



What We Can Learn from the Process of Urbanization of a Mountain Tourist Resort: The Zlatibor Case

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Abstract: Serbia started the transition in 2000 using a neoliberal development approach. Since 2012, a populist model of development has been underway. In such an environment the mountain tourist resort of Zlatibor became an example of an inadequate decision-making process, with inevitable negative long-term outcomes. Speeding up in reforming construction permits, unfortunately, made room for too fast urbanization of Zlatibor.

Granting construction permits on the local level, without a comprehensive development plan of the destination as a broader development frame, was a wrong reforming step. It is complicated by political fighting between the top (Republican) level and local level of governing, regarding interests. An additional problem is related to the wrong defined place for decision – making process. Namely, Zlatibor became too large and too rich for its local capital, Čajetina.

The aim of the paper is firstly, to envisage development problems of Zlatibor, potentially “Mountain Kaludjerica”, like ecological, infrastructure and touristic disaster, if rapid, chaotic urbanization continues, and secondly, to point out some institutional, decision making and practical steps toward neutralization of these negative outcomes.

1. INTRODUCTION

Zlatibor became a top touristic location in Serbia during the last decades. During the Covid-19 disease, in the last two years, even more, tourists were interested to come, because of the closeness of the main international destinations for Serbian tourists.

One can be sure that everyone would welcome the construction of new touristic accommodations on Zlatibor to cover the gap between modest tourist and hospitality capacities till recently and the increasing demand for international and domestic tourists. Also, economists and the public were satisfied with improving the business environment by the time during the transition, including an important step forward in the construction permit time frame, which was shortened from more than a year to one month at least. However, these improvements made room for the urban mess on Zlatibor, caused by the explosion of too many high buildings constructed on the mountain in a short period.

The interest of investors is clear, to fulfill the increasing demand for apartments. The increasing demand for apartments is caused by citizens to invest in real estate as secure and unfortunately a rare opportunity for investments in Serbia and also by professionals in tourism, who are aware of modest capacities on the site in quality and quantity terms. The interest of the local municipality is also clear, to gain in the short-term revenues for taxes from the construction permits, from higher tourists' consumption and in the long term from revenues from the tax on immovables, which are

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collected on the municipal level. The only problem is related to the acceptable measure of this construction euphoria. Namely, these particular interests are not in line with principles of neither sustainable (tourist) development, nor in line with a green economy (low carbon), in other words, not in line with the long-term public interest and defined sustainable development strategy of Serbia.

The aim of the paper is twofold. Firstly, to point out that the hectic urbanisation of Zlatibor is not the right path for both levels of decision-making, the local community and the direction of tourist development of Serbia, so the national level, as well. Too aggressive urbanisation, in the long run, would ruin the climate spa of Zlatibor, make infrastructural problems and finally, push tourists away from the site. Also, the authors tried to find out the causes in decision - making process and institutional weaknesses for this negative outcome. Secondly, the authors pointed out that this negative outcome is not inevitable. In other words, more important is to find a solution, as to converse this speedy, chaotic urbanization process into a more comprehensive, less carbon producing development of Zlatibor mountain and the Zlatibor region.

2. THE METHODOLOGY USED

In order to fulfill the aims of the paper, the authors used several methods. Firstly, based on data available from the Republican statistic office, SORS and Republican Tourist Organization for the tourist traffic and its revenues one can find that Zlatibor is the top mountain tourist destination in Serbia and among the main in general, as well. It is important fact considering that Serbia defined tourism as its development priority. The analysis of tourist and hospitality capacities was made and confronted to financial and economic performances of Zlatibor mountain, as a touristic destination in order to point out the gap between the increasing demand for tourist services and the high potential of the site, on the one hand, and modest capacities in quality and quantity terms and modest economic performances, on the other. Available development documents and analyses on the Republican and local levels were also used to clarify whether they are up to date or in line with principles of sustainable, green agenda.

The SWOT analysis was performed in order to clarify development potentials, strengths and at the same time weaknesses and threats of Zlatibor in more broaden the content of the Zlatibor region, ZR. SWOT analysis can be an important and powerful tool in strategic, spatial and urban planning and development. It means that Zlatibor mountain and its contemporary development has to be examined in the context of the whole Zlatibor region, as Zlatibor mountain itself can be a leading force in the Region, if would develop in the right direction, but can hamper a lot of people and economic subjects of the whole region if the development would realize in the wrong direction, like now.

In order to find appropriate solutions to overcome the chaotic urban development of Zlatibor, which is underway, three scenarios approach was developed by the authors: an optimistic, a realistic and a pessimistic one. The optimistic scenario is developed to emphasize that there is room to transform chaotic, hectic urbanization into an overall comprehensive, harmonized, green development of the region under consideration. Moreover, it was explained how to do it, in institutional and legal meaning. The authors pointed heavy, difficult, necessary changes in the decision-making process and institutions responsible for the development and its governing. The realistic scenario is developed to point to the transformation possibilities which are not so heavy but plausible or will happen in the longer run. The pessimistic scenario is developed with the purpose to warn all decision-makers responsible for the development of the Zlatibor

region if continue with fast, non - controlled urbanization of Zlatibor mountain. In other words, to point out what would be the final negative outcome if continue with chaotic urbanization.

The authors are aware that the paper is limited, considering that it is focused on one development problem, although there are more than one. Also, the paper is limited as the area analysed is the Zlatibor Region only, although better insight could be to analyse tourist potential and development problems of the West Serbia Region. However, in this case, the paper should be out of the limit required by the editor.

3. TOURISM AS A DEVELOPMENT PRIORITY

The Republic of Serbia, as one of its development priorities, in its Development Strategy (2011) emphasized the strengthening of tourism as an economic activity that has significant potential to contribute to accelerated GDP growth. Since the entry into the 21st century, a number of programs have been defined aimed at raising the quantity and quality of tourism capacities in order to make tourism revenues a more significant item in the formation of domestic products, especially in the form of foreign exchange inflows. The Ministry of Tourism of Serbia has prepared, and the Government of the Republic of Serbia has adopted, the Strategy for the Development of Tourism of Serbia for the period 2016-2025 (2016), which defines the development goals in the field of tourism, and one of the basic is the sustainable development of activities and contribution to a more balanced regional development of the country.

The area of Western Serbia is one of the most interesting and potential tourist regions in the country. The two main tourist destinations in this area are the mountains Zlatibor and Tara, while the mountain of Zlatar is unjustifiably neglected in the development plans to date. However, in the first place according to the results achieved is Zlatibor, which at the level of the whole of Serbia dominates as the main destination of mountain tourism with over 35% of the total nights spent.

Table 1. The Tourist traffic, Republic of Serbia, mountain centres 2013 - 2015

Resort	Tourist arrivals			Number of nights		
	2013	2014	2015	2013	2014	2015
Zlatibor	93.858	87.671	114.493	388.344	348.253	456.161
Kopaonik	70.301	61.496	87.453	293.746	271.763	362.945
Tara	52.498	48.117	54.140	210.391	194.564	208.953
Divčibare	21.962	14.960	22.180	98.463	68.253	97.271
Ivanjica	13.274	9.322	6.592	69.336	40.625	34.861
Zlatar	5.895	6.092	8.230	14.114	24.086	24.109
Rudnik	6.670	3.287	3.967	42.536	20.539	25.557
Stara Planina	10.155	9.570	12.905	30.014	34.291	44.555
Goč	8.031	6.985	7.606	49.241	39.638	44.459

Source: Ministry of Trade, Tourism and Telecommunications RS

4. ZLATIBOR AS A TOURIST DESTINATION

Zlatibor is the centre of the tourist region of Western Serbia. The main administrative centre of Zlatibor is Čajetina, which is located on the northern slopes of the mountain 3 km from the centre of Zlatibor and is the seat of the municipality. Zlatibor is 230 kilometres away from Belgrade, and it is reached by the main road via Užice, which continues to the Montenegrin coast.

It is decorated with plenty of green spaces, parks, baths and cultural events. The most developed activities in this region are agriculture, food industry and tourism.

As a destination that should represent an oasis of natural peace, Zlatibor has great natural potential that greatly complements anthropogenic values, which is reflected in the development of various forms of tourism in this area. It has exceptional natural-geographical conditions. Bearing in mind that the atmospheric pressure on Zlatibor is extremely favourable, its geographical position is protected from the impact of cold air currents, staying on this mountain has a favourable effect on the preservation of health, which is why Zlatibor was declared a therapeutic area for various respiratory and other diseases. This allows visitors to combine the characteristics of mountain and spa tourism at the same time.

A considerable part of this mountain has the appearance of a wide covered plateau, whose average height is about 1000 meters above sea level. Elevations rise above the edges of the plateaus, with Tornik (1496 m) and Čigota (1422 m) standing out prominently, while numerous elevations can also be observed in the interior of the plateaus. About 80% of the territory of Zlatibor consists of a hilly-mountainous part, which is inhabited from 600 to 1100 m above sea level.

In terms of the climate of this area, it can be noted that Zlatibor is represented by a temperate continental climate, which is intersected by elements of the mountain climate. Climate suitability is reflected in the high degree of oxygen present, but also in moderately cold winters (the lowest mean temperature in January is -3.4°C) and mild summers (the highest mean temperature in August is 16.8°C)

Zlatibor is characterized by relatively low humidity (76%), as well as reduced rainfall (about 990 mm on average per year), compared to other similar areas. Since insolation is also favourable (164.7 hours per month or 1976.5 hours per year), Zlatibor stands out with clean and dry air, with relatively low humidity.

Zlatibor has great potential especially for more recent modes of tourism, like eco-tourism, green tourism, and alternative tourist activities. In this respect, Zlatibor belongs to a small group of areas in Serbia with the most precious and particular natural characteristics of the kind.

5. IMPORTANCE OF ZLATIBOR FOR THE MUNICIPALITY OF ČAJETINA

When looking at the demographic trends in this area of the country, it can be concluded that the trend of population decline is still present here, as well as in most of Serbia. However, in its administrative environment, the municipality of Čajetina has the smallest population decline, thanks to Zlatibor as a tourist centre of great importance, as a source of income generation and employment in this municipality. This can best be seen in Table 2.

The importance of tourism for the municipality of Čajetina is also evidenced by the fact that out of 5,450 employees in 2018, as many as 1,285 or almost one quarter were employed in the accommodation and catering industry. Also, in the same year 2018 over 44% of all investments in this municipality were in tourism (RSD 1,056,861 thousand out of a total of RSD 2,392,355 thousand). When all this is added to the indirect effects of tourism consumption - the purchase of domestic food products, housework, transport services and more, it can be noted that tourism and hospitality are one of the most important economic activities that are the basis of the existence of Čajetina.

Table 2. Population 2011-2018.

Year	Zlatibor area	Čajetina municipality
2011	286.825	14.735
2012	284.216	14.632
2013	281.475	14.522
2014	278.771	14.413
2015	276.210	14.343
2016	273.629	14.404
2017	271.680	14.509
2018	268.393	14.564

Source: SORS, Population Statistics, 2019

6. OVERVIEW OF ZLATIBOR TOURIST AND ACCOMMODATION CAPACITIES

Accommodation facilities in Zlatibor represent one of the most important factors in the tourist offer and together with wellness, spa and restaurant capacities most affect the volume of tourist traffic in this region. Therefore, the development of accommodation facilities in Zlatibor that offer wellness and spa services is pointed out as well as the implications for the further development of this tourist segment, which can greatly provide an increase in interest throughout the year. The development and richness of the accommodation offered in the area of Zlatibor can best be seen from the following review:

Table 3. Tourist capacities, number of beds – Zlatibor

HOTELS (5 stars)		
Hotel „Tornik“	600	*****
HOTELS (4 stars)		
Hotel „Palisad“	550	****
Hotel „Mona“	300	****
Hotel „Olimp“	100	****
Hotel „Iris“	81	****
Hotel i apartmani „Mons“	63	****
Hotel „Mir“	60	****
Hotel i spa „Idila“	44	****
Total (1)	1798	
HOTELS (3 stars)		
Hotel „Zelenkada“	143	***
Hotel „Prezident“	30	***
Total (2)	173	
HOTELS (2 stars)		
Hotel „Dijamant“	60	**
Hotel „Novakov Dvor“	30	**
Total (3)	90	
PANSIONS		
SPC „Zlatibor“ - Wai Tai	60	***
CMC klub „Satelit“	53	**
Total (4)	113	
HOSTELS		
„Braća Sekulić“	180	
„Sport trim“	110	
„Kačun“	41	
TO Zlatibor	18	
Total (5)	349	

APARTMENT SETTLEMENTS		
„Zlatiborski konaci“	812	***
„Kraljevi konaci“	324	**
Total (6)	1136	
Total (1+2+3+4+5+6)	3659	
RESORTS		
„Dunav“	74	
SO „Ratko Mitrović“	284	
Vila „Javor“ DMB	11	
GP „Zlatibor“	104	
BIP	34	
Ineks –intereksport	30	
Kirilo Savić	30	
Partizanski put	10	
Planum	80	
GP „Ratko Mitrović“	50	
RJ Railway	8	
C-market	39	
RTV	55	
Koža	10	
Valjaonica Sevojno	70	
Namateks	15	
MUP „Narcis“	87	
Elektromorava	35	
EPS	51	
ŽTP Užice	8	
JKP vodovod	6	
Naftagas	43	
Dečije odm. „Sunčani breg“	215	
Dečije odm. „Golija“	196	
Feršped	22	
Adventistička crkva (Adra)	60	
NAP Novi Sad	36	
„Big-geneks“	50	
Total (6)	1713	
Total (1+2+3+4+5+6)	5372	
SPECIAL HOSPITAL		
SB ČIGOTA	341	
FAMILY HOSTELS		
Family hostel „Zlatibor“	44	
CAMPING		
„Zlatibor“	200	***
Total (1+2+3+4+5+6+7+8+9)	5586	
PRIVATE ACCOMODATION		
	1120	22,4% ****
Over 5.000 categorised beds:	3260	65,2% ***
	620	12,4% **
Categorised in Rural Tourism	400	
Total categorised beds	5400	
Total uncategorised beds	12000	
Grand Total	23357	

Source: Tourist Organisation of Zlatibor

7. TURNOVER ACHIEVED

The tourist region of Zlatibor is one of the most visited mountain areas in Serbia with a share of almost 20% in the total number of nights realized. According to official data regarding mountain towns in 2015, it can be seen that Zlatibor is the leader in the number of arrivals over Kopaonik and in the number of nights over other places.

Table 4. The number of arrivals in the Republic of Serbia in 2015

2015	Arrivals					
	Total	Index	Domestic	Index	Foreign	Index
Republic of Serbia	2.437.165	111,2	1.304.944	112,2	1.132. 210	110,1
Mounting resorts	446.189	119,7	366.829	121,6	79.360	111,8
Zlatibor	148.372	132,5	114.493	130,6	33.879	139,5
Kopaonik	102.198	141,1	87.453	142,2	14.745	134,8
Tara	59.236	112,5	54.140	112,5	5.096	111,9
Divčibare	23.128	137	22.180	148,3	948	49,3
Ivanjica	6.711	66,2	6.592	70,7	119	14,5
Zlatar	9.568	129,8	8.230	135,1	1.338	104,8
Rudnik	4.417	119,9	3.967	120,7	450	113,4
Stara planina	17.141	139,1	12.905	134,8	4.236	154,1
Goč	7.606	108,9	7.606	108,9	-	-

Source: Ministry of Trade, Tourism and Telecommunications RS

Table 5. Number of overnight stays in the Republic of Serbia in 2015

2015	Overnights					
	Total	Index	Domestic	Index	Foreign	Index
Republic of Serbia	6.651.852	109,3	4.242.172	108,1	2.409.680	111,5
Mounting Resorts	1.661.487	117,7	1.419.156	118,6	242.331	112,7
Zlatibor	556.751	130,4	456.161	131	100.590	128
Kopaonik	427.383	132,3	362.945	133,6	64.438	125,4
Tara	221.467	107,2	208.953	107,4	12.514	103,5
Divčibare	99.793	140,5	97.271	142,5	2.522	90,8
Ivanjica	35.127	82,4	34.861	85,8	266	13,4
Zlatar	27.541	101,3	24.109	100,1	3.432	110,7
Rudnik	29.662	127,3	25.557	124,4	4.105	149,1
Stara planina	6.586	131,8	44.555	129,9	12.031	139,3
Goč	44.459	112,2	44.459	112,2	-	-

Source: Ministry of Trade, Tourism and Telecommunications RS

Based on the data in the table above, one can conclude that the tourist destination Zlatibor is one of the leading mountain areas in Serbia. Mountain tourist spots in the country record mostly the highest number of visitors during the winter season, as well as during the summer holidays.

For a more detailed analysis, the presentation of the achieved results in the tourist traffic on Zlatibor in the period from 2010 to 2016 is given below. Before the analysis itself, one must bear in mind that there are certain differences in the statistical monitoring between the Republic Statistical Office and the Tourist Organization of Zlatibor. Namely, the local tourist organization monitors and records the results on a sample of 2000 beds in registered (categorized) accommodation capacities and can be considered more reliable (the sample is smaller but the records are more accurate as only categorized accommodation capacities are monitored).

Table 6. Tourist traffic in Zlatibor 2010 - 2015.

Year	Domestic arrivals	Overnights	Foreign arrivals	Overnights	Total Arrivals	Total Overnights
2010	88.039	352.583	16.785	51.641	104.824	404.224
2011	96.776	410.833	19.526	64.467	116.302	475.300
2012	92.749	401.706	18.185	61.660	110.934	463.363
2013	93.858	388.344	21.118	67.415	114.976	455.759
2014	87.671	348.253	24.292	78.578	111.963	426.831
2015	114.493	456.161	33.879	100.059	148.372	556.751

Source: Ministry of Trade, Tourism and Telecommunications RS

Table 7. The number of nights in Zlatibor on the sample with approximately the same number of beds for the period 2010-2016 years - TOZ records

Year	Total Overnights	Increase %	Increase 2010=100.
2010	299.421	4,70%	----
2011	341.477	+14%	+5.02%
2012	276.732	-19%	-7.6%
2013	283.049	+2,30%	-5.5%
2014	291.268	+2.9%	-2.8%
2015	334.395	+14.8%	+11.6%
2016 (7 months)	228.724	+14,5%	+12.3%

Source: Tourist Organisation of Zlatibor

Thus, statistics show that the number of arrivals and the number of nights spent by both domestic and foreign tourists is increasing year by year. This puts some strain on the natural ecosystem and contributes to the increasing congestion of the mountain by the number of people who reside in the area at the same time. The feeling of enjoying the rest and relaxation is beginning to decline, as the increasing level of noise, pollution of the space and the inability to reach the destination make many tourists choose to visit Zlatibor. It should be emphasized that Zlatibor is one of the few tourist destinations in Serbia where the season is almost throughout the year, as can be seen from the following table (data for 2015 is illustrated only):

Table 8. Tourist turnover measured by the number of arrivals and overnight stays in 2015 in Zlatibor

Month	Number of arrivals		Number of Overnights		Average stay of days		Total average stay	Total nights spent
	Domestic	Foreign	Domestic	Foreign	Domestic	Foreign		
I	5.778	1.999	28.119	7895	4,87	3,95	4,63	36.014
II	5.729	1.292	23.113	4296	4,03	3,33	3,90	27.409
III	4.807	969	16.376	2699	3,41	2,79	3,30	19.075
IV	4.305	1.401	14.853	3956	3,45	2,82	3,30	18.809
V	6.645	2.144	23.470	5742	3,53	2,68	3,32	29.212
VI	6.133	1.826	24.412	5504	3,98	3,01	3,76	29.916
VII	5.673	2.997	27.592	11808	4,86	3,94	4,54	39.400
VIII	6.779	3.382	33.246	12141	4,90	3,59	4,47	45.387
IX	5.399	1.789	19.915	4949	3,69	2,77	3,46	24.864
X	6.090	1.690	19.423	3692	3,19	2,18	2,97	23.115
XI	5.102	1.139	16.461	2898	3,23	2,54	3,10	19.359
XII	5.403	1.744	17.500	4335	3,24	2,49	3,06	21.835
Total	67.843	22.372	264.480	69915	3,90	3,13	3,71	334.395

Source: Ministry of Trade, Tourism and Telecommunications RS

8. THE SWOT ANALYSIS OF THE ZLATIBOR REGION

In this section, the basic elements of a SWOT analysis were prepared, as well in addition a three scenarios approach. It is important to note, like Vujošević et al did (2008), that the tourist resort of Zlatibor mountain is necessary to examine from the development point of view in broader content of the Zlatibor Region, which includes municipalities, as follows: Užice, Čajetina, Arilje, Kosjerić, Požega, Prijepolje, Nova Varoš, Sjenica, Ivanjica.

Strengths

The Zlatibor Region, ZR is situated on the crossroads of the Adriatic coast and Montenegro, on the one hand, and Bosnia and Hercegovina, on the other hand. At the same time, it is important to be aware that it is out of the main Serbian development line north-south and out of the European corridors the tenth and seventh. Natural sources, like water and forest, can be seen as important development potentials, as their share in total Serbian sources are above the average. Non - less its biodiversity, geographical, geological sources and preserved ecosystem are also important. Considering tourism one can see recent dynamism, long tradition and relatively well-developed hospitality capacities. An important role in the future would have human sources and social capital, which can be assessed as good quality, but at the same time non - fully utilized. Zlatibor Region is, with its considerable territorial capital (TC), and especially with the so-called, soft TCs (institutional arrangements, human capital, capacity readiness of public authorities to include various actors in debating development prospects, and similar), definitively above the republican average, like Vujošević et al noted (2010). Recently, several laws related to eco - preservation were enacted and some institutional, organizational and administrative restructuring took place.

Weaknesses

In the Zlatibor Region, like in the rest of Serbia, regional discrepancies are high and were widening during the period of transition, with a trend of territorial polarization, as an inevitable outcome. On the one side, Užice and Čajetina became more advanced, while the group of underdeveloped municipalities widened. Regarding traffic infrastructure, one has to be aware that the Region is out of the European corridors in the tenth and seventh, so roads and railways are with low technical standards. A limiting factor for tourist development and green food production relates to numerous ecological problems, water, air and soil pollution and hot spots of waste management. The Region is not excluded from a common problem in Serbia, like Vujošević stated (2010), non - existence of strategic documents for sustainable development and low institutional, organizational and human resources, HR management, non-efficient administration and serious problem of the long-term, vide non - legal construction. The municipal and local budgets are faced with low financial volume, not enough sources to support local and private initiatives and interests. Forest, although rich is in danger in the long run, because of non-rational use, over capacities cuts and slow renewable sources. Tourism, as an important economic potential, is limited with non-optimal and non-planned development and use, cattle production not in line with tourist demand, as well medical plants production, fruits production and eco-food production. Ecosystem preservation is in danger, as it is partially devastated, with low financial, institutional, organizational and HR capacities. Rural areas are facing negative trends, like demographic decline and low infrastructure standards.

Opportunities

As Boljanović and Hadžić found out (2017) it seems that the interest of foreign direct investors and foreign investment inflow are increasing during the last several years, among others for investments in tourism, infrastructure and eco - preservation. As for its geographical position, the Region is, no doubt, largely handicapped by its distance from the so-called „Belgrade confluence”, or the metropolitan region of Belgrade and Novi Sad („Serbian spatial banana”), where on the some 10-15% of the total territory of Serbia more than 2/3 of the Gross Domestic Product, GDP of Serbia has been produced. However, such a position is more than compensated by ZR being a macro-regional hub for the adjacent regions in Montenegro and Bosnia and Hercegovina, at least when contemplating future development potential and prospects of these areas of the former Yugoslavia. In effect, the adjacent areas in the other two neighbour-states may well assume the role of cooperative partners in devising a common platform, especially regarding the prospects in tourism. Existed metal manufacturing companies, aluminium and copper, and engineering companies, as well, are in a good shape, already restructured and can be seen as a basis for industrial recovery. There is solid potential for traditional and renewable energy sources exploitation. Public Private Partnership, PPP need some legal improvement in order to become an important development vehicle. Both the municipal authorities and regional instances should continue with broadening the space for public dialogue in development and similar matters, e.g., via strengthening various institutional interfaces for dialogue between political-administrative actors and various other actors of the public at large (scientific community, non - governmental organizations NGOs, cooperatives and their respective associations, citizens’ associations, etc.). Human sources are at the same time relatively well developed, but below their full utilization, namely in agriculture, metal production and tourism. The region is rich in natural sources and biodiversity, so it can be used well after the necessary neutralization of hot spots, preservation of water springs and implementation of local ecological plans (including creating a cadastre and pollution data basis). Traffic can be used better in the function of sustainable development if rehabilitate roads and railways and especially with finishing the highway Belgrade - Požega – Montenegro (Bosnia and Herzegovina) and the transformation of the airport Ponikve for the civil use. Rural areas would be connected to the development of sustainable businesses, like green food production, and rural tourism, with the assumption to invest in infrastructure, sanitary dumps, health services and agricultural cooperatives. Zlatibor has a great potential for the development of new sorts of tourist activities like eco-tourism, green tourism, and alternative tourist activities. In this respect, Zlatibor belongs to a small group of areas in Serbia with the most precious and particular natural characteristics of the kind.

Threats

The most important limit for sustainable development is hesitation and opposition to continue post-socialist transition reforms and strengthen dialogue and create consensus on strategy issues. The Zlatibor Region suffers as well as Serbia, as Vujošević noted (2010), from a crisis of strategic thinking, research and management. Namely, the country found itself stuck in the ‘development schizophrenia’, denoting the existence of more than one thousand various strategic development documents, on the one hand, and a lack of exit strategies to effectively cope with the crisis, on the other. This happened on many occasions in the recent two decades, but is of particular relevance now, with the entire world facing predictably bleak prospects in coming years, following the outburst of the crisis instigated by the coronavirus (covid-19), along with the reduction of public resources for development. A whole gamut of pending austerity measures will

expectedly strongly ‚colour’ each and every future development path, under any of the scenarios chosen. Among other barriers and limits to local business development, one can see too high fiscal duties and generally speaking an anti - investments environment. A continuation of the process of degradation of ecosystem and biodiversity could be a danger, as well non - legal and non-controlled speedy construction, not coordinated tourism development, and non - existed waste treatment and projects. Although rich in water sources, the Region should put higher standards and more efficient utilization and preservation of water springs. Regarding forestry, too ambitious and speedy cuts have to be transformed into planned cuts with renewable character. The new development strategy on the Republican and the regional level for rural areas is necessary, together with new organizational and institutional arrangements, otherwise, these would face demographic and economic disaster.

Table 9. The SWOT analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> – Crossroads to Montenegro and B&H – Natural sources – water, forest – Geographical, Geological, Biodiversity – Tourist potential – tradition, dynamism, capacities – Quality HR and social capital – Laws on eco preservation and restructuring 	<ul style="list-style-type: none"> – Widening regional discrepancies – Out of European corridor 10th and 7th – Ecological problems, pollution – The lack of strategic sustainable development documents – Low local budget – Forestry – non rational and over capacities use – Tourism – non optimal use – Eco preservation – partial devastation – Rural areas – negative demography, low infrastructure standards
Opportunities	Treats
<ul style="list-style-type: none"> – Increasing FD investors’ interest – Metal production potential – aluminium, copper – Traditional and renewable energy sources – PPP potential – Agriculture, metal manufacturing, tourist HR – Utilization of natural sources – Rehabilitation of roads and railways – Rural development – infrastructure, healthcare, agriculture cooperatives 	<ul style="list-style-type: none"> – Hesitation and opposition to transition reforms – High Fiscal duties – limit for business – Degradation of natural system – Water – low standards, non-efficient use – Forest – cutting over capacities without replanting – New strategy, organization, for rural development

Source: Authors

9. THREE SCENARIOS APPROACH TO THE ZLATIBOR REGION

In addition to the SWOT analysis of the Zlatibor Region, ZR a three scenarios approach is developed, emphasizing the most important elements of the sustainable development approach. The scenarios are as follows: firstly, the ideal changings, with a meaning of an optimistic scenario; secondly, the possible changings, which means that some important steps forward would be implemented, but some others would be postponed or implemented later; thirdly, an existed continuity, means that crucial changings will not be implemented or even not set for execution.

1st Scenario – Ideal Changings

Among the first steps forward to more sustainable development would be the establishment of planning development office(s) on the regional and/or local level. It is important for the continuity of planning functions and at the same time a sign that minimization of plan and planning

functions is not any more a dominant attitude of the decision-makers as stated by Bukvić (2010). Modernization of existing development regional documents is also valuable, which asks for implementation of parameters from EU, Serbian documents and relevant neighbouring countries, as well, especially because of possible and plausible cooperation with Montenegro and Bosnia and Herzegovina. All these documents would have, as part of the content, defined sustainable development goals, concepts (plan solutions), measures and instruments for their implementation, including necessary sources and responsible institutions. For sustainable development, as recommended by Stiglitz (1999) and Marangos (2014), a comprehensive approach is important, which means that all aspects: natural, rural, urban, industrial, social and economic would be tackled. Some problems regarding an adequate territorial regionalization would be solved, as Lux recommended (2009), as the question: should the Sjenica municipality belong to the Region or not. Until now among the main development problems were the lack of ex-post analysis and evaluation, adopting development documents to new circumstances, overemphasized economic analysis, and the lack of plan communication and interaction, so these would be included. Considering ex-ante evaluation and decision-making processes it is necessary to include all relevant and interested interest groups in it, to emphasize supportive activities while avoiding non-supportive ones, adequate timing of decisions and face and discuss key development outcomes. Considering main opportunities and weaknesses urgent matter is to divide these for which the responsibility belongs to the regional and municipal level (forest, urban, rural, solid waste and water management) and those for which the Republican level has to be included (traffic infrastructure rehabilitation, finishing highway parts Čačak - Požega, Požega – Bosnia and Herzegovina and Požega – Montenegro and so-called Morava corridor, as a connection to the corridor 10th, the airport Ponikve restructuring, considerable cutting of fiscal duties, introducing more adequate proportion between republican and regional public consumption). For these matters, a kind of prioritization of goals would be necessary. For the problem under consideration, the speed and chaotic urbanization, the urgent solution of the long-term illegal construction would be useful, a re-examination of the adequate level of the decision-making process regarding construction permits, as well, and closer coordination of the Republican and the Regional level in the realization of (tourist- hospitality) development would be fruitful for amortization of already made damages.

2nd Scenario – Possible Changes

The hesitation and even opposition toward market reform were already mentioned as an important threat. One can assess it as the main reason for the importance of the development of this, let's say a realistic scenario. In history modernization in Serbia has entered with a certain time-lag and always partially only. Not to mention that from time to time the opposition to any modern step is too strong that produce leaving these persons advocating modernization from the political scene. If one wants to find the reasons why the consensus about the need for the transition toward a market economy, created during the political changes at the beginning of the 2000s, was ruined than a neo-liberal approach to development can be accused, as Chang argued (2002, 2004), which produced too many losers of transition. However, at the same time, according to the Statistical Office of RS, SORS (2019), from 2015 to 2019 the national economy recovered, together with the achievement of a respectable level of macroeconomic stability, due to NBS (2020). This is the reason that one can hope that these positive economic trends, together with the need of citizens for the increase in the standard of living, will give the potential for relevant development changes toward more sustainability, as EC recommended (2004, 2010). These changes would be introduced by the time, if not immediately then late with a certain time

- lag. If opposition on the Republican level would be strong than the regional and municipal levels would recognize it and push more possible measures on the regional and local level in order to become better off. Even it is possible to ask for support from EU funds and projects together with regions and municipalities from neighbouring countries, interested in realization of joined development projects and in this way amortize negative influences from the Republican level or the lack of development support. In regard to the speedy and chaotic urbanization of Zlatibor, the realistic path would include strengthening the local spatial and urban institutions and their human sources in order to manage the urban and spatial development of the Region better, if not possible to put up the level of coordination between the local and Republican level in development issues. Also, it seems that realistic would be launching some possible inter-regional development initiatives, together with neighbouring regions, including those from Montenegro and Bosnia and Herzegovina, together with EU and non - governmental and private support.

3rd Scenario – Existed Continuity

The pessimistic scenario should be possible predominantly because of the continuity in the populist approach to development, with the decision-making process being made only on the very top level without any relevant calculation related to these decisions, and additionally complicated due to a new development challenge - negative outcomes of the Covid-19 pandemic, like WB, stated (2020). The continuity of the populist development approach is unfortunately a realistic assumption for the future, with dangerous influence because of opposition toward the ruling interest group within the municipality of Cajetina, which is responsible for the development of the Zlatibor tourist resort itself. According to IMF (2021) regarding negative economic and non-economic outcomes caused by the Covid-19 pandemic Serbia in 2020 faced a decrease of GDP of 1%, while advanced economies a drop of 5%, among them the Eurozone a drop of even 7%, less developed counties with a drop of 2%. All in all, the crisis is assessed as deeper than the 2008 one. Considering the Serbia Ministry of Finance (2021), the main assumption is that for economic recovery the need is to launch a recovery program worth more than 5 billion €. The main economic problem is that public revenues would be less than 6 billion € or 1 percentage point of the increase in GDP, so the program asks for a Budget deficit of 7% of GDP. The Zlatibor region is very sensitive to these negative effects, as the most promising and fast developed is the tourism-hospitality industry. The main problem is that Zlatibor as a tourist destination is facing numerous illegal constructions and over-ambitious constructions on the way, due to easy access to a construction permit. So, if it continues there is a possibility to face a few years of devastated, overcrowded place, similar to „Kaludjerica Mountain”, as a reflex of general misdirected policies, based on the wrong legal stipulations regarding the legalisation of illegal/informal construction, as they were launched in 2002/3. There was an intention to prevent illegal construction, estimated at 500,000 to one million in those years, but they failed to stop this kind of construction, as in 2018 the estimated number of total illegal constructions exceeded two million.

10. CONCLUSION

For some years after 2000, Serbia's reforms have been poorly contemplated and programmed, and subsequently exercised in accord with the doctrines of the Washington Consensus, especially regarding privatisation and economic restructuring. Consequently, they resulted in only partial recovery of the national economy, on the one hand, and many negative social and economic effects, on the other hand.

Zlatibor mountain is already the top mountain tourist destination in Serbia and among the leading tourist destinations in general. Zlatibor Region and Zlatibor mountain have a great potential for the development of tourist - hospitality capacities and activities in the near future. Considering tourism as one of the development priorities of Serbia it is important to settle and realize the right path of development of the site and the Region. In order to use specific natural sources and relatively well-developed territorial capital it is important to improve decision - making process, existing planning documents, capacities for development functions and development function itself, and institutional infrastructure on both the Republican and the regional levels. Some weaknesses of the Zlatibor Region, like peripheral traffic destination, can be transformed into an opportunity by the combination of private-public partnership and at the same time coordination with neighbouring countries and regions, combining with EU and private sources.

In this regard especially important is to be aware of possible problems and weaknesses and try to neutralize them. In the paper, the speedy and chaotic urbanization of Zlatibor, which is underway last several years, is considered a very important development problem. If continue without control it can jeopardize the overall development of the Zlatibor Region and limit tourist potential and tourist development of Serbia in the future. To stop and neutralize it, both the regional and the Republican levels have to be included and coordinated. On the Republican level, it is important to harmonize development documents concerning new circumstances and EU documents. Also essential is to continue with post-socialist transition reforms without hesitation, not in line with the Washington consensus, but in line with principles of sustainable, green, innovative development. At the regional and local level, important questions are related to the proper solution of illegal constructions realized during decades and to an adequate level of the urban permit decision, as well still an open question of the construction land, for which Republican level is responsible.

Abbreviations used

EU – European Union
FDI – Foreign Direct Investments
GDP – Gross Domestic Product
HR – Human resources
IMF – International Monetary Fund
NGOs - non - governmental organizations
PPP - Public Private Partnership
RS – Republic of Serbia
SORS - Statistical office of the Republic of Serbia
TC - territorial capital
ZR – The Zlatibor Region

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