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Leaders as Learners: A Leveraging Link for Leadership Development in an Emerging Democracy

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The author discusses a complete and multi-level human resource development effort in a challenging context. The Advanced Leadership Program (ALP) involved all the leadership teams for seven new schools districts and was situated in an emerging democracy. The author stresses the potential of a 'leveraging link,' a mixture of pressures and supports as adding value and depth to both the personal mastery of participants in the ALP and to the development of the organization. In this way the ALP program was more than a training program for senior leaders as it was designed to go both wider and deeper.

Key Words: human resource development, school reform, district leadership, organizational change, international development

INTRODUCTION

It is my intention to discuss and share this case study of a human and professional resource development program targeted as a group of senior leaders and their leadership teams. This discussion is based on a complete and multi-level human resource development effort in a challenging context. The *Advanced Leadership Program* (ALP) involved all the leadership teams for seven new schools districts and was situated in an emerging democracy as it evolved from a conflict period. It is not a complete 'retelling' or a manual to outline the actual program, but an outline of some of salient details of the process in and around the delivery of the leadership training. Within this discussion I will argue are unique reasons why the program had an impact.

TABLE 1 Terms, Roles, and Agencies

ALP	Advanced Leadership Program
CIDA	The Canadian International Development Agency, Canada
EDP	Educator Development Program – Serbia, Montenegro, and Kosovo
FA	Field Assistant to the ODA
KEDP	Kosovo Educator Development Program Pristina
MEST	Ministry of Education Science and Technology (Ministry)
ODA	Organizational Development Advisor – Lead Trainer for a Unit
REO	Regional Education Officer
REOTP	Regional Education Officer Training Program
SLDP	Senior Leadership (Education) Development Program
SREO	Senior Regional Education Officer
UC	University of Calgary, Canada
Universalia	Program Consultants and Project Managers, Canada

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This work was part of Canada's reconstruction role as 'lead agency' responsible for school reform and training in Kosovo (Anderson and Goddard 2010). And there was much to 'reconstruct' as evidenced in Anderson and Humick (2007) framing of the context. They describe the relative harmony and tolerance within the former Yugoslavia's multi-ethnic character which was lost in the 1990's as a crumbling Yugoslavia gave rise to competing nationalisms and with it sectarian violence. Specific to education 'Albanian teachers were suspended and not allowed to use school premises. Around 14,500 primary and 4000 secondary school teachers and 862 university teachers of Albanian ethnicity were dismissed' (p. 5).

As lead agency for primary and secondary education, CIDA partnered with Universalia (Montreal) and the University of Calgary to create the Kosovo Educator Development Project (KEDP). Immediately after its creation, staff and consultants from KEDP lead large scale training of teachers and local facilitators in learner centre instruction and leadership (Anderson and Breca 2005). What follows is an outline of the process and experience of training district leaders to be better human resource managers and indeed leaders of change within their organizations.



*A Conceptual Framework for Leadership Learning,
Development, and Change*

Anderson and Hirschhorn (2013) drawing on the work of Ryan and Deci (2000) argued that ‘people must not only experience perceived competence (or self-efficacy), they must also experience their behavior to be self-determined if intrinsic motivation [to act] is to be maintained or enhanced’ (p. 25). Related to self-efficacy for existing leaders, Anderson et al. (2011) identified ‘reluctance’ on the part of some potential leaders to assume many existing leadership roles in well-established systems. In those systems we ‘know that the use of internships or job shadowing can be helpful in leadership succession and in alleviating some of the reluctance factors’ (p. 202). In the case of a new system with deficits in leadership capacity and an emerging democracy, as is the context for this discussion, initial ‘in-situ’ training and support are even more important to enhance the capacity of leadership teams to support each other and thereby contributing to improved self-efficacy for existing leaders as well as reducing ‘reluctance factors’ for potential leaders. The belief that we can achieve outcomes that enable capacity building and improve leadership. Improving self-efficacy is important as part of and leadership development process.

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While the above elements help with the perspective of leadership training, an in depth discussion of such complexity is difficult within the context of this writing. I feel the essence of this process can be captured more simplistically through the application of clear models of change. In understanding leadership development and change, there are two widely known models for human research development. In the business and management literature there is a long-standing model called *Storming, Forming, Norming and Performing* originally mentioned by Tuckman in 1965. *Storming* refers to the shaking up of a system to allow change; *forming* refers to the shaping of new groups of influence to shape the new system, *norming* refers to the new system becoming established or routine and, of course *performing* is the actual performance resultant from the change process. More recently, during the last twenty years at least, and consistently with the shift from human resource development

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as management to leadership the Triple I model has been used to frame this work (Fullan 2004). The Triple I model has been widely used to outline organizational change and with it a new sense of how leaders can leverage such changes in what is still essentially a human development process. The first I is *Initiation* (or Adoption), simply the decision to act or the adoption of a desired change. The second I is *Implementation*, the process of actually beginning and following through on the change or process adopted in the first I. The third I is *Institutionalization* which is the hopeful end result of all developments once adopted in the first I, and then acted on in the second I, as it becomes deeply entrenched in regular practice; the new normal. A quick look at the Fullan and Tuckman models show some loosely connected links: storming/forming and initiating as the ending of an old process and the launching of a new one; forming/norming and implementation connect to the idea of reconnecting or re-orientating persons and groups in newly configured roles and expectations, norming/performing is the outward action as a result of processes that are now the 'new normal' as they are institutionalized. These models are well suited to frame a discussion of leader learning and organizational dynamics with an emphasis on leadership.

INITIATION (STORMING/FORMING)

As a result of a call or mandate to change, actions are called for (storming): a new law, new procedure, or new way to harness the energy of people in the organization (forming). At some point the process is deemed to start. This is the first I: Initiation.

A Call for Learning for Leadership

The program was called *The Advanced Leadership Program* (ALP) and the related activities outlined in this document is a model of policy development and implementation. The ALP was developed in conjunction with the experiences of two larger leadership programs for Kosovo's senior leadership: the Senior Leadership Development Program (SLDP) and its follow-up program, the Senior Leadership Program-Phase 2 (SLDP2). The SLDP2 was aimed at three groups of



senior educational leaders in Kosovo: Unit 1 – The Ministry (MEST), Unit 2 – Higher Education (KEC and others), and Unit 3 – Senior Regional Education Officers (SREO's – equivalent to a district director in Canada).

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Setting Up a Unique Process: The Advanced Leadership Program

The purpose of this section is to provide an outline for a reader who wishes to replicate a similar, or somewhat similar, program with the necessary conceptual guide to build a similar iteration. Please note that the approaches to the ALP and Regional Officers Training Program (REOTP) are distinctive processes while the content and materials are much the same.

The participants were grouped by district to reflect their working place expectation. This purposeful grouping was a pragmatic and deliberate starting point. However, simply reflecting proximity is not enough to build effective teamwork and related communication as Dermol et al. (2013) explain 'geographical proximity is not the only criterion for successful networking. Knowledge sharing and cooperation between organizations in networks are based on trust and shared experience, which is often exercised informally and through direct contacts between individuals' (p. 86). To build towards this wider view of teamwork, each group followed a similar outline and agenda and the outcome or program completion was determined somewhat by the unique role of the participant. The distinction in the context of the ALP was that each SERO as part of the ALP actually lead a change initiative in each of their respective regions following the organizational development and capacity building models which they developed in consultation with the ODA, FA (field assistant) and the REO's. So an important distinction for the SERO's in the ALP was the focus on process with an aim towards the implementation of an action plan. The focus for the REO's in the REOTP was informing and implementing an action plan based on action-orientated change projects chosen early in the ALP training seminars. The facilitator's role was to work with each participant urging the SREO's to co-facilitate in the training of the REO's as part of the REOTP.

IMPLEMENTATION (FORMING/NORMING)

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The move from a call to change, or plan for change, suggests a corresponding action intended to shift from initiation (storming/forming) to implementation (forming/norming). Implementation, the second I of Fullan's change model, is the most risky part of the change process as it is here that an absence of leverage or support results in failure. Unique to the ALP is the ability to motivate leaders learning to leverage actions in their workplace as part of the program learning and leaders work place expectations, thereby going both wider and deeper as a result (Anderson 2008).

Going Deeper with Leaders as Leveraging Tools

The concept of motivating individuals through follow up using an external facilitator was not new. But what was new was the leveraging the role of the individual and the organization to enable change at an organizational level thereby leading to higher levels of organizational development and capacity building. This relates to organizational (systems thinking) and individual learning (person mastery) as there needs to be a mixture of leveraging tools to motivate individuals to change, key leaders to facilitate the changes who have ownership of this change process, and change which is relevant.

To this end the program had several tools available. Performance in the program was linked to a variety of motivational conditions, such as: individual certification (ALP certificates), collective certification (Certificate of Organizational Development for each Regional Office), and the creation of mission and vision statements for each Regional Office. The co-construction of mission statements was an important and deliberate means to have the participants learn to think about organizational effectiveness while improving their group dynamics. This gave them a path to develop many of the team and communications skills needed to deliberate and negotiate roles while working towards an outcome. Such an influence is aptly described by Babnik et al. (2013) who argued that "The most important characteristic of an effective mission statement is related to a match between the values defined in a mission statement and the employees' values that form a source of employees' emotional



commitment towards their organisation and its mission. Espoused expectations, as defined in a mission statement, guide actual employees' behaviour and motivate them' (p. 614).

The unique role of SREO as a 'leveraging link' in the change process was critical. Also, as part of this process, was a set of easily identifiable outcomes, which the SREO was expected to have his/her region achieve at the end of the program. These outcomes were: a final mission statement for the region; a vision statement; to lead an action oriented change project with the region, oversee the creation of a draft policy or working draft of a policy related to the implementation of the regional district's project; and submit the working documents and final drafts as verification of this work. The documents were submitted with a two page statement of lessons learned. To further stress this leveraging strategy, the policy or working draft was presented in a formal setting such as a staff meeting or Ministry session. The mission and vision statements were framed and hung in personal and general offices of the region. The participation and development of the policy were linked to an organizational development certificate which was presented to the region in the last seminar and hung in the organization offices. The role of the SREO's in the ALP in learning their key leadership role as a leveraging learning link for their respective regions was a critical piece of the success of this program.

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*The ALP and the SREO as a Leveraged Learning Link:
Going Wider*

Uniquely and strategically, the process developed for this development program is worth modeling as a basic template to assist organizational development and change, as it uses what I feel is a 'leveraged learning link.' The link in this case refers to the central role played by the SREO's who both participants in the ALP's and leading their respective regions. This made them both students and teachers. The SREO's were concurrently taking the ALP as part of their training and related to this as were co-facilitators of the Regional Offices Training Program (REOTP). Thus the SREO's were developing and monitoring a parallel program (the REOTP) for their immediate

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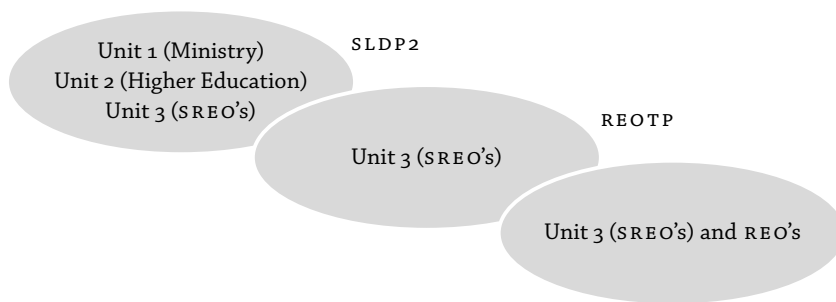


FIGURE 1 The Leveraged Learning Link

subordinates the Regional Educational Officers (REO – equivalent to school district program consultants in Canada).

Note that figure 1 outlines the ‘leveraged learning link’ which displays the critical role and linkage of the SREO throughout this process. The SREO’s were connected to the Ministry and Higher Education in the SLDP2, together with their respective and mutually supportive counter parts in the ALP, and exercising the leadership roles in the delivery of the REOTP with their immediate sub-ordinates the REO’s.

The leveraged linkage of the training and seminars established many of the theoretical and practical understanding of organizational development as a means to building the capacity of the organizations. For the Ministry and Higher Education (Units 1 and 2) this was a matter of building and improving on the existing experiences and relationships. For the SREO’s (Unit 3) the context was somewhat different.

The regional educational authorities were a geographically based school district. They were also new level of school administration having been recently created. They had not benefited from previous leadership training in any system focused way. While each SREO had some experience in education and previous training, their immediate sub-ordinates (The REO’s) varied in the amounts of requisite skills needed to perform their specific roles. Also, as a collective entity the regional educational authority was learning the game of being something other than a collection of individuals-this was both a challenge and a unique opportunity to ‘jump-start’ the educational



authorities into greater organizational thinking and a more 'collective efficacy' as part of the various and linked leadership and organization development programs (ALP and REOTP) which were occurring concurrently.

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The ALP as Six Steps to Leverage Success: Going Wider and Deeper

For the ALP the process aimed to ensure that the SREO's understood each step in the change process and was able to adapt to each phases expectations with an action orientation for their respective educational authority. This direction was then developed into a training sequence for the REOTP as each region selected and developed project-based responses to field based needs which were identified in Seminars 1 and 2. These projects were to be used as the central piece of the learning process following the 'Six steps to success-going wider and deeper.' I say going deeper and wider as the six steps reinforced expectations of the change process, particularly policy development and its 'successful' implementation. As illustrated in figure 2 the process allowed for training, involvement, relevance, ownership, and a mixture of pressure and support to ensure success from step 1 (the first day of the training) through to steps 2 to 6 (in the field between seminars and subsequent training sessions).

Note that, in the first run of the ALP, the leader of the working group was the SERQ, and any related action teams were lead by the REOs. This same approach can be applied to any ALP participant who can assume a leadership role and lead a change initiative within his/her organization. In such cases the participant was expected to follow the same process and adapt the process elements to the new context or iterations as fit each case. The sense that the training had a regular pattern it is important as it helped 'to systematically shape attitudes by introducing regularity, and rhythm to the way in which the content of the study programme is passed on to students' (Wiechetek and Trunk Širca 2014, 113).

There were three, arguably four, important phases and six major training seminars associated with the ALP. As such the training ses-

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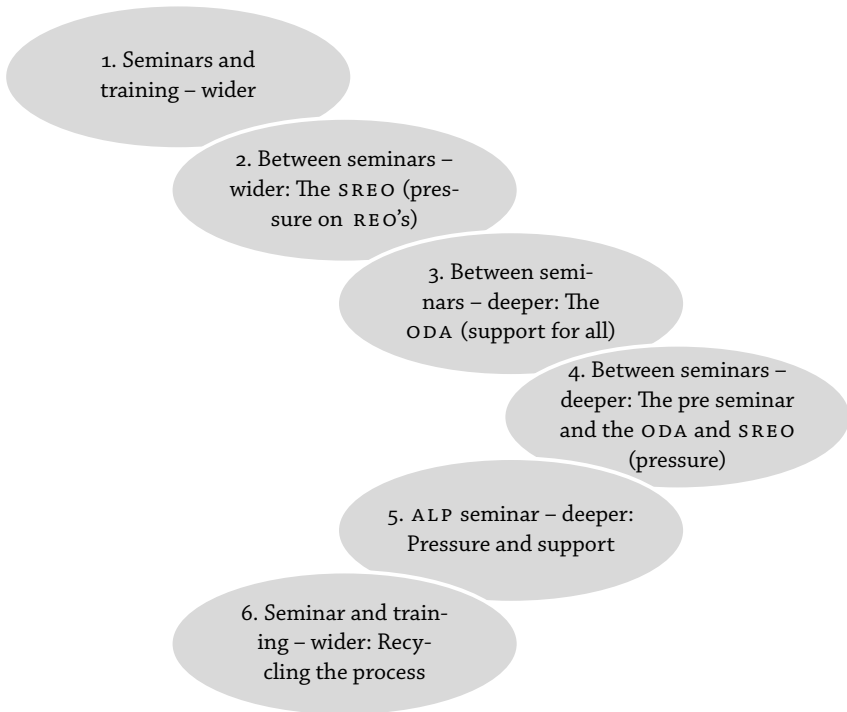
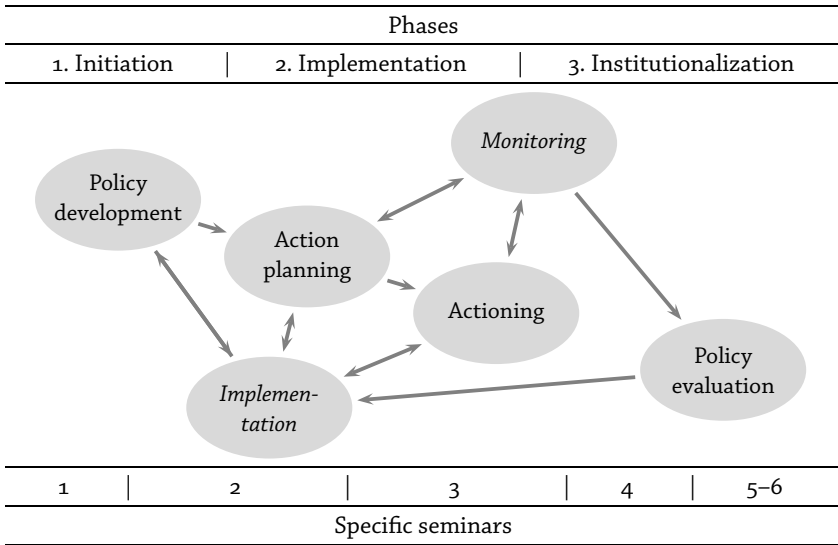


FIGURE 2 The Six Step Cycle to Success (repeated in each phase)

sions were a lively and productive mixture of training, activities, and projects all aimed at following the process described by Fullan (1999; 2004) as the Triple I: Initiation (Phase 1), Implementation (Phase 2), and Institutionalization (Phase 3).

The three phases and six training seminars were: Phase 1 – The Initiation Phase, a formative phase which included training Seminars 1 and 2; Phase 2 – The Implementation Phase which spread the continuation of the process over the period encompassing training Seminars 3 and 4; and finally Phase 3 – The Institutionalization Phase which was marked by training Seminars 5 and 6 on policy implantation and evaluation and formal culmination of leadership celebrations. These three triple I phases followed by an arguably critically important and optional ‘Phase 4’ as the practical continuation or post institutionalization of the learnings which were highlighted in follow-up visits to each of the seven regions, a study tour, and in





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FIGURE 3 The Advanced Leadership Programs Three Phase Process (Triple I)

the lessons learned wrap-up process. While this particular program fell into three distinct phases and six steps it was important to note that this was not entirely a linear process; change is more complex than this. Each of the three phases followed the ‘six steps change cycle’ and during each phase two on-site seminars were used to stimulate, reflect, report, and build content knowledge for the group with overlap of ideas, with work in and in-between seminars, as well as in between phases.

The SERO’s worked to plan a day seminar and sessions with their respective subordinates, the Regional Educational Officers (REO’s) as part of the Regional Officer Training program (REOTP). In this way, the SERO’s assumed a lead role in training or co-facilitating which served as the ‘Leveraging Link’ for REO’s in the planning and training. This process was part of the capacity building and development leadership capacity for SERO’s as they guided the process with their respective action teams in the creation of goals and the submission of action plans. Based on this process, action plans were developed which centered on building the organizational performance. For the ALP, this simple approach to organizational development

and action planning was more characteristic of Fullan's (1999; 2004) approach to change and organizational development.

[124] This simple but robust strategy was more 'user friendly' and more appropriate to newer organizations with emerging agendas and needs. These development tools and action plans were action oriented projects which dealt with the real-life work needs of the senior leaders in their regions and were further developed as they were implemented.

In getting started the ALP focused on planning a professional development day which solicited participation of stakeholders in a way that all stakeholders became more meaningfully engaged in the development of plans as well as their implementation in the organization. A key framework to start this process was the Three Questions for Growth Model: What is it (the goal or issue)? How do we get there (resources-human and material and time)? And how do we know when we have arrived (indicators)?

Building and Planning a Professional Development Day

The key organizational development theme was incorporated strategically into the process: organizational development; creating sustainable and dynamic organizations; and organizational learning. After each thematic phase there were corresponding descriptions of the adaptations in the ALP. At the end, there was a discussion of what participants had learned from this experience and where the future might take future iterations of the ALP.

The emphasis of the ALP was to have each participant able to lead his/her group through a change process which reflected broad based consultation stakeholders (initiation to implementation, and to institutionalization) and targeted specific real needs for change in the organization (organizational development). The confluence of this process resulted in changes for both the collective organization and the individual member (training for individuals, organizational learning for the group, and policy development). A key step in this process was organizing a professional development day which included the stakeholders most likely to have an impact in implementing successful change. The suggested template for this profes-



sional development day is shown below (in this case the leaders were the SREOs as facilitators with the ODA and FA, and the target stakeholders with the REOs).

Related to the six step process and enhancing is the leveraging role of the SREO as part of this change process and the ALP, the SREO's were to initiate discussions with their regional office staff to give them some pre seminar planning time to prepare them for upcoming seminars. This process was supported by visits to each regional office and 1–2 hour meetings with the entire office group to offer advice and support but, and more importantly, gave the ODA and FA more familiarity with context for each SREO and REO. This process was repeated before each seminar by the FA or ODA thereby mixing pressure and support to move the process forward. It was in a sense also going deeper.

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The essential conceptual framework for this change-development process has multiple and interconnected programs (figure 2) which highlighted the critical role played by the SREO's in the ALP. The role was enhanced as part of the REOTP training through the leveraged learning linkages (figure 1). In this way the work of the ODA and FA was to enable the actioning of each phase with the SREO's. The supports outlined in the 'Six Steps for Success' enabled the benefits of this process to go both deeper and wider.

Planning, Implementing, and Prioritizing a Change: Planning Workshop Agenda – A Suggested Workshop Outline

- 1 Getting Started (20 minutes-times are approximate ...):
 - Pass out agenda to all participants (suggestions for some items may have been taken from staff members in advance).
 - Introduction of participants, if needed, if not, a welcome to all.
 - Identify the expected outcomes.
 - Explain the plan for the day.
- 2 Set the Stage Generally – Part 1. Some of the following are used to set the learning 'theme' (50 minutes):

- Information on strategic plan, or goals for regional or organization year.
- External Experts on content or Process Need.

3 Set the Stage Specifically – Part 2.

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- A presentation by leader and/or by selected staff members (friendly) of the current context in the region or organization. This should be date-driven and include feedback from a variety of sources: National tests, surveys, regional or organization graduation rates, attendance, etc. . . . This is part of building assessment literacy.
 - Leader on planning-skills and needs assessment (from growth plans or needs assessment) . . . This demonstrates context knowledge and is part of assessment literacy as well.
- 4 Let's Celebrate our Region or Organization (30 minutes): An activity to actually celebrate the things your region or organization is good at; its achievements and strengths, and the people who learn and work there.
- 5 Break (20 minutes): It is good to allow time for informal talking as learning often occurs during unstructured time.
- 6 Professional Development Issue Identification (50 minutes):
- Part 1 (30 minutes): Predetermine the use any of the worksheets or assessment tools above. Explain their use and set your staff into groups of 4–6 to meet and discuss issues related to the professional development context and future for the region or organization. Have them list their ideas in point form on chart paper to present to the larger group. This group can be randomly selected, or strategically selected. For each group appoint a timer (keeps group on time), a recorder (write the group's ideas on the chart paper), a reporter (will give group feedback to the larger group), and a chairperson (makes sure everyone gets a chance to speak).
 - Part 2 (20 minutes): At the end of part 1, each presenter reports back to the larger group. Note topics-issues being



presented (keep the chart paper and transfer to text later); refine terminology to look for common themes. Develop a common list which reflects all groups' common and unique professional and organizational goals.

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- 7 Lunch (60 minutes – local preferences may dictate changing the times . . .)
- 8 Prioritization of Goals (30 minutes): Pick no more than 2–3 key or major goals as realistically you cannot do everything, and in dealing with these top goals you will create a momentum toward resolving many of the others as well. Recommend tools such as Senge's priority (Senge et al. 1994) sheet if there is difficulty setting priorities for the goals.
- 9 Formation of Action Teams (20 minutes): Staff is given the opportunity to enlist in action teams related to the professional development goals – there may be only one team, or more.
- 10 Refinement of Goals and Development of Action Plans (60 minutes): Group-Teams will spend time developing a strategic action plan to deal with issues raised and reach the goals identified. Use one of the planning guides but remember the three questions: What is it (the goal or issue)? How do we get there (resources – human and material and time)? And how do we know when we have arrived (Indicators of success and when)? Groups work in teams, but report back to the staff after 50 minutes for about 10 minutes.

Note 1. The group becomes the key force in guiding the action plan, but all staff members have ownership in reaching the goals. The leader's role is to support and defend the results of this collaborative process!

Note 2. It is also understood that the leader, state, or other outside agency may still implement professional development activities.

- 11 Summary – end of day, or the beginning of tomorrow (20 minutes): The leader will summarize the activities and goals of the day, relate this to the action plans, and each staff member will be given a chance to speak. The action teams and staff

will need to consider meeting again periodically to map their progress.

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Note 1. Planning for implementation and goal-setting is helped by using action planning. Suggest creating forms or use of existing templates. At some point all the staff will have input into this process, but this might be more meaningful if written and presented for refinement and revisions in a later meeting. But this meeting must be scheduled as it is part of the process.

Note 2. That this agenda template is friendly to a variety of topics but the three below are proved for a 'getting started' list: understanding your leadership style; action planning (include setting benchmarks and indicators); and setting priorities.

The Work In-Between Seminars: Going Both Wider and Deeper

The in-between session-seminars became more focused with each phase and seminar as each SERO was actually working on directing their efforts towards having an impact on the change process beyond their own learning, impacting the actions of the REO's, as part of actually directing change in their respective regions. This meant the SREO's considered the drafting of a project aimed at dealing with work related needs which was eventually developed into a working draft policy which was shared with the other regions (thereby going wider). In this way the message is given to the SREO's that the ALP was going to go from initiation to implementation of the project which once achieved, would be institutionalized (going deeper). A final end product of this process was a policy to guide the actions of others (going wider). Another result was better implementation which leads to institutionalization.

INSTITUTIONALIZATION (NORMING/PERFORMING)

If implementation is successful individuals and groups act and react differently, to show a 'new normal' in the performance of old or new roles, albeit another source of 'Storming' could change what was learned, I believe our work was successful as a model for change



and implementation. The ALP with its leveraged learning process for leader held high promise for real change as a result of the process and content dynamic.

The Process: Content Dynamic of the ALP

[129]

The wide array of field sensitive projects selected by the ALP participants reflected a cross section of content areas. In future iterations of the ALP other content areas can be more unique which means the ALP can adapt to this changing context. It was not possible to give each participant the immediate and intensive training in content knowledge in the first few seminars. For this reason ALP participants were given process and organizational development advice and strategic planning training in the early seminars. However, each project selected was related to specific content knowledge which aimed to take advantage of building on the motivations and 'strengths' that existed in each region. The participants were encouraged to choose an area in which they had an active interest/need in and/or have some pre-program expertise.

Periodically, to build the content knowledge for the ALP participants, the training seminars used external experts. Each participant and region was offered on-site support as well as in between seminars, a contribution which serves to build the knowledge base 'in house' for the overall group. It is important to remember that by having each participant (and the region) pick a project mattered provided a strong motivation for training, support, and the implementation of each action plan. Engaging ALP participants (The SERO's) and their respective regional subordinates (the REO's) to determine their priorities based on an assessment of field based needs increased the relevance of such activities and thereby advanced the cause of organizational development for each of the regions. This was a group activity related to brain storming and extensive lists of needs and issues were identified. From this list common themes did emerge in the full group's facilitation sessions. And the assistance by the ODA and FA in a follow up small group session with related reporting was used to lead participants to look at what each theme meant in an operational sense. This process resulted in quite a long

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list, but the discussions combined many of the seeming disparate ideas into fewer common discernible themes. Further to this any list of collection of goals can be prioritized using a priority setting rubric (Senge et al. 1994). In this way we were able to determine the most important priorities of each ALP participant and other stakeholders as each item was compared, contrasted, and ranked. This ranking works well when there were many choices and issues. It also demonstrated to the group that there was a consensus in many key areas as well as aided this group to learn how to established goals and relative priorities within their new organizational dynamic.

In the first iteration of the brain storming and priorities setting process there were five key areas the participants and their regions felt were important to focus on in order to stimulate organizational development: curriculum, performance appraisal, inclusive education, school based development, and regional growth planning. Please note that these content knowledge and practice related areas, are important ends in their own right, they were used as a means to an end and not entirely ends in themselves. The focuses on these areas were used to model organizational development, design, and implement a change process. Ultimately it enabled participants to see how to take this process and reflect it as a completed policy with some elements of evaluating the success of the design, implementation, and success indicators of the practices and policy.

To further this process of the five priorities, the ODA prepared seminars to build both process expertise and content knowledge. Each SREO would lead his/her team through the process and complete the action plan related to the organizational development as seen in figure 3. But to be better grounded to practice and application, the action plan should be developed using the 'Three Questions for Growth' model for developing growth and action planning. Phase 1 goes deeper as Seminar 1 was about building understanding and planning for the future with the ALP participants. Phase 1 goes wider as Seminar 2 was about spreading the work to others involved in the process such as the REO's (Taking the REOTP).

Figure 3 outlines the conceptual framework followed by the ALP



as it strived to enable the participants as senior leaders in the ALP to take a leveraged advantage of their positions. Both enhance their personal mastery in learning new leadership skills, and gave them a platform on which to implement real changes in their organizations.

For organizational development leaders and change agents, the ALP is a series of overlapping processes as well as the change phases (initiation, implantation, and institutionalization) which parallel the policy stages of design, implementation, and evaluation. The change process: program, policy or procedure design is an intellectual process that requires research and analytical skills. Implementation requires analytical, research and organizational skills. The evaluation stage requires all of the foregoing skills and knowledge as well as skill and judgment in organizational performance. Organizations do not function effectively without well-designed and effectively implemented, monitored and evaluated programs, policies or procedures.

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CONCLUSION

Characteristic of Initiation, the first offering of ALP had an official start date in December 2004 and following an implementation process reached its end date in December 2005. However, more characteristic of the follow through to link implementation to a lasting change characteristic of initiation, even after the December 2005 end date the work continued, as in this case the development characteristics of the ALP did not end when the facilitators (ODA and FA) left or the certificates were handed out.

In many ways the 'leveraging link' was a mixture of pressures and supports which added value and depth to both the personal mastery of participants in the ALP and to the development of the organization. In this way the ALP program was more than a training program for senior leaders as it was designed to go both wider and deeper. The ALP and its process of implementation enabled participants to be engaged in leading a change initiative and seeing it through to the end, or beginning as the work becomes a new part of the working lives of the organization. Of the seven regions, five actually completed all requirements of the ALP process. All partially completed

some of the requirements and learned from it while many others benefited from the process.

[132] The Canadian led Senior Leadership Development Programs were massive investments in leadership learning and training for Kosovo's educational leaders, and one that produced concrete results. The ALP was but one element of a leadership program that has also seen over one thousand school directors (principals) and many other leaders complete a basic leadership program, scores of educators trained as trainers of that program, and many other participants from all elements of the education system participated in Leadership Development Programs. Such an extensive level of participation by educational leaders in Kosovo bodes well for the sustainability of the educational change. My hope is that when someone asks this group, or future groups taking the ALP, 'When did you start working this way?' they will say, 'We have always done it this way.' While there are always beginnings, hopefully there is no end to a continuous process of change and improvement.

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ICT Training As a Tool for Supporting Professional Activity of People Over 50: Case Study

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Persons over 50 are experiencing certain forms of social exclusion more often than younger people. A lack of the acceptance of information and communication technologies (ICT) and/or a lack of ICT access, commonly known as the digital divide, is probably the most important form of social exclusion experienced by the above-mentioned group in Poland. Skills related to ICT are perceived as one of the most important factors of maintaining professional activity by older people. Current situation, when in the perception of employers such skills are often lacking or not sufficient or up to date, leads to the proposal of some training activities aimed at developing and increasing such skills, which are not only strictly related to professional life but are also making everyday life easier. This paper presents a case study of ICT training activities undertaken in a testing project, whose main goal was to develop and pilot test an innovative methodology for extending professional activity of people aged 50+. Positive effects of the proposed learning method confirmed and validated the selected approach.

Key Words: ICT training, 50+ age group, digital divide, maintaining work, case study

INTRODUCTION

Among the socio-demographic changes observable in most European countries, ageing of the society is perceived as one of the most important and negative ones. The reasons for such situation are both low or negative birth rate, as well as the progress of medicine resulting in the increased life expectancy. Elderly people can enjoy

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relatively good health and are physically active, so the number of elderly in Western societies is increasing and will continue to increase in the coming years. The demographic growth of older generations in society does not coincide with their professional activity, which is too low in many European countries to meet the desirable level, even in pre-retirement age groups. This is at least partly an effect of outdated professional knowledge and lower than expected skills in the use of information and communication technologies (hereafter abbreviated as ICT), which is essential for many sectors in contemporary economy, making some older employees less valuable for some employers. This leads to a situation where people over 50 are prone to be affected by social exclusion and are having difficulties maintaining a current job or getting a new one.

This paper presents selected outcomes of the project focused on maintaining professional activity of persons over 50 in Lubelskie Voivodeship in South-East Poland based on the general situation of this age group in Poland, with particular focus on the issues related to the digital divide. The proposal of comprehensive activities programme, including ICT training, has been tested on a small group of 50+ employees in order to find the most effective set of activities for maintaining professional activity. This paper is focused on ICT related issues, including evaluation of proposed ICT training. The article is an extended version of a paper presented at MakeLearn 2013 conference, which was also included in the conference proceedings.

Age Related Social Exclusion in the European Countries

Considering that each European society must support a growing number of older (elderly) people, with all its consequences for the economy, the European Union enacts the directives, which are mobilizing the EU Member countries to extend the length of employment in order to promote the employment and self-employment of older people, thus increasing their job mobility, and also to promote active ageing (i. e. directives 2000/78/EC and 2003/578/EC). The latest European initiative dealing with the problems of people over 50 established the year 2012 as the European Year for Active Ageing and Solidarity between Generations, the aim of which was to emphasize the contribution of this age group to society as a whole. Active age-



ing is also an essential part of the Europe 2020 strategy with the goal of preventing social exclusion and improving the quality of life of the elderly, as well as maintaining them active as workers, consumers, volunteers, and citizens (European Commission 2012).

However, the achievement of these goals is difficult due to the phenomenon of social exclusion that affects elderly persons more often than younger persons. The following areas of exclusion, which are also the subject of EU special attention, are most frequently experienced by older employees: [137]

- *Employment* – maintaining work in the circumstances of increasing retirement age in some EU countries and growing unemployment rate in general (particularly in the youngest and the oldest professionally active groups) may be difficult in the short term in current economic conditions;
- *Participation in social life* – in some communities older people are not regarded as valuable persons with a lot to offer to younger members of the community, and their work, even as volunteers, as well as lifelong learning activities, are treated as unnecessary and costly efforts, regardless the true impact of older generations on the whole society;
- *Independent living* – age-related physical and mental limitations including cognitive difficulties can sometimes make active participation in society difficult, although proper medical and social care significantly improves the quality of life of elderly people.

The specific exclusion area is the digital divide. This term ‘commonly refers to the gap between those who do and those who do not have access to new forms of information technology’ (van Dijk 2006, 221–2). However, it should be noted that (the lack of) physical access should not be considered as the only factor (van Dijk 2005). The digital divide is common in elderly group and its consequences are appearing in all previously mentioned areas.

The Nature of the Digital Divide

The development and expansion of information technology is very fast and simultaneously affects almost every part of personal and

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social life. Activities such as searching for information about work or special additional training, the possibilities of having a hobby, acquiring important information such as information about medical care or cultural events, and even personal budget management, becomes more difficult, more costly and in some cases even impossible without the use of information and communication technologies (ICT). Certain elderly people, who feel or think that using technology is difficult, even prefer to resign from active participation in some areas of their lives as opposed to using unwanted devices and/or services. For them alternative costs of not using ICT in everyday life, such as travelling and costs associated with it, additional charges for services to arrange their affairs personally, for example banking services in a local branch, are acceptable in order to avoid the use of ICT.

The acceptance of ICT by the elderly is usually slower when compared to the younger age groups. With increasing age, the openness to new experiences (as a personality trait) is changing and falls within the specter of manifested behavior of a particular person (McCrae et al. 1999). At the same time, the effectiveness of learning decreases due to lower motivation, weaker efficiency of mental processes (Sharit et al. 2008), and also weaker sight and/or hearing or other physical limitations (Carpenter and Buday 2007). As a result, in the field of computer use, its common software, the Internet and its resources – which is today regarded as one of the core competencies – the average person aged 50+ is less fluent in comparison to younger people (Reed, Doty, and May 2005; Sharit et al. 2008). However, only an appropriately high level of ICT acceptance allows an individual to fully participate in the contemporary social and professional live (named *e-Inclusion*) – the lack of or low level of such acceptance leads to a situation of exclusion, referred as the *digital divide* (Kaplan 2005).

The understanding of the term *digital divide* is not limited to the lack of physical access to digital technology (Warschauer 2003), but it is treated as a more complicated phenomenon – for example, in sequential approach by Jan A. G. M. van Dijk this type exclusion is the result of the rejection of information and communication tech-



nologies at one of stages of sequential acceptance process, which includes (van Dijk 2005, 21):

- *Motivational access* – motivation to use the technology (van Dijk not differentiates the user motivation, but we suggest on the base of experience that this motivation should be divided between two types: intrinsic – when a person wants to learn something for their own benefit, this type is better and more useful for future ICT usage; and extrinsic – usually caused by external pressure: requirements of the employer or the necessity of finding new job, this type of motivation is short-term – its finishes, when cause to learn disappears);
- *Material access* (having a computer or other capable device with internet connection like tablet, smart TV or smartphone, or possibility and permission to use them from their owners);
- *Skills access* (ability to have instrumental, informational and strategic skills allowing to use particular information technology; instrumental skills include ability of properly operate ICT devices, informational skills include ability to get desired information through ICT without unnecessary effort, and strategic skills include ability to use ICT for own benefit, including getting access to new resources, starting new work, business or hobby on the base of ICT usage or make another technology-connected positive change of own life);
- *Usage access* – practical use (measured by the number and range of applications, and time of use).

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Mentioned approach is shown on figure 1 – where cumulative and recursive character of this process is visible.

It is important to note that van Dijk's approach does not substitute typical models of information technology adoption including Technology Acceptance Model (TAM) or UTAUT (Unified Theory of Acceptance and Use of Technology). ICT adoption and the factors influencing it have been up to date a subject of numerous studies (for example Davis 1989; Davis, Bagozzi, and Warshaw 1989; Venkatesh and Davis 2000; Moon and Kim 2001; Venkatesh et al. 2003). In the

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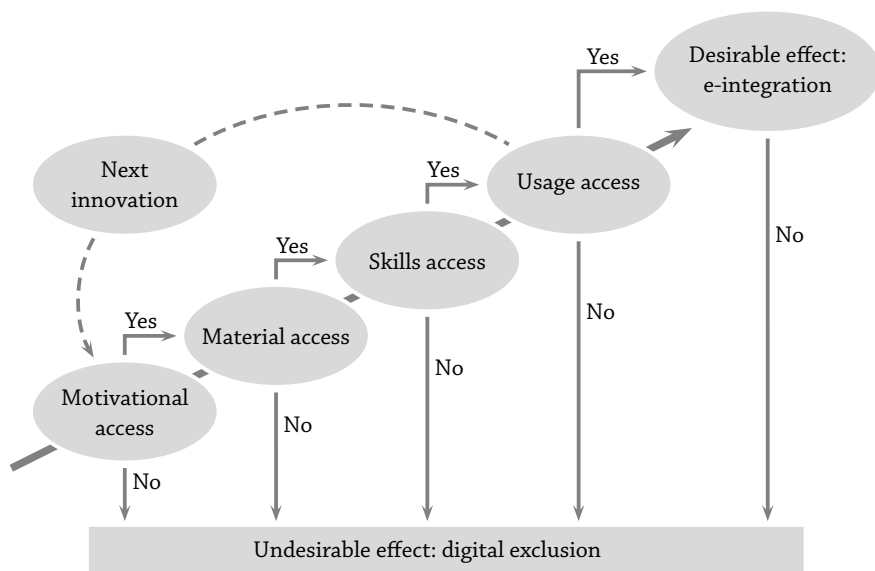


FIGURE 1 Sequential ICT Adoption Model by an Individual in van Dijk Approach (adapted from van Dijk 2005, 22)

contrary to other studies van Dijk focuses on sequential nature of technology adoption.

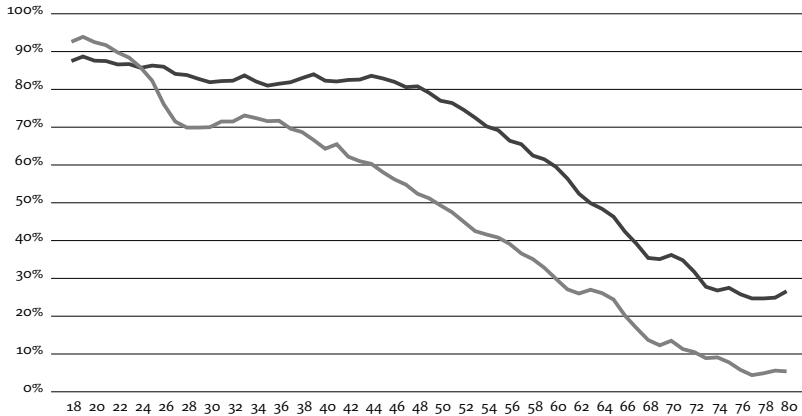
MAIN CAUSES OF DIGITAL DIVIDE EXPERIENCED BY PERSONS OVER 50YO IN POLAND AND ITS CONSEQUENCES

Access and Use of the Internet in Households

According to the available data Internet penetration rate in Poland on the level of households has been estimated on the level of 67% in 2011 and 70% in 2012 by Eurostat (2012). Lower penetration is reported in biannual large sample panel research Social Diagnosis – 61,1% for 2011 wave and 66,9% for 2013 wave (Batorski 2013). On the personal level, about 74% of Poles declared access to the Internet in 2011, and for the year 2013 this percentage is close to 76% (Batorski 2013). Rather average penetration rate in comparison to other European countries is accompanied by relatively large percentage of population having access to the Internet and not using it. In Social Diagnosis data this percentage has been estimated on the level of



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FIGURE 2 Access and Use of the Internet among People between 18 and 80yo in Poland in 2011 (dark gray – internet access at home, light gray – internet usage; adapted from Batorski 2013)

14,1% and 14,9% in 2011 and 2013 respectively (Batorski 2013). This means that the share of persons having access to the Internet in population of not-users is very high – more than 35% in 2011 (Batorski 2011), and increased recently to over 40% in 2013 (Batorski 2013). Excluding young children, main group of non-users having and often paying for the Internet access are persons over 50yo. Figures 2 and 3 show detailed data for persons between 18 and 80yo. Fall of access for 50+ age group is substantial, but percentage of Internet users decreases with age even quicker.

Presented data suggest that reasons other than lack of access prevent people from using the Internet, and according to van Dijk's approach, this can be caused by lack of motivation and necessary skills, particularly for 50+ age group.

Causes of Digital Divide in Poland

From many different identifiable causes of mentioned situation affecting persons over 50yo in Poland, two types can be distinguished: external and personal reasons.

External Reasons

Lack of physical availability and high cost of access. The using of computers in enterprises in Poland was not common until the early

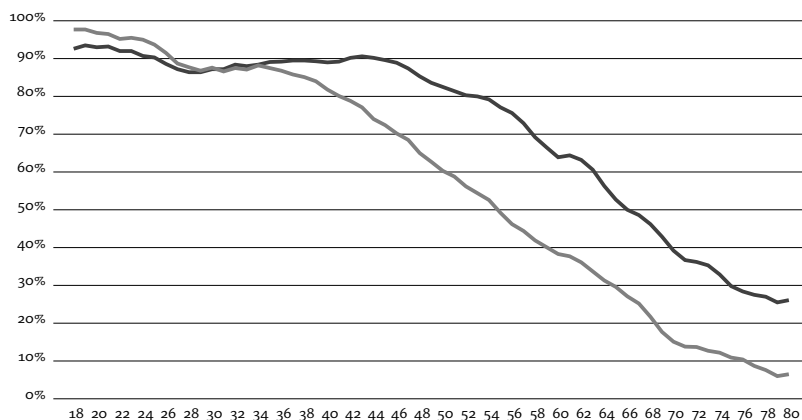


FIGURE 3 Access and Use of the Internet among People between 18 and 80yo in Poland in 2013 (dark gray – internet access at home, light gray – internet usage; adapted from Batorski 2013)

90s of 20th century, and the Internet has spread about 5–7 years later. Possessing personal computers and easy access to the Internet in one's home on a large scale took additional couple of years. For these reasons easy contact with the ICT in Poland is a relatively new phenomenon. Longer time of acquisition of technology was depended on high prices, which people had to pay for both the hardware/software and the Internet access service, especially in relation to the average incomes – those days reasons for not using the technology were most of all of a financial nature. Importance of such reason has been declining over last years – in more recent studies (Batorski 2011; World Internet Project 2010) despite the decline in prices of computer equipment and Internet access services – some elderly people declare financial reason not to use ICT, although the frequency of their occurrence dropped to single digits (only a small percentage of respondents answering this way). These respondents are people who are not technology users, so declared financial causes seem to cover some personal reasons of such behavior.

Rapid changes and technological development. Technological progress is now very fast, so many elderly people feel overwhelmed by rapid changes in ICT. Number of mobile technologies, mobile devices and possible applications for doing everyday tasks (e. g. purchases or payments) in different places and situations in real or vir-



tual world becomes so great that a large part of the people, especially the elderly, feel maladjusted to the contemporary world (Wagner, Hassanein, and Head 2010).

Personal causes

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Lack of skills. Most of the older people have not ever participated in any computer courses (more than 90% of the population aged 60+) another few percentage had such training more than three years ago (Batorski and Zajac 2010). This means that most of older ICT users learned to use such technologies themselves. Considering rapid development of ICT, which is faster year by year, knowledge from some years ago is not adequate to the present applications (Wagner, Hassanein, and Head 2010).

Feeling the fear and anxiety. Such feelings are associated with a sense of incompetence which is caused by the above-mentioned lack of skills or outdated knowledge, but from the other side anxiety is also due to the lack of direct control and monitoring of the consequences of online behavior, which is expressed by such attitudes like unwillingness to pay over the Internet, use credit cards, do shopping or booking medical visits, hotels, tickets online etc. (Czaja et al. 2006).

These two reasons, lack of skills and feeling the anxiety, are probably the main reason why in 2009 the Internet was used only by 21.6% of people aged 50+ in Poland, although about 40% of them had access to it at home (Batorski and Zajac 2010). In addition, there are some people who are forced to use a computer at work despite their will, so they strongly reject the use of it other situations, when they do not have to. As a result, there is a significant group in Poland, even about 2 million people who, despite having access to the Internet at home, do not use it at all, and the majority of them are aged 50+, including the economically active people (Batorski and Zajac 2010).

Lack of needs for ICT usage. Regardless of the physical availability or financial reasons some older people just do not feel the need to use ICT, because of its perceived uselessness (Melenhorst, Rogers, and Bouwhuis 2006; Batorski 2011). Due to lack of positive experi-

ences with computer and Internet they have low level of internal motivation to change this situation. On the other hand, externally imposed necessity of the using ICT, even during basic activities, like paying for purchases by a credit card or receiving money into a bank account for the some older people in Poland is still something new and disturbing, so it raises the reluctance of the other novelties.

Decreased level of openness trait. Over a lifetime the manifestation of the personality dimension of openness changes – with the increasing age people become typically little more conservative and careful (Costa and McCrae 2003; McCrae et al. 1999).

Causes of a physiological nature. Older people are also facing physiological restrictions, such as a) weakening of the eyesight (which can make difficult to navigate the content displayed on the computer screen placed in intermediate distance when specific optical correction often is needed), b) lower precision of hand movements (hand and finger movements becoming less accurate and slower, which may causes difficulties in using the keyboard, mouse, touchpad or touchscreen), c) slowdown of cognitive processes (which makes difficult in quick deciding, following the changes, so using the Internet or computers interface at intuitive way and at the ability to learn and remember different things) (Carpenter and Buday 2007).

Benefits of Overcoming the Digital Divide in Polish Society

Different studies, focused on the problem of digital divide among older people, including the cyclical study of Social Diagnosis (2003–2011), and also the analysis conducted for the initiative ‘Dojrz@łość w sieci 2010,’ which began in 2010, noted a fairly clear link between keeping a job by the person aged over 50 and their use of information and communication technologies – the higher level of competence in this field – the easier to maintain the job (Batorski 2011; Batorski and Zajac 2010). ‘The results of the two years interval panel tests clearly show that Internet usage is associated with positive consequences for people aged 50+. Among the many positive effects of the Internet usage are sustaining economic activity (although it has no effect on reactivating professionally non-active persons), career progression, social activities and more frequent participation



in cultural and social life. At the same time there is no evidence of the impact of the Internet on the health deterioration. These positive effects experienced by users of ICT are connected at the same time with reduction of the life chances of people who do not use technologies, and also with the difficulties which they face in everyday life' (Batorski and Zając 2010, 86). Significant differences in the professional activity of people over 50yo using and not using the Internet can be seen mainly in the age ranges: 50–55 and 60–65, for those differences are even about 20–30% favoring Internet users.

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Using the Internet can also give a better chance for career progression for persons aged 50+ (in the users group about 8.9% of the employed has been promoted, and in the not-users group only 2.8%), which although may be associated with higher general activity of those people. However, there is no evidence of a link between the use of the Internet, and the establishment of own businesses by persons over fifty years old (Batorski and Zając 2010, 75).

Regardless of opportunities for retention or finding a new job, active usage of ICT makes life easier. It allows to work up interests (by seeking new information among Internet resources, but also by finding the groups of interest, discussion, or special training or courses), or managing a bank account, doing payments or purchases without having to leave home which for the elderly can be difficult, register to the doctors and find information about the possibilities of medical treatment or simply being well-informed what is going on in society.

All these reasons lead to the conclusion that the acquisition of ICT related skills among older people would be beneficial for them in many ways. Therefore government agencies and NGOs (Non-Government Organizations), also in Poland, created many different programmes to minimize digital divide. For instance under the auspices of the Polish Ministry of Administration and Digitization a programme named 'Polska Cyfrowa Równych Szans' (Digital Poland of Equal Opportunities, <http://latarnicy.pl>) is currently being implemented. It was aimed primarily at making digitally excluded persons over 50yo aware of benefits possible to obtain through

the use of information technology and to minimize anxiety and fear of technologies at this age group. Subsequently, as the second step, a training to acquire basic ICT skills will be offered for those people.

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ICT TRAINING FOR PERSONS 50+ YO: CASE STUDY

Presented case study describes selected activities undertaken in a project and their results. The project's main goal was to develop and pilot test an innovative methodology for extending working activity of people aged 50+, actually employed in the Lublin Province located in the South-East of Poland. Project named 'Obudź w sobie olbrzyma' (Wake the Giant in Yourself, <http://olbrzym.info>) has been publicly founded by Human Capital Operational Programme with the engagement of European Social Fund.

Main Goals of the Project

This project included various types of support for people aged 50+ and contained such elements as coaching, medical and therapeutic care, psychological and motivational workshops, ICT trainings and vocational trainings. Trainings, especially ICT, were carried out in a way which created different opportunities of longer working, rather than forcing people to continue it. This increases 'enables' motivation, while forcing usually results in reluctance. The aim of proposed support was creation special conditions for people aged 50+ enabling them to work longer and being in a good mental and physical condition. Consequently, this action would allow them to extend their working active life. It is very important now in Poland – in the situation of legislative changes to extend the retirement age to 67 (equally for both genders). Nowadays, when these legal changes caused widespread public dissatisfaction, it is necessary to give the employed people aged 50+ such support, so that they could have the physical, psychological and health potential and to provide work at such a late age.

One of the undertaken activities in this project was the ICT training, used as a method which counters digital divide and improves the quality of participation in social and professional life for older



people. In determining the specific objectives of the training, van Dijk's (2005) concept of sequential process of acceptance of Internet technologies was used:

- Overcoming psychological barriers of the active use of ICT for the beginners; [147]
- Motivating trained participants to use actively ICT in their private and professional lives, this can influence on revaluing those barriers;
- Encouraging the greater use of ICT at home or in travel situations through a variety of devices, like computers with mobile Internet access, smart phones, tablets etc;
- Teaching participants (according to the possessed skills level at the start of training) required instrumental (operational) skills needed for independent and efficient ICT use at home and at work;
- Teaching desired level of informational skills – the efficient search for different information: professional, financial, purchasing, etc., use of tools and equipment in a variety of conditions and situations;
- Teaching necessary strategic skills, allowing to manage one's use of ICT to achieve important personal and professional purposes;
- Encouraging participants to upgrade continuously their qualification and update skills.

Results of the Project: Employee's Perspectives

Pilot testing in ICT training methodology included the basic level and the level for skills improvement (such as the use of office programmes) respectively to participants' needs. Trainings in 3 groups of ten persons with different ability levels were carried out between October and December 2011, thirty didactic hours of training were provided – 4 hours per week, divided into 2 meetings a week. Trainings were conducted by two trainers, one of them was a person at the age of 50+, and the second one – a younger person. This approach was perceived as innovative. Both trainers have extensive ex-

TABLE 1 Perceived ICT Skills Level: Ex-Ante vs. Ex-Post Evaluation Results (Dependent Sample *t*-test)

Group/skills	Ex-ante		Ex-post		<i>t</i>	<i>p</i>	<i>d</i> **	
	M	SD	M	SD				
[148] Whole group (<i>n</i> = 30)	(1)	2.67	1.09	3.40	0.72	-4.626	0.000	2.06
	(2)	2.80	1.13	3.60	0.67	-4.738	0.000	2.27
	(3)	3.50	0.63	3.97	0.60	-4.065	0.000	1.95
Office workers (<i>n</i> = 23)	(1)	2.96	1.06	3.57	0.73	-3.102	0.005	1.74
	(2)	3.13	1.01	3.78	0.60	-3.185	0.004	2.06
	(3)	3.61	0.60	4.09	0.51	-3.447	0.002	2.21
Physical workers (<i>n</i> = 7)*	(1)	1.71	0.49	2.86	0.73	-8.000	0.002	4.82
	(2)	1.71	0.76	3.00	0.58	-6.971	0.000	4.92
	(3)	3.14	0.38	3.57	0.79	-2.121	0.078	1.88

NOTES * Very small group. ** Cohen's *d* for repeated measures (Cohen 1977). (1) general computer skills, (2) general Internet skills, (3) mobile phone skills. 1–5 scale has been used, higher numbers mean higher level of skills.

perience in conducting this type of training, even in groups of older persons.

Evaluation of ICT Skills before and after Training

Participants of the project in the evaluation surveys (ex-ante- and ex-post) evaluated their skills in using such devices/technologies like computer, Internet and mobile phone (table 1).

Generally, use of mobile phone technology proved to be the highest from ICT skills at this age group. These assessments are the highest from all technologies both before and after the training. Although the proposed ICT training did not include issues simply related to the use of mobile phone and mobile Internet on the phone, we can see a significant increase in this particular skill (table 1), only in the group of physical workers statistical tendency can be observed instead. To judge effect size Cohen's *d* measure has been calculated – using formulas for repeated measures (Cohen 1977). In all cases *d* value is much over 0,8, that is assumed to mean large effect size. This is in concordance with *p* values associated with paired *t*-tests used for assessing differences between ex-ante and ex-post evaluation.



ICT Training As a Tool for Supporting Professional Activity

TABLE 2 Perceived ICT Training Usefulness: Ex-Ante vs. Ex-Post Evaluation Results (Dependent Sample *t*-test)

Group	Ex-ante		Ex-post		<i>t</i>	<i>p</i>	<i>d</i> **
	M	SD	M	SD			
Whole group (<i>n</i> = 30)	7,63	1,86	7,57	1,59	1,090	0,285	0,09
Office workers (<i>n</i> = 23)	7,35	2,01	7,48	1,53	-0,251	0,804	0,19
Physical workers (<i>n</i> = 7)*	8,57	0,79	7,86	1,86	1,698	0,140	1,37

NOTES * Very small group. ** Cohen's *d* for repeated measures (Cohen 1977). 1–9 scale has been used, higher numbers mean higher level of skills.

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For the assessment of the ability to use computers and the Internet in the ex-ante evaluation in office workers' group dominated intermediate estimates of skills, and low ones in physical workers group. In ex-post evaluation averages higher by one scale point was achieved – respectively high level for office workers, and intermediate for physical workers. Also in this case, the changes in perceived competence are significant in both groups, as well as for whole group of project participants (for those differences the value of *p* does not exceed 0.005). Increase of perceived skills by participation in the project is easily visible in table 1.

Taking into consideration the work environment, computer and the Internet skills were consistently lower among physical workers – mostly at the intermediate level. Comparing ex-post results to those from ex-ante survey, we can say that, in general, participating in this project improved the skills of the use of computers and the Internet among participants, despite relatively short training time and partly intrinsic type of motivation.

Evaluation of Usefulness of ICT Training

However, project participants do not believe that mentioned training was useful at work or in other areas of life. Evaluation of training effects indicates that perceived usefulness does not differ significantly in ex-ante and ex-post surveys, as shown in table 2 (Cohen's *d* measure signalizes no effect in these cases – there should be noted that relatively large *d* value for physical workers' group is rather caused by a small group size than real difference).

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Moreover, the average evaluation of usefulness in the whole group, and among physical workers is a bit lower. It was partly due to the fact that participants were professionally active people so they could not see the benefits and because training did not increase significantly their professional competence on the labor market (training was focused on basic skills, not highly professional or very specific). Another reason for this situation is, probably the fact that more emphasis was put on skills during the training, and too little on different possibilities of using these skills in the daily life activities. The next reason could be unrealistic self-evaluation of skills: too high, which resulted in selecting a group with a higher ICT skill level and, as a result some of them faced difficulties in learning things which were known to other participants in the group; or too low skill level – which, on the other hand, led to the selection of a lower level group and as a result evoked negative emotions, like frustration, and feeling that training does not provide any benefit for trainee.

More specific analysis of differences in perceived usefulness of training between groups depending on the skill level suggests that this project met the expectations of most people with low ICT skills who began training from the basic level (table 3). This group (group 1) also highly appreciates the match of training topics to their needs. Results for persons from group 3 (mainly office workers) indicate quite large improvement in computer and the Internet skills. Primary expectations in this group were indeed smaller, but more realistic, so these persons were probably more focused on real training tasks. In group 2 (mainly physical workers) despite the biggest increase in skills (table 1), training was evaluated slightly worse. These people have still the inner belief that their skills are exactly the same like before the training; they also expressed a reluctance to participate in the training. It is probably caused by a lack of motivation to use a computer in private life and no need to use of a computer at work – physical workers usually do not have contact with the computer and the Internet at work, so their motivation for this type of training was lower from the beginning, which resulted in a greater reluctance and worse evaluation of effects.



TABLE 3 Evaluation of Training: Group Level

Item	(1)	(2)	(3)	(4)
How much training met your expectations?	8.2	7.4	8.0	7.9
How much training has improved your computer skills?	6.8	7.0	8.1	7.3
How much the training has improved your Internet skills?	7.1	6.7	8.5	7.4
How much training was tailored to your skills?	8.0	7.2	8.2	7.8

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NOTES Column headings are as follows: (1) group 1 – elementary level, (2) group 2 – intermediate level, (3) group 3 – intermediate level, (4) average from all groups.

Results of the Project: Employers Perspective

The last point to be considered is employers’ expectations about the usefulness of performed ICT training. It is worth to note that the need for the involvement of employees aged 50+ in the training of ICT was more strongly valued by employers than the workers themselves.

According to the employers (ex-post surveys) the ICT trainings (assessed similarly high as medical care package – with the average of 8.8 on the 1–9 point scale) have the great usefulness for increasing economic activity of working people aged 50+. At the same time the biggest difference in evaluating such training is seen between these two groups – almost 85% of employers indicate that participating in computer training is useful for the employee, whereas only about 18% of the employees indicates the same.

Employers evaluate the presence of older people in their enterprises positively, indicating that they work as well or even better as younger people, they also help their junior partners with life experience they have and willingly grab the opportunity to update knowledge and skills. Almost 70% of surveyed employers see the benefits of the extension of the employment time of workers who have reached retirement age. They should stay active instead of going to retirement, because they are people with great experience who possess special work ‘know-how.’ Only about 30% of employers do not see mentioned benefits, but pointed some difficulties, such as a weaker perception of older workers, weaker motivation to work, lack of knowledge about modern techniques (44% of surveyed employers who does not see the benefits). The least frequently indicated rea-

[152] son for not recognizing the benefits is knowledge inaccuracy. At the same time, however, more than 90% of the respondents expressed a strong willingness (67%) or the probability of willingness (22%) to use the programmes that support the extension of working lives of their employees.

CONCLUSIONS

People aged over 50 who participated in the ICT training have acquired skills in the use of computers and the Internet, which also increased their competence in the use of mobile phones; differences in the evaluation are significant. At the same time, however, participants do not believe that such training was important and useful, which can become one of the reasons of reluctance to participate in a similar training in the future, and a cause of unwillingness to use more frequently new skills in a daily life. So, such behavior does not help to reduce the level of the digital divide. Because the training, in participant's opinion, was carried out in an interesting way, and the evaluation of trainers was high, it suggests that the problem of the perceived uselessness is connected with the intrinsic motivation, which – when is not awoken – does not generate needs for ICT use.

On similar training within the ICT spectrum (in case that these are not very professional skills training, but focused on minimizing the level of the digital divide) it is worth to pay special attention to the benefits of the free uses of technology in the widest spheres of social life. Showing older people, who may not want to do work, but choose a different way to participate in social life for the common benefit, how the information and communication technologies can be useful and helping in this sphere, may raise the intrinsic motivation to adopt such technologies. Only extrinsic motivation to learn basic technical skills does not rise interest and willingness for self-improvement.

Similar conclusions can be applied to employers' perception of the usefulness of ICT trainings. If the employee is not internally interested in it – skills that were acquired will be used marginally and only for the fulfilling work's purposes. The real threat of los-



ing a job or – on the other hand – the possibility of career progression – are able to motivate employees to participate in this kind of training, but in many cases such participants will not be interested in the possibility of getting knowledge through such training. When the employer (or even the person conducting the training) focuses on raising awareness of internal needs of the employee, minimizing fears, and showing wide benefits which are not only associated with work, but also with life outside the organization – in this way they will increase the intrinsic (better) motivation and willingness to adapt new skills and knowledge by the employees.

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The Development of Tourism in Istria

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Ahead of the fall of the Iron Curtain, the Northern Adriatic, the area then shared by Yugoslavia and Italy, made headlines in European geopolitics and economy. In the post-WW2 era, it sparked conflicts followed by a co-operation between communistic and democratic societies, became the main economic gateway of East-Central Europe through the wide inland ports (Trieste, Koper and Rijeka), and became a major Mediterranean tourist destination with numerous resorts. Thus, it is a manufacturing site, transshipment area and playground at the same time. In the second half of the 20th century, tourism growth set new goals for the region. Instead of competition and rivalry, complementarities and natural and cultural protection on regional and nation-state levels are sought. In this paper, the structure and problems of tourism development in selected areas of the Northern Adriatic region, in particular the Istrian Peninsula, driven by market economy forces, will be discussed. Istria has a long history as a desired destination of leisure. In the 19th and the early 20th centuries, nobility and intellectuals became acquainted with the geography of the peninsula, the Austrian and Venetian heritage, and the multi-national Romance, Slavic and Germanic environments. At the dawn of the 21st century, development of tourism, tourist visits, and their impact on societies and cultural landscapes can be compared to Costa Brava and other tourist areas of the Mediterranean.

Key Words: tourism, Istria, Slovenia, Croatia

INTRODUCTION

Contemporary Geography of the Northern Adriatic

The Northern Adriatic is most often identified with the Italian provinces of Friuli Venetia-Giulia (26,209 km²), the Slovenian littoral region of Primorska (3,369 km²) and the northern Croatian littoral – Istria and the Kvarner (5,650 km²). The region is a part of the Mediterranean basin stretching on the eastern, northern, and

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western sides of the Venetian Bay of the Adriatic Sea. The length of the coast goes in favor of Croatia (539 km, incl. islands), followed by both provinces in Italy (326 km) and Slovenia (46 km). In the north, the coastal lowlands and karstic upland plains are embraced by the Southern Alps – the Dolomites and the Julian Alps, with famous winter sport resorts like Cortina d’Ampezzo, Tarvisio, Kranjska gora and Bovec, matching therewith the many littoral touristic centers – aligning the coast from Venice and the Venetian Lido’s in the south-west, to Grado, Portorož and Poreč in the north, and Opatija and Crikvenica in the south-east of the Venetian Bay.

The western coastline of the Venetian Bay is characterized by sandy beaches and drained marshes, the eastern coast includes high limestone cliffs and in the westerly direction lowering karstic plains and hills. Water resources depend on the melting of the alpine glaciers in the west (Soča-Isonzo, Tagliamento, Piave) and to water levels of the mostly underground rivers and karstic lakes in the east. Strong northeasterly winds (bora) have, along with the cultural tradition, had an impact on the built environment (roofs), resulting in a unique culinary specialty (wind dried ham). Transshipment and tourism bring major revenues to the region. The Italian region Veneto and the municipality of Venice are leading in tourism visits (9.5 million visitors annually, 65%); the County of Istria (2.6 million, 17.8%), with its leading tourist municipality Poreč, is next in significance. Other areas of the region, like the Italian Friuli-Venetia Giulia (1.8 million, 12.3%) and the Slovenian Primorska (0.7 million, 0.5%) show a smaller number of visitors. Compared to other regions, the Northern Adriatic (14.6 million visitors annually) ranks among the most visited areas of the European Mediterranean.

Istria is the major peninsula of the Northern Adriatic and the Adriatic Sea. The size of the peninsula is around 3.560 km², of which 2820 sq. kilometers (79.2%) are within the borders of the nation-state of Croatia; the Slovenian part of the peninsula encompasses 349 km² (9.8%) and the Italian part 391 km² (10.9%). The highest peak of the region is the Croatian Učka – in Italian: Monte Maggiore (1.396 m), located in the most easterly part of the peninsula. The karstic plains and coastal ridges enable farming, which is contem-



porarily leaning towards typical crops of the Mediterranean (wine, olives) at the expense of traditional grain-production. Consumers of agricultural products are, to a high extent, regional touristic enterprises: hotels and restaurants. The Istrian coast has four major urban areas, consisting of ports where manufacturing and trans-shipment takes place – Trieste in Italy (annual cargo tonnage – ACT: 37.4 million), Koper in Slovenia (ACT: 15.7 million), Rijeka (ACT: 10.2 million) and Pula (ACT: 2.7 million). Trieste and Koper are cruise-ship ports of call (around 110.000 passengers/year each), and Rijeka is the gateway for ferry-ships linking numerous Croatia islands (79 larger and around 525 smaller) with the mainland (250.00 passengers annually).

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Brief History of the Northern Adriatic

Istria has experienced several turning points in history. The Venetian Republic, which controlled much of the Northern Adriatic for almost 6 centuries, was conquered by Napoleon in 1797. After his final defeat in 1814, the Austrian Istria became a Habsburg/Austrian province. The Romance population remained the major ethnic group in the coastal towns, whereas the hinterland was largely in Slavic (Croatian and Slovenian) hands. The major city, the port of Trieste, showed an even bigger mix of nationalities, where Austrian, other South-Slavic and Jewish populations have added to the ethnic mix. The Italian irredentist movement opted for the inclusion of this Austrian territory into the Italian state long before WW1. At the turn of the 20th century, the region experienced the first of numerous leisure-oriented visits and the construction of adequate infrastructure for these activities.

The defeat of the Habsburg Empire in 1918 and the Italo-Yugoslav agreement (Rapallo, 1921) turned the peninsula over to Italian hands for more than 25 years. After WW2, the winning Yugoslav communist partisans forced the re-negotiation of the post-WW1 border. In 1947, Winston Churchill's Szczecin-Trieste definition of the Iron Curtain topped the process of spatial and political fragmentation. After several provisional solutions, the 1954 London agreement followed, placing the port of Trieste and the immedi-

ate hinterland within the state of Italy, whereas the rest of Istria was transferred to the communist legislation of the Yugoslav socialist republics of Slovenia and Croatia. The early hard-line Yugoslav socialism was the motivation for one hundred thousand Italian nationals to migrate to their motherland. Later (Udine, 1955), the border between the two states – Italy and Yugoslavia – turned into one of the most open borders between states of democratic and communist ideologies.

The Austrian infrastructure in tourism started to be re-used for its initial purpose around 1960, and new tourism projects were commenced. 20 years later, Yugoslavia was placed among the 10 most visited countries of Europe by foreign tourists. Within the frame of Yugoslavia, the most beloved region for visits became Istria, since in the era of early motorization, the Mediterranean region of the Northern Adriatic was in close geographic proximity to the German and Italian touristic markets. The disintegration of Yugoslavia, induced partly by political, ethnic and economic disagreements, in 1991 and later, affected Istrian tourism in both of the new democratic and sovereign nation-states of Slovenia and Croatia. Now, at the dawn of the 21st century, as the post-WW2 and other disputes have been replaced through the European Union political frame (Italy, Slovenia and Croatia are EU members), cooperation in tourism again has a brighter vision. Croatia is among the richest countries of the Northern Adriatic, regarding natural and cultural heritage sites registered by the UNESCO. Slovenia's uniqueness lies in the diverse natural environments that can be approached within short distances.

THE HISTORY OF TOURISM IN ISTRIA

Tourism on the Istrian Peninsula has a long tradition. Development-wise, Istria can be compared with the Ligurian and French Riviera, but regarding recent trends and visits, a comparison with Costa Brava in Spain would be more appropriate. Already until 1845, the now-prominent Istrian tourist resort of Poreč offered a well-organized guiding service. In 1883, Opatija (German: Abbazia) was the second most visited resort among 195 resorts within Austro-



Hungary. Only the casino and spa resort of Karlovy Vary (German: Karlsbad) registered more visitors. In the year 1912, when Thomas Mann visited Istria, 114.162 visitors were registered in 19 Istrian tourist resorts. In 1938, the Italian region of Istria had 129.838 foreign visitors. Before the collapse of the Yugoslav multi-ethnic federation, Istria was visited by 4 million tourists, mostly German nationals (40%), followed by Italians, Austrians and British (Blažević 1996).

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Initiation of Tourism

Leisure in Istria was at first mostly popular among the nobility. In Opatija, visits by the Habsburgs, in particularly by Kaiser Franz Joseph and his family, predated leisure stays by the Rumanian King Karol, the German Kaiser Wilhelm II, the Swedish King Oscar, and many others. The aristocratic trendsetters initiated a way of life, which became popular among intellectuals and the newly rich as well. Poets like Rainer Maria Rilke and Lord Byron and Nobel Prize winners Thomas Mann and Robert Koch visited Istrian localities often. In terms of the turn-of-the-century societal laws, winters and spring visits were more appreciated than the contemporary summer visits to the Mediterranean.

Tourism, as we know today, was introduced by the railways. Due to the construction of three railway lines, the Istrian peninsula became linked to the rest of Europe by easy and inexpensive transportation. The central Istrian rail line Trieste–Pula (Pola), the naval port of Austria, was predominantly of strategic importance, whereas railways in the east and west served tourists. The owner of the tracks Vienna–Trieste ‘Die Südbahn’ constructed a side-line from Pivka (St. Peter im Karst) to the harbor of Rijeka, serving therewith the interest of tourists, keen on visiting Opatija and the Südbahn’s luxurious hotel Kvarner on the eastern shores of Istria as well. Along the western coast of the peninsula, the Trieste–Poreč (Italian: Parenzo) line was constructed. Investments were also made by state institutions of Austria (e. g. Hotel Palace, Portorož) and travel and insurance companies, such as the Lloyd Triestino (e. g. Hotel Riviera, Poreč) (Blažević 1987).

In his novel 'Death in Venice,' 1929 literature Nobel Prize winner Thomas Mann described the main character's turn of the century pleasure-journey, around 1910, from Trieste, along Istria's coast, to the islands of Brioni, Pola and further on to Venice (Mann 1995, 10):

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And one day between the middle and the end of May he took the evening train for Trieste, where he stopped only twenty-four hours, embarking for Pola the next morning [...] What he sought was a fresh scene, without associations, which should yet be not too out-of-the-way; and accordingly he chose an island in the Adriatic, not far of the Istrian coast. It had been well known some years, for its splendidly rugged cliff formations on the side next the open sea, and its population, clad in a bright flutter of rags and speaking an outlandish tongue. But there was rain and heavy air; the society at the hotel was provincial Austrian, and limited; besides, it annoyed him not to be able to get at the sea – he missed the close and soothing contact which only a gentle sandy slope affords [...] He made all haste to correct it, announcing his departure at once. Ten days after his arrival on the island a swift motor-boat bore him and his luggage in the misty dawning back across the water to the naval station of Pola, where he landed only to pass over the landing-stage and on to the decks of a ship lying there with steam up for the passage to Venice.

After WW1, investment in tourism and tourism growth contracted, given the competition of regions within Italy. Equally, a steeply declining trend can be observed in the first 20 years after WW2. The communist regime (of Yugoslavia) looked upon tourism as a remnant of the bourgeois pre-war period and hindered attempts of local communities in Istria to make profit out of it. Instead, industrial development and mining was heavily subsidized. Many hotels became welfare housing units, enabling inland worker families to spend a week or two at the Adriatic coast to almost no costs to them. As in Spain under Generalissimo Franco, in Yugoslavia, under Josip Broz – Tito, the 1960's saw the initiation of several new developments in tourism. Being a leading member of the non-allied



movement, Yugoslavia gained almost unrestricted support of the UN (United Nations) as the country declared its intentions to go forward with plans to (re)construct the tourism industry. UN know-how was used in several development projects ('The Upper Adriatic,' 'The Southern Adriatic'). The World Bank provided financial arrangements (Jordan 1997). This change affected Istria greatly. [161]

Towards Sun, Sea and Sand Tourism Destination

In the mid-1980's, Istria had an average of 30 million bed-nights a year, therewith becoming – together with the Mediterranean coasts of Spain – one of the most popular Sun, Sea and Sand destination of the Mediterranean. The contemporary image of Istria, being a Sun, Sea and Sand Mediterranean destination was completed in 1975. The major results of the construction era of the 1960's and 1970's are mega-hotels and resorts in Portorož (St. Bernardin), in Poreč (Plava laguna, Zelena laguna), Umag (Polynesia), Pula (Veruda), Vr-sar (Anita) and Rabac. The construction mostly affected the western shores of the Istrian peninsula. Opatija, once the leading tourist destination in Istria, has fallen far behind in investments and visits. Poreč, with close to 9 million bed-nights a year, in 1985 became the top dog in the Istrian resorts pack. On the other hand, Opatija's 2.5 million a year bed-nights placed the once leading resort well below the Istrian and Mediterranean average (Gosar 2001).

CONTEMPORARY NATIONAL TOURISM STRATEGIES

Tourism Strategy of Sovereign Nation-States

Within Yugoslavia, until 1991, the tourism strategy on the Istrian peninsula consisted of one, interdependent area. The co-operation between Slovenia's tour-operators, travel enterprises and the Croatian accommodation amenities in Istria was on the highest level. An excellent relationship and a good interdependent working environment could also be achieved due to the fact that the region as a whole had a common history and was, in part, inspired by regionalistic tendencies. Such attitudes are common in regions on the peripheries of states. Two Slovenian travel agencies, Kompas Jugoslavija and Glob-tour, dominated the tourist market of Istria, offering excursions

TABLE 1 Number of Tourist Beds in Slovene and Croatian Istria in Relation to the National Level (in thousands)

Region	2010		2005		1995		1985	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Coast and the Karst*	25	11	22	12	22	10	27	8
Other Slovenia	93	37	57	24	51	19	56	22
Slovenia	118	48	79	36	73	29	83	30
County of Istria	246	—	230	88	215	74	235	92
Other coastal counties**	632	—	218	119	170	115	320	161
Other Croatia	32	—	243	18	224	17	265	38
Croatia	910	—	691	225	609	206	820	291

NOTES (1) total, (2) in hotels. * Includes municipalities Divača, Hrpelje-Kozina, Izola, Komen, Koper, Piran, Sežana. ** Includes counties Primorje-Gorski kotar, Lika-Senj, Zadar, Šibenik-Knin, Split-Dalmatia, Dubrovnik-Neretva. Adapted from Državni zavod za statistiku Republike Hrvatske (2011) and Statistični urad Republike Slovenije (2011).

TABLE 2 Tourist Arrivals in Croatian and Slovene Istria in Relation to the National Level (in thousands)

Region	2010		2005		1995		1985	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Coast and the Karst*	614	348	516	271	405	188	537	294
Other Slovenia	2392	1521	1441	818	1171	544	2216	762
Slovenia	3006	1869	1957	1089	1576	732	2753	1056
County of Istria	2628	2467	2162	2016	893	685	2325	1464
Other coastal counties**	6781	5896	3937	3268	1061	466	5587	3283
Other Croatia	1195	748	1037	547	484	173	2213	812
Croatia	10604	9111	7136	5831	2438	1324	10125	5559

NOTES (1) all, (2) foreign. * Includes municipalities Divača, Hrpelje-Kozina, Izola, Komen, Koper, Piran, Sežana. ** Includes counties Primorje-Gorski kotar, Lika-Senj, Zadar, Šibenik-Knin, Split-Dalmatia, Dubrovnik-Neretva. Adapted from Državni zavod za statistiku Republike Hrvatske (2011) and Statistični urad Republike Slovenije (2011).

and serving as the middle-man between hotel/accommodation businesses and tour-operators of Austria, Germany and Great Britain. Transfers from and to the Croatian airports of Pula, Rijeka and Ljubljana were often operated by the third Slovenian player – the bus company Slavnik Koper. The major charter airlines of former Yu-



goslavia, the Slovenian Adria Airways handled close to 75% of arriving and departing passengers from the above airports. Yugoslavia, with numerous coastal and island resorts such as Istria, Dalmatia and Montenegro, was in the mid 80's, among the five leading European airline inbound tourist destinations (Gosar 1989).

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As of June 25, 1991 both Slovenia and Croatia declared independence and sealed their territories with a (yet undefined) border. Cooperation in tourism ended almost overnight. The new laws of each of the two young nation-states had to be obeyed. Several travel agencies and bus companies, in particular in Slovenia, had to reduce their business or close – not only their offices in the neighboring state but, due to lack of business, their headquarters too. In hotels in Slovenian and Croatian Istria, a lack of 'all-inclusive' tourists (who normally came by plane and used the complete amenities of the hotel) was evident. For several years, hotels had to count on individual guests only. Adria Airways had to sell eight of their 14 mid-range jets and turbo-prop aircrafts.

Between 1992 and 1996, tourism enterprises in Slovenia and Croatia had to adapt to the new geopolitical and, consequently, economic realities. Not only did the break-up of Yugoslavia produce several independent states, it also induced violence for several years in the region – between 1991–1995 (Croatia, Bosnia and Herzegovina) and in 1999 (Kosovo) –, and, at the same time, changed the mainframe of the economy: from socialist central planning and the so called soft communism economy (self-management) to a market economy (capitalism) and democracy. Independent national economic strategies, based on a market economy, have been produced, often with the assistance of international experts. The tourism strategy of Slovenia was produced in 1992 (Sirše, Stroj Vrtačnik and Pobega 1992). The Croatian tourism strategy had to wait for several years, due to the instability and constant war-like conditions in the tourist region of Dalmatia, and was published in 1996.

Diverse Paths in Istrian Tourism

In the Slovenian 'Development Strategy for the Economic Sector of Tourism' the traditional spa and other inland thermal resorts gained development priority. With 25 major spa-resorts, Slovenia

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has rightfully claimed the name the 'Watering Place of Central Europe.' Istria's Mediterranean coast in Slovenia has not been seen as a source for the sun, sea and sand tourism (anymore); instead, a great opportunity was sought in the geopolitical fact of being the closest neighbor to the gaming and gambling loving population of the Italian nation-state. In the pre- and post-independence period, Slovenian entrepreneurs opened 5 Las Vegas style casino establishments along the Italo-Slovene border (with 10 all-together in the young nation-state of Slovenia). The tourism strategy supported this trend. For Istria and the tourist area 'Coast and the Karst' the strategy suggested, in addition, the development of conference centers and event tourism (Sirše and Mihalič 1999). Near the Mediterranean beaches, in-door tropical landscapes and aquaparks opened their doors.

The Croatian development strategy remained more conservative. With the exception of the capital of Zagreb, the pilgrimage town of Marija Bistrica, the Castle of Trakošćan and of 3 traditional spa-resorts (Krapinske, Tuheljske and Stubičke toplice) the 85 remaining 'major tourist resort' (group A) are located on the Adriatic Sea. The following 14 tourist resorts of Istria are named: Opatija, Ičići, Lovran, Medveja, Mošćenička Draga, Rabac, Medulin, Pula, Rovinj, Vrsar, Funtana, Poreč, Novigrad and Umag ('Zakon o krajevima sa turističkim potencialima' 1994). Despite its traditional view on tourism, the Croatian development plan foresees several human-made or induced attractions, which would supplement the abundance of Mediterranean nature. Water-oriented sports like sailing, motorboat yachting, surfing and snorkeling are already booming in Croatian Adriatic resorts. Other sports, like tennis, horseback riding and golf have made way into traditional fisherman's villages too. In the sub-coastal, hilly inland of Istria wine-routes and rural tourism have gained ground (Boškovič 2000; Jordan 2000).

The transition from the communistic central planning model to a market economy was far from having clear goals in the national strategy. At first the former state-owned mega-enterprises became subdivided into smaller units (hotels, restaurants, shops, playing grounds and beaches), thereby becoming legally independent. Due



to the economic problems of the communist past the financial value of those small units was at this point at a minimum. The consequences were fictitious bankruptcies, which puts those companies into hands of well-informed individuals, often politicians. For a short period of time state-owned banks became owners of these 'insolvent' companies. Selling the assets to the best bidder, local or international consortium, investment group, hotel-chain or tour operator was the next step in this transition process. In Croatia's Istria foreign investors were eager to settle down:

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- The Spanish hotel enterprise 'Sol Melia' bought-up major resorts in and around two Istrian towns Umag and Rovinj. The naturist camp and several hotels in Vrsar got British and German owners. Hotels in Pula are in hands of the Italian finance and investment institution 'Marconi' (Šuligoj 2000a).
- Istria's largest tourist resort 'Plava laguna' [The Blue Lagoon] was bought by a Croatian émigré and owner of copper mines in Chile. The enterprise was managed for several years by an American management institution (Gosar 2001).
- Opposite to the Slovenian resort of Portorož, in Savudrija, Croatia, the Hypo-Adria Bank investment, in 2008 finally resulted in the opening of Kempinski Adriatic Resort and Golf Course (Šuligoj 2001).

In Slovenian Istria, transition followed the path as described above. But foreign investors were hindered, to some degree, by investing in the Slovenian tourist infrastructure. Good standing domestic firms, like publishing houses, pharmaceutical firms, automotive companies, etc., have shown interest in becoming owners. Profit made in their basic business was invested into hotels, marinas, aquaparks and other real estate and management of the industry:

- The spa 'Terme Čatež' invested in hotels in the port-town of Koper. Hotels gained in-door and out-door freshwater and saltwater pools, a swimming delight in a fake tropical environment. The investment was made possible, because between

1990 and 2000, Slovenes were hindered in visiting their favorable Mediterranean resorts due to the war in Croatia, and have therefore found their own 'continental Adriatic' in watering places of their own country.

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- The pharmaceutical firm 'Krka,' first bought spa-resorts (Dolenjske toplice, Šmarješke toplice) and consequently the Mediterranean coastal resort Strunjan, re-arranging it to the standards of a wellness resort.
- The petrol and gas distributor 'Istrabenz' has an interest in the hotel infrastructure of Portorož, the largest Mediterranean tourist resort in Slovenia. The firm has a major say in the yacht harbor – marina and operates most of hotels ('Life Class Hotels') in town (Popit 2000).
- The Austrian Monarchy's 1906 hotel ruin Palace was renovated to 21st century hotel standards by the above-named petrol distributor and in 2008 it was sold to the Kempinski group of hotels (Šuligoj 2000b).

CONTEMPORARY TOURISM IN ISTRIA

Istrian tourism has a similar status in the economies of both countries. Slovenian Istria has 28% of the overall number of guest-beds of the state; in Croatia the number of guest-beds in Istria is 33% of the Croatian total. The amount of accommodation amenities has not changed dramatically. In fact, in several tourist resorts, the offer of the number of beds has fallen due to the reconstruction of hotels and the enlargement of rooms. New accommodation amenities are rare, as many potential investors hesitate to invest in regions where political instability was present during the last decade of the 20th century. Reconstruction of hotels, particularly in Slovenia, is therefore more common. But, if we compare the amount of Croatian Istria guest-amenities with the same in the Slovenian part of the region, a ratio of 1:10 is evident (90.5% in Istria of Croatia and 9.5% in Istria of Slovenia). In 2005, Slovenes were relatively better off in providing guest beds in hotels (41.7% hotel-beds in Slovenian Istria against 38.3% in Croatian Istria). Among motives to visit, new amenities related to gaming and gambling, cycling, tennis and golf as well as to



vine tasting (enology) and culinary pleasures are registered. In the first decade of the 21st century 'sun, sea and sand motives' intermingle with activity and action type of tourism in both nation-states.

Status of Tourism in Istria

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The number of available amenities has no relation to actual tourist visits and their overnight stay in the region. Visits to Croatian Istria show predominantly a seasonal character (April–September); accordingly the majority of hotels and other tourism-related amenities close during winter. Slovenian hotels don't close their doors. In the peak-years of Croatian/Yugoslavian tourism (1980–1986), the relation of guest-visits to Istria was 23:77 in favor of other Croatian tourist regions. But, in 2000 Istria registered close to 1/3 of all visitors to Croatia (30.3%), becoming thereby the most profitable tourist region of the nation-state. The same can be said for Slovenia: in 1985, just 19.5% of all visits to Slovenia were in Istria, while in 2000 such visits amounted to 26.5%. Citizens of the neighboring EU countries, like Austrians and Italians (24%), consider Istria to be the playground in their own backyard and therefore make most visits. Germans are not far behind (23%) due to the fact that Bavaria is just four driving hours away (Statistični urad Republike Slovenije 2001).

Tourism growth, according to data of bed-nights and visits, reflects the political situation and the societal and economic transition, which took part in the last two decades. Istria's tourism reached its peak of visits in the year 1986. More than 30 million bed-nights were registered, almost 27 million in Croatian Istria. The 13 leading tourist resorts (table 4) registered 23.8 million bed-nights. The region was popular among foreigners, who made 58% of tourist visits to the Slovenian and 64% to the Croatian part of Istria. The violent demonstrations of Serb nationalists in Croatia, and plans for independence in the summer of 1989, reduced visits to a large extent. Tourist visits in 1995, compared to data of the mid-1980s, amounted to 57% in Slovenia and 24% in Croatia, if compared to data of the mid-1980s. In the fourth year of independence, as the violent conflict in Croatia approached its end, Croatian Istria reg-

TABLE 3 Istria: Accommodation Amenities in Leading Tourist Resorts

Region	2005		1995		1985	
	(1)	(2)	(1)	(2)	(1)	(2)
Portorož	9.5	5.1	8.9	4.5	12.2	4.5
Piran	1.4	0.3	1.1	0.3	1.8	0.3
Strunjan	1.5	0.8	1.4	0.7	1.8	0.0
Izola	3.1	1.1	2.9	1.1	3.1	0.6
Koper	0.9	0.5	1.2	0.4	1.0	0.4
Ankaran	3.1	0.7	3.6	0.7	3.2	0.6
Slovene Istria*	21.8	9.1	22.1	10.6	23.1	7.5
Umag	29.6	12.1	27.7	11.3	46.2	18.8
Novigrad	9.1	1.8	8.5	1.7	10.4	2.1
Poreč	50.6	23.9	47.3	22.3	49.3	23.2
Vrsar	37.8	4.0	35.3	3.7	38.7	4.1
Rovinj	33.7	12.2	31.5	11.4	32.8	11.9
Pula	17.9	10.1	16.7	9.4	45.7	25.7
Rabac	10.1	5.8	9.4	5.4	11.4	6.3
Croatian Istria**	230.3	88.3	215.2	73.2	234.5	92.1

NOTES (1) total, (2) hotels. *The Tourist-region 'Obala in Kras' (The Coast and the Karst). **The Province of Istria (County of Istria). Adapted from Državni zavod za statistiku Republike Hrvatske (2011) and Statistični urad Republike Slovenije (2011).

istered just 31.1% of tourist visits in relation to those of 1986. In Slovenia, where the independence declaration on June 25, 2001 resulted in (just) 10 days of fierce fighting, Istrian tourism survived with a 28.6% reduction of visitors. Primarily due to geographic distance from war, Istria was better off in terms of visits compared to the rest of the nation.

Changed Structure of Visitors to Istrian Tourist Destinations

In the new nation-states, the structure of visitors changed dramatically. Whereas in Slovenian Istria visits made by guests from abroad declined (46% foreign nationals), international visits to Croatian Istria, in relation to domestic, increased (77% foreign nationals). There are several reasons for such developments. One definitely lies in the tourism statistics: since 1991 'domestic tourists' are Croatian citizens only, whereas visitors from other parts of Ex-Yugoslavia, being



‘domestic’ until 1991, among them Slovenes are considered ‘international visitors.’ Therefore, in the Croatian statistics, visits to one of the traditional playgrounds of Slovenes in Croatia, to the Istrian peninsula (where close to 10,000 second homes and other real estates of Slovenian citizens exist), Slovenes are not registered as ‘domestic’ (meaning Yugoslav) anymore but as guests from abroad. On the other hand, the wars in Bosnia and Herzegovina, and in particular in the Croatian province of Dalmatia, another traditional Slovene summer holiday destination in Croatia, have kept Slovenes either in their own state or in the near vicinity. Croatian Istria is the immediate vicinity, minutes away from Slovenian visitors’ homes. The absolute increase of ‘domestic’ – Slovene tourists in Slovenian Istria, and the absolute and relative increase of Slovene tourists (as ‘international visitors’) in Croatian Istria, as well as the general decline of the number of other international visitors, characterize the tourist statistics in both nation-states in the 1990’s. (Kerma, Koderman, and Salmič 2009). In 2005 Slovenian, and in 2010 Croatian, statistical accumulated data showed that visits and bed-nights in Istria have finally surpassed the peak figures registered in the mid-1980’s (table 4).

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The analyses of questionnaires TOMAS – Tourism Marketing Study, distributed among several thousand tourists in Croatian and Slovenian Istria in 1997, 2000 and 2004, have shown that the natural environment – the sea, the sun – with their human-made resources (dried ham, vine, casino) – received highest grades. The observations made by tourists point out the shortage of events, in particular presentations of local ethnography (dances and songs), and other offerings (sports) which would increase the body’s adrenaline flow. According to TOMAS, Istria is a preferred region by tourists with a mid-sized budget, families with children, and by the age group between 20 and 40 years. The most probable origin of the average tourist in Istria is a nation-state in West- or East Central Europe (Mikačić 1994; Marušić 1997; Škafar et al. 1998).

In general, since 2000 a positive trend has been observed:

- In both parts of Istria, guests from neighboring regions and states of Central Europe (Venetian Italians, Austrians, Hun-

TABLE 4 Accommodation Amenities, Number of Tourist Arrivals and Nights in the Leading Tourist Resorts in Croatian and Slovene Istria in 2010

Region	Tourist beds			Tourist arrivals				Tourist nights			
	(1)	(2)	(1)	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
Labin	9.882	1,2	188.684	1,6	8.001	180.683	1.199.695	2,0	34.227	1.165.468	
Novigrad	9.814	1,1	143.723	1,3	4.506	139.217	760.295	1,3	13.198	747.097	
Vrsar	18.116	2,1	166.275	1,5	1.658	164.617	1.326.684	2,2	9.795	1.316.889	
Poreč	21.377	2,5	401.820	3,5	20.350	381.470	2.564.865	4,2	65.503	2.499.362	
Pula	15.127	1,8	228.090	2,0	34.738	193.352	1.197.231	2,0	98.840	1.098.391	
Rovinj	35.834	4,2	419.716	3,7	29.037	390.679	2.917.562	4,8	107.020	2.810.542	
Umag	19.710	2,3	348.942	3,0	29.895	319.047	1.752.310	2,9	117.435	1.634.875	
County Istria	233.613	27,4	2.895.686	25,3	175.300	2.720.386	19.095.401	31,6	717.532	18.377.869	
Croatia	853.407	100,0	11.455.677	100,0	1.529.003	9.926.674	60.354.275	100,0	5.602.970	54.751.305	
Izola	3.783	3,4	92.502	2,9	52.413	40.089	360.310	3,8	230.424	129.886	
Koper	4.654	4,2	93.290	2,9	56.832	36.458	329.945	3,5	221.961	107.984	
Piran	14.015	12,8	415.469	12,9	155.867	259.602	1.415.137	15,1	522.286	892.851	
Slovene Istria	22.452	20,5	601.261	18,7	265.112	336.149	2.105.392	22,4	974.671	1.130.721	
Slovenia	109.684	100,0	3.217.966	100,0	1.181.314	2.036.652	9.388.095	100,0	3.924.164	5.463.931	

NOTES (1) total, (2) share (%) within the frame of the nation-state, (3) domestic tourists, (4) foreign tourists.

Adapted from Državni zavod za statistiku Republike Hrvatske (2011) and Statistični urad Republike Slovenije (2011).

The Development of Tourism in Istria

TABLE 5 Numbers and Shares of Overnight Stays in Slovene and Croatian Istria by Countries of Residence in 2010

Region	Slovene Istria*		County of Istria		Total Istria	
	(1)	(2)	(1)	(2)	(1)	(2)
Austria	192.423	9,7	1.984.397	11,2	2.176.820	11,0
Bosnia and Herzegovina	7.113	0,4	61.695	0,3	68.808	0,3
Croatia	9.166	0,5	656.313	3,7	665.479	3,4
Czech Republic	21.834	1,1	642.032	3,6	663.866	3,4
France	15.465	0,8	235.553	1,3	251.018	1,3
Germany	144.161	7,3	5.258.053	29,7	5.402.214	27,4
Hungary	31.183	1,6	288.681	1,6	319.864	1,6
Italia	273.797	13,8	2.012.593	11,4	2.286.390	11,6
Netherlands	25.079	1,3	1.487.095	8,4	1.512.174	7,7
Other countries	228.023	11,5	2.147.467	12,1	2.375.490	12,1
Poland	16.262	0,8	385.864	2,2	402.126	2,0
Slovakia	12.248	0,6	195.784	1,1	208.032	1,1
Slovenia	977.842	49,4	2.048.378	11,6	3.026.220	15,4
United Kingdom	19.189	1,0	291.556	1,6	310.745	1,6
USA	7.356	0,4	36.420	0,2	43.776	0,2
Total	1.981.141	100,0	17.731.881	100,0	19.713.022	100,0

NOTES (1) total, (2) share (%). *Includes (only) coastal municipalities Izola, Koper, Piran and not the Karst hinterland. Adapted from Državni zavod za statistiku Republike Hrvatske (2011) and Statistični urad Republike Slovenije (2011).

garians, Czechs, Slovaks, Bavarian Germans and Slovenes) dominate, in contrast with the pre-independence years, in which Germans, English and Dutch citizens of the Atlantic Europe made the bulk of visits.

- All-inclusive air-hotel arrangements are reduced in quantity; instead individual bookings and half-pension arrangement for motorists, made by travel agencies, are common in summer. Out-of-season visits by groups of closed societal groups (bicyclist, football teams and other training oriented groups), in particular older people, travelling by bus, have become very popular.
- In Croatian Istria 75% of visits are made during the peak-

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summer season (June, July, and August), as visitors prefer to stay one week or more (Poreč-Parenzo average: 6.8 days). To West-European naturist clubs well known resort of Vrsar-Koversada (7.9 days) and Rovinj-Rovigno (7.4 days) are leading.

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- In Slovenian Istria, tourist visits in the peak-summer season equal the number of visits in other nine months of the year. The average visit lasts just 3.6 days, bringing to the foreground the fact that event tourism (congresses, meetings) and all-year long week-end tourism, particularly in gambling and aqua land environments, are general motives of tourist visits. Similar trends can be observed in the neighboring Croatian tourist resort of Umag (5.9 day average) where the casino and different sport facilities (tennis training camps; marina) have both shortened the average length of stays and prolonged the season.

CONCLUSION

The peninsula of Istria is one of Mediterranean's major tourism destinations. Regarding the early contemporary tourism development (after 1960's) this tourism destination could be compared to Costa Brava, Spain. Since the partition of Yugoslavia into independent and sovereign nation-states (1991), 4/5 of the peninsula is shared by Slovenia and Croatia. The smaller part of the peninsula, around the port of Trieste, belongs to Italy and plays a limited role in regional tourism. Slovenia's efforts to join the EU and NATO resulted in success in 2004, Croatia is joining the EU in 2013. In the past two decades (1990–2010) both tourist destinations, the Slovenian and Croatian Istria, have experienced an atypical tourism development cycle induced by:

- Ethnic disputes, conflicts and wars (which were fought in relatively distant areas – in Southern Croatia, Bosnia and Herzegovina and Kosovo);
- Transition from the socialist central planning to contemporary market economy;



- Division of the former federal state into sovereign entities.

The post-socialist transition period included the take-over of state-owned tourist infrastructure by banks, international consortiums and private owners. Due to diverse nation-state politics, tourism in Istria has become diversified. Local entrepreneurs in both countries, Slovenia and Croatia, now have a limited say in tourism management. In Croatia, international tourism enterprises, consortiums and banks dominate the market economy. In Slovenia, business, not initially related to tourism, such as pharmaceutical enterprises, publishing houses and tire producers, residing in the hinterland and nation-state capitol, manage the coastal tourism industry. Tourism bed-nights in Slovenian Istria are based on hotel and bed and breakfast accommodation, whereas in Croatian Istria camping and apartment type tourism still prevails. Contemporary tourism trends, such as casino's, nautical and sport tourism, as well as inland vine and farm tourism, made great entry into the tourism industry of both countries.

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The once politically and economically unified area of Istria had to adapt to diverse national rules of law, tourism strategies and market economies. After a sharp decline in the 1990's tourist's and bed-night numbers, at the dawn of the 21st century, visits returned to the record numbers of the 1980's. But the structure of visitors has changed. British, Dutch and Scandinavians visits decreased as visits from the region, in particular from the neighboring countries Italy, Austria, Hungary, as well as Slovenia and Croatia increased. Slovenian and Croatian Istria has become a playground of the region.

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Introduction on the Market of *Tsipouro*, a Greek Traditional Liquor, Precursor of Ouzo

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Tsipouro is a not well-known traditional pomace brandy, being produced mainly in continental Greece. It is a strong distilled spirit with 40–45% alcohol by volume, being produced by distilling the residue of wine press, named *pomace*. The present paper focuses on the consumption behaviour of clients of *Tsipouradika* restaurants, taking into account several social, economic and personal characteristics, which affect the behaviour of each customer. In total, 1000 questionnaires were collected, by which 680 were considered as valid, taking into account the criterion of completed answers. The application of both, Factor and Tobit analysis regarding *Tsipouro* consumption, presents a quite analytical consumer profile of the product. Although *Tsipouro* is a traditional alcoholic drink for Greece, and especially in Thessaly, it is proven that there are distinct and quite differentiated consumer behaviours.

Key Words: consumer behaviour, traditional drink, theory of planned behaviour, alcohol

INTRODUCTION

Tsipouro is a not well-known traditional pomace brandy, being produced mainly in continental Greece. It is a strong distilled spirit with 40–45% alcohol by volume, being produced by distilling the residue of wine press, named *pomace*. There are two types of the product; pure *Tsipouro* and anise-flavoured one. There are various aspects regarding the emergence of the product. The one which prevails refers

to the outcome of distilling attempts of Greek Orthodox monks at *Agion Oros*, situated at the mountain Athos in Macedonian Greece, where monasteries were founded during the Byzantine Empire era (Soufleros and Bertrand 1987).

[176] Traditionally, Tsipouro is being served as an aperitif before lunch. Perhaps the most interesting issue of Tsipouro consumption is the fact that serving is accompanied with small dishes, called *meze*, usually adjusted to foodstuff being produced locally. For instance, at seaside resorts the majority of *meze* is seafood, while in the mainland nuts or meat products are served as *meze*. Mainly in continental Greece there are special places, called *Tsipouradika*, where Tsipouro is being served. In these places clients order Tsipouro, but it is the chef's responsibility to choose the *meze*, which will be served with the drink. By every order a different *meze* is served, motivating the clients in this way to order more drinks and taste more foodstuffs. The majority of these specialised restaurants are placed in the region of Thessaly, central Greece, where the largest quantities of Tsipouro are consumed. Tsipouro is served in small bottles containing 25ml of the product (see <http://www.seaop.gr>).

Due to the fact that there were no previous research attempts focused on the consumer behaviour, it is a challenge to assess the consumer behaviour of the Tsipouro consumption. The most interesting issue of this product is achieving added value for both, the alcoholic drink and the foodstuff, which accompanies it, creating a niche on the market and through this, having an impact to expand. In Section 2, a literature review of studies dealing with the consumer behaviour of traditional drinks is conducted. Section 3 presents the proposed methodology for analysing the consumer behaviour of Tsipouro in Greece and provides an overview of the model variables. In Section 4, the results of the proposed methodology are highlighted. Finally, Section 5 summarizes and concludes, including some insights for the further market penetration of the Tsipouro drink.

LITERATURE REVIEW

As already mentioned, there is no significant number of previous works on the issue of traditional drinks in general. The main charac-



teristic of all these publications is the strong chemical orientation of them, attempting to identify structural differences in both, processing and composition issues. The first reference to *Tsipouro* was in 1987, characterising it as a *precursor of Ouzo* (Soufleros and Bertrand 1987). Later on, Apostolopoulou et al. (2005) in their research, focusing on the concentration of principal volatile constituents in traditional Greek distillates, identified structural differences between *Ouzo* and *Tsipouro*. The main difference between them, regarding security issues, is that the former is traditionally mainly produced on an industrial level, while the latter has recently been produced to a large scale. This is the reason why the results of food security issues have been published only for *Ouzo* and not for *Tsipouro* (Efstratiadis and Arvanittoyannis 2000). Recently a list of *traditional anisised-flavoured spirit drinks* being produced and consumed in the Mediterranean area was published. Referring to the Greeks spirits, i. e. to *Ouzo*, *Tsipouro* is mentioned, providing useful information regarding the distillation process as well as the differences between *Ouzo* and *Tsipouro* production process (Anli and Bayram 2010). There are some studies, examining alcohol consumption from the consumer behaviour point of view, which refer to Europe. The most recent study on this issue was published in 2000, concluding that there has been a significant shift over the last fifty years from *long-standing local and regional traditions* towards a *growing acceptance of a wider choice* (Smith and Solgaard 2000). Focusing on Southern Europe, another study provides the same conclusions, verifying reduction of wine consumption to up to 42.3%, reduction of spirits to up to 4.7% and increase of beer consumption to up to 36.6% (Gual and Colom 1997). Referring to the Greek market, wine prevails among alcoholic drinks as an accompanying kind of drink for meals (Tzimitra-Kalogianni et al. 1999). Despite the fact that all these findings are quite interesting and useful, their reference period can be characterised as *old*, justifying the need for a further research on this topic. On the contrary, there is a series of publications on the traditional food consumption issue. Indicatively, the familiarity and the importance of food naturalness have a positive influence on the consumption of traditional foodstuffs. Opposing

[177]

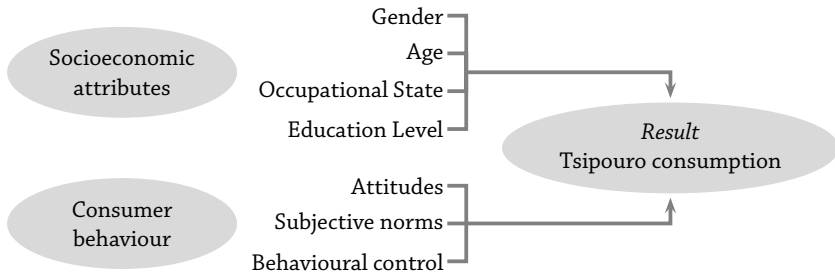
[178]

outcomes show parameters like convenience and health issues. Finally, the weight control issue has an ambiguous influence (Pieniak et al. 2009). Examining this issue from a sociological and anthropological point of view, it has been proven that new constraints shape the modern consumer behaviour. These are, inter alia, the biotechnology industry, food experts, retailing capital and regulation agencies, providing both, a positive as well as negative motivation for the traditional food consumption (Fonte 2002). Focusing on the traditional Mediterranean diet, there is evidence that this dietary pattern is inversely associated with Body Mass Index (BMI) and obesity, signifying in this way the importance of consuming traditional Mediterranean foodstuff.

THEORETICAL BACKGROUND

There are several theories attempting to explain and predict the consumer behaviour. Having in mind that alcohol consumption can be characterized as a risky behaviour, it is more appropriate to apply theories that focus on the subjective and objective evaluation procedures that the consumers use to assess their final consumption choice. There are three such theories; Decision theory, or Subjective Expected Utility Theory (SEU) (Beyth-Marom et al. 1993; Edwards 1954; Furby and Beyth-Marom 1992; Yates 1992), the Theory of Reasoned Action (TRA) (Ajzen and Fishbein 1973; 1980; Fishbein and Ajzen 1975), and the Theory of Planned Behaviour (TPB) (Ajzen 1988; 1991). The Decision Theory accepts the consumer's choice as an outcome of a cognitive process where there is a holistic identification of all the possible options, assessment of their positive and negative impacts, under the precondition that this evaluation procedure is a fully rational one. Research based on this theoretical approach was conducted by Bauman and Bryan (1980) and Bauman et al. (1985). Findings showed a small correlation between SEU and the hard liquor consumption, justifying this by a large sample size, which consisted of 1,400 young adolescents who participated in this research. The main criticism of this theoretical approach is focused on the excessive rationality characterizing the theory, which excludes other parameters influencing the final purchasing choice.





[179]

FIGURE 1 Conceptual model of Tsipouro consumers behaviour

The TRA is based also on a rational cost-benefit evaluation, though, incorporating though the *Subjective Norms* attribute. This new input consists of normative beliefs, and social approval or disapproval of specific consumption trends. The fact that both, Attitudes and Subjective Norms, shape the intention for a specific consumption action before the consumer behaviour, is quite interesting too. Applying this theory to alcohol consumption attributes, proved to correspond significantly well to data relevant to consumer behaviours (Schlegel, Crawford, and Sanborn, 1977; O'Callaghan et al. 1997). Finally, the TPB is the evolution of the TRA, adding the evaluation of the *Perceived Behavioural Control* attribute as a new approach, which consists of both, direct and indirect influences on behaviour.

MATERIALS AND METHODS

The present paper focuses on the consumer behaviour of clients of Tsipouradika restaurants, taking into account several social, economic and personal characteristics, which affect the behaviour of each customer. The data used in the present research is gathered with a structured questionnaire, which was given to the costumers of Tsipouradika in the period 1 May 2013–31 May 2013. 1,000 questionnaires in total were collected, 680 of which were considered valid taking into account the criterion of completed answers. Basing on the questionnaire and trying to capture the consumer behaviour of clients, a functional relationship between two types of independent variables and a dependent variable was formed. The conceptual model of the present paper is depicted in figure 1.

[180] The measurement of the effect of socioeconomic attributes and consumer behaviour is achieved through regression analysis, in which the dependent variable is the amount of Tsipouro bottles that a visitor consumes on each of his visits. The dependent variable is limited to up to 10 bottles, as consumption beyond this is considered as extreme value and alcoholic behaviour. Since the nature of the dependent value is censored, the application of the Ordinary Least Squares (OLS) Regression may lead to censorship bias (Tobin 1958). Taking this into account, the present study will rely on the Tobit analysis method in order to analyze the relationship among the quantity of Tsipouro (TQ) that each visitor consumes and his socio-economic characteristics. The independent variables are split into two categories and are the following.

The first category of variables captures the socioeconomic status of consumers. The variables that form this category are described below.

- 1 *Gender*. The *gender* variable is a dummy variable, taking the value 1 if the consumer is female and 0 if the consumer is male.
- 2 *Age*. The *age* variable is an ordinal variable, depicting the age of correspondents.
- 3 *Occupation*. Visitors are categorized in three categories according to their occupational state. Visitors of the first category are unemployed, visitors of the second category are employed and visitors of the last category are either studying or are under occupational state. Taking the first category as a reference, two dummy variables are constructed:
 - *Docc1*: The variable takes the value 1 if the visitor is employed and the value 0 if else.
 - *docc2*: The variable takes the value 1 if the visitor is either studying or is under other occupational state, and 0 if else.
- 4 *Education*. The *education* variable depicts the educational level of each consumer. It's a Dummy variable taking the value 0 if the person has obtained a university degree and the value 1 for lower educational levels.



TABLE 1 Questionnaire

1 Demographic characteristics					
1.1	Age				
1.2	Sex			Male	Female
1.3	Monthly income	< 1.000€	1.000–1.500€	> 1.500€	
1.4	Occupational Status	Employed	Retired	Unemployed	Other
1.5	Educational level				
		Illiterate	Primary school grad.	High school grad.	University grad.
2	How many Tsipouro bottles do you usually consume?				
3 Attitude					
3.1	Visiting Tsipouradika to drink Tsipouro is good for health	1	2	3	4 5
3.2	My social environment believes that is a good habit to visit Tsipouradika for pleasure	1	2	3	4 5
3.3	Visiting Tsipouradika to drink Tsipouro is dangerous	1	2	3	4 5
3.4	My social environment believes that visiting Tsipouradika strengthens social relations	1	2	3	4 5
3.5	My social environment would be more satisfied if I would visit Tsipouradika more often	1	2	3	4 5
4 Subjective norms					
4.1	Visiting Tsipouradika to drink Tsipouro is a useful habit	1	2	3	4 5
4.2	Visiting Tsipouradika to drink Tsipouro is a pleasant habit	1	2	3	4 5
4.3	Visiting Tsipouradika to drink Tsipouro is a good habit	1	2	3	4 5
5 Perceived behavioural control					
5.1	It is not easy not to accept an invitation to visit Tsipouradika	1	2	3	4 5
5.2	There is social pressure to visit Tsipouradika	1	2	3	4 5
5.3	Drinking Tsipouro is a way to overcome financial and personal problems	1	2	3	4 5

[181]

The second category of variables is formed by the answers of the consumers to the structured questionnaire that was given to them. These questions are aimed at outlining attitudes, subjective norms and perceived behavioural control of the Tsipouro consumption, following the concept of the TPB methodology. Interviewees were asked to evaluate several aspects of their drinking habits on a 5-point ranking scale, ranging from 1 to 5: 1 'strongly disagree' to 5 'strongly agree.' Consumers were asked to evaluate

[182] *as Attitudes (ATT): whether or not visiting Tsipouradika is good for health; whether it is dangerous; if the social environment, family and friends, consider going to such places for pleasure a good habit; if they agree to visit them more often; and if they believe that visiting Tsipouradika strengthens social relations. Regarding Subjective Norms (SN), they were asked: if visiting Tsipouradika is a good habit; if it is pleasant, and if it is useful. Finally, regarding Perceived Behavioural Control (PBC), they were asked: if there is social pressure leading to more visits to such places; if they think that it is easy to refuse an invitation for visiting Tsipouradika; and if they agree that drinking Tsipouro is a way to forget or overcome financial, family, and other problems.*

In order to maintain balance among the number of variables describing the socioeconomic status of Tsipouro consumers, a data reduction methodology will be applied to the variables of the second category. The methodology applied for this, is a Factor Analysis. The outcome is the reduction of the number of variables, which are classified into a limited number of unobserved factors, while maintaining a maximum of the information in the original data. The methodology that is adopted in order to extract these factors, is a Principal Components Analysis (PCA) with the Varimax rotation.

FINDINGS

Before the application of the factor analysis, it is essential that the consistency of the answers is checked. The reliability test showed a Chronbach's value of 0.716. Taking into account that the critical value of the Chronbachs coefficient is 0.7, this data is considered as a reliable and rendered as suitable for the application of the factor analysis (Norusis 2005). The results of principal components analysis are presented in table 2. The PCA returned three latent variables. The first refers to consumers who are visiting Tsipouradika and consider it as a quite positive habit. They also believe that their social environment accepts this way of entertainment as a positive one and reinforces them to increase the frequency of their visits. The second group of consumers considers Tsipouro consumption as a good, pleasant and useful habit, without taking the opinion of their social environment into consideration. Finally, consumers of the



TABLE 2 Results of principal components analysis

Components	Factors		
	1	2	3
ATT2	0.757		
ATT1	0.608		
ATT4	0.547		
ATT3	0.511		
ATT5	0.457		
SN1		0.793	
SN3		0.639	
SN2		0.484	
PBC2			0.707
PBC1			0.609
PBC3			0.602
Values	2.065	1.976	1.514
% of variance	18.773	17.966	13.762

[183]

third group – although visiting Tsipouradika – do not like visiting them, but they cannot overcome the social pressure of their friends to join. These consumers cannot refuse an invitation for going out to drink Tsipouro. Also the fact that they do not believe that drinking Tsipouro is a way to overcome their personal or economic problems is quite important, signifying the lack of alcoholic behaviour. The scores of the three latent variables are entered into the regression as three independent variables. As mentioned above, the analysis will rely on the Tobit regression, since the dependent variable (τQ) is censored to the right. The Tobit model represents the potential (expected) value of the dependent variable τQ as a latent variable, $\widehat{\tau Q}_i$, which can only be partially observed within the sensible range of Tsipouro quantity consumption, which ranges from 0 and 10 bottles, as follows (Tobin 1958):

$$\widehat{\tau Q}_i = \begin{cases} 0, & \text{if } \widehat{\tau Q}_i \geq 10 \\ \widehat{OM}_j, & \text{if } \widehat{\tau Q}_i < 10 \end{cases} \quad (1)$$

Taking the variables entered into the regression into account, the specification of the Tobit model is as follows:

TABLE 3 Results of the Tobit Regression

Coefficient	Est.	Std. err.	<i>t</i>	<i>P</i> > <i>t</i>
β_1 <i>gender</i>	-1.160	0.153	-7.580	0.000
β_2 <i>age</i>	0.022	0.012	1.770	0.078
β_3 <i>docc1</i>	-0.211	0.235	-0.890	0.371
β_4 <i>docc2</i>	-0.473	0.263	-1.800	0.073
β_5 <i>education</i>	0.420	0.163	2.580	0.009
β_6 <i>fac1</i>	0.115	0.075	1.540	0.125
β_7 <i>fac2</i>	0.443	0.076	5.810	0.001
β_8 <i>fac3</i>	0.378	0.076	5.010	0.001
β_0	3.382	0.439	7.700	0.001
σ	1.957	0.054		

NOTES LR Test χ^2 (8): 139.19.

$$\widehat{TQ}_i = \beta_0 + \beta_1 \text{gender}_i + \beta_2 \text{age}_i + \beta_3 \text{docc1}_i + \beta_4 \text{docc2}_i + \beta_5 \text{education}_i + \beta_6 \text{fac1}_i + \beta_7 \text{fac2}_i + \beta_8 \text{fac3}_i, \quad (2)$$

where $i = 1, 2, \dots, n$, TQ is the total number bottles of Tsipouro ordered per person, *gender*, *age*, *docc1*, *docc2*, and *education* are independent variables of the 1st category, *fac1*, *fac2*, and *fac3* are independent variables of the 2nd category, β_0 is the constant term, and β_i are the regression coefficients under estimation $i = 1, \dots, 8$.

The results of the Tobit regression are presented in table 3. The value of the Likelihood Ratio Test (139.19) exceeds the critical value of the χ^2 distribution. Thus, the null hypothesis claiming that model's variables have no effect on the dependent variable, is rejected at a significant level of ($< .01$). On the other hand, the value (6.995) of the Hosmer and Lemeshow test and the lack of statistical significance of the estimation render the rejection of the null hypothesis claiming that there are no significant differences between the estimated and observed values of the dependent variable. The results of both tests confirm the relatively good fit of the model to the survey data (Norusis 2005).

The estimation of the regression coefficient of *gender* variable has a negative sign and is statistically significant at the (< 0.01) level. This means that men are drinking more, compared to women, some-



thing that is quite common in Greece. The estimation of the *age* regression coefficients provides negative signs for all age categories. The estimation of the *age* coefficient is statistically significant at the ($< .1$) level and has a positive sign. This is another positive outcome, proving that young consumers drink less, compared with elderly people. [185]

The estimated signs of the coefficients of the two variables depicting the occupational status are both negative. Nevertheless, statistical significance is only found at the estimation of the *docc2*, which is statistically significant at the ($< .1$) level. This is another interesting issue, signifying that there is no differentiated consumer behaviour between employed and unemployed consumers. University students tend to drink more, compared to other consumers; a consumer behaviour, which is a topic being researched especially in the US and other northern European countries, with similar results (Collins, Witkiewitz, and Larimer 2011).

The estimation of *education* variable's coefficient is positive and statistically significant at ($< .01$) level. This signifies that university graduates drink less.

The estimation of the coefficients of the three latent variables of the second category is positive, but statistically differs. Moreover, the estimation of the coefficients of *fac2* and *fac3* is statistically significant at the ($< .01$) level, while the estimation of the *fac1* variable lacks statistical significance. These findings are very interesting, because it is proven that there is an impact for increased *Tsipouro* consumption from consumers choosing to visit *Tsipouradika* on their own, considering this way of entertainment as a positive one, and surprisingly from consumers who visit *Tsipouradika* because they cannot overcome social pressure, and obviously cannot overcome pressure to drink. Apparently this group of consumers consists of weak personalities who cannot form an independent social and consumer behaviour.

CONCLUSION

The application of both Factor and Tobit analysis regarding *Tsipouro* consumption presents a quite analytical consumer profile of the

[186]

product. Although Tsipouro is a traditional alcoholic drink for Greece, and especially for Thessaly, it is proven that there are distinct and quite differentiated consumer behaviours. This differentiation is based on psychological characteristics of consumers, as well as increased social pressure to visit Tsipouradika for amusement. It is proven that Tsipouro usage is widely embedded into the cultural behaviour of the majority of adult consumers in the area of this research. The social aspect of Tsipouro consumption is proven to be quite important in terms of promoting social communication. This research highlights parameters which would benefit from future research; on better understanding of how exactly Tsipouro is being used by different social and consumer groups. While there is a significant difference between men and women regarding consumption, it would be useful for future marketing strategies to further identify the motives leading to these different consumer behaviours between the two sexes.

A similar research in Italy, trying to identify perception of wine and consumption situations in traditionally wine producing regions proved that there are distinct uses of alcoholic products. There are also different consumer profiles between young and elderly people, as well as men and women (Agnoli, Begalli, and Capitello 2011).

Attempting to identify the role of wine in the UK society, it is evident that the wine consumption expresses quite sophisticated situation specific behaviours. The age parameter cannot alone signify a wine-related behaviour. There are also other criteria for purchasing wine either for self-consumption or for a gift (Ritchie 2007).

Having in mind the negative economic environment Greek consumers are experiencing after the year 2010, it is very important that there is no excess of alcoholism, with young and educated people drinking less compared with elderly and less educated consumers. Another important issue, gained with this research, is the increasing health consciousness of consumers (especially the young ones). In general, visiting Tsipouradika for pleasure is a widely accepted socialising alternative for the area, without leading to alcoholism. According to this, the following topics for shaping a holistic marketing strategy have emerged: dynamics of different consumer groups,



competitive advantage of consumption locations, added value of the use of a traditional product, and pleasure perception. It is evident that there is a considerable impact of the product, because it can be promoted not only as a Greek traditional liquor, but also as an amusement alternative followed by strong traditional socialising concept. [187]

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The Pecking Order Theory and SMEs Financing: Insight into the Mediterranean Area and a Study in the Moroccan Context

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Small and medium sized enterprises (SMEs) are the necessary force of the socio-economic development in the Mediterranean. Their role as providers of employment and as key players of economic growth is essential. Indeed, the issues relating to the starting up, financing and operation of SMEs provoke a crucial interest, growing internationally. However, the financing of SMEs breaks in the momentum of economic growth. It is often said that SMEs access to credit is difficult and a major constraint is related to credit institution's features in the Mediterranean, i. e. Morocco. Thus, the paper's subject is closely related to the identification of the hierarchical funding of SMEs, introduced at the Casablanca stock exchange. To this end, we adopted a dynamic approach and we used a Data analysis of panel. They are particularly suited to analyze dynamic effects, because they allow a better understanding of the dynamic adjustment of the SME's financial structure.

Key Words: Small and medium sized enterprises, Pecking Order Theory, Casablanca stock exchange

INTRODUCTION

Small and medium sized enterprises, (SMEs), are the key driven force of the socio-economic development in the Mediterranean. They are actively involved in job creation and allow the draining of the economic growth. Indeed, this form of business organization is undoubtedly the most widespread in the world, with a share of up to 90% of the entire structure of entrepreneurial economies.

In the current modernization process of financing and banking structures in the Mediterranean, it is generally assumed that there is

no lack of external financial assistance for promoting business and investment. Nevertheless it is a fact that available funds do not sufficiently reach SMES and micro enterprises of the southern Mediterranean partners despite their privileged role.

[190] It is clear that the financing of SMES breaks in the momentum of economic growth. It is often said that SMES access to credit is difficult and a major constraint is related to credit institutions. They are subject to caps on interest rates structure, which does not facilitate a consistent pricing of credit risk and may make lending to SMES. Accordingly, these enterprises often turn away from formal mechanisms and operate in the informal economy, riskily evading taxes and regulations.

Besides, acute asymmetries of information, lack of reliable track records, reliance on collaterals and lack of equity etc. continues to impede the access to finances and particularly to debt financing. Today most companies are facing a clear downturn in demand of good and services on one hand and a shortage of credit on the other, due to the tightening of financing by credit institutions.

And, as all companies, SMES need financial resources for their functioning and survival. Generally, we distinguish between indirect financing, where agents rely on banks and financial institutions as intermediaries, and direct financing, operated in a financial market economy, namely Moroccan market.

Consequently, the interest of the paper's subject emerges. It is closely related to the identification of the hierarchical funding of SMES, introduced at the Casablanca stock exchange and to the exploratory tracks for a better funding in the medium and long term.

Furthermore, SMES financing is a current topic that gives food for thought for many researchers and fuels debates that are difficult to soothe. It addresses the issue of promotion of SMES as a factor of reducing poverty, especially through the creation of self-employment in developing countries, and deals equally with the issue of high taxes, which constitutes an obstacle to access the finances for SMES, favouring their orientation in many cases to the informal sector.

Our purpose is twofold; firstly we need to confirm the civic mission of SMES in particular through making investment more prof-



itable to the public and private savings, and then achieve consistent profitability under their strategic focus of any business. The basic problem underlying this paper is the financing of SMES. It can be formulated as follows:

[191]

What's the hierarchy of SMES' founding introduced at the Casablanca stock exchange and could the financing of SMES by the Moroccan financial market replace the funding thereof by the banking sector?

Following on the master's dissertation undertaken in 2009 under the supervision of Hmad Jari, this question is closely related to the PhD Thesis of Management Science-Finance that I undertook from 2010, under the supervision of Anissa Lehadiri Pathway at the University Mohammed V Agdal, Faculty of Legal, Economics and Social Sciences, Rabat, Morocco. And the question raises a double interest, including:

- A theoretical interest, since it will enable to assess the approach of organisational finance. We also propose the pecking order approach as the most adapted to these enterprises.
- The second is the practical interest, since the answer to this problem will clarify the way of hierarchical funding by identifying the model followed by SMES at the Moroccan stock market.

The two kinds of interest are related to the theoretical review and to the empirical review.

THEORETICAL REVIEW

The theoretical approach of this work addresses the organizational finances, recognizing the existence of acute asymmetries of information between agents. We analyzed the ability of this area to translate the research object, SMES. And we took a look at a theoretical orientation that could explain the structure of funds and their adaptation to SMES.¹ To this end, the literature on the choice of

¹We should note in this context that SMES are considered as companies, the rationality and the operating procedures of which are different than large companies.

capital structure is a specific financial environment with a rigorous construction and general principles.

[192] According to Modigliani and Miller (1958), the choice of the capital structure or dividend policy is irrelevant for the shareholders of the company. The authors have proved that – in a theoretical framework – the capital structure and the dividend policy don't affect the value of the company. This assertion was revolutionary in a time when many efforts have been made for the optimal choice of capital structure and the dividend policy.

The two authors, Modigliani and Miller, have written two very important scientific articles. However, in this study we are particularly interested in the second article (Miller and Modigliani 1961). This article focuses on the dividend policy, growth and the valuation of shares. M&M showed that the total market value of all the assets issued by a firm does not depend on the way cash is distributed to the shareholders (the dividend policy). They supposed that, even if the friction of real, dividend policies are induced better than others, the differences are not as large as previously thought.

Furthermore, in his article on the free cash flow, Jensen (1986) defined free cash flow as a cash flow in excess, required to fund all projects that have positive net present values discounted at the relevant cost of capital. He observed conflicts of interest between shareholders and managers over payout policies. These conflicts are especially severe when the organization generates substantial free cash flow. Then, the problem is how to motivate managers to disgorge the cash rather than investing it below the cost of capital or wasting it on organization inefficiencies (Jensen 1986).

A thesis following the theory advocated by Jensen (1986), is therefore recommending high dividend payments to limit the opportunistic behavior of managers and agency costs. In the further development of this theory, the theory of signals is illustrated. The theory recognizes some asymmetry of information and believes that insiders² are much better informed than the uninitiated – or by

² We refer here to insiders or insider trading. For the purpose of the study, any financial transaction, carried out by a person liable (by profession or its privileged re-



antonym outsiders – about the future of business because of their greater familiarity with plans and projects.

In this context, several models of signaling by dividends have been developed, including Bhattacharya's models (1979; 1980). The author presents two types of models that use signaling by dividend. The first involves a cost structure for signalization, while for the second, the signaling is inexpensive. In parallel, if the first model provides a balance, the second does not allow it. And this is the reason why for this study we retain only the first model.

[193]

Miller (1977) illustrates how dividends are likely to inform investors about the quality of listed firms and demonstrates that it is possible to use the dividend policy in an effective signaling activity. Numerous empirical studies in different markets demonstrate the relevance of such an approach. Nevertheless, this result is modified by considering taxes of financial income investors; Miller and Rock (1985). Indeed, debt benefits are limited by the existence of bankruptcy costs. In any business it must, ultimately be decided between the advantages and the disadvantages of debt considering the choice of its financing structure.

Subsequently, the theory of Trade Off invalidates the thesis of neutrality, while linked to a neoclassical framework. The theory assumes that firms identify an optimal level of debt in assessing costs and benefits of an additional unit of debt (Kent Baker and Martin 2011). In other words, the firm is assumed to be in the presence of an optimal debt ratio and tries to achieve the target debt ratio or gradually tries to approach it.

According to the trade-off theory, the financial leadership selection consists mainly of the utility maximization of shareholders by increasing the market value of the company. In this context, conflicts of interest between the various parties involved in financing (managers, owners, creditors) don't exist and interests of agents are consistent and well respected by the leader.

relationship with the company) and having knowledge of information that can substantially change the title before the release of the information in the public, is called insider trading.

[194]

However, the problems of SMEs' access to resources are largely the result of a lack of informational transparency. This creates a difficulty for external agents to identify their financial situations. That is to say that specific informational distortion characterizes the relationship bank/SMEs and leads to overexposure to the phenomenon of credit rationing. Definitely, the previously mentioned literature recognizes the existence of conflicts of interest between both parties.

It should be emphasized that a new approach of financing companies questions the idea of homogeneity structures regarding the diversity of companies and its impact on funding relationships (Rivaud-Danset and Salais 1992). This design of funding better reflects the reality of SMEs, which are able to grow despite the difficult access to capital markets and rationing in credit markets. This approach is supported particularly by the Pecking Order Theory.

Focalization on the Pecking Order Theory (POT)

Information asymmetries between a company (namely SME) and its financial partners are responsible for the existence of a pecking order in the financing and the theory related to it. Indeed, the theory of Pecking Order addresses an immediate need for funding in a context of asymmetric information. It is based on the existence of a pecking order and provides a rational explanation for choice in corporate finance.

For a company, this order consists in order to focus on internal sources of financing before resorting to external investors. Thus, the company follows a hierarchy of financing, dictated by the need for external funds. In general, 'financing by internal funds should be promoted on the financing by external funds, according to the following hierarchy: cash flow/debt/issue of shares' (Myers and Majluf 1984).

At this level, it is necessary to clarify the hierarchy of funding, driven by the need of external funding that follows any business according to the theory of the Pecking Order. This hierarchy is expressed as a function of the objective, pursued by the officer of the company.



In this regard, the Pecking Order theory advocates the leader to decide whether to act according to his risk dislike. He may decide to maximize the shareholder's wealth, or to act in his own interest. In both cases, the leader acts to maximize the benefit of certain members of the company. According to Myers and Majluf (1984) the leader establishes one of the following hierarchies: [195]

- In case the manager acts in the interest of existing shareholders, and given the strong asymmetry of information and reporting problems associated with the issuance of equity, the preference will go to internal company funds, then on the external funds and then the debt to equity, with a preference for the least risky debt as possible. Myers and Majluf (1984) establish a decreasing financial hierarchy: *flow, low risk debt, risky debt and capital increase ultimately.*
- In the case where the objective of the manager is to maximize his utility, Myers (1984) defines organizational surplus that consists of various attributes (higher wages, consumption of goods and services on a personal basis, gratuities, etc.) Given the binding with respect to the organizational surplus and the monitoring activity related to debt, the manager will establish the following hierarchy: *flow, capital increase and debt.* Myers (1984) points out that this kind of behavior may be limited by the more or less strict vigilance of shareholders.

To sum up, if the authors distinguish between the two financing hierarchies related to two allowed behaviors of leaders, they agree on the same modeling and define the model founder of the pecking order theory, called model of Myers and Majluf (1984).

EMPIRICAL REVIEW

The studies on data, combining time series and cross sections, are of great interest. This structure of panel data allows us to study the dynamics of individual behavior and take into account unobserved heterogeneity of individuals. And the present empirical study is based precisely on data, set according to the methods of the panel data econometrics.

[196]

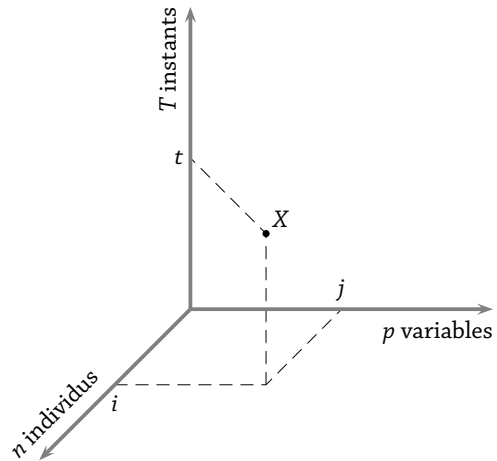


FIGURE 1
Mapping Panel Data
(adapted from Cassin
1999, 150)

A panel of data refers to 'data that characterize n individuals for p variables and t different times. An observation is identified by three indices: an index identifies the individual, a second the variable and a third the instant' (Cassin 1999). The purpose can be presented in figure 1. It should be noted that several analysis techniques of panel data are used, notably Principal Component Analysis (PCA). This technique is simple to use while providing many results. For this study, the technique is used to describe the evolution of SME's capital structure from 2005 to 2012.

The econometric panel allows controlling the heterogeneity of observations in their individual dimensions, whether by the inclusion of a specific assumed effect (fixed effects) or by the inclusion of a specific unobservable effect (random effects). The fixed effects model is estimated by least squares with dummy variables for each company.

The fixed effects estimation, using deviations from individual means, eliminates persistent differences between firms, and thus favors the intra businesses. The method presents equally the advantage of being able to identify and measure effects that are not directly observable in cross-sectional or in time series. However, the fixed effects model allows introducing variables for each company and is therefore costly in terms of degrees of freedom.



The handling panels require the use of powerful software, and we chose STATA as software of development, specializing in scientific computing and statistical analysis. This multiplatform software has many features, including data manager, linear algebra, statistics and data analysis, graphical output and system modules. It is also characterized by its timeliness, the rapid development of scripting language, an intuitive and compact syntax and numerous graphic possibilities.

[197]

METHODOLOGICAL NOTE

The present point proposes to emphasize the study period with its specifications and characteristics and to present the population of the study with a brief descriptive analysis of the data. It presents the main assumptions, on which the study is based, equally.

The Study Period: Its Specifications and Characteristics

As a part of this study, we chose a period of 8 years. Thus the study's period was from 2004 to 2012. This period revealed a particular interest, as it coincided with the period of post financial crisis. A crisis that did not spare the national economy and at this level, we will take a look at the economic situation of this period.

The international economic context in the end of the last decade and the beginning of the current decade is very restrictive. In this context of the loss of confidence, and the rise of market pressure on states and banks, the activity in developed countries has been packed. The activity suffered from the negative impact of the loss of interactions between the solvency of banks and the increase of their debt-recapitalization process.

The latest International Monetary Fund forecasts show that the global economy will continue its recovery that began in 2010 with a growth of 3.8% in 2011 against 5.2% a year earlier. However, the global recovery is threatened by the growing tensions at work, particularly in the Euro-Mediterranean area in relation to the sovereign debt crisis (budget deficits, debt), the budgetary austerity measures that constrain more and more countries (Cassin 1999, 150).

In this environment, trade and international capital flows have

decreased. The current account imbalances in the balance of payments have increased overall. At the national level, the budget deficit exceeded 6% of GDP in 2011 and 2012. The current account deficit of the balance of payments, which averaged around 5% of GDP in 2010 and previous years, exceeded 6% of GDP in 2011.

The Population of Study and the Data

To be able to provide a focused effort, the study focuses on SME financing by the stock market and the sector of microfinance in Morocco. We are interested in corporate issuers, because they have financial disclosure requirements, in particular the obligation to publish press releases and financial statements.

The data we use come from a database that we built from the accounting information, balance sheets, account of products and loads and biannual social accounts of 77 companies, issued in the period 2004–2012. Occasionally, we used the certificate of auditors on the intermediate situation of social accounts.

Our main data sources are the Ethical Council of Securities of Morocco, the Casablanca Stock Exchange, the General Confederation of Enterprises of Morocco and the National Agency for the Promotion of Small and Medium Enterprises. Equally we used reports of financial intermediaries, accountants, audit firms, and the credit departments of banks.

Regarding the constitution of the database, we first checked criteria on the SME definition. To this end, we established the list of the annual turnover of the companies. Then we calculated the means and saw whether it corresponds with the definition of the study or not. It should be remembered that the definition used is that of the Commission SME/CGEM.

Data Descriptive Analysis

Table 1 shows the descriptive statistics of the series. They are mainly related to skewness and to kurtosis of turnover series. That is to say that the series adopted the following descriptive features.

Table 1 notes first that the coefficient of kurtosis is negative. That is to say, well below 3 in the absolute value (coefficient of kurtosis for



TABLE 1 General Descriptive Statistics

Year	Minimum	Maximum	Mean	Std. dev.
	Statistics	Statistics	Statistics	Statistics
2005	6914638.25	204739794	65837959.85	63480841.48
2006	10026262.40	218389373	71319005.67	70922947.72
2007	6526015.67	303941216	89562527.01	90086448.59
2008	8043799.94	224781135	87606904.38	78425762.90
2009	11016992.40	200579531	87718129.09	76393789.40
2010	14758142.00	214488278	96562253.01	71044836.69
2011	16297643.00	221144981	96488031.18	76647367.60
2012	8982149.00	270417903	91573927.77	85194255.95

Year	Skewness		Kurtosis	
	Statistics	Std. error	Statistics	Std. error
2005	1.799	1.550	-1.292	1.063
2006	1.827	1.550	-1.597	1.063
2007	1.035	1.550	1.401	1.063
2008	1.387	1.550	-1.412	1.063
2009	1.318	1.550	-1.647	1.063
2010	1.371	1.550	-1.385	1.063
2011	1.374	1.550	-1.649	1.063
2012	1.862	1.550	-1.715	1.063

[199]

NOTES Valid $n = 17$ (listwise).

the normal distribution). This decline kurtosis shows a high probability of no extreme points.

Secondly, the coefficient of skewness is nonzero (the theoretical value of the skewness coefficient for a normal distribution), it is positive. This shows the presence of symmetry, which may be an indicator of linearity, as it is estimated that the linear Gaussian models are necessarily symmetrical. Indeed, the positive skewness coefficient indicates that the distribution is skewed: the returns are more responsive to a negative shock than to a positive shock. Accordingly, and as shown by the test of normality of the population, the turnover does not follow a normal distribution, which is a general characteristic of financial series.

Thus, we see that the turnover varies between 2005 and 2012

in a bar with a minimum of 6.526.015 in 2007 and a maximum of 221,144,981 in 2011.

Working Assumptions

[200] Currently, the analysis of expectations of funding is essential in the analysis of the determinants of capital structure. To our knowledge, this field of investigation has been little tested for the Moroccan case. Hence the need to extend the knowledge of this subject, which has been developed mainly in reference to the United States in developed countries and then extended to developing countries (Booth et al. 2001).

In our assessment we seek to validate the essential contributions to the Moroccan case. The objective is to understand the impact studies and new directions of the financial structure of SMES, introduced at the Casablanca stock exchange. For this, it is essential to determine the assumptions mainly considered as having an impact on the financial expectations. The assumptions can be stated as follows:

- H1 *The existence of a hierarchical structure of financing: any company or national SME is considered as a set of fundamental objectives, based on modes of financing. These goals vary according to the characteristics and nature of the business.*
- H2 *The predominance of bank financing; many SMES have a preference for bank financing in the national business environment. This method of funding will impact the posterior expectations that SMES express through the capital structure. Thus the expectations will be affected by the experience of people with similar private services.*
- H3 *Public offerings are limited by the culture of SMES; expectations of the stock financing will be limited given the judgments from other investors and/or the almost total lack of financial literacy among SMES.*
- H4 *The existence of arbitration between modes of financing: the judgments required or advanced and the existence of financing choices have a direct impact on the productivity of the company.*



However, the behavior of SMES' expectations and its impact is considered as a crucial element in several studies in the management of capital structures. It seems to be especially important for the national authorities, because in the absence of detailed information or alternatives information, image gains in importance. [201]

A DYNAMIC ANALYSIS OF THE HIERARCHICAL MODEL OF FUNDING

To analyze the hierarchical model of funding, we adopted a dynamic approach to measure the transmission delay and the pulse of the financial contribution of explanatory variables lagged. The empirical specification of the dynamic panel data model can be written as follows:

$$\begin{aligned} TPA_{it} = & \alpha_i + \beta_1 TPA_{it-1} + \beta_2 CAF_{it-1} + \beta_3 CAF_{it} + \beta_4 DLT_{it-1} \\ & + \beta_5 DLT_{it} + \beta_6 DCT_{it-1} + \beta_7 DCT_{it} + \beta_8 FB_{it-1} \\ & + \beta_9 FB_{it} + \beta_{10} TMP_{it-1} + \beta_{11} TMP_{it}, \end{aligned} \quad (1)$$

where TPA are total liabilities, DLT is long-term debt, DCT is short-term debt, CAF is cash flow, FB is stock financing, and TMP is weighted average rate.

Public financing (the trend variable), will capture the effect of public policy on the credit supply. The balance sheet variables will allow us to understand their influence on the supply of credit. Cross variables are introduced into the model to capture the combined effect of policy variables and balance sheet variables.

i represents the i SME and t is the 1st semester 2000/2nd semester 2008. α_i stands for the individual effects that capture the specific effects of SMES. To identify the nature of the heterogeneity of these individual effects, we used the Hausman test and the results are presented in the following part.

Specification Test of Individual Effects: Hausman Test

The test result indicates the heterogeneity of the individual effects ($\chi^2 = 14.013920$; $p = 0.0509$). This result allows us to conclude that the null hypothesis of no correlation between the individual effects

TABLE 2 Estimation Results of the Dynamic Model

Total liabilities	0.5300***	[0.0000]	(-1)
Long-term debt	1.5294***	0.0001	(-1)
Cash flow	0.4141***	0.0017	(0)
Short-term debt	0.0120***	0.0065	(0)
Stock financing	-1.7303***	0.0000	(-1)
Weighted average rate	-1.3370***	0.0037	(0)

Method of estimation: Generalized Method of Moments

Instruments: DT (-2 to -4), DL (-2 to -4); capitalization (-1 to -3); TA (-1 to -1)

$R^2 = 0.8242$

NOTES *** Indicate significance levels of rejecting the null hypothesis at 1%.

[202]

is rejected. This implies that the individual fixed effect model is the best estimate for the specification of the present dynamic model.

Model Estimation and Results

Panel data are particularly suited to analyze the dynamic effects, because they allow a better understanding of the dynamic adjustment of the financial structure. This dynamic comes, on one hand, from a gap between the dependent variable and the regressors and on the other hand from the presence of specific effects that characterize the heterogeneity among SMES.

However, the estimation of such a model presents significant challenges. This complication arises from the delayed correlation with the error term variables, although u_{it} is not auto-correlated. The general approach, developed at different times, allows to address these problems of correlation, based on the instrumental variables estimates. It is the Generalized Moments estimation Method.

In order to estimate the model, we used the MMG method, a method that allows both, to solve the problems of heteroscedasticity and autocorrelation of residuals. The estimation results are shown in table 2.

The Test of Over-Identification

The test of over-identifying restrictions is commonly represented by the value of the objective function of the GMM. It is a test for which



the null hypothesis assumes that the constraints on the choice of instrumental variables are correctly identified. If this hypothesis is not rejected, the model is overidentified. This means that the information from the selected instrumental variables appears to explain the variable to estimate.

[203]

It could be noted that the J -test statistic is calculated from the value of the objective function, obtained for the value of the GMM estimator. The result (J -test = 21.4273; $p = 0.6863$) confirms the validity of the instruments, used for the estimation of the dynamic model.

Conclusions of the Study

The dynamic approach used to describe the structure of SMES allows an assessment of the adjustment costs that exist on the Casablanca stock exchange. The population decreased from 17 to 15 observations while the dynamic specification requires the exclusion of two years.

The model is estimated by the differences, and one or more lagged variables are used as explanatory variables. To monitor the impact of market dynamics on the debt dynamics, a delayed profitability variable was introduced. The primary motivation of this introduction lies in a test of the pecking order model. Indeed, several dynamic models incorporate a hierarchical behavior in short-term financing related to adjustment costs in their optimal debt models.

First it could be noted that the results of the dynamic estimation are not surprising, especially when compared to the results of some empirical studies, such as the dynamics of credit and monetary policy transmission in South Africa and in Chile. The estimation of the dynamic model confirms that the supply of credit is explained by the bank size, the bank capitalization, and finally by the joint effects of weighted average rate and the bank balance sheet variables.

In addition, the estimation of the dynamic model shows equally that the supply of credit is positively related to total liabilities. Empirically, this result confirms the theoretical teaching on the nature of the relationship that may exist between the two variables. Indeed, in cyclical downturn, SMES may need to tighten their credit condi-

tions by increasing their rates or by restricting the amount of appropriations.

[204] An important result deals with balance sheet variables. The positive effect of cash flow on the supply of credit means that a strengthening of cash flow to meet a minimum ratio between capital and risk-weighted assets fund acts positively on the financial structure.

It is appropriate to clarify that different specifications of the dynamic model were tested using different assumptions about the endogeneity of explanatory variables. Only the results for the model that assumes that all variables are endogenous are deferred. It is not surprising that this model is suitable, because all explanatory variables use accounting information and are determined simultaneously.

Another important conclusion can be drawn from our model. The high and significant coefficient at the level of 5% of the lagged variable confirms the existence of adjustment costs on the Casablanca stock exchange. According to different measures used, the adjustment costs vary in an important trend. A comparative analysis of these coefficients with those obtained in other studies must be cautious, but can be instructive. Adjustment costs on the Casablanca stock exchange appear to be very important compared to the Spanish market (0.21) (Pindado 2001), higher than the United States market (0.41) German (0.47) and English (0.45) (Ozkan 2001) and comparable to those of the French market (0.72).

Since it is well known that costs of bank transactions are low, it remains possible that SMEs suffer high transaction costs in the event of recourse to the equity market, mainly when they are introduced. In the SME population those that reduced their debts more than the median in this segment, do not suffer from economic adjustment costs higher than those observed for the total population. The transaction costs of the external capital remain high.

And a remarkable feature of the dynamic model relates to the lagged profitability that has a positive and significant sign on the threshold of 5% for the total measure of debt. This measure is significant for the long-term debt and these results confirm the importance of the pecking order behavior on the population in short term.



However, variables of market dynamics often suffer from a lack of significance when alternative measures of debt are retained. The existence of a slow adjustment process, which reduces coefficients, is an explanation for the loss of significance. Wald tests are significant, suggesting that macroeconomic factors affecting the financing of SMES on the Casablanca stock exchange. [205]

CONCLUSION AND OUTLOOK

This study was conducted to analyze the determinants of the capital structure of a sample of SMES, introduced at the Moroccan market in the light of various financial theories. Estimates, based on a dynamic model confirm that elements of the theory of hierarchical financing (Pecking Order Theory) are empirically present.

The results, explained above, confirm the existence of an adjustment process, but they proved out to be slow. This requires a further prospective analysis of the optimal financial structure of SMES introduced to the Casablanca stock exchange and we propose to assess the possibility of using venture capital as a method of alternative financing for SMES. The idea is to push the reasoning and to present venture capital as the most suitable for SMES carrying innovation projects and acts as a dual catalyst for innovation.

In this regard, it would be convenient to study the relationship between the financial structure and the nature of the assets in terms of financial innovation. It is mainly argued that the more a company has a policy of financial innovation, the more it is likely to use venture capital and to place part of its capital on the financial market. Innovation is understood not only in technology, but also at the managerial level.

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Résumés

Dirigeants comme apprenants : transversalité pour développement du leadership dans la démocratie émergente

KIRK ANDERSON et NOEL HURLEY

L'auteur discute du développement des efforts complet et multi-niveaux des ressources humaines dans un contexte plus complexe. Le programme de formation avancée en leadership (PAL) a inclut tous les équipes de leadership des districts scolaires et a été situé dans une démocratie émergente. L'auteur souligne le potentiel de « transversalité » de connaissance, un mixe de pressions et de forces comme valeur ajoutée et d'approfondir de tous les deux, la maîtrise de soi des participants dans le PAL et le développement de l'organisation. De cette manière, le PAL était plus d'un programme de formation pour les hauts dirigeants, tel qu'il était désigné d'être renforcée et plus étendue.

Mots clés : développement des ressources humaines, réforme scolaire, dirigeant du district, changement organisationnel, développement international

IJEMS 7 (2): 113–133

Formation aux TIC comme outil d'appuyant les activités professionnelles pour les gens âgés plus de 50 : étude de cas

DOROTA MAÇIK et RADOSŁAW MAÇIK

Les personnes âgées plus de 50 ans connaissent certaines formes d'exclusion sociale plus que les jeunes. L'absence d'acceptation des informations et communication technologique (TIC) et/ou l'absence de l'accès de TIC, mieux connue sous le nom de fracture numérique, et probablement l'un des formes la plus importante de l'exclusion social, rencontrés par les groupes cités ci-dessus en Pologne. Les habiletés liées aux TIC sont perçues par les gens âgés comme l'un des facteurs le plus important pour maintenir l'activité professionnelle. La situation actuelle, quand dans la perception des employeurs ces habiletés brillent souvent par leur absence ou sont insuffisantes ou mis en jour, mène vers le propos des activités de formation destinés à développer et augmenter ces habiletés, qui ne sont pas strictement liées à la vie professionnelle, mais fait la vie quotidienne plus simple. Cet article présente l'étude de cas des activités de

[208]

formation du TIC entrepris dans un projet de teste dont le but principal était de développer et mettre à l'essai une méthodologie innovatrice pour élargir l'activité professionnelle des personnes âgées de 50+. Les effets positives de la méthode d'apprentissage proposé ont confirmé et validé les approches choisies.

Mots clés : formation aux TIC, tranche d'âge 50+, fracture numérique, maintien du travail, étude de cas

IJEMS 7 (2): 135-154

Le développement du tourisme en Istrie

ANTON GOSAR

Avant la chute du rideau de fer, l'Adriatique du Nord, la zone puis partagée par la Yougoslavie et l'Italie, a fait les nouvelles dans la géopolitique et l'économie européennes. Dans l'ère après la seconde guerre mondiale, elle a suscité des conflits suivie d'une coopération entre les sociétés communistes et démocratiques, et est devenu la principale porte d'entrée économique de l'Europe centrale et orientale à travers les larges ports intérieurs (Trieste, Koper, Rijeka), et est devenu une destination touristique importante en la Méditerranéenne avec de nombreuses stations touristiques. Ainsi, c'est un site de fabrication, zone de transbordement et aire de jeux en même temps. Dans la seconde moitié du 20e siècle, la croissance du tourisme a fixé de nouveaux objectifs pour la région. Au lieu de la concurrence et de la rivalité, la complémentarité et la protection naturelle et culturelle aux niveaux régionaux et d'État-nation sont recherchés. Dans ce document, la structure et les problèmes de développement du tourisme dans les zones sélectionnées de la région nord l'Adriatique, en particulier la péninsule d'Istrie, tirée par les forces de l'économie de marché, seront discutés. Istrie a une longue histoire en tant que destination touristique. Dans le 19e et le début du 20e siècles, la noblesse et les intellectuels se sont familiarisés avec la géographie de la péninsule, le patrimoine autrichien et vénitienne, et le multi-nationalisme romain, slaves et germaniques. A l'aube du 21ème siècle, le développement du tourisme, visites touristiques, et leur impact sur les sociétés et les paysages culturels peuvent être comparés à Costa Brava et d'autres zones touristiques de la Méditerranée.

Mots clés : tourisme, Istrie, Slovénie, Croatie

IJEMS 7 (2): 155-174



Présentation au marché le Tsipouro ; une liqueur traditionnelle grecque, précurseur de l'Ouzo

GEORGE VLONTZOS, SPYROS NIAVIS
et MARIE-NOËLLE DUQUENNE

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Tsipouro est une eau de vie de marc traditionnelle pas bien connu, étant principalement produite en Grèce continentale. Ce est un esprit fort distillée avec 40 à 45% d'alcool par volume, produit par distillation du résidu de la presse du vin, appelé pomace. La présente contribution se concentre sur le comportement de consommation des clients de restaurants Tsipouradika, en tenant compte de plusieurs caractéristiques sociales, économiques et personnelles, qui affectent le comportement de chaque client. Au total, 1000 questionnaires ont été collectés, par lequel 680 ont été considérées valides, en prenant en compte le critère de réponses complétés. L'application à la fois de l'analyse Factor et Tobit concernant la consommation Tsipouro, montre un profil assez analytique des consommateurs du produit. Bien Tsipouro est une boisson alcoolisée traditionnelle de la Grèce, et surtout en Thessalie, il est prouvé que il ya des comportements de consommation distinctes et assez différenciées.

Mots clés : comportement des consommateurs, boisson traditionnelle, théorie du comportement planifié, alcool

IJEMS 7 (2): 175-188

La théorie de la hiérarchie et le financement des PME : un aperçu de la région méditerranéenne et une étude dans le contexte marocain

MERYEM AABI

Les petites et moyennes entreprises (PME) sont la force nécessaire du développement socio-économique dans la région méditerranéenne. Leur rôle en tant que fournisseurs de l'emploi et comme des acteurs clés de la croissance économique est essentielle. En effet, les questions relatives à la mise en service, le financement et le fonctionnement des PME provoquent un intérêt essentiel, de plus en plus international. Cependant, le financement des PME dans la brise l'élan au moment de la croissance économique. On dit souvent que l'accès des PME au crédit est difficile et un obstacle majeur est lié aux caractéristiques de l'institution de crédit en la Méditerranée, à savoir le Maroc. Ainsi, le sujet de ce papier est étroitement liée à l'identification du financement hiérarchique des PME, in-

troisième à la bourse de Casablanca. À cette fin, nous avons adopté une approche dynamique et nous avons utilisé une analyse de données de panel. Ils sont particulièrement adaptés pour analyser les effets dynamiques, car elles permettent une meilleure compréhension de l'ajustement dynamique de la structure financière des PME.

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Mots clés : petites et moyennes entreprises, Théorie Pecking Order, bourse de Casablanca

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Povzetki

Vodje kot učenci: vplivna povezava k razvoju vodenja v nastajajočih demokracijah

KIRK ANDERSON IN NOEL HURLEY

Avtor obravnava celovit in večnivojski kadrovski razvoj v zahtevnem kontekstu. Napredni program vodenja je vključeval vodstvene ekipe sedmih novih šolskih okrožij v nastajajoči demokraciji. Avtor poudarja potencial »vplivne povezave«, mešanice pritiska in podpore kot dodane vrednosti in poglobitve tako osebnih kompetenc udeležencev v naprednem programu kot tudi razvoja organizacije. Na ta način je bil program vodenja več kot program usposabljanja za vodje na višjih položajih, saj je bil načrtno širši in poglobljen.

Ključne besede: razvoj človeških virov, šolska reforma, vodenje okrožij, organizacijske spremembe, mednarodni razvoj

IJEMS 7 (2): 113–133

Usposabljanje na področju IKT kot orodje za podpiranje poklicne dejavnosti oseb, starejših od 50 let: študija primera

DOROTA MĄCIK IN RADOSŁAW MĄCIK

Osebe, starejše od 50 let, pogosteje doživljajo določene oblike socialne izključenosti kot mlajši ljudje. Pomanjkanje dovzetnosti za informacijske in komunikacijske tehnologije (IKT) in/ali pomanjkanje dostopa do IKT, splošno znanega kot digitalni razkorak, sta verjetno najpomembnejši obliki socialne izključenosti, ki jih je doživela zgoraj navedena skupina na Poljskem. Veščine, povezane z IKT, so eden najpomembnejših dejavnikov za ohranjanje poklicne dejavnosti starejših ljudi. Trenutno stanje, ko delodajalci tovrstne veščine pogosto nimajo v svoji percepciji oziroma niso zadostne ali pa so zastarele, je povod za nekatere dejavnosti, namenjene razvoju in povečanju teh veščin, ki so ne le strogo povezane s poklicnim življenjem, ampak tudi lajšajo vsakdanje življenje. V članku je predstavljena študija primera dejavnosti usposabljanja na področju IKT, opravljenega v okviru projekta testiranja, katerega glavni cilj je bil razviti pilotni preizkus inovativne metodologije za povečanje poklicne dejavnosti oseb v starostni skupini 50 +. Pozitivni učinki predlagane metode učenja so potrdili in upravičili izbrani pristop.

Ključne besede: sposobljanje na področju IKT, starostna skupina 50+, digitalni razkorak, vzdrževanje dela, študija primera
IJEMS 7 (2): 135–154

[212] Razvoj turizma v Istri

ANTON GOSAR

Pred padcem železne zavese je bil severni Jadran, območje, ki sta si ga takrat delili Jugoslavija in Italija, pogosto v ospredju evropske geopolitike in gospodarstva. V obdobju po drugi svetovni vojni je na območju prihajalo do konfliktov, ki jim je sledilo sodelovanje med komunističnimi in demokratičnimi družbami. Postal je glavni gospodarski izhod iz vzhodne in srednje Evrope preko velikih celinskih pristanišč (Trst, Koper in Reka), in pomembna sredozemska turistična destinacija s številnimi letovišči. Tako je severni Jadran hkrati postal proizvodno, tovarno področje in zabavišče. V drugi polovici 20. stoletja je rast turizma postavila nove cilje za regijo. Namesto konkurence in tekmovalnosti so prihajale v ospredje dopolnilne dejavnosti ter kulturna in naravna zaščita na regionalni in državni ravni. V tem prispevku bodo obravnavani struktura in problemi razvoja turizma v izbranih območjih regije Severnega Jadrana, zlasti istrski polotok, ki ga poganjajo sile tržnega gospodarstva. Istra ima dolgo zgodovino kot izbrana destinacija za preživljanje prostega časa. V 19. in začetku 20. stoletja so aristokrati in intelektualci spoznali geografijo polotoka, avstrijsko in beneško dediščino ter multi-nacionalna romanskima, slovanska in germanska okolja. Na začetku 21. stoletja se lahko razvoj turizma, turistični obisk in njun vpliv na družbe in kulturne krajine primerjajo s Costa Bravo in drugimi turističnimi območji Sredozemlja.

Ključne besede: turizem, Istra, Slovenija, Hrvaška
IJEMS 7 (2): 155–174

Predstavitev pijače Tsipouro –
grškega tradicionalnega likerja, predhodnika Ouza

GEORGE VLONTZOS, SPYROS NIAVIS
IN MARIE-NOËLLE DUQUENNE

Tsipouro je manj znano tradicionalno žganje iz tropin, ki se proizvaja predvsem v celinski Grčiji. Je močna destilirana pijača s 40–45 % alkohola, ki se proizvaja z destilacijo ostanka preše grozdja – tropin. Prispevek obravnava vedenje potrošnikov, strank v restavracijah, ki se imenujejo »Tsipouradika«, ob upoštevanju številnih socialnih, ekonomskih in



osebnih lastnosti, ki vplivajo na vedenje vsakega potrošnika. Skupno je bilo zbranih 1000 vprašalnikov, med katerimi je bilo veljavnih 680, pri čemer smo kot merilo vzeli izpolnjene odgovore. Z uporabo tako faktorske kot tobit analize glede uživanja Tsipoura analitično predstavljamo profil potrošnikov proizvoda. Čeprav je Tsipouro zlasti v Tesaliji grška tradicionalna alkoholna pijača, je dokazano, da obstajajo različna vedenja potrošnikov.

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Ključne besede: vedenje potrošnikov, tradicionalna pijača, teorija načrtovanega vedenja, alkohol

IJEMS 7 (2): 175–188

Teorija hierarhije odločanja in financiranje MSP: vpogled v sredozemsko regijo in študija v maroškem kontekstu

MERYEM AABI

Mala in srednje velika podjetja (MSP) so ključna sila družbeno-gospodarskega razvoja v Sredozemlju. Njihova vloga ponudnikov zaposlitve in ključnih akterjev gospodarske rasti je bistvenega pomena. Vprašanja o zagonu, financiranju in delovanju malih in srednjih podjetij vzbujajo izjemen interes, ki narašča v mednarodnem okolju. Vendar pa je financiranje malih in srednjih podjetij v obdobju zagona gospodarske rasti težavno. Pogosto slišimo, da je dostop do posojil MSP težak, glavna omejitev pa je povezana z značilnostmi kreditnih institucij v Sredozemlju, tj. Maroku. Tako je predmet prispevka tesno povezan z določitvijo hierarhije financiranja malih in srednjih podjetij, ki je bila prikazana na borzi v Casablanci. V ta namen smo izbrali dinamičen pristop in uporabili analizo podatkov. Slednja je še posebej primerna za analizo dinamičnih učinkov, saj omogoča boljše razumevanje dinamičnega prilagajanja finančni strukturi MSP.

Ključne besede: mala in srednje velika podjetja, teorija hierarhije odločanja, borza v Casablanci

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ملخصات

القادة يتعلمون: رابط للرفع المالي من أجل تطوير المهارات القيادية في وقت الديمقراطية الصاعدة
كارل أندرسون وتويل هيرلي

يناقش الكاتب بعض محاولات لتنمية الموارد البشرية في إطار به شيء من التحدي بشكل كامل ومتعدد المستويات. يشمل برنامج القيادة المتطور كل الفرق القيادية لسبعة مدارس ومناطق وحدثت في زمن الديمقراطية الصاعدة. ويؤكد الكاتب على إمكانية حدوث رابط للرفع المالي وهو عبارة عن مزيج من الضغط والدعم حيث القيام بأضافة قيمة وعمق للمهارة الشخصية للمشاركين في ال (ب ق م) وفي نفس الوقت تنمية المنظمات وبذلك يكون برنامج ال (ب ق م) أكثر من برنامج تدريبي لكبار القادة لأنه صمم من أجل أن يكون أوسع وأعمق.

الكلمات الرئيسية: تنمية الموارد، إصلاح المدارس، رئاسة الأحياء، التغيير المؤسسي، التنمية الدولية.

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تدريب على استخدام تكنولوجيا المعلومات والإتصالات
كوسيلة لتحسين الأنشطة العملية لدى الأفراد فوق
الخمسين عاماً: دراسة حالة
دوروتا و رادوسلاف ماتشيك

كثير ما يعاني الأفراد ما فوق الخمسين عاماً من التهميش الإجتماعي بشكل متكرر أكثر من الشباب فإن قلة أستحسان او عدم معرفة المدخل إلى تكنولوجيا المعلومات والإتصالات والذي يعرف بأسم الفجوة الإلكترونية هو من أهم أشكال التهميش الإجتماعي التي تعاني منه الفئة المذكورة أعلاه في بولاندا. فإن المهارات المتعلقة بتكنولوجيا المعلومات والإتصالات تعتبر من أهم العوامل من أجل الحفاظ على عمل المهني لكبار السن. ففي الوضع الحالي عند إدراك أفنقاد الموظفين لهذه المهارات تكون النتيجة أقترح بعض الأنشطة التدريبية التي تهدف تنمية وزيادة مثل هذه المهارات التي لا تنحصر فقط بعلاقتها بالحياة المهنية ولكنها تساعد على الحصول على حياة يومية أسهل. يقدم هذا البحث دراسة حالة لأنشطة تدريبية في مجال تكنولوجيا المعلومات والإتصالات كانت قد أجريت في مشروع من أهم أهدافه تطوير وإجراء أختبرات تجريبية بمنهجية مبتكرة بهدف زيادة العمل المهني للأفراد ما فوق

الخمسين عاما. تم تأكيد على الآثار الإيجابية للأليه التعليمية المقترحة و التحقق من صحة النهج المحدد.

الكلمات الرئيسية: تدريبات تكنولوجيا المعلومات والإتصالات، الأفراد ما فوق الخمسين، الفجوة الألكترونية، الحفاظ على العمل، دراسة حالة

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تنمية السياحة في منطقة إستريا أنطون جوسار

أصبحت منطقة شمال الأدرياتك منطقة لها أهمية كبرى قبل سقوط الستار الحديدي في سياسة وإقتصاد الحكومة الأوروبية وكانت هذه المنطقة تحت حكم يوغوسلافيا وإيطاليا وأشعلت الحروب بعد تعاون مشترك بين المجتمعين الشيوعي والديموقراطي وباتت هذه المنطقة البوابة الاقتصادية لشرق وسط أوروبا من خلال المواني الداخلية (تريستي، كوبر، رييكا) وأيضا جهه سياحية مليئة بالعديد من المنتجعات لذلك تعتبر هذه المنطقة مكان للصناعات ونقل الحمولات وملعب في نفس الوقت، ففي النصف الثاني من قرن العشرين حدد نمو السياحة أهداف جديدة للمنطقة وأستبدلت البلاد فيها المنافسة والخصومة بالعمل على أرض مشتركة و السعى إلى الحفاظ على الطبيعة والثقافة وذلك على المستوى الإقليمي والدولة القومية. يناقش هذا البحث الهيكل والمشاكل التي تواجه تنمية السياحة في مساحات مختارة من منطقة شمال الأدرياتك و بالتحديد في شبه جزيرة إستريا مدفوعة بقوة السوق الإقتصادية. تتميز إستريا بتاريخها الطويل كواجهة ترفيهية ففي القرن التاسع عشر وبداية القرن العشرين كان النبلاء والمتقنون ملمون بالجغرافيا الخاصة بشبه الجزيرة إستريا وكذلك التاريخ النمساوي و الفنيسي و الرومنسيات المتعددة الجنسية والبيئة الألمانية والسلافية. في بداية القرن الواحد والعشرين أصبح تنمية السياحة والزيارات السياحة وتأثيرها على المجتمعات والمشهد الثقافي يمكن مقارنته بمنطقة كوستا برافا ومناطق سياحية أخرى على البحر المتوسط.

الكلمات الرئيسية: سياحة، إستريا، سلوفينيا، كرواتيا

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مقدمة في سوق تيسبرو، مشروب كحول يوناني تقليدي، سابق لأوزو

جورج فلوننتوس وسبيروس نايف وماري-نوتالي دوكني

إن تيسبرو ليس فقط ثقل من البرادي تقليدي ومعروف ويتم إنتاجه في بلاد الإغريق إنه أيضا أصل تقطير 40-45% كحول من حيث الحجم ويم إنتاجه عن طريق استخلاص البابا الموجودة في معصرة النبيذ والتي تعرف باسم ثقل العنب. يركز هذا

البحث على السلوك الإستهلاكي الزبائن المرتدين على مطاعم تيسبوراديا مع الأحد في الاعتبار عدة صفات اجتماعية واقتصادية وشخصية تلك الصفات التي تؤثر على سلوك كل زائر للمطاعم. تم جمع 1000 إستبيان منهم 680 يعتبر صالح مع ملاحظة الإجابات الكاملة. تقدم إستثمارات تحليل فكتور وتوبيت ملف شخصي لمستهلك المنتج بشكل تحليلي لا بأس به بالنسبة لاستهلاك تيسابرو. على الرغم من ان تيسابرو مشروب كحول تقليدي في اليونان وخاصة في، إلا انه ثبت وجود سلوكيات إستهلاكية مختلفة ومميزة.

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الكلمات الرئيسية: سلوك إستهلاكي، مشروب تقليدي، نظرية السلوك المخطط، كحول

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نظرية الأولويات وتمويل المشاريع الصغيرة المتوسطة: مدخل إلى معرفة إلى منطقة البحر المتوسط ودراسة في سياق المغربي مريم عابي

تعتبر المشروعات الصغيرة والمتوسطة قوة أساسية بالنسبة للتنمية الاقتصادية والاجتماعية في منطقة البحر المتوسط فإن دورهم كوسيلة لخلق فرص عمل وكعامل للتنمية الاقتصادية مهم جدا وأساسي. فبالفعل إن القضايا المتعلقة بالشركات الناشئة والتمويل وطريقة عمل المشروعات الصغيرة والمتوسطة تثير اهتماما جوهريا يزيد حجمه على مستوى العالم ومع ذلك فإن تمويل المشروعات الصغيرة يكسر زخم النمو الاقتصادي. فكثيرا ما يقال أن حصول المشروعات الصغيرة والمتوسطة على قروض امرا صعب ويشكل عائقا رئيسا خاص بلامح مؤسسات الائتمان المصرفي داخل بلاد منطقة البحر المتوسط مثل المغرب. لذلك يتعرض موضوع هذا البحث لتعريف التمويل للمشروعات الصغيرة والمتوسطة المقدم في سوق الأوراق المالية في كاسابلانكا. تحقيقا لهذه الغاية، اعتمدنا منهجا دينامية واستخدمنا تحليل بيانات من لوحة مناسبة خصيصا لتحليل الأثار الدينامية من أجل فهم أفضل للتكيف الحيوي لشكل المشروعات الصغيرة والمتوسطة.

الكلمات الرئيسية: الشركات الصغيرة والمتوسطة، نظرية الأولويات، بورصة كاسابلانكا

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