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# Tourism as a Disconnecting Element of the EU Funded Hungary–Croatia Cross-border Co-operation

# ABSTRACT

This paper analyses the strategic role of tourism within the Hungary-Croatia (IPA) Cross-border Co-operation Programme 2007-2013 (hereinafter HU-HR (IPA) CBC Programme), as well as in the Interreg V-A Hungary-Croatia Co-operation Programme 2014-2020 (hereinafter Interreg V-A HU-HR CBC Programme). HU-HR (IPA) CBC Programme applied a new two-step development approach to tourism, with no similar case in other CBC programmes. First, it prescribed the preparation of the Regional Tourism Product Plan (RTPP) within a special project (Varjú, et al., 2013) and only after the RTPP was elaborated, could the open call for tourism proposals be launched at the end of 2011 (Čelan, 2015). Interreg V-A HU-HR CBC Programme has continued with usage of RTPP as the obligatory strategic guidelines. The main goal of this research is to review the impact of tourism on the border area and to conclude whether it has become a real connecting element, or the developments were only scattered and limited. The author will analyse publicly available Programme level documents and reports, furthermore, examine the methodology introduced in the planning of tourism actions in the Programme. As of results, more than 36% of contracted EU funds in the Programme supported 38 tourism projects, which proved to be beyond the expectations of planners in HU-HR (IPA) CBC Programme. The share of tourism in the Interreg V-A HU-HR CBC Programme 2014–2020 increased, where 46% of the total funds allocated to the Programme went to 34 tourism projects. The approach in the decision making and selection of projects will be studied. The tensions arose among the local and regional stakeholders, due to the lack of funds and as of their strong interest mainly for the infrastructural tourism projects. The author will try to prove the hypothesis that the tourism is not a real connecting feature of the EU funded Cross-border Co-operation and the border area. He presumes that a tourism disconnection is a combined consequence of geographical border handicap and not properly planned and implemented Cross-border Programmes, having also relatively small amounts available for joint Hungarian-Croatian developments.

*Keywords: cross-border co-operation, European Union, Hungarian–Croatian border area, tourism, disconnection, unbalanced development* 

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#### INTRODUCTION

The Hungarian–Croatian cross-border co-operation started almost two decades before the present Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020. The beginnings were in the years 2002–2003, when local actors along the border initiated the creation of the Hungary–Croatia Pilot Small Projects Fund within the framework of the Hungarian National PHARE Programme (Čelan 2016). The co-financing was only possible on the Hungarian side.

The Hungary–Croatia (IPA) Cross-border Co-operation Programme 2007–2013 was one of the IPA<sup>1</sup> CBC programmes until Croatia's accession to the EU on 1 July 2013, with the focus on Croatia as the Candidate Country for the EU Membership. Compared to the Hungary–Croatia Pilot Small Projects Fund in 2002–2003 and to the Neighbourhood Programme Slovenia-Hungary–Croatia 2004–2006, HU-HR (IPA) CBC Programme 2007–2013 made huge step forward, from both financial and co-operation aspects (Rózsa, 2014).

During the planning of the Programme in 2006 and 2007, the stakeholders, the experts and the decision makers (Task Force) agreed that the border zone (Figure 1) had a great potential for sustainable tourism. The excellent geographical position of the area with common heritage has not been sufficiently and appropriately exploited. Cross-border co-operation and tourism development have always been an up-to-date topic in Hungary, especially in the bordering regions since the change of the regime (Bujdosó et al., 2015) and especially after joining the European Union (Aubert et al., 2012).

The accession of the countries of Central Europe to the EU has had a positive impact on the development of cross-border tourism (Dávid et al., 2011). The author must note here that it could be generally valid for the period until 2015. Since then, the refugee and the migrant crises, and from March 2020 COVID-19 pandemic, have not positively affected the tourism trends in the border area(s).

Despite the wide scientific interest in the problems of state borders, the Croatian–Hungarian border zone has not attracted special interest in the literature during the last 25 years, but in in turn, the Croatian–Hungarian border area is the least uncovered and complex section of the Hungarian boundaries (Varjú, 2016).

Negative demographic trends, depopulation and low mobility (Tésits et al., 2013) occurred as the problems in the Croatian–Hungarian border area much earlier than in 2015. The indisputable character of the Croatian–Hungarian border line (Bujdosó et al., 2011) has not (so far) significantly influenced on mitigating geographical river handicap, transport and language barriers, low level of cross-border traffic and the strong periphery status towards the capital cities Budapest and Zagreb (Čelan, 2016). The cross-border tourism could be a helping tool to diminish those bottlenecks, but the question is to what extent.

### **RESEARCH METHODS**

In this paper, the author could make his own observations benefitting from his personal professional experience. From 2008 to 2020 he was continuously a staff member of the Hungary–Croatia Joint

<sup>&</sup>lt;sup>1</sup> From January 2007, the Instrument for Pre-Accession Assistance (IPA) replaced European Union programmes and financial instruments for candidate countries or potential candidate countries: PHARE, PHARE CBC, ISPA, SAPARD, CARDS and financial instrument for Turkey (https://ec.europa.eu/regional\_policy/en/funding/ipa/)

Technical Secretariat (JTS)/ Joint Secretariat (JS). Time is appropriate now to formulate conclusions on joint cross-border tourism impact, when the second and the last Call for Proposals (CfP) of the Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020 is closed i.e., after the funds are allocated to the selected projects.

Author has considered all relevant Croatian and Hungarian literature, recent research on cross-border co-operation and tourism, finally the official website of the European Commission, Directorate-General for Regional and Urban Policy<sup>2</sup>.

Cross-border co-operation is one of the most popular subjects in border research (Van Houtum, 2000). The historical geopolitical changes at the end of the 80s, have positively influenced the increase of the publications related to the cross-border thematic field (Gulyás et al., 2013). Some of the published papers have covered the Hungarian–Croatian border zone in the last 25 years, although that area has still not gained specific and wide attention in the scientific literature (Čelan, 2019). In Hungary, the Hungarian–Croatian border and its tourism related developments have been in the focus of research at the Centre for Economic and Regional Studies of Hungarian Academy of Sciences in Pécs (Zoltán Hajdú, Viktor Varjú) and the Institute of Geography at the University of Pécs (Antal Aubert, János Csapó<sup>3</sup>).

The situation with geography, in general, is more favourable in Hungary than in Croatia, including the scope of the published papers and the joint border area as the topic of the research (Čelan, 2019). Literature on the Croatian–Hungarian border has almost been exclusively published by researchers (*Čelan, 2014*) at the Department of Geography on the Faculty of Science of the University of Zagreb (Pepeonik, Šterc, Crkvenčić, Feletar and Opačić) and Miroslav Krleža Institute of Lexicography in Zagreb (Klemenčić, Crljenko).

Several thematic papers on the Croatian–Hungarian cross-border co-operation and the border area have also been published (frequent authors: Viktor Varjú, Andrea Suvák, Nikoletta Tóth-Kaszás, Lóránt Bali, Alpek B. Levente, Tésits Róbert) in the scope of projects financed within the Hungary–Croatia (IPA) CBC Programme 20007–2013 (Varjú et al., 2013) and later Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020.

The following documents were processed when drafting this paper:

- Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020 (document<sup>4</sup>)
- Programming Document of the Hungary–Croatia (IPA) Cross-border Co-operation Programme, for the period 2007–2013
- Regional Tourism Product Plan (RTPP) and the Handbook to Tourism Projects
- Recommendations<sup>5</sup> and findings of the on-going evaluation of the Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020

<sup>&</sup>lt;sup>2</sup> https://cohesiondata.ec.europa.eu/ and http://ec.europa.eu/dgs/regional\_policy/index\_en.htm

<sup>&</sup>lt;sup>3</sup> From July 2017- János Csapó works at the University of Pécs - Faculty of Business and Economics

<sup>&</sup>lt;sup>4</sup> Interreg V-A Hungary-Croatia Co-operation Programme 2014–2020, Co-operation Programme (CP) document, approved by the European Commission with the decision number C(2015)6228 on 7 September 2015

<sup>&</sup>lt;sup>5</sup> http://www.huhr-cbc.com/uploads/editors/Summary%20of%20Minutes%208th%20HU-HR%20MC%20meeting.pdf

<sup>(8</sup>th MC meeting, Noskovci)

When processing the above listed documents, the author was using following methods:

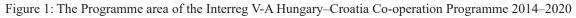
- Analysis of data related to development of Hungarian-Croatian cross-border co-operation
- Analysis and comparison of the Interreg V-A HU-HR CBC Programme 2014–2020 and HU-HR (IPA) CBC 2007-2013 documents regulating implementation of tourism actions
- Analysis of professional capacities in the Hungarian–Croatian border area for creating balanced tourism projects and reaching balanced tourism development
- Own observations related to the application of tourism activities within Interreg V-A HU-HR CBC Programme 2014–2020 and HU-HR (IPA) CBC 2007–2013

# RESULTS

# EU funded Hungary-Croatia cross-border co-operation and the role of tourism

## Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020

The Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020 belongs to the network of European Territorial Cooperation (ETC) programmes (from 2014 again labelled as the Interreg) and it is the successor of the Hungary–Croatia (IPA) Cross-border Co-operation Programme 2007–2013. The Programme area comprises a total of 31,028 km<sup>2</sup> and includes border administrative units at NUTS III level: Zala, Somogy and Baranya (on the Hungarian side) and Međimurska, Koprivničko-križevačka, Virovitičko-podravska and Osječko-baranjska in Croatia (Figure 1).





Source: http://www.huhr-cbc.com/uploads/editors/Programme-area.jpg

Adjacent to them, four more Croatian counties (Varaždinska, Bjelovarsko-bilogorska, Požeškoslavonska, and Vukovarsko-srijemska) have been fully integrated in the Interreg V-A HU-HR CBC Programme area (Figure 1), whilst in the HU-HR (IPA) CBC Programme they could use only 20% of the available funds. However, in the 2007–2013 Programme lifecycle those adjacent counties used out only 0.8% of maximum 20%. In 2014–2020 period, although the tendency became a bit better for Varaždinska and Vukovarsko-srijemska, the performance is still not significantly better. Thus, the participation of four Croatian adjacent counties in the Programme cannot be considered as justifiable (*Čelan, 2019*).

The Programme, with allocated 60.82 million euro of the EU (ERDF) funding, offered possibilities through four priorities: Enhancing the Competitiveness of SMEs, Sustainable Use of Natural and Cultural Assets, Co-operation and Education (Figure 2). At the time of the Programme approval in September 2015, indicatively 42% of the available ERDF funds was assigned to three tourism components within the priority 2.

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Priority / Component			
<b>Priority 1 – Enhancing the Competitiveness of SMEs</b> (Special B-light scheme, not under the standard Call for Proposals application system)			
Priority 2 – Sustainable Use of Natural and Cultural Assets			
2.1.1 Bicycle paths			
2.1.2 Tourism attractions			
2.1.3 Thematic routes and other tourism products			
2.2.1 Restoring the ecological diversity in the border area			
Priority 3 – Co-operation			
3.1.1 Thematic co-operation			
3.1.2 People-to-people co-operation			
Priority 4 – Education			
4.1.1 Co-operation in higher education			
4.1.2 Co-operation in preschool, primary and secondary education and adult education			

Source: Own editing based on the data published on the www.huhr-cbc.com

# The beginnings of Croatian-Hungarian cross-border tourism projects and the strategic approach in the Hungary–Croatia CBC Programme 2007–2013

During the beginnings of cross-border co-operation and the Hungary–Croatia Pilot Small Projects Fund in 2002-2003, most of the projects, but co-financed only on the Hungarian side, targeted tourism (joint culture heritage, wine routes, online tourism information system development) and people-to-people actions (Váti Kht, 2006). During Interreg IIIA Neighbourhood Programme Slovenia-Hungary-Croatia 2004-2006, Croatia got its allocations through CARDS and PHARE Programme, but real joint projects were missing. IPA brought significantly better financial allocations to more balanced Hungarian–Croatian co-operation (54.8 million euro of EU contribution for the seven-year EU budgetary period) and opened a space for wider tourism actions (Rózsa, 2014).

The main thematic focus of HU-HR (IPA) CBC Programme was on environmental and nature protection and tourism. A Hungarian–Croatian Regional Tourism Product Plan (RTPP) was developed (Varjú et al. 2013) until March 2011 (http://www.hu-hr-ipa.com/en/funded-project/8), as an extensive document with more than 600 pages, creating a joint tourism strategy and the basis for all other later HU-HR tourism projects. The basic idea was to spend funding on joint tourism development in a co-ordinated and concentrated manner and not to support the investments in a dispersed way (Čelan, 2015).

However, such strategic approach in the planning of tourism, entailed uncertainties. The RTPP, as a 600 pages document was not translated to the logic and the needs of the open Call for Proposals. The Handbook to Tourism Projects, summarising the most important RTPP findings, was published in September 2011 in more applicant friendly way. That document served as the basis for the applications for tourism project proposals (Csapó et al. 2014). Only after that, closer to the end of Programming period, the Call for tourism actions could be launched. Tourism projects were selected in the autumn 2012 and started the implementation at the beginning of 2013. During the earlier analysis of RTPP, the author realised that the Regional Tourism Product Plan involved serious risks (Čelan, 2015), that were not completely foreseen at the time of planning of HU-HR (IPA) CBC Programme in 2006 and 2007. One of them was not transparently created zonal division of the Programme area in the RTPP.

Different kinds of tourism products were developed in the RTPP for each zone. The types of the activities and selection criteria, as well as the points to be received at the projects scoring, have depended on their location in zone A, B and C. Those parts of zones C and B, located far away from the Croatian–Hungarian border line (Čelan, 2019) were eligible for the same types of the activities like the settlements situated closer to the border, distorting the cross-border effect, accordingly. Finally, based on the official decisions, zone A was not even eligible for tourism activities in the forthcoming Interreg V-A HU-HR CBC Programme 2014–2020, but only the zones B and C.

After the Call for tourism actions could be launched, and the projects selected in 2012, more than 36% of contracted EU funds (19.2 million euro) supported 38 tourism projects. Besides Baranya and Osječko-baranjska (two counties without border river barrier<sup>6</sup>), Virovitičko-podravska and Koprivničko-križevačka proved to have better results in tourism (Figure 3). They demonstrated that the open application system brought success to those applicants which were more prepared and more skilful (such as Grad Križevci). On the other side – Somogy, as the largest county in the border area, but one of the least developed in whole Hungary, could present very low benefit (Csapó et al. 2015a) from the Hungarian–Croatian cross-border co-operation (Figure 3).

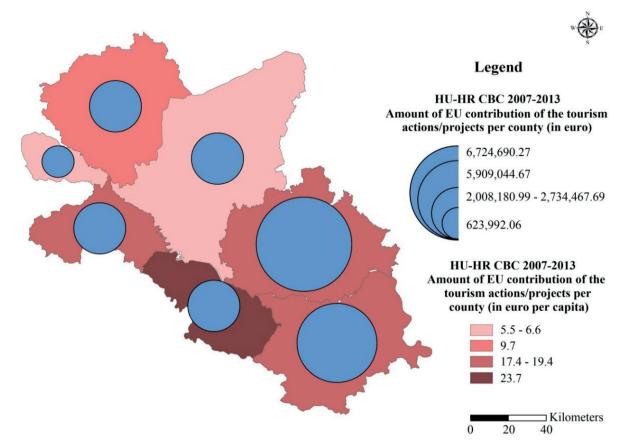
It indicates that tourism development has not been balanced, but rather scattered and disconnected. The impact of the tourism projects on the border area cannot be estimated as complex and systemic, but rather individual and locally based. Alongside with tourism, environmental and nature protection was the most important area of intervention in the HU-HR (IPA) CBC Programme, facing also similar problems. Although there is constant increasing and spreading amount of environmental related co-

<sup>&</sup>lt;sup>6</sup> Except a small part of Drava River, anyhow solved with the road border-bridge Drávaszabolcs-Donji Miholjac

operations, limited number of partners and the spatial density of the connections could not facilitate the extension of environmental network for the whole area (Varjú, 2016).

In the Programming Document of the Hungary–Croatia (IPA) Cross-border Co-operation Programme<sup>7</sup>, for the period 2007-2013, a set of indicators per priorities and actions was defined for the assessment of the Programme results. Out of 12 indicators assigned to tourism actions, target values were not met for 5. Besides the very late launch of the Third Call for Proposals and the overestimated target values, the reason of non-fulfilment of several indicators lies in described aspects of programming and RTPP, furthermore that the Programme level documents were not in harmony (*Čelan, 2019*).

Figure 3: Euro per capita per county of 38 tourism projects HU-HR (IPA) CBC 2007-2013



Source: Own editing based on the all 169 supported HU-HR (IPA) CBC 2007-2013 projects and data published on the www.hu-hr-ipa-cbc.com

Still, the statistical success of tourism actions within HU-HR (IPA) CBC Programme 2007–2013, traced the path to even higher financial representation of tourism in the Interreg V-A HU-HR CBC Programme 2014–2020.

# Tourism Development in Interreg V-A HU-HR CBC Programme 2014–2020

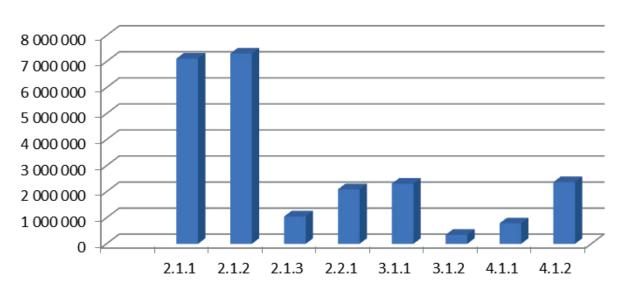
Due to changes of the EU regulation and the obligatory usage the list of 11 thematic objectives<sup>8</sup>, tourism could not be specifically appointed as the priority axes in the EU funded programme. The

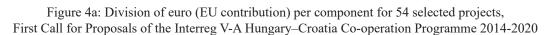
<sup>&</sup>lt;sup>7</sup> http://www.hu-hr-ipa.com/en/downloads/programming-document

<sup>&</sup>lt;sup>8</sup> Regulation (EU) No 1303/2013 of the European Parliament and of the Council

solution how to maintain the considerable interest for tourism projects was found through<sup>9</sup> the Priority 2: Sustainable Use of Natural and Cultural Assets (Figure 2). All applicants for the projects in three tourism components, had to use again Handbook to Tourism Projects as the obligatory document, although it was developed for the HU-HR (IPA) CBC Programme 2007-2013.

The interest in tourism projects significantly grew up. 207 applications were submitted, and most funds were requested for tourism within the First CfP. The Monitoring Committee (MC) selected<sup>10</sup> 54 projects in March 2017. Among them 17 were tourism projects: 7 tourism attractions, 6 bicycle paths and 4 thematic routes. 23.38 million euro was allocated to 54 selected projects; out of it 15.47 million euro went to 17 tourism projects (Figure 4A).





Source: Own editing based on data published on the www.huhr-cbc.com and Figure 2

The Monitoring Committee (MC) decided not to support bicycle<sup>11</sup> route development projects for the Second Call for Proposals of the Interreg V-A Hungary–Croatia Co-operation Programme. Allocations from component 2.1.1 were matched with 2.1.2 Tourism attractions (Figure 2, Figure 4B), due to much higher interest than the available funds in 2.1.2. It led consequently, to complete focus of the MC on the Tourism attractions component. Those investments have been the most visible and the most tangible, thus on the local and regional political level also rather important. According to Prokkola (2007), politically driven tourism development in a cross-border context can be problematic, particularly from the perspective of economic and social sustainability.

<sup>&</sup>lt;sup>9</sup> Interreg V-A Hungary-Croatia Co-operation Programme 2014-2020, Co-operation Programme (CP) document, approved by the European Commission with the decision number C(2015)6228 on 7 September 2015 http://www.huhr-cbc.com/en/official-documents

<sup>&</sup>lt;sup>10</sup> http://www.huhr-cbc.com/en/news/first-call-for-proposals--press-release--234-million-euro-awarded/244

<sup>&</sup>lt;sup>11</sup> http://www.huhr-cbc.com/en/monitoring-committee-mc (7th MC meeting, Zalakaros)

Such focus, paired with the technical problems of the project application monitoring system, caused serious tensions during the evaluation and decision-making process<sup>12</sup> of the Second Call for Proposals. The interest for applying was huge again, proven with 162 received applications, but available funds were limited. In January 2020, the agreement on project selection for 2.1.2 Tourism attractions component could not be reached on the MC meeting. Only four months afterwards, the funding was awarded to the projects<sup>13</sup> within component 2.1.2. With May 2020, in total 49 projects were selected. In addition to those 49 selected operations, five more projects were approved<sup>14</sup> for funding in September 2020, based on the established reserved list and the remaining resources, i.e. not spent funds of the First Call projects, making the total number of 54, with 17 tourism projects among them (Figure 4B), so just like in the First Call for Proposals. Out of 17 tourism projects, 9 are tourism attractions and 8 belong to thematic routes components.

The allocated amount for all awarded Second Call projects is 20.96 million euro, so less than in the 1<sup>st</sup> CfP (23.38 million euro). 12.69 million euro went to 17 tourism projects, so more than 60% of the whole 2<sup>nd</sup> CfP allocation. Whilst in the 1<sup>st</sup> Call, 15.47 million euro went to 17 tourism projects, thus more than 66% of all 1<sup>st</sup> CfP funds.

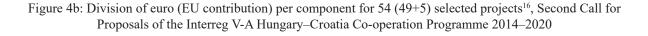
All 34 tourism projects were financed with 28.16 million euro, making 46% of the total Programme allocation (60.82 million euro), so a bit more than indicatively planned at the time of the Programme approval in 2015. However, even higher spending of the funds for tourism projects could not be realistic, due to the approved set of the result and output indicators, per Priorities. To sum up, the Interreg V-A HU-HR CBC Programme had 108 selected<sup>15</sup> projects (with 68 Croatian and 40 Hungarian Lead Beneficiaries (LBs), with September 2020, through two Call for proposals. The total number of project partners as well as the financial share in the supported projects is also higher on the Croatian side.

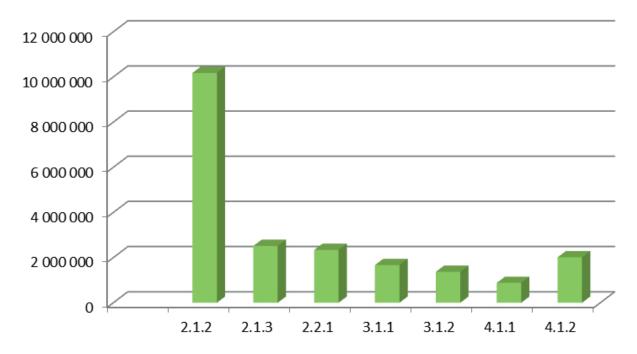
<sup>&</sup>lt;sup>12</sup> http://www.huhr-cbc.com/en/monitoring-committee-mc (8th MC meeting, Noskovci)

<sup>&</sup>lt;sup>13</sup> http://www.huhr-cbc.com/en/news/second-call-for-proposals---project-selection-in-tourist-attractions-component/302

<sup>14</sup> http://www.huhr-cbc.com/en/news/second-call---further-projects-selected-for-funding/306

<sup>&</sup>lt;sup>15</sup> Two more projects: De-mine HU-HR II and a special B-light scheme for SME-s were endorsed by the Monitoring Committee as the strategic projects (Čelan, 2019)





Source: Own editing based on data published on the www.huhr-cbc.com, http://www.huhr-cbc.com/en/news/secondcall-for-proposals---project-selection-in-tourist-attractions-component/302 and Figure 2

Having an overlook on the 2<sup>nd</sup> Call winning tourism projects<sup>17</sup> from 2.1.2 Tourism attractions component, the half is a clear continuation of the 1<sup>st</sup> Call projects<sup>18</sup>: Two Rivers one Goal I-II, CSA-Attractour, Hidden landscapes- Green Baranja/Baranya, EAGLE-Preradović & Csokonai, with the same circle of the beneficiaries/project partners<sup>19</sup>. This would imply that the Programme significantly serves as a source of funding for the nearly same winning organisations, submitting Call by Call, the follow up applications of their previously funded projects. There is hardly any chance like that to ensure tourism based and EU funded balanced regional development of the border area.

With 28.16 million euro of contracted EU contribution to 34 selected tourism projects, Interreg V-A HU-HR CBC Programme 2014–2020 implies that tourism turned to be the strongest point of the bilateral cross-border co-operation. However, besides the statistics, the situation is not so positive. Several key findings<sup>20</sup> of the on-going evaluation of the Interreg V-A Hungary–Croatia Co-operation Programme 2014–2020, are in line with the presented statistical data and the author's conclusions:

<sup>&</sup>lt;sup>16</sup> In addition to those 49 selected projects (in January and May 2020) from the Second Call, five more projects were approved for funding based on the established reserved list and remaining resources i.e. not spent funds of the First Call projects: http://www.huhr-cbc.com/en/news/second-call---further-projects-selected-for-funding/306

<sup>&</sup>lt;sup>17</sup> http://www.huhr-cbc.com/en/list-of-supported-projects---second-cfp

<sup>&</sup>lt;sup>18</sup> http://www.huhr-cbc.com/en/list-of-supported-projects---first-cfp

<sup>&</sup>lt;sup>19</sup> http://www.huhr-cbc.com/en/project-database

<sup>&</sup>lt;sup>20</sup> Gyula Ocskay (CESCI), in charge of the on-going evaluation of the Programme, summarised conclusions of the 1<sup>st</sup> evaluation phase: http://www.huhr-cbc.com/uploads/editors/Summary%20of%20Minutes%208th%20HU-HR%20 MC%20meeting.pdf (8th MC meeting, Noskovci)

- main strength of the region is the potential for developing tourism, however, the permeability of the border is very low (the Programme is too small in financial terms to influence the problem)
- some regions are worse off than before the start of implementation of the Programme
- majority of the projects have very low real cross-border effect (there is a lot of co-operation, but not many real cross-border projects)
- many barriers for co-operation exist, from poor permeability of the border to the language barrier
- co-operation is very intense in areas where there are border crossings, not much elsewhere; the situation with the concentration of the funding is the same (almost no funding allocated to Somogy County)

Tourism development in the Croatian-Hungarian border area is unbalanced and it also presents the problem on the NUTS II/III level regions, within their own countries. Further efforts should be made by the decision makers in order to avoid the anomalies and to achieve a more professional and more focused regional development of tourism industry (Csapó, 2017). Some new options for improving cross-border tourism could also be utilised, such as the appearance of the craft beer and the beer route (Csapó et al. 2015b), but those possibilities, based on the author's experience, have never been properly exploited within the cross-border co-operation.

## CONCLUSIONS

The author has pointed out in the paper that the Interreg V-A HU-HR CBC Programme 2014-2020 showed that tourism became the main and almost the only objective of the bilateral cross-border co-operation, even stronger than in the previous Hungary–Croatia (IPA) Cross-border Co-operation Programme 2007–2013.

Due to changes of the EU regulation and the obligatory usage the list of 11 thematic objectives, the solution how to maintain the considerable interest for tourism in the 2014-2020 period was found through the Priority 2: Sustainable Use of Natural and Cultural Assets. However, Calls for Proposals could be launched immediately after the approval of the Programme, whilst in 2007–2013 cycle, only after the Regional Tourism Product Plan (RTPP) was elaborated, in 2011, so almost at the end of the budgetary period. As of one more difference, zone A (whole Programme area) was not even eligible for tourism activities in the Interreg V-A HU-HR CBC Programme 2014–2020, but only the zones B and C. It meant narrowing of tourism investments closer to the rivers, not always necessarily nearer to border.

More than 36% of contracted EU funds (19.2 million euro) went to supported 38 tourism projects, which proved to be more than the planners originally expected in HU-HR (IPA) CBC Programme 2007-2013. With 28.16 million euro of contracted EU contribution (46% of total funds allocated to the Programme) to 34 tourism projects, Interreg V-A HU-HR CBC Programme 2014-2020 indicated that tourism turned to be the financial focal point of the joint cross-border co-operation.

Regardless to the fact that the RTPP methodology was applied again, through the Handbook to Tourism Projects, with the strategic aim to avoid it, tourism development has not been balanced, but rather scattered and individual. Small and positive, sometimes even tangible changes are not enough

to mitigate the barriers and the strong periphery status of the border area. As concluded in the 1<sup>st</sup> evaluation phase of the Programme's on-going evaluation, there is a lot of co-operation in the area, but in practice most of the projects have very low real cross-border effect.

With all analysed and listed problems, the author's conclusion is that it is not realistic to expect the solider and balanced development of tourism in the Croatian–Hungarian border zone, via an EU funded CBC Programme. Such bilateral cross-border co-operation can only serve as a tool to moderate some minor gaps and to bring some small-scale level developments.

Thus, tourism has (still) not been a real connecting element of the EU funded Hungary–Croatia cross-border co-operation, but just a source of funding for the separately planned investments on two disconnected parts of the border area. Current COVID-19 pandemic additionally makes the situation unfavourable, however it could not be later declared as the main cause of the unbalanced tourism development.

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