

SUMMARY REPORT

STUDY ON GENDER EQUALITY & WOMEN'S ENTREPRENEURSHIP IN BOSNIA AND HERZEGOVINA

Conducted by **Empow'Her Global** in collaboration with **Žene za Žene International**



In partnership
with



CONTEXT

For over 10 years, Empow'Her has championed women's socio-economic empowerment through feminist entrepreneurship.

In January 2024, the project "Towards Equality – Women and Citizens in Action for More Inclusive Societies in Bosnia and Herzegovina (BiH) and Eastern Europe," was launched in partnership with Žene za Žene International¹, aiming to:

- Strengthen women's economic empowerment and promote gender equality in BiH through the establishment of the Sist'Her Sarajevo Third-Place.
- Drive coordinated European strategies for women's empowerment by producing data and fostering learning communities of CSOs.

As part of this initiative, the present study examines women's entrepreneurship in BiH with three main objectives:

- 1. Assessing** the current state of gender equality in entrepreneurship,
- 2. Identifying** the specific challenges women face,
- 3. Providing** actionable solutions to create a more inclusive entrepreneurial environment.

¹ Žene za Žene International has been supporting the social and economic empowerment of women in Bosnia and Herzegovina, directly helping 40,000 women in 50+ diverse communities through programmatic and financial aid.

Directed at institutions, field organizations and stakeholders committed to gender equality and entrepreneurship, these recommendations seek to inspire transformative policies and actions.



All photos were taken at Sist'Her Sarajevo, capturing moments from the Inauguration Day and entrepreneurship-focused activities.



METHODOLOGY

Supported by the Agence Française de Développement (AFD), the study was conducted from June to November 2024 by experts **Jasna Kovačević** and **Adnan Kadribašić**, with a participatory and inclusive approach, co-developed with Empow'Her and Žene za Žene teams.

The study follows the Gender Analysis Framework (GAF) and uses a convergent design, combining quantitative and qualitative methods, including :



DESK RESEARCH

20 KEY INFORMANTS INTERVIEWS

from the entrepreneurial ecosystem

3 FOCUS GROUPS

with 13 women

168 SURVEY RESPONSES

from women across BiH



The research was conducted among entrepreneurs, former entrepreneurs, and aspiring entrepreneurs to gain nuanced insights into the challenges they face, aiming to reflect diverse perspectives and experiences.

This methodology provides deep insights into how social, cultural, and psychological factors influence women's entrepreneurial decisions.



CONSOLIDATED DEMOGRAPHIC PROFILE OF WOMEN ENTREPRENEURS

This study included

168

RESPONDENTS



44%

have entrepreneurial experience

56%

are considering starting a business

AMONG RESPONDENTS WITH ENTREPRENEURIAL EXPERIENCE:



34.52%

are currently managing a business



9,52%

have previously managed a business but have since ended their entrepreneurial ventures

The largest age group among respondents consists of: those in **younger** and **middle-aged cohorts**



WITH THE MAJORITY:

32.14%

between 30 and 39 years old

AND **30.95%**

between 40 to 49 years old

19.05% between 50 to 59 years

9.52% over 60 years old

8.34% between 18 to 29 years



OVER **40%**

of the respondents have considerable professional experience, with **10 to 19 years of work experience**

WHILE

23.81%

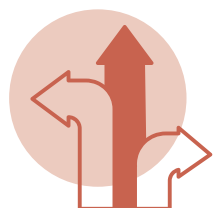
have up to 9 years of experience

ONLY **6%**

identify as members of vulnerable groups

WHEREAS **7%**

chose not to comment on their potential belonging to such groups

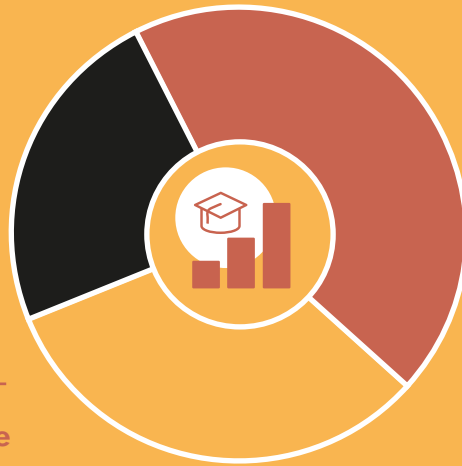


In terms of academic background:

68% hold **higher education degrees**

24% with the **first cycle of higher education** as their highest level achieved

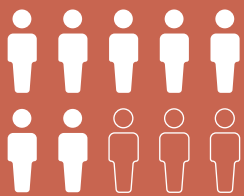
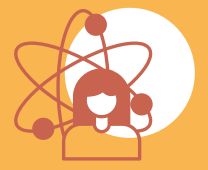
44% with the **second cycle of higher education** as their highest level achieved



Among those with higher education:

OVER 75% graduated in the fields of **social sciences**

AND 15% **humanities**



A significant majority of respondents reside in:

74% **urban areas**

WITH A SMALLER PROPORTION

26% living in **suburban or rural areas**

In terms of family situation:

75% are **married**

27.38% have **one child**

35.71% have **two children**

A large proportion of these children are attending:

30% **primary school**

21.62% **university**

16.22% **preschool**

When asked to estimate the average number of hours spent daily caring for their family and/or managing household responsibilities, respondents reported:

AN AVERAGE OF

8.33 HOURS PER DAY

dedicated to **caregiving tasks**



KEY FINDINGS & RECOMMENDATIONS

01. A FRAGMENTED SUPPORT ECOSYSTEM LIMITING WOMEN ENTREPRENEURS' POTENTIAL

Findings

The study reveals that the entrepreneurial ecosystem in Bosnia and Herzegovina (BiH) is complex but fragmented. Stakeholders such as government institutions, financial organizations, NGOs, and private-sector actors, operate independently without a significant collaboration.

This fragmented approach results in program overlaps and a diminished impact on women entrepreneurs.

Recommendations

- **Organize networking events** to connect women entrepreneurs with key ecosystem actors (banks, CSOs, government), fostering collaboration.
- **Launch a quarterly newsletter** to share updates on funding, training, and support programs.
- **Conduct surveys / interviews** with women entrepreneurs to assess current support programs and identify gaps.
- **Partner with financial institutions** to advocate for more flexible loan and grant terms for early-stage women entrepreneurs.
- **Develop a centralized portal** to list resources, including funding, training, and contact points for relevant institutions.

* Over 85% of respondents used personal capital, 18.92% borrowed from family/friends, 16.22% took bank loans, and 2.70% used microcredit—some combining multiple sources.

02. LIMITED ACCESS TO FINANCE HINDERS WOMEN ENTREPRENEURS' GROWTH

Findings

APPROXIMATELY

85% OF WOMEN ENTREPRENEURS

rely on personal savings to fund their businesses

WHILE ONLY

16% ACCESS BANK LOANS*

This reliance stems from the perception that loan procedures are overly complex and insufficiently tailored to women's needs.

Despite affirmative measures like extra points for women applicants in government grants, systemic inefficiencies and delays—particularly in Republika Srpska—reduce their effectiveness.

The study also found that women entrepreneurs often face skepticism from financial institutions, which contributes to their financial exclusion.

Recommendations

- **Establish alternative financing models**, like crowdfunding platforms, and partner with international donors for targeted grants.
- **Create gender-responsive loan products** with lower collateral and flexible terms.
- **Provide financial literacy training** on loans, tax planning, and investment management.



03. IMPROVING ACCESS TO INFORMATION AND GOVERNMENT SUPPORT IS CRUCIAL

Findings

OVER
70% OF WOMEN
ENTREPRENEURS

struggle to navigate government grant processes, citing lack of transparency and guidance

Despite the availability of subsidies at multiple administrative levels, many women are unaware of these opportunities due to inadequate dissemination of information.

For instance, while women constitute 38% of beneficiaries in agricultural grant schemes, key informants noted that this figure could be higher with better outreach and simplified application procedures.

Recommendations

- **Create awareness of government and international grants** by hosting workshops and creating easy-to-understand digital guides on grants and subsidies.
- **Develop a centralised resource hub** that provides up-to-date information on funding, support programs.
- **Develop downloadable toolkits** that include templates, checklists, and practical resources for business planning, marketing, and financial management.

04. FACILITATING MARKET ACCESS REMAINS A CHALLENGE

Findings

21,62% OF WOMEN
ENTREPRENEURS

reported difficulties in accessing both local and international markets

Challenges include navigating regulatory barriers, a lack of market research tools, and limited exposure to potential buyers.

Sectors dominated by women entrepreneurs, such as professional services and creative industries, often lack resources for scaling operations or entering new markets.

Recommendations

- **Develop export and market access programs**, offering trade fair subsidies and market research workshops.
- **Offer digital sales training** on e-commerce platforms, SEO, and social media marketing.



05. ENCOURAGING INNOVATION AND TECHNOLOGY ADOPTION IS ESSENTIAL

Findings

Digitalization remains a significant hurdle, with...

16% OF WOMEN ENTREPRENEURS

ranking it as a key challenge

Many women lack the skills or resources to integrate e-commerce solutions or advanced digital tools into their business models.

Moreover, sectors like ICT and professional services, where women entrepreneurs are more active, remain under-resourced in terms of technological adoption and innovation support.

Key informants highlighted a gap in programs offering comprehensive digital transformation packages for women-led businesses.

Recommendations

- **Support digital transformation** by providing digital literacy and e-commerce training to help women entrepreneurs integrate modern technologies into their businesses.
- **Provide participants with comprehensive resource kits** that include step-by-step guides, online tutorials, and recommended tools for digital marketing, e-commerce, and data analytics.
- **Launch innovation competitions** with seed funding and mentorship to encourage new business models.

06. WOMEN ENTREPRENEURS FACE SIGNIFICANT WORK-LIFE BALANCE CHALLENGES



Findings

The “double burden” of entrepreneurship and household responsibilities disproportionately affects women. On average, women entrepreneurs spend...

8.33 HOURS PER DAY ON UNPAID CARE WORK

...which restricts their ability to focus on scaling their businesses or pursuing professional growth. This dynamic is more pronounced in rural areas, where traditional gender roles are deeply entrenched.

Recommendations

- **Develop work-life integration initiatives** such as flexible childcare solutions (e.g., subsidized daycare) and time management workshops to help women balance business and family responsibilities. Provide on-site childcare during training and networking events.
- **Promote household gender equality** by running awareness campaigns to encourage shared caregiving responsibilities. Engage community leaders and role models to challenge stereotypes and promote shared caregiving.
- **Offer mental health support** through workshops on self-care, stress management, and burnout prevention.



07. ACCESS TO CHILDCARE AND FAMILY SUPPORT REMAINS LIMITED

Findings

While there is a gradual shift toward shared caregiving responsibilities—evidenced by a 38.10% involvement rate of men in childcare—women continue to bear the majority of caregiving duties.

The lack of accessible childcare services further compounds the problem. Women entrepreneurs in rural areas are particularly affected, as they lack proximity to institutional care facilities or support networks.

Recommendations

- **Lobby for subsidized care services** like childcare and elder care programs.
- **Support inclusive parental leave policies** that provide financial backing for women entrepreneurs during maternity leave.
- **Promote tax incentives for work-life balance**, such as deductions for daycare and elder care expenses.
- **Encourage funding programs** to consider work-life balance when evaluating grant applications.
- **Launch public awareness campaigns** to educate policymakers about the challenges women face in balancing business and family life, advocating for gender-sensitive policies.

08. GENDER STEREOTYPES AND FAMILY RESPONSIBILITIES LIMIT WOMEN ENTREPRENEURS' SUCCESS

Findings

Societal expectations often force women to over-perform, with one-third of respondents citing discrimination and bias as key challenges.

NEARLY
38% OF WOMEN
reported pausing business
growth due to family obligations

Furthermore, gender stereotypes discourage women from assuming leadership roles, particularly in male-dominated industries like ICT and construction.

Recommendations

- **Challenge gender stereotypes** by launching public campaigns that feature successful women entrepreneurs as role models.
- **Influence policy for gender-sensitive grants** that take caregiving challenges and leadership potential into account.
- **Engage men as allies** by organizing community discussions on gender equality and shared family responsibilities, train male leaders to support gender equity and empower women to take leadership roles.





09. FORMAL NETWORKING OPPORTUNITIES ARE UNDERUTILIZED BY WOMEN ENTREPRENEURS

Findings

Women entrepreneurs rely heavily on informal networks, with only a minority engaging in structured peer groups or industry-specific associations.

The absence of well-organized networking opportunities limits their ability to collaborate, share knowledge, or gain industry-specific insights.

This gap is particularly noticeable in rural areas, where isolation further exacerbates the lack of professional support systems.

Recommendations

- **Establish peer networks** for women entrepreneurs to be visible, connect, share knowledge, and collaborate. Host monthly networking events and quarterly forums to foster relationships and build support systems.
- **Create sector-specific support groups** to provide targeted advice and opportunities within industries like consulting, agriculture, and creative industries. Offer workshops and panel discussions focusing on industry-specific skills and challenges.
- **Partner with local organizations** (businesses, universities, NGOs) to host joint events and mentorship programs, expanding the network and resources available to women entrepreneurs.

10. TRAINING AND CAPACITY BUILDING OPPORTUNITIES ARE INSUFFICIENT

Findings

While many women entrepreneurs in BiH are highly educated, they lack access to practical, targeted training that addresses business-specific challenges.

Many also feel that the training available is either irrelevant to small businesses or delivered by trainers without entrepreneurial experience.

ADDITIONALLY, ONLY
10% OF WOMEN

have access to a mentor, underscoring the lack of robust mentorship programs

Recommendations

- **Expand practical and specialized training** in areas like financial management, strategic planning, EU funding applications, and digital marketing.
- **Create entrepreneurship incubators** for specific industries (e.g., tech, agriculture) offering specialized training and mentorship.
- **Develop mentorship programs** connecting experienced entrepreneurs with beginners, focusing on scaling, financial management, and product development.





CONCLUSION

By addressing financial inequities, improving collaboration, and challenging cultural stereotypes, Bosnia and Herzegovina can unlock the potential of women entrepreneurs. Centralizing resources, coordinating actions of relevant stakeholders, offering targeted capacity-building programs, and ensuring access to affordable childcare are critical steps to creating an inclusive, resilient entrepreneurial ecosystem. These efforts will not only empower women but will also contribute significantly to the country's broader economic growth.

The findings and recommendations presented here provide actionable insights to design tailored support programs for women entrepreneurs in BiH, and to guide initiatives to promote gender equality, notably at Sist'Her Sarajevo, a center dedicated to gender equality that opened in September 2024.

Furthermore, these insights align with a broader regional movement focused on advancing gender equality and advocacy across the Balkans and Eastern Europe.

By joining forces, governments, international organizations, civil society, and the private sector can effectively tackle gender disparities and create sustainable opportunities for women, thus driving economic empowerment at the regional level.





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This document summarizes the main findings and recommendations.

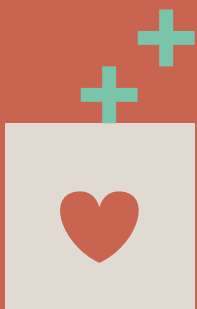
To read the full version of the study (available in English and in Bosnian) please visit:
www.empow-her.com/publication/womens-entrepreneurship-in-bosnia

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