# **SUMMARIES**

## Basic concepts and aim of the entrepreneurial research in Međimurje

This article defines key notions used in entrepreneurial research in Međimurje as well as the aim and scope of the related analysis. Since the analysis serves as the platform for the definition of development strategies for the future, the "endogenous development" concept as well as the "mobilization for development" concept are described.

Nada Kerovec Međimurje and its socio-demographic and development "status"

Međimurje is the county situated at the northern border of Croatia, thus directly contacting with Slovenia and Hungary. According to the 2001 census, the county has had 118.426 inhabitants or 2,7% of total Croatian population. The average density of population is among highest in Croatia, more than double than national average and amounts to 162 inhabitants per km<sup>2</sup>. Almost 48% of inhabitants has only elementary school or less, so that county scores poorer results in educational structure than national average. However, according to the 2001 census, Međimurje has the highest employment rate in Croatia 67% compared to the rate of 52% which is national average. Consequently Međimurje actually has the lowest unemployment rate in Croatia of 12%. Considering the fact that the mentioned unemployment rate is high in comparison with EU standard further strengthening of productivity capacity in Međimurje is suggested primarily through change in educational structure of the working force.

#### Gabrijela Sabol Economic and entrepreneurial development of Međimurje from the official perspective

The economic structure of Medimurje county is dominated by traditional, work intensive and export oriented industries. The data on the workforce employment shows that the biggest number of employed persons works in processing industries, commerce, repair of motor vehicules and civil engeneering. Most of the entreprises (71%) are micro entrepreneurial entreprises. When compared with national average wages for the analysed industries it is obvious that the wages of the employed persons in Medimurje are fairly low. It is therefore suggested that new development strategies, which would diversify actual economic structure, are implemented.

#### Drago Čengić Entrepreneurial insight into entrepreneurial development in Međimurje

The purpose of the article is to interpret and analyse, from within the entrepreneurial community, key charachteristics of entrepreneurial development. A socio profesional analysis clearly shows that entrepreneurial activities are dominated by people under age of 45 with technical or economic educational background and with higher education than the one accomplished by their parents. A striking difference between Medimurje and other Croatian counties resides in the fact that one third of entrepreneurs have established their businesses before the beginning of democratic processes in 1990. Also, it has been established thet entrepreneurs with higher education tend to have more export business than others, thus suggesting that entrepreneurial success strongly depends on age and education. When compared with their Slovenian counterparts, the Croatian entrepreneurs in Medimurje declare bigger higher number of obstacles than Slovenian. Specifficaly, Croatian repondents do not feel the institutional support for their economic activities while Slovenian do. It is therefore suggested that new institutional policies for the support of entreprenurs should be devised with clear "mobilization for development" mission statement.

The article deals with value orientation of entrepreneurs, economic growth, competitive positioning, scenario planing and development aspirations. The research conducted in 2002 in Croatian county of Međimurje clearly shows that "achievment motivation" dominates the sample of entrepreneurs in Medimurje. Further, it is argued that "achievment motivation", provoques structural push toward economic growth, therefore raising the problem of "competitiveness". Further it is shown that lack of homogeneous develoment objectives reflects in the gap between local aspirations for standard and local development strategies. It is therefore suggested that scenario planning should bridge the actual gap and help maintain the competitive advantage and expansion to new markets.

#### Ivan Rogić Main actors of endogenous local development in Međimurje

The article deals with four agents of local endogenous development: community, county, town and municipality. Within the mentioned agents' network, specific interest is shown for the accumulators of socio-cultural capital. Since several typical value orientations such as: education, professionalism, urban experience, civil patriotism, trust in work as a social mobility tool and family as a agent for the configuration of individual aspirations are established as traditional in Medimurje, author acknowledges benefits of such socio-cultural capital for entrepreneurial activities. At the same time key obstacles for the further development of private business activities are identified in the sphere of regional educational structure as well as in the lack of institutional support for the entrepreneurial activities. Therefore the analysis of the possibilities for the reconstruction of the process of accumulation of socio-cultural capital is elaborated through the display of local agents endogenous potential for quality improvement. Within this context specific emphasis is made on: the quality of public

services in the county, new educational networks, coordination of activities between Čakovec and Varaždin two biggest regional urban centers and the new role of municipalities in promoting rural entrepreneurial activities. It is concluded that the change in the quality of the civil action of local endogenous development agents would increase the capacity of Međimurje to further accumulate socio-cultural capital.

### Drago Čengić, Saša Poljanec-Borić, Ivan Rogić Local agents and new development challenges

The undertaken analysis of the economic structure, population, development of local entrepreneurial community and institutional framework provides ground for several conclusions. Bearing in mind the influence that global modernization and post modernization processes have on endogenous social structures, authors define the production of surplus possibilities as a central social value to be considered by the local development agents.

Even though local socio-cultural capital has abundantly helped the creation of actual wealth in the local community it is not flexible enough to provide further possibilities for expansion due to the low educational profile of local population and focus on the small scale economy. It is therefore imperative to increase the capacity of social capital accumulation by: a) the creation of new technical competencies which would enable the transfer from periphery industrial "fordism" to new processing paradigm, b) focusing on operational management of big scale projects, c) experiencing exit to new transnational markets, d) creation of cultural atmosphere underwriting the need for local cooperation.

These general developmental directions open new possibilities for: a) change in industrial structure, b) modernization of infrastructure, c) ecological agriculture, d) education, e) manufacturing, f) tourism. Considering the fact that such differentiated possibilities raise the planning stake in the local community the need for coherent development scenario becomes obvious. The key aim of such a scenario is to: a) support the social project of economic growth, b) de-

crease the influence of sub optimal privatization c) support the entrance of strategic partner which would benefit the whole local community.

Finally, in order to solve the emerging problem of competitiveness the authors recommend following: a) to elaborate the competition analysis in an Alpe - Adria realm (Croatia, Slovenia, Austria, Hungary) b) to elaborate a strategic marketing plan for the county in order to position the county in an international competition, c) to conduct several focus group analysis with the agents of development in private and public sector, d) to found a regional development agency in order to equip the local community for the entrance of the strategic partner and for the management of globalization effects, e) to conceive actions for the increase of public awareness toward the development challenges of the future.