

## AGRO-TOURISM ENTREPRENEURSHIP AS EMPLOYMENT POSSIBILITY

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### Abstract

*This paper examines the interest and possible reasons for launching entrepreneurship in the field of agro-tourism in order to reduce unemployment. The survey was conducted using the survey method, which gathered the relevant indicators needed to draw conclusions. The Harper test (Harper SC., 1991) was used, with modified questions, tailored to the needs of entrepreneurship in tourism. The aim of the research is to determine the level of interest and the entrepreneurial potential of potential agrotourism business starters. The results show that people with secondary education are most interested in this kind of enterprise. The main advantage of potential agro-tourism entrepreneurs is experience in the same or similar business, while the main disadvantage is the lack of business connections. Further conclusions indicate that our average potential agro-tourism entrepreneur wants to invest in a business that he knows, he is ready to invest primarily because of lack of work and profit.*

Key Words: *agrotourism, employment, entrepreneur*

JEL classification: *Z32, L26, Q13*

### Introduction

Based on the research on entrepreneurial skills of Serbian people and their interest in setting up their own business, the authors have come to the conclusion that the group which is the most interested in starting business through entrepreneurship is the group of people who have secondary school education (Vojnović et al., 2014). This finding also indicates that the mentioned group is the most represented in the portion of unemployed

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population in Serbia. The mentioned research shows that more than 20% of potential entrepreneurs have lower education degree, but the fact that there are more than 18% of highly educated people among potential entrepreneurs is very encouraging. These results indicate that the problem of unemployment is present in groups of people of all educational levels. The results according to Harper's Guide (Harper SC., 1991), which was used in our research as a model for evaluation of entrepreneurial skills and qualities of potential entrepreneurs in Serbia, indicated **16.4** points on average, out of maximum +85 and minimum -85. The descriptive mark is the following: **You can have your role in a business team, without taking a leading position** (Vojnović et al., 2014). In this way, the idea was induced to conduct a mini survey and explore the entrepreneurial qualities of potential subjects who would do business in the field of agro-tourism in Serbia.

400 subjects were surveyed, but the results come down to 118 subjects, who declared that they would do agri-business and agreed to take part in a survey. The question method was used. It was the most frequent research method. It was based on researching the random sample either via direct contact, telephone, mail or some other way. The sample was random (Riznić et al., 2010).

The research described in this paper is presented in a couple of logical units. Firstly, the significance of entrepreneurship in the development of rural environment and implications for the development of rural entrepreneurship were highlighted. Then, the practical results on measuring entrepreneurial qualities of potential agro-tourism entrepreneurs were presented.

The idea for this research is based on Harper's test for measuring entrepreneurial qualities. The interview method, mostly based on motivation factors, was used for the practical application of the test (Riznić et al., 2010). Harper's test was adjusted to the research needs in the part related to determining entrepreneurial predispositions of potential entrepreneurs within the field of agro-tourism. This was necessary in order to get precise data and at the same time adjust to the current circumstances in Serbia. The survey is one of several studies conducted by the students of Higher agricultural school of vocational studies in Šabac, study programme Management, subject Agromanagement. Based on the given answers, the corresponding conclusions were made. The results are shown in the form of tables and graphs.

### **Specific features of tourism economy and its complementariness with other activities**

The development of tourism provides the opportunity for the economic revival of numerous other activities. Therefore, tourism is an important factor for launching the entire economic development. A significant number of areas convenient for tourism promotion are economically underdeveloped and mostly rely on agriculture and natural resources. Starting tourism in such areas has a positive influence on the development of other service and non-service activities, the production of specific goods for tourism, investments, and numerous other activities (Vojnović et al., 2013).

Tourism has a significant economic function since it activates a great number of economy related and economy non-related activities which, taken independently, do not have their own tourist characteristics.

Tourism accelerates and enhances their development, increasing the gross domestic product. This function of tourism is very important for entire economy of the country because the expenditure in tourism quickly overflows into many other activities, thus enhancing its primary influence. This phenomenon is known as a multiplicative function of tourism. Also, due to tourism and its power to activate those natural resources which would otherwise remain non-profitable, a very lucrative source of income is created. In addition to natural potentials, many economy non-related activities are launched. For instance, culture with a very wide range of activities. This capacity of tourism is called a conversion function.

The effects of tourism on GDP are possible if the services are provided for foreign consumers. Such income is considered as an increase of GDP because it is brought into the native country from foreign national incomes and as such, it is taken as an increase in GDP. The effects of tourism are significant for total investment activity as well. The development of tourist economy triggers the need for new accommodation capacities, sports and entertainment facilities, etc. Also, the need for the development of transportation and infrastructure arises, together with the need for numerous other objects necessary to meet the tourists' needs (Vojnović et al., 2013).

Agro-tourism as a special form of tourism can do the following: increase the income of those who start business, provide new forms of

employment, turn rural environment and agricultural resources into tourist resources, give support to social and cultural development of agricultural community, promote the sale of good quality agricultural and food products, upgrade or develop agricultural area and reduce rural migrations. Agricultural structure and production in Serbia are marked with great regional differences which mostly serve as an excuse for not being able to create a unique developmental and agricultural policy in these areas (Stefanović et al., 2011).

In addition to standard agricultural activities, the emerging trends in the surroundings show that many people turn to agro-tourism as an additional source of income. There are multiple advantages of the development of agro-tourism: reinforcement of local economy, opening of new possibilities for employment and setting up new companies, the development and promotion of training programmes whose purpose is to introduce young people to agricultural production and environmental protection. Rural tourism helps preserve the traditional way of living and culture in villages. Besides, it provides additional opportunities for selling local handicraft and food products (Tomaš Simin & Njegovan, 2017).

### **Tourism as an employment factor**

The complexity of tourism means that there is a need for professionals of different profiles and qualifications, in which way job opportunities are provided for a larger number of such individuals (Vojnović, 2004). Tourism as an activity which affects the employment and employment enhancement is characterized by the fact that the rise in the turnover requires an adequate increase in the number of employees.

For example, in industrial activities, the increase of production that comes with the development of new technologies very often leads to the expansion of turnover with a constant decrease in the number of employees or this number remains unchanged. A certain pattern can be noticed in the seasonal activities where the irreversibility appears, when there is a strongly expressed demand for work force. Also, the specific need for female workforce can be singled out. As a rule, it is more difficult for women to find jobs (Cvijanović et al., 2011).

Tourism activation leads to employment processes not only in tourist jobs but also in a series of other fields, which has positive effects on national income and consequently the standard of living goes up. A particularly favourable circumstance brought on by the tourist activity is the import of

foreign currency without any export of goods whatsoever. The fact that services are a high profit category which takes up 55% of the world economy, compared to production which takes up 45%, speaks in support of the thesis that tourism is becoming more and more important.

Economic experts predict that over the next 40 years the services effect will go up to 85%, whereas agriculture and production will be represented with only 15% in the total world turnover. If we know that tourism predominantly consists of services, it is needless to comment at all. Therefore, tourism not only affects the redistribution and exchange of income, but it also launches numerous other activities including production, and in this way it is a very important employment factor.

The latest data indicate that tourism sector in Serbia takes up around 6% of the total employment rate in the Republic of Serbia. Approximately 70 000 workers are employed in this sector which is related to providing services of accommodation and food.

In 2016, 72 186 employees were registered within the activities directed at providing tourist services in Serbia, which makes a rise of 3.7% compared to 2015.

Table 1: *The share of tourism in the total economic activities of the Republic of Serbia*

Registered employment in the Republic of Serbia	Number of employees			Share of tourist services in economic activities, in %		
	2014	2015	2016	2014	2015	2016
	(January - December)					
Republic of Serbia	1,845,494	1,896,295	1,920,679	-	-	-
Tourist services	58,636	69,308	72,186	-	-	-

Source: *Statistical Office of the Republic of Serbia. The preliminary estimate of the Service for development support, Chamber of Commerce and Industry of Serbia.*

In 2011, Serbia was on the 147<sup>th</sup> position in the world considering the total share of tourism in the GDP. As for the ex-Yugoslavian republics, Croatia was on the 20<sup>th</sup> position (26.3%), Montenegro on the 37<sup>th</sup> (17.4%), Bosnia and Herzegovina on the 93<sup>rd</sup> (9.1%) and Macedonia on the 160<sup>th</sup> (4.7%). In 2015, Serbia moved forward on this list, taking up the

111<sup>th</sup> place based on the total portion of tourism in the GDP which was still 2.3 billion dollars. The total contribution of tourism to the GDP in Serbia in 2015 was 5.4% and the direct contribution was 2.7% of the GDP (Petrović et al., 2016).

According to the data from the Statistical Office of the Republic of Serbia, in 2015, 4 002 business entities operated within the field of tourist and food services, which makes 4.3% of the total number of business entities in the Republic of Serbia. It has been estimated that the work in the whole industry (tourism and food services) was performed by 20 584 entrepreneurs. More than 98% of the registered business entities were micro and small companies, whereas the biggest turnover was made by small business entities. Out of the total number of employees in the Republic of Serbia, 2.6% of them are employed within the fields providing tourist services (Chamber of Commerce and Industry of Serbia, 2017).

Table 2: *Gross added value per activity*

Year 2015	Total	The size of the business entity			
		Micro (≤9)	Small (10–49)	Medium (50–249)	Big (250+)
		(structure, in %)			
Business entities	4,002	86.9	11.4	1.6	0.1
Employment	25.194	29.2	35.5	25.3	10
Realized turnover (in billions of RSD)	71,5	28.3	34,8	25.7	11.2

Source: *Statistical Office of the Republic of Serbia and Business Registers Agency, the preliminary estimate of the Service for development support, Chamber of Commerce and Industry of Serbia.*

### **The role of entrepreneurial skills and capabilities in setting up business**

It is often considered that an entrepreneur is a person who was born and meant to become exactly that. However, the experience shows that good entrepreneurs are created through combination of numerous factors, the most important of which are: knowledge, work experience and related skills. For setting up a business, it is important to recognize an opportunity and to have an idea. It is even more important to realize that idea in day-to-day activities. The thesis that setting up an entrepreneurial

business makes on independent and autonomous is not acceptable, because there is a high degree of dependance on: buyers, suppliers, employees, financial institutions, the state and similar subjects. In order to set up a business, one needs money, but it cannot be considered as the most important factor of success. As for the age limit, it is wrong to think that age is the limiting factor. On the contrary, older age can give a certain advantage in some circumstances, especially regarding business contacts and experience. Earlier research points at this, showing that 20% of enterprise owners are older than 40, while the majority is in their thirties (55%).

It is hard to clearly differentiate the concept of entrepreneurial initiative based on the typology of entrepreneurial skills. The practical cases are different and usually non typical, confirming that it is not possible to set up a clear pattern here. According to many authors, entrepreneurial capabilities are innate and it is only necessary to maintain them through training. On the other hand, there is an attitude that entrepreneurial performances are equal to the skill to demonstrate them. In such a concept, it is possible to establish a model of entrepreneurial success, which takes into consideration the personal characteristics, entrepreneurial skills and elements of business strategy and relevant surroundings.

The survey conducted by the Global Entrepreneurship Monitor (GEM) is a significant contribution to the comparative review of entrepreneurial activities. It is the greatest international research project which, since 1999, has been looking into the development of entrepreneurship in its initial stage, together with motives for choosing entrepreneurship. This is important, primarily due to the fact that the greatest number of established companies fail within the initial stages of their life cycle – more than 85% of them. Since 2007, Serbia has been a participant in the survey, and the total number of states included was 43 in 2008.

The program is carried out by Babson College, London Business School and national research teams, and the representative of the GEM project in Serbia was the Faculty of Economics in Subotica. The research that was conducted shows what the current state is and what the expectations regarding the setting up of agro-tourism business among our population are.

### **Agricultural entrepreneurship in rural environments**

Agribusiness and small business mostly take up a significant percentage in the national economy of Europe, the US, Japan and some other countries. In the US, for example, small companies are represented with 98%, and out of the total number of companies, 21% of them belong to the field of agrobusiness. The following information confirms that the significance of small enterprises is great. Around 30% of American workers are employed in such systems, which have up to 20 employees (Milanović, 2006).

Employment and economic growth can be enhanced through tourism development. Also, the development of agricultural and less developed regions can be boosted in this way. The infrastructural needs of development can be regarded more widely, by which we mean the construction of roads and other elements important for the functioning of the whole community, or as the individual (micro) factors, such as motels, hotels, resorts, etc. (Vojnović et al., 2013).

In rural environments, stimulating and setting up entrepreneurial activities can have a positive effect on economic development. Countryside is a huge, unused potential, which, if accompanied by good concept of rural entrepreneurship, offers realistic opportunities for development, especially for increasing the number of employees. The activation of rural entrepreneurship is important because the inhabitants of villages experience more difficulties in finding work positions. The sole idea of bringing differences into rural business environment is motivational and generates population interest in staying in these regions. Agricultural entrepreneurship can be valorized through numerous activities (fruit and vegetables processing, livestock and milk production, fruit production, mushroom growing and processing, forest products collection, etc.), but apart from jobs directly related to agrobusiness, it is also possible to enhance rural entrepreneurship through activities directly bound to agrotourism, mostly through: food services, home manufacture, accommodation renting, hunting, carving, tourist souvenirs manufacture, etc. (Cvijanović et al., 2011).

There are serious changes in all spheres of life in the rural regions of the Republic of Serbia. The most distinctive and the most dangerous sign of change in the long run is 'the dying out of villages'. It means demographic emptying, especially when it comes to those villages which are distant



from urban centres, i.e. which have poor connections with these centres. Although every other citizen of Serbia lives in a rural area and nine out of ten places for living are rural, more than 80% of individual households either have no active inhabitants or have no agricultural inhabitants. It happens more and more often that whole households die out. The number of villages deprived of young people, with no weddings and with closed schools where the average age of inhabitants is more than 65 years is growing (Pejanović & Njegovan, 2009).

By launching agro-tourism entrepreneurship, it is possible to affect the prevention of further crisis and improvement of the current situation. The entrepreneurship in rural regions can have an exquisite benefit from strategic associations formed as partnerships within the authorized ministries, private sector non-profit organizations and universities.

Therefore, the implications for the development of rural agro-tourism entrepreneurship are the following (Petrin, 2002):

- Defining the national economic policy regarding the village, with clearly established vital contribution of entrepreneurship in rural regions and with a special view of agro-tourism, as an industry capable of uniting many jobs and activities in rural regions.
- Developmental programs for directing entrepreneurial skills.
- Encouraging the entrepreneurial way of thinking about village development, not only by village inhabitants, but also by individuals and any organization responsible for the development of the rural.
- Unless they already exist, organizing institutions for the support of the development of rural entrepreneurship, as well as associations for the rural development.

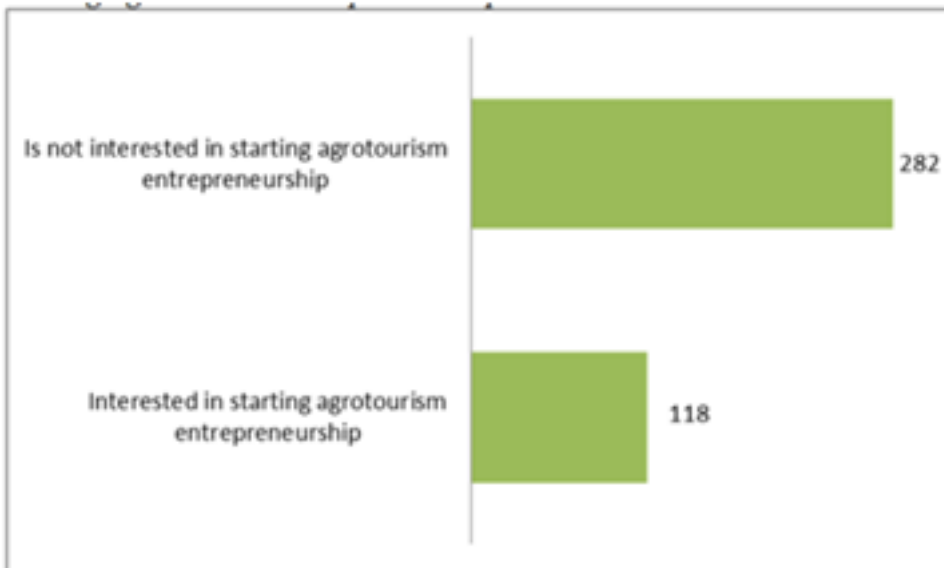
It is undisputable that the efficiency of the contemporary development is in its entirety based not only on material, but also on entrepreneurial components. The problems of employing people in the agricultural sector date back to the second half of the previous century, when so-called 'half-breeds' appeared – people who worked both in the industrial sector and stayed in their villages. This resulted in having bad industrial workers on one end and poor and also bad farmers and agricultural workers on the other end.

### **Practical results on measuring entrepreneurial qualities of potential agro-tourism entrepreneurs**

In this research, 400 subjects were surveyed, which can be regarded as a relevant sample. Out of the total number of the surveyed, 282 subjects declared as not interested in launching agro-tourism entrepreneurship or any other business. The reasons come down to: the existence of problems for starting agrobusiness, the fear of failure and the fact that they already have a job which they do not want to change. For this reason, in further analysis, we have taken into consideration 118 persons from the following municipalities: Šabac, Ruma, Vladimirci, Loznica and Valjevo (mostly of strong agricultural potential and with good space connections), of different age and educational structure, who declared that they would do agrobusiness.

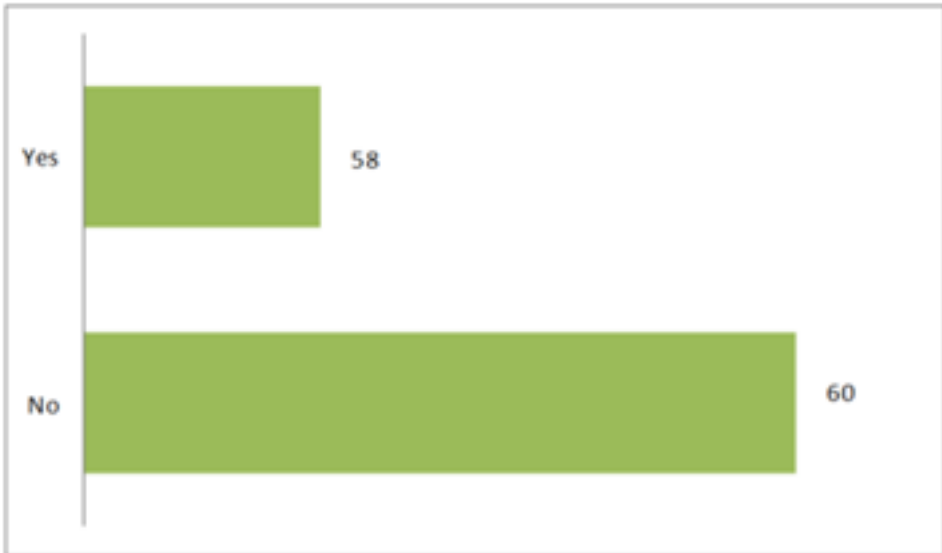
The survey consisted of ten modified questions according to the Harper's test, harmonized with the research needs.

Figure 1: *The relation between the interested and not interested in starting agrobusiness entrepreneurship*



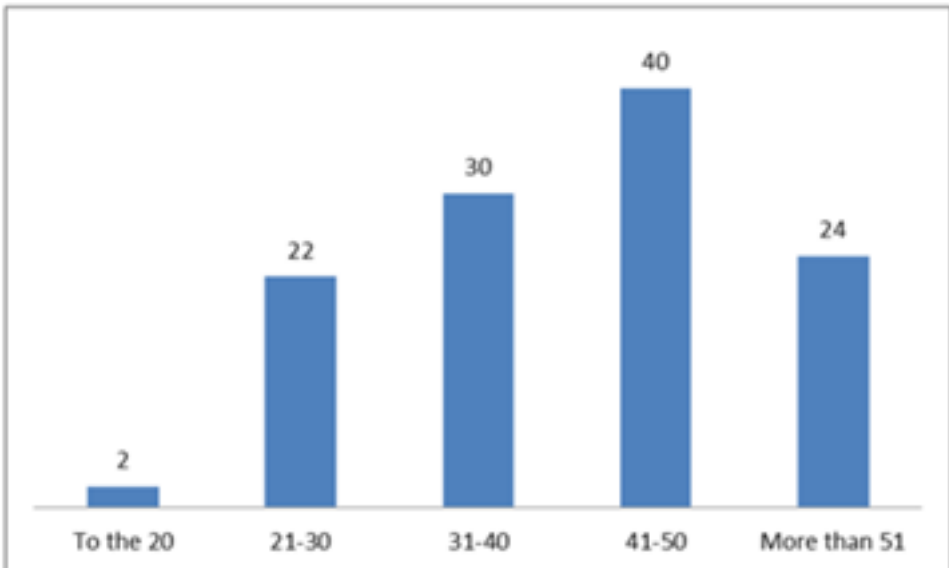
Source: Vojnović B., Grujić D., (2010) *The research, High Agricultural School, Šabac.*

Figure 2: Working condition of potential agro-tourism entrepreneurs



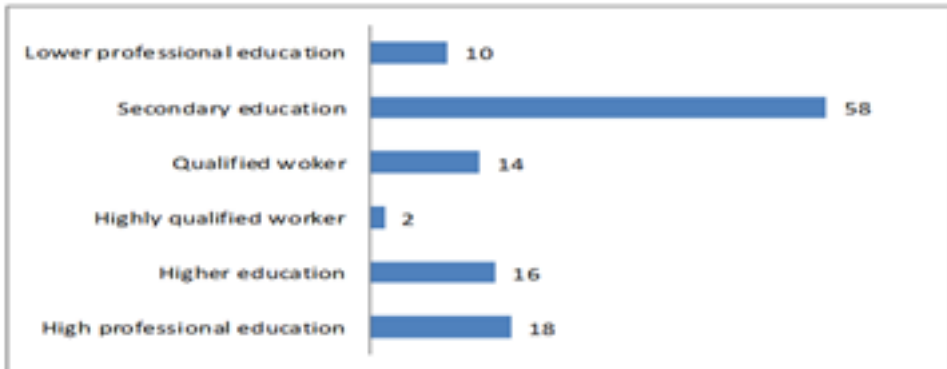
Source: Vojnović B., Grujić D., (2010) *The research, High Agricultural School, Šabac.*

Figure 3: Age structure of the subjects interested in starting up agro-tourism business



Source: Vojnović B., Grujić D., (2010) *The research, High Agricultural School, Šabac.*

Figure 4: *Educational structure of the subjects*



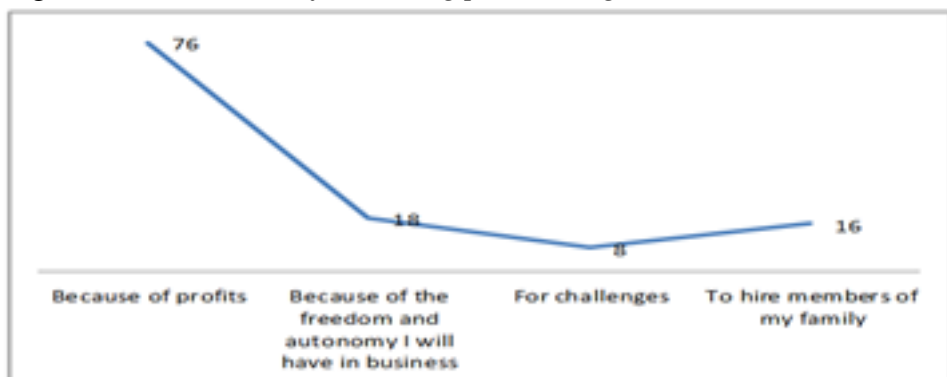
Source: *Vojnović B., Grujić D., (2010) The research, High Agricultural School, Šabac.*

Regarding educational structure in Serbia, there are indicators that around 60% of the total number of employees in hotel industry and food services have finished secondary education. There are around 4.5% of highly educated workers. (Serbian Chamber of commerce, 2017)

In the further text, the results of the conducted survey are analysed per question (the total of 10 questions).

### **Question 1. What are the main reasons for which you would start an agro-tourism enterprise?**

Figure 5: *Main reasons for starting potential agro-tourism business*

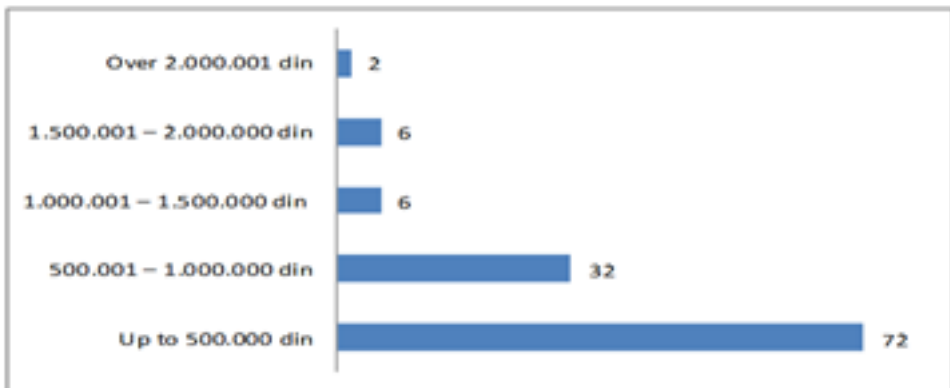


Source: *Vojnović B., Grujić D., (2010) The research, High Agricultural School, Šabac.*

The results show that the main reason for starting the business is the profit, i.e. 64% of the subjects opted for this answer.

**Question 2. What is the minimum annual income for which you would agree to start your own agrobusiness (or leave your current work position, if you have one)?**

Figure 6: *The annual income which would activate subjects to start their own agro-tourism business*



Source: *Vojnović B., Grujić D., (2010) The research, High Agricultural School, Šabac.*

It is well-known that starting any entrepreneurial business requires an idea. However, in addition to an idea, the constantly missing resource is money. The income of the employees in this sector are not on a desirable level, so the problem of not having necessary professionals, trained and experienced, comes up. According to the official information, in 2017 the average salary in the sector of accommodation services was approximately 37 900 RSD, whereas in the sector of hotel services, it was even lower, approximately 27 600 RSD.

Analysing the results of the survey, it can be noted that there is an equivalence between the lowest annual income acceptable according to subjects for starting their own agro-tourism business with the annual income of the employees in the relevant sector. More ambitious potential agro-tourism entrepreneurs think that the income should be more than 2 000 000,00 RSD per year, i.e. four times higher than the current official salary in this sector.

Table 3: *Answers to questions 3 – 7*

	<b>Time period</b>	<b>Number of subjects</b>	<b>%</b>
<b>Question 3.</b> <i>How long are you planning to stay in agrobusiness?</i>	Up to 5 years	30	25.5
	6 – 10 years	30	25.5
	11 – 15 years	18	15
	16 – 20 years	28	24
	More than 20 years	12	10
<b>Question 4.</b> <i>What is the maximum amount of money that you are ready to invest in entrepreneurial agrobusiness?</i>	Up to 500.000 RSD	84	72
	500.001 – 1.000.000 RSD	24	20
	1.000.000 – 1.500.000 RSD	4	3
	1.500.001 – 2.000.000 RSD	4	3
	More than 2.000.001 RSD	2	2
<b>Question 5.</b> <i>What are your comparative advantages in starting and managing agrobusiness?</i>	Experience in the same of similar jobs	48	41
	Level of education	20	17
	Personal qualities	34	29
	Good existing business connections	12	10
	Other	4	3
<b>Question 6.</b> <i>What are your comparative disadvantages in starting and managing agrobusiness</i>	I am not educated in this profession	16	14
	I have no business connections	52	44
	I am in business for the first time	32	27
	Other	18	15
<b>Question 7.</b> <i>What are you planning to do in order to eliminate your comparative disadvantages?</i>	I will obtain additional education before starting business	26	22
	I will obtain additional education in the course of business realization	28	24
	I will find an educated partner who has experience in the field	22	19
	I will take the risk	42	35
	Other	-	-

Source: Vojnović B., Grujić D., (2010) *The research, High Agricultural School, Šabac.*

This part of the survey shows that 72% of subjects think that they can start an enterprise with no more than 500 000,00 RSD. Taking into consideration the existing crisis and the fact that money would come from their own sources, this can be considered as satisfactory.

The annual income which would lead to the decision to start agrobusiness is 500 000,00 RSD and its incidence is 61%. This is just a bit higher amount than an average annual salary in Serbia and can be considered as modest, which can be explained by high rate of unemployment and economic crisis. Also, it is more difficult for people from rural regions to get a job. Staying in the business is limited to at least 10 years. The 30% return of investments per year indicates at the readiness to invest provided that invested money is returned within 3 or 4 years. The most important comparative advantage of the potential entrepreneurs is the familiarity with the jobs in the domain of agriculture, but the main disadvantage is the lack of business connections. As for the part related to overcoming comparative disadvantages, the most frequently used method would be taking the risk in business activities. This cannot be regarded as desirable as in entrepreneurship it is not possible to rely on intuition and chance. Instead, it is necessary to make decisions based on plans and valid information. The readiness to risk is a characteristic of entrepreneurship, but it is not acceptable in this form.

The conclusion is that our average potential entrepreneur is willing to invest in the business he/she is familiar with, is ready to invest and this is mainly because of the lack of job or for profit (Cvijanović et al., 2013).

Table 4: *How much time are you ready to dedicate to agrobusiness per week, expressed in hours of work?*

<b>Question 8. How much time are you ready to dedicate to agrobusiness per week, expressed in hours of work?</b>			
<b>Maximum</b>	<b>Average</b>	<b>Minimum</b>	<b>Average</b>
	53.76 hours per week		34.55 hours per week

Source: *Vojnović B., Grujić D., (2010) The research, High Agricultural School, Šabac.*

The average maximum and minimum time that would be spent on business realization in the form of working hours indicates willingness to

succeed at work. The maximum 54 hours are longer working hours than the law prescribed 40 hours of work during one week.

Table 5: *The readiness to accept the risk of loss and the satisfaction with the return of the investments*

<b>Question 9.</b>	<b>%</b>	<b>Number of subjects</b>
<b>What is the maximum risk of loss, related to the size of the investment, that you can accept in case your enterprise fails?</b>	10%	32
	20%	38
	30%	28
	40%	14
	50%	6
	Higher	/
<b>Question 10.</b>	10%	12
	20%	18
	30%	26
	40%	18
	50%	20
	Higher	24

Source: *Vojnović B., Grujić D., (2010) The research, High Agricultural School, Šabac.*

The loss which the potential entrepreneurs can accept is between 20% and 30% of the total amount of investment. This can be considered as a modest readiness to accept the risk because a true entrepreneur should count on and always be ready to take a risk, but also make an effort to avoid it.

### Conclusion

The main advantage of starting an enterprise in the field of agro-tourism compared to other activities lies in its comprehensiveness and the fact that there are enough advocates of agro-tourism. Also, there is the fact that it is possible to rely on local resources. The next advantage is the possibility of promoting the quality of life of the local population, simultaneously with the unemployment decrease. The development of local economy through agro-tourism is possible through entrepreneurial activities in the form of micro, small and family organizations, as well as additional activities. Further, this form of entrepreneurship can offer rural potentials, have positive effect on the environment and initiate the staying of people in rural areas, which are getting more and more demographically empty day by day. Another advantage is the possibility of starting an enterprise



in the context of tourism with small financial means. The diversification from traditional agricultural activities towards non-agricultural, with small risk of failure, is also present.

Finally, the conclusion according to the survey on readiness of our people to start an enterprise in the field of agro-tourism is as follows. The most influential answers are: The main motive for starting business is profit. Potential entrepreneurs are satisfied with annual income equal to the average annual income in the Republic of Serbia. They are ready to work for this income the number of hours which is a little bit larger than the one established by law. They could take the risk of loss up to 20% of the investment. They would spend up to 10 years in the business as their main or additional activity. Potential entrepreneurs in the field of agro-tourism are satisfied with the 30% return of the investment annually. The comparative advantage of potential agro entrepreneurs is the work experience in the same or similar jobs. The comparative disadvantage is the non-existence of business connections. Potential entrepreneurs are characterized by the readiness to take the risk.

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