

Regional Disparities in Croatia

Miroslav Sić

There are great disparities in the spatial structure of Croatia. This work analyses them on the basis of three characteristic indicators: demographic development, economic development and population supply level. The counties have made the observation framework. The analysis results show that there are pronounced relations core-periphery in Croatia.

Key words: regional disparities, counties, demographic development, economic development, population supply level, core region, periphery

Regionalni dispariteti u Hrvatskoj

U prostornoj strukturi Hrvatske postoje veliki regionalni dispariteti. U ovom radu oni su analizirani na temelju triju karakterističnih pokazatelja: demografskog razvoja, ekonomske razvijenosti i stupnja opskrbljenosti stanovništva. Okvir promatranja bile su županije. Rezultati analize pokazali su da u Hrvatskoj postoje izraziti odnosi centar-periferija.

Ključne riječi: regionalni dispariteti, županije, demografski razvoj, ekonomska razvijenost, opskrbljenost, regija centra, periferija

INTRODUCTION

The awareness of regional disparity existence, as well as the necessity to solve that problem, became prominent in Croatia as early as between two world wars. Great share of poor karst areas, underdevelopment of some regions because of historical reasons, prevailing unemployment in the primary sector and difficulties caused by a predominantly closed economic system, had lead to differentiation of the Croatian regions to economically "active" and "passive" ones. The mentioned appellations spread under the conditions of the ruling agrarian society. The "active" regions had enough arable land, agricultural product surpluses, and enabled confined employment in urban industry. The essential feature of the "passive" regions arose from the fact that they had not enough crops from one harvest to another. The measures to improve the living conditions were consonant with the possibilities of the time: there was a planned removal to rich agrarian regions, finding homes for children, and similar. Simultaneously, there were spontaneous migrations from the "passive" regions towards the "active" ones. The paper written by R. Bićanić (1936) in the proceedings "Kako živi narod" ("How people live") is a testimony to the contemporary problems and activities. This paper has been republished recently.

In the period of the second Yugoslavia, the problems of Croatia's unequal regional development were even more marked. Besides the inherited inequalities, some new ones also appeared as the result of deep socio-economic changes. On the one side, there was a dynamic, chiefly urban industrialisation, and on the other, development of so-called socialistic agriculture by means of collectivisation, and later, by stimulation of the state agricultural-industrial enterprises. The underdeveloped regions of Croatia were defined during the 60s, and then the emphasis was laid on undeveloped municipalities. Sixteen municipalities were declared undeveloped by the fourth five-year plan (1966-1970). They enclosed 19% of the SR Croatia's area, and 10% of its population (Bogunović 1985). In later years, the underdevelopment criteria changed, as well as the number of underdeveloped municipalities. In the last planned period (1981-1985) they embraced 30.4% of Croatia's area, and 14% of its population (Z. Baletić 1985). They were predominantly the municipalities of Lika, Banovina, Kordun and Dalmatinska Zagora.

The independent state of Croatia inherited regional problems of previous periods. During the past decade (1990-2000), regional inequalities were reinforced. It happened because of the war circumstances (1991-1995), or the impacts of the negative geopolitical environment, consequences of the economic transition process, and the centralised state influence. It is generally known that there have not been so big regional disparities on Croatia's territory so far, and that the regional development problems were never so actual.

Therefore, it is understandable that these problems have attracted a great number of authors recently. Demographic aspect of the problems, especially marked in an unfavourable natural population change, a long-time depopulation and ageing, as well as in emigration were analysed by Wertheimer-Baletić (1992, 1996, 2001), Nejašmić (1991, 1996), Akrap, Gelo and Grizelj (1999), and Mikačić (2000). Regional inequalities were equally prominent in the scope of considering urban system (Vresk 1992, 1996; Toskić 1999), economic development trends (Stiperski 1999), that is in synthetic works about regional development and structure of Croatia (Baletić 1991; Sić 1996; Njegač 1999).

In spite of vigorously expressed problems of regional development and requests for a more harmonious spatial organisation, there is neither a regional development strategy, nor has such a policy yet been defined on the state level. Only some partial measures are being carried out, such as helping the areas of special welfare, development of hilly-mountainous areas, and island development stimulation.¹ In connection with Croatia's approach to the European Union and opening possibilities for using structural funds, there have started the discussions about the division of the state territory into larger regions.²

METHODOLOGICAL NOTES

Two problems appeared during this subject's treatment. The first one was caused by lack of the corresponding statistic data important for recognising regional inequalities. The second one relates to the possibilities of presenting spatial distribution of some regional inequality indicators.

A closer look back at the first problem shows that official statistics in Croatia does not announce some standard development indicators on the level of lower government-territorial

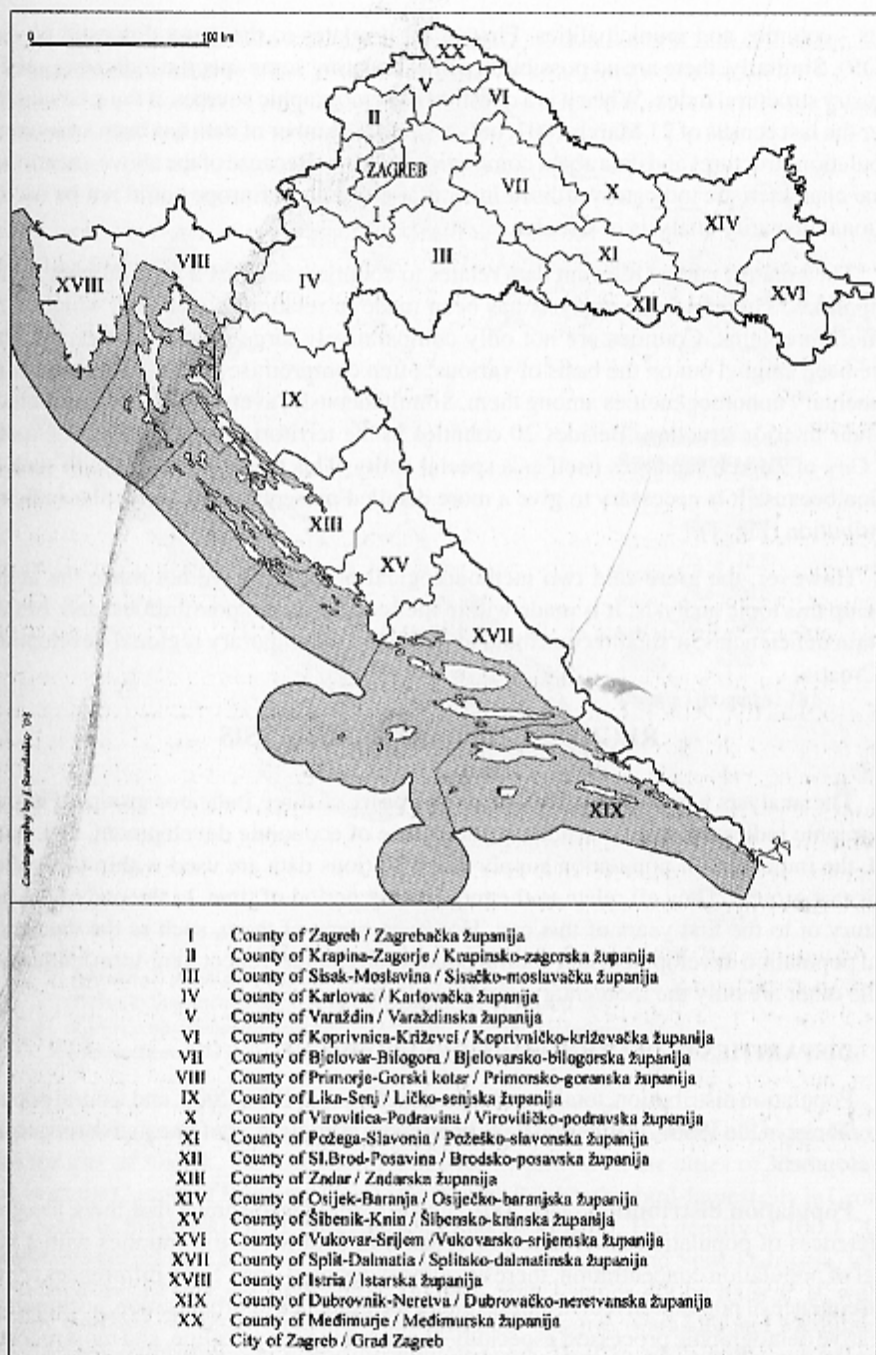


Fig. 1 Counties of the Republic of Croatia
(Source: Statistical Yearbook of the Republic of Croatia 2002, p. 533)

Sl. 1. *Županije Republike Hrvatske*
(Izvor: Statistički ljetopis Republike Hrvatske 2002, str. 533)

units - counties and municipalities. First of all it relates to the gross domestic product (GDP). Similarly, there are no possibilities of calculating some specific indicators such as industry structural index. When it is a question of demographic sources, it must be said that after the last census of 21 March 2001, only a smaller number of data has been announced, population structures and data about commuting missing. Because of the above-mentioned, some characteristic indicators utilised in similar research in Europe could not be used in regional disparity analysis of Croatia.

The greatest part of relevant data relates to counties, and just a little number to municipalities. Therefore, the analysis has been made in relation to counties, which is not without problems. Counties are not only comparatively large spatial entities, but they have been singled out on the basis of various, often compromise criteria. There are some elementary unhomogeneities among them. Simultaneously, averages hide big differences in their interior structure. Besides 20 counties in the territorial organisation of Croatia, the City of Zagreb separates itself as a special entity. This paper also deals with such division because it is necessary to give a more detailed presentation of particular indicator distribution (Fig. 1).

However, the afore-said two methodological problems have not made the author give up this topic analysis. It is made within the scope of given possibilities, and, besides certain deficiencies, it should contribute to noticing contemporary regional development of Croatia.

REGIONAL DISPARITY ANALYSIS

The analysis has been carried out on the basis of three indicator groups. First demographic indicators were considered, then those of economic development, and, at the end, the indicators of population supply level. Various data are used within those three indicator groups. They all relate to the most recent period of time, to the end of the past century or to the first years of this one. However, some of them, such as the data about total population development and natural population change, reflect long-term tendencies, while other are only the momentary condition indicators.

DISPARITIES IN DEMOGRAPHIC DEVELOPMENT

Population distribution, total population development 1991-2001, and natural population change in the 1999-2001 period have been taken as indicators of unequal demographic development.

Population distribution. The 2001 census results have shown that there are great differences of population distribution in Croatia. In contrast to the counties with a high level of population concentration, there are almost deserted ones. Such differences are the consequence of population redistribution under the influence of urbanisation, accumulated negative demographic processes, especially of natural increase decline, and most recently, of the great migration influenced by the war circumstances 1991-1995.

A more detailed analysis shows that 9 counties out of 20 have an above-average population density, over 78.5 inhabitants per sq km (Fig. 2). The following counties have

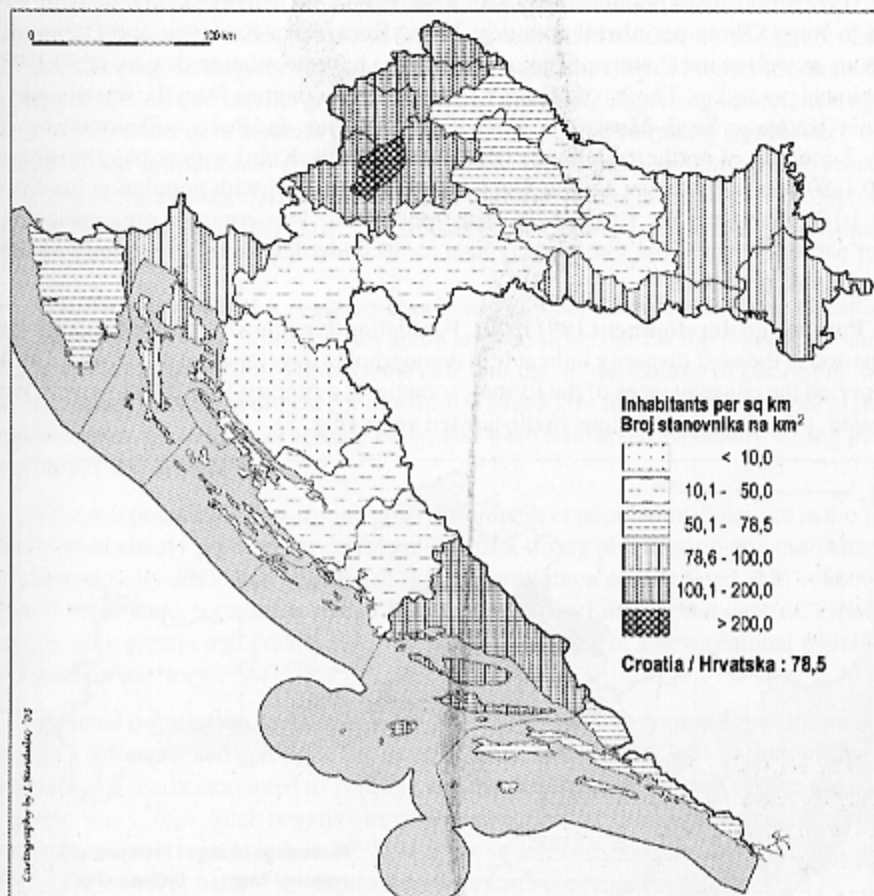


Fig. 2 Population density of Croatia in 2001 by counties
(Source: Statistical Yearbook of the Republic of Croatia, p. 60)

Sl. 2 Gustoća naseljenosti stanovništva Hrvatske 2001. po županijama
(Izvor: Statistički ljetopis Republike Hrvatske 2002, str. 60)

the population density of 78.5-100.0 inhabitants per sq km: the County of Osijek-Baranja with the city of Osijek, the County of Vukovar-Srijem with the cities of Vinkovci and Vukovar, the County of Primorje-Gorski Kotar with Rijeka, the third-largest city in Croatia, the County of SlavonSKI Brod-Posavina with SlavonSKI Brod. The density of 100,1-200,0 inhabitants per sq km can be found in the Counties of Zagreb and Split-Dalmatia, where the second-largest city in Croatia after Zagreb - Split - stands out by its size, as well as in three counties of north-western Croatia (Krapina-Zagorje, Varaždin and Međimurje), which traditionally represent a densely populated area. The City of Zagreb is most densely populated (1,217.4 inh/sq km). If we take the City of Zagreb and the County of Zagreb together, which could be conditionally defined as the metropolitan region of Zagreb, we have the area with the average density of 292.9 inhabitants per sq km.

There are 11 underpopulated counties with population density smaller than the Croatian average. Three peripheral counties: Istria, Koprivnica-Križevci, and Dubrovnik-Neretva, as well as the County of Bjelovar-Bilogora have population density of 50.1-78.4 inhabitants per sq km. These counties are followed by 4 counties from the interior part of Croatia (Karlovac, Sisak-Moslavina, Virovitica-Posravina, and Požega-Slavonia), as well as by 2 counties of northern Dalmatia (Zadar and Šibenik-Knin) with population density of 10.1-50.0 inhabitants per sq km. The County of Lika-Senj with population density of only 10.0 inhabitants per sq km is the least populated. This county's area enclosing a larger part of Mountainous Croatia is typical for its underdevelopment and unfavourable demographic processes.

Population development 1991-2001. Population dynamics during the last inter-census period is the next disparity indicator in demographic development of Croatia. During that period the consequences of the former, sometimes a century-long development, were revealed, as well as the relations in the last ten years (Fig. 3).

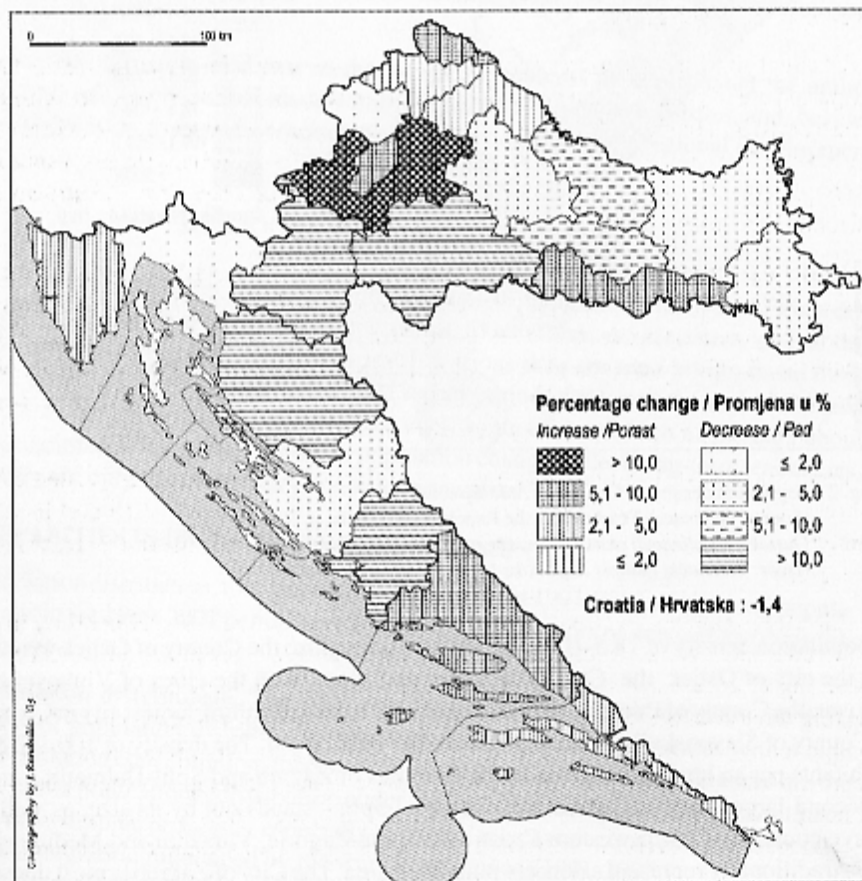


Fig. 3 Population number change in Croatia 1991-2001 by counties

(Source: The Census of Population, 1991; The Census of Population, 2001, <http://www.dzs.hr/Popis>)

Sl. 3. Kretanje broja stanovnika Hrvatske 1991-2001. po županijama

(Izvor: Popis stanovništva 1991; Popis 2001, stranica na mreži: <http://www.dzs.hr/Popis>)

In the 1991-2001 period, the population number in 8 counties, and in the City of Zagreb increased. The greatest total growth of 16.6% was realised in the County of Zagreb, that is in the "exterior ring" of Zagreb. The population number in the City of Zagreb simultaneously increased for 5.4%, so that the growth average of the whole Zagreb agglomeration figured out at 8.3%. Such development even more reinforced the dominant significance of the Zagreb region in relation to other parts of Croatia. The population number also increased in the following counties: Brod-Posavina, Međimurje, Split-Dalmatia (5.1-10.0%), Istria and Dubrovnik-Neretva (2.1-5.0%), as well as in the Counties of Varaždin and Koprivnica-Križevci (2.0% and more).

Twelve counties had a negative population number development. The Counties of Senj, Sisak-Moslavina, Šibenik-Knin and Karlovac stood out for the population number decrease of more than 10%. The extreme case was that of the County of Lika-Senj, where the population decreased almost for one third (-29.8%). In those counties negative demographic trends started proportionally early, and were reinforced especially during the last ten years of the 20th century.

Unequal population density and great differences of population dynamics in the 1991-2001 period clearly point to the consequences of a strong polarisation process. Although they are partially alleviated because of the observation on county level, it is evident that there is significant population redistribution in Croatia. Large urban centres, especially Zagreb, play greater and greater role, and cause formation of a new regional structure of the Croatian territory.

Natural population dynamics 1999-2001. This indicator complements the picture of Croatia's differentiated demographic development. In the 1999-2001 period, the average birth rate in Croatia amounted to 10.2‰, and the death rate to 11.9‰, so that the natural decrease was 1.7‰. Such negative trend started earlier, in 1990, and was continued with tendency of being reinforced (in 1998: -1.2‰; in 1999: -1.6‰; in 2000: -1.6‰, and in 2001: -2.1‰). But natural dynamics was different on county level (Fig. 4).

Four counties still showed positive natural dynamics. It particularly related to the Counties of Split-Dalmatia, Zadar and Dubrovnik-Neretva, which had natural increase starting from 1.1‰. The fourth one: the County of Međimurje, had natural increase lesser than 1.1‰.

All other counties showed negative natural increase, i. e. natural decline, in the considered period. As to six counties, that decline was relatively moderate, to 2‰, but considering 11 counties, it was very high. The most unfavourable values were registered in the following counties: Sisak-Moslavina (-4.2‰), Koprivnica-Križevci (-4.4‰), Bjelovar-Bilogora (-4.9‰), Krapina-Zagorje (-5.2‰), Karlovac (-6.6‰) and Lika-Senj (-7.2‰). These counties generally show unfavourable demographic trends, but have different possibilities of economic development. Northern counties in the hinterland of Zagreb show a more stable development stimulated by a new agriculture commercialisation, as well as by the expansion of private enterprise in secondary and tertiary activities. On the contrary, the area southwards of Karlovac (Kordun), south-westwards of Sisak (Banovina), and the whole area of Lika represent a markedly undeveloped region with long-lasting unfavourable development trends, so it is a typical periphery.

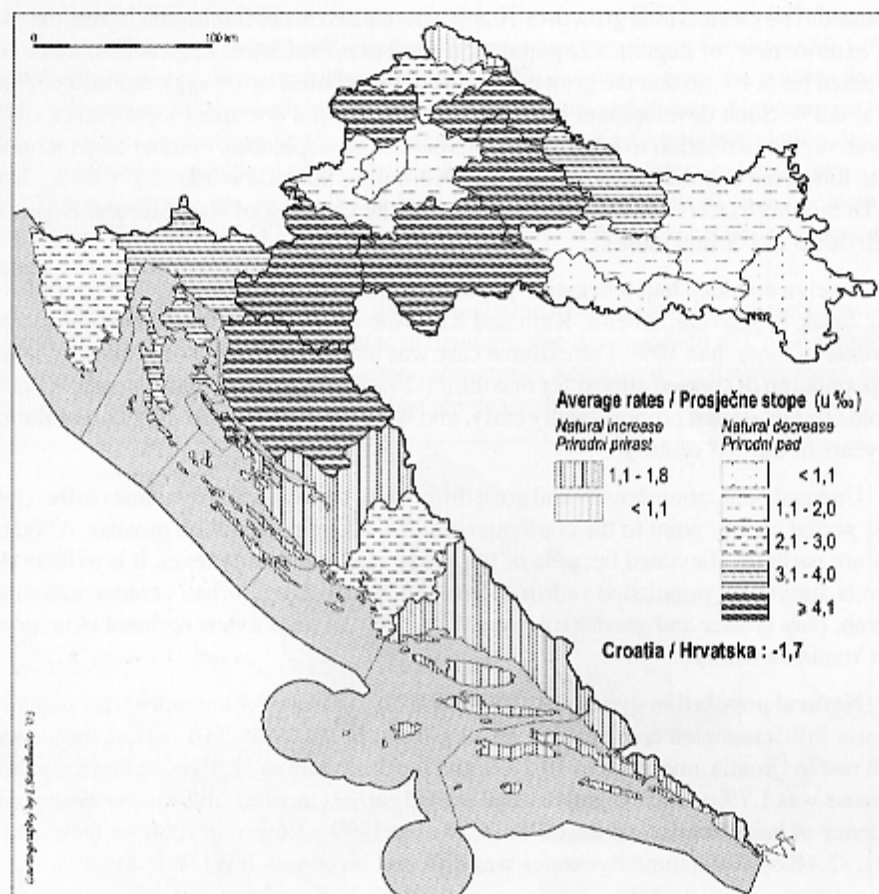


Fig. 4 Natural population change in Croatia 1999-2001 by counties
(Source: Central Bureau of Statistics of the Republic of Croatia)

Sl. 4. Prirodno kretanje stanovništva Hrvatske 1999-2001. po županijama
(Izvor: Državni zavod za statistiku Republike Hrvatske)

DISPARITIES IN ECONOMIC DEVELOPMENT

Number, i. e. density of business subjects, firm total income, investments into long-lasting properties, direct foreign investments and the number of the unemployed have been taken as disparity indicators in economic development.

Number of business subjects - firms. Only economic subjects are included: trading companies, enterprises and co-operatives. This indicator's economic significance is emphasised in that way.

Only the City of Zagreb and 3 counties had an above-average representation of firms over 17.0 per 1,000 inhabitants (Fig. 5). Zagreb concentrated the largest number of firms

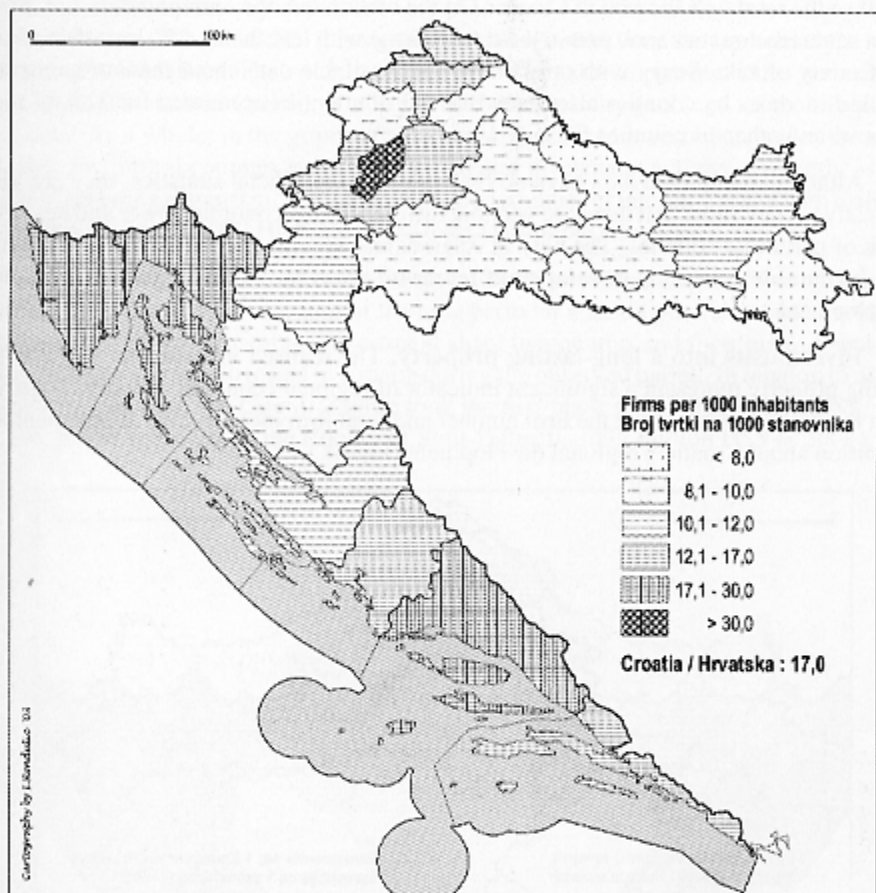


Fig. 5 Density of business enterprises in 2002 by counties.
(Source: Statistical Yearbook of the Republic of Croatia 2002, p. 560)

Sl. 5. Gustoća poslovnih subjekata 2002. po županijama
(Izvor: Statistički ljetopis Republike Hrvatske 2002, str. 560)

(33.0/1000 inhabitants). It was followed by the County of Istria (26.3), and two counties with macro-regional centres: the County of Primorje-Gorski Kotar (21.69), and the County of Split-Dalmatia (17.5). The County of Međimurje (16.3), the County of Dubrovnik-Neretva (16.1), and the County of Zagreb were close to the average. The Counties of Vukovar-Srijem, Virovitica-Podravina, Slavonski Brod-Posavina, Sisak-Moslavina and Požega-Slavonia had the smallest density of firms. On the contrary, there were counties with difficulties in economic development, and weak urban centres.

Total firm income. As already mentioned in this paper, the state statistics does not give the data about gross domestic product on county level. Only unofficial data about the entrepreneurs' income realised in Croatia in 2000, and published by the Financial agency (FINA)³ were available.

According to those data, the firms with a seat in the City of Zagreb realised almost a half of the total firm income in Croatia. On the other hand, the entrepreneurs, i. e. firms from some ten counties took part in the total income with less than 1.5%, least those from the County of Lika-Senj - with only 0.3%. The available data about the entrepreneurs' realised incomes by counties also show that 1/3 of counties accounted for 81% of total income, and other 14 counties for only 19%.

Although the quoted data have no real value by the official statistics, they are very indicative. They show that there are very big differences in economic power and development of particular counties. The City of Zagreb, and several counties with large centres and favourable economic development represent main footholds of positive regional development.

Investments into a long-lasting property. The realised investments into a long-lasting property represent a significant indicator of regional economic activity. Together with the previous data about the firm number and total firm income, they supplement the cognition about Croatia's regional development (Fig.6).

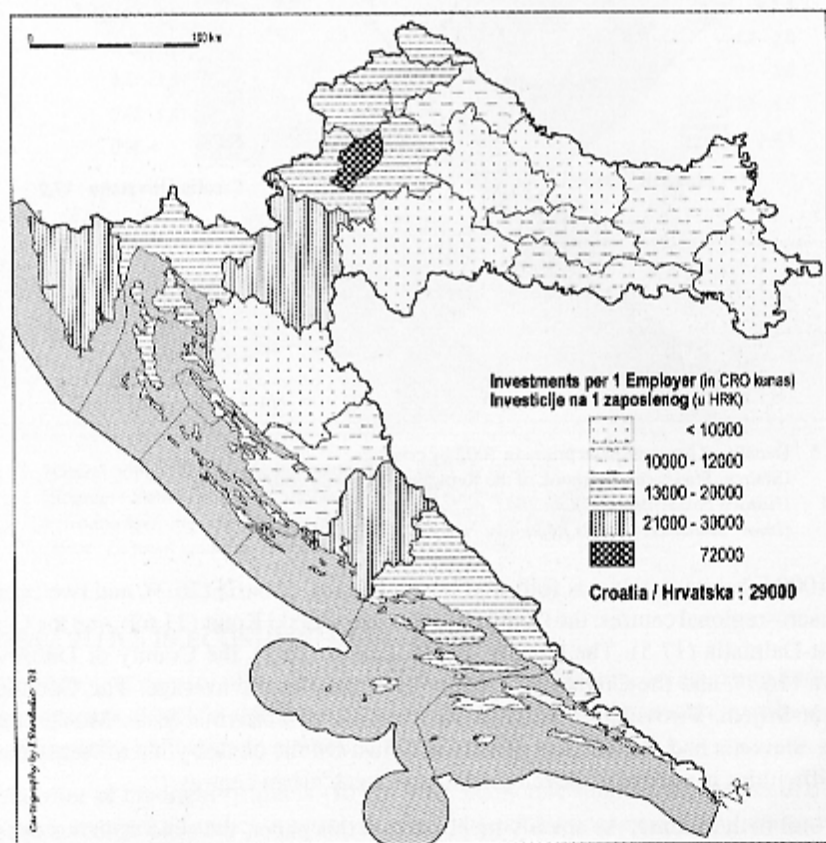


Fig. 6 Realised investments into a long-lasting property in 2000 by counties (Source: Statistical Yearbook of the Republic of Croatia 2002, p. 620)

Sl. 6. Ostvarene investicije u dugotrajnu imovinu 2000. po županijama (Izvor: Statistički ljetopis Republike Hrvatske 2002, str. 620)

As it could be expected, the biggest investments into a long-lasting property per one employed in 2000 were realised in the City of Zagreb (72,000 HRK), then followed the County of Istria (30,000 HRK). It is significant that all other counties lag behind the state average (29,000 HRK). The counties of the secondary development centres are among them (Split, Rijeka and Osijek), which points to the stability problems of their regional functions. As a whole, in the group of counties with realised investments under the state average, the littoral counties stand out by a greater investment activity, evidently as the result of investing in tourism. The underdeveloped counties of interior Croatia with realised investments under 10,000 HRK are in the least favourable situation.

Direct foreign investments. These investments have been expressed cumulatively for the 1993-2002 period. Because of the long period it was not possible to use a relative indicator, but only a percentage investment share by counties and their rank. About 7.5 billion US\$ totally was invested in Croatia during the observed period. In relation to direct foreign investments, the City of Zagreb took the first place with 5,510 million US\$, i. e. 73.7%. It was followed by the County of Split-Dalmatia (432 million US\$ or 5.8%), the

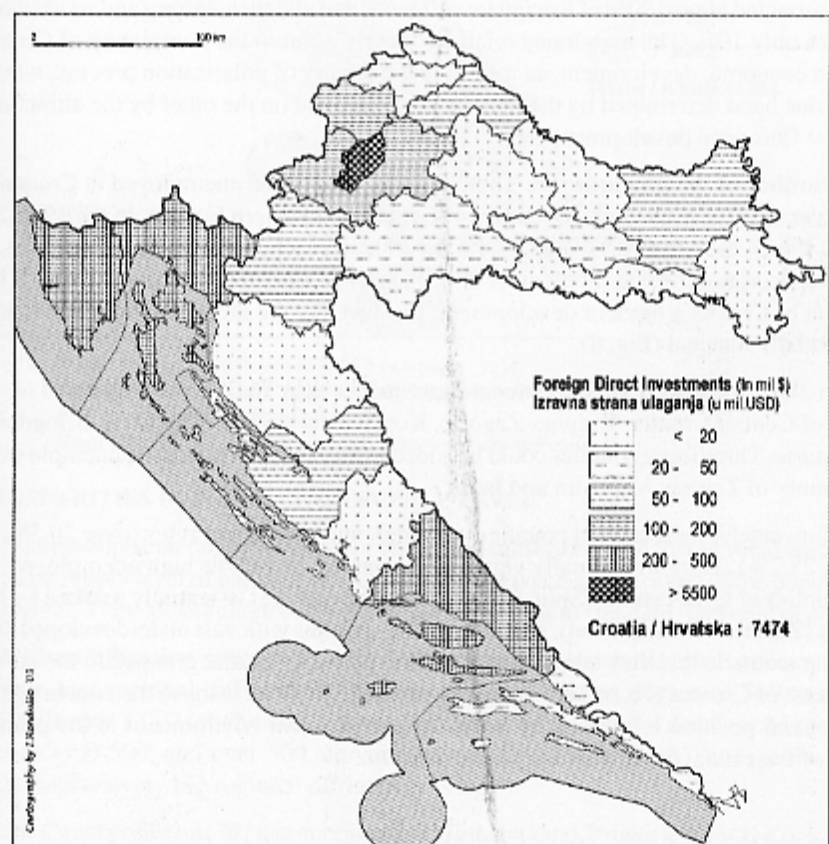


Fig. 7 Direct foreign investments into the Republic of Croatia 1993-2002 by counties (Source: Croatian National Bank)

Sl. 7. Izravna strana ulaganja u Republici Hrvatsku 1993-2002. po županijama (Izvor: Hrvatska narodna banka)

County of Istria (378 million US\$ or 5.1%) and the County of Primorje-Gorski Kotar (367 million US\$ or 4.9%). If we add the County of Zagreb (197 million US\$ or 2.6%) to the City of Zagreb, we come to the conclusion that central Croatia attracted about 1/3 of all direct foreign investments, and all other counties only 1/3 (Fig. 7). Such key significance in foreign investments, then in domestic ones, as well as previously marked demographic concentration, clearly show that Zagreb has become the central region of Croatia, or, according to Friedmann (1966), the core region in the phase of prevailing national importance. A strong regional identity of Zagreb, and possibilities of its individual role in the European integration process was pointed to earlier by Jordan (1992), while Sić (1996) connected its core function with the first-rate significance of the Zagreb node.

However, another comparison is possible, different, but equally significant. If one singles out all direct foreign investments realised in the north-western and western part of the country, i. e. in the City of Zagreb, County of Zagreb, County of Primorje-Gorski Kotar, County of Krapina-Zagorje, County of Varaždin, and in the County of Međimurje, he comes to the information that all the counties close to the countries of the European Union attracted almost 90% of foreign investments, and all other, eastern and south-eastern counties only 10%. The mentioned relations clearly point to the complexity of Croatia's modern economic development, as well as to the duality of polarisation process, which is on the one hand determined by the interior core role, and on the other by the attraction of the west European development foci.

Number of the unemployed. There is a high rate of the unemployed in Croatia, the highest among the transitional countries of Central and Eastern Europe. In the 1996-2001 period, it increased from 15.4% to 20.4%. In 2002, it reached its maximum (25.9%), and has been decreasing since (September 2003: 18.3%).⁴ Unemployment represents a huge problem of Croatia's modern development. But just like the afore-mentioned indicators, it is spatially unequal (Fig. 8).

In 2001, the lowest unemployment rate, smaller than 16.0%, was registered in 4 counties of Central Croatia: Krapina-Zagorje, Koprivnica-Križevci, Bjelovar-Bilogora and Međimurje. Three more counties could be added to that group of moderate unemployment: the County of Zagreb, Varaždin and Istria.

Conversely, there are ten counties with high unemployment rates (over 20.5%, that is over 25.2%). They are mutually very heterogeneous: there is as high unemployment in the counties of large centres (Split, Osijek), as in the counties essentially marked by large centres (Zadar, Slavonski Brod), as well as in the counties with vast underdeveloped areas. It is characteristic that they are, except in central parts of Croatia, grouped in the east and south-east of Croatia, i. e. in Slavonia and Dalmatia. This fact leads to the conclusion that a peripheral position reinforced by unfavourable political environment is the principal factor of their unfavourable employment situation.

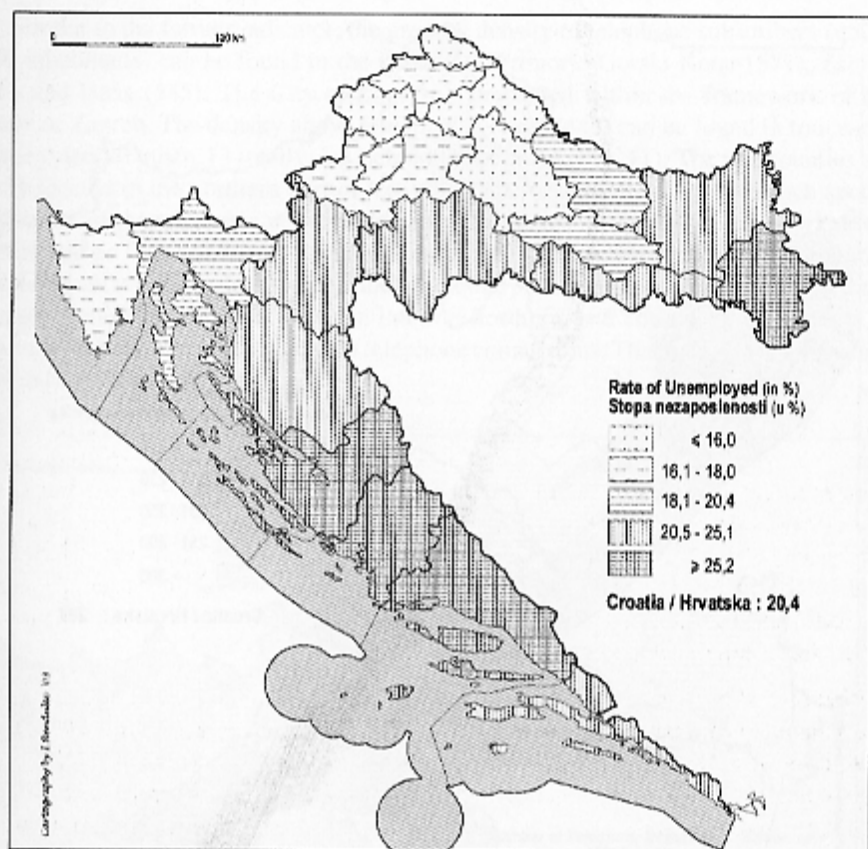


Fig. 8 Number of the unemployed in 2001 by counties
(Source: The Census of Population 2001, <http://www.dzs.hr/Popis>)

Sl. 8. Broj nezaposlenih 2001. po županijama
(Izvor: Popis 2001, stranice na mreži <http://www.dzs.hr/Popis>)

DISPARITIES IN POPULATION SUPPLY LEVEL

Automobilisation degree, density of telephone subscribers and that of retail trades, as well as the supply level of banking services, have been taken as indicators of the population supply level. They all simultaneously point to the population standard, personal or social.

Automobilisation stage is a traditional indicator of standard, urban concentration tendency, and regional differences. With its automobilisation degree of 269 personal automobiles per 1,000 inhabitants, Croatia significantly lags behind developed European countries (400-500, and over 500 automobiles per 1,000 inhabitants), and, at the same time, it displays very big regional differences (Fig. 9).

The County of Istria (397 automobiles/1,000 inhabitants), Primorje-Gorski Kotar (347) and the County of Zagreb (311) show the highest automobilisation degree. The official statistics does not single out Zagreb here, but includes it into the homonymous county. In the opposite case Zagreb would be in the first place. With no regard to such methodology,

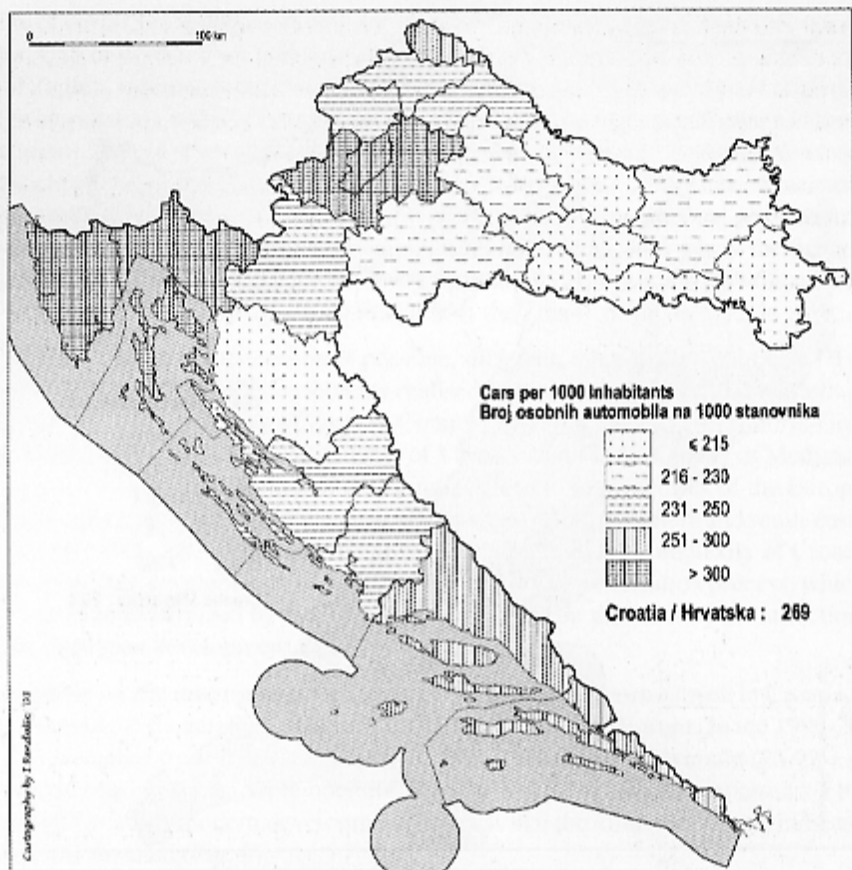


Fig. 9 Automobilisation degree in 2001 by counties
(Source: Statistical Yearbook of the Republic of Croatia 2002, p. 650)

Sl. 9. Stupanj automobilizacije 2001. po županijama
(Izvor: Statistički ljetopis Republike Hrvatske, 2002, str. 650)

the highest level of automobilisation can be found in those areas that have always been prominent by their development and significance. The County of Split-Dalmatia (274) and that of Dubrovnik-Neretva (269), with automobilisation density above or on the Croatian average level, can also be added to the afore-mentioned group.

In contrast to the afore-said counties, there are those with a low (under 250 automobiles/1,000 inhabitants) or very low (under 215) automobilisation degree. It is characteristic that the counties of northern Croatia prevail in that group, which points to regional differences north - south.

Telephone network density has been calculated on the basis of the total number of fixed and mobile telephone network subscribers in 2001.³ It is certain that the density presented only on the basis of mobile network would be a better indicator of the population supply level. But this is impossible to do because a great expansion of mobile network did not begin before 2002 and 2003, and there are no official data for that.

Similar to the former indicator, the greatest density of telephone subscribers (<500/1,000 inhabitants) can be found in the County of Primorje-Gorski Kotar (571), Zagreb (551), and Istria (545). The City of Zagreb is presented within the framework of the County of Zagreb. The density above Croatia's average (447) can be found in four more counties, and all other, 13 totally, lag behind the average (Fig. 11). The last counties are mostly located in the northern part of Croatia. Two conclusions arise from such spatial distribution of the telephone network density. The biggest differences in network development can be found between developed and more urbanised counties, and the counties affected by unfavourable demographic and economic processes. But, simultaneously, there are more significant contrasts between interior, northern, and coastal, southern parts of Croatia, which are better supplied with telephone connections. That points to the influence of tourist development.

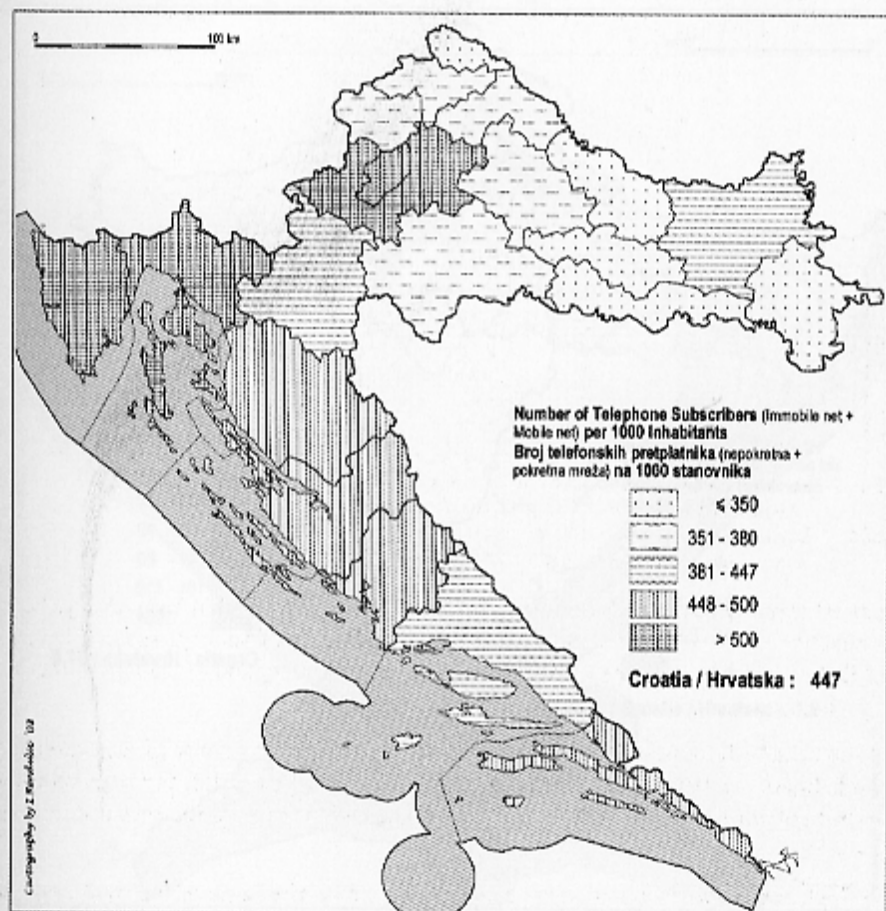


Fig. 10 Telephone network density in 2001 by counties

(Source: Statistical Yearbook of the Republic of Croatia 2002, p. 650)

Sl. 10. Gustoća telefonske mreže 2001. po županijama

(Izvor: Statistički ljetopis Republike Hrvatske 2002, str. 650)

Retail trade density. This indicator has been deduced out of the statistical data about distributive trade. On this stage of retail trade development in Croatia, it is still indicative, because small shops account for 70% of that trade, and trade chains⁶ for 30%.

Retail trade density by counties points to the role of the City of Zagreb, which has 1,034 shops per 100 sq km on its territory. A greater density can also be found in the County of Međimurje (109.6), Varaždin (58.8), Split-Dalmatia (45.6), Zagreb (40.7), and Primorje-Gorski Kotar (38.7). Accordingly, retail trade is concentrated in the area of the Zagreb urban region (37% of all shops), and in several larger cities (Fig. 11).

On the other hand, there is a wide zone of low retail trade density, under the Croatian average (37.6), which includes all other counties. It expands from northern Dalmatia, across Lika, Kordun and Banija to western Slavonia.

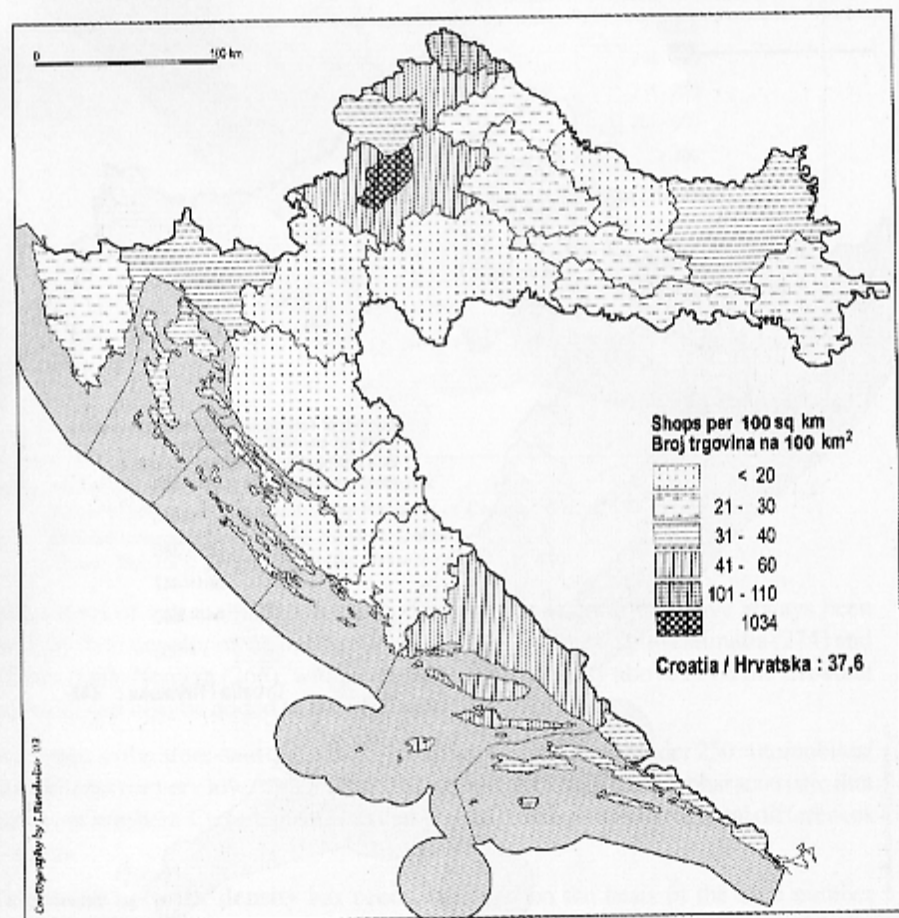


Fig. 11 Retail trade density in 2000 by counties

(Source: Statistical Yearbook of the Republic of Croatia 2001, p.p. 653-657)

Sl. 11. Gustoća trgovine na malo 2000. po županijama

(Izvor: Statistički ljetopis Republike Hrvatske 2001, str. 653-657)

Supply level of banking services has been analysed according to the spatial distribution of bank subsidiaries and bank offices, as well as to the cash machine distribution. By mid-2003, there were 1,029 bank subsidiaries and bank offices and 1,436 installed cash machines in Croatia's bank business network. During the 2000-2003 period, the number of subsidiaries and bank offices increased for 34.8%, and the number of cash machines for 95.1%. As the banking market is still relatively underdeveloped, the increase dynamics of the mentioned bank units is very high.

Another characteristic of the bank system, besides dynamic development, is a very high level of its concentration and density. 19.6% (5.4 per 100 sq km) of subsidiaries and bank offices are concentrated in the City of Zagreb and the County of Zagreb. There follow the Counties of Split-Dalmatia (12.1%), Primorje-Gorski Kotar (11.8%) and Istria (10.7%). The 4 afore-said counties, together with the City of Zagreb, account for 54.2% of the total mentioned bank units in Croatia (Fig. 12).

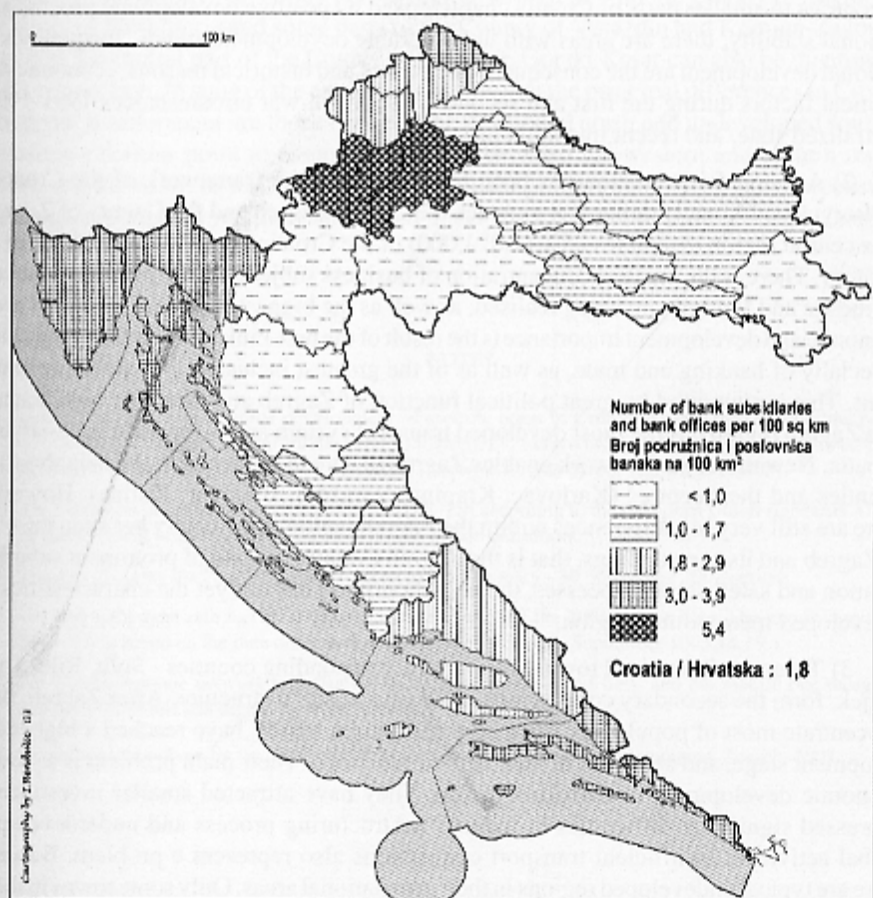


Fig. 12 Number of bank subsidiaries and bank offices in 2003 by counties
(Source: Bilten o bankama, 3(7), Hrvatska narodna banka, Zagreb 2003)

Sl. 12. Broj podružnica i poslovnica banaka u 2003. po županijama.
(Izvor: Bilten o bankama, 3(7), Hrvatska narodna banka, Zagreb, 2003)

It is similar to the number of installed cash machines and their density. The City of Zagreb and the County of Zagreb account for 29.2% of the total cash machine number. There follow the Counties of Primorje-Gorski Kotar (11.0%), Split-Dalmatia (10.9%) and Istria (10.2%). The City of Zagreb and the counties of larger regional centres developed the largest cash machine networks in the mentioned period. A greater role of the Adriatic counties in the cash machine network development can also be noticed, which is the consequence of tourism influence.

CONCLUSION

Based on the carried out analysis of the characteristic regional development indicators or regional disparities in Croatia, one comes to some fundamental conclusions:

1) Great regional differences are characteristic for modern development of Croatia. In contrast to smaller parts of Croatia characterised by positive development process and regional stability, there are areas with unfavourable development trends. Inequalities in regional development are the consequence of natural and historical reasons, economic and political factors during the first and second Yugoslavia, war circumstances 1991-1995, centralized state, and recent transition processes.

2) A marked core region has been formed within the framework of the Croatian territory. Conditionally defined, it includes the City of Zagreb and the County of Zagreb. This central region assembles 25% (1,074,000) of the Croatian population on 6.6% of its territory. There is the greatest concentration of business subjects, the biggest investments (domestic and foreign) are being realised, as well as the biggest income. The core's great economic and development importance is the result of the first-rank role of tertiary activities, especially of banking and trade, as well as of the greatest inclusion into global development. This is supported by great political function of Zagreb and its traffic significance. The Zagreb region has the most developed transport system and is the most accessible in Croatia. New motorway network enables Zagreb to spread influence to the neighbouring counties and their centres (Karlovac, Krapina, Varaždin, Bjelovar, Kutina). However, there are still very big differences within the Zagreb region, specifically between the City of Zagreb and its surroundings, that is the Zagreb County. In spite of prominent suburbanisation and satellisation processes, the neighbourhood has not yet the characteristics of a developed metropolitan region.

3) Three medium-sized towns within the corresponding counties - Split, Rijeka and Osijek, form the secondary core regions in Croatia's spatial structure. After Zagreb, they concentrate most of population, show metropolisation trends, have reached a higher development stage, and stand out in their central functions. Their main problem is a slower economic development in transition period. They have attracted smaller investments, expressed significant difficulties in industry restructuring process and underdeveloped global activities. Insufficient transport connections also represent a problem. Besides, there are typical undeveloped regions in their gravitational areas. Only some towns in these areas have a positive impact on the regional development (Zadar, Pula). Because of all afore-mentioned, the secondary core regions still represent relatively unstable structures in imbalance with the dominating role of Zagreb.

4) In contrast to the national core and secondary core regions, there are large undeveloped and peripheral areas. The region southwards from Karlovac and Sisak, as well as that northwards from Zadar and Šibenik, represent the largest compact undeveloped regions in Croatia. Similar unfavourable development trends can be noticed in the whole County of Lika-Senj, and some parts of the Counties of Primorje-Gorski Kotar, Karlovac, Sisak-Moslavina, Zadar and Šibenik-Knin: sparse population, prominent, often long-time depopulation, lack of more important centres and economic undevelopment. It is a marked periphery, and, regarding its size, could be defined as national periphery. Its specific is that it is not situated in the peripheral, but in the interior part of the Croatian territory.

5) The analysis has also shown that the regional development of Croatia is influenced by wider, European relations. The counties, or regions closer to the European Union countries, have realised stronger connections with developed regions of that area, so they develop more rapidly and harmoniously. This is especially the case with Istria, which already has the features of a trans-border region, as well as with the County of Zagreb. The County of Međimurje and some parts of the County of Varaždin and Krapina-Zagorje, as well as the central part of the County of Primorje-Gorski Kotar can also be mentioned in this connection. In spite of the expanded opinion that the principal differences in Croatia's regional development are those between the developed north and undeveloped south, the existing relations point to essential contrasts between the western and eastern regions. They are the result of the European development process activity, or more precisely, of the centre-periphery relation established under the influence of the European Union.

NOTES

- 1 Three laws deal with regional development of specific areas in Croatia: 1) Zakon o područjima posebne državne skrbi (Narodne novine 26/2003 and 138/2003), 2) Zakon o brdsko-planinskim područjima (Narodne novine 34/99 and 32/02), and Zakon o otocima (Narodne novine 12/02, 32/02 and 117/03).
- 2 It is a question of territorial unit classification (NUTS) according to the European Union standards. Division by counties will probably be respected in NUTS region definition.
- 3 The data given by the Financial agency relate to the 1 January - 30 September 2002 period.
- 4 The unemployment rate has been calculated on the basis of the 2001 census data. The rate is significantly lower if it is based on the data obtained by the Labour force poll (September 1003:14.1%).
- 5 The fixed telephone network includes the subscribers in firms and flats, and the mobile one those of the analogue (Mobitel) and digital network (Cronet).
- 6 The information given by the Trade sector of the Croatian Chamber of Commerce, Zagreb, 2003.

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SAŽETAK

Regionalni dispariteti u Hrvatskoj

Miroslav Sić

Spoznaja o postojanju regionalnih nejednakosti i o potrebi njihovog rješenja u Hrvatskoj je došla do izražaja već između dva svjetska rata. Veliko raširenje prirodno siromašnih krških prostora, nerazvijenost nekih krajeva zbog povijesnih razloga, prevladavajuća zaposlenost u primarnom sektoru i teškoće proizašle iz pretežno zatvorenog ekonomskog sustava doveli su do diferenciranja hrvatskih krajeva na one gospodarski "aktivne" i "pasivne". "Aktivni" su krajevi imali dovoljno obradive zemlje, viškove poljoprivrednih proizvoda i omogućivali su ograničenu zaposlenost u gradskoj industriji. Bitno obilježje "pasivnih" krajeva proizlazilo je iz činjenica da nemaju dovoljno žitarica od jedne do druge žetve. Poduzete mjere u cilju poboljšanja uvjeta života bile su u skladu s tadašnjim mogućnostima: obavljalo se plansko preseljavanje u bogate agrarne krajeve, udomljavanje djece i sl. Istovremeno su tekle spontane migracije iz "pasivnih" prema "aktivnim" krajevima. O tadašnjim problemima i aktivnostima dobro svjedoči rad R. Bičanića (1936.) u zborniku "Kako živi narod", koji je nedavno ponovo tiskan.

U razdoblju druge Jugoslavije nejednaka razvijenost Hrvatske još više je došla do izražaja. Pored nasljednih razlika pojavile su se i nove, kao rezultat dubokih socio-ekonomskih promjena. Provodila se, s jedne strane, dinamična industrijalizacija, pretežno urbano orijentirana, a s druge strane je forsiran razvoj tzv. socijalističke poljoprivrede, kroz kolektivizaciju, i, u kasnijoj fazi, poticanjem širenja poljoprivredno-industrijskih poduzeća ("PIK"-ova). Tijekom 60-ih godina definirana su nedovoljno razvijena područja Hrvatske, a zatim je težište stavljeno na nerazvijene općine. U posljednjem planskom razdoblju (1981.-1985.) one su obuhvaćale 30,4 % površine i 14,8 % stanovništva Hrvatske. Pretežno su to bile općine Like, Banovine, Korduna i Dalmatinske zagore. Stvaranjem samostalne države Hrvatske nasljedeni su, prema tome, i regionalni problemi iz prethodnih razdoblja. Tijekom proteklog desetljeća 1990.-2000. godine regionalne su se nejednakosti još više pojačale. Razlog su ratne prilike 1991.-1995., odnosno utjecaji negativnog geopolitičkog okruženja, posljedice gospodarske tranzicije i utjecaji centralizirane države. Opća je spoznaja da nikad do sada na prostoru Hrvatske nisu postojali tako veliki regionalni dispariteti i nikad do sada problematika regionalnog razvoja nije bila tako aktualna.

Unatoč tako izraženim regionalnim problemima, na državnoj razini još nije definirana strategija regionalnog razvoja niti je prihvaćena sustavna politika takvog razvoja. Provede se samo parcijalne mjere kao što je potpomaganje područja od posebne državne skrbi, razvoj brdsko-planinskih područja i poticanje razvoja otoka. Povezano s približavanjem Hrvatske Europskoj uniji i otvaranjem mogućnosti za korištenjem njezinih strukturnih fondova, počele su rasprave o podjeli državnog teritorija na veće regije.

Težišni dio ovoga rada analizira regionalne disparitete u Hrvatskoj. Analiza je provedena na temelju tri skupine pokazatelja. Najprije su razmotreni demografski pokazatelji, zatim pokazatelji ekonomske razvijenosti i, na kraju, pokazatelji opskrbljenosti

stanovništva. Unutar tih triju skupina pokazatelja koriste se podaci koji su bili dostupni u službenim izvorima. Okvir promatranja su županije (sl. 1).

Kao demografski pokazatelji nejednolikog regionalnog razvoja Hrvatske uzeti su razmještaj naseljenosti, razvoj stanovništva 1991.-2001. godine i prirodna dinamika stanovništva 1991.-2001. godine (sl. 2-4). Analiza je pokazala velike razlike u gustoći naseljenosti (Zagreb i Zagrebačka županija: 292,9 st/km², Ličko-senjska županija: 10,0 st/km²) i nejednaku populacijsku dinamiku kao posljedicu polarizacijskog razvoja: broj stanovnika 1991.-2001. porastao je u 8 županija (Zagrebačka županija 16,6 %, ali grad Zagreb samo 5,4 %), a smanjio se u 12 županija. Premda Hrvatska 1999.-2001. u cjelini bilježi negativnu prirodnu dinamiku stanovništva, razlika po županijama su značajne i one su, isto tako, odraz nejednakih uvjeta regionalnog razvoja.

Na disparitete u ekonomskom razvoju ukazuju broj poslovnih subjekata, ukupni prihod tvrtki, investicije u dugotrajnu imovinu, izravna strana ulaganja i broj nezaposlenih (sl. 5-8). Kao i kod stupnja demografske koncentracije i demografskog razvoja, i kod ovih pokazatelja dolazi do izražaja dominantno značenje Zagreba i Zagrebačke županije kao središnje hrvatske urbane regije, u manjoj mjeri uloga sekundarnih urbanih centara i nekih regija, što je slučaj Istre. Razlike u stopi nezaposlenosti odražavaju istovremeno gospodarski dinamičnije županije od onih koje zaostaju u tome razvoju.

Kao pokazatelji opskrbljenosti stanovništva uzeti su stupanj automobilizacije, gustoća telefonske mreže, gustoća trgovina na malo i opskrbljenost bankarskim uslugama (sl. 9-12). Po stupnju automobilizacije Hrvatska zaostaje za razvijenim europskim zemljama uz istovremeno velike unutrašnje razlike. Slično je sa gustoćom telefonske mreže koja također pokazuje prevladavajuću ulogu županija velikih centara, odnosno županija zapadnog dijela Hrvatske. Kad se radi o gustoći trgovina na malo, onda maksimalne razlike dolaze do izražaja između Zagreba i Zagrebačke županije, tj. zagrebačke urbane regije (37 % svih trgovina na malo) i ostalih dijelova Hrvatske. I četvrti pokazatelj opskrbljenosti stanovništva – razvijenost bankarskih usluga pokazuje prevladavajuću ulogu Zagrebačke regije (19,6 % podružnica i poslovnica banaka i 29,2 % bankomata). Stupanj financijske koncentracije u toj regiji je nesumnjivo još veći.

Analiza karakterističnih pokazatelja regionalnog razvoja omogućila je donošenje sljedećih zaključaka:

1. Za suvremeni razvoj Hrvatske značajni su veliki regionalni dispariteti. Nasuprot manjim dijelovima Hrvatske koje obilježavaju pozitivni razvojni procesi i regionalna stabilnost, nalaze se prostrana područja s nepovoljnim razvojnim tendencijama. Nejednakosti u regionalnom razvoju posljedica su prirodnih i povijesnih razloga, ekonomskih i političkih faktora za prve i druge Jugoslavije, ratnih prilika 1991.-1995., centralizirane države i novijih tranzicijskih procesa.

2. U okviru hrvatskog prostora formirala se izrazita regija jezgre. Uvjetno definirana ona obuhvaća grad Zagreb i Zagrebačku županiju. Ta centralna regija na 6,6 % teritorija okuplja 25 % (1,074.000) stanovništva Hrvatske, ima najveću koncentraciju poslovnih subjekata, ostvaruje najveći dohodak. Njezino veliko ekonomsko i razvojno značenje rezultat je prvorazredne uloge tercijarnih djelatnosti, osobito bankarstva i trgovine i najveće

uključenosti u globalni razvoj. Tome također doprinosi velika politička i šira društvena funkcija Zagreba i njegovo primarno prometno značenje. Zagrebačka regija ima najrazvijeniji prometni sistem i najdostupnija je u Hrvatskoj. Nova mreža autocesta omogućava širenje Zagreba na susjedne županije i njihove centre (Karlovac, Krapina, Varaždin, Bjelovar, Kutina). Međutim, unutar Zagrebačke regije postoje još uvijek velike razlike između grada Zagreba i njegove okolice, odnosno istoimene županije. Unatoč izrazitim procesima suburbanizacije i satelitizacije, okolica još nema obilježja karakteristična za razvijene metropolitanske regije.

3. Tri srednjevelika grada unutar odgovarajućih županija – Split, Rijeka i Osijek u prostornoj strukturi Hrvatske formiraju regije sekundarnih jezgri. Poslije Zagreba oni koncentriraju najviše stanovništva, pokazuju tendencije metropolitanizacije, dostigli su viši stupanj razvijenosti i ističu se svojim centralnim funkcijama. Njihov osnovni problem je sporiji ekonomski razvoj u periodu tranzicije. Oni su privukli manje investicije, ispoljili su značajne teškoće u procesu restrukturiranja industrije i slabije razvili djelatnosti globalizacijskog karaktera. Problem je i nedovoljna prometna povezanost. Uz to, u njihovim gravitacijskim arealima postaje tipična nerazvijena područja. Samo neki gradovi u tim arealima pozitivno utječu na regionalni razvoj (Zadar, Pula). Zbog svega navedenog, regije sekundarnih jezgri predstavljaju još uvijek nestabilne strukture, u neravnoteži u odnosima na dominirajuću ulogu Zagreba.

4. Nasuprot nacionalnoj jezgri i regijama sekundarnih jezgri nalaze se prostrana nerazvijena i periferna područja. Prostor južno od Karlovca i Siska i sjeverno od Zadra i Šibenika najveće je kompaktno nerazvijeno područje u Hrvatskoj. Ličko-senjska županija u cjelini te dijelovi Primorsko-goranske, Karlovačke, Sisačko-moslavačke, Zadarske i Šibensko-kninske županije pokazuju istovrsne nepovoljne razvojne tendencije: rijetku naseljenost, izrazitu, često dugotrajnu depopulaciju, pomanjkanje značajnijih centara i ekonomsku nerazvijenost. To je izrazita periferija i, s obzirom na svoju veličinu, može se definirati kao nacionalna periferija. Njezina je specifičnost da se ne nalazi u rubnom, već u unutrašnjem dijelu hrvatskog državnog prostora.

5. Analiza je također pokazala da na regionalni razvoj Hrvatske utječu širi, europski odnosi. Županije, odnosno krajevi bliže zemljama Europske unije, ostvarile su jače veze sa razvijenim regijama toga prostora pa se brže i skladnije razvijaju. To je osobito slučaj sa Istrom, koja je već poprimila obilježje transgranične regije te sa Zagrebačkom regijom, a njima se mogu pridodati i Međimurska županija, dijelovi Varaždinske, Krapinsko-zagorske i Primorsko-goranske županije. Nasuprot raširenom mišljenju da u regionalnom razvoju Hrvatske glavne razlike postoje između razvijenog sjevera i nerazvijenog juga, analizirani pokazatelji ukazuju na bitne suprotnosti između zapadnih i istočnih krajeva Hrvatske i to kao posljedicu razvojnih odnosa centar-periferija na europskoj razini.

Received (Primljeno): 2003 - 11 - 15

Accepted (Prihvaćeno): 2004 - 1 - 2

Miroslav Sić, Ph. D., full professor, Department of Geography, Faculty of Science, Marulićev trg 19, 10 000 Zagreb, Croatia/Hrvatska