SPATIAL STRUCTURE OF SOME BUSINESS ACTIVITIES IN THE AREA OF SMALL AND MID-SIZE CITIES (PERI-URBAN AREA) IN THE COUNTY OF ZAGREB

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Abstract: In this paper the purpose of the research was to register, map and analyse business entities in the small and mid-size cities in the County of Zagreb, and on this basis get conclusions of the economic and spatial structure in the area. The analysed area includes the central parts of eight cities, i.e. the areas with the highest number of business activities. Since the most of the activities are concentrated in the cities, municipalities in the County are not included into this research. Census of business activities shows certain patterns i.e. that most of the cities in analysed area are still getting behind in number and quality of business entities according to those in the City of Zagreb and that polarization of business structure is obvious between those two areas.

Key words: Business activities, Peri-urban area, County of Zagreb, Business entities, Entrepreneurship

INTRODUCTION
Metropolitan areas are those areas or places in which a large variety of metropolitan functions are densely concentrated. They are thus analysis-based territorial units and not established territorial study units (such as large city regions, agglomerations). Metropolitan areas in Europe do not significantly differ only according to their metropolitan functions, number of inhabitants, economic strength and other characteristics. Main difference is in combination of all these metropolitan functions i.e. in their specialization depending on which, main types of metropolitan areas can be defined. In the biggest number of small and midsize countries of Southeast Europe most of metropolitan areas are concentrated in the capital cities, where two thirds of metropolitan functions are present. This is also the case with Croatia and its capital City of Zagreb. City of Zagreb is relatively small metropolitan area with limited number of functions (in comparison to big global cities) but it has basic metropolitan potential. However, the influence of Zagreb in certain extent can be perceived in the neighbouring countries. In that context we can observe Zagreb as smaller over border metropolitan centre, although it is questionable if those areas have European significance too (Göddecke-Stellmann et al., 2011). On the other hand, term which is also commonly used in literature is metropolitan region. Metropolitan regions, however,

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http://istgeorelint.ucv.ro/Reviste/Anale/anale.htm
represent a policy concept. They are agglomerations concentrating people, institutions, businesses and industries and are thus a formative element of the morphological spatial structure. They can also be considered as central places with the highest level of centrality because as large cities or agglomerations they assume service functions for a large surrounding area and beyond this area (Gödecke-Stellmann et al., 2011).

Nevertheless, relationship between cities and peri-urban areas are not only geographical, but also functional (Hornis and van Eck, 2008). The cities that start or continue to execute good practices relative to urban planning and design and recognize how the different processes therein are related should do quite well for themselves while cities that either will not or cannot pour in the necessary capital and good work patterns will continue to suffer and/or will disintegrate into more advanced depravity and desperation (Ghasemzadeh, 2013).

Decentralization of business activities, retail for example, and processes of transition have resulted in changes of functions of certain parts, in this case in the City of Zagreb. Trend of opening new domestic and foreign shopping centres, hypermarkets and other types of retail outlets have caused a relative decline in number of business functions in the Zagreb city centre. City centres are now characterized by development of financial sector, high-order retail, high education, developed professional services and urban amenities (cultural, social and entertainment activities) (Jakovčić, 2006).

**RESEARCH METHODOLOGY**

In this research analysis on business entities in the area of County of Zagreb (which in this case we can observe and research as City of Zagreb peri-urban area) is based on the data that were gathered by field research and mapping by graduate students of Research programme Geography,

![Figure 1. County of Zagreb: Administrative division of Cities and Municipalities](https://www.zagrebacka-zupanija.hr)
Study of Spatial planning and Regional development and Study of GIS. Field research was conducted in the period 2015 and 2016. The purpose was to register, map and analyse business entities (activities) in peri-urban area, i.e. in the cities which are administratively part of County of Zagreb, and on this basis give conclusions of the business structure in the area. The analysed area includes the central parts of the cities, i.e. the areas with the highest number of business activities. Since the most of the activities are concentrated in the cities, Municipalities of the County are not included into this research (as they are part of rural area with largely limited economic function).

One of the most important activities, seen as economic driver in this area is entrepreneurship, but also as a driver of employment and productivity growth (The regional Entrepreneurship and Development index, 2013). Two main hypothesis are made before the research: 1. Peri-urban area (County of Zagreb) is economically getting behind comparing to the City of Zagreb and dispersion of economic function is relatively low there; 2. Areas suitable for business are more attractive in peri-urban area due to economic benefits as well as transformation of Zagreb economy. Field research resulted in the set of data consisting of almost 1500 business entities, which represents good basis for making conclusions about business activity change in analysed area. This research also gave insight into certain patterns and conclusions about the business structure of peri-urban area.

**Discourse of Peri-urban areas**

In different phases of urban-peri-urban relationship, the position of peri-urban areas has been seen as subordinate to the city (Hornis and van Eck, 2008). However, the peri-urban (sometimes also called the urban fringe) may be the dominant urban form and spatial planning challenge of the twenty-first century. The peri-urban can be seen not just as a fringe in-between city and countryside, or a zone of transition. Rather it is a new kind of multi-functional territory. While it resists simple definitions, there are common features wherever such areas are found, such as a relatively low population density by urban standards, scattered settlements, and high dependence on transport for commuting, fragmented communities and lack of spatial governance. The peri-urban zone may become the most common type of living and working situation in the world in the twenty-first century (Ravetz et al., 2013).

From a European perspective, peri-urban areas are often understood to be mixed areas under an urban influence but with a rural morphology (Caruso, 2001). The Council of Europe (CEMAT, 2007) defines the peri-urban as a transition area moving from strictly rural to completely urban, related to a high pressure towards urban development (Ravertz et al., 2013 according to Bertrand, 2007). Conversely, peri-urban areas can be far from ephemeral, but instead can form a new kind of permanent landscape. Furthermore, the development is not necessarily limited to purely physical development with urban characteristics, but is often marked by the emergence of urban activities in rural areas like hobby farms, second homes but also agriculture, business sites, nature conservation, flood mitigation etc. (Ravertz et al., 2013 according to Briquel and Collicard, 2005; Caruso, 2001). The fact is that the residents living in those areas can be considered urbanised even if they do not live in a strictly urban spatial type, because of their lifestyles and social focus on the urban.

Therefore with the introduction of mass commuter transport systems such as suburban railways, and finally with the increased affordability of the car, the countryside close to towns became a potential place for living, recreation and sometimes also working for former urbanites. This development led to an expansion of cities not only in physical terms with low density housing but also in terms of functional relationships, creating an area of urban influence around cities, also called the urban field. In this urban field a variety of places developed, characterised by a mixture of urban and rural features (Nilsson et al., 2013). The peri-urban area therefore includes both the urban fringe and urban periphery segments of the above description (Ravetz et al. 2013) However, there are economic, ecological, historical, and residential aspects in competition with each other and many of the critics of sprawl are the more affluent peri-urban residents, seeking to maintain their own quality of life by limiting further development, which might affect their environment negatively (Ravetz et al., 2013).
Significance of small and middle sized cities in urbanization process

In Croatia, urban-rural dichotomy is extremely emphasised. Infrastructural deficiency is obvious in number of work places, infrastructural problems, difficulties in cultural and social needs etc. However, medium and small urban cities (and regions) could also have better quality of life and dwelling than the big cities. Cities of County of Zagreb, for example, are mostly in the category of small (Sv. Nedelja, Dugo Selo, Vrbovec, Ivanić-Grad) or middle-sized cities (Velika Gorica, Samobor, Zaprešić). Cities of Zaprešić and Velika Gorica had big increase of inhabitants in 1991, which, with stimulation in administrative integration, strengthened process of metropolitanization. Exactly those middle-sized cities should be a bar to the development and could disburden excessive growth of large cities, in this case Zagreb (Čaldarović, 1999).

In analysed area, those cities are centres of wider rural area, which surrounds the City of Zagreb. There is an assumption that future places for living will add up to comfort for life and that it will become main criteria for settlement. Within those processes, strengthening role of middle-sized cities should be reconsidered, as one of possibilities for balanced development of Croatian territory. Stimulating those centres of activities could lead to complete transformation image of Croatian urbanization (Čaldarović, 1999).

Since 1991 urbanization in County of Zagreb, but also whole Central Croatia, is mostly characterized only by territorial spreading of City of Zagreb, not as urbanization of territory with disposal of functions and attempt for harmonious development of wider territory (Čaldarović, 1999). In the case of middle sized cities their role as potential resources for „acceptance“ of immigrants from rural areas is „put aside“ (because practice showed that people are moving directly to large cites). This practice led to their decline and its potential role in development of Croatian urbanization is lost (Čaldarović, 1999). Nevertheless, those cities in general, mostly in European context, have lower unemployment, bigger wages and general situation is usually more transparent. Main disadvantages and limitations are underdeveloped cultural infrastructure as well as uniform social and cultural offer (Čaldarović, 1999).

CHARACTERISTICS AND POSSIBILITIES OF BUSINESS ACTIVITIES IN THE AREA OF COUNTY OF ZAGREB

Starting a business in today’s environment brings opportunities and challenges. Changing lifestyles demand greater choice of products and services. New technologies and better access to global markets have provided increased business opportunities. At the same time, increased competition, insistence on quality and unremitting pressure for lower costs, just to mention some issues, represent major challenges for business (OECD, 2003).

International integrations and globalization process increase regional specialization, concentration and merging of economic activities as consequences of polarization effects „trickle-down“ and „spread“. Regions are expected to be locomotives of growth in their countries and contribute to development harmonization. It is an actual topic because introduction of European regions has established competitive relations between regions and mutual influence of city and urban region is basic point of problem (Cini et al., 2013). A great input to regional development are also generating business activities, which are realized through dealings especially of small companies. As urban settlements become holders of sustainable development, it is necessary to develop in - areas of advanced social development, green regeneration, that is areas that its attractiveness serves as drivers of economic development and establish positive principles of urban spatial development (Rajović and Bulatović, 2016).

Entrepreneurship is widely seen as an important driver of economic development and employment and productivity growth (The regional Entrepreneurship and Development index, 2013). Most entrepreneurial businesses analysed here operate locally or regionally and are therefore subject to local or regional contextual influences. They are in the category of business activities of small entrepreneurship and family business, i.e. small entrepreneurship companies. While even in the middle of 20th ct. analysed area was mostly agricultural, nowadays this area is
characterized by developed entrepreneurial infrastructure, and changes in economic structure influenced directly on social and functional transformation of the area (Development strategy of County of Zagreb 2011-2013).

Analysing business entities and their activities allows us to determine what role City (Zagreb) has in accordance with its wider area. In attempt to determinate primary function of the city toward its wider territory, business analysis is very helpful in the way it allows classifications according to functional diversity and helps us to allocate cities in one of many functional types. In this research besides establishing which business activities are most important for the peri-urban area, we also take into consideration category of „other“ businesses that includes all activities which are making profits and give services but they do not have specified category of activity. Most of those „other“ activities are lawyer services, bookkeepers, insurance companies, radio stations, casinos, betting houses, holdings, different clubs etc.

With introduction of economic geography concept, international trade has spatial dimension because it takes into consideration characteristics of location where economic activities are conduct. In that way they are influencing at flows of international trade and in the area of localization (spatial location) (Derado et al., 2000). In respect to economy of analysed area, it is characterized with lower indicators when comparing to Croatian average. For example, general GDP is on the level of 76% of Croatian average. GDP per capita in 2013 was 7 780 euros which is also 24% less from Croatian average. Communal expenses for businesses however are little lower from Croatian and regional average while number of entrepreneurial (business) zones and number of employed people in them is above Croatian average. Business zones are anticipated by spatial planning and in the area of Zagreb county there are 57 zones size from 11-20 hectares and with 300 entrepreneurs in them (Development strategy of County of Zagreb 2011-2013).

In the area of County of Zagreb in the mid 2015 there were 6.319 entrepreneurs and most of them (5.503) were in the category of micro-entrepreneurs and 706 were small entrepreneurs. The rest were in the category of middle and large entrepreneurs (Structure of economy in the City of Zagreb and County of Zagreb), Development of local interconnected companies, households and institutions which create special territorial network of local systems in which specific situation of

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2 http://www.svetanedelja.hr
3 www.hgk.hr
development are recognized. County of Zagreb has only 5 per cent of contribution in registered legal entities in Croatia. In that area in the middle of 2015 it was registered 19.283 legal entities from which 11.034 was active (57,2 per cent). In the category of trade companies it was registered 10.655 of them, 9.478 active (89 per cent) (Information on economic flows in the area of Zagreb/County of Zagreb in the first 6 month of 2015).

When analysing employment, the highest employment (in total number of employed persons) in analysed area is in legal entities (82,3 per cent) or 58.648 employed persons. In total number of employed, 80,5 per cent was employed in economic and 19,5 per cent in non-economic activities (www.hgk.hr). From total number of employed in legal entities 61,4 per cent worked in four activities: industry (23,7 per cent), trade/retail (21,8 per cent), construction and building (8,7 per cent) and transportation and storage (7,2 per cent) (Information on economic flows in the area of Zagreb/County of Zagreb in the period I-IX 2014.I-IX.2014). In the profit structure in analysed area, the first is economic activity of trade (49,4 per cent), than manufacturing (29,8 per cent) and on the third place transportation and storage (8 per cent) (Structure of economy in the City of Zagreb and County of Zagreb).

Table 1. Work force in County of Zagreb, 2014
(Data source: Zagreb Chamber Economy area: GDP, employment, manufacturing, work force)

<table>
<thead>
<tr>
<th>Working population (15-64), number</th>
<th>214.647</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active population (employed and unemployed)</td>
<td>91.803</td>
</tr>
<tr>
<td>Employed</td>
<td>71.284</td>
</tr>
<tr>
<td>Unemployed</td>
<td>20.519</td>
</tr>
<tr>
<td>Activity rate %</td>
<td>42.8</td>
</tr>
<tr>
<td>Employment rate %</td>
<td>33.2</td>
</tr>
<tr>
<td>Unemployment rate %</td>
<td>22.3</td>
</tr>
</tbody>
</table>

As for business networking, in the area of County of Zagreb, it is relatively low. Except that clustering could initiate growth of economic subjects and develop new small and middle-sized companies, it could also initiate development of local community and region in whole (Morić, 2013). To stimulate development of entrepreneurship and entrepreneurship milieu is important for many reasons because every of them has different role in company shaping as well as in stability of social structures (Wołowiec and Skica, 2013). The community’s participation at the active entrepreneurial life can be also considered nowadays as a means to increase responsibility, as well as a means to build local capacities for life quality improvement, poverty reduction, individual growth and life – standard development (Teodorescu et al., 2017, according to Ahmad & Abu Talib, 2015; Travis, 2011).

In order for economy and business activities to prosper it is necessary, above all else, to gather, process and analyse data on science and technology utilization in economy, but for the County of Zagreb they are not available because the County does not scale and grade data in order to help entrepreneurs (Development strategy of County of Zagreb 2011-2013).

ANALYSIS OF BUSINESS ENTITIES I.E. BUSINESS ACTIVITIES IN THE AREA OF COUNTY OF ZAGREB

In the area of County of Zagreb in 2014 there was totally 6.319 entrepreneurs or 4 per cent more than year before. From the total number of entrepreneurs who invested in new property, the highest share was in the activity of trade (28,3 per cent) (Investment in Entrepreneurship, 2014). When analysing specialization index in economic structure, local economy has the highest specialization (when comparing to Croatia) in industry sector (index 1,44), manufacturing (1,57)
and in classical tertiary activities (1,36) as well as in agriculture (1,20). Extremely low specialization in economy of this area is in finances (0,20) as well as in professional, scientific and technical activities i.e. those which are considered as basis for future economic development. It is an assumption that development of economy of the region in whole will not be possible without development of those activities. Is there a chance to develop those services on quality basis in such small or mid-size urban centres it is a question for some other research. Figure 3 shows most profitable activities in the County when analysing entrepreneurship income.

The key issue which is emerging in analysis of total income (figure 3) is that the main development restraint in business activities and business function in Zagreb peri-urban area is unequal representation of certain business sectors and complete absence of certain business activities, like those mentioned above.

By analysis of business entities and their activities, it is possible to determine the role of the city according to its wider area. When determining the primary functions of the city, analysis of business activities can help to specify the degree of functional diversification and locate it in one of several functional types. In further text (table 2, figure 4), business activities in cities of peri-urban area of Zagreb are analysed as well as their location. It is obvious from table that business entities in the sector of trade and services are most numerous activities which were mapped in cities (they are making almost 60 per cent of all mapped business entities). They are followed by crafts and other activities from tertiary sector (public services like public administration, finances/insurance in smaller extent and other business activities). There are a significant number of empty or closed business spaces in business structure of analysed cities too (150).

According to urban geographer, Milan Vresk (2002) business activities are mostly emerging in three main morphological shapes: business centres, business streets (ribbons) and specialized business zones. According to shown formation of business activities in some cities, we can conclude that central area of these cities is in the category of business streets. For bigger cities it is characteristic one big street which is vertically connected with other smaller streets giving the city appearance of so-called fish bone. In some of the cities of County of Zagreb (Dugo Selo, Dugi otok, and in classical tertiary activities (1,36) as well as in agriculture (1,20). Extremely low specialization in economy of this area is in finances (0,20) as well as in professional, scientific and technical activities i.e. those which are considered as basis for future economic development. It is an assumption that development of economy of the region in whole will not be possible without development of those activities. Is there a chance to develop those services on quality basis in such small or mid-size urban centres it is a question for some other research. Figure 3 shows most profitable activities in the County when analysing entrepreneurship income.

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6 www.hgk.hr
7 www.hgk.hr
Velika Gorica, Jastrebarsko) this pattern has somewhat different and underdeveloped fish bone shape. In the case of example of City Dugo Selo (figure 5) it is obvious that T-shape concentration along main street (which connects Dugo Selo with the City of Zagreb) and other street which is vertically leading towards Train station, are most important areas and most significant in the context of business concentration. Business entities in sectors of trade (retail) and services are dominating in the business pattern in the analysed streets.

Table 2. Mapped and registered business entities according to sector

<table>
<thead>
<tr>
<th>Business sector</th>
<th>Number of business entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade</td>
<td>400</td>
</tr>
<tr>
<td>Services</td>
<td>459</td>
</tr>
<tr>
<td>Crafts</td>
<td>105</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>85</td>
</tr>
<tr>
<td>Financial services and insurance</td>
<td>82</td>
</tr>
<tr>
<td>Public sector</td>
<td>95</td>
</tr>
<tr>
<td>Other sectors</td>
<td>105</td>
</tr>
<tr>
<td>Empty business spaces</td>
<td>150</td>
</tr>
<tr>
<td>Total</td>
<td>1,481</td>
</tr>
</tbody>
</table>

Moving away from city centre streets is start looking more and more residential and this is the main function which dominates outside city centres. Only few examples of business activities outside city centres can be found because of unsatisfactory road and communal infrastructure. However, in the last two decades many new, larger or smaller buildings emerged which have double purpose. One is residential function while in the ground floor space for business activity is provided. In some cases, big residential complexes are still mostly empty (although they were built 6 or more years ago), including business spaces, due to long-term crisis and large rent. This is the reason why in some analysed areas there are many empty business spaces. Also in those areas, there is higher number of empty business spaces than in city centres, especially from the year 2009, when economic recession started. Some business locations are deserted for many years now.
Other reasons for which inhabitants of analysed cities, according to the people who live in research area, are not deciding more to start their own business are: fear of business failure, lack of personal interest and indifference of people. Nevertheless, with economy recover (GDP and industrial growth is recorded for the last two years) situation could become better.

![Spatial pattern of business entities in different economy sectors: Example City of DugoSelo](Data source: Krunoslav Kranjec, Martina Aničić)

**Figure 5.** Spatial pattern of business entities in different economy sectors: Example City of DugoSelo
(Data source: Krunoslav Kranjec, Martina Aničić)

![Spatial pattern of business entities in different economy sectors: Example City of Sv. Nedelja](Data source: Petra Lacković)

**Figure 6.** Spatial pattern of business entities in different economy sectors: Example City of Sv. Nedelja
(Data source: Petra Lacković)

Other cities (Vrbovec, Ivanić-Grad, Sveta Nedjelja, Samobor) has typical structure with the main square in the middle of the settlement, where most buildings of public institutions are situated as well as traditional crafts and small shops and coffee bars. These are small towns with mediaeval urban core where the most public activities (town hall, courts, postal services, financial institutions etc.) are situated in the centre, while all other activities are dispersed around the city (artisans, health services, shopping centres, industry etc.). Figure 6 shows pattern of business entities in Sv. Nedelja which is the very good example of business concentration in small area in the city centre.
In the City of Sv. Nedelja it is interesting to mention that most of mapped activities is situated in the main five buildings i.e. business facilities in relatively small area which give evidence on concentrating, rather than dispersion of business activity. Other business activities (manufacturing, construction, storage, trade) are situated in entrepreneurial zone outside the city which is several times larger than business area in the city centre (figure 7).

![Economic activities](image)  
**Figure 7.** Relocation of business entities from city centre of Sv. Nedelja to Entrepreneurial zone outside the city, showing process of de-concentration of business activities  
(Data source: Petra Lacković)

It is obvious from this analysis that most business activities in peri-urban-area are concentrated in the small companies and there is a large shortage of big companies, which could give the positive impulse to economy on a wider basis. At the same time, although it was some relocation of business activities from City of Zagreb to its wider area, on the other hand due to lower economic opportunities, highly educated and younger work force has moved from County of Zagreb to the City of Zagreb (where job opportunities are larger and salaries better), taking with them their entrepreneurial potential and initiative (Development strategy of County of Zagreb 2011-2013).

**CONCLUSION**

In this research which was conducted during 2 years data were gathered with the purpose to establish is the peri-urban area of City of Zagreb benefited or not with the development of tertiary sector due to City of Zagreb vicinity. Entrepreneurship is one of the most important economic drivers in this area. Small and middle-sized cities usually have smaller unemployment rate, bigger income and general situation is more transparent. But this is not completely the case in the County of Zagreb. Disadvantages here are insufficiency of certain economic activities which are generators of development as well as lack of social and cultural offer due to vicinity of Zagreb. If economy should prosper and in those context business activities, it is necessary to gather, process and analyse the data how to use the knowledge and technology in economy in order to help entrepreneurs. However, they are not collected or valued yet. In last 15 to 20 years, peri-urban area...
of Zagreb developed tertiary business activities, especially service activities, while agriculture and manufacturing are declining. The biggest decline had agricultural and forestry sector, which share declined for 5 per cent (and somewhat manufacturing). So it can be said that County as whole has developed tertiary sector especially in the classical service activities.

Extremely low level of specialization in this area is in finances (0,20) and professional, scientific and technical activities (0,43) which are, or should be, in the basis of future economic development. It can be presumed that further economic growth will not be possible until number of employed in these activities is not increased.

In addition, analysed business activities are not on the same level as in more developed area of Croatia, which is obvious when analysing and comparing data with Croatian average. It is obvious that most business activities are concentrated in small companies (in the area of County of Zagreb in the mid 2015 there is domination of microentrepreneurs) and there is a lack of big companies, which could be leaders of economy development on a wider basis. Therefore, we can say that both initial hypotheses are confirmed, as some of the most important economic sectors mentioned above are quite underdeveloped yet, but on the other hand there are good potentials of entrepreneurial zones as the places with quality infrastructure and lower communal costs. These spatially planed areas have great significance for future business activities in the analysed area.

Future self-sufficient development has to be flexible and locally rooted on endogenous (no imported) resources and investments, but also open for exchange, cooperation and learning (Derado et al., 2000).

Research showed that there is an obvious lack of some economic activities and it is an assumption that expansion of local economy will not be possible without investment in development of above mentioned activities. This is the main recommendation to enhance economy and tertiary sector, except those one in classical tertiary business activities.

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Submitted: August 12, 2017
Revised: November 11, 2017
Accepted and published online December 20, 2017