APPLYING THE MODIFIED SWOT–AHP METHOD TO THE TOURISM OF GORNJE MEĐIMURJE

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Abstract
The development of tourism in rural areas supports economic development and growth of these areas. The prerequisite of successful development is the existence of strategic priorities in tourism. The Gornje Međimurje area has the characteristics of a rural region which generates recognizable successes in development of an authentic touristic attraction. Guidelines specified by the official Tourism Development Strategy (Ministry of Tourism, 2003) can serve as possible strategic orientations/options in that respect. In particular, the guidelines that refer to Central Croatia include: orientations toward rural tourism, health tourism, sport tourism, and congress tourism. This paper aims to contribute to the formulation of future tourist orientation of this region by the evaluation of strategic alternatives using the combined SWOT-AHP (short for *Strenghts, Weaknesses, Opportunities, Threats* and *Analytical Hierarchical Process*) method. In this paper we propose a modified version of the method, so that the absolute values of SWOT factors coefficients are used as criteria previously specified by AHP, but with a different procedure of evaluating (strategic) alternatives. The strengths, weaknesses, opportunities and threats for tourism were described, which was based on judgments of experts; the appropriate weight was given to SWOT groups and factors using the AHP method. The relevance of potential strategic alternatives was determined with regards to global values of elements (factors) contained in SWOT groups, while also taking into consideration negative contributions of Weaknesses and Threats to the strategic situation. Thus, the strategic priorities for tourism development of Gornje Međimurje were obtained and the option of rural tourism was estimated as being most attractive.
Keywords Rural tourism, Gornje Međimurje, Strategic priorities, SWOT, AHP

INTRODUCTION

Strategic planning in tourism as an economic sector is significant both on the state and regional level, and tourism often has a significant role in regional development, thus the problem of sustainable tourism and economy development was studied in many European countries (e.g. Kauppila et al. 2009). The position of tourism in the support of development of the European Union countries was recognized (Hegarty and Przezborska 2005), especially the position of rural tourism (Horáková 2010). Lately, traditional village with agricultural economy changes in the way that it becomes the destination for leisure tourism, but also the work area for conservators (Sharpley 2004). Republic of Croatia has got a written strategy on tourism development (up to 2010), but it has not got a strategy on rural tourism development (Demonja and Ružić 2010, 108). Simultaneously, the coverage of activities of rural tourism, with it being determined by the rural area, can clearly be seen in the fact that over 90% of Croatian continental

territory is rural (Demonja and Ružić 2010, 13). Although it was in the year 2008 that it was noted for the first time in the world that there are more people living in the cities than in the country (REDEA 2010), rural areas occupy more than 95% of the total area on planet Earth (Kušen 2006, 4). People do fieldtrips in the country in order to have a rest or entertain themselves. France is considered to be the leading European destination in the sense of supply and demand of the rural touristic product (Georgiev 2010). In a significant part of European countries there are 20 to 35% of fieldtrips that are considered connected to rural tourism.

Rural tourism is classified among the so-called alternative forms of tourism, as well as cultural tourism, eco-tourism, yacht tourism etc. These forms differentiate from the so-called mass tourism. The main feature of rural tourism is the stay of tourists in a rural area, access to rural estates and contacts with inhabitants or hosts. Active inclusion in local customs, everyday activities and folklore exists as an option. In this sense this kind of tourism represents a contrast to the urban way of life and attracts mostly urban people as consumers, in a similar way around the world (Egbali et al. 2011, Gartner 2005, Georgiev 2010, Mileva 2004). The definition of rural tourism was a topic of discussion of a great number of authors through literature, but a satisfying consensus was not achieved (Gopal et al. 2008). Tourism is named rural when the key component of the product offered is rural culture. Depending on the primary component and primary activities, the terms for individual forms are as follows: agrotourism, "green tourism", gastro-tourism, nautical tourism, hunting tourism, historic-cultural tourism etc. As forms of tourism that appear in rural areas, apart from agrotourism or rural tourism in the narrow sense, other forms are also recognized, among which (Demonja and Ružić 2010, 28-36) belong sports-recreative tourism, health tourism etc. According to Jelinčić (2007) rural areas have forms of touristic activities that can be classified as follows: agrotourism, rural households and farms; recreate activities in nature; ecotourism, the experience of rural living, cultural tourism (of the actual region), other combined forms of tourism of particular interests. Some mutual characteristics that make key elements in order to recognize rural tourism are: rural/peaceful surroundings, conserved environment, accommodation in traditional village households, communication with local people, homemade food in locally recognizable surroundings and acquaintance with agricultural chores. Complementary activities implied by rural tourism are most often in reference to the organization of cultural and recreational activities (Kušen 1995).

Although Croatia is recognized in the world as a top-level destination with coastal tourism, continental tourism is also realizing shifts from relatively low levels. The comparison of the number of beds, arrivals and accommodations in coastal and continental Croatian regions (Institute for Tourism 2009), refers to a great difference in accommodation capacities, as well as in arrivals. Rural tourism has lately got the most significant growth in Istria County and Dubrovnik-Neretva County.

1. THE AREA OF GORNJE MEĐIMURJE – TOURISM POTENTIAL

If one compares the degree of tourism development between rural regions in Croatia to Europe, one receives the result that, according to the estimations, Croatia is at the beginning of the journey of development of this type of tourism and the portion of tourism in rural areas of Europe, within the total of tourist activities is 10-20% (Ministry of Tourism 2009), while the same portion in Croatia is <1%. In reference to the period about ten years ago the number of tourist rural households in Croatia has increased by factor ten (Croatian chamber of economy 2009).

Figure 1: **Map of Croatia- Međimurje County (7)**
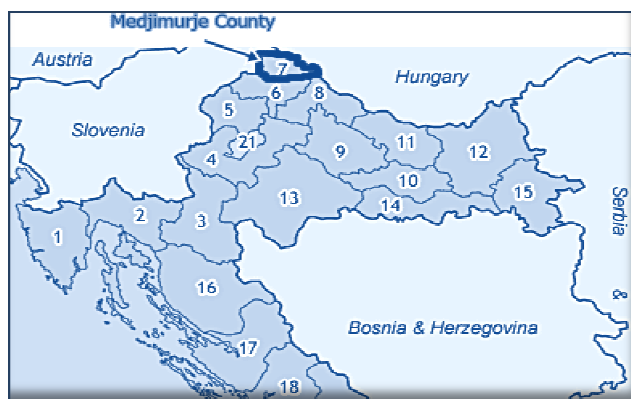
Source: www.tourizm.co.uk (2005), modified [i]

More significant development of tourism in Međimurje (position shown in Fig. 1) was noted in the 1960ies, when the tourist polarization of Croatia started in coastal and continental areas, which lasts up to today (REDEA 2010). Two main segments of tourism in Međimurje in those times were transit and hunting tourism. By the end of 1990ies Međimurje created a strategy for tourism development called "Međimurje malo" (Turistička zajednica Međimurske Županije 2009), which elaborated guidelines for accelerated tourism development in the region. Međimurje abounds in an important kind of tourist attractions within the frame of well preserved natural heritage. It has 32% of its territory under status of protected area, while the continental parts of Croatia on average have scarcely 9% of such areas (Ministry of Environmental Protection 2009). Međimurje is a county with an active scene of cultural activities and manifestations in Croatia, traditional and modern ones.

The district Sveti Martin na Muri, as a declared outline for the tourism development, is a typical rural Međimurje district. Croatian Tourist Community rewarded the location of Sveti Martin na Muri many times in the categories of arrangement (2001, 2002, and 2004), but particularly significant are acknowledgements on European level:

1 *"European Destination of Excellence"* in 2007 – the best new European rural tourist destination.

2 *"Golden Interstas 2009"* for contributing to development of continental tourism- from the European Federation of Tourist Journalists

3   *"Golden Flower of Europe with a Silver Sign"* in the category of town for the year
    2010 - decision of the assembly AEFL.

The cultural and traditional identity of the district Sveti Martin na Muri today is based
on the archeological site Helicanum. There was the most important ancient locality in
Međimurje – the Roman city Helicanum; archeological research established the
existence of an ancient establishment on the area of about 3km^2. The listed tourist
characteristics of the area of Gornje Međimurje, especially the district Sveti Martin na
Muri and Sveti Martin Spa, represent a strong suggestion for the segment of guests who
have their values (Moutinho 2005, 105), formed in such a way that they recognize
listed contents as attractive. The trend of development of tourist activities in Međimurje
has been positive and one can clearly see the rise in number of arrivals and
accommodations, so that the number of accommodations has risen from 2000 to 2010
by 339% (REDEA 2010). Regarding the spatial distribution of accommodation
capacities and arrivals of tourists, Sveti Martin Spa has almost half of constant beds,
arrivals and accommodations in Međimurje.

Strategic guidelines and the choice of priorities enable efficient directing of resources
and potentials by actualizing predispositions for a new growth in tourism. The aim is to
formulate priorities for the strategy of tourism development in Gornje Međimurje by
using analytical approach, which is the combination of already known methods of
strategic planning and deciding – SWOT (short for Strenghts, Weaknesses,
Opportunities, Threats) and AHP (Analytical Hierarchical Process).

2. STRATEGIC GUIDELINES – SWOT ANALYSIS OF THE TOURIST
DESTINATION GORNJE MEĐIMURJE

Regarding issues of strategic decisions in tourism, which is supported with
optimization techniques one should stress contributions of Mazanec, particullary
(1986). Certain experiences in applying formal methods along with engagement of
experts in the domain of strategies in tourism are noted in the works such as Lee and
King (2008). In the domain of tourism SWOT–AHP was used by Wickramasinghe and
Takano (2009), and the combination SWOT-AHP with the purpose of strategic
planning was used by Osun and Arand (2007).

SWOT analysis is the most used tool for the analysis of internal and external
environment which enables systematic approach and gives support when solving
certain complex, mostly strategic situations (Kotler 1988). It is applied in its original
form or in more advanced versions, such as TOWS (Gonan Božac 2008) etc. Based on
analysis of tourist potentials in Međimurje and review of basic tourist trends (Institute
for Tourism 2009, Ministry of Tourism 2003, REDEA 2010), basic strengths,
weaknesses, opportunities and threats (SWOT) for future development of rural tourism
were recognized (Table 1).

Table 1: **SWOT analysis of tourist destination Gornje Međimurje**

STRENGTHS (S):	WEAKNESSES (W):
• natural beauties (wine-growing hills, the rivers Mura and Drava, low-laying parts) • geographic position (proximity of towns and adjacent countries) • cultural-historic heritage (churches and chapels, several curiae and courts) • preserved environment	• not satisfying choice of qualitative contents and diverse services • shortage of professional management • capacities and their availability
OPPORTUNITIES (O):	THREATS (T):
• growing interest for continental tourism • growth of demand for autochthonic products • natural prerequisites (thermal water springs) for the development of wellness programs and health tourism[ii] • potential for building sports infrastructure (golf courses, tennis courts, football fields, bicycle tracks)	• intense growth and development of international competition • possible stagnation of demand for tourism due to global economic crisis

When SWOT recognizes and forms strategic factors, as Table 1 shows, one elaborates general strategies with goal to activate the area of strength, bypass the weaknesses and threats, and exploit opportunities. For specific strategic situations, strengths or weaknesses factors may be of varying importance. Therefore the procedure of SWOT groups evaluation as criteria that have a potential impact on the success of particular strategies is justified.

3. METHODOLOGICAL BASIS OF AHP METHOD AND PROPOSAL OF SWOT-AHP MODIFICATION

The Analytic Hierarchy Process method is one of the most known and lately mostly used methods to decide when the process of deciding or the choice of some other disposable alternatives or their ranking is based on more attributes with different importance which are expressed with different scales (Begičević 2009, 98). The complexity of deciding may be in the fact that, in order to decide, one has to take into account a great number of factors which these decisions depend upon, i.e. which influences a certain outcome of this decision. In order to contribute to a more qualitative decision making in situations of risks, uncertainties, difference of factors and judgments, Thomas L. Saaty formed the AHP method (Saaty and Vargas 1982). This method enables the inclusion of qualitative and quantitative goals and factors with possibility to establish a hierarchy of goals and the bearer or a group for decision making; based on this one can choose an alternative solution which is considered to be the most favorable one. The main advantage of the AHP method is the possibility to

include more criteria for variables, i.e. to incorporate objective and subjective factors which influence the decision (Golden et al. 1989). The work technique with the method of analytical hierarchic process is based on characteristic values and characteristic vectors (Pavlović and Markić 1996).

Comparison by using the model of AHP is carried out by pair wise comparison of criteria and after that by pair wise comparison of alternatives. Comparison with a scale with nine possibilities of ranking, with numerical evaluations, is widely accepted (Dyer and Forman 1991): exceptional advantage (9), great to exceptional advantage (8), great advantage (7), strong to great advantage (6), strong advantage (5), moderate to strong advantage (4), moderate advantage (3), equal to moderate advantage (2) and equal advantage (1).

3.1. SWOT-AHP method and its proposed modification in tourism evaluation

Using AHP in SWOT analysis gives analytical priorities for factors included in the SWOT analysis, thus it is possible to compare them mutually (Kurttila et al. 2000). AHP measures relative importance of the SWOT factors. When hierarchic structure for AHP is chosen, which includes a goal making, an optimal decision on most appropriate alternative could be done.

However, it should be noted that SWOT analysis factors have a distinctive feature, which is the fact that the potential success of a particular strategy or desirability of a strategic situation is reduced proportionally to the size of the factors/criteria of internal weaknesses and external threats. In the process of evaluation of alternatives it is therefore justified to express the estimated size of the present weaknesses and threats, with the negative sign (as shown in Fig 2). This constitutes the modification with regards to the standard AHP procedure which involves exclusively positive values of all criteria selected in accordance with the defined goal.

Figure 2: **A representation of positive (A(Sm,Om)) and negative area in SWOT analysis for hypothetical strategic position/situation M**
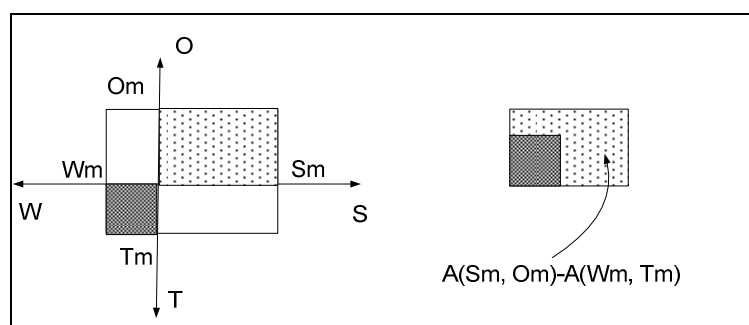
In the methodology proposed by the authors of this article, the absolute relative values of individual SWOT factors are determined by using analytical hierarchic processes. Pairwise comparison of alternatives, as the following step that normally occurs in the AHP method, is omitted in this case. Instead of it, we use alternative evaluation based

on positive and negative SWOT elements coefficients, with a different scale and a different approach to experts' evaluation (cf. Chapter 5). The part of the AHP procedure that is executed is aided by EXPERT CHOICE software.

4. THE APPLICATION OF THE AHP METHOD ON THE FACTORS OF THE SWOT ANALYSIS

A team of experts [iii] made the appraisal and the weighting evaluation of the criteria and sub criteria in the research of tourism in Međimurje. The choice of participants for the expert team for the procedure of testing this model was conducted based on expertise and long term experience of working in tourism.

While assigning weights to criteria, i.e. SWOT groups and factors, the experts assessed and compared their absolute values. Therefore, the sub-goal upon which groups are evaluated is ***the significance of the absolute value of a particular group against the possibility of finding appropriate strategic solutions***. *For SWOT factors (elements) the sub-objective is to find the significance of the absolute value of a particular factor inside the group,* against the above possibility. This represents a slight modification of the common approach to the concept of the goal-function within the structure of the standard AHP procedure.

During the SWOT groups and factors evaluation, the signs preceding particular factors were not relevant. However, upon terminating the AHP, the weight coefficients received their signs. Consequently, according to experts, internal strengths are most important for success, while external threats are least important. In the next step the pair wise comparison for individual SWOT factors (elements, *Fi*) within their groups was made. Each *Fi* was thus assigned its local weight value. Global values are enabled by means of the model of multiplication: *group value x local value.*

Figure 3: **Fragment of the comparison of criteria and sub criteria, i.e. SWOT groups and factors (obtained by the EXPERT CHOICE software)**

The synthesis of individual evaluations by all participants was conducted by calculating the geometric mean. Aczel and Saaty (1983) have proved the use of geometric mean. Evaluations of experts' about preferences were mainly consistent. The results of evaluation entirely are exposed in Tab. 2.

Table 2: **SWOT factors and their values**

SWOT Groups / Gr. values	Mark	SWOT factors	Local values	Global values
Strengths/ *0,496*	*S1*	Natural beauties (wine-growing hills, the rivers Mura and Drava, low-laying parts)	0,383	0,190
	S2	Geographic position (proximity of towns and adjacent countries)	0,110	0,055
	S3	Cultural-historic heritage (churches and chapels, several curiae and courts)	0,275	0,136
	S4	Preserved environment	0,232	0,115
Weaknesses/ *0,150*	*W1*	Not satisfying choice of qualitative contents and diverse services	0,263	0,039
	W2	Shortage of professional management	0,190	0,029
	W3	Capacities and their availability	0,547	0,697
Opportunities/ 0,248	*O1*	Growing interest for continental tourism	0,234	0,058
	O2	Growth of demand for autochthonic products	0,552	0,137
	O3	Natural prerequisites (thermal water springs) for the development of wellness programs and health tourism	0,091	0,023
	O4	Potential for building sports infrastructure (golf courses, tennis courts, football fields, bicycle tracks)	0,123	0,031
Threats/ *0,106*	*T1*	Intense growth and development of international competition	0,667	0,071
	T2	Possible stagnation of demand for tourism due to global economic crisis	0,333	0,035

The tourism strategy that is to be formed should aspire to exploiting internal strengths and external opportunities. Simultaneously the strategy should not expose the organization to risks due to internal weaknesses and external threats. Potential tourist strategic options will be evaluated regarding the recognized SWOT elements and their relative weights. Within the framework of Strategy for Development of Croatian

Tourism to 2010 the Ministry of Tourism has defined the topics of priority for tourist products according to regions (REDEA 2010, Ministry of Tourism 2003, 13). The priorities for the territory of Central Croatia were: **health tourism (spas and accompanying entertainment contents included), rural tourism, congress tourism and hunting and fishing (sport tourism).**

5. THE STRATEGIC OPTIONS AND THEIR PRIORITY EVALUATION

Description of the alternative forms of tourism evaluated in this work was presented in Tab. 3. It is based on previously mentioned priorities by the Strategy of Tourism Development.

Table 3: **Description of alternative strategic directions**

TYPE	DESCRIPTION	RESOURCES
Health tourism	The offer is based on natural healing factors. It includes types of wellness programs, such as medical preventive programs and programs adjusted to the needs of individual groups of people. It implies also rehabilitation centers. Various healing methods are used with help of natural thermal and mineral water etc.	- bathing places with curative water (pools), - areas and places with particularly favorable climate (climatic health resorts), - places with health-recreative contents, - the offer of wellness and sports-recreative offer
Sport tourism	The offer of programs for athletes, recreationists and sports clubs. Longer and shorter preparations of sports clubs for competitions.	- tennis courts and golf courses, - basketball, handball, indoor soccer, volleyball fields etc., - multipurpose sports halls, - gyms, fitness centers, - infrastructure for water sports
Congress tourism	A type of tourism which gives possibilities for participation of individuals and groups from organizations of public and private sectors, and independent individuals, on targeted and thematic gatherings with various characters (scientific, expert, economic etc.)	- corresponding accommodation capacities, - multi-purpose conference halls equipped with modern information-communication technology, - remaining following offer
Rural tourism (with emphasis on agro-tourism)	A type of tourism outside town areas and areas with developed mass tourism. The offer of autochthonic contents, traditional products and providing experiences of all values of rural surroundings.	- tourist rural estates and other accommodation objects in area, - standard and specific catering infrastructure (restaurants, wine-tasting facilities etc.), - arranged tourist attractions, - designed wine roads, bicycle tracks, walking trails

Source: Authors' analysis mainly; for *Health tourism* used contributions (Croatian chamber of economy, 2009)

Among various forms of rural tourism belongs also agrotourism, but also other forms realized on rural area, outside rural households (Demonja and Ružić 2010, 25). Since other types of tourism include the alternatives a), c) and d), the concept of rural tourism is here mostly presented via the attributes of agrotourism. Sports tourism implies the use of specially built infrastructure, past the authentic contents of the local area. Regarding the health tourism one should emphasize a significant and quickly growing form, the so-called *spa-tourism*. The word "spa" is an acronym of a Latin phrase *salus per aqua*, which basically means *"health by water"* (Frost 2004, Mak et al. 2009). The sector of congress tourism has a growing trend all around the world (Mistilis and Dwyer 1999, Ladkin 2006).

Table 4: **Strategies ranking matrix**

SWOT groups	Marking	Fact. k	Global values	Strategic alternatives – degree of relations			
				Health tourism	Sport tourism	Congress tourism	Rural tourism
internal							
S	S1	2	0,190	1	1	2	5
	S2	2	0,055	0	2	3	4
	S3	2	0,136	0	0	2	4
	S4	2	0,115	1	1	1	4
W	W1	1	0,039	2	2	3	3
	W2	1	0,029	1	2	3	3
	W3	1	0,697	1	2	2	2
external							
O	O1	2	0,058	1	3	3	5
	O2	2	0,137	0	0	2	4
	O3	2	0,023	5	1	1	3
	O4	2	0,031	0	5	3	3
T	T1	1	0,071	3	2	4	3
	T2	1	0,035	2	1	4	2

The key for Table 4: Degree of relations – evaluation values (r_{ij}, according to the analogy with Kandakoglu et al., 2007)

(**Degree of relations, Number) =** (None, **0**), (Very weak, **1**), (Weak, **2**), (Medium, **3**), (Strong, **4**), (Very strong, **5**)

The relations between SWOT factors and suggested strategies are presented in Table 4. They were evaluated by experts on scale 1 to 5, which was different from the scales in some other studies (e.g. Kandakoglu et al. 2007). If, for example, a certain factor *Fi* is particularly present throughout a certain alternative, then associated r_{ij} is higher (4 or 5). Cumulative judgment of relations of strategic alternatives and SWOT factors (*Si, Wi, Oi, Ti*) was actualized by the procedure of classic adjustment of experts, i.e. by assigning *arithmetic means* to their judgments. This part of analysis did not use AHP. The relations among the SWOT factors and strategies assigned in this way (Tab 4.) enable evaluation of those strategies.

6. RESULTS

In the procedure we used in this research, the AHP method is not applied in its entirety, but was primarily empoloyed to determine the weight-value of criteria (SWOT groups and factors). Degree of relations (**r_{ij}**) presents the judgment of experts about the amount in which each factor can contribute to the realization of the strategy (+ effect) or thwart it (- effect). SWOT factors in areas W and T have negative effects of various proportionalities on strategies, and are calculated with a negative sign (Expression (2)).

The values of proposed strategies *St* are calculated using the following expressions:

$$St_i = \sum_{j=1}^{n} w_j\, r_{ij}\, (-1)^k \qquad \textbf{(1)}, \text{ and}$$

$$k = \begin{cases} 2, & \text{for } j \text{ from groups S,O} \\ 1, & \text{for } j \text{ from groups W,T} \end{cases} \quad \text{for all SWOT factors} \qquad \textbf{(2)}$$

With:

St_i:	Total value of the ith strategy,
w_j:	Global weights of the jth SWOT factor,
r_{ij}:	Degree of relations between the ith strategy and the jth SWOT factor,
n:	Number of SWOT factors and
k:	Factor of positive or negative contribution of SWOT factors.

The evaluated value of each factor for each individual strategic alternative is received by multiplying global values of SWOT factors and the degree of their relations with strategic alternatives.

Table 5: **The outcome of evaluating strategic options**

	Strategic alternatives			
	Health tourism	**Sports tourism**	**Congress tourism**	**Rural tourism**
Total (order)	0,006 (4.)	0,290 (3.)	0,704 (2.)	2,325 (1.)

Summation of such specified strategies according to quantified SWOT factor gives total values of strategic alternatives, according to formulae (1) and (2). The conducted SWOT analysis showed the strategy of rural tourism as the most attractive one in the area of Gornje Međimurje, while other strategies fall behind, according to this

evaluation. Although the sample of SWOT factors is not large, the analysis of correlation of evaluated strategies based on Tab. 4 was performed (Tab. 6).

Table 6: **Correlations in evaluating strategic options**

Variable	Correlations					
	total values	Health tourism	Sports tourism	Congress tourism	Rural tourism	factor k
total values	1,00	-0,18	-0,09	-0,28	-0,26	-0,23
Health tourism	-0,18	1,00	-0,12	-0,07	-0,35	-0,28
Sports tourism	-0,09	-0,12	1,00	0,40	-0,14	-0,07
Congress tour.	-0,28	-0,07	0,40	1,00	-0,29	-0,56
Rural tourism	-0,26	-0,35	-0,14	-0,29	1,00	0,73
factor k	-0,23	-0,28	-0,07	-0,56	0,73	1,00

It can be seen that there is a consistent high marking of rural tourism for the factors of strengths and opportunities, and a consistent low marking for weaknesses and threats (r=0.73), which indicates a more positive outlook on rural tourism on behalf of the experts.

Inversely and with denotations of significance, the value r= -0.56 was obtained for congress tourism. Also, the evaluation of sports tourism and congress tourism versus all factors has certain similarities (r= 0.40).

CONCLUSION

One of the key recommendations in the conclusions made at the first Croatian Congress on Rural Tourism 2009 is the need to make a strategy of development of rural tourism. Certain parts of Croatia have in the meantime made steps forward, which make global guidelines of development of rural tourism in Istria a good example (Demonja and Ružić 2010, 108-113). One starts with development needs with recognized concrete measures or projects (e.g. building the system of quality, obtaining certificates etc.). This paper describes strategic strengths, weaknesses, opportunities and threats for the tourism of rural areas of Gornje Međimurje. Corresponding weights were assigned to SWOT factors and groups by using the AHP method. In the paper relevant strategic options are described that arise from the Strategy of Development of Tourism in Croatia. In our research, the degree of relevance or desirability for these strategic options is based on the assessment of its relations to SWOT factors as criteria. Results of the implemented analysis suggest the strategy of *greater directing toward rural tourism* as the most favorable one. This refers to desirability of further engagement of resources in greater part for the purposes of rural tourism. Programs following such strategic prioritization should include projects closely connected to main elements of description and corresponding resources (Table 3).

Restrictions of the presented model are in an isolated approach of applying only one method which evaluates the alternatives, but does not give their comparison with the income projections, project costs, possibilities of realization etc. A greater number of

SWOT factors would surely bring a more precise evaluation of desirability of strategies. The next question is the inclusion of experts. Modern theory of strategic deciding assigns growing attention to questions of assumptions, beliefs and understanding of strategists regarding certain key topics (Salaman 2002, 179-185). Thus further efforts on strategic shaping should be directed to complementary analyses and inclusion of a greater number of experts of various relevant profiles.

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ENDNOTES

[i] downloaded from http://www.map-of-croatia.co.uk/, 06 November 2011
[ii] Although it belongs to the internal domain, according to its physical accomodation, it can also be treated as an external opportunity.
[iii] *Duties of the expert team members:*
- *Chairman of Tourist Community of Sveti Martin na Muri,*
- *Director of Marketing at Golf & Spa Resort Sveti Martin*
- *Member of the Executive Committee of Agricultural Producers St. Martin na Muri*

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