USING THE GENDER ASSESSMENT TO DEEPEN COUNTRY ENGAGEMENT - The Case of Croatia
The Country Gender Assessment (CGA) reviewed the state of gender equality in Croatia in endowments, access to economic opportunities and voice and agency.

It informed the Country Partnership Framework (CPF) 2019-2024.

It resulted in the development of a Gender Roadmap for the CPF. This is a public commitment by the Bank to proactively engage on reducing significant gender gaps in Croatia.
What is new about this CGA?
Jointly undertaken by POV & SD GPs. Qualitative methods complemented quantitative tools

Looks at how endowments, economic opportunities and agency change over the lifecycle

Examines overlapping disadvantages and the intersectionality of gender and spatial exclusion. Finds that gender, age, location, and sexual orientation are key variables

Brings in voices of excluded groups - older women, youth and minorities from the lagging region of Slavonia and the leading area - the city of Zagreb.
Main Findings
Advantages acquired as Girls Diminish as Women

Girls and women in Croatia are on par or surpass their male peers in acquiring endowments throughout the first decades of their lives, but struggle with translating endowments into economic opportunities, especially once they are faced with care responsibilities.
GIRLS PERFORM BETTER IN SECONDARY EDUCATION AND WOMEN OUTNUMBER MEN IN TERTIARY EDUCATION...

Higher tertiary education for women both in rural and urban areas (structure by gender and degree of urbanization, 2017)
BUT HIGH LEVELS OF (TERTIARY) EDUCATION DO NOT TRANSLATE IN HIGHER LEVELS OF FEMALE LABOR MARKET PARTICIPATION

Labor force participation rate, female (% of female population ages 15+)(modeled ILO estimate), 2017
Unequal Access to Economic Opportunities

Diminishing access to economic opportunities for women over the lifecycle
While women start out at comparable levels with men, labor market participation drops with age.
WOMEN AGED 25-40 ARE DISPROPORTIONATELY AFFECTED BY UNEMPLOYMENT
SOCIAL AND GENDER NORMS ARE AN IMPORTANT DRIVER
FOR THE GENDER GAPS WE OBSERVE

<table>
<thead>
<tr>
<th>Statement</th>
<th>EU-28</th>
<th>Croatia</th>
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<tbody>
<tr>
<td><strong>Work and household responsibilities</strong></td>
<td></td>
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<tr>
<td>The most important role of a man is to earn money (% agree)</td>
<td>43</td>
<td>55</td>
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<tr>
<td>The most important role of a woman is to take care of her home and family (% agree)</td>
<td>44</td>
<td>60</td>
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<tr>
<td>A man taking parental leave to take care of his children (% approve)</td>
<td>84</td>
<td>66</td>
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<tr>
<td>A man doing an equal share of household activities (% approve)</td>
<td>84</td>
<td>70</td>
</tr>
<tr>
<td>Women have less freedom because of their family responsibilities (% agree)</td>
<td>67</td>
<td>82</td>
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<tr>
<td><strong>Political participation</strong></td>
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<tr>
<td>Women are less interested than men in positions of responsibility in politics (% agree)</td>
<td>34</td>
<td>44</td>
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<tr>
<td>Politics is dominated by men who do not have sufficient confidence in women (% agree)</td>
<td>61</td>
<td>66</td>
</tr>
<tr>
<td>Women do not have the necessary qualities and skills to fill positions of responsibility in politics (% agree)</td>
<td>17</td>
<td>24</td>
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Unpaid care work is highly prevalent among Croatian women, and the lack of childcare options presents a barrier for women re-entering the workforce.
THE LACK OF CHILDCARE OPTIONS PREVENTS WOMEN (AGED 25-45) FROM RE-ENTERING THE WORKFORCE

Childcare available for children aged 3 to minimum compulsory school age is the lowest in the EU

Children in formal childcare, by age, 2017
RURAL CHILDCARE COVERAGE IS DRASTICALLY LOWER THAN IN THE CAPITAL

Coverage of kindergartens and daycares by counties (2011), showing large rural vs. urban disparity
CARE WORK IS PREVALENT FOR WOMEN DURING PRODUCTIVE YEARS, LEAVING A LOT OF THEM “INACTIVE”

32% of women aged between 25 and 64 were inactive and not seeking employment due to looking after children or incapacitated adults instead of paid work as compared to only 6.7% of men.

Inactive population aged 26-64 not seeking employment due to caring responsibilities, by gender, 2017
Limited Opportunities for Entrepreneurship

Excluded groups often resort to self-employment out of necessity, but there is a lack of inclusive entrepreneurship opportunities.

Only 3% of women aged 25-29 years and only 11% of women aged 50-54 are entrepreneurs in Croatia.

Women face constraints including an absence of affordable business development services, lack of financial and social capital, and an absence of institutions and networks to give them a collective voice in the marketplace and in the community.
OLDER MALES ARE MORE LIKELY TO BECOME ENTREPRENEURS, WHILE WOMEN’S ENTREPRENEURSHIP IS LOW

Male and female entrepreneurship rates (2017)

Female relative to male entrepreneurship rate (2017)
CPF GENDER ROADMAP 2019-2024

2 STRATEGIC GOALS

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
  - Slovenia RAS
  - STARS RAS

- **Enabling the emergence of a dynamic enterprise sector**
  - Slovenia RAS
  - STARS RAS

**CONCRETE ACTIONS**

- 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 PLRs 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
The Slavonia RAS focuses on supporting inclusive growth and jobs in Croatia’s lagging region.

- Diagnostic work on jobs and inclusion for the RAS included a distinct gender lens and identifies low skilled less educated rural women as particularly vulnerable to labor market exclusion and poverty.

- Two approaches are developed for improved economic inclusion for rural women: programs that increase labor force participation of older rural women, and entrepreneurship initiatives.

- Based on diagnostic work, a pilot initiative has been designed that seeks to promote labor market inclusion of rural women through business collectives that provide collective voice and agency and access to finance and markets.

- Gender dimension is included across sectoral engagement under the RAS; market opportunities for rural women have been identified in key growth areas, including in agri-business, community-based tourism and the provision of care services and in digital literacy and diffusion.
GOING FORWARD: GENDER EQUALITY ENHANCER (GEE)

- Building on the gender tag and going beyond it to identify high impact gender equality interventions in the RAS and ASA portfolio
- Addressing the key gaps relevant to the country i.e. economic empowerment of youth, women and retirees
- Will help bring selectivity to assess which engagements will be conducive to greater change in gender relations where Bank can add value.
- Over time can be shared with government to identify policies and programs that have the greatest impact in addressing the gender gaps specific to a country
- Will work with the Gender Equality Monitor (GEM) to track and assess progress
It is important to measure performance periodically

Review during the Performance and Learning Review

The UN Country System measures performance towards indicators using a Gender Scorecard developed by UN Women using a process based approach. Our aim would to look at an outcome based approach to look at narrowing the gap on women’s participation in the labor market.

Partnerships through the engagement with government, joint efforts with relevant development agencies and CSOs

Adequate resources need to be provided by CMUs