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IMIGRANTSKO PODUZETNIŠTVO U HRVATSKOJ

*Zaključci i preporuke CEPOR-ovog okruglog stola
održanog 5. veljače 2019.*

Policy osvrt

IMMIGRANT ENTREPRENEURSHIP IN CROATIA

*Conclusions and recommendations from
CEPOR's round table held on February 5, 2019*

Policy brief

AUTORICE / AUTHORS:

Mirna Oberman
Ružica Šimić Banović

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Autorice: Mirna Oberman, Ružica Šimić Banović²

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- ¹ Ovaj se *policy osvrt* prevladavajuće bazira na opsežnoj analizi u radu: Šimić Banović, R., Alpeza, M., Brzozowski, J. Immigrant entrepreneurship in Croatia: Exploring its potential, (rising) barriers and integration patterns. Working paper. WINIR Conference 'Institutions for Inclusive Societies – Global and Comparative Perspectives', Lund University, Sweden, September 19-22, 2019.
 - ² Autorice Policy osvrta zahvalne su Anny Brusić (Hrvatska udruga poslodavaca) i Sari Kekuš (Centar za mirovne studije) na korisnim informacijama i konstruktivnim komentarima.

Uvod

Imigrantski poduzetnici su osobe koje pokreću poduzetničku aktivnost izvan svoje matične zemlje rođenja i predstavljaju danas jedan od najvidljivijih procesa globalizacije.

U Europi, imigrantski poduzetnici su uglavnom mikro poduzetnici čiji pothvati ostvaruju skromnu dobit, imaju mali broj zaposlenih, a najčešće posluju u sektorima s niskom dodanom vrijednosti³. Za većinu njih samozapošljavanje predstavlja rješenje za osiguranje vlastite egzistencije budući da se prilikom traženja posla u Europskoj uniji susreću s brojnim barijerama⁴. Upravo zahvaljujući svojim poduzetničkim aktivnostima, lakše se integriraju u zemlju u kojoj borave te doprinose zapošljavanju, rastu poduzetništva, trgovine i inovacija zemlje u kojoj posluju⁵.

Istraživanja na temu imigrantskog poduzetništva ukazuju da su imigrantski poduzetnici općenito poduzetniji, obrazovaniji, inovativniji i skloniji riziku od domaćih poduzetnika⁶. Dio istraživanja, također, ukazuje na nepovoljnije perspektive opstanka imigrantskih poduzetnika u odnosu na domaće poduzetnike s obzirom na njihovo nepoznavanje zakonitosti domaćeg tržišta, te nedostatak društvenog i financijskog kapitala.

Europska komisija snažno potiče poduzetništvo u Europskoj uniji, smatrajući ga pokretačem ekonomskog rasta i zapošljavanja. U svrhu poticanja poduzetništva izrađen i Akcijski plan za poduzetništvo 2020., u kojem je, kao jedan od ciljeva, istaknuto poticanje poduzetničkih aktivnosti osjetljivih skupina društva poput migranata koji već borave u EU jer se na taj način želi otključati njihov poduzetnički potencijal, a time i ojačati Europsku uniju. U tu svrhu izrađen je i *Vodič za promociju i podršku migrantskog poduzetništva*⁷ čiji je cilj prezentirati podatke i identificirati dobre prakse kojima se potiče imigrantsko poduzetništvo, potaknuti na repliciranje uspješnih praksi te omogućiti kreatorima politika procjenu uspješnosti potpore imigrantskom poduzetništvu.

3 Policy to support Immigrant entrepreneurship, M.V.Desiderio, Transatlantic council on migration

4 Pravne poteškoće, ograničene mogućnosti zapošljavanja i napredovanja

5 25% svih inovativnih poduzeća u SAD-u su osnovali migranti

6 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.5.

7 Vodič: Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship, <https://publications.europa.eu/en/publication-detail/-/publication/e4c566f2-6cfc-11e7-b2f2-01aa75ed71a1>

Preliminarna analiza stanja u Hrvatskoj

Prema rezultatima Global Entrepreneurship Monitor - GEM⁸ istraživanja, razina poduzetničke aktivnosti u Hrvatskoj raste, ali zabrinjavajuće je niska razina motivacijskog indeksa prema kojem je Hrvatska na začelju zemalja Europske unije. Niska razina motivacijskog indeksa znači da je u 2018. u Hrvatskoj samo 1,9 puta više poduzetnika pokrenulo poduzetničku aktivnost zbog uočene prilike u odnosu na poduzetnike koji su pokrenuli poduzetničku aktivnost iz nužde. Hrvatska je suočena i s manjkom radne snage u mnogim sektorima, a posebice u turizmu, ugostiteljstvu, trgovini i graditeljstvu.⁹

Imigrantsko poduzetništvo u Hrvatskoj moglo bi doprinijeti rješavanju navedenih problema budući da imigranti u zemlji domaćinu mogu uočiti nove prilike, stvoriti nova tržišta ili niše unutar postojećih tržišta. Imigranti u novu zemlju donose nova znanja i vještine, doprinose rješavanju problema manjka radne snage (vlastitim zapošljavanjem te zapošljavanjem kroz svoje mreže inozemnih kontakata), a doprinose i obogaćivanju turističke ponude.

No, samo 11% građana Hrvatske vidi useljenike porijeklom izvan EU više kao priliku nego kao problem¹⁰. Istovremeno, Hrvatska je među zemljama s najmanjom imigracijom u EU. Recentni podaci ukazuju na tek 3,8 useljenika na 1000 stanovnika¹¹

8 GEM – Global Entrepreneurship Monitor je najveće svjetsko istraživanje o poduzetništvu u koje je, od 2002. godine uključena i Hrvatska. GEM istraživanje u Hrvatskoj provodi CEPOR, u suradnji s istraživačkim timom Ekonomskog fakulteta u Osijeku, Sveučilišta J.J. Strossmayera u Osijeku. Više na: www.cepor.hr

9 <http://www.seebiz.eu/hup-povecanje-trenda-nedostatka-radne-snage-u-hrvatskoj/ar-184203/>

10 EC – European Commission (2018). Special Eurobarometer 469 – Integration of immigrants in the European Union. April 2018 <https://ec.europa.eu/index.cfm?ResultDoc=download&DocumentKy>

11 Eurostat (2019). Migration and migrant population statistics. March 2019 https://ec.europa.eu/eurostat/statistics-explained/index.php/Migration_and_migrant_population_statistics#Migration_flows:_Immigration_to_the_EU_from_non-member_countries_was_2.4_million_in_2017

te kontinuirani rast negativnog migracijskog salda¹². Prema podacima za 2017., većina hrvatskih useljenika ima hrvatsko državljanstvo, samo ih je 14% iz drugih zemalja članica EU, a 35% nije iz država članica EU. Suprotno prevladavajućoj percepciji opće javnosti, samo 1,3% stanovništva Hrvatske nema hrvatsko državljanstvo, a od toga 0,4% ima državljanstvo neke od država članica EU¹³.

Istovremeno, malobrojni strani poduzetnici u Hrvatskoj suočavaju se s nizom prepreka u pokretanju i razvoju poslovanja. Osim uobičajenih prepreka na koje kontinuirano upozoravaju lokalni poduzetnici, stranci se suočavaju s dodatnim preprekama, posebno ako nisu iz država članica Europske unije (Tablica 1). Razlozi njihovog dolaska i ostanka najčešće su privatne prirode što ih, zbog permanentnih i novonastalih prepreka u poslovanju u Hrvatskoj, potiče za daljnju migraciju u potrazi za boljim prilikama i poslovnim uvjetima u drugim zemljama.

Tablica 1. : Prepreke za pokretanje i razvoj poduzetničke aktivnosti u Hrvatskoj za domaće poduzetnike i imigrante poduzetnike

Prepreke u poslovnom okruženju u Hrvatskoj koje otežavaju poduzetničku aktivnost domaćim i inozemnim poduzetnicima	Dodatne prepreke u poslovnom okruženju u Hrvatskoj za inozemne poduzetnike
<ul style="list-style-type: none"> • administrativne prepreke / slaba učinkovitost javne uprave • nepredvidiva porezna regulativa • visoko porezno opterećenje i parafiskalni nameti • kratkoročno promišljanje i nestabilnost (spore, ali neučinkovite promjene) javnih politika vezanih za poslovno okruženje • restriktivno radno zakonodavstvo • raširenost korupcije • manjak poduzetničkog duha i nerazumijevanje poduzetništva 	<ul style="list-style-type: none"> • nedostupnost informacija na engleskom jeziku • sporo izdavanje OIB-a • sporo i nedovoljno transparentno izdavanje radnih dozvola • visok iznos temeljnog kapitala za osobe koje nisu rezidenti EU • dupliranje procedura kod različitih tijela javne uprave • zatvorenost opće populacije i donositelja javnih politika prema strancima, posebno prema onima koji dolaze iz tzv. zemalja trećeg svijeta • diskriminacija po raznim osnovama (porijeklo, spol, dob, LGBT), kao posebno prepoznato od strane inozemnih poduzetnika • dugotrajne procedure dobivanja azila (u slučaju da je primjenjivo)

Izvor: Šimić Banović, R., Alpeza, M., Brzozowski, J. Immigrant entrepreneurship in Croatia: Exploring its potential, (rising) barriers and integration patterns. Working paper. WINIR Conference 'Institutions for Inclusive Societies – Global and Comparative Perspectives', Lund University, Sweden, September 19-22, 2019.

12 CBS (2019) – International Migration https://www.dzs.hr/Hrv_Eng/Pokazatelji/Stanovnistvo%20-%20migracije.xlsx

13 Eurostat (2019). Migration and migrant population statistics. March 2019

CEPOR-ov okrugli stol o imigrantskom poduzetništvu

U svrhu promocije potencijala imigrantskog poduzetništva i identifikacije barijera koje otežavaju njegov razvoj, CEPOR – Centar za politiku razvoja malih i srednjih poduzeća i poduzetništva, organizirao je početkom 2019. okrugli stol o imigrantskom poduzetništvu. Na okruglom stolu istraživački i policy kontekst imigrantskog poduzetništva u Hrvatskoj i Europskoj uniji prezentirali su **Jan Brzozowski** s Krakow University of Economics iz Poljske, **Sara Kekuš** iz Centra za mirovne studije i **Mirela Alpeza** iz CEPOR-a / Ekonomskog fakulteta u Osijeku. U sklopu okruglog stola **Ružica Šimić Banović** s Pravnog fakulteta u Zagrebu vodila je panel diskusiju poduzetnika imigranata koji su pokrenuli poduzetničku aktivnost u Hrvatskoj na kojoj su sudjelovali **Hermes Arriaga Sierra iz Meksika** (Impact Hub), **Prince Wale Soniyiki** iz Nigerije (African Cuisine & Bar) i **Mirela Rus** iz Rumunjske (Break Time Nautical Bracelets).

Imigrantski poduzetnici istaknuli su da pri osnivanju i razvoju svoga poslovanja u Hrvatskoj uglavnom nisu nailazili na institucionalnu potporu javne administracije na lokalnoj i nacionalnoj razini. Prva prepreka najčešće je nedostatak službenih informacija na engleskom jeziku te nedovoljno znanje engleskog jezika osoba zaposlenih u institucijama važnim za pokretanje poslovanja u Hrvatskoj. Dodatno, u slučaju nerezidenata EU, prepreka kod pokretanja poduzetničke aktivnosti je i potreban financijski kapital koji je značajno veći od minimalno potrebnog iznosa temeljnog kapitala prilikom osnivanja poduzeća za državljane Europskog gospodarskog pojasa (EGP). Prema članku 78. Zakona o strancima, državljanin treće zemlje prilikom registracije tvrtke treba uplatiti temeljni kapital u iznosu od 100.000 kn i zaposliti 3 hrvatska državljanina za razliku od državljanina EGP-a koji osnivaju i registriraju poduzeće pod jednakim propisima kao i hrvatski građani. Najniža svota temeljnog kapitala, prema odredbama čl. 389. st. 2. i 390. st.2. ZTD-a za d.o.o. iznosi 20.000 kn, a prije upisa u sudski registar, osnivač mora uplatiti najmanje četvrtinu preuzetog uloga u kapitalu, a ostatak u roku godine dana od dana upisa društva u sudski registar.

Neka od razmišljanja i savjeta imigrantskih poduzetnika budućim imigrantskim poduzetnicima u Hrvatskoj koje su iznijeli tijekom i nakon diskusije na

CEPOR-ovom okruglom stolu su sljedeći:

„Nađite dobrog odvjetnika, knjigovođu i iznad svega pripremite puno strpljenja i optimizma!”

„Učite hrvatski! Povežite se s lokalnim stanovništvom! Jednom kad vas percipiraju dijelom svoje skupine, vaš privatni i profesionalni život bit će puno jednostavniji i ugodniji.”

“Moja partnerica je Hrvatica, sviđa mi se Hrvatska, poslovne prilike ne izostaju, ali... samo zbog birokracije sam nekoliko puta bio na rubu odlaska iz Hrvatske!”

“Sretan sam što sam ugostitelj, ljudi se brže zblizavaju preko hrane, a i upoznaju našu kulturu... u početku sam morao objašnjavati da mi u Africi ne jedemo slonove i žirafe!”

Prema procjeni samih poduzetnika porijeklom iz manje razvijenih zemalja i nekadašnjih azilanata, Centar za mirovne studije (www.cms.hr) jedna je od rijetkih institucija u Hrvatskoj koja pruža podršku pri procesima integracije imigranata. Sara Kekuš, iz Centra za mirovne studije smatra da je broj osoba koje su zatražile azil i opterećenje koje oni stvaraju za državni proračun bitno manji od percepcije u široj javnosti. Azilantima s poduzetničkim aspiracijama važno je osigurati podršku kako bi se integrirali i ostvarili win-win situaciju u zajednici.



Preporuke s okruglog stola

Sudionici okruglog stola složili su se da imigrantsko poduzetništvo u Hrvatskoj karakterizira rastući potencijal, ali i brojne barijere. Na temelju prezentacija, diskusije, dodatno provedenih intervjua i analize sekundarnih izvora, definirane su preporuke u nastavku.

A / PREPORUKE provedive u kratkom i srednjem roku

1

Sve upute vezane uz osnivanje poduzeća i sve aspekte poslovanja na nacionalnoj i lokalnoj razini trebaju biti dvojezične - na hrvatskom i engleskom jeziku

2

Upute držati aktualnim i u skladu sa važećim propisima

3

Osigurati na ključnim kontakt mjestima djelatnike koji govore engleski jezik

4

Organizirati *one-stop-shop* za osnivanje poduzeća za strane državljane

5

Ubrzati i olakšati proces izdavanja radnih dozvola i druge neophodne dokumentacije

6

Osigurati pouzdano statističko praćenje imigrantskog poduzetništva u Hrvatskoj

7

Promovirati tečajeve hrvatskog jezika kao oblik dodatne podrške za integraciju u društvo

8

Omogućiti stranim poduzetnicima mentorske sastanke s hrvatskim poduzetnicima

9

Uključivanje inozemnih poduzetnika u udruženja poduzetnika i Hrvatsku gospodarsku komoru

10

Pokrenuti kvartalni *newsletter* na engleskom i hrvatskom jeziku s informacijama za poduzetnike početnike i one koji već razvijaju poslovnu aktivnost

11

Organizirati edukaciju za poduzetnike početnike na engleskom jeziku

B / PREPORUKE provedive u dužem roku

12

Senzibilizirati širu javnost i donositelje javnih politika o važnosti i potencijalu imigrantskog poduzetništva: objektivno informirati o nužnosti razvoja povoljnijih prilika i poticaja za imigrantske poduzetnike uz naglašavanje pozitivnih aspekata za društvo

13

Kontinuirano olakšavati proces integracije poduzetnika imigranata kroz aktivnosti relevantnih institucija (HGK, HOK, HAMAG BICRO, HUP, organizacije civilnog društva...)

14

Osigurati bolju koordinaciju organizacija koje provode projekte podrške imigrantskom poduzetništvu u cilju postizanja sinergijskih učinaka

Primjeri dobre prakse u pružanju podrške za razvoj imigrantskog poduzetništva

Imigrantski poduzetnici doprinose svojim poslovanjem zemlji u kojoj posluju, ali se često susreću s otežavajućim okolnostima u poslovanju kao što su manjak informacija o regulatornom okviru i kulturi poslovanja u zemlji domaćinu. Neki od primjera dobre prakse u poticanju imigrantskog poduzetništva u Europskoj uniji, su Finska, Španjolska, Njemačka i Nizozemska.

Zemlja: **Finska**

Nositelj aktivnosti: Udruženje finških poduzetnika

Opis aktivnosti:

Udruženje finških poduzetnika potiče integraciju imigrantskih poduzetnika na više načina. Tijekom godine organiziraju se javne diskusije o administrativnim barijerama s kojima se imigranti susreću, provode se istraživanja na temu imigrantskog poduzetništva kako bi se vidjelo u kojim područjima imigranti poduzetnici trebaju podršku, npr. problem boravišnih dozvola. U cilju promoviranja imigrantskog poduzetništva, objavljuju se priče poduzetnika imigranata u obliku članaka i intervjuja. Od rujna 2018. godine, putem mentorskih programa, povezuju se poduzetnici imigranti s finškim poduzetnicima koji imaju ulogu mentora. Jednom mjesečno izdaje se *newsletter* koji ima za cilj informirati poduzetnike o važnim događajima poput mentorskih sastanaka, *webinarima*, konferencijama, uz promoviranje uspješnih poduzetničkih priča imigranata. Poduzetnicima imigrantima, omogućeni su besplatni *webinari* na engleskom jeziku na temu poslovanja i oporezivanja. Na značajnim poslovnim događajima, osigurava se prevoditelj za poduzetnike imigrante kako bi dobili važne informacije o poslovanju u Finskoj na materinjem jeziku (Business Unplugged in Helsinki).

Izvor: *SME United, Initiatives on integration of refugees*

Zemlja: **Španjolska**

Nositelj aktivnosti: Katalonsko udruženje malih i srednjih poduzeća (PIMEC)

Opis aktivnosti:

Od 2007. godine, u okviru PIMEC-a postoji savjetnički program za poduzetnike imigrante „Nouvingut“ (*Just arrived*) putem kojeg se tijekom godine više puta organiziraju radionice čiji je cilj imigrantima olakšati osnivanje poduzeća. Do sada je više od 270 imigranta prošlo savjetovanje PIMEC-a.

Izvor: *SME United, Initiatives on integration of refugees*

Zemlja: **Španjolska**

Nositelj aktivnosti: Gradska vijeća /City Council - javna tijela

Opis aktivnosti:

Španjolska je zemlja domaćin poduzetnicima imigrantima iz pretežito latinoameričkih i afričkih zemalja. Španjolska Vlada je pokrenula razne inicijative u svrhu smanjivanja administrativnog tereta s kojim se susreću imigrantski poduzetnici.

RUTA CECE (sufinancirana iz ERDF programa te sredstvima Španjolske i Portugala) je aktivnost u kojoj su izrađene dvije *on-line* platforme (e-trgovina i e-learning platforma). Važnu ulogu u uspjehu ove platforme imala je promocija vidljivosti same platforme putem raznih događaja i društvenih mreža. Svi edukacijski materijali na platformama dostupni su bez naknade. Na samoj platformi osnovano je više od 80 grupa u kojem eksperti, putem interneta, savjetuju poduzetnike individualno ili u grupama. Na platformi se nalazi više od 60 tečajeva, a materijali i poslovni planovi prilagođeni su potrebama poduzetnika. Osim poslovnih tečajeva, na platformi su dostupni i tečajevi španjolskog, portugalskog i engleskog jezika. Edukacija, savjetovanje i umrežavanje, odvijaju se putem interneta, a dvije partnerske organizacije kroz individualni pristup pomažu poduzetnicima u dobivanju financijskih sredstava i komunikaciji s

bankama. Od osnivanja programa, osnovano je novih 69 malih poduzeća koji su na direktni i indirektni način kreirali 300 radnih mjesta.

Izvor: Vodič: *Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*,

Zemlja: **Njemačka**

Nositelj aktivnosti: nevladina organizacija *Poduzetnici bez granica*

Opis aktivnosti :

Njemačka je jedna od glavnih destinacija za imigrante iz velikog broja zemalja. Imigrantski poduzetnici danas u Njemačkoj zapošljavaju 2,2 milijuna ljudi što čini 18% svih poslova u malim i srednjim poduzećima u toj zemlji.

Inicijativu *Poduzetnici bez granica* pokrenuli su poduzetnici imigranti iz Hamburga s ciljem promoviranja samozapošljavanja imigranata, a inicijativa služi i kao most između imigranata i poslovnog sektora. Cilj ove aktivnosti je pružanje individualne podrške za poduzetnike imigrante putem edukacije i umrežavanja. Edukacija i poslovna podrška prilagođavaju se potrebama svakog pojedinca. Za osobe koje žele pokrenuti poduzeće nude se informacije vezane uz pokretanje poduzeća - savjetovanje, pomoć pri pisanju poslovnog plana, informacije o mogućnostima financiranja i sl. *Poduzetnici bez granica* djeluju i kao zagovaračka organizacija za prava etničkih poduzetnika. U cilju boljeg umrežavanja poduzetnika, u sklopu inicijative, organiziraju se konferencije, sastanci na kojima se razmjenjuju iskustva sa relevantnim institucijama kao što su komore, javna tijela, lokalna vlast i ostali. Usluge se nude prvenstveno na njemačkom, ali su dostupne na turskom, ruskom, engleskom jeziku. Od 2000. godine do danas *Poduzetnici bez granica* savjetovali su, informirali, educirali više od deset tisuća ljudi iz više od 100 zemalja.

Izvor: Vodič: *Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*

Zemlja: **Nizozemska**

Nositelj aktivnosti: privatna inicijativa koju je pokrenula trenerica iz poduzetništva, pilot faza

Opis aktivnosti:

Nizozemska je važna destinacija za imigrante. Ova inicijativa usmjerena je na pružanje podrške izbjeglicama koje žele postati poduzetnici i ima tri cilja:

1. omogućavanje ekonomske neovisnosti imigranata kroz samozapošljavanje, odnosno pokretanje poduzeća,
2. osnaživanje putem jačanja poduzetničkih vještina i samopouzdanja, jačanje društvenih i poslovnih mreža i
3. uklanjanje predrasuda koje se odnose na imigrante.

Za polaznike se organiziraju radionice koje završavaju izradom poslovnog plana, spremnim za implementaciju i traženje financijskih sredstava. Osim izbjeglica, ova inicijativa usmjerena je na pokretanje poduzetničkih aktivnosti i drugih ranjivih skupina kao što su žene iz sigurnih kuća. Do sada je u ovom pilot programu sudjelovalo osam poduzetnika, a sam program prati velika medijska pažnja.

Izvor: Vodič - *Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*

IMMIGRANT ENTREPRENEURSHIP IN CROATIA¹

**Conclusions and recommendations from CEPOR's round table
held on February 5, 2019**

Authors: Mirna Oberman, Ružica Šimić Banović²

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- ¹ This policy brief is predominantly based on extensive analysis in the paper: Šimić Banović, R., Alpeza, M., Brzozowski, J. Immigrant entrepreneurship in Croatia: Exploring its potential, (rising) barriers and integration patterns. Working paper. WINIR Conference 'Institutions for Inclusive Societies – Global and Comparative Perspectives', Lund University, Sweden, September 19-22, 2019
 - ² Authors of the policy brief are grateful to Anny Brusić (Croatian Employers' Association) and Sara Kekuš (Center for Peace Studies) for useful information and constructive comments.

Introduction

Immigrant entrepreneurs are people who start entrepreneurial activity outside their country of birth and they represent one of the most visible processes of globalisation today.

In Europe, immigrant entrepreneurs are mostly micro-entrepreneurs whose businesses make modest profits, have a small number of employees, and most often operate in low-added value sectors³. For most of them, self-employment is a solution for securing their livelihood since they face numerous barriers when looking for employment in the European Union⁴. Thanks to their entrepreneurial activities, it is easier for them to integrate into the country in which they reside, and contribute to employment, growth of entrepreneurship, trade and innovation of the country in which they operate⁵.

Research on the topic of immigrant entrepreneurship indicates that immigrant entrepreneurs are generally more entrepreneurial, more educated, more innovative and more prone to risk than domestic entrepreneurs are⁶. Some studies also point to less favourable prospects for survival of immigrant entrepreneurs compared to domestic entrepreneurs with regard to their lack of knowledge of the domestic market rules, and the lack of social and financial capital.

The European Commission strongly encourages entrepreneurship in the European Union, considering it a driver of economic growth and employment. In order to encourage entrepreneurship, the Entrepreneurship 2020 Action Plan was created, in which encouraging entrepreneurial activities by vulnerable groups such as immigrants already residing in the EU is highlighted as one of the objectives, with the goal of unlocking their entrepreneurial potential, thus strengthening the European Union. *Guidebook for Promoting and Supporting Migrant Entrepreneurship*⁷ was also made for the same purpose, which aims to present data and identify good practices that encourage

immigrant entrepreneurship, encourage replication of successful practices, and enable policy creators to evaluate the effectiveness of support for immigrant entrepreneurship.

Preliminary analysis of the situation in Croatia

According to the results of the Global Entrepreneurship Monitor – GEM⁸ survey, the level of entrepreneurial activity in Croatia is increasing, but the low level of motivational index, according to which Croatia is at the rear of EU countries, is worrying. The low level of motivational index means that in 2018 in Croatia, there were only 1.9 times more entrepreneurs who started entrepreneurial activity because of perceived opportunity compared to entrepreneurs who started entrepreneurial activity out of necessity. Croatia is also facing labour shortages in many sectors, especially in tourism, catering, trade and construction⁹.

Immigrant entrepreneurship in Croatia could contribute to solving these problems since immigrants can spot new opportunities in the host country, create new markets or niches within existing markets. Immigrants bring new knowledge and skills to the new country, contribute to solving the problem of labour shortage (through their own employment and employment through their network of foreign contacts), and they also contribute to the enrichment of the tourist offer.

However, only 11% of Croatian citizens see immigrants originating from outside the EU more as an opportunity than as a problem¹⁰. At the same time, Croatia is among the countries with the lowest immigration in the EU. Recent data indicate only 3.8 immigrants per

3 Policy to support Immigrant entrepreneurship, M.V. Desiderio, Transatlantic Council on Migration

4 Legal difficulties, limited opportunities for employment and promotion

5 25% of all innovative businesses in the US were founded by immigrants.

6 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.5

7 Guidebook: Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship, <https://publications.europa.eu/en/publication-detail/-/publication/e4c566f2-6cfc-11e7-b2f2-01aa75ed71a1>

8 GEM – Global Entrepreneurship Monitor is the world's largest survey of entrepreneurship in which Croatia has been included since 2002. GEM survey in Croatia is conducted by CEPOR, in collaboration with the research team from the Faculty of Economics in Osijek, J. J. Strossmayer University of Osijek. More at: www.cepor.hr

9 <http://www.seebiz.eu/hup-povecanje-trenda-nedostatka-radne-snage-u-hrvatskoj/ar-184203/>

10 EC – European Commission (2018). Special Eurobarometer 469 – Integration of immigrants in the European Union. April 2018 <https://ec.europa.eu/index.cfm> > ResultDoc > download > DocumentKy

1,000 population¹¹ and continued growth of negative migration balance¹². According to 2017 data, most Croatian immigrants have Croatian citizenship, only 14% are from other EU member states, and 35% are not from EU member states. Contrary to the prevailing perception of the general public, only 1.3% of Croatia's population does not have Croatian citizenship, of which 0.4% has citizenship of one of the EU member states¹³.

At the same time, the few foreign entrepreneurs in Croatia face a number of obstacles in starting and developing their businesses. In addition to the usual barriers, which local entrepreneurs constantly warn about, foreigners face additional barriers, especially if they are not from European Union member states (Table 1). The reasons for their arrival and stay are usually of private nature, which, because of permanent and emerging barriers to doing business in Croatia, encourages them to migrate further in search of better opportunities and business conditions in other countries.

Table 1: Barriers to starting and developing entrepreneurial activity in Croatia for domestic entrepreneurs and immigrant entrepreneurs

Barriers in the business environment in Croatia that impede entrepreneurial activity for domestic and foreign entrepreneurs	Additional barriers in the business environment in Croatia for foreign entrepreneurs
<ul style="list-style-type: none"> • administrative barriers / poor efficiency of public administration • unpredictable tax regulations • high tax burden and parafiscal charges • short-term deliberation and instability (slow, but inefficient changes) of business environment-related public policies • restrictive labour legislation • widespread corruption • lack of entrepreneurial spirit and misunderstanding of entrepreneurship 	<ul style="list-style-type: none"> • unavailability of information in English • slow issuance of personal identification number (OIB) • slow and insufficiently transparent issuance of work permits • high amount of initial capital for non-EU residents • duplication of procedures with different public administration bodies • closedness of the general population and policy makers towards foreigners, particularly those coming from the so-called third world countries • discrimination on various grounds (origin, gender, age, LGBT), as specifically identified by foreign entrepreneurs • lengthy asylum procedures (if applicable)

Source: Šimić Banović, R., Alpeza, M., Brzozowski, J. Immigrant entrepreneurship in Croatia: Exploring its potential, (rising) barriers and integration patterns. Working paper. WINIR Conference 'Institutions for Inclusive Societies – Global and Comparative Perspectives', Lund University, Sweden, September 19-22, 2019

11 Eurostat (2019). Migration and migrant population statistics. March 2019 https://ec.europa.eu/eurostat/statistics-explained/index.php/Migration_and_migrant_population_statistics#Migration_flows:_Immigration_to_the_EU_from_non-member_countries_was_2.4_million_in_2017

12 CBS (2019) – International Migration https://www.dzs.hr/Hrv_Eng/Pokazatelj/Stanovnistvo%20-%20migracije.xlsx

13 Eurostat (2019). Migration and migrant population statistics. March 2019

CEPOR's round table on immigrant entrepreneurship

In order to promote the potential of immigrant entrepreneurship and identify barriers that hinder its development, CEPOR – SMEs and Entrepreneurship Policy Center organised a round table on immigrant entrepreneurship in early 2019. At the round table, research and policy context of immigrant entrepreneurship in Croatia and the European Union were presented by **Jan Brzozowski** from the Krakow University of Economics, Poland, **Sara Kekuš** from the Center for Peace Studies, and **Mirela Alpeza** from CEPOR / Faculty of Economics in Osijek. As part of the round table, **Ružica Šimić Banović** from the Faculty of Law in Zagreb led a panel discussion of immigrant entrepreneurs who started entrepreneurial activity in Croatia, which was attended by **Hermes Arriaga Sierra** from Mexico (Impact Hub), **Prince Wale Soniyiki** from Nigeria (African Cuisine & Bar) and **Mirela Rus** from Romania (Break Time Nautical Bracelets).

Immigrant entrepreneurs pointed out that, when setting up and developing their businesses in Croatia, they generally did not encounter institutional support from public administration at local and national level. Lack of official information in English is usually the first barrier, followed by insufficient knowledge of English of staff working in institutions important for starting a business in Croatia. In addition, in the case of non-EU residents, the required financial capital is another barrier when starting entrepreneurial activity, which is significantly higher than the minimum amount of share capital required when citizens of the European Economic Area (EEA) start a company. According to Article 78 of the Foreigners Act, a third-country national is required to pay share capital in the amount of HRK 100.000 and employ three Croatian citizens as opposed to EEA citizens who establish and register a company under the same regulations as Croatian citizens. According to provisions of art. 389 par. 2 and art. 390 par. 2 of the Companies Act, the minimum amount of share capital for a Ltd. is HRK 20,000, and before entry in the court register, founder must pay at least a quarter of the assumed share capital, and the rest within one year from the date of company's entry in the court register.

Following are some thoughts and advice of immigrant entrepreneurs for future immigrant entrepreneurs

in Croatia, which they presented during and after discussion at the CEPOR's round table:

"Find yourself a good lawyer and bookkeeper and, above all, prepare a lot of patience and optimism!"

"Learn Croatian! Connect with the locals! Once you are perceived as part of their group, your private and professional life will be much easier and more comfortable."

"My partner is a Croatian, I like Croatia, there is no shortage of business opportunities, but... just because of bureaucracy I was on the verge of leaving Croatia several times!"

"I am happy to be a caterer, people come together faster over food, and they also get to know our culture... in the beginning I had to explain that we don't eat elephants and giraffes in Africa!"

According to entrepreneurs originating from less developed countries and former asylum seekers, Center for Peace Studies (www.cms.hr) is one of the rare institutions in Croatia that provides support to immigrant integration processes. Sara Kekuš from the Center for Peace Studies believes that the number of people who applied for asylum and the burden they create for the state budget is significantly smaller than the perception of the general public. It is important to provide support to asylum seekers with entrepreneurial aspirations in order to help them integrate into society and achieve a win-win situation in the community.



Recommendations from the round table

The participants in the round table agreed that immigrant entrepreneurship in Croatia is characterised by growth potential, but also by a number of barriers. Based on the presentations, discussions, additionally conducted interviews and analysis of secondary sources, the following recommendations were made:

A / RECOMMENDATIONS implementable in the short and medium term

- 1 All instructions related to setting up a business and all aspects of doing business at national and local level should be bilingual – in Croatian and English.
- 2 Instructions should be kept current and in accordance with applicable regulations.
- 3 Ensure that English-speaking clerks are present at key contact points.
- 4 Organise a one-stop-shop for setting up a business for foreign nationals.
- 5 Accelerate and facilitate the process of issuing work permits and other necessary documents.
- 6 Ensure reliable statistical monitoring of immigrant entrepreneurship in Croatia.
- 7 Promote Croatian language courses as a form of additional support for integration into society.

8 Provide mentoring meetings with Croatian entrepreneurs to foreign entrepreneurs.

9 Inclusion of foreign entrepreneurs in associations of entrepreneurs and Croatian Chamber of Economy.

10 Launch a quarterly newsletter in English and Croatian with information for beginner entrepreneurs and those already developing business activity.

11 Organise training for beginner entrepreneurs in English.

B / RECOMMENDATIONS implementable in the long term

12 Sensitize the general public and makers of public policies about the importance and potential of immigrant entrepreneurship: objectively inform about the necessity to develop more favourable opportunities and incentives for immigrant entrepreneurs while emphasizing the positive aspects for society.

13 Continuously facilitate the process of integration of immigrant entrepreneurs through activities of relevant institutions (CCE, CCTC, HAMAG BICRO, Croatian Employers' Association, civil society organisations...).

14 Ensure better coordination of organisations implementing immigrant entrepreneurship support projects in order to achieve synergistic effects.

Examples of good practice in providing support to the development of immigrant entrepreneurship

Through their business operations immigrant entrepreneurs contribute to the country in which they operate, but they often faced with aggravating business circumstances such as lack of information on the regulatory framework and business culture in the host country. Some examples of good practice in promoting immigrant entrepreneurship in the European Union, shown below, are: Finland, Spain, Germany and the Netherlands.

Country: Finland

Implementing organisation: The Federation of Finnish Enterprises

Description of activities:

The Federation of Finnish Enterprises encourages integration of immigrant entrepreneurs in several ways. Throughout the year, public discussions on administrative barriers that immigrants encounter are organised, research on the topic of immigrant entrepreneurship is conducted in order to see in which areas immigrant entrepreneurs need support, such as, for example, the issue of residence permits. In order to promote immigrant entrepreneurship, stories of immigrant entrepreneurs in the form of articles and interviews are published. Since September 2018, through mentoring programmes, immigrant entrepreneurs are connected with Finnish entrepreneurs who act as mentors. A monthly newsletter is published that aims to inform immigrant entrepreneurs about important events such as mentoring meetings, webinars, conferences, with promotion of successful entrepreneurial stories of immigrants. Immigrant entrepreneurs are provided with free English-language webinars on the topic of business and taxation. At significant business events, translators are provided for immigrant entrepreneurs so they can get important information on doing business in Finland in their native language (Business Unplugged in Helsinki).

Source: *SME United, Initiatives on integration of refugees*

Country: Spain

Implementing organisation: The Catalan SME Employers' Organisation (PIMEC)

Description of activities:

In 2007, an advisory programme for immigrant entrepreneurs "Nouvingut" (*Just arrived*) was established within PIMEC, through which workshops are organised several times a year, which aim to make it easier for immigrants to set up businesses. So far, more than 270 immigrants have been counselled by PIMEC.

Source: *SME United, Initiatives on integration of refugees*

Country: Spain

Implementing organisation: city councils – public bodies

Spain is a destination country for immigrant entrepreneurs coming mostly from Latin American and African countries. The Spanish Government has launched various initiatives to reduce the administrative burden that immigrant entrepreneurs face.

RUTA CECE (co-financed by the ERDF programme and by Spain and Portugal) is a scheme within which two on-line platforms were developed (e-commerce and e-learning platform). Promoting the visibility of the platform itself through various events and social networks has played an important role in the success of this platform. All educational materials on the platforms are available free of charge. More than 80 groups have been set up on the platform in which experts, through the internet, advise entrepreneurs individually or in groups. There are more than 60 courses on the platform, and the materials and business plans are tailored to the needs of entrepreneurs. In addition to business courses, Spanish, Portuguese and English language courses are also available on the platform. Education, counselling and networking take place over the internet, and the two partner organisations through individual approach help entrepreneurs obtain financing and communicate with

banks. Since the inception of the programme, 69 new small businesses have been established, which have created 300 jobs either directly or indirectly.

Source: *Guidebook: Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*

Country: **Germany**

Implementing organisation: non-governmental organisation Entrepreneurs Without Borders

Description of activities:

Germany is one of the main destinations for immigrants from many countries. Immigrant entrepreneurs in Germany today employ 2.2 million people, which represents 18% of all jobs in small and medium-sized enterprises in the country.

The Entrepreneurs Without Borders initiative was established by immigrant entrepreneurs from Hamburg to promote self-employment of immigrants and it also acts as a bridge between immigrants and the business sector. The goal of this activity is to provide individual support to immigrant entrepreneurs through education and networking. Education and business support are tailored to each individual's needs. For those who want to start a company, information related to starting a business is offered – counselling, help with writing a business plan, information about funding opportunities, etc. Entrepreneurs Without Borders also act as a lobby organisation for the rights of ethnic entrepreneurs. In order to facilitate networking of entrepreneurs, as part of the initiative, conferences are organised and meetings held at which experiences are exchanged with relevant institutions such as chambers, public bodies, local authorities and others. Services are offered primarily in German, but services in Turkish, Russian and English are also available. Since 2000 to date, Entrepreneurs Without Borders has advised, informed and trained more than ten thousand people from over 100 countries.

Source: *Guidebook: Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*

Country: **the Netherlands**

Implementing organisation: a private initiative started by a female trainer in entrepreneurship, pilot phase

Description of activities:

The Netherlands is an important destination for immigrants. This initiative is aimed at providing support to refugees who want to become entrepreneurs and has three objectives: 1) to enable economic independence of immigrants through self-employment, i.e., through starting a business, 2) empowerment through strengthening of entrepreneurial skills and self-confidence, strengthening of social and business networks and 3) elimination of prejudices relating to immigrants. Workshops for participants are organised, which end with creation of business plans that are ready for implementation and fundraising. In addition to refugees, this initiative is aimed at starting entrepreneurial activities by other vulnerable groups, such as women from safe houses. So far, eight entrepreneurs have participated in this pilot programme, and the programme itself is receiving a lot of media attention.

Source: *Guidebook: Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship*



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