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2024**

CROATIA GENDER LANDSCAPE



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1. OVERVIEW



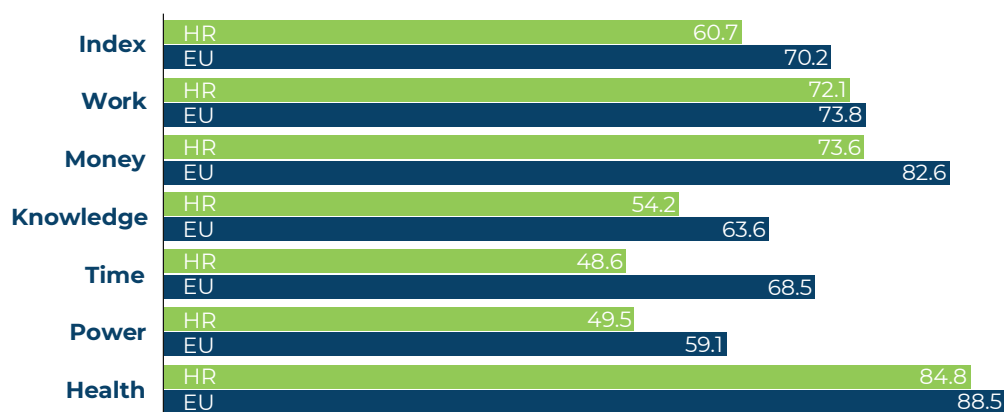
In Croatia, the subject of gender equality has gradually moved from the fringes to the forefront of public discourse, reflecting both global trends and local imperatives. Over the past decades, Croatia's journey towards gender equality has seen both progress and setbacks. The country's accession to the European Union (EU) necessitated the adoption of EU standards in gender equality, leading to certain policy changes and advancements. However, EU-driven change has not fully addressed the deeper, systemic issues of gender inequality in Croatia, such as entrenched societal norms and cultural attitudes that perpetuate gender stereotypes, unequal distribution of domestic responsibilities, disparities in labor market participation and pay, and insufficient support for women in leadership roles (Dobrotić, 2023). In addition, the discussion of gender equality in the country often takes a back seat in the context of broader economic shifts, as it occurred at the onset of the COVID-19 pandemic.

As of 2023, Croatia was still among the lowest-ranked EU countries for overall gender equality. The Gender Equality Index—produced annually by the European Institute for Gender Equality (EIGE) to measure gender equality in EU Member States

across six domains: work, money, knowledge, time, power, and health—assigned Croatia a score of 60.7 out of 100 in 2023. Such a score was almost 10 points lower than the EU average, ranking 20th out of 27 EU Member States in 2023.

Although Croatia's overall Gender Equality Index score has improved over the past decade, domain-specific scores offer a more granular view of the remaining challenges. The largest gap between Croatia and the rest of the EU is in the “time” domain, which measures gender inequality in the allocation of time spent on care, domestic work, and social activities (Figure 1). Notably, Croatia's score in this domain has worsened over time, marking one of the steepest declines observed across all EU Member States.¹ In 2023, nearly 80 percent of Croatian women aged between 18 and 74 did cooking and/or housework every day, a rate more than twice as high as among Croatian men, and far above the EU average. Albeit still below the EU average, since 2013 Croatia has made substantial progress in the “power” domain, i.e., in the representation of women in political, economic, and social decision-making. In addition, gender equality in the “work” domain has started to converge to the EU average.²

Figure 1: Gender Equality Index, 2023



Source: EIGE (2023)

1 <https://eige.europa.eu/gender-equality-index/2023/country/HR>

2 <https://eige.europa.eu/gender-equality-index/2013/domain/time/HR>

2. HUMAN CAPITAL



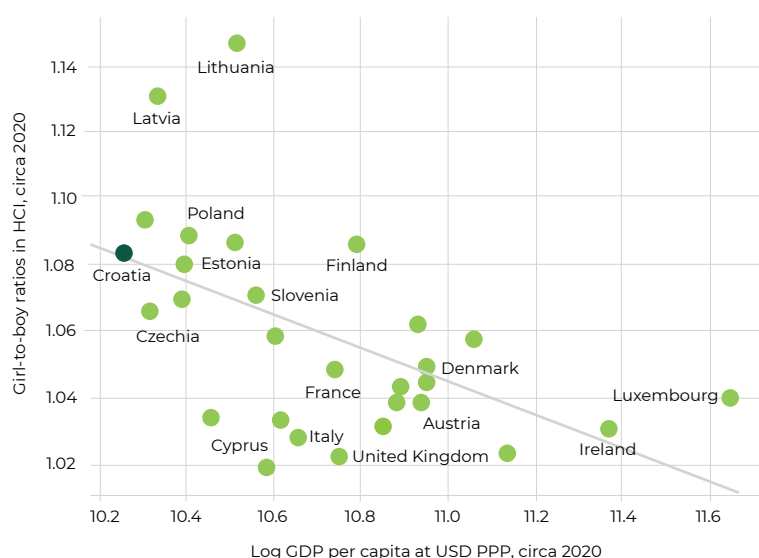
As in other EU countries, girls perform better than boys in Croatia in the accumulation of human capital. The latest Human Capital Index, for 2020, highlighted a human capital gender gap in favor of girls in Croatia, which ranked among the largest in the EU (Figure 2). With complete education and full health, a girl born in Croatia will be 74 percent as productive when she grows up as she could be—versus 68 percent for Croatian boys. Higher test scores and more years of schooling are the key drivers of the human capital advantage for women (Table 1).

The educational gap in favor of girls has been widening. Between 2016 and 2022, the percentage of individuals with tertiary education rose rapidly among women (from 22.6 percent to 26.4 percent),

but marginally among men (from 17.4 percent to 18.1 percent).³ Women are consistently in the majority at the highest echelon of education, accounting for more than 50 percent of doctors of science since 2010 (DZS, 2022).

Health outcomes show no clear gender gap. In 2022, women in Croatia had a longer life expectancy at birth than men—79.6 years versus 73.4 years, respectively (World Development Indicator 2023). The number of healthy-life years at birth was marginally higher for women (59.3) than men (57.9). Nevertheless, self-perceived health is slightly better among men, with 65 percent of them reporting good or very good health compared with 61 percent of women (EIGE, 2023).

Figure 2. Human Capital Index gap (girl-to-boy score ratio), 2020, selected EU countries



Source: Human Capital Project 2023⁴

Table 1. Croatia Human Capital Index 2020: Selected components by gender

HCI and its components	Boys	Girls
Overall HCI	0.68	0.74
Expected years of schooling	13.2	13.6
Learning-adjusted years of school	10.2	10.7
Harmonized test scores	482.9	492.2

Source: Human Capital Index.⁵

³ Eurostat 2023 [EDAT_LFSE_03]

⁴ Available at <https://www.worldbank.org/en/publication/human-capital>

⁵ Available at <https://databank.worldbank.org/source/human-capital-index/Type/TABLE/preview/on>

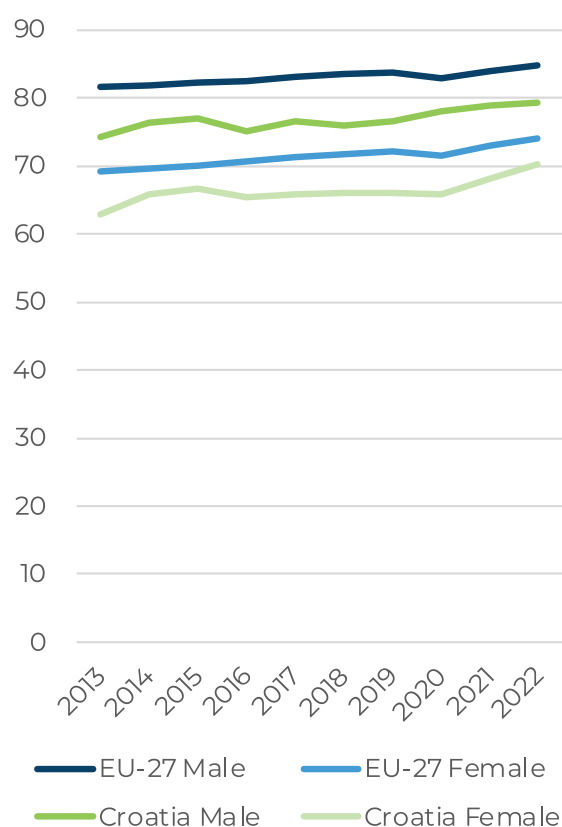
3. THE LABOR MARKET AND TIME SPENT ON UNPAID WORK



Despite favorable human capital endowments and a steady improvement to their position in the labor market, the employment rate for women in Croatia is still among the lowest in the EU. Between 2013 and 2022, female participation in the Croatian labor force increased from 62.9 percent to 70.2 percent, approaching the EU average (Figure 3). Over the same period, the

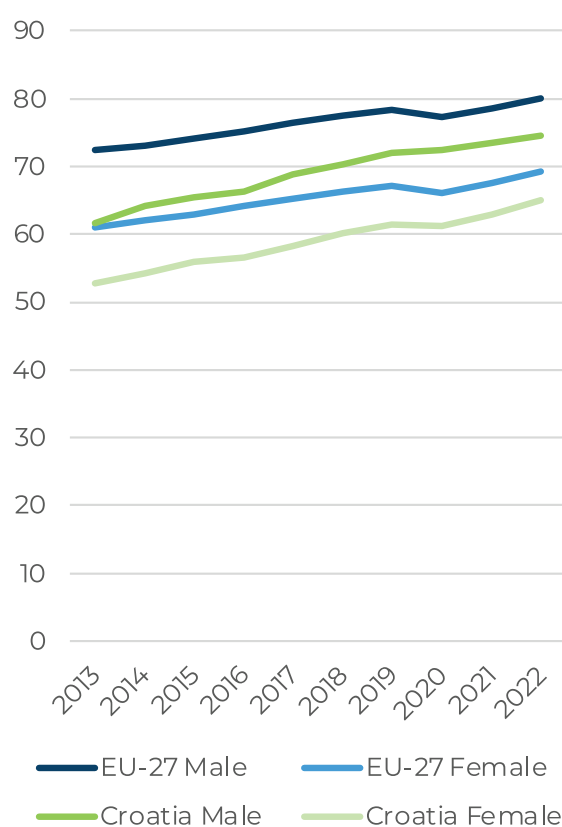
employment rate among Croatian women rose from 52.8 percent to 65 percent, slightly below the EU average of 69.3 percent (Figure 4). As of 2022, Croatia's female employment rate remained the fifth lowest in the EU (Figure 5)—although the male employment rate was the lowest in the bloc (Figure 6), highlighting the urgent need for job creation across the board.

Figure 3: Labor Force Participation (aged 20-64)



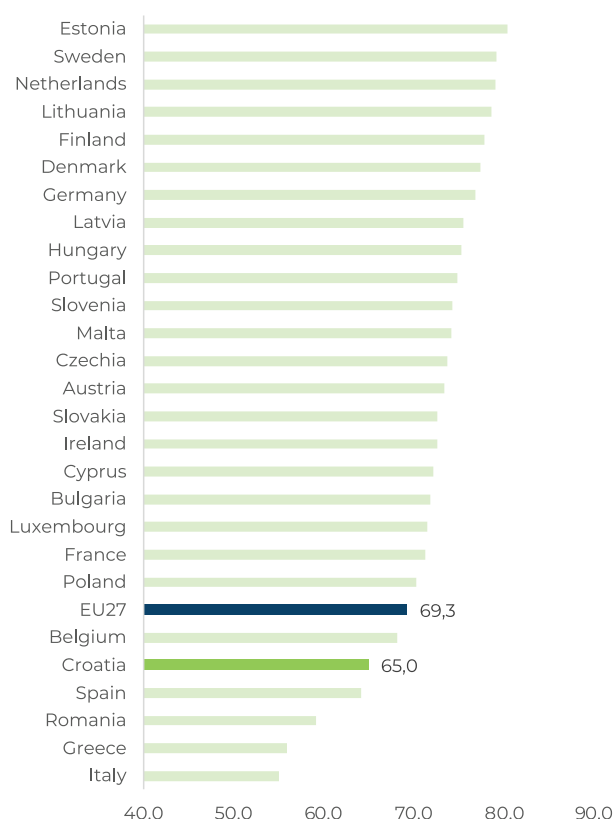
Source: Eurostat 2023 (LFSI_EMP_A)

Figure 4: Employment rates (aged 20-64)



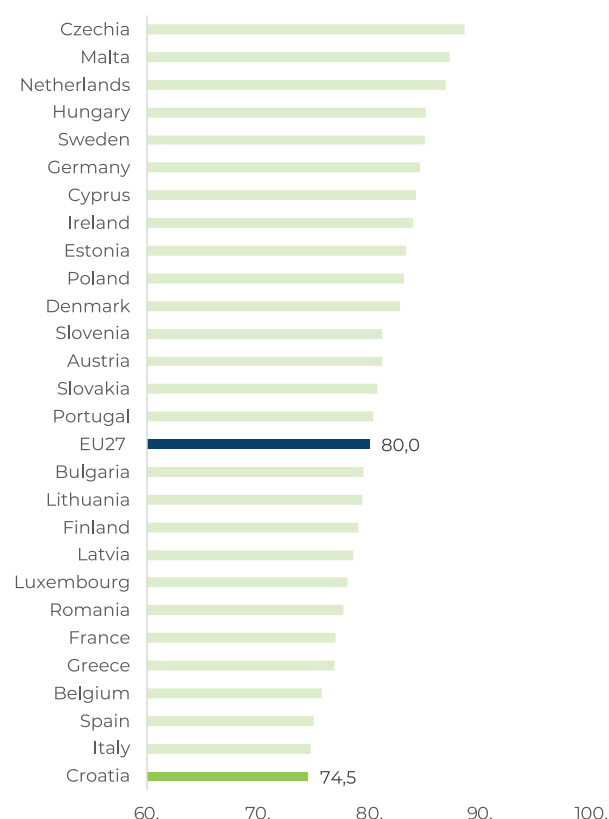
Source: Eurostat 2023 (LFSA_ARGAN)

Figure 5: Female employment rates across EU Member States in 2022 (20-64)



Source: Eurostat 2023 (LFSA_ARGAN)

Figure 6: Male employment rates across EU Member States in 2022 (20-64)

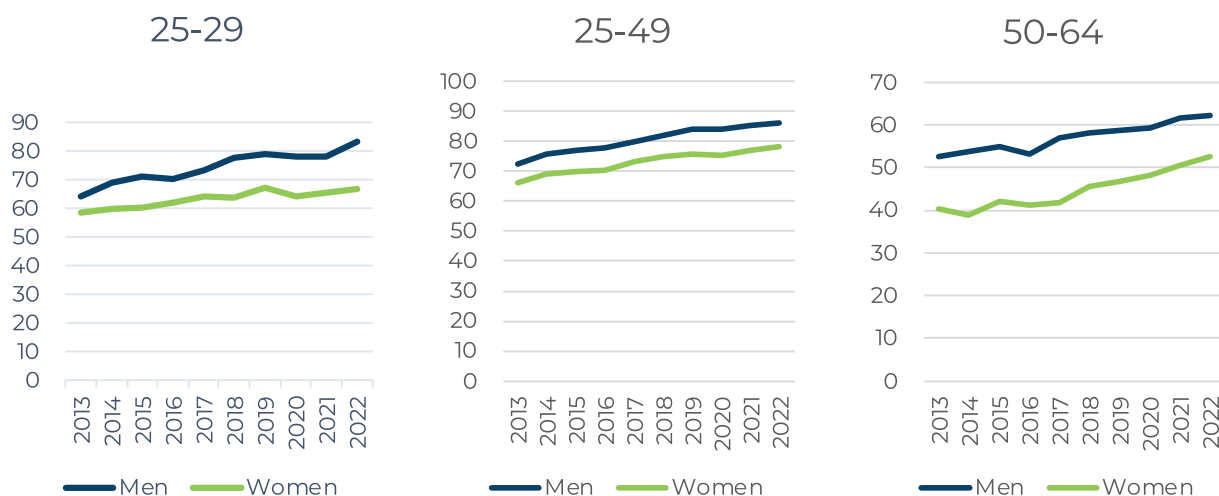


Source: Eurostat 2023 (LFSA_ARGAN)

The gender gap in employment rate has persisted over time, with widening differentials among the ages of 25 and 49 pointing to the impact of career interruptions among women. Between 2013 and 2022, the difference in employment rates between men and women in the 25-29 age bracket increased significantly, from 5 percentage points to nearly 20 percentage points (Figure 7). In the prime working-age bracket (25-49), the employment rate rose for both men and women, but the gender gap did not vary (Figure 7). A potential explanation for this persistent gap relates to family planning, childbearing, and child-rearing. With the average age of first-time mothers in Croatia standing at 29.6 (DZS, 2023), women around this age could be at a disadvantage in the labor market, as an

expectation that they might soon take maternity leave could make employers hesitant to hire or promote them (Petit, 2007). In addition, women might seek flexible or part-time roles instead of full-time employment, in anticipation of future family responsibilities (Sakai and Miyazato, 2014; Castro, 2014). Croatia's Ombudsperson for Gender Equality (2022) has raised concerns about the protection of pregnant women on fixed-term contracts, emphasizing the need for stronger safeguards and highlighting the challenges of proving discrimination in contract renewals due to pregnancy. However, stronger protections may turn into a double-edged sword, by making employers even warier of employing women of child-bearing age (Scheubel, 2014).

Figure 7: Employment rate by gender and age group, 2013-2022



Source: Eurostat 2023 [LFSA_ERGAED]

Rules on flexible work and parental leave, applied equally to men and women, can help level the playing field in the labor market. In 2021, men accounted for 3.3 percent of all workers who took parental leave to care for children within 180 days of their birth, and for 5.3 percent of those who took it to care for children aged between 181 and 900 days (HZZO, 2022). Since August 1st, 2022, employers must allow male employees to use 10 days of paternity leave, with their full salary paid for by the Croatian Institute for Health Insurance; yet, in the first year since the enactment of the rule, only 60 percent of fathers exercised this right (SDUZDM, 2023). In addition, in 2022, Croatia implemented the EU Directive 2019/1158, aiming to help parents and caregivers balance work and personal life. The revised labor law allows employees to request temporary remote work arrangements for reasons such as pregnancy or parental care for children under eight.⁶ If more fathers are able and willing to seek flexible working arrangements for childcare purposes, part of the female labor force

that is constrained by care obligations could become available for employment (Gregory and Milner, 2008).

The gender gap in employment rate is only narrowing in the 50–64 age bracket, possibly due to increases in the statutory retirement age for women,⁷ and to a policy introduced in 2019 which allows early retirees to receive their full pension while working part-time. As women are more likely to retire early due to the arrival of a grandchild (Lumsdaine and Vermeer, 2015), the latter policy enables them to combine work and care without suffering a penalty in the form of reduced pensions. In addition, women tend to have a greater financial incentive than men to work part-time later in life, since on average they accrue lower pension benefits than their male peers.⁸ The number of pensioners who work part time while receiving a full pension almost doubled in three years—from 12,037 in January 2020 to 23,365 in January 2023—and 35 percent of them are women.

⁶ However, employers retain full discretion in considering such requests, with no legal recourse for employees if their request is denied. The effectiveness of this measure will depend on Croatian employers' willingness to embrace flexible work arrangements for caregivers.

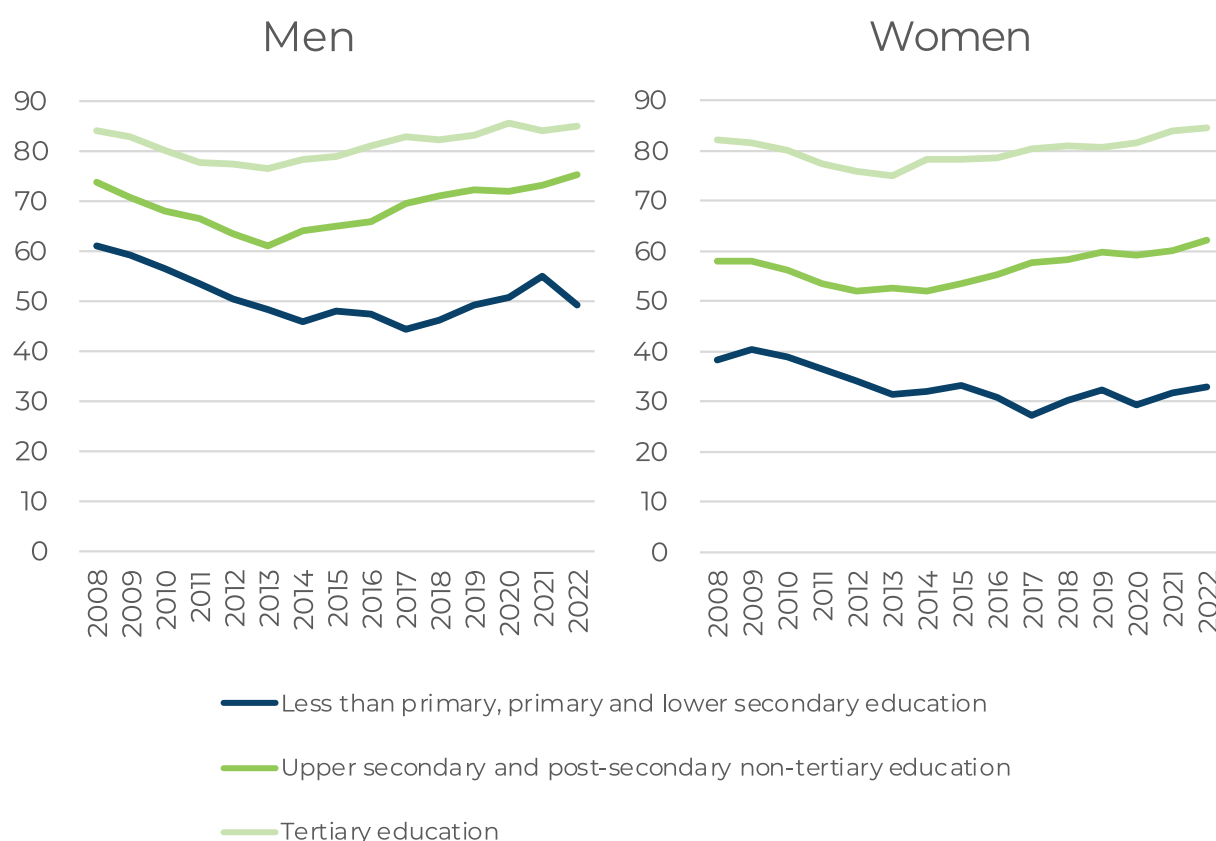
⁷ For women, old-age retirement was possible at the age of 63 years and three months as of 2023. The pensionable age for women started at 60 and has been increasing by three months every year, with a target of reaching the age of 65 in 2030. As of 2023, the earliest possible retirement age stood at 60 for men, and at 58 years and three months for women. In case of early retirement, pension benefits fall linearly by 0.2 percent per month of anticipation (equal to 2.4 percent per year, or 12 percent for the legal maximum of five years).

⁸ Eurostat 2023 [ILC_PNP13]

The gender gaps in employment rate are widest among individuals educated below the tertiary level, as women in this group face a disproportionate burden from house chores and childcare, limited job opportunities, and strong gender norms. The difference in the employment rates of men and women with tertiary education is insignificant in Croatia. On the other hand, among individuals educated below the secondary level, the employment rate for women is about 10 percentage points lower than that for men—and has been declining over time (Figure 8). Similarly, the employment gap between men and women with secondary education is consistently wide (Figure 8). One potential explanation for such trends is that women with lower education tend to have more children and more childcare obligations. In

2021, mothers educated below the tertiary level accounted for 64 percent of all live births in the country (DZS, 2023b); furthermore, women without tertiary education spent 54 percent of their time on household chores during the lockdown induced by the COVID-19 pandemic, versus a share of 31 percent among women with tertiary education (World Bank, 2021). In addition, among women in the labor force, educational differences are highly correlated with turnover differences—which suggests that those with lower education levels may have weaker labor force attachment than their more educated peers, impacting their participation in the labor market (Mincer, 1991). Finally, strong gender norms and limited employment opportunities significantly affect women with lower qualifications, leading to much lower participation in paid work (EIGE, 2023b).

Figure 8. Employment rates of men and women by educational attainment (20-64)



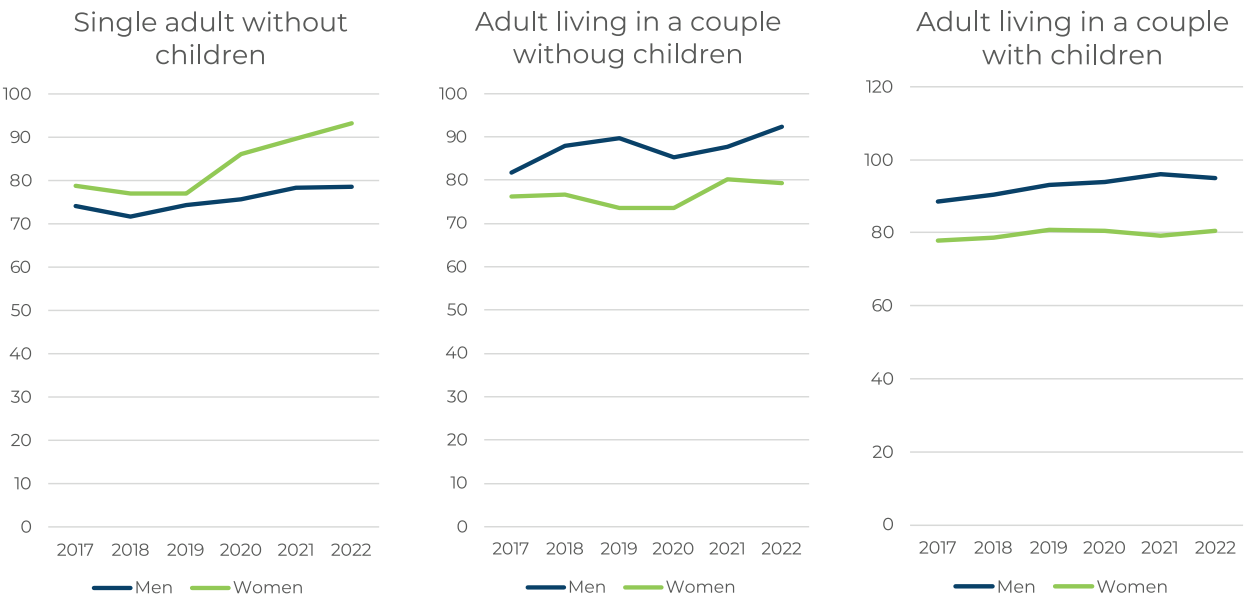
Source: Eurostat 2023 [LFSI_EDUC_A].

Gender-related differences in employment rates across household types shine additional light on the effect of unequal domestic and caring responsibilities on women’s role in the labor market. Among adults aged 20-49 who are single and have no children, the female employment rate is noticeably higher than the male rate, and the gap in favor of women is widening. Yet, the trend in employment reverses when women live within a larger household (Figure 9). This discrepancy is likely rooted in cultural norms that assign women the primary role in caregiving and domestic tasks when cohabiting, which adversely affects their labor market position. More than 70 percent of children under the age of three lack access to formal childcare, with women in the household typically filling the gap. In addition, the responsibility of elderly care, which often falls on women, can further impede

their employment opportunities, earning, health, and ability to maintain a work-and-life balance (Badun, 2023). The OECD survey conducted in Croatia in 2020 indicates that women constitute nearly 75 percent of the caregivers for the elderly (OECD 2023a). When considering Croatian women of prime working age who live in households with elderly family members, there is a 2.7 percentage point decrease in the likelihood of participating in the labor market, after adjusting for factors such as education and age (World Bank 2020). In 2022, about 27 percent of Croatian women aged 25-64 did not participate in the labor force due to caregiving responsibilities.⁹ In addition, 60 percent of Croatians held the view that a woman’s primary role is to tend to her home and family, a figure that stands significantly higher than the EU average of 44 percent (Eurobarometer 2017).

9 Eurostat 2023 [LFSA_IGAR]

Figure 9. Employment rate for men and women, by type of household (20-49)

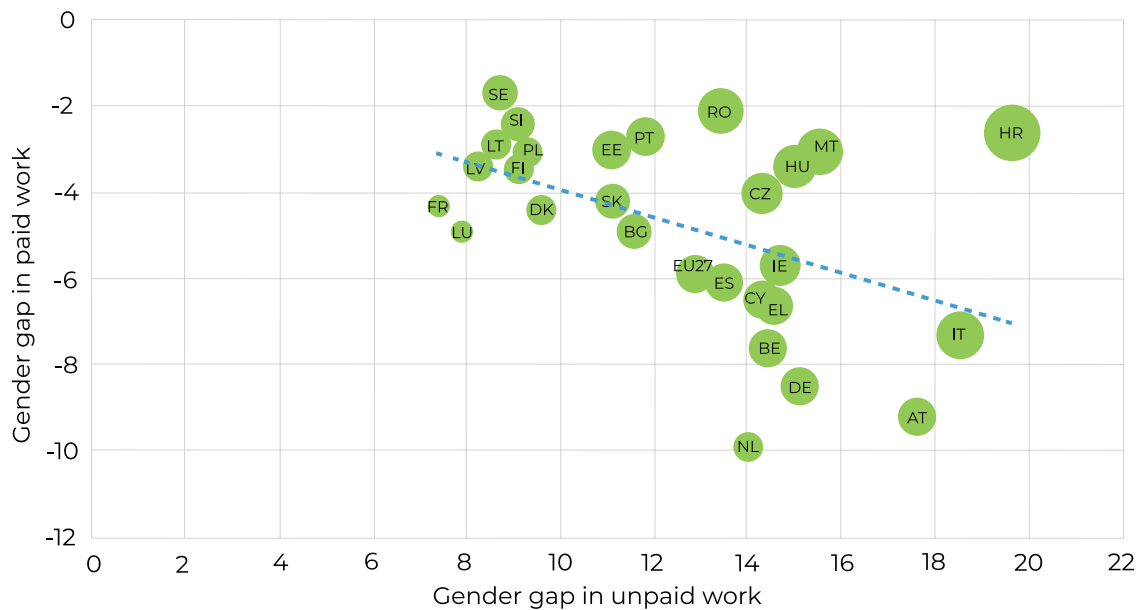


Eurostat 2023 [LFSA_IGAR]

Croatia features the widest gender gap in the EU when it comes to time spent on unpaid work. On average in 2023, Croatian women spent nearly 20 hours more per week than men on unpaid activities, making the country a clear outlier among EU

Member States (Figure 10). This trend aligns with the prevalence of patriarchal views in Croatia: 31 percent of men and 22 percent of women believed that women should do most household chores. (World Bank, 2021).

Figure 10. Gender gaps in paid, unpaid, and total working hours



Source: (Eurofound, 2023)

Notes: the vertical axis shows how many fewer hours women spent on paid work relative to men. The horizontal axis shows how many more hours women spent on unpaid work relative to men. The bigger the size of a bubble, the wider the gender gap in total working hours (paid and unpaid).

4. INCOME, POVERTY AND SOCIAL EXCLUSION



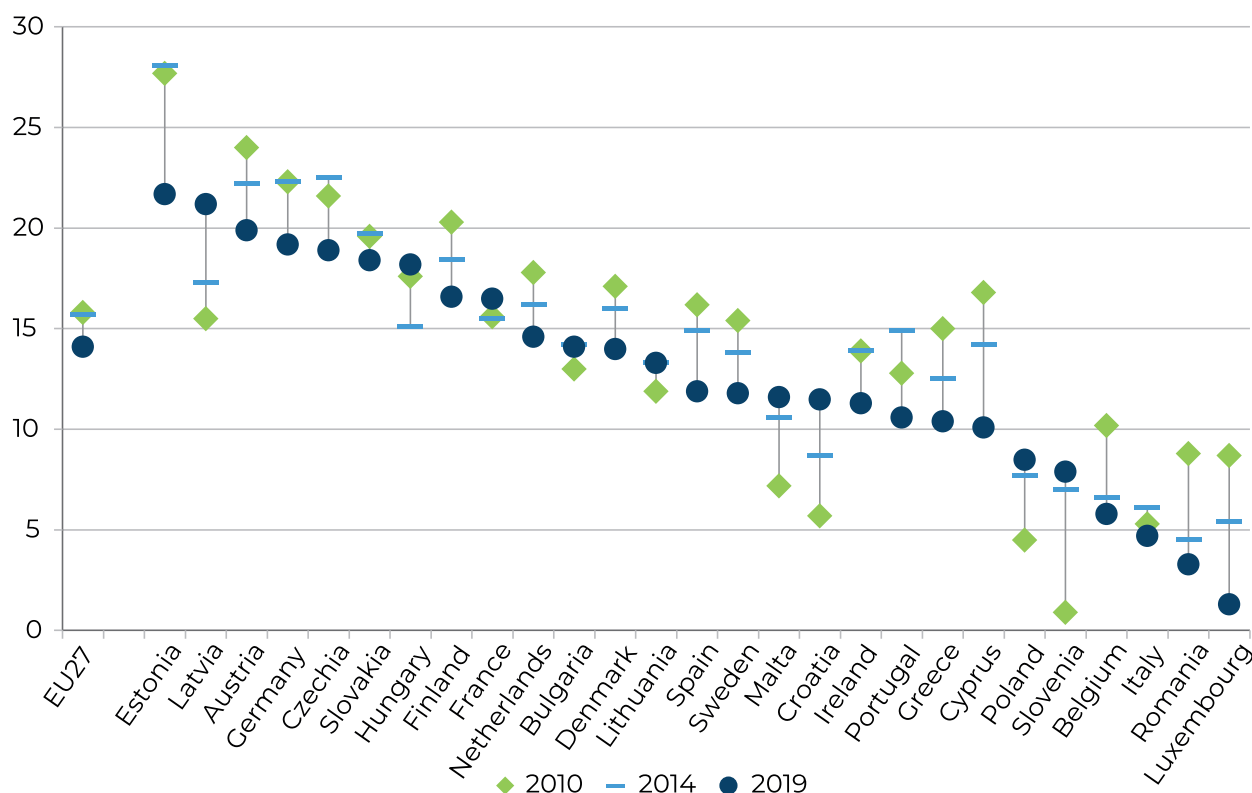
Women in the Croatian labor market earn significantly less than men, and the gap has been widening over time. The average wages and pensions received by women in Croatia fell short of those of men by 11.1 percent (as of 2021) and 24.8 percent (as of 2022), respectively.¹⁰ Notably, the gender wage gap has steadily widened since 2010 (Figure 11). For part-time jobs, it reaches 21.6

percent—the highest level in the EU (Figure 12). Occupational segregation plays a role in the gender wage gap, with female-majority sectors such as healthcare and education¹¹ offering many part-time roles with comparatively low wages. As of 2022, 60 percent of all part-time workers were women, with the share rising to 72 percent in both healthcare and education (DZS, 2023c).

¹⁰ Eurostat 2023 [ILC_PNP13] and [SDG_05_20]

¹¹ In 2022, women accounted for 78 percent of workers in healthcare and 80 percent in education.

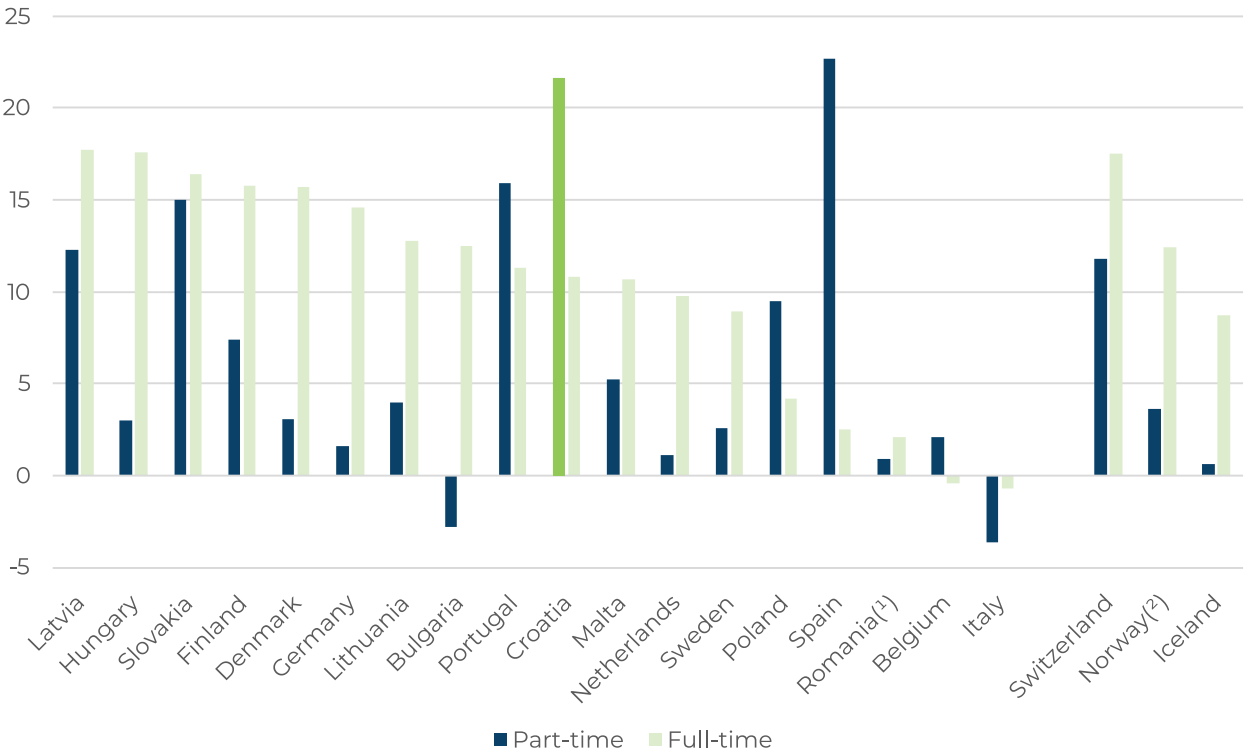
Figure 11. Gender pay gap (%) in EU Member States, 2010-2019



Source: (Eurofound, 2021)

Note: Member States displayed left to right by magnitude of gender pay gap in 2019 (largest to smallest).

Figure 12. Unadjusted gender pay gap by working time (%), 2021



Source: (Eurostat, 2023f)

Gender wage gaps in Croatia are especially wide in the lowest- and highest-paid jobs. As discussed in the previous section, among individuals with low educational attainment, women are much less likely to find a job than men. Even when they do, they earn on average 17 percent less than their male peers—the widest gap in the EU (Table 2)—likely due to strong occupational segregation (Bjelokosić, 2007). At the same time, discontinuous

labor force participation among women, especially during their childbearing years, could affect their access to and earnings in high-paid occupations (Robinson, 2003). In 2022, legislative changes under the Employment Relations Act sought to address such gaps by defining “equal work” and “work of equal value”, and by enhancing salary transparency. The impact of these changes on the gender pay gap in Croatia remains to be seen.

Table 2. Gender wage gap by occupational wage quintile (%), EU Member States

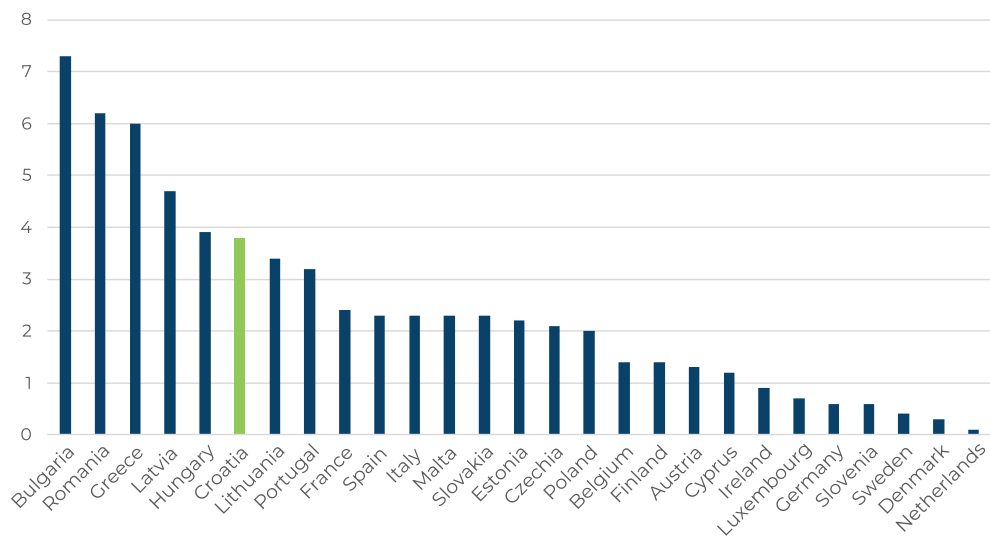
	Low-paid	Low-mid-paid	Mid-paid	Mid-high-paid	High-paid
EU	7	7	5	10	18
Belgium	4	5	4	3	3
Bulgaria	-2	6	6	7	21
Croatia	17	11	4	7	13
Cyprus	3	6	3	5	21
Czechia	9	8	14	10	22
Denmark	5	2	6	7	15
Estonia	8	13	13	13	17
Finland	2	8	5	8	11
France	8	7	2	10	22
Germany	8	10	5	13	22
Greece	1	11	8	12	19
Hungary	7	5	5	3	21
Italy	8	10	8	15	23
Latvia	10	15	10	16	16
Lithuania	5	5	10	5	18
Luxembourg	7	6	-2	6	15
Malta	10	8	10	11	16
Netherlands	8	10	4	11	19
Poland	10	5	8	13	20
Portugal	6	12	9	10	16
Romania	4	8	13	3	11
Slovakia	10	13	15	11	24
Slovenia	12	5	3	8	11
Spain	11	6	9	12	13
Sweden	2	3	3	5	16

Source: (Eurofound, 2021)

Despite overall progress in poverty reduction, Croatian women still face a higher risk of poverty and material deprivation than men. In 2021, nearly 22 percent of women in Croatia lived below the national at-risk-of poverty line, versus 17.7 percent of men. As of 2022, Croatia featured one of the widest gender gaps in material deprivation in the EU (Figure 13). Specifically, more than 11 percent of women were unable to cover

unexpected expenses; afford a one-week annual holiday away from home, a meal involving meat, chicken, or fish every second day, the adequate heating of a dwelling, or durable goods such as a washing machine, color television, telephone, or car; or cope with payment arrears (e.g., on mortgage or rent, utility bills, hire purchase instalments, or other loan payments). By contrast, the share among men stood at 7.6 percent.

Figure 13. Material deprivation gender gap, 2022



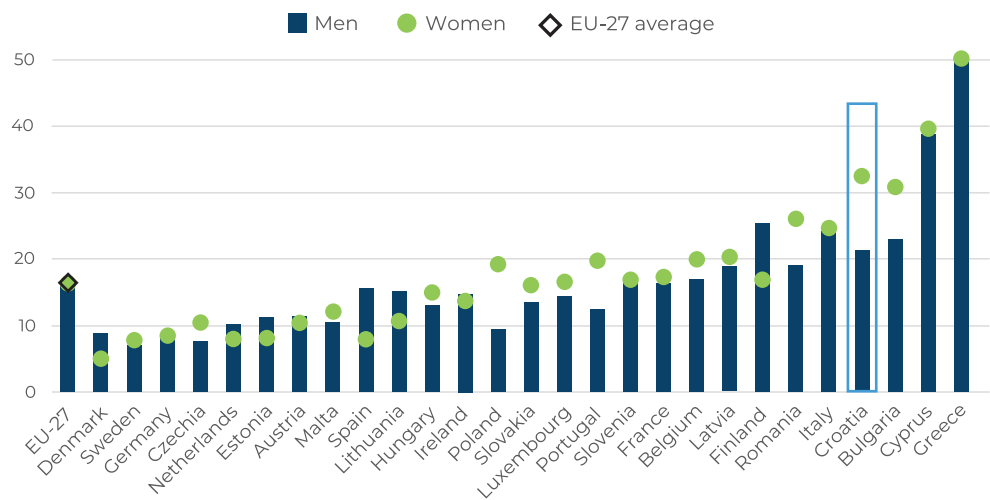
Source: Eurostat 2023 [Tessi080]

Gender disparity in energy poverty in Croatia is the starkest in the EU. In spring 2022, 32.5 percent of Croatian women were energy poor,¹² compared with 21.2 percent of men (Figure 14). The prevalence of energy poverty across genders is primarily due to inefficient housing, which accounts for about 30 percent of the country's total final energy demand and 40 percent of its electricity use (Robić and Ančić 2016). A potential explanation of the gender gap

in energy poverty lies in the earning gap: women earn less than men (including from pensions) and are thus less likely to pay their utility bills (EPVO, 2020). Heating system efficiency might also play a role. In Europe, many dwellings have outdated boilers (Anagnostopoulous and Degroote, 2016), but women are less likely than men to replace them due to societal gender norms around home repairs (Eurofound, 2022; Scott and Clery, 2013).

¹² Defined by households' arrears on utility bills, as a proxy from a household consumption perspective. This definition omits households' energy needs, and energy sources.

Figure 14. Population in energy poverty (%), by gender, across EU Member States.



Source: (Eurofound, 2022).

5. POWER



Within the EU, Croatia's performance on gender equality in political, economic, and social decision-making power is lackluster. On the “power” indicator of the Gender Equality Index 2023, Croatia ranked 16th out of 27 EU Member States, despite some progress since 2010. Similarly, the World Bank's Women, Business and the Law (WBL) Index for 2023¹³ placed Croatia in the mid-tier within the EU, in terms of the beneficial impact of laws and regulations on economic opportunities for women.

Specifically, Croatian women exert a relatively strong influence in the political sphere, but less so in the economic and social domains. The proportion of seats held by women in the national parliament has risen significantly, from 23.8 percent in 2011 to 34 percent in 2023—a level on par with the EU average. Similarly, 30 percent of the members of regional assemblies and local municipalities were women, a figure that is also in line with the wider EU. Nevertheless, women lack meaningful representation in powerful positions in the economy. Only 11 percent of board members of the Croatian central bank were women, versus the EU average of 28 percent.¹⁴ At companies listed on the Zagreb Stock Exchange, women occupied only 16.7 percent of board seats and 25.8 percent of supervisory board seats.¹⁵ Women's power in the social domain is even more limited. In a typical EU country 41 percent of the

board members of research-funding organizations would be women, their share was merely 14 percent in Croatia. The same pattern applies to the boards of publicly owned broadcasting organizations, and to the highest decision-making bodies of the national Olympic sport organizations.¹⁶

According to the Ombudsperson for Gender Equality (2022), sexist statements by public figures are not uncommon. Such remarks contribute to the persistence of gender inequality and stereotypes. Moreover, Greblo-Jurakić, Ljubičić and Bojić-Ćaćić (2021) showed the extent of gender stereotypes in sports in Croatia.¹⁷ Across a sample of teenage handball players, the study found that 94.5 percent of boys and 95.6 percent of girls had experienced or witnessed negative stereotypes toward female athletes and the sports they engage in. Female athletes were more frequently confronted with the belief that sport is unsuitable for women, and that women's sports lack appeal.

The EU Directive 2022/2381 marks a positive step toward greater female representation in high-power positions in the economy. The directive requires that by 2027, women occupy at least 40 percent of the board seats of listed companies. Croatia is obliged to transpose the directive into national law by December 28th, 2024.

¹³ The World Bank-developed Women, Business and the Law (WBL) Index offers an overview of legal barriers and support to women's participation in entrepreneurship and the workforce, based on data from 190 countries.

¹⁴ <https://eige.europa.eu/gender-equality-index/2023/domain/power/HR>

¹⁵ Croatian Ombudsperson for Gender Equality's data from 2022.

¹⁶ <https://eige.europa.eu/gender-equality-index/2023/domain/power/HR>

¹⁷ The research encompassed 522 teenage handball players—289 males and 233 females—with an average age of 14.75 years.

6. VIOLENCE



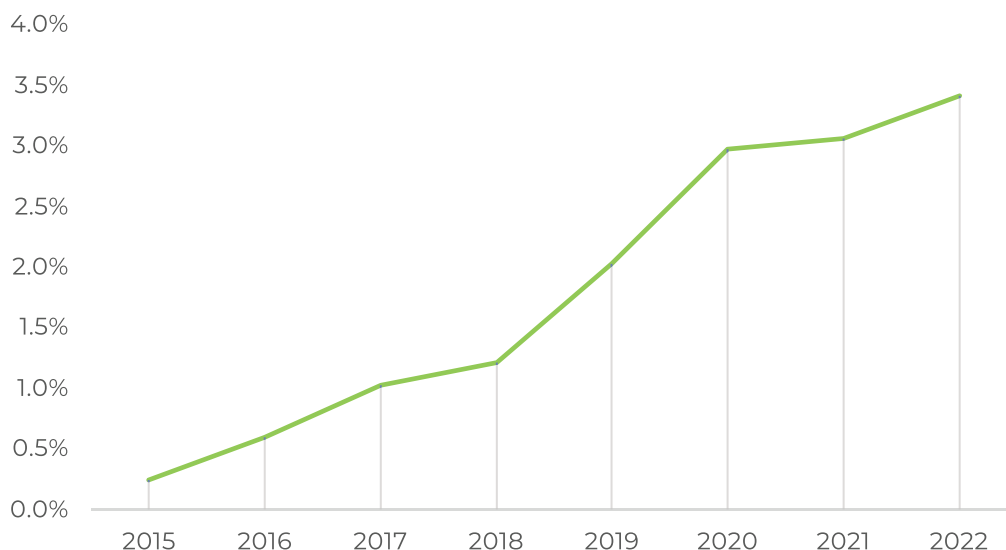
About 13 percent of Croatian women experienced physical and/or sexual violence from an intimate partner at some point in their lives. While this is a relatively low share compared to the EU average, 4.4 percent of Croatian women believed that a husband or male partner is justified in beating his wife or female partner in certain circumstances – the 12th-highest proportion across the EU.¹⁸

The Ombudsperson for Gender Equality (2022) highlights a continuous rise in violence against women at the hand of close relatives, including partners and sons. Violence within family and intimate relationships accounted for 64 percent

of all reported criminal violence, and has steadily increased since 2015. The Ministry of the Interior reported a 39 percent surge in cases of domestic violence in 2022 relative to 2020, with a notable rise in reported rapes within families or among close relations. In this context, the number of unreported crimes may be significant, as many sexual assault victims are unwilling or unable to come forward—a situation exacerbated by the COVID-19 pandemic. Furthermore, the number of women killed by persons close to them (including former or current intimate partners and other male family members) rose in 2021.

¹⁸ <https://data.oecd.org/inequality/violence-against-women.htm>

Figure 15. Share of cases of family violence (as per article 179a of Criminal Code) relative to total criminal cases



Source: (Ministry of Interior, 2023)

7. CONCLUSION AND RECOMMENDATIONS

Throughout her life, a Croatian woman builds up significant human capital; however, this does not appear to fully translate into positive labor-market outcomes, income-generation opportunities, and decision-making power. Croatian girls outperform boys in accumulating human capital during their youth, but these endowments do not seem to fully benefit women in their later professional lives or in gaining decision-making power. The female employment rate is among the lowest in the EU, with a pronounced gender gap during child-bearing years, highlight the necessity for flexible work arrangements and parental leaves. Additionally, women in Croatia shoulder a notably heavy burden of caregiving responsibilities compared to their EU counterparts, which significantly hampers their ability to join the labor force. In the political sphere, Croatian women are relatively well-represented in the national parliament and local governments. Nevertheless, there is considerable potential for advancement for women in economic and social areas, such as attaining more high-power positions in companies, media, and sports. A lack of economic opportunities and flexible work arrangements, along with social norms and stereotypes that hinder gender parity, are among the key barriers that Croatian women face to achieve their full potential in the political, economic, and social spheres.

To address the gender gaps in Croatia and promote gender equality, the following policy recommendations could be considered:

- **Enhance Access to Childcare and Elderly Care:** Expand affordable and high-quality childcare and elderly care services, such as visiting nurse

program, to reduce the caregiving burden on women, enabling them to participate more fully in the labor market. Provide financial assistance to family carers of elderly members to improve their financial stability and overall well-being.

- **Promote Flexible Work Arrangements and Parental Leave:** Encourage employers to offer flexible working hours, telecommuting options, and part-time work opportunities to support parents, especially during childbearing years. Reform parental leave policies to provide non-transferable leave for both mothers and fathers, incentivizing shared parenting responsibilities and reducing career interruptions for women.
- **Combat Stereotypes and Bias:** Launch public awareness campaigns to challenge gender stereotypes and promote the value of diversity and inclusion in all spheres of society.
- **Support Women's Career Advancement:** Enforce equal pay legislation¹⁹ and implement programs and incentives for companies to promote women into leadership and high-power positions, including mentorship, sponsorship, and targeted training. Develop initiatives to encourage and support women's participation in entrepreneurship and traditionally male-dominated fields such as media, sports, and Science, Technology, Engineering, and Mathematics (STEM).
- **Strengthen Legal Frameworks:** Review and strengthen legal protections against discrimination, harassment, and any form of gender-based violence.

¹⁹ Article 91(2) of the Labour Act. See European Commission (2019) for national cases and good practices on equal pay.

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