Priprema Izvještaja glavnog tajnika o provedbi Zaključaka usvojenih na 61. zasjedanju Komisije za status žena pod nazivom "Women's economic empowerment in the changing world of work"

1. Strengthening normative and legal frameworks (paragraphs 40 (a) to (j))

• What specific actions have been taken to enact, strengthen and enforce laws and regulatory frameworks that ensure gender equality and prohibit discrimination against women in the world of work?

With regard to the free legal aid system, the Free Legal Aid Act (NN 143/13 and 98/19; hereinafter: FLAA) regulates the conditions and procedure for economically disadvantaged persons to exercise their right to legal consultation and access to courts and other public authorities in civil and administrative matters. The purpose of legal aid within the meaning of the FLAA is to achieve equality before the law, ensure effective legal protection and access to courts and other public authorities under equal conditions for the citizens of the Republic of Croatia and other persons in accordance with the provision of the FLAA.

Primary legal aid, which primarily encompasses legal consultation and legal assistance in proceedings before public authorities, is provided by the administrative bodies of the counties and of the City of Zagreb, authorised associations and legal clinics. Primary legal can be received by addressing the provider of primary legal aid directly, and is available for any legal matter. Authorised associations and law faculties provide primary legal aid to members of vulnerable social groups, in accordance with their projects, such as: victims of violence, victims of mobbing or violation of labour rights, national minorities, persons with disabilities, etc. Secondary legal aid comprises legal aid provided by attorneys at law in court proceedings and exemption from court fees and costs of court proceedings. To receive secondary legal aid, an application must be submitted to the relevant administrative office of a county or the City of Zagreb, which will then establish if the financial situation of the applicant meets the requirements stipulated by the FLAA, and, related to the type of procedure, if the application was submitted for a judicial procedure eligible for secondary legal aid under the FLAA. Thus, with regard to types of proceedings, secondary legal aid may be granted in proceedings related to real rights, labour relations, family relations, enforcement and security proceedings, peaceful dispute resolution, and by way of exception, in all court proceedings in administrative and civil matters when such a need arises from concrete life circumstances of the applicant and their household members, in accordance with the basic purpose of the FLAA.

The Gender Equality Act (*NN* 82/08 and 69/17) stipulates the general principles of protection and promotion of gender equality as a fundamental value of the Croatian constitutional order, and defines and regulates the manner of protection from discrimination on the grounds of gender, as well as the provision of equal opportunities for women and men. Under the above Act, all state bodies are obligated to apply all the regulations and measures adopted for the purpose of ensuring effective equality of both genders. Article 13 of the Act, prohibiting discrimination in the field of employment, also applies to judicial authorities, the State Judicial Council and the State Attorneys' Council as state bodies in procedures of appointing judicial officials to judicial functions and employing civil servants and other employees in judicial authorities. Furthermore, Article 8 of the current Anti-Discrimination Act (*NN* 85/08 and

112/12) stipulates its applicability to all state bodies, bodies of local and regional self-government unit, legal persons vested with public powers and all legal and natural persons, including in the field of justice and public administration.

With regard to paragraph 40 (d) of the Conclusions, the right of inheritance is guaranteed in Croatia by the Constitution of the Republic of Croatia (*NN* 56/90, 135/97, 08/98, 113/00, 124/00, 28/01, 41/01, 55/01, 76/10, 85/10, 05/14), and the Inheritance Act (48/03, 163/03, 35/05, 127/13, 33/15 and 14/19) stipulates that all natural persons are equal in the exercise of the right to inheritance under equal requirements. Therefore, the right of inheritance is regulated in a uniform manner, regardless of the heir's gender.

Next, the acquisition of legal capacity, as the ability of a person to act under the law and produce legal effects of their own will, is regulated uniformly for all natural persons, regardless of gender. The Civil Obligations Act (*NN* 35/05, 41/08, 125/11, 78/15 and 29/18) stipulates that a natural person acquires legal capacity at the age of majority, unless otherwise stipulated by law. Moreover, regarding the possibility to enter into a valid contract, the Croatian law does not make a gender distinction – there are no special requirements for entering into a valid agreement depending on the gender of the contracting parties.

As the most important legal source for labour relations, Croatian Labour Act stipulates that direct or indirect discrimination in the field of work and working conditions (including selection criteria and employment conditions, promotion, vocational guidance, vocational training and retraining) is prohibited. Pursuant to provision of Article 91 Paragraph 1 of the Labour Act women are entitled to the same salary as men for equal work and work of equal value.

More detailed provisions on equality and discrimination can be found in Anti- Discrimination Act and Gender Equality Act. It should be noted that provisions of Gender Equality Act should not be interpreted nor applied in a manner that would limit or reduce the content of guarantees of gender equality arising from the general rules of international law, the European Union Acquis Communautaire, the UN Convention on the Elimination of All Forms of Discrimination Against Women and the European Convention for the Protection of Human Rights and Fundamental Freedoms.

In case of violation of gender equality and anti-discrimination provisions labour inspectors of State Inspectorate are entitled to initiate misdemeanour proceedings. Injured parties can initiate legal proceedings in which the burden of proof is shifted to the opposing party.

Within the **pension system** of the Republic of Croatia, there are no discriminatory elements in relation to women, and according to the current legislation, on January 1, 2030, the age requirement for exercising the right to old-age and early old-age pension for women and men will be fully equalized. The current method of calculating pensions does not put women at a disadvantage. Lower women's pensions are related to the fact that women on average have shorter retirement years and lower wages. Within the pension policy, the gap in the amount of pensions caused by shorter retirement years is reduced by a gradual increase of age conditions for women to receive old-age and early old-age pensions. This means that it is expected that women will stay longer in the world of work and thus achieve longer retirement periods.

An additional measure to reduce the pension gap is the **institute of adding 6 months** to qualifying period of mothers or adoptive mothers for each born or adopted child, which was introduced by legislative changes that came into force on 1 January 2019. This institute increases pensions by an average of about 2%.

The institute of the **minimum pension** within the pension system protects those who had lower income during their working life, which includes a significant number of women. In this way institute of minimum pension also contributes to reducing the gap in the amount of pensions between women and men. The minimum pension was increased on 1 July 2019 by 3.13%, and in the following period, in addition to regular adjustment, it is planned to further increase the minimum pension by about 3%.

Legislative changes within the pension system that entered into force on 1 August 2021 introduced a measure that will indirectly contribute to the economic empowerment of women in the world of work. By these changes **survivor's pension beneficiaries** can now simultaneously receive full pension payments and work up to half of the full-time and the majority of current beneficiaries of the survivor's pension are women.

• What specific actions have been taken to enact, strengthen and enforce laws and regulations that uphold the principle of equal pay for equal work or work of equal value in both the public and private sectors?

Croatian Labour Act proscribes that women are entitled to the same salary as men for equal work and work of equal value. Any provision of an employment contract, collective agreement, rulebook, or other legal act contrary to this basic principle shall be null and void. This principle applies equally to the public and private sector. Furthermore, the Republic of Croatia plans to further strengthen the principle of equal pay by introducing new legislation on salaries in public sector. However, some researches show that employers in the private sector are inclined to offer lower salaries to women for equal work and work of equal value unaware of the legal provisions and possible discrimination. Very few cases on this type of discrimination have been recorded in the courts.

With regard to employees in the state administration, the existing regulations governing civil service employment relations contain provisions which show the existence of protection of specific categories of employees, including women, such as provision enabling the use of paid leave on various grounds, including wedding, child birth and child adoption, *inter alia*. Moreover, in calculating the days of annual leave civil servants are entitled to, special social conditions are taken into account, e.g. for parents, adoptive parents, guardians, single parents, etc.

Furthermore, during temporary absence from work, including the exercise of rights under the Maternity or Parental Benefits Act (Official Gazette *Narodne novine* (hereinafter: *NN*), No 85/08, 110/08, 34/11, 54/13, 152/14, 59/17 and 37/20), civil servants and government employees are entitled to a specific percentage of their salary.

Other material rights of civil servants and government employees include family separation allowance and protection of personality and dignity in the workplace.

Moreover, it is stipulated in all public competition announcements that persons of both genders are eligible to apply, with the exception of specific jobs which are necessarily performed by one gender (e.g. specific jobs in prisons involving work with male or female prisoners).

The existing regulations ensure gender equality of employees in state bodies.

With regard to paragraph 40 (f) of the Conclusions, salaries of public sector employees in Croatia are defined by national legislation and collective agreements, which provide for equal pay for equal work or work of equal value for women and men. Hence, there is no

discrimination on the grounds of gender. The salaries of public sector employees are defined as the product of the salary calculation base and the salary coefficient, increased by 0.5% for each year of pensionable service. Thus, a man and a woman employed in the same position in the public sector will receive equal salaries, i.e. their salaries will differ solely on account of years of pensionable service, and not on account of gender. For instance, a man and woman holding equivalent positions of a teacher or a physician will receive the same salary if they have the same number of years of pensionable service.

No gender distinction is made in respect of other material rights either. For example, public sector employees are entitled to Christmas bonus, holiday allowance, various forms of financial assistance (for sick leave, death of a family member, etc.), and equal amounts of all these payments are agreed for all employees, regardless of gender.

• What measures have been taken to enact, strengthen and enforce laws and policies to eliminate all forms of violence and harassment against women in the world of work and provide means of effective redress in cases of noncompliance?

Generally, in the context of protection from domestic violence, the Special Part of the Criminal Code lists a series of criminal offences with elements of violence, where offences against a closely related person are qualified as offences with graver sanctions (e.g. bodily injury, serious bodily injury, particularly serious bodily injury, serious bodily injury resulting in death, threat, unlawful deprivation of liberty, kidnapping, serious criminal offences against sexual freedom). In addition to the above, all criminal offences with elements of violence committed against a closely related person are prosecuted *ex officio* with the state attorney as the authorised prosecutor. Apart from this concept of penalising domestic violence through qualified forms of criminal offences, Title XIII of the CC prescribes criminal offences against marriage, family and children, where, inter alia, the criminal offence of domestic violence is listed as a separate criminal offence, in the sense that whoever commits a serious violation of regulations on protection from domestic violence, and makes a family member or other closely related person afraid for their own or the safety of persons close to them, or puts them in a humiliating position or a state of long-term suffering, will be punished by one to three years' imprisonment.

Amendments to the Criminal Code (*NN* 126/19) which entered into force on 1 January 2020 tightened the criminal policy on a number of criminal offences, where an act against a closely related person is stipulated as a qualifying form of offence as well as on the criminal offence of domestic violence. The amendments narrowed down the scope for imposing alternative penalties – community service and suspended sentence – for criminal offences against a closely related person. Moreover, the legislative description of the crime of domestic violence was extended by introducing the state of long-term suffering as a new consequence of the crime.

The Act on Amendments to the Criminal Code (*NN* 84/21) which entered into force on 31 July 2021 extended the meaning of the term "closely related person" from Article 87 (9) of the CC to include current or former intimate partner to the previously stipulated family members, former spouses or common-law partners, former registered or informal same-sex life partners, persons having children together and persons living in the same household. This extension resulted in a stronger criminal law protection of the included categories of persons in the sense

of *ex officio* prosecution of perpetrators or a higher prescribed penalty of imprisonment when the act against a closely related person is stipulated as a qualifying form of crime (e.g. criminal offence of bodily injury, serious bodily injury, threat, etc.)

Amendments of the Criminal Code (NN 126/19) which became effective on 1 January 2020 included an amendment to the concept of rape, a criminal offence stipulated in Article 153 of the CC, to the effect that it now encompasses any non-consensual sexual intercourse or an equivalent sexual act, even when there is no use of force or threat against life and limb of the victim of rape or other person. This change in the concept of the criminal offence of rape resulted in the deletion of the criminal offence of sexual intercourse without consent from Article 152 of the CC.

In the context of sexual harassment and abuse, the Act on Amendments to the Criminal Code (*NN* 84/21) redefined the procedural requirement for prosecution of a criminal offence of sexual harassment from Article 156 (3) of the CC to the effect that the crime of sexual harassment is now prosecuted *ex officio* for all categories of victims.

Protection from violence against women and domestic violence was ensured not only in terms of criminal law, but also in terms of misdemeanours. The Act on Protection against Domestic Violence (*NN* 70/17, 126/19 i 84/21; hereinafter: APDV) came into effect on 1 January 2018. Standards and obligations arising from international documents regulating matters of protection from violence were respected during the drafting of the said law, in particular the Convention on Preventing and Combating Violence against Women and Domestic Violence, which recognises and condemns all forms of violence against women and emphasizes the imperative of creating Europe without violence against women and domestic violence, and the Directive of the European Parliament and of the Council establishing minimum standards on the rights, support and protection of victims of crime, and replacing Council Framework Decision 2001/220/ JHA.

The APDV systematises and prescribes a catalogue of the rights of domestic violence victims and extends the existing definition of domestic violence, which encompasses the following: physical violence, physical punishment or other humiliating conduct towards children, psychological violence causing the violation of dignity or distress, sexual harassment, economic violence in terms of prohibiting or preventing one's use of joint or personal assets, disposal of personal income or assets acquired by personal labour or inheritance, preventing one's employment, withholding resources for joint household maintenance and child care, and neglecting the needs of a disabled or elderly person in a manner which causes their distress or offends their dignity, causing them physical or mental suffering.

Misdemeanour law sanctions with regard to protection from domestic violence include fines, imprisonment and other sanctions stipulated by the Misdemeanour Act, and protective measures.

The purpose of protective measures is to prevent domestic violence, ensure protection of health and safety of the victim of domestic violence, and to eliminate circumstances conducive to the commitment of a new misdemeanour, and they are imposed to avert danger to the victim of domestic violence. Protective measures can be imposed *ex officio*, upon motion of the authorised prosecutor, victim or social welfare centre. Upon motion of the victim or other authorised prosecutor, the court may, before expiry of the imposed protective measure, review

the justification of further validity of the imposed measure and, if necessary, replace it with another protective measure or lift it altogether.

In the context of protective measures, it is especially important to mention that the protective measures of prohibition from approaching, harassing or stalking the victim of domestic violence and removal from the common household may be imposed by the court even before proceedings are initiated upon motion of the victim or other authorised prosecutor when there is direct danger to the safety of the victim, the victim's family members or a member of their household. The court is obligated to render a decision without delay, no later than 24 hours from receipt of the motion, and upon hearing the victim and the person against whom the protective measure is to be imposed. An appeal will not defer the enforcement of the decision.

The court will deliver its decision without delay to the competent police station for the purpose of its enforcement. However, the court will repeal the decision if the victim or other authorised prosecutor fails to file an information within eight days of the decision, of which the court is obligated to inform the victim. The court is obligated to inform the police on lifting a protective measure without delay.

Amendments to the APDV (*NN* 126/19), which entered into force on 1 January 2020, provided for a precise definition of physical violence as an act of physical force not resulting in bodily injury, for the purpose of a clearer distinction of violent behaviours within the family which fall in the sphere of misdemeanours from behaviours which constitute criminal offences. Also, the circle of persons covered by the APDV was extended to match the circle of persons in the Criminal Code provided with additional protection as family members or closely related persons in cases of criminal offences related to domestic violence. In addition to the above, and for the purpose of better effectiveness of the generally preventive effects of sanctions for misdemeanours in the area of domestic violence, sanctions for such misdemeanours, both fines and prison sentences, were tightened.

Article 7(1) of the APDV stipulates the obligation of healthcare practitioners, employees of social welfare institutions, educational institutions, professionals employed in religious institutions, humanitarian organisations or civil society organisations, as well as all other professional personnel who come in contact with victims of domestic violence to report to the police or state attorney's office any act of domestic violence they learn about in the workplace. The persons above are obligated under law to inform the police if they learn that a perpetrator of domestic violence is failing to comply with the imposed protective measure.

The Amendments to the APDV (*NN* 126/19) effective as of 1 January 2020 tightened the misdemeanour policy on sanctioning the said obligation. Consequently, if the above persons fail to meet the obligation, they will be sanctioned for the commitment of a misdemeanour by a fine ranging from 3,000 and 10,000 HRK, in accordance with Article 23 of the APDV.

The Act on Amendments to the APDV (NN 84/21) effective as of 31 July 2021 extended the circle of persons covered by the APDV by including current or former intimate partners, in the same way the Act on Amendments to the Criminal Code (*NN* 84/21) extended the meaning of the term "closely related persons".

An employer who employs at least 20 workers is obliged to appoint a person who is authorized to receive and resolve complaints related to the protection of the dignity of workers. Any behaviour of a worker that constitutes harassment or sexual harassment constitutes a breach of obligations arising from employment relationship.

We would also like to emphasize that the Ministry of Labour, Pension System, Family and Social Policy initiated the process of drafting a National Plan to Combat Sexual Violence and Sexual Harassment, for the period from 2022 to 2027. Plan will cover several areas of life in which sexual violence and sexual harassment occur.

2. Strengthening education, training, and skills development (paragraphs 40 (k) to (n))

• What measures have been taken to mainstream a gender perspective into education and training programmes in order to facilitate the effective transition from education or employment to work?

Ministry of Science and Education modernizes formal school curricula, promotes crosscurricular approaches in human rights education, organizes continuing professional development programs for teachers related to promotion of tolerance and fighting against stereotypes, strengthens the role of civil society organizations through non-formal education and provides scholarships for vulnerable groups, with special emphasis on the inclusion and retention of children, members of vulnerable groups, in education.

In the National Work, Safety at Work and Employment Plan 2021-2027, it is stated that in order to encourage inactive people of working age to enter the labour market, an information model will be further developed, with the aim of providing clear information on the opportunities and measures available under the activation program, by implementing targeted awareness and information campaigns. In doing so, modern communication channels will be used, at national and local level, using opportunities offered on the Internet and beyond, e.g. through various tailored activities of local stakeholders. The main goal is to explain to inactive people why it is important to register and how measures can help improve their employability. For information models to be effective, data on potential users will be regularly collected and analysed and, in accordance with the analysis, outreach activities adapted to the needs of each target group will be developed. Also, cooperation of stakeholders in the local labour market will be encouraged in order to create and implement outreach measures adapted to regional and local needs. Implementation will be systematically monitored, and outreach strategies will be adjusted to the needs of target groups.

In the coming period Croatia will continue with the implementation of the Youth Guarantee Programme by adopting a new Youth Guarantee Implementation Plan for the period 2021 to 2023. In doing so, the measures will be revised taking into account the results of the evaluation of active employment policy measures and the previous Youth Gurantee Implementation Plan. With the aim of activating young people in NEET status on the labour market as soon as possible and / or their return to education, national Youth Guarantee campaigns will include messages tailored to the young population and use communication channels most appropriate for that target group, In addition, individualized services, tailored to the needs of all users will be developed. The emphasis will be on a preventive and proactive approach to working with beneficiaries, especially young and inactive NEETs who need to be supported in developing appropriate skills that will enable them to adapt to the changing demands of the job brought by the transition to a digital and green economy.

Regarding graduate tracking, there are several EU funded projects contributing to graduate tracking enhancement.

Croatia has participated in the EUROGRADUATE survey, a one-off pilot survey of recent graduates in 8 European countries, The results of the survey provide insights into the issue of transition of graduates to the labour market and is used to improve the training and education policies. The first comprehensive European graduate survey for higher education is scheduled for 2022 and Croatia has expressed the wish to participate.

3. Implementing economic and social policies for women's economic empowerment (paragraphs 40 (o) to (mm))

• What steps have been taken to promote decent paid care and domestic work in the public and private sectors?

Domestic workers in Republic of Croatia are treated equally as any other worker. All provisions of the Labour Act apply to domestic workers without exceptions.

• What actions and investments have been made to support gender-responsive social protection and care infrastructure and services?

The biggest group of inactive NEETs are young parents that are inactive mostly due to child care responsibilities, where in Croatia maternity/paternity leave lasts for 12 months (in most cases) and this leave is financed by Croatian Health Insurance (all persons have a right to child care benefit during the first 12 months of maternity/paternity leave, only the amount of the benefit depends on the employment status).

Under the new **Maternity and Parental Benefits Act** Croatia is introducing a paternity leave benfits in duration of 10 days. Support to 82 NGOs which advocate for more efficient involvmenet of fathers in the family life has been financed by the state in 2021.

The aim of the new national reform is to increase the adequacy of the main social benefit addressing the most vulnerable groups in society and to reduce inequality, administrative relief and ensure transparency of the system as well as more efficient reception of benefits by consolidating existing social benefits into one benefit. This reform measure aims to achieve better coverage and focus on needs, equality and adequacy in the exercise of rights.

Implementation programs of the National Plan for Combating Poverty and Social Exclusion for the period from 2021 to 2027, is based on evidence of poverty and social exclusion, including child poverty, in particular as regards equal access to quality services for children in vulnerable situations as well as homelessness, spatial and educational segregation, limited access to essential services and infrastructure, and the specific needs of vulnerable people of all ages. The biggest change is knew methodology that keep records of beneficiaries and expenditures in one place, enable analysis and evaluation of data and enable recommendations for improving public policies aimed at combating poverty and social exclusion.

The National Plan for Development of Social Services envisages measures that contribute to the availability of services to all user groups regardless of racial, ethnic, national, religious, gender and other characteristics (Measure 1: Increasing the scope of providing non-institutional services in areas where these services are insufficient, Measure 2: Continuation of the deinstitutionalization process and transformations of social service providers, Measure 3:

Construction of centers for the elderly, Measure 4: Encouraging the development of foster care (increasing the number of foster families for children). The most relevant policy decision is related to the **shift from institutional to family and community-based care and imapct on work-life balance through improved access to early childhood education and care.** It is envisioned to increase availability and quality of ECEC for disadvantaged children and identify main obstacles to their inclusion in the ECEC (fewer early childhood education institutions in certain parts of the country, less favorable enrollment criteria (eg for children of unemployed parents), unaffordable kindergarten prices for children from disadvantaged group). Providing a free ECEC for all children using a step-by-step approach (eg first disadvantaged children, then children aged 4-6, then younger children, etc.) is another measure. Construction, upgrading, reconstruction and equipping of preschool institutions is an important measure which enables greater inclusion of women in the labor market, especially in those areas where access to ECEC has been significantly reduced.

• What specific measures have been implemented to promote women's entry, re-entry and advancement in the labour market?

The National Plan for Work, Safety at Work and Employment for the period from 2021 to 2027 (hereinafter: The National Plan) will contribute to the establishment of a harmonized and perspective labour market and a safe and healthy workplace. The goal is, among other things, to increase the general employment rate in the Republic of Croatia.

The National Plan, as a strategic document for the forthcoming period, represents the continuity and improvement of labour market policies. Further development of the labour market and creating conditions for the development of an efficient, developed and regulated labour market that will enable decent work, but also take into account the special needs of persons at a disadvantage in the labour market, is a key task of the National Plan.

In the field of employment, active employment policy is an important instrument for inclusion in the labour market and is aimed at those groups of unemployed persons who are disadvantaged in the labour market for a number of reasons, with special emphasis on young, older, long-term unemployed, low-skilled, inactive people and women. Active employment measures enable the transition from unemployment to the world of work through education, gaining work experience in the workplace, public works, employment support and self-employment support. Activation of the inactive working age population is a priority of public policy in the Republic of Croatia. Activation and sustainable integration of all vulnerable groups in the labour market, with special emphasis on the long-term unemployed, young people and women, is crucial for fostering economic growth and better living conditions.

In activation process, it is necessary to develop mechanisms for providing individualized support for inclusion in the labour market. Through an integrated and individualized approach to active employment policy measures, efforts will be made to integrate all vulnerable groups into the labour market in a quality and fast manner. Also, in order to avoid the "dead burden" effect of measures and ensure their greater effectiveness, regular evaluations of active employment policy measures will be conducted in order to assess their effectiveness and lay the foundations for creating measures in the future, which is in line with evidence-based policies.

Regarding re-entering the world of work, by amending the law within the pension system, we have expanded the possibility of working and receiving pension to beneficiaries of a survivor's pension. In this way, we have enabled beneficiaries of survivors' pensions, mostly women, to receive full pension payments while employed up to half of the full-time, which encourages their return to the world of work and, consequently, their economic empowerment.

Furthermore, after expiration of the maternity or any other leave, woman worker is entitled to return to job she worked on.

4. Addressing the growing informality of work and mobility of women workers (paragraphs $40 \, (nn) \, to \, (qq)$

• What measures have been implemented to promote the transition from informal to formal paid employment for women?

Croatian Employment Service promotes active labour market policies. One of the preconditions of the measures is the formal registration or declaration of labour relationship.

During COVID-19 pandemic Croatian Government provided financial assistance to affected employers. Employers were entitled to subsidies only for declared workers which led to stronger promotion of legal employment for all workers, including women workers.

5. Managing technological and digital change for women's eceonomic empowerment (paragraphs 40(rr) to (ss)

• What specific actions have been taken to support women's access to skills development and decent work in emerging fields, including science technology, engineering and mathematics?

Republic of Croatia decided to develop and implement Gender Equality Plans at all research institutions and all institutions that plan to apply to the EU Framework Programme for Research and Innovation, including the Ministry of Science and Education. Gender equality will be fully taken into account when implementing a sub-program to finance projects in the STEM and ICT areas within the National Recovery and Resilience Plan. State scholarships are given to STEM and ICT students for the last two years, 50% of whom are women.

6. Strengthening women's collective voice, leadership, and decision-making (paragraphs 40 (tt) to (aaa))

• What specific efforts have been implemented to support women's participation and leadership in trade unions, workers' organizations and employers' organizations?

Croatian Employers' Association (CEA) is the hosting organization of UN Global Compact in Croatia, and as such values gender equality as high priority. In addition, CEA has been managing the CEA Base of Business Women since 2016, working hard for a number of years on strengthening women's participation and leadership in the business world. In 2020 UN Global Compact launched a global program Target Gender Equality and the Croatian network based in CEA was first to join in implementing the program locally, with the program being tailor-made to meet the needs of women in Croatia. CEA and Global Compact Network Croatia

therefore ran an all-female Target Gender Equality programme and focused on tackling obstacles in women's career advancement. By addressing challenges such as inferior mindset, imposter syndrome, unrealized potential, lack of self-advocacy and lack of confidence to apply for higher positions, the programme tackled goal-setting with their participants to elevate career development opportunities. By connecting both their personal and professional goals, Target Gender Equality equipped women with new tools that were well received by all participants. The Round 2 of this programme, with a new cohort of companies and business women participating, will start in October 2021 to be finished by the Commission on the Status of Women in March 2022, when a TGE side event with high-level multi-stakeholder discussions is planned.

As already noted, CEA manages the CEA Base of Business Women. In March 2016, Ombudsman for Gender Equality and Croatian Employers' Association presented first members of the electronic Base of business women who are capable and qualified to assume management positions in companies. To date, the Base numbers 150 member business women. The Base is open to public on the website www.hup.hr and http://staklenilabirint.prs.hr/. The Base was designed according to the already existing similar bases in the world, such as Global Board Ready Women, European Network for Women in Leadership and Women on Board, as part of a wider project Removing the glass labyrinth - equality in opportunities and access to decisionmaking positions in companies in Croatia, financed by the Progress program of the European Union. After the completion of the project, CEA took over the management of the Base, aiming to encourage companies to hire more women in management positions, because they are still significantly under-represented in comparison to men, although equally competent and qualified to be executive directors or members, and presidents, of management boards. Croatian Employers' Association, representing more than 6,000 companies, continues to manage this base in order to start a positive change in terms of achieving greater equality between men and women, which will then hopefully make a very visible impact and cause significant shifts in the entire business sector. In addition, CEA encourages companies to generally pay more attention to the equality of women and men in their human resources programmes.

• What efforts have been undertaken to encourage private firms and institutions to mainstream gender equality considerations in policies and practices?

Gender Equality Act (article 11) obliges all state owned companies to have Gender Equality Action Plans, while smaller enterprises need to have anti.-discrimination provisions in their statutory acts.

• What action has been taken to increase investment and support for women entrepreneurs? There are several programmes and measures aimed at women entrepreneurs.

HBOR (Croatian Bank for Reconstruction and Development) has a program for loans for female entrepreneurs. Purpose of loans is:

- Investments in fixed assets (tangible and intangible assets) for the purpose of business start-up, business modernisation, introduction of new technologies, increase in capacities, including tourist capacities, development and introduction of new products and services, promotion of new employment, etc.

- Working capital: up to 30% of the contracted loan amount

Programme is implemented in cooperation with commercial banks (except NCFF) via commercial banks or through risk-sharing model. The minimum loan amount is HRK 200,000.00; the maximum loan amount is HRK 2,000,000.00 and depends on the specific features and creditworthiness of the borrower as well as the purpose and structure of investment. Financing through loan can be up to 85% of the estimated investment value, VAT not included. Interest rate is 2% per annum, fixed.

Through project "Promotion of entrepreneurship" female entrepreneurs were promoted and presented as a positive example via promotional campaigns. In a series of public calls aimed at entrepreneurs and crafts, women entrepreneurs earned additional points when evaluating applications.