

PREFERENCES IN SELF-EMPLOYMENT AND ENTREPRENEURSHIP IN THE REPUBLIC OF SERBIA: GENDER ANALYSIS

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Abstract

Participation of women in entrepreneurial activity is lower than in men. The gender gap in entrepreneurial preferences may be affected by a large number of very different factors. This study is focused on examining the impact of a large number of different factors on preferences of women and men towards entrepreneurship. The aim of this study was to identify the factors that have a dominant influence on the preferences of men and women towards entrepreneurship, and to propose measures that may increase entrepreneurial tendencies and entrepreneurship development. The initial assumption of this paper was that the preferences of women towards entrepreneurship is lower than the preferences of men, that the dominant influence on gender gap is the women's great aversion to risk, as well as a large number of barriers in capital provision women face as compared to men. The analysis was conducted on a sample of 1,000 people in Serbia. The study had two phases. In the first phase, we identified seven factors which have the greatest impact on the preferences of the population towards entrepreneurship. Then, using the methods of logistic regression, we analysed the influence of each of them to entrepreneurial preferences. It was shown that the greatest and statistically significant impact on the gender gap in the entrepreneurial preferences of the population in Serbia are the following factors: different possibilities of women and men in obtaining a start-up capital, different opportunities for women and men in finding jobs, different risk appetites of women and men and a greater burden on women's family responsibilities.

Key words: Entrepreneurship, Entrepreneurial Preferences, Gender Gap, Logistic regression.

ПРЕФЕРЕНЦИЈЕ КА САМОЗАПОШЉАВАЊУ И ПРЕДУЗЕТНИШТВУ У РЕПУБЛИЦИ СРБИЈИ: РОДНА АНАЛИЗА

Апстракт

Учешће предузетничких активности жена, као и склоности жена ка предузетништву и samozapošljavanju, знатно су мањи у поређењу са мушкарцима. На родни јаз у предузетничким склоностима може да утиче велики број фактора. У

овом раду вршено је испитивање утицаја великог броја различитих фактора на преференције жена и мушкараца ка предузетништву. Циљ рада био је да се идентификују фактори који имају доминантан утицај на преференције жена и мушкараца ка предузетништву и да се предложе мере којима се може утицати на повећање предузетничких склоности и развој предузетништва. Полазна претпоставка рада била је да су склоности жена ка предузетништву мање у односу на склоности мушкараца и да на родни јаз доминантан утицај имају мања склоност ка ризику, која је карактеристична за жене, и већи број баријера у обезбеђењу капитала, на које наилазе жене у поређењу са мушкарцима. Анализа је спроведена на узорку од 1000 становника у Србији. Истраживање је имало две фазе. У првој фази, идентификовано је 7 фактора, који имају највећи утицај на преференције становништва према предузетништву. Затим је, применом метода логистичке регресије анализиран утицај сваког од наведених 7 фактора на предузетничке склоности мушкараца и жена у Србији. Показано је да статистички значајан, истовремено и највећи, утицај на родни јаз у предузетничким склоностима становништва у Србији имају: различите могућности жена и мушкараца у Србији у прибављању почетног капитала, другачије могућности жена и мушкараца сличних квалификација у проналажењу послова и изградњи добре каријере, различите склоности жена и мушкараца у Србији ка ризику, као и већа оптерећеност жена породичним обавезама и негом деце.

Кључне речи: предузетништво, предузетничке склоности (преференције), родни јаз, логистичка регресија.

INTRODUCTION

In recent years, one of significant driving forces of the global economy becomes entrepreneurship. Entrepreneurship has a great importance for economic development and national competitiveness because most countries in the world invest various efforts to encourage entrepreneurial activity. One of the most important groups of measures is to encourage entrepreneurial initiatives and increase population preference towards entrepreneurship and self-employment (Ivanović-Djukić et al., 2015). However, as population preferences towards entrepreneurship can be affected by a huge number of factors, a unique policy that may affect the preferences of population is not yet developed (Verheul et al., 2011; Startien & Remeikien, 2008).

In Serbia, that issue is further complicated by differences in the behavior of men and women who are extremely stressed, so the preferences of women towards entrepreneurship are far less than the preferences of men (Ivanović-Djukić et al., 2015). Less tendency of women to entrepreneurship and self-employment is influenced by many external factors such as the presence of gender stereotypes, traditions and cultural clichés and similar, which still favor the role of women as mothers and homemakers (Verheul et al., 2006). There is a large number of family responsibilities, which are still mainly done by them, leaving less time for women compared to men to engage in starting and developing their own business. In addition, the low level of job awareness, lack of autonomy in decision-making, characteristics

of the national culture, etc. influence the tendency of women in Serbia to start their own business (Popović-Pantić, 2014). In addition to external factors, a large number of individual factors affect the differences in the preferences of men and women towards entrepreneurship and self-employment (Vereshchagina & Hugo, 2009; Tominc & Rebernik, 2006).

Since it has not been empirically proven which of these factors determines the preferences of population toward entrepreneurship, the subject of this paper will be to investigate the influence of a certain group of external and internal factors through a comparative analysis of entrepreneurial propensity of men and women in Serbia, on the sample of 1000 people. The aim of this paper is to identify the factors that have a statistically significant impact on the preferences of women and men in Serbia to entrepreneurship and self-employment and to propose measures that may affect increasing preference towards women entrepreneurship, and to encourage entrepreneurship development.

LITERATURE REVIEW

Population preferences towards entrepreneurship can be influenced by many factors. Numerous studies, especially in developed market economies, indicate that the motivators for starting a new business are numerous, among which the following dominate: a desire for independence, striving for self-realization and personal achievement (Lee & Stearns, 2012). Lee and Stearns (2012) point out a few motivating factors which are important motivators for starting a new business: autonomy and independence (for example, the ability to make business decisions, individual liberty and security), external perception of entrepreneurs (increase revenues and profits, providing a more comfortable life, increasing profits, maximizing rate of business growth), safety and welfare of the family (family benefit, commitment to family, securing a better future for children, acquiring funds for retirement), as well as motivators that come from internal needs (responding to a challenge, provide personal growth, public recognition, profession improvement, ensuring success) (Lewis, 2006). Storey and Greene explained that the preferences of the population towards entrepreneurship are associated with some individual characteristics such as: age, education, experience in the field of entrepreneurship, management experience, personal characteristics of the individual and other (Storey & Greene, 2010). A very important factor which influences entrepreneurial preferences is the personal characteristics of individuals. A lot of authors studied the influence of personal characteristics on the preferences towards entrepreneurship. Those individuals characterized by need for success, internal locus of control, innovation, positive attitude to uncertainty, tendency to accept risk are likely to prefer entrepreneurial activities (Verheul et al., 2011; Booth & Patrick, 2009; Cramer et al., 2002).

Except the internal factors affecting population preferences towards entrepreneurship, a huge number of external factors have some influence (Paunović, 2012). The influence of external factors on entrepreneurial tendencies was studied by a large number of scientists. They separate very different factors from external environment, which can be stimulus or limitation of entrepreneurial behavior. Some of the external factors which should be meet in literature are: the possibility of providing a start-up capital (Stefanović et al., 2015), presence of administrative procedures (Stefanović et al., 2013), market access (Fletcher, 2006), presence of information about market opportunities, standards and regulations and so on.

Although the rights of men and women are equal and guaranteed by law in most developed economies, the impact of external factors can have a different effect on the preferences about men and women towards entrepreneurship. In the past, women tended to be a discriminated social group (women climb the career ladder less, and their wages are often lower than those of men, even if they do the same work), resulting in the lack of women in the labor market.

Also there is a significant gender gap in entrepreneurship. A higher percentage of men are involved in entrepreneurial activity than women and this applies not only to developing countries but also in developed countries (Klapper & Parker, 2010). Men are more likely to engage in the establishment of new enterprises (Delmar & Davidsson, 2000; Langovitz & Minniti, 2007) and are more numerous in establishing business ownership when compared with women. Women often face serious obstacles when starting a business than men and this is one of the causes of the gender gap in entrepreneurship (Startien, Remeikien, 2008). Klapper and Parker (2010) on the basis of the survey conclude that the gap in the field of entrepreneurship cannot explain the explicit discrimination in laws and regulations, but can partly be explained by the factors of the business environment. In particular, a limited women's access to external sources of financing can inhibit the formation of business, because external funding is an important factor for the acceptance of new ventures. Therefore, the impression is that external factors contribute significantly to the gender gap in entrepreneurship (Welter & Smallbone, 2003). In Serbia, a particularly non stimulating effect on the development of women's entrepreneurship has an adverse socio-economic environment. In fact, with the unfavorable economic conditions, which follow trends of postponed and difficult transition in Serbia and from a few years ago the effects of the global economic crisis, as an aggravating factor for female entrepreneurship there is also significant gender inequality which acting as a barrier for getting into entrepreneurship and later in the leadership and work development (Babović, 2012). Women usually have modest funds to start a private business, access to capital markets is difficult and their conditions for granting loans are very unfavorable and gender-sensitive. This unfavorable business environment is perceived in many other aspects: lack of

incentives for entrepreneurship, insufficient focus on entrepreneurship in educational institutions, creation of a favorable image of entrepreneurs in a society and so on. Furthermore, the fact is that female entrepreneurs are more burdened by housework and children rising than men, in a way that limits their involvement in entrepreneurial business and effort of labor intensity in their business, and so the private businesses of women recorded lower growth rates compared to the male private businesses (Babović, 2012).

Mueller and Thomas (2001) explain that the gender gap in entrepreneurship tendency does not affect internal and external factors alone, but certain combinations of factors do. Similar views are represented by Werner and Jarosch (2011), with empirical research on a sample of 5541 women and 4449 men from 36 countries, by examining the influence of individual entrepreneurial tendencies, and creating the so-called IEA standards. IEA measure includes eight personality traits that can be matched with the tasks of entrepreneurs in the early stages of the entrepreneurial process: autonomy (independence in work), tendency to accept risk, innovation, proactivity, competitiveness, general optimism, general self-efficiency, and internal locus of control. With the application of logistic regression they show that the chosen set of factors is not gender sensitive and does not have a crucial influence on entrepreneurial inclinations. On the other hand they show that some individual features have a significant impact on the gender gap in entrepreneurial inclinations.

Because so far there is no serious empirical evidence about the factors which predominantly affect the preferences of women and men towards entrepreneurship, as well as on the gap that occurs in entrepreneurial affinities, on a sample of 1,000 people in Serbia the effect of the selected group of internal and external factors was analyzed on a sample of 1,000 people in Serbia. First, the group of 100 randomly selected respondents was asked to determine 10 out of 50 different factors already encountered in the literature, which in their opinion have the greatest influence on preferences for entrepreneurship. In further research, we identified seven factors that men and women considered crucial for starting their own business and then implemented the second phase of the research. At this stage of research on a representative sample, we conducted a comparative analysis of the significance of selected factors in men and women.

HYPOTHESES AND RESEARCH METHODOLOGY

In order to verify what the preferences of the population in Republic of Serbia towards entrepreneurship are, we examined their attitudes towards employment or self-employment and starting their own business. The data collection was done by interviewing the population in the Republic of Serbia, aged between 18 and 65 years by questionnaires. This research was preceded by a preliminary research conducted by forming a

pilot sample of 100 subjects who were selected randomly through the territory of the Republic of Serbia. The objective of the pilot sample was to identify the factors that predominantly affect the determination of the population for starting their own business. The pilot sample consisted of 50 male and 50 female subjects. The research was conducted in 2015. Based on the pilot sample results, we identified seven key factors that the greatest number of the respondents took as the most influential in starting their own businesses. In the first half of 2016, the second phase of the research was carried out, during which 1000 citizens of the Republic of Serbia were surveyed. From these 1,000 questionnaires were distributed, 951 returned questionnaires were useful, while 49 questionnaires were rejected because of deficiencies and incomplete answers.

The questionnaire consisted of two parts. The first part of the questionnaire consisted of questions related to the general information about the respondents: age, current sources of income, level of education, current status of the respondents, and previous experience of subjects in the field of entrepreneurship. The second part of the questionnaire included questions related to testing the preference of the residents to employment and self-employment, entrepreneurship and factors that influence these preferences.

When it comes to the age structure of the respondents, the situation is as following: the respondents aged 25 years made 16.7% of the sample, the respondents aged 26-35 years - 25.6%, the respondents aged 36-45 years - 27%, and the respondents older than 45 years - 30.7% of the sample. In terms of educational structure, 24% of the respondents have primary education, 45% medium, high or higher - 12% of the respondents, and other - 25% of the respondents. From the standpoint of work opportunities and activities, the largest share of workers was 30.6% of the sample, followed by the unemployed and entrepreneurs by 19.1%, 16.8% of students, managers 9.6%, and others 4.8%. Regarding the experience in the field of entrepreneurship, the largest share was of those respondents who have never thought about entrepreneurship - 28.6%, followed by the respondents who were thinking about it, but did nothing - 23.4%, while 6.6% of the respondents thought about entrepreneurship, but gave up. Further, in the sample there were 5.3% potential entrepreneurs who are working on starting their own business, 5.8% of the respondents accounted for the entrepreneurs who have just started up their own business, 6.3% of the entrepreneurs who founded the store in the past three years and still work, 5.9% were the entrepreneurs who have opened the store for more than three years and are still working, and 8.6% are the entrepreneurs who have continued the family business. At the end, former entrepreneurs who in the past had their own company, but it was liquidated in the meantime made up 9.5% of the respondents. In the sample only 9% of the respondents have previous management experience, of which 11% were

former managers at a top management position, 13% were middle managers and 76% were operational managers.

A starting hypothesis of this research is that the inhabitants of the Republic of Serbia, especially women, prefer employment more than self-employment and development of their own business, as well that the entrepreneurial qualities are greatly influenced by the factors of internal and external nature. Having regard to the stated, we have formulated the following research hypotheses:

H1 There is a pronounced gender gap in the preferences of the population in Serbia to entrepreneurship and self-employment.

H2 A number of barriers for women in Serbia in providing start up capital is an external factor that has the greatest impact on the gap in preferences of men and women towards entrepreneurship in Serbia.

H3 Less tendency to risk in women is an internal factor that mostly influences the gap in the preferences of men and women towards entrepreneurship in Serbia

For analysis, we used indicators of descriptive statistics and logistic regression. In doing comparative analysis of the factors that have big influence on orientation to start their own business, we have formulated two models of logistic regression, for men and women.

RESEARCH RESULTS

The survey data show that 53.2% of the respondents would prefer to work for others than start their own business. This tendency is particularly pronounced for females. Of the total surveyed women, even 72.9% would rather seek employment in an existing company than start their own business, which only 27.1% of the women strives for. In contrast, the Republic of Serbia males prefer self-employment. Of the total of the polled men, 51.6% of the respondents prefer self-employment in respect to the employment in an existing businesses, while hiring preference have 48.4% of the men surveyed. In this way we have proved our initial hypothesis that there is a pronounced gender gap in preferences of the population in Serbia towards entrepreneurship and self-employment.

Table 1 The respondents orientation regarding the type of work engagement

Type of work engagement	Total	Men	Women
Employment	57,1	48,4	72,9
Self employment	42,9	51,6	27,1
Total	100,0	100,0	100,0

Source: Authors

In order to test the hypotheses H2 and H3 by using logistic regression, we have formulated two regression models for men and women. For the

dependent variable we took the orientation of participants regarding employment or self-employment (has a character of binomial variable, 0 - employment and 1 - self-employment), which was observed in function of independent variables. First, we checked the performance of the model through the Omnibus Tests of Model Coefficients that represent a test of goodness of fit. For both, men and women we got value Sig. less than 0.05, and accordingly, models as such with appropriate independent variable, are adequate. Another validation of the model is the Hosmer and Lemeshow test. Indicators chi-square for two models, as well as appropriate significances, suggest that models faithfully represent the observed phenomena.

Table 2 Model Summary

Step	Women			Men		
	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	419.069	0.247	0.354	422.241 ^a	0.393	0.525

Source: Authors

The data in Table 2 Cox & Snell R Square and Nagelkerke R Square, as pseudo indicators of the coefficient of determination values indicates that the model explains between 25.2 and 35.9% of the total variance of dependent variable for women, while for men between 39.3 and 52.5% of total variability is explained with the model.

Table 3 Classification

Observed	Women			Men			
	Employment Employed Selfempl.	Employment	Percentage	Employment	Percentage		
		Employed	Correct	Employed	Correct		
Employment	Employed	299	25	92.3	155	64	70.8
	Selfempl.	74	58	43.9	40	221	84.7
Overall Per.				78.3			78.3

Source: Authors

Based on data from Table 3 Classification, we find that the model correctly classified 78.3% of the women and the same percentage of men.

Data about contribution and importance of each variable can be found in Table 4. The results of applying the Wald's test are given in column Wald, and in Column Sig. are the values that indicate that this variable significantly contributes to the predictive capabilities of the model. About preferences of women and men in Serbia and whether they would rather work for an employer or started their own business, based on the data from Table 4, we find that the main factors that dictate this preference in women are: possibility of providing start up capital (access to financing resources), propensity for risk, age, level of education and management experience, but

the impact of other factors was not statistically significant. For men, we find that the propensity for entrepreneurship is affected by the possibility of providing funding for job starting, risk appetite, interest, management experience and entrepreneurial orientation of parents.

According to the results from Table 4, we found that among the respondents, both male and female, there is a direct and statistically important link between the possibility of obtaining the initial capital and decision to start their own business. The respondents who pleaded that finances are not a major problem in starting their own business, more easily decided to initiate it and vice versa. At the same time this is a factor which the pilot study identifies as the most important for starting one's own business. An interesting fact is that in men the conditionality of decisions related to starting their own business is not as emphatically associated with the possibility to obtain a start-up capital, as is it the case with women. This points to the fact that women have much more difficulties to provide the initial capital to start a business.

For the decision to start their own business, an important influence has the experience of the respondents which they had as managers. Specifically, the sample shows that about 4% of women and 14% of men had some kind of management experience. Between the commitment to own business and managerial experience a direct relationship exists, and it is especially expressed in women. The probability to start their own business in women who had some management experience is six times higher than in women who did not have that experience, while in men the likelihood is only 2.5 times.

Between the risk preferences and decisions to start their own business there is an inverse relationship. In other words, if the risk appetite of the respondents increases, there is a smaller probability that they will decide to start their own business. Based on the results shown in Table. 4, we see that for the respondents characterized by a higher risk appetite, it is 10 times more likely to start their own business than those characterized by the smallest risk appetite. Our research has shown that women risk aversion is far greater compared to men, which is one of the key internal factors that have affected lower preferences of women towards entrepreneurship.

For women, the level of education is a factor that significantly influences the decision to start their own business. Between the level of education and orientation to start their own business there is a direct link, and if the level of education of women in Serbia is higher, it is more likely that they will start a private business, and vice versa. So we have the probability that a woman with a university degree can start her own business, which is 3.2 times higher than women with primary education. Concerning relationship between the level of education and tendencies towards a private business for men, unlike women, there is an inverse dependence. Specifically, if the educational level is higher, there is less preferences for starting their own business. It is particularly interesting

that the category of men with a secondary education level, where it is the situation that these men are 3.7 times more willing to start their own business than the men with primary education, while the chance of starting their own business in the category of high educated men is identical to the men with primary school. Even less likely to start their own business are the men with higher education compared to the university-educated men.

Regarding age, it significantly affects the entrepreneurial tendencies in women. The increase in the age of women respondents reduces likelihood for starting their own business, and vice versa. With each year of age, the probability to have an affirmative answer of respondents they would rather start their own business than to work for another, declines for 3.6% ($1 / 0.965 = 1.036$).

According to the sample, we find that there is a direct connection between the orientation to start their own business and the fact that one or both parents have a Company - own business, and therefore there is a high chance that some of the respondents starts their own business if there is already a family tradition in that sense. According to Table. 4, the likelihood of a positive declaration in terms of starting their own business for males whose one or both parents have their own business is 70% higher than in the subjects whose parents do not have their own business.

Table 4 Variables in the Equation Women and Men

Variable	Women				Men			
	B	Wald	Sig.	Exp(B)	B	Wald	Sig.	Exp(B)
FIN		13.107	.000			14.970	.000	
FIN(1)	.937	4.978	.026	2.554	.183	.213	.045	.832
FIN(2)	2.242	11.059	.001	9.409	1.358	4.242	.039	3.890
FIN(3)	38.223	.000	.998	3.982E16	-43.40	.000	.097	.000
FIN(4)	21.682	.000	.999	2.607E9	-4.799	.000	.054	.008
ADM		3.287	.511			3.407	.422	
ADM(1)	.251	.521	.470	1.285	-.315	.724	.395	.730
ADM(2)	-.465	1.167	.280	.628	.029	.005	.943	1.030
ADM(3)	-.265	.203	.653	.768	1.124	7.913	.105	3.076
ADM(4)	.415	.387	.534	1.514	22.476	.000	.997	5.771E9
MENE(1)	1.799	29.842	.000	6.042	.755	4.592	.017	2.470
RISK		17.950	.003			16.015	.003	
RISK(1)	-.967	5.715	.011	.380	-.746	4.884	.027	.474
RISK(2)	-.627	1.680	.095	.534	1.488	8.391	.004	4.426
RISK(3)	-.223	.210	.047	1.250	20.715	.000	.048	9.920
RISK(4)	-17.477	.000	.999	.000	3.653	.000	.954	38.591
EDU		6.558	.011			72.018	.000	
EDU(1)	1.120	5.065	.024	1.064	-.348	.473	.001	3.706
EDU(2)	.185	.142	.006	3.203	-1.112	5.527	.019	1.040
EDU(3)	.966	1.341	.247	.380	-1.192	2.639	.104	.304
PARB(1)	.422	.738	.390	1.525	.103	9.058	.009	1.709
AGE	-.036	13.480	.012	.965	-.033	2.875	.149	.967
Constant	-.673	1.498	.221	.510	1.628	6.138	.013	5.093

Source: Authors

CONCLUSION

Based on the above, it can be concluded that the preferences of men and women towards entrepreneurship is caused by the action of a large number of external and internal factors. Previous studies do not provide evidence which factors determine the dominant preferences of men and women towards entrepreneurship. In this paper, empirical research on a sample of 1000 inhabitants of the Republic of Serbia was made to investigate the influence of external and internal factors on entrepreneurial behavior for men and women.

First, in the population survey it was proved that there is a gender gap in entrepreneurial preferences of the population in Serbia. Unlike the men whose preferences toward entrepreneurship-self-employment (51.6%) are consistent with the preferences towards employment, the tendency of the women to entrepreneurship (27.1%) is much lower than the preferences towards employment (72.9%). In other words, the preferences of men in Serbia towards entrepreneurship are almost two times higher compared to the preferences of women.

Since there are many different theory explanations about the factors that could affect the preferences of people towards self-employment and entrepreneurship, but there is no reliable empirical evidence, this paper conducted an empirical research to examine what factors influence the dominant preferences of men and women towards entrepreneurship and self-employment.

A pilot study was first performed on a sample of 100 respondents. Respondents were offered 50 determinants of entrepreneurial behavior encountered in literature, so they can extract those who are most important to them. Based on the results, 7 key factors were obtained: possibility of capital raising, administrative procedure, age, education, previous entrepreneurial experience and experience in management. Then, by using the logistic regression method, the impact of each of these factors on the preferences of men and women towards entrepreneurship was tested. It is proved that the factor that has the greatest impact on preferences of men and women towards entrepreneurship is the ability to obtain the capital to start business. The great impact of this factor can be explained by the fact that the conditions for obtaining loans from banks for beginners in Serbia are very unfavorable, beside the relatively low standard of living, so the population does not have significant sums of private savings that can be used to start a business. This problem can be solved by providing (offering) various forms of financial incentives by the state, by giving irrevocable start up loans or with favorable sources of financing for beginners.

It is interesting that this factor has a far greater impact on women's preferences in relation to the preferences of men. This can be explained by the presence of certain forms of discrimination against women in granting favorable sources of financing (as surveys in Serbia show), as

well as the fact that Serbian women have on average less capital compared to men. This problem solving requires much more work on the establishment of gender equality (in a family, in organizations and society in general) and work towards the elimination of all forms of gender discrimination. Also, it was shown that a factor that has a major effect on the gender gap in entrepreneurial inclinations is the level of education. In men, the increasing level of education reduces preferences towards entrepreneurship, while for women it is the opposite. This can be explained by the fact that men in Serbia have much more chance of finding a good job and making progress in the field than women, so highly educated men prefer to try finding work in the existing organizations. Unlike these, for highly educated women in Serbia it is extremely difficult to build a good career, so they prefer to start their own business where they can make maximum use of their knowledge and ability and acquire income they deserve. This situation can be explained by the fact that in Serbia, women are still a very discriminated group, much harder than men get jobs in existing organizations, tend to thrive, and are often paid less than men for the same jobs. There are many reasons for it. Women in Serbia are much more burdened with responsibilities for children and family than men. At one side it leaves them less time to devote to the development of their knowledge and skills, and on other hand it causes more frequent absence from work (especially for children) and by that they become the less attractive group for employers (particularly for responsible and well-paid jobs). To solve this problem it is necessary to provide a much larger number of supporting forms for women, and work on improving the awareness and culture towards greater involvement and engagement of men in taking over family responsibilities and for childcare.

Besides these, a very significant impact on the differences in the preferences of men and women towards entrepreneurship has the propensity for risk. Our research has shown that the people characterized by a greater propensity for risk are 10 times more likely to start their own business compared to the people characterized by risk aversion. As women in Serbia are characterized by a much higher risk aversion, their inclination towards entrepreneurship and starting their own business are far lower. One of the causes for high risk aversion, which carries the entrepreneurial business, is the inability to estimate the idea justification to start up the business. More specifically, many people do not have sufficient knowledge of economics to investigate the market, predict potential revenues, expenses, investments and evaluate the potential risk that a particular job involves. A low level of possibility awareness that their own business carries and disability to estimate the risk associated with it, deducted many people in the beginning from entrepreneurship (they do not think about it or very easy give up from any idea for a new business). One of the causes is partly a large degree of instability in the macroeconomic environment in Serbia. To alleviate this problem it is necessary to primarily increase economic and political stability

in the country. Also it is necessary to implement a large number of measures for entrepreneurship promoting in order to raise the population's awareness about the opportunities it brings. Most important is the implementation of various educational programs (both through the formal education system, as well as in form of various informal methods) that can help people to better recognize the benefits from the market as potential ideas for new businesses and to help them evaluate the risks they carry.

On the preferences of women towards entrepreneurship a significant influence has their age. Younger women are opting to start their own business more often than older. This can be explained by the fact that older women are at a much greater extent burdened with family responsibilities, care about children, which leaves them less time and opportunity to start and run their own business. This problem can be mitigated with the establishment of a large number of institutions for child care and greater involvement of men in family responsibilities.

A significant influence on entrepreneurial inclinations also has the previous managerial and entrepreneurial experience which can be explained by the fact that people who have been responsible for some decisions independently in the past, later more easily accept responsibility for their own business. Managerial experience provides an opportunity for individuals to recognize the chances of environment more easily and successfully manage their own business, because they have certain knowledge and experience in working with people, in work organization, etc. Also, they are often very familiar with a particular industry so it is easier to decide to start their own business. Our research has shown that the impact of management experience in preferences towards entrepreneurship is larger in women than in men, which can be partly explained by the fact that a much larger proportion of men in the sample had previous managerial experience than women, so this factor is not gender sensitive. A similar influence has previous entrepreneurial experience. Especially interesting is the result of research that the entrepreneurial background of parents has a positive effect on entrepreneurial inclinations and it is particularly marked in men. In other words, encouraging of entrepreneurship development in current period indirectly can contribute to increased entrepreneurial inclinations of the population in Serbia in the future.

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ПРЕФЕРЕНЦИЈЕ КА САМОЗАПОШЉАВАЊУ И ПРЕДУЗЕТНИШТВУ У РЕПУБЛИЦИ СРБИЈИ: РОДНА АНАЛИЗА

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Резиме

Последњих година све већи број земаља света посвећује пажњу развоју женског предузетништва због огромног економског и социјалног значаја који оно има. И поред тога, учешће предузетничких активности жена, као и склоности жена ка предузетништву и самозапошљавању, знатно су мањи у поређењу са мушкарцима. На родни јаз у предузетничким склоностима може да утиче велики број веома различитих фактора.

У литератури се срећу различита теоријска објашњења о томе како поједине групе фактора утичу на предузетничке склоности жена и мушкараца. На основу прегледа литературе, у раду је издвојен и објашњен велики број фактора који могу утицати на родни јаз у предузетничким преференцијама. Неки од фактора који се најчешће наводе у литератури су: однос према неизвесности, склоност ка прихватању ризика, жеља за независношћу и тежња за самоостварењем, потреба за успехом, локус контроле, потреба за обезбеђењем сигурности и добробити породице, старост, образовање, искуство у области предузетништва, менаџерско искуство, неповољнији положај жена на тржишту рада (због кога се суочавају са озбиљнијим препрекама приликом покретања бизниса), поседовање скромнијих сопствених средстава од мушкараца која могу искористити као почетни капитал за покретање сопственог посла, неповољнији положај на тржишту капитала (владају клишеи да су жене мање успешне у послу), већа оптерећеност кућним пословима и одгајањем деце од мушкараца и сл.

Пошто до сада нема озбиљних емпиријских доказа о томе који фактори доминантно утичу на преференције жена и мушкараца ка предузетништву, као и на јаз који се јавља у предузетничким афинитетима, ми смо на узорку од 1000 становника у Србији анализирали дејство изабране групе интерних и екстерних фактора. Најпре је групи од 100 случајно одабраних испитаника понуђено да се определи за 10 од 50 различитих фактора који се срећу у литератури, а који по њиховом мишљењу имају највећи утицај на склоности према предузетништву. У даљем току истраживања идентификовали смо 7 фактора (доступност извора финансирања, склоност према ризику, однос према неизвесности, претходно менаџерско искуство, породично предузетничко искуство, степен образовања, старост), које мушкарци и жене сматрају пресудним за отпочињање сопственог бизниса, и спровели другу фазу истраживања. У овој фази истраживања на репрезентативном узорку спровели смо компаративну анализу значајности одабраних фактора код мушкараца и жена. Применом метода дескриптивне статистике и логистичке регресије анализиран је утицај сваког од наведених 7 фактора на предузетничке склоности мушкараца и жена у Србији.

Показано је да статистички значајан, и то највећи, утицај на родни јаз у предузетничким склоностима становништва у Србији имају: различите могућности жена и мушкараца у Србији у прибављању почетног капитала, другачије могућности жена и мушкараца сличних квалификација у проналажењу послова и изградњи добре каријере у постојећим организацијама, различите склоности жена и мушкараца у Србији ка ризику, као и већа оптерећеност жена породичним обавезама и негом деце.

Да би се отклонио родни јаз, предложене су одређене мере ствараоцима макроекономске политике. Да би се отклониле неједнакости везане за положај жена на тржишту капитала, држава може понудити различите облике финансијских подстицаја намењених искључиво женама (у облику бесповратних кредита или повољних извора финансирања за почетнике). Такође, потребно је много више радити на успостављању родне равноправности (у породици, у организацијама и у друштву у целини) и искорењивању сваког облика родне дискриминације. Потребно је обезбедити много већи број облика подршке женама, као и радити на промени свести и културе у правцу већег укључивања и ангажовања мушкараца у преузимању породичних обавеза и бриге о деци.

Такође, неопходно је спровођење великог броја мера на промовисању предузетништва како би се подигла свест становништва о могућностима које оно носи. И најбитније је спровођење различитих едукативних програма (како кроз систем формалног образовања тако и у облику различитих неформалних метода) који могу људима помоћи да лакше препознају повољности са тржишта као потенцијалних идеја за нове послове, као и да им помогну да процене ризик који оне носе.