

MODALITIES OF RURAL TOURISM FINANCING IN EUROPEAN UNION

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Abstract

The European Union is predominantly rural area given that 90% of its territory is considered a rural area according to the categorization of the Organization for Economic Co-operation and Development (OECD). Europe is the world leader in the development of rural tourism. This type of tourism has become the third most important activity in rural areas (with agriculture and forestry). The development of rural tourism in the European Union has been financially supported in institutional sense since the 1990s. The aim of the paper is to present the current modalities of rural tourism financing in the countries that are part of the European Union.

Key Words: *rural tourism, development, modalities of financing, European Union*

JEL classification: *R51, R58*

Introduction

Rural area is the basic resource for development of rural tourism and development of this type of tourism is initiated by the need of urban residents for rest and recreation in rural areas (Encyclopedia of Tourism, 2000). Some authors (Sznajder et al., 2009) define rural tourism as a segment of multifunctional agriculture, while the development of rural tourism relates to: natural, demographic, infrastructural resources, as well as financial resources and support of a state in the field of rural and regional development. Rural tourism is the "third option of tourism", as well as of individual regions' development (Koščak, 1995). According to

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the quoted author, rural tourism adds value to the rural economy, but also new contents, or a new life to the cultural and natural heritage.

Within the European Union, the most frequently used definition of rural tourism is that it is a type of tourism that includes all tourism activities that can take place in rural areas and which can be included in the tourism offer of these areas. According to this definition, the general characteristics of rural tourism are the following: (a) direct communication and interaction between tourist and host (services' provider); (b) quiet surroundings without noise; (c) preserved environment, without pollution; (d) gastronomic offer based on traditional foods of a particular area; (e) the possibility for a tourist to participate in agricultural activities.

The significance of rural tourism financing is derived from the seasonal character of tourist demand, i.e. low capacity utilization. This causes limited possibilities for self-financing of this activity, as well as the greater need for external sources of financing. Most subjects do not realize their investments owing to the lack of financial resources caused by insufficient accumulative ability of rural tourism and agriculture and absence of good external sources of financing (Radović, 2016).

According to (Bakić & Hrabovski-Tomić, 2010), in terms of accommodation capacities' utilization, 60% represents the lower limit of profitability in tourism. The current average occupancy rate in rural tourism at the European Union level is 25% (Bartlet, 2006), while in Serbia it is only 4% (Master plan održivog razvoja ruralnog turizma u Republici Srbiji, 2011). Bearing in mind the limited accumulation capacity of rural tourism subjects in Serbia, we consider this a limiting factor of development, so it is necessary to define innovative financing modalities (Radović & Vasiljević, 2018).

It is also required to implement the concept of sustainable development management of rural tourism in Serbia, organize continuous education of farmers engaged in rural tourism, as well as incite joining and specialization in rural tourism (Radović, 2017). Also, it is necessary that development should be based on the principles of sustainability viewed from the ecological, economic and sociological aspects (Radović, Vasiljević, 2016).

Europe is the world leader in the development of rural tourism. This type of tourism has become the third most important activity in rural areas (with agriculture and forestry). Rural tourism is the most developed in the "old" member states of the European Union (EU-15), from where 90.2% of the total European rural tourism offers come (Noev, 2013). It is estimated that rural tourism participates with around 15% in total tourism traffic in the European Union.

The development of tourism, and hence rural tourism, on the territory of the European Union is based on the document "Europe, the world's destination No. 1 - a new political framework for tourism in Europe", which was adopted in 2010. This document sought to influence the competitiveness of the European tourist area, as well as to promote the development of sustainable, responsible and high-quality tourism and tourist destinations. Also, the goal of this document was to define the tourist image of Europe, and maximally use the potential of financial policies and instruments for tourism development within the European Union (Svržnjak et al., 2014).

The development of rural tourism in the European Union has been financially supported in institutional sense since the 1990s. The aim of the paper is to present the current modalities of rural tourism financing in the countries that are part of the European Union. The paper employs descriptive and analytical methods of research.

Development of Rural Tourism

According to data of European Federation for Farm and Village Tourism (EuroGites), in 2014 there were about 500,000 accommodation units in Europe, i.e. providers of services in rural tourism, who had totally 5.0-6.5 million beds. Rural tourism encompassed more than 100,000 providers of other services, which are directly related to rural tourism. This resulted in the fact that this type of tourism had more than 1.3 million direct or indirect employees in Europe. It is estimated that rural tourism, directly and indirectly, realized annual revenue of about €100,000 billion (Svržnjak et al., 2014).

The average occupancy rate in rural tourism in the European Union is 25%, and in some countries it is significantly higher, reaching 50%. In the previous period, local communities played a central role in the development of rural tourism, and the most significant limiting factors of

development were the following: quality of infrastructure, accessibility of rural areas and unfavorable demographic characteristics. The most receptive and emittive rural tourism markets in the European Union are France, Germany, Italy and Austria. These countries together have 56% of the total accommodation capacities of the European rural tourism offer. Individually, France has 23.4%, Germany 13.4%, Italy 10.6%, and Austria 9.3% of the total rural tourism capacities of the European Union (Noev, 2013).

Table 1: *Touristic capacities and prices in rural tourism*

Country	Number of rural tourism entities	Number of beds	Average daily price per bed (€)	Average daily revenue per subject of rural tourism (€)
France	60,000	540,000	12	6,480
Germany	30,000	270,000	12	3,240
Great Britain	25,000	225,000	22	4,950
Austria	18,000	162,000	14	2,268
Italy	15,000	135,000	18	2,430
Scandinavian countries	9,000	81,000	25	2,025
Spain	5,500	49,500	20	990
Poland	5,000	45,000	10	450
Ireland	4,500	40,500	22	891
Switzerland	3,000	27,000	18	486
Baltic countries	2,000	18,000	15	270
Central European countries	5,000	45,000	12	540
Portugal	2,500	22,500	20	450
Romania and Bulgaria	3,500	31,500	10	315
Other European countries	2,000	18,000	16	288
Total:	190,000	1,710,000	-	-

Source: (Stić, 2010)

Note: SRT = *Subject of Rural Tourism*

By analyzing the data presented in Table 1, it can be concluded that in terms of accommodation capacities, rural tourism is the most developed in France, Germany, Great Britain, Austria and Italy. According to the level of average daily price per bed, the Scandinavian countries, Ireland and the United Kingdom are on the first place, while prices in France and Germany are among the lowest in Europe. Rural tourism service providers in France earn the highest average daily revenue, which

suggests that an integral part of the tourist arrangement are the quality gastronomic offer and tourist facilities, as well as the sale of agricultural products, wines, souvenirs, etc.

France has the most developed rural tourism offer in Europe. This country is the leader of rural tourism on a global level, with 365 million overnight stays per year. Rural tourism has been developed at 80% of its territory. According to estimates, France earns annual revenue of rural tourism in the amount of €15 to 18 billion (Curać, 2007).

Spain also notes the rapid growth of rural tourism. In 1994, there were 1,074 accommodation facilities in rural tourism of Spain, in 2000 there were 3,860, and in 2003 there were 6,534 accommodation facilities (Priestley et al., 2005). Spain has the annual revenue of rural tourism in the amount of €249 million and has an annual growth rate of 14.2%. This country has the capacity for further development of rural tourism (Bartlet, 2006).

In Germany, rural tourism is the most developed in Bavaria, where agricultural holdings have over 500,000 beds. In Italy, about 7,000 agricultural households are engaged in agro tourism, which have over 100,000 beds in total. Rural tourism began to develop in Great Britain in the 1970s. In 1991, 9.5% of all farms provided accommodation and food services. In this country, "rural tourism is the strategic power of the rural economy" (Štetić, 2007).

In some European countries, different forms of rural tourism are represented. Agro tourism is the most frequent in Italy and Slovenia. Camping within the farm have been developed in the Netherlands, and in Greece, rural tourism means only lodging with breakfast in agricultural households (Sorensen & Nilsson, 2005).

Rural tourism organizations

The most important organizations for rural tourism in the European Union are the following: (a) European Federation for Farm and Village Tourism (EUROGITES); (b) European Council for Villages and Small Towns (ECOVAST); (c) European Center for Eco Agro Tourism (ECEAT); (d) International Association of Experts in Rural Tourism (IAERT).

European Federation for Farm and Village Tourism - EUROGITES is the most important organization of rural tourism in the European Union. It was founded on September 29, 1990 in Portugal in order to define the European concept of rural tourism. In addition, EUROGITES also has the following goals: (a) to define rural tourism standards; (b) to contribute to the preservation and quality of life in rural areas of Europe; (c) to contribute to the preservation of the environment; (d) to offer an alternative to mass tourism (Čomić, 2001).

EUROGITES is headquartered in Strasbourg, France. The website of this organization presents the common rural tourism offer of member states, and it is guaranteed quality to the tourists in accordance with defined standards. Members of EUROGITES are: Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, France, Georgia, Germany, Greece, Hungary, Israel, Italy, Latvia, Lithuania, Luxembourg, Norway, Poland, Portugal, Romania, Russia, Serbia, Slovakia, Slovenia, Spain, Switzerland and Great Britain. The current rural tourism offer of this organization includes about 400,000 rural tourism entities that have a total of around 3.6 million beds (<http://www.eurogites.org>).

France is also the country with the longest tradition of rural tourism. The National Network of France (*Fédération Nationale des Gîtes de France*) is the first European association for rural tourism, which has existed for 100 years, and gathers over 30,000 subjects, which accommodate more than two million tourists annually, of which 30% are foreigners (Curać, 2007).

Belgium has three specialized associations of rural tourism: *Gîtes de Wallonie*, *Logeren in Vlaanderen* and *Accueil Champêtre en Wallonie*. In Great Britain, there is also a specialized association of rural tourism. In this country, the realization of the National Rural Tourism Development Project began in 1988 and since then this type of tourism has been systematically developing. In 2007, rural tourism in Great Britain employed over 380,000 people in 25,000 agricultural and tourist households (Lane, 2007).

European Council for Villages and Small Towns - ECOVAST is an international organization established in 1984 in Germany whose mission is to promote the welfare of rural communities and preserve the rural heritage of Europe. As part of its activities, ECOVAST encourages and

supports economic, social and cultural vitality, as well as the identity of rural communities throughout Europe, and advocates the preservation and restoration of rural heritage. In 1994, this organization adopted the Strategy for Rural Europe, where rural tourism, which promotes economic development, is also underlined within the goals of rural development, but also stops the depopulation of rural areas. In accordance with the adopted Strategy, it was emphasized that "in order to avoid adverse impacts of rural tourism, it is necessary to establish at the local level the management that will manage the development of rural tourism on sustainable grounds and which will precisely define the development goals" (<http://www.ecovast.org>).

European Centre for Eco Agro Tourism - ECEAT is an independent and non-profit association that brings together national ECEAT organizations. This association was established in 1992 from a pilot program for resting on organic farms in Czechoslovakia, founded by organizations dedicated to the development of rural, eco-friendly and sustainable tourism from the Netherlands, Germany, Sweden, the Czech Republic and Portugal. The main goal of ECEAT is to develop and improve tourism that supports the development of organic agriculture, sustainable land use, nature protection, village development and cultural heritage protection (Košić, 2012).

International Association of Experts in Rural Tourism - the IAERT has its headquarters in Perugia, and the mission of this organization is to explore various aspects of rural tourism within the framework of the Integrated and Sustainable Rural Development Strategy (Čomić, 2001).

Modalities of rural tourism financing

The European Union is the predominantly rural area given that 90% of its territory is considered a rural area according to the categorization of the Organization for Economic Co-operation and Development (OECD). About 60% of the total population lives in rural areas. Funds for rural development financing began to stand out from the EU budget since 1980, but since 1991 (with slight fluctuations) they represented more significant allocations in the structure of the European Union's agricultural budget (Marković M, 2013).

In 1994, the European Commission Directorate General for Agriculture started to implement a program of activities and measures aimed at the

development of tourism in rural areas. The main goals of the realized programs were the following: (a) restructuring and diversification of rural economies; (b) creation of tourist facilities in rural areas; (c) increase of the rural population employment; (d) providing additional sources of income for farmers through the development of rural tourism. Rural tourism is labeled in these documents as "a natural alternative to mass tourism" (Pančić-Kombol, 2000).

The financing of rural development, and hence rural tourism, was realized from: (a) European Regional Development Fund - ERDF and (b) European Social Fund - ESF. The financial resources of ESF have encouraged the development of less-developed European areas, i.e. where gross per capita income is lower than 75% of the average in the European Union (Mitchell & Hall, 2005).

The financing of rural tourism in the European Union was also realized through the LEADER program (*Liaisons Entre Actions pour le Développement des Economies Rurales*). This financial instrument was established in 1990 and represents the methodological basis for the emergence of Local Action Groups (LAG), which are an important factor in rural development in the European Union. The Local action groups are important for the development of rural tourism, bearing in mind that "cooperation at the local level and community involvement through certain forms of networking is one of the most important requirements for the sustainable development of rural tourism" (Mitchell & Hall, 2005).

The rural development policy was introduced by the Common Agricultural Policy (CAP) reform from 1999 on the basis of AGENDE 2000. The reform document introduced the so-called second pillar of CAP. The second pillar included a set of measures aimed at financing rural development. 2000 Agenda formulated alternative forms of employment and source of income for farmers, in which special emphasis was placed on the development of rural tourism.

Table 2: *EU budget for rural development in the 2007-2013 and 2014-2020 periods*

Country	2007–2013 (€)	2014–2020 (€)
Belgium	418,610,306	551,790,759
Czech Republic	2,815,506,354	2,170,333,996
Denmark	444,660,796	629,400,690
Germany	8,112,517,055	8,217,851,050

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Estonia	714,658,855	725,886,558
Greece	3,707,304,424	4,195,960,793
Spain	7,213,917,799	8,290,828,821
France	6,441,965,109	9,909,731,249
Ireland	2,339,914,590	2,189,985,153
Italy	8,292,009,883	10,429,710,767
Cyprus	162,523,574	132,214,377
Latvia	1,041,113,504	968,981,782
Lithuania	1,743,360,093	1,613,088,240
Luxembourg	90,037,826	100,574,600
Hungary	3,805,843,392	3,455,336,993
Malta	76,633,355	99,000,898
Netherlands	486,521,167	607,305,360
Austria	3,911,469,992	3,937,551,997
Poland	13,230,038,156	10,941,201,814
Portugal	3,929,325,028	4,057,788,374
Slovenia	900,266,729	837,849,803
Slovakia	1,969,418,078	1,890,234,844
Finland	2,079,932,907	2,380,408,338
Sweden	1,825,647,954	1,745,315,250
Great Britain	1,909,574,420	2,580,157,491
Bulgaria	-	2,338,783,966
Romania	-	8,015,663,402
Total:	77,662,771,346	95,338,109,365

Source: (1) For period 2007-2013 - (http://ec.europa.eu/agriculture/index_en.htm); (2) For period 2014-2020 (http://enrd.ec.europa.eu/policy-in-action/rdp_view/en/view_projects_en.cfm?action=detail&backfuse=jsview&postcard_id=6760) - European Parliament Report from 12.12.2013, 93/2013 PE-CONS.

By analyzing the data presented in Table 2, it can be concluded that the total funds allocated from the EU budget for rural development in the period 2007-2013 amounted to €77.662 billion. By analyzing the structure of their distribution within the E-25, the conclusion is drawn that Poland had the largest share, where €13.23 billion was pledged. The total planned funds for rural development at the level of E-27 in the period 2014-2020 amount to €95.338 billion, which represents about 10% of the total EU budget for the 2014-2020 period.

Financing the development of rural tourism in the area of the European Union is being implemented, in addition to the joint EU budget, from the national budgets, as well as from the funds of various international organizations. For the purpose of developing rural tourism, the World Tourism Organization (WTO) initiated the establishment of funds that funded numerous development projects around the world. To this end, the Foundation was established in Seoul, Korea, where the initial capital of

US \$5 million was donated by the Korean Government. Funds were established in cooperation with the Dutch Development Agency, which donated two million €, as well as with the Italian Government. Besides financial support, the World Tourism Organization also provides educational support for the development of rural tourism, through numerous seminars, and has issued a publication '*Rural Tourism in Europe: Experiences Development and Perspectives*', within which the development aspects of rural tourism were explored (Jing, 2006).

The Organization for Economic Co-operation and Development (OECD), which has defined support for innovative companies, for beginners in business, micro enterprises and high-tech companies, also offers the opportunity to finance rural tourism. It is clear that the goal of this policy is to help small businesses become part of a sustainable development process, because tourism must turn its opportunities into business benefits (Mitchell & Hall, 2005).

The European Union's Common Agricultural Policy (CAP) has been funded since 2007 from two funds. Those are: European Agricultural Guarantee Fund - EAGF and European Agricultural Fund for Rural Development (EAFRD) from which the financing of rural tourism is realized.

European Agricultural Fund for Rural Development (EAFRD)

In order to finance rural development, the European Union established in 2007 the European Agricultural Fund for Rural Development (EAFRD). The development of rural tourism is financed from the EAFRD as well. The objectives of establishing this Fund are the following: (a) increasing competitiveness of the agricultural sector through support for restructuring; (b) improving the environment and ambience by supporting land management; (c) improvement of quality of life in rural areas and development of economic activities' diversification (Đorđević-Milošević & Milovanović, 2012).

The financial resources from the EAFRD encourage the development of rural tourism by financing the development of marketing, tourist services, information centers, tourist signaling, small accommodation capacities, recreational infrastructure, as well as the transport infrastructure in order to accessed certain (inaccessible) natural areas (Noev, 2013).

Funds from the EAFRD are allocated according to the principle of co-financing, i.e. their use also includes the provision of funds in national budgets. It is also necessary that member states have national rural development programs, in line with the EU's strategic objectives. More precisely, it is necessary that national rural development programs "contribute to the realization of three significant objectives of the European Union: competitiveness (Lisbon Agenda), sustainability (Göteborg Agenda) and cohesion". These strategic goals have been set in order to correct huge disparities in income and living standards among regions within the EU (Đorđević-Milošević & Milovanović, 2012).

Table 3 shows three projects co-financed by EAFRD funds in the period 2007-2013 in the regions of France, Belgium and Great Britain. These countries have developed rural tourism, as well as organizations (associations) of service providers in this type of tourism.

Table 3: *Presentation of Rural Tourism Development Projects financed by EAFRD*

France	Belgium	Great Britain
Project financed by EAFRD *	Project financed by EAFRD * "The most beautiful village in Wallonia"	Project financed by EAFRD * "The dragonfly center"
Period: 01.04.2011– 31.10.2011	Period: 01.01.2009–01.01.2013	Period: 05.05.2009–31.03.2010
Area: Northeastern France	Area: Namur, Wallonia	Area: East England
Total fin. resources: €64,250	Total fin. resources: €500,000	Total fin. resources: €83,430
– EAFRD: €21,200	– EAFRD: €200,000	– EAFRD: €39,210
– National budget: €17,350	– State subsidies: €200,000	– State subsidies: €9,450
– Private fin. sources: €25,700	– Private fin. sources: €100,000	– Private fin. sources: €34,770
Result: Construction of a sports center that enabled indoor golfing, new tourist facilities and new jobs created.	Result: An audio guide, as a new technology to learn about local values, a proactive site, featuring local actors and a local economic community.	Result: Increasing the tourist potential of Wicken Fen nature reserve, the oldest natural reserve in England and one of the most important wetlands in Europe. In the reserve there are 24 different types of dragonfly, which annually attract about 40,000 tourists. To this end, the Dragonfly center was built within the project.

		
Picture no. 1 - The segment of rural tourist offer of France (Source: http://en.gites-de-france.com)	Picture no. 2 - Belgium's rural tourist offer segment (Source: http://www.gitesdewallonie.be)	Picture no. 3 - The segment of the rural tourism offer of Great Britain (Source: http://www.farmstyuk.co.uk)

Source: France: (<http://en.gites-de-france.com>), (http://enrd.ec.europa.eu/policy-in-action/rdp_view/en/view_projects_en.cfm?action=detail&backfuse=jsview&postcard_id=4401); Belgium: (<http://www.gitesdewallonie.be>), (<http://www.logereninvlaanderen.be>), (<http://www.accueilchampetre.be>), (http://enrd.ec.europa.eu/policy-in-action/rdp_view/en/view_projects_en.cfm?action=detail&backfuse=jsview&postcard_id=2222); Great Britain: (<http://www.farmstyuk.co.uk>), (http://enrd.ec.europa.eu/policy-in-action/rdp_view/en/view_projects_en.cfm?action=detail&backfuse=jsview&postcard_id=6043).

The development of rural tourism, in addition to EAFRD funds, is financed in the European Union even from the national budgets of the member states, as well as from private sources of financing. There are differences between countries and regions within the European Union in the modalities of state support for the development of rural tourism. In order to define adequate incentives for the development of rural tourism, a number of information is needed, such as "exploring links between agriculture, environmental protection, tourism and identification of complementarity, conflict and interdependence" (Roberts et al., 2005).

The development of rural tourism in Ireland is supported in the present period by state funds with around €20 million (Bartlet, 2006). The funds from the state budget for the development of rural tourism were provided in Great Britain, as well. The funds were placed in the form of loans, which were paid to farmers through the Government's loan plan for a diversified farm activity, in order to cover the costs of trying to use the land for non-agricultural purposes (Muhi, 2009).

State financial support for the development of rural tourism was also provided in Switzerland, and it mainly relates to small family farms. In this country, "an example of a successful rural policy, which is a synthesis of agrarian, rural and global development policies, has been realized, but Switzerland is a state that has financial resources to support effective rural development" (Pejanović et al., 2005).

Financing (co-financing) of rural tourism from the EAFRD funds in the period 2014-2020 has been realized through the following modalities: (a) incentive funds for founding enterprises that develop non-agricultural activities in rural areas (financial resources up to €70,000 per user, for micro and small enterprises); (b) incentive funds for reconstruction of villages and basic services in rural areas, beneficiaries are local economic communities, and investments can be invested in infrastructure financing, maintenance and restoration of cultural heritage and natural resources, etc.; (c) incentive funds to develop cooperation between farmers, local communities, organizations and other entities in order to develop rural tourism through the development of marketing, tourism services, local markets, public-private partnerships and clusters; (d) incentive funds in the form of transfer of knowledge and advisory services in order to develop the sector of small and medium enterprises in the field of rural tourism in rural areas (Noev, 2013).

Conclusion

By analyzing the data presented in the paper, it can be concluded that the development of rural tourism in the European Union, among other primary conditions, is the result of organized and active financial support. Besides the common agricultural budget, sources of financing are those of international organizations, such as, for example, World Tourism Organization. Also, the sources of funding are the national budgets of individual member states of the European Union, as well as private sources of funding. All this resulted in the fact that today in the European Union rural tourism is the most developed non-agricultural activity in rural areas, with a tendency of constant growth and development. Development is reflected in quantitative indicators, i.e. increasing the number of entities engaged in this activity, increasing the number of overnight stays, as well as the total revenue from this activity. It is also reflected in qualitative terms. It is about the quality of services, as well as about the diversification of tourist facilities, which are increasingly important for the modern tourist.

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