NORMATIVE CONDITIONS – LOGISTICS FACTOR OF DEVELOPMENT OF PORTS FOR NAUTICAL TOURISM

ABSTRACT

This paper presents systematically and concisely legal regulations important for nautical tourism and the operation of nautical ports. The authors have examined the current legal system and considered and determined its implementation and role in the development of nautical tourism. The development of nautical tourism requires complex legal regulation because public and private interests, international conventions and national regulations and numerous elements of navigation safety are interlinked at different levels. The developed Mediterranean countries like Spain, France and Italy have very old regulations and efficient systems for enforcing and upgrading them. The system of enforcing the laws, testing them and decreasing the risks and difficulties which may arise from inadequate formulations is often more important than the law itself. The less developed countries, like Croatia and Greece, have not accepted the problem, and therefore create a certain degree of legal insecurity and inefficiency of the enforced laws. The paper has defined and analysed the existing problems and indicated the possible solutions. The development of a logistics system of normative conditions relating to nautical tourism and nautical tourism ports has been defined and a logistics model of strategic decision-making presented.

KEYWORDS
normative conditions, maritime domain, concessions, nautical tourism, nautical tourist ports

1. INTRODUCTION

The legal infrastructure of a country in the area of nautical tourism is a significant factor of incentives or limitations for the development. The structure of normative conditions in modern countries is very complex, because numerous legal acts influence directly or indirectly the development of a business activity. Therefore, even adequate legal regulations do not encourage development as their implementation in practice is slow or uncertain. Besides national legal system which regulates the business activities in nautical tourism and activities in nautical tourism ports, international regulations make the legal system integral. Hence, normative conditions are the basic logistics factor and promoter of the system and the operation of nautical tourism ports.

2. IMPORTANCE OF INTERNATIONAL AND NATIONAL REGULATIONS FOR THE DEVELOPMENT OF NAUTICAL TOURISM

The Maritime law is one of the oldest in the history of law, because sea and navigation go beyond national borders and attribute a special dimension to international maritime law. International maritime law is implemented through a system of organisation and communication in which signatory countries or member countries support and accept provisions of international maritime law. An important sector of maritime law is conventions which may take the form of agreements, memorandums, decisions, etc. By definition, maritime conventions express the will or agreements between two or more countries or subjects of international law [6]. The maritime conventions regulate numerous questions in international maritime law, the following conventions being of particular importance for nautical tourism: SOLAS Convention (International Convention for the Safety of Life at Sea) 1974 revised 1988, the International Convention for the Prevention of Pollution from Ships 1954, the International Convention for the Safety of Life at Sea 1914, and the International Convention on the Prevention of Pollution from Ships 1973 revised 1983.

The development of nautical tourism requires complex legal regulation because public and private interests, international conventions and national regulations and numerous elements of safety of navigations are interlinked at different levels of the sector. The following normative conditions are most important:

- The organization of exploitation of maritime domain and exploitation and protection of public surfaces for economic purposes;
- Conditions for business activities of nautical tourism ports which accomplish nautical services exploiting the maritime domain;
- Safety of navigation and establishing a complex network of institutions which perform such services including financing, control and reception of such services.

Besides legal regulations important for nautical tourism, physical plans also have statutory authority. The development of local and regional self-government in Croatia enabled the development of the system of controlled construction and development of nautical tourism ports. Physical plans support the development of nautical tourism and organise the rules for systematic controlled construction. Good physical plans of nautical tourism ports may be observed in the Northern Adriatic counties. Physical plans are not important only for nautical tourism ports but also for the development of cruising along the Croatian coast. Besides physical plans, a special significance is given to National Classification of Economic Activities (JNK).

The Classification, complied with the European Classification of Economic Activities, regulates business activities of nautical tourism (business in nautical tourism ports, charter and cruising). The National Classification of Economic Activities is an important complement to the entire logistics of the legal system, which regulates nautical tourism as a highly valuable sector of tourism and Croatian economy.

3. LAWS AND DECREES IN CROATIA – LOGISTICS SUPPORT TO THE DEVELOPMENT OF PORT FOR NAUTICAL TOURISM

Nautical tourism is an economic activity which involves various economic branches and activities (maritime economy, accommodation of vessels, charter of vessels, catering, sales and servicing of vessels, etc.), whilst the construction of the basic nautical infrastructure (nautical tourism ports) is determined by the requirements and regulations of physical planning, environment protection and safety. The legal basis consists of a series of laws.

Besides the Constitution of the Republic of Croatia [14], (consolidated version, Official Gazette No. 41/00) and Maritime Act (Official Gazette No. 181/04) as the basic legal premise of nautical tourism and nautical tourism ports, the laws which regulate the following issues are important for its entire organisation:

- Property – Ownership and Other Proprietary Rights Act (Official Gazette No. 91/96, 73/00, 114/01)
- Seaports – Maritime Domain and Seaports Act (Official Gazette No. 158/03), Decree on Classification of ports open to public transport and special purpose ports (Official Gazette No. 110/04), Decree on conditions that ports must meet (110/04), Ordinance on conditions and method of establishing order in the ports and in other parts of internal sea waters and territorial sea of the Republic of Croatia (Official Gazette No. 0/05)
- Concessions and fees for exploiting the maritime domain – Decree on concession-granting procedure on maritime domain (Official Gazette No. 23/04, 101/04, 39/06), Ordinance on registry of concessions of maritime domain (Official Gazette No. 176/04), Order on the mode of paying concession fee of maritime domain (Official Gazette No. 0/04), Order on maritime domain use fee paid by registered owners of boats and yachts (Official Gazette No. 179/04)
- Borders of maritime domain – Port area – Decree on procedure of determining maritime domain borders (Official Gazette No. 8/04, 82/05), Ordinance on registering and indicating maritime domain (Official Gazette No. 29/05)
- Yachts and boats – Ordinance on yachts and boats (Official Gazette No. 27/05), Decree on conditions for arrival and stay of foreign yachts and boats for sports and entertainment in internal sea waters and territorial sea of the Republic of Croatia (Official Gazette No. 2/05, 34/05), Decree on conditions for arrival and stay of foreign yachts and boats for sports and leisure in internal sea waters of the Republic of Croatia (Official Gazette No. 34/01), Order on the fees for safety of navigation paid by foreign yachts and boats (Official Gazette No. 2/05), Order on the fees for registration of ships, yachts and boats into shipping registry/yachts and boats registry (Official Gazette No. 41/05), Order on the fee for safety of navigation paid by foreign yachts and boats for entertainment and sports and fee for the replacement of the crew (Official Gazette No. 3/02), Order on charter licence, fee for safety of navigation and charter fee paid by foreign yachts
and boats for entertainment and sports with obtained charter licence (Official Gazette No. 3/02, 134/02, 86/04), Ordinance on conditions vessels and physical or legal persons must meet for charter of vessels (Official Gazette No. 41/05), Order on fee for temporary activity of charter of yachts and boats (Official Gazette No. 2/05)
- Internal sea ports – Law on internal sea ports (Official Gazette No. 142/98, 65/02), Decree on conditions for internal sea ports and criteria for their classification (Official Gazette No. 102/00)
- Tourism – Tourist Business Activity Act (Official Gazette No. 8/96, 19/96, 76/98), Ordinance on classification and categorisation of nautical tourism ports (Official Gazette No. 142/99, 47/00, 121/00, 45/01, 108/01, 106/04), Ordinance on types and categories of vessels of nautical tourism (Official Gazette No. 11/97, 105/98, 38/99, 56/00, 106/00), Ordinance on tourist services in nautical tourism which may be provided by a citizen (Official Gazette No. 109/96), Decree on annual lump sum for port charges for the users of permanent berth in a nautical tourism port for 2006 (Official Gazette No. 52/05).

The implementation of legal regulations in practice is a basic logistics framework which directly influences the efficiency in the process of granting concessions at different administration levels. The complexity of legal regulations, the long process of making decisions and limiting the time of the concession to shorter period (5-10 years) at the local level, are limiting logistics factors in the construction of new or reconstruction of the existing nautical tourism ports [2].

It may be concluded that the Croatian legislative system of normative conditions in the function of nautical tourism contains two main groups of laws:
- basic laws, and
- by-laws.

Together they make the legislative system of the nautical tourism in Croatia, which is presented in the following model (Diagram 1):

Since nautical tourism cannot be separated from sustainable exploitation of the most precious natural and economic resources of Croatia – sea, coast and islands – the laws which relate to physical planning and environmental protection are of special importance. The Physical Planning Act (Official Gazette No. 30/94, 68/98, 61/00, 32/02, 100/04) determines, for physical plans at all levels, the obligation to define the organisation, protection, exploitation and purpose of the space, respecting social and economic, natural, cultural and historical and countryside values, and other elements important for the development and protection of the environment included in the plan. Modification and amendment made to this Act in 2004 have special importance for the protection and planning of coastal sea area. Aimed at the protection of coastal sea and purposeful, sustainable and economically efficient exploitation, this document defines the protected coastal area (ZOP) which includes all islands, 1,000m of coast belt and 300m of sea belt. The amended document determines that the Physical Planning Act is of special importance for Croatia and that all plans within the area shall be brought upon the obtained approval of the Ministry of Environmental Protection, Physical Planning and Construction. Pur-

![Diagram 1 - Logistic model of legislative system of nautical tourism in the Republic of Croatia in 2006](Image)
suant to the stated Act and Amendments, a construction shall not be permitted if the urban plan has not been accepted, except for the infrastructure objects beyond the construction areas.

Ordinance about the content, scale of cartographic display, compulsory physical indicators and standard of physical plans study [10], (Official Gazette No. 30/94 and 68/98) for physical plans at all levels determines the obligation to define the organisation, main purposes and rational exploitation of the space, including sea areas, and measures for preventing unfavourable effects to that part of the natural environment. The graphic part of physical plans at all levels seaports shall be marked, among which there are also nautical tourism ports and navigational routes (international and national) and maritime border crossings and their category.

Decree about management and protection of the protected coastal sea [13], determines that no construction can be planned in ZOP, including single and several buildings for anchoring, if the location of anchorage has not been published in the official nautical publications. According to this Decree, an anchorage is a specially marked water area possibly equipped with adequate equipment for safe anchoring of vessels. In the protected coastal area (ZOP) out of the construction area it is not allowed to plan nautical tourism ports nor plan or perform the levelling of the coast. The number of berth places in one or more berths in a tourist unit cannot exceed 20% of the total accommodation capacity of the unit, but not above 400 berth places. According to this Decree a berth in a nautical tourism port is a place for a vessel of standard length of 12m, and a vessel equals a 3-bed accommodation capacity. The number of berths of an existing nautical tourism port cannot be increased if such increase has not been planned by the county physical plan. The nautical tourism ports are planned to be built in villages and detached construction areas for catering and tourist purposes with a maximum of 400 berth places. Various facilities may be planned in nautical tourism ports, like catering, trade, services and sports facilities.

National strategy of the environment protection [4], presuming that nautical tourism need not necessarily affect the environment, but that in Croatia it does in general, there is a requirement that when determining the space and plan for the construction of new objects less valuable locations from scenery and biological aspect have to be selected, especially those already devastated, to which the reorganisation could have only positive effects for the quality of life there.

Protection of Nature Act [19], emphasises the need to exploit reasonably natural wealth, with special preservation and improvement of the existing biological and scenery diversity for the welfare of present and future generations.

Environment Protection Act [18], especially stresses the need to analyse and evaluate each intervention in the sea and land, and its effect to the entire environment, which can be done by conducting appropriate researches about effects to the environment.


4. INTERDEPENDENCE OF MARITIME DOMAIN AND CONCESSIONS

The maritime domain includes one of the three main resources (air, land, water-sea, and fire - earlier). In most of the countries water as a source of life has been regulated by special laws about marine water wealth and about its exploitation for economic purposes and its protection. However, legislative systems of all countries do not function in the same way. There is a difference in the method of using international legal regulations such as international conventions and similar documents which are the sources of law for signatory countries. Croatia is a signatory country of nearly all international conventions and confirmed its legislation with the legislation of the EU, which will contribute to better conformity of legislation and practice. In Croatia the sea is regulated through the Maritime Act and Maritime Domain and Seaports Act, and also by by-laws which relate to sea issues. Doing business in concession conditions is related to the concept of maritime domain and concession over maritime domain.

The maritime domain includes sea coast, ports, embankments, sandbanks, rocks, reefs, beaches, mouths of rivers flowing into the sea, and other parts of the coastal sea and their living and inanimate natural resources. The maritime domain is a public good in general use, and ownership right and other real rights cannot be acquired. This general definition of a maritime domain indicates a special status of this distinguishing natural resource [6]. The maritime domain is a precondition for the development of infrastructure in it, and this creates a special obligation to the state as the real proponent of regulations of real rights over maritime domain [1]. This is why the Croatian legislation regulated the issue of maritime domain through the Maritime Domain and Seaports Act. This Act regulates all major issues of the problem and the concept of maritime domain itself. Article 3 of the Act states the following: “Maritime domain is a public domain of
interest for the Republic of Croatia; it is under its special protection and is used under the conditions and in the way regulated by this Act. Maritime domain consists of coastal sea waters and territorial seas, their seabed and underground, as well as a section of land that is by its nature intended for general use or has been declared as such, as well as everything that is permanently connected with such section of land, on or under the surface. In terms of paragraph 2 of this article, the following shall be considered as part of land: coast, ports, embankments, sandbanks, rocks, reefs, beaches, mouths of rivers flowing into the sea, canals connected to the sea, and live and inanimate natural resources on the seabed and underground).

Besides defining the concept of maritime domain, this Act also defines the borders of the sea coast belt and the manner of exploitation of maritime domain, and also other important issues related to the regulation. The Act also states that the use of maritime domain may be general and special. General use of maritime domain is connected to economic exploitation of maritime domain by physical and legal persons, based on a Concession Agreement (Articles 6 and 7). All rights to maritime domain are exclusively connected to the function of the Republic of Croatia (Article 8) but the care, protection and real management of the maritime domain is done directly through the units of local self-government. Such legal regulation caused the development of real operational system which, especially at the county level, further developed the systems for management, protection and concession granting. The accelerated development of this issue in Croatia resulted in modifying the 1992 Concession Act [15]. Maritime domain, in terms of economic exploitation is regulated by a Concession Agreement, and the concession has been defined in Article 6 of the Concession Rights Act:

"Concession is the right by which a part of maritime domain is partly or fully excluded from public use and is given to special use or economic exploitation to legal or physical persons registered for trade. The rights and liabilities based on the concession are established on the basis of a decision and a concession agreement, pursuant to provisions of this Act and regulations based on this Act". Besides the stated laws, the question of concession, or the exploitation of maritime domain is also regulated through the (new) maritime Act [7], enacted in 2004, in which business activities in transport of passengers in yachts or boats in Croatian sea waters can only be done by using vessels owned by Croatian physical or legal subjects. Foreign yachts can transfer passengers pursuant to special regulations issued by the Ministry. This Ordinance has been regulated by the Ordinance about conditions which need to be met by the vessels and physical or legal person who perform the activity of chartering vessels [11].

Besides defining the maritime domain and concessions from the legal aspect, for business activities of a subject of nautical tourism, it is also important to explain the economic aspect of exploitation of the maritime domain. Business operations in exploiting the maritime domain through a concession require the adaptation of the owner's business policy to the operating conditions. In view of the effects of concession, i.e. of the maritime domain to the business activities of a subject of nautical tourism, it follows that:

- the exploitation of maritime domain regulated by paying concession approval, and
- the exploitation of maritime domain regulated by the Concession Agreement.

Business operations of charter and cruising in exploitation of maritime domain are regulated through fees for concession approval. The subjects operating in charter or cruising formally do not pay for the use of the maritime domain, but they pay the fees for parts of maritime domain organised and developed as maritime infrastructure. Vessels, i.e. owners of vessels in nautical tourism pay four fees: for safety of navigation, for lights, for maritime information chart and the administrative fee. These fees are registered in the vignette, and the vessel owners also have to pay port charges for their vessels. All these fees are based on the maritime domain, but do not have time limitation. Time limitations for paying for the use of maritime domain are regulated by the Concession Agreement. The rights established in this way impose to the concessionaire the obligation to regulate the procedures in the protected sea and coast belt in a special Rule-book called the Ordinance on Order in nautical tourism ports.

5. SIGNIFICANCE OF CONCESSIONS FOR NAUTICAL TOURISM PORTS

Besides the economic effects, for the development and business operations of a nautical tourism port, it is also very important to evaluate the efficiency of the invested capital. Nautical tourism port requires investing capital into construction of objects and equipment which do not have high commercial value (dredging, levelling the ground, protective piers etc.) and investing into objects and equipment which are in direct commercial function (berths, workshops, restaurants, bistros, shops, etc.). In addition to the market analysis for selecting the macro and micro location of a nautical tourism port, it is necessary to analyse the system of concessions of a country. The amount of the concession fee and the period of concession may be a limiting factor when selecting the macro and micro location of the nautical tourism port. Legal infrastructure of a country, as an essential logistics factor, is impor-
tant for incentive or drawback in the development of nautical tourism ports. The structure of normative conditions in modern countries is very complex, since many legislative schemes directly or indirectly influence the development of an activity. Therefore, often the adequate special legislative schemes do not support the development because their implementation in practice is slow or uncertain. According to the world practice the amount of concession fee ranges from 0.5 to 5% of the revenues realised through business operations in the concession. The amounts of fees depend on local fees for managing land plot and part of communal infrastructure. The concession periods usually include two business cycles varying in relation to the quality and the standard of the object. The period of a concession agreement ranges from 20 to 60 years. Depending on the category of a nautical port in the Mediterranean countries concessions are granted for the period of 25 – 50 years, and there are cases with a period of 99 years [3].

The purpose of business operations of nautical tourism ports is the protection of the sea coast belt, but in terms of economy it also has a negative aspect. The main characteristics of investment dynamics of a nautical tourism port which operates under concession is intensive investment activity in the first years of business and a noticeable decrease of investment 15 years later and almost no investment after 20 years. The reason for this is the fact that concession agreements for maritime domain, regardless of the fact that they are legally limited to 99 years, are generally concluded for a period of 3 – 30 years. The situation is similar in other Mediterranean countries. With marinas the period is somewhat longer than with anchorages and berths, but in general it does not exceed 30 - 35 years. This problem is becoming increasingly important in Europe due to continuous investments in nautical tourism. Currently, concession laws are being modified in all countries of the European Union and the Mediterranean. Since direct investments are deficient for institutional reasons, France has taken the leading role of the organiser of co-operation between the Mediterranean countries in the projects of mega-regional Mediterranean community. For instance, an important project is “Plan Bleu” which has presented the development and protection of the Mediterranean until 2025, and has gathered 300 scientists from all European and Mediterranean countries. The project was published in 2005 officially entitled Méditerranée – Les perspectives du Plan Bleu sur l’environnement et le développement. Regardless of the influence of concession to oscillations in investment dynamics of nautical tourism ports, the system of concessions is important for sustainable development of the nautical tourism.

Establishing harmony between the law and the development policy is particularly difficult for less developed countries, or less developed government administrations. Such legal instability rejects major investors who seek security of their capital and get the opposite. The development of nautical tourism is hence limited by legal insecurity. The problem is present in Croatia as well. The problem with national laws lies also in their executive role, which is evident in the need to solve economic problems and conflict of interests. In Croatia, for instance, it refers to the fact that buildings on maritime domain cannot be used as a mortgage for obtaining investment loans. The period of exploitation of maritime domain is also short, up to 30 years at the national level and most often up to 10 years at local level, although the new law allows the possibility of concession for 50 years. However, this has not yet become practice. Therefore, there is a delay in the development and investments in maritime domain, especially in the construction of new nautical ports.

6. DEVELOPMENT OF LEGISLATIVE SYSTEM OF NAUTICAL TOURISM ON THE PRINCIPLES OF SUSTAINABLE DEVELOPMENT

Each country designs its legislative system in compliance with the basic macro political objectives of development. Within the economic legislative system subsystems are designed which relate to particular economic branches and activities. The main characteristics of a sector or an activity are important factors for the development of such subsystems. When developing the normative system of nautical tourism, which regulates its development, nautical tourism needs to be considered as a tourist phenomenon with a distinguishing maritime component and its connection with the Mediterranean receptive nautical market. In the development of the Croatian system of normative conditions which need to support the development, especially in terms of supporting system of concessions for nautical tourism ports, it is important to stress the interrelation between the government, investment capital and local population [3]. Analysing these hypotheses it may be concluded that:

- Under the influence of macro development, which is caused by corporate investment capital, the country assumes the role of a partner in that development, and a new term “public – private partnership” has become more frequent. Here, the country provides physical plans and infrastructure and other requirements for the investment capital.

- In accordance with the main criteria of sustainable development and the development which is based on intergenerational solidarity, the government assumes the role of a revisor, and transfers it to lower levels of decision-making.
As the development needs to be balanced, sensible, human and sustainable in all aspects, it is necessary to develop an efficient system of coexistence of all subjects at a locality which puts emphasis on the concept of development partnership. At the same time it is necessary to consider the opinion, interests and needs of the local population. Good communication, availability of information and permanent education will contribute to the success of the process.

One of the main reasons for such development approach is the process of globalisation which emphasises the concept of regionalisation of the development and new interest co-operation. In this way natural resources attain importance but become more intensively exploited by the investor. Hence, in Croatia, the development and harmonisation of legislative system as a basic factor of nautical tourism and nautical tourism ports is more oriented to by-laws. The result of the process is that legal competence is being transferred to lower levels of decision-making: county and local government and self-government, which creates a more intensive communication with the development subjects. In this way the legislative system assumes the development role. The model of decision-making process which includes various levels and implementation of legislative system is presented in Scheme 1.

Hence it may be concluded that the system of development of normative conditions of nautical tourism in Croatia, especially of nautical tourism ports passes through various levels of decision-making and is gradually assuming its shape, accompanied by harmonising interests of various development subjects and respecting the main principles of sustainable development. In this way the legislative system of the Republic of Croatia is gaining special significance and role as a logistics factor which will play in the future an active role in the development and construction of nautical tourism ports as basic infrastructure objects of nautical tourism.

7. CONCLUSION

Normative conditions are important logistics factors of the development of nautical ports. The development courses and Ordinance are determined by legislation. Besides international laws related to maritime affairs, which are important for business operations of nautical tourism ports, national laws, which

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**Scheme 1 - Logistics model of strategic decision-making at various levels**

Source: Designed by the authors following the Thompson-Strickland model of strategic decision-making
accept international laws, are also significant. Nautical tourism is not only the subject to the laws which standardise sea navigation, especially navigation in international waters, but also to other international laws related to safety of navigation, laws related to the capital market and proprietary laws which are national laws based on international regulations. National laws, in terms of their importance for the development process, should be in conformity with international laws and international politics. The legislative system which controls nautical tourism and ports in Croatia has experienced a series of modifications and amendments. Currently, they are being harmonised with the European laws and positive changes are expected which will accelerate the development. This has particular importance and special weight since some legal concepts present the limiting factors and need to be modified and adapted. This can be best observed in the procedure of granting concessions at lower level of decision-making, regarding the period of concession, complexity and length of the procedure, and method of determining the concession fee and its amount. Modifications and adjustments to the European legislation system will allow for the normative conditions to become a logistics factor which will encourage the construction and development of nautical tourism ports in compliance with the determined objectives of sustainable development at the country level.

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SAŽETAK

NORMATIVNI UVJETI - LOGISTIČKI ČINJELI RAZVOJA LUKA NAUTIČKOG TURIZMA

U radu se sustavno i koncizno daje prikaz zakonske regulative važne za nautički turizam i poslovanje nautičkih luka. Autori istražuju postojeći zakonski sustav te razmatraju utvrđivanje njegovog primjena i uloge koncesija u razvoju nautičkog turizma. Razvoj nautičkog turizma zahtijeva kompleksno zakonsko reguliranje iz razloga što se na različitim razinama isprepliću javni i privatni interes, međunarodne konvencije i nacionalna zakonodavstva, te brojni elementi sigurnosti plovbe. Razvijene mediteranske države, kao što su Španjolska, Francuska i Italija, imaju vrlo stare zakone, te efikasne sustave za njihovo donošenje i dogradnju. Sustav donošenja zakona, uz njihovo testiranje i smanjenje rizika i poteškoća, koje mogu izazvati nesporazum formuliranjem, često je važniji i od samog zakona. Manje razvijene zemlje, poput Hrvatske i Grčke, ne akceptiraju taj problem, te stvaraju određeni stupanj zakonske nesigurnosti i neefikasnosti donesenih zakona. Autori utvrđuju i analiziraju postojeće probleme te ukazuju na moguća rješenja. Definiraju izgradnju logističkog sustava normativnih uvjeta u svesi nautičkog turizma i luka nautičkog turizma te daju prikaz logističkog modela strateškog odlučivanja.

KLJUČNE RIJEČI

normativni uvjeti, pomorsko dobro, koncesije, nautički turizam, luka nautičkog turizma

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