Financial support for the development of green tourism

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Abstract. Socio-economic risks, environmental disasters, environmental pollution and wars force countries to implement policies aimed at protecting the environment and improving the living conditions of the population. These challenges are becoming increasingly urgent as global climate change, population growth and industrialization increase the negative impact on ecosystems and human health. The principles of environmental policy are gradually being integrated into business strategies, which has led to the emergence of a new type of entrepreneurial activity - green tourism. The purpose of the article is to identify the main problems and specifics of financial support further development of green tourism in Ukraine. Considering this, the tasks of the work are: substantiating the main goals of financial support for the development of green tourism in Ukraine, conducting an analysis of the state of financing and substantiating the main areas of improvement and ways to solve the identified problems. The article analyzes the importance of financial support for the development of green tourism. The main directions for improving the financial support for the functioning of the tourism industry are proposed.

1 Introduction

Socio-economic risks, environmental disasters, environmental pollution and wars force countries to implement policies aimed at protecting the environment and improving the living conditions of the population. These challenges are becoming increasingly urgent as global climate change, population growth and industrialization increase the negative impact on ecosystems and human health. The principles of environmental policy are gradually being integrated into business strategies, which has led to the emergence of a new type of entrepreneurial activity - green tourism. This is a commercial activity, the main purpose of which is to make a profit from the sale of ecological goods and services, the production and provision of which involves the use of methods and technologies that minimize the integral eco-destructive impact on the environment. The use of such goods and services contributes

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to the creation of the most ecologically favorable living conditions for consumers both in the short-term and in the long-term, and also leads to the formation of environmental awareness in society. Thus, green tourism not only responds to today's challenges, but also contributes to sustainable development, ensuring a balance between economic growth and the preservation of natural resources for future generations.

The successful establishment and development of any type of economic activity requires the involvement of financial resources. Green tourism is no exception, the proper financing of which would make it possible to introduce the principles of existence of business entities in accordance with the needs of sustainable development in some countries and to accelerate it in others. That is why green tourism needs to ensure effective financing, which involves the mobilization of capital and funds for commercial financing, building sustainable commercial markets and increasing the ability to implement green tourism projects. Therefore, there is a great need for the development of the financial market in the direction of ensuring the formation and development of a new type of economic activity - green tourism, which is designed to generate profits based on activities that improve the environment and create favorable conditions for the population's life.

Literary review. The Ukrainian government, as well as domestic and international politicians and experts, discuss the concept and practical steps for economic recovery. Of course, the socio-economic consequences of the war are still unknown, so planning for post-war reconstruction is premature. However, it is not only possible, but also necessary to think about the development strategy of both the national economy as a whole and its individual sectors.

Green tourism opens up opportunities for additional sources of income for the rural population, creation of new jobs (including youth and older people) and development of creative potential. Bondarenko [1] notes that green tourism is a specific form of recreation in private farms in rural areas, which uses the property and labor resources of personal peasant, subsidiary or farm households, natural and recreational features of the area, as well as the cultural, historical and ethnographic heritage of the region.

Claims that green tourism is a type of tourism that includes a full range of tourist activities that develop in the countryside.

According to M. Gaba, who considered the essence of green tourism, this is a promising type of tourism for reforming the economy of Ukraine. He notes that green tourism is a vacation in private farms in the countryside, which attracts with its untouched nature, historical and natural monuments. We do not agree with this statement, because currently there are not many places on the planet with untouched nature, especially where historical monuments are located. The scientist notes that green tourism affects the economic relations between people in the process of producing material and spiritual goods, makes it possible to create a part of exactly those economic goods that tourists need [2]. The impact of rural tourism on the socio-economic development of the village, its importance for the economy, is noted in their studies by Bondarenko [1] and Vuytsyk [3].

Sklyar, researching the development of the market of tourist services, singles out the following types of rural tourism: recreational, children's, ethnographic, educational, agricultural (agritourism), culinary (gastronomic), industrial, sports, adventure, educational, exotic, combined, etc. [4].

Tkachenko and Sokolova analyze the main areas of research into the tourism potential of enterprises. They consider their classification by natural and climatic components, cultural and historical resources, infrastructure and material and technical base [5].

Terebukh and Khimyak define the essence of the concept of "ecological-tourist resource", its constituent elements, the importance of the ecological potential of nature management territories for the promotion of ecological-tourist resources for the sustainable development of the country [6].

In their article, Redko and Furs emphasize that in order to create a highly profitable tourism industry that will satisfy the needs of both domestic and foreign tourism, it is necessary to ensure the further development of democracy, the improvement of the legislative framework, political stability, international openness, and the development of infrastructure throughout For Ukraine, determining the priorities of economic development in the field of tourism, as well as the future accession to NATO and the EU, at the same time, it is important to take into account the potential of Ukraine and its national characteristics [7].

Financial and economic problems of the development of the tourism industry are raised in the works of Ukrainian scientists. The study by Kulinska [8] on the peculiarities of the financial mechanism in the tourism industry is quite thorough. strategic potential of the region's recreation system. Ryabova believes that to stimulate enterprises in the tourism industry, they need to be provided with economic and financial assistance, they need to improve their staffing, and for the introduction of innovations in tourism products and the development of infrastructure, it is important to create effective partnerships between the state and business. Only an effective state policy in the tourism industry will make it possible to create an attractive investment climate for the development of the tourism sector in Ukraine [9].

At the same time, the issue of financial support for the development of green tourism in Ukraine is poorly studied and requires further research. The purpose of the article is to identify the main problems and specifics of financial support for post-war recovery and further development of green tourism in Ukraine. Considering this, the tasks of the work are: substantiating the main goals of financial support for the development of green tourism in Ukraine, conducting an analysis of the state of financing and substantiating the main areas of improvement and ways to solve the identified problems.

2 Methodology

The study of the current state of development of green tourism in Ukraine is based on the application of a systematic approach using comparative, statistical, analytical and other methods. The study of tourism activities during a full-scale war in the country requires a complex research methodology. The methodology should include both quantitative and qualitative methods to ensure an understanding of the impact of war on green tourism, its recovery and appropriate financial support.

The main components of the research methodology for financing the development of green tourism during the war include data collection, quantitative and qualitative analysis, methods of comparison and observation, induction and deduction, and a longitudinal approach. Quantitative indicators include changes in tourist attendance, tourism spending, the number of jobs in the tourism industry, and the country's gross domestic product (GDP).

The comparative method involves comparing data from different regions of Ukraine or pre-war and war time periods to identify patterns and trends. In the context of studying the impact of war on green tourism, it is useful to compare tourist behavior and industry trends in conflict-affected and non-conflict regions, or to compare pre- and post-conflict data to identify changes in tourism patterns.

3 Results and Discussion

Harmonization of relations between man and nature, responsible attitude to one's own life and environment are the foundation of further development of society. According to the UN Environment Program, "green economy" is a key tool for overcoming financial, food,

economic and climate crises [10]. Thus, balanced agriculture, waste management, ecological construction, use of renewable energy, organic production, noosphere education and upbringing are integral components of the local economy capable of increasing its sustainability. Green tourism programs are aimed at expanding the area of traditional trades and crafts, increasing the biological diversity of species, as well as restoring land, water and forest resources.

Scientists from around the world and UN officials have repeatedly emphasized the importance of using the potential of green tourism to achieve the social and economic goals known as the Millennium Development Goals and to promote the sustainable development of society. Through the improvement of basic infrastructure and the active involvement of local communities, tourism can help reduce poverty, which is the first of the eight Millennium Development Goals. Ensuring the possibility of receiving external sources of income and their fair distribution in tourist-attractive areas will primarily contribute to improving the quality of life of the local population.

For post-war recovery and further development of green tourism in Ukraine, appropriate financial support is needed.

As Kulinska notes in her research, financial support should solve the following key tasks in the tourism industry:

- achieving the maximum efficiency of the use of available financial resources by choosing a rational financing model, which will allow to maximize the volume of the produced GDP.
- establishment of optimal proportions in the distribution and redistribution of the produced GDP to fully satisfy the needs of citizens, tourist enterprises and the state.
- comprehensive assistance in attracting all temporarily free funds and received income through financial market institutions for the needs of financing production in the non-production sphere, in the tourism industry of Ukraine [8].

In our opinion, the state should play a key role in creating favorable conditions for post-war recovery and development of green tourism. The following state financial instruments for the development of tourism, including green tourism, are distinguished in scientific works [11, 12]:

- financial and credit measures aimed at creating a favorable environment for the development of entrepreneurial activity in the tourism industry (microcredit, soft credit, state subsidies, leasing, trainings on financial and credit issues for employees of the tourism industry).
- tax measures that provide for the optimization of the tax burden for enterprises in the tourism industry, the provision of tax benefits for projects aimed at solving regional and social problems, as well as investment in the tourism industry (tax regulation, reducing the number and size of taxes in tourism activities, creating favorable conditions for attracting investments, budgetary financing of tourism development programs, providing tax benefits).

The real situation in the field of green tourism and the modern challenges of its financial support should be considered through SWOT analysis, which is a method of strategic planning based on the analysis of the state of the internal and external environment of the object. The main strengths and weaknesses of the development of green tourism in Ukraine, potential opportunities and obstacles for its recovery and development in the post-war period are summarized in table 1.

Table 1. Matrix of SWOT analysis of green tourism in Ukraine during the post-war recovery period*

Internal environment	
Strengths (S): 1. Good geographical location - Ukraine is one of the Central European countries at the intersection of major highways. 2. Rich cultural and historical heritage. 3. Rich natural resource potential and a developed mineral and raw material base throughout the country. 4. A significant share of rural areas where green tourism can potentially develop. 5. The popularity of everything related to Ukraine in the world. 6. A wealth of authentic crafts and skills, traditions and customs preserved from the ancestors. 7. Availability of branded tourist facilities. 7. Developed transport system. 8. Food from ecologically clean products, grown independently.	Weaknesses (W): 1. Full-scale war on the territory of the country. 2. Lack of a clear regulatory and legal framework for the functioning, regulation and provision of services in the field of green tourism. 3. The price is the quality of the provision of tourist services. 3. Unsatisfactory state of development of the tourist industry and infrastructure because of the war. 4. Insufficient level of communication development in rural areas. 5. Insufficient coverage and use of Internet resources. 6. Presence of shadow economy in the country and corruption. 7. Lack of highly professional personnel in the field of tourism. 8. Low social awareness of the population. 9. Underestimation of the importance of green tourism for the country. 10. Weak development of medical care in the countryside.
Environment	
Opportunities (O): 1. Adaptation to modern European standards. 2. Favorable conditions for business, support of small and medium-sized businesses. 3. Cooperation with foreign partners, attraction of investments. 4. Alternative (in particular, grant) sources of financing tourist projects. 5. Growing demand for low-budget, short-term vacations. 6. Creation of additional jobs 7. New opportunities for the development of territorial communities in the light of the decentralization reform. 8. Participation in European Union grants, micro-project competitions in the context of the development of rural areas. 9. Restoration and preservation of natural objects and restoration of historical and cultural monuments, other excursion potential of the territory, creation of new ones.	Threats (T): 1. Destruction of the material base of the tourism sector, deterioration of the environment because of military operations. 2. Absence of clear requirements in the Legislation of Ukraine regarding the scale of service provision and use of natural resources in the field of green tourism. 3. Insufficient funds for financing tourism as a non-priority industry due to the deterioration of the general economic situation. 3. Decrease in domestic demand due to impoverishment of the population. 5. Lack of financial motivation to create a competitive business in the field of green tourism in rural areas. 6. Fears of foreign tourists regarding the safety of their stay. 7. Problems with providing energy resources. 8. Lack of interaction in solving problems, supporting initiatives between local authorities, business and the public. 9. Complexity of procedures for certification and standardization of goods and services

**summarized by the authors*

It is quite difficult to conduct scientific research in the field of green tourism in Ukraine, when there are such large discrepancies in the indicators of various sources of information. Digital disproportions are due to the insufficient volume of statistical data on active estates.

Since most of the owners of facilities in green tourism work as individuals, which is an unregistered form of tourism business, this is primarily due to the peculiarities of the formation and development of non-mass types of tourism as a small business.

Therefore, we used a survey method to identify the priority of needs when planning a short-term tourist trip to the countryside. A survey of 100 respondents in the Sumy (front-line), Vinnytsia, and Chernihiv regions shows that as of January 1, 2024, only 32 people are planning a short-term vacation in the front-line region, almost half of the respondents are considering the possibility of short-term recovery on the territory of Ukraine in the Vinnytsia region, and 65% of respondents in Chernivtsi region, which is the furthest from the front line (Figure 1).

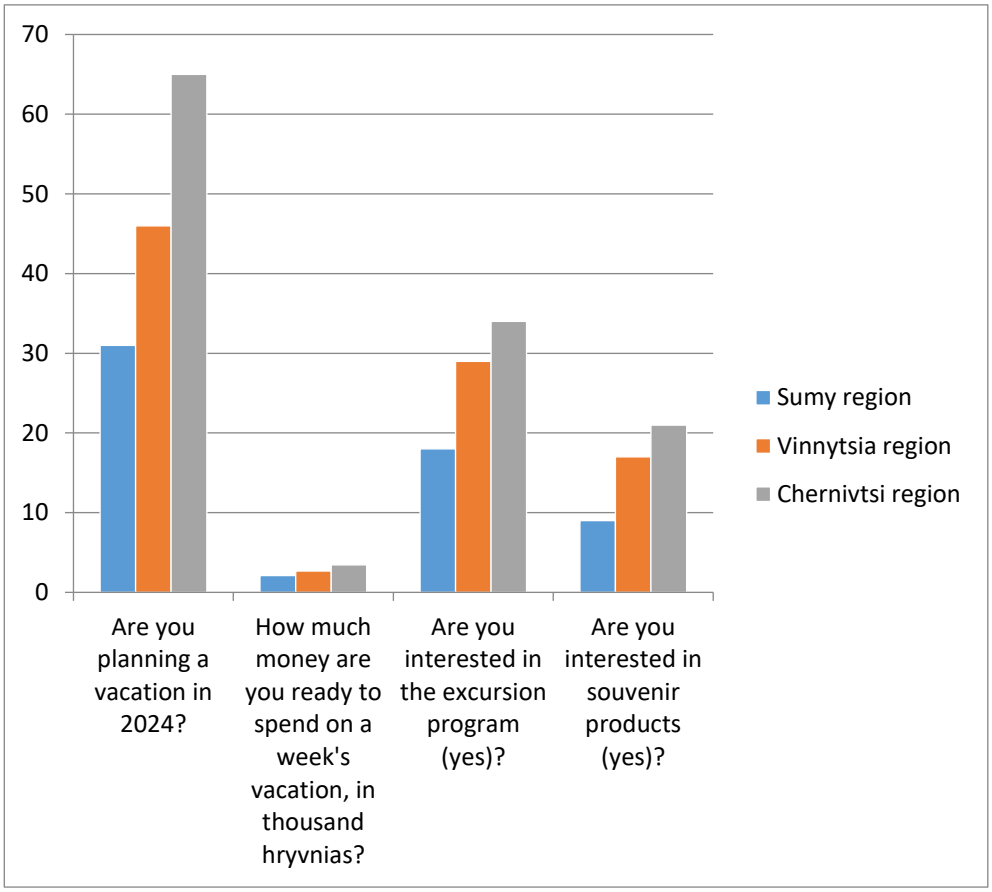


Fig. 1. The average value of the total number of respondents planning a vacation in 2024. This data is formed by the authors based on a survey conducted in January 2024.

The conducted research revealed several problems in the organization of green tourism in Ukraine, in particular:

a) insufficiently developed or destroyed infrastructure in many rural regions due to hostilities.
b) low awareness of rural residents about the possibilities of green tourism development.
c) insufficient resource provision of villagers who wish to engage in the organization of green tourism.

d) critically low number of working rural population, which is the carrier of culture or at least its individual preserved elements (lack of jobs in the village, outflow of youth, mobilization).
e) lack of guarantees of tourists' safety in conditions of military aggression.
f) lack of qualified personnel for the organization of green tourism.
g) lack of state non-commercial advertising, cooperation between all participants in the development process, a national program and financial support for the recovery and development of green tourism.

In general, the tourism industry of Ukraine should recover in the post-war period as part of the Recovery Plan of Ukraine, which was presented by the Ukrainian government in the city of Lugano (Switzerland) at the International Conference on Recovery of Ukraine on July 4, 2022 [13].

One of the programs of this plan, called "Expansion and integration of logistics with the EU", includes the implementation of approximately 20 separate projects in the field of tourism. Among these projects, we can single out important tasks that will contribute to considering the experience of world tourism and international requirements, as well as the peculiarities and problems of Ukraine after the war. This should increase the competitiveness of the industry and regions of Ukraine, namely:

a) building mechanisms for financing the sector through tourism funds, using tools for attracting investments.
b) research of the level of development of regions and tourism potential with further development of development plans and calculation of estimates, considering international experience and European integration.
c) competitive tourism products (infrastructure + content + communication) were formed through close cooperation of the state, local authorities and business.
d) creation of a safety strategy for the resumption of tourist trips.
e) creation of an effective management system of the tourism industry at the state and local levels with a system of state and business co-financing - launch of a national tourism organization and local management and marketing organizations.
f) creation of local programs for the creation of tourism, supported by local target funds for the development of tourism.

Financial support for the development of green tourism has several features and specific features, primarily related to the mechanism of its functioning. Basically, the field of green tourism requires funding for related areas of activity (various types of transport and its infrastructure, folk crafts, etc.), and on the other hand, the social effect is that the modernized infrastructure is used not only by tourists, but also by the local population.

Financing of activities for the restoration and development of green tourism in Ukraine should be carried out at the expense of regional and local budgets, attracting funds from business entities of all forms of ownership, public organizations, targeted loans from banks, international technical assistance, investment funds and other sources not prohibited by the current legislation We agree with scientists that using the experience of Central European countries can be useful for attracting investments in this sector, improving public-private partnerships, rebuilding and modernizing old facilities, building new ones, as well as improving and popularizing green tourism" [3].

However, there is currently a war going on in the country with daily destructions that require priority restoration, accordingly, there is now a global problem of insufficient funding for the creation and development of green tourism infrastructure. The state of the green tourism industry in the country is characterized by a low degree of occupancy of accommodation facilities in the southern, eastern and central regions of the country and a high degree of occupancy in the western regions, however, there is significant wear and tear of the material and technical base and low economic efficiency due to the destruction of the

energy infrastructure. That is why in Ukraine it is still too early to talk about the organization of modern types of green tourism at a decent level throughout the country. Although, as we have already noted, green tourism plays a huge socio-economic role in the country, even in war conditions.

In our opinion, since the tourism industry will contribute to increasing revenues to the state budget, and revenues from foreign tourism will ensure the inflow of foreign currency into the country, the state should introduce appropriate administrative, legislative, fiscal and communication incentives or preferential conditions that would encourage green tourism entities before registration and official reporting on the results of their activities. In addition, tourism diversifies the economy and develops industries that support the tourism sector, ensuring the growth of the population's income and national welfare. The development of a network of eco-hotels contributes to the attraction of more visitors and the flow of funds to local budgets. According to the 2020 rating, Ukraine is a participant in the global GreenKeu certification program. In 2020, it ranked 21st together with Spain and Switzerland. In Switzerland and Spain, there are only 9 approved eco-hotels that have passed environmental certification.

To identify the strategic directions of balanced development of green tourism in the context of Ukraine's accession to the EU, it is necessary to get acquainted with various European models of green tourism development. The following models of green tourism development are distinguished [8]:

French model. Various forms of classic green tourism, variable depending on proximity to the sea; considerable attention is paid to the development of gastronomic and wine tourism; forms of accommodation for tourists suggest to a lesser extent living on farms, tourists are accommodated in cottages.

German model. Accommodation and meals in farmhouses; green tourism is intertwined with farm and event tourism; work on land is allowed.

Italian model. Rural green tourism combined with health restoration, study of gastronomy and locally produced products, sports; accommodation of tourists in apartments; tent cities are common.

The experience of the development of the tourism and recreation sphere in EU countries shows that, along with market regulators of rates and directions of development, considerable attention is paid to tools and mechanisms of state regulation and support for its functioning, which involves the activities of state authorities to ensure favorable conditions for the development of tourism and recreation, and as well as determination of priority directions, initiation and development of concepts and programs for the development of tourism and recreation, their legal, informational, financial and personnel support.

4 Conclusions

Due to the full-scale invasion of Ukraine by Russian troops in February 2022, the domestic tourism industry is reducing its potential, losing certain tourist resources in certain dangerous territories of the state.

World experience has developed and applies the following types of state aid to the tourism industry: provision of subsidies; preferential loans; interest bonification (the government or a special body guarantees loans granted by commercial banks for the development of tourism). In the context of ensuring the prerequisites for the development of green tourism, the cooperation of state authorities with local and territorial bodies is important. The regional approach will make it possible to ensure the rational use of resources, to determine priority types of tourism activities, the development of which will be most effective in rural areas. The first stage should be the development of conceptual foundations and the determination of strategic directions for the development of green

tourism, which will be based on the analysis of its current state, as well as opportunities and limitations of further development.

We are convinced that the synergy of government programs in combination with private investment in Ukraine will allow us to resume the development of green tourism and have successful financing.

Thus, state programs for financial support of green tourism should contain the following mechanisms: financial and credit (creating a favorable financial and credit environment (microcredit, soft credit, state subsidization, leasing, training on financial and credit issues for tourism and recreation workers)); tax (tax regulation, optimization of the amount and amount of taxes in tourism and recreation activities; creation of favorable conditions for attracting investments; budget financing of tourism and recreation development programs; provision of tax benefits) [14].

Communities should pay more attention to the tourism industry, the resource of which does not require large-scale investments; it can be found in most settlements, formed at the stage of developing concepts of integrated development, strategic and spatial planning of community development. An effective tool for the development of green tourism is the creation of complex tourist clusters based on regional and territorial approaches, using functional integrated relationships of government, business, population, international tourism structures, etc. The recovery plan of Ukraine after the war envisages the active development of green tourism through the use of world experience and the adaptation of domestic tourism standards to international standards, the creation of an effective industry management system, the implementation of local target programs, the introduction of a mechanism for state and business co-financing, the creation of a Unified Tourist Register, etc. World trends in the development of tourism, dictated by emergency situations, pandemics, military actions, global changes in the environment, actualize the need to make changes in the legislation of Ukraine regarding activities in the tourism industry.

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