DOI: 10.20472/IAC.2018.935.031

SVETLANA MIHIC

Provincial secretariat for higher education and scientific research, Serbia

MILAN MIHAJLOVIC

University EDUCONS, Serbia

DANIJELA DASIC

Branch manager Erste Bank Serbia, Serbia

THE MARKETING STRATEGY FOR TOURISM OF VOJVODINA

Abstract:

In many European Union countries, regional and rural development strategies also include rural tourism, which helps to retain the local population, creates new jobs and contributes to the socio-economic progress of underdeveloped areas. Through specialized institutions and funds, the European Union helps and through various forms directly participates in tourism development in rural areas, and the strengthening of rural development policy has become one of the highest priorities of the European Union. Although not a member of the EU, the Republic of Serbia has defined its path of development, which implies strengthening the competitiveness and attractiveness of tourism products, taking into account new world experiences, while relying on own innovations and pre-accession EU funds. This aspect was the starting point for the development of these research and the aim of the authors was to point out one of the ways to use the excess labor force in the tourism sector, how to develop rural tourism and how to use the European funds for the development of regional tourism in the region of Vojvodina.

Keywords:

: tourism, employees, organizations, European Union, funds

JEL Classification: R58, F15, Z19

Introduction

Tourism as a global phenomenon develops very fast. Year by year it involves more and more people and is considered to be one of the largest industries all over the world. The number of international tourist arrivals rose from 25 million (1950) up to 1,186 million (in 2015, a 4.6 % increase over the previous year). For 2050 the forecast is 1,874 million tourists in the World (International Tourist Arrivals; http://data.worldbank.org Accessed May 18, 2017);

In 2015, travel for holidays, recreationand other forms of leisure accounted for just over half of all international tourist arrivals (53 %). Some 14 % of international tourists reported travelling for business and professional purposes and another 27 % for leasure. (Mihić;S., Andrejević; A. & Mihajlović; M.;2013.)

For many years great attention has been paid to the development of tourism in the European Union, that is, the development of individual instruments and measures that should enable a harmonious and continuous development of tourism. Through specialized institutions and funds, through various forms the European Union directly and indirectly helps tourism development in rural areas, and the strengthening of rural development policy has become one of the highest priorities of the European Union. The European Union has recognized the importance of tourism, as it is an economic activity that encourages growth and employment, and also contributes to the development of rural areas, poorly populated mountain areas, distant regions, and the like. Modern tourism trends are characterized by an increasing focus on rural destinations in Europe. In many European Union countries, regional and rural development strategies also include rural tourism, which helps to retain the local population, creates new jobs and contributes to the socio-economic progress of underdeveloped areas. In the European Union in recent decades, increasing attention has been paid to the development of individual instruments and measures that should enable a harmonious and continuous development of tourism in rural areas. Through specialized institutions and funds, the European Union helps and through various forms directly participates in development of tourism in rural areas, and the strengthening of rural development policy has become one of the highest priorities of the European Union (Muhi, B., 2011).

The significance of this activity is best illustrated by the information contained in the EU Notice entitled "Europe, the world's No. 1 tourist destination – a new political framework for tourism in Europe", according to which nearly 1.8 million enterprises, especially small and medium-sized enterprises, employ approximately 5.2 % of the total workforce (about 9.7 million jobs, with a significant share of young people), plus the European tourism industry generates over 5% of the total GDP. Therefore, it can be concluded that tourism represents the third most significant socio-economic activity in the EU after the trade and distribution and construction sector.

Taking into account the above facts, as well as the importance of financial support from the European Union in the development of tourism, the subject of this paper is the research of systemic support of the European Union in stimulating the development of tourism, as well as funds with a special emphasis on opportunities in the development of rural and eco-tourism in Vojvodina.

The subject of research in this paper is how to orient the tourism industry of Vojvodina, which has all the potentials, towards the waters of modern business, how to organize it in accordance with the latest world and European standards in the field of sustainable tourism, how to inform and get potential and actual tourist subjects interested, how to wake up the entrepreneurial spirit in order to encourage the surplus of labor force, which is inevitably created in new transitional changes, to think in the entrepreneurial way and organize their business activities within a system that is supported by EU funds for tourism development. The main subject of the research is the analysis of information, interest and involvement of tourism entities in the rural areas of Vojvodina in projects financed from EU funds.

Methodology

This paper arose as a result of engagement in two scientific-professional projects, the first being "Perspectives of sustainable tourism development in rural areas of Vojvodina" – project no. 114-451-3327, Contracting Authority - Provincial Secretariat for Employment and Gender Equality, and the second "Sustainable Development of Tourism in Vojvodina - Training of Potential Users of Tourism Entities in Realization of Projects Funded from EU Funds" Contracting Authority - Provincial Secretariat for Employment and Gender Equality, project no. 133-401-2413-35.

Marketing research was conducted in the territory of Vojvodina in six centers: Novi Sad, Vrsac, Subotica, Sremska Mitrovica, Kikinda and Sid, as well as in the surrounding areas that gravitate towards these tourist centers. Structural personal survey was used on the basis of a previously compiled questionnaire. 3250 respondents directly or indirectly engaged in tourism were interviewed. The sample is intentional and convenient. In order to reach an adequate sample, the research was carried out with the help of tourist organizations in these cities. The research was conducted in the period from 15th February 2016 to 15th January 2017. The questionnaire consisted of three parts. The first part of the questionnaire was related to the sociodemographic characteristics of the respondents. The second part of the questionnaire referred to the tourist potentials provided by the organization in which the respondents perform their business activity. The last part of the questionnaire concerned information on the importance of EU funds, the way and the possibilities for their use.

The aim of the research is to determine the existence of a statistically significant relations between the organization whose members were interviewed and their awareness of EU

funds for financing tourism projects, as well as between the size of these organizations and the employees' awareness of these funds. For research purposes the Chi-square test was used. Microsoft Office Excel 2013 and R 3.2.2 were used for data processing.

The Chi-square test for independence is used to examine the existence of an association between two categorical variables and compares the proportions of cases in each of the categories with values that would be expected if there was no association between the two observed variables. When the expected frequencies are far away from what we observed, the test statistic yields a large value that leads to rejection of the null hypothesis (Lee, 2013, pp 573). According to Qian (2009), Chi-square statistics measures the discrepancy between the data and the proposed model, which is called the null hypothesis in a hypothesis test. The statistics is written as:

It is the weighted sum of squares of the difference between the empirical frequency Yi an the expected frequency Ei in each cell, group or category under the null hypothesis (Qian, H. 2009, pp. 2).

The Null Hypothesis (H0) in this study is that there is no statistically significant relation between the observed variables, and the Alternative Hypothesis (HA) is that there is a statistically significant relationship between the observed variables. In this paper the following variables were analyzed:

- The relation between the type of tourist organization and employees' awareness of the possibilities of using the EU funds;
- The relation between the type of tourist organization and the answer to the question of whether the EU funds are used sufficiently for financing the tourism projects;
- The relation between the type of tourist organization and the employees' knowledge of procedures and rules;
- The relation between the size of the tourist organization and employees' awareness of the possibilities of using the EU funds;
- The relation between the size of the tourist organization and the answer to the question of whether EU funds are used sufficiently for financing the tourism projects;
- The relation between the type of tourist organization and the employees' knowledge of procedures and rules;

Results of the Chi-square test

The results of the Chi-square test, which was used for determining the existence of a relation between the selected variables, are shown in Table 1.

Table 1: Chi-square test

	Employees' awareness of the possibilities of using the EU funds	Answer to the question of whether EU funds are used sufficiently for financing the tourism projects	Employees' knowledge of procedures and rules
	Chi-square=13.4676	Chi-square=9.4177	Chi-square=20.707
Type of organization	df=4	df=4	df=4
	p=0.009204	p=0.05147	p=0.000362
	Chi-square=9.8991	Chi-square=0.72456	Chi-square=5.0678
Size of organization	df=2	df=2	df=2
	p=0.007087	p=0.6961	p=0.07935

Source: Authors analysis

The results of the Chi-square test show that there is no statistically significant link between the type of organization and the answer to the question of whether EU funds are used sufficiently for financing the tourism projects, between the size of the organization and the answer to the question of whether EU funds are used sufficiently for financing the tourism projects, as well as between the size of the organization and the employees' knowledge of procedures and rules. In these cases p> 0.05, which means that the zero hypothesis is accepted and it is concluded that the listed variables are mutually independent. This means that employees' opinion on whether EU funds are sufficiently used for financing the tourism projects does not depend on the type and size of the organization in which they operate and the employees knowledge' of rules and procedures is not related to the size of the organization.

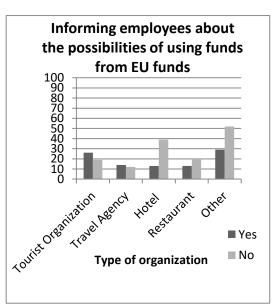
Examined relations and statistics and overviews

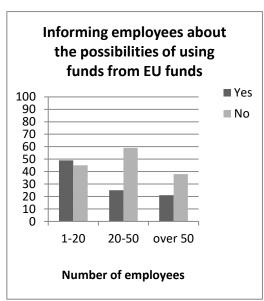
On the other hand, the results show that the other examined relations are statistically significant and the null hypothesis is rejected in favor of an alternative hypothesis (p<0.05). Those are:

- The relation between the type of organization and employees' awareness of the possibilities of using EU funds (p=0.009204);
- The relation between the types of organization and the employees' knowledge of procedures and rules (p=0.000362);
- The relation between the size of the organization and the employees' awareness of the possibilities of using EU funds (p=0.007087);

Links are shown in the following graphs

Figure 1: Employee' awareness of the possibility of using EU funds by type of organization and number of employees in percentages;





Source: Authors analysis

The previous figure presents the relations between the type of organization, number of employees and employees' awareness of the possibility of using EU funds. As a result of the research we can conclude that hotel and restaurant employees are less informed about the use of EU funds, while tourism organizations and other types of organizations have somewhat greater awareness of it. The very form of tourism in the EU, as well as the possibility of using these funds can be considered the main reasons for the gap between these types of organizations. Hotels and restaurants have less information about EU funds because they are dealing with one type of activity, that is, overnight accommodation, catering for the clients, while tourism organizations offer a whole range of services from overnight stays, meals and various types of tourist offerings that are at the same time in the EU tourism offer, namely: eco-tourism, cultural tourism, bathing-recreational and health tourism, bicycling tourism, adventure tourism and many other types of tourism, and therefore have to adapt their offer to the offers of other countries

and that way, by research they become aware of the support for development they can get and hence awareness of the EU funds. While restaurants/hotels in a small number of respondents have knowledge about EU funds, they also compete with offers but within only one branch of tourism. Regarding the number of employees, employees in larger organizations are less informed due to the reduced flow of communication between them, and they are better informed in smaller organizations because there is a more intimate relationship among employees and better interpersonal relationships and communication between them. At the level of Vojvodina, it is necessary to raise the awareness of employees as well as the management of the importance of EU funds and the assistance it provides.

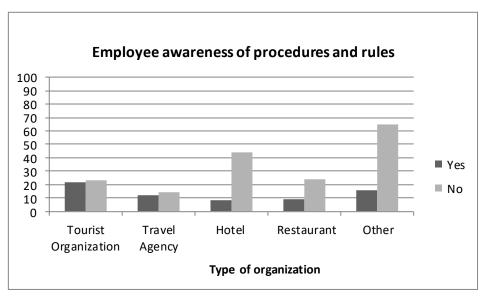
Are EU funds used to finance tourism projects sufficiently used 100 90 80 70 60 50 40 30 20 10 Tourist Travel Agency Hotel Restaurant Other Organization

Figure 2: The use of EU funds for financing by type of organization;

Source: Authors analysis

Figure 2 presents a relation between the type of organization and use of funds by the EU. The result of this overview is related to the previous, because as the awareness of employees in the tourist organization rises, such organization use the EU funds the most.

Figure 3: Employees' knowledge of rules and procedures by type of organization;



Source: Authors analysis

Procedures and rules that must be respected in order to use the EU funds are very complex. Without knowing them it is not possible to prepare projects that are eligible for funding from EU funds. A good knowledge of the procedures will avoid misunderstandings, futile work and dissatisfaction caused by projects not being accepted. It simply means that each municipality or institution should start to introduce, firstly, education about the way European institutions work and their rules, then training on planning and programming, project cycle and project management (good knowledge of all stages of project preparation and realization, way of preparation of tender documentation, etc.) as well as training on project preparation. This is a very important step in preparation for the later use of structural and cohesion funds at the stage when the Republic of Serbia gets the status of the candidate country.

Of the total number of respondents, the majority stated that they are not sufficiently familiar with the procedures and techniques that are required to apply for EU funds. Also, the majority stated that this is the biggest cause for returning the unused EU funds. As a proposal of measures for addressing this very important issue for the development of tourism, we suggest the introduction of regular trainings of employees at the quarterly level, on the topic of procedures and rules in order to overcome this problem and bring the development of tourism in Vojvodina to an expected level.

In the European Union (hereinafter: the EU), considerable attention is paid to the development of individual instruments in order to develop (rural) tourism. In this sense, the EU has created an entire "array" of programs of foreign aid to potential candidate

countries, as well as candidate countries for EU membership, including Serbia¹. In the previous budget period 2010-2016, the countries of the Western Balkans, without financial contribution, could participate in the Tempus programs, the Sixth Framework Program for Research and Development, the LIFE Environmental Protection Program and the Youth Program (http://www.mfin.gov.rs; Accessed May 18, 2017). In addition to the above programs, there are many international financial and banking institutions involved in the development of tourism, the European Investment Bank mainly finances projects for the construction of transport infrastructure, the protection of local monuments or major events. The European Investment Fund finances the development of small and medium-sized enterprises in tourism that have projects for accelerated development of tourist business. Significant subsidies and loans are also offered by the World Bank. In addition to the above programs and notices, tourism is also subject to other EU policies, but unfortunately the utilization of these funds by our tourist agents is insufficient.

Reasoning of the results

Based on the conducted research of the attitudes of the population in relation to the situation and development of tourism in rural areas in the Autonomous Province of Vojvodina and the data collected from the survey, we reached the following conclusions: Most respondents consider that the tourist offer in the Autonomous Province of Vojvodina is insufficient, a smaller number believes that the offer is satisfactory, some even think it is very good. The population generally considers that the development of tourism can improve the prosperity and economic position of the province, and thus contribute to the creation of new jobs.

Most respondents think that natural, cultural-historical and anthropogenic potentials are good, while others are not familiar with the details, and therefore they consider the potentials to be modest. From the survey it can be concluded that the citizens of the Autonomous Province of Vojvodina consider that the number of tourists in their city can increase, thus they are not satisfied with the current number of tourists who visit their municipalities. According to the citizens, the tourist facilities attracting the greatest number of tourists are cultural manifestations, as well as cultural and historical contents, and quality gastronomic offerings. Many mentioned rural and wine tourism as well as the production of environmentally sound food as one of the selective forms of tourism that is underutilized in the area of the Autonomous Province of Vojvodina.

The attractive tourist facilities also include contents that are not fully used, or included in the offer, among which one could point out Mali Stapar, which, unfortunately, today does not look appealing at all. A large number of farms, the enormous potential of the Danube and Tisa rivers, the insufficient exploitation of the lakes for the purpose of nautical tourism, hunting and fishing, represent the enormous potential of AP Vojvodina.

-

¹EU funder for the Tourisam Sector 2014-2020, 2016, Printed in Belgium, ISBN978-92-79-58401-5

Most of the respondents believe that the AP Vojvodina has been poorly promoted as a tourist region since they very rarely or they have never seen promotional activity in the media related to their city. The majority of the population would contribute to the development of tourism by their engagement. The citizens are mainly interested in renting rooms and apartments, then for the inclusion of their own offer (vineyards, wine cellars, souvenirs, handicraft items) in the tourist offer.

Some respondents are also interested in engaging in a tourist organization. They would also engage themselves in the work as volunteers. A small number of respondents also see a chance in opening new catering facilities, necessary for tourism development.

Existing prices of catering services (accommodation, food, entertainment) are acceptable in the opinion of the respondents, while the state of the roads and the traffic infrastructure is unsatisfactory. Citizens believe that high quality roads, railways, bridges, sufficient number of parking places, bicycle and hiking trails are the most missing in the AP Vojvodina, and poorly developed traffic connections are also noted as a big drawback, i.e. the lack of organized transportation to the excursion locations. During the conversation with residents, many pointed out the fact that the absence of city hotels precluded the significant development of tourism in their municipalities.

Among the residents, the general opinion is that the state is the one that should invest in the development of tourism, primarily the construction of roads, infrastructure, renovation of the facilities, landscaping the national parks, restoration of religious buildings, etc.

A number of respondents believe that there is a lack of real driving initiatives and ideas that will further involve the private sector in the further development of tourism in the AP Vojvodina, which can significantly contribute to the development of tourism in all the municipalities of the province.

The population is partially familiar with the possibilities of cross-border and regional cooperation in tourism. Insufficient awareness of population of the possibilities of using EU funds, as well as insufficient use of these funds, also adversely affects the situation in the field of tourism in their surroundings. One of the most significant problems in this area is not knowing the procedures and rules for using these funds. Aware of these problems, the residents clearly indicate that their education is necessary due to the great complexity of the preparation and realization of projects, and that so far very small number of these courses and seminars has been realized. Respondents assessed the availability of information on financing tourism projects as very poor.

So far, very few respondents have taken part in international projects funded by the EU. The effects include economic development, employment opportunities, the spread of technical knowledge, the development of new markets and products, new value consumers, environmental protection and socio-cultural changes (Dwyer L., 2015).

Final considerations

Modern tourism trends are characterized by increasing focus towards rural areas, increasing personalization, increased interests and significant concentration of tourists on non-standard tourism products. The EU is devoting considerable attention to the development of individual instruments in order to develop rural tourism. In this sense, the EU has created a whole "array" of programs of foreign aid for potential candidate countries, as well as candidate countries for EU membership, including Serbia (Mihić S., Muhi B., Domazet S., Mihajlović M. & Supić D., 2013). Research conducted on the European market indicates that in recent years almost 10% of tourists opted for rural destinations, therefore in countries with a developed tourism offer, increasing attention is paid to the development of rural and ecological tourism, which today is one of the important components of the development of not only tourism, but an integral and sustainable development of rural regions as a whole (http://www.mpzzs.gov.rs; Accessed on May 25th, 2017)

Rural areas occupy 90% of the territory of the European Union and 60% of its population live in those areas (http://www.mpzzs.gov.rs; Accessed on May 25th, 2017). The synergy of agriculture and tourism ensures the socio-economic development of rural areas and is a platform for economic diversification in rural communities, and therefore the strengthening of rural development policy has become one of the highest priorities of the European Union. In many European Union countries, regional and rural development strategies also include rural and eco tourism, which helps to retain the local population, creates new jobs and contributes to the socio-economic progress of underdeveloped areas. Significant attention in the European Union is given to supporting the initiatives of rural development and ecological tourism within the broader context of rural and regional development (https://www.usaid.gov; accessed on May 25th, 2017/Sustainable Tourism Development in Rural Areas, 2015). The complementary benefit is achieved by creating various opportunities for employment of the local population.

From EU funds, financial resources are obtained in the form of grants, selectively and on the basis of established criteria. Many financed projects and many future projects are not fully connected with tourism, but are expected to indirectly (at later stages of development) have a positive impact on the development of tourism.

Taking into account the multiple positive effects of tourism activity (especially economic) at the European Union level, numerous stimulative measures are undertaken, with the common goal of encouraging the development of all relevant types of tourism, tourism turnover and consumption, among which tourism turnover in rural areas occupies an increasingly important place. These measures have a wide range of applications and effects, and are mainly aimed at encouraging the development of tourism in all areas, valorization of natural and other resources in order to create conditions for providing the execution of tourism trends and traffic, permanent product quality improvement and its structural compliance with demand, stimulation of export of goods and services through

tourist activity, establishment of an appropriate model of tourism management, efficient marketing, protection and improvement of the ecological quality of the tourist area, better organization of tourist movements and stay of tourists, and similar.

Procedures and rules that must be respected in order to use the European funds are very complex. It is not possible to prepare projects that are eligible for funding from the European Union program. Without knowing them it is not possible to prepare projects that are eligible for funding from EU funds. A good knowledge of the procedures will avoid misunderstandings, futile work and dissatisfaction caused by projects not being accepted. It is necessary to perform, as the results of these research demonstrated, education and practical training of all interested and especially those economic subjects who are directly employed in tourism. Out of the total number of respondents, only 2% responded positively to the question of whether there is enough training for applying for EU funds, which clearly indicates the enormous need for education. The results clearly state that it is necessary to carry out training on the education and working methods of European institutions and their rules, then training on planning and programming, project cycle and project management (good knowledge of all stages of project preparation and realization, way of preparation of tender documentation, etc.) as well as the training on application during the projects. This is a very important step in the preparation for the later use of structural and cohesion funds. The significance of these funds can best be seen by observing the data that Bulgaria has at its disposal, during the period of six years (from 2010 to 2016), EUR 20.5 billion (https://www.usaid.gov;accessed 25.05.2017/Tourism Investment and Finance, 2015) and Serbia, for the same period, only 1.75 billion euros (http://www.mfin.gov.rs; Accessed on May 18th, 2017).

The European Union provides great opportunities for the development of tourism in Serbia and Vojvodina (horizontal and vertical linkages, cross-border and regional cooperation, use of various funds), but the question arises whether Vojvodina is ready for that. Whether the political and economic reality goes hand in hand with the development of tourism, because tourism is looking for better roads of all types, quality and stable supply of goods and services, well-preserved environment, products with geographical origin, stable prices in the long term, professional staff, permanent education, high category accommodation, freedom of movement, personal travel safety.

The future of our region must go towards the stabilization of economic and social flows that will, by further development, enable the development of rural tourism, the retention of young people and professionals in rural areas, the competitive growth of the tourism industry and the maximum utilization of all offered funds for the development of tourism as a tertiary activity. The realization of these postulates is possible through continuous training and awareness of all potential and really engaged in the tourism sector. The basic outcome of this project imposes the next step, the realization of the necessary trainings, in order to maximize the use of European funds for the development of rural tourism, and to achieve the desired sustainable development and economic growth.

References

- ADVANCEMENT IN THE REPUBLIC OF ARMENIA. (2017) European Journal Of Economic
- ALTER, S., (2012) "New tourism low to ensure eco compliance" The Daily Star
- DWYER, L. (2015) Globalization of tourism: Drivers and outcomes. Tourism Recreation Research, 40(3), 326. doi:10.1080/02508281.2015.1075723
- EU FUNDER FOR THE TOURISAM Sector 2014-2020, 2016, Printed in Belgium, ISBN 978-92-79-58401-5
- EUROPEAN COMMISSION, (2010) Communication from the Commission to the European Parliament, the Council, the European economic and social committee and the committee of the regions: Europe, the world's No 1 tourist destination-a new political framework for tourism in Europe, Brussels, 2010 COM 352 final.
- ISHITA, A. and NUSRAT,J.,(2013) "Rural Tourism-Project in Rustic Areas", Europian Journal of Business and Management; ISSN 2222-1905
- JANKOVIĆ, S., (2009) The European Union and Rural Development of Serbia, Belgrade.
- LEADER PROGRAM, (2009) the European practices to their own circumstances, Rijeka, 2009.
- LEE, C. et al. (2013). Statistics for Business and Financial Economics, Springer Science+Business Media New York
- MIHIC, S. and OKANOVIC, I. (2011) A new approach to mass customization to modern customer" Technics Technologies Education Management ISSN: 1840-1503 Impact factor 0,351 Vol.6 No3 Pages 636-644 Thompson Index SCII List class A
- MIHIC., S, RADJENOVIC., D, and SUPIC., D. (2013) Consumer behavior building marketing strategy. Matalurgia International No. 8. Pages 116-121 Impact Factor 0,084 ISSN 1582-2214
- MIHIC., S, DJURANOVIĆ, D. and MAKSIMOVIĆ, B. (2009) Marketing communications in the tourism industry, the VI International Scientific Conference of Montenegrin sports academy and Congress, CG, Tivat 02-04 April 2009 Proceedings pp 196-200 ISSN 1800-5918
- MIHIĆ;S., and MIHAJLOVIĆ;M., (2010) Education in the light of the future development of tourism in Serbia VI National Scientific Conference SYNERGY 2010 University Singidunum Beograd, Bijeljina BIH Proceedings pp 578-586 ISBN 978-99955-26-20-7 COBISS.BH-ID 1397016
- MIHIĆ;S., ANDREJEVIĆ;A.,and MIHAJLOVIĆ;M. (2013) Marketing relationship-role and importance of small and medium-sized businesses, Business Economics 6 (1), 91-103, Novi Sad.
- MIHIĆ;S., MUHI;B., DOMAZET S., MIHAJLOVIĆ;M, and SUPIĆ D.(2013) Development directions of tourism with the support of EU funds a chance for economic recovery Vojvodina Business Economics, vol. 7, br. 2, str. 271-298,
- MUHI, B. (2011) Stimulus measures of the European Union for the development of tourism in rural areas. Business Economics, 5(1), 107-122.
- PROKOPIJEVIĆ, M. (2005) The European Union (introduction), Belgrade.
- QUIN, H. (2009). On Data-driven Chi Square Statistics, Lehigh University, ProQuest LCC
- TOVMASYAN G. (2017) Tourism Sphere Development as a Main Factor for Regional Economic
- Studies;6(1):56-65. Available from: Academic Search Premier, Ipswich, MA. Accessed May 18, 2017.

InternationalTouristArrivals; http://data.worldbank.org Accessed May 18, 2017

http://www.mfin.gov.rs; Accessed May 18, 2017

http://www.mpzzs.gov.rs; Accessed May 25, 2017.

https://www.usaid.gov; accessed 25.05.2017 /Sustainable Tourisam development in rural areas/, 2015

https://www.usaid.gov; accessed 25.05.2017 / Tourisam investment and Finance/, 2015