

MOUNTAINHer POLICY BRIEF



FROM MARGINS TO MARKETS: ADVANCING WOMEN'S LEADERSHIP IN CROATIA'S MOUNTAIN COOPERATIVES

Confronting Legal Barriers, Leadership Inequity, and Economic Isolation through Cooperative Transformation

WHAT'S AT STAKE?

Croatia's mountainous regions cover over 40% of the country's land and face critical socio-economic challenges such as depopulation, aging populations, and limited access to essential services. Women, who represent 51% of the rural population, encounter systemic barriers limiting their economic participation and leadership. Nationally, women hold 29.3% of family farms, yet most farm holders are over 65 years old, underscoring a significant generational gap in agricultural leadership. In 2023, only 3.27% of female employment was in agriculture, highlighting women's low workforce representation in this sector. Furthermore, women remain underrepresented in cooperative governance with restricted access to training, networking, and financial resources.

Despite these challenges, cooperatives remain a cornerstone of Croatia's rural economy. Initiatives such as the €2.8 million "Grass Ceiling" project, launched in 2023, aim to empower women through socio-ecological innovation and living labs supporting women-led ventures. The establishment of a Cooperative Development Office represents a pivotal opportunity to strengthen Croatia's entire cooperative sector, which includes agriculture, agro-processing, and service cooperatives, with approximately 670 active cooperatives generating nearly €220 million in revenue.

KEY RESULTS

As of March 31, 2024, Croatia had 3,161 registered cooperatives, with only 716 (22.7%) being active, marking the lowest activity rate among all legal entities compared to 66.6% for trading companies. This stark inactivity signals systemic legal and administrative hurdles, particularly affecting cooperatives in mountain counties where governance and oversight capacity are weaker.

Despite women comprising 43.8% of agricultural labor, only 16.6% of cooperative members are women, with even fewer in leadership roles. The gap is exacerbated by limited access to training and networking, constraining women's influence in cooperative decision-making, thus hindering gender-equitable development in rural mountain regions.

Only 5% of women-led cooperative products (like lavender, dairy, handicrafts) penetrate regional or national markets, with most sales confined to local tourist zones such as Plitvice Lakes and Paklenica National Parks. According to the Rural Development Programme, agroecological cooperatives in mountainous areas contribute 52% of the cooperative sector's revenue but are structurally under-supported in accessing broader markets.

Croatia's mountainous regions confront significant challenges including depopulation, aging agricultural leaders, and limited access to essential services such as training and financial resources. Women's participation in cooperative governance remains low, restricting inclusive rural development and agroecological progress. Cooperatives face structural hurdles in legal frameworks, governance, and market integration, which stifle their potential as drivers of sustainable mountain livelihoods. This policy brief is part of the MountainHER initiative, covering six countries, with this edition centered on Croatia. Researchers from PINS SKRAD, ICARDA, and Oxfam conducted a mixed-methods study integrating quantitative data and fieldwork to analyze barriers and opportunities for women-led cooperatives in Croatian mountain communities.

KEY FINDINGS

The MountainHER project's research in Croatia's mountainous regions revealed several challenges impacting cooperatives, including legal and administrative hurdles, gender disparities in leadership, and limited market access. While a variety of issues persist, three priorities stand out as most critical for sustainable development. These priorities, identified through data analysis and stakeholder engagement, focus on cooperative activation, women's leadership, and economic competitiveness. The key findings below explore these urgent areas to support the growth of women-led cooperatives and strengthen mountain rural economies.

Legal and administrative barriers limit cooperative activation

As of March 31, 2024, Croatia had 3,161 registered cooperatives, yet only 716 (22.7%) are active, representing the lowest activity rate among all legal entity types. This inactivity signals systemic legal and administrative challenges, including complex registration processes, weak enforcement of cooperative regulations, and limited institutional support. Mountain counties such as Karlovačka (14.7% active), Koprivničko-križevačka (17.3% active), and Primorsko-goranska (21.9% active) exhibit even lower cooperative activity rates, underscoring regional disparities in governance capacity. The legal framework, governed by the Cooperatives Act (Narodne novine No. 458/1995), mandates registration and oversight by the Ministry of Economy and Sustainable Development and the Commercial Court Register, but practical enforcement and support remain insufficient to sustain cooperative vitality.

Persistent gender imbalance in cooperative membership and leadership

Although women constitute 43.8% of the agricultural labor force nationally, only 16.6% of cooperative members are women, with even fewer occupying leadership positions. The gender gap is compounded by unequal access to training, networking, and financial resources, which constrains women's influence in decision-making and cooperative governance. Furthermore, data shows that women farmers earn approximately 14% less than their male counterparts, reflecting systemic wage disparities and resource access barriers.

Cultural norms further restrict women's advancement, with 45% of women surveyed in mountain regions citing societal biases as a significant obstacle (PINS Workshop, 2024). This underrepresentation limits the potential for gender-equitable rural development and the promotion of agroecological innovations led by women.

Economic competitiveness and market access constraints for women-led cooperatives

Women-led cooperatives in mountain regions predominantly market their products locally, with only about 5% reaching regional or national distribution channels. Product lines include lavender, dairy, handicrafts, and artisanal goods primarily sold in tourist-heavy areas such as Plitvice Lakes and Paklenica National Parks. Despite these sectors contributing 52% of the cooperative sector's revenue, as noted in the Rural Development Programme of Croatia (2014–2020), there is a structural lack of support in branding, certification (e.g., "Lika Quality" label), and logistics necessary to scale operations. This limitation curtails income growth and stifles innovation, preventing women-led cooperatives from fully benefiting from expanding agroecological markets.

POLICY INSIGHTS

Streamline legal and administrative procedure to boost cooperative activation

Simplifying registration processes and strengthening enforcement mechanisms under the Cooperatives Act can significantly increase the proportion of active cooperatives. Enhanced institutional support, especially in mountain counties with the lowest activity rates, is essential to build governance capacity and promote sustainable cooperative development. This will help unlock the potential of dormant cooperatives, making them viable contributors to rural economies.

Promote gender-equitable participation and leadership in cooperatives

Implementing targeted policies to increase women's representation in cooperative membership and leadership is critical. This includes dedicated training programs, leadership development, and access to financial resources tailored to women. Introducing gender quotas or incentives can accelerate progress toward gender equity, enabling women to play a stronger role in decision-making and governance, which is vital for inclusive and sustainable rural development.

Enhance Market Access and Competitiveness of Women-led Cooperatives

Support programs focusing on branding, certification, logistics, and market integration are necessary to expand the reach of women-led cooperative products beyond local tourist markets. Establishing a Cooperative Development Office with a gender-inclusive mandate can coordinate these efforts, providing technical and financial assistance to scale operations and improve competitiveness. This will drive income growth, innovation, and the economic sustainability of agroecological cooperatives in mountain regions.

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The views expressed in this brief are those of the authors and do not necessarily reflect those of the supporting institutions.

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