

## ECONOMIC DEVELOPMENT AND WORKING POPULATION MENTALITY AS FORMATIVE ELEMENTS OF REGIONAL IDENTITY – SAMPLE MEĐIMURJE IN CROATIA

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*The paper analyzes problems of identity in terms of economic development and working population mentality of the Croatian traditional region of Međimurje whose territory coincides with the northernmost Croatian county. Međimurje is a border region that has been separated from the main nation and state in parts of its history as well as exposed to the process of Hungarization. This separation did not bring a change in the ethnic structure but to the contrary preserved the ethnicity of the population while strengthening the sense of regional belonging.*

*Focusing on themselves in terms of separation from the main nation, the influence of Protestantism during the reign of Zrinski and hard life in a predominantly rural area, as well as economic migrations in the 19th and 20<sup>th</sup> centuries, the region created a working mentality of the population that locals perceive as the most distinctive element of identity in relation to neighboring regions, but also as an incentive for future economic development.*

*Economic development, restructuring tendencies of the inherited economic structure, increasingly active role of the local government in planning for economic development and spatial planning indicate Međimurje as a region of distinct orientation towards decentralization of economy and introduction of innovative economic programs. The very economic peculiarities of Međimurje are becoming the obvious formative elements of regional identity and are making Međimurje a recognizable Croatian traditional and economic region.*

**Key words:** *Međimurje, regional identity, economic development*

### INTRODUCTION

Strengthening of globalization emphasizes the importance of regions and regional identity. Different regional identities are trying to offer their regions as products that can be sold on the market and that will attract entrepreneurs and capital (Paasi, 2002). Regions as spatial units have their own form of territory with more or less clearly defined borders towards neighboring regions. A region has its own symbolism that represents its regional identity and as such is used in the economy, culture, media and administration. The name of the region and its symbols belong to that symbolism and together they create the visibility of the region.

Regional institutions play an important role in promoting regional identity, in particular its wider visibility and the creation of living conditions that will make the region a desirable place to live also to individuals outside the region. Institutions as representatives of political power can be a medium for social groups and movements in the fight for their goals while often the regional identity is precisely used as an argument. This paper is based on research survey results of the formative elements of regional identity showing that it was

the economic elements such as industriousness and diligence, agriculture and crafts that were the formative elements of the identity of Međimurje recognized as the most important in the internal and external perception of this traditional Croatian region.

The paper analyzes the economic situation of Međimurje County, the importance of demographic potential for future development, the influence of religion, in particular the period of the Reformation, the design of work ethics of the population and the influence of local authorities in creating a favorable climate for investment in economic development of Međimurje.

## FACTORS OF ECONOMIC DEVELOPMENT OF MEĐIMURJE

Međimurje County is the northernmost county of Croatia bordering on two EU member states – Hungary and Slovenia. In the context of the Croatian accession to EU and favoring cross-border cooperation Međimurje County represents the northern gates of Croatia to the European Union, but also a link of the EU with other countries of South Eastern Europe. The geotrafical position of Međimurje has gained in importance after the construction of highway A4. This highway connects the continental states of Central Europe with our ports, and passes through the European corridor Vb. European road routes E-71 (Budapest - Goričan - Zagreb - Split - Dubrovnik) and E-65 (Budapest - Goričan - Zagreb - Rijeka) pass along this corridor. A modern highway allows a fast and efficient connection for the Međimurje population primarily towards Zagreb, especially for daily economic migrants.



Fig.1. Position of Međimurje

Although the smallest by surface area (729 km<sup>2</sup>) Međimurje County is characterized by twice the population density (156 inh. / Km<sup>2</sup>) then the Croatian average as well as by the most favorable age structure of the population due to the largest share of population younger than 15 years of age (18.6 %) of all Croatian counties and significantly higher than the national average (7.1%).

The population excels in entrepreneurship and diligence which is evident from a survey conducted in the summer of 2011. This survey attempted to establish some regional peculiarities as important formative elements of regional identity. Measuring by Likert scale from 1 to 5 the surveyed population estimated the importance of Međimurje's dialectal speech, cultural and historical heritage of Međimurje, enterprise and diligence as well as potato production as predetermined formative elements of identity based on interviews with residents of Međimurje, but also according to the external perception of the Croatian population. Analysis of the results shows that the highest score was awarded to the enterprise and diligence (4.29). The traditional orientation towards agriculture, as well as the more recent economic migration abroad have created an important working mentality in the society of Međimurje and the basis for self-initiative reflected in a number of private entrepreneurs in productive activities, and a significant orientation towards modern mechanized and market-oriented agricultural production, especially potato production in which Međimurje holds a leading place.

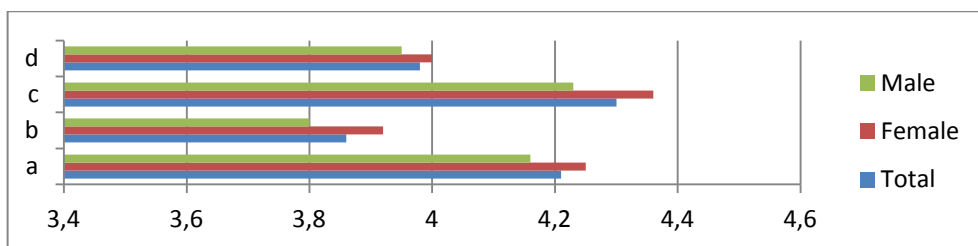


Fig. 2. Evaluation of importance for the formative elements of the regional identity of Međimurje (a–Medimurje speech, b –cultural and historical heritage, c – enterprise and hardwork, d –production of potatoes). Source: The author's questionnaire, 2011

Table 1 Population of Međimurje County and the Republic of Croatia aged 15years and over by highest educational attainment, Census 2011

Level of education	Share in population of Međimurje (%)	Share in population of Croatia
PhD (Doctorate)	0,05	0,32
University study	5,36	10,23
Professional study	4,68	5,83
Secondary school	51,83	52,63
Basic school	22,58	21,29
Less that 8 grades of BS	14,38	7,81
No schooling	0,93	1,71

Izvor: DZS, Popis stanovništva 2011. godine  
Source: Croatian bureau of statistics, Census of population 2011

The educational structure of the population lags behind the national average as a result of the traditional orientation toward agriculture, but also as a result of the absence of larger towns as leading educational tools. Thus it is evident that Međimurje has twice the share of the population with unfinished or incomplete basic education, and above than average representation by those with only basic education. Below average are the shares of population with secondary education and highly educated population. Since an educated and skilled workforce is a precondition of modern economic development, the County is investing significant funds in education and a more favorable educational structure is expected after the opening of Polytechnic of Međimurje in 2007 with studies in computer engineering, management of tourism and sport, and sustainable development.

## STATE OF THE ECONOMY IN MEĐIMURJE COUNTY

During the 20th century industry was a major economic branch in Međimurje which is evident in the number of industrial employees which were 20,169 or 45% of total 44,816 employees in Međimurje. The first forms of industrial production in Međimurje occur in mid-19th century and are related to the textile industry. It was represented by small plants, and as a form of labor-intensive production it employed a significant number of the workforce, mainly women with relatively low wages. Well-known textile companies were ČMTC, Čateks, Modeks, Jedinstvo, and they had plants in Čakovec, Kotoriba, Mursko Središće, Prelog and Štrigova. The food industry emerges also very early led by companies Vajda and Čakovečki mlinovi. The development of timber industry related to sawmills, wood fancy goods and furniture industry also starts in the early 20th century. A stronger industrialization begins after World War II. The metal industry, the footwear industry, chemical industry and processing of non-metals are developed. Building construction was considered the most important branch of the economy up to the 90s of the 20th century as it employed around 8000 employees at the largest stage of its development. Supporting industries such as building materials industry, brick industry and industry-cast concrete and precast concrete products were developed alongside with it.

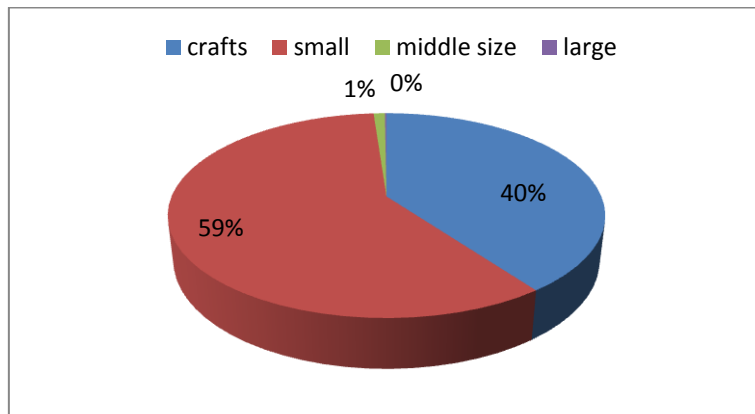
The transitional period at the beginning of the 90s of the 20th century followed by the privatization and transformation lead to disintegration of large companies and thus the restructuring of production and reducing the number of employees. The present structure of enterprises by size (number of employees) indicates the absolute supremacy of crafts and small companies while the share of medium-sized enterprises is 1% and of large ones a statistically insignificant 0.14%.

Crafts and small businesses are significant factors in the economy of Međimurje. Although during the socialist period the government did not encourage this form of production, there were a large number of private entrepreneurs and craftsmen in Međimurje, but the number of employees in these economic activities was relatively small.

Most often they were engaged in construction craft industries and production of metal, wood and textile products, and traditional basket-making grew into an important export product in the Lower Međimurje.

At present the economic situation of economy in Međimurje points to problems identical to those at the national level with all the elements of the transition period, further impaired by the economic recession in Europe and the world. Unemployment in the County is a serious problem at 16.4% (2013), which is 4.5% more than in 2009. This unemployment

rate is lower than the national average (18.1%), but higher than the average of European Union members (10%). Structure of trade exchange still shows a domination of craft production, construction and retail trade.



Picture 3 Number of enterprises in Medimurje County by size criteria

Source: Croatian bureau of statistics; processed by the Department of economic activity in Medimurje County

Table 2 The number and contribution of craftsmen according to the type of craft

Type of craftsmen	Number of crafts	%
Production crafts	452	25,8
Construction	369	21,1
Retail	285	16,3
Food and beverage	165	9,4
Traffic	129	7,4
Repair of motor vehicles	59	3,4
Repair of personal household items	87	5,0
Other service activities	151	8,6
Agriculture	53	3,0

Source: Croatian chamber of trades and crafts, Chamber of trades and crafts Medimurje County; processed by the Department of economic activity in Medimurje County

Economy of Medimurje is more and more export-oriented and in 2012 the trade surplus in export-import ratio was 124.3%. It participated in exports of Croatia with 4.2% while its share in Croatian imports is twice as low at 1.9% (data for 2012). The manufacturing industry had the largest share in foreign trade of Medimurje County in 2012. The main countries importing products from Medimurje are Italy, Austria, France, Slovenia, Serbia and Bosnia and Herzegovina. The most important foreign investors in the economy of Medimurje come precisely from the European Union countries. The only foreign investor up to Croatian independence was *Hilding Anders* from Sweden investing in the production of

Hespo beds and mattresses. Other investors came with the transition to market economy conditions mostly after 2000 and the stabilization of the political and security situation in the country. Mostly Austrian investors: Ferro Technik GmbH (metal), Jägersbergers Group (metal), Weyland GmbH (steel products) and Kreuzroither Metallbau (metal products). Other investors: Haix Schuhe GmbH (Germany - production of footwear), Leggett & Platt (USA - metal products), Calzedonia SpA (Italy - textile products), Perutnina Ptuj (Slovenia - food products) and Eurovia SA (France - construction).

While talking about the advantages of doing business in this area most entrepreneurs in Međimurje typically emphasize people as the greatest advantage of Međimurje – their productivity, flexibility, resourcefulness and innovation tendency. The business environment is also important. Međimurje has a long tradition in the trades and crafts. Among the fastest growing are local businesses. Their managers, winners of numerous awards, are turned to new ideas and business opportunities. Local and regional government is known for its support of the business sector. Coverage of infrastructure and facilities in Međimurje exceeds 98%, and availability of telecommunications network and wireless internet exceeds 90%.

The amount of salary Međimurje lags behind the national average. The average salary is HRK 3760 (€ 486.42 at the exchange rate of Zagrebačka banka on 05/11/2014) which is lower than the national average by almost HRK 1000. The average salary is lower than the national average in all companies except those in the cooperative ownership. The reasons should definitely be looked for in previously mentioned structure of enterprises by size, dominated by crafts and small enterprises that are mostly privately owned. Given the high burden on salary a large number of private entrepreneurs pay the minimum salary determined by law, while they use different options of one-time payments in the amount lower than the taxable as bonuses. The peripheral position in history and the absence of larger towns with higher degree of centrality as bearers of public services are also important. Number of employees in these sectors is lower than the national average as reflected in salary rates regulated at the state level.

**Table 3 Average salary in Međimurje County and Republic of Croatia expressed in HRK by property of the enterprise**

	Međimurje County	Republic of Croatia
Government property	5 367	6 123
Private property	3 712	4 389
Cooperative property	3 935	3 435
Mixed property	3 512	5 636
<b>Ukupno</b>	<b>3 760</b>	<b>4 769</b>

*Source: Croatian bureau of statistics; processed by the Department of economic activity in Međimurje County*

## IMPACT OF RELIGION ON WORK ETHIC

Religion has had an important role in the everyday life of the population and was an important factor in understanding the world throughout the history of mankind. Its influence on social processes is very complex. It most often represented a conservative force that advocated maintaining the status quo and opposed any changes. But in certain periods, though less often, religious principles and their interpretations became initiators of social

change. Work ethic especially became prominent in Protestantism. Reformation itself began in the early 16th century<sup>1</sup> striving for the renewal of the Catholic Church, but within a short time from a request for reforms it became a movement of the Reformation which led to disintegration of the Christian West with the Augsburg religious peace in 1555 to Protestant and Catholic states with the application of the principle of "Cuius regio, illius religio"<sup>2</sup> i.e. state religion becomes the faith of the ruler which later became an established principle of regulating religious issues in Europe. (Patafta, 2005)

The beginning of capitalism is not related to the emergence of Protestantism, as evidenced by earlier forms of capitalism; however the occurrence of ascetic Calvinism<sup>3</sup> has created a religious and hence social environment suitable for its stronger development. Precisely the Anglo-American and Western Europe territory affected by Calvinism became the carrier of industrial capitalism which in turn transformed into liberal capitalism in the 20th century. "The first entrepreneurs were mostly Calvinists. Their desire for success, which helped the western economic development start, was initially motivated by a desire to serve God. Material success for Calvinists was a sign of God's grace." (Giddens, 2007,538). The Calvinist doctrine of predestination caused a feeling of insecurity among believers who were not sure whether they were "selected" therefore a security of a good material life on Earth was interpreted as a sign of predestination and insuring the way to heavens. As opposed to Calvinism Luther's teachings give the individual the possibility to increase the chances of going to the kingdom of heaven by self-sacrificing work and behavior towards religious principles. This means that one serves God by dedication to one's vocation and by commitment regardless of social position.

The Protestant Ethic is essentially an ascetic ethic that asks for a waiver of pleasures and strict self-discipline besides the commitment and the creation of material wealth. Earning money or wealth of an individual is an indicator of success that also means grace in the eyes of God. The earned money is therefore being spent on new investments and leads to accumulation of capital and expansion of capitalist society.

In the north of Croatia Protestantism comes with merchants, German preachers and soldiers from the areas of Monarchy affected by Reformation earlier. Followers of the new faith among the Croatian nobility become barons Ungnad, owners of Varaždin, which became the center of the Reformation in northern Croatia. In the second half of the 16th century Protestantism spreads also in Međimurje whose feudal lords Zrinski become promoters of Protestantism. Thus Juraj Zrinski the Elder (1549th to 1603rd) publicly declared himself Protestant and expelled all Catholic priests and in their place brought Protestant preachers. In 1571 he founded a Protestant publishing house in Nedelišće which played an important role in spreading Protestantism and enabled Međimurje to build its Protestant church organization alongside the Ottoman-Islamic Slavonia. So in 1608 Međimurje belonged to the second seniority of Zala County and was under the fourth superintendanture (Patafta, 2005)

The concept of the Counter-Reformation refers to all measures and efforts that the Catholic Church took during the 16th and 17th centuries aimed at suppressing Luther's teachings, but also all other Reformation movements. This term has been used since the 19th

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<sup>1</sup> 31. 10. 1517 when Martin Luther published the 95 theses is considered as the beginning of the Reformation

<sup>2</sup> translation of the Latin "Whose country, his faith"

<sup>3</sup> Calvinism occurs in Western Europe in the 17th century. Based on the beliefs of John Calvin on the existence of population groups chosen by God to enter the kingdom of heaven

century in Protestant historiography while the Catholic historiography frequently uses the term "Catholic revival". Organized Counter-Reformation in Ban's Croatia (Civil Croatia) begins with the inauguration of Count Juraj Drašković as the bishop of Zagreb diocese as Međimurje belonged to that diocese despite the administrative and political affiliation to Hungarian Zala County. It is precisely the duality of position of Međimurje between administrative and political affiliation to Hungary and religious organization of territory as part of the Zagreb diocese that is important for future Counter-Reformation and the longest retention of Protestantism. The decree of Council of Trent on the establishment of schools for Catholic priests played a major role in the Counter-Reformation and a seminary for future priests as holders of Catholic revival is founded in Zagreb. In the wider context of Counter-Reformation activities the attitude of the Habsburg rulers is of great importance who with the inauguration of Rudolf II. (1552-1612) enable activities of the Jesuits, bearers of Catholic revival. King also denied the rights to Croatian Protestants requested by the Hungarian Parliament in 1604 and on the basis of his decisions the Croatian Parliament passed a law by which the Catholic religion became the only permitted religion. By confirming this law in 1608 began a strong fight against the Protestants and their teachings. Međimurje, then part of Hungary, was subject to Hungarian law that allowed Protestants activity and becomes a haven to Protestants of Northern Croatia. The impact of the University of Graz, which by the end of the 16th century will become a center of re-Catholicizing not only in Austria but also in the Croatian-Hungarian kingdom, is also of great importance.

Favorable conditions for the Counter-Reformation were created by the death of Juraj III. Zrinski and coming to power of his son Juraj IV. Zrinski, who, although a Protestant by birth, passes to Catholicism in 1623. Most parishes were seized from Protestants, however in some settlements of Međimurje Protestantism lingered longer, especially in Legrad which due to its specific location on the border with the Ottomans had a privileged position by the ecclesiastical and secular authorities so the Protestant community held to date. Based on the written order of King Leopold to Ban (Viceroy) Nikola Erdödy in 1689 to help the Bishop Mikulić in suppressing Protestantism the Synod of 1690 is established, where it was concluded that Protestantism must be eradicated in the Zagreb diocese and across the river Drava and in parts under the Ottoman rule.

The influence of the Protestant work ethic in today's population is difficult to be measured. The share of Protestants in today's population of Međimurje is only 0.54% (2011 census) which is despite the small share significantly more than the Croatian average of 0.34%, but cannot constitute a factor of economic development, but the impact of Protestantism on the work ethic is significant. Looking at the economic development of Croatia only in the north of Croatia there have been developments of industrial regions outside the major concentration of population along the macro regional centers. Today's axle of development Varaždin-Čakovec or Gornja Podravina-Međimurje industrial region was also the former center of the Reformation in Croatia. The mere awareness of the importance of work displayed through the most important formative elements of regional identity points to the heritage of Protestantism despite later re-Catholicizing.



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## THE ROLE OF THE GOVERNMENT IN ECONOMIC DEVELOPMENT

In the national context Međimurje is a traditional border region with a strongly expressed regional identity corresponding to the administrative and political structure of Croatia through the existence of Međimurje County and allowing local authorities a strong influence on the whole, and hence the economic development of the County. Observing Međimurje in the context of economic competitiveness of Croatian counties we see it at the fourth rank in 2011 as part of northwestern Croatia, the best in creating a business climate and fostering economic development. The idea of "Europe of Regions" allows Međimurje a stronger connection with the neighboring Slovenian and Hungarian regions using the EU pre-accession funds intended for cross-border cooperation before the Croatian accession to the European Union, as well as its cohesion funds after the Croatian accession to the EU.

Međimurje placed third among the small European regions in the competition *European Cities/regions of the future* in 2010/2011 organized by *FDI Magazine*, one of the leading journals dealing with global operations. *FDI magazine*, initiated by the respected business daily paper *The Financial Times*, has organized this contest for the second time. In competition of 223 European cities and 142 regions an assessment of ratios divided into seven categories was implemented from economic potential and human resources, to the quality of life and the promotion of foreign direct investment. Međimurje has found its place in the mentioned categories as third among small regions, fourth among Southern European regions and thirteenth total. A feature by which Međimurje entered this group is the strategy of promoting foreign direct investment, which confirms that continuous joint efforts of county institutions in recent years have been recognized at the European level. Almost two years ago the Regional Development Agency of Međimurje - REDEA has defined the approach to promotion in the area, opting for the people as the main determinant. This is due to the fact that the majority of domestic and foreign investors when asked about the reasons for investment in Međimurje put innovative people, with initiative, passion and committed to the objective to the first place. In addition a number of projects were initiated in order to create conditions for attracting investors from sectors with higher added value requiring a higher level of business services. Work in the area of capacity building and promoting investment services will intensify also with the project *Development of investment climate in Croatia* implemented by the Ministry of Economy, Labour and Entrepreneurship and the Agency for Export and Investment Promotion. It is actually a continuation of a certification program which provided Međimurje County a certificate of a region suitable for investment in 2006.

In 2011 through the EU project "Development of Investment Climate" of the Ministry of Economy, Labour and Entrepreneurship, Međimurje County successfully passed the advanced certification program of regions for investments aimed at providing assistance to potential investors, including "one-stop-service-center"<sup>4</sup> that supports in a proactive way the launch of new projects. In addition the program includes post-investment support which aims to provide feedback about the obstacles faced by new investors, and ultimately, their elimination. This is also a continuation of the previous phase of *Certification Program for Regions* for investment through which Međimurje was certified as "Region suitable for investment" in 2006.

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<sup>4</sup> The main task of the center is to ensure the availability of all necessary information to potential investors in one place and provide them with support in rapid obtaining of all necessary permits in realization of the investment.

The vision of Međimurje County: "*Međimurje, a County of strong entrepreneurship based on knowledge and innovation, preserved natural and cultural heritage and high quality of life*" also speaks about recognizing the importance of modern developmental trends of economy and the role of regional authorities.

## CONCLUSION

Međimurje is the northernmost Croatian traditional region with the characteristics of the border areas and expressed regional identity. It has been shaped throughout history by separation from the main national territory, but with a significant influence of the Catholic Church on preservation of national identity and Protestantism on shaping the works ethics of the population. It is precisely the attitude towards work locals considered their own distinctive feature, and with it coincides the external perception of the Croatian population. "To the North is different, better, better organized..." are very often the words of interviewees in conducting structured interviews demonstrating a recognizable attitude of Međimurje population towards its own space and its development. Development of the economy based on self-initiative in the visible dominance of private entrepreneurship and craftsmanship. Although recent economic picture points to problems identical to those at the national level as a result of inherited relations in the period of socialism, but also transitional problems, Međimurje in many economic indicators is above average, and in some at the very top of economic success. The future development of the economy based on knowledge and man as the most important factor of development has been recognized by regional and local authorities, so their economic measures provide support primarily to the private enterprise and foreign investment, creating an economic climate suitable to investments. Just as important for the future of Međimurje is the demographic picture that is more favorable than in the other counties and provides a basis for future development based on knowledge, entrepreneurship, sustainable development and innovations that should make Međimurje an area of high quality of life.

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