**Annex II**

**Call for contributions: The Human Rights of Older Women**

**The rights of older women in international, regional and national law, policies and programmes**

***1. What legal instruments, policies and programmes exist to address the particular challenges faced by older women, and how are they implemented and monitored?***

Regarding the rights of older women, as well as older people in general, the Ministry of Science and Education has issued a Strategic Plan for the period 2020-2022, which also aims to improve the quality and relevance of adult education programs. In addition, Croatia has National Development Strategy in which states that the new Adult Education Act will stipulate new provisions that will be a key precondition in achieving the stated objective (objective: Aligning education with labour market needs). The Act will define areas not covered by existing legal solutions or only partially covered: ensuring quality of the adult education programme, ensuring a quality system for adult education institutions, monitoring the adult education system and recognising unofficially and informally acquired competences.

***2. What type of statistical data are collected on older women, if any, and is it disaggregated by age, gender, and other relevant factors? How are older women defined for the purposes of law, policy and data collection?***

In the social welfare system in the Republic of Croatia, data on beneficiaries and exercised rights are collected in accordance with the Gender Equality Act (OG 82/08, 69/17), which stipulates that all statistical data and information on persons collected, recorded and processed in state authorities, bodies of local and regional self-government units, legal bodies and physical persons who perform activities in accordance with regulations, must be expressed by gender. Data are broken down by age groups. An elderly person is defined in the Social Welfare Act as a person aged 65 and over.

**Economic, social and cultural realities lived by older women**

***4. What are the specific challenges and concerns faced by older women, including on the basis of their accumulated life experience as compared to older men, in enjoying their economic, social and cultural rights (for example in terms of social protection, health, education, work, adequate standard of living, land and property ownership)? Please provide related data and statistics, including disaggregated data, where available.***

In the Republic of Croatia, all poverty-related analyzes emphasize that in the greatest risk of poverty are older women, however, according to statistics kept in the social welfare system, which relate to the guaranteed minimum benefit intended to meet basic living needs, it is not so. According to statistical data, in 2019, 7,066 elderly people received this benefit, of which 3,307 (or 46.85%) were women, from which it is possible to conclude that older men are more exposed to poverty.

Within the pension system, regarding the pension entitlement, no specific challenges have been identified that older women face in relation to older men.

In the Republic of Croatia, a gradual equalization of conditions for men and women to an old-age pension entitlement and early retirement pension entitlement has been introduced. This ensures equal ability to exercise the pension insurance rights for women and men and enables a longer working period for women, which will have a positive impact on the amount of pensions and better income for older women. Also, in order to eliminate the differences in the amount of pension between women and men, an additional contribution period was introduced - for the mothers for each born and adopted child when they are entitled to retirement and when they meet the age and contribution period requirements. In order to calculate the amount of their pension according to the total contribution periods they have acquired, a six months period is added, for each born or adopted child; which is increase of about 2% for each child (exceptionally, it is applicable to the father who has used a major part of the maternity leave).

However, differences in pensions between women and men exist as a result of on average slightly lower wages of women, during their working life (lower wages due to circumstances outside work – due to family care, more frequent use of sick leave or part time work). Taking into account the statistics in pensions from the general system, the difference is about 17,5% in favor of men due to longer average qualifying period for men and higher salaries during working life. However, positive trends should be noted according to the statistical data on new pensions in the previous year, for example old-age and early old-age pensions, the difference is about 7,5% in favour of men, and when disability pensions and survivors pensions are taken into account, the difference is 10% in favour of men. The differences are significantly reduced for new pensions according to the general regulation.

Thus, a positive trend is evident in further reducing the difference in the amount of pensions between men and women.

***6. Has the Covid – 19 pandemic affected older women differently than older men and how?***

In the social welfare system, the Covid-19 pandemic had an equally negative impact on older women and men.

***7. Please share examples of how older women participate in and contribute to economic, social and cultural life, including inter-generational solidarity and support.***

Certain target groups such as women, and especially elderly women, women with lower education levels and women belonging to vulnerable groups, are among the most represented in the unemployment register and need continuous assistance to enter the labour market.

Therefore, in June 2017, Croatian Ministry of Labour, Pension System, Family and Social Policy (hereinafter: MLPSFSP) launched an open Call for Proposals ***“Make a Wish - Women Employment Program”***, under the Operational Program "Efficient Human Resources 2014-2020", funded by the European Social Fund, with a total value of more than 1 billion HRK. The Call was closed in February 2020 due to completion of the evaluation of all received project proposals and exhaustion of the financial envelope of the Call. Within that Call, a total of 322 projects were granted with a total value of HRK 1.07 billion (140,7 mil EUR), within which the employment of more than 6,000 women has been contracted to provide support and care services for almost 30,000 elderly and/or disadvantaged people.

Following the very good experiences within Phase I, the MLPSFSP launched in February 2020 an open Call for Proposals ***“Make a Wish - Women Employment Program - Phase II”***, opened until 28 February 2021, with a current total value of HRK 586 million (77,1 mil EUR). The aim of publishing this Call (Phase II) was to ensure the continuation of funding for the employment of hard-to-employ women who will provide support and care services for the end users, activities that have proven to be very successful and irreplaceable in local communities. It is foreseen to employ more than 6.000 women who will be providing support and care services for about 36.000 elderly and/or disadvantaged people in their households.

Main objective of the Call is to provide access to employment and the labour market for women belonging to vulnerable groups with an emphasis on hard-to-reach (under-developed), rural areas and islands. Beneficiaries are local and regional self-government units and non-profit organizations. The target groups are unemployed women with no more than secondary education, who are registered in the unemployment register of the Croatian Employment Service. Additionally, it is recommended, within target group, that emphasis is put on vulnerable groups (for example, **women aged over 50,** women with disabilities, victims of human trafficking, victims of domestic violence and other).

Women employed in "Make a Wish" projects are paid a salary in the amount of the prescribed amount of the minimum wage and end users are not charged in any way to participate in the projects.

The outcomes of the “Make a Wish” program will positively affect a number of different aspects of socio-economic problems of individuals and local communities, by reducing women's unemployment through their employment in the projects, but also by increasing the employability of employed women upon completion of the projects and improving quality of life and out-of-institutional care of the elderly and disadvantaged. Most local communities do not have their own funds for financing such activities, which are highly needed in many regions. In this way, the Call directly contributes to reduction of poverty and social exclusion and contributes to the revitalization of rural and under-developed areas.