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**TOURISM
IN FUNCTION OF DEVELOPMENT
OF THE REPUBLIC OF SERBIA**

Tourism product as a factor of competitiveness of
the Serbian economy and experiences of other countries



**THEMATIC
PROCEEDINGS**

II



**UNIVERSITY OF KRAGUJEVAC
FACULTY OF HOTEL MANAGEMENT
AND TOURISM IN VRNJAČKA BANJA**



EXPERIENCE OF FOREIGN COUNTRIES IN RURAL TOURISM DEVELOPMENT – LESSONS FOR SERBIA

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Abstract

Rural tourism in Serbia has started its development in the 1970s, and after four decades it is still underdeveloped. The aim of this paper is to analyze the experience in development of rural tourism offer and method of its financing in Slovenia, Croatia, Hungary, Austria and Romania. The authors opinion is that implementing foreign experiences in the domestic practice could be meaningful for redefining the rural tourism offer, defining methods of financing, as well as conceiving a model for organizing and managing a sustainable development of rural tourism. This could indirectly improve the economic situation of subjects in rural tourism of Serbia, and with that, the potential for self-financing of this activity. This paper comprises descriptive and comparative method, as well as the method of analysis and synthesis.

Key words: *rural tourism, development, financing, experience of foreign countries, Serbia*

JEL classification: R59

Introduction

The Republic of Serbia has high quality resources for rural tourism development. The comparative advantages for development of this activity are natural beauties, preserved rural architecture, diverse gastronomic offer, traditional hospitality, rich historical and cultural heritage, as well as attractive ethno characteristics. However, at this moment, Serbia does not have as developed rural tourism as it should, having in mind the adequacy of available resources. This is due to insufficient financial investments and non-defining of a clear development strategy (Radović & Vasiljević, 2016, p. 33).

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According to the data from the Archive of Tourism Alliance, rural tourism in the Republic of Serbia started to develop in the seventies of the twentieth century, when 50 villages, 800 households, which had about 3.000 beds in total, got engaged in this business activity (Muhi, 2009, p. 91). According to results of Agricultural inventory, in 2012, the Republic of Serbia had 631.122 farms, only 0.66% of which were engaged in rural tourism (Bogdanov & Babović, 2014).

Rural tourism is characterized by great seasonal variations in tourist visits and very low average occupancy of accommodation capacities, which is only 4% (Sustainable rural tourism development program, Official Gazette of RS No. 85/2011). Rural tourism is most developed in AP Vojvodina, Central and Western Serbia. Development of this type of tourism is an imperative in other parts of Serbia as well, as it is necessary to stop depopulation of rural areas given that it has been estimated that each fourth village in Serbia "dies out".

Furthermore, even in those parts where rural tourism is developed, there are conditions for a greater development. This is the case in Vojvodina, where current tourism offer is often not "satisfactory, as it is based on offering accommodation and breakfast without additional activities for tourists" (Pejanović et al, 2014, p. 498). Therefore, a development model based on experience of similar destinations should be applied in Vojvodina in order to provide a competitive position in the international tourism market (Košić et al, 2015).

Rural tourism development in the Republic of Serbia is both a possibility and a necessity, having in mind that the size of an average agricultural land is about four hectares and there are no conditions for the development of competitive conventional production (Pejanović, 2013). According to Radović (Radović, 2014), likewise Common Agricultural Policy of the European Union, the goal of domestic agricultural policy should be defining the concept of multifunctional agriculture development (p. 16). Multifunctional agriculture development, activities based on agriculture, provide a possibility for rural population to earn extra money and they also represent a factor of development of rural areas. Rural tourism development should have a priority, taking into account multiplier effect of tourism on development of rural economies.

Speaking of the current period, the greatest limitation of rural tourism development in the Republic of Serbia is a lack of quality financial

resources (Radović, 2015). Most farmers do not realize investments due to insufficient accumulative capacity of rural tourism and agriculture with which rural tourism is connected, as well as due to the lack of quality external financial resources (Radović, 2016, p. 1064).

In addition to a lack of quality financial resources, current issues with regard to rural tourism development in the Republic of Serbia are adverse demographic characteristics of rural areas, absence of defined standards of rural tourism, lack of tourist attractions, undeveloped infrastructure and tourism signs, as well as undeveloped travel agency, or insufficient engagement of travel agencies in the promotion and selling of a rural tourism product. Insufficient joining of service providers and their insufficient education and training, as well as incongruity of number of farms engaged in rural tourism, which is foreseen by law, with the current conditions in practice represent another development problem (Radović, 2013).

In order to define possible methods of financing and models of rural tourism development, and redefine current rural tourism offers in the Republic of Serbia, it is necessary to analyze the experience in development of this activity in the surrounding countries.

The aim of this paper and research methods

The aim of this paper is to analyze the experience in development of rural tourism offer and methods of its financing in Slovenia, Croatia, Hungary, Austria and Romania. The experience of these countries is significant, comparable and applicable for defining the methods of rural tourism financing, as well as for creating rural tourism offer in Serbia. The experience of Slovenia, whose example could be a potential model of development of rural tourism in Serbia, is especially significant.

Descriptive and comparative methods, as well as the methods of analysis and synthesis are used in this paper. Descriptive model is used in order to present the experience in development of rural tourism offer and method of its financing in Slovenia, Croatia, Hungary, Austria and Romania. Comparative method is used in order to compare the experience of the above mentioned countries and the Republic of Serbia with regard to methods of financing and models of rural tourism development. Method of analysis is used in order to analyze this experience, while the method of synthesis is used in order to systematize it in the suggested method of

redefining domestic rural tourism offer, functioning and organizing of rural tourism and the method of its financing. Data sources used in this paper are domestic and international literature, as well as the Internet data.

The Experience of Slovenia

According to OECD categorization, the whole territory of Slovenia is a rural area, 58.65% being predominantly rural area and 41.35% being moderate rural area. Rural tourism is an important component of economic and political strategy, as well as of the national image of this country (Nylander & Hall, 2005).

Initial forms of rural tourism were present on the territory of Slovenia even before the Second World War, but its development was incited in an organized and systematic way from the seventies of the last century. Rural tourism development was initiated by the need of farms to earn extra income due to the fact that the income from agriculture was not sufficient, as farms had only 6.5 hectares of arable land on average. Rural tourism development had numerous economic and non-economic effects, the most significant one being reduction of migration from rural to urban areas. According to Kulovec (Kulovec et al, 2010), rural tourism development directly protects and preserves the identity of Slovenian rural area.

Rural tourism development in Slovenia had a professional support of agricultural cooperatives and advisory services. The Chamber of Agriculture and Forestry had a very important role in the initial phase of rural tourism development by organizing courses, i.e. basic education which was a condition for registration of the farm for rural tourism activity. At the beginning, courses were mandatory and they included 70 lessons of basic training. Education consisted of theoretical and practical lessons.

The role of the Chamber of Agriculture and Forestry and advisory services is very important even nowadays and it implies numerous assessments of services in farms engaged in rural tourism, as well as the assessment of tourist manifestations. The above mentioned is significant for improving the quality of services and developing of attractions as an important segment of modern rural tourism offer. According to Koščak

(Koščak, 1995) "rural tourism is an additional and very important production activity of farms" (p. 138).

According to the current data, there are 850 registered tourist farms in Slovenia, 390 of which offer accommodation and have 4,800 beds in total. The quality of services of rural tourism product is designated by the number of apples. First category is designated by four apples and, in addition to high quality accommodation and food, it is also characterized by diverse tourist attractions. It is defined by the law that tourist farms shall have at least 30% of agricultural and food products from their own production on their offer, they shall purchase 30% of these products in groceries and they shall purchase other products from the surrounding agricultural producers (Čuček, 2013).

Current rural tourism development in Slovenia is a result of financial and strategic State support, active use of funds from European funds and appropriate approach of farms engaged in rural tourism which realized that only joining and specialization can bring prosperity. Rural tourism development in Slovenia is also a result of activities of the Association of Tourist Farms of Slovenia, which was established in 1997.

Funds from national budget were the only source of financial support of rural tourism development in the period from the seventies of the twentieth century to 2000, when Slovenia was entitled to funds from the Special Accession Programme for Agriculture and Rural Development – SAPARD. About 24% of the total SAPARD funds were invested in rural infrastructure development and rural economy diversification (Ministry of Agriculture, Forestry and Food of the Republic of Slovenia, 2007).

The Experience of Croatia

According to OECD classification, rural areas occupy 91.6% of the total Croatian territory and 47.6% of the total population lives in these areas. Rural tourism development has become more intense in Croatia since the beginning of 1990s. A significant stimulus to development was the adoption of the National program "Development of small and medium-sized tourism enterprises with an emphasis on sustainable rural tourism development in rural areas". This program was adopted by the Government of the Republic of Croatia in 1999 (Svržnjak et al, 2014).

There were only 32 registered tourist farms in 1998 and for less than ten years, in 2007, this number increased to 352. In December 2014, there were 470 tourist farms in Croatia. Rural tourism is not developed equally in all counties – it is most developed in Istria, Zadar and Osijek-Baranja county (Demonja, Ružić, 2010). The quality of rural tourism services is classified in three categories (rooms), while apartments are classified in only two categories (Ružić, 2009).

In the pre-accession period, rural tourism financing on the territory of Croatia was done through financial State support and the European Union funds. Financial State support was manifested in grants and loans and realized through: Ministry of Agriculture, Ministry of Tourism, Ministry of Economy, budget of certain counties and local governments. Subsidized loans were granted by Croatian Bank for Reconstruction and Development.

Within pre-accession programs, Croatia was entitled to funds from the Special Accession Programme for Agriculture and Rural Development – SAPARD and Instrument for Pre-Accession Assistance for Rural Development – IPARD. In the period from 2007 to 2011, beneficiaries in Croatia could use 179 million euros (<http://www.hrvatskifarmer.hr>). Funds from IPARD program were granted to farms which were engaged in rural tourism and which were registered in accordance with Hospitality and Catering Industry Act and which had maximum 20 beds. Maximum amount of funds per project could be one million of Croatian Kunas or 50% of the investment value (Vidaković & Pavlović, 2010).

In the pre-accession period, rural tourism in Croatia was also financed from cross-border projects. Based on accession to the European Union, Croatia was entitled to funds from the European Agricultural Fund for Rural Development – EAFRD, and financing of rural tourism development was done with support (co-financing) of this Fund.

The Experience of Hungary

Rural tourism development started in Hungary in the nineteenth century, and it accounted for 35-45% of the total tourism sector turnover of this country in the period before the Second World War. Rural tourism almost completely disappeared after 1945 due to numerous limitations. Rural tourism development was potentiated in regional development plans since the sixties of the twentieth century in order to reduce differences in

economic development between developed western and undeveloped eastern part of the country. The planned activities were concretely realized only in 1997 at the insistence of the Government, which gave strong support to rural tourism development through regional development agencies and tourism organizations.

There were 2000 registered accommodation facilities in 1998, 6,675 at the beginning of the twenty-first century, while the current number of beds is about 47,000, which is a result of constantly growing rural tourism demand. Rural tourism development in Hungary is also a result of the activities of the Hungarian Federation of Rural and Agrotourism. The most important goal of the Federation is to enable improvement of living conditions of rural population through rural tourism development (<http://www.falusiturizmus.hu>).

Before accession of Hungary to the European Union, the Ministry of Agriculture and Rural Development granted subsidies for rural tourism development. In the period from 2000 to 2004, the support of rural tourism development was provided through pre-accession program SAPARD. Only 15% or EUR354,185 of total available funds from the Special Accession Programme for Agriculture and Rural Development – SAPARD was used for the diversification of activities and development of economic activities which provide alternative sources of income in rural areas (Torres & Henshall–Momsen, 2011).

After accession of Hungary to the European Union, in May 2004, the National Development Plan for the period 2004-2007 was created, comprising five key programs, one of which is agriculture and rural development (this program also contains a rural tourism development plan). As a member state of the European Union, Hungary created the National development plan for the period 2007-2013, which also comprised a new "Rural development program for Hungary" (Torres & Henshall–Momsen, 2011). Rural tourism financing in Hungary was also done from the following funds: (a) European Investment Bank – EIB; (b) cross-border projects; (c) European Agricultural Fund for Rural Development – EAFRD (<http://www.falusiturizmus.hu>).

The quality categories of rural tourism in Hungary are designated by sunflowers. According to the current categorization, categories I and II are prevailing in this country, while category IV almost does not exist.

The Experience of Austria

In Austria, rural tourism development started in 1960s. Thirty years later, in 1990s, this country had most developed rural tourism offer in Europe. The offer included 29,000 tourist farms which had 300,000 beds in total (Kušen, 1995). According to the current data, 20% of the total number of farms in Austria is engaged in rural tourism (Todorović & Štetić, 2009).

Table 1: *Economic indicators of rural tourism in Austria*

Average price per bed	22.90 €
Occupancy – summer season	66 days
Occupancy– winter season	42 days
Average cost of advertising/per bed per year	83 €
Average total annual income per bed	1,680–26,000 €
Average total annual cost per bed	730–10,750 €
Average share of marketing costs in annual income	3.5–5%
Profit rate – service "B&B"	46% of the total income
Profit rate – service "apartments"	48% of the total income
Profit rate – integrated services "B&B and apartments"	62% of the total income

Source: (Embacher, 2007)

Various forms of rural tourism are developed in Austria, from agrotourism, tourist farms with developed production of organic food to farms with attractions for children, disabled persons, etc. The quality mark or category is a flower – Daisy – and number of flowers designates a farm category. The highest quality tourist farms have a mark "Welcome to the farm". This is a guarantee that the farm is engaged in agricultural production, being the place where a tourist can learn more about farmers' everyday life and enjoy food made of at least three domestic agricultural products (<http://www.UrlaubamBauernhof.at>).

In 2007, the national organization "Urlaubam Bauernhof in Österreich" had 3,000 members who had 40,000 beds in total. The basic data on prices, income and costs, as well as accommodation occupancy rate in rural tourism in Austria, according to the data of this organization, are shown in Table 1.

Fast and outstanding rural tourism development in Austria was also a result of continuous free education of service providers. Education was compulsory and included 120 lessons (Katica, 1996). Rural tourism development was supported by activities of the national organization “Urlaubam Bauernhof in Österreich”, as well as active rural network which had 86 local action groups in 2008 covering the whole country (<http://www.leader-austria.at/netzwerk>).

Fast rural tourism development in Austria was enabled by continuous financial and strategic State support. Austria perceived the possibility for rural population to earn extra income in rural tourism development, as well as for economic development of rural areas and reduction of their depopulation. The financial and strategic State support for rural tourism development comprised: grants and incentives, free loans, help in promotion, tax reliefs, minimum administration and education and professional help. Only those farms engaged in agriculture and rural tourism were eligible for this support (Kusen, 1995). In its initial phase, rural tourism development in Austria was supported by free loans or loans with the interest rate of 1% per year, for the period of 30 years and the grace period of three or four years (Muhi, 2009).

The Experience of Romania

Agriculture and rural tourism are vital activities for economies of rural areas in Romania. Most of the rural areas in this country have demographic problems, such as domination of the older population, migrations of young people in urban areas, negative birth rate, poverty, and rural tourism is recognized as a possibility for demographic and economic revitalization of rural areas (Stoian, 2007).

Table 2: *Financing of non-agricultural activities in Romania in the period 2002-2006*

Investments	Subsidies (u €000)	Structure of participation in financing (%)
Agrotourism	75,161	25
Other forms of rural tourism	60,129	20
Old crafts and handicrafts	72,154	24
Water management	36,077	12

Agricultural services	12,026	4
Other non-agricultural activities	45,096	15
Total:	300,643	100

Source: (Baltes & Ciuhureanu, 2009; p.5-9)

In the period from 2002 to 2006, more than 300 million euros were allocated from the state budget in Romania and invested in development of non-agricultural activities in rural areas (Table 2). About 45% of total financial investments were invested directly in rural tourism development (Baltes & Ciuhureanu, 2009).

Rural tourism development in Romania was characterized by fast growth of accommodation capacities (Table 3). According to data of the National Statistics Institute, only 61 farms were engaged in rural tourism in 1996, and the total of 332 beds was at tourists' disposal. Ten years later, rural tourism offer included 259 accommodation facilities and 4,685 beds. The current level of rural tourism development in Romania is a result of work of the "National Association of Rural Ecological and Cultural Tourism" – ANTREC which was established in 1994 having nowadays more than 30 branch-offices on the entire territory of the country (<http://www.eurogites.org>).

Table 3: *Growth in the number of accommodation capacities in rural tourism in Romania in the period from 2003 to 2007*

Year	2003	2004	2005	2006	2007
Number of accommodation facilities	81	92	56	259	511
Number of beds	234	405	1,151	4,685	6,836

Source: (Baltes & Ciuhureanu, 2009; p. 5-9)

The most significant financial resource used for rural tourism in the pre-accession period was the Special Accession Programme for Agriculture and Rural Development – SAPARD. About 70% of investments in accommodation facilities for rural tourism in Romania were financed from this resource. In addition to this method, national (budgetary funds) and private financial resources were also used as financial resources for rural tourism.

The most significant co-financing resource used for rural tourism in Romania, after accession of this country to the European Union, is the European Agricultural Fund for Rural Development– EAFRD. The current rural tourism offer in Romania includes 2,500 accommodation facilities, houses for rent and agro-tourism guest houses, having more than 7,500 rooms in total (<http://www.eurogites.org>).

Conclusion and recommendations

The analyses of the experience of Slovenia, Croatia, Hungary, Austria and Romania and their synthesis lead to conclusions – proposals relevant for financing, as well as redefinition of domestic rural tourism offer, which would directly result in improvement of economic situation of rural tourism in Serbia and of the potential for self-financing of this activity.

The experience related to rural tourism financing – In order to develop rural tourism in Serbia, the following is required: strategic and financial state support, active application for funds granted by the European funds, as well as maximizing the income originating from rural tourism.

Strategic and financial state support – In the analyzed examples, in the initial phase of its development, rural tourism was implemented with an active strategic and financial state support. Financial support included grants and incentives, as well as subsidized loans. Financial state support in Austria included fiscal incentives, but only those farms which were engaged both in agriculture and tourism (agrotourism) could use them. In this country, every fourth farmer is also a tourism service provider. Subsidized loans were and are granted in Croatia both in the initial and current phase of rural tourism development. Loans are granted through Croatian Bank for Reconstruction and Development, which has several credit lines for rural tourism financing.

Speaking of the analyzed examples (countries), the strategic state support was related to the support of education, administrative support, support of promotion, as well as support in the organization of entities engaged in rural tourism.

Active application for funds granted by the European funds – In the observed countries, rural tourism financing was done through financial support of pre-accession programs of the European Union, as well as of the European Agricultural Fund for Rural Development (EAFRD). In

order to apply actively for funds granted by the European funds, rural tourism entities joined forces, formed local action groups or legal entities.

Maximizing the income originating from rural tourism – In the analyzed examples, the income originating from rural tourism is generated from: renting of accommodation capacities, hospitality services, selling of tickets for visiting tourism attractions, selling of agricultural and processed food products, selling of food for the winter, wine, old craft products, handicrafts, etc. At present, all above mentioned possibilities for maximizing the income originating from rural tourism are not used sufficiently in Serbia. Taking into account comparative analysis of the analyzed countries' experience in rural tourism financing, it can be concluded that financial state support should be a key method of rural tourism financing in Serbia in the current, initial phase of organized development. In the developed phase of rural tourism development, methods of financing should be based on self-financing and market financing.

The experience related to redefinition of rural tourism offer – Institutional changes necessary for redefining of rural tourism offer and defining of the concept of sustainable development management of rural tourism in Serbia can be defined by comparing relevant experience of the countries and using the method of synthesis and comparative method of the practice in Serbia.

To this end, it is necessary to define quality standards for rural tourism in Serbia, establish the Institution responsible for development, promotion and sales of rural tourism product, create the Rural Tourism Registry and establish National Institution for Categorization, as well as introduce national marks for quality designation. Furthermore, for the purpose of rural tourism development in Serbia, it is necessary to define development priorities for investing incentives and beneficial loans, as well as to establish the institution responsible for observing the effects of invested funds. It is also required to implement the concept of sustainable development management of rural tourism, organize continuous education of farmers engaged in rural tourism, as well as incite joining and specialization in rural tourism.

In order to develop and provide economic sustainability (self-financing) of rural tourism in Serbia, it is necessary to redefine rural tourism offer as suggested.

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