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Croatia, or Hrvatska, is a southeastern European country populated primarily by ethnic Croats, who belong to the larger South Slavic ethno-linguistic group. Croats traditionally practice Roman Catholicism and speak Croatian, which is closely related to Serbian and Bosnian. Their ancestors settled in the region as early as the 6th or 7th century C.E. The Croatian region has historically occupied the transitional zone between major political and cultural divisions. Competing influences in the region have included the Western and Eastern Roman Empires, the Catholic and Eastern Orthodox Churches, and Christian Europe and the Muslim Ottoman Empire.1

From 1945–1991, Croatia was part of the Socialist Federal Republic of Yugoslavia, which lay between Western Europe and the Eastern Bloc of Soviet-aligned European states.2 Croatia declared its independence in 1991, a move that sparked the Serbo-Croatian conflict (1991–1995), or, as Croats know it, the Homeland War. Growing out of longstanding ethnic and regional tensions, this conflict was part of a larger trend of political fragmentation and ethnic strife that occurred throughout the Balkan region upon the breakup of Yugoslavia. (The Balkan region comprises the ethnically diverse territories of Croatia, Serbia, Bosnia and Herzegovina, Kosovo, Montenegro, Macedonia, and Albania.3) Croatia’s formative years as an independent nation were shaped by the authoritarian presidential rule of Franjo Tudjman (1990–1999). Tudjman, a Croatian nationalist, played a major role in establishing the Croatian state; but his time in power was marred by corruption, cronyism, and ethnic conflict.4

Croatia has since made efforts to distance itself from the communist era and its recent history of ethnic conflict and autocratic rule. These efforts have included a transition to parliamentary democracy and a market-oriented economy. Politically, Croatia has sought to reassert its historically strong ties to Western and Central Europe by pursuing

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admission into the European Union, a process that could be completed by 2012. In doing so, Croatia has, according to some observers, attempted to shed its Balkan identity.

Area

Croatia is located in southeastern Europe, on the northwestern Balkan Peninsula, across the Adriatic Sea from Italy. The country is shaped like a boomerang, with a lower arm extending in a southeasterly direction along the Adriatic Sea, and an upper arm extending eastward into the interior. Croatia shares borders with five countries. Slovenia lies to the northwest and Hungary is located to the northeast. On the eastern edge of its upper arm, Croatia shares a border with Vojvodina, an autonomous province in Serbia. To the southeast, Bosnia and Herzegovina occupies the region between Croatia’s upper and lower arms. In the south, a small portion of Bosnia and Herzegovina extends to the Adriatic Coast, separating the southern tip of Croatia’s lower arm from the rest of the country. This detached southern region shares a short border with Montenegro. Mainland Croatia’s extensive coastline on the Adriatic Sea measures 1,777 km (1,104 mi). The country also possesses 1,185 islands in the Adriatic. Overall, Croatia comprises an area of 56,542 sq km (21,831 sq mi), making it slightly smaller than West Virginia.

Geographic Regions and Topographic Features

Pannonian and Peri-Pannonian Plains

Historically known as Croatia-Slavonia, the upper arm of Croatia is dominated by the Pannonian Plain and its hilly outlying reaches, the Peri-Pannonian Plains. The Pannonian Plain is an expansive basin stretching throughout Central and Eastern Europe. It extends into northern Croatia from neighboring Hungary and Serbia. This region consists of flat and rolling lowlands marked

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with scattered hills and low mountains. The eastern part of the region is known as Slavonia. Its traditional boundaries are the Drava River (to the north, forming part of the border with Hungary), the Danube River (to the east, along the border with Serbia), and the Sava River (to the south, along the border with Bosnia and Herzegovina). Slavonia’s rich alluvial soils make it the agricultural heartland of Croatia. Scattered among its farm and pasture lands are vineyards and tracts of forest. Slavonia is the site of significant oil and natural gas reserves.

The hilly Peri-Pannonian Plains cover the western part of this region, which is historically known as Croatia proper, specifically the region around the capital, Zagreb. The Peri-Pannonian Plains are also used for agriculture, although parts of this region remain densely wooded. The greater Zagreb region is industrialized and developed. Located just north of the capital is a low, wooded mountain known as Medvednica Mountain. Additional wooded foothills and low mountains mark the Zagorje region of the far north, where vineyards are a common sight.

*Dinaric Alps*

The Dinaric Alps are a series of mountains that run alongside the Adriatic coast, extending from Italy and Slovenia in the north to Albania in the south. In Croatia, this range forms a central mountain belt that separates the plains of the north from the coastal lowlands and islands of the Adriatic. The range’s upper elevations rise to heights of 1,200–1,800 m (4,000–6,000 ft). The terrain varies from rolling foothills and plateaus to wooded mountains and rocky massifs and peaks. The range is composed of limestone and dolomite layers that are vulnerable to erosion. As a result, karst formations such as sinkholes, fissures, ravines, springs, and cave systems are widespread. The Dinaric Alps form much of the eastern border with

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Bosnia and Herzegovina. Croatia’s highpoint, Mount Dinara (1,830 m/6,004 ft), is located near this border in the Dalmatia region. Individual mountain ranges within the Dinaric Alps include the Velika Kapela Mountains, which run in a southeasterly direction from the Croatia-Slovenia border, and the Velebit Mountains, which skirt the Adriatic coast. While the regional population is relatively sparse, scattered areas support animal husbandry and small-scale farming. Regional forests are exploited for timber, but large tracts remain intact.

Adriatic Coast and Islands

Geologically, Croatia’s coastal lowlands and offshore islands are extensions of the Dinaric Alps, which essentially drop off into the Adriatic Sea. Many coastal lowlands thus rise sharply into the escarpment and mountains of the interior; other coastal areas are essentially low-lying plateaus. Measuring 1,777 km (1,104 mi), the country’s long, meandering coastline is marked by frequent indentations, such as bays, harbors, and inlets. Its beaches are often rocky rather than sandy, with barren limestone cliffs or wooded hills extending to the coast in some areas. In the north, Istria, a triangular peninsula, extends southward into the Adriatic. The major share of Croatia’s lower arm—including the coast, offshore islands, and the mountainous interior—is known as Dalmatia. Croatia’s Adriatic coast is thus also known as the Dalmatian coast.

The coast is lined with 1,185 islands under Croatian control; 67 of these islands are inhabited. Croatia’s two largest islands, Krk and Cres, are both inhabited and located in the north. While many of the islands are rocky, rugged, and barren, others are wooded and supportive of fruit and vegetable crops, including olive and citrus. Several islands have highpoints over 500 m (1,640 ft). Together, Croatia’s islands comprise an additional 4,058 km (2,522 mi) of coastline. Ferries and boats provide transportation

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throughout the network of straits and channels that intersect the islands. As a whole, Croatia’s coastal region—from Istria in the north to Dubrovnik in the south—attracts most of the country’s tourist activity; agriculture and shipbuilding are also important economic activities in the coastal region.

**Climate**

Climate conditions vary according to region. The Adriatic coast and islands experience a Mediterranean climate with mild, damp winters and warm, dry summers. The northern coastal region is affected by a northeasterly wind known as the bora (*bura*), which blows from the interior out over the Adriatic Sea. Occurring September to May, this cold and often strong wind makes the north cooler and drier than the south. During the same period, the southern coastal region of Dalmatia receives warm, humid sirocco (*jugo*) winds that bring moderate precipitation. From north to south, average winter temperatures along the coast range from 2–9 °C (36–48 °F). In the summer, cooling mistral (*maestral*) winds blow from the sea toward the coast, moderating the temperature and contributing to dry weather. Indeed, sustained dry spells during the summer can lead to water shortages that necessitate rationing. Average summer temperatures range from 24 °C (75 °F) in the north to 26 °C (79 °F) in the south.

Croatia’s interior, including the central mountains and northern plains, has a moderate continental climate typified by cold winters and warm-to-hot summers. Altitude influences the climate in the Dinaric Alps region, where winters are colder and summers are cooler. Temperatures in this region range from -6–2 °C (21–36 °F) in the winter and 16–20 °C (60–68 °F) in the summer. The Dinaric Alps are the wettest part of Croatia, with heavy snow falling during the winter. In the Pannonian and Peri-Pannonian plains,

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average temperatures range from 20–24 °C (68–75 °F) in the summer and -2–2 °C (28–36 °F) in the winter. The plains receive moderate rainfall and some winter snow.

Rivers and Lakes

Croatia has 26 rivers that measure in excess of 50 km (30 mi). Drainage occurs in two major basins separated by the Dinaric Alps: the Danube River Basin of the north and the Adriatic Basin of the south. In the north, the major waterways are the Drava and Sava. The Drava originates in Italy, flows through southern Austria, then through Slovenia into northern Croatia, where it forms most of the Croatia-Hungary border. The river’s upper course is exploited for hydroelectric power, while its lower course is navigable in the Slavonia region. In eastern Slavonia, the Drava feeds into the Danube (Dunav) River, which forms a large portion of the Croatia-Serbia border. The Sava River rises in Slovenia and follows a southeasterly course past the Croatian capital, Zagreb, through the northern plains. Along the southern edge of Croatia’s upper arm, the Sava forms a large share of the border with Bosnia and Herzegovina before it ultimately flows into the Danube. The Sava is fed by the Kupa River, which forms part of the Croatia-Slovenia border. In the Adriatic Basin, the two major rivers are the Krka and Cetina. Both originate in the Dinaric Alps and flow through Dalmatia before emptying into the Adriatic. Croatia also has bountiful but mostly untapped subterranean water resources that flow throughout the erodible sedimentary layers of the Dinaric Alps and coastal region.

Most of Croatia’s lakes are small. The largest natural lake is Lake Vrana, which is freshwater and located on the island of Cres. Several lakes are manmade, including Lake Peruća (Peručko Jezero) on the Cetina River in Dalmatia. The Plitvice Lakes (Plitvička Jezera) of the Dinaric Alps region are a popular tourist and resort area that is designated as a national park.

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Major Cities

Zagreb

Zagreb, the nation’s capital and largest city, is located in the north, at the western end of the Pannonian Plains, near the border with Slovenia. The city lies between Medvednica Mountain (to the north) and the Sava River (to the south). Zagreb is not only the administrative seat of Croatia, but also its economic and cultural capital. The city grew out of two medieval settlements located on the southern slopes of Medvednica Mountain: Kaptol, a church outpost, and Gradec, a civilian community. Throughout their early history, the two settlements frequently feuded, but they ultimately merged in the mid 19th century. Around that time, the city began to expand rapidly, spreading throughout the Sava River floodplain.

Today, the city center’s Upper Town (Gornji Grad) comprises the medieval districts of Kaptol and Gradec, while the Lower Town (Donji Grad) represents the city’s growth from the 19th century onward. Additional districts extend to the east and west of the city center and southward across the Sava River. As Croatia’s economic engine, the modern city is highly industrialized. However, it also retains many parks, squares, museums, educational institutions, and religious venues that make it a center for Croatian culture. Its location makes it a hub for transportation between the Balkans and Western and Central Europe. Zagreb’s population was 691,724 at the time of the 2001 census, although more recent estimates suggest the city is home to around 1 million.

Split

Split is located on the southern Adriatic coast, in central Dalmatia. Surrounded by coastal hills and mountains, the city is situated along a deep harbor on the south side of a peninsula. The western part of the peninsula is a hilly, forested park, while the northern side hosts the city’s major port, as well as its shipyards and industrial

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grounds. Split is the commercial center and transportation hub for Dalmatia. Shipbuilding is a major local industry, as is tourism. The city center itself developed out of a massive retirement complex built by the Roman emperor Diocletian (284–305 C.E.), who was born in Dalmatia and returned there in 305 C.E. to live until his death, in 316. Surrounding huge walls, the well-preserved palace was later subdivided and settled by locals. It has been continuously inhabited since its construction, and portions of it remain in daily residential and commercial use. Today, the ancient city center is simply known as Grad (“City”). The adjacent promenade skirting the sea is known locally as the Riva.

The city maintains dependable rail, road, and air links to greater Croatia, as well as ferry and boat connections to nearby offshore islands. Its population is 188,694 (2001 census).

Rijeka

Rijeka is a port city located on the Kvarner Gulf of the northern Adriatic Sea. It lies on a narrow coastal plain that is abutted to the north by mountains. The city is the economic center and primary transportation hub for the Kvarner region, which lies between the Istrian Peninsula and northern Dalmatia. The city’s location makes it a vital transit point for travel between Istria and the northern plains, and between the northern and southern Adriatic coast. Ferries and boats provide transit to offshore islands and other mainland areas along the coast. Rijeka’s port is the largest seaport in Croatia and the site of the country’s only shipping container terminal. It also hosts Croatia’s main naval base, as well as heavy industrial activity. A pipeline connects oil fields in the


Slavonia region with facilities in Rijeka. Lacking a beach, Rijeka mostly remains a transit hub, rather than a destination for tourists. The city has a population of 143,800 (2001 census).

Osijek

Located on the upper arm of this boomerang-shaped country, Osijek is the major urban center of the fertile Slavonia region. It lies on the far northeastern border, near Hungary and Serbia. The city is situated on the Drava River, in close proximity to its confluence with the Danube River. While long the site of settlement, the modern city developed in the 19th century as an industrial and manufacturing center. Local industry was severely hampered in 1991, when Osijek suffered significant damage as a result of a sustained shelling campaign by the Yugoslav army and rebel Serbs. The city and surrounding region (eastern Slavonia) have historically been home to sizable Serb communities. Yet their numbers greatly decreased due to the conflict and lingering ethnic tensions, which remain pronounced in war-affected areas such as eastern Slavonia. Osijek has revived since the war, and it remains a regional industrial and transportation hub. It is a market and processing center for Slavonia’s agricultural produce. The city’s population was 90,411 at the time of the 2001 census.

Dubrovnik

Although smaller than many other Croatian cities, Dubrovnik is a major hub for the Croatian tourism industry. The city is located on the southern Adriatic coast, in the small stretch of Dalmatia separated from the rest of Croatia. It is situated on a former islet that was connected to the mainland to form a promontory. Known throughout much of its history as Ragusa, the settlement was founded by Romans in the 7th century.

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C.E and soon populated by Slavs. It was increasingly fortified over the centuries, culminating in the construction of large, tower-capped walls around most of the city center. While it was nominally allegiant to various foreign powers, Dubrovnik used its maritime location to develop into a powerful and virtually independent merchant republic from the 14th through early 19th centuries. A major earthquake destroyed much of the city in 1667. In the modern era, the city was again damaged when it was shelled during the Serbo-Croatian War. The city was named a World Heritage Landmark in 1979, and is under restoration. Today, it remains widely known as “the Pearl of the Adriatic” due to its immense popularity as a coastal resort. Dubrovnik has a population of 30,436 (2001 census).

**History**

**Early History**

Human settlement in the Croatian region dates back to the Paleolithic Age. From around 1000 B.C.E., the region was populated by the Illyrians, a group of Indo-European tribes whose territory, Illyria, came to include much of the western Balkan Peninsula. The Illyrians were a sea-faring power known for their prowess as pirates and warriors. The Greeks gradually made inroads into the islands and coastal region of the eastern Adriatic, where they established several colonies. In the 4th century B.C.E., the Celts came overland from the north, forcing the Illyrians southward, into the Albania region. There, the Illyrians were finally overthrown by the Romans in 168 B.C.E. Illyria was incorporated into Roman territory as the province of Illyricum. Following further Roman expansion in the north, Illyricum was divided into the provinces of Pannonia, which included Croatia’s northern plains, and Dalmatia, which included the Adriatic coast and...
adjacent interior. Both Pannonia and Dalmatia took their names from Illyrian tribes. Roman power over the Balkans region was consolidated by the early 1st century C.E.

The Romans constructed or expanded upon numerous settlements in the Croatian region, including Pula (in Istria) and Zadar (on the central coast). In the 3rd century C.E., Diocletian, a native Dalmatian, became Roman emperor, reigning from 284–305 C.E. He commissioned a retirement palace in Dalmatia that gave rise to the Croatian city of Split. Diocletian attempted to address disorder within the Roman Empire by splitting it into western and eastern divisions. Later, the empire was divided into four regions, each headed by its own ruler. Though his reforms proved temporary, Diocletian’s reorganization laid the foundation for the eventual, permanent division of the empire into western and eastern halves. This split occurred in 395 C.E., as the empire was in serious decline. The boundary line between the two divisions ran through the Balkans, effectively placing the Croatian region just within the limits of the Western Roman Empire. Successive waves of invaders—including the Huns and Goths—contributed to the collapse of the Western Empire in the late 5th century. The Eastern Roman Empire, later known as the Byzantine Empire, would persist for almost another 1000 years.

**The Croats**

In the 6th century, Slavs began to settle the Balkan region, portions of which were then occupied by the Avars, a group of Eurasian nomads. The Croats were among these settlers, who were mostly farmers and herders. While their exact ethnic and geographic origins remain unclear, the Croats are thought to have migrated from the north, from the plains of modern Poland, Ukraine, and Belarus. The Croats gradually spread southward from the Pannonian Plains, over

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the Dinaric Alps, to eastern Istria and Dalmatia.\textsuperscript{73} They are believed to have merged, under the Croat name, with the local populations in these regions.\textsuperscript{74} In the late 8th century, the region came under the control of the Franks, a people of Germanic origin. At that time, the Franks controlled most of Western Europe under their leader, Charlemagne. Although the Croats had been exposed to Christianity since their initial settlement in the region, their widespread conversion to the western, Latin-based form of the religion is typically dated to the 9th century.\textsuperscript{75} This process greatly enhanced the Croats’ cultural, political, and economic ties to Western Europe.\textsuperscript{76} It occurred despite the Byzantine Empire’s lingering influence in the region, particularly in Dalmatia.\textsuperscript{77}

Multiple Croat polities developed in the 9th century, laying the foundation for the establishment of a unified Croatian state.\textsuperscript{78} The Dalmatian and Pannonian Croats were united under Tomislav (910–928), who was recognized as the king of an independent Croatia by Pope John X in 925.\textsuperscript{79} Croatia retained stronger ties with Western Europe than the Byzantine Empire of the east. As such, it remained in the Roman Catholic sphere following the Great Schism, in 1054, between the Western (Catholic) Church based in Rome and the Eastern (Orthodox) Church based in the Byzantine capital, Constantinople.\textsuperscript{80} Notably, other Slav groups in the Balkans, including the Serbs, aligned with the Greek-influenced Eastern Orthodox Church, thereby cementing religious differences that persist today.

\textit{Union with Hungary}

Croat kings remained independent until the late 11th century, but the kingdom weakened as it suffered from infighting and external

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threats from Venice, Byzantium, and Hungary.\textsuperscript{81} In 1102, following Hungarian invasions from the north, Croatia’s noblemen signed a treaty with Hungary that effectively placed the Croatian crown under Hungarian control.\textsuperscript{82} Known as the Pacta Conventa, the agreement allowed Croatia to retain relative autonomy, including its own leadership, nobility, and governmental institutions, as part of a dynastic union with Hungary. Yet, over time, the treaty was periodically interpreted by the Hungarian crown as a warrant for claiming full sovereignty over Croatia. In the following centuries, the Adriatic coast was subject to advances from the growing city-state of Venice, which took near total control of Dalmatia around 1420.\textsuperscript{83}

**The Ottomans and Austrian Hapsburgs**

The Byzantine Empire collapsed in the mid 15th century amid the expansion of another regional power, the Muslim Ottoman Turks. In the early 16th century, the Ottomans captured much of the Croatian region as part of their push into Europe. The Hungarian-Croatian crown came under the control of the Hapsburg emperor of Austria, who set up an extensive Military Frontier (\textit{Vojna Krajina}) that ran through Croatia along the Ottoman border.\textsuperscript{84} The frontier was guarded by Serbs, Hungarians, Germans, and other recruits who received land for their service. Their settlement gave rise to the “ethnic patchwork” that persists in the Krajina and Slavonia regions of Croatia and the Vojvodina region of Serbia. In both the short and long term, the settlement of Orthodox Christians, namely Serbs, gave rise to religious tensions in the predominantly Catholic region of Croatia.\textsuperscript{85}

In the late 17th century, Austrian and other Western European forces won key military battles against the Ottomans, which forced the Muslim power to undertake a measured withdrawal. A legacy of the Ottoman presence in the region was the establishment of a Muslim Slav population in the Balkans, which would eventually concentrate in Bosnia. In 1699, a treaty with the Ottomans placed most of Hungary and Croatia under Austrian

Over the course of the 18th century, power was increasingly centralized with the Austrian government in Vienna, while the Croatian nobility was weakened and marginalized. Austria’s attempts to institutionalize the German language throughout its territories caused uproar among both the Hungarian and Croat communities. While the plan was ultimately abandoned, the public response to the proposal signaled rising nationalist sentiments among both Croats and Hungarians.

The Illyrian Provinces and Austro-Hungarian Empire

Venice withstood Ottoman assaults to retain control over much of the Dalmatian coast up until the late 18th century. Between 1797 and 1809, Napoleon’s forces defeated both Venice and Austria, allowing France to take control of Dalmatia, the formerly independent city-state of Dubrovnik, and western Croatia. These areas were incorporated into the so-called French Illyrian Provinces, which extended north of the Adriatic. While the region soon returned to Austrian control, French revolutionary ideas contributed to growing nationalism among the Croats. These sentiments coalesced in the Croat-led Illyrian movement of the 1830s and 1840s. In response to Hungary’s efforts to institute Hungarian as the official regional language, the Illyrian movement promoted the Croatian language and called for the unification of the South Slavs. In 1848, the Croats took up arms against the Hungarians when the latter group tried to revolt against the Austrian government. Yet the Croats suffered equally alongside the Hungarians as Austria implemented absolutist rule in the wake of the failed revolt. In 1867, Austria compromised with Hungary by establishing the Dual Monarchy, a power-sharing arrangement, under the auspices of the Austro-Hungarian Empire.

In 1868, Croatia regained recognition as a distinct political entity through the Nagodba agreement with Hungary. Yet its powers were mostly limited to local administration, and the Croats remained subject to Hungarian dominance. Thereafter, two opposing camps arose among the Croat leadership: one that sought the formation of an independent

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Croatia and another that sought a unified South Slav state. The latter movement, which would come to be known as Yugoslavism, was hampered by a growing rivalry between Croats and Serbs. Tensions heightened upon the formal incorporation of the predominantly Serb Military Frontier into Croatian territory. Yet a Croatian-Serbian coalition formed in the early 1900s in mutual opposition to Austro-Hungarian authority.

The Balkan region was reshaped in the Balkan Wars of 1912–1913, which resulted in the final expulsion of the Ottoman Turks from the Balkan territories. The Ottomans were driven out by the Balkan League, which included Serbia, Bulgaria, Greece, and Montenegro. While Croatia was not directly involved in the two-stage conflict, Serbia was a major player, expanding its territories and power in the process. The Balkan Wars would serve as the prelude to World War I.

The Kingdom of Serbs, Croats, and Slovenes

World War I was sparked by the assassination of Austria’s Archduke Francis Ferdinand by a Serb nationalist. The war brought extensive destruction and loss of life to the Balkan region. The Austro-Hungarian Empire dissolved in 1918 upon its defeat in the war. Following lengthy negotiations, the Kingdom of Serbs, Croats, and Slovenes was established on 1 December 1918. The kingdom included the territories of Serbia and Montenegro (both of which were already independent); the Croatia region (including Dalmatia, Croatia proper, and Slavonia); Bosnia and Herzegovina; Slovenia; and Vojvodina. Ideally, the new kingdom represented a merger of South Slavs, but in practice, it was dominated by Serbs from the capital in Belgrade. As power in the kingdom was increasingly concentrated in Belgrade, Croatian opposition to the arrangement mounted under the Croatian Peasant Party, led by Stjepan Radić. Radić called for a federal system that would give Croatia autonomous powers within the kingdom. In 1928, Radić was fatally wounded on parliament grounds by a Montenegrin member of a Serbian political party. The incident provoked fellow Croatian representatives to withdraw, exacerbating the political crisis in the kingdom.

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Beset by “ethnic hatred, religious rivalry, language barriers, and cultural conflicts,” the fractious kingdom was reconfigured in 1929 as a royal dictatorship under King Alexander. He changed the kingdom’s name to Yugoslavia and redrew its internal divisions without adhering to historical boundaries. In 1929, Ante Pavelić, a Croatian separatist, founded the Ustaša, a Croatian insurgent group. The Ustaša coordinated with a Macedonian separatist group to assassinate King Alexander in 1934. While the Ustaša aimed to break up Yugoslavia, the Croatian Peasant Party took a moderate approach to achieving political recognition. Its leader, Vladko Maček, successfully negotiated Croatia’s autonomy through the Sporazum agreement of August 1939.

**World War II**

World War II began in September 1939, leading to the Axis invasion and partition of Yugoslavia in 1941. Croatia and Bosnia and Herzegovina were restructured as the Independent State of Croatia. Nazi Germany placed Ante Pavelić and his Ustaša group in power following Maček’s refusal to collaborate. The fascist Ustaša implemented an intensive campaign to annihilate the region’s Serbs, Jews, and Roma (Gypsies). Their methods included “forced religious conversion, deportation, and extreme violence.”

A large number of victims were exterminated in massacres and concentration camps. (Estimates of those killed by the Ustaša remain a subject of great controversy between Croats and Serbs; high estimates reach upward of several hundred thousand.)

Reflecting the region’s bitter religious divisions, the Ustaša received the support of some high-ranking clergy members of the Croatian Catholic Church. The group’s methods were so brutal that the Germans themselves were said to be shocked by the violence.

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Opposition to the Ustaša was led by the communist Partisans, who were headed by Josip Broz Tito, a Croat. The Partisans won wide support from antifascist Croats and Croatian Serbs. They liberated the region with the support of Allied forces and claimed victory in May 1945. Many Ustaša Croats and their supporters were subsequently massacred by the Partisans after attempting to flee. Additional Croat communities were massacred during the war by antifascist Serbian groups known as *chetniks*, who first fought alongside and then against the Partisans.

The Second Yugoslavia (1945–1991)

The communists took control of Yugoslavia following their victory in the war. Croatia became a republic within the Socialist Federal Republic of Yugoslavia, which was headed by Tito. Power within the newly reorganized country was initially concentrated with the single-party communist government in Belgrade. The government quickly implemented communist policies such as the nationalization of property and economic operations. However, in 1948, Tito cut ties with Soviet leader Joseph Stalin, thereby making Yugoslavia one of the only countries in the region to remain independent of Soviet influence and authority. (Yugoslavia would ultimately become a founding member of the Non-Aligned Movement, situating itself between the Western and Eastern Blocs during the Cold War.) Over the next two decades, the Yugoslav government gradually implemented various decentralization measures that distributed power to regional governments and local economic operations. Such reforms were instituted as part of Tito’s unique form of “self-managed” socialism.

Yugoslavia’s measured political and economic reforms contributed to the reemergence of a Croatian nationalist movement in the late 1960s and early 1970s. Known as the

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Croatian Spring, this period saw open political declarations, strikes, and large-scale demonstrations in support of Croatian cultural and national identity. The movement was supported by progressive Croatian political leaders and pushed by the Matica Hrvatska cultural institution, which promoted the Croatian language.\(^{108}\) The Yugoslav government, still headed by Tito, responded with a conservative crackdown and purge of the movement’s leaders and political apologists. In 1974, the government enacted a new constitution that enhanced the autonomy of the republics. Yet Croatia remained subject to the authority of conservative communist party leaders.\(^{109}\)

**Independence and War**

Tito, later described as Yugoslavia’s “strongest unifying force,” died in 1980.\(^{110}\) Over the course of the 1980s, economic decline and rising nationalism within the republics contributed to growing political instability.\(^{111}\) Toward the end of the decade, Yugoslavia unraveled as communist authority waned throughout Eastern Europe. Croatia held its own multiparty elections in 1990. The Croatian Democratic Union (Hrvatska Demokratska Zajednica, or HDZ), a nationalist party, won the largest share of the vote. The HDZ was headed by Franjo Tuđman, a former army general and longtime Croatian nationalist who was imprisoned during the Croatian Spring crackdown.\(^{112}\) After establishing its own constitution in December 1990, Croatia declared its independence on 25 June 1991.

Croatia’s transition to independence sparked concerns among the country’s Serb population, as the Croatian constitution redefined Serbs as a national minority and the government expelled large numbers of them from civil administration.\(^{113}\) Meanwhile, in Serbia, Serbian nationalism was promoted by Slobodan Milošević, who was elected president of the Serbian republic in 1989. While he sought to preserve a Serbian-dominated Yugoslavia, Milošević advocated the notion of a Greater Serbia. According to this notion, Serbia could claim not only its historic territory, but also any lands that were settled by Serbs, even if they were the minority in that region. Led by Milošević, the


Serbian government in Belgrade stoked fears that rising Croatian nationalism could lead to the resurgence of the Ustaša. Milošević supported Croatia’s sizable Serb enclaves, which declared autonomy as the Croatian state began to materialize. The Serb enclaves included the Krajina region along the mountainous border with Bosnia and Herzegovina and Western and Eastern Slavonia.

Armed conflict broke out shortly after Croatia’s declaration of independence. Croatia-based Serb militias received material support and assistance from the Yugoslav People’s Army (JNA), which staged assaults and sieges on Croatian cities in Eastern Slavonia and Dalmatia. Within 6 months, Serbs controlled some 30% of Croatian territory, with the conflict resulting in 10,000 deaths and large-scale internal displacement and destruction. A UN-brokered ceasefire halted combat in January 1992 and placed the disputed areas under UN supervision. In 1995, following a paralyzing stalemate, Croatian offensives recaptured Western Slavonia and the Krajina region, resulting in the expulsion of some 150,000 Serbs from the latter area. Croatia’s successful offensives compelled the Serb enclave of Eastern Slavonia to compromise with the Croatian government, leading to Croatia’s formal reincorporation of the region in 1998. As subsequent war crimes trials would evidence, the Serbo-Croatian conflict and the contemporaneous war in Bosnia and Herzegovina (1992–1995) were marked by ethnic cleansing campaigns and other atrocities that continue to contribute to ethnic tensions in the Balkans region. Croatia involved itself in the Bosnian war by supporting Bosnian Croats in their own fight for autonomy within Bosnia and Herzegovina.

**Political and Economic Reform**

Franjo Tudjman, who would serve as Croatia’s president from 1990–1999, initially enjoyed the success of securing Croatia’s independence and victory in the war. Yet economic strife—due in large part to the devastation caused by the war—and corruption scandals contributed to a decline in public support for Tudjman and the HDZ. Tudjman’s death in December 1999 was followed by elections in January 2000 that placed a

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multi-party coalition government in power. Its agenda included curtailing the powers of the presidency (which Tudjman’s autocratic regime had exploited), reducing corruption, and continuing Croatia’s transition to a market-oriented economy. The Croatian government also initiated investigations into Croatian war crimes committed during the 1991–1995 conflict, and it began cooperating with the International Criminal Tribunal for the former Yugoslavia (ICTY) at The Hague—something that Tudjman had refused to do. Controversy erupted in the following years as several Croatians, who were seen domestically as war heroes, were indicted as war criminals by the ICTY.

In early 2003, Croatia submitted its application for membership in the European Union. In November of that year, the HDZ won Croatia’s parliamentary elections, with Prime Minister Ivo Sanader assuming leadership of an HDZ-led coalition government. Under Sanader, the Croatian government largely followed the previous administration in implementing political and economic reforms while repairing and enhancing Croatia’s ties with Europe and the larger international community. The HDZ retained power following the parliamentary elections of 2007. Croatia became a full North Atlantic Treaty Organization (NATO) member in April 2009. A border dispute with Slovenia that had stifled Croatia’s admission process to the EU was partially resolved in June 2010, increasing the possibility that Croatia could enter the EU by 2011 or 2012.

Economy

Economic Development and Reform

The Croatian economy was largely agricultural when the country was absorbed into the Socialist Federal Republic of Yugoslavia in 1945. Under Tito, Croatia underwent rapid industrialization. This process, which corresponded with the development of the Croatian tourism industry, contributed to economic growth and diversification. Croatia became the second-most economically productive republic in Yugoslavia. Yet its industrial profits were not fully reinvested in Croatia, but rather redistributed to other, less-developed areas of Yugoslavia. The 1991–1995 war severely

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damaged the Croatian economy. The conflict destabilized the population and destroyed much of the country’s infrastructure, leading to substantial declines in industrial and agricultural output. The country’s gross domestic product (GDP) fell a staggering 40.5% from 1989 to 1993. The cessation of hostilities allowed the Croatian government to focus on economic reforms, with the goal of transitioning from Tito’s system of “self-managed socialism” to a market-oriented economy. A major part of this ongoing reform process has been the privatization of state-owned enterprises, which historically suffered from mismanagement and inefficiency.

Investment, the expansion of credit services, and a revitalized tourism industry fueled economic growth in the 2000s. Yet privatization and other reforms remain hindered by ongoing corruption and lack of political and public will. The latter is largely a product of the “public mistrust engendered when many state-owned companies were sold to the politically well-connected at below-market prices.” A “significant” share of the economy thus remains under government control, with many industries either owned or subsidized by the state. A high unemployment rate has been a longstanding problem. Croatia’s tentative accession to the EU remains contingent upon continued economic reforms, including increased transparency and reduced corruption.

**Agriculture, Industry, Services**

Once the foundation of the Croatian economy, agriculture now accounts for only a small share of GDP (an estimated 6.3% in 2009) and a small share of the workforce (5% in 2008). Agricultural production is centered in Slavonia, a fertile grain-producing region that is often described as the granary or breadbasket of Croatia. Large-scale commercial operations are the norm in this region. Scattered areas of farm and graze land are used for small-scale operations in the central
mountains and along the coast. Timber is exploited from Croatia’s rich forests, while seafood is harnessed from the Adriatic. The industrial sector suffered during the war, but remains a major component of the Croatian economy. (It accounted for an estimated 28.1% of the Croatian GDP in 2009). Industrial operations are mostly concentrated in urban areas such as Zagreb and Rijeka. Major industries include food processing, winemaking, textile manufacturing, shipbuilding, machine building, metallurgy, plastics, and chemicals. Oil, the country’s primary mineral product, is extracted in the Slavonia region.

Croatia’s largest economic sector is the services sector. Nearly two thirds of the population works in services, which include finance, commerce, telecommunications, government, education, health care, tourism, and other fields. Tourism, in particular, is a vital component of the Croatian economy. It is the country’s primary source of foreign exchange and has accounted for upward of 20–25% of Croatia’s GDP in recent years. Much of the country’s tourism infrastructure remains state-owned due to lingering public resistance to privatization following the corruption of the process during the Tudjman era. Tourist activity is largely concentrated along the coast.

**Government**

The Republic of Croatia (Republika Hrvatska) is a constitutional parliamentary democracy with executive, legislative, and judicial branches. The president, who is the chief of state, is elected by popular vote to a five-year term, with a maximum of two terms in office. The country’s current president, Ivo Josipović, assumed office in February 2010. While Croatia’s constitution (1990) originally endowed the president with authoritative powers, amendments made in 2000 significantly reduced the president’s role. The prime minister, who is the head of government, is usually the leader of the

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majority party or majority coalition within parliament. In practice, the prime minister wields more power than the president. He or she is nominated by the president, with the approval of parliament. The current prime minister is Jadranka Kosor. Croatia’s parliament, the Sabor, is unicameral, meaning it consists of only one chamber of representatives. The Sabor wields significant power, as a result of the constitutional revisions of 2000 and 2001. Notably, the Sabor reserves a small number of its seats for representatives of national minorities and ethnic Croats based in other countries. Croatia hosts numerous active political parties representing a wide range of positions.

Croatia is subdivided into 20 counties (Županije). In addition, the capital city of Zagreb has county-level status. Counties are further divided into cities and municipalities (općine), which are equivalent to villages.

Media

Croatia’s constitution contains provisions for freedom of speech and of the press. While these rights are generally respected and upheld by the government, Croatian media outlets remain subject to political and commercial pressures. Croatia hosts both state-owned and independent media outlets. Croatian Radio-Television (HRT) is the national public broadcaster. As state-owned outlets continue to dominate the market, public television remains “the main source of news and information” for the general population. The majority of Croatia’s local media outlets are either partially or fully owned by local governments. They are therefore “particularly vulnerable to political pressure.” Moreover, because media ownership is not always public knowledge, political influence over certain media outlets may be concealed.

Commercial interests also influence media coverage. Journalists “reportedly practice self-censorship to protect the economic interests of owners and major advertisers.” Croatian journalists have been threatened and attacked in some cases, particularly when reporting

upon sensitive issues such as corruption, organized crime, and the 1991–1995 conflict. While individuals have the right to publicly or privately criticize the government, in the past the government has used libel laws to pressure journalists.\textsuperscript{143} Hate speech is illegal and punishable by imprisonment. Access to the internet is unrestricted.\textsuperscript{144}

**Ethnic Groups**

Ethnic Croats comprise the majority of the Croatian population—nearly 90\% according to the 2001 census.\textsuperscript{145} Of the country’s many ethnic minority groups, the largest is that of Serbs, who comprise approximately 4.5\% of the population (2001 census). Additional ethnic groups include Bosniaks, Italians, Hungarians, Albanians, Slovenes, Czechs, and Roma.\textsuperscript{146} Most of the Croatian population belongs to the Slavic ethnic group. The languages spoken by both Croats and Serbs belong to the South Slavic linguistic group.\textsuperscript{147} Within the large Slavic group of peoples, religious affiliation and language/dialect are associated with a specific ethnic identity. Croats, for example, are traditionally Roman Catholic, while most Serbs are Orthodox Christians.\textsuperscript{148} Bosniaks are Muslim Slavs.

While Croats are predominant and widely distributed, ethnic minorities are concentrated in urban areas and scattered enclaves. Serbs are concentrated in the Slavonia region, along the Danube and Sava rivers, and in the Krajina region along the mountainous border with Bosnia and Herzegovina. Relations between Croats and Serbs remain tense following the conflict of the 1990s. The war contributed to a substantial decrease in Croatia’s minority population, as many minorities, mostly Serbs, fled the region. A large number of ethnic Croats also live abroad, primarily in Bosnia and Herzegovina. While ethnic Croats from other nations can readily obtain Croatian citizenship, Croatian Serb refugees have faced difficulties in returning to, or even staying in, Croatia following the


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conflict. The Roma (Gypsies) are a dispersed and culturally diverse group who face severe discrimination in Croatia and throughout greater Europe.149

Languages

Croatian is the country’s official and most widely spoken language. According to the 2001 census, roughly 96% of the population speaks Croatian. Serbian, Italian, Hungarian, Albanian, Slovenian, Czech, and other languages are spoken among the country’s ethnic minority communities.150 Croatian and the closely related Serbian and Bosnian languages were formerly known collectively as Serbo-Croatian but are now known individually, mostly according to the speaker’s ethnic and national identity. The primary difference between the Croatian and Serbian languages is the use of different written scripts. Croatian is written using the Latin alphabet, while Serbian uses the Cyrillic alphabet.151 (This distinction reflects Croatia’s historic alignment with the Latin-based Western Roman Empire and Catholic Church; Serbs adopted the Cyrillic alphabet developed within Eastern Orthodox culture.)

Croatian has three main dialects: Čakavian, Kajkavian, and Štokavian. The Štokavian dialect has three styles of pronunciation: Ekavian, Ikavian, and Ijekavian. (The differences in pronunciation concern one of the language’s formative vowels.) Standard Croatian, which is used for official purposes, is based on the Štokavian dialect and Ijekavian pronunciation.152 While Croatian is the country’s official language, several minority groups are permitted to use their own languages for education, media, and official correspondence at the local level.153, 154

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Self Study Questions

Ethnic Croats comprise the majority of the Croatian population. True or False?

Croats are traditionally Roman Catholic. True or False?

Croatia’s transition to a market economy was smooth. True or False?

The death of Tito was one of the major catalysts in the breakup of Yugoslavia. True or False?

Dubrovnik is Croatia’s capital city. True or False?
Religion

Introduction

Religious affiliation is an essential component of ethnic identity in Croatia and the greater Balkans region. Croats traditionally adhere to Roman Catholicism. Nearly 88% of the population—including the vast majority of Croats—identified Roman Catholicism as their religion in the 2001 census. Among Croatia’s largest ethnic minority groups, Serbs are traditionally Orthodox Christian, while Bosniaks are of Muslim heritage. Small numbers of Protestants and Jews also live in Croatia.

Religious differences in the Balkans are a legacy of the region’s long history as a battleground for competing political and religious influences. In the medieval era, the region was on the frontlines of competition between the Roman Catholic Church of Western and Central Europe and the Eastern Orthodox Church of the Byzantine Empire. Croats, who had strong ties to Western Europe, cemented their relationship with the Roman Catholic Church, while the neighboring Serbs widely adopted Orthodox Christianity. Each group would come to strongly identify their religion with their ethnicity. In the Middle Ages, the Balkans region was occupied by the Muslim Ottoman Turks as they expanded their empire into Christian Europe. The establishment of a Muslim Slav (Bosniak) population was a legacy of this Ottoman presence in the region.

These historical developments produced a religious patchwork that has had a profound and lasting effect on ethnic and national identity in the Balkans. Religious differences and interests were a major factor in the ethnic conflicts that erupted in the Balkans over the course of the 20th century, including those in the 1990s.

For Croats, Catholicism is not only a belief system, but a repository of Croat values, culture, and identity. This is due in part to Croatia’s long history of domination by foreign powers, during which the Catholic Church remained a fixture of Croat society and culture. Notably, the Church is seen by many Croats as “the savior of Croatian identity” during the communist era, when Croats lived under the officially atheist government of the Socialist Federal Republic of Yugoslavia (1945–1991). Although religious practice was repressed by the communist government, Catholicism experienced

a revival as Yugoslavia disintegrated and Croatia achieved independence.\textsuperscript{158} Today, Catholicism remains a symbol of national identity and a major cultural and political force in Croatia.

**Catholicism in Croatia**

*Catholicism and Orthodox Christianity*

Croat ties to the Catholic Church date back over 1000 years. While their early history remains unclear, the Croats were likely exposed to Christianity shortly after their initial settlement in the region, which is thought to have occurred in the 6th or 7th century C.E. Their widespread conversion to the Western, Latin-rite form of Christianity is often dated to the 9th century.\textsuperscript{159} Formal recognition of this conversion can be dated to 879 C.E. when Branimir, the Croat ruler, was said to have pledged allegiance to Pope John VIII of the Western Christian Church in Rome. In doing so, Branimir shunned the Eastern Christian Church based in Constantinople, the capital of the Byzantine Empire.\textsuperscript{160} Beginning in the 5th century C.E., the Western and Eastern Churches began to diverge and would permanently split in 1054; the Western Church became the Roman Catholic Church and the Eastern Church became the Eastern Orthodox Church.\textsuperscript{161}

The Croats’ close ethnic relatives, the Serbs, aligned with Eastern Orthodoxy and founded their own Serbian Orthodox Church in the early13th century. Religious differences between the two groups eventually translated into cultural differences based upon their respective alliances with the West and East. Among these differences is the use of different written scripts. The Croatian language, which is closely related to the Serbian language, is written using the Latin alphabet of the West, while Serbian uses the Cyrillic alphabet of the East.\textsuperscript{162} Among the many differences between the Catholic and Orthodox faiths, Orthodox Christians do not recognize the authority of the Pope.

Religion and Nationalism

In the Balkans, religious affiliation is strongly associated with ethnic and national identity. Religious interests have thus played a major role in regional politics and conflicts. Under the Kingdom of Serbs, Croats, and Slovenes (known as the Kingdom of Yugoslavia from 1929–1941), the Catholic Church of Croatia competed with the Serbian Orthodox Church for power and influence. Yet, as the kingdom was dominated by Serbs, the Serbian Orthodox Church benefited from a “special law by which it became the de facto state religion.”163 After Axis forces invaded and partitioned Yugoslavia during World War II, the Independent State of Croatia (1941–1945)—led by the Ustaše, a Croatian pro-fascist party—was supported by the Catholic Church.164 With the complicity of many Croatian Catholic clergy members, the Ustaše carried out large-scale massacres, deportations, and forced religious conversions of Serbs, Jews, and Roma (Gypsies). Although many clergy members denounced the violence, the Church’s collaboration with the fascist regime contributed to the bitter ethnic and religious tensions between Croats and Serbs.165

Following the war, religious practice and instruction were subject to restrictions under the officially atheist government of the Socialist Federal Republic of Yugoslavia, led by Josip Broz Tito.166 Such restrictions were implemented as part of Tito’s efforts to minimize ethnic and religious rivalries while limiting the political power of religious institutions.167 Many Catholic priests and nuns, including some who were falsely accused, were executed or imprisoned on the grounds of collaborating with the Ustaše. The Catholic Church strongly opposed the Yugoslav government and its efforts to secularize the country.168 Over time, the government scaled back its repressive measures toward

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religion as part of its broader social and political reforms. In the 1970s and 1980s, the Catholic Church in Croatia staged large-scale religious commemorations and gatherings that celebrated Catholic themes alongside those of Croat history, culture, and identity. These popular gatherings have been seen as a method of mobilizing and unifying the Croat masses for not only religious but nationalistic purposes.

After the death of Tito in 1980, Yugoslavia began to disintegrate, leading to Croatia’s declaration of independence in 1991. During this time, the Catholic Church supported Croatia’s nationalist party, the Croatian Democratic Union (HDZ), which came to power in the 1990 parliamentary elections. As Yugoslavia fractured along ethnic lines, religious affiliation was emphasized as a marker of ethnic and national identity, not only among Croats, but other regional peoples. Although motivated by various factors, the Serbo-Croatian conflict (1991–1995) and Bosnian War (1992–1995) were marked by religious tensions between Catholic Croats, Orthodox Serbs, and Muslim Bosniaks. Opposing factions in the wars targeted each other’s religious venues for destruction. Some military units on both sides were joined by clergy members and adopted religious names and insignia. As Croatia declared independence and, later, achieved victory in the Serbo-Croatian conflict, identification with Catholicism surged among the Croatian population. According to one Croatian source, the percentage of Croats who claimed to actively practice Catholicism grew from around 65% in 1988 to over 90% in the late 1990s.

Religion and the State

Officially, Croatia is a secular state. It has no state religion and its constitution allows for freedom of religious practice. However, as Croatia emerged as an independent nation from the former Yugoslavia, the Croatian government established a special relationship with the Catholic Church through a series of formal agreements, or concordats, with the Vatican. The agreements gave state financial support to the Catholic Church, including state-

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funded pensions for Catholic clergy members. The agreements also established catechism (religious instruction) programs in all schools and a network of Catholic chaplains in the military. In the late 1990s, the HDZ, the ruling political party led by Franjo Tudjman, “officially presented itself as a ‘Christian-Democratic party’ and... adopted the social teachings of the Roman Catholic Church as official party doctrine.” Following Tudjman’s death in December 1999, a new coalition government came to power in January 2000. While Catholicism remained a “powerful national symbol,” the new government initiated reforms to enhance “cooperation with all religious communities.” Passed in 2002, the resulting Law on Legal Status of Religious Communities recognized the rights of non-Catholic religious groups and institutions.

Today, the Croatian government retains close ties to the Catholic Church, which continues to receive “financial support and other benefits” from the state. The government has also signed agreements with 15 other religious groups, including the Serbian Orthodox Church, Islamic Community of Croatia, and numerous Protestant organizations. These groups can receive state financial assistance and other benefits in negotiation with the government. For example, for those who have made specific agreements with the government, marriages conducted by recognized religious communities are formerly recognized by the state without civil registration. This has been the case with Catholic marriages since the Croatian government signed its agreements with the Vatican.

Croatian schools must provide religious instruction, although students can opt out of such classes. Catholicism remains the most widely taught religion in school. A minimum of seven religious minority students is required to offer classes in a religion other than Catholicism. As part of its agreements with the Croatian government, the Catholic Church has received restitution for most of its property that was seized by the communist Yugoslav government. On the other hand, the restitution process has been “slow” for the Serbian Orthodox Church.

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Religion and Gender

Traditionally, Catholic values played an important part in shaping gender roles in Croatian society. Croatian culture has since been influenced by the socialist policies of the Yugoslav government and the modern, liberal attitudes of Europe and the West. Among Catholicism’s traditional values are prohibitions against birth control and abortion—issues that disproportionately affect women. Such prohibitions correspond with the traditional Catholic ideal of women as faithful wives and productive mothers. Contraception is legal in Croatia, although access, as well as formal sex education, is limited. Abortion is also legal, though it is denounced by the Catholic Church, which has strongly but unsuccessfully lobbied the Croatian government for its prohibition.178 The majority of the population reportedly supports the right to have an abortion.179 In terms of religious practice, women may serve as nuns within the Catholic Church but cannot be ordained as priests.

Religion in Daily Life

Identification with Catholicism surged among Croats during the country’s early years of independence as the religion was widely embraced as a symbol of Croatian identity and nationality. Its practice has since been fostered among younger generations by the introduction of Catholic instruction in school, which is optional but strongly encouraged and widely attended. Traditional Catholic values remain strongest among older generations. Studies have noted that younger generations have adopted Catholic values alongside permissive, liberal attitudes to form a more “individualized faith” that is not representative of traditional Catholic dogma.180,181 Catholic practice in Croatia continues to carry not only religious but social and political implications. As

one observer noted, in Croatia, “being seen at church is important,” especially on Catholic holidays, when attendance “is an assertion of national identity more than religion.”

Among the most basic elements of Catholic practice is the weekly attendance of Mass. While many churches have daily Mass, Mass on Sunday, the Christian holy day, is the most important and widely attended service.

**Exchange 1:** When do you go to church?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>When do you go to church?</th>
<th>kaadaa eedete oo tsRkvoo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Usually on Sundays.</td>
<td>obeechno nedyelyom</td>
</tr>
</tbody>
</table>

At Mass, Catholics may participate in the sacrament of Holy Communion, in which they receive consecrated bread and wine believed to be the literal body and blood of Jesus Christ. Such practice reflects the Catholic belief that the crucifixion of Jesus Christ served to relieve the sins of humankind and was thus a sacrifice. Another Catholic practice is Reconciliation, in which Catholics confess their sins to a priest, who in turn prescribes penance, and absolves them of their sins. Other Catholic sacraments, or sacred rites, mark major life-cycle events such as baptism and marriage.

**Religious Events and Holidays**

Numerous Catholic holidays and observances mark the annual calendar. The Croatian government recognizes the following Catholic observances as national holidays: Epiphany (6 January), Easter (March/April), Corpus Christi Day (May/June), Assumption Day (15 August), All Saint’s Day (1 November), Christmas (25 December), and St. Stephan’s Day (26 December).

Of these holidays, Easter and Christmas are the most

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important.

Easter, which commemorates the resurrection of Jesus Christ following his crucifixion, is a movable feast that falls in March or April. It is known in Croatia as Uskrs ("Resurrection"). Easter Sunday marks the end of Lent, which is a 40-day period during which observant Catholics practice self-denial and enhanced piety and prayer. The week leading up to Easter Sunday is known as Holy Week, which is marked in different regions by public processions or bonfires (krijes). Croatia commemorates Easter Sunday by attending Mass and hosting family dinners traditionally made with food blessed by the local priest. Egg coloring is also a Croatian Easter tradition. Easter Monday is recognized as a public holiday and a day off from work.

Christmas is observed on 25 December, but the Christmas season begins weeks earlier, on the eve of St. Nicholas’ Day (6 December), when children set out their shoes or boots. According to tradition, St. Nicholas, an old man with a grey beard, brings gifts to well-behaved children, while his companion, a beastly devil named Krampus, threatens punishment to children who have committed bad deeds. On Christmas Eve, Croatians decorate a tree, partake in a traditional meal (typically fish, such as salted cod), and attend midnight Mass. Christmas day is marked by another feast, which traditionally includes sarma (rice and minced meat wrapped in pickled cabbage leaves). Gifts are also exchanged on this day, and families may again attend Mass. The day after Christmas is St. Stephan’s Day, named in honor of the first Christian martyr.

**Exchange 2:** Merry Christmas!

<table>
<thead>
<tr>
<th>Visitor: Merry Christmas!</th>
<th>sRetaan bozheche!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local: You too!</td>
<td>ee vaamaa taakodyeR!</td>
</tr>
</tbody>
</table>

Among the other major Catholic holidays, All Saint’s Day (1 November) is an important day for remembering the deceased. Croatians commonly visit cemeteries on this day.

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Additional Catholic holidays may be observed on a local level, such as in the case of honoring local patron saints.\textsuperscript{189}

Reflecting differences between the Western and Eastern Christian Churches, Croatia’s Orthodox Christian Serbs celebrate Christmas on 7 January. As they use a different calendar, Orthodox Christians may also celebrate Easter, their most important holiday, on different days than Catholics in some years.

**Places of Worship**

Croatia’s long history as a base of Christianity has endowed it with an abundance of Christian churches, cathedrals, basilicas, monasteries, and other religious venues. Many of these venues date to the ancient era. Smaller numbers of religious sites are oriented toward the country’s small non-Christian population. Many regional religious venues were destroyed in the conflicts of the 1990s. Reflecting lingering ethnic and religious tensions, non-Catholic religious venues, especially Serbian Orthodox churches, remain subject to vandalism in Croatia. Some formerly church-owned property, primarily that of the Serbian Orthodox Church, has yet to be restituted following its confiscation by the socialist Yugoslav government several decades ago. The Catholic Church has reclaimed most of its properties.\textsuperscript{190}

Located in the capital, Zagreb, the Cathedral of the Assumption of the Blessed Virgin Mary is among the country’s best known churches. While parts of its structure date to the 13th century, multiple modifications and reconstruction have occurred since then. The structure retains some fortifications that were built in the 15th century, when the cathedral was a Christian outpost along the border of the newly expanded Muslim Ottoman Empire. Today, its twin spires overlook the city from its perch in the historic Kaptol district of Zagreb’s Upper Town, at the base of Medvednica Mountain.\textsuperscript{191}


Exchange 3: May I enter the church?

<table>
<thead>
<tr>
<th>Visitor: May I enter the church?</th>
<th>mogoo lee oochee oo tsRkvoo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local: Yes, certainly.</td>
<td>daa saakaako</td>
</tr>
</tbody>
</table>

The Istrian town of Rovinj hosts a large baroque-style church known as the Cathedral of St. Euphemia. Dating to the 18th century, the cathedral is said to house the remains of St. Euphemia, a Christian martyr who was tortured and killed under Roman Emperor Diocletian. Pilgrims flock to the church every year on 16 September, the anniversary of the saint’s martyrdom.

Exchange 4: May I take photographs inside the church?

<table>
<thead>
<tr>
<th>Visitor: May I take photographs inside the church?</th>
<th>mogoo lee fotogRaafeeRaatee oo tsRkvee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local: Yes, please.</td>
<td>saamo eezvooleete</td>
</tr>
</tbody>
</table>

Another important pilgrimage site for Croatian Catholics is St. James Church, located in the Croat-populated town of Medjugorje, in southwestern Bosnia and Herzegovina, near the border with Croatia. Medjugorje became an immensely popular pilgrimage destination after several residents claimed to have seen apparitions of the Virgin Mary in 1981. Additional apparitions there have been regularly reported, and millions of pilgrims have since visited the small town. Having occurred during a period of mounting political unrest, social upheaval, and ethnic tension, the “Medjugorje miracle” was invoked in

Croatian nationalist movements despite not being officially recognized by the Catholic Church.195

**Self Study Questions**

The majority of Croatians are affiliated with the Catholic Church. True or False?

Croatia was largely spared the religion-fueled battles that touched the rest of the Balkans. True or False?

Muslims in Croatia have historically received more financial support from the government than any other religious group. True or False?

The Eastern Orthodox and Western, Latin-Rite Catholic Church officially split in the 5th century CE. True or False?

Serbian Orthodox churches in Croatia are subject to vandalism. True or False?

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Traditions

Introduction

Croatian society experienced significant social and political change over the last several decades. During this time, the country transitioned from a republic within the Socialist Federal Republic of Yugoslavia to an independent, democratic nation-state. While there are generational and regional differences in culture and attitudes, Croat traditions are largely based on Catholicism, national identity, and family. These values have been reinforced in the independent era as part of a resurgence of Croat ethnic and national pride. In terms of etiquette and daily social habits, Croatians generally follow European norms.

Honor and Values

Croat honor and values are firmly rooted in Catholicism and national identity; ties to the Catholic faith date back over a millennium. Throughout this long period and amid often-turbulent social and political conditions, the Catholic Church remained a fixture of Croatian society. Croatia was first established as a cohesive, independent kingdom in the 10th century. Its long subsequent history of subjugation to foreign powers endowed Croats with a strong sense of ethnic solidarity and a great desire for autonomy. Following several failed or compromised nationalist movements, Croat national pride swelled as Croatia emerged from the former Yugoslavia as an independent nation. This process was marked by the widespread embrace and celebration of traditional Croat culture and identity, which is in large part based upon Catholic values. Today, Croats remain deeply patriotic and proud of their status as an independent nation-state.

National pride is commonly demonstrated through Catholicism, flag-bearing, and support of the national football (soccer) team.196 Recalling the national anthem, Lijepa naša domovino or “Our Beautiful Homeland,” Croatians often refer to their country as Lijepa naša (“Our Beautiful”).197

An important aspect of Croatian ethnic and national identity is the notion of Croatia as a unique entity home to a unique people. While it may seem self-evident, this view stands in opposition to what many Croats see as a tendency by outside observers to group Croatia and Croats with neighboring countries and peoples, often under the

broader label of the Balkans. Croatia partially lies within the geographical region of the Balkans, and its history is intertwined with that of the surrounding peoples, many of whom are fellow members of the larger South Slavic ethnic group. Yet Croats are proud of their long history as a distinct group; their Catholic culture, in particular, distinguishes them from some other South Slavic groups, namely Orthodox Serbs and Muslim Bosniaks. Croatians have stressed their country’s strong historic ties to Western and Central Europe to downplay Croatia’s affiliation with the Balkans region, which continues to carry associations of ethnic conflict and political turmoil. Yet, Croats also emphasize their independence and uniqueness from greater Europe. In this way, Croats see Croatia as neither wholly Balkan nor wholly Central European, but as its own country with its own culture.

Greetings and Interaction

Manners of greeting vary according to relationship, gender, and status. Introductions and business meetings involve formal greetings, while greetings among friends are more casual.

Men greet each other with a firm handshake and direct eye contact. It is customary to exchange verbal greetings according to the time of day.

Exchange 5: Good morning!

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Good morning!</th>
<th>dobRо yootRo!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Good morning to you!</td>
<td>dobRо yootRo ee vaamaa!</td>
</tr>
</tbody>
</table>

Women also greet each other with a handshake, especially in introductions and formal situations. It is common for close female friends and family members to hug and

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exchange light kisses on the cheek—typically one kiss on each cheek. In doing so, they may sometimes simply brush cheeks and kiss the air.  

**Exchange 6:** Good night.

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Good night.</th>
<th>lakoo noche</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Good night to you.</td>
<td>laakoo noche ee vaamaa</td>
</tr>
</tbody>
</table>

Men greet women with a handshake. In formal introductions and situations, men wait for the woman to initiate the handshake. Close friends and relatives of either sex may hug and exchange kisses on the cheek.  

**Exchange 7:** How are you?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>How are you?</th>
<th>kaako ste?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Fine, very well.</td>
<td>dobRo, yaako dobRo</td>
</tr>
</tbody>
</table>

Titles are used in formal introductions and meetings, especially with elders and superiors. Gospodin (“Sir” or “Mr.”), Gospodja (“Mrs.”), and Gospodjica (“Miss”) are used to address men, married women, and single women, respectively. These terms are used with the person’s surname (family name).

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Exchange 8: Hi, Mr. Tomić! (Informal)

<table>
<thead>
<tr>
<th>Visitor</th>
<th>dobaaR dan, gospodeene, tomeechoo!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visitor:</td>
<td>Hi, Mr. Tomić!</td>
</tr>
<tr>
<td>Visitor:</td>
<td>How are you?</td>
</tr>
<tr>
<td>Local:</td>
<td>dobaaR dan!</td>
</tr>
<tr>
<td>Local:</td>
<td>Hello!</td>
</tr>
<tr>
<td>Local:</td>
<td>Fine, thank you.</td>
</tr>
<tr>
<td>Visitor:</td>
<td>kako ste?</td>
</tr>
<tr>
<td>Visitor:</td>
<td></td>
</tr>
<tr>
<td>Local:</td>
<td>hvaalaa, dobRo</td>
</tr>
</tbody>
</table>

Croatians typically reserve the use of first names for friends and relatives. Visitors should not address someone by their first name unless invited to do so.

It is common for Croatians to gesture with their hands while speaking. Croatians are generally straightforward yet tactful in their communication style.²⁰⁴

**Hospitality and Gift-Giving**

Croatians have been described as an “abrupt, but hospitable” people, meaning they can be direct but at the same time thoughtful and considerate. Recent acquaintances and business associates may receive invitations for coffee or a meal at a restaurant. In these cases, the person who extends the invitation traditionally pays the bill, typically with the expectation that the favor will be returned. Good acquaintances are more likely to receive invitations to a Croatian home. For meals and social engagements at a home, guests should arrive around 15 minutes later than the arranged time. Although such practice is not widespread in Croatia, guests may need to remove their shoes upon entering the home.²⁰⁵

Exchange 9: I really appreciate your hospitality.

<table>
<thead>
<tr>
<th>Guest:</th>
<th>I really appreciate your hospitality.</th>
<th>naylyepshaa vaam hvaalaa naa gostopReemstvoo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hostess:</td>
<td>You are welcome.</td>
<td>nemaa naa chemoo</td>
</tr>
</tbody>
</table>

It is polite to bring a small gift for the family when visiting a Croatian home for a meal or other social engagement. This may include flowers for the hostess, a bottle of wine for the host, or candies for the children. Flowers should be given in odd-number groupings. Chrysanthemums should be avoided, as they are traditionally used for funerals and memorials on All Saint’s Day.\(^{206}\) Gifts are typically opened in front of the person who gives them.\(^{207}\)

Eating Habits

Meals are typically casual social affairs. When dining at a home, guests should wait to be seated until the host directs them to a certain spot or invites them to seat themselves. Meals typically include an appetizer, soup, main course, and dessert; wine may be served throughout the meal. Table manners are similar to the dominant culture in the U.S. Guests wait for the host to begin eating. The fork and knife are held in the left and right hands, respectively, while the napkin is kept in the lap.\(^{208}\) At formal engagements, it is polite to keep elbows off the table. Meals are typically casual rather than rushed, and conversation occurs throughout. Guests are expected to eat heartily; eating very little might cause offense.\(^{209}\)

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\(^{207}\) Kwintessential. “Croatia: Language, Culture, Customs and Etiquette.” No date. [http://www.kwintessential.co.uk/resources/global-etiquette/croatia.html](http://www.kwintessential.co.uk/resources/global-etiquette/croatia.html)

\(^{208}\) Kwintessential. “Croatia: Language, Culture, Customs and Etiquette.” No date. [http://www.kwintessential.co.uk/resources/global-etiquette/croatia.html](http://www.kwintessential.co.uk/resources/global-etiquette/croatia.html)

**Exchange 10:** This is delicious.

<table>
<thead>
<tr>
<th>Guest:</th>
<th>This is delicious.</th>
<th>ovo ye ookoosno</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hostess:</td>
<td>Thank you.</td>
<td>hvaalaal</td>
</tr>
</tbody>
</table>

While it is acceptable to initially refuse second helpings, guests are expected to take more if the host insists. Guests can signal they have finished eating by leaving a small portion of food on their plate.\(^{210}\) Meals are usually followed by coffee and/or a *digestif*, typically an alcoholic beverage such as brandy or port.\(^{211}\)

**Exchange 11:** Would you like coffee?

<table>
<thead>
<tr>
<th>Hostess:</th>
<th>Would you like coffee with or without sugar?</th>
<th>hochete lee kavoo sa shecheRom elee bez?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guest:</td>
<td>With sugar please.</td>
<td>sa shecheRom moleem</td>
</tr>
</tbody>
</table>

**Food and Drink**

Croatian cuisine varies widely by region. These regional differences reflect the country’s geographic diversity and long history of exposure to varied cultural influences. Residents of the Adriatic coast and islands enjoy a Mediterranean diet characterized by seafood, lamb, pasta, vegetables, red wine, olive oil, and herbs.\(^{212}\) A typical meal along the coast can consist of risotto with seafood or, in Dalmatia, fish

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stew (brodet). In Istria, where there remains a strong Italian influence, Mediterranean cuisine is complemented by traditional peasant fare. This region is known in particular for its truffles, a delicacy, as well as its wild game dishes, including rabbit and venison (deer meat). Zagreb, the Croatian capital, hosts a wide variety of cuisines. One common local dish, known as purica s mlincima, is turkey (puran) with baked noodles (mlinci). Stuffed veal fried in breadcrumbs is another regional specialty. Northern Croatia as a whole is known for its heavy, meat-based meals that reflect Austrian and Hungarian influence. Common dishes in the north include spit-roasted meat (pečenje) and goulash (gulaš), a hearty meat and vegetable stew. Lamb (janje), duck (patka), and pork (svinjetina) are popular meats. Svinjetina, a regional recipe for pork medallions, includes olive oil, vinegar, tomatoes, onions, peppers, and parsley.

**Exchange 12:** What is the name of this dish?

<table>
<thead>
<tr>
<th>Guest:</th>
<th>What is the name of this dish?</th>
<th>kaako se zove ovo yelo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hostess:</td>
<td>This is <em>purica s mlincima</em>.</td>
<td>ovo ye pooReetsa s mleentseema</td>
</tr>
</tbody>
</table>

The cuisine of Eastern Slavonia is not only hearty but spicy due to the heavy use of paprika and garlic. Freshwater fish and specialty pork sausages are popular in this region. Turkish influence is seen in such dishes as *sarma* (minced meat and rice wrapped in cabbage leaves) and baklava (a sweet, flaky pastry traditionally made with nuts and honey).

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**Exchange 13:** What ingredients are used to make *purica s mlincima*?

<table>
<thead>
<tr>
<th>Guest:</th>
<th>What ingredients are used to make <em>purica s mlincima</em>?</th>
<th>koye sastoyke koReesteete za spRemanye pooReetsa s mleentsseema?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hostess:</td>
<td>A roasted whole turkey, salt, pepper, oil, and baked noodles.</td>
<td>pechena tzeyela pooReetsa, sol, papaR, oolye ee mleentzee</td>
</tr>
</tbody>
</table>

From the coast to the continental interior, most Croatian meals include either seafood or meat; vegetarianism is rare. Bread is also a fixture of most meals. Croatian breakfasts are typically light, often consisting of just coffee (*kava*) and pastry. A traditional breakfast food in the greater Balkans region is *burek*, a heavy, layered pastry made with cheese or meat. For most Croatians, the largest meal of the day is lunch, followed later in the evening with a light dinner. Beer, wine, and spirits are widely consumed in moderation.\(^{216}\)

**Manners of Dress**

Modern European clothing styles are the norm in Croatia. Croatians are known to value appearance and typically dress in neat, respectable fashion. Casual attire, such as jeans and sneakers, is reserved for informal occasions. Adults typically only wear shorts for recreational purposes, such as sports and relaxing at the beach.

**Exchange 14:** Is this acceptable to wear?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is this acceptable to wear?</th>
<th>ye lee ovo pReehvatlyeevo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>yeste</td>
</tr>
</tbody>
</table>

Traditional clothing is limited to folk festivals. In rural areas, older women may wear headscarves and/or aprons.\(^{217}\)

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Non-Religious Holidays

In addition to the major Catholic feast days, the Croatian government recognizes the following public holidays: New Year’s Day (1 January), Labor Day (1 May), Croatian Anti-Fascism Day (22 June), Croatian National Day (25 June), Victory and Homeland Thanksgiving Day (5 August), and Croatian Independence Day (8 October).\(^{218}\)

New Year’s Eve celebrations range from private family dinners to large-scale public gatherings involving fireworks. Children traditionally receive small gifts on New Year’s Day; *sarma* and roast pork are traditional New Year’s dishes. Labor Day is a popular springtime vacation holiday when many Croatians take short trips. It was formerly a major public holiday during the communist era: Croatians continue to mark the day with public celebrations and a traditional meal of “military bean” stew.\(^{219}\) Croatian Anti-Fascism Day commemorates the onset of the Partisan-led resistance against the pro-fascist Ustaša party that controlled Croatia for much of World War II.\(^{220}\)

Reflecting the country’s strong patriotic ideals, several of Croatia’s secular holidays are celebrations of Croatian nationality. Flag-bearing and parades occur nationwide on these days. Croatian National Day marks the country’s initial declaration of independence on 25 June 1991. Victory and Homeland Thanksgiving Day commemorates the Croatian army’s victory over Yugoslav and rebel Serb forces in the Dalmatian town of Knin on 5 August 1995; this date marks the reincorporation of the Krajina region into Croatian territory. State ceremonies for this holiday are based in Knin, but celebrations occur throughout the country.\(^{221}\) Croatian Independence Day commemorates Croatia’s formal affirmation of independence on 8 October 1991, following a three-month moratorium on


implementing its independence in agreement with the European Community (now European Union).\(^\text{222}\)

Croatians also celebrate Carnival (or Karneval)\(^\text{223}\) during the month of February. A legacy of ancient pagan springtime rites, Carnival occurs in the period leading up to Ash Wednesday, the beginning of Lent. Lasting until Easter Sunday, Lent is the 40-day period of piety and self-denial observed by practicing Catholics. Carnival is essentially an outpouring of extravagance and self-indulgence prior to a period of religious abstinence. Participants traditionally don costumes for the festivities, which include parades, dances, and parties. Rijeka hosts the country’s biggest Carnival festival, which is said to be among the largest in Europe.\(^\text{224}\)

**Do’s and Don’ts**

**Do** greet Croatians with a handshake.

**Do** allow Croatian women to initiate handshakes.

**Do** use titles when addressing Croatians in formal situations.

**Don’t** address a Croatian by his/her first name unless invited to do so.

**Don’t** discuss the sensitive issue of Croat-Serb relations (or politics in general) unless you are fully aware of the risks involved.

**Self Study Questions**

Catholicism has remained a fixture of Croatian society throughout its history. True or False?

Men may greet each other with a handshake. True or False?

It is acceptable to keep one’s elbows on the table at formal engagements. True or False?

Croatian cuisine is consistent throughout the country. True or False?

Croatia celebrates only traditional Catholic holidays. True or False?


Urban Life

Introduction

The majority of Croatia’s population is urban. In 2009, 58% of the population—some 2.6 million people—lived in urban areas. Rapid urbanization corresponded with extensive industrial development during the post-World War II era, when the country was part of the Socialist Federal Republic of Yugoslavia. While the urbanization rate has slowed in recent decades, major urban areas remain the site of industry and other economic activity that attracts migrants from less developed rural areas. At the same time, Croatia’s urban centers are not immune to the high unemployment rate that has long affected the country. (Croatia’s unemployment rate was estimated at 13.5% in 2008 and 16.1% in 2009.)

Zagreb, the capital, is by far the largest city in the country; its greater metropolitan area is home to more than 1 million people. Zagreb is not only the country’s administrative center, but its economic engine and cultural capital. Other major cities serve as regional economic and transportation hubs: Osijek (in Eastern Slavonia), Rijeka (in the Kvarner region along the northern Adriatic coast), and Split (in Dalmatia).

Telecommunications

Since becoming an independent nation, Croatia has gradually privatized its telecommunications industry. Yet government interests remain a powerful force in the market under the auspices of Croatian Telecom (Hrvatski Telekom), the country’s leading provider of

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telecom services, which is partially owned by the government.

Croatia maintains a well-developed telecommunications network. Mobile phones are in wide use and have greatly surpassed landlines in terms of market penetration.

**Exchange 15:** Do you have a telephone?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Do you have a telephone?</th>
<th>eemaate lee telefon?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes, the number is 312-54-76.</td>
<td>eemam, bRoy ye tRee tReestodvanaest-pedesetcheteeRee-sedamdesetshet</td>
</tr>
</tbody>
</table>

With more than 5.9 million mobile phone subscribers in 2008, Croatia has more mobile phone subscriptions than people. (The country’s population was approximately 4.4 million in 2009.)

**Exchange 16:** May I use your phone?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>May I call from your phone?</th>
<th>mogoo lee naazvaatee saa vaasheg telefonaa?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Sure.</td>
<td>svaakaako</td>
</tr>
</tbody>
</table>

It is thus common for Croatian families to have multiple cellular phones. Foreigners can purchase pre-paid cellular phones or phone cards.

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Health

Croatia’s health care system comprises public and private sectors. The country retains public health care facilities as a legacy of the communist era; many facilities have been privatized, however. All Croatian citizens are required to participate in the government-maintained public health insurance system. The system is funded primarily by mandatory health insurance contributions from the general population. These contributions are collected as income taxes. The system is administered by the Croatian Institute for Health Insurance (HZZO), which contracts with health care providers to form what is essentially a national health care network. While covered through the public health insurance system, Croatians typically need to make co-payments to receive certain health care services at public facilities. However, several groups are exempted from making co-payments, including children, students, the unemployed, and military personnel. Throughout the country, many Croatians, as veterans, refugees, or civilians, remain affected by the physical and psychological consequences of the 1991-1995 conflict.

Exchange 17: Is the hospital nearby?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is the hospital nearby?</th>
<th>da lee je bolneetsaa oo bleezeenee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes, in the center of town.</td>
<td>daa oo tzentRoo gRada</td>
</tr>
</tbody>
</table>

The public health insurance system has long struggled with budgetary shortfalls, which have forced the government to buttress the system through additional funding. Following past reform measures, reforms initiated in early 2009 demonstrated success in helping the system achieve “financial stability.”

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In addition to their basic public health insurance, Croatians can purchase supplementary insurance that provides increased benefits at public hospitals, including coverage of co-payments, greater choice of treatment options, and better quality services. Croatians can also purchase private insurance that covers services at private hospitals and clinics. Private health care facilities can choose to contract with either the HZZO or private insurers; they may also operate on a fee-for-service basis.238

**Exchange 18:** Do you know what is wrong?

<table>
<thead>
<tr>
<th>Local:</th>
<th>Do you know what is wrong?</th>
<th>znaate lee kooyee ye pRoblem?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visitor:</td>
<td>No.</td>
<td>ne</td>
</tr>
</tbody>
</table>

Croatian hospitals and clinics typically provide services of decent or good quality. However, due to budget shortfalls, public facilities may lack adequate supplies and personnel.239

**Exchange 19:** Is Dr. Vidič in?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is Dr. Vidič in, Sir?</th>
<th>gospodeene, ye lee doktoR veedeche too?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>No, he’s not.</td>
<td>ne, neeye</td>
</tr>
</tbody>
</table>

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Wait times are often shorter at private medical facilities. In most cases, Croatian health care providers typically require immediate cash payment for services. Urban areas are home to the country’s most advanced health care facilities.

**Exchange 20:** Doctor, can you help me?

<table>
<thead>
<tr>
<th>Patient</th>
<th>Doctor, I have chest pain. Can you help me?</th>
<th>doktoRe, eemaam bolove oo gRoodeema. mozhete lee mee pomoochee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor</td>
<td>Yes, I can help you.</td>
<td>svaakaako, mogoo vaam pomoochee</td>
</tr>
</tbody>
</table>

Cardiovascular disease is responsible for over half of all deaths in Croatia. Smoking, a widespread habit among Croats, is a major contributor.

**Education**

The Croatian education system is largely public. Elementary education is free and compulsory. It consists of 8 years of schooling; typically, children enroll at age 6 or 7 and graduate at 14 or 15. Elementary school is preceded by preschool, which the state also provides to the public, although full coverage is still not available for all children. Enrollment rates are high for elementary education. State-funded secondary school is optional and offers different educational tracks according to the student’s intended career path. Students who pass entrance exams can enroll in four-year grammar school programs in preparation for higher education. They can pursue general studies or

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specialized programs in subjects such as language, math, science, and arts. Another track is available to students who wish to undertake vocational training at technical or professional schools.245

The country’s major universities are located in the urban areas of Zagreb, Split, Osijek, and Rijeka.246 The University of Zagreb, which was founded in the 17th century, is the country’s largest and most prestigious institution of higher learning; it hosts more than 50,000 students.247 Universities are also state-funded, although less qualified students may need to pay some tuition.248 The percentage of the Croatian population that enters higher education remains relatively small, around 8%.249

In Croatia, private schools do not necessarily provide a better education than public schools. In fact, they can be an alternative for students who do not pass the demanding entrance exams for public secondary schools and universities.250 Some ethnic minority communities operate schools that offer classes in their native language and culture.251 Throughout Croatia, foreign language education begins at the elementary level; common second or third languages include English, German, French, and Italian.252 As part of continued educational reforms, Croatia plans to expand its minimum length of mandatory schooling from 8 years to at least 9, and possibly 12.253 Some Croatian children do not have ready access to school. In some cases, Roma children, as well as Serb children, have reportedly been excluded from school due to discrimination.254 Overall, Croatia’s adult literacy rate is 99%.255

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247 University of Zagreb. “About University.” No date. http://www.unizg.hr/homepage/
Restaurants

Croatian cities have a wide variety of dining establishments, including formal restaurants (restoran or restauracija), those associated with lodging (at an inn) or a self-standing site (taverns) with average fare (gostionica or konoba—primarily in Dalmatia), pubs (pivnica), cafés (kafić or kavana), bistros, pizzerias, and self-service cafeterias (samoposluživanje). Zagreb has many exotic restaurants, but most Croatian dining establishments specialize in regional fare. Customers may typically choose their own table at restaurants. It is common for menus to have English translations.

Tap water is generally safe to drink throughout Croatia.

Exchange 21: May I have a glass of water?

<table>
<thead>
<tr>
<th>Customer:</th>
<th>May I have a glass of water?</th>
<th>mogoo lee dobeetee chaashoo vode?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress:</td>
<td>Yes, Sir.</td>
<td>svaakaako, gospodeene</td>
</tr>
</tbody>
</table>

For most Croatians, breakfast (doručak) is a light meal consisting of coffee and a pastry, yogurt, and/or fruit. Many Croatians also eat a late-morning snack or brunch (marenda in Dalmatia, goblec in Zagreb and northern Croatia). This meal may consist of bread, cheese, fish, and/or cold cuts.

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Exchange 22: Are you still serving breakfast?

<table>
<thead>
<tr>
<th>Customer: Are you still serving breakfast?</th>
<th>sloozheete lee yosh ooveeyek doRoochaak?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress: Yes.</td>
<td>sloozheemo</td>
</tr>
</tbody>
</table>

Lunch, the primary meal of the day for most Croatians, typically consists of several courses, including soup.²⁶⁰

Exchange 23: I’d like some hot soup.

<table>
<thead>
<tr>
<th>Customer: I’d like some hot soup.</th>
<th>zheleeo beeh nekoo toploo yoohoo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress: No problem.</td>
<td>nemaa pProblemaa</td>
</tr>
</tbody>
</table>

Most Croatian meals are based around meat or fish. Seafood is widely available along the coast, where it is commonly served with rice or pasta. In the interior, freshwater fish and meats such as turkey, duck, goose, lamb, venison, veal, and pork are popular.

Exchange 24: What type of meat is this?

<table>
<thead>
<tr>
<th>Guest: What type of meat is this?</th>
<th>koyaa ye ovo vRstaa mesaa?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress: It’s pork.</td>
<td>sveenyeteenaa</td>
</tr>
</tbody>
</table>

Common dessert items include *palačinka* (crepes topped with jam and chocolate), baklava (a sweet, flaky pastry), ice cream, cake (*torta*), and strudel (*savijača* or *pita*).\(^{261}\)

**Exchange 25:** Do you have dessert?

<table>
<thead>
<tr>
<th><strong>Customer:</strong></th>
<th>Do you have dessert?</th>
<th>eemaate lee deseRt?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Waitress:</strong></td>
<td>Yes, we have napoleons.</td>
<td>svaakaako, eemaamo kRempeete</td>
</tr>
</tbody>
</table>

Croatians typically follow their meals with coffee, which is commonly served as espresso (small but strong servings).\(^{262}\)

**Exchange 26:** I would like coffee or tea.

<table>
<thead>
<tr>
<th><strong>Customer:</strong></th>
<th>I would like coffee or tea.</th>
<th>zheeleo beeh kaavoo eelee chay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Waitress:</strong></td>
<td>Sure.</td>
<td>svaakaako</td>
</tr>
</tbody>
</table>

At restaurants, the bill is paid at the table. When dining out with others, the person who extended the invitation for the meal traditionally pays the bill.\(^{263}\) It is customary to tip the waiter 10–15% for good service.\(^{264}\)

---


Exchange 27: Please put this all on one bill.

<table>
<thead>
<tr>
<th>Customer:</th>
<th>Please put this all on one bill.</th>
<th>moleem vas staveete sve na yedan Rachoon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress:</td>
<td>Okay.</td>
<td>oo Redoo ye</td>
</tr>
</tbody>
</table>

Public restrooms are much less common in Croatia than in the U.S. A fee, typically paid to the restroom attendant, is often required. Restaurants usually maintain facilities for customer use.

Exchange 28: Where is the restroom?

<table>
<thead>
<tr>
<th>Customer:</th>
<th>Where is the restroom?</th>
<th>gdye ye ve tse?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waitress:</td>
<td>That room to your left, over there.</td>
<td>onaa pRostoReeya onaamo, leeyevo od vaas</td>
</tr>
</tbody>
</table>

Marketplace

In Croatian cities, shopping venues range from modern commercial centers, supermarkets, and specialty shops to traditional vending stalls and open-air markets.

---


Exchange 29:  Is the Dolac (Farmer’s Market) nearby?

| Visitor: | Is the Dolac nearby? | ye le dolaats bleezoo? |
| Local:   | Yes, over there on the right. | yeste, onaamo desno |

A wide variety of goods can be found at open-air markets, which typically comprise numerous individual vendors. Available products may range from fresh fruit and vegetables to consumer goods and crafts.

Exchange 30:  Do you sell traditional dresses?

| Buyer: | Do you sell traditional dresses? | pRodayete lee naaRodne noshnye? |
| Seller: | Yes, we do sell (them). | daa, pRodayemo |

Among Croatia’s most well-known open-air markets are the Dolac Market located in the historic district of Zagreb near the cathedral and the Pazarin Market found outside Diocletian’s Palace in Split.267 Both are open daily.

Exchange 31:  How much longer will you be here?

| Buyer: | How much longer will you be here? | koleeko doogo chete yosh beetee ovdye? |
| Seller: | Three more hours. | yosh tRee saataa |

---

http://www.frommers.com/destinations/croatia/3635020866.html
Bargaining is accepted practice at street markets. Shoppers may obtain markdowns through negotiation, although some vendors may sell at fixed prices.

**Exchange 32:** Can I buy a blouse with this much money?

<table>
<thead>
<tr>
<th>Buyer:</th>
<th>Can I buy a blouse with this much money?</th>
<th>mogoo lee koopeetee bloozoo zaa ovoleeko novaatsaa?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seller:</td>
<td>No.</td>
<td>ne</td>
</tr>
</tbody>
</table>

Customers can familiarize themselves with the market by visiting a number of different stalls and comparing the price and quality of goods.

**Exchange 33:** May I examine this close up?

<table>
<thead>
<tr>
<th>Buyer:</th>
<th>May I examine this close up?</th>
<th>mogoo lee ovo maalo bolye pogledaatee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seller:</td>
<td>Sure.</td>
<td>svaakaako</td>
</tr>
</tbody>
</table>

Early morning visits are recommended for customers who want the best selection.

**Exchange 34:** Do you have any more of these?

<table>
<thead>
<tr>
<th>Buyer:</th>
<th>Do you have any more of these?</th>
<th>eemate lee veeshe oveeh?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seller:</td>
<td>No.</td>
<td>ne</td>
</tr>
</tbody>
</table>
However, prices for some items may drop later in the day as some vendors seek to unload their inventory.268

**Exchange 35:** Please, buy something from me.

| Seller: | Please, buy something from me. | moleem vaas, koopeete neshto od mene |
| Buyer:   | Sorry, I have no money left.    | zaaoomee ye, nemaam veeshe novaatsaa |

Croatian currency is known as *kuna* (HRK), with 1 *kuna* made up of 100 *lipa*. *Kuna* is available in notes of 5, 10, 20, 50, 100, 200, 500, and 1,000. Coins come in denominations of 1, 2, 5, 10, 20, and 50 *lipa*; and 1, 2, 5, and 25 *kuna*.269

**Exchange 36:** Can you give me change for this?

| Buyer: | Can you give me change for this? | mozhete lee mee ovo ooseetneetee? |
| Seller:  | No, I can’t. | ne mogoo |

Croatians regularly price goods and services in euros (EUR), but most businesses require payment in *kuna*.270

---

Exchange 37: Do you accept dollars?

<table>
<thead>
<tr>
<th>Buyer:</th>
<th>Do you accept dollars?</th>
<th>pReemaate lee dolaaRe?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seller:</td>
<td>No, we only accept kuna.</td>
<td>ne, mee pReemaamo saamo koone</td>
</tr>
</tbody>
</table>

Transportation

Road conditions vary markedly in Croatia. Modern, well-maintained highways connect the major urban areas of Zagreb (in the northern plains region), Rijeka (along the northern Adriatic coast), and Split (along the central coast in Dalmatia). Toll roads, which require payment for access, are common; they are typically more expensive than those in the U.S. Streets are often narrow and congested in urban centers, especially in older districts. Many historic city centers, especially those in coastal cities, are entirely closed to traffic. These areas are subject to intense pressure on local parking capacity, particularly during the tourist season. Croatian driving habits are said to be aggressive. Common hazards in urban streets include pedestrians and trams, also known as streetcars, which can travel at relatively high speeds through otherwise gridlocked areas. Seatbelt use is mandatory. Drivers are restricted from using cellular phones unless they are using a hands-free device. Laws against drunk driving are strict.

U.S. citizens visiting Croatia on short-term tourist or business visas can legally drive in the country with a U.S. driver’s license. (Visitors who stay longer than twelve months, with the appropriate visas, must obtain a Croatian driver’s license.) In order to rent a car, an individual must be 23 or older and possess a valid driver’s license.

---


Exchange 38: Where can I rent a car?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Where can I rent a car?</th>
<th>gdye mogoo eeznaaymeetee aaooto?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>By the square.</td>
<td>poRed tRgaa</td>
</tr>
</tbody>
</table>

Service stations are available in urban areas. Gas prices are significantly higher in Croatia than the U.S.  

Exchange 39: Is there a gas station nearby?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is there a gas station nearby?</th>
<th>eemaa lee benzeenskaa cRpkaa oo bleeeenee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

Croatia’s major airports are located in the urban centers of Zagreb, Rijeka, Zadar, Split, Dubrovnik, and Pula (located in Istria). The latter two cities are major tourist destinations. The Zagreb airport is the busiest hub for international arrivals. Domestic flights run between Zagreb and some of the other major cities.

**Exchange 40:** Is this airline safe for domestic travel?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is this airline safe for domestic travel?</th>
<th>ye lee zRaakoplovnaa kompaaneeyaa seegooRnaa naa domaacheem leeneeyaamaa?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

Passenger trains operate on international and domestic routes. Zagreb is the country’s main hub for train travel.

**Exchange 41:** Is the train station nearby?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is the train station nearby?</th>
<th>daa lee ye zhelyezneechkee kolodvoR oo bleezeenee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

Buses provide faster intercity travel than trains and fares are typically inexpensive. Most cities have local bus services for public transportation. Zagreb and Osijek also have extensive tram (streetcar) systems.

**Exchange 42:** Will the bus be here soon?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Will the bus be here soon?</th>
<th>hoche lee aaootooboos steetyee ooskoRo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

---


Taxis operate in urban areas. They can be expensive and are thus generally seen as a service for wealthy Croatians and tourists. Meters are used to calculate short fares, while longer trips may have a fixed price.279

Exchange 43: Can you take me there?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Can you take me there?</th>
<th>mozhete lee me odvestee onamo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes, I can.</td>
<td>mogoo, svaakaako</td>
</tr>
</tbody>
</table>

Self Study Questions

The majority of Croatia’s population is urban. True or False?

Croatia’s healthcare system is fully nationalized. True or False?

Croatians are restricted to public healthcare facilities. True or False?

The Croatian education system is largely public. True or False?

Road conditions are generally uniform throughout Croatia. True or False?

Rural Life

Introduction

Approximately 92% of Croatian territory is classified as rural. The country retains a sizable rural population, which accounted for roughly 42% of the total population in 2009. While the rate of urbanization has slowed in recent decades, rural-to-urban migration remains an ongoing trend. This steady population shift reflects regional disparities in economic opportunity, infrastructure, and social services. As acknowledged by Croatian government officials, rural Croatia is marked by “weak or totally undeveloped” infrastructure, such as power grids, transportation networks, telecommunications links, and plumbing and drainage systems. Likewise, the quality and availability of services such as schools, hospitals, post offices, libraries, and shopping venues is generally substandard in comparison to urban areas. Such disparities have, over the last several decades, compelled rural youth to migrate to cites in search of greater employment opportunities and improved living conditions. (Many Croatians also emigrate abroad.) This trend has left rural areas with an ageing population and a negative population growth rate. Yet conditions also vary widely in rural Croatia, where some communities host productive commercial farms and vineyards, while others are impoverished and reliant upon small-scale subsistence activities.

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**Rural Livelihoods**

Agriculture and related industries form the basis of the rural economy. Agricultural production is centered in Slavonia, the fertile grain-producing region of the northeast, which is often described as the granary, or breadbasket, of Croatia. While most Croatian farms are small, large-scale commercial operations are present in Slavonia. Corn, wheat, barley, and oats are the major cereals grown in this region.\footnote{Ministry of Agriculture, Fisheries, and Rural Development, Republic of Croatia. “Croatian Agriculture [p. 8].” June 2009. http://www.mps.hr/UserDocsImages/publikacije/bro%C5%A1ura%20-%20Croatian%20Agriculture%20-%20Cho.pdf} Other important crops include soybeans, sugar beets, sunflowers, and potatoes.\footnote{Encyclopædia Britannica Online. “Croatia: Economy: Agriculture, Forestry, and Fishing.” 2010. http://search.eb.com/eb/article-42770}

**Exchange 44:** What crops do you grow?

<table>
<thead>
<tr>
<th>Official:</th>
<th>What crops do you grow?</th>
<th>koye polyopReevRedne kooltooRe oozgaayaate?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>I grow corn.</td>
<td>oozgaayaam kookooRooz</td>
</tr>
</tbody>
</table>

Livestock breeding—especially, cattle and pigs—is practiced throughout rural Croatia; dairy farming is also an important economic activity. In the central mountains and along the coast, scattered patches of arable land and pasture are used for small-scale farming and herding operations.\footnote{Encyclopædia Britannica Online. “Croatia: Economy: Agriculture, Forestry, and Fishing.” 2010. http://search.eb.com/eb/article-42770} Throughout Croatia, many small farms consist of vineyards, which form the basis of Croatia’s substantial wine production industry.

Because most Croatian farms are small and fragmented, they often suffer from limited productivity and investment capacity. Many farmers have historically relied on government subsidies to maintain their farms, as production costs often outweigh profits. The low profits and wages associated with agriculture contribute to lower standards of living in rural Croatia, where poverty rates are significantly higher than in urban areas. Many rural agricultural workers, especially subsistence farmers, need to supplement their income through other activities, such as crafts, manual trades, and food processing. According to the Food and Agriculture Organization of the UN, in Croatia “only 15 percent of rural households relies [sic] solely on farming for its livelihoods, as most farms are too small and their productivity too low to provide an adequate living.” Additional economic activities in rural areas include fishing, aquaculture (such as raising freshwater fish in ponds), and lumber production. The future of many small farms remains uncertain. In 2010, the Croatian government announced its plans to scale back agricultural subsidies. At the same time, the diversification of the rural economy—to include such sectors as rural tourism—remains a goal of the national government.

Property Rights and Restitution

Land tenure remains a problematic issue in Croatia due to the lingering effects of communist policies implemented under the Socialist Federal Republic of Yugoslavia (1945–1991) and, more recently, the 1991–1995 conflict. In Croatia and other republics of the former Yugoslavia, most land holdings were nationalized and redistributed by the Yugoslav

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government during the immediate post-World War II era. Private property rights were reinstated in Croatia under the 1990 Croatian constitution. Since its independence in 1991, Croatia’s land reform efforts have involved the restitution of property seized during the communist era. Although the government retains control of some areas, most agricultural land has been returned or distributed (via sale, lease, or concession) to private owners.

**Exchange 45:** Do you own this land?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Do you own this land?</th>
<th>yeste lee vee vlaasneek ove zemlye?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>yesam</td>
</tr>
</tbody>
</table>

The conditions surrounding land reform were complicated by the 1991–1995 conflict, which involved widespread internal displacement and the mass exodus of Croatian Serbs from their established homes. Many of these homes were subsequently occupied by ethnic Croats. Following the cessation of hostilities, the Croatian government implemented resettlement policies that favored ethnic Croats over ethnic Serbs. Among these policies was the property law known as the Law on Areas of Special State Concern. This law “grants complete possessory rights to occupants after a 10-year period.” As noted by the U.S. State Department, this “property law implicitly favors ethnic Croats over ethnic Serbs, who lost possession of their properties during the 1990s, by giving precedence to the rights of temporary occupants, who were mainly ethnic Croats, over those of the original owners, predominantly ethnic Serbs.”

---


Exchange 46: Do you know this area very well?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Do you know this area very well?</th>
<th>poznaayete lee ovo podRoochye yaako dobRo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

The restitution process for properties either seized during the communist era or lost during the war is ongoing. While significant progress has been made, ethnic Serbs and the Serbian Orthodox Church continue to face difficulties reclaiming lost property. In general, Croatia’s land tenure system remains hampered by poor accounting and management. Notably, inconsistencies between the country’s “outdated” land registry system and related cadastre system (a registry compiled for tax assessment purposes) “make ownership rights unclear.” Many properties are missing from one of these registries, or their actual state of title does not match official records. Moreover, many homes lack building permits and formal records of their transaction history. As a result, Croatian courts remain backlogged with a large number of unresolved land registry cases.303

Local Administration

Croatia is subdivided into 20 counties (županije). In addition, the capital city (grad) of Zagreb has county-level status. Counties are further divided into cities and municipalities (općine), the latter of which are equivalent to villages (sela).304 Cities and municipalities are subordinate to county-level authorities, except in the case of Zagreb, which has dual city/county status and is, in practice, “under the direct control of the central government.”305

Cities and municipalities have legislative bodies known as councils, which are comprised of publically elected council members. Councils develop policy and allocate funds on a local level. City and village administration is carried out by the local executive board, which is led by the mayor.

The mayor and other executive board members, who typically serve as department heads for the city or village, are elected by the local government council.

Local governments are tasked with the general city or village management. This includes the provision of public services such as education, basic health care, utilities, fire defense, and law enforcement. They also oversee the development and maintenance of public infrastructure, such as roads. As the head of its administrative body, the mayor is the chief representative of the local government.

The electoral process for the mayor, who is chosen not by the public but by the local government council, is subject to politicization and corruption. As noted in a report on Croatia’s local government structure, “political patronage influences the selection/election of the mayor and makes the executive of the local government less accountable to the residents of the local government and more accountable to party policies and politics.”

Corruption, in the form of bribery, nepotism, and embezzlement has been identified at all levels of the Croatian government. It has been tied in particular to the privatization of state-owned industries. Yet, broadly, it has affected a wide range of public and economic institutions, including hospitals, universities, the judiciary, and both public and private businesses. Pervasive corruption has made many Croatians highly suspicious of public officials. In recent years, the central government has made publicized efforts to crack

down on corruption in order to meet the political, social, and economic standards for accession to the European Union.311

**Health**

Croatia’s health care system comprises public and private sectors. The country retains public health care facilities as a legacy of the communist era. Yet many facilities, especially at the primary care level, have been privatized. All Croatian citizens are required to participate in the government-maintained public health insurance system. The system is funded primarily by mandatory health insurance contributions, which are collected in the form of income taxes. The system is administered by the Croatian Institute for Health Insurance (HZZO), which contracts with health care providers to form, in essence, a national health care network. In addition to their basic public health insurance, Croatians can purchase supplementary insurance that provides increased benefits at public hospitals; this includes coverage of co-payments, greater choice of treatment options, and better quality services. Croatians can also purchase private insurance that covers services at private hospitals and clinics. Private health care facilities can choose to contract with the HZZO or private insurers. They may also operate on a fee-for-service basis.312

Croatian health care facilities generally meet Western standards.313 Yet rural areas lack the high quality, advanced medical centers found in major urban areas, where health care providers are concentrated.314 Access to health care remains limited or difficult for many rural residents, who often need to travel lengthy distances to reach medical facilities.315

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Patients often face long wait times at local/regional health care providers. This type of delay is especially the case at public facilities, which remain the only option for many Croations who cannot afford to visit more expensive private facilities. In rural areas, a shortage of primary care practitioners contributes to long wait times. Despite the public health insurance system, high costs remain an obstacle to treatment for many rural Croations. Overall, access to health care is a pressing issue in rural Croatia due to its ageing population. A significant health threat in some rural areas is a lack of ready access to clean drinking water. Rural areas are also prone to incidence of tick-borne encephalitis. Throughout the country, many Croatian veterans, refugees, and civilians remain affected by the physical and psychological consequences of the 1991–1995 conflict.
Education

The Croatian education system is largely public. Preschool, which is not mandatory, is provided by the state, although coverage is not comprehensive.323 Rural areas often lack preschool and daycare services.324 Elementary education, which is free and compulsory, consists of 8 years of schooling. Children enroll at age 6 or 7 and graduate at 14 or 15. Rural Croatians typically have access to a local elementary school.325

Exchange 48: Is there a school nearby?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Is there a school nearby?</th>
<th>eemaa lee shkolaa oo bleezeenee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>eemaa</td>
</tr>
</tbody>
</table>

Nationwide, enrollment rates are high for elementary education.326 Yet 9% of Croatian students do not finish primary school.327

Secondary school is optional and state-funded. It offers different educational tracks according to the student’s intended career path. Some students enroll in four-year academic programs in preparation for higher education, while others undertake vocational training at technical schools.328 Not all rural residents have ready access to a secondary school. Some secondary schools provide dormitories for students who attend school away from home. Yet the costs for student housing may keep poorer rural

Residents from attending. Institutions of higher education are concentrated in urban areas.

Education levels are generally lower in rural areas, especially in central Croatia and the Slavonia region. Low education levels are associated with increased risks of poverty. Children from impoverished families are less likely to advance to higher levels of education, thereby contributing to a cycle of poverty. According to surveys, rural residents with an advanced level of education are more likely to migrate to urban areas.

Transportation

Road conditions vary throughout Croatia. Modern, well-maintained highways connect the major urban areas of Zagreb, Rijeka, and Split. An additional highway from Split to Dubrovnik remained under construction as of 2010. Toll roads are common and usually more expensive than those in the U.S. Most roads have one lane in each direction. Coastal highways are usually narrow and often congested due to heavy tourist traffic, especially on weekends and during the summer. These roads are known to be very slippery when wet. Rockslides are a potential hazard along the coast and in the mountainous interior. In areas affected by the 1991–1995 conflict, travel off paved roads is not advised due to the threat of landmines and unexploded ordnance.

Many rural areas, especially in the central mountains, lack modern, well-maintained transportation infrastructure. Services in these areas may also be limited.

---

Exchange 49: Is there lodging nearby?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is there lodging nearby?</th>
<th>eema le pRenocheeshte oo blezeenee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>

Border Crossings

Croatia maintains accessible border crossings with all of its neighbors. Border crossings are often congested during the summer, when tourist traffic is heavy.

Exchange 50: Where is the nearest border crossing?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Where is the nearest border crossing?</th>
<th>gdye ye naaybleezhee gRaneechnee pReeyelaz?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Two kilometers from here.</td>
<td>dvaa keelometRaa odovoodaa</td>
</tr>
</tbody>
</table>

Identification, in the form of a passport, is required.

Exchange 51: Is this all the ID you have?

<table>
<thead>
<tr>
<th>Guard:</th>
<th>Is this all the ID you have?</th>
<th>ye lee ovo yedeena eespRaava koyoo eemate?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driver:</td>
<td>Yes.</td>
<td>daa</td>
</tr>
</tbody>
</table>
Landmines

Croatia is a signatory of the Mine Ban Treaty, which is also known as the Ottawa Treaty. Formed in 1997, this pact requires all signatories to cease the “use, stockpiling, production, and transfer of antipersonnel mines.” Signatories also agree to clear all mines from their territory within 10 years of signing the agreement. Croatia became a State Party to the agreement in 1999 and has since destroyed the vast majority of its stockpile of antipersonnel mines, which it inherited from the former Yugoslavia. It retains a relatively small number of mines for “training and research purposes.” Croatia has yet to complete the demining process; some areas remain contaminated with landmines and explosive remnants of war (ERW), a result of the 1991–1995 conflict. Croatia has received a 10-year extension on its deadline—now set for March 2019—to complete the demining process.

According to Landmine Monitor, mines were laid during the 1991–1995 conflict “to protect defensive positions, which changed frequently, but also in areas of strategic importance such as railway lines, power stations, and pipelines.” As of late 2008, Croatia retained a total suspected hazardous area (SHA) of approximately 954.5 sq km (368.5 sq mi). SHA affects 111 towns and municipalities in 12 of the country’s 21 counties. Among the areas affected are parts of western and eastern Slavonia, the borderlands with Bosnia and Herzegovina, the mountainous central interior, and the region surrounding Zadar. Affected sites include military facilities, as well as national parks and nature reserves. Suspected hazardous areas are marked; many are also fenced.

---

Exchange 52: Is this area mined?

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Is this area mined?</th>
<th>ye lee ovo podRoochye meeneeRaano?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Yes.</td>
<td>yeste</td>
</tr>
</tbody>
</table>

The Croatian Mine Action Centre (CROMAC) maintains updated maps of suspected hazardous areas and distributes them to local governments and organizations. Landmine casualties continue to occur, with 75 people killed and 137 injured between 1999 and 2008. According to Landmine Monitor, “All recent incidents occurred in clearly marked areas.” Such incidents have commonly occurred while the victims were hunting, grazing livestock, or collecting wood.\(^{339}\)

**Self Study Questions**

Rural land makes up the majority of Croatia’s territory. True or False?

Many in the rural agricultural industry must supplement their farm-generated income. True or False?

Croatia has cleared its territory of all landmines. True or False?

Access to healthcare remains difficult for many rural residents. True or False?

Children in rural areas often lack access to preschool. True or False?

Family Life

Introduction

Croatians traditionally maintain close family ties. In recent decades, adverse conditions have contributed to the reinforcement of these traditional family values and bonds. According to a 2007 report on Croatian living standards, “[t]he Homeland War during the 1990s played a significant role in strengthening family ties and solidarity during these difficult times when there was a greater need for such support.” Moreover, “[u]nfavourable economic conditions (unemployment, relatively low wages) have also had an impact on the role of family and solidarity, with many people having to live in three-generational households since they cannot afford their own housing.”340 In this way, Croatians remain obligated to, and reliant upon, their fellow family members. Parents often support their children into adulthood, with the customary expectation that their children will support them in their old age.341 In the public sphere, family connections can play a role in securing jobs and institutional appointments.

Croatia’s Catholic heritage influences family structure and values. Patriarchal (male-dominated) households are the traditional norm; marriage and childbirth are rites of passage that are encouraged and regulated by Catholic doctrine. Yet modern, liberal attitudes toward marriage and gender roles have increasingly influenced Croatian society.

The Typical Household

Nuclear families, comprising a married couple and their children, are the norm in Croatia. This pattern is especially the case in urban areas. Yet it is also common for Croatian households to contain three generations, including children, parents, and grandparents.342 Croatian custom is to care personally for elderly relatives, rather than placing them in a retirement home. Living arrangements are also often determined by finances, as younger or older family members may not

be able to afford to live on their own. It is thus also common for young adults to live with their parents until they establish their career or get married.

**Exchange 53: How many people live in this house?**

<table>
<thead>
<tr>
<th><strong>Official:</strong></th>
<th>How many people live in this house?</th>
<th>koleeko osobaa zheevee oo ovoy koochee?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Local:</strong></td>
<td>Six people.</td>
<td>shest osobaa</td>
</tr>
</tbody>
</table>

In Croatia, household size and composition has been affected by numerous factors, including “the decreasing birth rate, the decline in fertility, rising levels of emigration and ageing, and the increase in the average age at which people get married and have children.”

The majority of households consist of two to four members, with an average of three people (2001). Reflecting a gradual decrease in household size, families with three or more children comprise less than 10% of households (2001). Rural families are likely to have more children than urban families.

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Exchange 54: Are these people part of your family?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Are these people part of your family?</th>
<th>yesoo lee ove osobe vashe obeetelyee?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>They’re not.</td>
<td>neesoo</td>
</tr>
</tbody>
</table>

While the traditional family structure remains the norm, one-person households and single-parent families are not uncommon.\textsuperscript{348} One-person households and those headed by elders are especially vulnerable to poverty. On average, the population in rural areas has grown older as younger generations have migrated to cities, leaving their elders as the head, and sometimes sole member, of the household.\textsuperscript{349}

The majority of Croatians own their own home. This trend was established early in the period of independence, when a large number of state-owned housing units were sold at low cost to the public.\textsuperscript{350}

Roles and Responsibilities within the Family

Croatian families are traditionally patriarchal, with the father seen as the head of the household. While this view remains common among conservative families (especially in rural areas), progressive attitudes toward gender roles have contributed to greater gender equality in Croatian society. Thus, while men are traditionally seen as the family breadwinner, it is common for Croatian women to contribute to the family’s finances by working outside the home. In 2009, Croatian women comprised more than 46% of the labor force.\textsuperscript{351} However, they continue to earn significantly lower


wages, as well as lower pensions, than their male counterparts. This discrepancy occurs despite the fact that Croatian women form the majority of graduates in many fields of higher education.353

Domestically, women remain the primary caretaker of the household, although men may assist with some chores and childcare duties. Nonetheless, women are typically tasked with most of the cooking, cleaning, and other domestic duties. They often need to fulfill these responsibilities while also working in the public sphere; this arrangement endows them with a disproportionate share of responsibility.355 While men traditionally hold authority in the household, Croatian law accords both spouses “equal rights in making family decisions.”356 A significant number of Croatian households are headed by women, such as widows, divorcees, single mothers, or women whose husbands have migrated elsewhere for work. Female-headed households are more vulnerable to poverty than those headed by males.357

Children are socialized to respect their elders and maintain good manners and discipline.358 While they may be expected to perform chores, a child’s primary duty is to attend school, which is mandatory at the elementary level.

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Exchange 55: Do your children go to school?

<table>
<thead>
<tr>
<th>Official:</th>
<th>Do your children go to school?</th>
<th>eedoo lee vaasha dyetsaa oo shkoloo?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>They do.</td>
<td>eedoo</td>
</tr>
</tbody>
</table>

Girls, in particular, are expected to perform well in school and observe proper demeanor, while boys often receive more leeway in their behavior. As they grow older, children may enroll in advanced levels of education (either academic or vocational) or try to enter the workforce immediately. Some assist in the family business, which in rural areas may consist of agricultural and subsistence activities. Yet Croatia’s limited job opportunities make most Croatian youth reliant upon their parents into adulthood.

Elder family members are well-respected and highly valued. It is common for them during their later years to live with an adult child and his or her family. Grandparents often provide childcare. As daycare and preschool services are unavailable, undesirable, or too expensive for many Croatian families, grandparents often care for children while their parents are at work or otherwise occupied.

Marriage, Childbirth, and Divorce

Marriage

The Catholic Church, to which most Croats belong, views marriage as a sacrament, or sacred rite. In general, marriage remains an essential and highly valued institution in Croatia. For Croats, marriage follows casual dating, which is common practice among teenage youth and young adults. Couples may live together before marriage, but childbirth outside of wedlock remains stigmatized, in part due to Catholic beliefs. Legally, the minimum age for

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marriage is 18, yet early marriage is rare in any case. The average age of marriage has steadily risen as young Croatians increasingly choose to pursue education and/or establish their careers before settling down. While Croatians in rural areas typically marry in their early twenties, urban dwellers may wait until their late twenties or early thirties. Croatian law endows both spouses with equal rights within the marriage. Polygamy is illegal. Domestic violence remains an issue, but the government and local NGOs (non-governmental organizations) have established mechanisms to prosecute offenders and provide support to victims.

Childbirth

The Catholic Church emphasizes family propagation. While children are highly valued, modern Croatian couples have, on average, delayed childbirth and had fewer total children than Croatians in decades past. Contraception and abortion are both legal, although the Catholic Church discourages the former and denounces the latter. Perhaps reflecting the resurgence of traditional values, the annual number of abortions has decreased dramatically in Croatia since it became an independent country.

Births are celebrated by visits from friends and family in which the child is offered gifts, traditionally of gold. Newborn children are ritually initiated into the Catholic Church through baptism. As part of this custom, parents choose a godparent, or set of godparents, for the child. Godparents essentially become family members who thereafter play an important role in the life of the child. They provide social and financial support to the child and help mark his or her major life events. Croat children undergo additional

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Catholic rites as they grow older. These include First Communion and Confirmation. The latter marks the child’s formal, conscious commitment to the Catholic faith and usually occurs when the child is a young teenager.

**Divorce**

Divorce is traditionally discouraged, and it is not recognized by the Catholic Church. Croatia retains a relatively low divorce rate, typically ranging from 15–20%. Divorce is more common in cities than in rural areas, where traditional, conservative values are stronger. Croatian law requires divorcing couples to split evenly any property obtained during the marriage. Both spouses retain equal responsibility for supporting the children produced within the marriage.

**Social Events**

**Weddings**

Croatian weddings can be formalized through either religious or civil ceremonies. Croats are traditionally married in the Catholic Church. In most countries, civil ceremonies encompass the legal component of the marriage, as recognized by the state. However, the Croatian government has an agreement with the Catholic Church that allows marriages within the Church to be formally recognized by the state without civil registration. (The government has similar agreements with other

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religious institutions as well.)\(^{373}\) As a result, Croat couples can choose to have either a religious or civil ceremony.\(^{374}\)

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Exchange 56: Congratulations on your marriage.

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>Congratulations on your marriage.</th>
<th>chesteetaam vaam naa vyenchanyoo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Thank you.</td>
<td>hvaalaa</td>
</tr>
</tbody>
</table>

Weddings are typically held on Saturdays. The ceremony is usually followed by a reception for the wedding party and guests. In rural areas, wedding receptions may include the entire village, while in urban areas the invitation list may be more limited. In either case, Croatian weddings can be lengthy, expensive affairs involving large feasts, elaborate decorations, and live entertainment. Wedding guests customarily bring gifts of cash and/or household items for the newlywed couple.375

Funerals

Croat funeral practices generally follow Catholic customs. Some Croats may also observe local folk traditions. The death of a loved one draws relatives, friends, and community members to the household of the deceased to offer their condolences to the family.

Exchange 57: I would like to give my condolences.

<table>
<thead>
<tr>
<th>Visitor:</th>
<th>I would like to give my condolences to you and your family.</th>
<th>pReemeete vee ee vaasha obeetely eezRaze nashe eeskRene sootyootee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local:</td>
<td>Thank you.</td>
<td>hvaalaa</td>
</tr>
</tbody>
</table>

The body of the deceased is traditionally washed and clothed in preparation for burial. A wake, or display of the body, is held prior to the funeral, traditionally in the home of the deceased. Catholic rites include a funeral Mass at a local church and a prayer service at the gravesite. The body, enclosed in a coffin, is traditionally carried to the gravesite by pallbearers, who are followed by a procession of mourners. The burial is usually followed by a reception at the home of the deceased.

Memorials for the deceased are regularly observed. In the Catholic Church, All Saints’ Day (1 November) is the traditional day of remembering the dead. On this day, Croats bring flowers and candles to the graves of their deceased loved ones.

Naming Conventions

Croatian names comprise a given name (first) and a family name (second). Examples include Ivo Jakovčić (male) and Ana Višnjić (female). (On official forms, they would be listed with family name first and the given name second.) Family names are passed down on the father’s side. Married women traditionally adopt their husband’s family name. Croatian children are often named after Catholic saints. Many given names also derive from the names of saints or other historical figures. A traditional practice is to name children after the Catholic saint of the day they were born. (Each day of the Catholic calendar is devoted to a particular saint.) Among older generations, so-called Name Days, when a person’s patron saint is honored, can be more important than birthdays. Another Croatian

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naming custom is to name sons after their grandfathers and daughters after their grandmothers. Nicknames are commonly used to distinguish community members with the same name.

**Self Study Questions**

National instability has contributed to the strengthening of Croatia’s traditional family values. True or False?

Single-parent families are the norm in Croatia. True or False?

Household size remains constant in Croatia. True or False?

The average age of marriage has declined in Croatia. True or False?

Croatian couples today typically have fewer children than in the past. True or False?

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Further Readings


Appendix A: Answers to Self Study Questions

Profile

1. Ethnic Croats comprise the majority of the Croatian population.
   True.

   Ethnic Croats make up nearly 90% of Croatia’s population, according to the 2001 census. Of the country’s many ethnic minority groups, the largest is that of Serbs (4.5%). Additional ethnic groups include Bosniaks, Italians, Hungarians, Albanians, Slovenes, Czechs, and Roma.

2. Croats are traditionally Roman Catholic.
   True.

   Croats were primarily under the Western Roman Empire whose religion was to develop into what is today known as Roman Catholicism. That of the Eastern Roman Empire developed into the Eastern Orthodox Church.

3. Croatia’s transition to a market economy was smooth.
   False.

   The country’s transition to a market economy has been plagued by corruption, especially in the privatization of state-owned enterprises. The government continues to control part of the economy.

4. The death of Tito was one of the major catalysts in the breakup of Yugoslavia.
   True.

   Tito, later described as Yugoslavia’s “strongest unifying force,” died in 1980. Over the course of the 1980s, economic decline and rising nationalism within the republics contributed to growing political instability. Toward the end of the decade, Yugoslavia unraveled as communist authority waned throughout Eastern Europe.

5. Dubrovnik is Albania’s capital city.
   False.

   Zagreb, the nation’s capital and largest city, is located in the north, near the border with Slovenia. The city lies between Medvednica Mountain (to the north) and the Sava River (to the south). Zagreb is not only the administrative seat of Croatia, but its economic and cultural capital.

Religion

1. The majority of Croatians are affiliated with the Catholic Church.
   True.
Croats are typically Roman Catholic (88%), while Serbs and Bosniaks are traditionally Orthodox Christian and Muslim, respectively.

2. Croatia was largely spared the religion-fueled battles that touched the rest of the Balkans.
   **False.**

   Religious differences and interests were a major factor in the ethnic conflicts that erupted in the Balkans, to include Croatia, over the course of the 20th century, including those in the 1990s.

3. Muslims in Croatia have historically received more financial support from the government than any other religious group.
   **False.**
   Croatia's close ties with the Roman Catholic Church resulted in formal agreements regarding financial support as well as teaching of the Catechism in schools, etc.

4. The Eastern Orthodox and Western, Latin-Rite Catholic Church officially split in the 5th century CE.
   **False.**
   Though the churches had been growing apart since the 5th century CE, the process was formalized when the Croat ruler Branimir reputedly swore allegiance to the pope in Rome in the 9th century CE, officially shunning the Eastern Church. The two officially split in 1054 CE.

5. Serbian Orthodox churches in Croatia are subject to vandalism.
   **True.**
   Reflecting lingering ethnic and religious tensions, non-Catholic religious venues, especially Serbian Orthodox churches, remain subject to vandalism in Croatia.

**Traditions**

1. Catholicism has remained a fixture of Croatian society throughout its history.
   **True.**
   The Catholic Church has remained a fixture of Croatian society amid often turbulent social and political conditions. After Croatia emerged as an independent nation, Croats celebrated traditional Croat culture and identity, which are in large part based upon Catholic values.

2. Men may greet each other with a handshake.
   **True.**
   Men greet each other with a firm handshake and direct eye contact. It is customary to exchange verbal greetings according to the time of day.
3. It is acceptable to keep one’s elbows on the table at formal engagements.  
   **False.**  
   Similar to American culture, it is polite to keep one’s elbows off the table at formal engagements.

4. Croatian cuisine is consistent throughout the country.  
   **False.**  
   Croatian cuisine varies widely by region. These regional differences reflect the country’s geographic diversity and long history of exposure to varied cultural influences.

5. Croatia celebrates only traditional Catholic holidays.  
   **False.**  

**Urban Life**

1. The majority of Croatia’s population is urban.  
   **True.**  
   In 2009, 58% of the population—some 2.6 million people—lived in urban areas. While the rate of urbanization has slowed in recent years, major urban areas remain the site of industry and other economic activity that attracts migrants from less developed rural areas.

2. Croatia’s healthcare system is fully nationalized.  
   **False.**  
   Croatia’s health care system comprises public and private sectors. Though the country retains public health care facilities as a legacy of the communist era, many facilities have been privatized.

3. Croatians are restricted to public healthcare facilities.  
   **False.**  
   In addition to their basic public health insurance, Croatians can purchase supplementary insurance that provides increased benefits at public hospitals, including coverage of co-payments, greater choice of treatment options, and better quality services. Croatians can also purchase private insurance that covers services at private hospitals and clinics.

4. The Croatian education system is largely public.  
   **True.**
Elementary, secondary, and university education are state funded. Preschool is also provided by the state, though coverage is not comprehensive.

5. Road conditions are generally uniform throughout Croatia.  
   **False.**  
   Road conditions vary markedly in Croatia. Modern and well-maintained highways connect the major urban areas of Zagreb, Rijeka, and Split.

**Rural Life**

1. Rural land makes up the majority of Croatia’s territory.  
   **True.**
   
   Approximately 92% of Croatian territory is classified as rural. The country retains a sizable rural population, which accounted for roughly 42% of the total population in 2009.

2. Many in the rural agricultural industry must supplement their farm-generated income.  
   **True.**
   
   Many rural agricultural workers have historically relied upon government subsidies in order to maintain their farms, as production costs often outweigh profits. Furthermore, subsistence farmers especially need to supplement their income through other activities, such as crafts, manual trades, and food processing.

3. Croatia has cleared its territory of all landmines.  
   **False.**
   Though a signatory of the Mine Ban Treaty, Croatia has yet to complete the demining process. It retains areas contaminated with landmines and explosive remnants of war, a result of the 1991-1995 conflict and has thus received 10-year extension on its deadline—now set for March 2019—to complete the demining process.

4. Access to healthcare remains difficult for many rural residents.  
   **True.**
   Access to health care remains limited or difficult for many rural residents, who often need to travel lengthy distances to reach medical facilities.

5. Children in rural areas often lack access to preschool.  
   **True.**
   Preschool, which is not mandatory, is provided by the state, although coverage is not comprehensive. Rural areas often lack preschool and daycare services.

**Family Life**
1. National instability has contributed to the strengthening of Croatia’s traditional family values.
   **True.**
   In recent decades, adverse conditions have contributed to the reinforcement of Croatia’s traditional family values and bonds.

2. Single-parent families are the norm in Croatia.
   **False.**
   Though single-parent families are not uncommon, nuclear families, comprising a married couple and their children, remain the traditional family structure in Croatia.

3. Household size remains constant in Croatia.
   **False.**
   Reflecting a gradual decrease in household size, families with three or more children comprise less than 10% of households. The majority of Croatian households consist of 2-4 members, with an average size of 3.1. Rural families are likely to have more children than urban families.

4. The average age of marriage has declined in Croatia.
   **False.**
   The average age of marriage has risen in Croatia, which may be seen as partially responsible for the gradual decrease in household size: Families with three or more children comprise less than 10% of households.

5. Croatian couples today typically have fewer children than in the past.
   **True.**
   While children are highly valued, modern Croatian couples have, on average, delayed childbirth and had fewer total children than Croatians in decades past. One contributing reason may be the availability of contraception and abortion services.