






## Possibilities of financing a project in rural tourism with EU funds

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### Abstract

*This paper presents research on the methods and possibilities of financing rural tourism through European Union funds. The introductory part discusses the characteristics of rural tourism, emphasizing its development potential and the resource base available to the Republic of Croatia. The central part of the paper focuses on the analysis of European funds and their key characteristics, with a special emphasis on funds intended for rural development. The final part of the paper presents case studies of financing projects aimed at the development of rural areas, highlighting the examples of the cities of Labin and Novalja with a focus on the development of rural tourism. In the context of financing and development of rural tourism, it should be noted that the largest part of the investment is still based on the private funds of the owners. However, with Croatia's accession to the European Union, as well as the earlier possibility of using pre-accession funds, the number of rural tourism entities applying for tenders for European funds has significantly increased. Based on the research conducted, it can be concluded that European Union funds are of particular importance for the improvement of rural tourism, since they enable the financing of projects that contribute not only to the development of rural areas, but also to the innovation of the tourist offer of rural economies.*

**Keywords:** EU funds, development, rural tourism projects, rural tourism, tourism

## 1. Introduction

Rural tourism, as a specific form of tourism activity, began to develop more intensively in the early 1990s. Since then, there has been a continuous increase in the number of registered rural tourism farms in the Republic of Croatia. Although rural tourism currently accounts for only about 1% of total tourism revenues, it is recognized as a form of tourism with exceptional development potential.

The potential of rural tourism stems from the wealth of natural, ecological and cultural resources of Croatian rural areas, which offer broad opportunities for diversifying the tourist offer. In these areas, it is possible to achieve synergy between multiple types of tourism. For example, in Istria and the Coast, holiday, sports and rural tourism meet, while in mountainous and continental Croatia, cultural, conference, wellness and village tourism are most prevalent.

According to Bartoluci et al. (2018), rural tourism also includes mountain areas and participates in international tourism trends with a share of approximately 3% of total tourism activity, with an average annual growth of 6%. Furthermore, according to data from the Ministry of Tourism and Sports of the Republic of Croatia (2020), during the period marked by the COVID-19 pandemic, rural tourism recorded the largest increase in demand compared to other forms of tourism, such as cultural and sports.

The rural area of the Republic of Croatia covers about 93% of the total area of the country. Rural tourism is defined as a form of tourism activity based on the spatial, cultural, gastronomic and oenological resources of rural areas, and it is these resources that represent the basis for its further development.

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From the financing aspect, most rural tourism projects are traditionally financed from private investments. However, with the accession of the Republic of Croatia to the European Union, additional opportunities for the use of funds from European Union funds were opened, which enabled the accelerated development of rural tourism. In the pre-accession period, the IPARD program was available, while after Croatia's accession to the European Union, the Rural Development Program was introduced, the total financial allocation for the period 2013-2020 was 2.383 billion euros (European Commission, 2020).

The subject of this paper is the analysis of rural tourism in the Republic of Croatia, with a special emphasis on the possibilities of its financing through European Union funds.

The aim of the paper is to define the basic characteristics of rural tourism, analyze the instruments and mechanisms of financing through European funds within the framework of the European Union's cohesion policies, and present examples of successful investments and development of rural tourism in Croatia financed by EU funds.

In accordance with the stated objective, the paper will attempt to answer the following research questions:

1. What are the basic characteristics of rural tourism in the Republic of Croatia?
2. How are rural tourism projects financed by European Union funds?
3. What are the advantages and effects of financing rural tourism from European Union funds?

The research will use secondary data sources, including European Commission documents relating to the Common Agricultural Policy and regional policy, databases of the competent Croatian ministries (Ministry of Agriculture, Ministry of Regional Development and European Union Funds and Ministry of Finance), as well as data from development and regional agencies.

The analysis will include an overview of the measures and support implemented by the aforementioned institutions within the framework of rural development to date, as well as an evaluation of their results. Based on the analysis, synthesis and compilation of relevant scientific and expert sources, the paper will present the characteristics and structure of projects financed from EU funds, as well as methodological approaches to their preparation and implementation.

Since the paper is based on secondary sources, the research will apply methods of analysis, synthesis, comparison and interpretation. Special attention will be paid to current data and documents of the competent state bodies, as well as strategic documents of the European Union and the Republic of Croatia relating to rural development and sustainable tourism.

## **2. Characteristics and features of rural tourism**

This chapter will define the concept of rural tourism and its basic characteristics and classifications, as well as the role of tourism resources in its development. Special emphasis is placed on the functional division of tourist attractions, and direct and indirect resources that form the basis of rural tourism offer.

### **2.1. Defining rural tourism**

Rural tourism is a broader concept that encompasses all forms of tourist activities and services that take place in rural areas (Bartoluci et al., 2015). Definitions of rural areas vary — from those that view rural areas as an area of preserved natural values with small settlements and rural farms, to those that define it more broadly as an area of rich cultural, ethnological, gastronomic and oenological heritage.

Accordingly, rural tourism can be defined as a form of tourism that takes place in rural areas, and is based on specific natural, cultural, oenological, gastronomic and ecological resources. As with other forms of tourism, rural tourism has its own classifications of attractions that determine its attractiveness in the market. Bartoluci (2013) states that rural tourism includes functional attractions and direct and indirect resources that together shape its offer.

### **2.2. Functional classification of tourist attractions in rural tourism**

The functional classification of tourist attractions is one of the key tools of spatial and tourist planning, because attractions are the fundamental motive of every tourist trip. Since attractions have a spatial dimension, their identification and valorization are of crucial importance for the rational use and conservation of space (Kušen, 2002).

Kušen (2002) states that the basic functional classification of tourist attractions consists of the following elements:

- Geological characteristics of the area,
- Climatic characteristics,
- Water surfaces,
- Flora and fauna,

- Protected natural and cultural-historical heritage,
- Culture of life and work,
- Famous people and historical events,
- Events,
- Sacred objects,
- Natural health resorts and
- Sports and recreational facilities.

According to Bilen et al. (2004), geomorphological tourist resources include the relief diversity and richness of the Earth's surface and underground forms, created by the action of endogenous and exogenous processes. Such resources play an important role in shaping the tourist offer and in building the infrastructure necessary for the development of tourism.

On the other hand, social tourist resources refer to phenomena, objects and events that arouse the need for travel in humans, and include cultural-historical, ethnosocial, artistic, manifestation and ambient resources (Bilen et al., 2004).

Cultural and historical resources include preserved remains of past civilizations, monuments, urban units and artistic achievements in various branches of art. They have a strong influence on the choice of destination because they represent the foundation of the cultural identity of the area. Artistic resources, in addition to historical monuments, also include contemporary artistic and architectural achievements and often represent an additional component of the tourist offer.

In the context of rural tourism, an important role is played by folklore heritage, which can be material (folk costumes, musical instruments, props) and intangible (folk songs, dances, customs). Intangible folklore heritage is particularly important because it reflects the cultural identity of the community and is passed down from generation to generation.

Manifestation tourism resources make up an important part of cultural heritage, and relate to various events, festivals and religious customs. In rural areas, they are often associated with tradition and church holidays, for example, the celebration of the Assumption in Sinj and Aljmaš or events such as Martin's Day.

Tourist attractions represent a fundamental component of every tourist destination because they determine its competitive advantage and direction of development. According to the opinions of authors such as Bilen and Kušen, without tourist attractions as a basic resource, it would not be possible to develop sustainable tourism activity. Therefore, the development of rural tourism needs to be based on recognizable attractions, which is clearly evident in the example of destinations such as Ston, which have a rich natural and cultural heritage and the potential for developing a multifunctional rural tourism offer.

### **2.3. Direct tourism resources of rural tourism**

Direct tourism resources refer to elements that directly participate in shaping the tourism product and visitor experience. Kušen (2002) includes among them:

- Tourist buildings and facilities,
- Tourist agencies,
- Information systems,
- Tourist staff,
- Education of the local population and
- Organizational structure of the tourist destination.

Tourism and hospitality facilities — such as hotels, motels, campsites, restaurants and marinas — form the basis of the offer of every tourist destination. Rural tourist destinations are often legally defined as areas suitable for tourism development due to the presence of attraction bases and the development of direct resources. In the Republic of Croatia, increasing attention is being paid to the protection and sustainable development of such areas, as can be seen in the example of Ston, whose historic core is a protected cultural asset.

The effective development of a tourist destination also depends on organizational factors, such as promotional activities, quality human resources, information systems and the involvement of the local community. Kušen (2002) emphasizes the importance of investing in human resources, who represent the bearers and executors of tourist activities. In modern conditions, with the development of digital communications, increasing innovation and professionalism of tourism workers is expected.

### **2.4. Indirect tourism resources of rural tourism**

Indirect tourism resources refer to factors that indirectly influence the development and attractiveness of a rural destination. According to Kušen (2002), they include:

- Preserved environment,
- Geo-traffic position,
- Communal infrastructure,
- Traffic connections,
- Spatial organization and
- Political and economic stability.

A preserved environment is today one of the key prerequisites for sustainable tourism development. The example of the Municipality of Ston shows that the local community actively implements measures to protect natural and cultural heritage, including regular monitoring of sea quality and environmental clean-up campaigns.

The geo-traffic position of a destination is an important element of its accessibility and competitiveness. Ston, located in the far south of Croatia, is well connected by road, sea and air transport (the ports of Split and Dubrovnik). The economic development of the destination, which includes agriculture, fishing, shellfish farming and catering, further contributes to the sustainable development of rural tourism.

In conclusion, rural tourism encompasses a wide range of natural, cultural and social resources that make it an attractive and competitive form of tourism. Due to its strong links with other economic and social activities, it represents an important factor in the development of rural areas. The European Union has recognized its importance and, through its cohesion policies, encourages the financing of sustainable rural projects, including organic farming and tourism.

### **3. European Union funds and promotion of rural tourism**

#### **3.1. Overview of European Union funds and financing options**

With the accession of the Republic of Croatia to the European Union, considerable opportunities have been opened for the financing of development projects through the instruments of Cohesion Policy and structural funds. Cohesion policy aims to reduce economic and social inequalities between European regions and to stimulate competitiveness and employment (Dujmović Krševan et al., 2012).

The European Union's Structural and Investment Funds consist of the European Social Fund (ESF), the European Regional Development Fund (ERDF), the Cohesion Fund (CF), the European Maritime and Fisheries Fund (EMFF) and the European Agricultural Fund for Rural Development (EAFRD). These funds are intended to finance projects that contribute to employment, innovation, environmental protection, rural development and strengthening the competitiveness of the economy (Tolušić et al., 2013).

The application process for tenders for European Union funds includes publishing a call for project proposals, preparing and submitting project documentation, and conducting an administrative, substantive and financial assessment of the project. The implementation of the activity is possible only after the signing of the contract between the beneficiary and the competent contracting authority (Dujmović Krševan et al., 2012).

Indirect incentives, which account for more than 70% of the EU budget, are particularly important for Croatia because they are managed at the national level, while direct programmes are centralised in the EU institutions (Madaras et al., 2013).

Among the funds key to the development of rural tourism, the following stand out:

- European Social Fund (ESF) – promotes employment, training and social inclusion, with an emphasis on young people, women and the long-term unemployed.
- European Regional Development Fund (ERDF) – finances infrastructure projects, the development of small and medium-sized enterprises and tourism and environmental projects.
- Cohesion Fund (CF) – supports large projects in the field of environmental protection and transport infrastructure, especially in countries whose GDP per capita does not exceed 90% of the EU average.
- The European Agricultural Fund for Rural Development (EAFRD) finances activities that contribute to the development and strengthening of rural areas and the diversification of the rural economy, including the development of tourism activities.
- The European Maritime and Fisheries Fund (EMFF) aims to encourage sustainable fisheries and aquaculture, and can also contribute to the development of coastal tourism.

Of particular importance is the LEADER approach, which encourages local development through the activities of local action groups (LAGs). This approach is based on a "bottom-up" strategy by which the local population is actively involved in the planning and implementation of development projects (Salgräve et al., 2012).

### 3.2. Conditions and types of tenders

The European Union's rural development policy is based on two funds: the European Agricultural Guarantee Fund (EAGF) and the European Agricultural Fund for Rural Development (EAFRD). Its fundamental objectives are to strengthen the competitiveness of the agricultural sector, sustainable management of natural resources, and balanced territorial development of rural areas (Bartoluci et al., 2018).

In the pre-accession period 2007–2013, the implementation of the IPARD programme enabled a number of measures of crucial importance for the development of rural tourism in Croatia (Ministry of Agriculture, 2020). Among them, the following stood out:

- Measure 202 – Preparation and implementation of local rural development strategies  
This measure was aimed at ensuring systematic planning and coordination of development activities in rural areas, with an emphasis on identifying tourism potential and improving local infrastructure. Its implementation has enabled the preparation of projects that promote sustainable development and increase the competitiveness of rural communities.
- Measure 301 – Improvement and development of rural infrastructure  
The aim of this measure was to build and modernize physical and technical infrastructure to improve the availability and quality of public services in rural areas. In the context of rural tourism, investments in transport and utility infrastructure – including roads, paths, parking lots and public facilities – have significantly contributed to increasing the attractiveness of rural destinations.
- Measure 302 – Diversification and development of economic activities in rural areas  
This measure encouraged the development of additional economic activities, including tourism and the provision of tourist services on family farms. By diversifying their businesses, rural economies have expanded their accommodation capacities, gastronomic offerings and cultural content, thereby increasing their competitiveness and contributing to the sustainable development of local communities.

By implementing these measures within the IPARD program, rural tourism in Croatia has received significant support in the areas of strategic planning, infrastructure investments and diversification of economic activities. This created the foundations for increasing the attractiveness of rural areas and the development of new economic and social opportunities for the local population (Ministry of Agriculture, 2020). The total amount of aid paid during the period from 2007 to 2013 amounted to 49.742.238,84 EUR.

In the next programming period 2014–2020, rural tourism was financed through the European Agricultural Fund for Rural Development (EAFRD), within the framework of the Rural Development Programme of the Republic of Croatia. Of the twenty measures in total, the following are particularly important for the rural tourism sector:

- Measure M6 – Development of agricultural farms and businesses  
The aim of this measure was to encourage the modernization and expansion of agricultural activities, including the provision of tourist services such as accommodation, educational programs and gastronomic offerings. Submeasures 6.2. and 6.4. they related to support for the establishment and development of non-agricultural activities, whereby tourism is recognized as an important sphere of diversification (Bartoluci et al., 2018; Ministry of Agriculture, 2020).
- Measure M7 – Basic services and village renewal in rural areas  
The purpose of this measure was to improve local infrastructure and cultural content, with the aim of increasing the attractiveness of rural areas and encouraging the social and economic sustainability of local communities (Ministry of Agriculture, 2020). Measures 7.1., 7.2. and 7.4. – investments in infrastructure, development plans and cultural activities in rural areas (Bartoluci et al., 2018).

Measure 6.4. allows for co-financing of projects up to 70% of the total value (up to 200.000,00 EUR), with eligible activities related to tourism in rural areas, traditional crafts, processing and sale of products and provision of local services (Eurokonzalting, 2020).

Croatian farmers and entrepreneurs are also eligible for thematic calls within the HORIZON 2020 programme, focused on bioeconomy, sustainable agriculture and innovations in the food industry (Ministry of Agriculture, 2020).

To be eligible, the beneficiary must have been registered in the Register of Farmers for at least 12 months, have a place of residence in the investment area and have proven economic activity. Projects must be implemented in settlements with fewer than 5,000 inhabitants, which directly supports the sustainability of smaller rural communities (Eurokonzalting, 2020).

For the observed period, a total of 2.834.485,44 EUR was paid to encourage the development of rural tourism, of which 2.409.312,62 EUR was provided from the EAFRD fund, while the remaining amount was provided by the Republic of Croatia. Although a positive trend in the use of funds was recorded, the implementation of projects was still below the average of EU member states, which indicates the need for additional information and education of potential beneficiaries (Ministry of Agriculture, 2020).

The implementation of the above measures enabled the development of rural tourism, the preservation of cultural and natural heritage, and an increase in employment in rural areas, thereby contributing to the long-term sustainability and competitiveness of the Croatian rural area.

European Union funds play a key role in stimulating rural development and economic diversification, particularly through the strengthening of rural tourism. By using instruments such as the EAFRD and ERDF, rural areas can improve their competitiveness, create new jobs and ensure sustainable development. However, the success of fund withdrawal largely depends on administrative capacities, quality preparation of project proposals, and effective partnership and cooperation of local stakeholders.

#### **4. Overview of projects in rural tourism financed by European Union funds**

Below are two examples of projects financed by the European Union that contribute to the development of rural tourism in the Republic of Croatia: The Novalja - Lokunje project and the MINE TOUR Labinštine project in Istria. Both projects serve as examples of good practice in sustainable development, based on the preservation of natural and cultural heritage and the creation of additional tourism value through the mobilization of local resources.

##### **4.1. Novalja – Lokunje Project**

The Novalja – Lokunje project, also known as Šumica, is financed by the European Agricultural Fund for Rural Development (EAFRD). Its main goal is the restoration of the Lokunje city beach cove and its woodland, the revitalization of the historic chapel from the 6th century, and the development of ecotourism in accordance with the principles of sustainable spatial management. The project contributes to the modernization of urban space, the stimulation of cultural activities, and the strengthening of Novalja's competitiveness within island tourist destinations.

The tourism development strategy of the City of Novalja is focused on diversifying the offer and creating new content that attracts different age groups of visitors. Research shows that the city is mostly visited by younger tourists, while the older population is showing increasing interest in visiting the historic center, seeking a more peaceful form of vacation (City of Novalja, 2020).

The project includes the landscaping of the forest area along the beach, the reconstruction of macadam roads and trails, the renovation of an abandoned catering facility and hotel, and the construction of an educational center with a museum exhibition about the history of Novalja. The implementation of these activities is expected to increase the tourist attractiveness of the destination, create new jobs, and create a quality space for living and recreation throughout the year.

According to research by Tyrväinen et al. (2005), the aesthetic value of forests has a significant impact on the perception of the tourist area. Visitors prefer tall and dense trees, a variety of colors and structures, and the harmony of natural forms. Such landscape elements increase the market value of tourist services, and tourists are willing to pay up to 15% higher prices for accommodation near landscaped green areas.

The Novalja - Lokunje project is fully aligned with the goals of the EAFRD, which include strengthening rural development, environmental protection and social inclusion. In addition to the ecological and aesthetic component, the project also has an important social dimension because it foresees the employment of hard-to-employ groups in forest maintenance, contributing to social cohesion and sustainable development of the local community (EAFRD, 2020).

##### **4.2. MINE TOUR Labinštine Project in Istria**

The MINE TOUR Labinština project is aimed at valorizing the mining heritage and the rural area of Labin and the surrounding settlements. The fundamental goal is to connect elements of mining tradition with the modern concept of sustainable tourism, thereby strengthening the identity of the Labin region as a unique cultural and tourist destination.

The project integrates three basic segments:

- small farms that produce autochthonous products (cheese, olive oil, wine),
- mining heritage as a cultural and historical attraction,
- tourist facilities located in the rural environment (Labin, 2020).

The mining heritage of Labin and Rabac has exceptional historical value, and its reinterpretation through tourist content contributes to the diversification of the local offer. Labin is known for its medieval architecture, cultural landmarks such as the city loggia and palaces, and the Museum of the Labin Region, which houses a collection dedicated to the reformer Matthias Flacius Illyricus (Labinština, 2020).

The region's rural tourism is based on a combination of natural beauty, agricultural tradition and gastronomy. The Labin area is particularly recognized for the production of wine, olive oil and other indigenous products that form the backbone of the local tourist offer. The gastronomy of the region is connected to its geographical and historical features, as well as the cultural influences of various civilizations that have shaped the local cuisine (Žaper, 2004).

Examples of successful rural tourism development include the Hacienda Stare Staze Tavern, Pineta Castle, and the Demarin Family Farm. These entities successfully integrate catering, accommodation, and the production of indigenous food items (Labinština, 2020).

The MINE TOUR project additionally encourages the development of new forms of tourism, such as adventure (cycling, hiking, diving) and educational tourism, with the potential to organize school and student programs aimed at learning about rural heritage and sustainable ways of life.

According to the Master Plan for Sustainable Tourism of Istria, rural tourism in the Labin area has significant growth potential thanks to good transport connections, developed infrastructure and a long-standing agricultural tradition (Istrian Development Agency, 2020). The MINE TOUR project is an example of successful integration of cultural and natural heritage through funding from European Union funds, while ensuring sustainable tourism development.

## 5. Conclusion

Rural tourism in the Republic of Croatia is recognized as one of the most promising and fastest growing segments of the tourism market. Its development is based on a rich natural and cultural heritage and a preserved tradition of the rural way of life, which creates a significant potential for tourism valorization (Bartoluci et al., 2018).

Agriculture plays a key role in preserving nature and the environment and represents the foundation for the revitalization of rural areas that have been neglected for a long time during the urbanization process (Tolušić et al., 2013). The increase in interest in returning to agricultural activities is particularly visible after the global economic crisis of 2010, when an increasing number of people are starting family farms (FHs) as a form of self-sustainable business and local production. In parallel with the development of family farms, the need for diversification of the offer is growing, so more and more farms are involved in providing tourist services such as accommodation, tasting of local products, and participation in agricultural activities (Ministry of Agriculture of the Republic of Croatia, 2020).

The COVID-19 pandemic has further highlighted the importance of rural tourism, as small tourism businesses have shown resilience and adaptability to market changes. During the pandemic, many tourists preferred staying in nature and consuming locally produced food, which resulted in an increase in demand for rural tourism and sustainable forms of accommodation (EAFRD, 2020).

Investments in rural tourism contribute to sustainable economic growth, the preservation of traditional values, and the improvement of the quality of life of the local population. The aim of this paper was to analyze the characteristics of rural tourism in Croatia, the methods of financing projects through European Union funds and the benefits arising from such a support system.

The first research question related to the characteristics of rural tourism in the Republic of Croatia. The results show that rural tourism is based on natural and cultural resources, the development of family farms and the integration of traditional and modern tourism services. The favorable geographical position of rural areas, especially their proximity to the coast and larger urban centers, allows for connections with other forms of tourism – which increases their market competitiveness (Kušen, 2002).

The second research question analyzed the ways of financing rural tourism projects from European Union funds. Financial support began through the IPARD program, within which rural projects were financed through measures 202, 301 and 302, with an emphasis on the development of the rural economy and the preparation of local strategies (Madaras et al., 2013). The total support paid in the period 2007–2013 amounted to 49.742.238,84 EUR.

In the next programming period 2014–2020, through the Rural Development Programme of the Republic of Croatia, 2.383 billion euros were provided, of which 2.026 billion from the European Agricultural Fund for Rural Development (Ministry of Agriculture of the Republic of Croatia, 2020). Measures M6 (Development of agricultural holdings and businesses) and M7 (Basic services and renewal of villages in rural areas) were particularly important for rural tourism, within which a total of more than 2,79 million EUR was paid out. Despite positive developments, the level of utilization

of funds is still below the European Union average, which indicates the need for additional education and administrative simplification (Dujmović Krševan et al., 2012).

The third research question related to the advantages of financing rural tourism from EU funds. The main advantages include stimulating regional development, creating new jobs, strengthening innovation in tourism, and employing young people and women in rural areas (Salgrāve et al., 2012). EU funding enables the creation of a more competitive and sustainable rural economy and contributes to the decentralization and revitalization of the Croatian countryside.

In conclusion, rural tourism plays a key role in the development of the Croatian economy and the preservation of cultural heritage. Through the effective use of EU funds and strategic planning, rural areas can become dynamic centers of economic, social and environmental activities. This ensures the sustainable development of rural areas in the long term and strengthens their attractiveness for local residents and tourists.

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