

INVESTING IN OPPORTUNITIES FOR ALL: CROATIA COUNTRY GENDER ASSESSMENT



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A woman with short grey hair, wearing a dark blue long-sleeved shirt, stands in a greenhouse. She is looking towards the camera with a neutral expression. The greenhouse is filled with rows of tomato plants, some with green and some with red tomatoes. A circular graphic overlay is centered on the image, consisting of a dark blue inner circle with white text, surrounded by a ring divided into five colored segments: brown, yellow, blue, light blue, and grey. The background is slightly blurred, showing the structure of the greenhouse.

The Purpose of a CGA

COUNTRY GENDER ASSESSMENT (CGA)



In 2015 the World Bank approved its *Strategy for Gender Equality, Poverty Reduction, and Inclusive Growth*

It recognizes that stronger and better-resourced efforts are needed to address critical gender gaps in:

- 1) improving human endowments;
- 2) removing constraints for more and better employment;
- 3) removing barriers to women's ownership and control of assets;
- 4) enhancing women's voice and agency.



The CGA identifies and highlights:

- emerging patterns of gender gaps in the key domains of endowments, economic opportunities, women's ownership of assets, and voice and agency.
- aspects of inclusion and exclusion and the intersectionality of gender and factors, such as age, ethnicity, sexual orientation and spatial disadvantages.

COUNTRY GENDER ASSESSMENT (CGA)



- ✓ The report is intended for external use, as well for and internal World Bank audience
- ✓ It helped inform the World Bank's Country Partnership Framework 2019-2024 (CPF) for Croatia and puts in place an actionable Gender Roadmap that will guide Bank's interventions during this CPF period



The Methodology and Sources

METHODOLOGY



LITERATURE REVIEW

From Croatian and English language scholarly sources, government reports and other grey literature.



ANALYSIS OF QUANTITATIVE DATA

From a wide range of international databases and national household data.



FOCUS GROUP DISCUSSIONS, KEY INFORMANT INTERVIEWS IN ZAGREB and SLAVONIA

Discussions with youth, working-age women, elderly women, rural women, female entrepreneurs, ethnic minorities, LGBTI



A ROUNDTABLE DISCUSSION

At inception: to provide guidance on the scope of the assessment and key research questions in May 2018

DATA SOURCES

- ✓ World Development Indicators
- ✓ World Bank Genderstats
- ✓ Eurostat
- ✓ EU SILC
- ✓ EU Household Budget Survey (HBS)
- ✓ UN Population Prospects
- ✓ UNECE database
- ✓ European Institute for Gender Equality
- ✓ European Quality of Life Survey (EQLS)
- ✓ Life in Transition Survey
- ✓ European Union Minorities and Discrimination Survey (EU-MIDIS)

- ✓ EU Labor Force Survey
- ✓ Eurostat ICT Survey
- ✓ European Quality of Life Survey (EQLS)
- ✓ Eurobarometer
- ✓ WHO health surveys
- ✓ European Union Agency for Fundamental Rights Database
- ✓ EU PISA



**What is new
about this
CGA?**

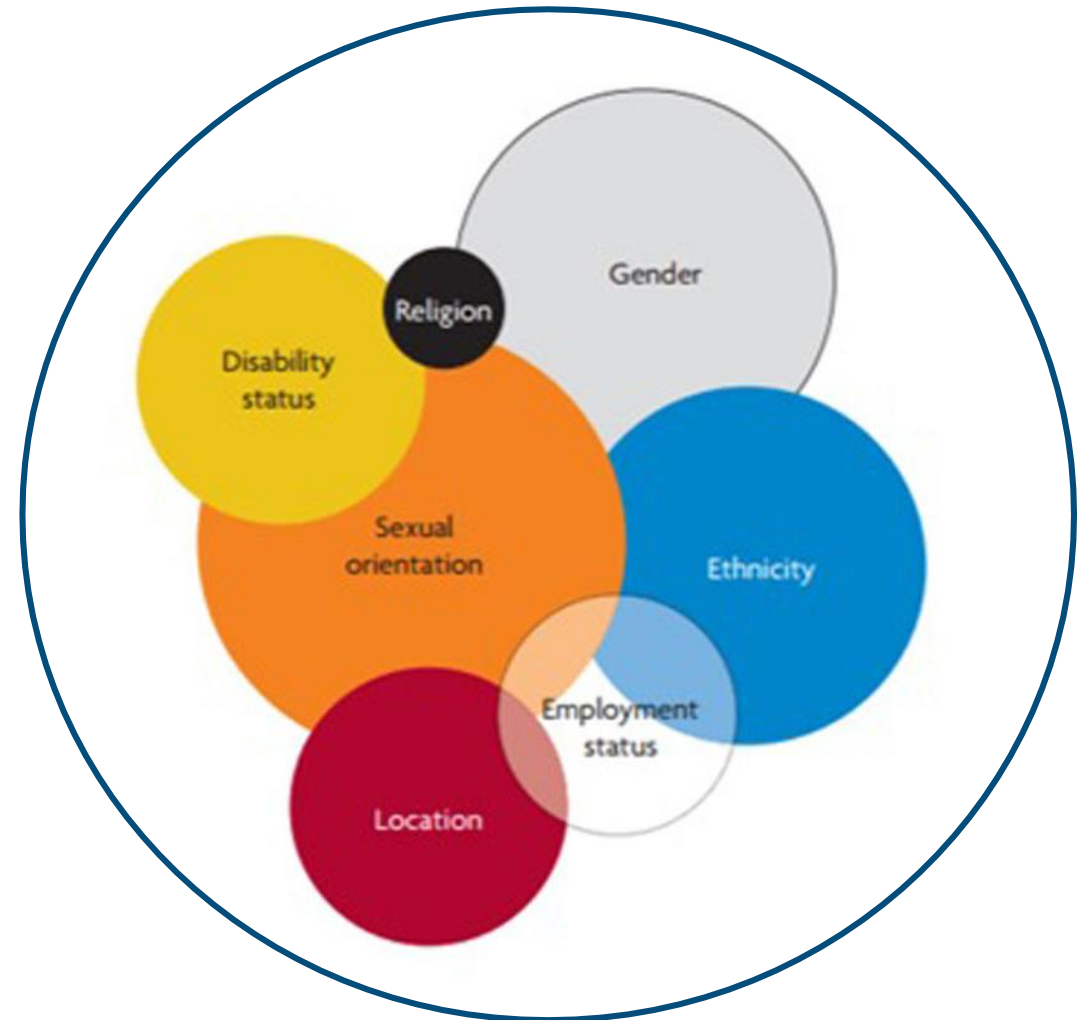
OVERLAPPING DISADVANTAGES AND MARGINALIZED VOICES

Qualitative methods complemented quantitative tools

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

It examines overlapping disadvantages and the inter-sectionality between social and spatial exclusion

It brings in voices of excluded groups - older women, youth and minorities from Slavonia and the city of Zagreb.





**Main
Findings**

KEY TAKEAWAYS

Women struggle with translating endowments into economic opportunities

There is unequal access to economic opportunities for **women**, **youth** and **retirees**

- ✔ Age is a key determinant of poverty with a distinct gender dimension
- ✔ Youth with less skills and education remain at the fringes of the labor market

Women face constraints including an absence of affordable business development services, lack of financial and social capital, and an absence of institutions and networks that give them a collective voice in the marketplace

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

KEY TAKEAWAYS

Women are also reluctant to enter, or reenter, the labor market because of unaffordable or **inaccessible childcare services and care work.**

A clear ethnic dimension with the Roma population the most excluded minority

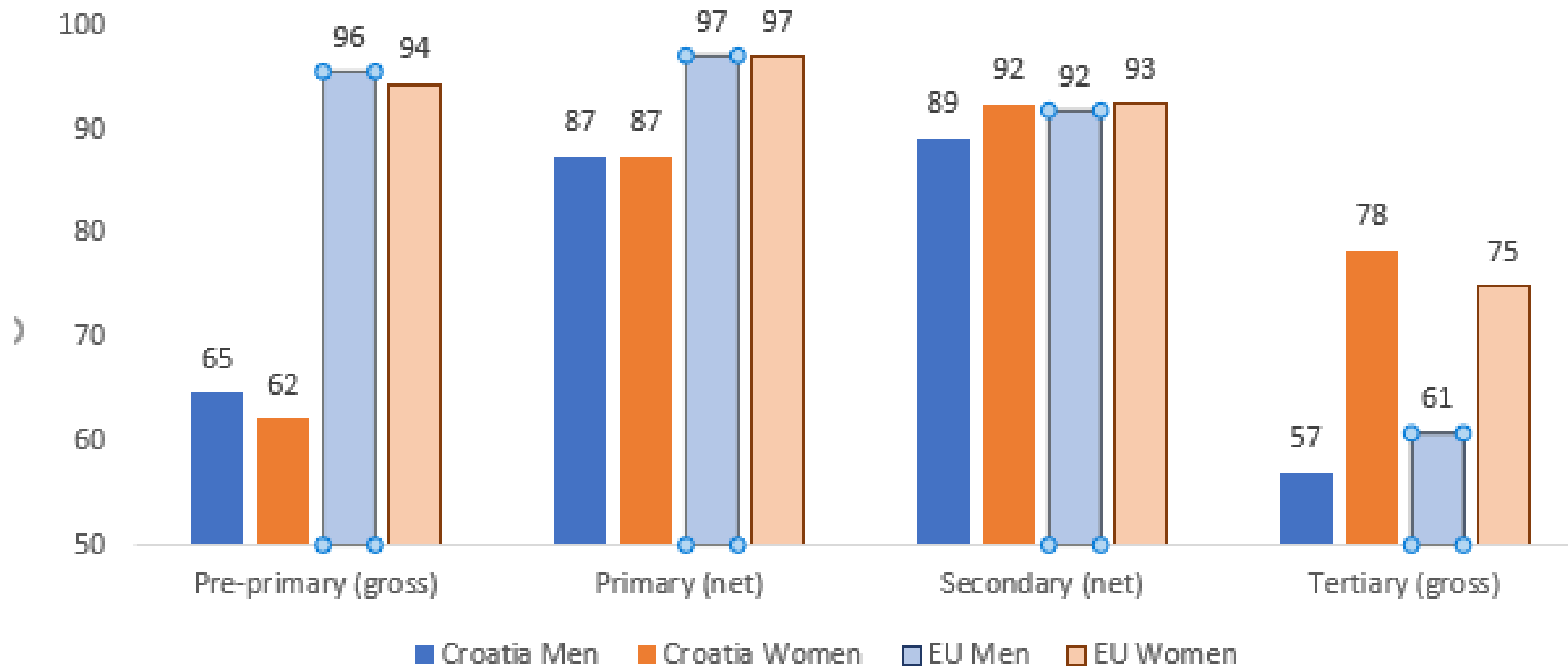
Location plays an important role in determining welfare with the worst outcomes for rural women

Croatian LGBTI report a strong sense of discrimination and harassment

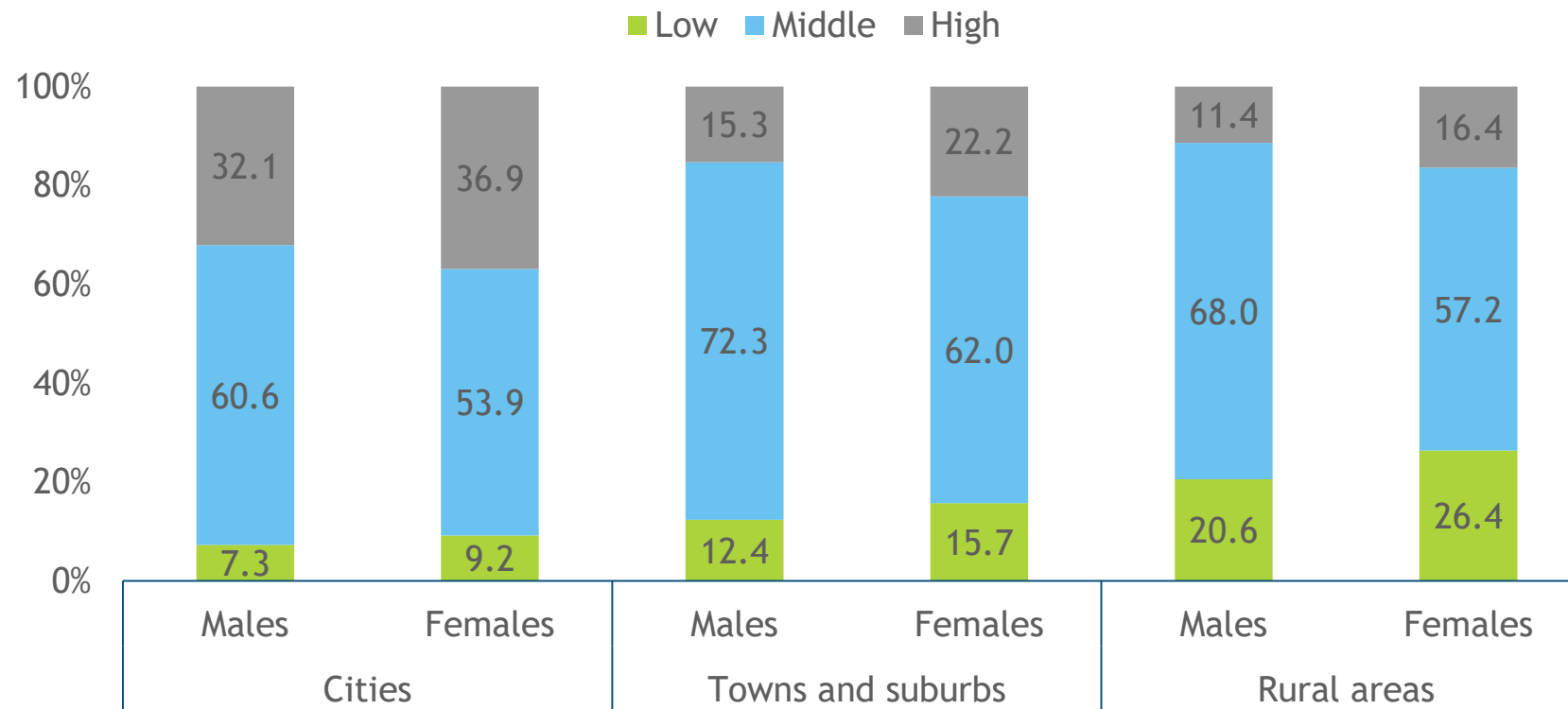
Diminishing Advantages for **Girls** **and Women**

Girls and young women 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 AGED 7-18: CROATIA HAS ACHIEVED GENDER PARITY AND HIGH LEVELS OF SCHOOL ENROLLMENT IN PRIMARY AND SECONDARY EDUCATION

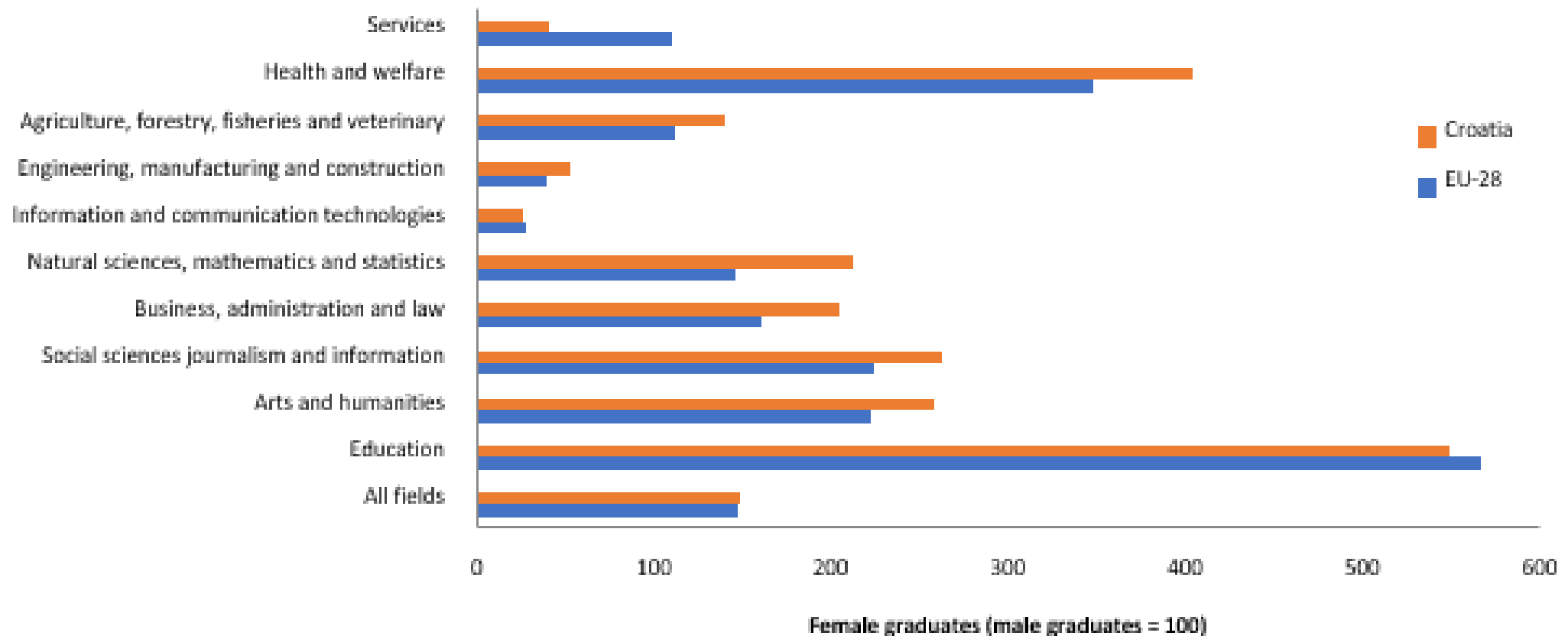


GIRLS AND WOMEN AGED 10-25 PERFORM WELL IN PRIMARY AND SECONDARY EDUCATION AND OUTNUMBER MEN IN TERTIARY EDUCATION



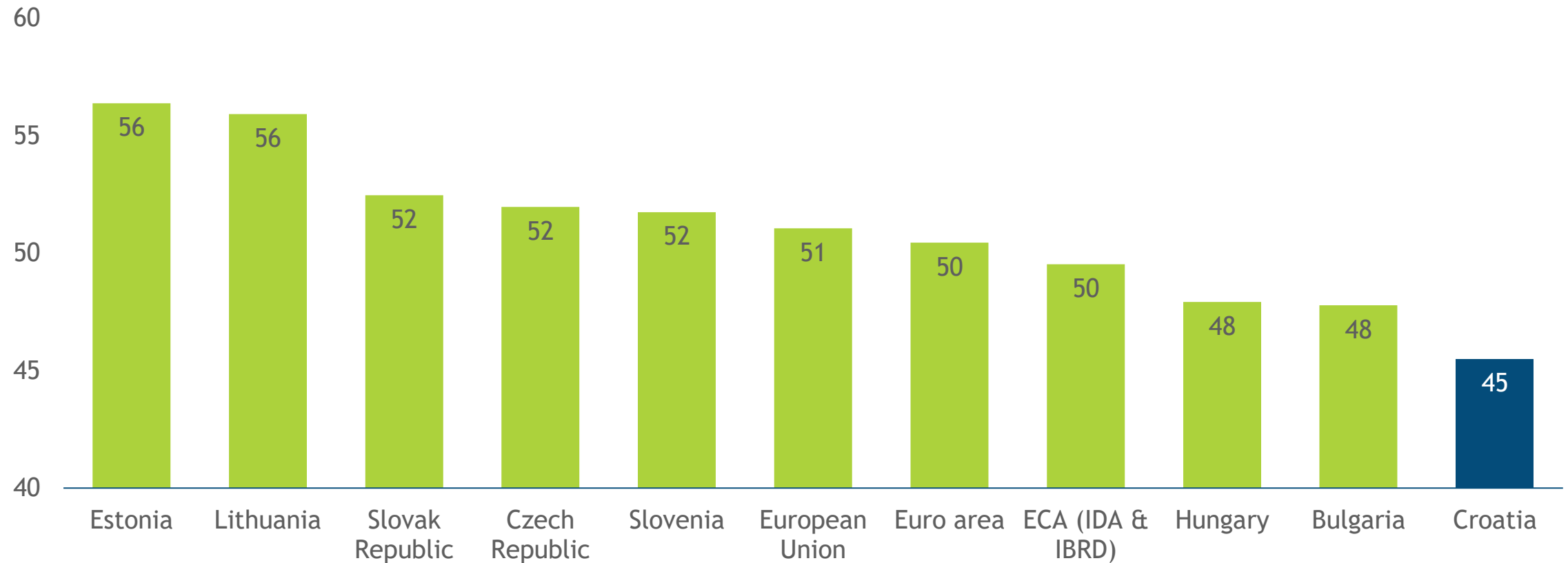
Higher tertiary education for women both in rural and urban areas (structure by gender and degree of urbanization, 2017)

BUT WOMEN LAG SIGNIFICANTLY BEHIND MEN WHEN IT COMES TO GRADUATION FROM MOST SCIENCE, TECHNOLOGY, ENGINEERING, MATHEMATICS (STEM) FIELDS



HOWEVER HIGH LEVELS OF TERTIARY EDUCATION DO NOT TRANSLATE INTO HIGH LEVELS OF FEMALE LABOR MARKET PARTICIPATION

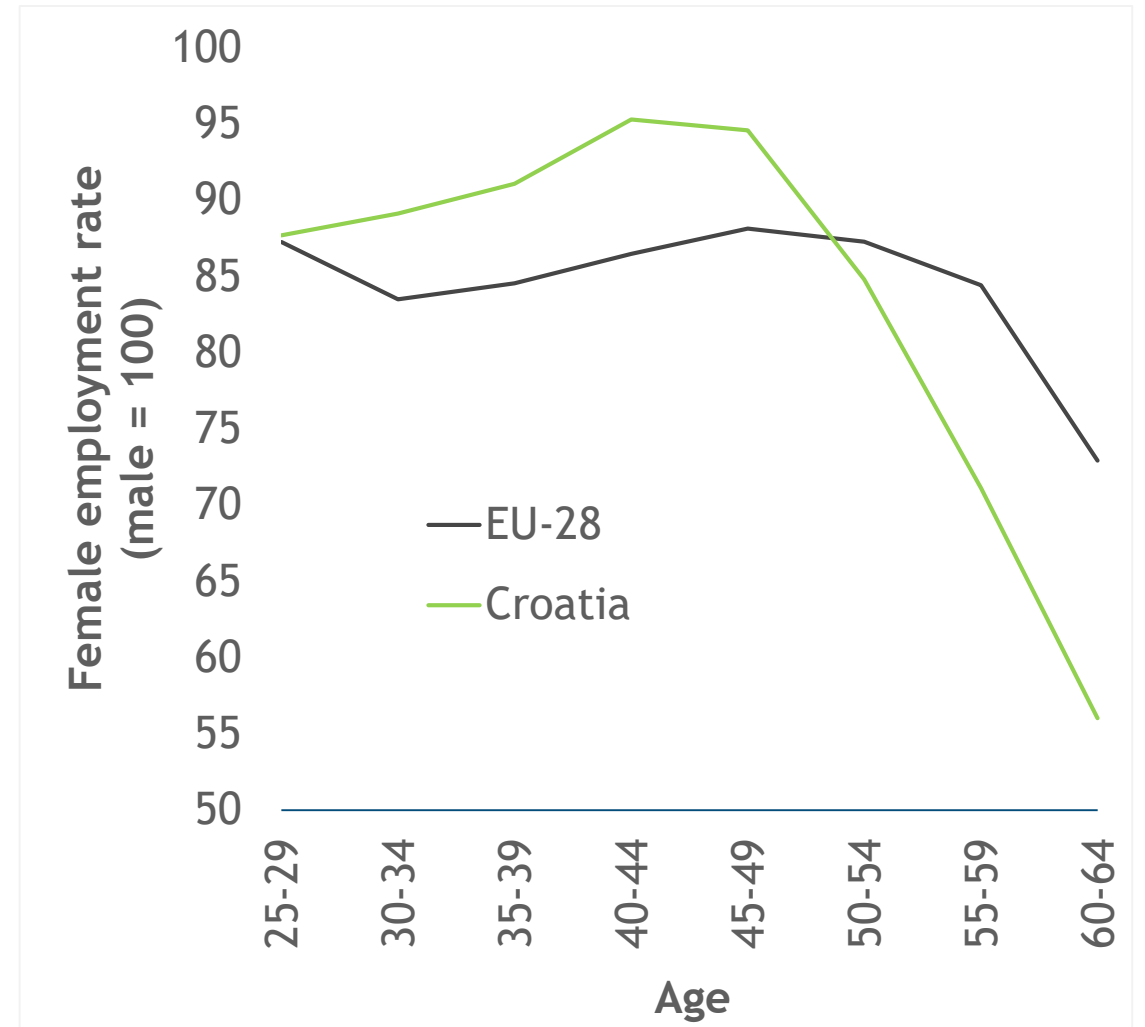
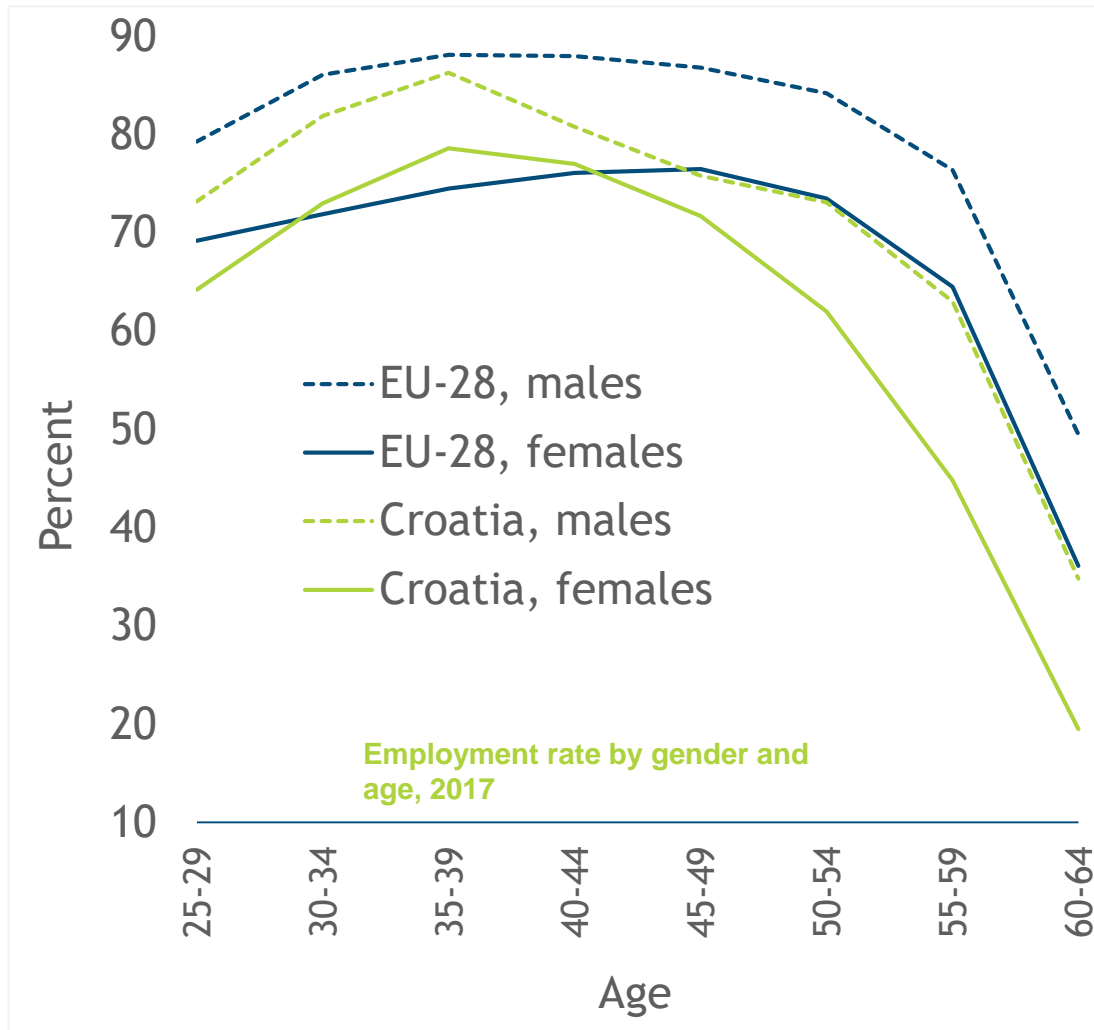
Labor force participation rate, female (% of female population ages 15+)
(modeled ILO estimate), 2017



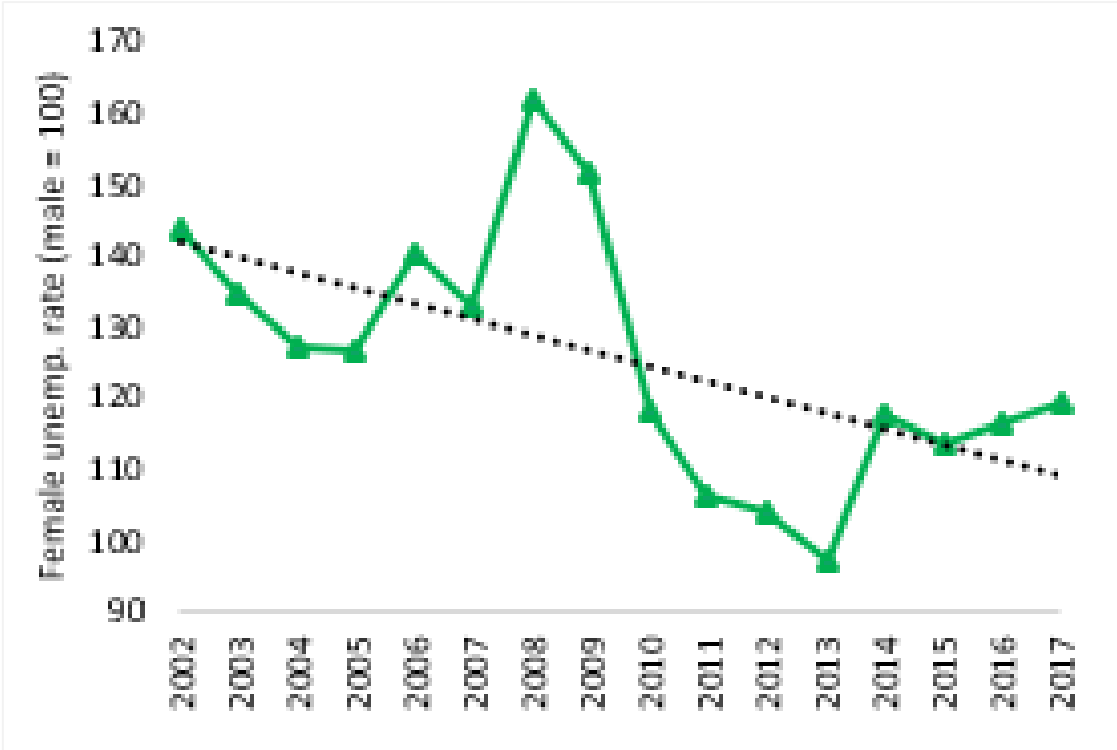
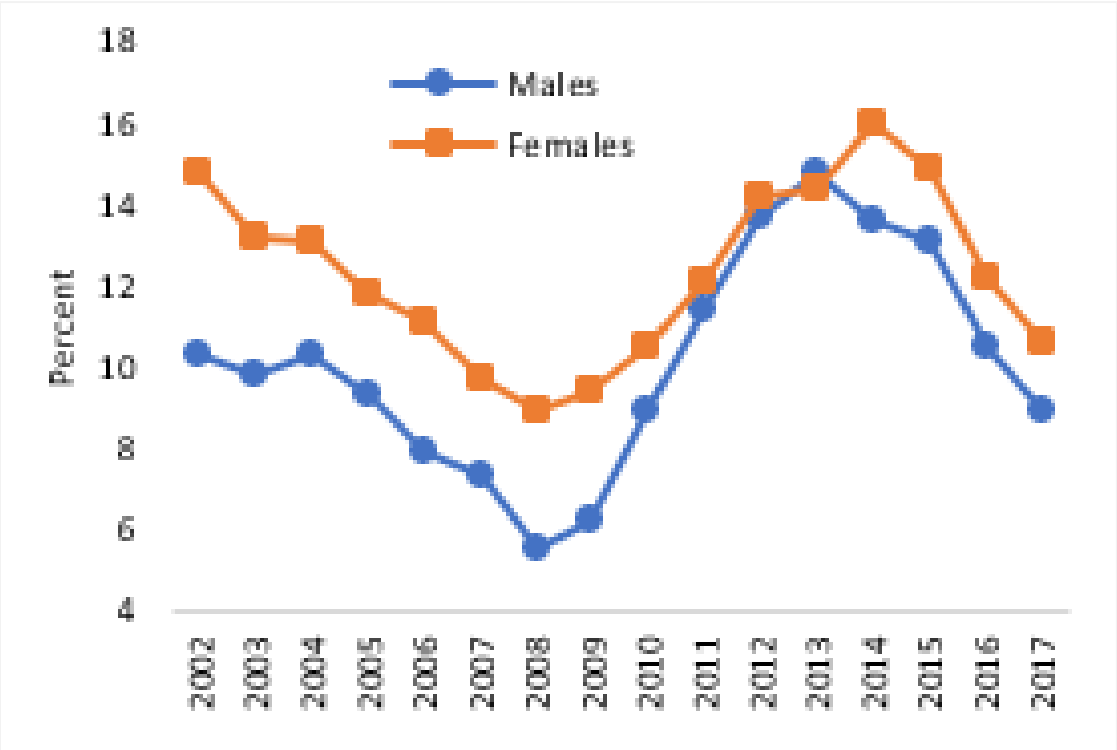
Unequal Access to Economic Opportunities

For women, young
people, and retirees

WHILE WOMEN START OUT AT COMPARABLE LEVELS WITH MEN, LABOR MARKET PARTICIPATION DROPS WITH AGE

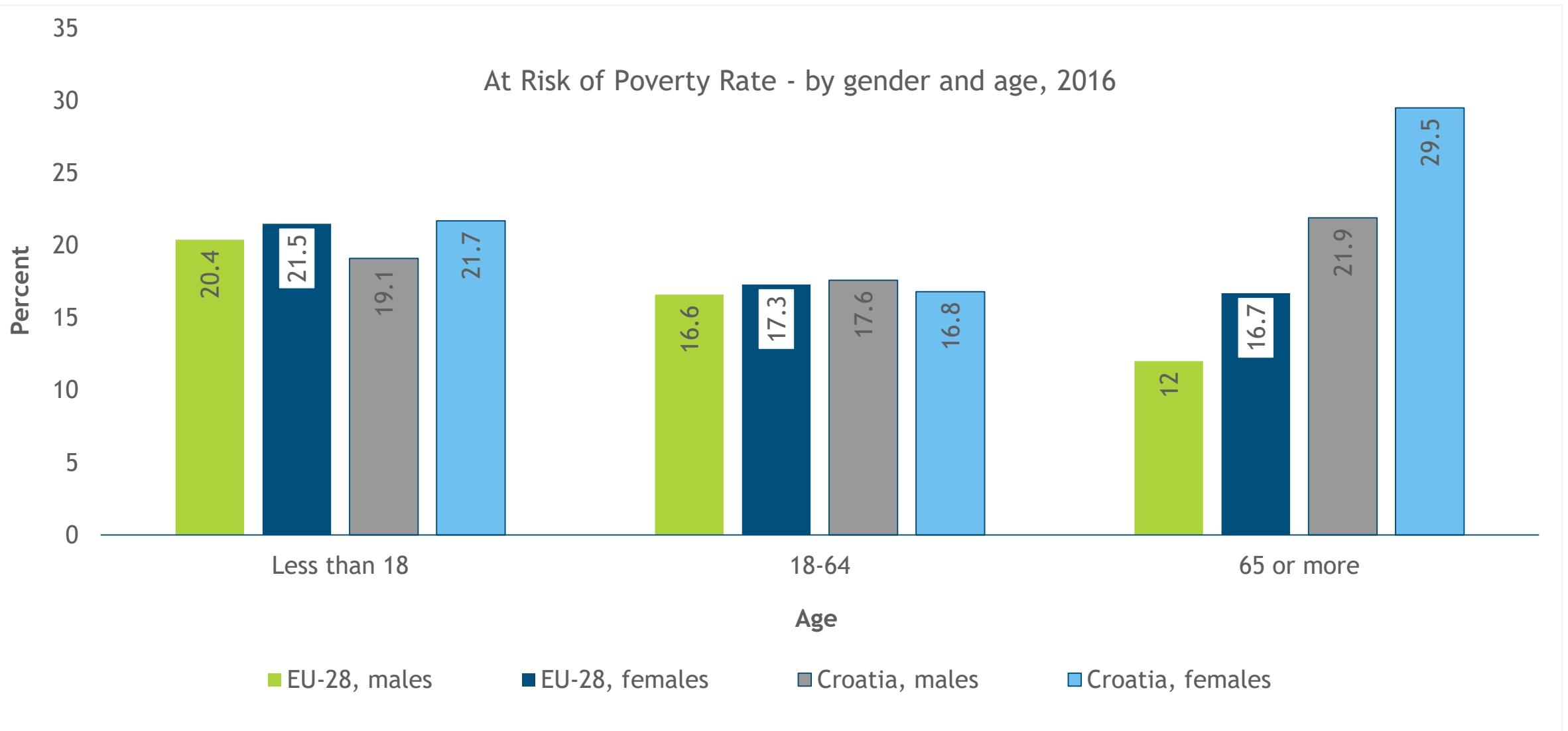


WOMEN AGED 25-40 ARE DISPROPORTIONATELY AFFECTED BY UNEMPLOYMENT



AND WOMEN 65+ ARE AT SIGNIFICANTLY HIGHER RISK OF POVERTY THAN MEN

At Risk of Poverty Rate - by gender and age, 2016



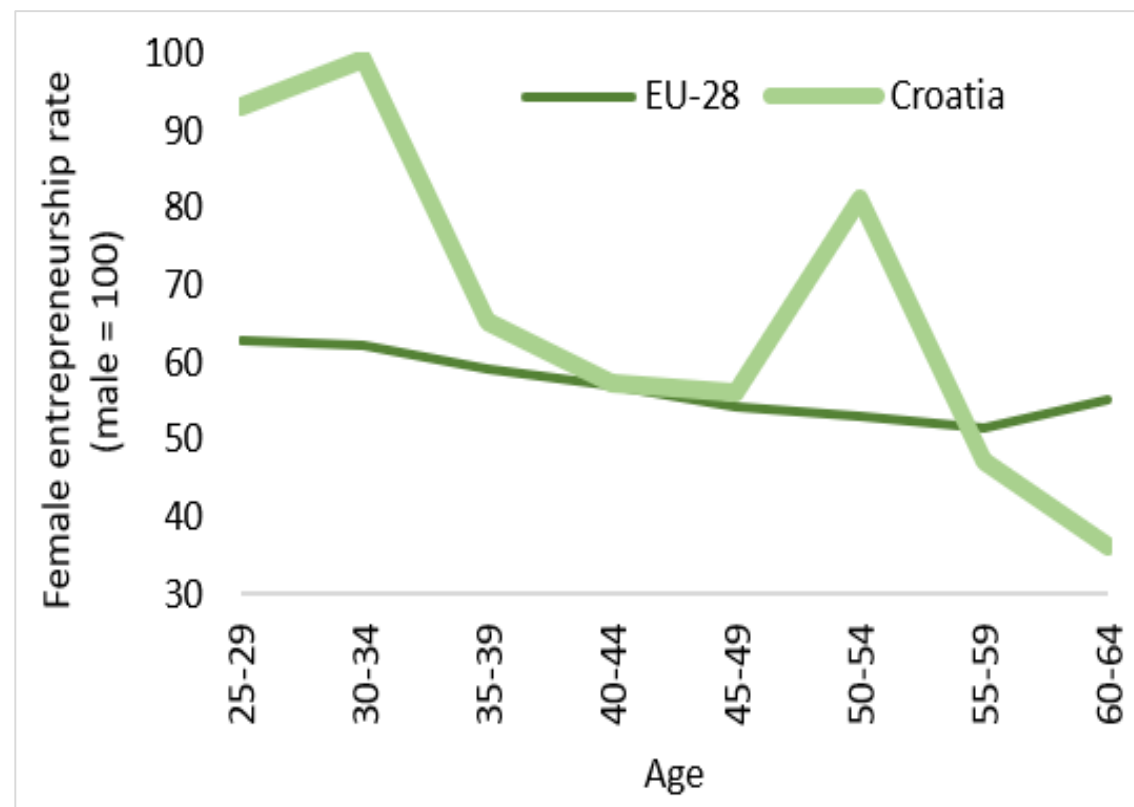
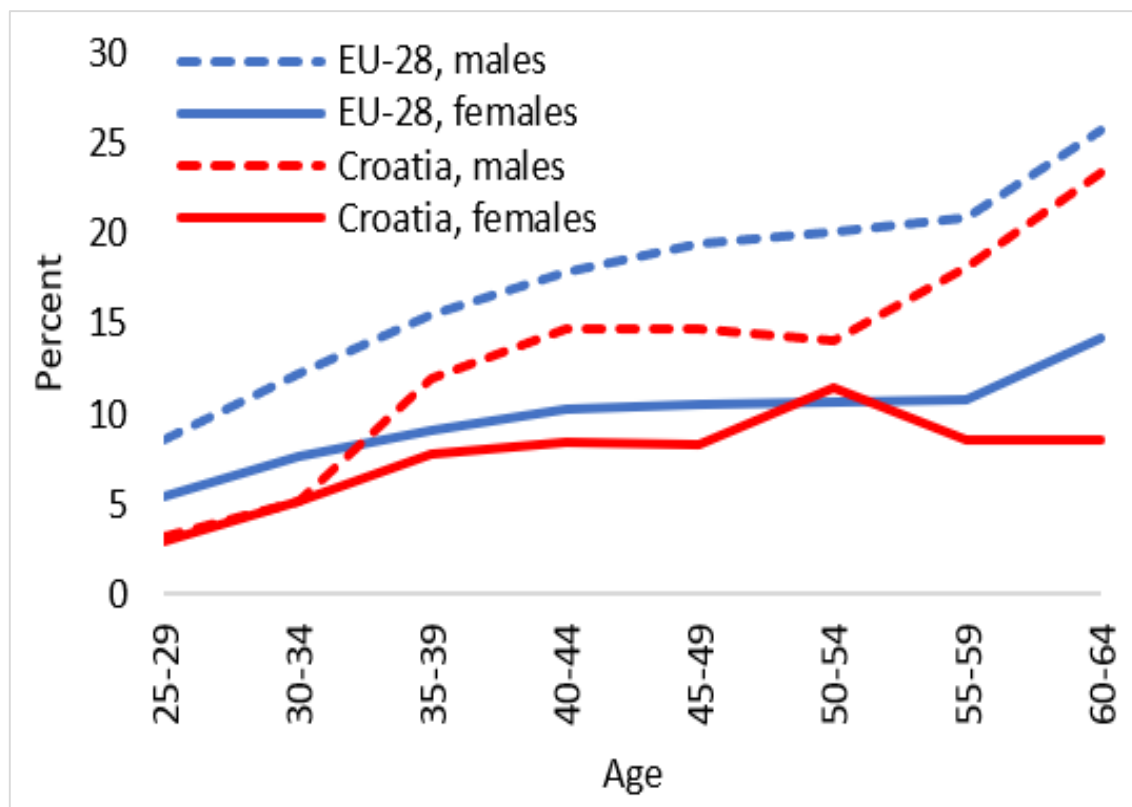
SOCIAL AND GENDER NORMS ARE AN IMPORTANT DRIVER OF THE GENDER GAPS OBSERVED (EUROBAROMETER 2017)

Statement	EU-28	Croatia
Work and household responsibilities		
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
Political participation		
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

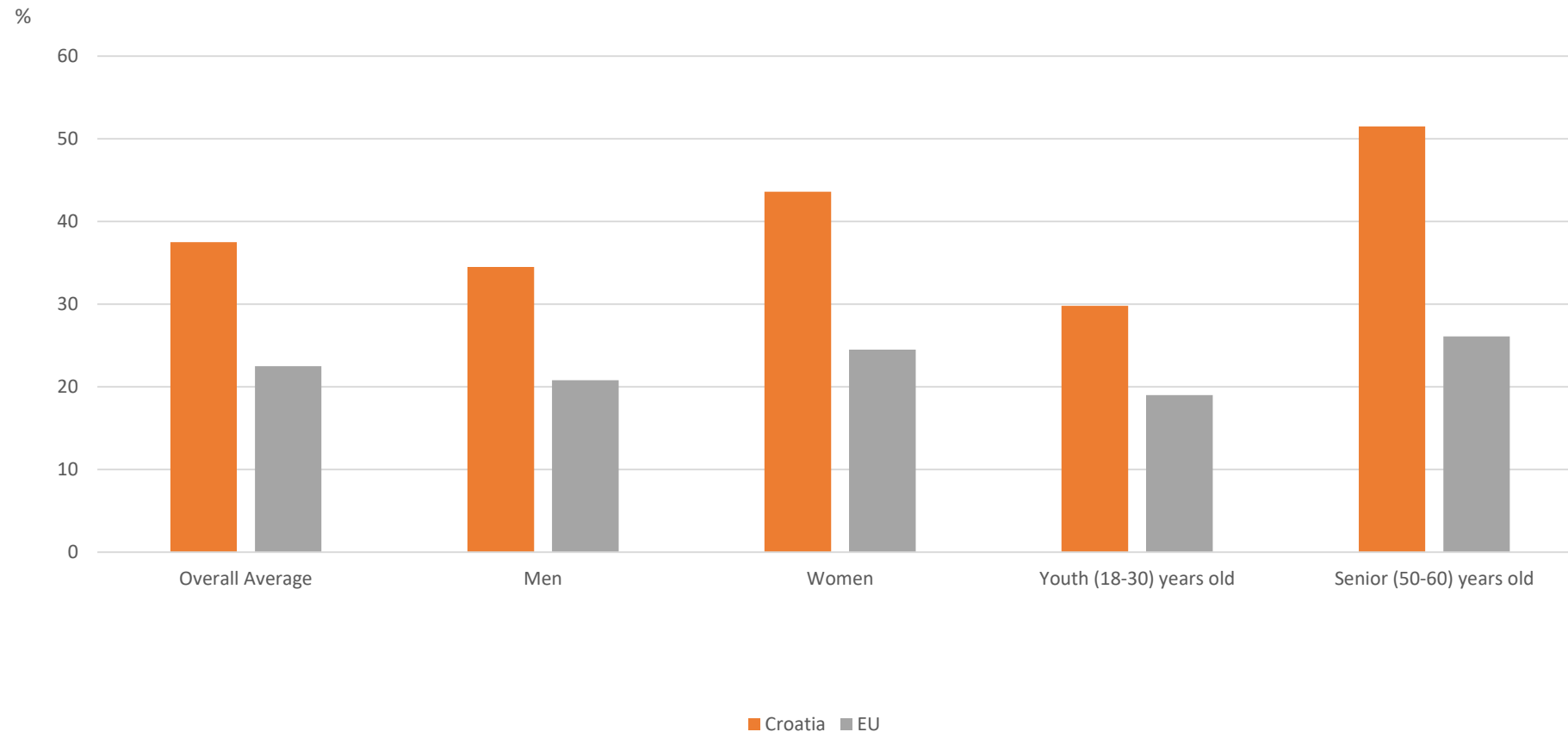
Limited Opportunities for Entrepreneurship

- ✓ Excluded groups often resort to self-employment out of necessity, but there is a lack of inclusive entrepreneurship opportunities.
- ✓ 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.
- ✓ Only 3% of women aged 25-29 years and only 11% of women aged 50-54 are entrepreneurs in Croatia.

WOMEN AGES 55+: WITH LESS RESOURCES ACQUIRED OVER THE WORKING LIFE, INACTIVE WOMEN ARE LESS LIKELY TO TAKE ON THE RISK OF ENTREPRENEURSHIP (EUROSTAT 2017)



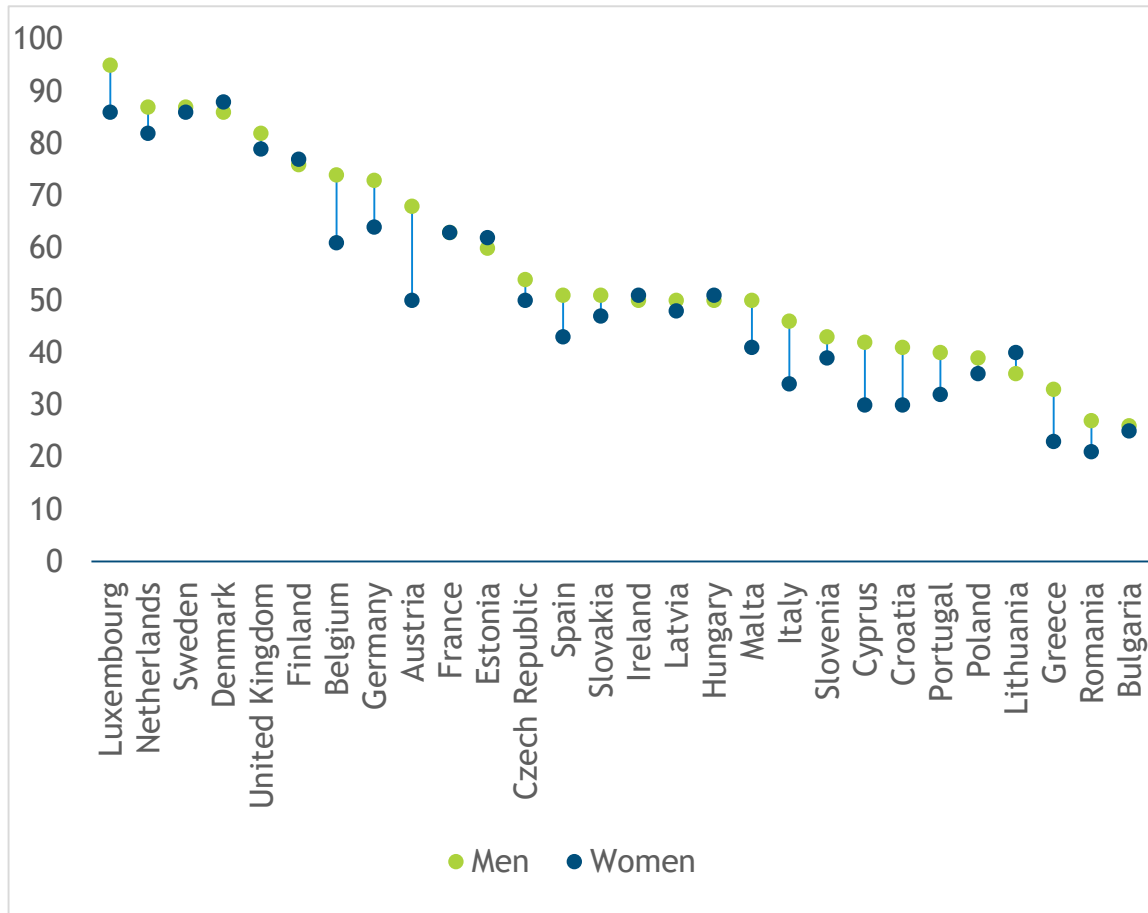
PORTION OF RESPONDENTS REPORTING ENTREPRENEURSHIP OUT OF NECESSITY 2012-2016



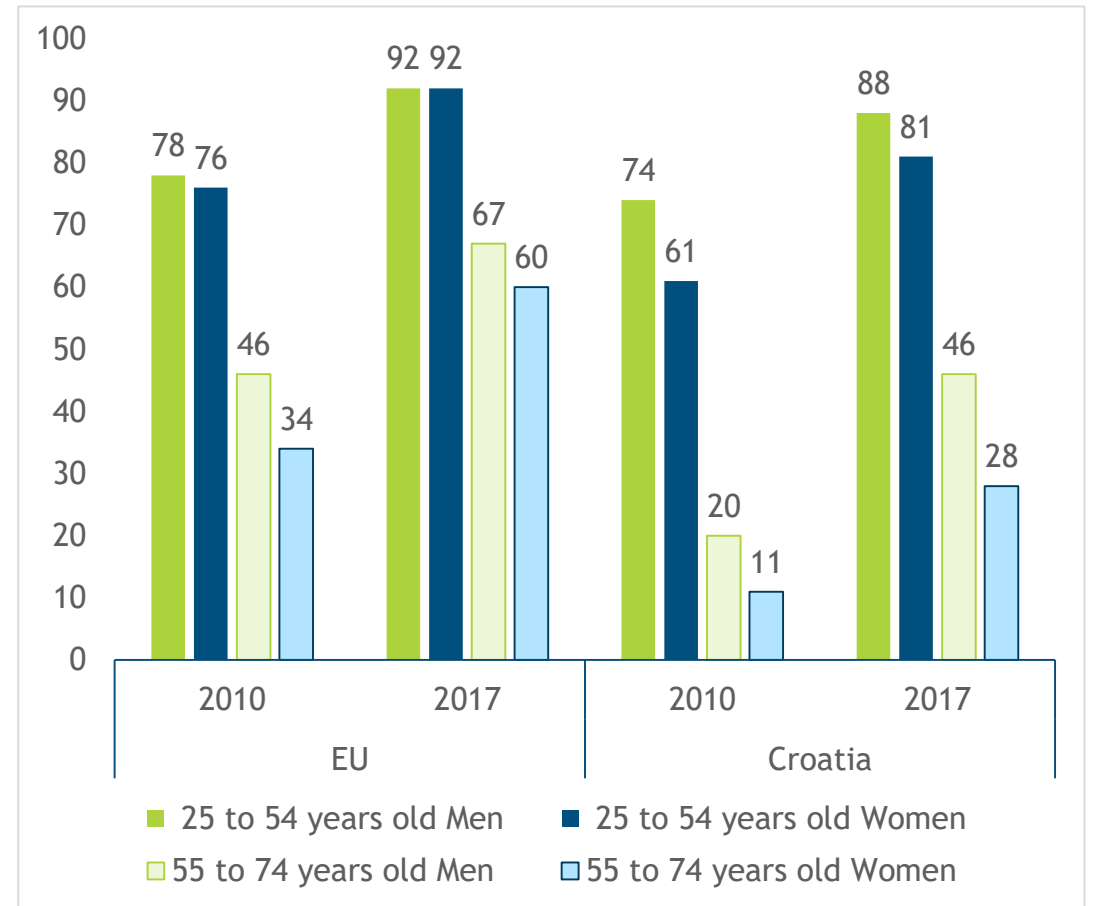
Source: OECD, based on Total Early Stage Entrepreneurship (TEA) rate

WOMEN 55+ DO NOT EQUALLY BENEFIT FROM TECHNOLOGICAL CHANGE AND LIFELONG LEARNING OPPORTUNITIES (EUROSTAT 2016)

Gender Gap in ICT use by older persons aged 55-74 at least once a week (including everyday)



Internet Use in the Past 3 Months

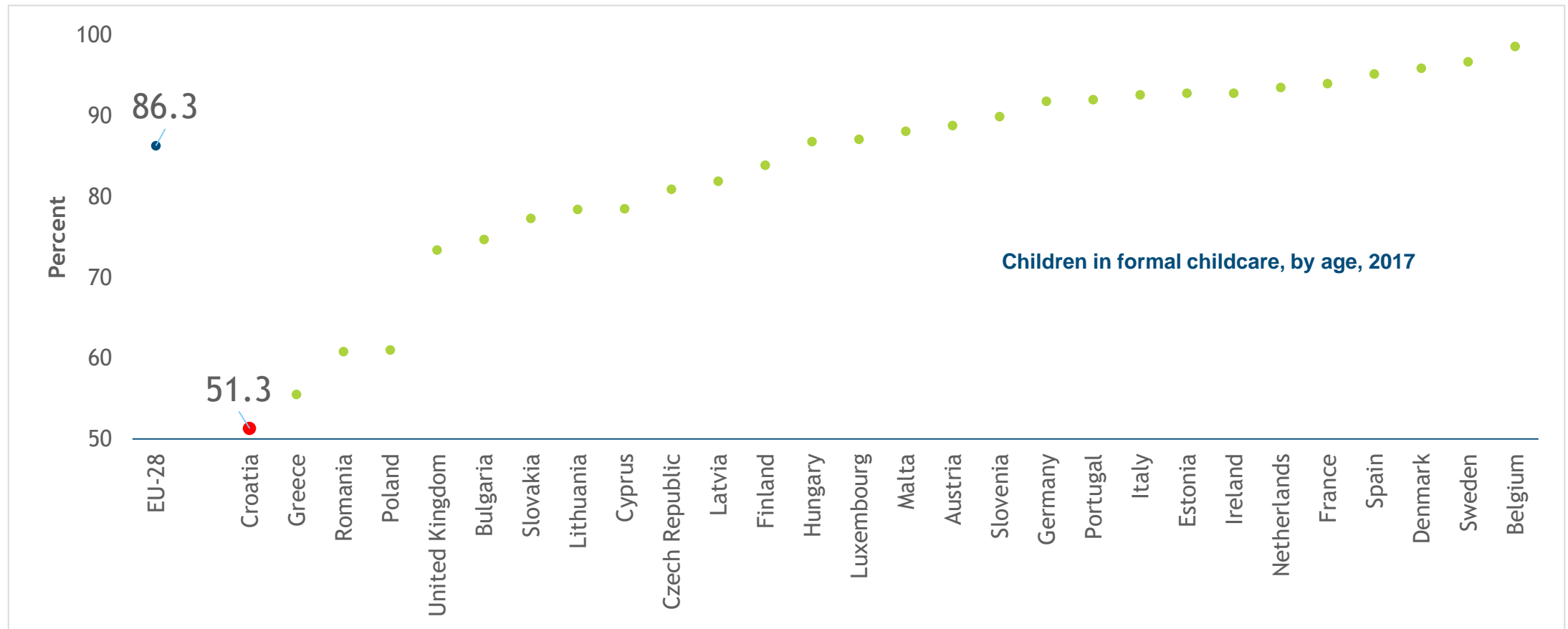


Barrier Posed by Lack of Care Options

Unpaid care work is highly prevalent among Croatian women, and the lack of childcare options presents a barrier for women re-entering the workforce.

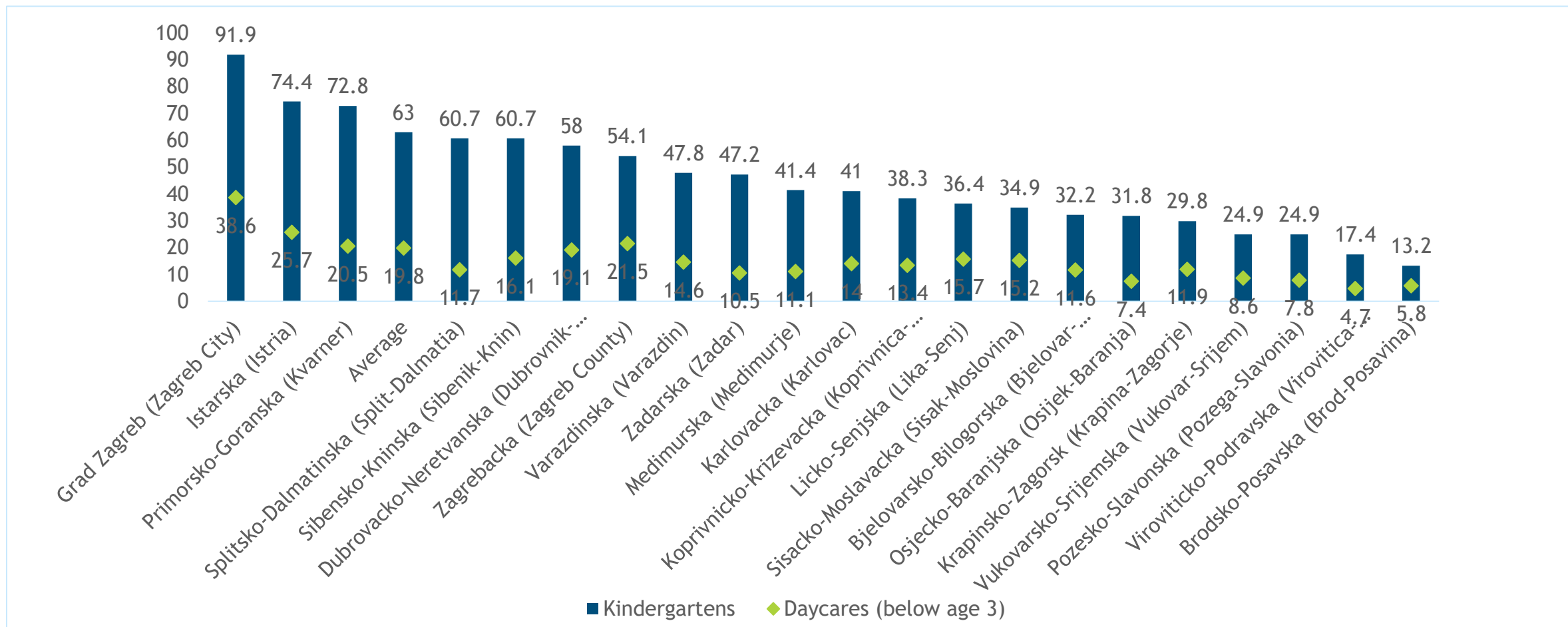
THE LACK OF CHILDCARE OPTIONS PREVENTS WOMEN (AGED 25-45) FROM RE-ENTERING THE WORKFORCE

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



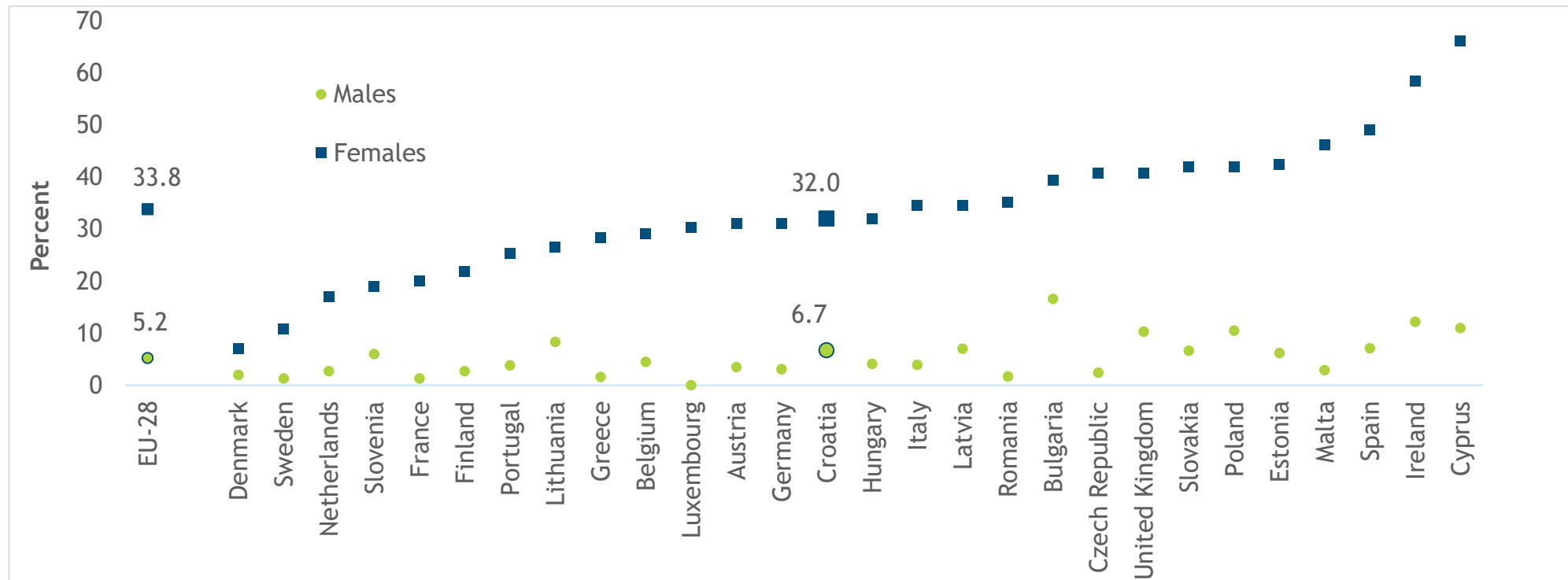
RURAL CHILDCARE COVERAGE IS DRASTICALLY LOWER THAN IN THE CAPITAL

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

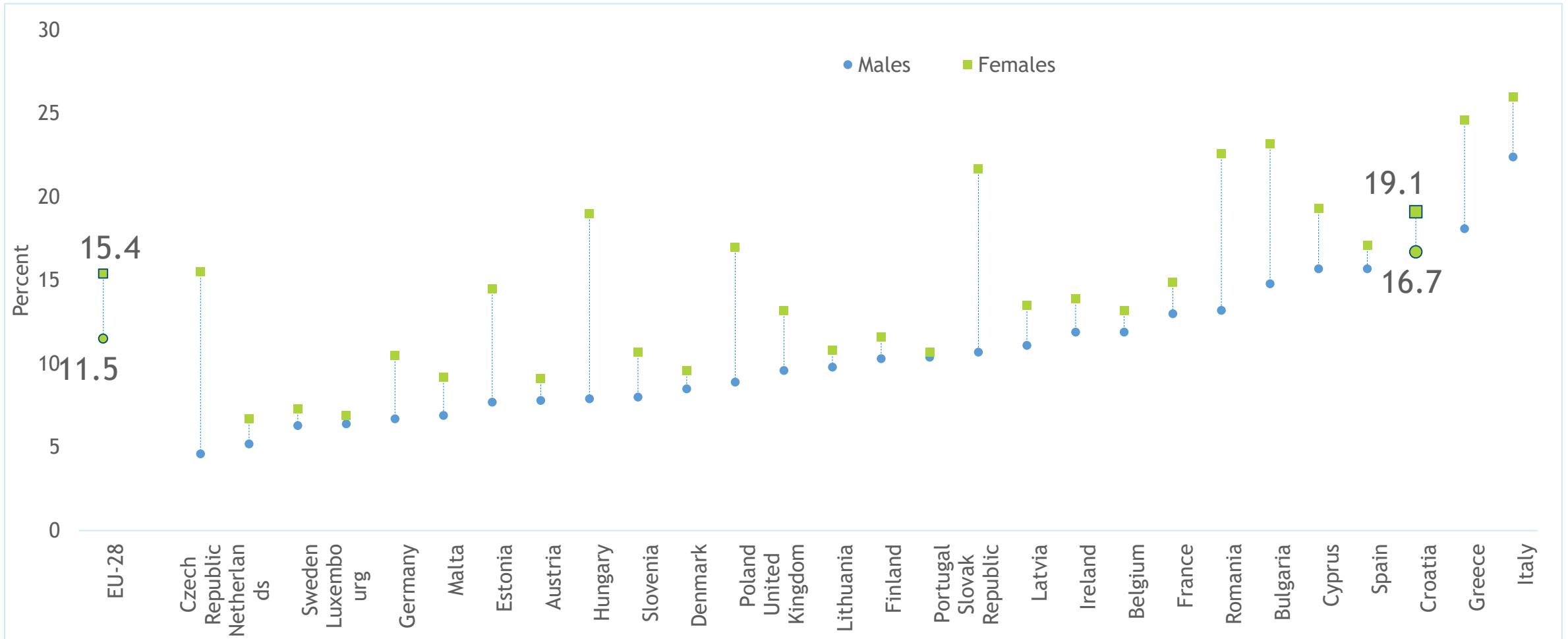
Intersectional Gender Disadvantages

Spotlight 1: Youth

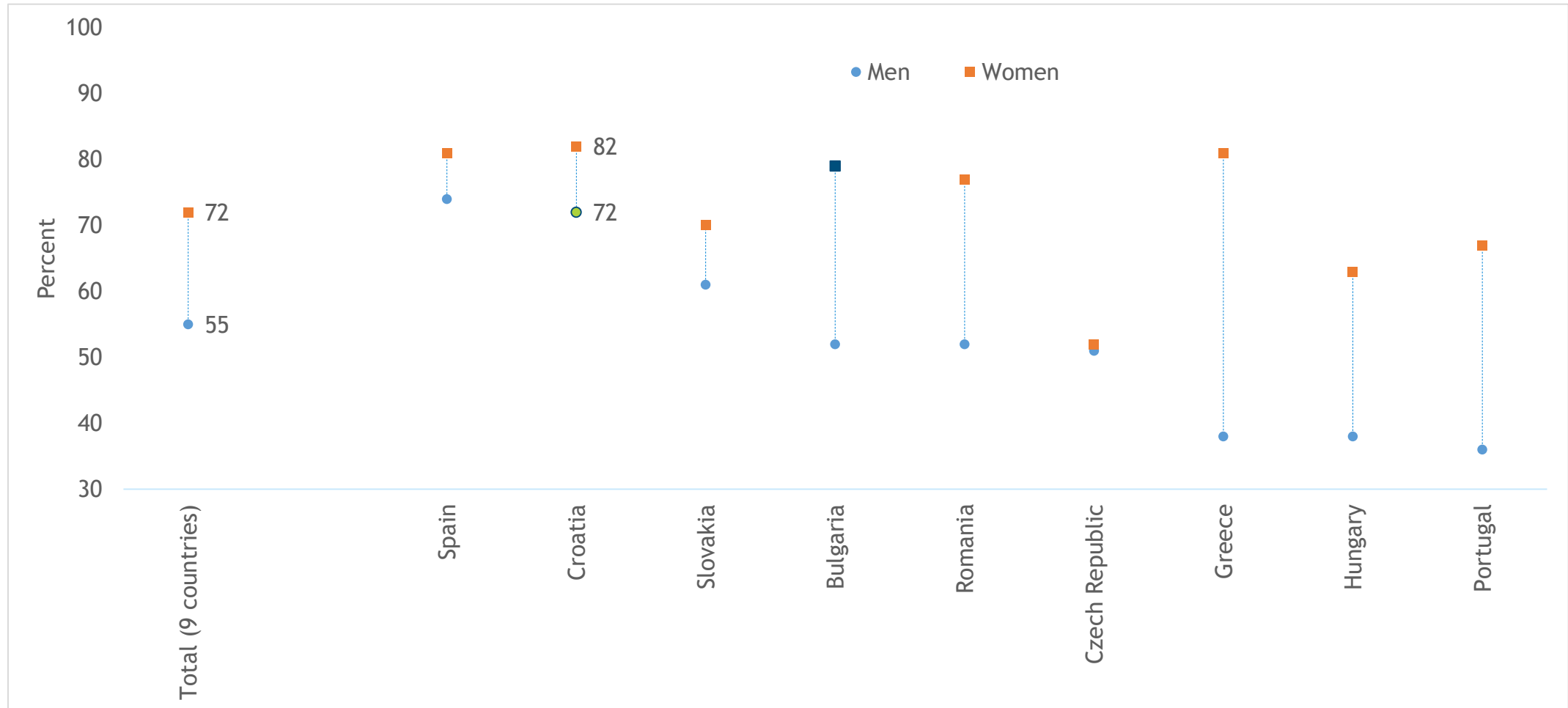
A high percentage of young Croatian men and women are not in employment, education or training (NEET).

Young NEETs share some fundamental characteristics: they are more likely to have a low educational level, difficult family environment, or immigrant background.

COMPARED TO OTHER EU COUNTRIES, CROATIA HAS THE 3RD HIGHEST NEET RATE FOR MALES (YOUTH AGES 15-29 BY GENDER, EUROSTAT, 2017)



RATES OF YOUNG ROMA NEITHER IN EMPLOYMENT, EDUCATION OR TRAINING IN CROATIA ARE STRIKINGLY HIGH (EU-MIDIS II, 2016)



NEET Rate for Roma Youth Ages 15-29, by Gender, 2016

Intersectional Gender Disadvantages

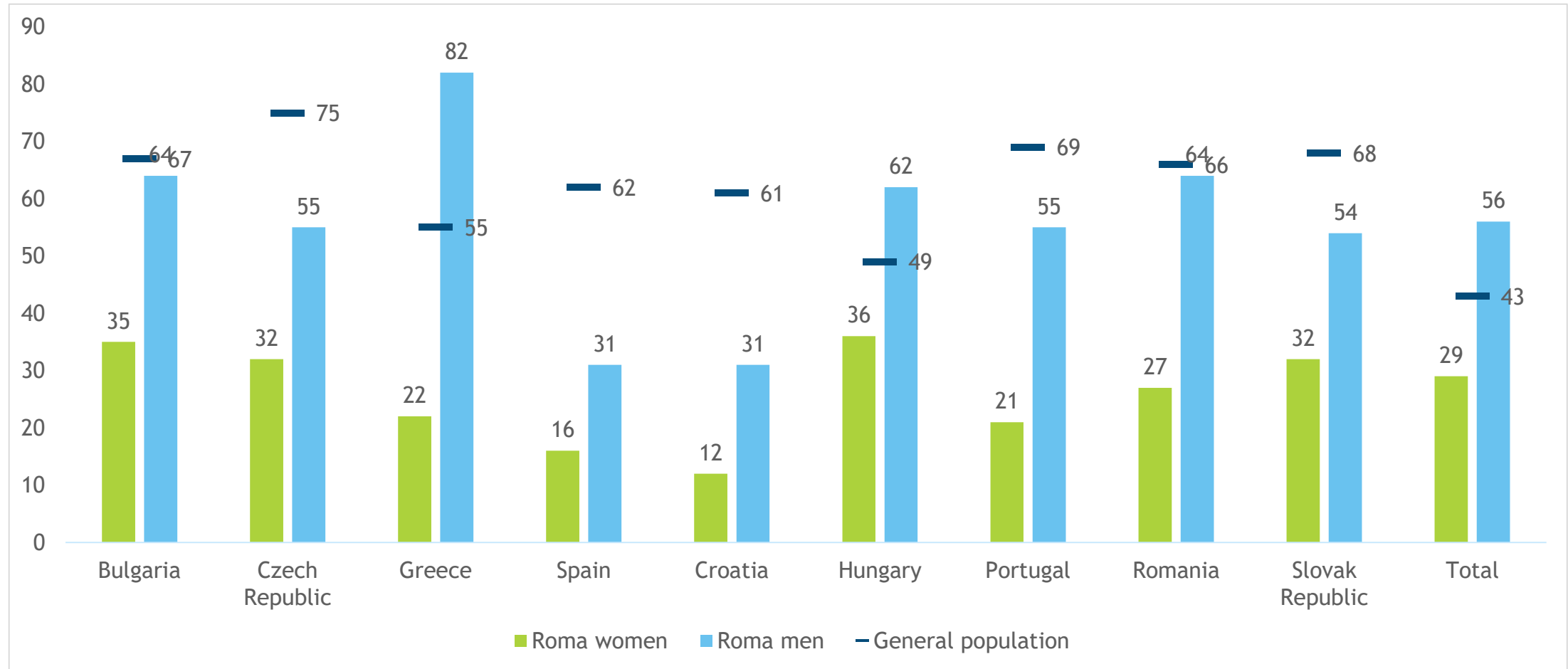
Spotlight 2: Roma women

Disadvantages for Croatian Roma girls start early and intensify over the lifecycle

ROMA GIRLS ARE DISPROPORTIONATELY EXCLUDED FROM EARLY CHILDHOOD DEVELOPMENT OPPORTUNITIES - BOTH IN COMPARISON TO THEIR MALE PEERS AND IN COMPARISON TO ROMA GIRLS IN SE EUROPE

- ✔ 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
- ✔ 78 % of Roma girls leave school early, in comparison to 60 % of Roma boys
- ✔ Upper secondary completion and above is extremely low, especially for women: a mere 6 % of Roma women population complete this level of education, compared to 24 % of Roma men

CROATIAN ROMA WOMEN HAVE THE LOWEST PAID WORK RATE ACROSS ALL OF SOUTH-EASTERN EUROPE (EU-MIDIS II, 2016)

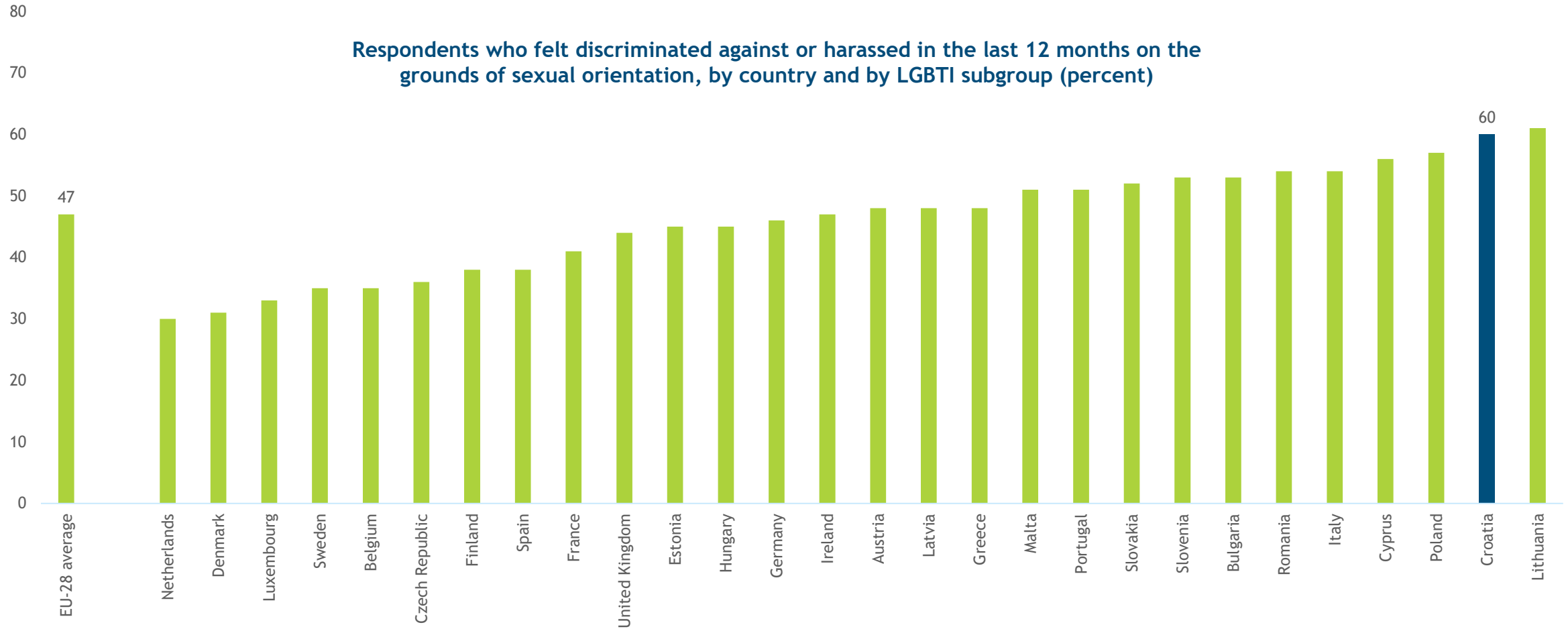


Intersectional Gender Disadvantages

Spotlight 3: LGBTI

Croatian LGBTI report a strong sense of discrimination and harassment - and the majority is not sufficiently aware of relevant anti-discrimination legislation and services

CROATIAN HAS THE SECOND-HIGHEST SHARE OF LGBTI WHO FEEL DISCRIMINATED AGAINST/HARASSED ON THE GROUNDS OF SEXUAL ORIENTATION IN THE EU-28, (WORLD BANK, 2018)



A woman with short, wavy, light-colored hair is shown in profile, looking towards the left. She is wearing a purple top and is surrounded by lush green foliage and flowers, including what appears to be a purple iris. In the center of the image, there is a circular graphic. The inner part of the circle is a solid dark blue, and the outer ring is divided into several colored segments: a large lime green segment at the top, a smaller brown segment, a light blue segment at the bottom, and a grey segment on the right. The word "Recommendations" is written in white, bold, sans-serif font across the center of the blue circle.

Recommendations

IMPROVING INCOME AND ENTREPRENEURSHIP OPPORTUNITIES

- ✔ Invest in lifelong learning opportunities that are relevant and improve livelihoods and income opportunities for older citizens, particularly for rural women. Allow opportunities for retraining and reemployment after retirement, given depopulation and an aging society

- ✔ Promote customized economic empowerment programs for youth and underprivileged groups like rural women and Roma.
- ✔ Encourage entrepreneurial activities for women and young people and provide business support services along with ongoing capacity building.
- ✔ Focus on low-skilled, long-term unemployed women above 45 years of age in value chains where they are competitive such as care (child and elder care) and hospitality sectors (food and community-based tourism)
- ✔ Explore flexible hours/part-time arrangements.
- ✔ Provide affordable and quality care options



IMPROVE HEALTH OUTCOMES FOR THE VULNERABLE

Improve poor health-related habits and access to preventive health for women, especially older women and Roma women.

Target to improve the health equity of the most vulnerable population groups.

FACILITATE HEALTHY AND ACTIVE AGING

- ✔ Invest in services for the elderly, with a focus on long-term care including non-institutional at-home care services to enable aging in place.
- ✔ Improve the regulation and standards for elder care service providers, including lowering entry barriers for non-institutional at home care providers.
- ✔ Retrain retirees to play a more productive role (including second careers and mentoring of younger generation to pass on skills)
- ✔ Improve digital literacy of the older population
- ✔ Provide publicly funded, good quality childcare so that grandparents have options beyond providing unpaid care for grandchildren.
- ✔ Support the involvement of the elderly in the community

FOSTER CIVIC ENGAGEMENT AND AGENCY FOR ALL

- ✔ Launch awareness campaigns about gender equality. Include gender equality modules in school curriculum to change cultural norms that limit access of women to the labor market and their ownership of assets.
- ✔ Review GBV reporting and monitoring, increase GBV prevention programs, train public service servants in GBV response. Strengthen counseling services and intensify outreach to vulnerable women that are susceptible to exploitation, and to SOGI minorities.
- ✔ Invest in civic engagement among women, to support their involvement in national politics, and their voice and agency through community participation.
- ✔ Increase awareness of and facilitate access to anti-discrimination legislation and services. Study the experience with enforcement of anti-discrimination law, and campaigns in the region and beyond.



Bank Actions

BANK AND THE CROATIA COUNTRY PARTNERSHIP FRAMEWORK (CPF)

- ✔ The CGA serves as an important tool to identify entry points in the Bank's portfolio under the CPF
- ✔ A focus will be on the economic opportunities for **women and youth**
- ✔ **The Slavonia RAS** will seek the inclusion of low skilled less educated **rural women** through business collectives that provide collective voice and agency and access to finance and markets
- ✔ Local **youth** will be trained to provide on-site business development services for enterprises owned and managed by women
- ✔ Market opportunities will be sought among others in agri-business, community-based tourism and the provision of **care services**.
- ✔ The STARS RAS will include a gender focus in the National Agriculture and Rural Development Strategy and Action Plan and will support pilots focused on producer groups that will link **vulnerable groups** including women farmers to value chains.
- ✔ A gender lens will be used in the NDS RAS and gender disaggregated and gender sensitive performance indicators will be included in the Performance Monitoring Framework.

CPF GENDER ROADMAP

Croatia Gender Roadmap FY 19-24

2 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

NDS RAS

Boosting participation and contribution of individuals to economic and social development

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