ESPN Thematic Report on integrated support for the long-term unemployed

Croatia

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Paul Stubbs and Siniša Zrinščak
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Summary

Although long-term unemployment is high in Croatia, there are as yet few benefits and services that are targeted specifically to this group. In 2014, only 8.8% of the long-term registered unemployed in Croatia received insurance-based unemployment benefit, largely as a result of the fact that receipt of unemployment benefit is time-limited, varying from 90 days to 450 days depending on number of years of employment. The vast majority of the long-term unemployed who do receive unemployment benefit are those aged 55 and over. In part, this reflects their longer employment records. Those unemployed with at least 32 years of previous employment and with less than five years to retirement age can claim unemployment benefit until retirement age. This suggests that unemployment benefit tends to support those long-term unemployed who have little prospects of returning to work, rather than being a springboard for return to the labour market. There are no statistics on the number of long-term unemployed who claim Guaranteed Minimum Income (GMI), Croatia’s social assistance scheme of last resort. Although the figures may not be directly comparable, the percentage of all claimants who are unemployed and capable of work is lower under the GMI, introduced in January 2014 than under the previous social assistance scheme. Those unemployed who claim GMI can only do so for 24 months and cannot re-apply for a total of 3 months. If employment is obtained, benefits continue to be paid, at levels of 100%, 75% and 50%, for the first three months of employment. Benefits for the long-term unemployed also lack adequacy and, again, although there are no specific figures for the long-term unemployed, unemployed persons have a high risk of poverty in Croatia. There are also no social or employment services targeted specifically to the long-term unemployed although an IPA-funded project is analysing the needs of this group and seeking to improve the Croatian Employment Service (CES) response. There is also a raft of different active labour market measures in Croatia although the total number of unemployed, including the long-term unemployed, involved in these is still quite low. Between 35% and 40% of all ALMP participants in 2014 and 2015 have been unemployed for more than 12 months.

There is very little meaningful coordination between agencies in charge of unemployment and social welfare and, hence, very little in terms of a partnership approach relating to support for the long-term unemployed. As it is a condition of receiving the GMI that those capable of work should be registered as unemployed and actively seeking work, there is a formal partnership between the CES and the Ministry of Social Policy and Youth. Branch offices of the CES and Centres for Social Work exchange, on a daily basis, information about claimants. If a GMI claimant is removed from the unemployment register, the CSW will react by calling the person for interview and may then take further action. A new protocol that requires more coordinated activities between the CES and centres for social welfare is currently being drafted but details of this are sketchy. Plans for social welfare reform continue to be based on the idea that Centres for Social Welfare should act as a kind of one-stop shop or, more accurately, first stop shop, as a gateway to a wider range of services, but this has still not been implemented in Croatia.

Croatia is still weak in terms of the development of individualised plans for the long-term unemployed. Recently, a formal activation contract has been introduced, signed by the unemployed person and their counsellor in the CES, and setting out the obligations of the unemployed person. However, these plans seem rather vague and far from a tailored approach. The CES staff have extremely high caseloads and a wide range of responsibilities which, at the moment, limits the support which they can offer.
1 Benefits and services supporting the long-term unemployed

Based on Eurostat data, Croatia had the third highest rate of long-term unemployment in the EU in 2013, behind only Greece and Spain, at 11% of the total active population, compared to the EU-28 average of 5.1%. The long-term unemployed (LTU) are not entitled to any specific categorical benefits though they can receive, based on the eligibility criteria, two basic benefits. The first one is unemployment benefit, insurance-based, the duration and amount of which depend on several conditions. In principle if an unemployed person has at least 9 months of work record in the previous 24 months, then she or he is entitled to receive unemployment benefit. The duration of receiving the benefit varies from 90 days (if the recipient has a total work record of between 9 months and 2 years) to a maximum of 450 days (if the claimant has more than 25 years of previous employment). In addition, those claimants who have at least 32 years of previous employment and who have less than 5 years to retirement can receive unemployment benefit until they become employed again or reach retirement age. However, due to these conditions, the number of long-term unemployed who receive unemployment benefit is low, only 8.8% of the 159,549 registered long-term unemployed during 2014 received unemployment benefit. Among LTU unemployment benefit recipients, the older unemployed are more likely to receive benefit. Of total LTU recipients of unemployment benefit, 28.6% are in the age group 55-59 and 33.1% in the age group 60 and above. Also, 30.5% of recipients have been unemployed for 8 years and more (Tables 1 to 3 in Annex). It should be noted also that the share of the long-term unemployed receiving unemployment benefit dropped dramatically to 8.8% in 2014, from 16.4% in 2012, and 13.4% in 2013, not as a result of any specific policy change, but as a reflection of the long-term unemployed exhausting their eligibility for benefit.

The second benefit is the Guaranteed Minimum Income (GMI) which is the main social assistance scheme administrated by Centres for Social Work. There are no available data on how many long-term unemployed receive the GMI, as the statistics show only the number of unemployed capable of work who get the GMI. According to the latest available data, for January 2015, the number was 22,245 persons, i.e. 22.48% of the total number of persons receiving the GMI. The latest annual report, for 2013, suggests a higher share of unemployed persons (not specifically the LTU) receiving basic income support/social assistance, as the scheme was called before changes as a result of the Social Welfare Act which entered into force on 1 January 2014. The figure of 45.98% of recipients of the old social assistance scheme who were unemployed is not strictly comparable due to some changes in conditions. However, we can say that the proportion of the unemployed receiving basic social assistance of last resort decreased considerably with the introduction of the new Guaranteed Minimum Income scheme. The GMI scheme introduces a new conditionality that those capable of work can only claim the benefit for 24 months, and then cannot re-apply for a period of 3 months. It also allows for those who obtain work while claiming the benefit to continue to receive the benefit in decreasing amounts (100%, 75%, 50%) during the first three months of employment.

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Benefits for the long-term unemployed not only have a low coverage but also tend to lack adequacy as a result of their low base amount. This can be seen mainly from poverty data as the risk-of-poverty for the unemployed was 43.2% (47% for men and 39.2% for women) in 2013. For the first three months of unemployment, benefit is set at 75% of the average of the last three months of employment. After this, benefit levels drop to 35% of the average of the last three months salary. However, the benefit in the first three months cannot be higher than 70% of the average wage, namely a benefit of 3,895.5 HRK in January 2015 (€512.5), and in the next period not higher than 35% of the average age, i.e. the benefit could not be higher than 1,947.75 HRK (€256.3), though also this cannot be less than 50% of the minimum wage, i.e. the benefit could not be lower than 1,508.80 HRK in 2014 (€198.5). Again, there are no specific data for the long-term unemployed but it can be assumed that the poverty rate for the LTU is even higher than that for all unemployed, albeit with the proviso that the older long-term unemployed, with a long work record, may have a higher degree of income protection and have this for a longer duration. The low coverage and low amount of GMI but also of other welfare benefits is connected with key features of the Croatian welfare system as well as the poor employment and economic situation in general. The long-term unemployed can apply for some other benefits and services within the social welfare system although there are no specific benefits / services for them as a category and there are no data on the basis of which the effectiveness, reach and adequacy of these benefits and services can be assessed. In addition, the long-term unemployed may be able to access some benefits administered by units of local self-government and, when these benefits are accumulated, there may be inactivity traps. At the moment, however, too little is known about the combined impacts of central and local benefits to draw any hard and fast conclusions here, and the data on poverty suggests that the possible accumulation of benefits do not reach any significant amount, i.e. an amount above the poverty line.

In terms of services offered to unemployed persons, there are no services targeted specifically to the long-term unemployed, although there is a wide range of services for the unemployed and, as noted in previous reports, Croatia has expanded considerably active labour market policy measures (ALMP). Every registered unemployed person receives a standard package that includes initial counselling and regular contact with a counsellor employed by the Croatian Employment Service (Hrvatski zavod za zapošljavanje). Between 15 and 60 days of first registering, the unemployed person receives an activation plan drawn up with the help of a counsellor. This is a very basic plan in which the unemployed person guarantees that he or she will apply for jobs, will post his/her resume on a specific web-page (termed “Job Market” or “Burza rada”), will obtain information about inclusion into ALMPs, and other guarantees as appropriate. In order to remain registered, the unemployed person must be in contact with their counsellor at least once every 28 days. This contact can be by email or telephone. It is recommended that those on the register make an appointment with a counsellor every few months or when their circumstances change. Counsellors also provide advice regarding which of a number of measures for the unemployed may be the most suitable.

Croatia now has a large number of activation measures and ALMPs, although none target the long-term unemployed or older unemployed people specifically. The aim is that counselling services are a pathway to the most appropriate of these measures. According to the available data, there were a total of 248 285 services used by the long-term unemployed in 2014, meaning that each person received 1.55 services on average. The number of persons included in ALMP is still rather low, however. In January 2015 there were only 22 700 unemployed persons actively included in ALMPs, out of a total registered unemployed population of 329,230. Throughout 2014, there

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were a total of 28,339 persons newly included in ALMPs, at a time when, on average, registered unemployment was 316,057. Of the 22,700 included in January 2015, 8,271 (or 36.4%) were unemployed for 12 months or more. Of the 22,700 included in January 2015, 8,271 (or 36.4%) were unemployed for 12 months or more. Of the 28,339 participants in 2014, 11,998 (or 42.3%) were long-term unemployed. Whilst it is recognised that members of the Roma minority and people with disabilities are amongst those groups which may be considered furthest from the labour market, their involvement in ALMPs has been rather low, only 239 Roma (or 1.05%) were included in ALMPs in January 2015, and 705 (or 2.5%) were included in 2014. The corresponding figures for persons with disability were 567 (or 2.5%) and 734 (or 2.6%). At the end of 2011, according to the National Strategy for Roma Inclusion, 4,499 Roma were registered as unemployed in Croatia, or 1.4% of total registered. At the end of 2013, there were 6,789 people with disabilities who were registered as unemployed, constituting 1.9% of the total of all registered unemployed.

The majority of services were workshops and individual counselling (this number does not include the type of individual counselling described above which is mandatory by law). Again, however, we do not have more specific data on the distribution of services among the long-term unemployed nor about the effectiveness of different measures. Effectiveness can be partly evaluated from the data on exit from registered unemployment due to employment and other business activities. 22,201 persons exited from the unemployment register in March 2015 but only 5,469 of these were long-term unemployed, or 24.6%.

According to the Social Welfare Act recipients of the GMI who are capable of work have to be registered as unemployed with the Croatian Employment Service and have to be active in searching for jobs. Thus, there is an exchange of information between the employment service and social welfare centres on a daily basis. The Centre for Social Welfare has the possibility, on the basis of this information, to withdraw GMI benefit from those recipients who are not registered with the employment service and who are not following the activation plan. In such cases centres for social work tend to review the reasons for not actively seeking work, calling the claimant for interview, before deciding on the appropriate measures, which can also include requiring claimants to repay GMI benefits received while not actively seeking work.

2 Coordination between services towards a one-stop shop approach

There is very little meaningful coordination between agencies in charge of unemployment and social welfare and, hence, very little in terms of a partnership approach relating to support for the long-term unemployed. The Croatian Employment Service (CES) is the agency in charge of unemployed persons and this agency is responsible for administrating both the unemployment benefit and all ALMPs. It is organised in 22 regional offices, corresponding to the Croatian counties, with two offices covering Zagreb, and 99 local sub-offices. On the other hand, social welfare benefits and services are administrated by Centres for Social Work, deconcentrated national state agencies working through 81 centres for social work and 38 sub-offices. Co-operation is organised between the 22 regional offices and the 81 Centres, with clear geographical boundaries- Although there is, generally speaking, no formal partnership between these two agencies, there is a formal partnership concerning the

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9 Ibid.
involvement of persons receiving the GMI in activities administered by CES, particularly relating to the requirement that GMI beneficiaries who are capable of work to be actively searching for a job. Based on a signed memorandum between the CES and the Ministry of Social Policy and Youth, Centres for Social Work and the CES exchange information each day about persons registered at the CES. This forms the basis for assessing if GMI recipients who are capable of work fulfil conditions prescribed by the Law. This type of partnership, i.e. the exchange of information, has been intensified after the Social Welfare Act came into force (January 1st, 2014), although there is no information on the number of plans completed in this time. This information exchange does not involve access to a common database but involves, to the best of our knowledge, social workers using a search function (with name and individual personal identification number or OIB) to see whether claimants of guaranteed minimum income who are capable of work are still registered with the CES as actively seeking work. At this point, no other information is exchanged. As noted above, the new Law prescribed that GMI recipients capable of work can receive the benefit in the maximum duration of two years and can apply again only after a pause of three months. Although this was presented as a work incentive measure, it remains to be seen how it will work in practice and in the context of high unemployment and the rather limited success of ALMPs, particularly for the long-term unemployed. It is worthy of note that a new protocol that requires more coordinated activities between the CES and centres for social work is currently being drafted. However, details of this are sketchy. Under past plans for social welfare reform, the idea of Centres for Social Welfare acting as a kind of one-stop shop or, more accurately, first stop shop, as a gateway to a wider range of services, has frequently been proposed but never implemented.

In addition, beyond the CES and Centres for Social Welfare, persons in need of support can receive benefits and services from other organizations, mainly from sub-national governments, including counties and cities, and from a range of non-governmental organizations. There are examples where local CES offices cooperate with counties and cities as well as with non-governmental organizations on specific projects or for example in organizing some public works in which GMI recipients have to be involved. Still, there is no coordination between these two main agencies (CES and Social Welfare Centres) and between various welfare providers which tends to support the conclusion that the welfare system is rather ineffective and uncoordinated. For almost 15 years there has been a constant discussion about the need to coordinate different benefits and services and to establish a “one-stop-shop” service, although without any success so far. In the course of an on going reform project funded by the World Bank there is a new attempt to organise “one-stop-shop offices” which should be placed within county offices and which should administer all welfare benefits. As the implementation of this is still in an early stage it is hard to evaluate any impact on the effectiveness of benefits administered by various agencies and in particular in relation to a more coordinated approach between employment and social welfare services.

The Croatian Employment Services work through offices in counties and cities but benefits and services offered are unified throughout the country. The same is true of social welfare benefits and services although, as explained, additional benefits and services can be obtained through local authorities and civil society organizations, which at the same time contributes to a differential treatment as additional benefits and services do not depend on additional needs but are mainly conditioned by the resources of the area in question and the degree of development of civil society which also ultimately depends on available resources.

3 Individualised approaches

As noted in Section 1, although Croatia has made a significant investment in activation measures and ALMPs, none of these are targeted specifically or exclusively to the long-term unemployed. However, a Pilot Project began on 17 March 2014 funded by
the European Union through IPA on ‘New Approaches of the CES in Delivering Services to Clients’. The project will last for 14 months and has three components. The third component introduces new tailor-made active labour market measures targeted to the long-term unemployed, including training through a 5-day national workshop, following on from a detailed analysis of the needs of the long-term unemployed and training for CES staff. It remains to be seen if these measures will result in increased employability for the long-term unemployed and whether the scheme will be scaled up and integrated fully into existing national schemes.

As Croatia has not developed any specific measures targeted specifically to the long-term unemployed any kind of individualised approach to members of this group as such does not exist. As explained above Croatia has recently expanded its ALMPs and the number of services is growing but these services are directed to all those unemployed and, above all, a thorough evaluation of their effectiveness still does not exist. One important step forward may be the joint signing of an activation plan introduced in January 2014 that specifies activities which should be undertaken by a job seeker. A translation of a typical plan is included in the Annex to this report. The activation plan could form a kind of a basic precondition for an individualised approach, although the plan in the Annex is itself rather vague and general, supporting the assumption that, in fact, there is a lack of administrative capacity, in the context of high workloads of counsellors, to make the plans truly individualised. In addition, the overall number of unemployed and the extremely high average caseloads per counsellor (over 600 cases, and not including other responsibilities they have, such as maintaining contacts with prospective employers) cast doubts on the possibility of a careful monitoring of any activation plan. In addition, using an online form (also shown in the Annex), the CES caseworker completes a professional plan for each unemployed person, which contains a list of suggested activities which the unemployed person will engage in in order to try to secure employment. As noted above, Centres for Social Welfare will act when data shows that a claimant of GMI is no longer actively seeking work but, contrary to the opinion we expressed in a previous report, it appears that there is no formal ‘integration contract’ developed by the Centre for Social Welfare and that the Centre is primarily interested in whether the beneficiary is still entitled to social assistance.

### 4 Overview table

<table>
<thead>
<tr>
<th>Effectiveness of benefits &amp; services supporting the long-term unemployed</th>
<th>Income benefits</th>
<th>Social services</th>
<th>Activation services</th>
<th>Effectiveness of coordination between employment, social assistance and social services</th>
<th>Extent of individualised support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good</td>
<td>Medium</td>
<td>Weak</td>
<td>Gap 1</td>
<td>Gap 2</td>
<td>Gap 3</td>
</tr>
<tr>
<td>Effectiveness of benefits &amp; services supporting the long-term unemployed</td>
<td>Income benefits</td>
<td>x</td>
<td>Low coverage of unemployment benefits amongst LTU.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social services</td>
<td>x</td>
<td>No social services specifically targeted to LTU.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activation services</td>
<td>x</td>
<td>Activation services still cover only a small proportion of LTU.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Effectiveness of coordination between employment, social assistance and social services</td>
<td>x</td>
<td>Shortage of human resources and high caseloads.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extent of individualised support</td>
<td>x</td>
<td>Activation plans not followed up.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**Croatia**
Selected references and sources
Croatian Bureau of Statistics, reports http://www.dzs.hr
Croatian Employment Service, reports http://www.hzz.hr
Ministry of Social Policy and Youth, statistical reports http://www.mspm.hr

Annex: Statistical tables and Sample Activation Contract/Professional Plan

Table 1: Long-term Unemployed and Unemployment Benefit Recipients, average 2014

<table>
<thead>
<tr>
<th></th>
<th>Total LTU</th>
<th>Benefit recipients</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>72,240</td>
<td>5,931</td>
<td>8.0</td>
</tr>
<tr>
<td>Female</td>
<td>87,309</td>
<td>8,159</td>
<td>9.3</td>
</tr>
<tr>
<td>Total</td>
<td>159,549</td>
<td>14,089</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 2: Long-term Unemployed and Unemployment Benefit Recipients, by age, average 2014

<table>
<thead>
<tr>
<th>Age</th>
<th>Total LTU</th>
<th>Benefit recipients</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 – 19</td>
<td>2,604</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>20 – 24</td>
<td>13,925</td>
<td>67</td>
<td>0.5</td>
</tr>
<tr>
<td>25 - 29</td>
<td>13,658</td>
<td>148</td>
<td>1.1</td>
</tr>
<tr>
<td>30 - 34</td>
<td>15,387</td>
<td>157</td>
<td>1.0</td>
</tr>
<tr>
<td>35 - 39</td>
<td>16,676</td>
<td>204</td>
<td>1.2</td>
</tr>
<tr>
<td>40 - 44</td>
<td>17,159</td>
<td>245</td>
<td>1.4</td>
</tr>
<tr>
<td>45 - 49</td>
<td>19,736</td>
<td>407</td>
<td>2.1</td>
</tr>
<tr>
<td>50 - 54</td>
<td>22,390</td>
<td>1,462</td>
<td>6.5</td>
</tr>
<tr>
<td>55 - 59</td>
<td>26,603</td>
<td>7,621</td>
<td>28.6</td>
</tr>
<tr>
<td>60 and over</td>
<td>11,410</td>
<td>3,778</td>
<td>33.1</td>
</tr>
<tr>
<td>Total</td>
<td>159,549</td>
<td>14,089</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 3: Long-term Unemployed and Unemployment Benefit Recipients, by duration of unemployment, average 2014.

<table>
<thead>
<tr>
<th>Duration of unemployment, years</th>
<th>Total LTU</th>
<th>Benefit recipients</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 2</td>
<td>58,452</td>
<td>3,726</td>
<td>6.4</td>
</tr>
<tr>
<td>2 - 3</td>
<td>34,525</td>
<td>617</td>
<td>1.8</td>
</tr>
<tr>
<td>3 – 5</td>
<td>31,630</td>
<td>2,100</td>
<td>6.6</td>
</tr>
<tr>
<td>5 – 8</td>
<td>13,469</td>
<td>1,089</td>
<td>8.1</td>
</tr>
</tbody>
</table>
Integrated support for the long-term unemployed

<table>
<thead>
<tr>
<th></th>
<th>21,473</th>
<th>6,557</th>
<th>30.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 and more</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>159,549</td>
<td>14,089</td>
<td>8.8</td>
</tr>
</tbody>
</table>

*Source: compiled on request by Croatian Employment Service*
Sample Activation Contract/Professional Plan (translated into English)

Croatian Employment Service

Branch Office

www.burzarada.hzz.hr

Employment counsellor: NAME
Name of the unemployed: NAME

Telephone: xxxxxx
ID #: xxxxxx

Email:

PROFESSIONAL ACTIVATION PLAN

TYPES OF JOB OR CAREER

1. Administrative clerk
2. Salesperson

Activities to Strengthen Employability and Obtain Employment

1. Applying for vacancies
2. Writing and submitting cv/resume on the burzarada portal

Deadline:

3. Receiving information about inclusion in active labour market programmes

Deadline

4. I will maintain contact with my employment counsellor
5. I will write a cv/resume
6. I will accept seasonal employment

TIMING OF CONTACT WITH EMPLOYMENT COUNSELLOR

I will regularly contact my employment counsellor. Time for consultations relating to job searches will be weekly or at least once every 4 weeks. Monday 8:00 to 8:30.

I will actively seek work in the above mentioned categories, and carry out defined activities in order to strengthen my employability, as well as regularly consulting job offers on the Burzarada portal.

My employment counsellor will intervene or mediate on my behalf in the labour market, and will define activities to support my employability and to support my job seeking efforts.

Any failure to undertake activities defined in this plan will be considered by the Croatian Employment Service as a failure to actively seek employment and will result in my removal from the unemployment register.

Office Category: XXXX   Document Number.

Signed

Employment counsellor   Unemployed Person

Date
Online List of Professional Activities (translated)
Applying for Vacancies
Included in Education
Workshop for actively seeking work
Completed cv/resume published on Burzarada portal
Job Fair
Included in Public Work
Activities for Self Employment
Informed of education and employment opportunities in EU/EEA
Informed of possibility of being included in active labour market measures
Activities of professional rehabilitation
Completing job search diary
Looking for jobs on Burzarada web portal
Active job seeking linked to treatment
Contact with employment counsellor
Completing cv/resume
Accepting seasonal work