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# CURRENT FORMS OF RURAL TOURISM IN SERBIA AND MODALITIES OF FINANCING

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## Abstract

*The aim of the paper is to present the current forms of rural tourism in Serbia and the ways of their financing. In addition to the field research method, the descriptive method as well as the methods of analysis and synthesis are used in the paper. Forms of rural tourism are defined and differentiated according to the motives motivating tourists' arrival to rural areas. It is estimated that today in Europe there are over 50 different forms of rural tourism. According to the Organization for Economic Co-operation and Development (OECD), the most common form of rural tourism is agrotourism. According to the results of the research, agrotourism is also the most frequent in Serbia as well. There are also developed the szallas tourism, the beekeeping tourism, bio-agrotourism, eco-tourism, as well as the other forms of rural tourism. The dominant way of financing all forms of rural tourism in the past period was self-financing. For their future development it is necessary to define innovative financing modalities.*

*Key Words: rural tourism, forms of rural tourism, financing modalities, Serbia*

JEL classification: R59

## Introduction

Rural tourism today is a significant economic and financial segment of the global tourist offer as well as that of many individual countries. It is estimated that rural tourists make up 3% of the total number of tourists on the world level, and 25% within the European Union. This type of

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tourism has an annual growth of 6% on a global level, while the annual growth of total tourism is about 4% (Bartlet, 2006). The early forms of rural tourism were developed in the 11th and 12th centuries and were linked to the development of hunting. The first forms of modern understanding of rural tourism appeared in the second half of the 18th century in England. Increased interest in rural areas is the result of accelerated industrialization and urbanization (Ružić, 2009). Rural tourism began to develop more intensively in the 1970s, as part of rural development strategies.

Forms of rural tourism are defined and differentiated according to the motives behind which tourists come to rural areas. It is estimated that today in Europe there are over 50 different forms of rural tourism. According to the Organization for Economic Co-operation and Development (OECD), the most common form of rural tourism is agrotourism. In addition to agrotourism, tourists from urban areas are very interested in ethno-tourism or "heritage-based tourism" (Brooks, 2000). This form of rural tourism represents a journey due to natural, historical and cultural attractions, i.e. out of desire to study the past, but also to seek the answers to how local and regional art, the natural environment and culture affect the present. According to the cited author, this is a form of rural tourism, the heritage-based one, which is an integral part of the new economic strategy focused on the development and promotion of cultural, historical, geographical and natural resources of communities or regions.

A common feature for all forms of rural tourism is seasonal demand, which results in low capacity utilization on an annual basis. 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). It is therefore necessary that, in the future, the Strategy for sustainable development of rural tourism in the Republic of Serbia should be adopted as a special development planning document with clearly defined development priorities and modalities of financing the development of all rural tourism offer segments. It is furthermore necessary that the Strategy for sustainable development of rural tourism defines development priorities, i.e. the forms of rural tourism that should be developed in particular parts of the Republic of Serbia. The development should be based on the

principles of sustainability taken from the ecological, economic and sociological points of view (Radović, Vasiljević, 2016).

### Forms of rural tourism

The current forms of rural tourism listed in the available literature are shown in Table 1. In the table are also presented some new forms that were noticed in the area of Serbia within the framework of the conducted research (Radović, 2015). According to the length of stay, all forms of rural tourism can be divided into residential and excursion rural tourism.

Table 1: *Forms of rural tourism*

FORMS OF RURAL TOURISM		
Agrotourism	Religious	Cultural
Eco-tourism	Health-spa	Fishing
Ethno-tourism	Hunting	Historical
<i>Szallas</i> tourism	Beekeeping	Rural-congress
Wine	Creative	Agro-bio-tourism
Gastronomic	Residential	Sport-recreational
Artistic	Homeland	Archaeological
Oenological-gastronomy	Transit	Ornithological
Manifestation	Adventurous	Botanical
Educational	Camping	Nautical-continental

Source: *Radović, 2015.*

In addition to agrotourism as the most widespread, with the main motive for the arrival of tourists to get acquainted with life and work in agricultural households, further forms of rural tourism will be presented in more detail in the following parts of the paper.

The *szallas* tourism is a form of rural tourism taking place at the *szallases*. The motive for the arrival of tourists in rural areas in ethno-tourism is the introduction of folk customs and folklore, and in the gastronomic one is consumption of traditional foods of a particular rural area. Art tourism, as a form of rural tourism, in its offer has an introduction to naive art, a visit to fine art colonies that take place in rural areas etc. In the case of oenological-gastronomic tourism, tourists come for the consumption of autochthonous types of wine and food, and in the case of the manifestation tourism in order to visit the manifestations. Educational tourism aims to familiarize tourists with the life and work of

rural residents. The motive of arrival of tourists in religious tourism is the sightseeing of religious sights, in the cultural one it is the sightseeing of cultural sites, and in the historical tourism it is tour of historical monuments in rural areas.

Wine tourism in modern forms is most often manifested through wine routes that develop in rural areas, which, along with the development of viticulture, have potentials for tourism development. Wine tourism includes a wide range of vine cellars and wine region visitors' experiences, such as wine tasting, wine and food, enjoyment in the surroundings, recreation, cultural activities in the wine region (Vasiljević, Vujović, 2012). According to Pivac (Pivac, 2012) the wine route is a special form of sales of wine, catering, touristic and agricultural products of a wine region, while the touristic offer of the wine route includes closer touristic attractions, which are not directly on the route, but they increase the ethno-tourist offer. It is necessary for the wine route to contain a "guest movement scenario, as well as organization of various events" (Kušen, 1999).

Agro-bio-tourism is developing within the agricultural holdings dealing with organic production, and beekeeping one within the holdings dealing with beekeeping. The residential tourism represents a sojourn and repose in their own facilities located in rural areas – weekend-houses, and homeland tourism a sojourn and repose with relatives or the rural tourism service providers for nostalgic reasons. In hunting tourism, the motive of arriving tourists is hunting, and in fishing tourism it is fishing in a selected rural tourist destination. Rural-congress tourism includes the organization of smaller seminars - up to 50 participants in a rural tourist destination.

Ecological tourism or eco-tourism represents a sojourn or trip to protected natural areas "for enjoying nature and other cultural values" (Novković et al., 2012). Transit tourism means staying in rural areas only for the purpose of lodging, while the camping tourism means camping in rural areas. For example, camping is a very common form of rural tourism in the Netherlands. In adventure tourism, the motive of arrival of tourists in the rural area is enjoyment in extreme sports, while in the creative one it is acquaintance with the skills of old crafts, the production of folk handicrafts and the like.

In the nautical-continental tourism, tourists use boats or yachts for their accommodation, while they rest themselves on the rivers or lakes in rural areas. In botanical tourism, the motive of tourists' arrival is the observation of the flora richness, and in ornithological one it is watching of the birds characteristics for the particular rural area. In the archaeological tourism, the goal of arriving tourists is the archaeological research that is being carried out in the rural area. In the sport and recreational tourism, the motive of arriving tourists is to engage in sport in a selected rural tourist destination, and in the health-spa one the motive of tourists' arrival is a concern for health and stay in spas or mountain centers located in rural areas.

It is also worth to mention a new form of rural tourism - a diffuse hotel. This is a developed form of accommodation in Italy, which was designed in 1989 as a new element of the rural tourism offer, and whose theoretical foundations have been established by Professor Giancarlo Dall'Ara by introduction of the term "*albergo diffuso*". The diffuse hotel is characterized by the fact that its accommodation units are in different houses or buildings, which are spread all over the settlement. It does not have a classic reception desk, and its essence is in the "symbiotic relationship between the service providers". A diffuse hotel may have one owner, but the most common case is that one family makes the lease contracts for leasing the houses or rooms with other families or more families are joining and forming a cooperative that jointly operates a diffuse hotel. The local community can also participate in the ownership structure. The diffuse hotel allows development of the whole community. The existing capacities are used for accommodation, tradition is valorized and it is strengthened the cooperation of the tourist services' providers (Demonja, Ružić, 2010).

### **3. The aim of the paper and research methods**

The aim of the paper is to present the current forms of rural tourism in Serbia and the ways of their financing. For this purpose, a field research was carried out through which good practice examples were defined. In addition to the field research method, the descriptive method as well as the methods of analysis and synthesis are used in the paper.

## **Results of the research**

The field research has been carried out with the subjects dealing with rural tourism and which are located in the areas of South Bačka, South Banat, Kolubara, Mačva, Moravica, Pirot, North Bačka, Srem, Šumadija, West Bačka and Zlatibor districts. In the mentioned districts, the surveyed entities are located in the territory of the following municipalities: Arilje, Arandjelovac, Bajina Bašta, Čajetina, Dimitrovgrad, Gornji Milanovac, Irig, Ivanjica, Kosjerić, Kragujevac, Kovin, Kula, Kovačica, Knić, Loznica, Ljig, Ljubovija, Mali Iđoš, Mionica, Novi Sad, Nova Varoš, Osečina, Prokuplje, Prijepolje, Pirot, Požega, Sombor, Subotica, Srbobran, Užice and Valjevo.

### **Agrotourism**

According to the results of the research, agrotourism is the most frequent form of rural tourism in Serbia. Financing of agrotourism is a complex process, which must include the financing of two different but complementary activities: agriculture and rural tourism. Financing of agriculture is the biggest and the most complex problem of this economic activity in Serbia. By defining possible innovative models of agrarian financing, it will be provided conditions for the rural, regional, and overall economic development of the Republic of Serbia (Radović, 2014).

The dominant modality of financing agrotourism in Serbia in the recent period was self-financing. In addition to this modality, the rural tourism households also used the following ones: subsidies provided by the Ministry of Agriculture, the loans provide by the Development Fund of the Republic of Serbia, bank loans, as well as the joint ventures (Radović, 2015). Also, most subjects did 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).

### **Examples of good practice**

*Gostoljublje (Hospitality) rural tourist household in the village of Mionica, Kosjeric municipality* is one of the most successful agricultural and tourist households in the Kosjeric municipality. Agriculture is the main activity in this household, while rural tourism and the sale of agro-food products are additional activities that have begun to develop since

2005. The primary form of rural tourism is agrotourism, but the hosts also develop parallel form of tourism which can be called "rural-congress" tourism as the business meetings and seminars (up to 50 participants) are organized here as well. This household also plans development of an adventurous form of rural tourism.

Gostoljublje rural tourist household has available accommodation for 30 tourists. Five small and one large *vajat-type* facilities are used to accommodate tourists, and each has its own bathroom. The household also has a restaurant, which has 50 seats, and offers full-board tourist services. The tourist season lasts from mid-June to mid-September. Guests come usually with family, but they are also coming the business people, often diplomats as well. The team-building meetings can be organized in Gostoljublje as well as smaller seminars. The household has its website, but it has been promoted through tourist organizations and associations for rural tourism as well. The hosts plan to build a parking place and a park for extreme sports. They pay great attention to the permanent education and improvement of the quality of services. The tourist offer includes numerous facilities: a park with a children's playground, an outdoor swimming pool, preparing the winter hand-processed food from the agricultural products of their household, as well as the possibility of visiting the surroundings, walking and hiking on Divčibare, a mountain that is nearby.

*The rural tourist household of Tri hrasta (Three oaks) in the village of Klatičevo, Gornji Milanovac municipality* has been involved in rural tourism since 2004. In the case of this household it is a primary tourist activity, and the agricultural sector is developing in the function of tourism development. The Tri hrasta household is a mixture of traditional and modern. The quality of tourist services was awarded in 2012 by the Tourist Organization of Serbia, which awarded this household the Turistički cvet (Tourist Flower) Prize in the category of rural tourism households. This household is located in the village Klatičevo, which is 6 kilometers away from the town of Gornji Milanovac.

The rural tourist household Tri hrasta deals with fruit growing, vegetable growing and chicken breeding. Agricultural products are placed through catering, and tourists can also pick fruits and consume them by themselves. The household has an accommodation capacity of 29 beds, located in two separate buildings and three *vajat-type* facilities. The tourist services are based both on half-board or full-board, and the



specificity is that the housewife prepares meals according to the wishes of the tourists. The tourist season lasts from the beginning of May to the beginning of October. The owner of the household speaks foreign languages (Italian and English), which contributes to a higher visitor's share of foreign tourists. Within the household there are an outdoor swimming pool and a sauna. Among other tourist facilities there are also possibilities of walking and cycling in the surrounding area. Foreign tourists can be informed about "Tri hrasta" via the Internet. The household owns its website, but it has been also promoted through tourist organizations and associations for rural tourism, e.g. Tourism in the villages of Serbia from Gornji Milanovac and The Association of entrepreneurs in rural tourism of Serbia.

*The rural tourist household in Podbukovo, Valjevo municipality* has been involved in rural tourism more than 10 years. The primary activity is agriculture, and tourism has been developed as an "upgrade". The owner of this household believes that in the village of Podbukovo "rural tourism can be a branch of agriculture" and he tries to interest locals for development of tourist activity in order to jointly provide 50 beds of accommodation capacities. This household is a member of the Host Association of Valjevo, which actively works on education of the hosts, but also on the promotion of the rural tourism product of this region.

This rural tourist household deals with the livestock breeding, vegetable and fruit growing and it independently produces almost all foods for catering purposes. The household has a total of 8 beds for touristic purpose and it offers tourists both services of lodging and meals. The tourist season lasts from April to October. Within the tourist facilities it offers the collection of medicinal herbs and mushrooms, swimming in the Black River, as well as the possibility of fishing in the lake that was made by the host for the purpose of tourism development. According to the owners' opinion, the limiting factor for the development of rural tourism in this region is poor infrastructure quality, as well as the problems with telephone traffic and internet connections. The host considers that the conditions of business in rural tourism are encouraging, provided that the individual has a good project and vision, while the role of the government in terms of stimulating the development of rural tourism is only partially satisfactory.

## **The *szallas* tourism**

The *szallas* tourism as a special form of rural tourism is characteristic for the territory of the Autonomous Province of Vojvodina and it represents a well-developed, promoted and popular rural tourism product.

Based on the results of the conducted survey research, it can be concluded that the service providers within the *szallas* form of rural tourism used in the past period very heterogeneous modalities of financing: self-financing, subsidies from the Ministry of Agriculture, subsidies from the Ministry of Economy, subsidies from the Provincial Secretariat for Agriculture, subsidies from the Provincial Secretariat for Economy, subsidies from local government bodies, loans from the Development Fund of the Republic of Serbia, bank loans, international grant funds, and IPA cross-border projects (Radović, 2015).

### **Examples of good practice**

*Dida Hornjakov szallas (The Grandpa Hornjak' szallas)*, Sombor municipality, is located three kilometers from Sombor, built in 1901 and owned by the Hornjak family since 1929. Thanks to the owner's love for the traditional *szallas* way of life, persistence and continuous financial investments in restoration, the *szallas* has retained its original appearance even today, but at the same time it can offer guests the modern comfort as well. The *szallas* is registered as a rural tourist household and a major problem in business is the legal provision that rural tourist households cannot independently charge for food services, but must have concluded a contract with an economic entity.

Agricultural activity was the main activity of the *szallas* until 2010, and since then rural tourism has been developed. Agricultural activity is a platform for tourism activity, both in terms of supplying the necessary foodstuffs and in terms of financing, since this subject from tourism cannot yet earn sufficient quantity of money, as much as it is necessary for the continuous restoration of the *szallas*. The Hornjak family cultivates 120 hectares of land, of which 10 hectares are in the immediate vicinity of the *szallas*. They are engaged in crop production, livestock breeding, and they have sheep, pigs, ducks, geese, guinea fowls and numerous poultry. Vegetable production is in the function of provision the necessary quantities of products for tourist activity.

Concerning accommodation capacities, the *szallas* has 5 beds in in two rooms that have separate bathrooms, and the owners do not plan to increase their accommodation capacities, as this would violate the authenticity of the *szallas*. The central heating is introduced, and the boiler heats the water by the soybean straw. The tourist season on the *szallas* runs throughout the year, but every visit needs to be announced beforehand. Guests are offered by the services based on full board, and the price includes all that is offered outside regular meals (fresh fruit, homemade fruit brandy, juices, etc.). The housewife prepares the food meals by herself and offers traditional food meals characteristic for this region: the guinea fowl soup, the boiled beef meat (“*rinflajs*”), sauces, steaks of minced meat, stuffed duck, fried chicken in mixed eggs, as well as the poppy or sour cherry strudels.

In the restaurant there is an ethno setting with a traditional Bunjevac costume. Tourists can visit a souvenir shop or engage in the work of old crafts workshops. In addition to the woodcut craft, they could learn here how to paint on the oldfangled type of “*pepper tiles*”, as well as on the bottles, but they also could learn here “*trukovanje*” (type of needlework), a craft that has almost disappeared in Vojvodina villages. Tourists can learn several techniques of the needlework, and the housewife's desire is to provide a small loom for weaving.

*Majkin szallas (Mother's szallas)* and *Cvetni salaš (Flower szallas)*, *Subotica municipality - Majkin salaš* ethno park is about three kilometers from Palić; it extends to 30 hectares and includes two *szallases*: *Majkin* and *Cvetni*. The *szallases* are owned by the Gabrić family, which has been successfully developing agriculture and tourism since 2003. The *Majkin salaš* Ethno Park is currently employing more than 20 workers, and with the realization of planned investments this number will be higher. This is a testimony to the importance of rural tourism development for employment and the provision of additional income to members of the local-economic community.

Before 1998, the agricultural production on the *Majkin szallas* was predominantly based on livestock breeding, but since then it has been diverted to fruit growing. Today the apple and plum plantations are dominant, and the hosts have also developed vegetable growing. Half of the foods for the needs of tourism are produced by themselves. Even today there is a livestock breeding as well, the *mangulica* pigs have been grown, and every autumn there is a famous Bačka pig slaughter

(*disnotor*), which is extremely interesting for the tourists. *The Cvetni szallas*, which is only 50 meters far from the *Majkin szallas*, was built for the purpose of tourism and within it there are accommodation capacities. *The Cvetni szallas* has 15 comfortable rooms, each air-conditioned and with a bathroom. There is also a dining room, a reception desk, a TV room, a meeting room, a sauna, a mini gym, and a swimming pool. There are numerous facilities in the tourist offer. Within the ethno park there is a mini haras, a fish pond, a traditional village yard, an orchard, a vegetable garden, a children's playground, a swimming pool, a golf course, a volleyball court and a small football court, as well as a souvenir shop and an art gallery. Art colonies are organized here as well as the workshops of old crafts.

At the *Majkin szallas* there is a local cuisine restaurant, which can serve up to 500 people. The specialties of the restaurant are the apple wine and apple *ajvar*. The owners are planning to invest in expanding accommodation capacities and building of a small Wellness Center and a gym, which will complement the tourist offer. The investment into the biological wastewater purifier has been realized. It was primary task because there is no sewage in the *szallas*. The tourists are mostly domestic, but also from Croatia, Macedonia, Slovenia, Germany, France and Hungary.

### **Eco-rural tourism**

Eco-rural tourism is a special form of rural tourism, where the motive of arrival of tourists to rural areas is related to visiting protected areas, nature parks and special reserves, in order to watch or study rare flora and fauna. Tourists can be offered by accommodation in agricultural households, which are often nearby protected nature areas. Such a tourist offer can be called eco-agro tourism, since it is the product is two forms of rural tourism: agro tourism and eco-rural tourism. Based on the conducted survey research, it can be concluded that the modalities of financing of subjects engaged in eco-rural and eco-agro-tourism in the territory of the Republic of Serbia have been very different in the past. In addition to the self-financing, as the most common financing modality they also used the governmental subsidies, bank loans, as well as the funds from IPA cross-border projects (Radović, 2015). In terms of financing, the advantage of this form of rural tourism is that its attractiveness enables it to apply for funding from various international projects and donations.

## Examples of good practice

*Rokin szallas* is located in the area of Ludaško jezero (Ludaško lake) Special Nature Reserve. The name was given according to the Hungarian word "*roka*", which in translation means a fox, which used to be a lot in this area. The *szallas* has been in existence for 170 years, and since 1987 it has been owned by the families of Hulo and Čeke from Subotica, which renovated it in 1993 and returned it its original appearance. Today there is a triform house, which is more than one century old, which represents a protected immovable cultural property. This is a typical triform Pannonian house, which consists of three rooms. Within this ethno house there are ethnographic and archaeological collections, as well as a collection dedicated to the natural values of the reservation. *Rokin szallas* is a protected monument of culture. Eco-rural tourism has been developing on this *szallas* since 1993.

The tourist offer of the *Rokin szallas* can be called eco-agritourism, since it also includes agricultural production. The owner of the *szallas* considers that the expansion of the tourist offer can be realized within the development of rural tourism of the whole micro-region Ludash-Kireš. To that end, it is necessary that a large number of households organize themselves and create a serious network, which would enable the creation of new jobs, but also the preservation of the tradition and architecture of the *szallases* from the north of Vojvodina.

The livestock breeding is also present on the *Rokin szallas*. Here is a farm with about ten *mangulica* pigs on average, as well as with turkeys, ducks, geese, guinea fowls and chickens. There is also present own production of vegetables and fruits. The *szallas* has almost all kind of fruits that have been grown in this area, but also the aronia plantations. Agricultural products produced on the *szallas* are sold through the catering offer, and the missing products are purchased in the surrounding area.

Accommodation facilities include 30 beds, and the restaurant can accommodate 150 people. In the gastronomic offer there are traditional homemade dishes characteristic for the Hungarian cuisine, prepared according to old recipes, while drinks are held in archaic cellars. The tourist season lasts from mid-April to October. The tourists are mostly children of school age. There is no electricity on the *szallas*. Water for hygiene is heated by solar panels, or through renewable and ecologically clean sources of energy, which is the only modern detail on the *szallas*.

Within the *szallas* there is a souvenir shop, where the handmade processed food is sold as well, which is personally prepared by the lady who is the owner of the farm according to traditional folk recipes from this region.

*Rokin szallas* has a valuable ethnographic collection, which is located in the ethno house, encompassing about 800 objects and represents a collection of objects that depict the lives of people from this area since the beginning of the 20th century. The collection includes furniture, photographs, home items, and there is also an original old instrument - cither. *Rokin szallas* has also a collection of the reserve natural values, and the largest part of the exhibition is dedicated to birds, since this area is their significant habitat. On *Rokin szallas*, there are organized schools in nature, as well as ecological camps, the national, historical and language camps (in Hungarian language) for children of school age. In addition to pupil' education, there are also organized courses of weaving, earthenware and other old crafts.

### **Agro-ornithological tourism**

The term "agro-ornithological" rural tourism does not exist in the literature. The existence of this form of rural tourism is confirmed by the results of the conducted survey research. At the territory of Serbia there are subjects that are engaged in rural tourism in addition to agricultural production, whose basic tourist content is bird watching. The current modalities of financing this form of rural tourism are: self-financing and subsidies from the Ministry of Agriculture (Radović, 2015).

### **Example of good practice**

*Kuća na Orlovoj steni rural tourist household (House on the Eagle's Rock), Komarani village, municipality of Nova Varoš* is located at an altitude of 1,200 meters, near the Uvac Special Nature Reserve, which represents the natural good of the first category and habitat of 104 species of birds. Among the most important species of birds is included the griffon vulture eagle, one of two remaining species of vultures, which is nesting today in the territory of Serbia. The household has been engaged in agro-ornithological tourism since 1996. The beginning of tourism was not planned, but it happened due to the circumstances, and the first guests came to watch the griffon vulture.

In addition to agriculture, which is the basic economic activity in this holding, the owners are also dealing with rural tourism. Agricultural production in this holding is based on livestock breeding.

The household has an accommodation capacity consisting of two *vajat-type* facilities with a total of eight beds, each with a separate bathroom. Over the past two decades this rural tourist household hosted tourists from almost all parts of Serbia, but also from France, England and Latvia. On the rich table there is home-made food, where there have to be stressed especially high quality *kajmak* and specialty of this region - buckwheat pie. Tourist facilities include watching of the griffon vulture eagle, boating on Lake Uvac, fishing, hunting, hiking and climbing.

### **Bio-agritourism**

According to the results of the conducted survey research on the territory of Serbia there are subjects dealing with bio-agro-tourism. Bio-agritourism can be defined as a special form of rural tourism. This term refers to tourism activity within households engaged in agriculture in the organic food production system. The current modalities of bio-agritourism financing are: self-financing, subsidies by the Ministry of Agriculture, as well as the subsidies from the Vojvodina Provincial Secretariat for Agriculture (Radović, 2015).

### **Example of good practice**

*44 Nadalj Bio Szallas, municipality of Srbobran* – where the hosts develop organic agricultural production, and parallelly the rural tourism as well.

Agricultural production is primary at the *szallas*. There are 4 hectares in the organic farming system. The conversion period has expired, and the entire production is controlled by an authorized certification institution. The vegetable production is significantly represented in the structure of production, precisely in order to develop tourism activity. Almost all crops are produced at the *szallas*, which are partially used for feeding large cattle, but also there are grown chickens, guinea fowls and turkeys.

In this agricultural household, rural tourism has been developing since 2013. The household has ten beds capacity. Among the tourist facilities it

is offered fishing on the nearby pond, as well as participation in all agricultural activities that are performed on a daily basis at the *szallas*.

### **Beekeeping tourism**

According to the results of the research carried out on the territory of Serbia there are subjects dealing with beekeeping and rural tourism. Since beekeeping is a touristic content that is of primary interest for some tourists, the beekeeping tourism can be considered as the special form of rural tourism. The most frequent current modality of financing the beekeeping tourism is self-financing (Radović, 2015).

### **Example of good practice**

*The rural tourist household in Bački Monoštor, the municipality of Sombor, has been practicing beekeeping traditionally for almost five decades. The household is dealing with ecological production of honey. Production is traditional, but this activity can no longer earn revenue as before. Therefore in this household rural tourism has been developing since 2011.*

The household only deals with the excursion rural tourism. The guests are mostly pupils of elementary schools, who come here within pupils' organized excursions in order to get acquainted with beekeeping and honey production. The household receives additional income from the sale of souvenirs, the wooden objects manufactured by the woodcut technique, as well as the sale of honey cakes.

### **Conclusion**

According to the results of the conducted survey research, agrotourism is the most represented form of rural tourism in Serbia. The results also point to the following developed forms of rural tourism: the *szallas* tourism, beekeeping tourism, bio-agritourism, eco tourism, as well as some other forms of rural tourism. The dominant way of financing them so far has been self-financing. Bearing in mind the limited accumulation capacity of rural tourism subjects in Serbia, we consider this a limiting factor of development, which imposes a necessity for defining innovative financing modalities.



The innovative modalities of financing the existing forms of rural tourism in Serbia, but also the potential ones, could be the microcredit organizations, the savings and loan cooperatives, as well as a specialized agricultural bank. In order to incorporate these institutions into a domicile financial system, it is necessary first of all to adopt adequate laws.

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