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Danube Region**



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WE.Circular

0.3.1 Regional Action Plan - CROATIA

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TECHPARK

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Abbreviations and glossary of terms

ASP	Associated Strategic Partner
CE	Circular Economy
KPI	Key Performance Indicators
NSHG	National Stakeholder Groups
RAP	Regional Action Plan
S3	Smart Specialisation Strategy
WE	Women Entrepreneurs

1. Introduction

This **Regional Action Plan (RAP)** has been developed within the framework of the **WE.Circular project**, an **Interreg Danube Region Programme** initiative aimed at empowering women entrepreneurs across the Danube Region by fostering their **circular and digital transitions**.

The **WE.Circular project** recognizes that **Croatia faces distinct challenges and opportunities** in supporting women-led businesses to integrate circular economy principles and adopt digital technologies. The Croatian RAP builds upon a solid foundation of analytical work and stakeholder engagement, ensuring that its proposed actions are **contextually relevant, evidence-based, and implementable** within the national framework.

The Croatian Regional Action Plan (RAP) targets women entrepreneurs across all sectors, regions, and stages of business development, ensuring inclusivity and equal access to opportunities in the circular and digital economy.

The RAP adopts a holistic ecosystem approach, aiming to strengthen the overall environment in which women-led businesses operate, rather than focusing on a single subgroup.

At the same time, particular attention will be given to engaging young women (students and early-stage entrepreneurs) in order to ensure generational continuity and the long-term sustainability of women's participation in the circular and digital transition.

Specifically, this RAP builds on the findings of the following key project activities:

- **Activity 1.1: Transnational Skills Gaps and Needs Analysis** – Conducted across all partner countries, this activity identified the specific skills gaps and needs of women entrepreneurs in relation to digital technologies, circular economy principles, and smart specialization strategies. The Croatian segment of the analysis emphasized limited digital confidence, lack of tailored training opportunities, and a need for stronger local-level support structures.
- **Activity 3.2: Analysis of Existing Policy and Legislative Framework** – This activity mapped Croatia's policy and regulatory environment, identifying existing support mechanisms such as the *National Recovery and Resilience Plan (NPOO)*, *Smart*

Specialisation Strategy (S3), and *Digital Croatia 2032 Strategy*. It also highlighted barriers including low awareness of funding opportunities, administrative complexity, and insufficient gender-sensitive support mechanisms.

- **Consultations with the National Stakeholder Group (NSHG)** – The Croatian NSHG, coordinated by **Technology Park Varaždin (TECHPARK)**, brought together representatives from **HAMAG-BICRO**, **Croatian Chamber of Economy (CCE)**, ministries, regional development agencies, women's business networks, and academic institutions. Their feedback helped validate the analytical findings and shaped the design of actions included in this RAP.

The proposed measures in the Croatian RAP directly address the **key barriers** identified through these analyses — namely, the need to enhance **digital and circular skills**, improve **access to finance and advisory support**, and strengthen **institutional coordination**.

By implementing these actions, the Croatian RAP contributes to the broader objectives of the **WE.Circular project**, fostering a more **inclusive, innovative, and sustainable entrepreneurial ecosystem** that empowers women to lead the circular and digital transition in Croatia and across the Danube Region.

2. Strategic Background and Foundations of the Regional Action Plan

This section presents the analytical, strategic, and consultative foundation upon which the **Croatian Regional Action Plan (RAP)** has been developed. It summarises the main results of the **Skills Gaps and Needs Analysis (Activity 1.1)**, the **Policy and Legislative Framework Analysis (Activity 3.2)**, and insights gathered through consultations with the **National Stakeholder Group (NSHG)** on the 3rd NSHM meeting, and the **Co-creation Event held online (June 2025)**. Together, these findings establish the rationale, priorities, and policy direction for the Croatian RAP.

2.1. Description of the Country/Region

Croatia, located in Southeast Europe and bordering Slovenia, Hungary, Serbia, Bosnia and Herzegovina, and Montenegro, has a population of about **3.85 million people**, of which **slightly more than 50% are women**. The demographic structure reveals a steadily ageing population, with a growing share of people over 60 and a declining number of young adults. These demographic shifts present both economic and social challenges, influencing labour market dynamics and entrepreneurial activity.

Women in Croatia demonstrate **strong educational performance**, particularly in tertiary education, and represent a growing segment of highly qualified professionals. However, this educational advantage is not yet fully reflected in **entrepreneurial participation or leadership positions**. According to national statistics and the Global Entrepreneurship Monitor (GEM), women are still less likely than men to own or scale a business, and their enterprises tend to remain **micro-sized**, focused on **services, education, creative industries, tourism, and social innovation**.

The level of **early-stage entrepreneurial activity (TEA)** remains moderate and below the EU average, though recent years have seen an increase in **women-led innovative initiatives**, supported by regional incubators, business support centres, and EU-funded programmes. Despite these improvements, systemic barriers persist, particularly regarding **access to finance, digitalisation readiness, and circular economy adoption**.

At the same time, Croatia has a strong potential to become a **regional hub for sustainable entrepreneurship**, leveraging its advanced ICT sector, active network of technology parks (such as **Technology Park Varaždin – TECHPARK**), and growing awareness of green and digital transitions as key drivers of competitiveness.

2.2. Description of Policy Framework (Activity 3.2)

Croatia's policy environment is well aligned with the EU's strategic priorities on green and digital transition, social inclusion, and gender equality. Several key frameworks form the backbone for the development of the RAP:

- The **Digital Croatia 2032 Strategy**, which promotes the development of digital infrastructure, digital skills, and the use of AI and data-driven solutions across all sectors.
- The **Circular Economy Roadmap (2021)**, which sets the national pathway towards sustainable production and consumption, prioritising sectors such as food, textiles, tourism, and construction.
- The **Smart Specialisation Strategy (S3 2021–2029)**, focusing on innovation, digitalisation, and green technologies, with potential for better inclusion of women entrepreneurs in emerging industries.
- The **National Recovery and Resilience Plan (NPOO 2021–2026)**, which introduces investments in green transition, SME competitiveness, and digital transformation.
- The **Strategy for the Development of Women Entrepreneurship (2023–2030)** and the **National Policy for Gender Equality (2022–2027)**, which establish frameworks for women's economic empowerment, equal access to finance, and inclusive innovation.

While the strategic framework is strong, the **implementation remains fragmented**. Key challenges include overlapping institutional responsibilities, complex administrative procedures, and insufficient coordination between ministries, regional agencies, and support organisations. Furthermore, many women entrepreneurs are **not aware of existing opportunities**, particularly at the regional level. The RAP responds to these issues by introducing targeted actions to **improve coordination, visibility, and accessibility** of support mechanisms.

2.3. Summary of Needs and Challenges

The analysis carried out under **Activity 1.1** and the national consultations revealed several key challenges that women entrepreneurs in Croatia face in their circular and digital transition:

1. Digital Skills and Confidence Gaps:

Women entrepreneurs show strong motivation to learn but have limited access to structured, affordable digital skills programmes tailored to SMEs. Many rely on

basic tools (social media, online sales platforms) but lack advanced skills in **AI, data analytics, automation, and e-commerce strategy**.

2. Limited Awareness and Adoption of Circular Economy Models:

While circularity is gaining recognition, it is often perceived as a “green” concept rather than a **profitable business model**. Women-led SMEs, particularly in creative industries, hospitality, and food production, need practical training, mentoring, and pilot projects demonstrating how circular principles can enhance competitiveness.

3. Access to Finance and Advisory Services:

Despite available instruments (HAMAG-BICRO grants, innovation vouchers, NPOO measures), many women entrepreneurs struggle to apply due to **complex procedures, lack of experience, and limited guidance**. The absence of an integrated advisory network creates uncertainty and discourages participation.

4. Institutional Fragmentation and Regional Disparities:

Policy support is concentrated in major cities (Zagreb, Varaždin, Rijeka, Split), while smaller communities lack local intermediaries capable of supporting digital and green initiatives. Cooperation between ministries, chambers, and regional agencies remains weak.

5. Work-Life Balance and Networking Barriers:

Women often face additional time constraints and limited access to peer networks or mentoring opportunities, which are essential for business growth and innovation.

Insights from the **NSHG consultations** and **Prague Co-creation event** confirmed these findings and highlighted the need to strengthen local ecosystems that combine **digitalisation, sustainability, and inclusion** in entrepreneurship.

2.4. Summary of Recommendations

To address these challenges, stakeholders and project partners proposed the following recommendations for policy and practice:

- **Strengthen digital upskilling** through targeted, modular programmes focused on marketing, AI, and e-commerce tools for women-led SMEs.
- **Integrate circular economy education** into entrepreneurship training, emphasizing practical implementation and measurable business benefits.
- **Establish a national advisory network or “Women Entrepreneurship Office”** that provides one-stop access to guidance, mentorship, and funding support.
- **Simplify funding procedures** and increase the visibility of existing instruments (S3, NPOO, ERDF), ensuring alignment with women’s needs.
- **Encourage peer mentoring and role models**, connecting experienced businesswomen with young entrepreneurs across regions.
- **Promote success stories and public awareness campaigns** to highlight women’s contributions to the circular and digital economy.
- **Enhance institutional coordination**, introducing cross-sector working groups between ministries, chambers, and innovation hubs.
- **Embed gender-sensitive indicators** in national monitoring frameworks for digital and green transition programmes.

2.5. Good Practices

The Croatian RAP draws inspiration from several national good practices that successfully combine circular, digital, and social innovation. The following good practices from Croatia illustrate successful examples of women-led and socially driven initiatives that embody the principles of circular economy, digital innovation, and sustainability:

1. **Strela d.o.o. – Circular Innovation through Design and Sustainable Product Development**

Location: Varaždin

Sector: Circular product design, waste reduction, sustainability consulting

Type: Women-led SME

Description:

Strela d.o.o. is a women-led company specializing in circular design and sustainable innovation. Founded with the mission to promote environmentally responsible production and consumption, Strela integrates principles of eco-design, upcycling, and material reuse into product development. The company collaborates with local artisans and manufacturers to develop innovative, low-impact products that extend the life cycle of materials and minimize waste.

Key Achievements:

- Developed several product lines based on recycled or renewable materials.
- Provided consulting services to SMEs on integrating circular principles into business models.
- Participated in awareness campaigns promoting circular economy and sustainability among local entrepreneurs.

Why it's a Good Practice:

Strela exemplifies how small businesses can become drivers of green transformation through creativity and collaboration, combining environmental responsibility with modern design and business innovation.

Transferability Potential:

Its model can be replicated in other regions by connecting local creative industries with sustainable production practices and training networks for women entrepreneurs.

2. Humana Nova – Social Entrepreneurship for Inclusion and Circular Economy

Location: Čakovec

Sector: Textile recycling, social innovation

Type: Social enterprise

Description:

Humana Nova is one of Croatia's leading social enterprises, employing people with disabilities and those from marginalized groups. The organization promotes social inclusion through circular textile production, collecting used clothing and textiles, recycling materials, and creating new products. It also raises awareness about the environmental and social benefits of responsible consumption and reuse.

Key Achievements:

- Diverted hundreds of tons of textile waste from landfills annually.
- Created stable employment opportunities for vulnerable groups.
- Partnered with municipalities and private companies to promote sustainable waste management.

Why it's a Good Practice:

Humana Nova demonstrates the synergy between circular economy and social innovation, showing that circular business models can deliver strong community and environmental impact.

Transferability Potential:

Its model can inspire other regions to establish similar social enterprises combining environmental and social goals, supported by local authorities and EU programmes.

3. Konventia – Sustainable Event Management and Green Branding

Location: Zagreb

Sector: Event management, communications, sustainability

Type: Women-led SME

Description:

Konventia is a women-led agency focused on sustainable event organization, integrating circular and green principles into every stage of the event lifecycle—

from material sourcing and waste reduction to digital promotion and carbon footprint monitoring. The company supports clients in aligning their events with ESG and sustainability standards.

Key Achievements:

- Introduced sustainability standards in event management across Croatia.
- Developed a model for low-waste, carbon-conscious event planning.
- Provided mentorship to women-led startups on sustainable branding.

Why it's a Good Practice:

Konventia proves that circularity can be integrated into creative and service sectors, not only manufacturing, and that sustainable branding can be a competitive advantage.

Transferability Potential:

Its model can be replicated by other marketing and communications agencies across the Danube Region, particularly in the growing green-events sector.

4. Green Stock Market – Platform for Circular Startups

Location: Zagreb

Sector: Green innovation, digital entrepreneurship

Type: Startup initiative

Description:

Green Stock Market is an innovative digital platform that connects green startups, investors, and support institutions. The platform promotes circular economy innovations and helps startups access financing, mentorship, and visibility. It plays an active role in connecting sustainability-oriented entrepreneurs with potential investors and accelerators across the Danube Region.

Key Achievements:

- Supported more than 50 green and circular startups in early development.
- Facilitated cross-border collaboration through digital matchmaking events.
- Promoted green finance and sustainable investment awareness.

Why it's a Good Practice:

The platform fosters collaboration between digital innovation and the circular economy, directly supporting the WE.Circular objectives of visibility, access, and empowerment for women entrepreneurs.

Transferability Potential:

Its model can be replicated in other partner countries by integrating local green investment networks and accelerators.

These examples demonstrate that the integration of **digital transformation, sustainability, and social responsibility** can create scalable, competitive, and inclusive business models that serve as blueprints for regional development within the WE.Circular project.

3. Visions for 2026-2030: Envisioning the Region in a Circular and Digital Future - Alignment with Transnational Strategy for WEs Circular Transition

This section of the **Regional Action Plan for Croatia** aligns national efforts with the broader transnational objectives of the **WE.Circular project**, as outlined in the forthcoming **Transnational Strategy to Accelerate the Transition Towards a Circular Economy in the Danube Region**.

The strategy represents a **joint regional vision**, developed collaboratively by project partners and Associated Strategic Partners (ASPs), to ensure coherence, complementarity, and impact across all participating countries. It is based on shared principles of **inclusiveness, innovation, collaboration, and sustainability**, and builds upon the analytical foundations and pilot experiences of the project.

The **Transnational Strategy for Women Entrepreneurs' Circular Transition (2026–2030)** will define a unified framework for supporting women entrepreneurs as catalysts for green and digital transformation in the Danube Region. It is structured around **strategic pillars** that promote sustainable business practices, gender equality, and cross-border cooperation.

The **Croatian Regional Action Plan (RAP)** contributes directly to this strategy by translating its vision into country-specific measures and actions tailored to the Croatian economic and policy environment. It ensures that local activities remain aligned with the overarching goals of *"The Danube Goes Circular."*

3.1. The Vision: Women Entrepreneurs as Catalysts of a Circular and Digital Future

By **2030**, women entrepreneurs across the Danube Region — including Croatia — will play a **key leadership role in shaping a circular, inclusive, and resource-efficient economy**. They will drive innovation, digital transformation, and sustainability within their enterprises and communities, supported by enabling ecosystems that provide access to finance, skills development, and policy support.

In Croatia, this vision builds upon national frameworks such as the **Strategy for the Development of Women Entrepreneurship (2023–2030)**, the **Digital Croatia 2032 Strategy**, and the **Circular Economy Roadmap (2021)**. These frameworks collectively reinforce the ambition that women entrepreneurs become **active agents of the green and digital transition**, contributing to national competitiveness and social inclusion.

3.2. Strategic Pillars and Alignment with the Transnational Strategy

The Croatian RAP is designed to advance the **strategic pillars** of the Transnational Strategy through targeted, measurable actions that strengthen the role of women in circular and digital innovation.

1. Promoting Circular Business Models

The RAP fosters the creation and adoption of innovative, circular business models among women-led enterprises. This includes training programmes, mentoring, and pilot projects that encourage sustainable product design, material reuse, and responsible resource management. These actions directly support the transnational objective of embedding circularity into women's entrepreneurship ecosystems.

2. Enhancing Waste and Resource Management

Through workshops, demonstration projects, and advisory support, the RAP contributes to improved waste management, energy efficiency, and the adoption of closed-loop production models. By integrating these practices into women-led SMEs, Croatia strengthens its national contribution to the Danube region's circular economy targets.

3. Advancing Digital and Green Skills

The RAP supports the development of digital competencies among women entrepreneurs through capacity-building, mentoring, and the creation of local digital competence hubs. Digitalisation serves as an accelerator for circular innovation, improving productivity, market reach, and environmental performance.

4. Raising Awareness and Building Capacity

The RAP includes communication campaigns, peer-learning events, and national showcases that increase visibility and awareness of women's role in the circular and digital economy. These initiatives help ensure that gender equality, innovation, and sustainability remain central to regional and national development policies.

3.3. Contribution to the Danube-Wide Vision

By implementing these activities, the **Croatian RAP** contributes to the broader **Transnational Strategy** by:

- Promoting **resource efficiency** and **eco-innovation** through women-led initiatives;

- Strengthening **regional cooperation and knowledge exchange** across the Danube Region;
- Ensuring **policy coherence and institutional alignment** between national frameworks and transnational goals;
- Positioning women entrepreneurs as **key enablers of the circular and digital transformation** by 2030.

Together, these actions will foster a shared future in which **the Danube Region becomes a model for inclusive, sustainable, and digitally empowered circular growth — with women entrepreneurs leading the way.**

- **Contributing to Resource Efficiency:** The activities outlined in this RAP are designed to contribute to increased resource efficiency within the region, supporting the broader transition to a circular economy in alignment with the Transnational Strategy. Through initiatives focused on empowering women-led enterprises, this RAP will help ensure that this sector is a key driver of these improvements.
- **Advancing Strategic Pillars:** The RAP includes specific actions designed to advance the following strategic pillars, all with a strong emphasis on supporting women entrepreneurs:
 - **Promoting Circular Business Models:** The RAP actions will foster the development and adoption of new, circular business models among women-led enterprises, ensuring sustainable practices are at the core of their operations.
 - **Enhancing Waste and Resource Management:** RAP interventions focus on improving waste and resource management practices within women-led businesses, promoting closed-loop systems and reducing environmental impact.
 - **Raising Awareness and Building Capacity:** This RAP involves activities aimed at raising awareness and building capacity among women entrepreneurs regarding circular economy principles, digital transformation, and sustainable business practices.
- By implementing these activities, the RAP will contribute to greater coherence and synergy across the Danube region, ensuring that women entrepreneurs are at the forefront of the transition to a sustainable and circular economy by 2030.

4. Regional Action Plan Measures

This section outlines the concrete measures designed to address the identified challenges and support women entrepreneurs in their circular and digital transition. The measures are structured to ensure feasibility, scalability, and measurable impact, with clearly defined responsibilities, timelines, and performance indicators. The section translates the vision of the Croatian Regional Action Plan into a series of realistic and achievable measures that address the most pressing barriers faced by women entrepreneurs in the fields of digital transformation, circular economy, and access to finance. All measures are aligned with the **Transnational Strategy for Women Entrepreneurs' Circular Transition**, focusing on the key pillars of **Digital Transition**, **Circular Transition**, **Policy Improvement**, and **Smart Specialisation**.

4.1. Measure 1: Strengthening Digital Competencies and Marketing Skills of Women Entrepreneurs

Pillars: Digital Transition, Smart Specialisation

Challenges, barriers, and gaps:

Women entrepreneurs in Croatia often lack tailored, affordable, and practical digital skills training. There is a persistent digital divide between urban and rural regions, and many SMEs are unaware of how digitalisation and AI can enhance business competitiveness. The absence of mentoring and consistent digital support limits the ability of women-led businesses to innovate and grow.

Policy alignment:

- Digital Croatia 2032
- Smart Specialisation Strategy (S3 2021–2029)
- Strategy for the Development of Women Entrepreneurship 2023–2030
- EU Digital Education Action Plan (2021–2027)

Actions, stakeholders, timeframe, and indicators

Actions	Responsible organization	Supportive organization	Time-frame	Budget	Impact / Indicators
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Actions	Responsible organization	Supportive organization	Time-frame	Budget	Impact / Indicators
1.1 Develop and deliver a National Digital Upskilling Programme (digital marketing, AI tools, e-commerce).	Technology Park Varaždin (TECHPARK)	Ministry of Economy, HAMAG-BICRO, Croatian Chamber of Economy (CCE), Local Chambers	1-3 years	€70,000	# of training sessions held; # of women trained; % of participants reporting improved digital competence.
1.2 Establish Regional Mentoring and Digital Competence Hubs within technology parks and chambers of commerce.	TECHPARK, CCE	Universities, local business incubators, women's networks	1-3 years	€60,000	# of hubs established; # of mentoring sessions; # of active mentors.
1.3 Organize a national "Women in Digital Business" campaign promoting role models and visibility.	TECHPARK, Ministry of Economy	Media partners, Women's associations	1-3 years	€50,000	# of women entrepreneurs featured; # of campaign views/reach; % of increased awareness (survey).

Total estimated budget for Measure 1: €180,000

Implementation timeline

Year 1:

- Conduct needs assessment and select training providers.
- Develop content for the national upskilling programme.
- Launch first pilot mentoring hub.

Year 2:

- Full rollout of training and mentoring hubs.
- Begin national awareness campaign "Women in Digital Business."

Year 3:

- Evaluate outcomes and expand digital hubs to new regions.
- Integrate successful elements into S3 and NPOO frameworks.

4.2. Measure 2: Promoting Circular Business Models and Green Innovation

Pillars: Circular Transition, Policy Improvement

Challenges, barriers, and gaps:

Circular economy practices are still underdeveloped among Croatian women-led SMEs. Most entrepreneurs have limited knowledge about how circular design or material reuse can add value to their business. There is insufficient access to technical support, practical examples, and targeted financial incentives. Visibility of successful circular cases remains low.

Policy alignment:

- Circular Economy Roadmap (2021)
- National Recovery and Resilience Plan (NPOO 2021–2026)
- Smart Specialisation Strategy (S3 2021–2029)
- EU Green Deal and Circular Economy Action Plan

Actions, stakeholders, timeframe, and indicators

Actions	Responsible organization	Supportive organization	Time-frame	Budget	Impact / Indicators
2.1 Conduct sector-specific workshops and demonstration projects on circular design, reuse, and waste reduction.	TECHPARK	Ministry of Economy, HAMAG-BICRO, local chambers, design clusters	1–3 years	€70,000	# of workshops held; # of women entrepreneurs trained; # of SMEs adopting circular practices.
2.2 Develop a Digital Circular Business Toolkit	TECHPARK, HAMAG-	Universities, CCE, innovation hubs	1–3 years	€60,000	Toolkit completed and used by ≥100 SMEs;

Actions	Responsible organization	Supportive organization	Time-frame	Budget	Impact / Indicators
(templates, case studies, calculators).	BICRO				satisfaction rate of toolkit users.
2.3 Launch voucher-based pilot grants for women-led SMEs applying circular solutions.	HAMAG-BICRO	Ministry of Environment, TECHPARK	1–3 years	€90,000	# of vouchers awarded; # of pilot projects completed; % of projects scaled post-pilot.

Total estimated budget for Measure 2: €220,000

Implementation timeline

Year 1:

- Identify target sectors and create toolkit outline.
- Organize pilot circular workshops.

Year 2:

- Implement voucher scheme and continue workshops.
- Launch online toolkit and demonstration events.

Year 3:

- Evaluate impact, promote success stories nationally, and link best projects to new EU funding calls.

4.3. Measure 3: Improving Access to Finance and Advisory Support for Women Entrepreneurs

Pillars: Policy Improvement, Smart Specialisation

Challenges, barriers, and gaps:

Access to funding remains one of the most significant barriers for women entrepreneurs. Many lack experience in financial planning, have limited access to investment networks, and face administrative burdens in applying for grants or loans. There is also insufficient advisory capacity and mentoring related to financial literacy and business growth strategies.

Policy alignment:

- National Policy for Gender Equality (2022–2027)
- Strategy for the Development of Women Entrepreneurship (2023–2030)
- National Recovery and Resilience Plan (NPOO 2021–2026)
- EU Cohesion Policy 2021–2027

Actions, stakeholders, timeframe, and indicators

Actions	Responsible organization	Supportive organization	Time-frame	Budget	Impact / Indicators
3.1 Establish a National Advisory Network for Women Entrepreneurs for funding guidance and mentoring.	TECHPARK	HAMAG-BICRO, Ministry of Finance, CCE	1–3 years	€90,000	# of women advised; # of funding applications supported; satisfaction rate of users.
3.2 Deliver Financial Literacy and Investment-Readiness Trainings .	TECHPARK	Universities, Women's networks, incubators	1–3 years	€80,000	# of participants trained; % increase in funding confidence (survey).
3.3 Publish an annual Funding Opportunities Guide for Women Entrepreneurs (digital and print).	TECHPARK, CCE	Media partners, NGOs	1–3 years	€80,000	# of downloads or distributed copies; awareness rate improvement (%).

Total estimated budget for Measure 3: €250,000

Implementation timeline

Year 1:

- Map funding instruments and design training curricula.

- Establish advisory network and recruit mentors.

Year 2:

- Deliver trainings and publish the first edition of the Funding Guide.
- Conduct mentoring sessions and track progress.

Year 3:

- Expand network nationally and integrate advisory service into national business support ecosystem.
- Evaluate and update guide; report on women's access to finance metrics.

4.4. Summary of Implementation Timeline (2025–2028)

Year	Main focus	Expected Output
2025	Preparatory phase	Baseline studies, partnership building, toolkit design, mentoring network establishment
2026	Implementation phase	Trainings, workshops, mentoring, voucher pilot calls
2027–2028	Consolidation phase	Evaluation, scaling successful pilots, policy integration

Year 1:

- Launch preparatory activities (needs assessments, partnerships, design of training and communication tools).
- Initiate the first training for policymakers.
- Pilot stakeholder consultations and awareness campaigns.

Year 2:

- Main implementation year: full roll-out of training, consultations, and communication efforts.
- Begin reviewing feedback to shape potential legal amendments or reforms.

Year 3:

- Consolidate outputs and begin applying legal improvements.
- Evaluate results and continue outreach in underserved areas.
- Ensure sustainability through institutional integration and long-term partnerships.

Overall Contribution

The three measures together form a cohesive national roadmap that strengthens the role of women entrepreneurs in Croatia's digital and circular transition. They bridge the gap between strategic policy goals and practical implementation, ensuring that actions are **achievable, inclusive, and measurable**. By leveraging existing programmes, networks, and funding, the RAP ensures **maximum sustainability and long-term impact** for the national entrepreneurial ecosystem.

4.5. Monitoring of the Regional Action Plan implementation

The monitoring process ensures that the Croatian Regional Action Plan (RAP) is effectively implemented, that progress is tracked regularly, and that results are aligned with both national policies and the Transnational WE.Circular Strategy. The monitoring framework aims to measure not only quantitative outputs (number of actions, participants, etc.) but also qualitative impact — improvements in women's skills, participation, and visibility in the circular and digital economy.

Roles:

TECHPARK – coordination
 HAMAG-BICRO – funding schemes
 CCE – outreach to SMEs
 Universities – training delivery
 NGOs – mentoring
 Private sector – pilot implementation

Implementation Responsibilities

The implementation of the RAP will follow a multi-actor approach:

- TECHPARK will coordinate overall implementation and monitoring
- HAMAG-BICRO will support access to finance and funding instruments
- CCE and business associations will ensure outreach to SMEs
- Universities will deliver training and support knowledge transfer
- Private sector partners will contribute to pilot actions and real-case applications

This distributed model ensures ownership, efficiency, and sustainability of the RAP actions.

1. Key Performance Indicators (KPIs)

All indicators are directly linked to the actions defined in the three RAP measures.

Measure	Key Indicators (KPIs)
Measure 1: Strengthening Digital Competencies and Marketing Skills	<ul style="list-style-type: none"> - 100 of women trained in digital skills and e-marketing - 10% of participants reporting increased digital competence (via post-survey) - 2 of active mentoring hubs established - 5 of media campaigns and reach (online/offline)
Measure 2: Promoting Circular Business Models and Green Innovation	<ul style="list-style-type: none"> - 3 of workshops held and SMEs trained - 3 of circular pilot projects implemented through voucher scheme - 3 of new circular products/services developed - 10% of participants integrating circular practices in

Measure	Key Indicators (KPIs)
	their operations
Measure 3: Improving Access to Finance and Advisory Support	<ul style="list-style-type: none"> - 50 of women entrepreneurs receiving advisory support - 10 of funding applications supported - 30% of participants improving financial literacy (survey) - Total value of funds accessed through national/EU instruments

2. Frequency of Monitoring

Activity Type	Frequency	Purpose
Progress monitoring reports	Every 6 months	Track progress on actions, identify delays, update KPIs
Stakeholder review meetings	Once per year	Validate progress, review challenges, propose improvements
Mid-term evaluation	End of 2026	Assess cumulative results and adjust implementation strategy
Final evaluation	End of 2028	Evaluate overall impact, sustainability, and transferability of results

3. Monitoring Tools and Methods

Tool	Description and Use
Progress reporting templates	Used by TECHPARK and supporting institutions every 6 months to document activities and results.
Online surveys and feedback forms	Distributed to participants after each training, workshop, or advisory session to measure satisfaction and knowledge gained.
Stakeholder consultation meetings	Organised annually to review RAP progress, validate data, and gather recommendations.

Tool	Description and Use
Digital dashboards / KPI tracker	Maintained by TECHPARK to visualise progress toward goals and indicators in real time.
Partner communication (e-mails, shared drive)	Used for ongoing coordination, document sharing, and updates among implementing partners.

4. Responsible Institutions

Responsibility	Institution / Actor
Overall coordination and monitoring	Technology Park Varaždin (TEHPARK)
Data collection and progress reporting	HAMAG-BICRO, Croatian Chamber of Economy (CCE), Ministry of Economy and Sustainable Development
Stakeholder engagement and feedback	National Stakeholder Group (NSHG) members and women's business networks, Additional stakeholders such as industry associations, waste management companies, and financial institutions will be actively engaged...
External evaluation support	Independent evaluator or external consultant (appointed in Year 3)

5. Corrective Measures if KPIs Are Not Achieved

If the monitoring process identifies gaps or underperformance, the following steps will be taken:

1. **Review and update the RAP** – adjust the scope, timeline, or budget allocation to ensure progress.
2. **Conduct additional consultations** with stakeholders to identify bottlenecks or new opportunities.
3. **Enhance communication and outreach** – improve promotion of trainings and funding schemes to boost participation.

4. **Capacity-building for implementers** – offer refresher training or technical support to delivery partners.
5. **Reallocation of resources** – prioritise high-impact actions to maximise available funding and results.

6. Reporting and Transparency

The RAP monitoring results will be summarised in **biannual progress reports** submitted by TECHPARK to the WE.Circular Lead Partner. These reports will also be shared with national stakeholders to maintain transparency and ensure alignment with the **Digital Croatia 2032 Strategy, Circular Economy Roadmap (2021)**, and **Strategy for the Development of Women Entrepreneurship 2023–2030**.

By implementing this monitoring system, Croatia ensures a **transparent, participatory, and results-oriented** approach to the execution of the Regional Action Plan, guaranteeing that women entrepreneurs remain central to the country's **circular and digital transition**.

7. Gender and Impact Monitoring

In addition to standard performance indicators, the RAP will introduce gender-sensitive impact tracking to assess the broader effects of the measures on women's economic empowerment.

This includes:

- Tracking income growth and business performance of supported women entrepreneurs
- Monitoring business survival and scaling rates
- Measuring participation of women in leadership and innovation activities
- Assessing long-term engagement of young women entering entrepreneurship pathways

These indicators will complement quantitative KPIs and provide a more comprehensive understanding of the RAP's socio-economic impact.

4.6. Recommendations for Enhancing Long-Term Impact

The long-term impact of the **Croatian Regional Action Plan (RAP)** depends on ensuring that the results and lessons from the WE.Circular project are embedded in national and regional structures. This section outlines concrete and realistic strategies to sustain the project's outcomes beyond its lifetime and to support the replication of successful practices across Croatia and the Danube Region.

1. Institutional Sustainability and Policy Integration

- **Integrate RAP outcomes** into Croatia's existing policy frameworks — including the *Strategy for the Development of Women Entrepreneurship (2023–2030)*, *Digital Croatia 2032*, and the *Circular Economy Roadmap (2021)*.
- Encourage the **Ministry of Economy and Sustainable Development, HAMAG-BICRO**, and the **Croatian Chamber of Economy (CCE)** to formalise the continuation of the RAP actions within their ongoing programmes.
- Promote the creation of a **cross-sectoral working group** (ministries, business-support organisations, universities, women's networks) to coordinate follow-up actions and monitor progress after the project's completion.
- Ensure that gender equality and women's entrepreneurship remain integral parts of future **S3 updates** and **national innovation policies**.
- Special attention will be given to engaging young women (students and early-stage entrepreneurs) to ensure generational continuity.

2. Financial Continuity and Resource Mobilisation

- Link successful RAP actions to **existing and future funding instruments** (e.g. NPOO, ESIF 2021–2027, Interreg, Horizon Europe) to secure long-term financing.
- Encourage **local and regional governments** to include RAP-inspired activities — such as mentoring hubs, digital training, or circular voucher schemes — in their annual development and innovation plans.

- Explore the establishment of **public-private partnerships (PPPs)** to support the continued operation of advisory networks and digital competence centres.
- Strengthen cooperation with **financial institutions** to develop gender-responsive funding schemes and microcredit opportunities for women-led SMEs.

3. Transferability and Knowledge Sharing

- Promote the transfer of successful RAP actions (e.g. *Digital Upskilling Programme*, *Circular Voucher Scheme*, *Funding Advisory Network*) to other Croatian regions, particularly those with lower participation rates (Slavonia, Dalmatia, Lika).
- Share good practices — such as *Strela d.o.o.*, *Humana Nova*, *Konventia*, and *Green Stock Market* — through the **WE.Circular Transnational Knowledge Hub** to facilitate replication by partners across the Danube Region.
- Document and publish **case studies and toolkits** summarising Croatian experiences, providing step-by-step guidance for other regions.
- Encourage the participation of Croatian partners in new **EU transnational projects** to continue scaling and promoting the RAP's methodology.

4. Stakeholder Engagement and Community Building

- Maintain the **National Stakeholder Group (NSHG)** as an informal advisory and coordination platform for post-project implementation.
- Empower **women's business networks** and local chambers to take ownership of training, mentoring, and promotion activities initiated under the RAP.
- Foster **collaboration between academia, business, and government** to support continued research, innovation, and policy advocacy in women's entrepreneurship.
- Support universities and vocational centres to include **digital and circular entrepreneurship modules** inspired by the RAP in their curricula.

5. Action-Oriented Recommendations

Objective	Concrete Recommendation	Responsible Stakeholders
Institutionalise RAP results	Integrate RAP measures into revisions of Ministry of Economy, national strategies and S3 updates.	TECHPARK, HAMAG-BICRO
Ensure sustainable financing	Link RAP actions to NPOO, ESIF, and Interreg funding cycles.	HAMAG-BICRO, Ministry of Finance, CCE
Build long-term capacity	Establish a permanent “Women in Circular Business” training module under TECHPARK.	TECHPARK, Universities, Women’s Networks
Maintain stakeholder dialogue	Formalise NSHG as an annual forum for coordination and exchange.	TECHPARK, Ministries, NGOs
Foster regional and transnational transferability	Share RAP results via WE.Circular Knowledge Hub and EU networks.	TECHPARK, WE.Circular Consortium

By 2030, the impact of the Croatian Regional Action Plan will extend far beyond the WE.Circular project. The structures, partnerships, and tools developed under the RAP will form a **sustainable ecosystem for women entrepreneurs**, driving **circular innovation, digital transformation, and inclusive economic growth** across Croatia and the Danube Region.

Women entrepreneurs will be recognised as key actors in achieving a **resilient, green, and equitable economy**, contributing to both national prosperity and the shared vision of “The Danube Goes Circular.”