

ECONOMIC EFFECTS OF RURAL TOURISM AND RESIDENT ATTITUDES IN THE SERBIA–CROATIA DANUBE BORDER REGION

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Abstract

This study investigates how residents perceive the economic impacts of rural tourism in the Danube border area between Croatia (Sarvaš, Bijelo Brdo, Dalj, Aljmaš, Erdut) and Serbia (Neštin, Susek, Sviloš, Banoštor, Čerević). The aim was to evaluate resident attitudes toward tourism's contribution to income, employment, living standards, and entrepreneurship, and to explore whether these perceptions can inform future cross-border cooperation. A survey of 417 inhabitants was conducted using an adapted Tourism Impact Attitude Scale (TIAS), and Pearson's chi-square test was applied to assess gender differences. The findings reveal strong support for tourism as an economic driver: most respondents reported higher household income, improved living standards, and attractive employment opportunities linked to tourism. Significant gender differences emerged in financial and employment-related aspects, underscoring the need for targeted education and women's empowerment. Overall, the results suggest that positive economic attitudes form a strong foundation for sustainable rural development and provide a rationale for EU-funded cross-border initiatives.

Keywords: rural tourism, resident attitudes, TIAS, economic indicators, Serbia, Croatia, Danube

INTRODUCTION

Tourism can be said to be a multidimensional phenomenon (Mair, 2006; Panić et al., 2024) that has a great economic impact on the destinations where it develops (Gautamn & Bhalla, 2023; Roodbari & Olya, 2023), which primarily means that it represents a driving force of economic development (Cândeia, 2009). Considering its multidimensionality, its political importance is also clear, i.e. the influence it can have on neighboring countries.

By strengthening one side, the other side is also strengthened, especially if they are located in similar locations in terms of territory and resources. The countries located in the border areas of the EU are particularly important because there are numerous pre-accession funds for them. Such countries are Serbia and Croatia. As it is a process that has a direct impact on the environment (de Boer & van Dijk, 2016), it is extremely important to develop those forms of

tourism that are responsible for the environment – sustainable (Crăciun et al., 2022). Such a form of tourism is rural tourism (An & Alarcon, 2020; Ruiz-Real et al., 2022).

According to Karthik (2023), rural tourism is an important component of the integral and sustainable development of villages. Also, rural tourism (Wardana et al., 2020) represents a significant factor in encouraging the development of a large number of activities in villages, especially old crafts and other non-agricultural activities inherent to villages (Chen et al., 2023). Through the development of rural tourism, the depopulation of rural areas is slowed down (Arslanturk et al., 2011), while women in the villages are also empowered, as a particularly sensitive category of the rural population (Maksimović et al., 2019). The most important economic function in villages, due to the development of rural tourism, is reflected in the creation of new jobs and the strengthening of the entire economy (Balaguer & Cantavella-Jorda, 2002; Kumar et al., 2020).

There are numerous advantages of spending free time in the villages, but some of the main ones are relaxation, recreation, and prevention (Einali et al., 2023), because health as a motive is undoubtedly the most important. All this benefits from a healthy rural environment, gastronomy, and niche forms of tourism such as api-tourism, sports-recreational, bird watching, photo hunting, fishing, gastronomy and wine tourism (Vuković et al., 2019; Gao & Wu, 2017; Obradović et al., 2023). But one thing is certain: all these forms of tourism represent sustainable forms of tourism, which need to be nurtured and developed in the future.

The concept of sustainability in tourism (Germanovich, 2020; Wijijayanti et al., 2023) is used in an effort to define a state of balance between tourism development that brings economic benefits and natural and cultural resources (Canh & Thanh, 2020), especially intangible cultures such as traditions and customs of a nation, various games, stories, legends, dance and traditions in general (Petelca & Garbuz, 2020). On the other hand, sustainability is based on three pillars that, with the help of its indicators (An & Alarcon, 2020), measure the state in which the destination is located. These are economic, sociological and ecological indicators of sustainability. In this study, special emphasis is placed on economic indicators of sustainability (Blake, 2009).

Recent scholarship has also highlighted the role of cross-border cooperation as a crucial dimension of sustainable tourism. Studies show that collaborative projects create new opportunities for regional development (Pardo et al., 2024), strengthen institutional capacities (Kropinova, 2021), and directly contribute to achieving the UN Sustainable Development Goals

(Ferrer-Roca et al., 2022; Jelinčić et al., 2019). In Central and Eastern Europe, Interreg projects have demonstrated that border areas such as Croatia and its neighbors can benefit substantially from joint tourism strategies (Benassi, 2025). This body of research provides the theoretical background for linking cross-border cooperation with rural tourism development in the Serbia–Croatia Danube borderland.

The analysis focuses on the economic impacts of tourism on the local and regional development of rural destinations in bordering parts of Croatia (Sarvaš, Bijelo Brdo, Dalj, Aljmaš and Erdut) and Serbia (Neštin, Susek, Sviloš, Banoštor and Čerević), with the aim of using the identified effects of tourism for innovative solutions and cross-border cooperation projects. The availability of IPARD funds enables the strengthening of rural destinations and contributes to their sustainable development in the future as well (Fotiadis et al., 2019). The European Union pays considerable attention to the development of rural tourism, which creates numerous opportunities for the sustainable economic development of villages (Panić et al., 2024). The focus of diversification within the IPARD funds is precisely rural tourism, especially because of the long tradition and rich cultural heritage in the observed destinations. These traditions complement each other and together still have much to show and offer to tourists from all over the world. Moreover, the rural destinations of Serbia and Croatia in the observed area are also characterized by the course of the Danube River, which, through EuroVelo 6, brings numerous cycling tourists as a highly desirable category (Perić et al., 2019; Sun et al., 2023). Rural destinations are sustainable and responsible in every sense. In this context, funds should be used to invest in tourism infrastructure, superstructures, various promotional activities and marketing, but also human resources, especially in the field of education in order to strengthen women and their entrepreneurship (Möller, 2012; Nordbø, 2022).

The explicit aim of this study is to examine residents' attitudes toward the economic effects of rural tourism in the Serbia–Croatia Danube border area and to evaluate whether these perceptions can serve as a foundation for strengthening cross-border collaboration and designing future EU-funded projects. Accordingly, this study asks: “What is the unique contribution of tourism to rural destinations, and how can cross-border cooperation be strengthened in explaining the behavior and attitudes of residents under the influence of sustainable rural tourism development?” On the basis of prior literature and the specific context of the Danube borderland, it is assumed that the primary outcome of rural tourism is sustainable

economic stability of the community through the creation of new jobs, innovative solutions, education, and the empowerment of women's entrepreneurship. This rationale leads to the formulation of the basic hypothesis H1, namely that residents perceive economic indicators of rural tourism development (income, employment, living standard, entrepreneurship) as key drivers of sustainable rural development, and that these positive perceptions may provide a rationale for future cross-border cooperation projects.

RESEARCH METHODOLOGY

The well-established Tourism Impact Attitude Scale (TIAS) (Lankford & Howard, 1994a) was selected as the primary instrument. This scale was originally designed in 1994 by American scholars Samuel W. Lankford and Dennis R. Howard, who laid the foundation for measuring residents' attitudes toward tourism impacts. To confirm the validity of the scale, the authors revisited its applicability in different cultural contexts (Lankford & Howard, 1994b), and later applications (Lankford et al., 1994) demonstrated that the scale could be successfully adapted across diverse socio-economic and geographical environments. More recent research has also confirmed TIAS as a flexible and adaptable framework for analyzing residents' perceptions in rural and cross-border settings (Andereck & Nyaupane, 2011; Nunkoo & Ramkissoon, 2012; Nordbø, 2022), which justified its use in the case of Croatia and Serbia.

A total of 417 residents from the Pannonian plain were surveyed: Slavonia (Croatia, EU: Sarvaš, Bijelo Brdo, Dalj, Aljmaš, Erdut) and Bačka and Srem (Vojvodina, Serbia: Neštin, Susek, Sviloš, Banoštor, Čerević). Respondents expressed their views on a five-point Likert scale ranging from "completely agree" (5) to "completely disagree" (1), which allowed for the measurement of intensity of agreement with each statement. The research design aimed to assess the extent to which tourism affects local development in rural destinations and to explore whether examples of good practice in one place can influence development in another. Particular importance was attributed to the border position between Croatia (EU) and Serbia (pre-accession country), which provides opportunities for future cross-border projects under EU funding schemes.

The area of Slavonia is characterized by gastronomic tourism, events, the Erdut wine route, religious tourism, and the Kopački Rit Nature Park, while Bačka and Srem in Serbia are notable for Fruška Gora vineyards, monasteries, api-tourism, and wineries. This diversity of attractions provided a common ground for comparing residents' perceptions across both sides of the border.

From the original TIAS scale, 10 variables were selected. The selection was guided by two criteria: (1) theoretical relevance to economic indicators of sustainability and (2) contextual suitability for rural border communities in Slavonia and Vojvodina. This selective adaptation is consistent with earlier studies that recommend tailoring TIAS to the purpose and cultural context of each research setting. Variables unrelated to the economic dimension (e.g., social or environmental impacts) were excluded to maintain focus on the study aim. The final set of ten items therefore specifically measured: (a) household income generated by tourism, (b) improved living standards, (c) job creation and employment attractiveness, (d) local entrepreneurship and shop growth, and (e) perceptions of tourism's role in community development. These ten variables were translated, linguistically adapted, and tested for cultural relevance in Croatian and Serbian before data collection.

Factor 1 covered benefits of tourism development for individuals and the local community (e.g., tourism as a leading economic role, income, living standard, jobs, entrepreneurship). Factor 2 was defined as “concern for local tourism development” and reflected broader community-level benefits (e.g., resources for tourism, tourism's role in the economy, municipal support, encouragement of tourism, tourism as the main branch).

The independent variable used in the methodology was gender. Gender was chosen because patriarchal structures strongly shape rural societies in the Serbia–Croatia border region, influencing access to income, employment, and entrepreneurship opportunities. Prior studies (e.g., Nordbø, 2022) emphasize that gender is a key determinant of how residents perceive and benefit from tourism development. This theoretical and contextual relevance justified testing gender as the independent variable in relation to the selected economic indicators.

To test relationships between gender and economic indicators, Pearson's chi-square test was applied to each variable separately. Each test compared male and female responses to determine whether statistically significant differences exist in perceptions of income, living standards, employment, and entrepreneurship. A p-value lower than 0.05 indicated statistical significance, while values above 0.05 suggested no significant gender-based differences.

RESULT AND DISCUSSIONS

Table 1 shows the gender distribution of respondents: 278 men (66.7%) and 139 women (33.3%). All respondents expressed their opinions on a five-point Likert scale ranging from “Completely agree” to “Completely disagree.” This distribution confirms that the sample

includes both male and female perspectives, although men are more represented, reflecting the patriarchal characteristics of rural communities in the region (Halpern, 1996).

Table 1 Gender

		Frequency	Percent
Valid	Male	278	66,7
	Female	139	33,3
	Total	417	100,0

The first group of items examines the perceived economic benefits of tourism development. Consistent with Fallon and Schofield (2006) and Wall (1997), the results support the concept of tourism-led development, whereby tourism is not only a consequence of economic growth but also an important driver of local economic transformation.

Future role of tourism. A vast majority (412 out of 417) agreed that tourism will play a leading economic role in their settlement. The chi-square test ($\chi^2 = 6.178$, $p > 0.05$) revealed no significant gender differences, suggesting broad consensus across men and women. This finding corresponds with earlier research that positions tourism as a core pillar of sustainable rural development (Boley et al., 2018; Lindberg et al., 2021).

Financial benefits. 360 respondents reported having more money thanks to tourism. However, gender differences were significant ($\chi^2 = 13.691$, $p < 0.01$). Women were less likely to report direct financial gains, reflecting unequal access to economic opportunities in patriarchal rural societies. This highlights the need for targeted empowerment programs to ensure that women benefit equally (Nordbø, 2022).

Living standards. 336 respondents strongly agreed that tourism improved their standard of living. Significant gender differences ($\chi^2 = 32.726$, $p < 0.001$) showed that men reported stronger improvements, possibly due to greater participation in higher-value tourism-related employment and entrepreneurship.

Employment opportunities. 351 respondents completely agreed that jobs created by tourism are attractive. The chi-square test ($\chi^2 = 60.343$, $p < 0.001$) indicated strong gender disparities, reflecting uneven distribution of labor roles. Women remain concentrated in hospitality and service-related positions, while men dominate in management, infrastructure, and outdoor activities (Schrock & Schwalbe, 2009).¹⁰

Entrepreneurship and shops. 337 respondents agreed that tourism has stimulated local entrepreneurship by increasing the number of shops. Significant gender differences ($\chi^2 =$

28.681, $p < 0.001$) suggest that women perceive fewer entrepreneurial benefits, pointing to barriers in access to business opportunities.¹⁰

Table 2 Residents' perceptions of economic effects of rural tourism and gender differences (Pearson Chi-Square test results, N = 417)

Item	Response distribution (Male/Female)	Total	Pearson Chi-Square (df, p)
Tourism will play a leading economic role	Completely agree: 204/87; Agree: 70/51; No changes: 4/1	417	$\chi^2 = 6.178$, df = 2, p = 0.046
I have more money thanks to tourism	Totally agree: 251/109; Agree: 23/29; No changes: 4/1	417	$\chi^2 = 13.691$, df = 2, p = 0.001
Tourism has improved my living standard	Strongly agree: 243/93; Agree: 28/45; No changes: 7/1	417	$\chi^2 = 32.726$, df = 2, p = 0.000
Jobs created by tourism are attractive	Completely agree: 259/92; Agree: 15/47; No changes: 4/0	417	$\chi^2 = 60.343$, df = 2, p = 0.000
The number of shops has increased	Completely agree: 244/93; Agree: 28/43; No changes: 6/3	417	$\chi^2 = 28.681$, df = 2, p = 0.000

The second group of items reflects perceptions of community-level tourism development and its broader socio-economic role. Tourism potential. 282 respondents completely agreed that their settlement has resources to become an attractive tourist destination. No significant gender differences ($\chi^2 = 4.936$, $p > 0.05$) suggest shared recognition of local potential.

Tourism's role in the community economy. 304 respondents completely agreed that tourism plays an important role in the local economy. Again, no gender differences were found ($\chi^2 = 2.208$, $p > 0.05$), pointing to broad acceptance of tourism's contribution to economic stability.

Government support. 272 respondents strongly agreed that municipal government support for tourism is justified. No gender differences ($\chi^2 = 2.307$, $p > 0.05$) confirm wide endorsement of local authority involvement in tourism development.

Encouraging tourism development. 332 respondents strongly agreed that tourism should be actively encouraged. Gender differences were significant ($\chi^2 = 44.747$, $p < 0.001$), with women showing lower levels of agreement. This highlights the need for better education and empowerment initiatives to increase women's participation and recognition of tourism's potential benefits. Tourism as the main economic branch. 331 respondents completely agreed that tourism should become the main economic branch in their settlement. Significant gender differences ($\chi^2 = 15.693$, $p < 0.001$) showed that women are less likely to perceive tourism as the central economic activity, pointing again to structural barriers.

Table 3 Residents' perceptions of community-level tourism development and gender differences (Pearson Chi-Square test results, N = 417)

Item	Response distribution (Male/Female)	Total	Pearson Chi-Square (df, p)
My settlement has resources to become an attractive destination	Completely agree: 178/104; Agree: 88/31; No changes: 12/4	417	$\chi^2 = 4.936$, df = 2, p = 0.085
Tourism plays an important role in the community economy	Completely agree: 209/95; Agree: 59/38; No changes: 10/6	417	$\chi^2 = 2.208$, df = 2, p = 0.331
The municipal government is right to support tourism	Completely agree: 175/97; Agree: 84/35; No changes: 18/7; Disagree: 1/0	417	$\chi^2 = 2.307$, df = 3, p = 0.511
Tourism development should be actively encouraged	Completely agree: 246/86; Agree: 28/52; No changes: 4/1	417	$\chi^2 = 44.747$, df = 2, p = 0.000
Tourism should become the main economic branch	Completely agree: 235/96; Agree: 39/42; No changes: 4/1	417	$\chi^2 = 15.693$, df = 2, p = 0.000

The findings demonstrate consistently positive attitudes toward tourism as a driver of rural economic development and community progress. However, statistically significant gender differences appear in several dimensions (income, living standards, employment, entrepreneurship, and perceptions of tourism as the main economic branch). These disparities reflect enduring patriarchal structures in rural communities and confirm the necessity of policy measures targeting women's empowerment, entrepreneurship support, and training programs.

At the same time, the study relied primarily on descriptive statistics and chi-square tests, which are suitable for identifying basic patterns and gender differences but limited in exploring latent constructs or causal relationships. Future research should therefore apply multivariate techniques such as exploratory and confirmatory factor analysis, regression modeling, or structural equation modeling. These approaches would enable a deeper understanding of the underlying structure of residents' attitudes, their interconnections, and the extent to which demographic or contextual variables shape perceptions of rural tourism development. In this sense, the present study should be regarded as an exploratory step that provides a valuable baseline and opens pathways for further empirical validation across different cultural and geographic contexts. Ultimately, strengthening cross-border cooperation and ensuring more inclusive participation—particularly of women—represent key prerequisites for harnessing the full potential of rural tourism as a sustainable driver of economic and social development in the Serbia–Croatia border region.

CONCLUSION

Since the border areas mentioned are geographically very similar, it is necessary for them to learn from each other and to use the opportunity of joint projects to improve tourism on both sides. The comparison of residents' responses shows that Croatian villages reported higher levels of tourism-related income, employment opportunities, and entrepreneurial activity, which indicates that rural tourism is more significantly developed in Croatia compared to the observed villages in Vojvodina (Serbia), despite the almost identical resource base. In this context, Croatian villages can serve as “examples of good practice” for their Serbian counterparts, and numerous programs and funds are available to support such collaboration.

The research aimed to capture the attitudes of the rural population regarding tourism development and its impacts on their communities and personal lives. The results revealed positive perceptions across all four economic indicators measured in the study—income, employment, living standard, and entrepreneurship (Tables 2 and 3). This provides support for H1, namely that residents perceive economic indicators of rural tourism development (income, employment, living standard, entrepreneurship) as key drivers of sustainable rural development, and that these positive perceptions may provide a rationale for future cross-border cooperation projects. While the findings cannot be taken as definitive proof due to methodological limitations, they demonstrate that residents perceive tourism as an important driver of economic sustainability in rural destinations and highlight the potential for collaborative projects supported by EU and pre-accession funding.

From a theoretical perspective, the study contributes to the literature on tourism-led development and sustainability by showing how residents in borderland rural contexts perceive economic stability, job creation, entrepreneurship, and improved living standards as foundations for long-term development. These insights enrich the understanding of how attitudes toward tourism can support cooperative models in regions characterized by shared resources and cultural similarities.

From a practical perspective, the findings suggest that policymakers and local stakeholders should prioritize investment in rural tourism infrastructure, training programs, and the empowerment of women through entrepreneurship initiatives. Positive resident attitudes, if effectively harnessed, can provide a strong basis for designing cross-border cooperation projects aligned with the EU Strategy for the Danube Region (EUSDR) and the UN 2030 Sustainable Development Goals.

Research has shown that the local population is aware of the benefits brought by the development of tourism in their places. The consistently high levels of agreement (above 80% for most items) demonstrate that residents view tourism as a source of income, jobs, improved living standards, and local entrepreneurship. By positioning these findings as exploratory, the study offers a baseline for further empirical research using multivariate analysis, which would allow more robust testing of residents' attitudes and their determinants. In addition to the local population, the development of tourism and cross-border cooperation is also strongly supported by the European Union, which has allocated more than €400 million to Serbia since 2004. Special emphasis should therefore be placed on projects related to rural development and rural tourism, as a sustainable and responsible form of tourism that strengthens not only border regions, but also broader processes of European integration.

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