INTRODUCTION

The largest freshwater lake in Central and Eastern Europe is Lake Balaton. It is located in Lake Balaton Resort Area, one of the country’s most favourable tourist destinations, where tourism is the key industry. In order to exploit the benefits of tourism, we need conscious planning. Beside financial aspects, self-fulfilment, educational programs for the visitors,
display of our own culture and respect for other nation’s intellectual heritage are essential in the long run. Human factors are important as well. The success or failure of Lake Balaton as a tourist destination is greatly influenced by the local population.

Health literacy is based on general literacy and entails people’s knowledge, motivation and competences to access, understand, appraise and apply health information to make judgments and take decisions in terms of healthcare, disease prevention and health promotion to maintain and improve quality of life throughout the life course. The impact of health literacy is threefold: It enables the individual to understand information about his/her health; it enables a person to make informed decisions and act independently based on his/her knowledge; finally, it allows a person to reflect about and explore alternative health-related options.

It is necessary to improve the conditions of employment in Lake Balaton region during off-season.

Although in Lake Balaton region it is forbidden to establish manufacturing and processing plants that damage the environment, we might find a balance between industry and nature that may help attract companies with income generating capacity. Taking into account this consideration, we can achieve the objectives of enterprise development plans by breaking them down into certain fields. In Lake Balaton region these fields may include: information technology, pharmaceutical industry, medical device manufacturing, manufacturing of goods to improve the quality of life and production activities related to renewable energy industry (considering infrastructure, transportation possibilities, payload and environmental protection). Furthermore, these manufacturing plants have relatively low environmental impacts. Strategic plans claim that due to the developments in infrastructure and services, institutions and service providers may attract not only patients from 2015 on. The growing number of qualified staff speaking foreign languages and the increasing amount of patients treated in the region also inspire research and development companies in health industry. The activities and the earnings of companies that supply healthcare (pharmaceuticals, medical devices, IT etc.) can be boosted with developments aimed for creating clinical sites, starting research programmes and establishing research cooperation. It is needless to say that a favourable market environment for research and development requires the presence and cooperation of several fields (healthcare, specialised care, quality management, legal representation, management).

Balaton Regional Development Strategy was published in September 2014 and it defines the strategic plans integrated into the overall objectives. The material is divided into seven parts. The topic related to our study is “Health and recreation at Lake Balaton”, which is
designed to improve the health and quality of life of visitors and local people by offering health services based on the area’s natural resources (Lake Balaton Development Council, 2014).

**SCIENTIFIC BACKGROUND**

As a starting point for the research the authors used their own scientific works that had been published previously. The results of these studies can be found in this article as well. There already exists a PhD dissertation on the topic, which was written by Erzsébet Péter in 2008 and it evaluated the entrepreneurship in retail and catering enterprises located in Lake Balaton Resort Area. The next survey was titled “Situation analysis of tourism-related businesses in a referential resort area of Hungary” that was published in The Central European Journal of regional Development and Tourism. It was followed by a study for Laky Teréz Research Scholarship, which analysed the entrepreneurship in the designated area in 2010. The results were published under the title of “More can sometimes be less, - in other words, what and how much do Hungarians consume?”

In 2014 the results of the research written for Magyary Zoltán Postdoctoral Fellowship were published in GAZDÁLKODÁS Agricultural Economics Journal, which studied health literate food consumption and the role of enterprises in health maintenance. The authors felt important to present the results by analysing the demands. The title of the paper was “The role of health-conscious decisions in food consumption”.

**OBJECTIVES AND MAIN ISSUES**

The aim of this research is to reveal the characteristics of Lake Balaton Resort Area, which is one of the most important tourist destinations in Hungary. The research involves identifying the improvements in trade and also wants to find out how the main season tendencies and the changes in the composition of visitors influenced accommodation and catering. A corporate culture in which health is at least as important as the economic objectives set by the company may contribute largely to the employee health promotion. Nowadays enterprises put emphasis on prevention and on the preservation of good physical and mental condition of the co-workers by applying health oriented work organisation because it may improve work efficiency. The empirical study analyses enterprises in Lake Balaton Resort Area to get information how employers provide fringe benefits and activities to protect health and how the capital invested in public and private health care system is returned. The present study
evaluates the preventive approaches to health and what support employees can get in various size categories and forms of business enterprises. The importance of the service sector in Lake Balaton Resort Area, where the research took place, is increasing and it provides alternative workplaces for local inhabitants. Employees dismissed from the first sector are concerned in the first place, since this is nearly the only possibility for them to earn their living. This study classifies the enterprises into branches and examines the concentration of retail trade and the trends in catering trade.

The retaining power of an area means that it can provide employment for the local population, which enables them to become self-employed or work as a valued employee throughout the year. That is why it is crucial to know how much the employers appreciate their staff, what the opening hours are and whether the businesses operate during the main season only or off-season as well.

METHODS AND RESULTS

The location of our empirical study covers settlements from three counties and, although it is not classified at NUTS level 2, might as well be an individual region from functional aspects. The Lake Balaton Resort Area is made up of settlements from three counties, namely Somogy, Zala and Veszprém.

One of the surveys took place in 2010, which was also an essay written by Erzsébet Péter for Laky Teréz Research Scholarship in the same year. The title of the paper was “Evaluating entrepreneurship in Lake Balaton Resort Area 2005-2010”. In the meantime the Act regarding the place of the survey was modified. At present, the Act LVII of 2008 on accepting a regional development plan for the Lake Balaton Resort Area and the amendment of Act CXII of 2000 are in effect. As a consequence, both the number of settlements and the number of businesses changed in LBRA (Lake Balaton Resort Area). Nowadays the area consists of 179 settlements, 51 of which can be found near the shore. Their analysis is significant since the entrepreneurial activity is more persistent in settlements near the shore. We established seven methodological subregions and conducted a survey administering 300 questionnaires. During the sample selection process we took into consideration the number of enterprises and their distribution in the methodological subregions. The businesses were represented by their location (near vs. far from Lake Balaton; city vs. village), size, sectors and sub-sectors in order to easily compare the data with the figures from the previous study (Babbie, 2001). When investigating the hypotheses, we ran regression and correlation analyses on the
collected data by using Microsoft Excel and PSS software. The area of the research is made up of 179 settlements which are parts of 17 subregions. 162 of them are villages and 17 are cities. Lake Balaton Resort Area lies on the territory of three regions, namely Southern Transdanubia, Central Transdanubia and Western Transdanubia. The settlements of the Lake Balaton region are located in Somogy County (69 settlements), Veszprém County (72) and Zala County (38).

The other survey was completed between 2013 and 2015. We analysed the secondary data focussing on health literacy and its presence in consumer habits. The primary research aimed at health literacy and consumer culture. We analysed the demand and supply relations. The population data of the resort area published on 1 January 2013 provided the sample for the quantitative survey. The sample consisted of 500 people, 47% of which were male and 53% female. The survey represented the respondents by age and sex. We applied random selection when choosing samples. The survey regarding entrepreneurs was conducted using questionnaires as well. It reflects the employers’ opinion on health literacy in corporate culture. We applied systematic sampling method; every fifteenth enterprise was selected after defining a random starting point.

We visited 200 entrepreneurs in person, 198 of them gave answers that could be sufficiently evaluated. The sample represented the enterprises by size and sector (public vs. private). The research, which provided the basis for the publication by Erzsébet Péter Ph.D., was supported by the Hungarian „National Excellence Programme to support students and researchers” within the framework of the project TÁMOP 4.2.4.A/1-11-1-2012-0001. The project is supported by the European Union and co-financed by the European Social Fund.

The research was based on the following initial hypotheses:

- Our first hypothesis claims that retail enterprises with supplier activities only are less successful than independent businesses.
- Our next hypothesis claims that investments carried out in the previous year influence business turnover.
- Our third hypothesis assumes that the smaller the enterprise the more intimate the atmosphere is and the employers have a better understanding of the demands and problems of their employees and attach importance to offering fringe benefits, adequate services and vaccination.
Correlation between supplier activity and success

The respondents ranked their success on an ordinal scale. Ordinal scales can display not only similarity and difference but also sequence. The sample is arranged based on a common feature. In this case for example, 0 means total failure and 10 means total success. We studied supplier activity as a measure of success.

Considering the division of labour in small and medium-sized enterprises the influence of supplying on success can be classified into six groups. There are companies using inward and outward processing, active and passive suppliers, self development enterprises and independent, competitive firms. Supplier activity means a subordinate position where the customers dominate and impose the conditions for cooperation. They have the regulations regarding production, organisational and management tasks kept and they set the purchase price. Suppliers can get the payment 30 or 60 days after delivery, which makes it difficult or impossible for companies with low turnover to become suppliers.

Customers always require goods of constant quality, continuous and punctual delivery, costs as low as possible, and a wide range of products throughout the year. In order to achieve these goals they aspire to build direct relationship with the producers by eliminating middlemen and trading margins.

The results of the survey conducted in 2010 show that nearly half of the enterprises do not supply to other businesses. However, 3.32% do it on a permanent basis and 13.88% occasionally supply to multinational companies (see Fig. 1). Some entrepreneurs deliver car parts to showrooms, while many convenience stores supply produces to local school canteens on a daily basis. Business market is more permanent and strictly defined by the customers. Its relationship with the consumers is arranged by the customers and their activity is similar to the act of supplying.
The majority of the respondents considered the success of the business moderate or higher. 21 people thought their situation was total failure (Fig. 2). They blamed the short main season and the changing structure of tourism industry. 0 value means total dissatisfaction, while 10 stands for total satisfaction.

**Figure 2** Entrepreneurs’ satisfaction with their success, 2010
Retail enterprises with experience in supply activities feel vulnerable, because they are usually forced to sell their products and services on credit and receive payment with long delay. However, between autumn and early spring they are dependent on this form of income so as not to close their businesses. Only 25% have positive vision for the future. We applied linear regression to find out the relation between supplier activity and its influence on success. The level of significance does not exceed the 5% margin of error either for the constant or the supplier activity, however further sector analyses were required because of the low coefficient of determination. Equation of linear regression regarding the 300 investigated retail enterprises:

**Success: 6.217+(-0.264 x supplier activity)**

It means that 1% increase in success results in decreasing supplier activity. Enterprises with more independence have to take account of their own decisions and demand factors only, consequently they feel more successful.

The regression line slopes downward, because the regression coefficient has a negative sign meaning inverse correlation between the variables.

The markers are not located along the trend line but scattered around it, because we converted qualitative variables into quantitative data.

There are no industrial complexes or corporate enterprises in the Lake Balaton Resort Area, since the so-called “Balaton-law” forbids their construction and operation. Retail enterprises with less than 9 employees become suppliers mainly and consequently they get into a subordinate position.

There is no obvious relationship in the sample. Further researches proved that supplier activity is less significant for catering ventures (as opposed to retail enterprises) to determine whether they are successful in their field.

In case of catering ventures, both the value on t-test and the error of supplier activity coefficient are high, so the correlation is rejected. Considering retail enterprises the error is acceptable, but we have to emphasise that the value on coefficient of determination indicating close connection is low, particularly regarding catering enterprises.

Retail enterprises have several possibilities to supply goods to multinational companies and commercial chain stores. 80% of retail ventures are open throughout the year, while 40% of enterprises in catering trade produce their income during the summer season and remain closed in winter. We inquired 184 retail enterprises and 116 catering ventures, which is a representative number of entrepreneurs in the Lake Balaton Resort Area.
Table 1  Result table on linear regression, classified by branches regarding supplier activity and success.

|                        | Retail enterprise | Catering enterprise |
|------------------------|-------------------|---------------------|
| Standard deviation     | 0.181             | 0.065               |
| Coefficient of determination | 0.033             | 0.004               |
| Constant               | 6.326             | 6.083               |
| Standard error of the constant | 0.512             | 0.852               |
| Supplier activity coefficient | -0.345            | -0.151              |
| Standard error of supplier activity coefficient | 0.139             | 0.220               |
| Result of Student’s t-test using constant | 12.366            | 7.142               |
| Result of Student’s t-test regarding supplier activity | -2.491            | -0.685              |
| Significance level using constant | 0.000             | 0.000               |
| Significance level regarding supplier activity | 0.014             | 0.495               |

Source: Self-administered surveys

Equation of linear regression regarding retail enterprises:

**Success: 6.326+(-0.345 x supplier activity)**

Equation of linear regression regarding catering ventures:

**Success: 6.083+(-0.151 x supplier activity)**

Our thesis assumes that retail enterprises with supplier activities only are less successful than fully independent enterprises. It might be explained by the fact that most ventures cannot afford to be open throughout the year but during summer season only. Supplier activity means subordinate position which cannot be utilised completely by catering ventures. Catering establishments far from the lake serve as meeting-places for the community all year through.

**Correlation between the investments and the turnover of enterprises**

We studied the effects on turnover of previous year’s investments in 300 retail and catering businesses, classified by size (i.e. number of employees).

We assume that there is a significant relation between the volume of investments (data is expressed in HUF) and the business turnover.

63 enterprises out of 300 did not answer the questions about turnover. Fig. 3 shows the results regarding business turnover.
The majority (23%) stated a turnover between 1 and 5 million HUF in 2010. Legal small and medium enterprises operating for the whole year generated a turnover over 100 million HUF (3%).

The trend in turnover was assessed after being identified with the corresponding median on the interval scale.

The other factor in the correlation analysis was the trend in investments during previous years. However, there are questions regarding how entrepreneurs can generate investment capital and whether they can manage household and enterprise expenses separately. Analysing small enterprises we found that many reinvest temporary or regular financial reserves into the business and a significant number spend it on household costs bringing about disinvestment. Nearly one-third of the enterprises have no financial reserves. Some amount of the working capital is spent on operating costs, which cannot be considered investment for development.

**Correlation regarding 300 enterprises in the sample:**

**Turnover: 56064715.748 + 3.730 x investment in previous year**

Provided that variables move together due to coding, but the result is positive at any rate.

We analyse the dependent and independent variable classified by size, separately for micro, small and medium enterprises.
Table 2 Result table on linear regression classified by size

|                       | Micro enterprises | Small enterprises | Medium-sized enterprises |
|-----------------------|-------------------|-------------------|-------------------------|
| Standard deviation    | 0.179             | 0.164             | 0.064                   |
| Coefficient of determination | 0.032         | 0.027             | 0.004                   |
| Constant              | 45733129.261      | 96628710.114      | 150655696.611           |
| Standard error of the constant | 3835407.587          | 8884774.499          | 19607770.964           |
| Coefficient for previous year’s investment | 4.108          | -1.965             | -0.424                  |
| Standard error of the coefficient for previous year’s investment | 1.476          | 1.797             | 1.608                   |
| Result of Student’s t-test using constant | 11.924       | 10.876             | 7.683                   |
| Result of Student’s t-test regarding previous year’s investment | 2.783       | -1.094             | -0.264                  |
| Significance level using constant | 0.000          | 0.000             | 0.000                   |
| Significance level regarding previous year’s investment | 0.006       | 0.280             | 0.795                   |

Source: Self-administered surveys

Equation of linear regression regarding micro enterprises:
Turnover: 4533129.261+4.108 x investment in previous year

Equation of linear regression regarding small enterprises:
Turnover (small): 96628710.114+(-1.965 x investment in previous year)

Equation of linear regression regarding medium enterprises:
Turnover (medium): 150655696.611+(-0.424 x investment in previous year)

The equations show that previous year investment in small and medium enterprises may result in decreasing turnover. Considering the results, the hypothesis is true for micro enterprises. The significance level is below the acceptable limit, which means that they represent the closest relationship between previous year investment and business turnover. There may be many reasons for this: micro enterprises are usually sole proprietorships or private limited companies and they have the lowest initial capital. Investments for development are more demanding for micro enterprises than for medium enterprises; in the latter case the money on development accounts for a smaller proportion of the turnover. The sample implies that there are a significant number of micro enterprises in the economy.
Results of the consumer survey 2013-2015

First we present the results of consumer evaluation in the quantitative study, including the analysis of health maintenance, health service (public and private health care), outpatient care, eating habits and marketing strategy.

92.3% of the people involved in the research claim that they have positive attitude towards health maintenance. 60.7% consider their health condition average, 28.2% feel completely healthy, and 11.1% admitted having some kind of disease. Our main concern included the participation in screening tests and the reasons behind it. 20.7% of the sample took part in pulmonary screening, 16.7% in dental screening and 16.2% in ophthalmologic screening. 10.1% were screened for gynaecological cancer, which is a significantly low number since 53% of the respondents were female. Nearly 6% attended either mammography or cardiovascular and general medical examinations respectively. 2.7% of the respondents, most of whom are children, did not participate in any screening. 35.1% voluntarily go to screening because they feel it necessary, 31.1% attend on the advice of a doctor, while 21.7% need screening because of their job or driving licence. Other category included school physical exam and genetic disorders. Health of the skin is very important, because it can be either a protective shield or a “root” of a disease. 25.4% used suntan lotion while sunbathing, 14% hydrate their skin on a daily basis. 4% visit solarium, the excessive use of which may have serious consequences. 3% turns to dermatologists for advice, 3.6% attach importance to the care of the aging skin while 13.8% are not concerned with this matter. Tooth-brushing seems to be more important, 8.1% clean their teeth after every meal, 57.6% two or three times a day and 29.9% once a day. Sadly, 3.4% of the respondents happen to brush their teeth a few times per week only and 1% is not preoccupied with this activity at all; consequently sooner or later they will have nothing to worry about.

We managed to separate several groups by identifying health literacy segments in lifestyle, however, what they have in common is that primary prevention is present at a negligible rate only, while secondary and tertiary prevention are getting to become general. Despite the fact that Hungary has age-old traditions in beef production due to its ecological conditions, beef consumption has never been significant. Traditional Hungarian cuisine prefers pork and poultry, which can be explained with their favourable price to value ratio and the historical background (e.g. Turkish occupation).

Our hypothesis assumes that in case of micro and small enterprises food perks and the visible elements of corporate culture are much more revealed, thus they contribute to a more
health literate way of food consumption in Zala County. The research mentions consumption figures calculated for various food groups including food products converted into ingredients and it takes account of fringe benefits on three levels of organisational culture. Micro and small enterprises provide more food perks and more visible elements of corporate culture contributing to more health literate food purchase.

The enterprises participating in the survey offer an outstanding amount of fringe benefits, preceding even multinational companies and underfinanced state-owned organisations. By these means, this form of appreciation is integrated into corporate culture creating a healthier and more productive workplace in the long run. Beside the visible elements of corporate culture, the middle level (organisational values and ideologies) and the third level of organisational culture (fundamental assumptions and premises) can also be observed in micro and small enterprises. Organisational culture should play an important role in promoting health literate consumption, because children can be trained to become conscious consumers through their parents. Enterprises influence health literate consumption indirectly through organisational culture. As a consequence, preventive health measures - no matter how insignificant they seem - have long term effect and employers might control the process. Consumer habits are considerably affected by trends related to nutrition, by marketing and by food prices. Health literate food consumption is a good investment for private and public companies both locally and globally, furthermore, it may boost the economy in the long run.

The working environment must be considered while examining health since most of our daily lives is spent there. Therefore, filtering harmful effects on physical and psychological health and on the nervous system should have priority; moreover, physical and mental strain in connection with the work load and the working environment should be reduced (Varga-Hatos – Karner, 2008). The majority of experts agree that health promotion has two basic levels: individual and collective. Individual health promotion intends to improve directly the individuals’ health condition, which means that the individuals are required to change their attitude, lifestyle and the environmental factors that affect their health. The individual approach is closely linked with clinical intervention, advice and direct instruction. The collective approach aims at improving the economic, social, cultural, natural and technical factors of health, so it is based on public health and medicine (Glatz, 2002). Corporate culture may influence behavioural and motivational factors. The structure and services of the healthcare system are also essential to support well-being.
Evaluation of correlation analyses conducted in 2013-2015

We compared the variables of size categories (micro, small, medium-sized and big companies) with other variables and checked the closeness of their relationships and co-movement by calculating correlation with SPSS 16.0 programme package. We determined a 5% margin of error for the variables.

Regarding size categories and fringe benefits we found a moderate but negative relationship (significance: 0.00, Pearson: -0.317). The results show the smaller the enterprise the more intimate the atmosphere is and the employers have a better understanding of the demands and problems of their employees and attach importance to offering fringe benefits, adequate services and vaccination. Paying attention to co-workers is also fundamental, which may be recognised in multinational companies as well, although it seems to be the result of conforming to the rules.

Team building may enhance social relations in micro and medium enterprises. The main force to change lies in the individuals’ own experience when they recognise the personality, communication style and behaviour of their own and their co-workers. It may help build up team spirit and empathy to create a better atmosphere, motivation, and psychologically balanced employers. The results show elements of corporate culture as traditions and collective values. Sport facilities, subsidised catering and holiday resorts offered by companies affect employees’ health. We inquired the employers whether they support vaccination for the employees. Vaccination required for the job but not funded by the National Health Insurance Fund and influenza vaccination are financed by micro and small enterprises mainly, which becomes visible on the level of organisational values and ideologies. It is demonstrated by the negative coefficient (-0.160). However, we cannot draw clear conclusions from this weak relationship, since the medium and big companies represented a small amount in the sample and they usually do not offer dangerous jobs, consequently vaccination seems to be unnecessary.

CONCLUSION AND PROPOSALS

Retail trade suppliers in Lake Balaton Resort Area do not consider themselves more successful than individual enterprises.

The observation justified that the examined retail suppliers employing a low number of employees do not always find a thriving vertical relationship with a large companies. The results conclude that retail enterprises with supplier activity do not definitely consider
themselves more successful than fully independent enterprises in Lake Balaton region. The explanation might be that in this tourism-based area most enterprises are open during the summer season only. One possible solution is that they become suppliers to other companies, consequently get into a subordinate position but manage to be open all year through. Catering enterprises are in different situation. Catering establishments far from the lake still serve as meeting-places for the community all year through. Enterprises near the shore are usually open during the summer season only, but some offer cultural programmes or specialise in health and wellness services to satisfy the needs of guests and visitors, thus they become independent.

Investments carried out in the previous year influence business turnover. We studied whether the previous year investments and turnover move together and found that co-movement exists with regard to micro enterprises employing fewer than 9 people. These mainly operate as sole proprietorships or private limited companies. Micro enterprises had the lowest start-up capital. Investments for development were more challenging for these enterprises than for medium enterprises, where the money on development accounts for a smaller proportion of the turnover. As a consequence, our hypothesis applies to micro enterprises because of the volume of investments and their payback period.

As for tourism in Hungary, each destination must strive to become a brand and it should be the main objective in Lake Balaton Resort Area as well. We have to accomplish that both local residents and visitors have pleasant experiences and special affection towards the area, which makes them stay or return. One of the most effective marketing activities is turning experiences into a brand. Websites, PR, leaflets, brochures, online advertisements, souvenirs and other branded products may all be marketing tools, but the major factor is the satisfied guest, which requires an appropriate organisational structure.

The prolonged lack of health may cause the very loss to the companies as the permanent absence from work. Employers, therefore, find corporate health promotion important through fringe benefits that encourage prevention. Paying attention to co-workers is also fundamental, which may be recognised in multinational companies as well, although it seems to be the result of conforming to the rules. Primary prevention can be observed in the premises in the corporate culture, because it aims to strengthen unity, create a better atmosphere and improve the quality of work. However, fringe benefits occasionally serve as wage substitute and have no direct impact on health-conscious nutrition; food consumption is mainly influenced by food trends and the income level of the consumers. Food perks and the visible elements of
corporate culture are demonstrated to a greater extent in micro and small enterprises contributing to more conscious food purchase and healthier consumption.

The smaller an enterprise is, the more intimate atmosphere it has and the more the employers are aware of the needs and problems of the employees. Micro and small enterprises in the studied area offer an outstanding amount of fringe benefits (team building, holidays, food allowances, vaccinations) preceding even multinational companies and underfinanced state-owned organisations. By these means, this form of appreciation is integrated into corporate culture creating a healthier and more productive workplace in the long run. Beside the visible elements of corporate culture, the middle level (organisational values and ideologies) and the third level of organisational culture (fundamental assumptions and premises) can also be observed in micro and small enterprises. However, mainly the visible elements dominate in medium and large enterprises. It can be explained with the fact that despite the lack of resources in institutions with lower staff number the commitment to health literacy is bigger, while in bigger companies the financial decisions related to human resources management are dominant.

Organising theme days may boost demands for accommodation, where customers could learn about health literacy and recognise the advantage of therapies. It would be worth to promote these services by giving lectures involving nutritionists and specialists. Smaller events called “Health Day” might as well be organised, where hotels could promote their services and cities could also demonstrate their sporting opportunities such as cycling, Segway trips and Nordic walking in Zalakaros; hiking and fishing in Kehidakustány and bicycle trips and golf in Hévíz. Family doctors, specialists and distributors of medical instruments should be contacted and asked to promote health services available in hotels for their patients.

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