

# Investing in Opportunities for All Croatia Country Gender Assessment



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Investing in  
Opportunities for All  
**Croatia Country  
Gender Assessment**

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# List of Abbreviations

<b>AROP</b>	at-risk-of-poverty
<b>CEDAW</b>	Convention on the Elimination of all Forms of Discrimination Against Women
<b>CPF</b>	Country Partnership Framework
<b>EU</b>	European Union
<b>EU-MIDIS II</b>	Second European Union Minorities and Discrimination Survey
<b>EU-SILC</b>	EU Statistics on Income and Living Conditions
<b>FGD</b>	focus group discussion
<b>FRA</b>	European Union Agency for Fundamental Rights
<b>GP</b>	Global Practice (World Bank)
<b>HBOR</b>	Croatian Bank for Reconstruction and Development
<b>ICT</b>	information and communication technologies
<b>ILO</b>	International Labour Organization
<b>ISCED</b>	International Standard Classification of Education
<b>KII</b>	key informant interviews
<b>LGBT</b>	lesbian, gay, bisexual, transgender
<b>LGBTI</b>	lesbian, gay, bisexual, transgender, and intersex
<b>LTU</b>	long-term unemployment
<b>NEET</b>	not in employment, education, or training
<b>NGO</b>	non-governmental organization
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>SOGI</b>	sexual orientation and gender identity
<b>STEM</b>	science, technology, engineering, and math
<b>TEA</b>	Total Early Stage Entrepreneurial Activity
<b>UNECE</b>	United Nations Economic Commission for Europe
<b>WAVE</b>	Women Against Violence Europe
<b>WHO</b>	World Health Organization

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**The Croatia Country Gender Assessment reviewed the state of equality between women and men in Croatia in endowments, economic opportunities, and voice and agency.** Overall, the country has made progress on including gender equality both institutionally and legally into its policy agenda. Certain indicators of gender equality remain strong, such as equitable primary and secondary school enrollment for boys and girls. A closer look reveals areas that need to be improved (Box 1), such as equality in the labor market, women’s entrepreneurship and role in politics and business, the situation of Roma women, rural and urban disparities, care work distribution between men and women, and the inclusion of lesbian, gay, bisexual, transgender, and intersex (LGBTI<sup>1</sup>) people.

**The most significant gap is in access to economic opportunities, with a large number of women, youth, retirees, and minorities excluded from the labor market.** Sustainable and effective solutions for this complex issue lie in a whole of government effort covering education and skills development, including retraining and lifelong learning; equity in healthcare; provision of care services to enable women to enter the labor market; and inclusive entrepreneurship. The findings are in line with some of the issues raised in the Croatia Systematic Country Diagnostic of the World Bank; this assessment unpacks these issues in more detail and identifies additional areas for attention. The World Bank could use its engagement with the Government of Croatia to advocate for these issues, and to look for entry points in its current portfolio and pipeline. To this end, a Gender Roadmap has been developed under the Country Partnership Framework (2019-2024) that will focus on how some of the gender gaps could be reduced through the Bank’s current and future engagements, and progress tracked periodically. It shows a commitment by the Bank to follow up on the findings and the recommendations arising from this assessment.

**The conclusions have been arrived at using mixed methods, supplementing quantitative sources with qualitative tools.** The assessment is also innovative in highlighting the intersectionality of overlapping disadvantages arising from social and spatial exclusion. It does this by bringing in voices of the youth, elderly women, Roma, and LGBTI from Slavonia (one of the least-developed parts of the country), and Zagreb (the most developed). For instance, the cumulative disadvantages for an elderly rural woman in less-developed Slavonia is not the same as that for a woman of similar age in the capital Zagreb.

**Croatian women do well in education at all levels, including tertiary education, yet school completion does not translate into higher levels of female labor market participation.** Instead, Croatia’s overall employment has a sizeable gender gap. Compared to 71 percent of active men being employed, only 61 percent of active women have paid jobs. For women, there are changes across the lifecycle, and not for the better: women start out at comparable employment levels with men, but their labor market participation drops with age. This phenomenon is likely a result of two factors: traditional gender norms related to the family, and the difficulties faced by women of childbearing age as they seek work or try to return after starting a family. Care responsibilities for elderly relatives with the rapid aging of the population, could also be a factor.

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1 Throughout this report, the current term LGBTI will be used, although the older term LGBT may have been used in earlier surveys and reports.

**BOX 1.**  
Key Figures Related  
to Gender Gaps

- Tertiary education enrollment rates are 78 percent for young women vs. 57 percent for men, and 49 percent more women than men complete tertiary education.
- By 2035, one in four Croatians will be over age 65. The number of frail elderly ages 80 years and older will increase 50 percent to 7.5 percent of the population.
- Elderly women outnumber men and are predicted to be 15 percent of the population by 2035. The at-risk-of-poverty rate for those 65 and over is 21.9 percent for men and 29.5 percent for women, a 35 percent difference. Women receive on average 23 percent lower levels of pension payments. Life expectancy is 81 years for women and 75 years for men; however, women have a lower proportion of healthy life years during their lifetime (only 72.2 percent) compared to men (76.1 percent).
- Fully 93 percent of Roma live below the national at-risk-of-poverty threshold in comparison to the overall rate of 19 percent. Only 30 percent of Roma women and men complete primary education. Upper secondary and above completion rates are 6 percent for Roma women and 24 percent for Roma men.
- Croatia has the lowest male and fourth lowest female employment rate of the EU-28. Employment rates for Croatians aged 45–64 are lower than the EU-28 average. The employment rate for women ages 55–59 and 60–64 years are 29 and 44 percent, respectively, less than men. Women’s average monthly salaries are 88.7 percent of men’s earnings.
- The unemployment rate is 19 percent higher for women. The unemployment rate for Roma 16 years and older is 74 percent for men and 51 percent for women.
- Temporary employment is 20 percent for men and women as compared to 13 and 14 percent, respectively, in the EU-28.
- Part-time employment for Croatian women, at 5.8 percent, is far below the EU-28 average of 30.9 percent.
- Women form 57.4 percent of groups excluded from the labor market. Low-skilled rural women between ages 30–54 face the most barriers to access the labor market (3.7 out of a total of 7).
- Traditional gender norms prevail and 60% of those surveyed by the Eurobarometer 2017 survey believed the most important role for a woman was to take care of the family, while 55% believed that for men, it was earning money.
- Fully 32 percent of Croatian women ages 25–64 were inactive due to care responsibilities, while only 11.9 percent of men do housework.
- Formal childcare coverage for children under age 3 is the seventh lowest among the EU-28, and the lowest in the EU-28 for children ages 3 to school age, at 51 percent, far below the EU-28 average of 86 percent. Zagreb city, at 91 percent, has the largest coverage of kindergartens, while coverage in the five counties of Slavonia was the lowest, ranging from 32 percent to 13 percent.
- Croatia has the third highest not in employment, education, or training (NEET) rate for males at 16.7 percent vs. the EU-28 average of 11.5 percent. The female NEET rate is the seventh highest, at 19.1 percent vs. the EU-28 average of 15.4 percent.
- The self-employment rate in Croatia was 11.8 percent compared to 14 percent in the EU-28 in 2016. The rate was 2.6 percent for youth, 8.1 for women, and 18.7 for older people in 2016. The Total Early Stage Entrepreneurial Activity rate for women (5.9 percent) was half the rate for men (12.0 percent) from 2012 to 2016.

**Men in Croatia earn significantly more than women each year.** The average monthly wage for women is about 88.7 percent of that for men, making working women worse off than men throughout their lifecycle. The gender pay gap leads to a pension gap, as a result of which, women face social exclusion, poverty, and economic dependence on their husband or partner after leaving the labor market.

**Female poverty among the elderly is 35 percent greater than that of elderly males.** The numbers reflect the fact that many women do not contribute sufficiently to pension schemes, and do not make enough money to save. This is particularly concerning given that elderly females are poised to represent roughly 15 percent of the country's population by 2035. In the absence of affordable and accessible elder care, older women are also likely to receive less informal care than elderly men, since women tend to live longer than men, and thus live alone.

**Gender inequality in Croatia has an ethnic dimension, with the Roma population the most excluded minority group. Inequalities for Croatian Roma girls start early and intensify over the lifecycle.** In particular, Roma girls are disproportionately excluded from early childhood development opportunities—both in comparison to their male peers and in comparison to Roma girls in Southeastern Europe, and 78 percent of Roma girls leave school early, in comparison to 60 percent of Roma boys. Upper secondary completion and above is extremely low, especially for women: a mere 6 percent of the female Roma population complete this level of education, compared to 24 percent of Roma men. Croatia has the second-highest Roma NEET rate in Europe after Spain, with a striking 82 percent NEET rate for Roma women and a 72 percent NEET rate for Roma men. Croatian Roma women have the lowest paid work rate across all of Southeastern Europe.

**Besides ethnicity, location plays an important role in determining welfare outcomes among both men and women in Croatia, with rural women faring the worst.** Rural areas remain far behind urban areas in terms of poverty, employment, education, and access to services, childcare, and elder care. Childcare coverage, for example, is dramatically lower in the regions than in the capital and is linked to female labor market participation. Countries with better-developed childcare systems and preschool and kindergarten coverage have the highest rates of women's employment—something that Croatia could look to emulate. The low coverage of childcare and low levels of female labor force participation are characteristic of the lower income counties of eastern Croatia; while mid to high employment levels prevail in middle income central Croatia. The highest coverage of kindergartens is in the counties of Istria, Kvarner, and Dalmatia, which have mid to high employment rates for women. In rural areas, the exodus of the young to cities or to other EU member states means that older people who remain face a significant lack of care. Rural women also face multiple barriers to entrepreneurship, often the only accessible source of increasing their income.

**Household chores and caring for children fall disproportionately on women, and many provide childcare and do not earn or save money.** Closely related to the gender gap in paid employment, women often leave paid work in exchange for providing unpaid care for their children and elderly family members. At the same time, traditional gender arrangements frequently put more pressure on men to provide for their families.

**Croatia has one of the lowest rates of entrepreneurship in the EU, and women are much less likely to be entrepreneurs than men. Only 3 percent of women ages 25-29 years are entrepreneurs.** Older women are more entrepreneurial, with rates somewhat higher (8.5 percent) for women ages 60-64. Meanwhile, only about 12 percent of firms have women in top management, and only one-third of firms in Croatia have women as owners. Besides constraints such as lack of access to productive assets, and contributing social norms, there is also an absence of effective and

affordable business development services that could empower women to take on entrepreneurial roles and start small or larger enterprises. Other bottlenecks for entrepreneurship are the lack of financial and social capital as well as institutions and networks that could give women a collective voice in the marketplace and in the community. The lack of affordable and accessible care services also inhibits women from entering or reentering the labor market.

**Women are well represented in subnational politics but underrepresented at the national level.** Women occupied 18 percent of all seats in the national parliament in 2017, considerably less compared to the EU-28 average of 29.3 percent. This puts Croatia the fifth lowest among EU member states, and far below countries that have achieved gender balance. The country has also seen a deterioration at the national level: in 2010, women's representation in the national parliament was virtually equal to the EU-28 average, but it has since deteriorated, while most of the EU-28 have registered an improvement.

**Incidents of sexual and gender-based violence are likely underreported in Croatia and focus group discussions conducted for the assessment indicate the same.** A 2016 Eurobarometer survey by the European Commission indicated that 36 percent of respondents in Croatia believe that domestic violence against women is very common and 48 percent believe that it is fairly common. Meanwhile, human trafficking of women and girls and sexual exploitation is also a source of concern in Croatia, with Roma women and girls being particularly vulnerable due to their poor socioeconomic status, lower educational levels, and higher unemployment rates.

**LGBTI people in Croatia experience high levels of discrimination, violence, and harassment, far exceeding the EU average.** 60 percent of LGBTI respondents surveyed in Croatia in 2012 reported being victims of violence and harassment, frequently in public places. More than half of LGBTI respondents reported that they avoid public places because they feel unsafe. Further, one in four LGBTI survey participants who were employed in the 12 months preceding the survey felt discriminated against at work in the last year because of their sexual orientation and gender identity expression.

**The assessment's recommendations are grouped around learning, developing and maintain a healthy lifestyle, the labor market, family life, active and healthy aging, and exercising citizenship and agency.**

- **Make focused efforts to interest young women and their families in turning their better performance in tertiary education into earnings in the job market** and to interest girls in and help them enter careers in the STEM fields, through scholarships and career counselling centers that track girls in these fields and help them transition from tertiary education to work.
- **Pursue reforms in the education system** to make **early childhood education** a priority for Roma girls, and **use incentives** like school vouchers, conditional cash transfers and rewards to schools to achieve higher enrollment and retention rates.
- **Target equity in healthcare** and specific health outcomes, especially for the vulnerable like older women and Roma women, through a whole-of-society approach, including training local women as health promoters to disseminate information in their communities about health, nutrition, and diet. Introduce rigorous results frameworks and monitoring and evaluation components to ensure that public health systems and programs benefit the excluded.
- **Boost female entrepreneurship** through a whole-of-government approach involving county and municipal governments and an enterprise ecosystem that **provides a supportive environment for women's entrepreneurship**, and through **partnerships with the private sector** to connect women to value chains and provide women-centric financial products and business support services.

- Utilize digital literacy and technology for more flexible options for women to enter the labor market, including through online work.
- **Increase opportunities for women in their reproductive years** to reenter the workforce through retraining, incentivized employment schemes, and access to quality and affordable childcare.
- **Invest in quality, accessible, and affordable childcare and elder care services**, through public-private partnerships and community-based care to alleviate pressure on families.
- **Develop customized and gender-differentiated social and economic empowerment programs** for youth and vulnerable groups like rural women and Roma through a whole-of-government approach that involves key ministries and public private partnerships. **Employ youth with less education to provide care and other services and offer on-the-job training** that will allow them to move up the career ladder.
- Given that the elderly, are going to be a significant part of the population, **develop an evidence-based Active and Healthy Aging Strategy and Action Plan with inputs from the elderly and invest in lifelong learning opportunities** that improve livelihoods and income opportunities for the elderly, particularly elderly rural women. With dependency ratios falling and the outmigration of skilled younger people, avenues need to be created for skilled retirees to mentor youth, for retirees to be retrained to fill labor market gaps, and for them to be productive through entrepreneurship. Government should demonstrate this by actively engaging older citizens, not just in the delivery of elder care, but in meeting the gap in other services like childcare.
- Actions involving multiple sectors are required to **improve voice and agency for marginalized groups** such as rural women, LGBTI people, and the Roma. Develop public, private, and community partnerships to promote gender equity, prevent and address gender-based violence and discrimination, and minimize social exclusion.

The pipeline World Bank portfolio is well suited to contribute to the Government of Croatia's efforts to promote gender equality across all stages of an individual's lifecycle. The IFC can support work with the private sector in areas such as hiring more excluded groups like youth, women, and minorities, providing on-the-job training, implementing employer-supported childcare, and improving the quality of care services. Finally, the EU could be a long-term partner for realizing some of the many recommendations outlined in this report.

## 2. Introduction And Methodology

This assessment summarizes the main gender disparities in Croatia while taking into account the issue of inclusion and the impacts of cumulative disadvantages on a person's life. A mixed methods approach has been followed to arrive at the findings.

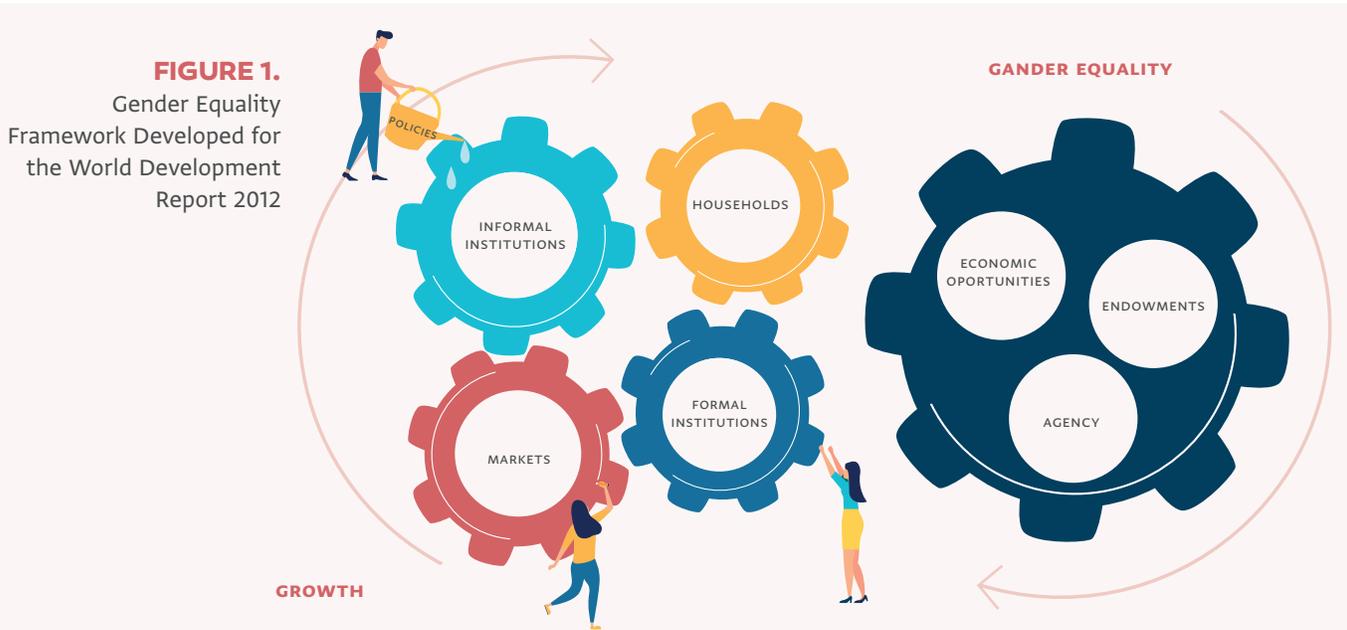
**This Country Gender Assessment presents a broad picture of the main gender disparities in Croatia, looking at the lives of men and women as they age.** The purpose is to provide a consolidated and accurate picture of gender disparities, with a special focus on vulnerable groups. The report is intended both for external use and internal World Bank audiences. It specifically informs the World Bank’s Country Partnership Framework (CPF) for Croatia and puts in place an actionable Gender Roadmap that will guide the Bank’s interventions during the next CPF period (2019-2024).

The ability to determine one’s own destiny while being spared from deprivation is a basic human right that should be available to all, irrespective of gender. Gender equality is also good economics, as it pays off in the achievement of other development outcomes—increased health and education of children, better labor outcomes, and higher economic growth (World Bank 2008). For example, gender gaps in the labor market could have a negative impact on aggregate productivity due to inefficient use of the potential of women, which can ultimately lower gross income per capita.

The framework of the report is derived from the *World Development Report 2012: Gender Equality and Development* (World Bank 2011) and the World Bank’s *Gender Strategy (Fiscal Year 2016-2023): Gender Equality, Poverty Reduction, and Inclusive Growth* (World Bank 2015). According to the *World Development Report 2012*, gender equality is a result of gains in three dimensions:

- (i) Human endowments, notably health and education
- (ii) Economic opportunity, as measured by participation in economic activities, and access to and control of key productive assets
- (iii) Voice and agency, as expressed in political participation, freedom from gender-based violence, and the ability to exercise control over key decisions

**These three dimensions are shaped by the interactions among households, formal institutions, markets, and informal “institutions”** such as gender roles, beliefs, and social norms. At the same time, the framework also shows that economic opportunities, endowments, and agency mutually reinforce or block progress (Figure 1). The understanding of social inclusion used in this report is

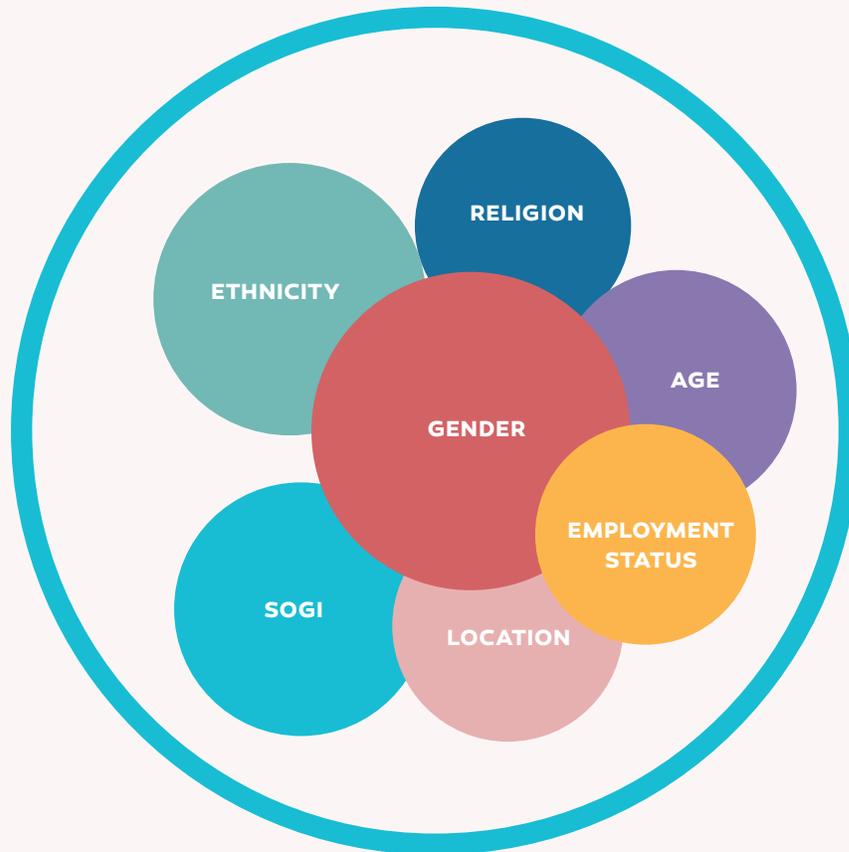


Source: World Bank 2011.

based on the flagship World Bank work, *Inclusion Matters: The Foundations of Shared Prosperity* (World Bank 2013), which shows that social inclusion is the process of improving the ability, opportunity, and dignity of people to take part in society. It also notes that exclusion takes place in three domains: markets, spaces, and services, which correspond to the key dimensions for gender equality.

**This report bears in mind that identity—or overlapping identities—can determine exclusion and hardship in life, and cumulative disadvantages can affect wellbeing outcomes.** For example, the intersection of gender, age, ethnicity, place of residence, and sexual orientation and gender identity (SOGI) could mean significantly worse outcomes than the effects of gender alone (Tas, Reimao, and Orlando 2013), as exemplified in Figure 2. This report examines this intersectionality by bringing in, through qualitative methods, the voices of different population segments. These groups include youth, elderly rural women, and lesbian, gay, bisexual, transgender, and intersex (LGBTI<sup>2</sup>) from Slavonia, the least-developed eastern region, and Zagreb, the most-developed region of the country.

**FIGURE 2.**  
Graphic Representation  
of the Intersections  
of Cumulative  
Disadvantages



Source: World Bank 2013.

1 Throughout this report, the current term LGBTI will be used, although the older term LGBT may have been used in earlier surveys and reports.

**The Country Gender Assessment is based on a mixed methods approach** The analysis draws from a literature review, quantitative and qualitative data, and a roundtable discussion in Zagreb held at the inception stage in 2018 (Box 2). It also takes into account the findings of the Systematic Country Diagnostic from the World Bank.

**BOX 2.**  
Methodology of the  
Country Gender  
Assessment

- **Literature review:** A literature review of Croatian and English language sources pertaining to gender issues and social exclusion, and the situation of specific groups was carried out. This review included an overview of legislation, policies, and programs designed to reduce disparities for vulnerable groups. It drew on scholarly as well as media sources; government reports; research by international organizations; public opinion surveys; and legislative, policy, and program documents by the Government of Croatia.
- **Quantitative data:** The core analysis drew from a wide range of international databases, including, among others, World Bank World Development Indicators, Eurostat, the World Health Organization, the European Institute for Gender Equality Database, the European Union (EU) Labor Force Survey, the European Quality of Life Survey, the Eurobarometer, the second EU Minorities and Discrimination Survey (EU-MIDIS II), EU Statistics on Income and Living Conditions (EU-SILC), The World Bank's Enterprise Survey Data, the Organisation for Economic Co-operation and Development's (OECD's) Programme for International Student Assessment (PISA) scores, and the UN Population Prospects 2017 Revision.
- **Qualitative data:** The quantitative analysis is complemented by 10 focus group discussions (FGDs) on issues pertaining to youth, elderly women, Roma, LGBTI, and women entrepreneurs held in both Zagreb and Slavonia. In addition, 21 key informant interviews (KIIs) were conducted with relevant government ministries, civil society organizations, and research institutes and academia in Zagreb and Slavonia (see Annex 1 for details of the qualitative data collection and findings).
- **Roundtable discussion:** A roundtable discussion was held in Zagreb with government counterparts, international organizations, and non-governmental organization (NGO) representatives at the inception stage of the study (end of May 2018). During the discussion, stakeholders provided guidance to the team on the scope of the assessment and key research questions.

This report is organized into eight sections. After the executive summary and this introduction (Section 2), Section 3 describes the country context (including regional disparities), identifies socially-excluded groups, and focuses in on the specific challenges of the elderly. Section 4 analyzes gender disparities in human capital endowments in terms of health and education. Section 5 describes gender gaps in the labor market, entrepreneurship, and access to productive inputs. Section 6 provides a brief overview of gender-responsive social policies with a focus on parental leave, childcare provisions, elder care, and active aging. Section 7 looks at gender norms and women's voice and agency, with a focus on women's political participation and gender-based violence. The final section of the report (Section 8) provides conclusions and some policy recommendations.

### 3. Croatia: Country Context

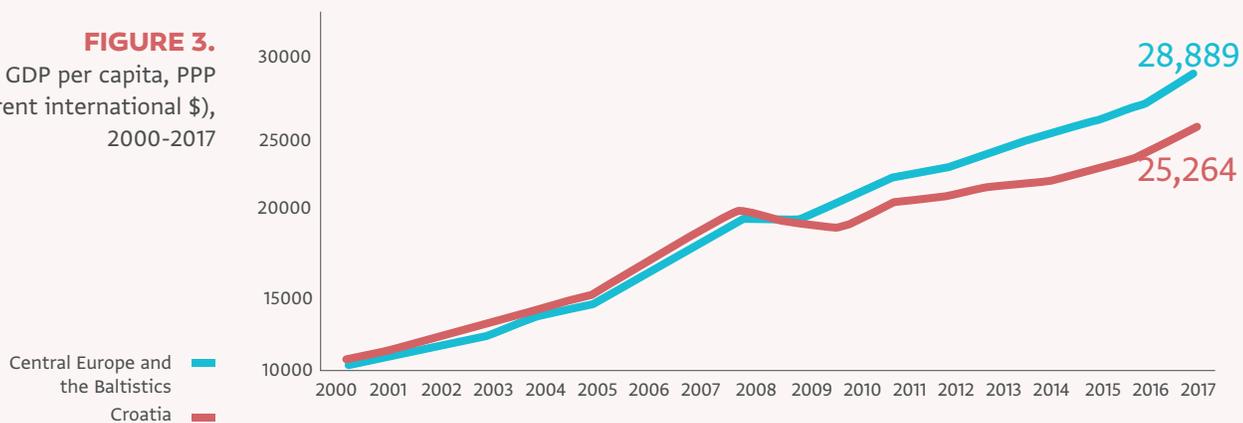
Age, location, and belonging to a minority group are major determinants of poverty and exclusion in Croatia. The elderly—especially women—are much more likely to be poor than other cohorts. The share of the population that is poor or vulnerable is higher in rural areas and the eastern part of the country. The Roma and LGBTI people stand out as the most socially-excluded minorities. Overall, the population is aging and young people are emigrating for better opportunities from rural areas to cities and to outside the country. This, coupled with negative population growth rates, is leading to depopulation in some areas.

Croatia became a member of the EU in 2013, in the midst of a long recession. As noted in the Systematic Country Diagnostic, joining the single market and being able to access EU funds has helped the recovery that started in 2014. A projected population decline, due in part to migration and an aging population, presents risks to growth and to higher living standards.

## Economic Growth

**The global economic crisis of 2008 ushered in a severe recession in Croatia that lasted six years, and its impacts are felt to this day.** The boom prior to 2008 was supported by large capital inflows that financed a sharp rise in investment and private consumption, while productivity deteriorated, external imbalances widened, and the liabilities of households, firms, and the public sector increased. This growth ended abruptly with the crisis, as global demand fell and capital inflows dried up. Households and firms sharply reduced expenditures in the face of declining revenues, large levels of debt, and rising borrowing costs. Over the next six years, GDP fell by 12 percent, household incomes dropped across the income distribution, and poverty and vulnerability increased sharply. The severity of the Croatian recession, and the slowness of the recovery since 2014, has meant that Croatia is falling further behind the income levels of its Eastern European peers (Figure 3).

**FIGURE 3.**  
GDP per capita, PPP  
(current international \$),  
2000-2017

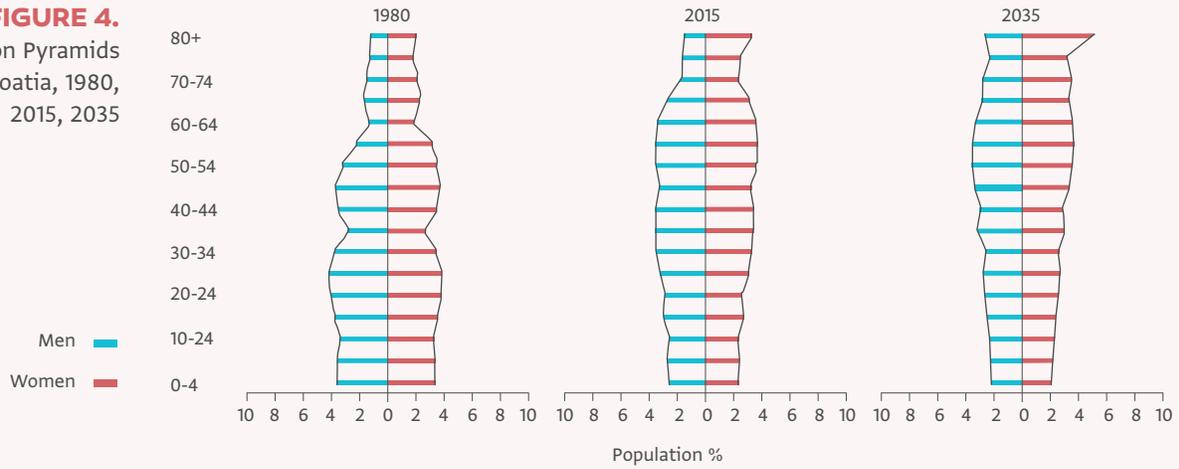


Source: World Development Indicators.

## Demography

**Population aging is one of the most pressing demographic issues in Croatia.** With a population of 4.2 million, Croatia is among the smallest countries in Europe. Since 1990, the dominant demographic process has been depopulation and intensive aging of the population. The last recorded positive population growth rate was in 1997. Between 2015 and 2035, the elderly population (65 years old and above) is projected to account for an increasing share of the population, from 19 percent to 26 percent of the population (UN Population Prospects 2017 Revision medium variant) (Figure 4). This will represent almost twice the proportion of children below age 15, leading to a potential “grandparent boom”. Moreover, the elderly population itself is aging. The proportion of persons ages 80 years and above, referred to as “frail elderly” or the “oldest-old”, is set to increase from 5 to 7.5 percent of the population between 2015 and 2035 (UN Population Prospects 2017 Revision). Women make up the majority of the elderly due to higher life expectancy rates compared to men.

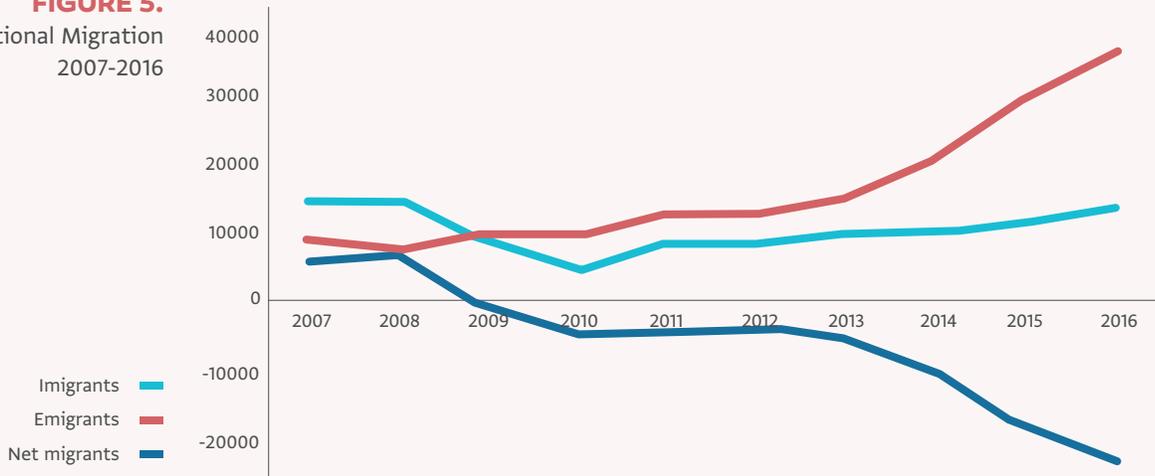
**FIGURE 4.**  
Population Pyramids  
for Croatia, 1980,  
2015, 2035



Source: UN Population Prospects 2017 Revision.

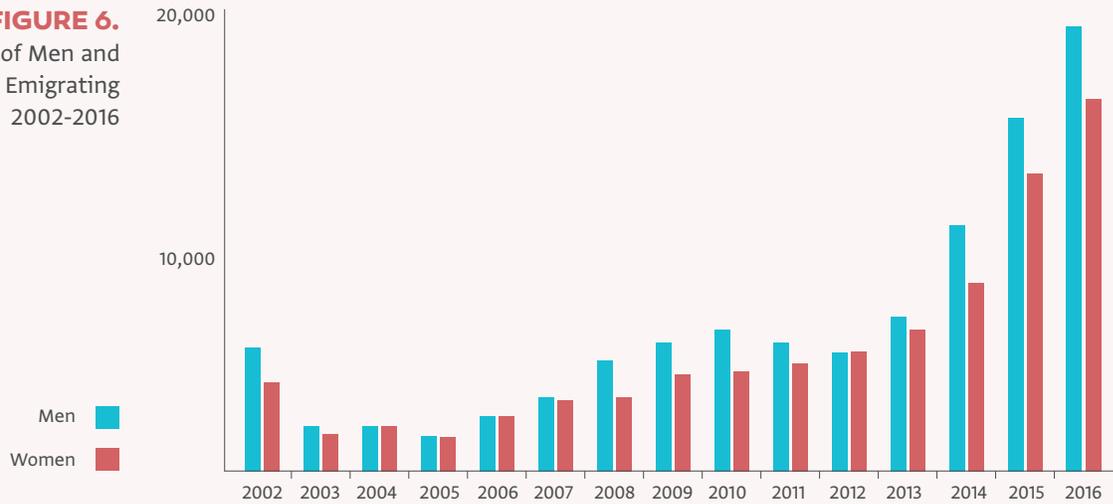
**Many people, especially young men and women, have emigrated in the past three decades. A** large emigration wave of young and highly educated Croatians, which intensified due to the armed conflict in the Balkans in the 1990s and the economic crisis in 2008-2009 (Figure 5 and Figure 6), has adversely impacted the dependency ratio (Figure 7). Population aging, coupled with negative migration flows reduces the size of the working age population, with negative impact on the long-term prospects for employment growth. The emigrant wave in recent years was dominated by the young and highly educated and has also led to the deterioration in the educational structure of the population (Jurun, Ratkovic, and Ujevic 2017). The declining number of pupils in schools also shows that whole families are migrating. In the absence of policy measures capable of boosting the participation rate, the shrinking labor force is set to continue detracting from the growth potential.

**FIGURE 5.**  
International Migration  
2007-2016



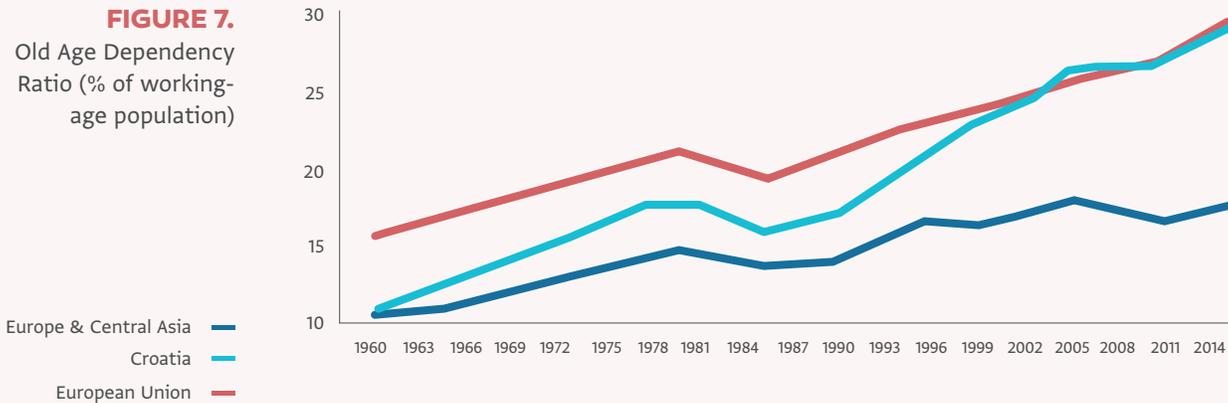
Source: UN Population Prospects 2017 Revision.

**FIGURE 6.**  
Number of Men and  
Women Emigrating  
2002-2016



Source: Eurostat.

**FIGURE 7.**  
Old Age Dependency  
Ratio (% of working-  
age population)



Source: World Development Indicators.

## International Gender Rankings

Croatia ranked 59 in the Global Gender Gap Report 2018 (World Economic Forum 2018). The index benchmarks 144 countries on their progress towards gender parity. It considers four critical dimensions when measuring the gaps between women and men's access to resources and opportunities—economic participation and opportunity, educational attainment, health and survival, and political empowerment. Croatia does much better on the UNDP's Global Gender Inequality Index, 2017, with a rank of 29 out of 160 countries. The index measures gender inequalities in three important aspects of human development—reproductive health, measured by maternal mortality ratio and adolescent birth rates; empowerment, measured by the proportion of parliamentary seats occupied by females and the proportion of adult females and males ages 25 years and older with at least some secondary education; and economic status, measured by the labor market participation rate of female and male populations ages 15 years and older.

## Government's Commitment to Gender Equality

**The Government of Croatia has taken numerous steps to improve the status of women, and the accession to the EU has only accelerated this process.** In 1996, under the Beijing Platform for Action, the Government of Croatia introduced the first national institution dealing with gender—the Commission for Issues of Equality. Later, the process of joining the EU in the 2000s created an incentive structure for Croatia as a candidate country to adopt gender equality legislation and policies, and establish a more comprehensive institutional setting for gender equality. In order to harmonize with EU legislation after becoming a member, individual entitlement to parental leave was introduced. Political parties were required to propose a balanced list of political candidates (where neither gender accounts for less than 40 percent of candidates), and media was required to refrain from representing men or women in an offensive or degrading manner with regards to sex or sexuality. Sexual harassment was also defined and any act of sexual harassment made illegal.

**In the 2000s, the Gender Equality Act was adopted, and some attention was directed to issues of same-sex couples.** In 2003, Croatia established a Governmental Office for Gender Equality, intended to coordinate and track all government efforts on women's rights and gender equality. That same year, the Government of Croatia established a Gender Equality Ombudsperson, who acts as an independent judicial authority to review charges of discrimination. Also, in 2003, the first Gender Equality Act was passed with broad consultation from civil society and women's organizations. It defines the basis for the protection and promotion of gender equality as a fundamental value of the Croatian constitution. Subsequently, the harmonization of labor-market-related legislation was also begun (e.g. prohibition of discrimination and sexual harassment, etc.) and the first provisions were passed to address the status of the LGBTI population (the Same-Sex Civil Unions Act was passed in 2003, though granting very limited rights) (Dobrotić, Matković, and Zrinščak 2013). In 2008, a new Act on Gender Equality Act was adopted (introducing 40 percent gender quotas in government and politics to be reached within three election cycles) as well as a comprehensive Anti-Discrimination Act.

**Based on the EU Strategy for Equality between Women and Men 2010–2015 framework,<sup>3</sup> the Croatian Parliament passed its fourth National Policy for Gender Equality 2011–15, which stresses equal opportunities in the labor market and gender equality in decision making.** A new – the fifth in a row – National Policy for Gender Equality for the period 2017–2020 is also in draft and still to be passed. According to FGDs as well as the roundtable discussion for this assessment, the biggest controversy in connection with women's rights is the bid to pull back reproductive rights, namely access to safe abortion, and the political debates are still ongoing.

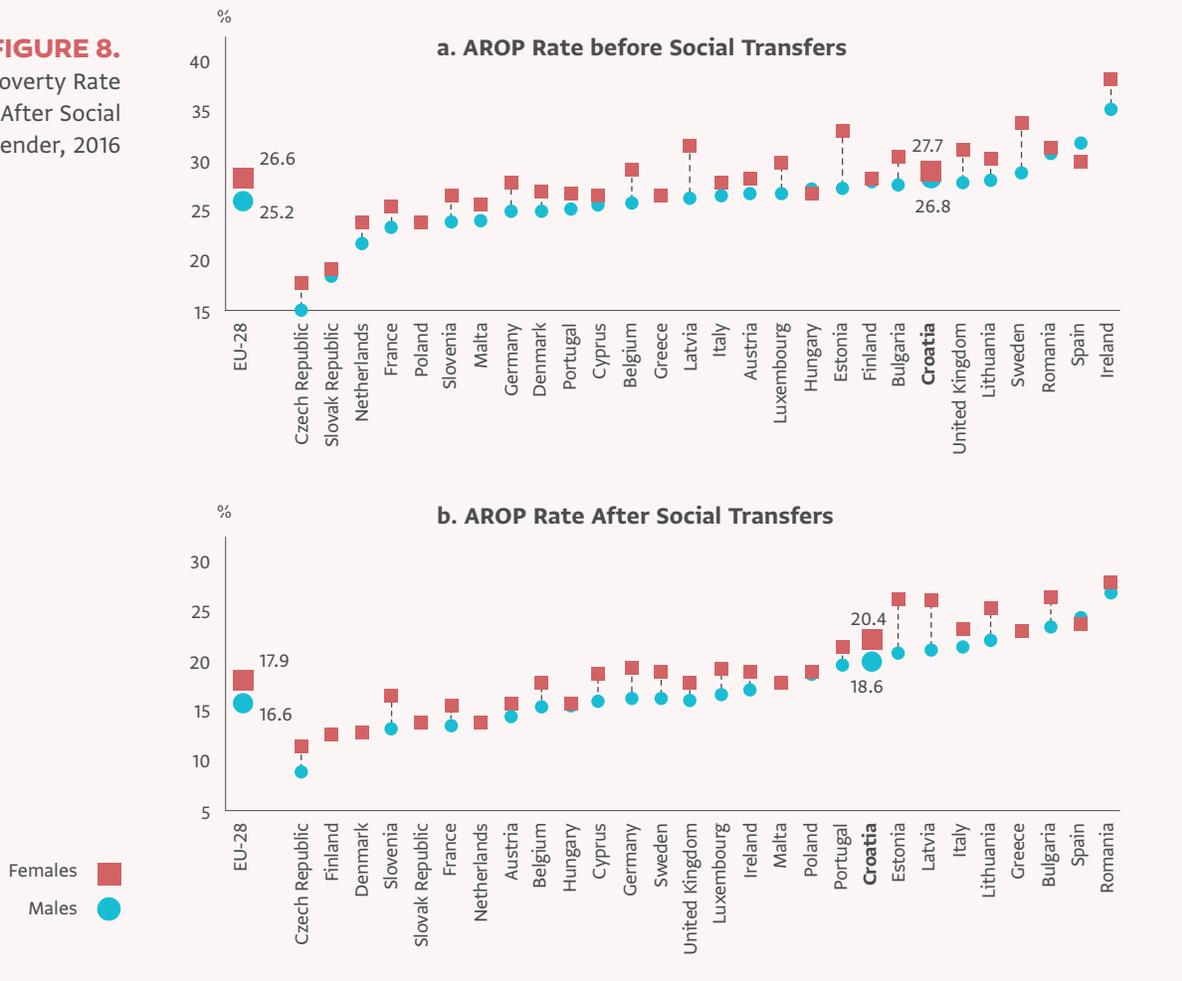
**Measures against sexual and gender-based violence offenses have been repeatedly adopted, most recently in 2017.** A 2003 law defines the concept of family violence, while also stipulating protective measures, including restraining orders comparable to those applied in a criminal case. In 2017, Croatia adopted the latest National Strategy for Protection against Domestic Violence 2017–2022. It is the fourth national strategy for protection against domestic violence, and includes measures such as: a regulatory framework for prevention of domestic violence; support for victims of domestic violence; psychosocial treatment of offenders; use of an intersectionality lens; education of experts in the field of domestic violence; and measures to increase public awareness about domestic violence. State administrative bodies, units of local and regional self-government, and civil society organizations are in charge of implementing key actions under the strategy.

.....  
<sup>3</sup> The EU Strategy for Equality between Women and Men 2010–2015 stresses four important areas of equality: equal economic independence; equal pay for equal work and work of equal value; equality in decision making; and dignity, integrity, and an end to gender-based violence (European Commission 2010).

## Poverty and Social Exclusion

Croatia has one of the highest at-risk-of-poverty (AROP) rates in the EU. This has been accentuated by the financial crisis of 2008.<sup>4</sup> In 2016, Croatia's total expenditure on social protection amounted to 22 percent of its GDP, which is 7 percentage points below the EU average. The AROP rate based on income before social transfers (excluding pensions and survivors' benefits) was 26.8 and 27.7 percent in 2016 for men and women, respectively (Figure 8, panel a). Once social transfers are considered, the rates for men and women fall by a considerable amount (Figure 8, panel b). It should be noted that for women, this rate falls by a lower amount.

**FIGURE 8.**  
At-risk-of-Poverty Rate  
Before and After Social  
Transfers, by Gender, 2016



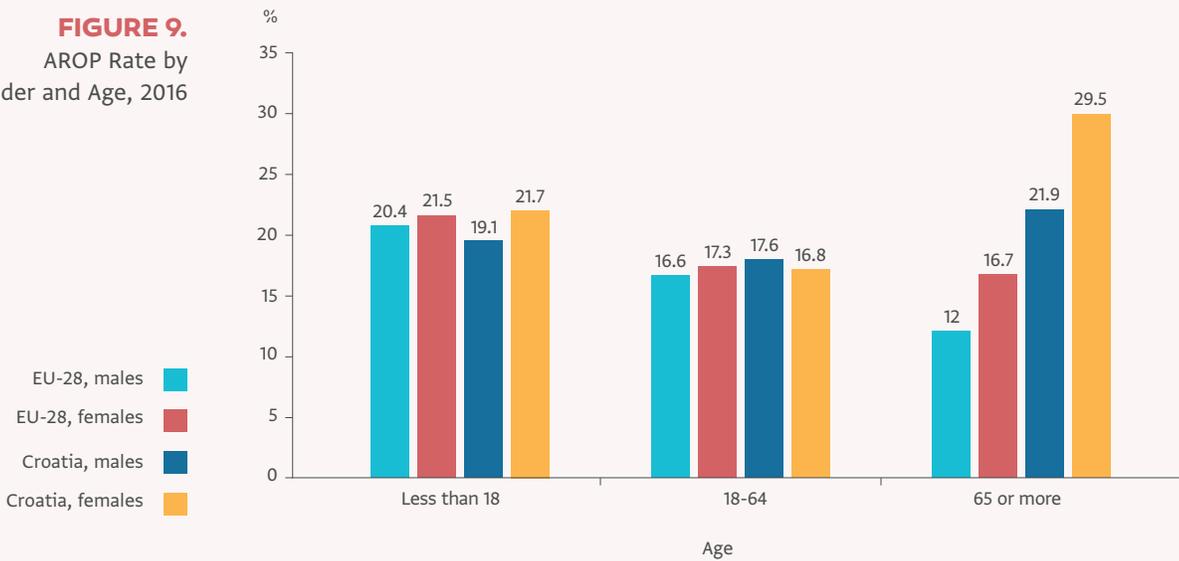
Source: Eurostat.

Notes: The AROP rate is the share of people below the AROP threshold, defined as 60 percent of the population median of the equalized disposable income after social transfers. The same AROP threshold, based on income after social transfers, is used for the calculation of both the AROP rate before and after social transfers. Social transfers do not include pensions and survivors' benefits. The AROP rates depicted refers to the whole population, without any restrictions. The figures are based on EU-SILC 2016, with 2015 as the income reference year.

<sup>4</sup> Every country across the EU has a different threshold defining poverty, which means this comparison is only approximate.

**The elderly—especially women—are much more likely to be poor than other cohorts.** The average rate of poverty of the elderly for the EU-28 is slightly lower than that of other cohorts; meanwhile, poverty among the elderly in Croatia is considerably higher, with female poverty being 35 percent greater than that of elderly males in 2016 (Figure 9). The numbers reflect the fact that many women do not contribute sufficiently to pension schemes. This is particularly concerning given that elderly females are poised to represent roughly 15 percent of the country’s population by 2035. In addition, elderly women are also likely to receive less informal care than elderly men, as women tend to live longer than men and thus live alone. In rural areas, the exodus of the young to cities and abroad results in the remaining older people facing a significant loss of care.

**FIGURE 9.**  
AROP Rate by  
Gender and Age, 2016



Source: Eurostat.

Notes: The AROP rate for an age group is the share of people from that group with income below the AROP threshold, defined as 60 percent of the population median of the equalized disposable income after social transfers. Social transfers do not include pensions and survivors’ benefits. The figures are based on EU-SILC 2016, with 2015 as the income reference year. The assumption is also that households share their resources, and thus everyone in a household may be assumed to be either poor or not poor.

**The share of the population that is poor or vulnerable is higher in rural areas and the eastern part of the country.**

Recent poverty maps<sup>5</sup> provide evidence of the regional disparities in the country at a highly disaggregated level, with the city of Zagreb one of the wealthier locations in the country, while municipalities in Slavonia and Zadar representing clusters of poverty. Poverty analysis at the county level shows large disparities even within the same region, which can pose challenges for the allocation of resources. For example, the Eastern region, which is doing substantially worse than the rest of the country, comprises the city of Zagreb, and Slavonia and other subregions. Without Zagreb, the poverty level of the region would be much worse.

*“I come from a rural area where people are leaving and there are no more young people. Everything is closing, there’s no progress... the only work that can be gained there is through connections.”*

– Youth participant, FGD in Osijek

<sup>5</sup> Produced in Croatia by the World Bank and the Croatian Bureau of Statistics as part of an EU Commission-funded project (World Bank 2018f).

## Socially-Excluded Minorities: Roma and LGBTI

**The Roma and LGBTI people stand out as two socially-excluded minorities.** Marginalization occurs through discrimination and alienation, by which an individual or group is barred access to full participation in the social and political spheres of the community. Excluded persons consequently experience isolation, lowered quality of life, unequal citizenship, and reduced opportunities for success. In the Croatia Ombudsperson Office's general population survey, *Research on the Attitudes and Level of Awareness of Discrimination and its Forms* (Croatia Ombudsperson Office 2016), respondents reported that they perceived nationality/ethnicity as the most common grounds for discrimination in the country. In terms of specific population groups, the respondents perceived Roma as the most discriminated against, followed by LGBTI people, persons with disabilities, and poor people.

**Employment is perceived as the most common area where people experience discrimination, with public authorities regarded as the main culprits.** As far as their own experiences are concerned, one in five respondents stated that they had been discriminated against in the past five years. About two-thirds of these did not take any steps to seek redress, mainly because they thought that nothing would change as a result (Croatia Ombudsperson Office 2016).

**The Roma population in Croatia suffers from higher poverty and unemployment rates, poor housing conditions, poor healthcare, and low levels of education.** The 2011 Croatian census found 16,675 Roma in Croatia or 0.4 percent of the total population.<sup>6</sup> Various other estimates place the actual Roma population at 30,000-60,000.<sup>7</sup> In 2014, 93 percent of Roma in Croatia were living with an income level below the national AROP threshold.<sup>8</sup> In comparison, the average AROP in Croatia overall in 2014 was 19 percent. Of the eight EU countries surveyed, the AROP rate for Roma was the lowest in the Czech Republic, but still almost six times higher than the general population. Roma in Croatia also face poor housing conditions. According to the EU Agency for Fundamental Rights (FRA) survey 2016, a striking 41 percent of Roma in Croatia are living in households that have no toilet or bathroom inside the dwelling (Figure 10).<sup>9</sup>

“Roma women are discriminated [against] both in the community and in society. Their life is endangered from early childhood until death. [First] she takes care of her brothers and sisters. When she is 12, 13, then she is in a contracted marriage. And in fact, she's already giving birth at age 15, 16, becoming a mother in childhood, and instead of that somebody taking care of her, she has to worry about another.”

- Key informant, Zagreb

**The Government of Croatia has adopted policy measures to address the situation of the Roma, with some successful pilot efforts in the area of preschool and primary education (European Commission 2014), and with some areas still needing extensive intervention.** Although the Government of Croatia joined seven other governments in pledging its commitment to a “Decade of

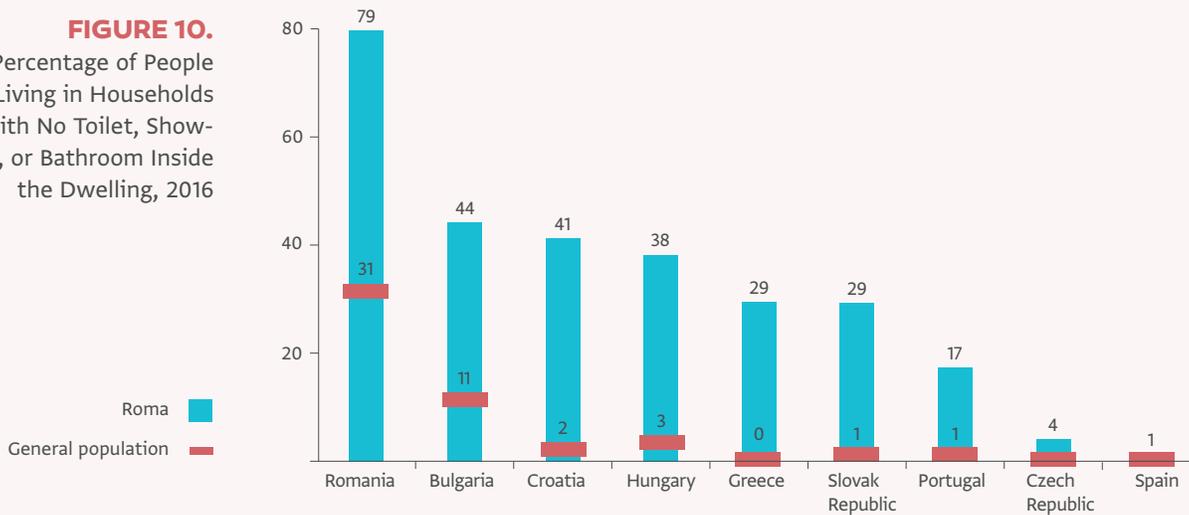
.....  
<sup>6</sup> “Stanovništvo prema narodnosti, popisi 1971 - 2011” (in Croatian), retrieved December 21, 2012.

<sup>7</sup> Minority Rights Group International (July 2008), *World Directory of Minorities and Indigenous Peoples - Croatia: Roma*, United Nations High Commissioner for Refugees, retrieved November 4, 2011; Office of National Minorities (February 14, 2008), “Introduction,” National programme for Roma, Croatian Government, retrieved November 4, 2011; Office of National Minorities (February 14, 2008), “Characteristics of Roma in the Republic of Croatia,” National programme for Roma, Croatian Government, retrieved November 4, 2011.

<sup>8</sup> Eurostat.

<sup>9</sup> The Government of Croatia is focusing attention on improving housing conditions and expanding access to social housing, see: Office for Human Rights and the Rights of the National Minorities of the Government of the Republic of Croatia (Ured za ljudska prava i prava nacionalnih manjina Vlade Republike Hrvatske) (2017), Operational Programs for National Minorities 2017-2020 (Operativni programi za nacionalne manjine 2017-2020), August 24, 2017, Measure 8.3.

**FIGURE 10.**  
Percentage of People  
Living in Households  
with No Toilet, Show-  
er, or Bathroom Inside  
the Dwelling, 2016



Source: FRA EU-MIDIS II 2016; Eurostat.

Roma Inclusion 2005–2015”, the status of Roma women has changed very little over the decade (Government of Croatia 2012). The National Policy for the Promotion of Gender Equality lists measures that aim to “eliminate discrimination of Roma women, both in society in general and within their communities, and undertake activities and programs aimed at raising awareness of respect of their human rights and monitor/analyze the position of Roma women to assess the impact of policy and program measures.” These measures include gathering higher quality statistical data on the social and political situation of Roma women, as well as affirmative action efforts in employment and higher education. In 2013, the Government of Croatia prepared and adopted the National Roma Integration Strategy 2013–2020, and non-discrimination is a fundamental principle of the strategy.

“I haven’t told anyone.  
Worst of all is that I  
have no one to tell...  
Everyone is anti-gay.”  
- Gay man, Croatia

**LGBTI people in Croatia experience high levels of discrimination, violence, and harassment, far exceeding the EU average.** According to a European-wide survey implemented in 2012 (FRA 2013) which collected responses from 93,000 LGBTI people in 28 countries in Europe, 60 percent of surveyed LGBTI respondents in Croatia reported being victims of discrimination and harassment, frequently in public places. In 2017, the World Bank replicated the survey in Albania, Bosnia and Herzegovina, Kosovo, the Former Yugoslav Republic of Macedonia, and Montenegro, as well as Croatia and Slovenia, reaching over 2,300 LGBTI people (World Bank 2018e). While levels of discrimination and harassment were generally as prevalent in 2012 as in 2017 in Croatia, transgender respondents have become more vulnerable. In 2012, 36 percent of transgender respondents had personally experienced discrimination in the past year, while in 2017, the figure was much higher, at 54 percent of transgender respondents.<sup>10</sup> According to the 2017 survey, 63 percent of LGBTI people in Croatia hide their sexual orientation, gender identity, and/or being intersex at work, yet 34 percent experienced a general negative attitude at work against LGBTI people and 15 percent had personally experienced unequal treatment with respect to employment conditions or benefits because they are LGBTI. The situation is similar in the educational system, where 69 percent had heard or seen negative comments or conduct against schoolmates or peers because she or he was perceived to be LGBTI, and 36

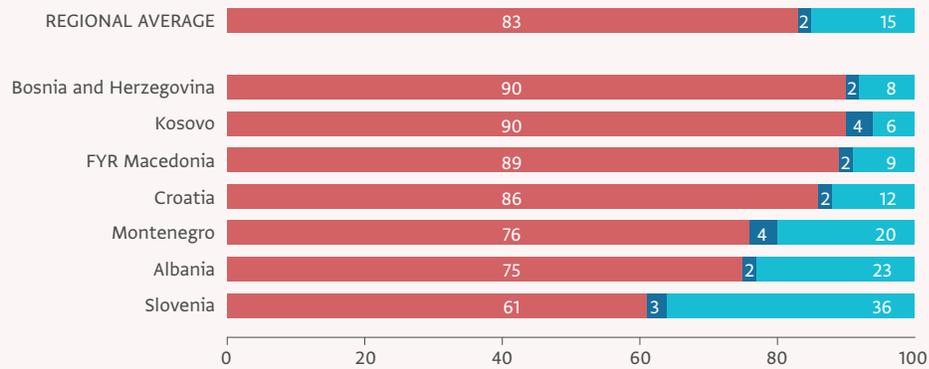
<sup>10</sup> Base: Transgender respondents (N=13). These differences are unlikely to be statistically distinguishable from one another due to the relatively small sample sizes of transgender respondents in the 2012 and 2017 surveys.

percent had personally had such experiences. Meanwhile, 16 percent of respondents had foregone necessary medical treatment for fear of discrimination or intolerant reactions.

**Three out of ten (29 percent) LGBTI people in Croatia had been a victim of physical and/or sexual violence or were threatened with violence within the past five years.** This represents a small decline. In 2012, 35 percent of LGBTI people reported such experiences.<sup>11</sup> At the same time the rates of reporting violence to police have increased in Croatia. In 2012, only 18 percent of cases of violence were reported to the police. In 2017, this increased slightly, to 23 percent. In both years, the most common reasons for not reporting violence were a belief that the police would not or could not do anything, fear of reprisal from the perpetrator(s), and fear of violence from the police themselves. A large share of LGBTI people (86 percent) reported avoiding holding hands with a same-sex partner in public due to safety concerns (Figure 11).

**The Government of Croatia has implemented some actions to advance equality for LGBTI persons.** Croatia formally bans all discrimination on the grounds of sexual orientation, gender identity, and gender expression. The status of same-sex relationships was first formally recognized in 2003 under a law dealing with unregistered cohabitations. However, as a result of a 2013 referendum, Croatia’s Constitution defines marriage solely as a union between a woman and a man, effectively prohibiting same-sex marriage. Nevertheless, since the introduction of the Life Partnership Act in 2014, same-sex couples are able to access some of the same rights as heterosexual married couples, with the exception of adoption rights. A separate legislation provides same-sex couples with a mechanism similar to stepchild adoption called “partner-guardianship”.

**FIGURE 11.**  
Do You Avoid Holding Hands with a Same-Sex Partner in Public because of Safety Concerns? (percentage of respondents by country)



Yes ■  
Don't know ■  
No ■

Question: Do you avoid holding hands in public with a same-sex partner for fear of being assaulted, threatened, or harassed?  
Base: 75% of the sample – “I do not have a same-sex partner” answer excluded (N=1,753); Don't know responses (N=38).  
\* Base: All respondents who describe their gender identity as transgender (N=33); Don't know responses (N=1).

Source: World Bank 2018e.

<sup>11</sup> These differences are unlikely to be statistically distinguishable. Statistics for the 2012 FRA survey were retrieved from the FRA Survey Data Explorer, which does not permit statistical hypothesis tests.

## 4. Human Capital Endowments and Social Protection

Women in Croatia live longer but are less healthy than men. Croatia fares well with regard to reproductive health outcomes but the availability and accessibility of modern forms of contraception and reproductive services, including information on those services, is limited, particularly for disadvantaged groups of women. Focus groups suggest that LGBTI people are discriminated against in healthcare. In education, Croatia has gender parity in primary and secondary enrollment, women even surpass men in tertiary enrollment rates, but only a small portion of those graduating from tertiary education enter technical fields. Croatia has a high percentage of young men and women who are not in employment, education, or training, with the Roma the most excluded among them.

Investments in endowments such as health and education are important because they predetermine the ability of individuals to thrive in their lives. For example, less healthy children are more likely to develop illnesses that will lower their attainment in education, and gender differences in education can greatly impact the wage and productivity gap between men and women. Particular attention needs to be paid to those with overlapping disadvantages, such as ethnic or sexual minorities, because they are likely to suffer even greater deprivation than the rest of society.

## Health

**The overall health of the population has improved, but women have fewer healthy years than men.** Life expectancy in Croatia has been steadily increasing, reaching an average 81 years for women and 75 years for men. A small decline in life expectancy for both men and women occurred in the 1990s and can be explained by the Balkan armed conflict that ended in late 1995 (Figure 12). Compared to the EU-28, life expectancy in Croatia is lower, with Croatian women’s life expectancy lower by over two years, and Croatian men by over three years (Figure 13 panel a). Despite a higher life expectancy at birth, Croatian women tend to enjoy a lower percentage (ratio) of healthy years, a pattern observed across the EU-28 as well (Figure 13 panel b). In addition to having a higher incidence of a long-standing illness or a health problem in general, women have a higher incidence of almost all types of chronic disease. As is the case in many other countries, the contributing factors to this likely include less time for seeking treatment, leisure, and exercise. Another important aspect is that women live longer than men but do so with greater disability and less social protection—for example, as pensioners—than men (PAHO 2011).

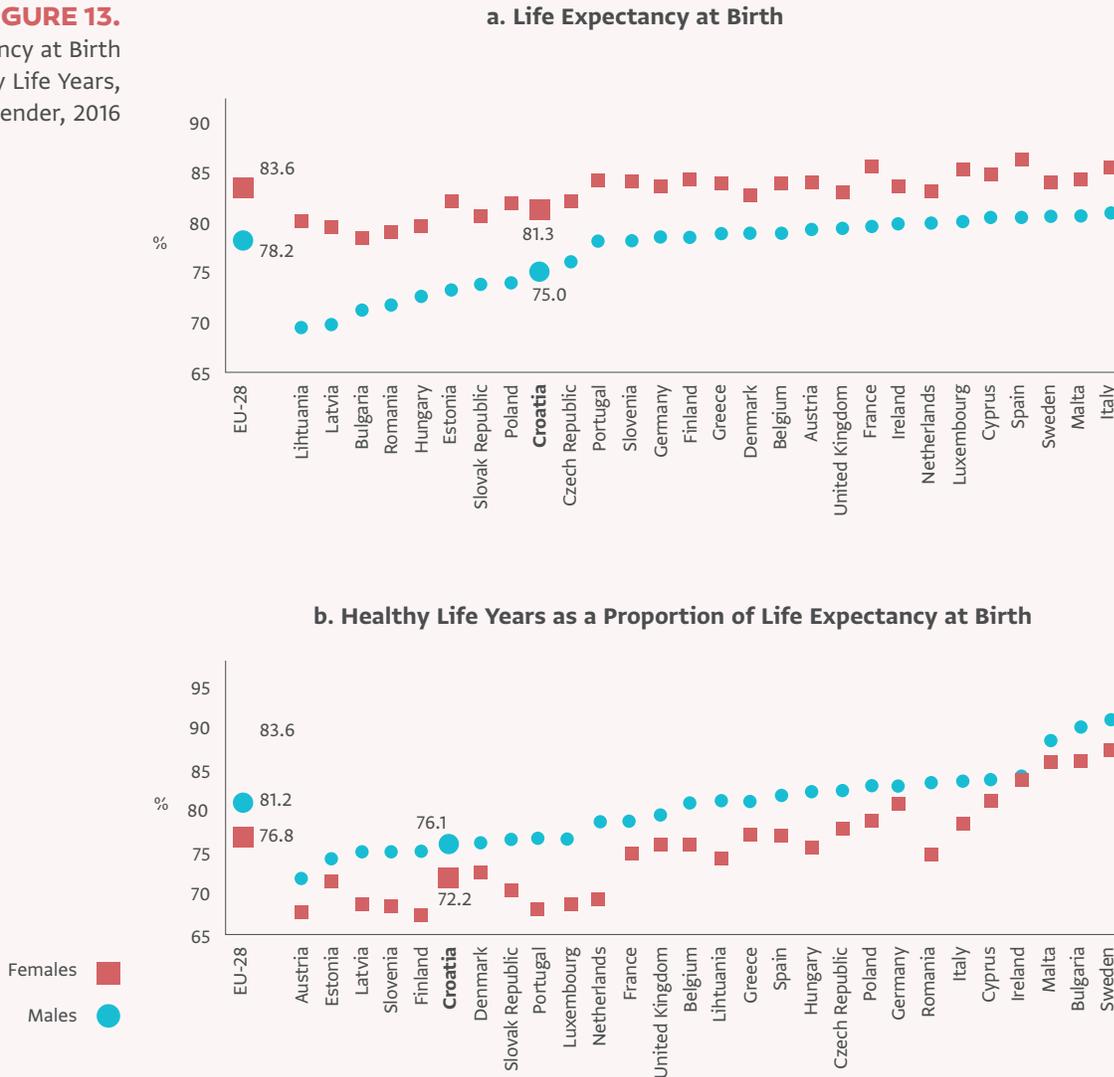
**FIGURE 12.**  
Life Expectancy for Men  
and Women 1960–2016



Source: World Development Indicators.

**FIGURE 13.**

Life Expectancy at Birth and Healthy Life Years, by Gender, 2016



Source: Eurostat.

Notes: Healthy life years at birth are the years a person at birth is expected to live in full health, i.e. with no morbidity; or, put differently, a morbidity-free life expectancy at birth.

**Behavioral risk factors, namely alcohol consumption, smoking, and poor eating habits, may be the leading causes for Croatia lagging behind EU health averages.** While alcohol consumption in the adult population has decreased slightly, consumption among young people is actually on the rise (European Monitoring Centre for Drugs and Drug Addiction 2015).<sup>12</sup> Croatia also exceeds EU averages when it comes to smoking and obesity. Yet the country faces a shortage of trained physicians and nurses due to outward migration since joining the EU (European Commission 2016a).

<sup>12</sup> The prevalence of alcohol use increased by 10 percent between 1995 and 2015.

**In terms of reproductive health outcomes, Croatia fares well, with relatively low maternal mortality and adolescent fertility rates,<sup>13</sup> but the overall picture is more complicated.** The provision of reproductive health and rights is not without important caveats. The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) report (2015) for Croatia points out:

- Incidents of the right to abortion being denied by individual physicians on the grounds of conscientious objection, although hospitals are legally required to ensure the provision of abortions.
- The lack of inclusion of abortion and contraception services under the Health Insurance Fund, thus discriminating against women, for services that only they require.
- The low use, availability, and accessibility of modern forms of contraception and reproductive services, particularly for disadvantaged groups of women.

With Croatian lawmakers obliged to rewrite abortion laws by February 2019 and with this deadline extended to give the government more time, pro-choice activists fear that new restrictive measures may render abortion even less accessible than it is already.<sup>14</sup>

**Access to reproductive health information for adolescents and minorities could be greatly improved.** The EU Contraception Atlas (European Parliamentary Forum on Population & Development 2018), which tracks government policies on access to contraceptive methods, family planning counseling, and the provision of online information on contraception, notes numerous shortcomings in sexual and reproductive healthcare in Croatia. Only 57.9 percent of women have access to modern contraceptive methods, slightly below the EU average, and trailing far behind France or Belgium, where accessibility exceeds 90 percent. The emergency contraception pill is legal in Croatia, with more restricted access for vulnerable groups. The availability of online information on sexual and reproductive healthcare and services is assessed as insufficient, and information in minority languages is unavailable, further complicating access for Roma youth.

**The FGDs conducted for this assessment pointed to numerous obstacles in accessing reproductive health care.** In line with the CEDAW report findings mentioned above, participants reported difficulties when obtaining an abortion due to frequent refusals by doctors to perform it due to their religious beliefs and conscientious objections. Even in the more liberal Zagreb, women seeking reproductive health services were confronted with harassment and aggressive appeals from prayer groups outside clinics. Participants also referred to budget cuts in the area of assisted fertilization, and there are legal obstacles for assisted fertilization for unmarried women. While recent and reliable data is not available, FGDs suggest that there is severe discrimination in the provision of reproductive healthcare for Roma women, and particularly Roma adolescents. The consultation with stakeholders also highlighted increased efforts to pull back on sexual and reproductive health rights, including safe abortion rights.

**While comprehensive information on the health status, and discrimination in health services, of the LGBTI population is not available, FGDs suggest barriers to receiving care.** Namely, LGBTI participants mentioned feeling stigmatized when seeking access to care, and being asked questions about their and their partners' "promiscuity". Transgender participants mentioned discrimination, and being refused medical treatment, because their gender identity did not match the sex stated in

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<sup>13</sup> In 2015, the maternal mortality rate in Croatia was 8 per 100,000 live births, comparable to the EU average (8) and one third of the Europe and Central Asia average (23). The adolescent fertility rate was 9 births per 1,000 women ages 15-19 in Croatia in 2016, comparable to the EU average (10) and lower than the Europe and Central Asia average (25). (World Development Indicators).

<sup>14</sup> See Anja Vladisavljevic, "Croatian Activists Up Fight to Defend Abortion Rights," *Balkan Insight*, September 21, 2018, <http://www.balkaninsight.com/en/article/croatian-rights-activists-step-up-fight-to-defend-abortion-09-19-2018>; and Anja Vladisavljevic "Croatian MP Sparks Debate on Women's Healthcare," *Balkan Insight*, October 12, 2018, <http://www.balkaninsight.com/en/article/croatian-mp-raised-a-debate-on-women-health-care-10-12-2018>.

their legal documents. Greater attention needs to be paid to improve health inequalities for vulnerable sections of the population through a whole-of-government approach, in line with the Health 2020 policy framework for Europe developed by the World Health Organization (WHO) (WHO 2013), which emphasizes equity, gender, and human rights, and improved governance for health. Though some steps have been taken, including a National Roma Plan, addressing health inequities has not been high on the political agenda thus far (European Portal for Action on Health Inequalities 2018).

## Education

“Here in rural areas, boys stay at home to help, to work on [the] land.”

- Youth participant, FGD in Osijek

**Croatia has gender parity in primary and secondary enrollment, and in tertiary education, women sharply surpass men in enrollment rates.** Primary net enrollment for both boys and girls stands at 87 percent, 10 percentage points lower than the EU average. Secondary net enrollment rates stand at 89 percent for boys and 92 percent for girls, close to the EU average. The average performance in reading of 15-year-olds is slightly below the scores in OECD countries, and Croatian girls perform better than boys, with a statistically significant difference of 26 points.<sup>15</sup> Following the pattern in the rest of the EU, women have a higher tertiary enrollment rate than men in Croatia, at 78 percent and 57 percent, respectively, a factor that should hypothetically give them a head start in the labor market as well as in remuneration. When looking at rural and urban comparisons, for both genders, the highest education is among urban populations, and the lowest in rural areas of Croatia, with females having higher education levels across the board (Figure 14). A possible contributing factor could be that young men start to work early on farms in rural areas.

**FIGURE 14.**  
Educational Attainment Level Comparison, 2017



Source: Eurostat.

Notes: Educational attainment levels: low = less than primary, primary, and lower secondary education (ISCED 2011 levels 0-2); middle = upper secondary and post-secondary non-tertiary education (ISCED 2011 levels 3 and 4); high = tertiary education (ISCED 2011 levels 5-8). There is a fourth category of settlements by degree of urbanization, namely “unknown”, which is not considered here.

<sup>15</sup> In Croatia, the average performance in reading of 15-year-olds is 487 points, compared to an average of 493 points in OECD countries. Girls perform better than boys by 26 points, compared to an OECD average of 27 points higher for girls. The average rate of low achievers in the EU was 19.7 percent in 2015, while in Croatia it was 19.9 percent.

**Despite women achieving more education than their male peers, their representation in the STEM (science, technology, engineering, and math) fields that offer higher remuneration is lower.** Gender equity in STEM is linked to better labor market opportunities for women, raising productivity and growth. Boys outperform girls by 8 points in math and by 2 points in science in the 4<sup>th</sup> grade, which may predetermine their later exclusion from technical fields.<sup>16</sup> Although Croatian women graduating from all fields of tertiary education outnumber their male counterparts by about 49 percent, this overall gain is translated into all sectors of the labor market except the following four: services (personal, transport, environmental, security); engineering; manufacturing and construction; and information and communication technologies. Cultural norms about gender roles and femininity likely influence which subjects Croatian women decide to pursue in tertiary education, often steering them away from certain technical fields.

**The Roma are much less likely to complete school than others, and Roma girls have poor lower secondary education completion rates.** The FRA EU-MIDIS II results show that only about 30 percent of Roma women and men complete primary education, and of these, another third complete lower secondary education. Upper secondary completion and above is markedly low, especially for women: a mere 6 percent of the female Roma population complete this level, compared to 24 percent of Roma men (Table 1). While some targeted support for disadvantaged students can be provided within schools, successful approaches to addressing exclusion and social disadvantage also entail work at the community level (World Bank 2018h).

**TABLE 1.**  
Highest Level of  
Education Completed  
among the Roma  
Population, 2016,  
(select EU countries)

	PERCENTAGE OF ROMA POPULATION COMPLETING:					
	Primary education (ISCED 1)		Lower secondary education (ISCED 2)		Upper secondary, vocational, post- secondary, short cycle tertiary education (ISCED 3 to 5)	
	Women	Men	Women	Men	Women	Men
Bulgaria	43	24	37	51	7	19
Croatia	30	29	27	30	6	24
Czech Republic	3	2	60	58	30	33
Greece	34	33	4	8	2	3
Hungary	55	45	17	23	14	17
Portugal	43	45	12	25	1	3
Romania	43	34	30	38	10	15
Slovak Republic	12	12	53	47	28	35
Spain	32	32	30	36	7	14
Group average	33	26	36	41	15	21

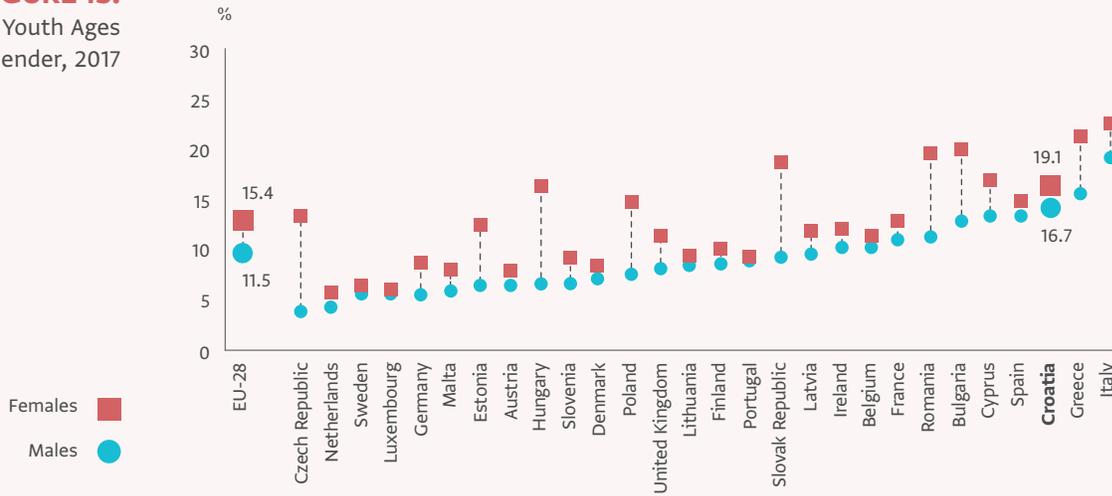
Source: FRA EU-MIDIS II 2016.

**A high percentage of young Croatian men and women are not in employment, education, or training (NEET) - an important emerging issue.** Compared to the other EU countries, Croatia has the third highest NEET rate for males (16.7 percent vs. an EU-28 average of 11.5 percent), making this

<sup>16</sup> Croatia National Development Strategy and Strategic Planning Reimbursable Advisory Services (P166425).

an important gender consideration. Meanwhile, the female NEET rate (at 19.1 percent vs. an EU-28 average of 15.4 percent) is the seventh highest (Figure 15). Having a large share of idle youth poses several important economic and social challenges. The NEET<sup>17</sup> concept—a broader measure of youth exclusion as compared with just the youth unemployment indicator—includes young people not in employment, education or training, but also disenfranchised young workers and disengaged youth.

**FIGURE 15.**  
NEET Rate for Youth Ages  
15-29, by Gender, 2017



Source: Eurostat.

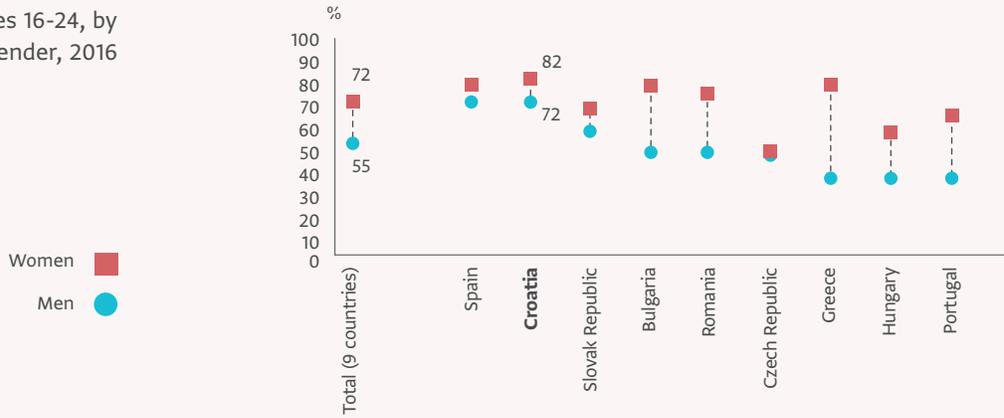
**Despite this heterogeneity, young NEETs share some fundamental characteristics: they are more likely to have a low educational level, difficult family environment, or immigrant background.** They also do not accumulate human capital through formal channels of education, training, or employment (Eurofound 2014). Youth who drop out before completing secondary school typically lack key skills that formal sector employment requires. Often they end up settling for less stable jobs in the informal sector, which sets them on a lifetime path of lower earnings and opportunities. In addition, there is a long-term effect on labor markets: generations that have higher shares of NEETs experience long-lasting loss of productivity, lowering overall economic growth (International Labour Organization (ILO) 2013; Eurofound 2014). The phenomenon may also contribute to crime, addiction, disruptive behavior, and social disintegration (World Bank 2012). Given that most NEET youth come from poor households, the trend will also lead to greater intergenerational poverty and obstruct social mobility (Mauro and Mitra 2015; World Bank 2012).

**Rates of young Roma neither in employment nor in education or training in Croatia are strikingly high.** The proportion of young Roma women and men who fall into this category is 82 percent and 72 percent, respectively (Figure 16), according to the most recent data (2016). Of the countries surveyed, Croatia has the second highest Roma NEET (right after Spain). At the same time, Croatian Roma women have the lowest rate of paid work across all of Southeastern Europe (Figure 17).

<sup>17</sup> The NEET category contains a variety of subgroups ranging from the conventionally unemployed to those who are unavailable for work because of family responsibilities or disabilities (Eurofound 2012).

**FIGURE 16.**

NEET Rate for Roma Youth Ages 16-24, by Gender, 2016



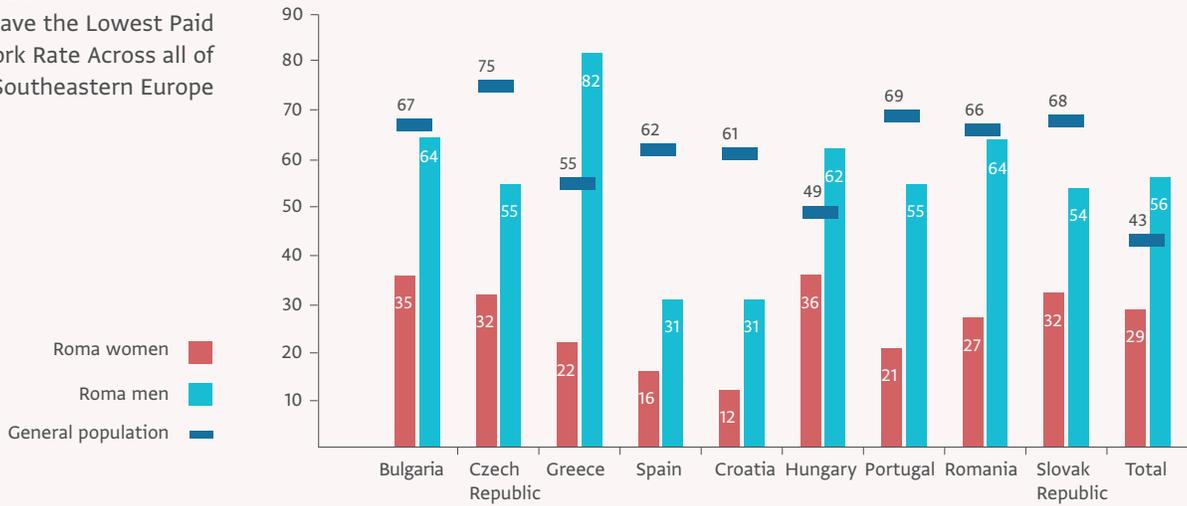
Source: FRA EU-MIDIS II 2016.

Notes: Out of all those ages 16-24 years in Roma households (n = 5,632); weighted results.

Based on the household questionnaire and respondent questionnaire on self-declared current main activity, not considering those who did any work in the previous four weeks to earn some money.

**FIGURE 17.**

Croatian Roma Women Have the Lowest Paid Work Rate Across all of Southeastern Europe



Source: FRA EU-MIDIS II 2016, Roma.

Notes: Out of all persons ages 20-64 years in Roma households (n=17,806); weighted results.

This is calculated by dividing the number of persons ages 20-64 in employment by the total population of the same age group.

## 5. Economic Opportunities

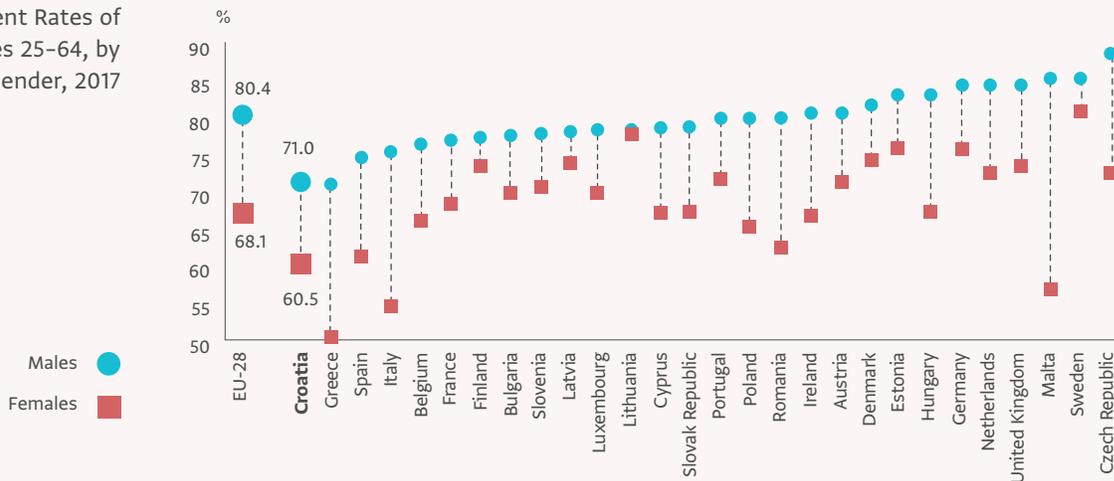
Women do better at tertiary education, but this does not translate into higher earnings in the job market. Women tend to drop out of the labor market once they have children and are more frequently unemployed than men. Women and men tend to be employed in different occupations and at different levels of seniority, contributing to women's socioeconomic disadvantage. Household chores, and child and elder care fall disproportionately on women, in line with prevailing gender norms, and due to a lack of adequate and quality formal and informal child and elder care options. While entrepreneurship rates in Croatia are overall very low in comparison to other EU countries, men, especially older men, are more likely than women to be entrepreneurs. Lack of financial and social capital as well as institutions and networks that can give women a collective voice in the marketplace and in the community are key bottlenecks for female entrepreneurship. The majority of Roma above 16 years of age are unemployed, with many Roma women doing unpaid housework.

This section provides insights on gender gaps in labor force participation, earnings, entrepreneurship, and access to productive inputs, as well as occupational segregation. Issues such as lower labor force participation for women than men, discrimination in employment or in pay, and the high burden of unpaid care work at home can undermine the prosperity of a woman, a disadvantaged minority, and the country.

## Full-Time Employment

The 2017 overall employment rate in Croatia of 66 percent is the third lowest in the EU—significantly below the EU-28 average of 74 percent—with a sizeable gender gap. Only 61 percent of active (ages 25–64 years) women are employed, as opposed to 71 percent of active men. Employment rates for Croatian older adults (ages 45–64 years) are also substantially lower than the EU average for both men and women. Notably, high female enrollment in tertiary education does not translate into higher levels of female labor market participation (Figure 18). Croatia has the lowest male employment rate, and fourth lowest female employment rate, of the EU-28.

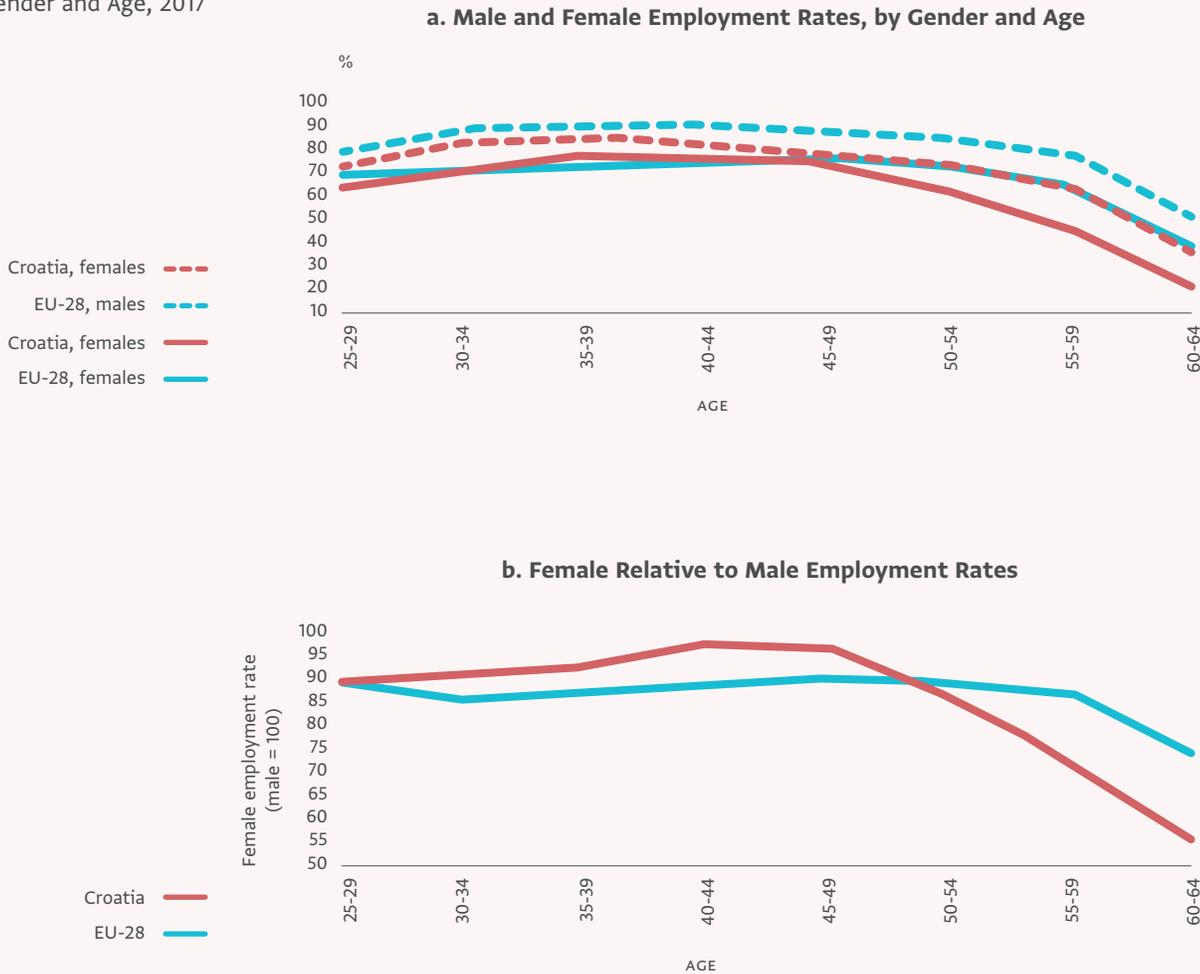
**FIGURE 18.**  
Employment Rates of  
People Ages 25–64, by  
Gender, 2017



Source: Eurostat.

According to 2017 data, Croatian men and women have similar employment rates similar to the EU average until age 45, but afterwards, their employment rates drop much faster than in the rest of the EU. For both men and women, the rates are higher for people below ages 40–45, and fall steeply for older people (Figure 19 panel a). It is notable that the decline with age starts in Croatia on average at a younger age than the EU-28 average. In all age groups, women are disadvantaged relative to men, a feature common to Croatia and the EU-28. Especially disadvantaged are older women, particularly those ages 55 and older: the employment rates for women ages 55–59 and 60–64 fall short of the corresponding male rates by about 29 and 44 percent, respectively. In general, the relative disadvantage of Croatian women is lower than that of the EU-28 average for women below age 50, and higher for women ages 55 and above (Figure 19 panel b).

**FIGURE 19.**  
Employment Rate by  
Gender and Age, 2017

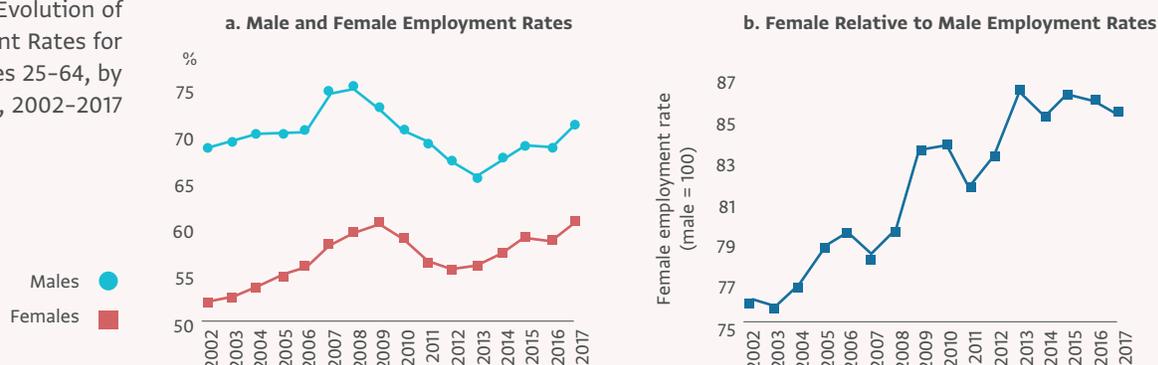


Source: Eurostat.

**Croatia has begun to recover from the economic crisis, and since then, overall employment has been up, and the gender gap has narrowed.** Male and female employment rates have been evolving almost in parallel over the 2002-2017 period, but the gender gap has fallen considerably (Figure 20). Employment rates for men and women were rising in the pre-crisis period, reaching their highest levels in 2008 (men) and 2009 (women) (Figure 20, panel a). When the economic crisis hit the country, a decline began for both genders, lasting until 2012/13. The adverse effect of the crisis was relatively starker for men, whose employment rate fell by about 10 percentage points, compared to 5 percentage points for women. Since then, there has been a recovery and the gender gap in favor of men has been reduced: the absolute difference fell from 16.3 to 10.5 percentage points (Figure 20, panel a), and women's relative disadvantage fell from 24 to roughly 15 percent (Figure 20, Panel b).

**FIGURE 20.**

Evolution of Employment Rates for People Ages 25–64, by Gender, 2002–2017



Source: Eurostat.

## Temporary and Part-Time Employment

**Temporary work arrangements in Croatia have become more common in recent years, and there is no gender disparity in temporary employment.** In 2017, about one fifth of total employment, for both males and females, was temporary in one way or another (Table 2) increasing informality (this work is also likely to be without paid leave, healthcare, and other rights available in the formal sector). Temporary employment is more prevalent in Croatia than in the EU-28, where 13 percent of European men and 14 percent of European women in employment do not have open-ended employment contracts.

**TABLE 2.**  
Temporary Employment and (Involuntary) Part-Time Employment by Gender, 2017

	Croatia	EU-28
<b>A. TEMPORARY EMPLOYMENT (% OF TOTAL EMPLOYMENT)</b>		
Males	19.8	12.8
Females	20	14
<b>B. PART-TIME EMPLOYMENT (% OF TOTAL EMPLOYMENT)</b>		
Males	3.6	7.3
Females	5.8	30.9
<b>C. INVOLUNTARY PART-TIME EMPLOYMENT (% OF INVOLUNTARY EMPLOYMENT)</b>		
Males	47.8	39.7
Females	28.9	23.2

Source: Eurostat.

*Notes:* Temporarily employed are those with temporary contracts, including those with a fixed-term employment contract, and those whose employment will be terminated conditional on a certain objective criterion being met (e.g. the assignment is completed, a person temporarily absent is back to work, etc.). Involuntary part-time work comprises three groups: i) individuals who usually work full-time but who are working part-time because of economic slack; ii) individuals who usually work part-time but are working fewer hours in their part-time jobs because of economic slack; and iii) those working part-time because full-time work could not be found.

**Part-time employment is a more attractive option for women aiming to reconcile their wish or need to work while still being able to tend to the tasks they traditionally undertake, such as looking after their children.** In contrast to temporary employment, a very low share of the employed work in part-time jobs in Croatia compared to the EU-28 average. The incidence of part-time employment is somewhat higher for Croatian women (5.8 percent) than for men (3.6 percent), whereas the EU-28 averages indicate a much larger gender difference (men: 7.3 percent; women: 30.9 percent in part-time jobs). The gender differences in part-time employment should be interpreted in light of the fact that virtually everywhere the burden of household chores, including responsibilities for child and elder care, falls disproportionately on women (World Bank 2018b). The fact that there are relatively fewer women working part-time in Croatia than the EU-28 average is due to the scarcity of part-time opportunities in the Croatian labor market, which makes it more difficult for women in Croatia to reconcile their dual roles.

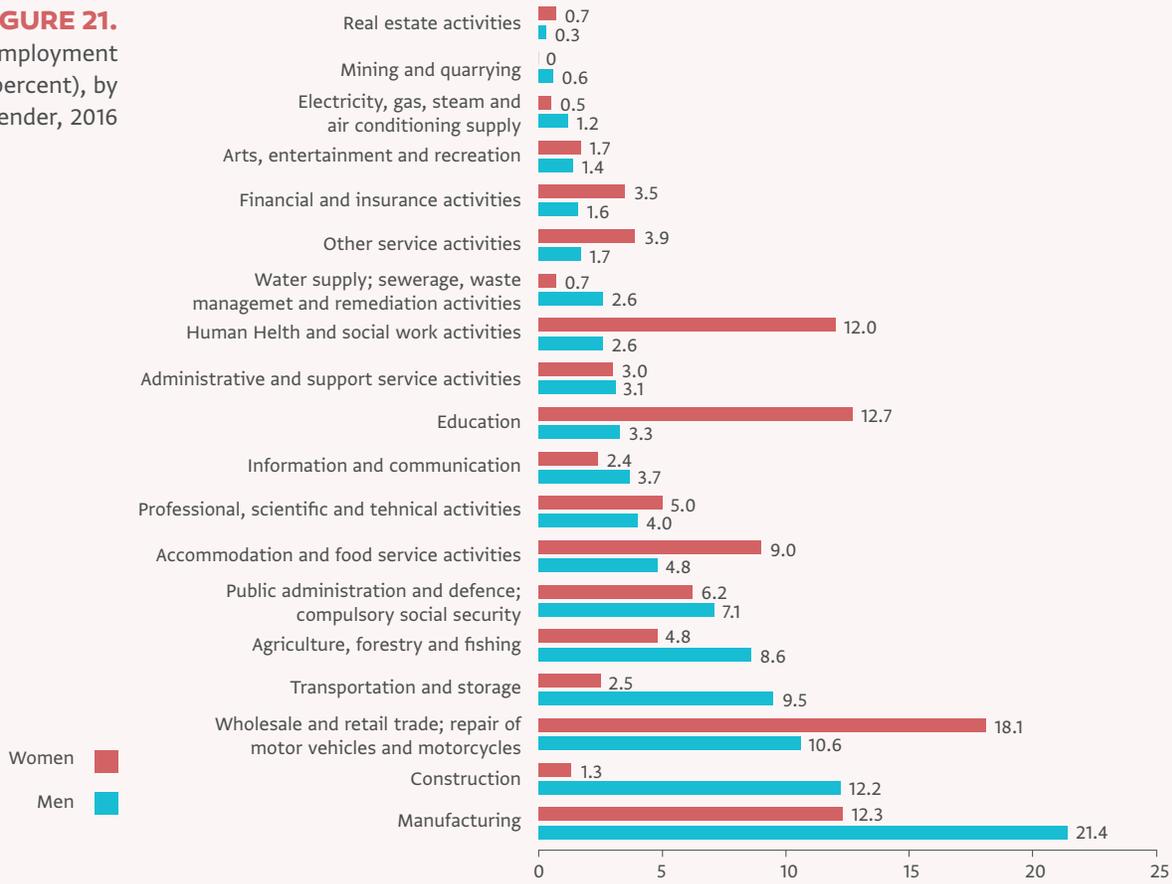
FGD participants reported that women seeking employment are frequently asked questions regarding their marital and motherhood status. They also believed that women have lower salaries than men in the same positions, and they advance slower than men. The job sectors in which women predominate (education, journalism, law) have a lower social status, according to participants. The discussions also mentioned instances of sexual harassment in the workplace.

## Occupational Segregation

**Gender-based occupational segregation—whereby women and men tend to be employed in different occupations (horizontal segregation) and at different levels of seniority (vertical segregation)—is a key factor in women’s socioeconomic disadvantage.** The negative consequences of occupational segregation are multiple and far-reaching, including on the quality of work women can access and the valuation of their skills. Its most pernicious impact, overall, is in maintaining pervasive gender pay gaps (World Bank 2011; Nopo, Daza, and Ramos 2011). The exclusion of large sections of the labor force from certain jobs is also a waste of human talent with negative consequences for the economy.

**Presently, the horizontal and vertical gender-based segregation of employment is quite high in Croatia.** Just as in most developed regions, women work mostly in the service sector (retail, education, and health services), while men are much more represented in industrial activities (particularly in manufacturing and construction) and in blue-collar jobs. It is noteworthy that a significant proportion of women (12 percent) are employed in the manufacturing sector (Figure 21). As to vertical occupational segregation, men are employed as “craft and related trades workers” (21 percent), “technicians and associated professionals” (15 percent), “plant and machine operators and assemblers” (15 percent), while women are employed as “services and sales workers” (26 percent) and “professionals” (23 percent) in mid-level intellectual jobs that provide opportunities to use the educational advantage of women in the labor market, but may not guarantee high returns on education in terms of earnings. In contrast, male-dominated sectors are mostly skilled manual labor occupations. (Figure 22). Occupational segregation and demographic change highlight further the importance of addressing horizontal segregation in the context of an aging population, since some of the challenges of an aging population include growing demand for labor and shortages in STEM sectors.

**FIGURE 21.**  
Share of Employment  
by Sector (percent), by  
Gender, 2016



Source: European Institute for Gender Equality, Gender Statistics Database.  
Note: Data for mining and quarrying (women) is confidential.

**FIGURE 22.**  
Share of Employment by  
Professional Status and  
Occupation (percent) by  
Gender, 2016

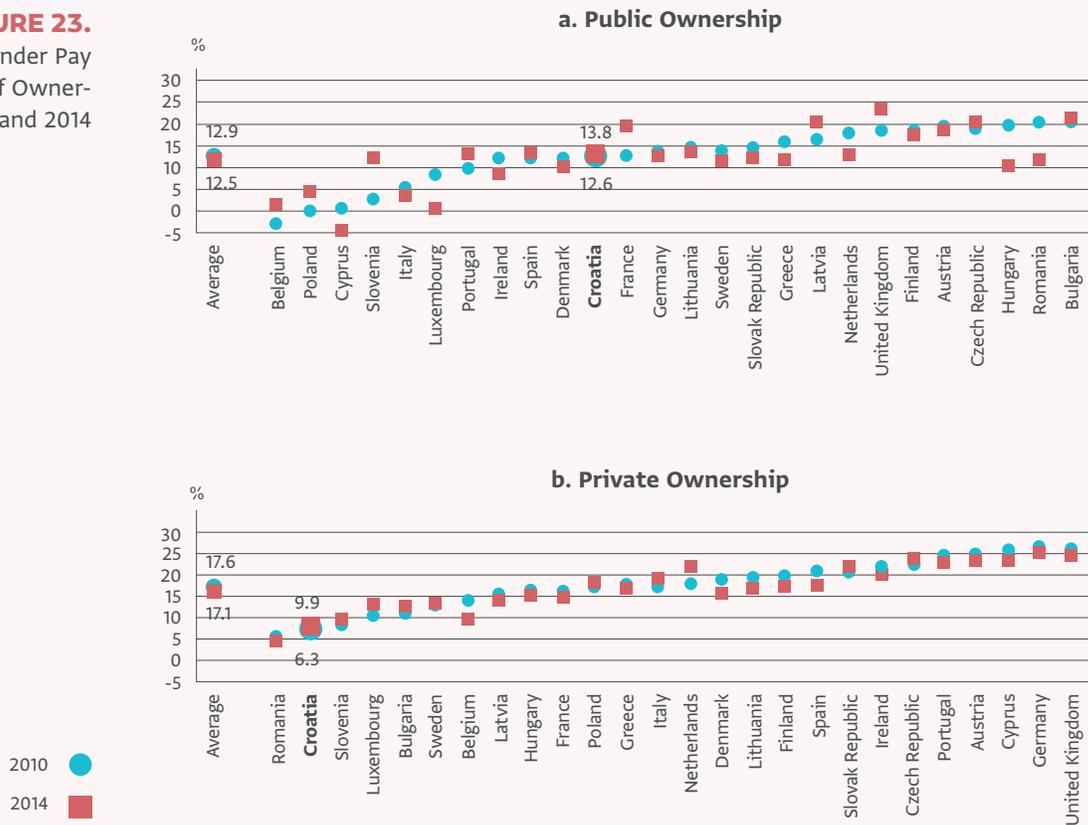


Source: European Institute for Gender Equality, Gender Statistics Database.

## Earnings Gap

**The private sector could provide a catalyst in helping government reduce gender gaps in pay.** Women in Croatia are paid on average less than men, but Croatia has one of the smallest gender pay gaps in the private sector. Expressing the difference in average pay as a percentage of the average male pay, the gender pay gap in Croatia in 2014 was 14 percent in the public sector and 10 percent in the private sector. While the difference in the public sector is comparable to the EU-28 average (12.5 percent), the difference in the private sector is almost 7 percentage points higher than the EU-28 average (17.1 percent) (Figure 23, panels a and b). While the low earnings gap points to less discrimination in pay for similar jobs, there are still high barriers to women accessing jobs and entrepreneurship.

**FIGURE 23.**  
Unadjusted Gender Pay  
Gap, by Type of Owner-  
ship, 2010 and 2014



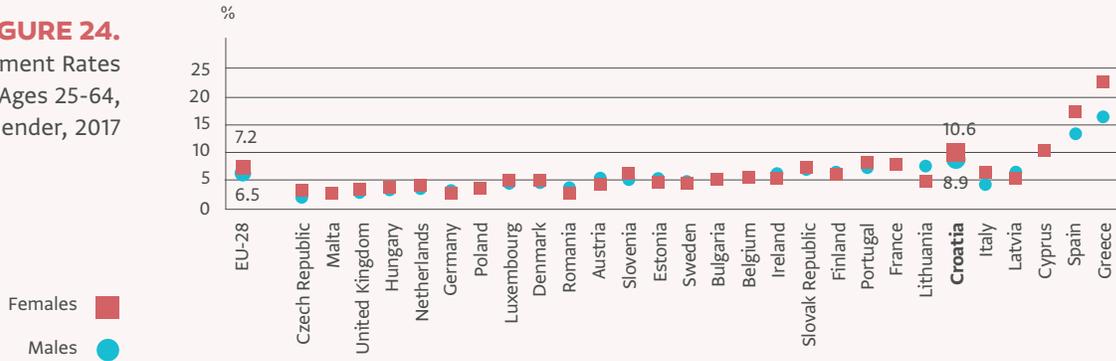
Source: Eurostat.

Notes: The unadjusted gender pay gap is calculated as the difference between the average pay of males and females, expressed as a share (in percent) of the males' average pay. The sectors included are those with NACE codes B to S, excluding O (public administration and defense; compulsory social security). NACE stands for *Nomenclature Statistique des Activites Economique dans la Communaute Europeenne*, the industry standard statistical classification of economic activities used in the EU. Years 2010 and 2014 are chosen because for these two the data is available for the largest number of countries.

## Unemployment

Among EU countries, Croatia has one of the highest unemployment rates. Both male and female unemployment rates are higher than the respective EU-28 averages: 8.9 and 10.6 vs. 6.5 and 7.2 percent, respectively. Thus, Croatia has the sixth highest male unemployment rate and the fourth highest female unemployment rate among the EU-28 countries. The rate for women is about 19 percent higher than the rate for men, implying a higher relative disadvantage for women than that implied by the EU-28 average (Figure 24).

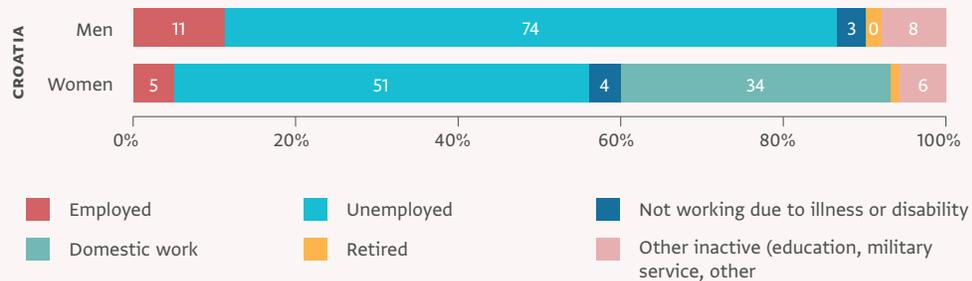
**FIGURE 24.**  
Unemployment Rates  
for People Ages 25-64,  
by Gender, 2017



Source: Eurostat.

The majority of Roma (74 percent of men and 51 percent of women) ages 16 years or older self-reported to be unemployed, with many Roma women doing unpaid housework. Croatia has the lowest observed rates of “employed” Roma for the eight countries surveyed<sup>18</sup> in the FRA EU-MIDIS II 2016 survey. Moreover, as shown in Figure 25, there is a small gender gap: 11 percent of Roma men indicate being “employed” as their main activity, compared with only 5 percent of Roma women. The gender gap in labor market participation among Roma could be explained by the higher engagement of women in domestic and unpaid care work as their main activity. According to the FRA EU-MIDIS II survey findings, 34 percent of all Roma women surveyed indicated “domestic work” as their main activity, compared to zero percent for men.

**FIGURE 25.**  
Self-Declared Current  
Main Activity Status  
(all persons in Roma  
households age 16+)  
(percent)



Source: FRA EU-MIDIS II 2016.

<sup>18</sup> Includes: Croatia, Czech Republic, Greece, Hungary, Portugal, Romania, Slovak Republic, and Spain.

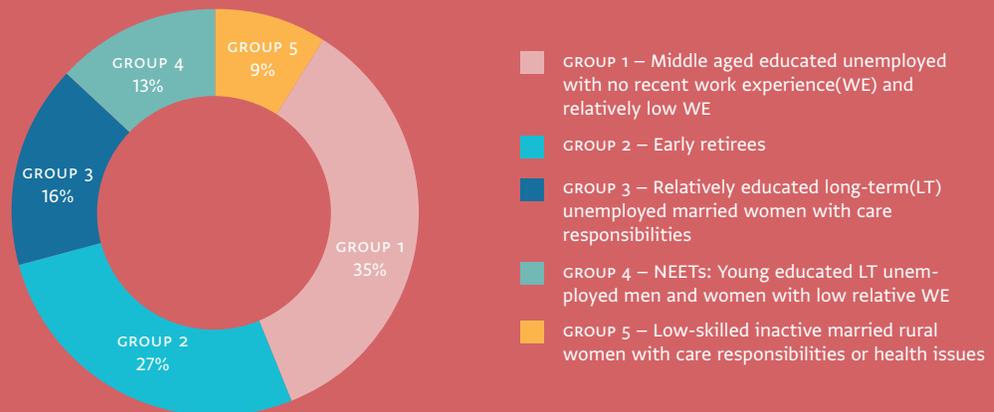
**Those excluded from the labor market are largely women with care responsibilities, early retirees, and youth NEETs.** The barriers faced by them include low education, care responsibilities, health issues, lack of recent work experience, and scarce employment opportunities. High non-labor income and high replacement benefits could also act as incentive barriers. Women form a significant portion of all the excluded groups, and low-skilled, less-educated rural women between ages 30–54 face the most barriers to access the labor market among all five groups excluded from the labor market. See Box 3 for details.

**BOX 3.**  
Labor Market  
Exclusion in Croatia

*Portraits of Labor Market Exclusion* (Ovadiya and Vandeninden 2017) aims to identify the different groups of individuals who have difficulties entering the labor market, those who are not working at an optimal level (in terms of stability, hours, or job quality), and those not covered by any activation measures or registered as unemployed. They looked at a subset of the Croatian working-age population: those ages 18–64 years, excluding full-time students and those serving compulsory military service. The population comprises individuals who self-reported being out of work during the entire survey reference period (i.e. individuals with no employment attachment), as well as those who are marginally employed due to unstable jobs, restricted working hours, or very low earnings. These individuals accounted for 46 percent of all working-age Croatians in 2013 (EU-SILC).

Applying Latent Class Analysis to segment this population of individuals having difficulties entering the labor market creates five different groups of individuals. The largest group comprises unemployed, middle-aged individuals with some education, but no recent work experience and low relative work experience (35 percent). The second largest group comprises early retirees (27 percent). The third group comprises married women, relatively educated but in long-term unemployment (LTU), with care responsibilities (16 percent). The fourth group comprises NEETs: young, educated men and women with low relative work experience in LTU (13 percent). The last group comprises low-skilled inactive married women with care responsibilities or health issues (9 percent) (Figure 26). Women made up a significant portion (57.4 percent) of the excluded. They were 42 percent of Group 1 and 55 percent of the early retirees, since the retirement age for women is lower than men (Group 2). They are also 34 percent of youth NEETs (Group 4). They are also the predominant factor in Groups 3 (79 percent) and 5 (100 percent). The report also states that Group 5, who are predominantly women in rural areas, face the most barriers to entering the labor market (3.7 out of a total of 9).

**FIGURE 26.**  
Groups Excluded from  
the Labor Market in  
Croatia

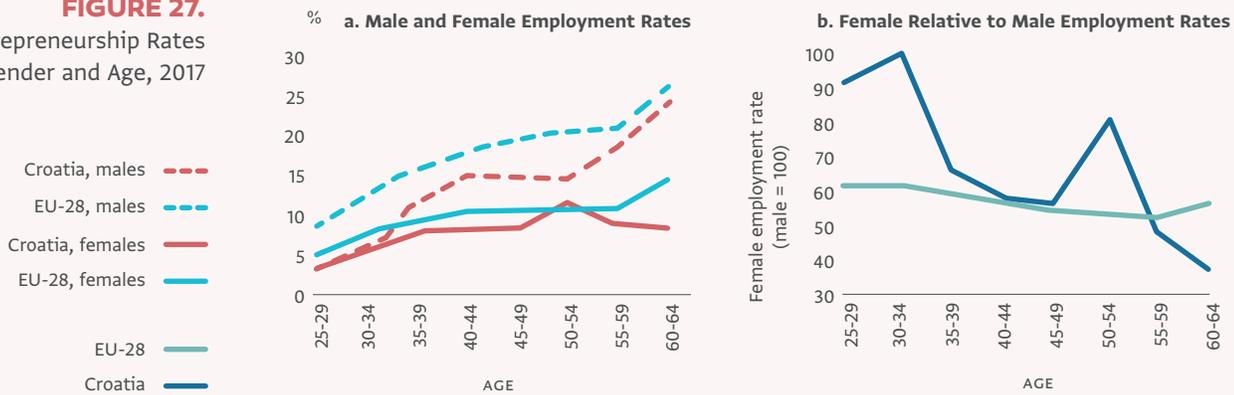


Source: Ovadiya and Vandeninden, 2017.

## Entrepreneurship

Croatia has one of the lowest entrepreneurship rates<sup>19</sup>—both male and female—within the EU-28, and older men are much more likely to own businesses than older women. Entrepreneurship in the country has been on a steady decline, and the low rates are likely due to the higher entry barriers present, including administrative fragmentation and red tape, and high tax rates in Croatia when compared to other EU countries,<sup>20</sup> as well as the recently intensified migration of young people to Western Europe. Notably, younger men are much less likely to be entrepreneurs than their older counterparts: only 3 percent of active men ages 25–29 are entrepreneurs, compared to 23.4 percent of men ages 60–64. For women, the percentage is low in both age groups, with 3 percent for the younger age group, and 8.5 percent for the older (Figure 27, panel a). Older males are more likely to become entrepreneurs, while women’s entrepreneurship is low to begin with and gets slightly better with age. Meanwhile, only about 12 percent of firms in Croatia have women in top management, and only one-third of firms have women as owners (World Development Indicators 2017).

**FIGURE 27.**  
Entrepreneurship Rates  
by Gender and Age, 2017



Source: Eurostat.

Notes: Entrepreneurship rate for an age group is calculated as a share (in %) of the self-employed (both with and without employees) of that age in the total active population of that age.

**Self-employment is a viable and often better alternative for the most vulnerable, who face multiple barriers to access the labor market.** This is particularly the case for the less mobile, including women and youth, who are unable or unwilling to migrate. Vulnerable groups with low educational and skill levels cannot compete effectively in the formal labor market, and stigma and social norms pose additional barriers. However, some of the barriers they face accessing the labor market do not apply to the same degree to self-employment. Moreover, global experience has shown that business collectives, especially for rural women, can provide voice and agency in the marketplace.

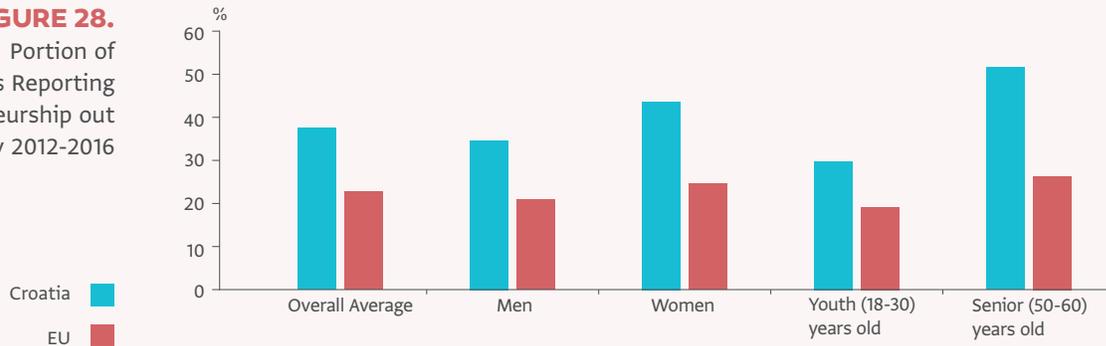
Hard-to reach population groups often resort to self-employment due to a lack of formal employment opportunities. Women, older men, and youth are more likely to resort to entrepreneurship

<sup>19</sup> Defined as the share of the self-employed (with or without employees) in the total active population.

<sup>20</sup> Croatia’s World Bank Doing Business ranking is 51. According to the 2018 World Bank’s *Doing Business Report*, which measures and compares aspects of regulation that enable or hinder entrepreneurs in starting, operating, or expanding a business, the largest performance gaps in Croatia are dealing with construction permits, enforcing contracts, and starting a business (World Bank 2018c).

out of necessity (OECD/European Union 2017).<sup>21</sup> The high rate of early-stage entrepreneurship activities, which is higher than the EU average, is likely driven by people who did not have other employment opportunities, as more than one-third of new entrepreneurs (37.2 percent) surveyed reported that they started their business because they could not find a job. This was especially true for senior entrepreneurs over this period, as more than half (51.3 percent) reported that they did not have other opportunities to work (Figure 28).

**FIGURE 28.**  
Portion of Respondents Reporting Entrepreneurship out of Necessity 2012-2016



Source: OECD, based on Total Early Stage Entrepreneurial Activity (TEA) rate.

Note: TEA rate is the percentage of the population age 18-64 years old who is either a nascent entrepreneur or owner-manager of a new business that is less than 42 months old.

**Croatia is characterized by limited self-employment and particularly low entrepreneurial activity among women.** The Croatia-wide self-employment rate has been declining since 2010, falling below the EU average in 2014 and reaching 11.8 percent in 2016 (compared to 14 percent in the EU) (OECD/European Union 2017). Women are significantly underrepresented in entrepreneurial activities, with gender gaps that are larger than the EU average. For instance, the TEA rate in Croatia has been consistently higher for men than for women between 2010-17 (on average the male TEA rate is twice as high as the female TEA rate).<sup>22</sup>

**Women in Croatia face economic, social, and political constraints in accessing financing and markets.** The economic barriers include lack of market information; limited bargaining power; inability to access financial services; and unequal access to productive resources and services. Cultural norms that place the burden of taking care of children and the elderly on women further restricts their role. Women in rural areas often lack agency and are unable to influence decision making at the community level or to have an effective voice in the marketplace.

**When women resort to entrepreneurship, they are handicapped by the lack of financial literacy and business-related skills or support needed to succeed in the marketplace.** There is an absence of effective and affordable business development services that could empower women to take on entrepreneurial roles and start and continue in businesses. A supporting ecosystem of structured and continuous support is needed in the form of business development from incubation to development to expansion. In addition, the current labor market activation programs, such as the Make a Wish Program, and particularly those for long-term unemployed women above 55 years of age, do not prepare beneficiaries sufficiently to move out of subsidized employment programs

<sup>21</sup> Data based on Global Entrepreneurship Monitor, the largest global study of entrepreneurship.

<sup>22</sup> Global Entrepreneurship Monitor Survey tabulated for the OECD, 2017. Data covers all EU member states except Malta (EU-27).

into regular work or self-employment. Those in the program do not acquire new skills through certification that would allow them to be employed after the program ends. A potential area for development is the apparent gap in the market for care services, which could both be a source of entrepreneurship for women as well as meet a need for women to enter the market.

**The Government of Croatia's Strategy for the Development of Women Entrepreneurship in the Republic of Croatia 2014–2020 acknowledges a number of these structural, economic, and practical obstacles that need to be tackled.** The strategy emphasizes the need for long-term activities that address prevailing stereotypes (e.g. regarding education choices and gender roles) and improvements in the institutional and regulatory environment (e.g. availability of child and elder care). In terms of more immediate actions, it highlights the importance of improving access to finance, as well as to training and business development services and programs. The strategy, however, does not specify customized approaches to address the barriers to rural women's entrepreneurship.

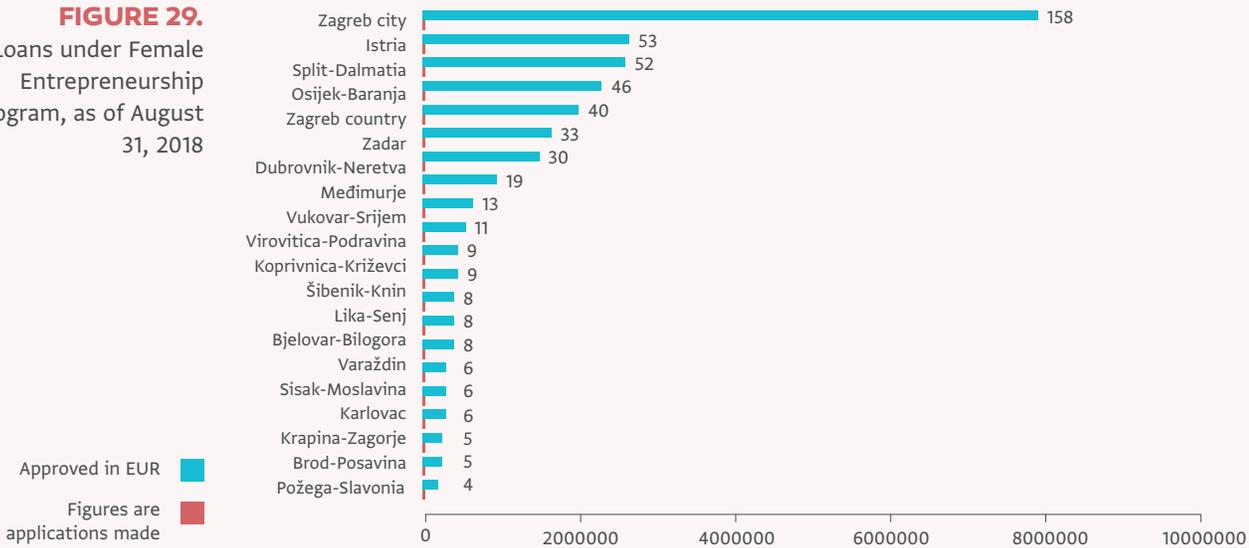
**A survey on the Status of Rural Women in Croatia conducted by the Ministry of Agriculture in 2011** revealed that rural women on average had secondary education and worked in the informal sector. They had low digital literacy, with only 13% of women surveyed having access to a computer. It recommended that rural women be provided with lifelong learning, financial and digital literacy, and training and certification through customized bottom-up approaches that lead to self-employment from home. The approaches should also emphasize a useful role for women in the community for greater voice and agency.

**Access to finance for small and micro-businesses is an additional bottleneck for entrepreneurs, particularly for those from more vulnerable backgrounds.** This has several implications, as it forces women to rely on their own funds and personal loans or retained earnings, restricting them to the micro segment of the market and limiting growth. Their lack of collateral due to lack of productive assets is also an issue. The Croatian Bank for Reconstruction and Development (HBOR) offers a loan program for female entrepreneurs, however uptake of the program has been low overall, according to staff of the HBOR. Loans under the program generally finance up to 100% of the estimated investment value, with a minimum loan amount of HRK 80,000 and a maximum amount of HRK 700,000. In Figure 29, it can be seen that most of the applications were from the city of Zagreb (158 of 529) for €10.45 million, compared to €32.89 million for the rest of the country. Based on information from the HBOR, health-related activities (79), other personal services (68), agriculture and livestock (47), legal and accounting (43), food service (35), and food processing (25) were the businesses with the most applications.

**Many potential entrepreneurs, particularly rural and vulnerable women, may not be reached with this program, given that they have a demand for smaller loans or more women-centric financial products.** Moreover, low demand may be related to capacity barriers, (perceived) complicated procedures, and the lack of targeted business development services. For instance, in order to be able to obtain a loan for the development of products or services, the borrower is required to submit a detailed business plan with costing, and price and revenue forecasts. Without adequate support, this first barrier may be insurmountable for many unemployed women. According to a brief World Bank mission assessment,<sup>23</sup> minority groups continue to be excluded from these programs, pointing to the likelihood that the instruments do not meet the needs of excluded groups, like rural women. Local governments have limited budgets and can therefore only offer a narrow set of inclusion services. The entrepreneurship support programs offered by them do not have a focus on excluded groups, such as women or retirees, except for some programs focused on youth.

.....  
<sup>23</sup> RAS mission to Croatia, September 2018.

**FIGURE 29.**  
Loans under Female  
Entrepreneurship  
Program, as of August  
31, 2018



Source: The Croatian Bank for Reconstruction and Development (HBOR).

## Ownership of Assets, Access to Financial Services and Information and Communication Technologies

In Croatia, assets acquired before marriage are regarded as the separate property of the acquiring spouse, and assets and income acquired after marriage, with a few exceptions specified by law, are regarded as the joint property of the couple.<sup>24</sup> A marital property regime determines the allocation of assets between spouses. It also applies to cases where assets acquired before marriage and assets acquired during marriage are regarded as the separate property of the acquiring spouse but the accrued value of the property acquired by any of the spouses is considered joint property. At the time of dissolution of the marriage by divorce or death, the joint property or its accrued value is divided equally between the spouses. Croatia recently introduced special provisions on transactions related to the marital home that require written spousal consent to alienate or encumber property used as a family home (World Bank 2016).

While Croatian laws on property ownership and inheritance are gender equal, informal rules still reflect patriarchal gender norms.<sup>25</sup> As reported by FGD participants, most of the women, when married, moved into their husband's family home and lived for most of their lives in the houses owned by their husbands. Even if they built the house together, it is not uncommon that their husbands were registered as the sole owner.

<sup>24</sup> Of the marital property regimes covered by the World Bank's Women, Business and the Law project, the most common are separate property and community property. While separate property regimes allow each spouse to retain ownership and control over their own property with full administrative rights, community property regimes treat the property of either spouse as joint property regardless of who paid for it. Studies arising from the Gender Asset Gap Project emphasize the importance of certain property regimes for women's property rights. For example, a comparative study of Ecuador, Ghana, and the Indian State of Karnataka found that in separate property regimes, gender gaps in assets and wealth tend to be larger. In contrast, these asset and wealth gaps are smaller under community property regimes. The results show that in Ghana and Karnataka, women constitute just 38% and 20% of landowners, respectively. Both economies have a default separation of property regime. However, in Ecuador, where the default marital regime is community property, women make up 51% of agricultural landowners. Having strong property rights, including through marital property regimes, is a critical component of land ownership.

<sup>25</sup> FAO gender land rights database. <http://www.fao.org/gender-landrights-database/data-map/statistics/en/>.

**Women and men have the same rights to access financial services, including credit and bank loans in Croatia (World Bank 2018g).** In 2017, 83 percent of women and 90 percent of men had a bank account with a financial institution or a mobile money service provider, which is still slightly below most EU member states (Figure 30). However, this does not translate into access to finance for starting businesses in the real world.

**FIGURE 30.**  
Account Ownership at  
a Financial Institution  
or with a Mobile-Money-  
Service Provider  
(% of population  
ages 15+), 2017

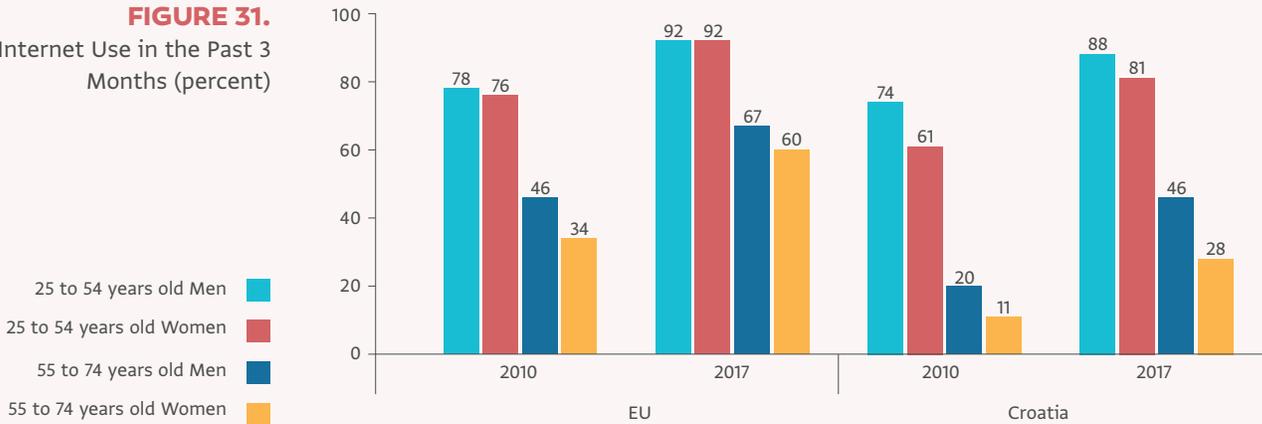


Source: World Development Indicators.

**Internet usage in Croatia has substantially improved since 2010, but there is a notable gender gap, especially within the older age group (55-74 years) (Figure 31).** The Internet is a gateway and a catalyst to new ideas, information, skills acquisition, employment and economic opportunities, and financial services. In 2017, the percentage of men and women ages 25-54 years using the Internet was 88 and 81 percent, respectively, compared to the EU average of 92 percent for both genders. For the older age group (55-74 years), internet usage was half and two-thirds lower for men and women, respectively, as compared to the younger age group (25-54 years).

*“Our experience is not valid in this time. We are completely illiterate, we don’t know how to handle smartphones, Facebook, internet, and my 4-year-old grandchild plays with it easily.”*  
- Elderly woman, FGD in Djakovo, Slavonia

**FIGURE 31.**  
Internet Use in the Past 3  
Months (percent)



Source: Eurostat.

## 6. Gender-Responsive Social Protection Policies

Overall, childcare services in Croatia are limited, and there are tremendous disparities in the availability of childcare services between the capital city and other regions, particularly in rural areas. Many women of reproductive age drop out of the labor market to look after their children and do not earn or save enough. As a consequence, overall, elderly women receive significantly lower pensions than men and are more likely to live in poverty, particularly if they live in rural areas. Quality, accessible, formal elder care is lacking in most places, especially in rural areas, where the elderly are aging in place. Civic and social engagement is low among the elderly, leaving many living in isolation and deprived of social interactions. Additionally, opportunities for retraining post-retirement for second jobs and additional income, a key part of active aging, are few.

Social protection policies—including parental leave, family allowances, unemployment benefits, and pensions—protect women and men in the face of contingencies, such as unemployment, or during their life cycle, as they become parents or reach old age. Well-designed social protection systems can narrow gender gaps in poverty rates, enhance women’s income security and access to personal income, and provide a lifeline for poor women, especially single mothers. It is therefore important to ensure that social protection policies are designed with gender imbalances in mind.

## Maternity, Parental, and Paternity Leave

**Maternity protection and parental leave are essential for promoting gender equality; however, long absences from the labor market may slow down women’s advancement.** By safeguarding women’s employment and income security during and after maternity, women can have more equal opportunities in the labor market, which in turns leads to their empowerment. Further, paternity and parental leave provisions are becoming more common, and reflect evolving views of fatherhood. These shifts in perceptions of parenting roles may herald more gender-balanced approaches to caregiving and unpaid work (Box 4). However, very long leave periods, when taken up mainly by women, especially in the absence of job protection, may also damage women’s attachment to and advancement in paid work, resulting in wage penalties (ILO 2011; Thévenon and Solaz 2013). An ILO review of international evidence attributes a marginal wage penalty effect to each year of leave, with many studies marking 12 months as the pivotal point (Grimshaw and Rubery 2015).

### BOX 4. Key Characteristics of Parental Leave Systems

**Maternity leave:** Employment-protected leave of absence for employed women around the time of childbirth, or adoption in some countries. The ILO convention on maternity leave stipulates the period of leave to be at least 14 weeks.

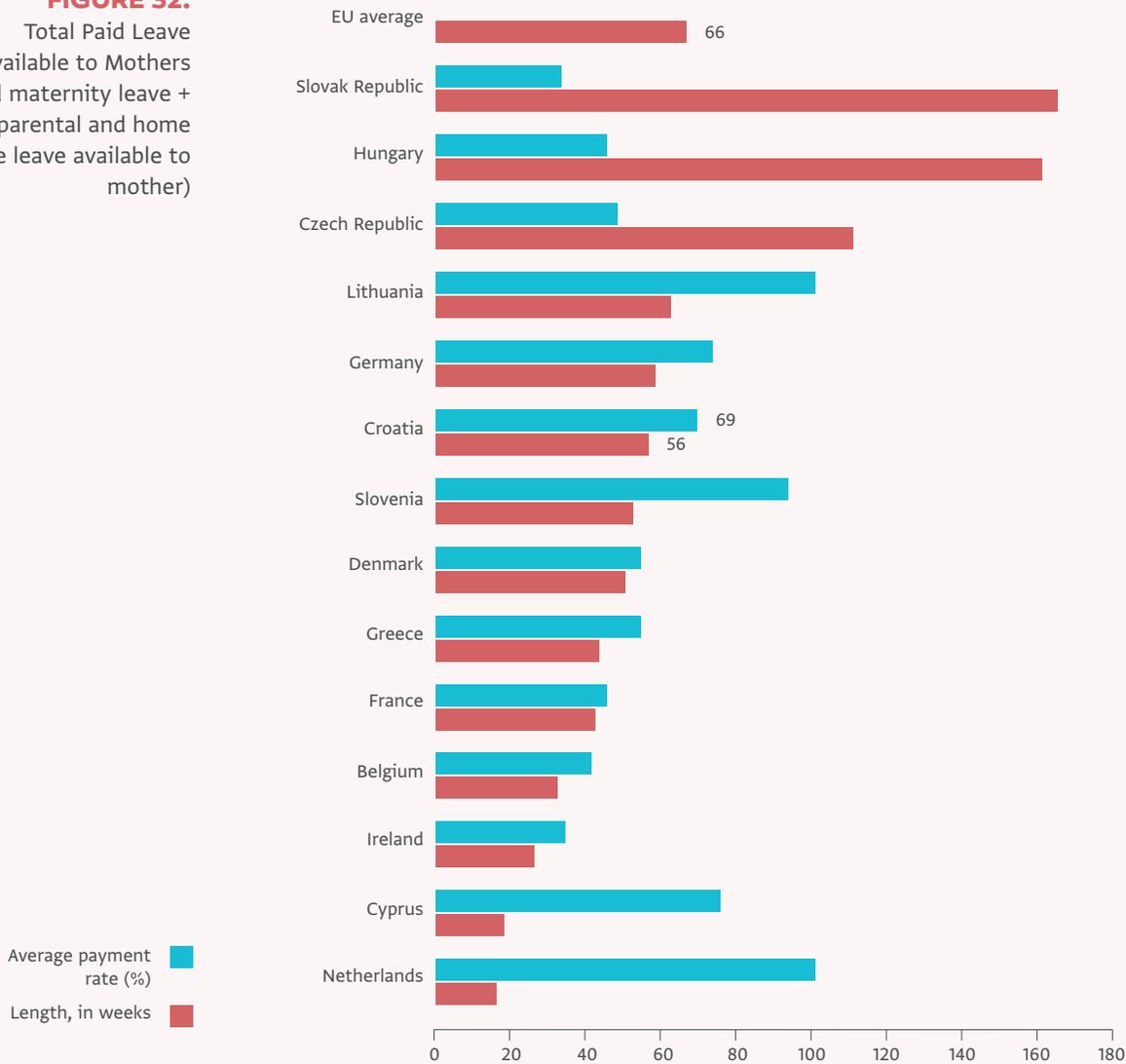
**Paternity leave:** Employment-protected leave of absence for employed fathers at or in the first few months after childbirth. In general, periods of paternity leave are much shorter than for maternity leave. In some countries (e.g. Iceland), father-specific leave entitlements are part of the parental leave scheme, rather than a separate right.

**Parental leave:** Employment-protected leave of absence for employed parents, which is often supplementary to specific maternity and paternity leave periods, and frequently, but not in all countries, follows the period of maternity leave. Entitlement to the parental leave period is often individual (i.e. each parent has their own entitlement), while entitlement to public income support is frequently family-based, so that in general only one parent claims such income support at any one time (except for a short period after childbirth). In some countries, parental leave is generally a sharable family entitlement but with certain periods reserved for use by the mother or father, while in others (such as Austria and Germany) “bonus” paid weeks are offered if both parents use a certain portion of the family entitlement. Assuming that the family wishes to maximize the total length of leave on offer, this implies that a certain number of weeks are effectively “reserved” for fathers or the “second” parent.

Source: OECD family database.

**Croatia has 56 weeks of maternity/parental leave available to the mother, which is somewhat shorter than the EU average of 66 weeks (Figure 32).** Until the end of the mandatory maternity leave period (until the child reaches six months of age), the salary compensation is paid at 100 percent of the insured's monthly earnings by the Croatian Health Insurance Fund. In the case of multiple births or the birth of the third and every subsequent child, parents are also entitled to paid leave until the youngest child is 3 years old. Unemployed parents are entitled to a flat-rate parental allowance. Fathers are entitled to nine weeks, above the EU average of six weeks. However, many fathers do not take the parental leave allotted to them. According to the latest official data for 2018, fathers account for 7.9 percent of all parental leave taken (Gender Equality Ombudsperson 2018).

**FIGURE 32.**  
Total Paid Leave Available to Mothers (paid maternity leave + paid parental and home care leave available to mother)



Source: OECD 2016. Parental Leave Systems: <http://www.oecd.org/els/family/database.htm>.

## Childcare provision

**Unpaid care work is highly prevalent among Croatian women, and the lack of childcare options presents a barrier for women reentering the workforce.** As of 2017, 32 percent of Croatian women aged between 25 and 64,<sup>64</sup> were inactive and not seeking employment due to looking after children or incapacitated adults instead of paid work, or due to other family or personal responsibilities (Figure 33). Croatia ranks extremely low with regard to the percentage of men participating in housework at 11.9 percent (European Institute for Gender Equality 2017). In 2015, women spent on average 23 hours in unpaid work per week, in comparison to men, who spent 7 hours per week (Figure 34).

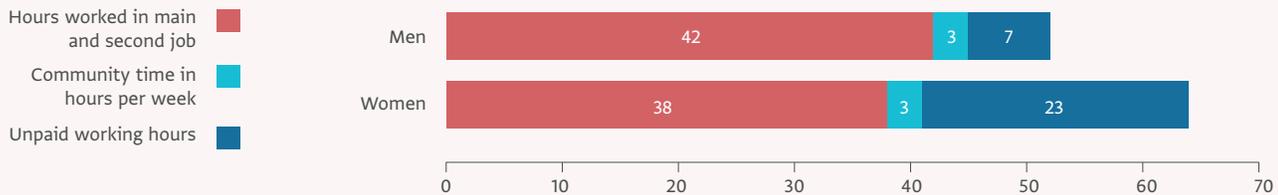
**FIGURE 33.**  
Inactive Population  
Ages 26–64 Not  
Seeking Employment  
due to Caregiving  
Responsibilities, by  
Gender, 2017



Source: Eurostat.

Notes: The figures represent the share (in %) of the inactive population not seeking employment of the respective gender who reported either “looking after children or incapacitated adults” or “other family or personal responsibilities” as the main reason for their not seeking employment.

**FIGURE 34.**  
Paid and Unpaid  
Working Hours per  
Week by Gender, 2015



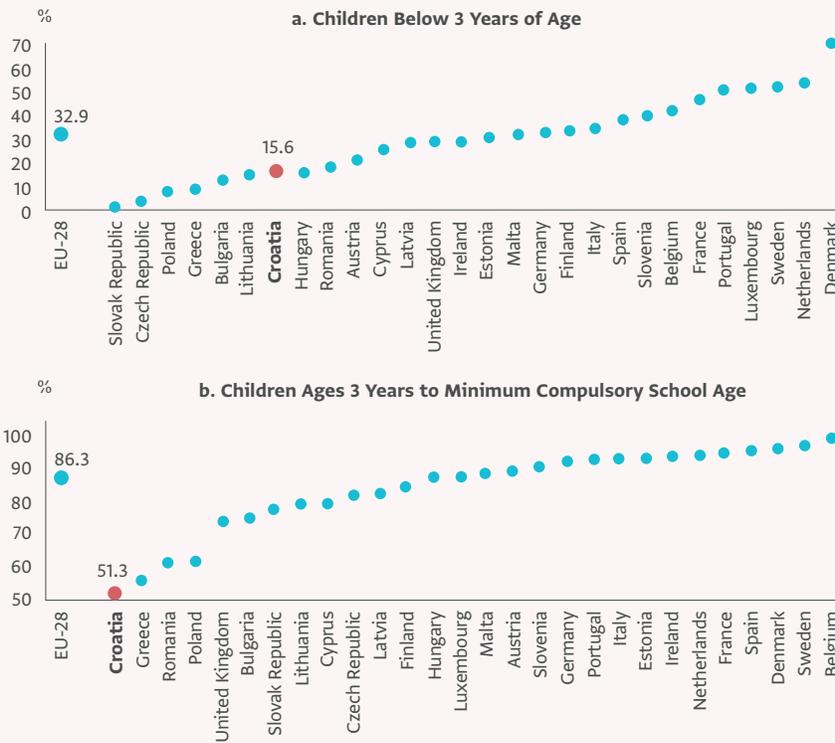
Source: Eurofound, 2015 European Working Conditions Survey.

<sup>26</sup> As compared to only 6.7 percent of men.

**In comparison to the EU, Croatia has a low share of children under 3 covered by formal childcare arrangements, ranking as the seventh lowest among EU member states (Figure 35, panel a).** Yet there is mounting evidence that female labor force participation is affected by the availability, and even more importantly, affordability, of childcare.<sup>27</sup> Other studies show the positive relationship between childcare coverage and fertility in aging European societies (Luci-Greulich and Thevenon 2013, Baizán 2009 for Spain; Del Boca et al. 2003 for Denmark, Italy, Netherlands, and Spain; Bauernschuster et al. 2013 for Germany); a topic relevant for Croatia’s demography.

**For children from age 3 to school age, the coverage is strikingly low, at 51 percent, placing Croatia at the very bottom of EU countries.** This is far below the EU-28 average of 86 percent (Figure 35, panel b). The low share of preschool-age children in formal childcare is due chiefly to the scarce availability of kindergartens, especially outside urban areas, contributing to sizeable spatial inequality in childcare availability. Low-income women are often in greater need of childcare, which could be provided through community-based care. Arguably, the short supply of formal childcare would be much more of a barrier for female labor market participation if there was not the widespread practice of grandparents taking care of preschool-age grandchildren.<sup>28</sup> However, this care may not always be reliably available and may not provide the same learning opportunities as formal childcare.

**FIGURE 35.**  
Children in Formal Child-  
care, by Age, 2017



Source: Eurostat.

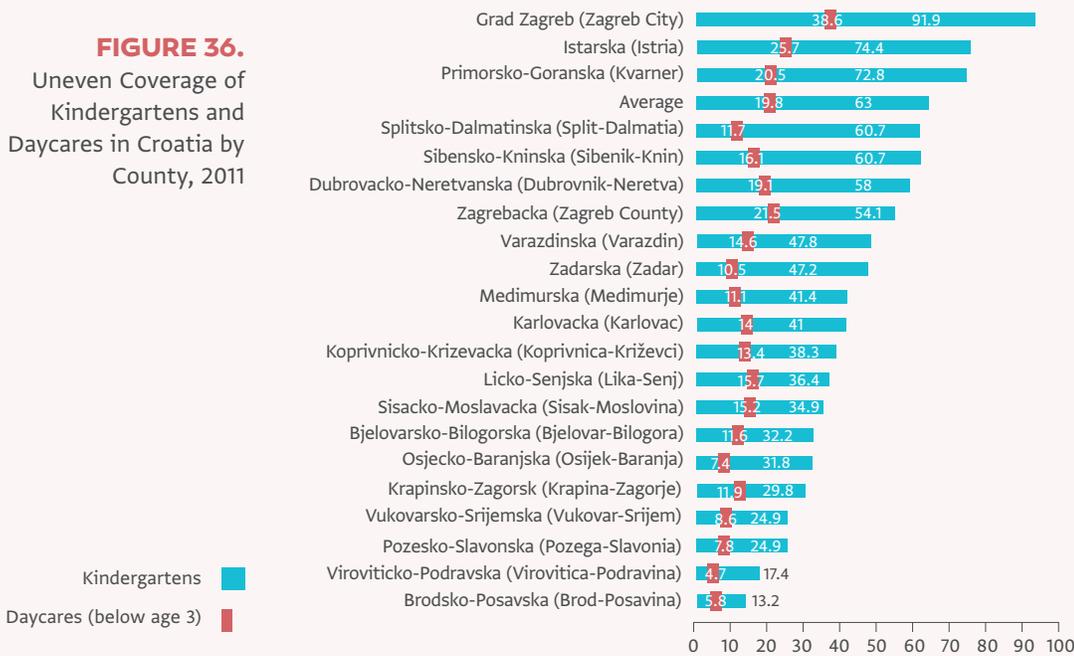
Notes: The figures represent the share (in %) of children in formal childcare in the population of children of the respective age. Children are considered to be in formal childcare if they spend any positive number of hours in it.

<sup>27</sup> Fong and Lokshin (2000) examined the relationship between female labor supply and the cost of paid childcare in Romania between 1989 and 1995 and found that both female labor force participation and the decision to use paid childcare were sensitive to the price of childcare.

<sup>28</sup> Particularly persistent in non-urban and rural areas.

**There are also pronounced regional differences in availability of childcare.** Coverage of daycares that provide care for children under 3 years of age is much lower than for kindergarten programs. The coverage varies from 4.7 percent of children in Virovitica-Podravina County of Slavonia to 38.6 percent in the city of Zagreb. In terms of kindergartens, the city of Zagreb has the widest coverage (91.9 percent), followed by the region of Istria, with 74.4 percent, Primorje-Gorski with 72.8 percent, and Split-Dalmatia and Šibenik-Knin with 60.7 percent. The lowest coverage rates are in Slavonia, with four of its five counties having the lowest access to childcare—Brod-Posavina (13.2 percent), Virovitica-Podravina (17.4 percent), Požega-Slavonia (24.3 percent), and Vukovar-Srijem County (24.9 percent)—and the fifth, Osijek-Baranja, having the sixth lowest access (31.8 percent) (Figure 36). Recent research shows that countries with better-developed childcare systems, and preschool and kindergarten coverage have the highest rates of women employment (Bertek and Dobrotić 2016). The low coverage of childcare and low levels of female labor force participation are characteristic of the lower income counties of eastern Croatia that make up Slavonia; while middle-income central Croatia has mid to high levels of employment. The highest coverage of kindergartens is in counties in Istria, Kvarner, and Dalmatia, which also register higher levels of women’s employment (Bertek and Dobrotić 2016).

**FIGURE 36.**  
Uneven Coverage of  
Kindergartens and  
Daycares in Croatia by  
County, 2011



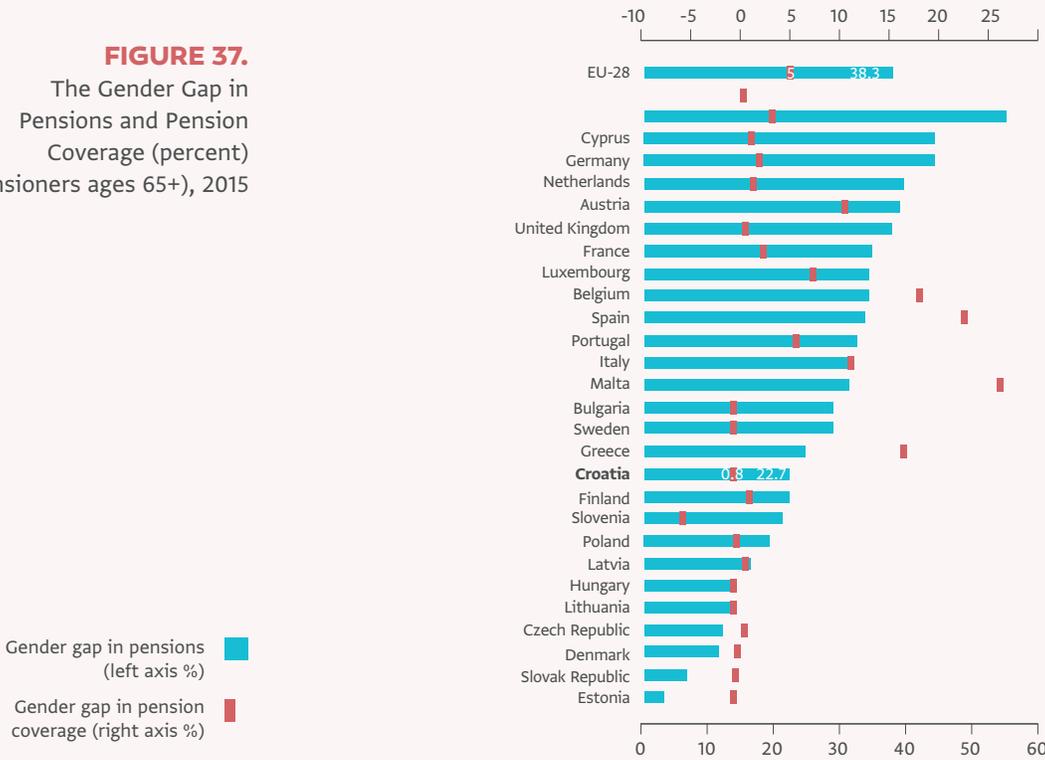
Source: Bertek and Dobrotić 2016

## Pensions

**Women generally live longer than men, meaning that women will spend more years of their lives in retirement.** They should therefore target a higher level of savings than men to achieve the same level of annual income throughout their entire retirement. Most women will outlive their husbands, leaving them without a partner to share expenses with, and to be a caretaker if needed. Additionally, in Croatia, it is a given that they will spend more on healthcare, as women have higher incidences of chronic illnesses or health problems than men; thus, women’s retirement can be relatively more expensive than men’s. The current retirement age is 65 years old for men and 62 for women.

Yet data from 2015 shows that women in Croatia receive, on average, 23 percent lower levels of pension or old-age safety net payments than men (Figure 37). Older women, especially, are more likely to have worked part-time and in less well-paid jobs. Since pension benefits are often earnings-related, these differences in career profiles between men and women can lead to large gender disparities in pension payments. Also, having spent more time caring for children or relatives over their lifetimes, older women often do not meet contributory requirements and are therefore more likely to receive only the minimum payment for pensions or old-age safety nets.

**FIGURE 37.**  
The Gender Gap in Pensions and Pension Coverage (percent) (pensioners ages 65+), 2015



Source: European Commission 2017: pp. 59 and 60. Data from Eurostat, EU-SILC.

Note: Gender gap in pensions measures the difference in pensions between women and men, excluding non-pensioners. Gender gap in pension coverage is the gap between the proportions of men and women who are entitled to a pension.

The FGDs further illuminated this issue. Participants reported that men and women receive different levels of pensions for two reasons. Those women who were employed usually had jobs that paid less than jobs their male counterparts had, and pensions are calculated accordingly. Secondly, a widowed housewife inherits only 70% of her husband's pension.

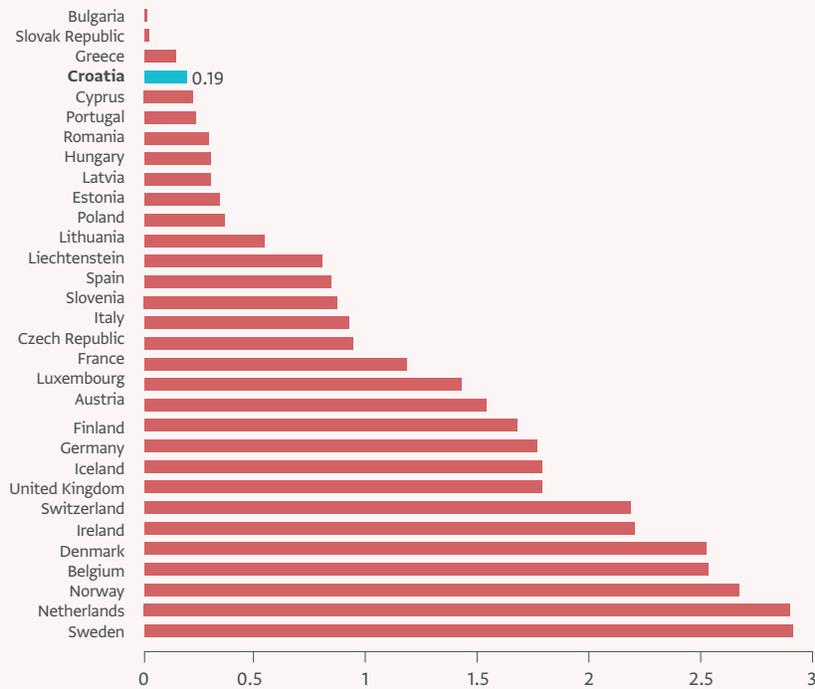
## Elder Care

**Given Croatia's aging demographic profile, elder care provision is an important national policy issue and has gender implications.** Within families, the demand for time devoted to informal and at-home care falls disproportionately on women of all ages, as is the case in many other countries (Levin et al. 2015). Daughters and daughters-in-law are called upon to be elder care providers, and their daughters often help their mothers in carrying out this function. As with childcare, inten-

sive elder care duties can reduce female labor supply during the most productive years. There is a substantial body of evidence, from a variety of contexts, that intensive, time-demanding care, has a significant negative effect on the likelihood of staying in the labor force.<sup>29</sup>

While the availability of formal elder care has increased in Croatia, there is still a significant unmet demand for it. Since the late 1990s for-profit and non-profit elder care providers have increased, and today they provide an important share of services (Chakraborty 2010; Dobrotić and Plasová 2013). New residential homes are being set up, predominantly by non-state providers, which account for 76.7 percent of new capacities established since 2003 (mainly by private providers, followed by religious communities and NGOs)<sup>30</sup> (Dobrotić and Prpić 2013). The pluralization of elder care services is becoming an important trend, and in the past decade, additional efforts have been directed towards the development of “alternative” forms of care, such as adult foster care, family-type homes,<sup>31</sup> and different community based-services such as home care, daycare centers, gerontology centers, etc. Still, the increasing supply of elder care services has not managed to meet the continually growing demand for elder care. The lack of services puts an additional burden on families, and can be a constraint on labor market participation, especially of women. Public spending on elder care continues to be low (Figure 38).

**FIGURE 38.**  
Public Spending on Long-Term Care as a Percentage of GDP in 2014



Source: Eurostat.

<sup>29</sup> Heger (2014) uses SHARE data for 13 EU countries to look at caregivers’ employment, and finds caregiving decreases employment rates in countries with low supply of formal care (or “family care countries”) by 34 to 60 percentage points, depending on the frequency of care, but has no impact on caregivers’ employment probability in countries with more established care systems. In the United States, a study found that women ages 55 to 67 who provided unpaid care to their parents reduced their work hours by 41 percent, on average (Johnson and Lo Sasso 2006).

<sup>30</sup> Despite this trend, the capacities of state-owned homes are still the most prevalent, accounting for 62.5% of the total residential capacities in Croatia in 2011 (Ministry of Social Policy and Youth 2012).

<sup>31</sup> Family-type homes are small housing units that can accommodate up to 20 persons.

## Active Aging

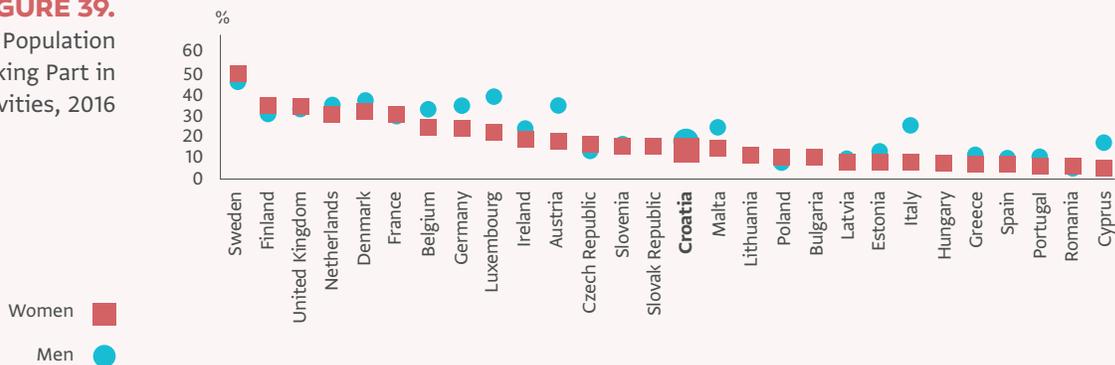
Croatia ranked 18th of the 28 EU countries in the EU Active Aging Index for 2014,<sup>32</sup> which shows that older adults can be vulnerable to poverty and deprivation. The index measures the experience of individuals ages 50 and over in terms of employment, social participation, independent living, and capacity for active aging (e.g. good health status, engagement in lifelong learning). The index reveals that older Croatians offer significant untapped potential: they are not aging in a healthy manner. Many have needs around chronic conditions such as dementia, diabetes, or cancer, with accompanying healthcare costs. The average employment rates and incomes among the elderly are low. Data on active aging also reveals significant gender disparities and points to the degree of exclusion of elderly women in Croatia compared to men, and vis-à-vis other European countries in markets, spaces including voice and agency, and services.

“Do you know with whom I’m having conversations? With my chickens, and my rooster.”  
- Elderly women, FGD in Tenja, Slavonia

Civic engagement, a key dimension of active and healthy aging, is lagging behind many other EU countries among the elderly in Croatia, with women engaged at a slightly lower rate compared to men (Figure 39). In addition to the societal benefits arising from these activities, they tend to increase individual wellbeing. In terms of services, the use of information and communication technologies (ICT) can promote the autonomy of older people, and is a tool for maintaining social contacts and connectivity to services, events, news, and lifelong learning. Yet Croatia has one of the lowest levels of ICT use among the elderly, and there is an 11 percentage point gender gap between men and women (Figure 40). Lifelong learning and retraining of retirees is another aspect of active aging that needs closer attention, as retirees remain productive for many years after retiring. Their contributions could be important in mentoring younger workers in skill-based work. They could also be retrained to fill the gap left behind due to outmigration by younger people in many areas.

**FIGURE 39.**

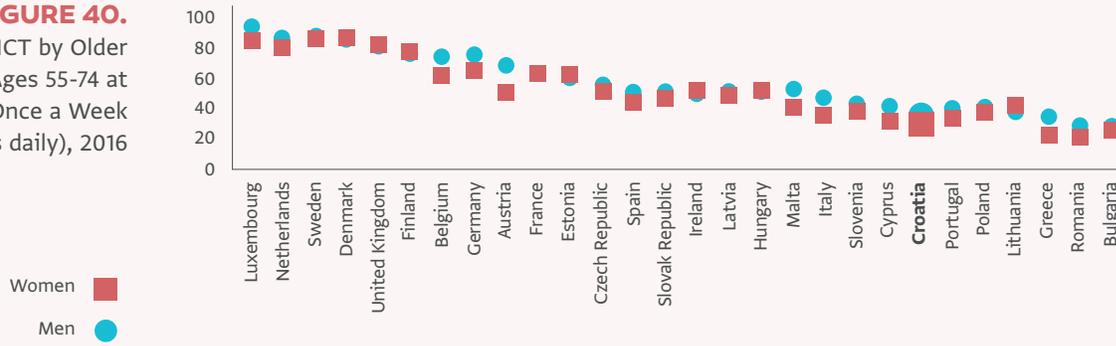
Percentage of Population Ages 55+ Taking Part in Political Activities, 2016



Source: European Quality of Life Survey (EQLS).

<sup>32</sup> The Active Ageing Index was developed by the United Nations Economic Commission for Europe (UNECE) and the European Commission's Directorate General for Employment, Social Affairs and Inclusion. It comprises 22 individual indicators grouped in four domains: employment; social participation; independent living; and capacity for active aging. The Active Aging Index indicators focus on the current generation of older people (mostly referring to those ages 55 and older). Their active aging outcomes reflect experiences and vulnerabilities accumulated over the course of their lives (for a discussion, see Zaidi 2014). All indicators and their aggregation into composite measures are available separately for men and women, indicating also what progress could be achieved simply by closing gender gaps (for a detailed description, see Zaidi et al. 2013).

**FIGURE 40.**  
Use of ICT by Older  
Persons Ages 55-74 at  
Least Once a Week  
(includes daily), 2016



Source: Eurostat ICT Survey 2016.

## 7. Gender Norms and Women's Voice and Agency

Croatia is among the EU countries with the most traditional gender norms. Women are well represented in subnational politics but underrepresented at the national level. Women are also underrepresented in positions of responsibility in the private sector. Incidents of sexual and gender-based violence are likely underreported in Croatia and focus group discussions suggest it is commonplace. LGBTI people face discrimination; especially transgender people.

**Traditional gender norms can restrict women’s labor force participation, their representation in politics and government, and be enshrined in discriminatory laws and practices.** The more traditional social norms on gender, meanwhile, are in opposition to women’s agency<sup>33</sup> and may undermine women’s capacity to act. A large-scale survey of members of a number of parliaments undertaken by the Inter-Parliamentary Union found that over 90 percent of respondents agreed that women bring different views, perspectives, and talents to politics, and an equally large percentage of male and female respondents believed that “women give priority to those issues believed to be women’s issues.” (Ballington 2008). Research on women’s policy impact at the local level also suggests that local women decision makers tend to have a positive impact on the delivery of services to women and children (Beaman et al. 2011).

### Voice and Agency

The ability to have a voice in society and influence policy—measured by participation and representation in formal politics and engagement in collective action and associations—is an expression of women’s agency. Empowering women as political and social actors can change policy choices and make institutions more representative of a range of voices. Higher numbers of women in parliament, local councils, and other key decision-making positions generally contribute to stronger attention to women’s issues.

## Women’s Political Participation and Leadership

**A 2017 Eurobarometer survey (European Commission 2017b) on gender norms<sup>34</sup> shows that on average, the Croatian population holds more traditional gender norms that assign women the primary responsibility for family care, while men are under pressure to provide for the family.** Discriminatory attitudes and norms towards women in politics are also widespread, which translates to the underrepresentation of women in decision-making positions (Table 3).

**Croatian women are underrepresented in national politics and decision making when compared to other EU-28 countries.** In 2017, women occupied 18 percent of all seats in the national parliament, considerably less compared to the EU-28 average of 29.3 percent (Figure 41 panel a). This puts Croatia in the fifth lowest place among the EU-28, and far below countries that have achieved gender balance. It is noteworthy that in 2010, women’s representation in the national parliament was virtually equal to the EU-28 average, but the figures have deteriorated in Croatia, while most of the EU-28 have registered an improvement. Women’s representation among senior ministers in the national government doubled from 15.8 percent in 2010 to 28.6 percent in 2017, and is slightly above the EU-28 average, but still considerably below achieving a gender balance<sup>35</sup> (Figure 41 panel b).

.....  
<sup>33</sup> Women’s agency is the ability to make effective choices and to transform those choices into desired outcomes (World Bank 2011). Thus, agency is key to understanding how gender outcomes emerge and why they are equal or unequal.

<sup>34</sup> This survey, sponsored by the European Commission, explores citizens’ opinions about gender equality, with a particular focus on gender equality in politics and at work, and the gender pay gap, generally and in companies where respondents work. It was carried out in the 28 member states of the EU in June 2017. 28,093 respondents from different social and demographic groups were interviewed face-to-face at home in their mother tongue.

<sup>35</sup> Gender balance in politics is defined as at least 40% representation of each gender.

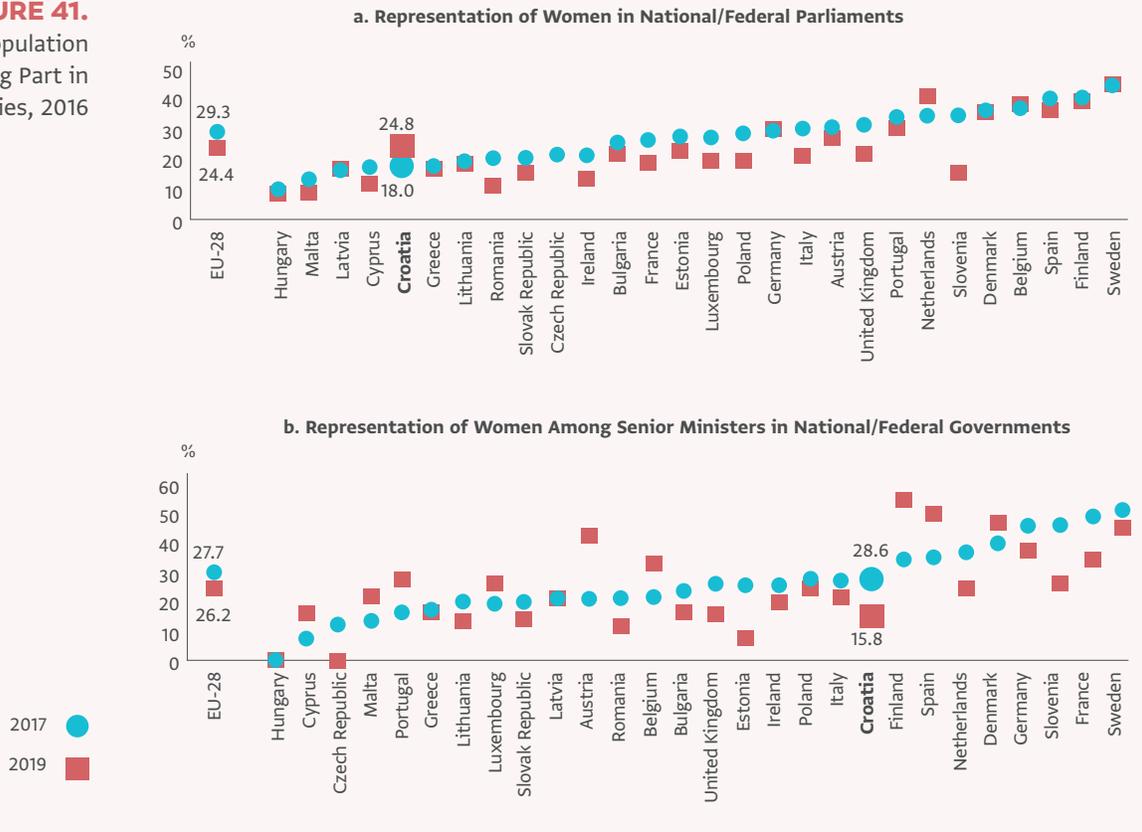
**TABLE 3.**  
Selected Societal  
Gender-Related  
Attitudes, 2017

Statement	EU-28	Croatia
<b>Work and household responsibilities</b>		
The most important role of a man is to earn money (% agree)	43	55
The most important role of a woman is to take care of her home and family (% agree)	44	60
A man taking parental leave to take care of his children (% approve)	84	66
A man doing an equal share of household activities (% approve)	84	70
Women have less freedom because of their family responsibilities (% agree)	67	82
<b>Political participation</b>		
Women are less interested than men in positions of responsibility in politics (% agree)	34	44
Politics is dominated by men who do not have sufficient confidence in women (% agree)	61	66
Women do not have the necessary qualities and skills to fill positions of responsibility in politics (% agree)	17	24

Source: Eurobarometer 465 – Gender equality 2017.

Notes: % agree = % reporting to “totally agree” or “tend to agree”. % yes = % reporting “yes, definitely” or “yes, to some extent”. % approve = % reporting to “strongly approve” or “tend to approve”.

**FIGURE 41.**  
Percentage of Population  
Ages 55+ Taking Part in  
Political Activities, 2016

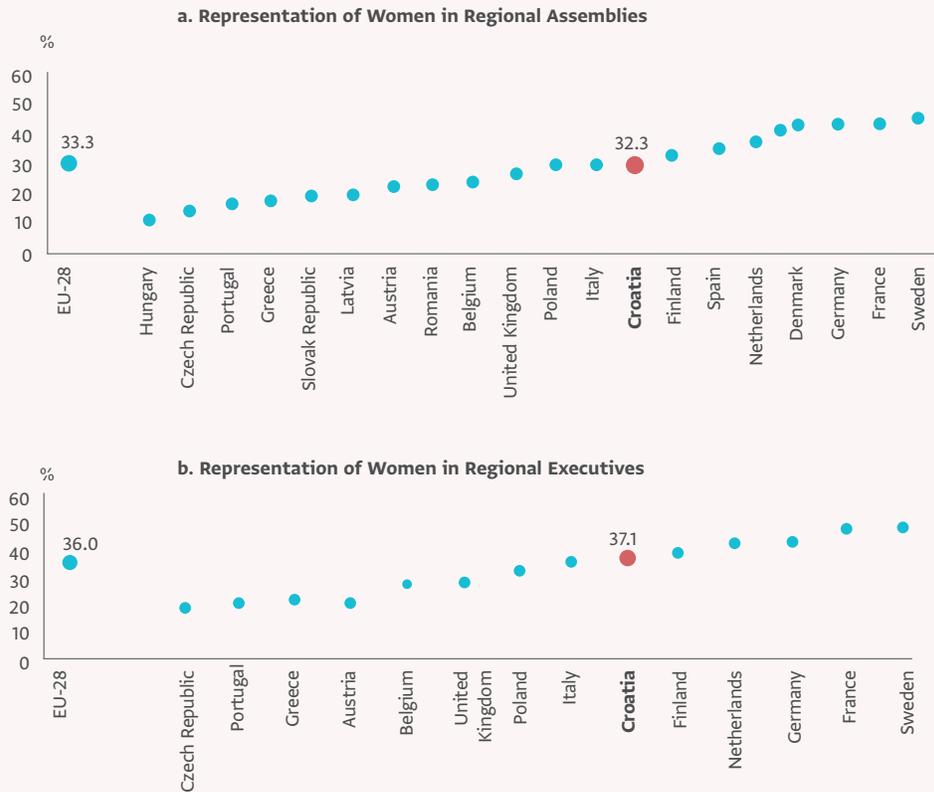


Source: European Institute for Gender Equality.

Notes: The figures refer to women's share (in percent) of all members of the respective bodies in the respective years. National/federal parliaments refer to single/lower houses of parliaments.

**At the subnational level, women’s representation is much higher and comparable to the EU average.** In 2017, women’s representation in regional assemblies and regional executives stood at 32.3 percent and 37.1 percent, respectively (Figure 42). The higher representation of women at the subnational level could be a hopeful sign of future improvements towards higher representation at the national level. Their impact on local development is yet to be studied.

**FIGURE 42.**  
Representation of  
Women in Subnational  
Politics, 2017



Source: European Institute for Gender Equality.

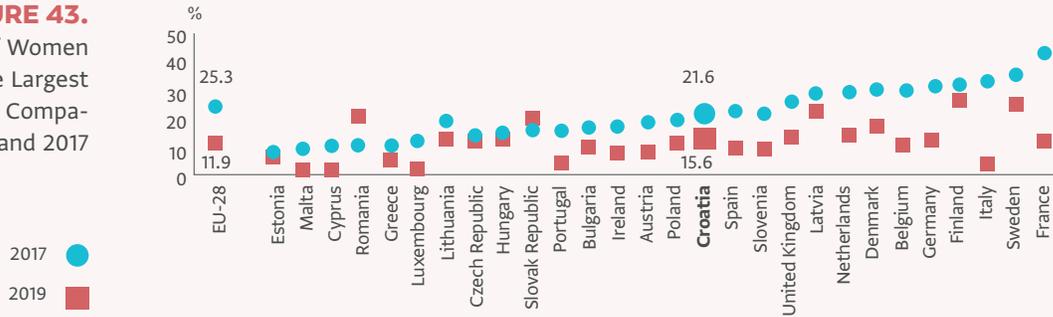
Notes: The figures refer to women’s share (in percent) of all members of the respective bodies. For countries not depicted, the data is not available.

**Croatian women are also underrepresented in positions of responsibility in business.** This is typical of other EU member states, where all but one falls short of the gender balance threshold of at least a 40 percent share of each gender. In 2017, with women’s share on boards of the largest publicly-listed companies at 21.6 percent, Croatia was below the EU-28 average of 25.3 percent (Figure 43).

There has been an improvement since 2010, as in most other countries, but rather small. According to the recent Eurobarometer survey (European Commission 2017b), a majority of Croatian citizens (89 percent; EU-28 average = 87 percent) acknowledge the importance of gender equality for companies and the economy. There is also a majority awareness of the fact that gender equality has not yet been achieved in leadership positions, though this majority is smaller (41 percent think it has been achieved; EU-28 average = 44 percent).

**FIGURE 43.**

Representation of Women on Boards of the Largest Publicly-Listed Companies, 2010 and 2017



Source: European Institute for Gender Equality.

Note: The figures refer to women's share (in percent) of all board members in the respective year.

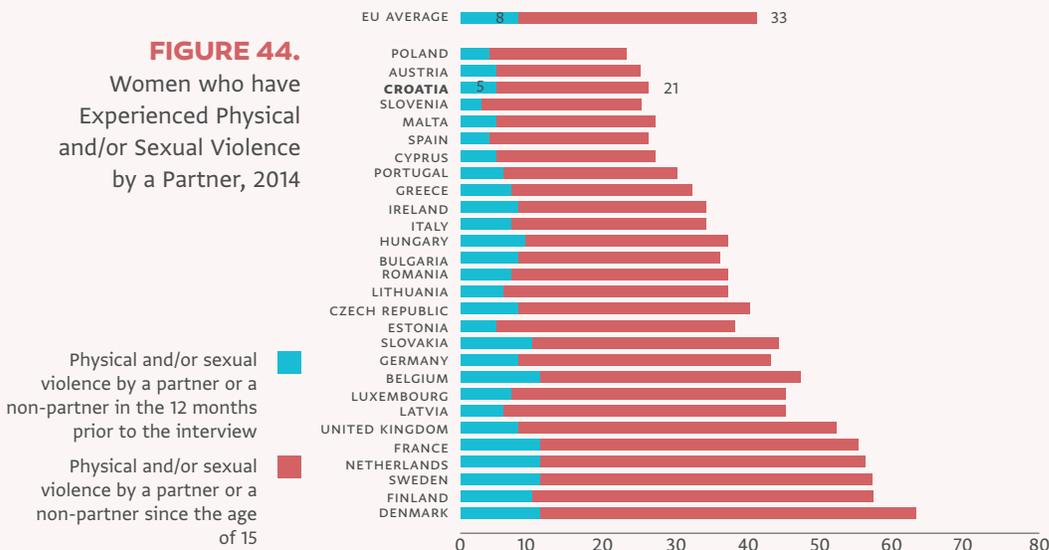
## Sexual and Gender-Based Violence and Exploitation

Violence is the opposite of freedom—an extreme form of coercion that negates the victim's agency.

Results from the 2016 Eurobarometer survey (European Commission 2016b) indicate that 36 percent of respondents in Croatia believe that domestic violence against women is very common and 48 percent believe that it is fairly common. One in five women have experienced intimate partner physical and/or sexual violence since the age of 15 (Figure 44). However, recent data suggests a decrease: according to the latest Women against Violence Europe (WAVE) report (2017), there has been a 38 percent drop in acts of domestic violence in Croatia. The number of cases reported under the Law on Protection against Domestic Violence fell from 15,189 in 2010 to 9,471 in 2017. This could also indicate that a number of cases go unreported. A 5 percent rate of intimate partner violence in Croatia would place the country far below the EU average of 33 percent. Experts attribute this trend to the practice of arresting the victim alongside the perpetrator because the victim defended him or herself or allegedly insulted the perpetrator (WAVE 2017).

**FIGURE 44.**

Women who have Experienced Physical and/or Sexual Violence by a Partner, 2014



Source: FRA 2014 database.

**According to the WAVE report (2017), Croatia does not meet the Istanbul Convention<sup>36</sup> standards for shelter provision, setting up a national women’s helpline, and the standards for women’s shelters.<sup>37</sup>** The FGDs acknowledged the prevalence of domestic violence. On average, 100 to 140 cases of rape are reported annually in Croatia, however NGOs estimate that only one in three rapes are reported. Women often do not report rape because of a lack of knowledge of the law and the protections provided, because of feelings of shame or fear of reprisal, or because of fear of economic consequences in cases of spousal rape (US Department of State 2010).

**The latest Croatia Country Report of the UN Special Rapporteur on violence against women notes a discrepancy between the provisions of the law and its effective implementation by the state in response to intimate partner violence.** The Rapporteur noted a number of recurrent complaints from victims during her visit to Croatia. These included inadequate sentences for perpetrators, the suspension of their sentences, and measures that do not benefit the victim directly, such as psychosocial therapy to change perpetrators’ behaviors through counseling or treatment (UN 2013). One of the most tragic results of the Balkan armed conflict were the thousands of genocidal or ethnic rapes committed during the war—a tragedy so powerful that in 1993, the International War Crimes Tribunal for the Former Yugoslavia identified systematic rape as a crime against humanity for the first time. The European Institute for Gender Equality survey (2014) estimates that the cost of gender-based violence in Croatia could equal approximately €2.2 billion each year.<sup>38</sup>

**Human trafficking of women and girls and sexual exploitation is also a source of concern in Croatia, with Roma women and girls being particularly vulnerable due to their poor socio-economic status, lower education, and high unemployment rates.** Roma girls often fall victim to trafficking for coerced marriage and panhandling (Government of Croatia 2012; US Department of State 2017). Recently, the Government of Croatia began working with NGOs to strengthen efforts to identify victims, and increased funding for trafficking prevention efforts (US Department of State 2017). However, according to the US State Department (2017), judges continue to issue light sentences for forced labor and sex trafficking, and often dismiss the victim’s testimony as unreliable due to a lack of understanding of trafficking. The national committee to coordinate anti-trafficking activities did not meet in 2016 and a national action plan has yet to be developed.

## Issues in LGBTI agency

**Croatia is the only country in Southeastern Europe that does not require medical procedures, such as sterilization, surgical interventions, or hormonal treatment, as preconditions for legal gender recognition.** However, a mental disorder diagnosis, an assessment of time lived in the new gender identity, and a single civil status (forcing those who are married to get divorced) are required before changes can be made to official documents (Figure 45). Because of these requirements, many transgender people still have documents that do not match their gender identity). As a result, they

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<sup>36</sup> The Council of Europe Convention on preventing and combating violence against women and domestic violence (Istanbul Convention) was opened for signature on May 11, 2011, in Istanbul, Turkey. The convention aims at the prevention of violence, victim protection, and “to end the impunity of perpetrators”. As of January 2018, it has been signed by 46 countries and the EU.

<sup>37</sup> There is no national women’s helpline in Croatia. However, the shelter Autonomous Women’s House Zagreb is often contacted by women throughout the country. There are 18 women’s shelters in Croatia; seven women’s shelters offer 125 beds, while 11 state homes provide 193 beds, totaling 318 beds available in Croatia. Additionally, there are 16 women’s helplines in Croatia offering counseling and support, most serving as women’s centers as well.

<sup>38</sup> The study calculated the cost of gender-based and intimate partner violence by lost economic output, provision of services (such as health, legal, and social), and personal (physical and emotional) impact on the victim. The study also included analysis of the impact and cost to include gender-based and intimate partner violence against women.

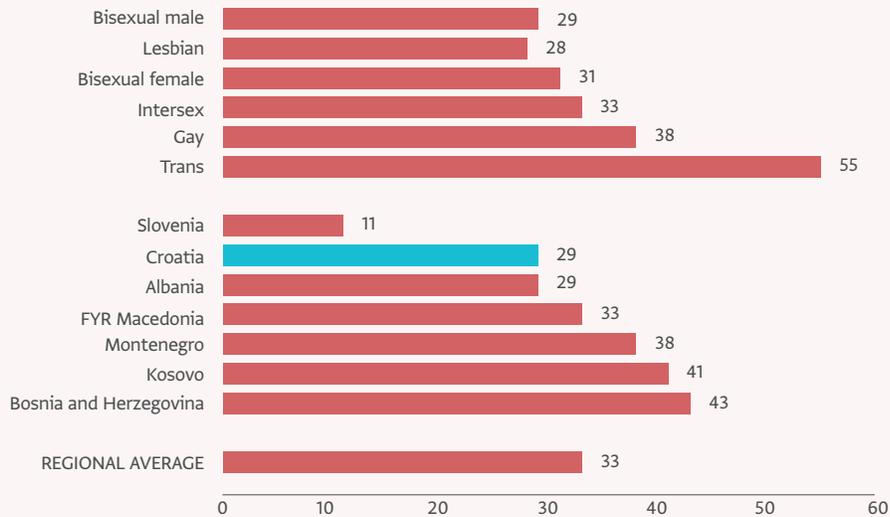
face many obstacles accessing services and facilities. Tasks such as applying for a job, getting a bank loan, and using identity cards when traveling can become sources of stress and discrimination. Further, showing personal documents that contain a name and gender marking that do not correspond to the person’s appearance can trigger violence (Figure 46 below) (World Bank 2018e).

**FIGURE 45.**  
Procedures for Legal Gender Recognition in Countries Surveyed

	Country						
	Albania	Bosnia and Herzegovina	Croatia	Kosovo	Montenegro	FYR Macedonia	Slovenia
Existence of procedures	●	●	●	●	●	●	●
Name change	●	●	●	●	●	●	●
Change of gender on official documents to match gender identity	●	●	●	●	●	●	●
No “gender identity disorder” diagnosis/ psychological opinion required							
No compulsory medical intervention required							
No compulsory surgical intervention required			●				
No compulsory sterilization required			●				
No compulsory divorce required							
No age restrictions (available to minors)			●				

Source: World Bank 2018e.

**FIGURE 46.**  
LGBTI People in the Region Who Have Been Physically/Sexually Assaulted or Threatened with Violence (%)



Question: in the past 5 years, have you been: physically or sexually assaulted or threatened with violence at home or elsewhere (street, on public transport, at your workplace, etc.) for any reason?  
Base: total sample (N: 2329)

Source: World Bank 2018e.

## 8. Discussion And Recommendations

This Country Gender Assessment reviewed the state of equality between women and men in Croatia in terms of endowments, economic opportunities, and voice and agency. It found that the country has made substantive progress on including gender equality both institutionally and legally into its policy agenda. Certain indicators of gender equality remain strong, such as equitable primary and secondary school enrollment for boys and girls, while others, such as poverty of elderly women, women's overall health, or accessibility and acceptability of sexual and reproductive health services for vulnerable groups, show little sign of improvement, indicating a need for further effort. The most severe gaps are in access to economic opportunities, which are impacted by gaps in education, health, and care services. Women have a limited role in the work force and even less opportunities for entrepreneurship given gender roles and socioeconomic constraints. Youth and retirees also face a paucity of employment opportunities. A better understanding of the trends identified in this assessment will be critical to creating policies that will improve gender relations and opportunities for people living in Croatia, regardless of gender, sexual orientation, ethnicity, or place of residence.

**Rural areas lag far behind urban areas in terms of poverty reduction, employment, education, and access to services, including childcare and elder care.** Besides ethnicity, location plays an important role in determining welfare outcomes among both men and women. Rural childcare coverage, for example, is considerably lower in the rural areas of Eastern Croatia than in the capital. Persistent cultural norms related to traditional gender roles put more pressure on men to provide for their families, while pressuring women to leave paid work to provide unpaid care for their children. Less skilled women in rural areas face the strongest barriers to finding employment among groups excluded from the labor market.

**Social exclusion affects the elderly across the board.** The situation is more dire in rural areas, where the elderly—some dealing with age-related diseases—have limited or no support, are disconnected from society, and lack the tools or opportunities to reintegrate into society. This came out clearly in the FGD with the elderly in Slavonia. As the population of Croatia ages, social challenges will intensify and will require coordinated gender-responsive public policies. It will be necessary to increase the participation of older workers, especially women, in the labor force, encourage entrepreneurial activities, invest in lifelong learning, and improve lifestyle habits and access to preventive healthcare. Despite a rapidly aging population, spending on long-term care is low in Croatia when compared to other EU countries, and the unmet need for elder care services has not been adequately estimated to plan for the future. The care that the elderly require is often provided by female relatives, which leaves them with less time for paid work, and sets them up for deprivation in retirement unless they can—in turn—rely on female relatives to take care of them for free. The growth in the care market is also an opportunity for inclusive entrepreneurship to train youth and older adults to provide standardized, at-home elder care. This could also have a positive impact on more women entering the labor market due to fewer care responsibilities. Putting a good system of at-home care in place could also save taxpayer the much greater costs associated with institutional care.

**Women trail behind men in voice and agency, as well as opportunities for income generation and lifelong learning.** While men are at higher risk of being poor before they reach retirement age, women are more likely to live in poverty once they grow older, live longer in this condition, and are also more likely to be sick in their lifetime. Women do not equally benefit from technological change and lifelong learning opportunities, leaving them especially vulnerable and devoid of opportunity as they approach retirement age. With less resources acquired over their working life, women are also less likely to take on the risk of entrepreneurship—while older men have better rates of owning their own business.

**Women’s high levels of tertiary education enrollment do not translate into higher levels of labor market participation.** While women start out at comparable levels with men, labor market participation drops with age due to care responsibilities and the inability to reenter the labor market. **Croatian women lag significantly behind men when it comes to graduating from most of the STEM fields (science, technology, engineering, mathematics).**

**Women in their reproductive years are disproportionately impacted by unemployment, highlighting the difficulties in reentering the workforce after childbearing, and the discrimination faced by women of reproductive age (25–40 years old) when they are seeking work.** One recommendation is to provide opportunities for women seeking to reenter the labor market to update their skills, including ICT skills, and to provide incentives to employers to hire women wishing to reenter the workforce after taking time off to rear children. A second recommendation is to offer quality affordable daycare to enable women to enter the market and remain in it. This is an area where IFC can be particularly helpful to the government and the private sector in aiding their efforts to meet this objective. Its research has shown that return on investment in childcare

can be further increased when the childcare strategy is combined with other measures to support employees' work-life balance, such as integrating the childcare focus with marketing, sustainability, and customer service (IFC 2017). Women who are not in formal employment, including rural women, can be supported both by being trained to offer community-based childcare on a fee basis and by having access to these more accessible and affordable services.

**Female entrepreneurship needs a strong and effective boost.** Beyond existing social norms, the bottlenecks preventing women from starting new businesses include lack of certification and re-training for new skills, lack of capacity building with regard to financial and digital literacy, business development, and management, as well as difficulties in accessing finance for excluded groups. Vulnerable women, including rural women, also need to have a collective voice in the market place to be competitive and platforms that provide this agency should be encouraged (see Box 5 for a

**BOX 5.**

From Voices to Choices: Empowering Rural Women through Business Collectives

Investing in women yields large development dividends as they in turn invest in their families and communities. The potential of low skilled and often rural women to be active agents and entrepreneurs is often not realized. A report from McKinsey Global Institute (2015) calculated that US\$12 trillion could be added to global GDP by 2025 by giving women an equal chance to contribute. There is globally a US\$1.5 trillion funding deficit for women entrepreneurs, as 70 percent of women-owned small- and medium-sized enterprises cannot access finance. It has also been recognized that consistent and long-term capacity building and business development services are important for the success of women entrepreneurs.

Proven models that address the multiple challenges faced by vulnerable women while empowering them economically, socially, and politically in terms of voice and agency are few. One such model is of business collectives that operate on the basis of mutual trust and solidarity or self-help groups. In South Asia, for over three decades, they have brought together vulnerable women in groups of 15-20 women for group savings that are leveraged to access credit and to start women-led and owned enterprises. In India, where the model is supported by government, 55 million low-income women, including 3.5 million farmers, are members of 4.83 million collectives. Together they have saved US\$789 million and raised US\$23.6 billion in bank loans in the last five years, and have started over 26,000 micro and small enterprises in the non-farm sector.

The core elements of the model address the issue of lack of voice and agency through support networks of women for women. Women take on an active role through community mapping, which identifies gaps in service provision and they develop action plans to address these gaps. Groups have thus provided care services, trash collection services, etc. The challenge of access to finance for women with no collateral and credit history, is met through group savings that are used to leverage credit from banks. This also enables financial discipline and prudence. These funds are used to start businesses and to access markets through collective enterprises. Groups are networked at the county level, which enables larger collectives, such as cooperatives, for scale and scope. Ongoing capacity building for leadership, financial literacy, and business and life skills is key as is linking to both the public and private sectors to deliver services needed in the community. The World Bank has funded projects in South Asia based on this model for over 20 years. The model is currently being piloted successfully in Europe and Central Asia in rural areas of Azerbaijan with 400 women organized into 36 business collectives. Local youth have been trained as Community Business Promoters and business incubators have been set up to deliver on-site business incubation and development support

successful platform). There is a large market for elder care that is not being met by the state or the private sector and could be one of the areas where small enterprises could thrive. The Government of Croatia has tried to address this issue with the Make A Wish Program described in Box 6. While a step in the right direction, more is needed for such a program to be sustainable. The recommendation is to come up with a whole-of-government approach involving county and municipal governments in the provision of a supportive environment for women's entrepreneurship. Partnerships with the private sector should also be put in place to connect women to value chains and provide women-centric financial products and business support services.

**BOX 6.**  
Provision of Elder  
Care Services through  
Unemployed Older  
Women in Croatia

*Zaželi* or Make a Wish Program: Through funds from the EU, the government is implementing this program to bring older women into the labor market. The goal is to offer women 50 years and over jobs providing homecare for the elderly and infirm in local communities. Participating women receive a full-time contract of 8 hours per day for a maximum duration of 24 months at the national minimum wage. While the program is expected to mitigate the negative consequences of women's unemployment and poverty status, it is thought to at the same time fill a gap in the market for care services, thereby improving the quality of life of the end users of those services. It is expected to reduce the need for institutional care for the elderly by enabling them to age in place in their own home and community. *Zaželi* has a mandatory training component, with the aim of increasing future employability of participating women. The choice of the type and area of training is at the discretion of the employed women and will be covered up to a cost of HRK 7,000 per woman, with a duration of a minimum of two months and a maximum of six months (during or after the employment period).

This program was launched in 2017, so results are not yet in. The impact of the program, which answers a felt need in society, could be improved. The majority of inclusion initiatives are financed in the form of self-standing programs or projects. This points to a general lack of policies addressing vulnerable groups, both for the caregivers and the beneficiaries of at-home care. These EU-funded initiatives run the risk of being top-down, short-term interventions without long-term strategies and funding options. Concerns regarding the sustainability of such inclusion programs, particularly *Zaželi*, was confirmed by various stakeholders during their field visits.

Fragmentation due to the large number of implementing agencies (131 at last count) is another concern. Care services also lack standardization, and the quality of these services varies between implementing agencies. Needs assessments of the elderly receiving care, as well as of the women providing care, should be done so as to adapt and customize the program to those needs. The training component should be related to the needs in the market and based on market diagnostics. Given the growing demand for elder care, women should be taught and certified to do routine medical checks and women in younger age groups should be allowed into the program.

**High rates of young people who are NEETs**, means that they often end up settling for less stable jobs in the informal sector, which sets them on a lifetime path of lower earnings and fewer opportunities. This also has a long-term effect on productivity, crime, addiction, and social disintegration. Given that most NEET youth come from poor households, this trend can also lead to greater intergenerational poverty and obstruct social mobility. The recommendation is to use opportu-

nities to employ youth with less education to provide care services and other services, and offer on-the-job training that will allow them to move up the career ladder.

**Disadvantages for Croatian Roma girls start early and intensify over the lifecycle.** Exclusion follows them throughout their life in education, healthcare, and later in the labor market and retirement. It is recommended to make early childhood education a priority for Roma girls, and to work diligently to prevent adolescent marriage, and enable youth to avoid unwanted pregnancies.

**Minorities, such as Roma and LGBTI persons, experience multiple layers of overlapping exclusion and deprivation.** Croatia has the second-highest share in the EU-28 of LGBTI persons who feel discriminated against and harassed on the grounds of their SOGI. Large numbers of Croatian LGBTI respondents reported that they avoid public places because they feel unsafe. LGBTI discrimination likely plays a role in the labor market, although this area needs a more in-depth study. The legislative branch of government—and the private sector—should also be engaged in efforts to prevent discrimination.

Health equity for vulnerable groups remains a major concern. Data reveals higher morbidity rates among women across the board, and the poor health and maternal mortality of Roma women is of concern. A campaign to train women in health, nutrition and diet, and the importance of prioritizing and tending to their own health needs to be undertaken. Organizing health camps in rural areas for women and children is one option to consider. These measures can large impact at a low cost.

**Various organizations working in Croatia could be mobilized to support efforts to promote gender equality and minimize social exclusion.** Among others: the public sector; the Ministry for Demography, Family, Youth, and Social Policy; the Ministry of Family, Veteran's Affairs & Intergenerational Solidarity; the Government Office for Gender Equality; the National Employment Office; the Ministry of Education; and the Ministry of Health could play a pivotal role. Subnational governments, both at the regional and local levels, play a crucial role in implementing more inclusive programs. However, to ensure they are able to do this well, their resources, both human and financial, need to be improved. This should be a whole-of-society effort that includes the private sector, financial service providers (including microfinance institutions), academia and civil society, business associations, chambers of commerce, training centers, social entrepreneurs, and NGOs. Last but not the least, the EU is a natural partner for many of these efforts.

**The private sector has an important role in closing gender gaps.** Businesses, from micro entrepreneurs to small and larger enterprises can—with IFC support—advance the agenda of employing more women and minorities, supporting their entrepreneurship, and providing flexible working hours and childcare. Promoting the successes of early-adopters can prompt other employers to replicate their efforts. Ultimately, a lasting development impact can be achieved at the national level once a critical mass of employers adopts these policies.

## The Role of the World Bank

The Country Gender Assessment serves to inform the new CPF for Croatia 2019-2024, which in turn, will inform all activities of the World Bank Group in Croatia during this period. It is thus an important tool to identify entry points in the Bank's portfolio. The existing WBG portfolio and indicative pipeline present opportunities to address the findings of the Country Gender Assessment. The assessment identifies gaps and potential entry points to support interventions in several areas, including education, health, and the labor market.

A Gender Roadmap (Figure 47) has been developed to address how the WBG will engage at multiple levels to help close gender gaps, and is in line with the priorities laid out in the CPF, including tools to track progress and screen future activities. Progress on implementation of the roadmap will be tracked periodically and will be reviewed during the Performance and Learning Review for the CPF, including an assessment of the overall progress made in closing gaps identified as part of the Gender Assessment. The Gender Roadmap enunciates key strategic objectives and lists concrete actions the WBG intends to take in pursuit of these objectives. The first objective is to focus on the pillars and objectives under the CPF that have high impact in terms of increasing gender equality. The second is to mainstream gender equality throughout the portfolio. This has three aspects: i) developing a gender dimension to all activities, including the pipeline of future projects; ii) using all opportunities to engage with government; and iii) developing a coalition of support within the government, as well as with the private sector and civil society, for the exchange of information and best practices, and the building of broad-based support for greater inclusion of all excluded groups.

## Actionable Steps

Decisions during life cycle transitions have significant long-term impacts on how human potential is nurtured, developed, and applied. The actionable suggestions below are therefore grouped around learning, developing and maintaining a healthful lifestyle, starting to work, beginning a family, active and healthy aging, and exercising citizenship and agency, as defined in the World Bank *World Development Report on Gender in 2007*. The steps also reflect key priorities related to gender identified in the Systematic Country Diagnostic (World Bank 2018a).

### Learning for Work and Life

- Make focused efforts to interest young women and their families in turning their better performance in tertiary education into earnings in the job market and to interest girls in and help them enter careers in the STEM fields, through scholarships and career counselling centers that track girls in these fields and help them transition from school to work.
- Invest in lifelong learning opportunities that improve livelihoods and income opportunities for the elderly, particularly elderly rural women. Allow opportunities for retraining and reemployment after retirement and provide incentives for businesses that employ the elderly. Government should demonstrate this by actively engaging the elderly, not just through the delivery of elder care, but by bridging the gaps in other services, such as childcare, and through community-based tourism and other sectors. This is important given Croatia's current depopulation rates and aging society.
- Develop gender-differentiated social and economic empowerment programs, including inclusive entrepreneurship programs with access to finance and markets, and skills development and business development support for youth and underprivileged groups like rural women and Roma. This should be done through a whole-of-government approach and involve an array of non-governmental stakeholders.

**BOX 6.**  
Croatia Country  
Partnership  
Framework, 2019 to  
2024 Gender Roadmap



**STRATEGIC GOALS**

**CONCRETE ACTIONS**

# 1. CPF FOCUS AREAS WITH HIGH IMPACT FOR GENDER EQUALITY

Enhancing sustainability and performance of the public sector

Transforming Justice Services

Boosting participation and contribution of individuals to economic and social development

NDS RAS  
RAS Slavonia  
STARS RAS

Enabling the emergence of a dynamic enterprise sector

RAS Slavonia  
STARS RAS

- Strengthen **capacity to respond to violations** of human rights, including GBV and other forms of discrimination
- Develop a **gender filter** for the NDS and apply a gender lens to related policy notes
- Support **greater economic inclusion** of the excluded rural women, youth and retirees including in growth sectors
- Enhance **the role of women** in the agriculture sector
- Support **enabling environment** for women owned and led enterprises
- Support **incentives for enterprises** of women small farmers and youth

# 2. MAINSTREAMING GENDER EQUALITY IN THE PORTFOLIO INCLUDING PIPELINE

Develop a gender dimension in all WB activities including the pipeline

- Systematic application of a **gender equality filter** to the whole portfolio and pipeline
- Use the Roadmap to **improve efficiency and effectiveness of gender equality mainstreaming** in the country portfolio
- **Track progress on gender equality** across the country portfolio and address it in annual portfolio reviews and PLR by reporting on gender equality result indicators in relevant operations and the CPF

Advocate for gender equality with government using all opportunities to engage

- Promote the **gender equality filter as good practice** with government and other development partners including the EC
- Develop **effective communication activities** on gender equality, including capacity building of selected PIUs
- Support the **greater economic inclusion** of women, youth and marginalized groups

Develop a network of support for greater social and economic inclusion of excluded groups

- Engage a **broad network of supporters** including government agencies, private sector & civil society to exchange information & best practices on gender equality
- Organize a **media campaign** for greater inclusion of groups experiencing economic and social inclusion

- Pursue reforms in the education system to make early childhood education a priority for Roma girls. Use incentives such as school vouchers, conditional cash transfers to encourage parents to keep Roma girls in school, as well as incentives for schools to increase the enrollment and retention rates of Roma girls.

**KEY MINISTRIES:** Ministry of Labor and Pension System; Ministry for Demography, Family, Youth, and Social Policy; Ministry of Science and Education; Ministry of Economy, Entrepreneurship and Crafts; Ministry of Agriculture

**RELEVANT WORLD BANK ACTIVITIES:** Transforming the Education System in Croatia; Support for Establishing the System for Strategic Planning and the Preparation of the National Development Strategy – Croatia 2030; Growth and Jobs in Eastern Croatia RAS; Strategic Transformation in Agriculture and Rural Space RAS); Second Science & Technology Project

**KEY BANK GLOBAL PRACTICES (GPs):** Education; Agriculture; Social Protection; Jobs and Development; Finance; Competitiveness & Innovation; Social, Urban, Rural, & Resilience

### **Developing and Maintaining a Healthy Lifestyle**

- Develop programs to promote good health habits among women, in particular rural, older, and Roma women through a campaign using multimedia and by creating a cadre of health promoters, through training women in communities to disseminate information on healthy habits and lifestyles and through apps that provide more advanced health information, and using public-private partnerships to organize health awareness camps for vulnerable groups.
- Make health equity a goal and create a citizen charter to deliver on health equality for all and in particular, vulnerable population groups; and introduce rigorous results frameworks and monitoring and evaluation components to ensure that public health systems and programs benefit the excluded.

**KEY MINISTRIES:** Ministry of Health; Ministry of Justice; Gender Equality Ombudsperson

**RELEVANT WORLD BANK ACTIVITIES:** Health System Quality and Efficiency Improvement; Support for Establishing the System for Strategic Planning and the Preparation of the National Development Strategy – Croatia 2030; Growth and Jobs in Eastern Croatia RAS; Strategic Transformation in Agriculture and Rural Space RAS; Health Sector RAS (planned)

**KEY BANK GPs:** Health, Nutrition & Population; Governance

### **Going to Work**

- Develop an enterprise ecosystem that supports entrepreneurial activities for excluded groups like women and youth, particularly in rural areas, based on a public-private partnership model. This should include business support services along with ongoing capacity building that is delivered onsite on a regular basis.
- The capacity of regional coordinators in development agencies and local enterprise development centers needs to be increased. This includes their ability to develop customized interventions for inclusive entrepreneurship by looking at the needs of excluded groups and subgroups within them, such as low-skilled and low-income rural women. Global experiences in creating viable entrepreneurship programs and systems should be examined while developing these programs.
- Focus on low-skilled, long-term unemployed women over 45 years of age, looking for value chains where they are competitive, such as care (child as well as elder care), hospitality sectors (food and community-based tourism), and services (healthcare, solid waste management and sanitation). They should also be provided with platforms to exercise their collective voice and agency in the community and in the market.
- Strengthen access to finance for small and microbusinesses in poorer regions, with a focus on designing programs that can reach the most vulnerable and excluded groups and are tailored to their needs.

- Utilize digital literacy and technology for more flexible options for women to enter the labor market, including through online work.

**KEY MINISTRIES AND ORGANIZATIONS:** Government Office for Gender Equality; National Employment Office; Ministry of Labor and Pension System; Ministry of Economy, Entrepreneurship and Crafts; subnational governments; civil society; private sector; business associations; universities; financial and microfinance institutions; and training centers.

**RELEVANT WORLD BANK ACTIVITIES:** Croatia Occupational Regulation Reform; Access to finance operation focused on lagging regions (planned); Support for Establishing the System for Strategic Planning and the Preparation of the National Development Strategy – Croatia 2030; Growth and Jobs in Eastern Croatia RAS; Strategic Transformation in Agriculture and Rural Space RAS; Justice for Business Program

**KEY BANK GPs:** Social Protection; Jobs and Development; Poverty; Agriculture; Finance; Competitiveness & Innovation; Social, Urban, Rural, & Resilience

### **Forming Families**

- Increase access to affordable, good quality childcare across the country so that both parents can work.
- Pilot work around social norms, promote involved fatherhood, and encourage fathers to do their fair share of domestic work.

**KEY MINISTRIES:** Ministry for Demography, Family, Youth, and Social Policy; Ministry of Labor and Pension System; Ministry of Justice

**RELEVANT WORLD BANK PROJECTS:** Support for Establishing the System for Strategic Planning and the Preparation of the National Development Strategy – Croatia 2030; Growth and Jobs in Eastern Croatia RAS

**KEY BANK GPs:** Education; Health, Nutrition & Population; Governance; Social Protection; Social, Urban, Rural, & Resilience

### **Active and Healthy Aging**

- Develop an evidence-based Active and Healthy Aging Strategy and Action Plan with inputs from the elderly as a first step in pursuing this goal. This should result in a clearly defined whole-of-government approach to aging with age sensitive policies and programs in place. Croatia could show the way and emerge as a leader in this important sector.
- This should include a public, private and community partnership for long-term care, including non-institutional at-home care services to enable aging in place. Regulations and standards for elder care service providers need to be improved, with penalties for non-compliance, and entry barriers for non-institutional care providers need to be lowered while maintaining the affordability and quality of these services.
- Pursue affirmative actions that incentivize the hiring of the elderly by the private and public sectors so that they remain productive citizens, particularly in the sectors where there are skilled professionals and an absence of younger workers due to migration.
- Enable greater civic engagement opportunities for the elderly to prevent feelings of isolation and powerlessness, and ensure that their voices are heard.

**KEY MINISTRIES AND ORGANIZATIONS:** Ministry for Demography, Family, Youth, and Social Policy; Ministry of Labor and Pension System; Ministry of Justice; Gender Equality Ombudsperson; subnational governments; private sector

**RELEVANT WORLD BANK PROJECTS:** Health System Quality and Efficiency Improvement (P144871); Support for Establishing the System for Strategic Planning and the Preparation of the National

Development Strategy – Croatia 2030; Growth and Jobs in Eastern Croatia RAS; Strategic Transformation in Agriculture and Rural Space RAS; Health Sector RAS (planned)

**KEY BANK GPs:** Health, Nutrition & Population; Governance; Social Protection; Jobs and Development; Social, Urban, Rural, & Resilience; Agriculture

### Exercising Citizenship and Agency

- Launch public awareness campaigns about gender equality. The reform of the school curriculum should result in inclusion of gender equality modules to challenge stereotypes that limit the access of women to the labor market and their ownership of assets.
- Review gender-based violence reporting and monitoring, increase gender-based violence prevention programs, train public service servants in gender-based violence response. Strengthen counseling services and intensify outreach to vulnerable women that are susceptible to exploitation, and to SOGI minorities.
- Develop a program to identify women – especially those from vulnerable groups – that have an interest in public service, including in taking on leadership roles at the political level, and train them in leadership. Work with political parties to have more women in leadership roles and to have more women candidates.
- Increase awareness of, and facilitate access to, anti-discrimination legislation and services. Study the experiences of the enforcement of the anti-discrimination law, and campaigns in the region and beyond.

**KEY MINISTRIES AND ORGANIZATIONS:** Government Office for Gender Equality; Ministry of Regional Development and EU Funds; Ministry of Justice; subnational governments; private sector; microfinance institutions; Gender Equality Ombudsperson

**RELEVANT WORLD BANK ACTIVITIES:** Transforming Justice Services in Croatia Growth and Jobs in Eastern Croatia RAS; Support for Establishing the System for Strategic Planning and the Preparation of the National Development Strategy – Croatia 2030; Strategic Transformation in Agriculture and Rural Space RAS;; Croatia Occupational Regulation Reform)

**KEY BANK GPs:** Governance; Social, Urban, Rural, & Resilience; Poverty; Jobs and Development

## Suggested further research

- **Migration:** Demographic shifts due to outmigration affect Croatia and several countries in the Balkans. Research examining the impact of migration on gender equality and those left behind would be a global public good that could assist policy makers and help inform WBG engagement.
- **Inclusive entrepreneurship:** Croatia has one of the lowest entrepreneurship rates in the EU. The reasons for this require further investigation, including examining the barriers to, and opportunities for, inclusive entrepreneurship for youth, women, and the elderly, who are excluded from the formal labor market. Ownership of productive assets is the cornerstone of women’s economic empowerment, as assets generate income, facilitate access to capital and credit, strengthen individuals’ and households’ abilities to cope with economic shocks, and serve as a store of wealth. However, it is not often studied due to the lack of data. Croatia could be the trailblazer in generating new evidence. Recommendations should be developed for a supportive ecosystem to drive growth in entrepreneurship.
- **Active aging** needs to be studied further and age sensitive policies developed to support productive aging. This includes examining the impact of retraining and reeducation of retirees to replace the younger labor force that migrates, and to mentor and pass on their skills to the next generation. The diagnostic should also look at the care sector, and assess the unmet need for long-term care, including future needs. Innovative non-institutional ways to support aging in

place should be examined, including affordable and high quality community-based delivery of care services. Relevant global lessons and best practices in this regard, including in the application of technology to permit safe aging in place at home, should be studied. Healthcare costs per person (by gender) by chronic condition could be analyzed to provide evidence of the impact and benefits of investments in the health of an aging population.

- **Health inequalities** for women and minorities needs to be assessed and a whole-of-government policy framework developed, as health equity has positive impacts on society and economic growth.
- **Women in education:** Analyze the dynamics of women in tertiary education and why this goes largely underutilized as less women enter the labor market.



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**ANNEX 1.**  
**Key Findings of Focus  
Group Discussions  
and Key Informant  
Interviews**

The Croatia Country Gender Assessment was complemented by a qualitative component that included 11 focus groups discussions (FGDs) on issues pertaining to youth, elderly women, Roma, LGBTI and women entrepreneurs both in Zagreb and Slavonia conducted in June 2018 (Table 1). In addition, 21 key informant interviews (KIIs) were conducted with relevant government ministries, civil society organizations, and research institutes and academia in Zagreb and Slavonia. This annex provides information on key findings of the FGDs and KIIs in that order.

**TABLE 1.**  
Summary of Focus  
Group Discussions

Group	Themes covered	Location	Number of participants	Gender breakdown	Ages				
<b>Elderly</b>	<ul style="list-style-type: none"> <li>Changes in the community and access to services and infrastructure</li> <li>Overall challenges for older adults</li> <li>Income sources, sufficiency of income/pensions</li> <li>Women's ownership of property</li> <li>Eldercare and healthcare needs and access to services</li> <li>Living arrangements</li> <li>Social activities and civic engagement of older adults</li> <li>Changes in gender relations</li> </ul>	Zagreb	7	M:3, W:4	66-79				
		Zagreb	6	W:6	56-61				
		Tenja	7	W:7	61-80				
		Djakovo	7	W:7	71-84				
		<b>Youth</b>	<ul style="list-style-type: none"> <li>Satisfaction with the educational system</li> <li>Challenges and opportunities for youth today</li> <li>Problems in finding work and gender differences</li> <li>Rural-urban migration and outward migration of youth</li> <li>Youth civic engagement</li> </ul>	Zagreb	6	M:5, W:1	18-28		
				Osijek	9	M:5, W:4	19-27		
				<b>Women entrepreneurs</b>	<ul style="list-style-type: none"> <li>Changes in the community</li> <li>Constraints to female employment</li> <li>Constraints to female entrepreneurship</li> </ul>	Zagreb	Zagreb	W:7	39-70
						Osijek	Osijek	W:6	31-44
<b>Roma</b>	<ul style="list-style-type: none"> <li>Changes in the community</li> <li>Access to services (health, infrastructure)</li> <li>Integration of Roma</li> <li>Gender norms</li> <li>Gender-based violence</li> </ul>			Jagodnjak	7	W:7	17-62		
		Zagreb							
		<b>LGBTI</b>	<ul style="list-style-type: none"> <li>Discrimination</li> </ul>	Zagreb	8	M:5, W:1	56-61		
				<b>TOTAL</b>	10	70			

## SECTION 1. Summary of FGDs with Elderly Women in Rural Areas

Two FGDs were conducted with elderly women (14 women in total, 7 per focus group) in Tenja and Djakov, a village and town, respectively, in Slavonia. The discussion centered on overall changes within communities, changes to infrastructure and services, income, employment opportunities and pensions, access to healthcare and elder care, elderly living arrangements, women's ownership of property, participation in social activities and community participation. The key issues raised are outlined below.

### *Overall changes within the community:*

- When comparing the situation of older adults now with the situation 10 years ago, participants claimed that the situation has worsened: living costs are higher, poverty has increased, pensions are not keeping pace with rising living costs, economic opportunities have diminished (the closing of factories and the shrinking of the industrial sector in rural areas), while low-paid, seasonal, short-term jobs in agriculture have increased. In general, it is much harder to make a living than it used to be. There has been a trend of rural youth migrating for work abroad.
- Some improvements have been seen in the provision of infrastructure and services but the high costs of utilities (water, gas, telephone, sewerage) make it difficult for the elderly to access them.

“There is a crisis in the village. Youth have left. The elderly are left behind, powerless, sick, alone. We need help. In order to walk a small distance to visit my neighbor, I need half an hour.”

- Elderly woman, FGD in Tenja, Slavonia

“There are no more factories, where people used to work. There are only small entrepreneurs, who hire people just for a few months, and if they don't like you – good bye! They don't hire permanently.”

- Elderly woman, FGD in Tenja, Slavonia

“There is no more middle class. It doesn't exist. There are only very rich, and very poor people.”

- Elderly woman, FGD in Tenja, Slavonia

“I was connected to the gas pipeline, but after my husband died, I don't use it anymore, because gas prices went up. I cannot afford it anymore.”

- Elderly woman, FGD in Tenja, Slavonia

“I'm afraid to connect to water supply, I can't afford it.”

- Elderly woman, FGD in Tenja, Slavonia

“It is much worse nowadays. Much worse. Everything is more expensive.”

- Elderly woman, FGD in Djakov, Slavonia

### *Income and pensions*

- Pensions (either military, agricultural, or family pensions (pensions inherited by widows, after their husbands die) are the main source of income for the elderly. Most live on family pensions, which are very low (€150-200).
- Participants report that men and women receive different levels of pensions for two reasons: those women who were employed, usually had lower paying jobs than their male counterparts,

and pensions are calculated accordingly. Secondly, a widowed housewife inherits only 70% of her husband's pension.

- Participants report very few employment opportunities for older adults and point out the problem of youth unemployment. Therefore, it is hard to expect that there will be job opportunities for the elderly.
- In Tenja, participants reported that a large proportion of people in the community work as unregistered workers ("black work"). Younger people work at small private enterprises, either in the village or in the city, which are characterized by bad working conditions: people are not paid on a regular basis, and often work overtime without payment. Women are forced to accept any kind of work, even in the wood industry. However, women are the predominant caregivers, either providing unpaid care at home, or as employees in nursing homes and kindergartens.
- Most elderly women participants said that they were not keen to work once they have retired. Many of them have small vegetable gardens, which enables them to grow some food, filling their spare time and helping them fight depression.

"Pensions are the main source of income in the village. Some are military, even parents get military pensions, if their sons were killed in the war. But I strongly disagree with military pensions being paid from workers' pension funds. It is not fair."

- Elderly woman, FGD in Tenja, Slavonia

"Pensions in Croatia are generally very low, and it is hard to financially survive, because monthly payments for utilities are high, every month they go higher and higher. Prices are going up all the time. It is not normal. Electricity, water, gas, medicine...We cannot afford even better food."

- Elderly woman, FGD in Djakovo, Slavonia

"[*Employment opportunities for elderly*] doesn't apply here, because in Djakovo even young people can't find a job. I get very, very angry when I watch TV... Young people graduate university or high school, but can't get a job, because job applications require work experience. How can they gain work experience, when there are no job opportunities here. Nothing [*in terms of the economy*] functions in Djakovo."

- Elderly woman, FGD in Djakovo, Slavonia

#### *Women's ownership of property*

- While Croatian laws on property ownership and inheritance are gender equal, informal rules still reflect patriarchal gender norms. As reported by FGD participants, most of them when married, moved into their husband's family home and lived for most of their lives in the houses owned by their husbands. Even if they built the house together, it is not uncommon that their husbands were registered as the sole owners. Only after their husband's death did they inherit part of the house (ownership over the inheritance is, according to the law, split among the wife and children). Some participants stated that they renounced their part of the house to benefit their children or grandchildren.

"It was our family house, owned by my husband. After he died, my two sons and I got three equal parts of the house."

- Elderly woman, FGD in Tenja, Slavonia

“After my husband’s death, my daughter renounced her part of the house in my favor, and I gave the ownership of the whole house to my grandson, so he is now the owner.”

- Elderly woman, FGD in Tenja, Slavonia

#### *Access to health and elder care*

- While primary medical care is available, Tenja and Djakovo participants complained about the long waiting list and distance to access specialized healthcare (available in Osijek or elsewhere) and high out-of-pocket expenses for ambulances in case of an emergency, placing a financial strain on them.
- While there are more private not-for-profit organization nursing homes available nowadays, they are not affordable for many, so older adults are mostly taken care of by their children or other relatives. Cheaper state-run nursing homes are overbooked, and waiting lists are long. Djakovo participants mentioned the health visitor for seriously ill people, and newly introduced “geronto-hostesses” (program “Make a Wish”), for which several participants have applied.
- Another option for the elderly is to be taken care of by non-relatives, in exchange for their inheritance. However, for participants it is not an option, because of fear (there were cases of fraud), and because they want to leave everything to their children.
- Tenja FGD participants said they would like more in-home elder care assistance and company as they feel lonely.

“Well, nursing homes are mostly for those who are unable to take care of themselves, for those who have money, and those who get the place there.”

- Elderly woman, FGD in Djakovo, Slavonia

“Care by non-relatives is very seldom. People have their families, their children, and grandchildren, and they want to leave their possessions to them.”

- Elderly woman, FGD in Djakovo, Slavonia

“There is a need for personal assistants to look after old and sick people, so they can get help and have someone to talk to.”

- Elderly woman, FGD in Tenja, Slavonia

#### *Access to social services*

- The elderly complained of being lonely and having few opportunities to socialize with each other. There are limited daycare centers and the lack of digital literacy means they are unable to use social media and other applications that enable them to connect with family and friends.

“I am totally [digitally] illiterate. I don’t have access to the Internet, and I’m not informed at all. I really don’t know if there are [*pension benefits for elderly people*] here. There is the center for social welfare care for those who have not.”

- Elderly woman, FGD in Tenja, Slavonia

“Nuns run the daycare center ‘Amade’, and there are monthly gatherings every last Tuesday, and Thursday in the restaurants. Despite the poverty, and overall dissatisfaction, pensioners still live an active, fulfilled life. People get together and support each other.”

- Elderly woman, FGD in Djakovo, Slavonia

“I’m a member of the National Pensioners’ Convention, and just recently they organized a group stay at Bizovac [nearby spa]. They also organize group vacations at the seaside, and occasionally daily trips to national parks or so.”

- Elderly woman, FGD in Djakovo, Slavonia

“Elderly people also get together at Caritas, and in the parish office. There is also this Franciscan association.”

- Elderly woman, FGD in Tenja, Slavonia

“Do you know with whom I’m talking? With my chickens, and my rooster.”

- Elderly woman, FGD in Tenja, Slavonia

#### *Living arrangements and other issues facing the elderly*

- According to Djakovo participants, the most common living arrangement of elderly people is living alone or with their spouse. There are a number of elderly people who possess houses, and share it with their children and grandchildren, but usually they have separate households. Nowadays, since there are more private nursing homes, and many young people have emigrated abroad, there is a growing number of elderly living in nursing homes.
- All Djakovo participants whose children still live in town reported that they rely on their help in different ways: for transportation, advice, etc. Many of the older people play an active role in taking care of their grandchildren, and still financially help their children, so there is mutual support, and family ties are quite strong. However, they say that they are thinking about going into a nursing home. Some of them already applied for a place in the public nursing home. Since the beginning of the “Make a Wish” program there is organized help for elderly people on a daily basis.

“Since my son left, I’m relying more on the help of my old friends and neighbors.”

- Elderly woman, FGD in Djakovo, Slavonia

“I’ve applied for a place in a nursing home. It takes a long time to get into one, and I don’t want to be a burden for my children.”

- Elderly woman, FGD in Djakovo, Slavonia

#### *Social activities and civic engagement*

- In terms of social events for the elderly, Djakovo participants mentioned branches of two national pensioners’ organizations (the National Pensioners’ Convention of Croatia, and Pensioners’ Syndicate), which are active in organizing regular gatherings, travels, and group stays at the spa. There are also a few church-related organizations responsible for organizing home visits, and daycare for a limited number of people (nuns collect elderly people in the morning, bring them to their facility, take care of them during the day, and bring them home in the afternoon). A few of them are involved with other NGOs (photo club, association for supporting parents and children with disabilities, German national minority community, etc.). There is also another

NGO providing help to poorer people. However, several participants expressed their disinterest in taking part in organized social gatherings.

- Djakovo participants think it is quite common for elderly people to engage in civic activities. They think that women are more active in community activities, but men are more engaged in activities connected with politics, and political parties. It never occurred to them to talk to a local councilor, to stand for public office, or take an active part in a political campaign, but they regularly vote. A few of them are active in different organizations, speaking in public and being an office bearer or member of an organization.

“I was involved in Pensioner’s Syndicate, and I worked there a lot, but now I can’t anymore, so I stopped.”

- Elderly woman, FGD in Djakovo, Slavonia

“I think that women are more active, at least this is what I’ve seen in different organizations I was involved with during the last 30 years.”

- Elderly woman, FGD in Djakovo, Slavonia

“Elderly people do take part in political campaigns. I don’t have that experience, but I see them, mostly men.”

- Elderly woman, FGD in Djakovo, Slavonia

“We vote without fail on every election. We vote because we’re afraid that our vote will be misused otherwise.”

- Elderly woman, FGD in Djakovo, Slavonia

#### *Status of elderly in society*

- Djakovo FGD participants think that young people disrespect older people. They mentioned several occasions where they were treated without respect on the streets, or in shops. When asked about older people’s contribution to the community, they don’t think they contribute. They feel a bit lost in the world of modern technology.
- Concerning social isolation, Djakovo participants said that some people are isolated, but they have themselves to blame for this. Djakovo participants don’t feel discriminated against, despite the fact that they cannot get bank loans, because of their age.

“Our experiences are not valid for this time. We are completely (digitally)illiterate, we don’t know how to handle smart phones, Facebook, the Internet, and my 4 year old grandchild plays with it easily.”

- Elderly woman, FGD in Djakovo, Slavonia

“I think that older people are to be blamed for it [*social isolation*]. They withdrew into solitude.”

- Elderly woman, FGD in Djakovo, Slavonia

“I think it started with the war, when people stopped socializing, and after the war, when children left home, they got lost.”

- Elderly woman, FGD in Djakovo, Slavonia

### *Gender relations*

- According to participants of the FGD in Tenja, women's position in the family has improved in comparison to their position: younger women are better educated, more of them work, their husbands are more involved with domestic chores and childcare. However, they say that there are still a lot of young men who follow traditional gender norms. It is much more common for young couples to live together unmarried for some time, and get married only when they have a child. They also report an increased number of divorces, mainly because younger women don't want to put up with unsatisfactory relations, and more of them are economically independent.
- Concerning the issue of women working outside their homes, it is accepted, and practiced since socialism (most of the participants have worked outside the home for longer or shorter periods).
- When asked about fertility decisions, participants said that couples usually have 1-2 children, and it is interesting that it hasn't changed much over the time: all of the FGD participants have had only one or two children. The most common for young women nowadays is to have children in their twenties, some years later than they did. When asked about the decision on how many children to have, nowadays they believe it is agreed upon between the husband and wife, but women have the last say. Participants also reported a much bigger influence of church on young women's decision to have a child, and their general way of life (observance of holy days, church ceremonies, child rearing).
- According to FGD participants, decisions on children's education depends very much on the financial situation of the family. In general, parents expect their children to complete at least a high school education, and if possible to enroll in university.
- When asked about decisions on major purchases, the answers varied. Some said it was a common decision, some said they decided what was needed, and only one reported it was her husband's decision. They believe nowadays it is mostly a common decision. Most of the participants said that daily shopping is mainly their responsibility. Men rarely take it on, and it was usually only when women provided a list. Only one participant reported that her husband did all the shopping. They believe it is still mainly a woman's responsibility.
- They claimed that domestic violence is present, but women are still silent about it. One of the participants reported that her husband abused her, and she recovered only after he died. Unfortunately, she says that her children treat her the same way he did, with disrespect. They are verbally, not physically abusive. Another participant reported that her husband was an alcoholic, and she had to run away from home from time to time, when he would come home drunk. The others reported good relations with their husbands, and a harmonious marriage. They think that there is more domestic violence nowadays, because there is more alcoholism since the war.

“Well, my daughter and her husband have a very good marriage. He likes to cook. Very nice. And my grandson helps his wife too.”

“These young women are raised differently, they expect help from their husbands, and many do wash the dishes, or vacuum.”

- Elderly woman, FGD in Tenja, Slavonia

“I've also noticed that many young women comply very much with church practices. They celebrate holy days, send their children to church.”

- Elderly woman, FGD in Tenja, Slavonia

“Young women are more educated, but there are many parents who don't have money to school their children. University is expensive. Even high school is expensive. They cannot afford to pay for transportation.”

- Elderly woman, FGD in Tenja, Slavonia

## SECTION 2. Summary of FGD with the Elderly in Zagreb

### *Key challenges of the elderly and economic status*

- Zagreb participants said they think that the current situation of the elderly in Croatia is much worse than 10 years ago. They listed four challenges that elderly face: low pensions, lack of adequate healthcare (not enough employed personnel, doctors don't work enough, though emergency care is fine), nursing homes for the elderly are expensive and there are no places available, and urban infrastructure (green lights are on for too short a time to cross the street, no benches on the streets or lifts in buildings). Also, participants said that elderly women have another challenge that men don't face - patriarchy and the "automatic" expectation to do most of the household jobs. So, in this respect, men are facing bigger problems if they live longer than their wives.
- Even though they know that pensions elsewhere in Croatia are lower, elderly in Zagreb think that their pensions are enough for a humble life. Women state that men have higher pensions than women.
- Participants wished there were more employment opportunities for the elderly. However, they believe that they would take jobs away from young people and reduce labor rates. There should be retraining for older women (e.g. lifelong learning opportunities or retraining) but they do not exist: they cite the example of a retraining project for older rural women.
- Participants said their economic status also affects their access to care. They stress that there is no organized care or help for elderly, which is commercialized and privatized, and that access depends on the finances of the elderly.

“Let's say, if only the two of us would live from our pensions, it would be alright, we would survive. Just survive... But to be able to afford something, we have unfortunately had to sell our apartment and use the funds. ... to be able to live decent enough and to be able to help the children who are also not in a good position.”

- Elderly woman, FGD in Zagreb

“Mostly, the burden of care is on their relatives if they have them, and it's a catastrophe. There are a few homes for the elderly and ultimately it's terribly expensive.”

- Elderly woman, FGD in Zagreb

“There is nothing existing that is organized, that's the right answer. Because the homes for the elderly were commercialized.

- Elderly woman, FGD in Zagreb

### *Available services for older adults*

- Elderly participants in Zagreb have access to most social and healthcare services in the city. They believe that health services are not as bad, however the hospital system is slow because of poor administration and doctors who are not doing enough (long wait for operations). They think that health services should shorten the waiting time for operations and reduce corruption and incompetence by introducing better health management.
- Participants highlighted the lack of cultural services, spaces for socialization, assistance in the house, and health services in their neighborhoods. They also mentioned shortcomings: lack of benches, parking, pedestrian and cyclist spaces, post offices, and the need for more frequent garbage removal.
- Participants said they are familiar with home help services and food or medication delivery, but they believe there is not enough public information for the elderly to use such services.

### *Living arrangements*

- Most FGD participants said that their preferred living arrangement was to enter a nursing home but that the key constraint is the lack of availability. They prefer not to impose on their children once they are no longer able to take care of themselves.
- For help with everyday tasks, they said they rely on their family members and there are agencies that provide this help but it is costly.

“It is a simple fact that if you have been enrolled in home for elderly in Zagreb tomorrow, you wait for 15 years to get a place in a ‘social home’, if you live long enough. ...then you may have, if your home for elderly is so organized, home help, because now there is a tendency to stay in your own home, as home for elderly is spreading their services.”

- Elderly women, FGD in Zagreb

“But home for elderly is the best solution. The worst solution is to be a burden to children, horror. And to be alone, the same horror.”

- Elderly woman, FGD in Zagreb

“We have no children or grandchildren, so they certainly won’t take care about us. We have to take care of ourselves, while still functional.”

- Elderly couple, FGD in Zagreb

“And at least two generations lived at home: older, parents, children, and grandchildren all lived together and helped each other. Now everyone is totally away from each other.”

- Elderly woman, FGD in Zagreb

“There are private agencies that work, we had them in our home. They do everything, from cleaning the apartment to the care of the sick, or just as company for someone. All for money. [*People that have a good pension can afford it.*]”

- Elderly woman, FGD in Zagreb

### *Participation in social activities*

- Participants said there are not many organized social activities for elderly people or that they are not well informed about them. There are a lot of social activities that elderly people can do, but they require financial contributions which they cannot afford, like going to a cafe to meet people or read newspapers, which require money for coffee at least.

“I think that if there is something it’s poorly advertised. Yes, it’s not even offered.”

- Elderly woman, FGD in Zagreb

“In the upper town, there was once a club for elderly people where my mother worked, 100 years ago, and there elderly people arrived to read newspapers and socialize, they went sometimes on a field trip, they were watching television. But I think that this club is gone now.”

- Elderly woman, FGD in Zagreb

### *Status in society*

- Participants conveyed that they feel that the elderly are disrespected by youth, for example in public transport: they do not offer a seat to older people to sit. However, they think that elderly people contribute greatly to their local communities. They serve as role models of decency, raising children and grandchildren, contribute with taxes to the state; they clean parks and collect garbage; or they plant trees in the neighborhood.
- Participants felt the elderly are somewhat isolated and they feel discriminated against financially and legally: they cannot get a bank loan because of their age and they must retire when they are 65 years old.

“I can give an example of our neighbor who planted the entire avenue of birches as a pensioner and watered and kept it. He did it all. He spent his bundle of money.”

- Elderly woman, FGD in Zagreb

“In the bank, they first look the age in your identity card and what you can pay at 73 years, so it’s miserable.”

- Elderly woman, FGD in Zagreb

### **SECTION 3. Summary of FGDs with Youth**

#### *Satisfaction with educational system and gender differences in tertiary enrollment*

- There is broad agreement among FGD participants that the education system doesn’t prepare people to enter the labor market.
- In Zagreb, FGD participants felt that their education did not meet the needs of the labor market and pointed out many negative aspects of the secondary education system: they think it has “poor structure,” and students “learn what was learned 100 years ago.” Vocational schools don’t prepare students well for the state matura (final examination with two levels), and for enrollment to the faculty, where “a higher level is required.” “Out of 32 students only 5 of us enrolled in the faculty.” There was a claim that education perpetuates class inequalities, because “children with lesser grades” and “lower socioeconomic status go to vocational schools.” University is “conservative” and “stopped progressing” in “educational policies.” Students learn broad, theoretical and unnecessary knowledge, and there is no “practical application of knowledge.” Young people demand knowledge about finances, including household finances, sexual education, workers’ rights, and minorities. On the positive side, participants said that education is publicly financed, available to all, scholarships help poorer students.
- Osijek participants, unlike their Zagreb counterparts are generally very satisfied with the quality of their high school education. Some of them are even proud about their specific schools, which prepared them well for enrollment in the university. Others expressed dissatisfaction because of the “indifference” of their professors and the school system. They also think that pupils from vocational schools are discriminated against, because of insufficient knowledge for completing the matura, and thus for enrollment in university. They are also aware of additional costs for transport, food, and lodging for non-residential students.
- Participants stated that the education system does not inform one well about jobs in the labor market. They investigate their future work prospects through volunteering, networking, and colleagues. Zagreb participants said that the sources of information about employment for youth are student services, the Croatian Employment Bureau, web portals, private agencies, and friends. They also mentioned the Internet as a valuable source of information. Generally, it is very much up to the individual, and there is no systemic solution.

- According to youth, social norms are the reason for women to enroll in higher education more than men. For example, people say if women “don’t go to college” they “will be a waitress,” or “work as a cashier, while men go to these vocational schools for securing some super work.” Therefore, women take “every opportunity to improve,” and use higher education for their affirmation. Another reason might be the patriarchal upbringing, in which girls are much more disciplined than boys, and have better prerequisites for enrollment to faculty.

“I am pretty satisfied with the way my high school prepared me for the study, but concerning the general knowledge, I don’t think that high school pupils are prepared for university in terms of what studying really is, what can you study [in terms of subjects], and what can you do with certain profession.”

- Youth participant, FGD in Osijek

“Many colleagues who studied with me, came from different parts of Slavonia. It is even harder for them, because their parents have lower incomes, lower living standards. Just paying for housing and food means big expenses.”

- Youth participant, FGD in Osijek

“I think that it’s not well shown through the schooling system which possibilities are available, because enrollments to faculty and high school... people say that they don’t know where they will enlist and just see where they can enlist with their points and that is a huge problem... to present to us everything that is possible in relation to economy and work.”

- Youth participant, FGD in Zagreb

“Here in rural areas, boys stay at home to help, to work on land.”

- Youth participant, FGD in Osijek

“I think that there is still a stereotype that men should go to vocational school... When I look who goes to gymnasiums, for example mathematical gymnasium, there are more girls than boys, so I think it is all about gender stereotypes.” “But mathematical gymnasium was dominantly male just till recently, and today it is the opposite.”

- Youth participant, FGD in Zagreb

#### *On finding employment opportunities*

- To get a good job, participants said that a higher educational degree (MA and PhD) or a technical degree is needed as well as language skills and life/employability skills. However, they highlighted the surplus of certain professions in the labor market (lawyers, professors, etc.).
- Participants stated that today there are a lot of easily replaceable jobs that need a cheap labor force, as in tourism.
- Osijek participants highlighted the problem of corruption and consider politics/political ties as the decisive factor for getting a good job.
- Zagreb participants think that the main sources of jobs in Zagreb are public administration, services, shops, and small factories to a lesser degree. Young people are mostly freelancers, short-term jobs are on the rise, and more and more youth work two to three jobs. Osijek participants singled out trade as the main source of jobs in their city.
- Participants from Zagreb and Osijek said that available jobs are often low-paid, short-term/seasonable, and there is little prospect for job advancement. For example, teachers are often offered only short-term engagements, or they have to work in several schools. Even medical

students think that they can expect jobs mainly in rural areas, without much hope for specialization. However, they pointed out the need for people qualified in technical professions. They consider vocational school graduates to be more easily employable.

- Regarding problems that youth face when applying for a job, participants highlighted the problem of lack of experience, and the difficulty of gaining experience due to lack of jobs.
- In Osijek, participants had mixed feelings regarding finding a job. The most positive was an IT student, who thought that Osijek is an excellent place for finding a job in his profession. Students of social sciences, and languages are less optimistic: only part-time, or short-term (as replacements) jobs are offered to them.
- Regarding entrepreneurship, FGD participants from Osijek listed the following obstacles to starting their own business: high taxes, bureaucracy, insufficient financial support for self-employment, and unfair and unequal “rules of the game” for all participants.
- Regarding gender differences, participants said that young women face greater challenges than men because of gender discrimination. Young women are often asked by employers whether they expect to have children. Participants also pointed to existing horizontal and vertical (glass ceiling) gender segregation, putting women at a disadvantage in terms of salaries, access to jobs, and ability to enter into higher/managerial positions.
- Participants from Zagreb and Osijek appreciated the government’s apprenticeship programs as a useful stepping stone in finding a job. Others pointed to the lack of childcare and lack of retraining programs as key hurdles faced by the unemployed.

“I think that it is not the problem to find a job, but they are really underpaid, and people doesn’t want to take them.”

“For some jobs, you just have to have a university degree. If you don’t have it, you cannot apply for the job, at least in theory.

- Youth participant, FGD in Zagreb

“Graduates from vocational school for dental technicians can easily find a job, much more easy then someone with university degree from economics or humanities.”

- Youth participant, FGD in Osijek

“Ethnicity doesn’t pose a big problem in Osijek. You can still find it [discrimination], but not so much.”

- Youth participant, FGD in Osijek

“What we consider a high salary, actually is not a high salary, and what we consider a medium salary in Croatia, it doesn’t mean that 50 percent of people have it, it is not median, but only an average salary.”

- Youth participant, FGD in Zagreb

“What we consider a high salary, actually is not a high salary, and what we consider a median salary in Croatia, it doesn’t mean that 50 percent of people have it, it is not median, but only an average salary.”

- Youth participant, FGD in Osijek

“I think that ‘connections’ are crucial in medicine, because everybody knows for whom a certain job is reserved, whose son will be a specialist in a certain branch. It is also import-

ant are you a man or a woman, because certain specializations are predestined for men, and women are not taken into consideration at all.”

- Youth participant, FGD in Osijek

“Well, if you check who are the heads of departments at the hospital, and to which political party they belong to, you’ll see it is one and only party. So, I think political ties are pretty important.”

- Youth participant, FGD in Osijek

“What we consider a high salary, actually is not a high salary, and what we consider a median salary in Croatia, it doesn’t mean that 50 percent of people have it, it is not median, but only an average salary.”

- Youth participant, FGD in Osijek

#### *Rural/urban and youth migration*

- FGD participants stated that it is common for youth to migrate from rural areas and smaller towns that lack cultural events and adequate jobs to Zagreb. Participants commented that rural areas are decaying and youth are leaving. In Zagreb, “everything is available”, there are plenty of events, especially cultural, and it is “well connected” in terms of transport. They also say that Croatia is a totally “centralized state,” and that in Croatia “Zagreb is No. 1 option.” Some said they would work “in Rijeka, or anywhere in Istria.” Osijek participants also choose urban over rural environments for similar reasons (culture, hospitals, shopping malls). One of them also singled out Istrian people as “more modern in thinking.”
- FGD participants said that youth are emigrating abroad for better jobs, earnings, and living standards. Osijek participants also added societal reasons for emigration: “negative social climate”, “divided society”, “general trend of social dissatisfaction”, “conservatism”, “political radicalization”, “no room for different lifestyles”. However, participants felt that emigrating is very difficult because “you will be a stranger,” “here you are held by your family and everything.” Some participants said that they have deliberated about emigrating abroad and others stated that they would like to stay in Croatia, some of them because of a feeling of obligation, since “somebody has invested for 17 years in my education, society has invested,” or would go abroad and “come back after gaining some experience.”

“I come from a rural area where people are leaving and there no more young people. Everything is closing, there’s no progress... the only work that can be gained there is through the connection.”

- Youth participant, FGD in Osijek

“I have the impression that during the last several years there is a trend of dissatisfaction with everything here in Croatia. Simply, everyone is somehow dissatisfied, and even people that are doing not so bad, are dissatisfied because they know that potentially they could be much better off. This trend of dissatisfaction suffocates the youth in Croatia.”

“Yes, social climate is terribly negative, and people are divided, you can see it. There is radicalization of society, and not just right-wing radicalization. Society is divided. In general, people are united only when the national team plays, as it is now with World Championship.”

“Some youngsters escape from this conservative mentality.”

“I’m not thinking about leaving because at the moment, Osijek is one of the best places in Europe for my profession.”

- Youth participant, FGD in Osijek

#### *Youth civic engagement and social exclusion*

- According to Zagreb participants, young people are discouraged from participation in politics, because “they have no power” in political parties. If they engage in party politics, it is out of “greed” because they “understand politics as a means of [social] advancement”.
- Osijek participants consider decision making at the local level as centralized and lacking in transparency and that “political elites neglect youth”. They feel they can speak openly, but “nobody listens.” Even when the youth policy is in question, it is often tailored by grown-ups, and young people are pushed into the position of passive recipients.
- However, participants emphasize the role of local civil society organizations in opening space for citizen’s needs. Zagreb participants also think that the mayor “makes a lot of decisions by himself or under the influence of a bigger lobby,” but point out numerous citizens’ initiatives that emerged in opposition to him, so they think that “more and more people” have an influence on decision making. They also addressed the problem of unresponsive local administration: “Local committees rarely have email addresses that are functional and checked by someone.” Several of them emphasized the lack of motivation that prevents citizens from acting, and that such a possibility is more pronounced in a smaller and “rural environment” where everybody knows everybody.
- Osijek participants concurred that young people are passive, and disinterested in politics and decision making, though they mentioned some positive examples of high school pupils’ mobilizations through so called “student councils”, and official student associations (Studentski zbor). The problem with these organizations are their transiency (activities varied from generation to generation), and they often serve as a place for political party recruitments.
- There are youth organizations and networks, though some participants think that young people mostly gather “for socializing only. Youth are more engaged in subjects they’re interested in, like animal shelters or different festivals.”
- Osijek participants claimed that there is no social exclusion among young people, but admit that LGBTI, Roma people, and asylum seekers are discriminated against (mostly not openly but through “micro bites”). Zagreb participants admitted the existence of class differentiation: “It is most visible during organization of matura celebrations,” but also in clothes, extracurricular activities, gadgets, etc.

“Youth Council is so encapsulated, they keep so much for themselves, though NGOs can propose new members, but they are mostly people tied to political parties.”

- Youth participant, FGD in Osijek

“I participated once in a similar discussion about youth, about our influence, and there were representatives of the Youth Council. After the discussion, the president of the Youth Council approached me and asked if I would become a member of his political party. This shouldn’t be the reason why we are here, to become a party member, but to say something..”

- Youth participant, FGD in Osijek

“There is a good video documentary, Microbites, and it speaks about something we don’t experience, and minority people do, in Osijek especially LGBTI or Roma people. What we

see is maybe one case of micro-bite, as mosquito, and then we see this person's overreaction. What we don't see is that this person got more than 20 such micro-bites that day."

- Youth participant, FGD in Osijek

"We analyzed the media once and out of 28 articles about youth, only three of them really consulted young people. In the other 25 articles teachers and other grown-ups were talking about youth problems."

- Youth participant, FGD in Osijek

"Adults' organizations are open to youth, but again they feel neglected, not really listened to."

- Youth participant, FGD in Osijek

"I'm involved at the moment in a project concerning public health in Zagreb, but I feel as though nobody listens to me, because I'm still a student, not a doctor, as if my experience doesn't count. /.../ They ask me about my opinion, but in vain. They follow just their own ideas... As if they included us youngsters just as decoration, because it is a European project."

- Youth participant, FGD in Osijek

"Numerous associations organize life in Osijek in general, they fulfill the free time of citizens. Whatever is organized, is organized by citizens' associations, and [public] institutions can just block them, reduce the funds or else."

- Youth participant, FGD in Osijek

"I think that politics, institutions and such things have a negative influence on everything. They don't give you a chance, you don't feel you can give your opinion. It is not enough that some association, some civil society organizes a project or free-time gatherings, to satisfy the need to stay here."

- Youth participant, FGD in Osijek

#### *Post-war recovery*

- Osijek participants claimed war is the subject forced upon them by their parents and media. They feel "strangled" by perpetuation of war themes (also WWII) in everyday life. As positive examples they pointed out the meeting between the Croatian and Serbian presidents this spring. They also quoted General Ante Gotovina, who said that people should leave the war behind, and turn to the future. Their suggestions for recovery are more capital investment and stimulation of entrepreneurship and production.
- Zagreb participants thought people should vote for another party and mayor to break the network of clientelism. They seek "the synergy between education and the economy... the transparency of public bodies and state administration," joining cooperatives, and a change in the minds of people (conquering fear).

"I think Slavonia still, since the end of war, didn't start to breathe again, although we are a generation here that lives in the time afterwards. OK, we shouldn't forget, we shouldn't diminish the significance, our parents lived through it, it is OK to talk about it, but still we [*youth*] feel suffocated by it." "We are suffocated by WWII too."

- Youth participant, FGD in Osijek

“It does not matter to me, that was before me, I do not mind with who I am hanging out [in terms of ethnicity] or else, but I see that people are concerned about it.”

- Youth participant, FGD in Osijek

#### *Challenges and opportunities of youth today and policy suggestions*

- Zagreb participants said that the situation is worse than before, people are poorer: “The scholarship system has not improved, the number of dormitories has not increased.” There is an increased level of violence in society and hatred among youths, who have “more nationalistic and racist views than their parents,” and that “Zagreb was more tolerant before, it’s not pleasant for you to hear – kill a faggot.” On the other hand, improvements are related to ICTs. Osijek participants haven’t seen any significant changes in the economic status of their families in the last 10 years. They describe the economic situation in the city as stagnant, but they see some positive changes affecting youth: numerous new extracurricular activities and educational workshops in their schools (mostly related to EU projects, specialized NGOs, and Osijek Software City). They also point out improvements related to technology: digitalization of schools and university (e-learning, school usage of social networks, digitalized and easily accessible study materials at university).
- In terms of policy suggestions, Zagreb participants insisted on the importance of free education and said that the education system should improve its advisory/information role in informing them about job prospects and make changes to the curricula to better prepare them for the labor market. In addition, Zagreb participants pointed to housing issues: “There is no normal rental market regulation, no funds for public flats, and no possibility for young people to get loans.” Zagreb participants said they would like to see more youth be better represented within political decision making. They would like to see more investment in sports. Also, they consider transparency and access to information as issues that need attention. Osijek participants would like to see more investment in production and agriculture, more new jobs, micro-loans for young people, financial measures for solving the housing problem. They also suggested measures to facilitate the life of young families: longer working hours of kindergartens; schools with extended stay for children; higher child allowances. They also mentioned many more cultural events for young people.

“From my perspective, advantage consists of many more projects with schools, and projects in general. My primary school never had a single project, and this school year they had seven projects, that many...Youngsters have more opportunities.”

- Youth participant, FGD in Osijek

“Concerning my education, internet, smart phone and computer helped me a lot. I remember my primary school, all those books, and notebooks... And now at university, I just switch on my computer. If the professor uploads something, I just download it. It helps a lot. You can access activities/events much more easily. Everything is published on Facebook, a whole spectrum of events.”

- Youth participant, FGD in Osijek

“I think that it was much better before in my neighborhood. Children were playing outside. Nowadays it’s all desolate, there is no one to be seen. Everybody plays on the computer.”

- Youth participant, FGD in Zagreb

“Kindergartens. As far as I know, kindergartens are closed for the summer. Then schools, not all of them have extended stay for children, they are not in tune with parents’ working

hours. Also, higher child allowance...It is different to have a child in Zagreb, then in Osijek. I think you get a higher child allowance in Zagreb. It should be equal for all. So, young parents should be supported.”

- Youth participant, FGD in Osijek

#### SECTION 4. Summary of FGDs with Women Entrepreneurs

##### *Changes in the community*

- Strengths of community: Zagreb participants thought that Zagreb’s strength is that it’s the capital city and the most developed city in Croatia, the center of political, economic, cultural, scientific, and social life. It is well located geographically, and has good transport connections. Also, it has tourism and broader development potential, which can have negative results for other urban areas if centralization of the state continues. Osijek participants highlighted the following traits as strengths of their city: it is relatively small, has a good geographic position (potential to become an important traffic hub), and invests a lot of money in sports.
- Changes in the community. According to Zagreb participants, the most important positive changes are: improvement of basic infrastructure, including new trams, traffic regulations, and broader streets, development of new technologies, tourism and other service sectors, especially commerce (new shopping malls), improved living standards, and better employment possibilities in comparison to the rest of Croatia. They pointed out the emergence of new services, like private kindergartens, nursing homes, and different kinds of help at home, but they are rather expensive and not available to all. The most important negative changes are: decline of the economy, both crafts and industrial production (big business enterprises from socialist times are closing down), ruined buildings and their facades, empty business spaces that are deteriorating, emigration and aging of the population, increased number of single households, and alienation of people. They emphasized the problem of inadequate garbage disposal and recycling, and would like to see the reindustrialization of the Zagreb area and more balanced development of the economy. Similarly, Osijek participants emphasized as positive changes the improvement of infrastructure (although they think that the building of traffic infrastructure was not well planned) the development of new technologies, emergence of private kindergartens and nursing homes, increased number of cleaning services, and taxis. However, on the negative side, they pointed out the low professional standards of private kindergartens, the lack of specialized childcare for children with special needs, the lack of nurseries, and an outdated school program. They also pointed out the negative changes in their city: the closing down of industries, high youth unemployment, mass emigration, decreased financial ability of people, and problems with garbage disposal and recycling. New shopping malls on the outskirts of the city have destroyed small shops and crafts in the city center.
- Winners/losers of development: In Zagreb, participants estimated that every citizen is a winner of development, but they also stated that they are also losers, because of the specific ruling style of the mayor of Zagreb (corruption and lack of transparency). Osijek participants considered women working in shopping malls the biggest losers of development because of low pay and long working hours. On the other hand, they claimed that the winners were the politicians, as the group which always profits, and the newly-developed IT sector (Osijek Software City).
- Youth unemployment: Participants of both FGDs stated that the main causes of youth unemployment are the economic crisis, corruption, clientelism, and lack of a national economic strategy oriented to production, entrepreneurship, and responsible management. Youth have difficulties to find a job and they work on short-term contracts and professional specialization is not regulated. The availability of more jobs would increase the possibility for youth to find a more permanent position. Young people

emigrate because of insecurity, the inability to plan, and poor working conditions. Participants emphasized the need for developing the economy and micro and small entrepreneurship. According to participants, today's youth situation is worse than before, their wages are low and poverty is present. They believe that betterment of the youth position includes, indirectly, a reduction of the cost of hiring workers. Due to the high cost of workers, entrepreneurs rarely open up new job positions.

#### *Challenges to female employment*

- Overall, FGD participants thought that there are different reasons for male and female unemployment. They highlighted three challenges women face when applying for a job: in job interviews, they are asked questions about starting a family or having children, they have lower wages, and they rarely occupy leading positions.
- Zagreb participants thought that there are enough female workers in Croatia, and that women should not be forced to work, but if they want to get a job, they shouldn't be discriminated against. They thought that for women in rural areas it is probably harder to get a job, because public transportation is not available. Mothers and children cannot choose kindergartens and schools that are close to the place where they live, so women drive kids to kindergartens and schools and stay at home to take care of them. Anyway, jobs are scarce or poorly paid. Women choose to work in the public domain, for lower salaries, because these jobs are more secure, and offer more free time. They think that more part-time jobs, which allow women more time for their families, would certainly encourage more women to enter the labor market. More available and affordable childcare could help women to make the decision to take a job, but could also worsen the position of employed women (they might be asked to work longer hours). They are not aware of any governmental policy discouraging women to work. They think that women are discriminated against at work in regard to payment and position, but less in the private sector because private employers appreciate females' work discipline.
- Osijek participants thought that the main reason for lower female participation in the labor market is traditional gender norms, which define women as the primary child- and household-carers. They are in favor of more "proactive" women in the public sphere.

#### *Constraints on female entrepreneurship*

- Concerning ownership of one's own bank account, participants of both FGDs stated that it is common practice since socialism. Women's access to financial services doesn't differ significantly from men's. None of the participants mentioned having any problem in accessing credit.
- Participants said that while formal rules regulating property ownership, distribution, and inheritance are not discriminatory against women, informal rules are still in favor of men: even in the case of common ownership over a house or apartment, men are often registered as the sole owners. However, these informal rules are rapidly changing, especially in urban areas.
- Zagreb participants declared that female entrepreneurship has been present for a long time and is publicly accepted. According to the statistics, one-third of women employed in the private sector are leaders. They also claim a higher percentage of female entrepreneurs in Croatia, than in other countries, but admit that a big part of it is "entrepreneurship out of need, not because of opportunity" (loss of job, divorce, death of husband...). They even claimed that in a crisis, women are more willing to take a risk and start their own business than men. They don't see any gender-related obstacles in starting a private enterprise, but they listed a few challenges for any new entrepreneur: lack of financial means, lack of institutional support, general insecurity for doing business. They also pointed to the problem of getting paid for their services, and the problem of corruption in getting jobs in public bids: "An entrepreneur in a public bid cannot get a job because a private person or another company gets it, and then he gets it from a third party as a subcontractor... but each of these must make a commission... and inspections are full on... So, to these big ones inspectors are not sent."

- Osijek participants' main concern is the ever-changing rules regulating the private sector, which are hard to follow. They feel pushed to work on the edge of infringement, all the time scared of inspections. They also think that small and medium entrepreneurs are in a more difficult position than big ones. They also complained about the high taxation on wages, which prevent them from employing more workers. While they praised a more efficient and responsive public administration due to digitalization, they are still very critical about the local administration: "indifferent, lacking transparency, unsupportive, incompetent, and corrupt." Doing business is hard for them also because of people's low standard of living. Osijek participants reported that there is a persistent negative public image of entrepreneurs as "tycoons or criminals", but this image is slowly changing.
- Unlike their Zagreb counterparts, Osijek entrepreneurs consider that the business world is still a man's world, where women are not taken seriously especially if they're doing business outside traditional female crafts: "We exist in the men's world... Jobs are agreed upon in the pub, with beer and football. I just can't enter into it." Women business networks are nascent. The process is slow, partly due to jealousy and competitiveness between women themselves. They also think that gender norms are decisive in discouraging women from entrepreneurship, which requires personal strength, and the willingness to take risks.
- Participants of both FGDs highlighted family support as crucial for their work. Younger women, especially, praised their husbands' engagement in household duties and childcare. Without it they could hardly imagine doing their work: "My husband is my strongest support. Without him I could close my business." They see a huge difference between their husbands and the previous generation of men: "They understand that we are members of the same household, that a woman is not a slave." One participant mentioned the example of her mother, who married at age 16, and was prohibited to work by her father. Despite the noted emergence of a new generation of more "sensitive men", they are aware of still strong traditional gender norms, especially in rural areas.

"If you satisfy the bank's conditions, you will get the loan. But if you're more sophisticated, and want something more, then men's support is welcomed in order for women to be taken more seriously."

- Woman participant, FGD in Osijek

"I never ever have had a feeling of not being taken seriously. I never felt this is a gender issue."

- Woman participant, FGD in Osijek

"But we do exist in a man's world, and this is the way business is done in a man's world. You should just check the highest level, the top managers of the biggest companies in Croatia, check the statistics and this says everything."

- Woman participant, FGD in Osijek

"We had it before ... your World Bank came from an American context where a woman until the 1970s could not raise credit if her husband or father were not a co-debtor or a guarantor. In socialism we did not have such discrimination. ...or that a woman for the same job is paid up to 40% less in London's City... that's not present here. For the same job is the same salary, a problem is, just, that you cannot progress, let's say in a bank to a higher position, but at the place where you work you get the same salary as your male counterpart. Even when they come from America, it's not clear to them."

- Woman participant, FGD in Zagreb

“Of the total private entrepreneurship that exists ... somewhere between 25 and 30 percent of women run this entrepreneurship ...in Croatia there is a higher percentage of women entrepreneurs than in some other countries.”

- Woman participant, FGD in Zagreb

“In the private sector they are very happy that women are elected as co-workers and executives, because they are responsible and they work. Such discrimination is more common in the state sector where there is no control. Mostly, women are bosses in finance and accounting, where they are looking for openness, accuracy.”

- Woman participant, FGD in Zagreb

“So, when he works, I take care of the children. When I work, he takes care of the children. This is the only way. Taking over, running, and eternal compromise.”

- Woman participant, FGD in Osijek

“Women became emancipated, but it was needed to emancipate the men too. So they did abandon this social paradigm. But I have to say that there are regions in Croatia where there is still a lot of it [*traditional gender norms*].”

- Woman participant, FGD in Osijek

“We still live in the region with a socialist tradition: You woman, go and work in some institution, where the salary is secured, where you’ll... be a teacher, be something which allows you to come back home in time, take care of the children, and be safe. And I [man] will be an entrepreneur.”

- Woman participant, FGD in Osijek

“We still live in the region with a socialist tradition: You woman, go and work in some institution, where the salary is secured, where you’ll... be a teacher, be something which allows you to come back home in time, take care of the children, and be safe. And I [man] will be an entrepreneur.”

- Woman participant, FGD in Osijek

“Well, my mom helped me a lot, then babysitters help, the nursery, and a full day school stay.”

-Woman participant, FGD in Zagreb

“He did not help me much [at home], his main concern was his job. /.../ He absolutely supports me, without his support, I wouldn’t have worked the job I do. He always supported my education and career.”

- Woman participant, FGD in Zagreb

“My husband helps me a lot. It was not difficult for him to cook, to change children’s diapers, and to do many of those jobs that are so typical of a woman.”

- Woman participant, FGD in Zagreb

#### *Women’s political participation*

- Zagreb participants think that men and women are not equally represented in the political arena, which is dominated by male values. Women are discouraged to enter the political field by male paternalism or fear of being ridiculed. Women can survive in politics either by adopting

male norms, or consenting to being just decoration: “It is still possible that a politically engaged woman will be told by her colleague: Don’t you break your little head over it!” They also think that women are not willing to engage in politics because it is corrupt and lacking transparency. More women in politics might help women entrepreneurs only if they are willing to fight for women’s interests. Osijek participants held similar negative views about politics and politicians, and have even more doubts about the positive role of women politicians.

## SECTION 5. Summary of FGD with Roma

### *Changes in the community*

- FGD participants listed the following positive changes in their community: more Roma children are going to school, both primary and secondary. A smaller number of girls marry early. There are more Roma NGOs. Public institutions, as well as local government are open for cooperation with Roma NGOs. The negative aspects of some of these changes are: there is no cooperation between Roma NGOs, some say there is even competition. One participant stated that there is no need for three or four NGOs in one village. Also, they claim that there are non-Roma NGOs that are dealing with Roma issues, and thus “taking away Roma projects, without employing a single Roma. This is unfair.”
- There are also some other negative changes concerning Roma NGO activities: it is harder to get financing of their projects, because of new and more complicated procedures, especially with EU projects, which require “pre-financing”. They consider themselves as the losers in this situation. They consider only politicians as the winners.
- Negative changes in the community are mostly connected with the bad economic situation in the whole region: people are losing their jobs, there are less opportunities to earn money (mostly seasonal jobs in agriculture, or in so-called “public works”—short-term jobs organized by the local community where unemployed people are engaged), many mostly young people have left the country, there are more old people living by themselves, often in poverty. Even though basic infrastructure like electricity, gas, and water is available in the village, they don’t have the money to pay for it.

“We, Roma women are losers in many aspects, we don’t have staff capable of writing EU projects... we reach a certain level, and then we have not enough knowledge to proceed.”

- Participant in FGD in Jagodnjak, Slavonia

“We took care of kindergarten children, and children in primary school. Many children, 40 of them. And it was the same in Darda, Jagodnjak, Bolman. Children were not wandering on the streets. School teachers commended us, because children were tidy, coming to school with utensils, and with some knowledge...Nobody works now. There is no project. Nothing. Whenever these children meet me, they ask: ‘When it’ll start again?’ There is a real need.”

- Participant in FGD in Jagodnjak, Slavonia

“There are many of them. Their number is increasing. Their life is very difficult... no electricity, no running water, no bathroom, no... basics. In today’s world!”

- Participant in FGD in Jagodnjak, Slavonia

#### *Access to services*

- There is also a problem with transportation. Many bus lines have been discontinued, and in order to go to work, people have to have their own car or motorcycle. This also poses a problem for people who have to go to the hospital in town. The ambulance comes only for emergency cases, otherwise they have to find transportation elsewhere, and pay for it. Even though they could get reimbursed, older people especially, don't know where to ask.
- Participants are generally satisfied with the healthcare system. They don't feel discriminated against by physicians, but there is a problem with health insurance cards. Many people, especially the elderly, don't have them, and because of that they are not eligible for regular medical care. Participants blame official Roma Councils for not helping people to collect the needed documentation, and register with the Croatian Health Insurance Fund.
- A Zagreb key informant (KI) highlighted the problem of the lack of healthy habits, especially in regard to reproductive rights. Young Roma women simply don't visit the gynecologist, unless they're seriously ill.
- Regarding the main sources of income for Roma, participants said they are employed in seasonal jobs in agriculture, in tourism at the seaside, in "public works", and on social welfare. Participants estimated that most of the people in the Roma community in Slavonia live on social welfare money. Many of them have become demotivated to get a job.

"I'll say it openly, because Councils didn't do their job, many people are left without health insurance."

- Participant in FGD in Jagodnjak, Slavonia

"So, while they are with their parents they have free healthcare until 18 years of age... and of course, she doesn't control her health... and she is not visiting her gynecologist until she marries and until something becomes a problem... or, of course, when she marries and gives birth."

- Participant in KII in Zagreb

"There are [*Roma*] people who don't want to work... because they get social welfare money. There are such people. Social welfare is to be blamed."

- Participant in FGD in Jagodnjak, Slavonia

#### *Integration of Roma/discrimination*

- Participants claimed they themselves don't feel discriminated against. They say they have good relations with their non-Roma neighbors, and feel they are treated well in any public institution, but they admit that Roma people can rarely get jobs in the private sector, even if she or he qualifies for the job. They also mentioned the example of a young girl going to vocational high school to become a hairdresser, who couldn't complete her obligatory practice at a professional salon and failed the class. One of the participants mentioned a case of physical violence against one young Roma musician years ago, but they claimed that physical violence is not present anymore in their community.
- A Zagreb KI thought that Roma people are still socially excluded, and discriminated against in all aspects of life. Even though more Roma people have gotten jobs in Zagreb in recent times, so the situation is improving, she claimed that discrimination in Zagreb is just less open and obvious than it is in other parts of the country. Despite an increased number of educated Roma, the Zagreb KI also mentioned cases of discrimination in the employment process. People talk about abuses, but don't want to report them, because they fear the judicial process.

- Kindergartens for Roma children are free of charge (paid by the state), but mothers rarely bring their children in. Participants think that this is because mothers are lazy, and used to the more non-conventional and free Roma lifestyle. This also creates enmity among non-Roma people, who have to pay for their children. Participants think that kindergarten should be obligatory for Roma children, because of socialization, discipline, language. Nowadays, when Roma children enroll in primary school, they are often separated, and put in classes with children with special needs, despite the fact that most of them are intelligent and bright.

“So, we manage to push the child into the high school, but then the employer refuse to accept it. They would rather pay a fine, then employ Roma.”

- Participant in FGD in Jagodnjak, Slavonia

“[*The*] Roma population is excluded. They are unaccepted and discriminated [against], that’s the same. If we look, the Roma are excluded in all areas. ...we can say that they are less excluded in Zagreb as far as other parts of Croatia are concerned, in other parts they are more excluded. In Zagreb I can only say about this employment... now this situation has improved slightly in the past year. They give them a chance, but that’s all in the private sector. In the public sector, state institutions, offices, government office, ministry, presidential office, there are no Roma. Except for one, and that is the Government Office for Human Rights and National Minorities. They hired one Roma.”

- Participant in KII in Zagreb

“In Zagreb there is a hidden discrimination, it is not public as in other parts of Croatia. ... This is seen when people come in and say, that is what has happened, and then we conclude that this is discrimination, but people rarely choose to report it because they are afraid of the process ... Regardless that there are instruments now really, that there is a way to get a little protection, but there is still a certain amount of fear.”

- Participant in KII in Zagreb

“[*Mothers*] say that they don’t know what to do with their children, despite the free kindergarten. They don’t bring children in. This is a big problem. Mothers don’t want to go, because they ‘have to’ sleep. To them, it is a problem to take and bring a child...”

- Participant in FGD in Jagodnjak, Slavonia

“They put Roma children in special classes, even though we worked with these children, and we know they have the capacity.”

- Participant in FGD in Jagodnjak, Slavonia

#### *Gender norms*

- FGD participants said that traditional gender norms are still strong: women are responsible for children and the household, while men work and spend time outside the house. Girls are leaving the educational system early because they don’t have role models. Also, they don’t see any benefit of education, because they won’t get a job anyway. Even though there are more and more parents willing to support their girls’ primary, and even secondary education, traditional views prevail: girls are much more useful at home, where they can help with domestic chores. Also, early marriage is still a desirable option for many parents, and girls. However, participants claimed that among Bayash Roma (Christians), who are the majority in Croatia, unlike Muslim Roma, selling of young brides is not customary.

- A Zagreb KI corroborated FGD participants' views on the position of women in the Roma community. She stated that Roma women are doubly discriminated against: in society as Roma, and in the Roma community as women. She also pointed to the still existing problem of prearranged marriages, and early pregnancies. However, she also has noticed changes in attitudes in the Roma community, which are mostly visible in the increased number of girls attending primary, secondary, and even tertiary education.
- According to FGD participants, young Roma men have broader views, and different attitudes, mostly due to schooling, and new technologies, but a lot of them leave the country. Participants also pointed to the problem of alcohol and drug abuse among young men as a new phenomenon.
- The Zagreb interviewees also noticed changes in gender norms among younger Roma men. They are most visible in relation to childcare, and in some degree in sharing domestic chores. More Roma men take an active role in child rearing, and there are even 3-4 cases of young fathers taking the status of "parent-educator" (paid parenthood).
- According to the participants, domestic violence among Roma is present, but Roma women are not willing to report it. They would rather choose to stay silent and suffer.

"Men go to work outside. Women stay at home, cooking and taking care of children."

- Participant in FGD in Jagodnjak, Slavonia

"OK, she will go to school, but what then? Why to go to school, when she won't get a job. They want their daughters to contribute to the family. She will be more useful at home, she will cook, clean... and marry, so she will be taken care of."

- Participant in FGD in Jagodnjak, Slavonia

"But nowadays more and more girls enroll and complete high school education, and this is great."

- Participant in FGD in Jagodnjak, Slavonia

"We don't sell our daughters. Muslim Roma do. With them a female child brings the money. I've heard that young Roma girls are sold for HRK 15,000. Here girls marry young because they want it themselves."

- Participant in FGD in Jagodnjak, Slavonia

"My father is very strict, and he set a goal for us when we were small children. His parents didn't have an opportunity to school him, so he wanted us to realize this opportunity, which was denied to him. If we wished, we could marry, but we wanted to go to school, because we see it as an exit."

- Participant in FGD in Jagodnjak, Slavonia

"Unfortunately, Roma women are discriminated [against] both in the community and in society. Their life... is endangered from early childhood until death. They are discriminated [against] in the community, from early childhood, at the time when she should have been on school benches, she keeps brothers and sisters. So, until she is 12, 13, then there are contracted marriages. And in fact, she's already giving birth at age 15, 16, she is becoming a mother in childhood, and instead of somebody taking care of her, she has to worry about another."

- Participant in KII in Zagreb

“And there are plenty of them with high school, even faculty, but one of them... She finished the pedagogical faculty... as a teacher and worked as a waitress. ...in a pharmacy we have one with an MA degree in pharmacy.”

- Participant in FGD in Jagodnjak, Slavonia

“Because they are educated, they want to go further, and they explore. It is a different era, and technology is different. They have smartphones, and they see what is going on. Unfortunately, most of them go abroad...”

- Participant in FGD in Jagodnjak, Slavonia

“And in the Roma population, changes have begun ... around the upbringing of children. The father always had authority over the children... and now they started ... three or four cases here in the City of Zagreb, where they accepted the status of the parent educators... and they have helped a lot their women with the kids.”

- Participant in KII in Zagreb

## SECTION 6. Summary of FGD with LGBTI and with Women on Reproductive Services

### *Changes in the community*

- Participants thought that Zagreb’s local community strengths are the following: it’s the biggest city in Croatia, as a center it offers more choice of different content (cultural, political, educational, economic, health, social, sport); it offers a higher standard of living (higher salaries, better firms and job opportunities), greater anonymity, freedom, and opportunity to meet similar people that are generally considered as different in the general population.
- The most important positive changes in the community are: development of new technologies (IT, start-ups), tourism (cultural events, festivals), and the service sector (restaurants, café bars, clubs); also, there is greater multiculturalism and safety in Zagreb. The most important negative changes include: decline of the economy (crafts, industry), education, health, and infrastructure (mostly built during socialism); higher costs of living (bills for services, infrastructure, and food), privatization of kindergarten and healthcare services (expensive, not available to all), and commercialization (shopping malls); poverty of the elderly and emigration of the younger and educated population; and problems of inadequate use of EU funds, destruction of green areas, cultural goods (architecture), and inadequate garbage disposal and recycling due to a corrupt political leadership.
- Participants of both FGDs estimated that the winners of development are rare (mayor, politicians, and corrupt networks), while the losers include elderly pensioners, middle-class working women, and high school and faculty youth that enter the labor market.

### *Endowments: health, reproductive rights, childcare, and education*

- Participants thought that public healthcare has declined and is very problematic. There is a lack of family doctors and specialists for everyone, especially for children and children with special needs (pediatricians, logopedists, ophthalmologists, neurologists, endocrinologists). Doctors have too many patients and there are long waiting lists for public health services (from eight months to two years), while private healthcare is immediate but very expensive. Public health doctors are unavailable to the working population and immobile people (doctors don’t do home visits), and are poorly organized and not adjusted to meet the needs of the general population. There is no adequate digitalization of the healthcare system, doctors are IT illiterates and one needs to call them to get an appointment with them for everything, except for prescriptions for medicine.

“Everything is problematic, there is a lack of family doctors, and there are too many patients for doctors. They are absolutely and totally unavailable to a particularly active working population because one working time has not been adapted for them. They are also inaccessible to immobile people because they do not do visitations at home. ... therefore a totally inappropriate system to anyone.”

“In Zagreb there are very few pediatricians and they dismiss children when they enroll in elementary school. So, seven-year-old children are immediately sent to family doctors who are not educated... specialist examinations, if something extra is needed, eye examination, logopedist, for everything you are waiting for years. Some urgently need examinations, neurologists, I do not know, endocrinologists, you are waiting for nine months or you pay.”

“In the special hospital Goljak, early rehabilitation has started off from the second week since the birth of the infant child until his fifth, sixth year, absolutely everything was resolved in the shortest possible time without any additional requests, questioning. ...with Suvag and logopedics. That was a bunch of unnecessary documents and the procedures for getting into the system at all.”

“Regarding the rehabilitation of children with special needs, the knowledge I have from a close circle of friends is, the problem [is] that they use extremely outdated methods with these children.”

- The reproductive care situation is almost the same: participants of the reproductive care and rights FGD claimed that women who can pay go to a private gynecologist and maternity clinic to get adequate individualized service. Otherwise, they are faced with many problems: medical-assisted fertilization services has been downgraded due to changes in the law and significant reductions in available funds; it is difficult to get an abortion, and in half of the maternity clinics doctors cite conscientious objections, there are prayer groups that confront and harass women who go to get an abortion, and even in Zagreb that's a problem; midwives are not available; each pregnancy is treated as a medical problem (expensive doctors) and the childbirths are accelerated, induced, and physically difficult (there are many children with various disorders in a the Goljak special hospital for children ); there is no regulated issue of home births; Roma women are discriminated against in reproductive care: men are kept aside by the required course for attendance at birth which they don't attend, and Roma prisoners and other prisoners in the Pože-ga Penitentiary for women don't receive regular preventive examinations for breast cancer and ultrasound of internal organs; women who have cancer do not have transport costs covered for mammography; the morning-after pill is only available in Rijeka out of all the maternity clinics in Croatia; women in a life partnership who do not have the right to medically-assisted fertilization find a way to motherhood by using either some home method or foreign sperm banks.
- Transgender health problems are also present, as one male transgender participant stated. He has been waiting one year for an operation to change his sex and sex status in legal documents, legally and according to the law: three hospitals have refused him verbally, nobody can help him legally to settle the problem, and they are not educated and informed about the law. Also, there are two reproductive care issues for LGBTI people. A year ago transgender men could go to get a vasectomy at Dubrava clinical hospital, but now they cannot because of the change of the minister of health and the director of the hospital: their health insurance covered it before, now they have to pay for it themselves, HRK 7,000, and they weren't even informed about it and received bills after the procedure. Also, in the healthcare system, LGBTI people often experience

the stigma of promiscuity: the doctors ask them if they do medical checks to find out if their partners have cheated on them.

“Women who can pay, go to a private gynecologist, only for the time they can devote to them. Likewise, in maternity wards, especially in Zagreb, it is critical as far as maternity wards are concerned, there are four enormous maternity wards... As for medical-assisted fertilization, there is a terrible, terrible degraded service since 2008, not only because there is the amendment of the law but also by a significant reduction of available funds, so we are waiting for a year, or two... we have an abortion problem, we now have half the maternity wards in which all doctors make an appeal of conscience, and even in Zagreb that’s a problem.”

“Women have no available midwives’ care... every pregnancy is treated as a medical problem, not as a natural condition. Physicians are expensive and the medical time is so expensive that our childbirths are very fast and heavily induced, they are very heavily loaded medically, and no individualized approach is accepted... there are many children with various disorders, for example, the special hospital for children Goljak is full of children and they arrive more and more, which is probably the result of this aggressive approach to childbirth.”

“When Roma come to give birth, the doctors say: we will continue with a requirement for the presence of men during birth, because in our maternity ward 30% of Roma children are born and that is our only mechanism to keep husbands out of the delivery room. So they intentionally do not abolish the course because they know that Roma males will not come to attend the course, which is a requirement. ...their [Roma woman] prisoner is in the Požega Penitentiary, which is the only women penitentiary. They [women prisoners] ... do not have regular preventive examinations, last year we organized a preventive breast imaging and ultrasound of internal organs and we realized that they didn’t have them until then.”

“A year ago, I got a decision to change the sex mark in the records by the National Health Council, but because of some health problems, I’m now waiting to prepare to change the label so I can go to gynecology... I’m waiting for surgery for a year, three hospitals have refused me, there is no proof, document, but only words in four eyes, I cannot sue them, I have also addressed the Ombudsman and all possible institutions, working groups now work, but there are no results yet. Otherwise, until the previous year, trans men could go to have a vasectomy at Dubrava hospital, now because of the change of the minister and the director of the hospital they cannot do that... Some went and had to pay HRK 7,000, hospital sent their bill home, and they did not even tell them that health insurance will not cover it.”

“My doctor may have put a few inappropriate questions to me: have you checked if your partner is cheating on you? There is a stigma of promiscuity. And a circus about blood donating, and the question: have you had group sex or unprotected sex in the last six months?”

- Participants of the reproductive care and rights FGD claimed that the smaller number of children in kindergartens and nurseries is not the case in Zagreb (90% in kindergartens and 70% in nursery schools). It’s a problem in the rest of Croatia: kindergartens and nurseries are not available, and those that are available are very expensive (the city kindergarten costs HRK 700-800 and a private one is HRK 1,800 a month). Also, families outside of Zagreb often get more help from grandmothers, grandfathers, aunts, or they themselves decide to stay at home with their chil-

dren (mostly women because of their lower salary). They don't see the benefit to pay so much money for kindergartens and nurseries for children, and nannies at home do not work across the country (six registered nannies in Croatia). Participants of the LGBTI FGD mentioned expensive kindergartens, grandmother services, and demography issues (low birth rate).

- In education, as participants of both FGDs stated, there are big problems: there is no curriculum reform; civics education is not introduced in all schools; children that don't attend religious instruction (catechism) in schools are discriminated against (they often have no class and have to spend that hour alone somewhere in the school), and there is no state supervision of discriminating content in school subjects; IT becomes mandatory in the fifth grade, but there is no information about the way to proceed with the program (lack of qualified IT teachers, school hours, and information, the media is the only source of information); the quality of schools is connected with the quality of the directors of the schools; education is elemental, inadequate, doesn't supply the needed work force and does not value excellence positively, there is no selection of students according to their talents and interests, while the state matura has become a matter of teachers' gradings and higher grades lead to the possibility of better further education. Aside from these problems, participants of FGDs stressed two positive sides of education: E-enrollment enables children to have more chances to choose a good school and faculty; and the state matura (final examination) enabled enrollment of a greater number of women in higher education in STEM fields (Technical faculty, Faculty of Electrical Engineering and Computing, Faculty of Science).

"I can personally say that my children's education is the most traumatic part of parenting. ... We all know everything, about curricular reform, about everything that is happening, it is not a status quo but a disaster. And it seems to me that the quality of a school depends on the quality of the director."

"It seems to me that the education system does not appreciate excellence enough. There are no capacities and staff for children who can do and will want more, they actually come to a ceiling. ... And, in my opinion, the educational system is generally inconsistent, or [*their*] offer[*ing*] is not aligned with the needs of the labor market."

"I think it is very problematic that Citizenship Education is not introduced in all schools. Likewise, we have been researching the issue of discrimination against children in religious education (catechism), in Zagreb it's a big problem, in some schools it is the first and last hour, in some it is not, some children have organized free time that they spend in libraries or some other subject, so it is not unique, and plus I got information that some teachers... openly invoke violence... what I learned... that the division is visible and there are also pupils who fight because some of them attend it, and others don't."

"But I have to point out one good thing that has happened in recent years. These are enrollments over e-enrollment, really kids have a lot more chances to choose a good school and faculty... they can realistically see where they are at a time, and only six years ago, you could only choose two high schools."

"That changed. Well, that's not true, just look at women's entries at Faculty of Electrical Engineering and Computing and Faculty of Science in the last 10 years and there has been a lot of help from the state matura."

*Discrimination of women and LGBTI in education and the labor market, agency, and changes in gender roles and occupations*

- Participants of both FGDs stated that patriarchal norms and values in primary and secondary education are more discriminatory towards boys (their childish behavior during lessons is problematic) than towards girls: girls mature earlier than boys, they have discipline to learn and pass their exams and state matura (final examination) with higher grades than boys. Also, young women use higher education more often than young men to emancipate themselves and get higher salaries (female professions with vocational schools have lower salaries). The boys and young men leave the educational system sooner to enter the labor market, and start to earn and make their professional careers (male professions with vocational schools in the market have higher salaries, or they take over a family business). Participants stated that traditional social gender norms and roles of a patriarchal society are present and go in both directions for men and women, as well.
- According to the participants of both FGDs, the biggest employment issue and discrimination in the labor market for all, including women and LGBTI, is the lack of production, jobs, and job security; the availability of only insecure and low-paid jobs; and the grey market economy. Labor market discrimination of women includes the following: employment questions regarding their marital and motherhood status; women have lower salaries than men in the same positions, they advance slower than men, and they rarely occupy leading positions in work organizations; in private business, women are sexualized; job sectors in which women predominate (education, journalism, law) have lower social status; therefore, they stay at home with their children and out of the labor market more often than men.
- LGBTI participants stated that boys experience more physical violence and transphobic comments from other pupils and teachers than girls in primary and secondary education (long-haired boys are identified with girls and some of them left secondary education because of the homophobia of some directors, teachers and/or pupils).
- One lesbian said that she ended up being punched in the face and that she was harassed by the father of a girl she barely knew after the first Pride Parade, when the LGBTI community was physically harassed in public. Also, there is discrimination of LGBTI minors in their families: they experienced physical and mental violence at home, or they were expelled from homes and became homeless.
- LGBTI participants also claimed that some of them are not discriminated against in the labor market (especially in the public sector), while others had different views: LGBTI community members hide their sexual and gender preferences in education, and especially in the private sector.

“First, she has a lower pay. ... And, if she works in the private sector, I know a lot of cases where women are sexualized.”

“When looking at a vocation, male and female schools, after a vocational schools they are shopkeepers, hairdressers, waitresses, vocations that are not well paid. ... And in the end they are on average less paid again. Not only that, they are not in leading positions.”

“For a couple of years I have the data that there are more highly educated women, but what makes me nervous is that the price of work in those sectors is falling... How much the people have appreciated teachers 50 years ago, and today when they are mostly women teachers? And state attorney, journalism as well.”

“It was one of the possible extracurricular activities - a boy answered positively, and a few children from the class laughed... the teacher herself said that he could not because it was for the girls. ... In my gymnasium, the professors have had transphobic comments, we had a

couple of guys who had long hair and they spoke to them in front of the whole class – go to get your haircut, what do you want, to be a girl? ... My partner dropped out of high school in the third grade only because of the homophobia of some professors and students.”

“Girls who are either lesbian or trans, they do not want people to know, and they work as an attorney. To her who does not have her law office, is not all the same. We work in super places and have no problems. It’s certainly not easy in some public institutions or the private sector.”

“I also have friends [women] that work in state institutions and that came out without any problems, and in private firms they hide a lot more. Generally, the private sector is more problematic, uncertainty of work, you work for somebody, and you are replaceable.”

“I know from experience before, when I was working in Iskorak/Step-Out, we had that, parents locking them in the room, slapping, they kicked a kid out of their house, all was there. There were a dozen cases per year, I remember everyone.”

“I was beaten twice, but it was ‘95, ‘96. So I was in the cafe with my partner and a guy came up, he wanted to crush my head with a mug, and then he hit me with his fist... and for the second time I was threatened by a girl’s father to get away from his daughter, and I hardly knew her. But he was a bit drunk. That was the time of the First Pride.”

- According to participants of both FGDs, women and LGBTI political participation is inadequate. Politics and political structures are considered as men’s territory, and there are not enough women, and especially outed LGBTI people (a low percentage); the political arena is under great public scrutiny, women are not self-confident and have difficulties to prove themselves to their political or party colleagues, and to set the political agenda and topics that are relevant for women. Women and LGBTI are more present in the NGO scene (a high percentage), which offers them greater security and freedom to participate in political decision making. Also, the LGBTI NGO scene is stronger in Zagreb and Rijeka than in Split, Poreč, and Osijek, which lack LGBTI activists (they move to Zagreb or abroad) and NGOs to promote their issues and events, even during the summer, when the LGBTI community moves seasonally to the coastal parts of Croatia. The basic difficulty for both groups is that the political assumptions for their political participation are present (Croatia is an EU member), but also there is a retro trend, and their discrimination from right-wing movements (U ime obitelji (“In the name of the family”)) and parties (Grozđ/Grape). They want to stop the political participation of women and the LGBTI community by using their NGO strategies to influence political decision making with their conservative beliefs and demands.

“Women have far more percentages in associations than specifically in political parties... Because somehow a lot of people perceive that politics is still male, and that’s what the association is, care about the old... In associations that deal with social services certainly all are women.”

“Yes, we cooperate with some politicians and they say that as politicians it is a terrible problem first to prove themselves to their colleagues, and secondly, the issues that are important to women, which they will set as important in politics.”

“Negative stigma, which is positive and desirable for men, and for women all is looked at through the magnifying glass. ... And worse, they are often not supported by other women, and also they lack a lot of self-confidence...”

“No, certainly less because in all the structures the vast majority are men, politicians... There are no enough women, and those who came out of the closet [LGBTI] no way.”

“So all the assumptions are here, we are a member of the EU, that little general hate moment does not go in favor, we have that retro trend, the whole answer of the society on which that right-wing movement rides - we had plenty of this liberal, this unbridled - and it would be great that a meaningful political creature appears.”

“I’ve never been discriminated, more normal it’s here... Much more freedom, in politics you are under much public attention... This is a corrective, you are freer here... its politics, but the other side, with people who also want the change like you. Greater security.”

“So, we are systematically attacked by some so-called civic associations. Those two parties. U ime obitelji, Grozd, there are... They have taken over all the methods and mechanisms of civil society. But of that civil society that has produced the whole movement for women’s rights, LGBTI people, etc. These movements are simply successful in everything for now and financially much more powerful. ...they represent themselves as the primordial pulse of this nation and its protectors... And they, with their values, oppress the minorities. It’s sickness. And then they represent it as a rebellion against the whole political establishment.”

- Participants of both FGDs claimed that women and men do the same jobs in civil service and with some employers. They also don’t do the same jobs, since there are some traditional male (artisans, plumbers, drivers, computer scientists) and female jobs (teachers, professors, secretaries, nurses), and women don’t occupy leading positions in organizations as much as men.
- Moreover, traditional gender roles and stereotypes associated with work in the household, and chosen professions are still strong in some rural parts of Croatia (Dalmatia, Slavonia), but they are changing in Zagreb and other urban areas among the modern, younger, and more educated population: men are more involved in all segments of the household and family, men and women are equally involved in household jobs, childcare, education, and even parental leave. Nevertheless, one participant raised doubts about this change since only 4% of men use even the two months of paternity leave that will be lost if they don’t use it. One woman concluded and summarized this topic: men and women equally participate, but the organizational and decision making burden is on women rather than on men (choice of kindergarten and schools).

“In the civil service yes. With my employer, also yes.”

“Teachers, professors, secretaries, nurses... Plumbers are men. Drivers. Informatization.”

“They probably are more involved. ... And here I think there is a big difference between the regions in Croatia. I come from Dalmatia where this remained exactly the same as 10 years ago.”

“I don’t know, in my circle... I am from the city, all my men around me, they are all excep-

tionally involved in all segments.”

“Yes, I’m just not sure it’s just a change of behavior, or a change in what’s being seen. Because still only 4% of men use them, even those two months of maternity leave that will be lost if they do not use it.”

“Looks safe on the road, and at night the number of trolleys that dads are pushing and carrying, in the ambulance and the like, it’s obvious, but I’m not sure it’s at the level of decision making in the family. I think it is still the woman, although they are equal in everything, but the woman is the one who decides on kindergarten, school. It is not a question of division of labor but of the burden of organization.”

“Modern couples are more liberal, the couples I know, a bit more relaxed, agree, leave patterns, at least those educated, there are some changes.”

“I have a circle of people where this is really rightly deployed.”



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Croatia Country Office

Radnička cesta 80/IX

Tel: +385 (0)1 2357 222

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