DIVERIFICATION OF SERVICES – A SOURCE OF INCOMES IN THE ECONOMIC CRISIS CONDITIONS

DIVERSIFICAREA SERVICIILOR – SURSA DE VENITURI IN CONDITII DE CRIZA ECONOMICA

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Abstract: *World economic crisis is a reality which prevails the beginning of the second milennium and the first years of the XXI century, more accentuated through the financial-banking part. Complex analysis of the possibilities and opportunities of applying relevant strategies which may stimulate new value sources for the national GDP is imposing as an obvious and continuous necessity for the euro-regional, areal and statal economies. The direct influence of the national economies, especially in the general economical crisis conditions is directly proportional with the evolution of the national PIB as a refference sign and element of economical – financial balance. Regarded as a barometer of the develeopment level, the activity of providing services contributes to the GDP of each state. The economical – financial crisis creates a proper environment for the posibilities regarding the establishment of new types of services – banking intermediation and assurances, financial assistance and consulting, etc and development/modernization of those which already exist, tourism services for instance.*

Key words: *economical crisis, providing services activity, tourism services, agrotourism, ethnical tourism*

World economic crisis is a reality which prevails the beginning of the second milennium and the first years of the XXI century, more accentuated through the financial-banking part. Complex analysis of the possibilities and opportunities of applying relevant strategies which may stimulate new value sources for the national GDP is imposing as an obvious and continuous necessity for the euro-regional, areal and statal economies. The direct influence of the national economies, especially in the general economical crisis conditions is directly proportional with the evolution of the national PIB as a refference sign and element of economical – financial balance. If the modern world is not controling closely the component elements which lead to the crisis exacerbation, manifested simultaneously in

the economical-financial and socio-culltural domain, and combined with the basic elements of the daily necessities of the entire planet, may appear haotical trends of the crisisi elements, taking different shapes according to the prevailing elements which distinguish the affected geo-spatial areas.

Regarded as a barometer of the develeopment level, the activity of providing services contributes to the GDP of each state. Thus, in countries with developed economy, the share of services that benefit is almost two thirds of GDP, which attests to their importance and show the way to be forwarded by the less developed countries, see Canada, Great Britain, Denmark, USA etc versus Hungary, Bulgaria, Romania, Albania, Letonia etc. Delivering the activities that are suitable to be implemented will be done in phases depending on the geo-strategic location and involvement of local factors.

Competing in the realization of income through diversification of service providers and enabling new ways of enhancing the existing potential and whose meanings can be stimulated and activated in a timely necessary, is required as an emergency in the time of crisis.

Optimization and diversification of services require urgent solutions for the preparation of appropriate environmental framework and infrastructure, technical equipment, modern management, adapting to conditions that are required, specific customizations, correspondent harmonization detail to the type of activity to be held, etc.

To optimize the results expected in a particular area of service provision, policy guidance is needed on each custom service to fit the economic achievements and to ensure effective continuity for a longer period.

As a paradox of contemporary world economic crisis and financial environment creates opportunities for setting up new types of services - banking, insurance brokerage, consulting and financial assistance, etc and development/modernization of those which already exist, tourism services for instance.

Among strategies to modernize the agricultural structures, rural tourism occupies leading places in Austria, Switzerland, France, Germany, Spain. European rural area is located at the center of the European Union, considered a major force of the whole continental area, its development being to the benefit of the whole Union. This environment is even more in the attention of specialists, how the strong campaign to protect the

environment showed the unbreakable link between them, achieving harmony and balance for rural environment, also meaning an adequate protection of the environment. Currently, rural environment is considered the most important reserve of life and human culture.

The chance for Romania to become an active partner of the European Union can be found, among other things, in the material and human potential of the rural areas, in the large undervalued reserves located in the rural Romanian area. At the beginning of this new millennium, this area is presented with serious lagging behind urban areas, with a gap between the living levels of the inhabitants of the two areas. A chance for rural development is the organized expansion of agrotourism, which is the most effective way to exploit superior human and material resources.

The west area of the country, formerly known as "the head" of the national economy is seeking to redress the economic situation and agrotourism presents undeniable advantages. First, it provides jobs and reasonable incomes for the people of rural area which are currently in a difficult financial situation due to the rebound recorded in the economic activity; it then allows complementary actions, which may extend in proportion with agrotourism development, becoming income sources for other categories of the active population: guides, trainers, small craftmen, and traders.

Agrotourism provides the possibility of a higher surplus from the farms, which often degrades by disuse. This is especially important because natural food is made without pesticides, so of the best quality. Taking into account the fact that Romania's western floristic composition of grasslands has great value, being the only one in the country which may compete with that from Obcinile Bucovinei (Vatra Dornei), the food products have a very good taste, being apreciated abroad, which increases the quality of products and thus increase the demands for such products.

The ethnic component of Banat consisting in Swabians, Serbs, Hungarians, Czechs, Bulgarians, has allowed the development of a culture of food and specific customs to the areas of origin.

The practice of agrotourism is a benefical factor also for local people wishing to spend their holidays in areas other than usual, but to whom modest incomes do not allow expensive itineraries; in agrotourism prices are more affordable than the traditional tourism, promoting the development of mass tourism. Mutations occurred among consumers of agrotouristic

products are determined by the former mass (union) tourism redirecting to the more accessible agrotourism in rural areas.

Development of this activity would allow the knowledge of the area west of the country, agrotourism can become an invisible ambassador, making it easier to attract investors to the tourism industry, integrated tourism, ethnic tourism and other sectors of the economy.

Extremely diverse countryside landscapes, mostly well-preserved village life with significant traditional components, the agricultural and forestry potential of Romania, architecture specific to the rural area are factors that promote rural tourism. Rural tourism, unlike other forms of tourism should be "diffuse", indistinguishable in terms of habitat components that should rely on natural folkloric, gastronomic and architectural heritage specific to agrotouristical areas. At this time, although there are some positive signs of agrotourism expansion, however some restrictive factors block the widening of rural tourism at the capacity offered by landscape and traditional culture. Limiting factors are: infrastructure (roads, railways, banking, fast and reliable mailing and telephone services), poor or unacceptable housing conditions even for modest tourists, offered by most farms, insufficient instruction of householders (minimum knowledge in the field of tourism, lack of modern languages), and safety, personal security of tourists, etc.

Agrotourism, by its specific of intern food consumption in households where the food was produced has a function of economic enhancement for the capacity of peasant households. In what it concerns foreign tourists, agrotourism is a form of “intern” export of agro-alimentary products. The fact that most food consumed in the tourism business come from intern production determines, on the one hand, the high profitability of agrotourism activity and prices for agrotourism services below the organized tourism. The calculations performed by specialized touristic services show that the price of an agrotouristic lunch is always lower by 40-50% compared to a breakfast served in a restaurant in the tourist hotels network. The explanation for this price difference is simple. The price of the agricultural product consumed in the agrotouristic household has no commercial addition, VAT, excise, transport, storage, preservation, etc. Meat, eggs, cheese, milk, butter come directly on the consumers’ table. Also, tourism services (accommodation, services, etc..) are not carrying

additional expenditures, indirect, etc fees, which makes the price of agrotourism product to be much smaller. In such circumstances, agroturistic policies should protect the agrotourism beneffits by exemption from taxes, reducing the overall tax burden that would lead to equalization of prices and the loss of traditional customers (modest-income city dwellers, foreigners eager to know the traditions rural area or people returning to their native lands reliving the most enjoyable moments of their lives - childhood, children from urban area, etc.).

Evolution of services in the developed countries has been rising strongly and steadily. The so-called invisible activity is conquering more ground, in the U.S. only one person in 15 is currently working in a purely physical activity. The share of services in total of a national economy overcomes in some states two thirds and it is increasing.

In the U.S., Canada, the Netherlands, over 73% of the employed population works in services, the rest of the developed countries having a share of these services between 55% (Portugal) and 72% (United Kingdom).

Analyzing the evolution of the tertiary sector at global dimensions, we can observe a continuous and constant movement of labor forces to the industries in this activity, so it's constant development. The economists analyse the development level of a country also according to the share of services in creating the GDP (U.S. 73.2%, Denmark - 72.9%, Netherlands - 67.6%, 65.9% Canada, United Kingdom - 64%. Only in weak or poorly developed economies and in the developing countries the services shares in employment and GDP are lower [42]. The need to increase the supply of agrotourism services, complementary to tourism promoting interethnic agrotourism may increase the share of services in GDP.

Of all the activities that complete the service sector, tourism plays a significant proportion as the population's leisure time increases. There is the view that a country is more developed as it pay more attention to the individuals who compose it, to their material welfare and spiritual growth, thus reducing working time (on the labor productivity growth) became an election slogan of companies and the leisure an indicator reflecting the increased standard of living of a population. In developing countries, this sector is also necessary. Thus, the development of the tertiary sector is required to counteract the phenomena of underdevelopment.

First of all we have the problem of surviving and completion services regarding solving the subnutrition problem and covering the

minimum needs of life, alimentary services, assuring some work places and minimum subsistence incomes.

In this context, tourism diversified and developed, including the whole globe, both spacial and temporal. This development was favorised also by its benefic effects because it is a very profitable activity, representing an important source of income for certain areas or countries.

Highlighting the natural, social, and most of all cultural features of a region, through a steady and sustained activity, tourism can contribute to its development and modernization, being a highly attractive alternative to exploit existing resources.

In this way the share of tourism increased in the last decade from 28,3% to 31,3%, placing a particular emphasys on internal tourism, where the anual average of revenues increse is 7,4%. Tourism has recorded increased numbers both at global and arial leve.

Actually, every country tries to increase its turnover in tourism through an adequate policy. This means for some countries to constitute an important source of revenue for the balance of payments.

Regional and interetnical agrotouristic activities lead to a balance of mass tourism and by default to the incresea of services share.

With the development of tourism and its explosive expansion has been also evidenced its diversification, depending on the desires of tourists, landscape features, complexity of services.

There are two great generic categories of tourism:

- Sun tourism (motivated by general factors), also known as *„sunlust*" and-
- Knowledge tourism, also called „*wunderlust*".

In the knowledge tourism there are certain different caracteristics, such as: business tourism, cultural-scientific tourism, medical tourism, recovery tourism, opening or transit tourism, IRT tourism, rural tourism, agrotourism, interethnic agrotourism, monastic agrotourism etc.

A major detachment in this complex area of tourism which took place two decades ago is constituted by the rural tourism. The special attention of political and administrativ factors for this area (rural), which is desired to be protected and modernised, has imposed as real development posibility this rural tourism activity.

On the other hand, the urban population trend of spending their leisure time into the nature, in quiet, far from all that means urban, including pollution, is a guarantee of the development possibility of this activity in the rural area.

There have appeared different forms of touristic activity: rural tourism, agrotourism, green tourism and interethnic agrotourism. It is ofeten made an identification of these terms, between which exist many common points, overlaps, but there are certainly also some diferences which customize both the terms and the activities.

Thus, the most common confusion is between rural tourism and green tourism. On closer analysis, however, we can distinguish that green tourism implies itineraries in nature, the geographical area being the most important element for the tourist decision. For example, a trip to Balea waterfall, a mountain ascent, etc. as opposed to this, rural tourism involves an activity directed towards rural area.

It is true that most times the area belongs to an exceptional natural environment, which fullfills and satisfyes the feeling of tourists. However, at least theoretically it is possible to carry out such activities without this natural criterion. For example a visit to a peasant farm, in a didactic purpose, for preschoolers.

Analyzing the evolution of the phenomenon, any approach must answer to a series of problems such as: if agritourism can provide enough jobs, income and capital flows to contribute to a sustainable rural development, if all rural areas can be adjusted; if there are certain risks to the rural development and what makes rural tourism different from other forms of tourism. Currently, more and more are those who look agrotourism as an important element of local/regional development strategy basis just from the economic benefits it generates: generatio of national income, contribution rate to the balance of payments, labor market development, local use availability of jobs, development of certain rural areas, etc.

Beyond the positive effects it generates, it must be remembered that agrotourism is more than an economic activity, in essence, is an interaction of the masses of people who require a wide range of services, facilities and inputs that transform into opportunities and challenges for host economic agents.

Radu Rey appreciates that "agrotourism is not just a economical balancing factor that engages a variety of adjacent economic factors and reproducible resources, but it also becomes a cultural-educational ambassador, a constant and not very expensive tool of social progress, - paraphrasing briefly, here fits the concept of ethnic tourism. The notion of "ethnic agrotourism" is understood as a continuous message of peace and understanding among different races, nations and peoples.

Multilateral character of tourism in general and agrotourism in particular, does not allow it to be described as an "industry" in the technical sense because this sector doesn't have a single characteristic production or well defined operational parameters. Its economic dimension can not be known without the intervention of exogenous / endogenous economic, social, cultural and environmental factors. So we are dealing with a general, varied and complex character of the tourism phenomenon that requires a careful analysis.

Among the problems that stand in agrotourism negative impact are included: - Threat against the environment; - Intensity of tourist traffic in some cases may constitute an environmental and social problem for the rural area; - Socio-cultural threat, disturbance of the natural world, destabilizing the socio-cultural universe of the small rural community; - Issues reagrding planning, local control, public participation and possible partnerships

The invidual answers given to agrotouristic problems are not a policy for this sector; this kind of answers may give solutions only for a short period for long term problems.

The success of agrotourism depends largely on the ability of the region to be a suitable host for rural tourism, the ability to plan and implement development projects with the all exchanges that this form of tourism brings for the region, in general and for farmers in particular. Also, agrotourism provides a competition framework between different agrotouristic units with ethnic and national specificities on ethno-geographical areas, up to a European final in the spirit of cooperation and understanding between the component nations of the great European family.

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