



SZENT ISTVÁN  
EGYETEM



GAZDASÁG- ÉS TÁRSADALOMTUDOMÁNYI KAR,  
GÖDÖLLŐ

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# Studia Mundi - Economica

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# Studia Mundi - Economica

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**BEJELŐLTELEK A FACEBOOKON – KÖZÖSSÉGEN KÍVÜLI KÖZÖSSÉGINEK  
LENNI****I SENT YOU A FRIEND REQUEST ON FACEBOOK – THE OUTSIDER OF THE  
COMMUNITY****Boda Márton Attila**

PhD hallgató

Gazdálkodás- és Szervezéstudományi Doktori Iskola, Szent István Egyetem

E-mail: [Boda.Marton.Attila.2@hallgato.szie.hu](mailto:Boda.Marton.Attila.2@hallgato.szie.hu)**Összefoglalás**

2014 decemberében a legnagyobb online közösségi oldalon, a Facebook-on végeztem kutatást, hogy egy közösség miként reagál egy ismeretlen személy bejelöléseire. Eleinte teljesen ismeretlen volt fiktív karakterem a Facebook-on bejelöltek számára, később pedig a közös ismerősök segítettek az ismerősi létszám növelésében. A bizalmat nagymértékben megalapozza, hogy milyen „referenciákkal” nyit felénk egy ismeretlen, hány közös ismerősünk bízott már meg benne. Kutatásom alapján a vizsgált csoportban úgy szereztem 1078 ismerőst, hogy közben 94,34%-ukkal semmilyen kommunikációt nem folytattam, és csak 3,34%-uk kérdezett rá, hogy honnét ismerik karakteremet. 3,49%-uk fel is köszöntötte az idegent vélt születésnapján, miközben a bejelöltek 79,12%-a elfogadta a bejelölést.

**Abstract**

In December 2014 I made a research on the biggest social media platform, Facebook. The aim of the research was how does people from a community respond to friend requests from a stranger. First my fictitious character was totally unknown to the people who I sent friend request, but later there were lot of common friends, which helped to improve the number of friends. The trust toward my character was mostly based on this factor. During the research I had managed to get 1078 “friends”. 94.34% of them accepted the friend request without any conversation. Only 3.34% of them asked “how do we know each other?”. 3.49% of them even said happy birthday to my character. 79.12% of the those who had received the friend request accepted it.

**Keywords:** Facebook, bizalom, közösségi média, ismerős szerzés**JEL besorolás:** D71, L82**Bevezetés**

A dolgozat írásakor a legfrissebb autentikus adatokat a Facebook 3. negyedéves pénzügyi jelentése szolgáltatta. Ez alapján elmondható, hogy szeptember hónapban átlagosan naponta 864 millió felhasználó volt aktív naponta, havi szinten ez a szám 1,35 milliárd fő. Előbbi 19%-os, utóbbi 14%-os növekedést jelent az előző évi hasonló adathoz viszonyítva.

Árbevétel szintjén ez 8615 millió dollár az év első 9 hónapjában, ami a tavalyi azonos adattal összehasonlítva 62,98%-os növekedést mutat. A nettó nyeresége a cégnek a 2014-es év első 9 hónapjában 2239 millió dollár, ami 129,17%-kal növekedett az egy évvel korábbi adathoz képest.

Összefoglalva a Facebook a világ legnagyobb közösségi oldala, hatalmas üzleti potenciállal. Ezt természetesen nem csak a Facebook számára potenciál. A lehetőségek kiaknázása egyfelől legális, másfelől illegális utak használatához vezet. Az illegális kategóriába tartozik az ÁSZF-fel ütköző nem valódi karakterekkel történő oldalhasználat. Különösen káros lehet ez, amikor veszélyes adatokat sikerül kicsalni a hamis profil használatával, ezért fontos foglalkozni a kérdéssel, hogy mennyire könnyű az emberek bizalmába férközni.

A hamis profilok becsült mennyiségét a Facebook számításaira alapozom, mely a United States Securities And Exchange Commission számára készül minden évben kötelező jelleggel.

Eszerint a duplikált felhasználók száma (akik a fő profiljuk mellett fenntartanak még egy másik profilt) a havi aktív felhasználói szám 4,3-7,9%-a között lehetett 2013-ban. Ezen kívül lehet olyan nem valós személyt megjelenítő, és így az üzletszabályzattal ellentétesen működő regisztrált felhasználó, aki - az ártatlanság vélelmével – tévedésből rossz kategóriába regisztrált (pl.: céget valós emberként regisztrált és nem cégként). Ez kb. 0,8-2,1% körül alakult a havi aktív felhasználók arányában 2013-ban. Valamint létrehozhatnak profilt kifejezetten illegális szándékkal is (pl.: spam-elés), aminek aránya 2013-ban átlagosan 0,4-1,2% volt. Összességében tehát a nem valós személyhez vagy valós személyhez, de nem egyetlenként kapcsolható karakterek aránya a havi aktív felhasználókhöz viszonyítva valahol 5,5% és 11,2% között valószínűsíthető (74,25 - 151,2 millió fő).

A Facebook állítása szerint ezen arányok az alacsonyabb tartományban mozognak a fejlett piacokon, mint például az Egyesült Államok vagy az Egyesült Királyság és magasabban a fejlődő piacokon, mint például Törökországban vagy Indiában.

Sokan a közösségi oldalakban a kapcsolatok kiüresedéséhez vezető eszközt látják. Segítségével felszínes ismerősi viszonyok alakulnak ki, amelyek csak az online szintén működnek, az utcán már nem köszönnek egymásra a „barátok”. Meglepően nagy arányban tapasztalható, hogy a felhasználók ismeretlenekkel lépnek ismerősi viszonyba, és mindezt milyen könnyedén teszik. A felszínes kapcsolatok építését vizsgáltam kísérletemmel.

## **Anyag és módszertan**

### ***A kísérlet bemutatása***

A kísérlet röviden az alábbi elemekből épült fel:

- 1) Regisztráltam egy fiktív karaktert a Facebook-on
- 2) Megszemélyesítettem a karaktert. Kerestem hozzá 2 szokványos képet: egyet profil fotónak és egyet háttérképnek. A profil fotónál az volt a cél, hogy – a karakter ismeretlenségét megőrizve – hátulról készüljön, ahogy az 1. képen látható.
- 3) Bejelöltem véletlenszerűen 10 embert a Facebook-on.
- 4) A visszajelölések után közös ismerősöket jelöltem be a Facebook ajánlórendszerét követve.
- 5) Választottam a bejövő kérdésekre, majd összesítve dokumentáltam az eseményeket.



### 1. kép: A fiktív Facebook karakter saját Facebook oldala – ahogy mások látják

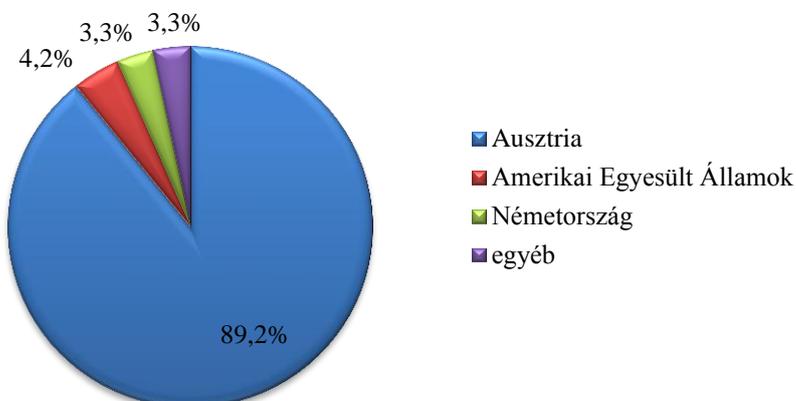
Forrás: facebook.com

#### A minta bemutatása

Mekkora legyen a minta? Először is ezt a kérdést tettem fel magamnak, amikor kiderült, hogy az ismerősgyűjtés folyamata nem is olyan lassú, mint amilyenre számítani lehetett. Elsőként megnéztem, hogy mekkora az ismerősök számának felső korlátja, amely a Facebook szabályzata alapján 5000 fő – érdekes kérdés, hogy Dunbar (2010) szerint kb. 150 fővel tudjuk megfelelő színvonalon tartani a baráti kapcsolatot. A minél pontosabb mérhetőség kedvéért a lehető legnagyobb mintára törekedtem, ezért az 5000 „idegen ismerős” elérését tűztem ki célul. Később ezt a számot a kutatás további felhasználási lehetőségei miatt csökkentettem. Ezzel az volt a célom, hogy miután már egyáltalán nem kutatok új „ismerősök” után, tudom mérni azt is, hogy a mások által, a karakter irányába érkező ismerősként történő jelölésnek milyen kifutása lesz. Így végül az ismerősök számát 1000 főben állapítottam meg.

Ezt a célt viszonylag hamar, alig 173 órán belül el is értem, sőt csak 1003 főnél vettem észre, hogy átléptem a tervezett határt.

Az ismerősök elemzését számos alkalmazás segíti, én a „Friends&ProfileStatisticsapp” programot vettem igénybe, valamint a Wolfram Alpha<sup>1</sup> Facebook karakter-elemző alkalmazását. Ezek segítettek megállapítani az ismerősök átlagéletkorát, területi elrendeződését, a nemek arányát, a családi állapotot, illetve még egy-két érdeklődési területre vonatkozó adatot is.



### 1. ábra: A fiktív karakter ismerősei által beállított lakóhely országok szerinti megoszlása

Forrás: Wolfram Alpha

<sup>1</sup><http://www.wolframalpha.com>

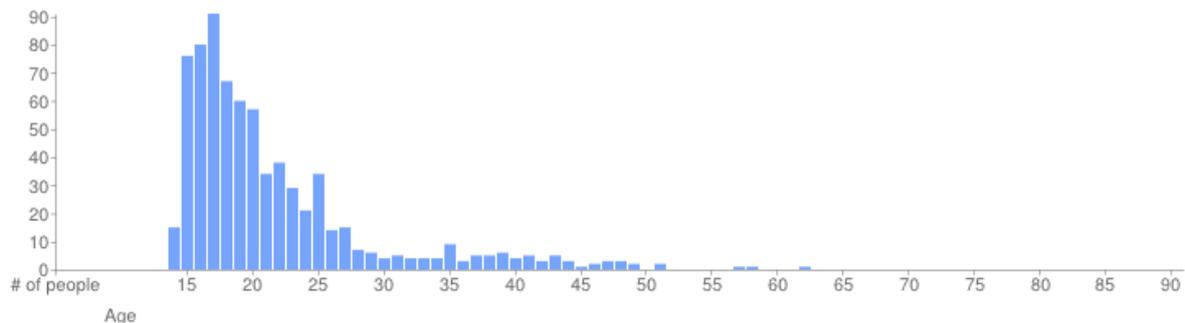
Miután bejelöltem 10 véletlenszerű személyt, és jöttek az első visszajelölések, még nem tudtam eldönteni, hogy görög vagy török csoportba sikerült bekerülni (az első 3 visszajelölő török, míg 1 görög névvel rendelkezik). Azonban hamarosan egyértelművé vált, hogy német nyelvterületről jönnek az „ismerősök”. Azt később sikerült megállapítani, hogy pontosan honnét: Ausztriából, többségükben Graz környékéről. (Az ismerősök 48,1%-a adta meg, hogy hol lakik.)

Az alábbi megállapítás akár nyelvtörőnek is beillene: A karakter legtöbb ismerőssel rendelkező ismerőse 335 közös ismerős ismerőse.

98,1%-uk adta meg nemét. Ahogy az várható volt, több férfi ismerőssel rendelkezik karakterem (64% férfi, 36% nő). Korosztályt tekintve fiatalok: átlagéletkoruk 20,6 év, életkor szerinti megoszlásukat mutatja a 2. ábra: jellemzően fiatalok, többségük 15 és 25 év közötti személy.

### The age of your friends

Of all your Facebook friends 733 specified their full date of birth.  
The average age of your friends is 20.6.



## 2. ábra: A fiktív karakter ismerőseinek kor szerinti megoszlása

Forrás: *Friends&ProfileStatisticsApp*

### Eredmények

#### *A fiktív karakter felismerése*

Számos lehetőség van arra, hogy gépek vezérelte automatikus módszerekkel megállapítható legyen egy karakterről, hogy nem valódi. M. Fire és társai (2014) meghatároztak egy programot, amely használható a kapcsolat erősségének mérésére. Az általuk használt 7szempont:

- 1) családi kapcsolat: ha családban van a karakter, akkor megelőzi a szoftver, hogy hamis karakternek minősítse
- 2) egymással folytatott levelezés: minél több az egymás között lefolytatott beszélgetés, annál kisebb az esélye, hogy csalóval van dolgunk, hiszen a spamelők nem szoktak részt venni a szükségesnél több kommunikációban
- 3) közös barátok: minél több a kapcsolati hálóban együttesen lefedett terület, annál nagyobb az esélye, hogy valós karakterről van szó
- 4) közös csoportokban való jelenlét: mivel általában hasonló érdeklődésű emberek barátkoznak egymással, ezért gyakori, hogy azonos csoportoknak lesznek a tagjaik. A nagyobb egyezés értelemszerűen itt is pozitívan hat a valós kapcsolat megítélésére.

- 5) Közös bejegyzések száma: az egymás üzenő falán bejegyzett üzenetek száma. Kahanda és Neville (2009) kutatása alapján ez hasznos eszköz az erős kapcsolatok kimutatásában.
- 6) Közös fotók: a közös képeken való szereplést alig tudják használni a hamis karakterek
- 7) Közös videók száma: a közös videóban való szereplés az egyik legkevésbé használatos elem a hamis karakterek által, így ez is fontos mérőeszköz lehet

Az 1. pont nagyon szűk kategória, azt feltételezhetően könnyen észben tudjuk tartani, ezen a ponton viszonylag nehezebb hamis karakterrel valaki bizalmába férközni.

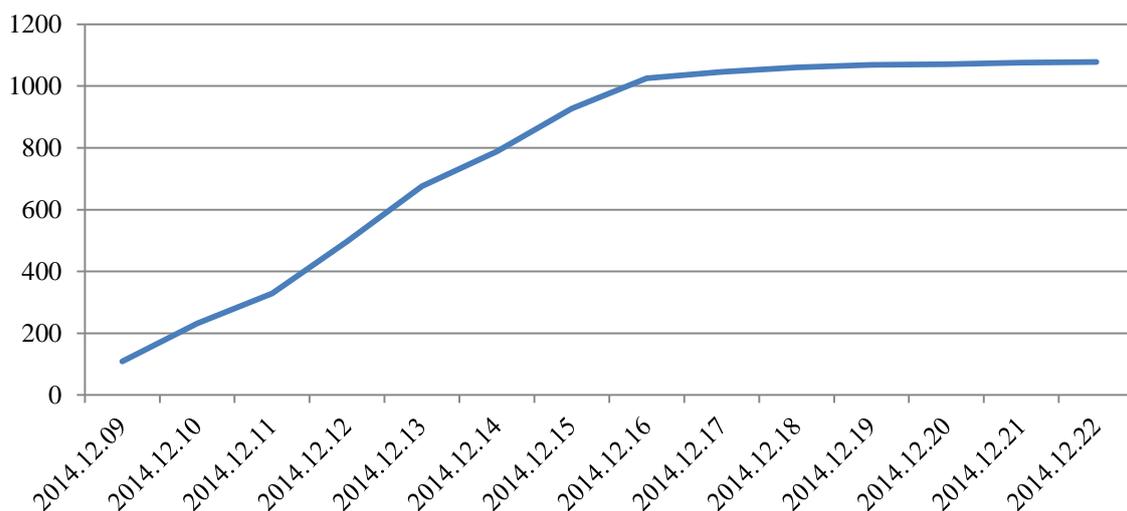
A 2., 5., 6. és 7. pontok vélhetően már egy kialakult barátság nyomán jönnek létre.

A 3. és 4. pontok fordulhatnak elő két ismeretlen között a legegyszerűbben, én ezek közül a 3. pontot alkalmaztam sikeresen.

Ezek közül elsősre, ha gyorsan szeretnénk dönteni, a közös barátok a legnyilvánvalóbb adat, amelyet azonnal látunk, hiszen ezt a Facebook is megjeleníti a bejelölt személyről, a név és profilkép melletti szinte egyetlen információként.

### *Az ismerős szerzés dinamikája*

Kutatásomat 2014. december 9-én reggel kezdtem el, 10 véletlenszerűen bejelölt személlyel. Miután lett néhány ismerőse a karakternek, elkezdtem bejelölni a közös ismerősöket. A Facebook egy idő után lekorlátoz, így ez némileg gátat szabott a korlátlan növekedésnek, időnként több órára szünetet kellett tartani. Ennek ellenére is elég dinamikus volt a növekedés, az első nap végére már 100 fölötti lett karakter ismerőseinek a száma. Ez után is hasonló dinamikával növekedtek, december 16-ára már 1000 fölé került az ismerősök száma. Ezt követően már nem jelöltem be új embereket, csak visszajelöltem, aki bejelölte a karaktert.



**3. ábra: A fiktív karakterem ismerőseinek számának gyarapodása 2014. december 9. és 22. között**

*Forrás: saját mérés; Facebook*

Miben bíznak fiktív karakterem ismerősei? A számokban? Ha van elegendő közös ismerős, az már megtöri a bizalmatlanság légkörét? Úgy tűnik igen. Boshmaf és szerzőtársai (2011) arra jutottak tanulmányukban, hogy általában véve az emberek 80%-a elfogadja az ismeretlen személytől érkező bejelölést, hogy ha van legalább 12 közös ismerősük. Ez természetesen számos biztonsági kérdést felvet, amellyel azonban most nem foglalkozok.

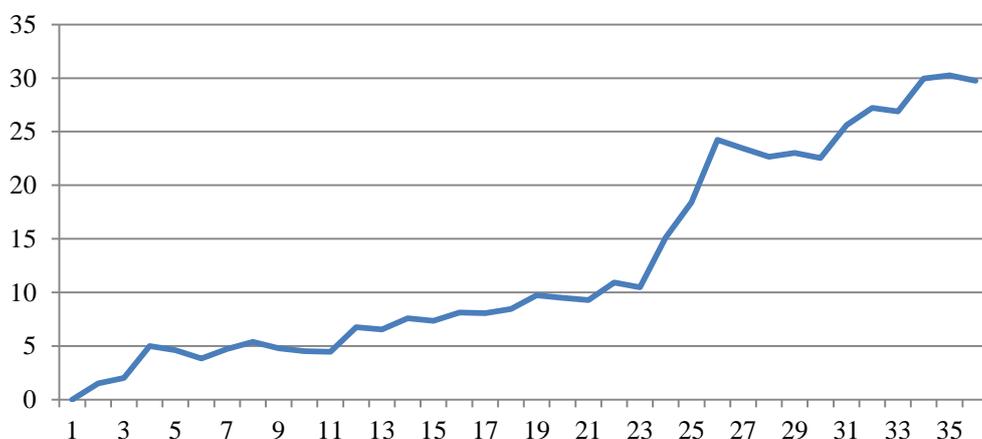
Amerikai kutatók (M. Knowles et al., 2014) kérdőíves felméréssel arra jutottak, hogy a kutatásukban résztvevő 13 és 21 közötti fiatalok (jelentős az átfedés a mintával) 49%-a elfogadja az ismeretlenektől érkező bejelölést a Facebookon.

Serena Leow egyetemi hallgató még magasabb számokat hozott ki erre a kérdésre kutatásában 2009-ben. Bár ez a kísérlet is eltért némiképp az enyémtől, ugyanis a kutatásban részt vevők tudtak arról, hogy kísérletben vesznek részt, másfelől pedig üzenetet is kaptak a bejelölőtől. Akik nem válaszúzenettel reagáltak (4,3%), 70%-ban elfogadták, 30%-ban visszautasították a bejelölést.

Az én esetemben csak 270 jelölésre nem érkezett válasz a kutatás végéig (2014. december 22.). Ami azt jelenti, hogy a bejelölt személyek 79,12%-a elfogadta az ismerősi jelölést. A kutatás közben csak egyszer jegyeztem fel ezt az arányt. December 14-ig 362 bejelölt személy nem fogadta el a kérelmet, 761 elfogadta, ami azt jelenti, hogy 67,75%-uk igazolt vissza. Az arány növekedése a közös ismerősök számának köszönhető.

#### ***A kétkedők kisebbségben vannak***

Összesen 36 kérdést kapott a karakter arra vonatkozólag, hogy honnét ismerik. Az 4. ábra azt mutatja meg, hogy az adott kérdésszámnál addig a pillanatig átlagosan hány új ismerősönként jött erre vonatkozóan kérdés. Az elején, amíg kevés közös ismerőssel rendelkezett, gyakorlatilag minden ötödik ember rákérdezett. Az első 24 kérdésfeltevés folyamán többé-kevésbé folyamatosan emelkedett a két kérdés között megszerzett ismerősök száma 10 főig, míg a 24. kérdés után (ez 363 ismerőst jelentett), már olyan sok volt a közös ismerős, hogy pusztán ennek a ténye is elegendő meggyőző erő volt egyre több ember számára, hiszen 100 főből már csak 4 kérdezett rá, hogy honnét ismerik egymást. Mire elértem az eredmények kiértékelésekor az 1078 főt, addigra 36 kérdést érkezett a karakter kilétére, ami annyit jelent, hogy az ismerősök 96,7%-a rá sem kérdezett a visszajelölés során, hogy honnét ismeri.

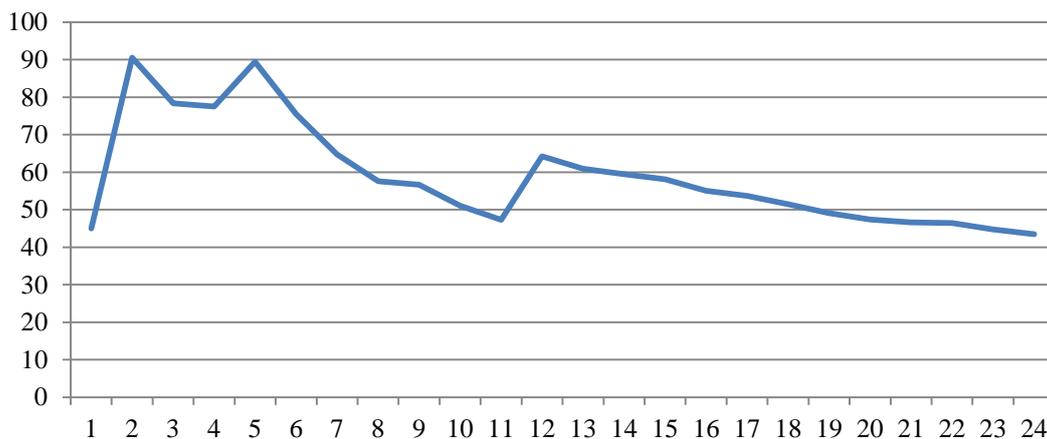


**4. ábra: Fiktív karakterem ismerősszerzési tevékenysége nyomán átlagosan hány új ismerősönként kérdeznek rá az ismertségre a bejelölt személyek?**

*Forrás: saját mérés; Facebook*

A korábban idézett Leow is hasonló eredményre jutott, esetében a kutatásában 4,3% volt az automatikusan visszajelölő vagy jelölést figyelmen kívül hagyás helyett az üzenetet írók aránya.

A 36 imént bemutatott kérdésen kívül 24 esetben nem kérdezték, hogy honnét ismerik karaktert, azonban ismerkedni próbáltak vele. Míg az előző esetben nem volt számottevő különbség a nemek arányában a kérdezők tekintetében, addig az ismerkedők ellenkező neműek voltak, többük képküldésre buzdította, a bejelölést egyértelműen valamilyen közeledésként felfogva. Ezen beérkező levelek pont ellentétes pályát futottak be az ismertségre való kérdésekkel szemben: itt minél több ismerőst szereztem, annál több ismerkedő levél érkezett.



**5. ábra: Az ismerkedésre irányuló beérkező üzenetek átlagosan hány új ismerősönként érkeznek a karakter postaládájába?**

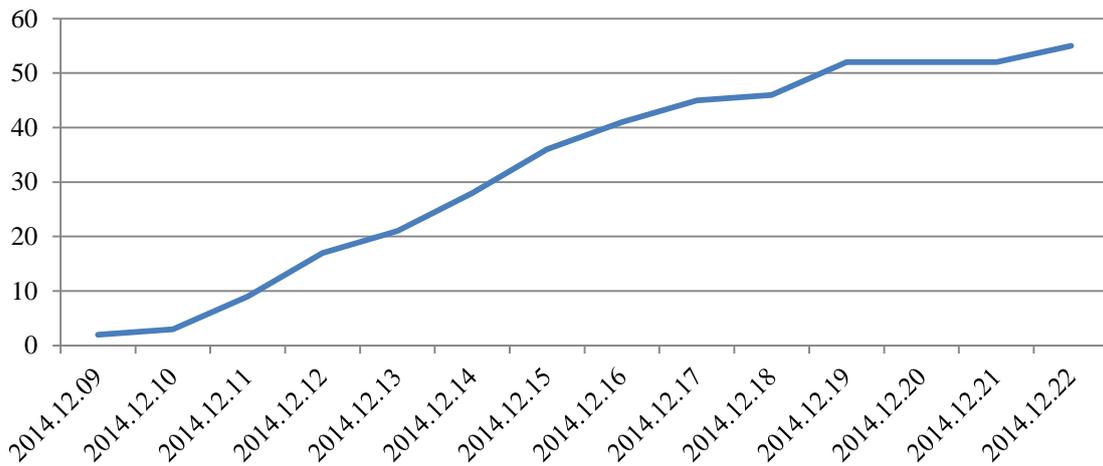
*Forrás: saját mérés; Facebook*

Kezdetben viszonylag ritkán jött ilyen levél, az első 500 ismerősnél ez összesen 9 személyi levelét jelentette. Utána azonban némileg sűrűbben érkeztek az ilyen irányú megkeresések, és mire elértem a kutatás záró időpontját, addigra átlagosan 43-44 ismerősönként kapott a karakter egy ismerkedő témájú levelet. Megállapíthatjuk tehát, hogy ha valaki sok ismerőssel rendelkezik, arról hamarabb feltételezik az ismeretlenként bejelölt személyek, hogy ismerkedésre szeretné használni a közösségi oldalt, nem elsősorban az életben is ismert barátaival történő kapcsolattartásra, amelyet a Facebook szabályzatának betartása jelentene.

### ***Mások is az ismerőseink szeretnének lenni***

Az első nap után, 100 ismerős feletti létszámnál vette kezdetét az a folyamat, amikor már nem csak a bejelölésre reagáltak az emberek, de kifejezetten a valóságban nem létező karakteremet mások kezdték el ismerősnek jelölni. Az első ötszáz fölé ez 17 másoktól érkező bejelölést jelentett.

Karakteremnek nem csak amiatt növekedett az ismerőseinek tábora, mert szorgosan jelöltem be az embereket, hanem azért is, mert mások bejelölték a karakteremet. Ugyan nem ez jelentette a növekedés motorját, de összességében 5% feletti (5,10%) volt az így megszerzett ismerősök aránya a teljes ismerősi létszámmal viszonyítva. A növekedést bemutató grafikon (6. ábra) alakja nagyban hasonlít az ismerős növekedést bemutató grafikonhoz, ami annak lehet a következménye, hogy minél több ismerőssel rendelkezett, annál több idegen képernyőjén jelent meg karakter ajánlott ismerősként.



**6. ábra: A karaktert ismerősként bejelölők számának alakulása a kutatás során (2014.12.09-22.)**

*Forrás: saját mérés; Facebook*

Míg a visszajelölők 3,34%-ról elmondható volt, hogy kérdést intéztek hozzá, esetükben 100%-ban kijelenthető, hogy nem ismerték, annak fiktív volta miatt, és bár a matematikai esélye megvan, hogy összekeverték egy hasonló nevű a való életben ismert ismerősükkel, én ennek nem láttam valós, komoly mértékben számolandó esélyét. A mások által történő bejelölések valós indítékait később taglalom, amikor bemutatom, hogy a következő hónapokban hogyan alakult az ismerősök számának alakulása, amikor már nem jelöltem be senkit, csakis az érkező jelölésekre reagáltam megerősítéssel.

### ***Mennyire őszinték a születési kívánságok?***

Miután elértem egy előre kitűzött, kellően nagy mintát (1000 fő), a karakternek átállítottam a születésnapját az eredetileg megadott júniusiról december 18-ára, mert kíváncsi voltam, mennyire fogadja be a közösség az új tagot, vajon hányan kívánnak majd ismeretlen ismerősnek boldog születésnapot? Úgy találtam ismerőseinkre, hogy a Facebook ajánlotta őket. Vajon most, hogy a Facebook ajánlja majd nekik, hogy köszöntsék fel (beépített Facebook szolgáltatás), vajon hányan találnak vissza hozzá?

A dátumállítást december 16-án délután végeztem el, így azokra is számítani lehetett, hogy felköszöntik, akik tévedésből már 1 nappal korábban megteszik ezt a Facebook előzetes figyelmeztetésének köszönhetően.

A jókívánságok alapvetően két formában érkeztek, egyfelől privát üzenetben, másfelől nyilvánosan, az üzenő falon keresztül. Privát üzenetben a nap folyamán 3 levél érkezett, üzenő falon 34 köszöntés (ebből 1 másnap reggel), ami azt jelenti, hogy az adott időben meglévő ismerősök 3,49%-a köszöntötte fel a karaktert.

Talán félelmetesnek hat, hogy egy vadidegent nem csak a bizalmunkba fogadunk, de még a születésnapján is felköszöntjük, amit kizárólag amiatt tudunk, hogy egy program a részünkre bocsájtotta az információt. Érdekes azonban összevetni az adatokat más karakterekkel is. Ezek egyfelől a kitalált karakterem ismerősi köréből kerültek ki: ketten szintén ezen a napon ünnepelték a születésnapjukat, és az ismerősi kör is nagy átfedést mutat, ezért demográfiailag jó kontroll csoportként funkcionálnak.

A másik lehetőség, az összehasonlíthatóság szempontjából nehezebben összehasonlítható több szempont mentén is, azonban arról biztosabb ismeretekkel rendelkezem a kapcsolatok valóságát illetően, ugyanis én is ezen a napon születtem, és az ismerőseim közül biztosan ismerem is mindegyiket.

A 2 ilyen ismerős ez irányú statisztikái (kizárólag üzenő-fali statisztikákról rendelkezem információval, privát levelekről értelemszerűen nem):

- 80 ismerős, ebből 35 közös: 9 köszöntést kapott (11,25%)
- 302 ismerős, ebből 69 közös: 21 köszöntést kapott (6,95%)

Az én adataim:

- 425 ismerős, 41 köszöntés üzenő falon (9,65%), 6 privát üzenetben (1,41%)

Ezek a statisztikák alapján valahol 7 és 11% között kellett volna szóródnia az eredménynek, ehhez képest csak (!) 3,5% lett, ami azt jelenti, hogy nem fogadta el még a közössége teljes jogú tagjaként. Egy olyan közösség, amelynek egyetlen tagja sem ismerheti a karaktert a való életben, hiszen nem létezik.

### **Következtetések**

Kutatásom alapján a vizsgált csoportban úgy szereztem 1078 ismerőst, hogy közben 94,34%-ukkal semmilyen kommunikációt nem folytattam, és csak 3,34%-uk kérdezett rá, hogy honnét ismeri karakteremet, hiszen a közös ismerősök száma már elegendő biztosítékot jelentett számukra, hogy valahonnan ismerhetik a karaktert. A legfontosabb következtetése a dolgozatnak, hogy a közös ismerősök jelentősen befolyásolták a barátnak jelölt személyek bejelölésre hozott döntését, amit bizonyít, hogy összességében a bejelöltek 79,12%-a elfogadta a bejelölést. Az ismerősök 3,49%-a fel is köszöntötte az idegent vélt születésnapján, amely vagy a felszínességét jelöli a kialakított kapcsolatoknak, vagy azt, hogy létező emberként elfogadott lett a karakter a felköszöntő részére ismerősei között. Mindkettő válasz aggodalomra adhat okot.

Összességében ezek a statisztikai adatok nem csak a vizsgált kör túlzott mértékű bizalmára mutatnak rá, de arra is, hogy mennyire felületesen és automatikusan használják néhányan a kommunikációs funkciókat, úgy mint a születésnap emlékeztetőt.

### **Javaslatok**

Érdemes felhívni a fiatalok figyelmét, hogy mennyire könnyen lépnek kapcsolatba idegenekkel, és ennek jelentős biztonsági kockázatai vannak. Különösen arra a tényre fontos rámutatni, hogy a nagyszámú közös ismerős még nem jelenti azt, hogy ténylegesen ismerni is kellene az adott személyt. A dolgozat írójaként jóhiszeműen, kutatási céllal jelöltem be az ismeretlen személyeket, ugyanakkor számos más céllal is történhet a jelölés, akár későbbi bűncselekmények megalapozása okán is.

A kutatás rámutatott, hogy a vizsgált személyek mennyire gyenge szinten kezelik a biztonsági kérdéseket, amit azért fontos tudni, mert harmadik személyek részére is eljuthatnak olyan információk ennek következtében, amelyet csak ismerőseink részére szerettünk volna megosztani. Ezért indokolt lehet a közösségi oldalakon elérhető biztonsági beállítások magasabb szintű igénybevétele a felhasználók által.

A kutatás fiatalok körében készült és a női nemet képviselte a karakter, ezért indokolt a későbbiekben kiterjeszteni szélesebb körre is. A továbbiakban célszerű elvégezni a kutatást férfi karakterrel is, valamint érdekes lehet a különböző országok szerinti, illetve korcsoportok szerinti hatások vizsgálata egy új, összehasonlító kutatás során.

A felmérést objektív szempontok mentén el lehet végezni, könnyű más mintán is lefolytatni a mérést, így ez a kutatás jó alapot adhat a következő kutatások szekunder forrásaként is, akár területi, korcsoportok közötti, vagy nemek szerinti összehasonlító vizsgálatot végzünk, akár időbeli változást próbálunk mérni.

## Melléklet

### *Hogyan válaszoltam a ránk író személyeknek?*

Ha valaki megkérdezte, hogy honnét ismerjük egymást, angolul az alábbi választam:  
„Szia! Nem ismerjük egymást. Egy kutatást végzek arról, hogy hány ismeretlen ember fogadja el a bejelölésemet. Az állás jelenleg[x]elfogadta, [y]rákérdezett, hogy honnét ismerjük egymást. (te vagy a [y].)”

Az [x] és [y] helyén természetesen az éppen aktuális számokról adtam tájékoztatást.

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## PROPERTY RIGHT ACQUISITION FROM AN UNENTITLED PERSON IN THE NEW CZECH CIVIL CODE

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### Abstract

This article deals with the issue of property right acquisition from an unentitled person. It is in fact a breach of fundamental legal principle “*nemo plus iuris ad alium transferre potest quam ipse habet*”. Currently there is a great difference between decision practice of the Supreme Court of the Czech Republic on one side and decision practice of the Constitutional Court of the Czech Republic on the other side. Whereas the Supreme Court of the Czech Republic insists on abovementioned traditional principle, the Constitutional Court of the Czech Republic allows breaching of this principle giving preference to a good faith of the acquirer. The new Czech Civil Code favors the conclusions of the Constitutional Court of the Czech Republic.

**Keywords:** property right; ownership; acquisition; good faith; unentitled person;

**JEL classification:** GE11

### Preface

The Czech civil law has undergone a significant change as a result of adopting a new civil code. It concerns Act No. 89/2012 Coll. which had become valid on January 1, 2013 and consecutively effective on January 1, 2014. The new civil code is ground breaking in many aspects, such as that it excises dualism in private law, newly defines property law, strengthens the right to damages compensation in the area of non-asset damages, significantly modifies heritage law and even changes the conception of some of the civil law principles. It, for instance, returns to the superficial principle, when from the efficiency of Act No. 141/1950 Coll. (the so-called middle civil code) there was valid in Czech lands the *superficies non solo cedit* principle. There is also a change of perception of one of the fundamental principles of the private law which is represented by the principle *nemo plus iuris ad alium transferre potest quam ipse habet*<sup>1</sup> (hereinafter only as *nemo plus iuris*). The following treatise will be devoted to this subject.

### To the principle in general

The principle *nemo plus iuris* is usually attributed to Ulpian (D 50, 17, 54) and sometimes the authorship is also ascribed to Paulus. It is interpreted such that „nobody can transfer to another more rights than he possesses“, or „a transfer of a right that the transferor does not possess cannot be valid“. This rule is simultaneously also one of the principles of private law, which had not been challenged for centuries and has remained in place from the Roman days until the present. In other words, this principle suited the agrarian Roman society as well as

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<sup>1</sup> Petr, B. (2012): Zásada „*nemo plus iuris ad alium transferre potest quam ipse habet*“ a problematika nabývání od nevlastníka. Právní rozhledy. No. 20. 695 et seq. p., ISSN 1210-6410.

the technical society of today, which best proves its universality. However, as a result of social developments, cracks begin to appear.

European civil codices allow for exceptions to this principle relatively often as a kind of a toll for especially the functionality of market economy and preservation of good faith of an honest acquirer. On one hand, there is the principle of protection of the property right of the original owner (in case of Czech, Article 11 of the Charter of Fundamental Rights and Basic Freedoms) against which stands the principle of protection of good faith of the honest acquirer, as an expression of elementary requisite of certainty in private legal relations (Article 1 paragraph 1 of the Constitution of the Czech Republic).

The conclusions of the first codification commission to the German civil code address this question (in relation to movables) in an interesting way (BGB, end of 19th cent.): *The owner can sufficiently defend himself against the transfer of things by an unentitled person (except for misappropriation cases) by not letting go of the thing and thus eliminating the perception of third persons that the thing belongs to another. The acquirer by contrast does not have a way to make sure of the license of the transferor by necessary means. The higher portion of the blame for the error of the acquirer regarding the ownership of the transferor thus usually lays upon the actual owner; it thus seems fairer if he is to be put in a less advantageous position.*<sup>2</sup>

The German, the Austrian, and the Swiss legal order – albeit each in a slightly different way – break the *nemo plus iuris transferre potest, quam ipse habet* principle for the benefit of safer legal interaction (legal certainty). The stated end can clearly be seen in the adjustment in Section 367 ABGB (it protects the acquirer in public auction and acquirer from the businessman as part of his business operation, that is, in a situation when transfer of things usually takes place and the highest interest is put on the safety of legal interaction). Regarding things acquired from he to whom the owner entrusted the thing, the idea of risk distribution quoted in the previous paragraph is applied – the owner has more options to insure against the holder selling the thing „under his nose” in comparison with the limited options of the acquirer to find out that the thing does not belong to the transferor. The German BGB then achieves a similar result in a reverse way – it prescribes acquisition of real estate from a non-owner as a general rule that it breaks when regarding things stolen or lost.

A crucial condition of acquisition from a non-owner is always the good faith of the acquirer. Whoever had known, or at least had a reasonable doubt, about the entitlement of his predecessor to transfer the thing, is not worthy of protection.

A special regulation of acquisition from a non-owner is, in all these three countries, enjoyed by the real estate. Here it is possible to rely upon properly kept public records – land registries, which anyone can look up and thus verify the ownership titles to the land. Protected are those who have relied on the registry records. An interesting opinion on this is expressed by Kohler in the Munich commentary on BGB: Without Section 892 (anchoring the principle of material publicity of the land registry) would the authority of the state-governed body be threatened and the land registries discredited. Also the expenses allocated for keeping land registries would be difficult to justify.<sup>3</sup> In Germany the principle of the land registries publicity goes so far as the faith in them is excluded only by an actual knowledge of the acquirer of a conflict of the entry with reality.

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<sup>2</sup>Working translation, MüKo vol. 6, § 932 marg. no. 2.

<sup>3</sup>Working translation, Kohler, MüKo vol. 6, § 892 marg. no. 2, in reference to judgment RGZ 117,257.

The material publicity principle of land registries is balanced in all the countries by the right of a person damaged by improper entry in the land registry to demand rectification upon the registered owner. The entry in the land registry of the conflicting record in itself already excludes good faith of the acquirer. The legal regulation thus burdens the person who leaves without notice incorrect records in land registries, affecting his real rights.

In comparison with the Czech legal regulation, the law in German-speaking countries protects good-minded acquirers considerably more efficiently. The Czech law knows acquisition from a non-owner only in cases of acquisition in a commercial purchase contract (which however applies only to movables and contracts concluded among businessmen, so the consumer is, paradoxically, protected less during the acquisition than other businessman - Section 446 of Commercial Code), during the acquisition from an unentitled heir (Section 486 of Civil Code), whose inheritance had been confirmed, in case of materialized securities (Section 20 of Act No. 591/1992 Coll., on securities) and at public auctions (Section 30 and Section 53 of Act No. 20/2000 Coll., on public auctions, Section 329 par. 7 and Section 336l of Civil Procedure Code – in Czech law, however, the acquisition at an auction is always construed as original<sup>4</sup>). Czech owner is thus protected only in circumscribed instances and ownership acquisition is to a certain degree „a game of chance“.

Moreover, there is also the excessive use of sanction of absolute invalidity by Czech legislators who use the sanction of absolute invalidity to persecute a number of legal acts where this sanction does not help even those who shall be protected by this sanction.<sup>5</sup>

The acquirer of property (if we do not consider the Constitutional Court judgment Ref. No. 165/11 mentioned below) cannot rely on the state listed in the land registry. If he wants to lessen the risk he must examine all the dispositions of the real estate in the past ten years (and also the legal reason of acquirement of the owner who had held the thing ten years ago in respect to whether he was in consideration of all circumstances in good faith, and so there could begin for him the acquisitive prescription period according to Section 134 par. 1 of Civil Code). The described state of legal uncertainty nevertheless brings significant legal risks, increases transactional costs of the contract parties and creates complicated conflicts among the members of the chain of acquirers about return of purchase prices on the basis of invalid purchase contracts.

### **Legal regulation in the old Civil Code Act No. 40/1964 Coll.**

The *nemo plus iuris* principle had been inferred during the validity of the civil code from 1964 from Section 123, when only the owner of a thing was allowed the right to transfer the thing. This conclusion was not challenged even by commentary literature<sup>6</sup>. The judicature for example inferred that the entitled possessor cannot transfer proprietorship as only the owner can do so. The Czech private law used to admit exceptions from the rule only where it was explicitly prescribed by the law, something that is again confirmed by the commentary literature<sup>7</sup>.

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<sup>4</sup>Compare the Supreme Court of the Czech Republic judgment from March 23, 2011, Ref. No. 21 Cdo 1032/2010.

<sup>5</sup>Compare judgment justifications of the Supreme Court of the Czech Republic decision from Feb 08, 2012, Ref. No. 31 Cdo 3986/2009, published under no. 67/2012 Collection of Judicial Decisions and Standpoints.

<sup>6</sup>Fiala, J., Kindl, M. (2009): *Občanský zákoník: Komentář*. Praha, Wolters Kluwer, 904 p., ISBN 978-80-7357-395-9.

<sup>7</sup>see, e.g. Švestka, J. et al. (2008): *Občanský zákoník: Komentář*. 2. vydání. Praha, C.H. Beck., Volume I. 1236 p., ISBN 978-80-7400-004-1.

The civil code from 1964 adjusted the ways of acquiring law of property in Section 132, however it did not explicitly mention acquisition from a non-owner. Despite this, both theory and practice included this way of acquisition among property acquisition based on other actualities established by law, that is, among original ways of acquiring ownership.

As far as the civil law area was concerned, it was a case of acquisition from an unentitled heir (Section 486 of Civil Code 1964), sale of uncollected thing by a contractor (Section 656 of Civil Code 1964), sale of uncollected article pursuant to Section 773 of Civil Code 1964, acquisition of an auctioned thing up to the day of closing the auction by paying the highest bid in an involuntary auction as part of judgment execution by sale of a movable thing pursuant to Section 329 par. 7 of Code of Civil Procedure, acquisition of a thing at a public auction pursuant to Section 30 or Section 53 of Act. No. 26/2000 Coll., on Public Auctions, acquisition of a thing from non-owner after a ruling of a court of 1st instance or the 2nd instance, that were in opposition with material law, and during the interim period before the decision of the Supreme Court pursuant to Section 243d par. 2 of Code of Civil Procedure.

As we stated in the beginning, private law is at the present time unified and the Commercial Code is practically abolished by Act No. 89/2012 Coll. During the validity of the Commercial Code (Act No. 513/1992 Coll.) the exceptions to the rule were represented by cases of acquisition of goods from a non-owner based on a purchase agreement concluded in accordance with Section 446 of Commercial Code, acquisition of property in opposition with Section 196a par. 1 to 3 of Commercial Code, acquisition from a non-owner according to Section 196a par. 6 of Commercial Code., acquisition of movable assets that are a part of a company or its part from a non-owner according to Section 483 par. 3 of Commercial Code, acquisition of a subject of contract for work from a non-owner according to Section 554 par. 5 of Commercial Code, acquisition of securities from a non-owner pursuant to Section 20 of Act No. 591/1992 Coll., on Securities, acquisition of an investment tool from a non-owner pursuant to Section 96 par. 3 of Act No. 256/2004 Coll., on Capital Market Trading and securities acquisition pursuant to Article I, Section 16 par. 2 of Act No. 191/1950 Coll., on Securities and Checks.

The aforementioned examples of acquisition from a non-owner used to represent legal exceptions so they, after all, did not present more significant problems neither in theory nor in practice. The opposite, however, is presented by cases in which a party withdraws from contract and this has an impact on third party, acquirer in good faith, or similarly in case of a consecutive establishment of absolute invalidity of the contract.

### **The principle in the judicature of Czech courts during the effectiveness of Act No. 40/1964 Coll.**

The discussion about acquisition from non-owner as a major legal and social problem was also initiated by the judicature reflecting the social need. In the judgment of the Constitutional Court of the Czech Republic, Ref. No. II. ÚS 165/11, from May 11, 2011, it was stated that where „the principle of protection of good faith of a new acquirer acts against the principle of protection of the law of property of the original owner, there must be found a practical concordance between both of the conflictingly acting principles so that the maximum of both remains preserved and, if that is not possible, then so that the result shall be compatible with a general view of justice.

The persons who benefit from good faith thus do not bear any part of the responsibility for non-validity of a contract made between legal predecessors and considering their good faith could have in the interim period in no small way devalued the incriminated real estate. A person who has performed a certain legal deed with faith in a certain factual state, not presented to them by the other party, moreover confirmed by the data from a public, state-governed register, must be protected in a material legal state“.

It is possible to understand the good faith principle as one of the key expressions of principles of legal certainty, which can be deduced from normative principle of legal state (Article 1 par. 1 of the Constitution). In contrast, the Supreme Court of the Czech Republic in its ruling from Sep 26, 2012 Ref. No. 30 Cdo 1587/2011, and similarly in the judgment from Oct10, 2013 Ref. No. 30 Cdo 2433/2013 holds that good faith of acquirers at conclusion of purchase agreements is meaningless regarding the principle that nobody can transfer more rights than he possesses. According to the opinion of general courts it is considered that in case of one invalid transfer all successive transfers are also invalid. However, the Constitutional Court of the Czech Republic contrasts these judgments with the Judgment from Nov 20, 2013 Ref. No. IV. ÚS 4684/12 expressing that the above-mentioned interpretation was overcome by former judgments (Ref. No. I. ÚS 143/07 from Feb 25, 2009, Ref. No. II. ÚS 165/11 from May 11, 2011, Ref. No. I. ÚS 3061/11 from Aug 13, 2012, Ref. No. I. ÚS 3314/11 from Oct 2, 2012, Ref. No. II. ÚS 800/12 from Nov 28, 2012 and Ref. No. IV. ÚS 4905/12 from Jul 10, 2013. In the quoted judgments it was stated that if there is a confrontation of two principles such as protection of good faith of a new acquirer or protection of proprietary right of former owner it is necessary to find a practical concordance between those principles so the result could be comparable to the general view of justice. In a material legal state it is not possible a priori without detailed evaluation of concrete circumstances of a case to deprive of protection somebody acting with confidence in a certain state confirmed by figures listed in a public state-organized evidence.

The Supreme Court of the Czech Republic R 56/2010 stated that “the judgment of the plenum of the Constitutional Court from October 16, 2007, Ref. No. Pl. ÚS 78/06 is determining for further proceeding of general courts in similar cases. The plenum ruling is superior to decisions of three-member panels of the Constitutional Court and it does not contain such radical concept of the good faith principle. Therefore there is no reason why it should be necessary to deviate from this legal opinion, especially when there is no clear and stable argumentation, based on supporting reasons from the perspective of judicial opinion, leading to the conclusion that even as a result of absolutely invalid contract of real estate transfer the property right acquisition can be secured if the “acquirer” is in good faith and, in this case, the legal regulation of the (un)entitled possession of the thing (judgment of the Supreme Court from Feb 2, 2011, Ref. No. 30 Cdo 4718/2010) or acquisitive prescription become obsolete.”

In theory Fiala J., Knap V., Tégl P. jointly state that generally there exists no protection of a fair acquirer and the institution of acquisition from a non-owner is excluded from the civil law.<sup>8</sup>

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<sup>8</sup>Tégl, P. (2007): Ochrana poctivého nabyvatele při nabývání vlastnického práva od nevlastníka k movitým věcem nezapsaným ve veřejných seznamech. *Ad Notam*. No. 2. 48 et seq. p., ISSN 1211-0558; Tégl, P. (2009): Některé teoretické problémy nabývání od neoprávněného. *Právní rozhledy*. No. 10. 343 et seq. p., ISSN 1210-6410.

The judgment of the Supreme Court from June 1, 2011 Ref. No. 30 Cdo 1523/2011 convenes to this opinion: „It cannot be concluded that the person who acted in good faith is entitled to acquire property right from a non-owner“.

From a comparative point of view we must mention a judgment of the Constitutional Court of the Slovak Republic, Ref. No. I.ÚS 50/2010, from February 10, 2010, which also dealt with the difference between withdrawing from contract and absolute invalidity of the first contract in the sense of the judgment of the Czech Constitutional Court Ref. No. Pl. ÚS 78/06, and stated: Neither from the statement nor from justification of this judgment there can be inferred that these results could also be analogously applied to situations where the contract of ownership transfer is already invalid. Invalidity of the original contract of ownership transfer, considering the derivative way of acquiring of ownership right, cannot be revalidated even by the consecutive transfer of the thing to another „assumed owner“, which is a manifestation of the already mentioned rule according to which nobody can transfer to another more rights than what he already possesses.

### **Principle and the new Civil Code Act No. 89/2012 Coll.**

In the new civil code the protection of good faith in the record in a public register, mainly in a land register, is strengthened. This implies the possibility of property acquisition from the unentitled person (non-owner). As it has been said many times, the new legal regulation is universal for all private relationships. The acquisition from a non-owner is classified as an original type of property right acquisition (see the explanatory memorandum to Section 1109 of Civil Code). In Sections 1109 – 1113 of Civil Code the cases of property right acquisition from the unentitled person are specified. Similar to the previous legal regulation, mainly to cases regulated in the repealed Commercial Code, it concerns cases in which the acquisition of things unlisted in public registers is realized in good faith on the basis of proper title in a public auction, from a businessman within a normal business relations, for a fee from somebody who was entrusted with the thing by its owner, from the unentitled heir, whose inheritance has been officially confirmed, during a business with an investment instrument, commercial instrument, and bearer documents, or during a business realized at the commodity exchange. Because these so-called privileged manners of property right acquisition from the unentitled person do not bring anything new into the area compared to the former regulation, we will concentrate on the issue that still gives rise to emotions that is, the property right acquisition in case of good faith into the public register – and old dispute over whether the original acquirer should be preferred over acquirer in good faith who has acquired the property right as a third person, or vice versa. So what is just?

Before we begin to deal with these issues that in practice only relate to real estate, we should briefly mention the area of things that are not recorded into the public registers according to the Czech legislation. By public register we mean a register accessible to anybody without any special certificate. Things not registered, usually movables, are nowadays acquired from the unentitled person only at the moment of contract conclusion without any need for tradition (it is based on consensual principle, the doctrine of title and modus has been abandoned). The question is how to compensate the good faith of the acquirer if there is no possession. The Civil Code brings a different concept of a thing in a legal sense saying that under the concept of a *thing* there should also be understood immaterial things (Section 496 par. 2 saying: „Intangible things are rights whose character admits this, and also other things without material substance). All indicates that the receivables will be also considered to be immaterial things (at least the explanatory memorandum states so).

To this corresponds the definition of the subject of proprietary right in Section 1011 of Civil Code: “All that belongs to somebody including things material and immaterial are his property.” On the other hand, in Section 988 art. 1 of Civil Code it is written “it is possible to hold the right that is possible to transfer to somebody else and that allows for permanent or repetitive performance.” This is typical of burdens, however, it can hardly be applied to receivables, which are traditionally understood as a claim arising from an obligation relation. There are opinions<sup>9</sup> that the new civil code is applicable on the acquisition from the unentitled person also in cases of ownership interest transfer, origin of tenancy or receivables assignment. The protection of good faith also has to be related to the transfer of immaterial things and rights where the possession acquisition is abandoned. On the other hand the good faith is emphasized and defined by the new civil code for example in Section 992 par. 1 of Civil Code as a requisite of honest possession: “he who, based on a convincing assumption, believes that he has a right which he executes, is the rightful holder. An unrightful holder is he, who knows, or it must be obvious to him based on circumstances, that he is performing a right that does not belong to him.” In the definition we find both the reason on which good faith is based and the circumstances from which honesty or dishonesty can be inferred. Thus, in practice, the concept of good faith is no different from the previous one and there will also probably be a judicature applicable related to good faith. Furthermore, in Section 7 of Civil Code the honesty of acting and good faith of the acquirer is presumed which strengthens the probative position of the acquirer and shifts the burden of proof to the person who had lost the thing. The good faith is examined at the time when the relevant action takes place. If, however, if the real right originates only at the time of public record entry, then at the moment of filing of the proposal for the entry at the register (Section 984 par. 1 second sentence of Civil Code).

In principle pursuant to the new civil code it applies in case of the movables acquisition from the unentitled person that the acquirer must prove his good faith in the right of the transferor to transfer the property right (Section 111 of Civil Code). This does not apply in cases when the owner proves that he has lost the thing or it has been stolen.

Now we get to the most important issue which concerns the things recorded in public registers and the possibility of their acquisition from the unentitled person. Practically it is the problem of the real estates registered in land register (from Jan1, 2014 there is also a new cadastral act, Act No. 256/2013 Coll.) In other words it is about the material publicity of the record in the land register that is formally enforced by Section 980 of Civil Code. Also here it states a disprovable assumption of rightfulness of the record, or that the right to the thing in the public register is recorded in correspondence with the actual legal state.

In Section 984 it is stated that if the state recorded in public register is not in accordance with the real legal state, the registered state is in favor of the person who acquired real rights for price in good faith that the transferor is entitled to do so according to the registered state. The principle *nemo plus iuris* is markedly diminished. The real owners must watch their rights in accordance with the principle *vigilantibus iura scripta sunt* reflecting for instance in Section 985 of Civil Code. This gives the possibility of the protection of the person whose real right is affected by the fact that the registered state in public register is not in accordance with the actual legal state, and the person is entitled to call for remotion of the discrepancy. In case he proves that he has exerted his right, he can ask for the record of this fact in land register.

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<sup>9</sup>Vaněk, J. (2014): Nabytí vlastnického práva od neoprávněného podle nového občanského zákoníku. Právní rozhledy. No 2. 44 et seq. p., ISSN 1210-6410.

The decision issued about his real right affects against the person whose right was recorded in the public register after the moment when the relevant person has asked for the inscription.

Everyone has the possibility to enforce deletion of such a record that has been realized without any legal title in a favor of somebody else and that violated his rights (Section 986 of Civil Code). He can demand deletion of such record and ask for the notice of this reality. The office responsible for the public register will delete this notice of discrepancy in case the claimant will not prove within two-month period that he has filed the claim at a court of justice. If the claimant exercises the notice of discrepancy within one month from the day he has got aware of this fact, his right can be exercised against anybody to whom the controverted record is in favor or to the person who acquired such real estate based on the record. After this period the claimant is entitled to enforce it only against the person who has reached such a record without being in good faith. If the claimant was not informed the period is extended to three years. The period starts on the day when the record was realized.

To the above stated it is necessary to mention that new cadastral act imposes to the cadastral office new duties in relation to the former owner. The cadastral office shall inform the former owner that the record proceeding has been initiated. The record cannot be realized within the first twenty days.

The new civil code does open the way to the reinforcement of rights of an acquirer in a good faith. In other words, it strengthens the principle of material publicity in a record in a public register, such as land register but simultaneously protecting the right of former owner.

The interpretation of temporary sections of the new civil code, e.g. Section 3030 may be problematic. In this section, it is said that rights and duties regulated by the former regulation are also regulated through the sections of the first Chapter of the new civil code. This chapter states that only the act can prescribe how the property right originates and expires that is protected. This would support the existing opinion of the Supreme Court of the Czech Republic that without needed sections of the civil code (judgment of the Supreme Court of the Czech Republic from Oct 23, 2013 Ref. No. 30 Cdo 2433/2013) the acquisition from a non-owner cannot be deduced in case of absolutely invalid contracts. Another argument of opponents of the acquisition of the non-owner is the reference to the sections regulating acquisitive prescription (the new civil code also knows an extraordinary acquisitive prescription in double periods) which would become groundless.

The solution of the problem established in the Judgment of the Constitutional Court of the Czech Republic Ref. No. 165/2011 within the new civil code has become closer to the standard modern solution as it is known from the German and the Swiss (and probably also the Austrian) law. Nowadays the case should be solved as it was established in the Judgment of the Constitutional Court of the Czech Republic Ref. No. 165/2011. In this case the claimant would have been the third acquirer in time who has bought real estate from a person recorded in the land registry as the owner, without being aware that real estate got to him via invalid legal act. According to Section 892 BGB, this by itself would be sufficient for property right acquisition, and the original owner would have, according to Section 816 par. 1 BGB, at the most the right to surrender of the purchase price against the transferor. According to Section 973 ZGB (and probably also Section 1500 ABGB used analogously) it would further be necessary to examine good faith of the acquirer.

According to the German law, the invalidity of legal act (for circumvention of prohibition of forfeited collateral) would, besides, apply only to obligational contract (which in fact was an agreement about a collateral transfer of a right), and not to real right contract of ownership transfer which would thus remain valid (and the original owner could demand return of the thing only from the title of unreasonable enrichment from invalid contract). So in reality the regulation of Section 892 BGB would not be at all necessary to apply.

## Summary

The new civil code (see Section 984) will obviously be interpreted (according to the standpoint of civil college of the Supreme Court from Feb 2, 2014 to the process of the courts in cases of issuing constitutive rulings in area of real rights, proposed already in 2013 and before, if there has been no ruling in legal force, so that from Jan 1, 2014, among the conditions of material publicity of public register in favor of an acquirer from a non-owner there will be:

1. Contradiction between actual legal state and registered state recorded in public register
2. The property acquisition was realized on the basis of legal action
3. The legal action was performed for a fee
4. The right has been acquired in a good faith
5. The right has been acquired from a person registered in a public register
6. It will not be the legal exception regulated by Section 984 art. 2
7. The real owner does not enforce his right in a way and periods pursuant to Section 985 or 986<sup>10</sup>

This means that acquisition from a non-owner will still be an exception from the general principle *nemo plus iuris*, that the Czech courts will literally have to fight through their judicature, even in cases where the good faith has been blatantly trampled by the acquirer fulfilling the above-mentioned conditions.

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4. Supreme Court of the Czech Republic judgment from March 23, 2011, Ref. No. 21 Cdo 1032/2010.

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<sup>10</sup>See Spáčil, J. et al. (2013): *Občanský zákoník III. Věcná práva (§ 976 – 1474). Komentář*. 1. vydání. Praha, C.H. Beck, Vol. III. 36 et seq. p., ISBN 978-80-7400-499-5.

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10. Working translation, *MüKo* vol. 6, § 932 marg. no. 2.
11. Working translation, Kohler, *MüKo* vol. 6, § 892 marg. no. 2, in reference to judgment RGZ 117,257.

## DIRECT TAXES IN SLOVAKIA AND THEIR IMPACT ON ECONOMY OF COMPANIES OPERATING IN AGRICULTURE AND FOOD PRODUCING INDUSTRY

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### Abstract

Nowadays are Taxes a Key Amount of Income of each Country's Budget. Taxes are compulsory Payments determined by State, which Taxpayers have to pay according to predetermined Conditions. Article is focused on the Impact of Taxes on Legal entities, which are Companies operating in Agriculture and Food Producing Industry. Defined Goal of the Paper is to assess the Impact of selected direct Taxes on Economy of these Companies. The Companies have selected according to specified Criteria. We assess Initial Data gathered directly from assessed Companies during the Examination of selected matter. Primary Source of Data are Financial Statements and Tax Returns of selected Companies. We assess Period of 2008-2012. The Analysis is based on the given Terms by the Law for settling of the assessed Taxes. The Attention is also paid to Other Economic Indicators, which are reported in the Income Statement in the Slovak Republic.

**Keywords:** Corporate Income Tax, Local Taxes, Financial Statements, Business Entities

**JEL classification:** G3

### Introduction

Tax can be defined as compulsory, non-returnable, law intended Payment to Public Budget. It is non-purpose and non-equivalent Payment. Tax is regularly repeated at Time Intervals, or is irregular and is payable in certain Circumstances.<sup>1</sup>

At present, Taxes as Income of the State or other Local Budgets, have Irreplaceable Role in the financing of Public Goals. The right to collect Taxes was Sovereign Right of each Country in the distant past, and nowadays it is seen as one of the Symbols of National Sovereignty.<sup>2</sup>

Taxation has existed since the Birth of early Civilisations, and it could be said that it is Part of the Price to be paid for Living in an organised Society. However, Taxation is not just a Mean of transferring Money to the Government, to spend it as it thinks fit. It also has a tendency to reflect prevailing Social Values and Priorities. In this Respect it could be argued that a System of Taxation is a Socioeconomic Model, representing Society's Social, political and economic Needs at any Time; Changes in these Need to be often reflected by Changes to the System of Taxation.<sup>3</sup>

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<sup>1</sup>Kubátová, K. *Daňová teorie a politika*. 2010.

<sup>2</sup>Szarowska, I. *Harmonizace základu daně z příjmu právnických osob a její vliv na velikost daňového zatížení*. 2009.

<sup>3</sup>Nightingale, K. *Taxation: Theory and practice*. 2002.

The affecting economic Growth effects of Tax System arise from the Fact, that Tax Liability is distracting the Decisions of Taxpayers.<sup>4</sup> By reducing the Taxes on the Benefits of certain economic Activities, may be less than optimal Labour Supply and Labour Demand, Investment or Consumption, and therefore fewer will be the Total Amount of produced Goods and Services.<sup>5</sup>

The Literature is dealing with Public Finance and Taxation System in the strict Sense, essentially described in a similar manner as the Tax System. The Differences are up to the Sequence in thinner or wider Interpretation of the Term.<sup>6</sup>

Tax System should have five Basic Attributes: the Tax System should be economically effective, simple and low-cost, flexible, adapted to the Size of socially acceptable Public Expenditure and fair.<sup>7</sup>

It should be note, that there are Differences among National Tax Systems. Taxation Conditions are constantly changing and are adapted to the Conditions of National Economy and the Economic Goals of the State Government.

The Concept of Tax can be defined according to several Aspects, such as legal or financial-economic. Definitions of Taxes in Legal Terms are representing the external Character Description of the Concept, according to which the Tax is mandatory, non-refundable, non-equivalent and non-specific Financial Payment to the Public Budget and according to predetermined Rules. The second Aspect is the financial and economic, which expresses the content Side of the Concept of Tax. Based on this point of view a Tax is Fiscal Relationship between Taxpayers and the Public Budget.<sup>8</sup>

National Budgets are an important Regulation Tool of National Economies. State Budget Revenues consist primarily of Tax Revenues, by which State ensures the Performance of its Basic Functions. Taxes are Compulsory Payments determined by State, which Taxpayers have to pay to the State Budget in a specific amount and in predetermined Due Date. Currently prevailing Trend of Fulfilling the State Budget Revenues primarily from Indirect Taxes, i.e. through Value Added Tax and Selective Excise Taxes.<sup>9</sup>

## Material and methods

The Main Goal of this Paper is assessing the Impact of Direct Taxes on the Economy of selected Companies, which are operating in Agriculture and Food Producing Industry. Our Attention is given to Corporate Income Tax and Other Direct Taxes. We have chosen the Sample of Companies according to the following Criteria:

- Assessed Companies operate in Primary Agricultural Production or in the Food Industry,
- They are composed for Profit,
- They activate in the Nitra Region.

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<sup>4</sup>Csómos, B. – P. Kiss, G. *Az adószervezet átalakulása Magyarországon 2010-től*. 2014.

<sup>5</sup>Krekó, J. – P. Kiss, G. *Adóelkerülés és adóváltozások Magyarországon*. 2008.

<sup>6</sup>Bánfi, T. *Igazságos adó(rendszer) vagy etikus adózó?* 2014.

<sup>7</sup>Stiglitz, J. E. *A kormányzati szektor gazdaságtana*. 2000.

<sup>8</sup>Bojňanský, J. a kol. *Dane podnikateľských subjektov*. 2013.

<sup>9</sup>Sopková E. – Raškovská, K. *Daňové úniky v oblasti dane z pridanej hodnoty v podmienkach Slovenskej republiky*. 2013.

The Base Material of Research is Data from the following Sources:

- Tax Legislation of Slovak Republic – Tax Laws and Regulations,
- Statistical Data from the Portal of the Tax Directorate of the Slovak Republic,
- Data from Financial Statements – Balance Sheet in full to XII.31. of the Respective Calendar Year (Type of Balance Sheet: Úč POD1-01),
- Data from Financial Statements – Income Statement in full to XII.31. of the Respective Calendar Year (Type of Income Statement: Úč POD2-01),
- Data from Tax Returns filed for Corporate Income Tax.

There are used Basic Research Methods during the Data Processing, like as Analysis, Synthesis and Comparison. Data are averaged using a Weighted Average. Companies are assessed in five successive main Years, in the period 2008-2012. In total there are assessed 30 Companies, including 19 Agricultural Companies and 11 Food Producing Companies.

In Term of Methodological Approach, assessed Companies are firstly assessed in general. In this case, the Analysis focuses on the Assessment of Volume and Structure of:

- Assets and Resources of assessed Companies,
- Cost and Benefits of assessed Companies.

The Attention is also paid to other economic Items reported in the Income Statement. The Economic Result is also assessing selected Companies at different levels according to their Financial Reporting:

- Economic Result on Ordinary Activities and
- Overall Economic Result of the year.

Both Levels of Economic Result are assessed before and after Tax. Our Attention is not increased on Economic Result on Extraordinary Activities, because the Income from these Activities was very low.

It is important to pay Attention on Corporate Income Tax. The Impact of this Tax is assessing on the Economy of Companies by Ratio Indicators at which Tax is assessed as the Share of Corporation Tax on the Total Cost. In the next Step, we pay our Attention to "Taxes and Fees", which is reported Item in the Income Statement. That Item encompasses:

- Road Tax,
- Property Tax,
- Other Taxes and Fees.

We failed to obtain more analytical Data on these Taxes, therefore we assessed them only in Synthetic Level.

### **Results and discussion**

The Tax Burden is one of the Factors, which are influencing the Economy of Business Entities. It is very important to pay Attention to it therefore. In term of Methodological Approach, there are firstly considered General Indicators. We consider the Volume and the Basic Structure of Assets of assessed Companies in the first step.

**Table 1: The Development of the Average Amount of Assets of assessed Agricultural Companies in 2008-2012 (in €)**

Items of Balance Sheet	2008	2009	2010	2011	2012	Index 12/08
Total assets	2933555	3154952	3035425	3188545	3091695	1.05
Non-current assets	1873347	1919534	1850088	1796365	1769628	0.94
Current assets	1060208	1235419	1185337	1392180	1322068	1.25

*Source: Own Processing*

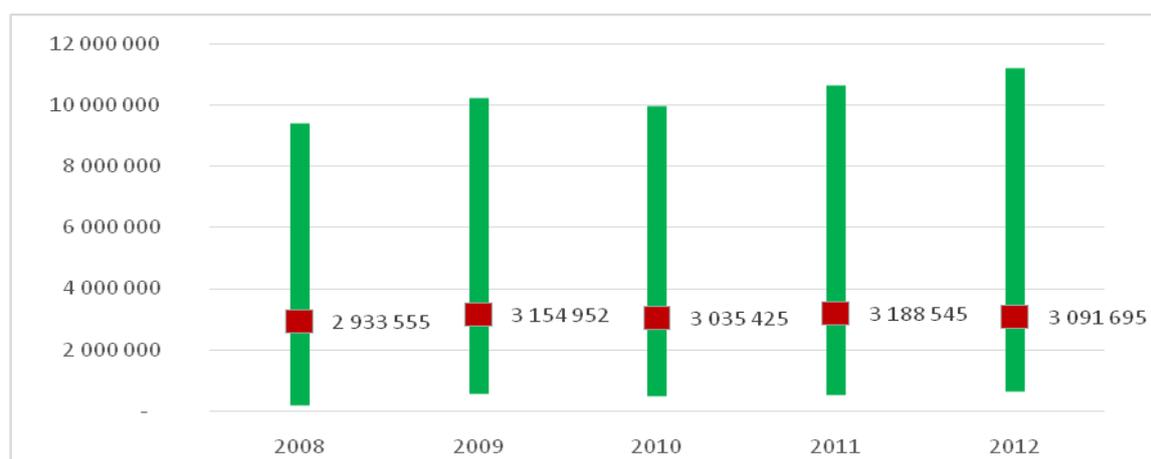
We can see significant Difference in the Amount of used Assets between Agricultural- and Food Producing Companies in Table 1 and Table 2. In the case of Agricultural Companies are captured lower Values by nearly half as for Food Producing Companies. There was a slight increase in the Value of Total Assets in case of Agricultural Companies during the Period. It should be noted, that this increase supported increased Value of Current Assets.

**Table 2: The Development of the Average Amount of Assets of assessed Food Producing Companies in 2008-2012 (in €)**

Items of Balance Sheet	2008	2009	2010	2011	2012	Index 12/08
Total assets	5650894	5480976	5579775	5755326	6031471	1.07
Non-current assets	3306642	3387049	3177993	3142529	3403422	1.03
Current assets	2344252	2093927	2401782	2612797	2628049	1.12

*Source: Own Processing*

The highest Value of Total Assets for Agricultural Companies was recorded in the Amount of 11212696 € in 2012 and the lowest Value of 157216 € in 2008. It follows, that prevail significant Differences between Sizes of analysed Companies. The Layout of assessed Value for Assets of Agricultural Companies is shown in Figure 1.

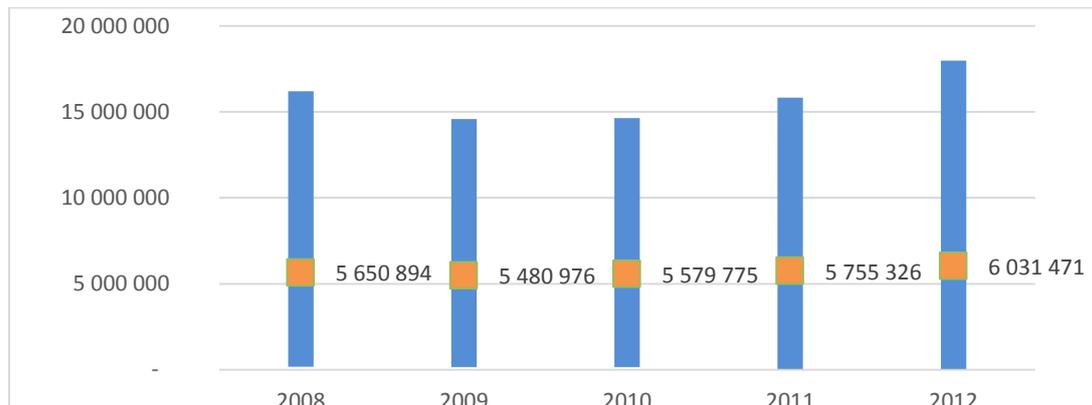


**Figure 1.: Box Plot of the first type of the Value of Total Assets of assessed Agricultural Companies in 2008-2012 (in €)**

*Source: Own Processing*

The Development of Values of Food Producing Companies is similar like Agricultural Companies. This Increase was caused not only by Increase of Fixed Assets. Layout of values of Assets of Food Producing Companies is shown in the Figure 2.

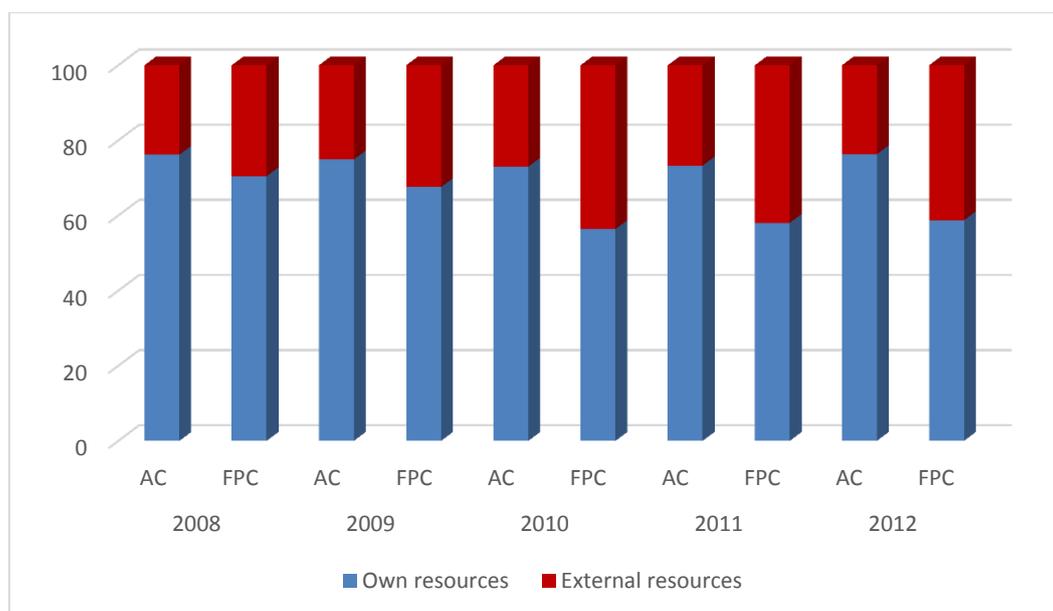
The highest Value of Total Assets of Food Producing Companies was recorded in 2012 in the Amount of 17985817 €. This Value is significantly higher than the Average Value.



**Figure 2.: Box Plot of the First Type of the Value of Total Assets of assessed Food Producing Companies in 2008-2012 (in €)**

*Source: Own Processing*

We consider the Structure of Resources of the selected Companies in the Next Step. The Development of Internal and External Resources is shown on Figure 3. As it follows from the Figure, the Business Assets are financed mainly from Own Resources of assessed Companies.



**Figure 3.: The Development of Structure of Resources of assessed Agricultural Companies and Food Producing Companies in 2008-2012 (in €)**

*AC – Agricultural Companies, FPC – Food Producing Companies*

*Source: Own Processing*

We assess the Value of Profit of selected Companies in relation to the Amount and Structure of their Assets. This Indicator present quantified Economic Result of Activity of Companies according to Accounting Regulations. Economic Result is recognized on several Levels in Slovakia. Our Attention is devoted to the Economic Results of Current Operations and Economic Results of Overall Activities of the Accounting Period. Both Indicators are assessed before and after tax. The Values of this Indicator of Agricultural Companies are recorded in Table 3.

**Table 3.: The Development of Economic Result of Agricultural Companies in 2008-2012 (in €)**

	2008	2009	2010	2011	2012
Economic Result of Current Operations					
Before Tax	15088	-169524	-17377	232940	78772
After Tax	-4053	-172359	-13058	196307	62253
Economic Result of Overall Activities of the Accounting Period					
Before Tax	19116	-158370	945	235246	100962
After Tax	-125	-161258	-22687	198614	86102

Source: Own Processing

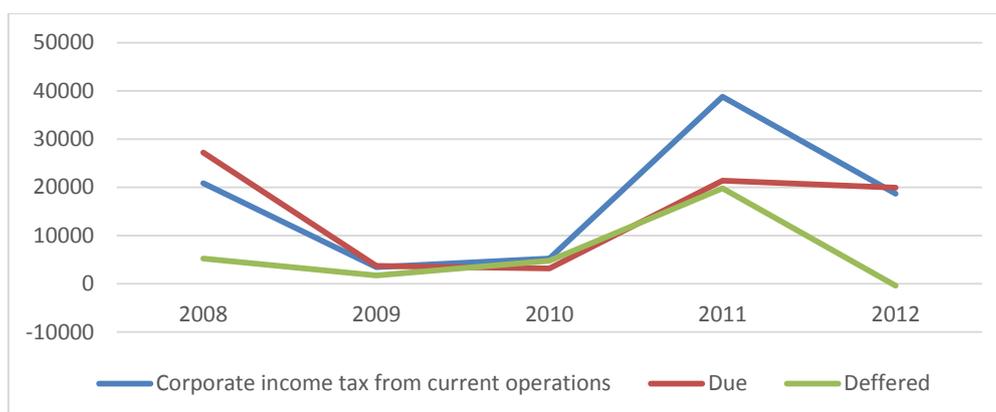
The Agricultural Companies achieved often negative Economic Result, as is reflected in Table 3. It can be seen from the above, that Companies operate in not the best economic Environment. It is mainly influenced by poor Opportunities to sell their Production. Natural Conditions in addition Influence negatively on them.

**Table 4.: The Development of Economic Result of Food Producing Companies in 2008-2012 (in €)**

	2008	2009	2010	2011	2012
Economic Result of Current Operations					
Before Tax	5665	-508993	79132	404176	424354
After Tax	-7770	-510726	93334	348625	375145
Economic Result of Overall Activities of the Accounting Period					
Before Tax	8255	-507630	40065	408686	426476
After Tax	-5231	-509363	54449	353117	377272

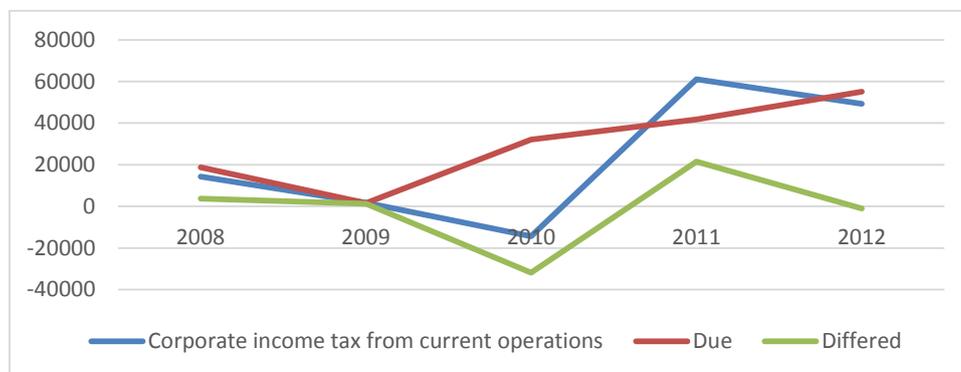
Source: Own Processing

We assess Food Producing Companies on Table 4. For those Companies can be reported better Results, which significantly impact to their Final Tax Burden.

**Figure 4.: The Development of Average Values of Corporate Income Tax of Current Operation of Agricultural Companies in 2008-2012 (in €)**

Source: Own Processing

The Development of the Average Values of Income Tax of Current Operation of Agricultural Companies was very volatile during the Period. The lowest Value was recorded in 2009 in the amount of 3430€ and the highest in 2011 in the amount of 38778€. The fact of Achievement of Incurred Loss is highly influencing Values of this Indicator, because those Companies had no Tax Liability.



**Figure 5.: The Development of Average Values of Corporate Income Tax of Current Operations of Food Producing Companies in 2008-2012 (in €)**

Source: Own Processing

The Average Values of the Indicator considered for Food Producing Companies are also very variable. The highest Average Value was reached in 2011 in the Amount of 61106 € and the lowest in 2010 in the Total Amount -14384 €. At Due Tax are recorded positive Values in each Year of the Reporting Period.

**Table 5.: The Development of the Total Cost assessed Companies for the Period 2008-2012 (in €)**

	2008	2009	2010	2011	2012	Index 12/08
Agricultural Companies	2009744	1945954	1876701	2075325	2135400	1.06
Food Producing Companies	4036125	3673789	3808486	4116085	5075002	1.26

Source: Own Processing

Table 5 contains Data of the Average Values of the Total Cost of assessed Companies. There are recorded significantly higher Values for Food Producing Companies. The Value of this Indicator represents the Size of their Production Capacity. We assess Corporate Income Tax and Item Other Taxes and Fees in relation to the Total Cost, which individual Companies were obliged to pay to Public Budgets.

**Table 6.: The development of the Amount of Corporate Income Tax of Current Operations and its Share on the Total Cost of assessed Companies in 2008-2012 (in %)**

	2008	2009	2010	2011	2012
<i>Agriculture Companies</i>					
Value of Indicator	20835	3430	5211	38778	18671
Share of Indicator on the Total Cost	1.04	0.18	0.28	1.87	0.88
<i>Food Producing Companies</i>					
Value of Indicator	14254	1734	-14384	61107	49203
Share of Indicator on the Total Cost	0.35	0.05	-0.38	1.49	0.97

Source: Own Processing

The Share of Corporate Income Tax of Current Operations on the Total Cost is within the Range from 0.18% to 1.87% in case of Agricultural Companies and in case of Food Producing Companies from 0.05% to 1.49%. The Value of the Indicator is a negative Amount in 2010, which is caused by a negative Value of Corporate Income Tax.

Our Attention is given to Item "taxes and fees" of Income Statement in the Last Step. We assess it in Synthetic Level in similar manner as at Corporate Income Tax.

**Table 7.: The Development of the Amount of Taxes and Fees and its Share on the Total Cost of assessed Companies in 2008-2012 (in %)**

	2008	2009	2010	2011	2012
<i>Agricultural Companies</i>					
Value of Indicator	45809	50106	49768	49890	50964
Share of Indicator on the Total Cost	2.28	2.58	2.65	2.40	2.39
<i>Food Producing Companies</i>					
Value of Indicator	82715	84629	78517	83784	86708
Share of Indicator on the Total Cost	2.05	2.30	2.06	2.04	1.71

Source: Own Processing

Taxes and Fees are higher as Cost of Corporate Income Tax in case of assessed Companies, as is shown in Table 7. When we compare the Values of assessed Companies, it can be concluded, that the Other Taxes and Fees had a higher Share of the Cost in case of Agricultural Companies. This fact prevails in each Year of the assessed Period.

## CONCLUSION

The assessed Tax Impact has its own Peculiarities in each Sector of the Economy in every Country. We assessed the Agricultural Companies and Food Producing Companies in our Research. Our Objective was to assess the Economy of selected Companies in relation to Taxes. The Attention was paid to Corporate Income Tax and Other Direct Taxes. We can deduce the following conclusions from our Analysis:

- Biological Nature of Primary Agricultural Production significantly impact on the Economic Performance of Companies, which is reflected in their resulting Tax Liability;
- The Food Industry is more significantly affected by Economic Fluctuations than Primary Agricultural Production;
- Income Tax is one of the most important Taxes of each Tax System. Nevertheless, in the case of assessed Companies, Other Direct Taxes amounted higher Share of the Total Cost. In case of Agricultural Companies is that caused by the Size of Area farmed by them.

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## A NEW PLAYER IN THE FIELD OF FINANCIAL AFFAIRS: THE FINANCIAL CONSUMER

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### Abstract

As a member of the EU, Hungary has to implement community norms into its legal order. The EU regulations have reached some basic institutions of the private and the business laws of the member states. The rules of consumer protection constitute the most important driving force behind the development. The current definition of the consumer intends to emphasize its weaker position in a contractual relationship. This definition seems to be in need of further specification in particular domains of transaction such as financial affairs.

Recent financial scandals in Hungary, such as the case of the foreign currency loans and the bankruptcy of broker-houses and banks call attention to the need of providing special protection to financial consumers as well. In this paper, I would like to examine, whether and to what extent the concept of the financial consumer is taken into consideration in the current Hungarian economic and legal literature, and what steps should be taken to restore the balance between financial service providers and consumers. I think that the introduction of the concept would help to disseminate knowledge about financial culture, and prevent further malpractice.

**Keywords:** consumer, financial culture, transactions

**JEL classification:** G2, K2

### Introduction

The idea of the consumer movement (consumerism) originated in the US in the 1960s and 1970s. In the United States Congress, J. F. Kennedy for example gave a speech about the four basic consumer rights (right to safety, right to be informed, right to choose, right to be heard) on March 15, 1962 (later called the Consumer Bill of Rights). In Europe the consumer protection became important in the 1980s. Certain issues of consumer protection, which involve the understanding of the specialities of consumer contracts, fall into the domain of contract law. Previously, the European Union has not interfered with the private legal norms of the member states, but the aim of protecting the consumer served a strong enough reason to introduce regulations in matters of consumer protection and contract law, following which several directives were introduced in the 1980s and 1990s. These include for example the 85/577/EEC directive on the protection of the consumer in respect of *contracts negotiated away from business premises*, the 87/102/EEC directive for the approximation of the laws, regulations, and administrative provisions of the Member States concerning *consumer credit*, the 90/314/EEC directive on *package travel, package holidays, and package tours*, and the 93/13/EEC directive on *unfair terms in consumer contracts*.

### The role of consumer

The notion of the free market has often been imagined to be as the most ideal status of the economy (but the free market probably is not real).

At a perfect market, however, all parties, including the consumers, are assumed to have full information about the nature and value of the products. Since customers are clearly not in possession of such knowledge, the law tries to aid them by introducing special measures to reduce their information deficit. In the case of financial products, providing sufficient information about them might be problematic since the products are extremely complex and it is not clear what their essential properties are, and certain of their parameters can only be evaluated in the future (e.g. retirement pension)<sup>1</sup>.

The European Union worked out a definition of the concept *consumer* in the directives listed above, which was previously also unknown in Hungary but was adopted afterwards, due to the requirement of harmonization. According to this, a consumer is a natural person who buys a product or a service to satisfy his/her purposes which lie outside of his/her business or professional activity. The status of the consumer is an advantageous position. Some scholars think that the EU and the member states should apply the same general rules to other vulnerable groups of society, such as employees, or recipients of social security benefits<sup>2</sup>. It was already recognized in the 19th century that the weaker party needs to be protected. Protection materialized in compulsory norms, for example, those aiming to prevent house owners and employers to take advantage of tenants and employees, respectively. This kind of interference is paradoxical, however, since restrictions on freedom of contract are justified with freedom of contract as well: restrictions on the freedom of one party increase the freedom of the other one.<sup>3</sup> Protection, however, has an impact on the prices of goods and services. Naturally, nobody wishes to question the good will behind the legal measures that aimed to help employees, tenants and consumers, but it is not always considered market friendly if the state interferes with private contractual affairs.

The Council Directive 85/577/EEC of 20 December 1985 to protect the consumer in respect of contracts negotiated away from business premises was among the first legal norms that aimed to define the concept of consumer. In this directive, consumer is viewed as „a natural person who, in transactions covered by this Directive, is acting for purposes which can be regarded as outside his trade or profession” (article 2).

The Council Directive 87/102/EEC of 22 December 1986 for the approximation of the laws, regulations and administrative provisions of the Member States concerning consumer credit defines the concept of consumer in an analogous manner. The consumer „means a natural person who, in transactions covered by this Directive, is acting for purposes which can be regarded as outside his trade or profession” (article 1).

The Council Directive 93/13/EEC of 5 April 1993 on unfair terms in consumer contracts, uses a minimally different version: *consumer* means any natural person who, in contracts covered by this Directive, is acting for purposes which are outside his trade, business or profession; (article 2 point b)

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<sup>1</sup> Peter Cartwright (ed.): Consumer Protection in Financial Services Kluwer Law International London 1999 p. 15.

<sup>2</sup> Prugberger Tamás Észrevételek az új Ptk. egyes szerződéseket tartalmazó fejezetéhez a szolgálattal kapcsolatos szerződések hiánya miatt Jogtudományi közlöny, 2008. (63. évf.) 3. sz. p. 151-154.

<sup>3</sup> Konrad Zweigert, Hein Kötz: An Introduction to Comparative Law Oxford University Press 1998 323 et seq

The same definition of the concept of consumer is used in Directive 97/7/EC of the European Parliament and of the Council of 20 May 1997 on the protection of consumers in respect of distance contracts: 'consumer' means any natural person who, in contracts covered by this Directive, is acting for purposes which are outside his trade, business or profession; (article 2).

The most current Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council, and repealing replacing? Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council Text with EEA relevance, stays with the well-known formulation: 'consumer' means any natural person who, in contracts covered by this Directive, is acting for purposes which are outside his trade, business, craft or profession (Article 2). In this definition the new term *craft* was added by the EU, which extended the scope of the application.

It seems advantageous to divide the category of consumer into subcategories, of which the category of *financial consumer* is an interesting and important one. The study of this category even has special relevance in the face of the current scandals surrounding banks and brokerage houses, in the efforts made in order to be able to better protect the disadvantaged consumer buying financial products. There seem to be two basic categories of financial consumers. The first one covers a natural person having money who would like to invest in financial products or open an account. In the case of these natural persons it seems useful to make a distinction between those who have larger sums of money at their disposal for this purpose and those who only have smaller sums. However, it is not clear where the dividing line between the two categories lies<sup>4</sup>.

The second category also covers natural persons, who, however, are exposed to the banks financially, because they would like to get money in the form of a loan. It primarily happens in the latter case that we find particularly disadvantageous situations for the consumer, since the bank can require the fulfillment of special requirements. If somebody wants to take a loan from a bank, the financial institution will make a decision after a very hard and long process, in the course of which they can monitor the whole private life of the consumer. The process is a guarantee for the bank but not for the consumer.

In every case, the key movement is the signing of the contract, which is neither automatic nor obligatory: the consumer can relatively freely decide on whether he/she can accept the conditions of the financial institution. There are two special issues related to the interaction between the financial consumer and the financial institution that we need to deal with. The first is that a financial institution is a special person, its establishment, operation and services have to be in accordance with the Hungarian legal order. Thus, a consumer can rely on the power of the Hungarian law. The second speciality is that the status of financial consumers is not always the same, they will fall into different categories depending on their status at the bank ('good'/'bad' creditors, VIP clients, etc.). If a financial consumer wishes to buy a financial product he/she is not going to be "a consumer" on the market, but a consumer of a particular kind for the bank. This procedure makes it possible for the bank to divide their consumers, but also helps the development of different packages of products or services.

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<sup>4</sup> Peter Cartwright (ed.): Consumer Protection in Financial Services Kluwer Law International London 1999 p. 11

### **The foreign currency credit/loan contracts**

In the Hungarian Credit Act (2013./CCXXXVII.) the *consumer* is given the same definition as in the Consumer Act (1997/CLV) or in the Code Civil (2013/IV): a natural person who buys a product or a service to satisfy his/her purposes which lie outside of his/her business or professional activities.

The Hungarian Credit Act defines the concept of *financial institution*, which can be a credit institution or a financial business. This is important because the law specifies that certain financial services can only be performed by financial institutions. According to the law (§ 3), a financial business collects deposits or accepts cash or credit and provides a loan of money. A financial business provides one or more financial services.

A further important law concerns foreign currency loan. The Curia made a resolution (2/2014. PJE), and following this, the Hungarian parliament created a law. On the regulation of certain issues related to the resolution ('jogegységi') of the Curia on consumer credit contracts offered by financial businesses 2014/XXXVIII. The scope of the law extends to consumer credit contracts signed after 1 May 2004, (foreign currency-based, forint-based, or lease contracts where the general terms and conditions include foreign currency).

The main problem with the latter type of contracts was the application of different types of exchange rate. (For example, one rate when the contract had been signed, and another one when the repayment began). Under the new law, the official exchange rate of the National Bank of Hungary is the principal condition. In the case of foreign currency loans, banks were in the habit of amending contracts whenever and how they wanted, which is a strange thing to do in established contractual relationships. Additionally, building a system into a contract that automatically changes the conditions to the one that is favourable for the bank also raises several questions. It should be noted, however, that the disadvantaged consumers experienced with respect to these contracts would have been less if they had familiarized themselves properly with the details of the particular contracts. The law makes provisions for the case of unilateral contract modification. Paragraph 4 states that when a unilateral contract modification (on the part of the bank) is made possible (e.g. unilateral rate increase, cost increase, fee raise), the consumer loan agreement has to be considered as unfair (unless the above modifications were individually negotiated). The law also lists a few conditions when a contractual term of the bank has to be considered unfair: it is not clear and comprehensible to the consumer, the conditions of the unilateral contract modification are not fully defined, the unilateral amendment is not objective, there is a way for the bank to bring about a reason for the modification, the consumer could not have anticipated under what conditions an additional burden can be put on him/her, and the consumer is not given the right to terminate the contract in the case of contract amendment by the bank. (Note that in English law, it was discussed for certain clauses/terms excluding or restricting liability that they are necessarily unfair.)

According to the law, the financial business has to monitor the terms and conditions of its contractual practices, as to whether the conditions are unfair or not. A financial institution has to report to the Hungarian National Bank on the contracts containing terms of the above kind and declare whether it considers them fair or unfair. The above declaration has to include information on whether a one-sided raise of the interest or the costs has taken place. If the law predicts the unfairness of a term that is considered to be fair by the financial institution itself, the latter can initiate a civil process.

The procedure is interesting, because it forces the bank to have the terms investigated, which automatically has to be considered unfair if it bears certain formal features. The charge of unfairness can only be removed by the decision of the court. The question is whether this solution is to be considered fair and appropriate to a law state. The case appears fair since the court is involved, but the solution chosen by the Hungarian law maker appears to be equivalent to saying that the contract terms specified are unfair. It is obvious that the interference of the court has some advantages and there are certain motivations the Hungarian law maker had to take into consideration. This was the solution that seemed most appropriate for a law state, which enables the court to review the facts and consider special circumstances.

Above I discussed the method of dovetailing contracts and contractual responsibilities for a particular group of consumers. This applies particularly to those taking consumer credit, since in their case the credit sum and their abilities of repaying can be different.

### **The special features of the the financial consumer**

Hesslon<sup>5</sup> emphasizes the double-sidedness of contract law: the special regulations help consumer contracts to be made freely, but with the content prescribed by law, which amounts to the restriction of the freedom of contract (which is connected with social issues and questions of economic efficiency). According to certain scholars, the compulsory rules of consumer protection restrict the freedom of contract, and thus hinder the development of private law. Atiyah (1995: 28)<sup>6</sup> is of the opinion that the majority of people today are better prepared to make their own contracts and see their own interests without a paternalistic protection.

Ebers<sup>7</sup> raises the question of how it can be decided whether someone is acting in a business or a personal matter. Does it matter how the contract was concluded? Can the buyer apply for protection as a consumer if he misled the seller in the course of the transaction and he used the goods as part of his business activity? As we have seen above, the directives that the European Union started to codify contract law with contain different definitions of the consumer.

The situation of the financial consumer raises issues of legislation and economics. If a financial institution wishes to stay in competition, it has to offer financial products that are attractive to as many consumers as possible, but has to pay attention to not asking for benefits for itself that its competitors do not, since the consumers will then prefer the latter's products. It is not to be denied that the most important factor in a financial system is trust and predictability. It is a question to what extent special opportunities should be provided for the consumers, it is also to be expected that the person buying financial products is aware of the conditions, or is able to ask an expert. An undertaking always involves a particular amount of risk, the question is what the amount is, and to what extent one should be forced to take it. There are, however, certain mechanisms that try to enforce that, for example, the Hungarian National Bank is able to control financial services.

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<sup>5</sup> Ton Hartlief Freedom and Protection in Contemporary Contract Law Journal of Consumer Policy September 2004, Volume 27, Issue 3, pp 253-267

<sup>6</sup> „The great majority of people are today much better equipped to make their own contracts, and to judge their own interests without paternalistic protection.” Patrick Atiyah: *An Introduction to the Law of Contract* (1995 5th Ed.) Clarendon Law Series, p. 28.

<sup>7</sup> Uniform Terminology for European Contract Law Ajani, Gianmaria - Ebers, Martin Nomos Verlagsges. MBH + Co, 2005 p.235.

The common deposit base helps whenever financial service providers do not perform appropriately. There is also the possibility of the law maker interfering in the processes. But the neo-classical economic theory states that the consumers can only make decisions if they have enough information. Therefore the state intervention has not enough economic rationale due to invisible hand notion. The state has to ensure an appropriate legal nature<sup>8</sup>. In regulating financial services, the disclosure regulation is an important tool. For example, certain legal regulation can require that the current rate of the consumer credit should be specified.

It is worth considering some questions that are related to the role of the financial consumer. It is not to be denied that for a healthy economy, it is necessary to have a well-functioning system of financial institutions. It is also important to note that it is worth investing money in different financial products. The prudent functioning of financial institutions and the trust of consumers is indispensable for competitive economy. For this purpose, it is necessary to educate consumers on how it is possible to invest their savings. This efforts should start already at school<sup>9</sup>. Besides the financial institutions there is a legal, half-legal and illegal market, which involves consumer fast loans, usury and loan contracts with firms or individuals. The market of the financial services is broad, and various products can be found: online insurance, online shopping, social fee, pensions, health insurance.

Another interesting point is the existence of financial consumer in special populations: students, high school pupils, older adults and people with low income. These people sometimes can be unbanked and underbanked, whom they need to give better access to small-dollar, short-term credit. In the US and other countries the vast varieties of business models are formed to give financial help<sup>10</sup>.

The most of the financial services are always available when somebody wishes to get some money or invest his money. Providing information is an important issue that cannot be emphasized enough. The average consumer, if he/she does not possess at least a minimum amount of information on financial institutions, and does not even read the information compulsorily provided with each product is very difficult to give appropriate information for, however. Most consumers are ill-equipped to come to decisions on their financial projects in the future. In the US many people do not see or understand even some basic financial concepts (calculating interest, accounting for inflation, understanding loan and mortgage terms). In addition to the lack of knowledge, financial consumers often do not show any interest in the terms of the contracts, only in the product or service, which explains why they willingly sign commitments, without thinking about the consequences, or about what issues can raise in the course of the fulfillment of the contract<sup>11</sup>. The financial institution will, of course, not decide or take responsibility instead of the consumers<sup>12</sup>.

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<sup>8</sup> Sutatip Yuthayotin: Access to Justice in Transnational B2C Springer 2015 London

<sup>9</sup> Jonathan J. Fox, Suzanne Bartholomae: Financial Education and Program Evaluation pp. 47-68 In: Jing Jian Xiao: Handbook of Consumer Finance Research Springer New York 2008

<sup>10</sup> Nicolas P. Retsinas and Eric S. Belsky (eds.): Moving Forward *The Future of Consumer Credit and Mortgage Finance* Brookings Institution Press Washington 2011 p. 85

<sup>11</sup> An Offer You Cannot Negotiate: Some Thoughts on the Economics of Standard Form Consumer Contracts Aristides N. Hatzis\* pp. 43-56 In: STANDARD CONTRACT TERMS IN EUROPE: A BASIS FOR AND A CHALLENGE TO EUROPEAN CONTRACT LAW, Hugh Collins, ed., Wolters Kluwer Law & Business, Private Law in European Context Series, Vol. 15, pp. 43-56, 2008

<sup>12</sup> Andrea Ryan, Gunnar Trumbull, Peter Tufano: A Brief Postwar History of US Consumer Finance Working Paper 2010 Harvard Business School

The definition of the financial consumer, which is to a significant extent appropriate for the general case, has to be extended to a person that makes a contract with a financial institution (either as bank or broker firm). On the one hand, a settlement has to be made between the two parties, but if the consumer has taken the credit and has used the money as well, the settlement will be difficult to make. In this case, information brochures, credit counsellors, and information on the internet can be useful, because the consumer can prepare for potential conditions.

In my opinion, for consumer credit the state should a. make provisions that the banks should not change their conditions according to their own interests, b. monitor the options for taking credit, prohibit and fine the use of certain conditions, and c. help certain groups of consumers in the process of taking credit (farmers, young people, socially disadvantaged groups).

Another interesting point related to the protection of the financial consumer is the access to justice, which helps the consumers to gain enough confidence to buy products in the market. There is an information deficit problem, if the traders ought to give relevant legal information to consumers (according to the prescriptions of the legal norms). But there is a solution, for example there are many consumer organisations<sup>13</sup> that can provide consumers with sufficient information<sup>13</sup>.

## **Conclusions**

It is very important the financial systems should work in a predictable manner. The role and rights of the users of financial products, the financial consumers, is particularly interesting following the current scandals involving banks and brokerage firms. The European Union has initiated regulations concerning the general status of consumer. Regulations concerning a subcategory of the latter, that of the financial consumer, are currently under development, and need to be taken into consideration. Special intervention from the state seems necessary for the financial consumer because he/she is exposed to the financial service provider in several respects much more than an ordinary consumer who buys something on the internet, for example.

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<sup>13</sup> Stefan Wrška: *European Consumer Access to Justice Revisited* Cambridge University Press 2015 Cambridge 298-300

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**AZ EMBERI FEJLETTSÉGI INDEX ALAKULÁSA ROMÁNIA KÖZÉP-  
RÉGIÓJÁBAN****THE EVOLUTION OF HUMAN DEVELOPMENT INDEX  
IN ROMANIA`S CENTRAL REGION****Jánossy Zsuzsanna**

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E-mail: [zs1janossy@yahoo.com](mailto:zs1janossy@yahoo.com)**Összefoglalás**

Jelen tanulmányban az emberi fejlettségi indexet és az ezt alkotó mutatókat: az egy lakosra jutó bruttó hazai terméket, a születéskor várható élettartamot, a kombinált beiskolázási arányt és a felnőtt írni-olvasni tudás rátáját elemzem. Írásomban nem matematikai módszerek és számítási képletek vannak levezetve, hanem a mutatók értékei által tükrözött fejlettségi szintet mutatom be. Az elemzés tartalmazza az egyes mutatók összetevőinek vizsgálatát, így átfogóbb képet alkothatunk a gazdasági-társadalmi helyzet alakulásáról és annak hatásairól. Először Románia 1980 és 2011 közötti időszakban mért HDI-jét más országok indexértékeivel vetem össze, majd kisebb térségre lebontva, a Közép-Régiót alkotó megyék mutatóit vizsgálom meg alaposabban.

**Abstract**

This study analyzes the Human Development Index (HDI) and its constituent indicators such as the gross domestic product per inhabitant, the average life expectancy at birth, the school enrolment and literacy rate. Not mathematical methods and calculation formulas are derived in this paper, but it presents the development level reflected by the values of indicators. The analysis contains the examination of the components of each indicators, by doing so a better more comprehensive picture can be got of the evolution and the implications of the socio-economic situation in Romania. First HDI of Romania measured in the period of 1980-2011 will be compared to other countries, and after that divided into smaller regions, the Central Region`s indicators are discussed in more detail.

**Keywords:** emberi fejlettségi mutató (Human development Index = HDI), egy lakosra jutó bruttó hazai termék, születéskor várható időtartam, beiskolázási arány, írni-olvasni tudás ráta.

**JEL classification:** I130, I310, O1, O150,

**Bevezetés**

A UNDP (United Nations Development Programme) 1990 óta minden évben közzé teszi a Human Development Report kiadványát, amelyben 130 országnak, később 182 országnak fejlettségi mutatóját elemezték. A mutató értéke 0 – 1 közötti szám.

Ennek az indító kötetnek a megjelenése élénk visszhangot váltott ki a társadalomstatisztika iránt érdeklődő szakemberek körében.

Ez a „felmérési módszer” már az 1960-as években nemcsak a szakembereket, hanem különböző kormányokat, nemzetközi szervezeteket is foglalkoztatott (R. Bauer: 1966, United Nations Organization: 1989).

Ez a mutató nemcsak a gazdasági versenyképességet próbálja megbecsülni, hanem az emberi jólét minimális követelményeit is.

„A Human Development Report szerzői egy olyan átfogó, három elemből álló összetett indexet (Human Development Index, HDI) dolgoztak ki, amely az egy főre eső reál-GDP vásárlóerő-paritáson (dollár) vett értéke, a születéskor várható élettartam és a felnőtt írni-olvasni tudás mérőszámának kombinációjával mérte az egyes országok "emberi jólétének" – szintjét.” (Husz, 2001).

Kezdetben a jólétet az anyagi jóléttel azonosították, így a fejlődést a gazdasági növekedés jelentette, de a fejlődés humán aspektusa nem mérhető pusztán az anyagi jólét dimenziójában.

Az 1992-es Human Development Report-ban a fenntartható fejlődés, az egymást követő generációk esélyegyenlősége kérdése irányították a figyelmet. A következő kötet a gazdasági-, közéleti részvétel kérdését vitatja: az egyének gazdasági, társadalmi, politikai érdekérvényesítő képességének erősítése, a döntésekben való részvételük elősegítése kapott ebben nagyobb hangsúlyt.

Az 1994-es évkönyv központi témája a biztonság, amely a mindennapok problémáit (állásbiztonság, jövedelembiztonság) mutatja be. A továbbiakban egy-egy kötet foglalkozott a nemek közötti egyenlőtlenségekkel (1995), a gazdasági növekedés és az emberi jólét összefüggésével (1996), a szegénységgel (1997) és a globalizáció hatásaival (1999). (Husz, 2001)

A 2000-ben megjelent évkönyv középpontjában az ember alapvető joga - a szabadság, jólét és méltóság – áll, a következő év tematikája az információ, kommunikáció és biotechnológia forradalmasítása új technológia kidolgozásával és annak felhasználása által. A folytatásban - a demokrácia erősítése (2002), a nemzeteken belüli szegénység csökkentése (2003), a kulturális szabadság, amely feljogosít minden embert, hogy szabadon használhassa anyanyelvét, gyakorolhassa vallását (2004), nemzetközi együttműködés a kereskedelem és biztonság segítéséért (2005), az ivóvíz nélkülözhetetlen fontossága, mint az élet elsődleges erőforrása (2006), harc a klímaváltozás ellen (2007-2008), migráció és emberi fejlődés akadályának megszüntetése (2009), az emberi jólét, amely nem csak pénzben mérhető, de anélkül nem elérhető (2010) – kerültek elemzésre és bemutatásra.

Egyetértek Egri (2011) állításával, miszerint a következő években a közép-kelet-európai témák között elsőbbséget kapott a társadalmi-gazdasági átalakulás kérdésköre, ennek társadalmi költségei, a szegénység, a társadalmi integráció, a kormányzás, a települések helyzete, az életszínvonal, a kisebbségek helyzete (főleg a romák), az emberi jogok, a munkaerő-piac, az esélyegyenlőség, a területi különbségek kérdéskörei kerültek a középpontba. (UNDP 1990-2010). Végül, sok „finomítgatás” után négy mutatót használtak fel a HDI-hez: a bruttó hazai termék, a GDP - mérőszámának kiszámításánál a kiindulópont a vásárlóerő-paritáson vett GDP egy főre eső értéke volt (amerikai dollárban), születéskor várható élettartam (egészségi állapot), írás-olvasás ismerete (15 év fölötti lakosság) és a beiskolázottsági ráta (képzési szint: elemi, középiskola, felsőfokú).

Ezek olyan jelentős mutatók, amelyek az emberi fejlődés és a lakosság élet minőségének paraméterei (Fahey, Nolan, Whelan, 2003)

A 2010-es HDR újabb részmutatókkal bővítette az emberi fejlődés mérését. Ilyen az egyenlőtlenséggel korrigált HDI (Inequality-adjusted Human Development Index - IHDI), ez számítható egyénenként – képzettségi szint és jövedelem -, valamint korcsoportonként. Másik részmutató a gender, illetve nemi egyenlőtlenségi index (The Gender Inequality Index-GII), ez tartalmazza az anyahalandósági rátát és a 15-19 éves nők termékenységi rátáját. Ugyancsak ide sorolható a legalább középiskolát végzett férfiak és nők aránya, a munkaerőpiacon való férfi és női részvétel aránya, valamint a kormányzásban résztvevő nők aránya. Egy másik részmutató a többdimenziós szegénységi index (The Multidimensional Poverty Index - MPI).

2010-től a HDI-t alkotó mutatókat is megváltoztatták: a GDP helyett a GNI (Gross National Income), amely a nemzeti jövedelmet méri, a beiskolázottsági ráta helyett az átlagosan elvégzett és a várható iskolában töltött évek szerepelnek.

### **Anyag és módszer**

A kutatás során hazai és nemzetközi szakirodalmakra (könyvekre, folyóiratokra) támaszkodtam és statisztikai adatokkal elemeztem a HDI mutatók összetevőjeinek változását.

Az alkalmazott mutatók, ill. módszertan megkövetelik a megfelelő mennyiségű és minőségi adat gyűjtését és kezelését. Igénybe vettem az emberi fejlődési jelentéseket (HDR) és a hazai (Nemzeti Statisztikai Hivatal, Középső Regionális Fejlesztési Ügynökség) adatbázisokat. Az így kapott eredményeket Excel programmal készített ábrákkal szemléltetem. Szekunder forrásként a 2012-es Statisztikai Évkönyv adatait, valamint a Középső Regionális Fejlesztési Ügynökség megyékre szóló, 2012-es kiadványait vettem alapul, ugyanakkor a Nemzeti Statisztikai Hivatal által nyilvántartott legfrissebb adatokat is felhasználtam. Helyenként az elemzett adatok különböző évekből származnak, tekintettel arra, hogy nem minden adatot frissít a statisztikai hivatal évente.

A kutatás középpontjában a 2007-es év, az EU-ba való csatlakozás éve áll. A rendszerváltás és a csatlakozás előtti időszak (1990-2006) csak összehasonlításként jelenik meg, míg a 2007 utáni időszak (néhol hiányos) adatai a gazdasági válság hatásait és abból kifele haladó helyzetet szemléltetik.

### **Vizsgálatok és eredmények**

A tanulmány során a HDI elemzése az EU-ba való csatlakozás utáni időszakra összpontosul. Az uniós tagság alatt „elszenvedett” gazdasági válság és az abból való „kilábalás” céljaként hozott gazdasági-politikai döntések következményei kerülnek bemutatásra.

A 2009-ben megjelent HDR a 2007-es évre vonatkozó adatokat tartalmazza. A HDI értékeit újraszámolták az előző évekre is, egészen 1975-ig (Románia esetében 1980-ig) visszamenőleg. Ekkorra már hosszú ideje Norvégia, Kanada, Hollandia és Svájc rendelkeztek a legmagasabb HDI-vel. 2007-ben Norvégia volt a listavezető HDI = 0,971 értékkel, őt követte Ausztrália 0,970-el, míg a sort Nigéria zárja 0,340-el, Afganisztán pedig 0,352-vel az utolsó előtti pozíciót foglalja el.

Az EU-ba való csatlakozás évében, 2007-ben Románia a 63-dik helyet foglalta el 0,837 HDI értékkel. Ez a helyezés nagyon „szerény” állapotot tükröz, amely a fejlesztési potenciál kihasználatlanságát mutatja. Emellett Románia szomszédjainak - a rangsorban elfoglalt - helye is illusztrálja az ország gyenge teljesítőképességét. Hasonló eredményű még Trinidad-Tobago, megelőzi 0,838-al Saint Kitts/Nevis és Montenegro követi 0,834-el.

A 2009-ben végzett számítások (11046\$/lakos, vásárlóerő-paritáson vett GDP/fő) a Világbank 2008-as kutatásain alapulnak. Az 1990-es számítások földrajzi térségekre történtek Ausztria vagy Európa szintű viszonyításhoz, az utóbbi (2009-es) egy amerikai dollár értékéhez 2007-es konstans árhoz van viszonyítva. Ez a számítás Románia esetében fölfelé történő elmozdulást eredményezett, például 2005-ben a 0,813 értéket 0,824-re javították, de így is a 2005-2007-es időszakban az ország a 60-dik helyről a 63-ikra esett vissza.

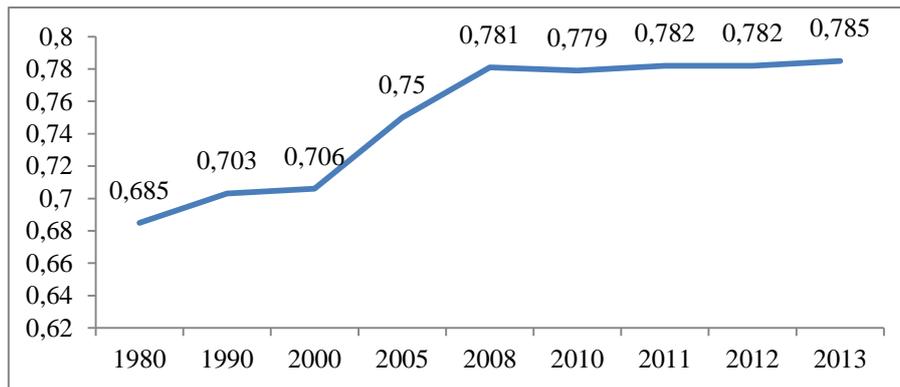
A 2009-es HDR szerint az emberi fejlődést illetően Románia az Európai Unióban az utolsó helyet foglalta el. A többi volt szocialista ország, jobb helyezést ért el: a 61-dik Bulgária 0,840-el, a legjobb helyen álló Szlovénia 0,929-el a 29-dik. Egyébként Szlovénia és a Cseh Köztársaság azok a volt szocialista országok, amelyek a nagyon magas szintű emberi fejlődésű országok közé tartoznak.

A többi volt szocialista ország Románia után jön a sorban: Szerbia, Fehéroroszország, Albánia, Orosz Föderáció, Macedónia. Ami a szomszédos országokat illeti, Magyarország jóval megelőzi Romániát, 2007-ben a 43-dik pozíciót foglalta el 0,879-el, míg Ukrajna és Moldova Köztársaság a 85-dik, illetve 117-dik helyen álltak.

A 2011-es rangsorolás szerint Románia az 50-dik helyre jutott 0,781 HDI értékkel (84%-a maximumnak, Norvégia 0,943 értékéhez), az elsőtől 0,162 különbséggel. Ezzel az értékkel nagyon közel áll a nagyon magas fejlettségű intervallum alsó értékéhez (1. – 48. helyek nagyon magas szintű HDI).

A 2000-2011-es időszakban Románia jelentős előrelépéseket tett, miszerint a HDI fejlődési ritmusának nagysága a második (0,95%) a nagyon magas szintű HDI-vel rendelkező országok között is, egyedül az Arab Emirátusok előzi meg (1,06%).

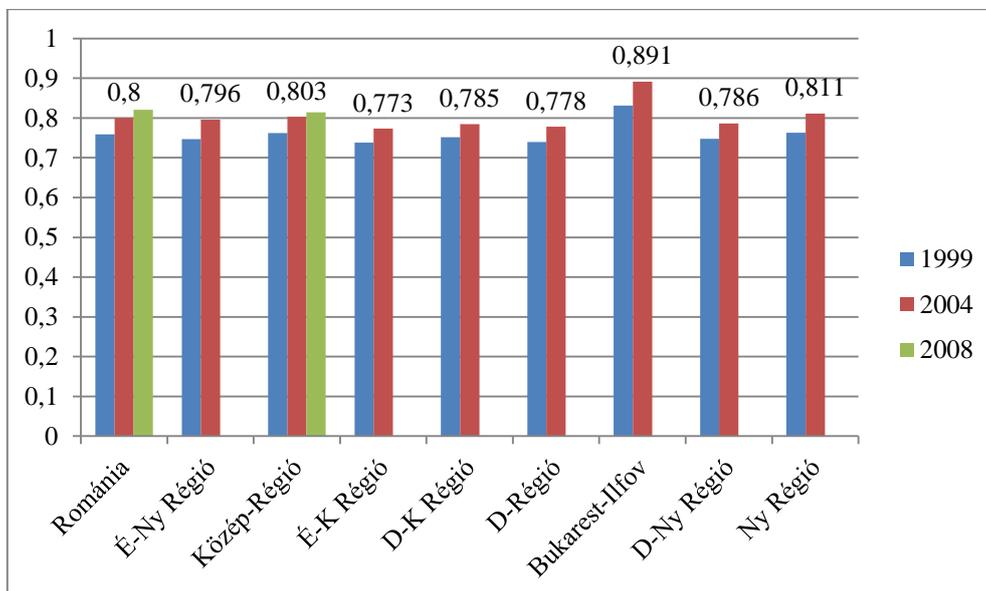
2011-ben az emberi fejlődés értékét egy speciális számítással is elvégezték, ez az ún. nem-gazdasági HDI. Románia esetében ez 7,7 %-kal nagyobb, mint az általános HDI (0,841 szemben a 0,781 értékkel). A nem-gazdasági HDI értékkel Románia a 33-dik helyen áll az ugyancsak ezzel a számítással vizsgált 187 ország között. Az a jelenség, hogy a nem-gazdasági HDI érték magasabb az általános HDI értéknél, azokra a fejlett országokra jellemző, ahol a HDI mutatói mind magas értékűek. A három legmagasabb nem-gazdasági HDI értéket elért országok Ausztrália (0,979), Új-Zéland (0,978) és Norvégia (0,975).



**1. ábra. HDI értéke Romániában 1980-2013 között**

Saját szerkesztés. Forrás: Human Development Reports UNDP, 2013

### A HDI mutatóinak vizsgálata a Közép-Régióban



**2. ábra: Regionális szintű HDI mutató alakulása 1999 és 2004-ben**

Forrás: NHDR 2002, NHDR 2007 (2008-as adatok: Középső-Regionális Ügynökség kiadványa, 2012)

A 2007-es országos HDR (2004-es adatok, ezek láthatóak az ábrán) szerint a Közép-Régió a 3-dik helyet foglalja el a 8-ból. Nem lehetünk elégedettek ezekkel az eredményekkel, hiszen az alább ismertett regionális és megyei lebontású gazdasági és társadalmi helyzet a kihasználatlan potenciált tükrözi. A régiót követő többi területi egység még gyengébben teljesített, így Románia még mindig az 60-dik hely körül található a nemzetközi listán.

### A Közép-Régió lakossága

A rendszerváltást követő ipari vállalatok felszámolása vagy privatizációja, a munkahelyek megszűnése elindította az 1991 és 2000 közötti időszakban az országon belüli migrációt a városból falura költözés folyamatát és annak fokozatos erősödését. 1997 az első olyan esztendő az 1989-es változások után, amikor többen költöztek falura a városból, mint fordítva (Románia Statisztikai Hivatala, 2002).

Ennek oka azonban nem a természet kedvelés, környezet-barát-központúság, a vidéki infrastruktúra és a vidéki gazdaság fejlettségében vagy fejlődési tendenciáiban keresendő, hanem a városi közszolgáltatások költségeinek növekedésével, az ipari és szolgáltatási ágazatok elhúzódó átszerveződésével, valamint a föld magántulajdonba való visszakerülésével magyarázható.

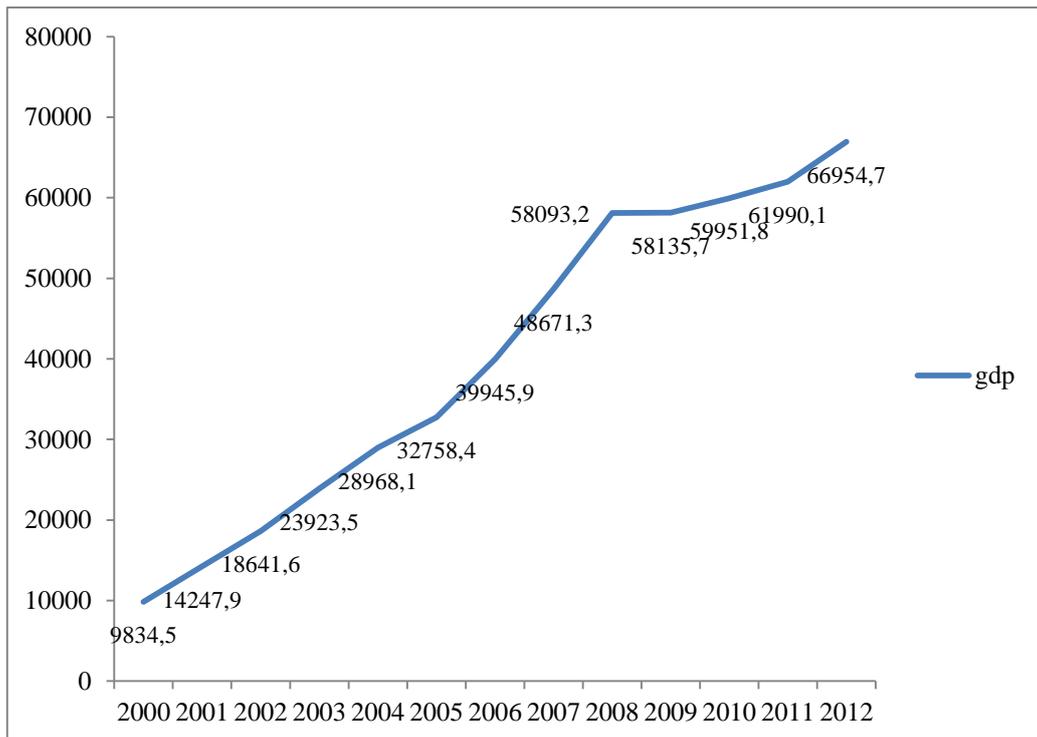
A 2000-es évek elején lavinaként terjedő trenddé alakul, hogy a „tehetősebb” városi lakosok a városhoz közeli zöld övezetbe vagy településre költöznek, mert vidéken egy lakás fenntartási költsége, a közszolgáltatás és az ingázás kevesebb kiadással jár, mint a városban. Azonkívül figyelmet szentelnek a természetre, csendre, biztonságra, így továbbra is megfigyelhető ez a belső migrációs jelenség.

**1. táblázat. A lakosság lakhely szerinti megoszlása (%)**

	Fehér			Brassó			Kovászna		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
város	55,3	58,8	58,8	77,4	75,6	73,5	53,9	52	49,8
vidék	44,7	41,2	41,2	22,6	24,4	26,5	46,1	48	50,2
	Hargita			Maros			Szeben		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
város	47,1	45,4	43,7	51,7	51,2	51,9	68,1	68,1	66,8
vidék	52,9	54,6	56,3	48,3	48,8	48,1	31,9	31,9	33,2

*Forrás: Középső-Regionális Ügynökség kiadványa, 2012*

Az 1-es táblázat adatai szerint legnagyobb urbanizáltsági fokot Brassó és Szeben megyék mutatják, ennek oka egyrészt, hogy az előző rendszerben már nagyobb industrializációs folyamaton mentek keresztül, másrészt a DN1-es nemzetközi út és a brassói vasúthálózat központ „státus”, ami pozitívan járul hozzá a szállítás-közlekedés bevétel mértékéhez. Jelentős szerepe van a turizmusnak és a metropolisz övezet kialakulásának, ez kedvező a fejlődő kereskedelem feltételeinek. Feldolgozó iparágak, országos szintű egészségügyi központ működése, egyetemek – mind munkahelyteremtő gazdasági egységek. Szeben megye esetében jelentős szerepe van még a turizmusnak, hegyvidéki állattartásnak (jellemző az 1000 nagyságrendű juhnyáj legeltetése), emellett az EU-val összekötő IV-es közlekedési folyosó csatlakozási pontja, valamint jellemző a külföldi befektetők, vállalkozók nagyobb számú jelenléte, mint a régió többi megyében.



### 3. ábra A GDP alakulása a Közép-Régióban 2000 és 2012 között (millió lej)

Forrás: Románia Statisztikai Hivatala

Ami a GDP növekedését illeti, a 3-as ábra szerint, a jelenlegi helyzet nem mutat optimista képet. A gazdasági válság után a GDP értéke lecsökkent, 2010 után várható kissé emelkedő tendencia, de ez az intenzív gazdaság fejlesztési politikáktól fog függeni, aminek feltétele az innováció, a tudásbázis fejlesztése.

A régióközi mozgásokkal összefüggő tevékenységekhez a térbeli pozícióváltás, a mozgás – ilyenek a szállítás és a hálózatban szerveződő szolgáltatások - elválaszthatatlanul kötődik az értéktermeléshez és/vagy térbeli hálózatban működtethetők.

Újabb nehézséget jelent annak megállapítása, hogy a több telephelyes vállalkozások és egyéb szervezetek egyes telephelyei milyen mértékben járulnak hozzá a vállalat teljes hozzáadott értékéhez. A vállalatok székhelyei nem minden esetben egyeznek meg a gazdasági tevékenységet végző telephellyel, ezért nehéz megállapítani a GDP termelés helyét. Ilyenek például: építőipar, javítás-karbantartás, betegszállítás, területi fiókok, leányvállalatok, stb.

Ez igazolható a helyi költségvetési műveletek eredményeivel is, amelyek a 4. táblázatban vannak felsorolva. Szembetűnő nagy eltérést mutat a 2011-es év. Ebben az évben már hiánnyal záruló költségvetéssel is találkozunk, mégpedig a három, többségében magyar lakosságú megyékben, így a régió átlag költségvetési egyenlege is a 0-hoz közelít, ami országos szinten nem nevezhető kedvezőnek. (A későbbiekben ismertetésre kerül a lakosság havi nettó átlagkeresete és nyugdíja, amiből szintén kitűnik, hogy ugyancsak ezekben a megyékben a legkevesebb a családok havi jövedelme.)

## 2. Táblázat. A helyi költségvetési műveletek eredményei (millió lej)

	2006	2007	2008	2009	2010	2011
<b>Románia</b>	<b>2315,8</b>	<b>2822,9</b>	<b>1418,9</b>	<b>1451,6</b>	<b>2715,1</b>	<b>800,1</b>
<b>Közép-Régió</b>	<b>254,6</b>	<b>339,3</b>	<b>217,3</b>	<b>150,3</b>	<b>310,6</b>	<b>87,9</b>
Fehér	34,8	39,3	16,1	13,9	48,6	24,5
Brassó	55,4	96,6	31,1	3,8	49,0	59,8
Kovászna	22,7	24,8	18,0	14,3	28,9	-22,0
Hargita	44,1	43,2	40,7	28,9	51,3	-9,2
Maros	57,3	70,4	74,4	38,1	61,1	-22,0
Szeben	40,3	65,0	37,0	51,3	71,7	56,8

*Forrás: Közép-Régió Statisztikai Évkönyve 2012, DRS Alba*

A születéskor várható élettartam nagyon kedvezőtlen állapotot mutat Románia esetében. 72,6 évvel Románia 2007-ben világviszonylatban a 80-dik helyet foglalta el. A leghosszabb születéskor várható élettartam ekkor Japánban 82,7 év, míg a legrövidebb 43,6 év Afganisztánban volt.

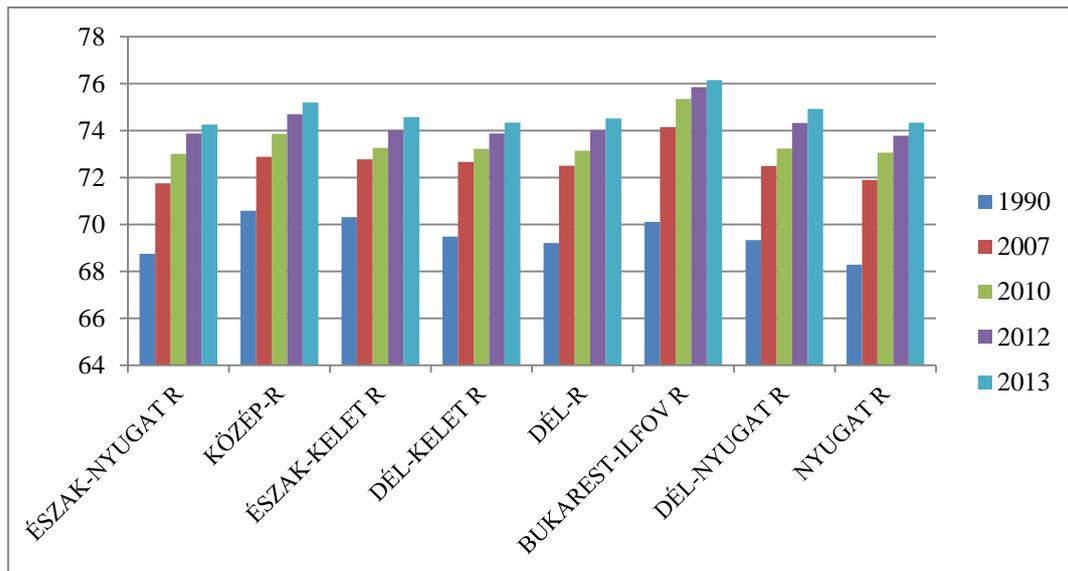
Az Országos Statisztikai Hivatal által közzétett születéskor várható élettartam 2011-re vonatkozó jelentése szerint Románia a 28 EU tagország sorrendjében a 25-dik helyet foglalja el - valamivel jobb eredménnyel (74,5 év), mint 2007-ben. Az országos szinthez képest a Közép-Régióban átlagosan csak 73,64 év születéskor várható élettartammal számolhatunk.

## 3. táblázat: Születéskor várható élettartam változása a Közép-Régió megyéiben (év)

Megyék	1990	2000	2010	2011	2012	2013
Fehér	70,34	70,88	73,96	74,23	74,52	75,29
Brassó	70,68	71,24	74,74	75,27	75,61	75,83
Kovászna	70,71	71,39	73,4	73,82	74,52	74,86
Hargita	71,04	71,03	73,73	74,04	74,41	74,97
Maros	70,03	69,99	73,28	73,57	74,05	74,83
Szeben	70,75	70,97	73,76	74,23	74,79	74,98

*Forrás: Románia Nemzeti Statisztikai Hivatala*

Regionális szinten vizsgálva a születéskor várható élettartam hosszát, a 4. ábrán látható, hogy 2011-től a Közép-Régió az országos átlagot meghaladva, Bukarest-Ilfov Régió után, a második helyen áll, amely a gazdasági-társadalmi szociális helyzet/ellátás javulását is feltételezi.



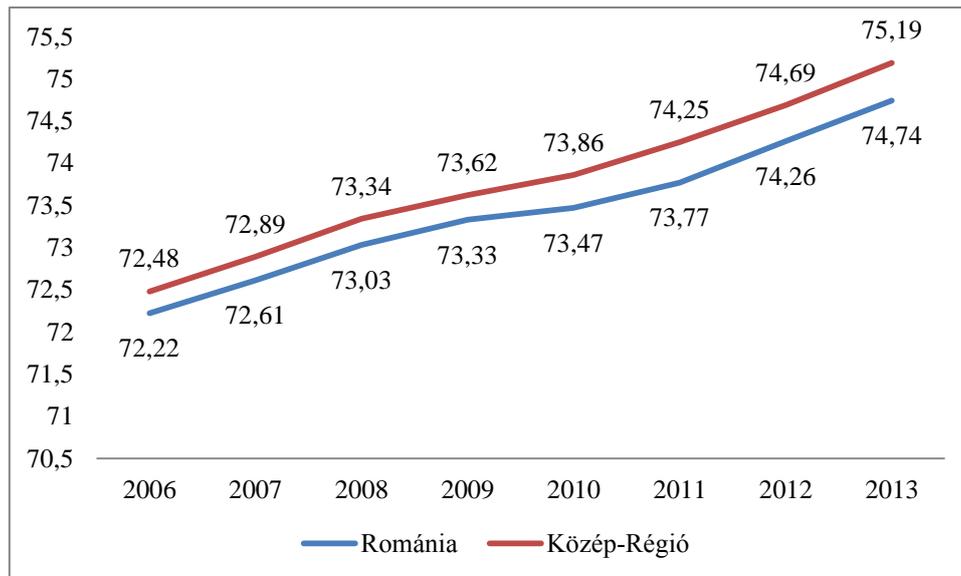
#### 4. ábra: Születéskor várható élettartam Románia nyolc fejlesztési régiójában

Forrás: Románia Nemzeti Statisztikai Hivatala

Kétséget kizáróan, ahhoz, hogy tovább lehessen növelni e mutató mértékét beruházásra, szakemberek képzésére kell sürgősen erőforrást szerezni, kórházak ellátáshoz, felszereléséhez, pénzügyi alapot kell előirányozni, nyújtani. A költségvetési alap ezirányú ráfordításával elérhetővé kell tenni az egészség megőrzéséhez, a betegségek megelőzéséhez, az egészséges életmód kialakításához szükséges egészségügyi szolgáltatásokat a lakosság számára.

Az egészségi állapotot tágabb, társadalmi-gazdasági környezetben Wilkinson-Marmot úgy értelmezik (Wilkinson-Marmot, 2003), mint a fejlett országokban élők egészségének azon társadalmi determinánsait, amelyek közpolitikák segítségével befolyásolhatók. Ezek az alábbiak: a társadalomban elfoglalt hely/szerep, a stressz, a korai életkörülmények, a társadalmi kirekesztés, a munkakörülmények, a munkanélküliség, képzettségi szint, havi jövedelem (munkabér), orvosi ellátás, a társadalmi kapcsolatok, a káros szenvedélyek, az egészséges táplálkozás és a közlekedés. Másszóval, alapvető jog kellene legyen, hogy minden ember számára egyenlő módon elérhető legyen a képzés és az egészségügyi ellátás.

A humán fejlődés elmélettel kapcsolatosan megemlítendő, hogy a magas halandóság gyakorlatilag az alapszintű képességek biztosításának hiányát jelzi a térségben. (Egri, 2011)



### 5. ábra. Az születéskor várható élettartam alakulása Romániában és a Közép-Régióban

*Forrás: Románia Nemzeti Statisztikai Hivatala*

Az 5-dik ábra adatait tekintve, megfigyelhető, hogy a Közép-Régióban a csatlakozás előtt is hosszabb születéskor várható élettartam volt jellemző. A rendszerváltás utáni évben, 1990-ben az országos születéskor várható élettartam 69,56 év volt, a regionális pedig 70,59 év. (Nemzeti Statisztikai Hivatal).

A 2009-es HDR szerint 2006-ban Románia az egészség megőrzéséért az egészségügynek nyújtott erőforrás értéke 433 vásárlóerő-paritáson vett dollár/lakos, miközben más tagországok ezen értéke 4-5-ször is nagyobb (Lengyelország 638\$, Magyarország 987\$, Olaszország 2022\$, Németország 2548\$, Ausztria 2729\$ és Norvégia 3750\$).

Az egészség többdimenziós fogalom, egyenlőtlen a térben, társadalmi-gazdasági környezetben értelmezhető (vagyis a fejlettséghez köthető), és így a területi politikákhoz is kapcsolódik. Ezért megfelelő eredménymutatója a térbeli fejlettségnek (Egri, 2011), hiszen szegény családból származó vagy alacsony képzettségű, vagy az iskolát hamar elhagyó személyek jellemzően rövidebb időszakot töltenek egészségben és az átlag életkort sem érik meg.

Láncszerűen levezethető, hogy nagyon sok esetben az alacsony iskolázottságú szakképzetlen vagy idénymunkás nem tud sokáig az igényes munkaerő piacon fennmaradni<sup>34</sup>, a munkanélkülivé válás viszont egy sor negatív pszichológiai problémát szül (pl. dohányzás, alkoholfogyasztás, bűncselekmény, stb.), távol kerül az információ-forrástól (mobilitás hiány – társadalmilag is izolálódik), helytelenül, egészségtelenül táplálkozik, közömbössé válhat az egészségügyi problémák megelőzésével szemben, a már kialakult betegségei súlyosbodhatnak és végül a magas kórházi költségek, a drága orvosi beavatkozások igénybevételének lehetetlenségéhez vezethetnek. Ők olyan típusú emberek, akikben nem alakult ki az elkötelezettség, a felelősség tudat önmagával és a társadalommal szemben.

<sup>34</sup> Romániában 1989 - a rendszerváltás - utáni időszakra jellemző ez az állapot, a privatizációs folyamat következtében számos munkahely megszűnt. A szakmunkások is csak egyféle feladatot tudtak ellátni, nem tudtak más jellegű munkát vállalni, így nemcsak a szakképzetlen személyzet került veszélyeztetett helyzetbe.(hogyan elveszeíti munkáját).

Ahol nincs gazdasági fejlődés, nincsenek profitot termelő iparágak, nincsenek oktatási központok, ott hiányoznak a szükséges minimális szolgáltatások a standard életszínvonal megtartásához (pl. munkanélküli felnőtt nem engedheti egyetemre gyermekét, mert nem tudja az utazásiköltséget, havi kiadásokat, házbér árát megteremteni – ez már luxusnak számít a székely megyében, lásd később havi átlagbérek, nyugdíjak...).

2007-ben az írni-olvasni tudás (15 év fölöttiek) 97,6%-os értéke megnyugtató állapotot sejtet, de világviszonylatban Románia mégis csak az 54-dik helyet foglalta el. Öt meghaladó értékű országokban 100 %-os e mutató értéke. A másik jobb helyzetet „tükröző” mutató a beiskolázottsági ráta, 2007-ben 79,2 %, amellyel világviszonylatban az 56-dik helyen áll. Ennek oka volt az is, hogy 1990-ben a kötelező 10 osztály elvégzését lecsökkentették 8-ra. Uniós tagországgként az utóbbi mutató érték is javult, de mégis megelőz Kuba, Dánia, Ausztrália, Új-Zéland, ahol ez a ráta 100%-os (24 éven felüli személyek is részt vesznek a képzésben).

Az előző évhez viszonyítva, 2008-ban mindkét mutató mértéke nőtt. Ebben az évben 85,9 %-os az országos beiskolázottsági szint, a következő években fokozatosan csökken, például már 2010-ben 84,1 %-ra esik vissza és a korai iskola-elhagyás rátája 34,7%. 2013-ban 79,4 %-os beiskolázottsági szint mellett a korai iskola-elhagyás mértéke 16%. (Nemzeti Statisztikai Hivatal)

A Közép-Régió lakosságának fő jellemzője az etnikai, nyelvi vallási sokszínűség. A magyarok főképp a régió keleti részén honosodtak meg, a cigányság nagyobb arányban a régió közép részén telepedett meg, míg a németek néhány déli helységben vannak jelen nagyobb számban. Ezekben a megyékben (Fehér, Hargita, Kovászna, Maros) alacsonyabb az életszínvonal, a roma lakosság száma nagyobb (Nemzeti Statisztikai Hivatal), távolabb vannak a felsőoktatási intézmények (kivéve Maros megye).

A romániai képzésben résztvevő fiatalok számának csökkenése a csökkenő számú születések számának is az eredménye, amíg 1990-ben még 5,6 millió diák tanult, 2007-re számuk 4,4 millióra csökkent. A felsőoktatásban résztvevők száma azonban jelentősen megnőtt időközben: amíg 1990/1991-es tanévben 186 ezer hallgatót, addig a 2007/2008-as tanévben már 907 ezer hallgatót vettek nyilvántartásba.

A román tanügyi rendszer hatékonyabbá tétele csakis a magasabb kormányzati juttatásokkal lehetséges, amely az óvodától a felsőfokú képzésig a minőségi oktatást, a tanügyi káderek magas szintű képzettségét, valamint az iskola kedvező arculatának alakítását célozza.

A 2009-es HDR adatai szerint Románia a 2003-2006 időszakban egy általános iskolásra 941 vásárlóerő-paritáson vett dollár/év összeget nyújtott, míg a szomszédos országok dupláját, a nyugati országok akár 7-8-szorosát is: pl. Bulgária 2045, Lengyelország 3155, Svédország 8415 dollárt.

A humán erőforrás minősége és eloszlása nem mindig a képzettségi szinttől függ, hiszen sokan nem a tanult szakmájukban és a megfelelő beosztásban dolgoznak. Negatív jelenséggé válhat a munkanélküliségi ráta növekedése. Főleg a fiatalok körében jellemző a munkanélküliség, mert az iskolából, egyetemről kikerülve nem kapnak munkát vagy szakmai tapasztalat hiánya miatt elutasítják őket.

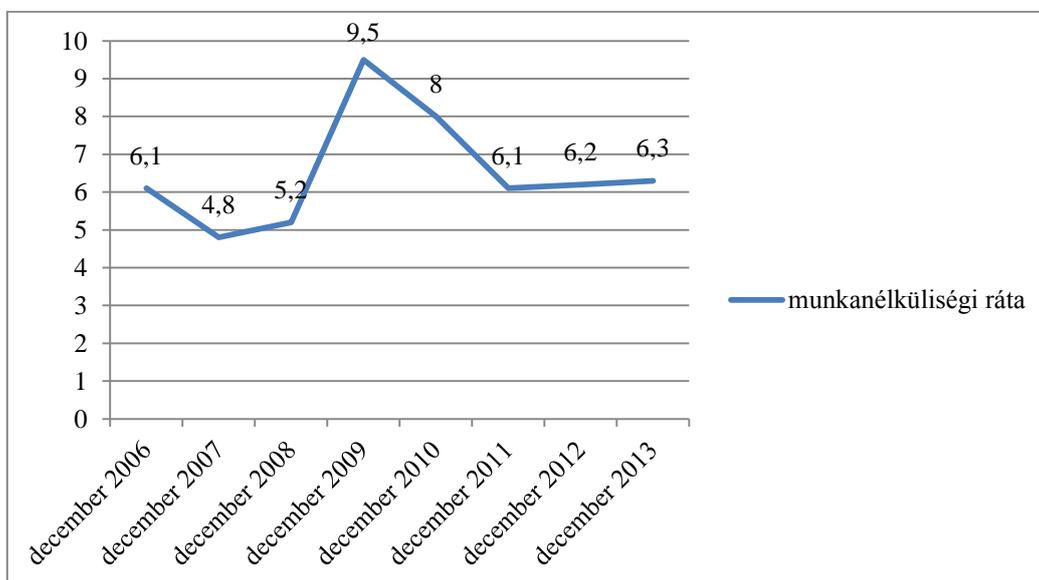
Másik jelenség, hogy a szakma nincs megfelelően „megfizetve”, ezért a fiatal, magasan képzett szakemberek külföldön vállalnak munkát és többségük le is telepedik ott. Az állam belső politikai-, gazdasági- és oktatási rendszerét is át kellene szervezni, mivel nem helyes, hogy képzés után fiataljaink az itt megszerzett tudásból ne tudjanak itt megélni, ezért más országoknak kínálják képességeiket (agyelszívás révén).

Románia kormányzásában olyan politikusok vesznek részt, akiknek nap, mint nap újabb és újabb korrupciós ügyeik kerülnek felszínre. Ebben az esetben nem beszélhetünk közérdekről, az ország fejlődését elősegítő stratégiák kidolgozásáról. Ezeket a politikai szereplőket a hatalom- és egyéni érdekek vezetik. Amíg ilyen képviselők, államtitkárok, miniszterek törvénykeznek és döntenek az ország gazdasági- és társadalmi szükségletei fölött, addig nem várhatunk javulást a lakosság jóllétét illetően. Első lépés, ami ez irányba tehető, a jelenlegi kormány leváltása.

A kormány vállalkozás-segítő programokkal kellene ösztönözze a fiatalokat. Olyan tőkebefektetés-finanszírozást, banki hitellehetőségeket, adókedvezményt kellene eszközölnön, amelyek lehetővé teszik az ország határán belüli vállalkozások létrehozását és azok hosszútávú működését.

A már gazdasági tevékenységet folytató vállalkozásokat újabb munkaerő bevonásra kellene biztatni (a munkáltatót terhelő) társadalmi-, egészségügyi-járulék kedvezményekkel.

Figyelemmel kellene kísérje a munkaerőpiac keresletét, hogy abban a szakmában kompetens humán erőforrást képezzen. A humán erőforrás-fejlesztés és a gazdasági fejlesztési tevékenység középpontjába is állítható, hiszen a fennálló társadalmi-gazdasági rendszerrel együtt, annak szerves részeként értelmezhető. (Egri, 2011)

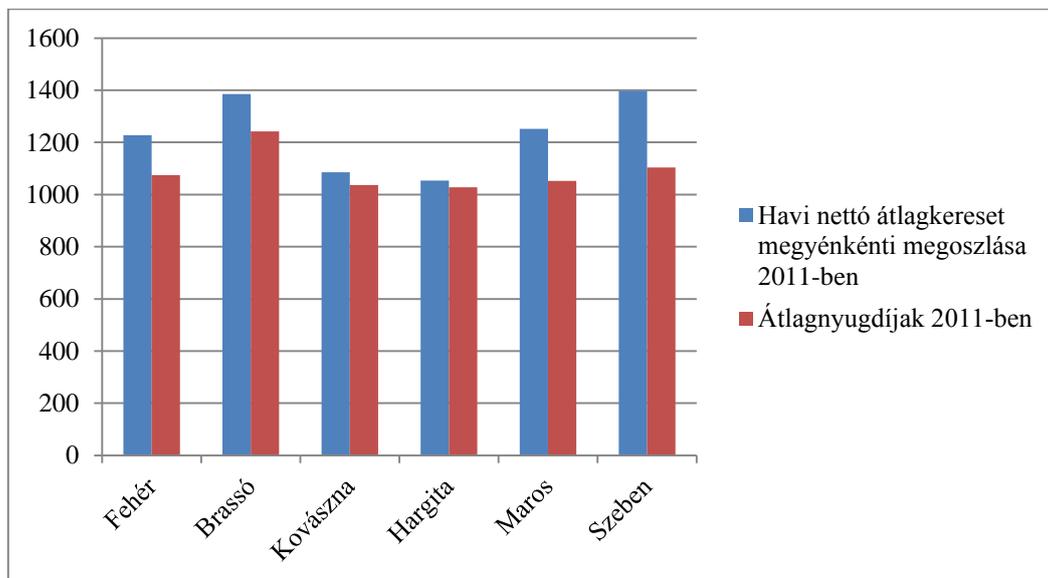


**6.ábra. Közép Régió munkanélküliségi rátájának alakulása 2006-2013 között (%)**

Forrás: Románia Nemzeti Statisztikai Hivatala

A gazdasági teljesítmény, mint a területi különbségeket indikáló jellemző (a munkanélküliségi rátát is fegyelembé véve) először 1975-ben jelent meg és hozták létre az Európai Regionális Fejlesztési Alapot, amelynek feladata, hogy megszüntesse a kirívó regionális aránytalanságokat, s elősegítse a fejlődésben elmaradt régiók felzárkóztatását, valamint a leromlott, hátrányos ipari körzetek újraélesztését. (Illés, 2008).

A képzési és gazdasági ágazatonkénti foglalkoztatás megoszlás az oka a havi átlagbérek és nyugdíjak mértékének is, de sokan vannak szakképzetlenek vagy éppen diplomások, akik nem tudtak elhelyezkedni semmilyen munkakörben.



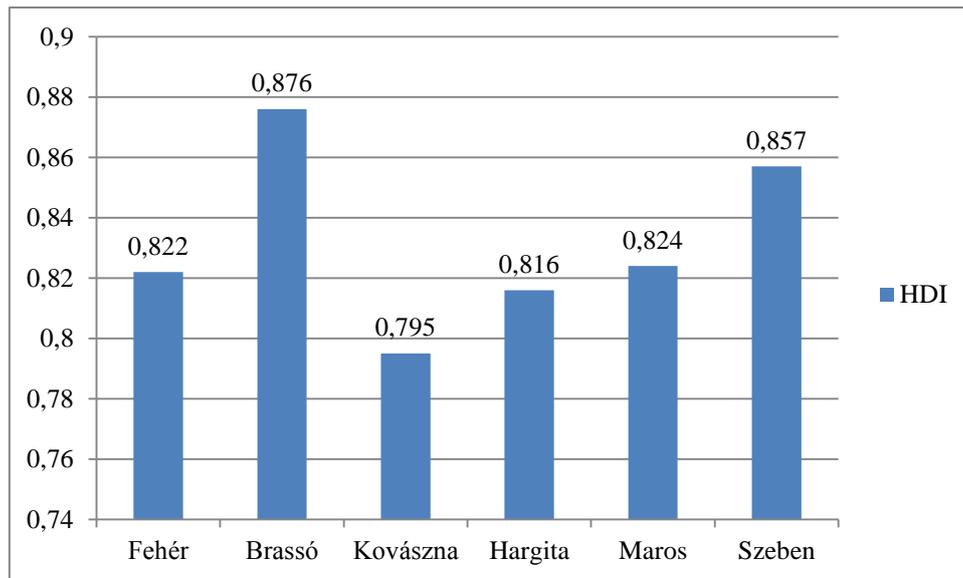
**7.ábra. Havi nettó átlagkereset és átlagnyugdíj megyénkénti megoszlása 2011-ben (lej)**

*Forrás: Közép-Régió Statisztikai Évkönyve 2012, DRS Alba*

A 7-es ábra a havi nettó bevételt mutatja, feltűnő, hogy mind az átlagbérek, mind a nyugdíjak értéke Hargita és Kovászna megyékben a legkevesebb. Ez a két megye földrajzi fekvése miatt is hátrányos helyzetű, mert itt hiányoznak az iparcentrumok, a befektetések, nincs vonzáskörzet és nincs növekedési pólus.

Alacsony bérek mellett nem beszélhetünk a lakosok sem társadalmi, sem gazdasági jóllétéről, hiszen az alapközfoglalkoztatásokon kívül más szolgáltatásokat - magas árak miatt - nem tudnak igénybe venni például, tandíjat fizetni, szakorvosi ellátásban részesülni (szanatórium, magánklinika), öregotthonba vonulni, nyaralni menni, stb.

Vannak megyék, amelyek meghaladják az országos 0,821 HDI értéket, de a gyenge fejlettségű megyék rontják a regionális szintű értéket, amely csak 0,814, ahogyan az a 8-as ábrán is látható.



**8.ábra. A Közép-Régió megyéinek emberi fejlődés indexe 2008-ban**

*Forrás: Középső-Regionális Ügynökség kiadványa, 2012*

Gyenge fejlettségű megyék a két – többségében magyar nemzetiségű lakossággal – földrajzi fekvésük miatt is hátrányos helyzetű megyék: Hargita és Kovászna, ahol csak a helyhez kötött erőforrásokban lehet a fejlődési potenciált erősíteni. Ezeket megelőzi Fehér megye, amely hasonló földrajzi tulajdonsággal rendelkezik, mint az előbb említett megyék és alacsonyabb gazdaságfejlesztési lehetőséggel, mint az öt megelőző Maros, ahol jelentős iparágak, egyetemi központok működnek. Visszahúzó tényező, hogy itt a legnagyobb a roma lakosság száma (8,9% - a Nemzet Statisztikai Hivatal 2011-es népszámlálási adata alapján). Szeged megye a külföldi befektetéseknek köszönhetően fejlődő gazdaságú megye korszerű infrastruktúrával és az első helyen – regionális szinten –, az országos átlagot is jóval elkerülve, 0,876 értékkel Brassó megye áll fejlett gazdasággal és további tőkebefektetési lehetőségekkel.

### Következtetés

Természetesen, nem kell szem elől téveszteni azt a tényt, hogy a mutatók és a paraméterek értékét számoló képletek időközben változnak. A régebben használt mutatók továbbra is érvényesek, újabbak is bekerültek a számításba, ezért a mutató tartalma más, de szerepe ugyanaz maradt, hogy tükrözze a valóságot – az emberi fejlődés mértékét és minőségét.

A hosszú távú tendenciákat elemezve megállapítható, hogy nincs egyértelmű kapcsolat a nemzeti szinten értelmezett gazdasági teljesítmény és a HDI nem-gazdasági területei között.

Az emberi fejlődés vizsgálata országok kormányait, politikumot, szakembereket foglalkoztat, hiszen a gazdasági (gdp, gni) és társadalmi (lakosság élettartama, képzettségi szintje, egészségi állapota, szegénység, társadalmi kirekesztettség) adatok egy adott ország lakosainak szociális helyzetét tükrözik. Ezekkel az adatokkal meg lehet ismerni a társadalom tényleges állapotát, ki lehet szűrni az előnyöket, hátrányokat, lehetőségeket, erőforrások létét vagy hiányát. Mindez a gyakorlatban is alkalmazható, mert ennek függvényében kell döntéseket, esetenként, reformokat hozni.

A bemutatott és elemzett négy HDI részmutató értékei a Közép-Régióban elmarad romániai és világviszonylatban is. Románia a HDI-listán elfoglalt helye alapján jóval a lehetőségei alatt teljesített. EU tagorszádként és a gazdasági válsággal való „küzdelem” után javulni kezdett a helyzet. A legtöbb figyelmet a közpolitika legérzékenyebb pontja, a beiskolázottság igényli. Románia számára a csatlakozás nagy lendületet adott, egészen a globális krízis kialakulásáig. A válság csökkentette ugyan a nemzetgazdasági teljesítményt, ugyanakkor rávilágított alapvető problémákra, egyensúlytalanságokra. A krízishatások következményeként kialakult gazdasági recesszió komoly fenyegetést jelent az ország társadalmának is.

Mindaddig, amíg a kormányzat nem fordít nagyobb összegeket az egészségügy és oktatás fejlesztésére, Románia nem tudja ezt a potenciálját kihasználni olyan mértékben, hogy előbbre lépjen a rangsorban és a lakosok életminőségét javítsa. Az egészségügyi ellátás javulása meghosszabbíthatná az egészségesen eltöltött időt is.

Volt szocialista államként még nem képes megállni helyét az új kihívásokkal szemben és nem érett meg az a felelősségtudat, hogy a lakosságba, társadalomba be kell fektetni, mert a gazdasági növekedés fő eleme a humántőke, vagyis a magasan szakképzett emberi erőforrás.

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## **ROMANIA: STILL IN CRISIS (?)**

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### **Abstract**

The starting point of the study lies in the fact that it analyzes the crisis not only as the cause of economic recession, but it also presents its effects upon society.

As human development index cannot be calculated based only on economic well-being, neither is the economic development of a country sufficient to establish its place in global development ranking. The society for which a country's economy must function and develop is the other most decisive factor of development level. Society is the one to dispose of human resources, which represent the basis of national economy.

The data and results used in this study reflect that the global crisis represents the cause of recession in Romania's economy and that due to its internal economic imbalances, the country is still trapped in the rift. At the end of the study, the reader is free to decide whether the "status report" on Romania's situation is a statement or a question.

**Keywords:** crisis, budget, European integration, convergence

**JEL classification:** H12, H6, O43, P52

### **Materials and methods**

While processing this topic, I mainly rely upon national specialized literature (books, magazines, articles) and analyze Romania's socio-economic situation based on statistical data.

The applied indicators and methodology require the collection and management of the appropriate quantity and quality of data. I use national databases (National Institute of Statistics, Central Regional Development Agency) and illustrate them with graphics prepared in Excel program. As primary sources, I rely on the data of the Statistical Yearbook of the year 2012, the online statistical database TEMPO and the results published by the economics website called "Logica Economica".

### **Introduction**

At the moment of joining the European Union in 2007, Romania occupied the 11<sup>th</sup> place in the ranking of the largest economies, while in the years prior to that, its economy was remarkably powerful and developing (Coteiu-Nasui 2010). Before achieving this, it fulfilled the Copenhagen criteria, which require the existence of institutional systems of a democratic state, a functioning market economy, the adoption of economic and monetary union, as well as the harmonization of law.

In order to meet these requirements, major reorganizations were needed (Simon 2003). In the years prior to the accession, the development processes made Romania catch up with the economy of the EU, which entailed the growth of investors' confidence and of the ability to attract capital, thus, resulting in impressive economic growth (Coteiu-Nasui 2010). This process was inverted by the crisis, which deepened in 2008-2009. In the year 2008, specialists considered that the Romanian economy resisted the crisis (Ciulu 2009), however, in 2009, the spectacular growth of the previous year turned. The year 2009 proved the exposure to the crisis, which represented the price of the impressive growth of previous years – insolvency could be avoided only with the help of the IMF.

After the change of regime, Romania was transformed from a state-regulated and socialist type of economy to a developing market economy, though it partly preserved its traditional industrial arrangements. The 1990s were still characterized by the delay of the shock of transition and slow economic growth. Nevertheless, in ten years, Romania, which offered more and more favorable opportunities to foreign investors, became one of the most dynamically developing states of the East-Central European region, gradually introducing economic reforms, and thus, involving large amounts of foreign capital.

It was typical to the businesses that revived the Romanian economy that they were foreign direct investments or of foreign majority ownership. This great interest is shown by the fact that, after Turkey, Romania was the second most wanted country for placing investments from among the states waiting to join the EU or those that joined in 2007 (Pauwels-Ionita 2008).

However, the dynamic economic growth had its price – the industrial and export-oriented growth made the country's economy vulnerable given the fact that numerous structural and institutional weaknesses emerged (Ciulu 2009).

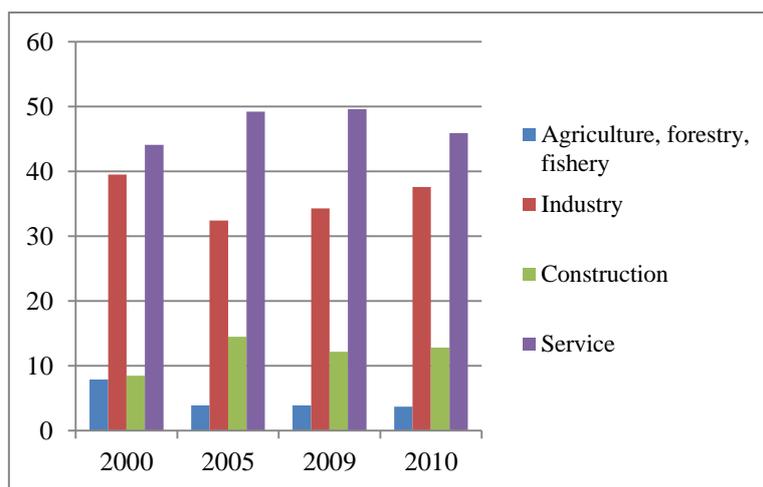
Economic processes should have been carefully examined within integration, especially given the fact that, due to the scarce supply of capital expected in world economy, it became necessary to modify this modernization model, as well as it would have been adequate to elaborate a model that focused more on internal savings.

The economy was functioning according to the motto “We work, not think” considering the fact that not only the quantity of the capital, but also its way of investment would have been important.

The bright side of the issue is that, due to the success of economic restructuring, unemployment was reduced and export increased in sectors that survived the economic transformation of the 1990s. Financial markets also developed, and as a result of the facilitation of accessing credits, consumption, the average level of salaries, as well as the standard of living increased. By the year 2005, inflation was also reduced to a value under 10%, which meant the result of a long struggle of the economy (Ciulu 2009, Eurostat 2011).

### **Analyses and results**

As it can be seen in diagram no. 1, Romania, as a country wishing to join the EU, enjoyed the subsidies resulting from the pre-accession funds of the EU for a long time, subsidies that were used mainly to improve services: to strengthen administrative and judicial capacity, to implement constructions, to improve infrastructure, education and health care (Balázs 2006).



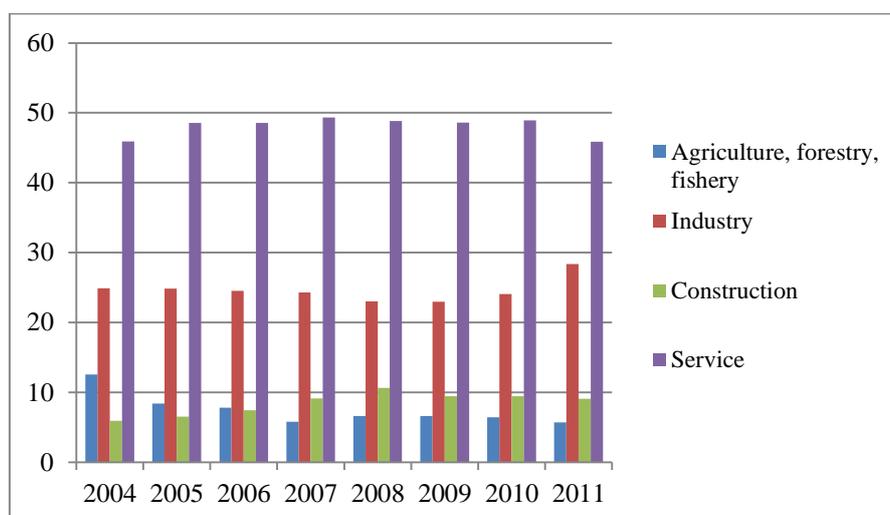
**Diagram 1.: Investments in Romania according to economic sectors (%)**

*Edited by the author. Source: National Institute of Statistics, Romania*

Besides this, many production and processing industries still operate with outdated technology and high costs, mining and extractive industries receive minor investments, which shows that no new borings are carried out, no new mineral deposits are searched, the existing ones are not being modernized and no new investors appear.

As main sectors of the national economy contribute to the production of GDP, the same way do investments occur into these sectors, as shown in diagram no. 2.

As a result of the tightening of crediting activities, the SME sector that was gaining ground in the last decade and was considered one of the main pillars of Romanian economy found itself in a very difficult situation (Vorniceanu et al. 2009). As a consequence of the stock market crash, the private sector was affected by property loss. All these impacts resulted in the reduction of consumption and investments, the fall of GDP, as well as in the growth of unemployment (Marer 2010). The growth rate of GDP fell from 7.3% plus in 2008 to 7.1% minus in 2009, which is a result much worse than the average decline of 4.2% of EU member states, while, in these years, unemployment rate increased from 4% to 6,3% (Eurostat 2011, IMF 2010).



**Diagram 2.: Contribution of economic sectors to the production of GDP (%)**

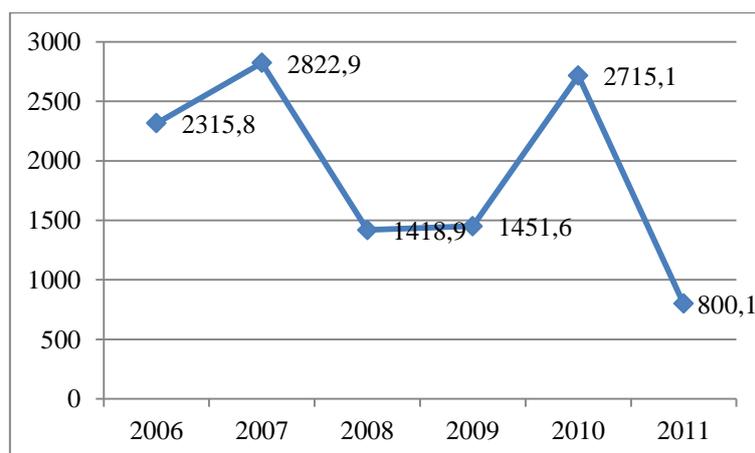
*Edited by the author. Source: National Institute of Statistics, Romania*

Prior to the crisis, the economic growth in Bulgaria and Romania was controlled mainly by domestic demand, especially the contribution of net exports to growth fell into negative territory, while in Central-European countries, the composition of growth was more balanced (European Commission, 2009a). In Baltic countries, an important area of imbalances was the active real estate market, which collapsed during the crisis.

The different composition of foreign capital can be also observed in the banking sector. In new member states, approximately 60-90% of bank assets are in foreign hands, while in old member states, this ratio is between 10-50% (European Central Bank, 2010, p. 20).

Like in other countries of the region, first appearing as a financial and liquidity crisis, the depression caused real economic consequences due to the reduction in crediting, in the way that the foreign parent banks withdrew their allocated liquid assets, thus meeting their own capital adequacy requirements.

In the year 2009, the interest rates also increased because the bond market priced the financing difficulties of the jeopardized Romanian economy into its return requirements. Regarding the changes in budget, it can already be seen in diagram no. 3 that the country ended the year 2008 in alarming deficit, while in 2009 it became clear that this budget could not stand on its feet. The increase in public debt can be explained by the fact that the state “bought” the crisis through economic recovery, like the other Eastern-European states, but this budget could not stand without further loans.



**Diagram 3.: Budget in Romania (million Lei)**

*Source: The 2012 Statistical Yearbook of the National Institute of Statistics, Romania, Regional Office of Statistics, Alba*

The effect of the adjustment implemented in the wages of the countries most affected by the crisis is already reflected in the changes of relative consumption situation. If we are to compare either real wages, or real unit labor costs, the most significant reductions were implemented in Latvia, Lithuania, Hungary and Romania.

The largescale balance of payments deficit and the consumer indebtedness in foreign currencies of Romania, as well as the freezing of foreign credit in the second half of 2008 inclined the government to resort to the IMF and the EU in March 2009, and to the World Bank in July 2009 for credit.

The creditors required the reduction of budget expenditures. Accordingly, the government reduced the salaries of civil servants and public employees, as well as the government contribution to health care significantly, increased the value-added tax from 19% to 24% and abolished government contribution to heating. After the Constitutional Court of Romania declared the 15-percent reduction in pensions unconstitutional, the government imposed a 16-percent tax on them as well. By the year 2011, the government wished to reduce the number of public sector employees by 100000 (Toma 2010). The export subsidies aimed at the retention of heavy industry, which represents one of the pulling forces of the economy, while automobile industry was supported within the framework of the “Rabla Program” (car-wreck).

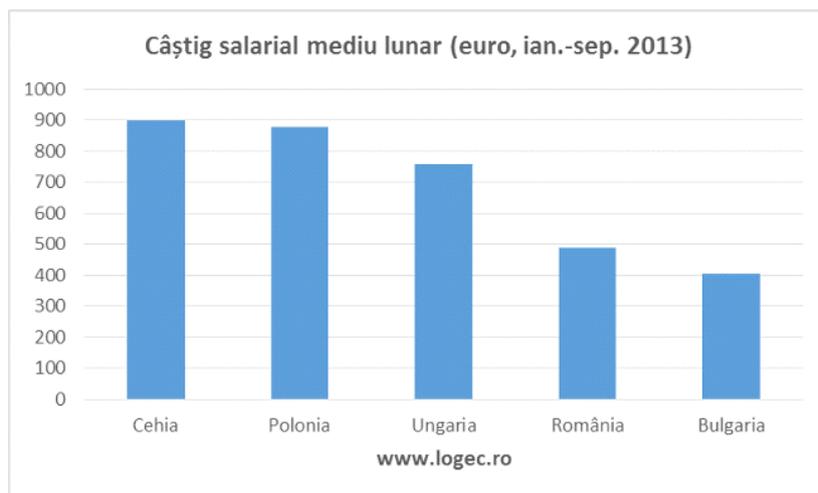
In order to support small and medium-sized enterprises, the recapitalisation of the Romanian Savings Bank (CEC) and Exim Bank was envisaged, which was accompanied by the establishment of a credit fund for the development of the SME sector.

Another important objective was to control the growth of government deficit, respectively to use the subsidies drawn from EU funds – under strict control – in order to revive the economy. Tax relief was prospected for those who invested and undertook the implementation of the investment in 2010 (Talpos-Avram 2011).

The above-mentioned objectives and measures could not be implemented, so the budget collapsed within a few months. The agreement with the International Monetary Fund was already on the agenda in March 2009, and the country obtained a credit of 20 billion euro, whereof 17.1 billion could already be drawn in 2009. In return, the Monetary Fund stipulated the adoption of new economic key figures (IMF, EU, EBRD 2009). The IMF and the European Committee imposed four basic conditions to Romania: the adjustment of the budget, the constitution of a draft with regard to uniform structure of wages, the reform of tax liability and pension system. According to the opinion of that time of the IMF, despite this help, the years 2009 and 2010 would still represent a very difficult period for the Romanian economy, a fact that eventually was confirmed (Talpos-Avram 2011).

With the help of international guidelines, reforms can be implemented and adopted successfully, though their social reception is doubtful. Initially, the objective of the measures was the inverting of the crisis, which, besides the maintaining of political promises, could not be afforded by the budget. Therefore, great transformations and structural reforms can represent the chances of recovery only if they are implemented with monetary and fiscal austerity.

As the last step of consolidation of the 2010 budget, two options were available: public sector wage cuts of 25% or the increase of the general VAT rate from 19% to 24% (Talpos-Avram 2011), however, the combined effect of these measures still proved to be insufficient. Therefore, further restrictions were necessary in 2011, for instance, the number of public employees were reduced in the year 2013 as well.

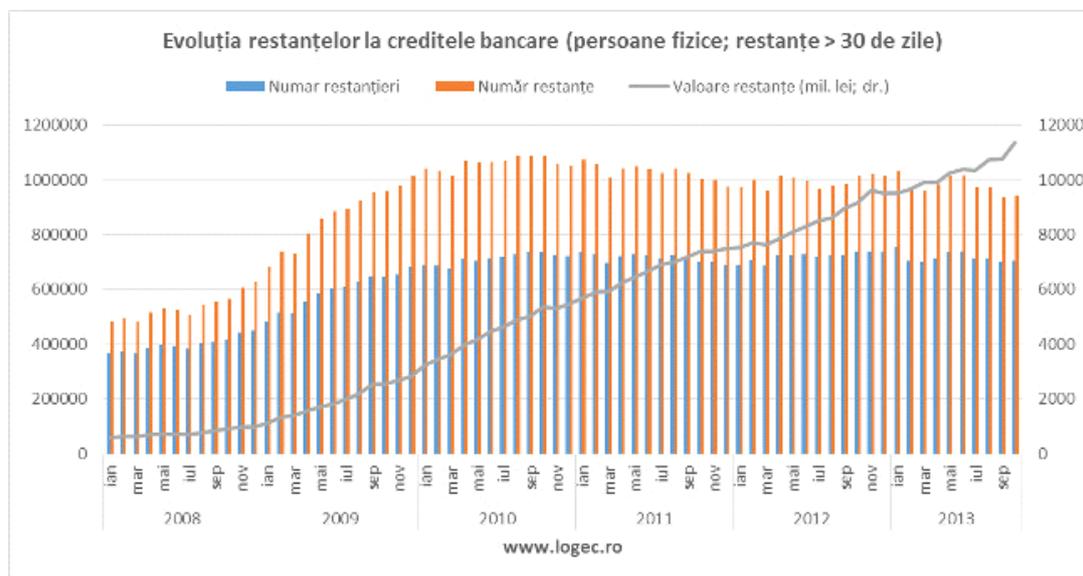


**Diagram 4.: Average monthly salary<sup>35</sup> (Euro)**

Source: [www.logec.ro](http://www.logec.ro)

The data presented in diagram no. 4 refer to the first three trimesters of the year 2013 and are calculated in Euro, where the Czech Republic is leading with the average monthly salary of 899 Euro, followed by Poland with the average monthly salary of 878 Euro; Hungary has the third place with 759 Euro, Romania is the last but one with 487 Euro (2,216 Lei), and Bulgaria closes the line with 404 Euro.

As it can be seen in diagram no. 5, bank loan repayment rates also increase among individuals because, as a result of the more and more expensive public expenditures, most families fall below the poverty line and they cannot cover their loan costs from their monthly income.



**Diagram 5.: The evolution of bank loan repayment rates of individuals (over 30 days)** (blue: number of persons in arrears, brown: instalments in arrears, line: value of instalments in arrears, 1000 Lei)

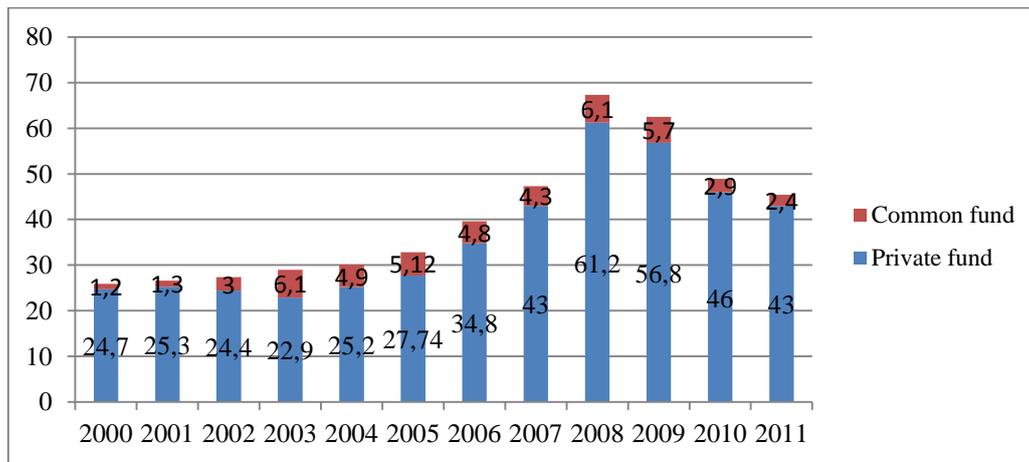
Source: [www.logec.ro](http://www.logec.ro)

<sup>35</sup> According to the data obtained from the Institute of Statistics of Harghita County, the average monthly net salary continues to be the lowest in Harghita County, namely 1,091 Lei, preceded by Vaslui County with the average salary of 1,098 Lei. These are the two counties where average monthly net salaries are lower than 1,100 Lei. The huge discrepancy between counties is thought-provoking...

Bank loans are taken out for house building and car purchasing.

After the change of regime, the number of house constructions increased, whereof the majority were implemented from private funds. The positive trend was worsened by the economic crisis, and after 2010, by the decrease of real estate prices.

Diagram no. 6 illustrates appropriately that the majority of construction works in the analyzed period consists of house building and the establishment of residential parks. This favourable ratio was generated by credit facilities offered by banks, which still could not reach a rising trend again since the economic crisis or, at least, keep the level of the previous year. The decline of real estate prices and of the value of Lei is not favourable for the construction industry.



**Diagram 6.: Distribution of house construction based on funds in Romania (1000 houses)**

*Edited by the author. Source: National Institute of Statistics, Romania*

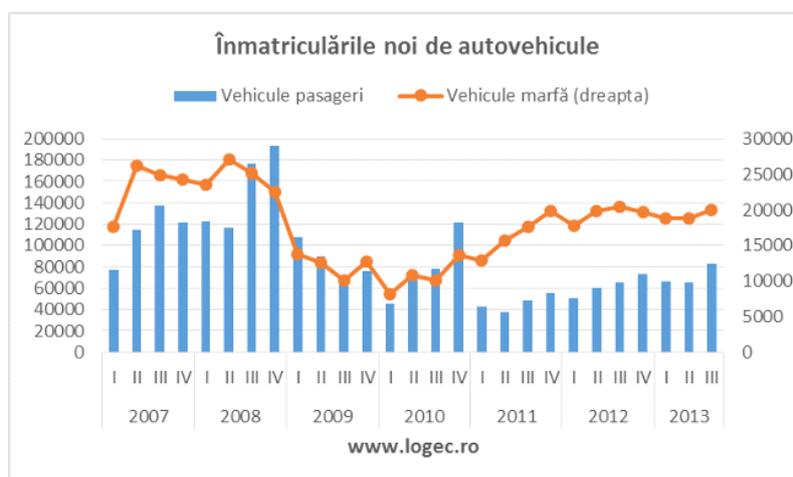
Romania is not recovering yet, it is still struggling with the crisis, cannot adapt to the situation because the national currency is being devaluated, which is difficult to manage by the economy. As it can be seen in diagram no. 7, the Euro-Leu exchange rate cannot approximate the one in 2008 since 2009.



**Diagram 7.: Evolution of the euro exchange rate (between January 2009 and December 2012)**

*Source: <http://www.cursbnr.ro/grafic-valute>*

Diagram no. 8 illustrates the revival of the vehicle market. This “booming” is the result of the import of used cars and trucks from abroad. The pollution “penalties” imposed in 2011 favoured the sale of new cars, but the reduction of car registration fees introduced in 2012 increased the demand for used ones.



**Diagram 8.: Number of car registrations (blue: cars, brown: trucks)**

Source: [www.logec.ro](http://www.logec.ro)

According to the 2009 HDR<sup>36</sup>, Romania is ranked 63<sup>rd</sup> with a HDI<sup>37</sup> of 0.837 in 2007. This ranking reflects a very “modest” situation, which explains the unexploitedness of development potential, and besides, our neighbors – their place in the ranking – also illustrates the poor performance of our country. Trinidad and Tobago also has similar results, while Saint Kitts and Nevis precedes our country with 0.838 and Montenegro follows it with 0.834.

According to the 2011 ranking, Romania ranked 50<sup>th</sup> with a HDI of 0.781 (84% of the maximum, Norway’s HDI of 0.943), with a difference of 0.162 as compared with the first. With this value, Romania is very close to the lower value of the very high human development interval (places 1.-48. reflect very high HDI).

In the period of 2000-2011, Romania made significant progress considering that its HDI growth rate is ranked 2<sup>nd</sup> (0.95) even among countries with very high HDI, preceded only by the Arab Emirates (1.06).

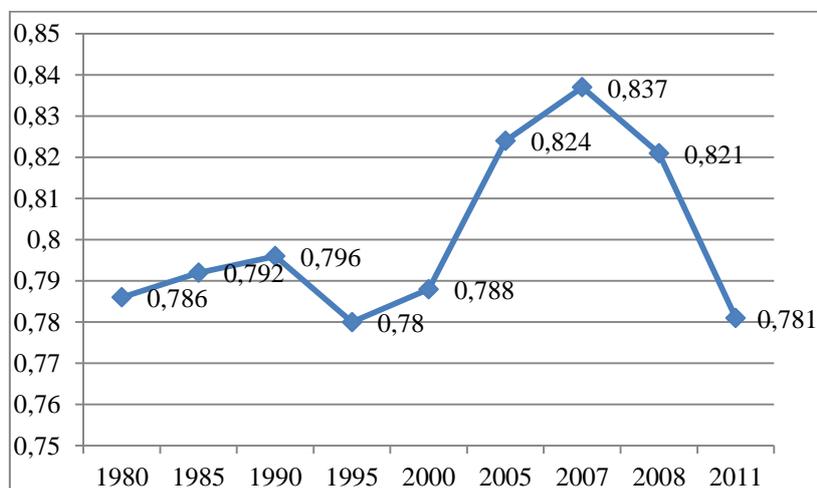
It must be also noted that the analysis was performed with a specific calculation, which highlights the effect of income upon the value of human development index. More precisely, a non-economic HDI was also calculated for the year 2011. In Romania’s case, this value is 7.7% higher than the general HDI (0.841 as opposed to 0.781). With the non-economic HDI value, Romania ranks 33<sup>rd</sup> among the 187 countries also analyzed with the same calculation. The phenomenon that the non-economic HDI value is higher than the general HDI is characteristic to those developed countries where all the indices of HDI are of high value.

<sup>36</sup> The Human Development Reports of the UNDP (United Nations Development Programm) are a series of reports that have calculated human development indices since 1990, first in 130, then in 182 countries.

<sup>37</sup> The HDI (Human Development Index) consists of the following sub-indices: the starting point in the calculation of gross domestic product (GDP) index was the GDP per capita based on purchasing power parity (in US dollars), life expectancy at birth (state of health), literacy (among population aged above 15 years) and school enrollment rate (level of education: elementary, secondary, higher education).

The three countries that achieved the three highest non-economic HDI value are Australia (0.979), New Zealand (0.978) and Norway (0.975).

As it can be seen in diagram no. 9, after the change of regime, the HDI was decreasing, then it was increasing until 2007, after that, as a result of the economic crisis, the value of the indices begin to fall again.



**Diagram 9.: HDI value in Romania between 1980 and 2011.**

*Edited by the author. Source: Human Development Reports UNDP, 2011*

In terms of GDP growth, the current situation is not optimistic. After the economic crisis, the value of GDP decreased; a slightly rising trend was to be expected after the year 2010 but this will depend on intensive economic development policies, which presuppose the development of innovation and knowledge base.

Nowadays, the regional inequality of socio-economic systems is essential regarding health status, and as such, it might be influenced by regional policies given the fact that, in case of inequalities in health status, “we always talk about socio-spatial differences, not only about spatial or social ones.” (Jones-Moon, 1987).

The aging population struggles with several diseases, which are difficult to attend by state or private health care facilities or cannot be attended at all. Hospitals struggle with the lack of professionals because low wages alienate young professionals from this sector; most of them going abroad to work.

After rearranging the health care system, many health care facilities were privatized, their services requiring high prices; the part of the population with average income or those in retirement cannot even afford to require such health care services.

Health is a multidimensional concept, it is unequal in space, it can be interpreted in socio-economic environment (i.e. it is related to development), thus, it is related to regional policies as well. Therefore, it is a proper index of spatial development because low-skilled individuals or those who come from poor families or leave school at an early age spend less time in health and do not even reach average age.

The decrease of the number of young people participating in education in Romania is also the result of the decreasing number of births; for instance, in 1990, there were 5.6 million pupils, while, by 2007, their number decreased to 4.4 million. However, the number of those participating in higher education increased significantly by now: in the 1990/1991 academic year, 186 thousand, while in the 2007/2008 academic year, 907 thousand students were registered. (National Institute of Statistics, Romania)

The Romanian system of education can become more efficient only with the help of higher government benefits, which aim at quality education from kindergarten to higher education, high level qualification of teachers, as well as at the development of a positive school image.

The quality and distribution of human resources do not always depend on the level of qualification considering that many people do not work in their professions or in appropriate positions. Another negative phenomenon is the growth of unemployment rate, especially among young people given the fact they cannot find a job after graduating from school or university, or they are rejected because of their lack of professional experience.

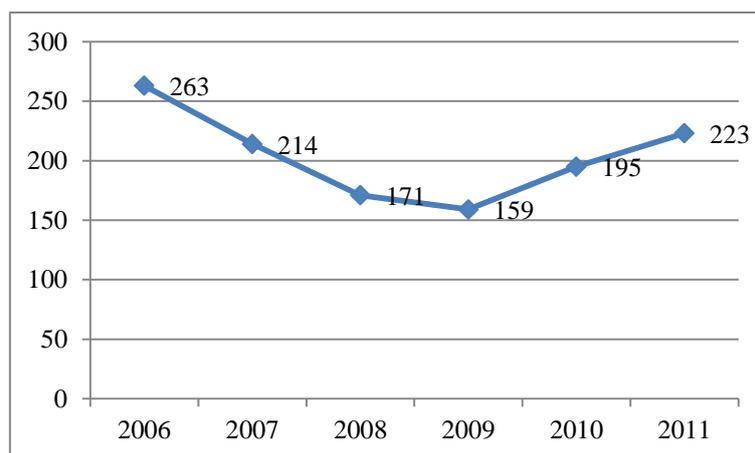
Another phenomenon is that the profession is not “well paid”. Therefore, qualified young professionals work abroad, and most of them settle down as well. The education system of the country should be rearranged as well, for it is not right that, after being trained, young people cannot make a living with the knowledge achieved in this country but they have to offer their abilities to other countries (brain drain).

In the first third of the year 2013, at least one parent of 82,000 children was working abroad; this figure is higher than that of the end of the previous year (based on the data of the National Child Protection Authority and the Ministry of Labour). According to the data, in 58,902 families, one parent, while in 16,305 families, both parents are working abroad. The number of such families increased as compared with the year 2012, when in 57,304 families, one parent, and in 15,889 families, both parents were away from the family.

The number of children who are home and growing without their parents also continues to increase; while in 2012, their number was 79,901, by 2013, this number increased to 82,073. From these children, 23,312 are left without both of their parents, whereof 22,101 are taken care by relatives and 1,058 children are placed in child protection systems. The number of children left with one parent increased from 34,665 to 48,386.

Seeing these alarming data, a number of questions arise: What kind of disciplinary education do these children receive? Is there anybody who assumes responsibility for them? What kind of elements of society will these children form after they become adults? What will the new generation be like? Why is it necessary to sell the knowledge gained at home in other countries? Why cannot Romania use this potential?

The disintegration of families is the greatest problem of society because the children of such families usually neglect or leave school, mix with bad company, become criminals; this factor might be one generator of the growth of crime rate shown in diagram no. 10.



**Diagram 10.: Evolution of crime rate in Romania**

*Source: The 2012 Statistical Yearbook of the Central Region, Regional Office of Statistics, Alba*

The effects of the crisis regarding long-term growth, and thus, catching-up can be evaluated only if its relevant economic and social factors are analyzed. It is a widely accepted idea in modern growth theory that, in addition to investments, the development of human resources, including the system of education, as well as the the innovation system play a key role in long-term growth.

The way these systems are protected, respectively deteriorated during the crisis, adumbrates in what manner this development potential evolves in certain countries. As a result of the global economic crisis and the public debt growth that followed it, member states are forced to reduce financial expenses, which jeopardizes the expenditure spent on education system as well.

As long as the government does not invest more in health care and education systems, Romania will not be able to use this potential in order to help the country move forward in rankings, but the most important is to improve the quality of life for residents. The improvement of health care could increase life expectancy at birth and the time spent healthily. As a former socialist state, it is unable to compete with new challenges and has not recognized the sense of responsibility that the population and the society must be invested in because the main element of economic growth lies in human resources, especially in highly qualified ones.

Another objective is that the employed population of Romania, as human resources – one of the factors of national economy –, has to learn to react quickly and adapt to the more and more strict and demanding conditions of the labour market. Individuals have to take advantage of the opportunities offered by adult education and continue their studies.

## Conclusions

It can be affirmed that both old and new member states of the European Union built their economic convergence upon involvement of foreign capital, which made them particularly vulnerable during the global financial crisis. There are differences among them regarding the depth and delay of the crisis, differences that are related to what severe imbalances encumbered the economy of certain countries before the outbreak of the crisis.

The cohesion policy must remain an important means that strengthens common European identity and represents tangible solidarity for the Romanian population already living in difficult times. However, it cannot be expected from the cohesion fundings to not only temper but also reverse the presented negative trends.

The evolution of the crisis until now seems to show that the strict community regulation of fiscal policies is necessary though it is not sufficient from the point of view of future integration. It is true, however, that neither the currency devaluation makes real economic adjustment avoidable, but it is probable that there will be countries that will not be able to give up the time that can be gained for adaptation in this manner.

As a result of the crisis, the convergence in integration might come to a halt not only in the short term given the fact that investments fell, the convergence between innovation systems slowed down and constraints affect education systems in cohesion countries more significantly than in non-cohesion old member states.

Romania gained great momentum in the accession up until the outbreak of the global crisis. The recession turned back the performance of national economy, while at the same time it revealed fundamental problems and imbalances. The economic recession that emerged as the result of the effects of the crisis represent a serious threat to the country's society as well.

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**STUDYING DIRECT SALES CHANNELS USED BY PRIMARY PRODUCERS AT THE BOTTOM OF THE MÁTRA HILLS****MÁTRAALJAI ÖSTERMELŐK ÁLTAL HASZNÁLT KÖZVETLEN ÉRTÉKESÍTÉSI CSATORNÁK VIZSGÁLATA****János Janurik<sup>(1)</sup>, Gábor Koncz<sup>(2)</sup>**

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**Abstract**

The target of our research is to examine the supply channels of products produced and processed locally in the area at the bottom of the Mátra Hills. How results typical nationwide are also typical for this area which type of direct sales is mostly used here. In former studies market mainly traditional market is prior. The second most widespread way of sales is selling from the house or selling on-farm. For farms of producers selling this way is typical to produce several fruits and vegetables are small plant forms and that they do not employ outside workers.

**Keywords:** vegetable and fruit producers, sales practice, direct sales, traditional markets

**JEL classification:** Q13

**Introduction**

During the researches in connection with local agricultural products it is unavoidable to examine alternative food supply chains as a possibility of selling local products in the given locality. In the article we deal with the examination of supply channels regarding the fact which of the alternative sales possibilities and structures used in the agricultural type of European countries are present in the country more precisely at the bottom of the Mátra Hills. Which are the channels that are characteristic or are now being formed or perhaps operate because of a pressure or are overvaluated.

In the special literature we can find numerous definitions for direct sales. According to Fehér (2007) direct sales are not else than such commercial activities which are done by the farmer himself and has some communicational characteristics that create a more pleasant atmosphere during shopping. On the basis of the more precise definition of Bálint et al (1999) here the producer sells to the customer leaving out commercial units and processing factories. Alsing (1995) classifies among the final customers not only the population but also catering units.

Kujáni (2014) on the basis of her researches done in the frame of Alternative Agro-Food Supply System (Altafoodss) program in France and also on the basis of her experiences regarding to some European countries she examined (Cyprus, France, Greece, Germany, Italy, Portugal, Spain) seems to realize the following differences between the direct sales practice of Hungary and of the countries examined. She experienced differences between the sales methods of small producers and the small and middle –sized farms.

In our country small producers apply individual sales while in the other European countries examined small producers choose the method of direct sales in groups and they also do processing in communities. Small and middle –sized farms have enough capital to process the goods produced by them themselves and to sell them themselves.

For the regions Alentejo in Portugal, Andalusia in Spain, and for Bayerns all producers' cooperation is all typical and besides the amount of ecological farming is quite great. Products produced in ecological or bio methods are exported because of their high price. Small farms process the products produced by them uniting into cooperations or associations, just like olive oil, wine, goat cheese. After processing they sell them in their common shops or export them. As for the usage of direct sales and short food supply chains the French Midi-pyrénées region is the leader who mostly deal with grapes -, vegetable and fruit producing and animal growing. Farmers sell in producers markets, sales points and in their own shops or they sell directly to farmers shop. Those farmers who are members of the AMAP Association (French peasant association) transport their goods to one collecting point (Kujáni, 2014). Most local products are sold in Italy in the frame of rural tourism. EAFRD states in one of its issues that one of the Italian dairy farm deals not only agricultural products but also is a tourist centre and runs educational packages as well. They use one of the forms of direct sales by which they „sell” dairy products to the children – who stay there for the aim of education – to the canteen of their school (Murdoch, 2000).

Earlier researches referring to Hungary in connection with the supply channels used by small producers put markets on the first place as the primary scene of selling the agricultural products produced locally. In the former national researches (Csíkné, 2014; Szabó-Juhász 2013; Benedek Et Al. 2013; Györe-Juhász 2012) questioning the producers all happened in markets. So on the basis of the result of these the mostly used direct sales type is the market. A study made on the basis of the charge of the National Agricultural Professional Advisory and Training Institute for Rural Development questioned the producers about the use of supply channels in a way different from the formerly mentioned ones. According to the evaluation of the questionnaires producers also use market as supply channel in the largest amount (83 percent). So it verifies the results of former studies. Csíkné explanation (2014) for the satisfactory method of selling at the market is that the role of other sales types is marginal.

In former national surveys markets were put into the first place in the respect of supply channels used by small producers, as primary scenes of local selling of locally produced agricultural products. At national level the thesis that marketing and markets built on traditions result a significant turnover still cannot be doubted and withdrawn. On the contrary for a product produced in a given region or county not necessarily the markets or local market mean the primary way of direct selling. Deriving from local characteristics other sales forms can come into the first place, either selling on-farm or methods of selling from the house (Suvák, 2009; Lehotai, 2012).

### **Material and Method**

On the basis of national surveys made in the theme we also made comparative examinations between the former studies and a given locality, in the present case „Mátraalja” (the Bottom of the Mátra Hills). We made interview with farmers dealing with direct sales first of all with farmers producing vegetable and fruits.

During our work we collected the used data in primer way as reading the data base dealing with primary producers still is not possible for me, as still is not data collection made from primary producers dealing with direct sales. For primer data collection first of all we could use the food market counted as the local market of the region and also the „80”-as small market in Gyöngyös. In the Gyöngyös market places altogether 286 selling stands are available for the producers. According to our experiences from them those who produce and sell their goods are no more than 10 producers. The other sellers first of all selling vegetable and fruits work as merchants and get the products they sell from the wholesale market. For this reason at this place we could not collect data from larger number of producers (9 persons). The locality of the next survey was the road section of Hort which has significant through traffic. Here we made the interviews in the company of farmers who sell from their houses or sell their produce on-farms (11 persons). Other four farmers send back their answers to me online. According from the village economists in this region because of the domination of grapes – growing the number of vegetable and fruit growers is about altogether 70 persons, so there is no possibility for a survey with large number of elements.

Because of the small number of elements we made the surveys in qualitative way and we analysed the data in excel chart. The target of the survey was to examine supply channels used by primary producers in our region and comparing tendencies of former surveys relating to local processes. On the basis of examining the studies prepared so far we searched for the answer to the following hypotheses:

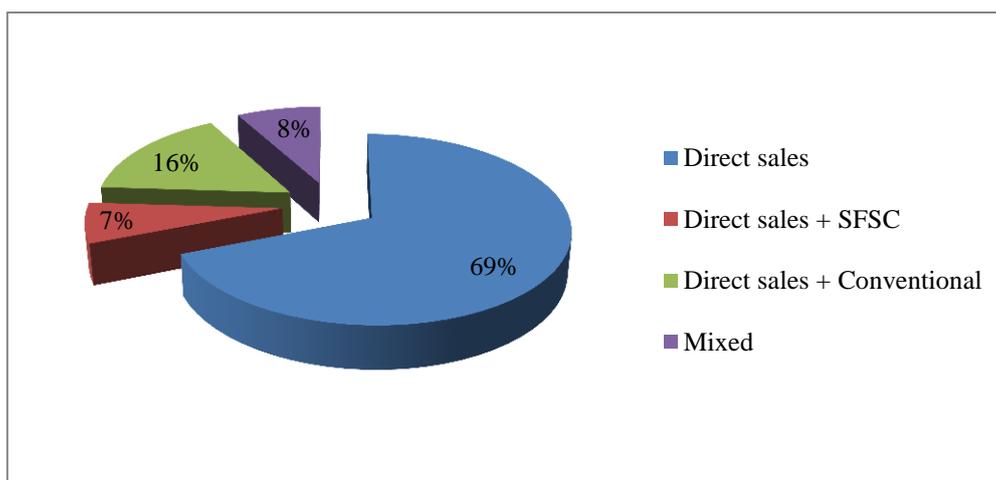
- H1: For those producers who sell by direct sales the main supply chain is the market.
- H2: Producers dealing with direct sales have the characteristics of growing in a secondary job.
- H3: By those who sell in rural markets the main aspect is selling goods.
- H4: Those producers who sell by direct sales do not use or only a small part of them use marketing means.

## **Results**

All the 26 farms questioned are farms continuing family traditions. It can be seen from the answers of farmers taking part in the survey, that they have been doing this activity for several decades. Csikné (2014) makes a similar statement according to which the majority of farms answering the questions continue family traditions by their agricultural activity. The number of farmers producing for the local (Gyöngyös market) is quite small. The number of selling stands is 260 from this those who also do productive activity are no more than 10. The plantation of those sellers who produce the goods that they take to the market themselves can be found within 40 kilometres. The farthest distance from which goods were carried was 30 kilometres.

### ***Direct sales channels used by the farms in the survey***

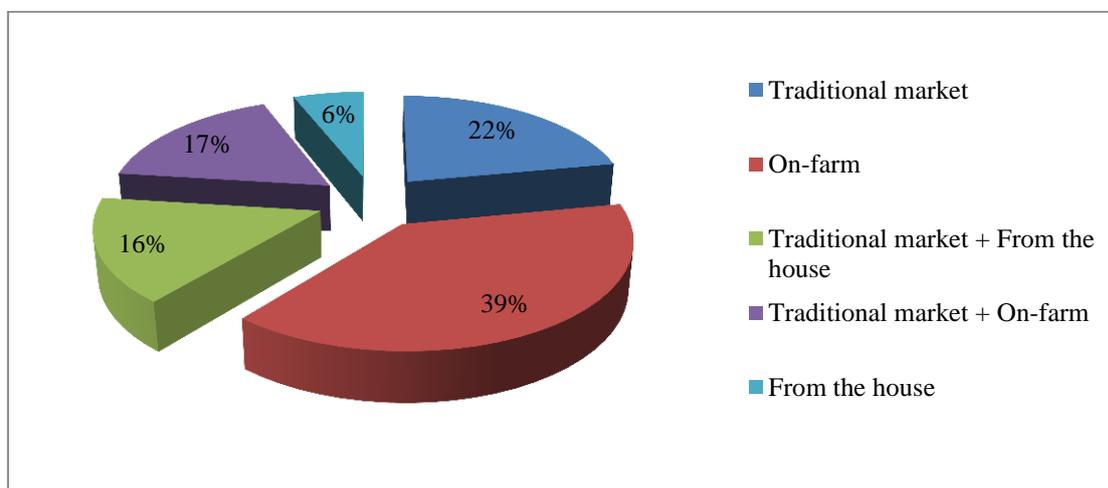
69 percent of the producers questioned did not mention any other possibilities from the enumerated supply channels than direct sales. Within the remaining 31 percent we can mention those producers who – besides direct sales – also join into short food supply chain or conventional food supply chains. 16 percent of them besides directly selling to the consumer also sell to a merchant, while 7 percent uses the possibilities of selling through short food supply chains besides direct selling. 8 percent of the farmers use all sales forms. They use the methods of both SFSCSs and conventional food chains and direct sales. The methods of sales used by the farmers can be seen in Figure 1.



**Figure 1: The supply chains used by producers**

Source: Own work, 2014.

Figure 2 shows the direct sales forms used by the producers. 69 percent of the farmers selling by direct sales uses one type of direct sales channel, from there producers 22 percent has the market as main supply channel and 39 percent sells from the own farm. 39 percent of the farmers use several direct sales methods, too. 17 percent of the producers sell their goods at the market and sell on-farm at the same time, and 16 percent sells the goods produced by himself at the market and from the house. Only 6 percent of the producers questioned sells only from the house. Consequently the results of formers national surveys are not characteristic in our region according to which the widespread form of direct sales is the market (H1 hypothesis is not proved).



**Figure 2: Possibilities for direct sales used by the producers**

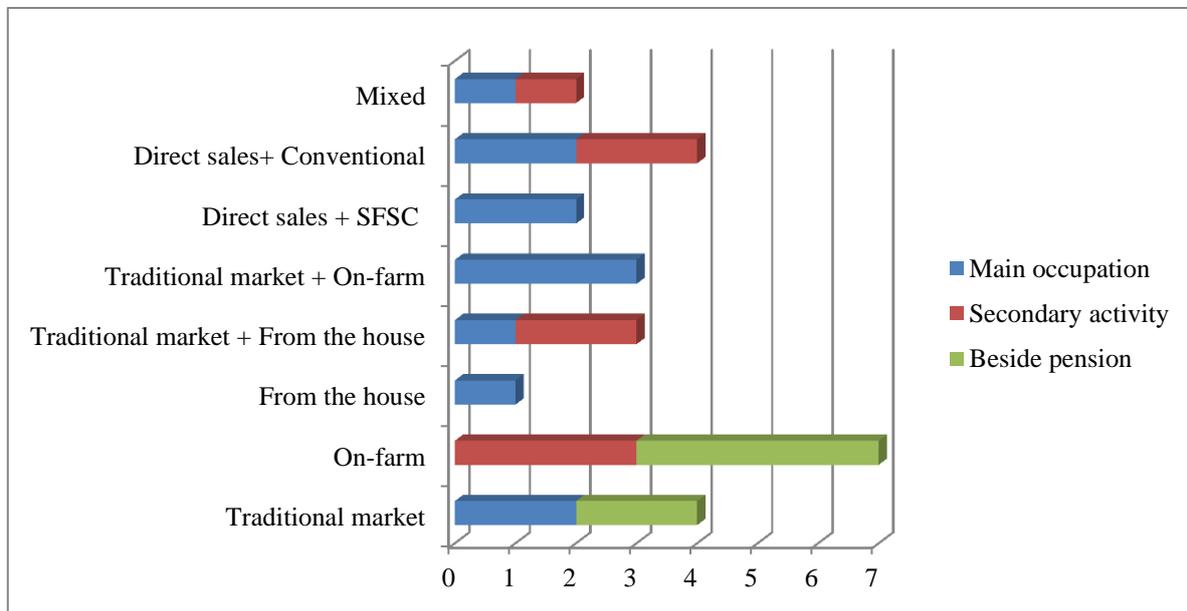
Source: Own work, 2014.

**Characteristics of farms in each supply channel**

Figure 3 shows the connection of producer status and supply channels. Among those who do not apply other supplying channel than direct sales the number of professional growers is less (7 persons) than among those who do not do it as a main activity (H2 proved). According to the farmers questioned it is typical for those who exclusively live from agricultural activity that they try to sell their goods by several supply channels. Those who produce beside their pension use only two supply channels: the traditional market and selling on-farm.

An explanation for this can be the inflexibility of the older generation using the two direct sales forms enumerated formerly and the small amount produced by them.

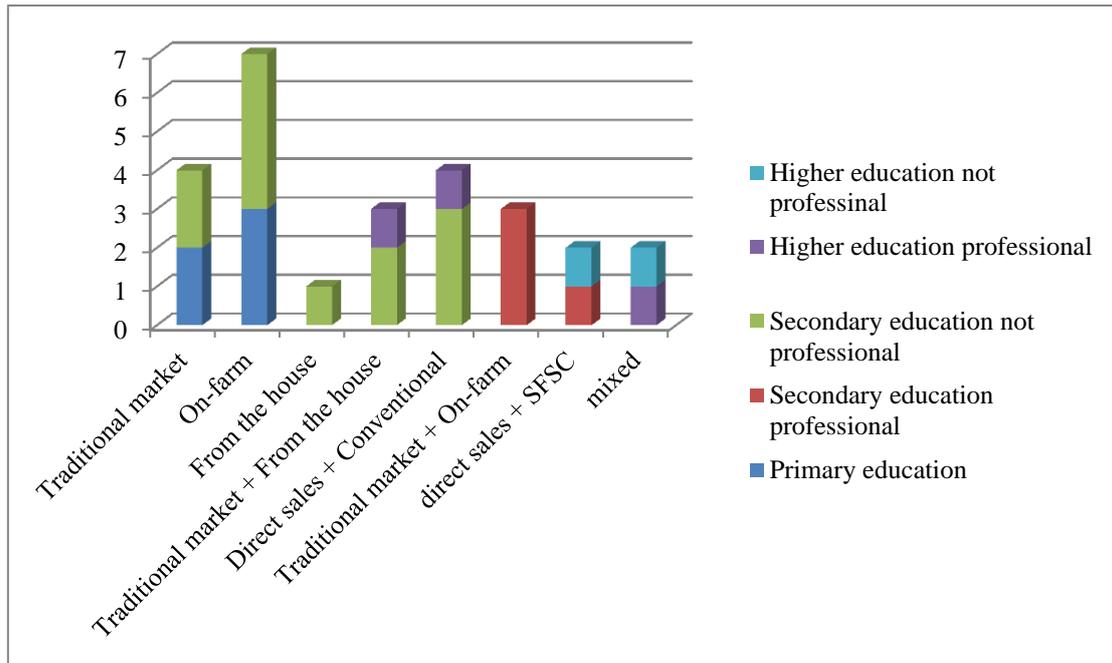
The farmers who have primary school education exclusively appear among those who sell at the traditional markets which are proved by the statement of Benedek and his colleagues, according to which the farmers who sell at traditional markets have the lowest education. Besides that from the producers selling from the farm 3 farmers have primary education. In the pattern 5 persons have got higher education (19 percent) from them 3 persons have professional education who diversify their sales possibilities in the greatest amount. According to Benedek and his colleagues 23 percent of the farmers had higher education. In the work of Juhász and Szabó this value is lower 10 percent. According to the collected data of Csíkné farmers having higher education and selling at the market all have professional education. In Figure 4 we can observe significant relationship between the combinative use of supply channels and the education of producers. Producers having higher education or professional education sell their goods by more types of supply channels.



**Figure 3: The relationship of producer status and supplying channel used by producers**  
*Source: Own work, 2014.*

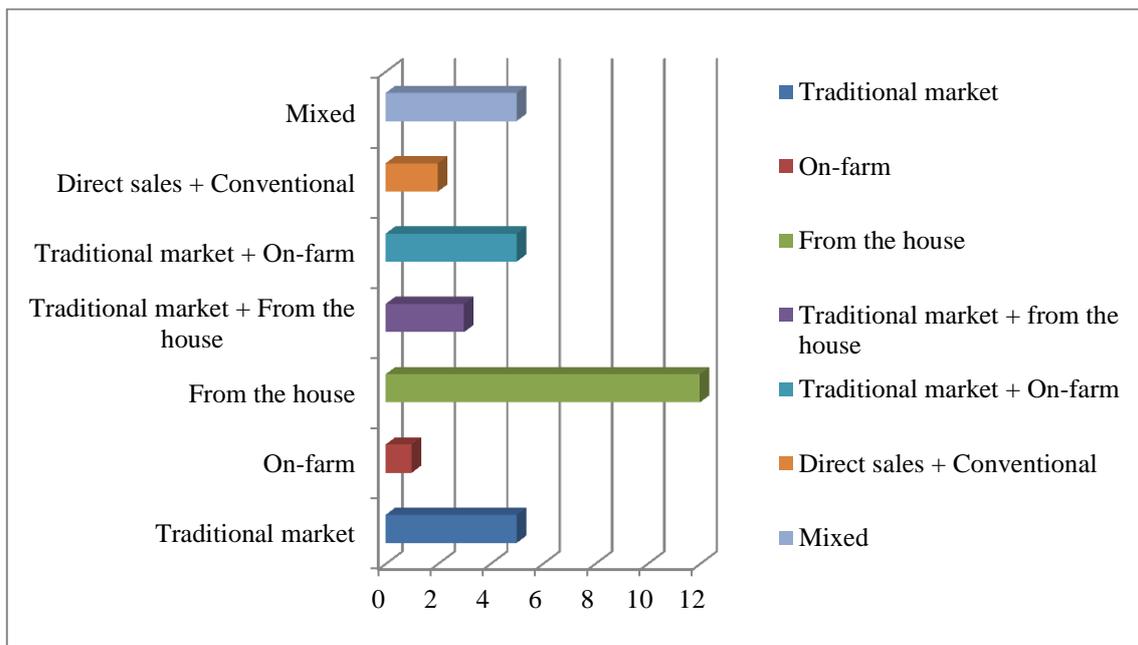
The next Figure shows the diversification of the product palette characteristic in each supply channel. Farmers selling at the market, from the house, joining into the conventional food supply chains and dealing with vegetable and fruit growing all produce several products. Those who sell on-farm are an exception as they produce only one type of plant.

According to the classification of Csíkné the primary supply channel for those producers who grow several types of vegetables and fruits on a small area is the market. The above statement is also characteristic for our region because those who sell from their farm produce in a small area while they sell mostly several types of products.



**Figure 4: The education of producers in each supply channel types**

Source: Own work, 2014.

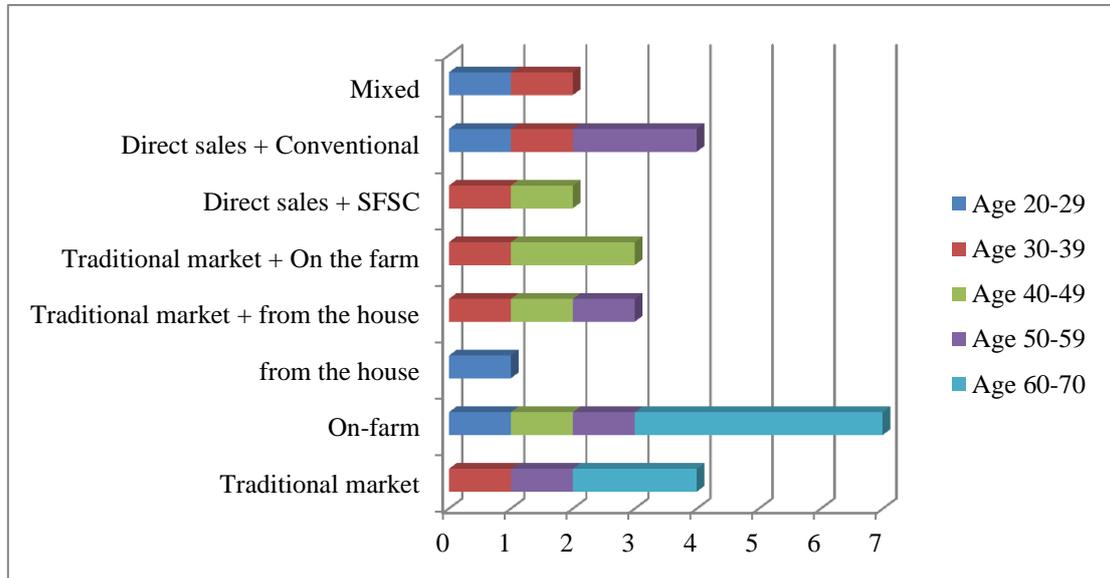


**Figure 5: Diversification of product palette characteristics in each supply channel types**

Source: Own work, 2014.

The average age of those who take part in the survey and use direct sales partly or on the whole is 45 years. This is lower than the national average which is 56 years and lower than the average age written in the survey made in the markets by Szabó and Juhász (2013) which is 51 years. 26 percent of those who answered the questions belonged to the age group of 50-59 which is higher than in the study of Benedek and his colleagues (2013) according to which 23 percent of the producers questioned belonged to the above mentioned age group. But in the study of Szabó and Juhász a higher value was published the age group of 50 – 59 comprises 34 percent of the producers questioned. Analysed according to the sales form producers who exclusively sell at the market are from older age groups.

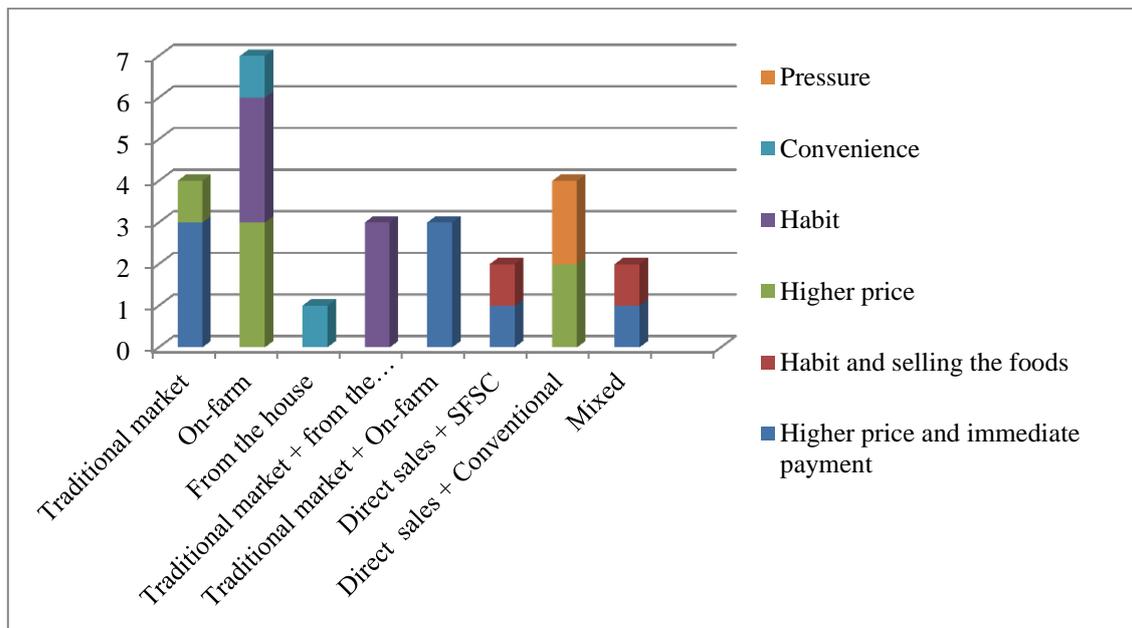
This statement proves the thesis according to which those who sell at the market typically are from the older age groups. But the oldest age group which is from 60-70 mostly sell from the farm. The age group 30-39 almost appear in each sales channel except in selling from the house or selling on-farm (Figure 6).



**Figure 6: The diversification of age groups in each supply channel types**

*Source: Own work, 2014.*

Analysing by age groups the relevant factor for those who sell at the market is the higher price and the immediate payment (Figure 7) which contradicts the results of the researches of Benedek and his colleagues according to which for those who sell at the rural markets the primary aspect is selling the goods (H3 not proved).



**Figure 7: Causes of direct sales in each supply channel types**

*Source: Own work, 2014.*

Those who sell from their farms equally signed the aspects of higher price and habits, too. Producers for whom market is the main supply channel but besides they use selling from the house the evident reason for direct selling was habit. For Farms selling directly to the customer and for farms using mixed sales methods the defining factor was selling the goods. Direct sales because of pressure are used by producers who attach to the conventional food supply chain, too. One farmer from those who answered the questions sells the goods directly to the customers which were not taken by the merchant for example because of the size of the goods.

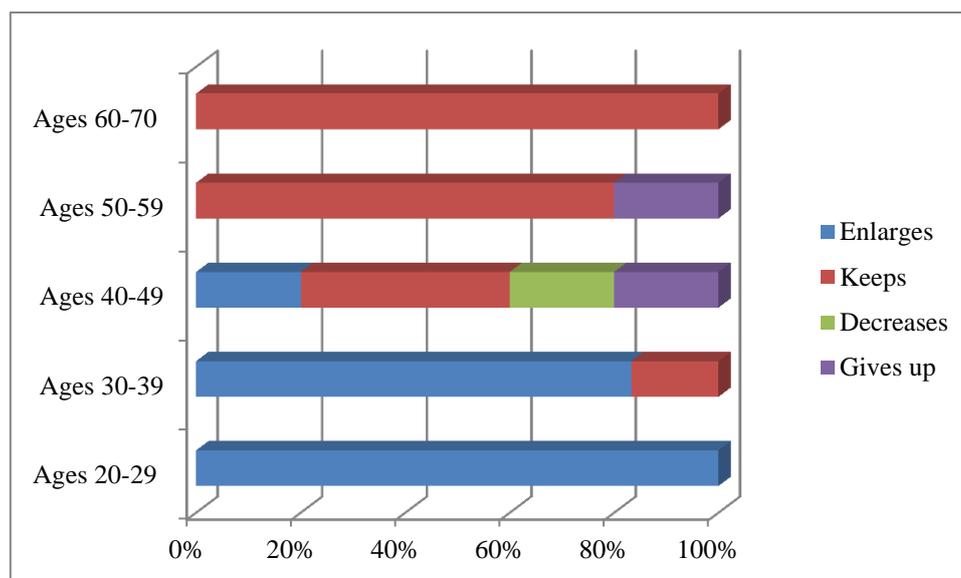
### ***Applying marketing means***

Applying own brand, logo or other marketing means is not a widespread characteristics (H4 proved). Some of vegetable growers use the method of the word of mouth. On the basis of this result we cannot corroborate the results of the surveys made at the markets by Szabó and Juhász (2013) according to which the most frequently used advertising form is advertising on the Internet which is followed by displaying on boards then by newspaper advertisements. We cannot give the farms in my survey general characteristics and classify them on the basis on these in connection with applying certain marketing means. Rather individual solutions are dominating. Producers who started an economic activity a few years ago did not inherit a group of customers nevertheless they do not apply several means of marketing for the popularization of their products. In the opinion of some producers there is no need for marketing because goods sell themselves. According to the answers of producers who have been selling at the market for a long time already, they have regular customers who are looking for their goods.

Csíkné writes in his survey that 3 farmers can be reached on online surface, too, but they do not use their home page for selling only for giving information. According to the result of Szabó and Juhász (2013) after asking 27 producers 11 mentioned that he also sells online. Farmers growing vegetable and fruit do not use the possibilities of selling online at all and even do not plan to introduce that. Those producers who still sell at the local market, sell on-farm and from the house run their farms according to the family traditions and do not use these new solutions as they not only continue farming but they have also inherited a group of customers. There were two producers whose parents and grandparents did not deal with farming. Both of them are vegetable grower. One of them is selling at the market and one selling from the house but neither they are open to the new solutions.

### ***The future of the farms***

Referring to the future of the farm ten farmers told they would enlarge their farms. Neither farmer mentioned definite investment for equipments but they would grow the size of the farm. They do not plan any development for the processing and packing of the product made by them. Two vegetable growers plan to give up their activity. The reason for them for giving up their activity is that they want to start another type of enterprise. Further 13 producers would like to keep their activities and do not plan any changes either in their selling methods or in their farm keeping methods. The answers for the questions referring to the future of the farms are shown in Figure 8.



**Figure 8: Future plans the farms of growers**

*Source: Own work, 2014.*

There is a significant connection between the age of the persons in the survey and the enlarging and keeping of the farm. Those who are between 20-30 or 30-40 would enlarge their farms not depending on the used supply channel which partly corresponds with the results of Benedek and colleagues (2013). According to their statement the younger generation selling at the traditional market have plans for enlarging. On the contrary the statement of Csikné (2014) is that farmers using direct sales do not plan the enlarging of their farms to great extent. Farmers between 50-60 and 60-70 would keep that they have reached so far. The reason for decreasing the investment activity among farmers over the age of 50 is first of all that their children and other members of the family will not take over the farm.

## Conclusions

On the basis of the analysis of hypotheses we concluded the following:

H1: The main supply channel of those who sell by direct sale is the market – not proved. 69 percent of the farmers selling by direct sales use one type of direct sales channel from there farmers 22 percent has the market as main supply channel and 39 sells from his own house. 39 percent of the farmers use several methods for direct sales. 17 percent of the growers sell their own goods at the market or from the farm at the same time, and 16 percent sells the goods produced by himself at the market and from the house.

H2: Producers dealing with direct sales typically grow in secondary job – proved. Among the growers using no other supplying channels than direct chains are less professional farmers (7 persons) than those who do this activity not as their main activity.

H3: At those who sell at rural markets the main aspect is selling the goods – not proved. Analysing each supply channel mostly for those who sell at the market higher prices and immediate payment are the relevant factors.

H4: Producers selling by direct sales do not apply or only a few of them apply marketing means – proved. Using bands, logo and other marketing means is not characteristic in a widespread measure.

Referring to the analysed region on the basis of former surveys two of the hypotheses are not valid. (H1; H3). As a means of direct sales not the market was the most widespread, but because of local tradition (first of all characteristic in Hort), selling on-farm. At the same time opening growers' markets in each settlement is in process now, which can bring significant change in this area. It will be worth examining whether the population in the future will use growers' markets at the own settlement or the inhabitants in villages will use the growers' markets at the settlement instead of Gyöngyös market. The main reason for choosing the supply channel for the growers questioned at the Gyöngyös food market that counts to be the biggest local market was not selling the goods but the higher price and the immediate payment. From this I can conclude that for the growers selling here the smaller attraction area of rural markets and the smaller popularity in the country and the lower solvency of rural people is not a problem. In the case of Gyöngyös traditional market I can see that the dominance of the presence of the merchants is a problem. To the price of the goods carried by them from the wholesale market they add their own profit so at the local market goods get to the customers at a high price. For suggestions referring to the operation of the traditional market I think the opinion of customers is also necessary. I recommend doing such a survey in the future.

On the basis of the research results it can be stated that applying direct sales methods is quite widespread. Besides direct sales forms I suggest forming short food supply chains between local shops of food chains and local producers. At present in the region local producers have the possibility to carry their goods to the local shop of the Hungarian Market Association.

What we can see altogether as a problem is the lack of willingness for cooperation of the farmers which derives from the fact that they have no precise knowledge about the advantages of the cooperation. If I asked about the membership of an organization the general answer was the membership of the Chamber. According to their opinion farmers are members only because it is compulsory. It is necessary to organize lectures trainings about the cooperation and about the possibilities of that, at any rate.

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## DEVELOPMENT OF COMPANIES OPERATING LOGISTICS SERVICE CENTRES BY EMPLOYING THE RESULTS OF NETWORK RESEARCH

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### Abstract

Logistics centres of huge capacity and having the ability to create added value have emerged in recent decades. These centres have become network nodes between the co-operating organizations which accomplish the management of supply chains (networks) by connecting different modalities and networks with their infrastructure and informatics. The effective operation of logistics centres presented in business networks are usually managed by logistics supplier businesses (3PL/4PL). Defining the supply net as a complex network, logistics centres may be called hubs, the routes and relationships connecting the centres or – by borrowing the term used in network theory – may be called edges. Hub management provides core supply chain execution and visibility. Taking into consideration earlier results of network research we are searching for correlations between its proven principles and the growth possibilities of the centres (hubs) operated by logistics service providers. In addition, the results concerning cell networks provide further, new insights and increasing opportunities to consider the logistics systems within the field of theoretical network science. The present paper has developed as a result of the logistics supplier companies' strategic responses to the challenges of a rapidly changing environment, both on local and global level.

**Keywords:** business networks, corporate size, logistics service provider, hub, supply chain strategy

**JEL classification:** L14

### Introduction

Each era has particular periods which determine what can be and what is worth for research. The concept of networks is a challenge which deserves undertaking now. As well as our biological existence, our communication and also our professional and social life depend on networks. Understanding them is not only necessary for scientists and laymen alike, but also indispensable since in one way or another we need to navigate the 21st century. The technologies of the future, our would-be communication and our whole biological existence will depend on networks. Networks are already present in the 21st century and we completely depend on them, are embedded in them in such a way that they have become an issue of such importance that without networks we are not able to “wonder about” the world anymore (Barabási, 2014a, based on interview). Man lives in symbiosis with nature surrounding him, although we tend to continually abuse it (environmental pollution), for which we are getting punished ever more often (natural disasters). Our personal experience shows that the longer we stay in nature, the more observations we make about the life of animals for example, the more principles we will discover that can be utilised for mankind as well.

The same applies to our inland scientists doing research in network theory, who are able to draw conclusions from the movement of pigeons and the relationship of individual specimens of the bird species examined that can be employed in the development of human communities (Vicsek, 2014), as well as solutions supporting the trends of future technological development (e.g. experiments with drones within the frames of Alibaba, Amazon, Google and UPS companies operating in the logistics market). It is interesting to note that Google's drone testing is not allowed by the administration on the territory of the USA, so they are obliged to conduct them in (Világgazdaság, 2015). In nature the overwhelming majority of animal species live in groups just like we humans live our days in different communities.

The conclusion has almost become a commonplace today that a coherent (working) community is able to give stronger and better responses to the new challenges of a changing world than the individual. In the interest of corporate competitiveness it is inevitable to deal with this issue since "the employees also constitute vital foundations of a corporation" (Reszegi-Juhász, 2014, pp 14). However, we Hungarians are not doing very well in our work with our faith in the success of team work and our productivity. According to the results of a recent survey, only 50% of domestic employees show a higher performance when working in a team than working individually. Furthermore, the variegation of the composition of domestic team workers characteristically differs from the accepted norms in other cultures (Adó Online, 2014).

### **Business networks**

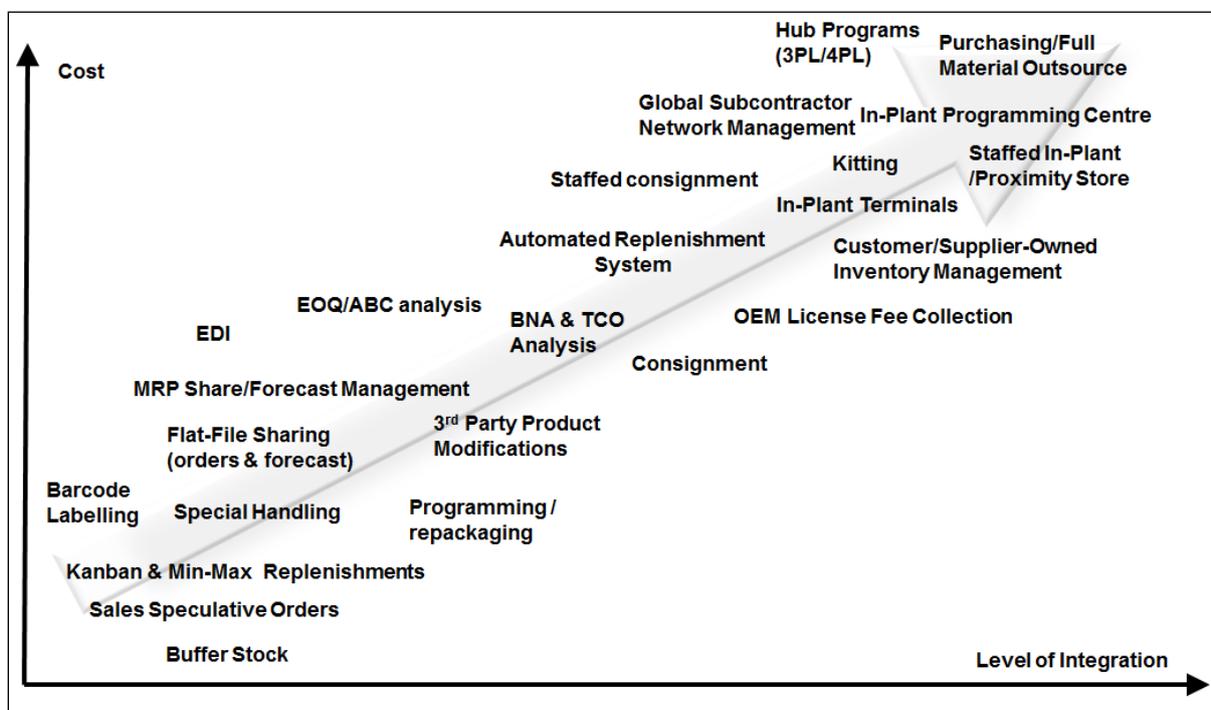
The quasi structure of the global economy is made up by business networks (Gelei, 2008), which have developed in response to the ever-changing economic environment and as a result of their network building these companies have also gained considerable competitive edge. „A network – and so business networks as well – is a structure in which several nodes are linked to one another through several lines. In business networks these nodes are formed by the individual business units like production companies, buyers, logistics or even financial service providers. The linking lines can be interpreted as the connections between these nodes”. (Gelei, 2008, p 4) The roots of business networks can be traced back to Japan where the keiretsu operate with the support of a major bank and clustered around a large company possessing massive supplier contacts (Fukuyama, 2007). In view of the international models and knowing the distribution of domestic companies by their size (Central Statistics Office, 2014), we can only hope that the Hungarian small and medium-size enterprises will be successful as part of globalising business networks. (Gelei, 2008) „According to the figures of the CSO on corporate added value published for 2013, in Hungary, similarly to international experience, productivity was much higher with companies in foreign ownership. In 2011, companies in Hungarian ownership produced 4,461 thousand forints added value, while the figure for companies in foreign ownership was 11,334 thousand forints. The latter figure is two and a half times bigger” (Reszegi-Juhász, 2014, p 14). This is one of the reasons why it is so important for domestically owned SMEs to find those success factors (e.g. logistics solutions based on the results of network research or strategic decisions resulting from the integration of business networks), which could significantly narrow the currently existing gap.

### **Logistics processes in the supply chain**

In recent years or rather decades, due to the impact of increasing globalisation, competitiveness and customer needs, there has been a significant development in the logistics methods and solutions that are based on a systematic approach of material flow.

This trend has been detectable at the production and consumption sites, the direct transport links between companies and later in the complex supply chains and networks. It also results from the fact that product life cycles have rapidly shortened in the industrialised countries in the last two decades. Because of the shorter life cycles the time spent on purchasing, production and sales has become more dominant, the part-processes have shortened and stock levels have been reduced. Logistics is an inter-sector activity, encompassing the whole supply chain from the producers and manufacturers to the end users.

Therefore, logistics must not be examined only in a narrower sense, in the context of goods transport and warehousing, where at the micro-economic level it basically determines business success, but in a wider environment where it plays a complex macro-economic role and assists a competitive industrial background. Generally speaking, the trends and objectives of logistics point towards achieving high standards in forwarding services and low costs in the transportation of goods. Transport on international or inland routes, to, from or through the hubs, ensures an effective flow of goods all over the world. This leads to the necessity of developing intelligent and smooth-passage linking corridors between industrial or logistics clusters resulting in creating stable and safe infrastructure, real-time connection, the sharing of information, reduction in the administration load, highly intelligent management and flexible services. Logistics service providers do all this in order to cope with the growing demand of end users and to provide for the consumers precise, reliable, fast, sustainable, but most importantly, more favourable transport services. In order to achieve this, co-operation and joint efforts are needed to make the most effective use of the knowledge and technology available and ensure operative implementation. Apart from these, information and communication technology also makes a significant impact on the development of the ever-growing complexity of logistics, especially by improving the visibility and efficiency of the supply chain which is well-illustrated by *Figure 1*.



**Figure 1. Logistics models in customer service**

*Source: author's own design, 2015*

## Logistics and the networks

„Acquiring the competitive edge nowadays is gradually shifting from resource-type advantages to process-type advantages when the integration level of processes ensures the advantage in the market. The processes of logistics therefore need an integrated approach not only by themselves, but must be harmonised with other processes and also made measurable”. (Gyenge-Kozma, 2005) Naturally, this applies not only to relationships in production, but since the appearance of the logistics approach, the whole economy must be treated as a network.(Chikán, 2002 in Egri, 2014) With the emergence of the large product stopping and added value producing logistics centres, such network nodes came into being within the co-operating organisations that by connecting different transport routes and sub-branch courses with the help of infrastructure and informatics can achieve the management of supply chains (networks).The flow of information within these systems is greatly supported by the Internet, and their efficiency is significantly increased by the application of innovations and technological development. The effective operation of logistics hubs appearing business networks is normally ensured by logistics service providers (3PL/4PL) that in their strategic planning also favour the network arrangement forms.(Duleba, 2009)By interpreting supply nets as a complex network, logistics hubs can be considered as nodes and the connecting paths, borrowing the term used in network theory, can be called edges. If we accept the claims of Barabási that „behind the existence of complex networks there must be some laws” (Barabási, 2013, p 82.), we need to find the correlations between the laws already proven by him and the growth potential of the hubs operated by service providers integrated in logistics systems. Leaving behind the description of static, randomly constructed networks, let us turn our attention to the examination the results of the dynamically growing, scale-independent networks.

## Growth of network points

Barabási’s first conclusion stipulates the principle of „linkage on the basis of *popularity*” accepting the fact that we are more likely to choose the node which has twice as many links as another one.Due to the continually increasing, dynamic, scale-independent networks and the popularity linkage principle, “a few *central points* with multiple links come into being”. (Barabási, 2013,p99) This can as well be called the second conclusion the consequence of which is that „with the growth of the network the earlier points have more time for acquiring new linksthan the ones coming later” (Barabási, 2013, p 99). We may consider it the advantage of „*joining in time*”, which thanks to the effects of the two rules described above can significantly contribute to the growth of a central point. Returning to the world of business, Reszegi & Juhász point out that “in principle, if the market functions flawlessly, the differences between individual companies within one sector tend to level off. This can be the result of several, sometimes contradictory processes” (2014, p 16.). However, markets generally do not work in an optimal way consequently „resources tend to flow towards the more productive ones, they employ more means and labour than previously and so their weight increases”. (Reszegi-Juhász, 2014, p 16) In his research into the behaviour of stress proteins, Csermely has concluded that „stress proteins stabilise the network of the cell of which they form a part” (2004, p 7).

During his research he discovered the formation of nodes, their importance and necessity, but also found that with the removal of these modes the complex networks generally fall apart.

His main interest concerned the observation of the habits of stress proteins and he noticed that „when I block the stress protein, the lack of stability causes a difficult situation, but it does not mean death by itself”. (Csermely, 2004, p 7) During his observation he realised that the bonding in the cell network „is stabilised by the elements which are weakly linked to one another. It is neither the element nor the number of interactions which are important here, but the strength of their interactions” (Csermely, 2004, p 7).

But what will happen to the latecomers who because of their age or idea enter later into an already functioning business network? By examining the process that separates the winners from the losers, we can see that the competition manifested in complex systems gives a chance to the better adapting companies (in our case points) to gain advantage over their competitors (possibly the older points) due to their “fitness”.(Barabási, 2014b) We can call this the rule of *competence* which basically “does not eliminate the mechanisms regulating growth and popularity linkage”. (Barabási, 2013, p 109) Returning again to the business relationships, the results of the research by Reszegi-Juhász show that „those lagging behind show little or no affinity to accommodate positive impulses (affecting competitiveness, productivity, etc. –author’s comments). Consequently, there is a chance that the weak will remain weak in the future as well”. (2014, p 17) Returning to nature we can see that most living systems are capable of staying alive even in very diverse environmental conditions (Barabási, 2013), whereas in the systems operated by man it often happens that due to minor malfunctions the whole man-made structure becomes unserviceable. Therefore, the study of *robustness* (error tolerance) may yield important conclusions regarding operability since the operability of every system „is guaranteed by a complex, closely related network”. (Barabási, 2013, p 125) Applying the above rules, Barabási and his team are able to day to undertake to determine of a dynamic, scale-independent network whether it follows „the rich will get richer” or “the winner takes all” scheme.

Let us see what parallels we can draw between the above rules and the strategy choices and growth potentials of logistics service providers. „In the past, strategic decisions were typically considered to apply for „long term” and „for several years” type of decisions. By now, however, “long term” as a calendar term has lost its meaning in several branches of business. Business and planning cycles are continually getting shorter so it does not seem practical to treat strategic decisions as long-term ones, without the required flexibility. Instead, we should concentrate on recognising the decisions that go beyond their own areas or the economic cycle in question or even the given economic framework.” (Gyenge et al, 2013)

### **Parallels and recommendations**

The unbroken growth in global goods turnover and the projections and undiminished popularity of e-commerce – only in China an annual 20 percent growth has been forecast in this area until 2019 –(Forrester, 2015) continually ensures the dynamic development of logistics networks interweaving the whole world, so the above conclusions can be applied to logistics systems as well.

*Table 1* summarises the results and general conclusions of network theory and the recommendations concerning the logistics service providers operating logistics centres and committed to growth and activities supporting business strategies.

The basis for these recommendations is provided by the results of an empirical, primary and representative research conducted among inland logistics service providers (Karmazin, 2014), and the author's practical experience gained with his own logistics company as well as the conclusions drawn from the results of national and international research and scientific publications utilised in writing the present paper.

**Table 1. Development of network points and the correlations of support activities used in implementing the strategies of logistics service providers**

<b>Development of a network point</b>	<b>Support activities implementing the strategies of logistics service providers</b>
popularity	effective PR and marketing activities, commitment to high professional standards, openness to the environment, raising the level of trust in business relations, opening up to new sectors, establishing new contacts with Internet support
central point (measure)	acceptance of a growth strategy within the company organisation, forming co-operation seven with rival companies, strategic acquisitions
joining in time	flexibility, inductive behaviour, entering new markets, introduction and implementation of new services and technologies
competence	improving ability for change, sector-specific IT development, continuous training, openness to new phenomena
robustness	high standard application of ISO, implanting correcting mechanism into business processes (PDCA cycle), involvement, delegating, authorising decisions at lower levels, wide service and customer (industry sector) portfolio
strength of weak links	accession to associations and interest groups, signing co-operation agreements with government agencies, law-enforcement bodies, participation in non-sectoral events, organisation and sponsorship of economic events, non-profit activities and support, belonging to clusters

*Source: author's own design, 2015*

## Summary

We can find a number of inland publications based on the results of network research even concerning college students as a target group. (Cserjés-Záborszky, 2011) However, there have been no publications with relevant conclusions written by researchers or experts of business life regarding logistics service providers taking part in business networks. Therefore, the present paper is partly filling a niche.

On the other hand, as an edification of the above conclusions and recommendation – and quoting and complementing the words of Egri – we can state that „network theory is capable of becoming a useful toolbar for logistics, which in international logistics, production logistics and the processes of the global economy can make optimal arrangements more recognisable and by shortening the links can function as an intensifier for economic efficiency.” (2014,p 28) Furthermore, these new impacts will play an important role in forming the strategy of inland logistics service providers as well.

Research investigating logistics service providers on the national (Karmazin, 2014) and international (Kotonen, 2012) scene, have tackled the issues of strategy choice and potential development of the actors in the logistics market from different aspects. However, the above paper with its network theory approach and the resulting conclusions may offer a new way of thinking for the decision makers at inland logistics service providers operating logistics centres in Hungary.

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## THE IMPACT OF MALARIA DISEASE ON PRODUCTIVITY OF RURAL FARMERS IN OSUN STATE, NIGERIA.

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### Abstract

In developing countries, the impact of malaria on human health, productivity and human development is well profound. It possesses serious challenge to the survival of several vulnerable poor, whose livelihood depends solely on agriculture. This study was carried out to examine the impact of malaria on the productivity of arable crop farmers and further estimate the cost implication of malaria (direct and Indirect) in rural Nigeria. Data were collected from a random sample of 91 crop farmers through the use of a well- structured questionnaire. The data were analyzed using descriptive statistics and multiple linear regression. The mean age of the crop farmers was 48 years with only 87.9% percent headed by males. The household heads are largely had primary education. Specifically malaria prevalence, household size, farming experience and cost of malaria treatment were significant factors that influenced crop productivity in the study area. It recommended that public enlightenment under the aegis of the “Roll Back Malaria Campaign” should be intensified and treated mosquito bed nets should be provided at subsidized rates to arable crop farmers. Farmers on their part should keep clean environment. Due regard should be given to environmental sanitation in the rural farming communities in the state.

**Keywords:** Malaria, Productivity, Rural, Farmers, Nigeria

**JEL classification:** Q12,Q15

### Introduction

Malaria and agriculture are intimately related (Oluwatayo, 2014) and tends to have causal relationship, this is because agricultural environments provide suitable conditions for breeding of disease vector which causes malaria in human beings. i.e health affects agriculture and agriculture affects health. The global impact of malaria on human health, productivity, and general well-being is profound, and Africa has been particularly hard hit (Kwadwo Asenso-Okyere et al, 2011). The study of Alaba and Alaba, (2010) also revealed that Malaria is one of the greatest threats facing development in Africa today. It attacks an individual on average of four times in a year with an average of 10 to 14 days of incapacitation. Thus, the possibility of adversely affecting productivity with or without frequency of occurrence cannot be over emphasized. In 2006, more than 90 percent of deaths from malaria occurred in Africa, where 45 of the 53 countries are endemic for the disease (WHO, 2011). Malaria costs Africa more than USD12 billion annually, and it slows economic growth in African countries by as much as 1.3 percent per year (WHO, 2010), especially in Nigeria where the improvement of food security – like the growth of food production – is an issue of core importance (Neszmélyi,2014).

Children and women (particularly pregnant women) in Africa are most vulnerable to malaria attacks. The potential impact of malaria for women engaged in agriculture, especially food production, can be substantial. Women perform nearly all the tasks associated with subsistence food production in Africa. They account for about 70 percent of agricultural workers and 60 to 80 percent of those producing food crops for household consumption and sale, and they also raise and market livestock (Todaro, 2000; FAO 2010). Since the majority of the continent's population is rural, the effects of the disease on agriculture, health, and development are widespread.

In Nigeria, the direct and indirect costs of malaria exceeded US \$2 billion in 1997 and this figure is likely to increase every year (Alaba and Alaba, 2010). To be specific, this is the cost borne by a household of poor smallholder farmers for treatment of a single disease. Removing malaria as a constraint could free resources for household productivity and local development (Kwadwo Asenso-Okyere et al, 2011). There are various channels by which malaria impedes development of a nation, without the exception of Osun state in Nigeria, including effects on fertility, population growth, saving and investment, worker productivity, absenteeism, premature mortality and medical costs (Sachs and Malaney, 2010). Also, Eyo et al. (2006) reported that farmers' health status has a significant effect on their capacity to increase output, otherwise ill health could impact negatively on the number of hours spent on farm and amount of income earned. Health risk and particularly malaria has some debilitating effects on the output and income through cost of health care, labour man days lost to malaria medication and physical weakness. Malaria leads to loss of agricultural labour due to illness and death, wastage of family members' time and energy in caring for malaria patients and grieving for people killed by malaria. Malaria also results into loss of agricultural knowledge and skills especially if it kills an experienced farmer (Oluwatayo, 2014). The production of food from arable crops is vital to the survival of human and other forms of life. They provide man's foods requirement for growth, good health and increased productivity. Large quantities of food items are obtained from arable crops enterprises in Nigeria especially staple food crops such as maize, rice cassava, yams millet, sorghum and cowpea upon which most Nigeria depend on survival.

Malaria, is not only a health problem, it is also an economic problem. Malaria at the household level affects productivity of the people and their assets acquisition capacity. Households also frequently spend substantial share of their income and time on malaria prevention and treatment as well as an effort to control mosquitoes (Coluzzi, 1999). The cost of prevention and treatments consumes scarce crop farmer's resources. Also as some household members spend their productive time caring for those under malaria attack, they themselves in turn seek rescue from the onslaught of the disease (Mills, 1998). Malaria therefore has a direct impact on households' income, wealth, labour productivity and labour market participation of both the sick and the caregivers. In terms of resource loss, households spend between \$2 and \$25 on malaria treatment and between \$20 and \$15 on prevention each month (Mills, 1998). As much as 13 percent of total small farming households expenditure in Nigeria is currently being used in treating malaria, while many are simply too poor to pay for adequate prevention and treatment of the disease (WHO, 2011). The loss to households may however be greater with the current trend in malaria resistance to traditional first-line drugs. Such loss has serious implication for poor household who are already malnourished, who live under pitiable condition and who constitute over 65 percent of the nation's population. Calculating the loss of productivity or productive potential resulting from sickness involves the application of some consensual economic principles.

Earnings, which include wages, salaries and other remunerations other than transfers have been theoretically and generally accepted as an appropriate measure of workers' productivity. Some pioneers on the empirical assessment of the impact of health status on productivity did so by relating health status to earnings and other income-generating potentials (Ajani and Ashagidigbi, 2008).

Given the severe impacts of malaria in Osun state Nigeria, a key development challenge is to examine the linkages between malaria and agriculture. Agriculture has for many centuries played a pivotal role in economic growth worldwide, particularly Nigeria where agricultural production and diversification of economy are key to structural change of the national economy (Neszmélyi, 2014). Presently, there is widespread recognition among African leaders, international organizations, and the donor community that improving the productivity and income-generating capacity of agriculture is essential in poverty reduction and economic growth (Kwadwo Asenso-Okyere et al, 2011). Though, studies on the impact of malaria on farming households have been examined but to the best of researcher's knowledge, the case of arable crop farmers have not been sharply considered. Furthermore, Osun state seems to have been neglected by researchers in examining the possible impact of this endemic disease. Therefore, to foster progress toward agriculture-led food security and economic growth, developing countries like Nigeria need to pay closer attention to the development of human capital through investments in education and training, health and sanitation, and food and nutrition to enhance arable crop productivity. Thus, this study seeks to broadly examine the impact of malaria on arable crop farmer's productivity in Osun State, Nigeria. The specific objective is:

- to estimate cost implication of malaria in the study area
- to determine the effect of malaria on the productivity level of arable crop farmers in the study area.

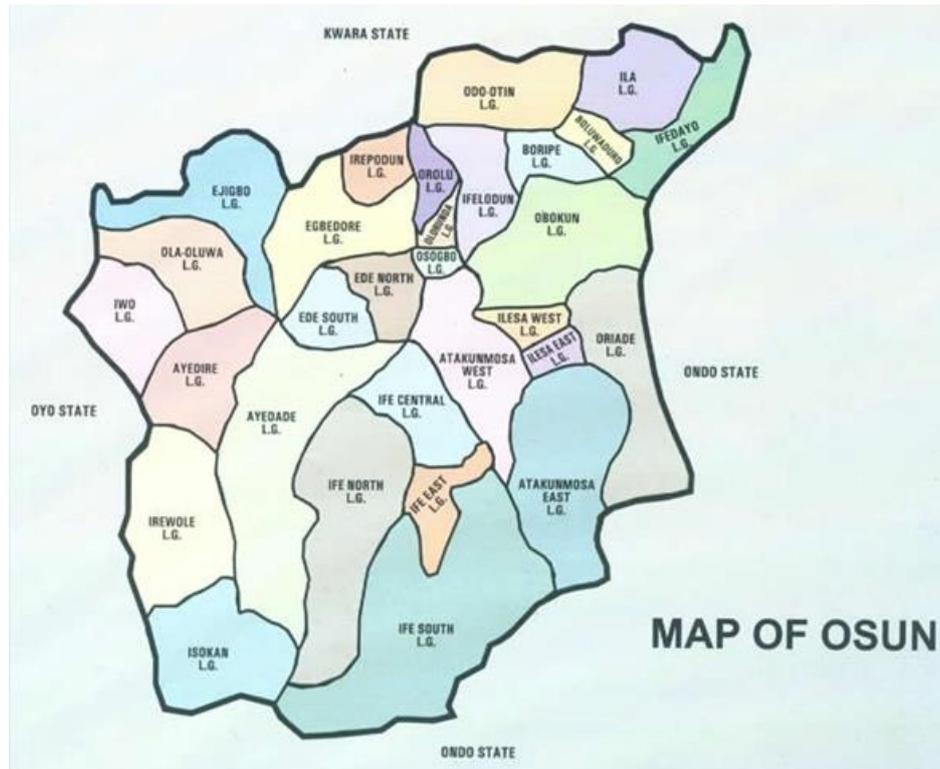
## **Material and methods**

### ***The study area***

This study area is Osun State of Nigeria. The state covers an area of approximately 8,882 square kilometers (km<sup>2</sup>) with population of 3,423,535 million from the 2006 census. Osun State has over 200 towns, villages, and settlements most of whose dwellers are farmers. The estimated land area of Osun State of about 8,882.55km<sup>2</sup> is mostly cultivated with crops by about 256,000 farm families. The average relative humidity of 75.6 percent and a temperature of 25°C and 32°C are experienced in the state. The annual average rainfall ranges between 1200mm and 1,850mm. The rainy season is bimodal with one dry season of less than 5months. The distribution patterns are such that permits early maturing crops such as maize to be grown twice a year. They major producer of arable crops in Southwest Nigeria.

### ***Method of data collection***

Structured and systematically drawn questionnaires as well as personal interviews were the data collection instruments. Data were collected on the socio-economic characteristics and also on malaria incidence as it affects rural household's health and their agricultural productivity. Simple random technique was used in the course of the research in which 91 respondents were selected.



**Figure 1: Map of Osun State, Nigeria**

*Source: Google Earth, 2015*

### **Analytical tools**

Descriptive analysis was used the socio-economic characteristic and to estimate the cost implication of the crop farmers in the study area which include the use of mean, percentage and frequency table. The methods of analysis employed include descriptive statistics and regression analysis to estimate the impact of malaria prevalence on crop productivity of rural farmers in the study area.

### **Regression Analysis of effects of Malaria on agricultural productivity**

Regression analysis was used to analyse the effect of malaria on crop productivity index(Y). The empirical model specifies crop productivity as the dependent variable(Y) and independent variables which include the malaria prevalence, age, Household size, cost of malaria treatment and transportation cost on malaria treatment.

This can be implicitly and explicitly be expressed as:

$$\text{Implicitly; } Y = f(X_1, X_2, X_3, X_4, X_5, X_6, e) \quad (1)$$

$$\text{Explicitly: } Y = X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + e \quad (2)$$

$$Y = \text{total productivity index} = \frac{\text{value of output}}{\text{total cost of input}} \quad (3)$$

$X_1$  = Malaria prevalence

$X_2$  = Cost of malaria treatment (naira) Age of the respondent (years)

$X_3$  = Household size (number of people)

$X_4$  = Farm size (hectares)

$X_5$  = Farming experience (years)

$X_6$  = Age

e = Error term

## Results and discussion

### *Farming household characteristics*

The result shown in Table 1 depicts the fact that a high proportion of the respondents were males (87.9%), thereby re-validating the age-long dominance of men in agriculture in which all the respondents (100%) are married. The study reveals that considerable young adults are involved in arable crop farming in the study area. Thus, more than half the respondents (51.6%) were between the age of 30 and 45 years and the mean age of the farmers was 48.19 years. This implies that they are in their active productive age in which their farm productivity should be relatively high, given a healthy living condition devoid of malaria and other productivity diminishing problems. A large number of the respondents (48.7%) have household size between 9 and 12. The mean household size of the study sample was 8. This may have positive implication on the strength of farm labour supply as they will be more family labour for farm work which can enhance productivity. The educational level of the respondents shows that majority (52.7%) have primary education while 23.1% were below primary level. Farmers with higher levels of education are likely to be more efficient in the use of inputs than their counterpart with little or no education because education and literacy help to eradicate ignorance and promote adoption of innovation. The study shows that more than one-third (37.4) of the respondents has arable crop farming experience of between 11 -20 years. This is followed by 28.6 percent of the population with 21-30 years' experience. The mean farm size was 0.97 hectares, signifying that on the average, arable crop farmers in the study were small scale farm holders. This is likely due to the problem of land fragmentation as a result of inheritance which is quite common in the Southwestern part of the country.

**Table 1: Respondents' Distribution by Socioeconomic Characteristics**

<b>Socioeconomic variables</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Mean (Standard deviation)</b>
<b><i>Gender</i></b>			
Male	80	87.9	
Female	11	12.1	
<b><i>Marital status</i></b>			
Married	91	100.0	
<b><i>Age</i></b>			
< 30	8	8.8	48 (2.5)
30-45	47	51.6	
46-60	24	26.4	
>60	12	13.2	
<b><i>Household size</i></b>			
1-4	11	12.1	8 (3.8)
5-8	35	38.5	
9-12	37	40.7	
>12	8	8.8	
<b><i>Educational status</i></b>			
No formal education	21	23.1	
Primary	48	52.7	
Secondary	17	18.7	
Tertiary	5	5.5	
<b><i>Farming experience</i></b>			
≤ 10	9	9.9	25 (1.08)
11-20	34	37.4	
21-30	26	28.6	
>30	22	24.1	
<b><i>Farm size (hectares)</i></b>			
< 0.99	20	22.0	0.97 (0.87)
1.00-1.99	32	35.2	
2.00- 2.99	18	19.8	
3.00-3.99	3	3.3	
4.00-4.99	13	14.5	
>4.99	5	5.5	

Source: Authors' own editing, 2015

### ***Estimation of malaria cost both direct and indirect***

The following are the mean of the of the direct and indirect cost of malaria, according to Alaba(2005),direct cost of malaria include the out-of-pocket expenditures on treatment, and cost of transportation (round-trip) associated with receiving medical care. In this case, treatment costs include expenses on consultation (including laboratory test where relevant) and purchase of drugs. Table 2, 3, and 4 shows the estimation of the mean direct cost, mean indirect cost and total cost of malaria are found to be 8649.04, 81094.32 and 89743.36 respectively.

**Table 2: Estimation of malaria mean direct cost**

<b>Direct cost</b>	<b>Mean amount(Nigerian Naira)</b>
Transport cost	601.13
Herb cost	2110.92
Drug cost	5936.98
Mean direct cost	8649.04

*Source: Authors' own editing, 2015*

**Table 3: Estimation of malaria mean indirect cost**

<b>Indirect cost</b>	<b>Mean amount(Nigerian Naira)</b>
Cost of hired labor	81094.32
Total indirect cost	81094.32

*Source: Authors' own editing, 2015*

**Table 4: Estimation of the mean total cost of malaria**

<b>Malaria cost</b>	<b>Mean amount(Nigerian Naira)</b>
Direct cost	8649.04
Indirect cost	81094.32
Total cost	89743.36

*Source: Authors' own editing, 2015*

### ***Regression Analysis of effects of Malaria on agricultural productivity***

For the regression analysis, linear functional form gave the best fit and was chosen as the best functional form that explains the causal relationship between productivity proxy (total productivity index) and malaria prevalence, also proxy by the frequency of malaria occurrences. Based on the consideration of statistical and economic criteria the results are presented below, the R-squared value is 0.6409, showing that 60.90 percent of the variation in the dependent variable can be explained by the explanatory variables. This also shows that the model is a good fit for the data. Malaria prevalence, household size, farming experience and cost of malaria treatment are found to be statistically significance as a factor affecting the productivity of arable crop farmers.

*Malaria prevalence* was found to be significant at 5 percent with negative relationship with the productivity of the crop farmers. The estimate revealed that a unit increase in the prevalence of malaria decreases the productivity of the crop farmers by 89%. This is consistent with the findings of Ajani and Ashagidigbi in year 2008.

In relation to the *household size*, it was found to be significant at 5 percent but positive. Large household sizes are good source of family labor which tends to enhance productivity. Thus, a unit increase in the size of the crop farmers leads to 34.4 percent increase in the productivity. The finding is in contrast to the findings of Oluwatayo (2014).

*Farming experience* tends to be a key instrument in attaining goals and objectives of an enterprise. Farming experience was found to be significant and had a positive relationship. This implies that as the crop farmers engages more in farming activities, the more the productivity growth. Thus, from the study, a unit increase in the experience of the crop farmers leads to 12.3 percent increase in the productivity.

*Cost of malaria treatment* was found to be significant and negatively impacted productivity of the crop farmers as expected. Thus, a unit naira increase in the cost of treating malaria, productivity of the crop farmers decreases by 59.8 percent. This implies that cost of treating malaria among the crop farmers tends to be an economic burden and have widely reduces efficiency of the crop farmers as there will be unproductive income diversification in which resources are diverted to treating the endemics disease.

**Table 6: Regression analysis of impact of malaria on crop productivity of rural farmers**

Variables	Coefficient	t-statistics
Malaria prevalence	-0.890**	2.39
Cost of malaria treatment	-0.598*	2.89
Household size	0.344**	2.15
Farm size	0.234	0.99
Farming experience	0.123***	1.79
Age	0.322	0.32
Constant	2.529*	5.67
$R^2 = 0.6709$		
$Adjusted R^2 = 0.6090$		

\* =Statistically significant at 1 percent level

\*\* = Statistically significant at 5 percent level

\*\*\* = Statistically significant at 10 percent level

Source: Authors' own editing, 2015

## Conclusion

Good health is an asset for agriculture, as healthy people can produce more and good nutrition contributes to it. Conversely, agriculture is an asset which contributes to good health, nutrition and resilience. When disease afflicts farmers or health of the farmers is hampered, agricultural productivity is reduced and this results into rising poverty. All of these responses can have adverse effects on the long-term labor productivity of farmers. Malaria is both a health and economic problem eating deeply into the financial base of the victims or the caregivers. Malaria has become a menace in Africa, especially in rural areas because of low level of awareness and use of modern preventive measures against mosquitoes that causes malaria. Apart from this, large household size, which is a common feature of rural people, has been a cause of increase in malaria incidence. This study focused on investigating effect of malaria on arable crop farmers' productivity. The study found that malaria is a key health concern for many households in Osun State Nigeria. Malaria being a predominant cause of illness among rural farmers therefore causes a major drawback in labour supply and eventually agricultural production. The number of workday lost as a result of malaria illness poses a very serious threat to farmers' efficiency. Also the direct and indirect cost of malaria tend to adversely affects productivity.

Based on the findings of this study, the following recommendations are proffered:

- There should be interventions in form of mobilizing resources, formulating and implementing policies and programmes that will promote awareness and measures that ensure effective prevention and control of the pandemic disease.
- Hospitals and clinics should also be easily accessible, readily available and affordable to the farmers in order to meet their health needs.

- Medication that can reduce the days of incapacitation should be intensified and made available to farmers at affordable prices in order to improve the quality of life and productivity of farmers

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## FOOD SECURITY AND GMOS

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### Abstract

This study deals with potential food security impacts of GM technology. GMOs are a debated issue in the current Transatlantic Trade and Investment Partnership (TTIP) trade negotiations, lending particular significance to our topic. Patents have been issued on gene sequences that allow biotech giants the exclusive right to profit from these varieties. To protect the specific genes, in addition to the desired properties seed infertility is also encoded. As a consequence, farmers who are no longer able to produce their own seeds become completely defenceless against multinational producers. In this way the supply of staple foods, like food grains, will be monopolized by transatlantic companies, giving them control over the markets, making self-sufficiency of nations and local producers impossible.

**Keywords:** second green revolution, GM seeds, TTIP, TRIPS, food security,

**JEL classification:** Q180

### Introduction

The population of the planet is increasing rapidly and almost one in ten will suffer from undernutrition. To feed the hungry millions sustainable agricultural production must increase significantly. The crops developed during the Green Revolution were high yield varieties of grain that required expensive inputs. The new Green Revolution aims at maintaining food self-sufficiency and food sovereignty. It emphasizes improved farm management and information systems to benefit farmers bypassed by the original green revolution (FAO). Agriculture will depend on genetically modified crops in the hope of overcoming the chronic food shortages. The GM crop movement did enormous good but also presented significant adverse consequences and prompted controversy. Patents issued on GM seeds allow biotech giants the exclusive right to profit from these seeds and as a consequence seeds will have to be bought rather than saved making the farmers vulnerable. GMOs are a debated issue in the current Transatlantic Trade and Investment Partnership (TTIP) trade negotiations as well.

### The second green revolution: release from dependence and new dependencies

In the mid-20th century the green revolution has forever transformed the way agriculture is conducted. Over the years many significant changes have occurred that we now associate with industrial agriculture. The first green revolution established a global agriculture that bore fruit in the 1960's and 1970's, but it created unwanted side effects and eventually moved from boom to dust. In the countries of the Arabian Peninsula for instance, as a result of a massive restructuring agriculture drastically improved and the kingdoms became self-sufficient and were successful in raising the domestic output of important crops through the introduction of new varieties and irrigation. Due to the overuse of water the water tables fell and the kingdoms suffered from aquifer depletion.

Re-cultivation takes a long time, moreover the green revolution spurred its share of unintended negative consequences that no one had ever dared to think of: the serious environmental impacts, unintended consequences in water use, a drastic reduction in biodiversity, irreversible soil degradation, etc.

At the turn of the century, there was a shift to a second green revolution. Agriculture turned to genetically modified crops as the best hope for overcoming the chronic food deficit as was predicted by Malthus 200 years ago. The GM crop movement did enormous good but also presented significant adverse consequences. Not only sciences e.g. medical sciences, economics, sociology, environmental sciences, but producers and consumers as well warn that the effects are uncertain.

There are strong scientific arguments in support of and in opposition to agricultural biotechnology innovations. Supporters emphasize the potential gains from the production of GM crops that is to increase food production in countries facing serious food shortages and malnutrition. The currently employed technology and the relatively low yields cannot effectively meet the needs of the world's growing population, therefore the production of GM crops has the potential to feed the world. Technological development in agriculture and genetic engineering is developing, the revolutionary new crop varieties spread at a rapid pace and produce high yields. Between 2000 and 2012, the production of GM crops increased from 10 million hectares to 70 million hectares in developing countries, while in developed countries it increased from 30 million hectares to 70 million hectares (European Risk Summit, 2013). Opponents however argue that for moral reasons and for economic interest we must not interfere in the natural order. They believe that the long-term effects of genetically engineered crops are unknown. The expanded production and use of GMOs is opposed to sustainability since it facilitates the production of monocultures, intensive production technologies and is highly uniform. Instead of using GMOs that have serious health risks, job creation, the reduction of luxury food consumption and a land reform could bring more results (Beke, 2014).

Genetic engineering raises serious food security issues, as food sovereignty is threatened in certain countries. Food sovereignty is the right of countries to determine their own food production and consumption and to build reserves of healthy and nutritious food to ensure food security. As Vandana Shiva (2001, p. 69) writes in the book titled *Protect Or Plunder? Understanding Intellectual Property Rights* “seed, for the farmer, is not merely a source of future plants/food; it is the storage place of culture, of history. Seed is the ultimate symbol of food security”.

The Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS agreement), which is administered by the WTO, raises concerns since it enables large foreign corporations to obtain patent control of the local, small scale production and distribution of seeds (Barker, 2007).

### **The Transatlantic Trade and Investment Partnership (TTIP)**

The **Multilateral Agreement on Investment (MAI)** was a draft agreement that bore a strong resemblance to the Transatlantic Trade and Investment Partnership (TTIP). The draft aimed at liberalizing foreign investments and it guaranteed corporations unconditional rights without any regard for national laws and a right to sue governments if their interests were threatened.

**After pressure from** developing countries **the negotiations that took place secretly from 1995 until 1997 failed in 1998.** Although the MAI negotiations failed, similar **trade accords** like the Transatlantic Trade and Investment Partnership (TTIP) or the Trans-Pacific Partnership (TPP) are planned. The main aim of these accords is to promote trade liberalization by decreasing the remaining trade barriers and the obstacles to foreign investments. This means that the partners had to adopt a trade strategy and had to open their markets without any restrictions to the global market for trade and investments. According to the draft agreement, if a partner country restricts trade or investments, then foreign companies have the right to sue the government and they will abide by the decision of an independent international court, just as the MAI draft prescribed earlier.

The Transatlantic Trade and Investment Partnership agreement has been negotiated between the US and the EU since 2013 June. As opposed to the former free trade agreements, the TTIP does not aim at the reduction of import duties (between the EU and the US trade barriers and duties are already relatively low) but it aims at removing non-tariff barriers on trade and investments.

The TTIP negotiations face opposition since the accusations of secrecy. Another criticism is that the negotiations are not over the prosperity of the partners but the deal is about providing powerful industrial lobbies with an opportunity to modify the current European trade and investment regulations (Baker, 2013).

Another important component of the agreement is the provision of the Investor-State Dispute Settlement (ISDS) mechanism. Under this mechanism foreign investors can sue governments and seek compensation if their profits or investment potentials are affected. This mechanism would allow certain biotech giants to sue governments if, for instance, they ban genetically modified crop varieties. The ISDS mechanism allows large foreign corporations to appeal to “offshore tribunals” operating in secret to defend their interests against governments. **The political sociologist** Colin Crouch argued that Europe is witnessing a transition towards a “post-democratic” society. The driving force is that international agreements protect the interest of multinational corporations against society (Crouch, 2013).

The TTIPS agreement might completely transform the environment, public health and consumer protection policies in the European Union. It is well known that health regulation standards in the US are less strict, furthermore the US did not sign any of the world's major environmental conventions like the Basel, Kyoto or Stockholm conventions. Pressure to drop the zero tolerance policy regarding GM foods and seeds, to allow GM crops in Europe and to ban the mandatory labelling of GM foods and ingredients comes from the biotech industry.

### **Food sovereignty**

Countries that support the new Green Revolution aim at maintaining food self-sufficiency. It is important to note however that the production of GM crops is secret, the products are not labelled, are protected by patents and the production is profit oriented. Patents on GM crops provide the biotech giants control over farmers which places them in a vulnerable position (Darvas, 2009).

Large companies that develop GM seeds purchase rivalling smaller seed producing companies with the aim of increasing the prices of seeds and taking control over farmers.

Farmers are forced to buy patented GM seeds that are significantly more expensive than conventional seeds. “GMO Cops” (or “GMO Mafias”) hunt down farmers to ensure that seeds are not planted without paying the company licencing fees (Natural Society, 2012). The farmers’ freedom will decrease, traditional seeds will slowly disappear and GM seeds will displace and destroy diversity. Patented GM seeds threaten seed sovereignty and thus food sovereignty since the farmers, who traditionally save their own seeds for the next season, do not have their own seeds anymore. There are judgements made in favour of seed giants like Monsanto that is serious about ensuring the protection of the patented seeds. Farmers who “illegally” save seeds are often forced to submit to Monsanto sanctions, e.g. they have to pay compensation or their farms are supervised by Monsanto for 5 years (Berlan, 2000, Móra, 2012).

A new chapter in the history of agricultural genetics began when the so called Terminator seeds were developed and patented by the US Department of Agriculture and a private company, Delta and PineLand. With the use of the Genetic Use Restriction Technologies (GURTs), seeds - patented as suicide seeds - are engineered and genetically modified so that they destroy the plant reproduction capabilities. The seeds will germinate, start to grow, produce average yields but eventually the plant will develop *sterile* seeds. In 1998 Monsanto, the biotech giant purchased Delta and PineLand together with the terminator technology (Engdahl, 2006).

In agriculture the information age has arrived, Monsanto and other biotech giants own the advanced agricultural technologies to produce new genetically engineered crop varieties. Monsanto positioned itself to become like Microsoft supplying “operating systems” to run these new generation of crops (Pollan, 1998).

Since the first GMO plantings in 1996, more than 1.8 billion hectares have been cultivated which is an almost 100-fold increase during the period. In 2014 GM crops were planted in 28 countries of the world and the number of biotech companies quadrupled from 6 to 28. According to the International Service for the Acquisition of Agri-Biotech Applications (ISAAA), the agro-biotechnology agency, the top countries planting biotech crops are the US, Brazil, Argentina, India, Canada (Table 1.). In Europe 5 countries (Spain, Portugal, Czech Republic, Romania and Slovakia) grow GM crops on appx. 1500 hectares (ISAAA Brief, 2014).

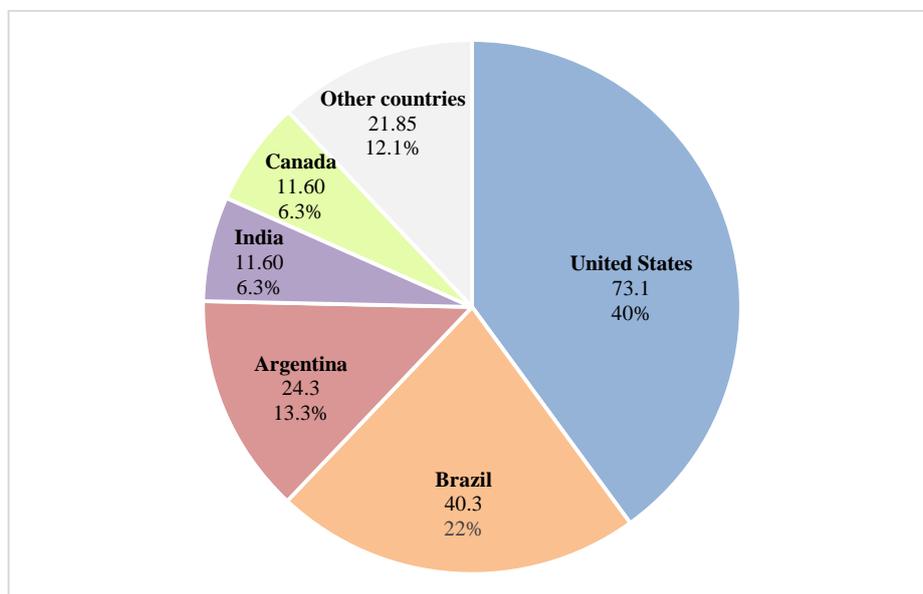
**Table 1.: Top GM crop producing countries in 2014 (million hectares)**

Country	Cultivated area (million hectares)	Share of world total	Types of crops (S = Soybeans, M= Maize, R = Rapeseed, C = Cotton, SB=sugar beet)
<b>US</b>	73.1	40%	S, M, C, R, squash, papaya
<b>Brazil</b>	40.3	22%	S, M, C
<b>Argentina</b>	24.3	13.3%	S, M, C
<b>India</b>	11.6	6.3%	C
<b>Canada</b>	11.6	6.3%	S, M, R, SB

Source: ISAAA Brief, 2014

Table 1. and Figure 1. show that GM crops are commercially planted in developed and developing countries as well, the US and Brazil being the major producers of GMOs.

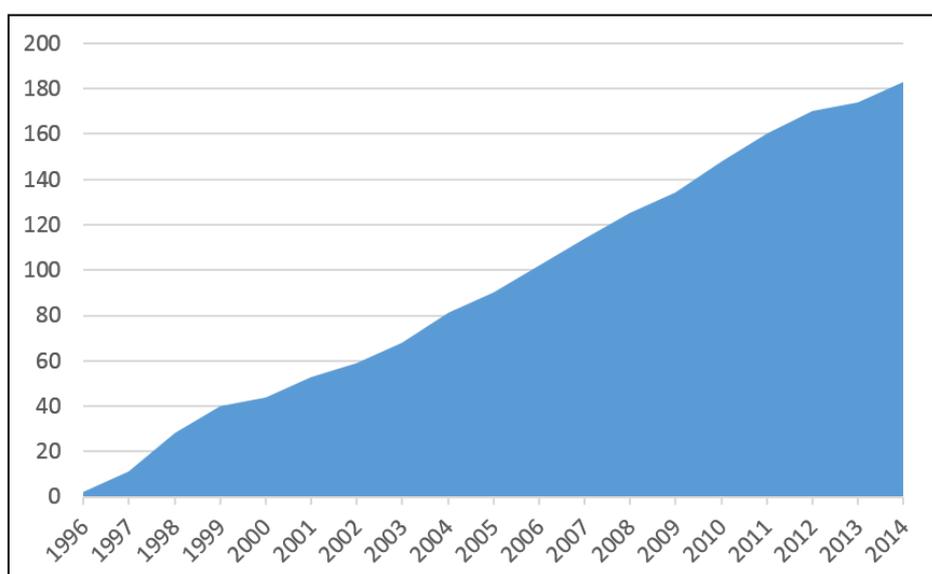
The choice of GMOs varies: soybeans, maize and cotton are the main crops under commercial cultivation. In 2014, 90.7 million hectares of biotech soybean, 184 million hectares of maize and 37 million hectares of biotech cotton were planted (ISAAA Brief, 2014). Figure 2. depicts the year-to-year growth of the GM cultivation areas (million hectares) between 1996 and 2014.



**Figure 1.: Top GM crop producing countries in 2014 (million hectares)**

*Source: Self compilation based on ISAAA Brief 2014*

As can be seen in Figure 2., the production of GM crops started in the 1996, and in the past 20 years cultivation has increased globally but the increase has slightly slowed down in the past 5 years.



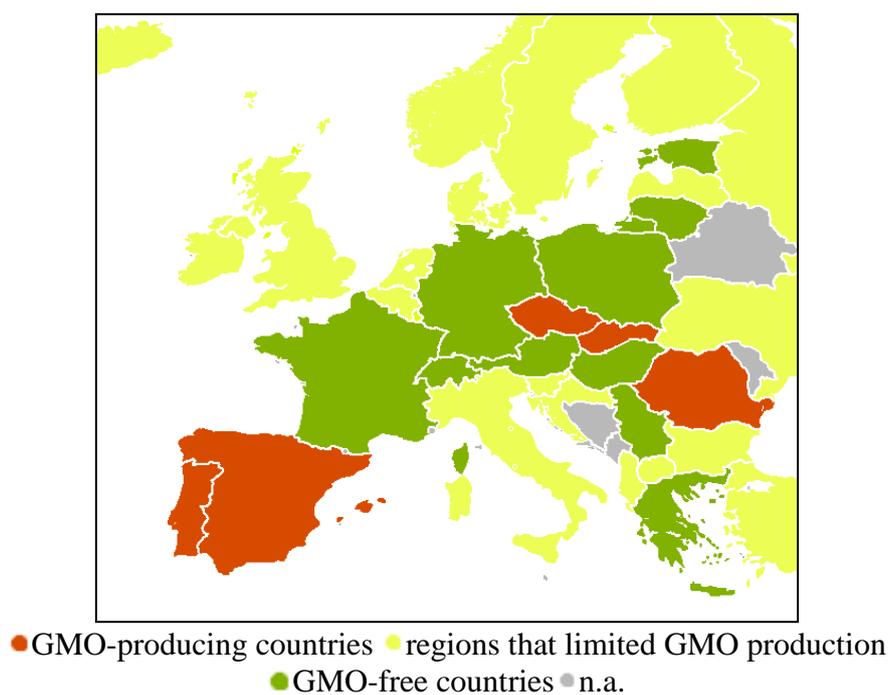
**Figure 2.: Cultivation areas with genetically modified plants, 1996 - 2014, in millions of hectares.**

*Source: Self compilation based on EuropaBio*

The use of gene technology will further concentrate power in the global food market. The production and distribution of seeds would be monopolized by giant multinational seed companies and farmers would become overly independent on them. As a result of this “Enclosure Movement” an integrated global monoculture would appear (Bello, 2008). With the spread of the integrated global monoculture small-scale farming methods decline rapidly. As a result of the disappearing peasant culture hundreds of millions of people would become vulnerable and exploited wage workers in industrial farms or would become unemployed, and social tensions are increasing.

### European countries: challenges and solutions

Whether to authorise or restrict/ban GMOs is increasingly in the centre of the debates. Some member states would authorise GMOs and would tolerate conventional or organic seeds with GMO content. They are in favour of the authorisation of animal feed containing GM ingredients and they argue that the EU has not been self-sufficient in producing animal feed - the EU is dependent mainly on protein plant imports - that come from GM plants. Other member states would completely ban GMOs on their territory (Map 1.). These countries would apply and even tighten the precautionary principle and they consider strict scientific risk assessment inevitable (Homoki, 2015). Map 1. and Table 2. depicts that in Europe only five countries authorised the cultivation of GM crops (orange), whereas some member states can decide on the limitation or ban of GM crop production.



**Map 1.: GMO cultivation in Europe in 2014**

*Source: Self compilation based on GMO-free Europe*

**Table 2. GM crops in the EU in 2013**

Country	Cultivated area (hectares)
Spain	137,000
Portugal	8,171
Czech Republic	2,800
Romania	834
Slovakia	100

Source: *GMO Compass, 2013.*

The US and the WTO forced Europe to introduce more permissive rules on GMOs, however the Council of the European Union gave more possibilities to Member States to limit or ban the cultivation of GMOs that are authorised at EU level. It is odd since it was agriculture that had a common subsidy system and a common policy. The new approach will keep the centralised authorisation system, however the cultivation of GMOs will be authorised in two phases. It is doubtful whether the member states can maintain their GMO-free status while GMO agriculture is expanding in the European Union (Horváthy, 2015).

### Concluding remarks

European agriculture faces multiple challenges because of the spread of GM crops therefore cooperation and a multidisciplinary approach is needed. Hungary is one of the few countries in the world where the production of GMOs is banned and the requirement of a GMO free agriculture is determined by the Fundamental Law of Hungary (Article XX/2).

GM crops escaping in the environment represent a serious problem. GMO contamination may result from pollen drift that creates inevitable contamination in the neighbouring GM-free crops, from seed impurities, from insect-borne cross-pollination, from inadequate harvest and handling practices or anywhere in the food supply chain. Such contamination may remain unknown because the identification of GM content is only possible by laboratory testing and to find the source of contamination can be hard or even impossible.

The most comprehensive study on pollen drift conducted by researchers at the University of Bremen proves that the pollen of GM corn can travel further than expected. The European Food Safety Authority (EFSA) reconsidered its previous safety assessments of GM crops (Homoki, 2015).

To preserve the purity of seeds seems to be impossible. Within a short period of time the production of GM corn will increase significantly in Europe. GM contamination is reported in traditional or organic products sold in the EU and farmers and distributors have a lot of fear about the widespread contamination. Traditional or even organic products sold in the EU might contain GMOs that are either authorised in other countries or that are not authorised anywhere in the world. As a consequence, the cultivation of GM crops that did good in feeding the world presented significant adverse consequences and prompted controversy.

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## CONTROLLING ACTIVITIES IN LOCAL MUNICIPALITIES

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### Abstract

Controlling activities are nowadays spread in many areas. Local government is not the exception. Municipalities manage through executive bodies considerable amount of financial resources. Therefore, it is important to know and adequately apply the controlling to these institutions. Where is the controlling and what are the main controlling duties, these are the main questions to which we seek answers in the publication on the basis of primary and secondary research.

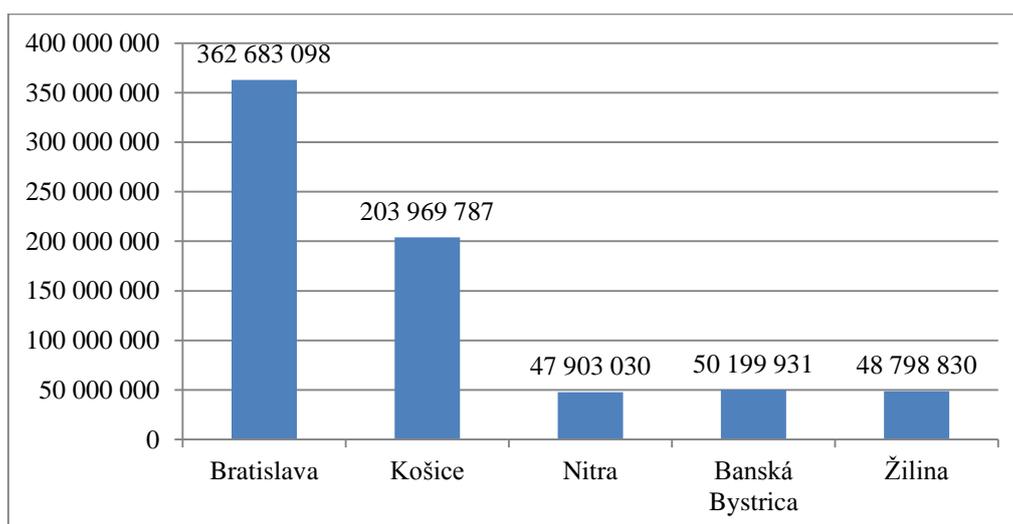
**Keywords:** controlling, local government, controlling duties

**JEL classification:** H7

### Introduction

In a daily press we can read about the activities of several municipalities, which have a great impact on the municipality budget. Therefore it is very useful to implement functioning controlling, which can identify the positive and negative departures from plan in the area of different sources.

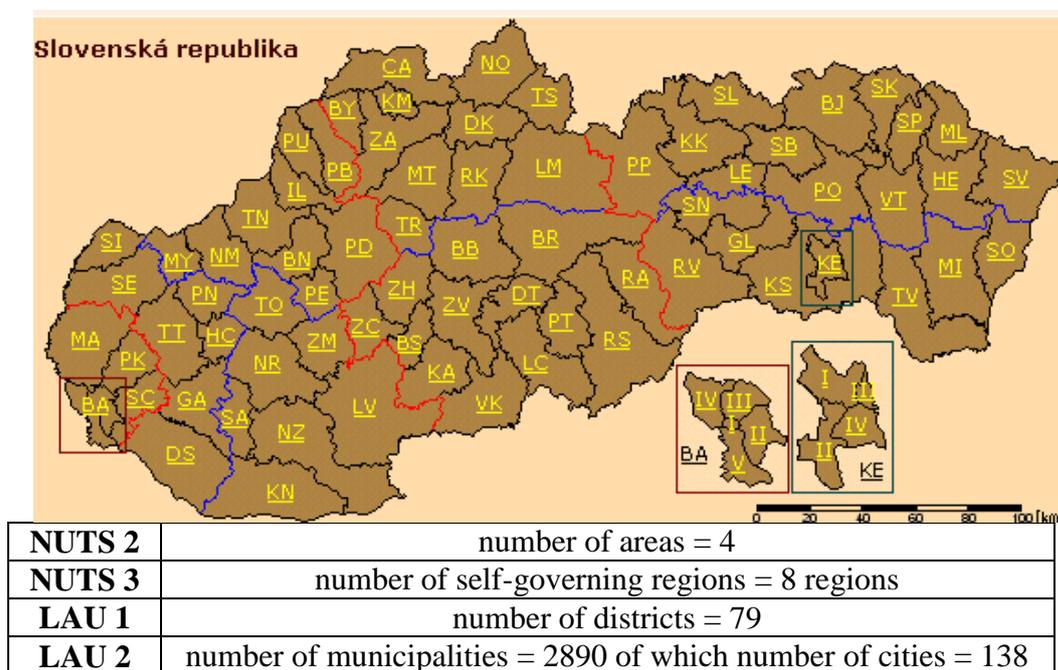
Figure 1 shows the five Slovakian town's annual budget for 2015. Bratislava is the capital city, it has a biggest budget. Košice is the second largest town, also called metropolis. Other towns are in the category to 100 000 000 Euros.



**Figure 1: Selected town's annual budget (in Euros, 2015)**

Source: own procession according to official web pages of the towns, online, 2015.

Local territorial self-government in Slovakia are municipalities and their respective associations. Municipality (town, village) is a separate territorial and administrative unit of the Slovak Republic, bringing together people who have their permanent residence there (Slovak republic Constitution, 1992).



**Figure 2: Territorial and administrative division of Slovak Republic**

Source: Statistical office of Slovak republic: Municipality statistics, 2015, online, modified by author

Notice: NUTS is Nomenclature of Territorial Units for Statistics. LAU is Local Administrative Unit.

As we can see on the figure 2, the whole Slovak Republic is divided into 4 higher territorial area of which boundaries are marked in red color on the map. The following sectionalization can be seen with the help of blue colored lane lines - Slovakia is at NUTS 3 level divided into 8 self-governing regions, which are called by the Constitution *vyššie územné celky* (Higher Territorial Units), abbr. VÚC. The municipalities are defined at the level LAU 2 of the NUTS. These municipalities are spread into 79 districts, which are marked on the map by yellow double character, for example ZA is Žilina district.

Horváth&Partners understand controlling as an integral part of the institution efforts to achieve setting goals through a comprehensive tool for supporting management, which is based on planning, controlling and systematic provision of information. Among the controlling concept, there is a controller too, who is person carrying out the controlling activities (Möhlenbruch, Meier, 1998).

In this paper the attention is focused on the area of controlling in local municipalities.

## Material and Methods

In the paper are used the methods of analysis, observation and personal interviewing. The outcomes of personal interviews are presented in results and discussion part. The respondents were people, who are active in municipality controlling.

In this part of the paper is firstly described the activity table (where are the activities and who is involved), then follows the observational part aiming to answer the question what are the required skills of controllers in Slovakian praxis.

Blore, Devas and Slater (2004) wrote in their book about the internal capacity in the conditions of municipalities. According to authors it is necessary to identify, where financial decisions are made and where financial information is held and analysed. Authors agree that it is useful to examine who is involved at what level of which activity in the financial management of a municipality. As the result of these activities can be named as activity table. It identifies who is involved in parts of the financial activity cycle and at what level. The authors defined the following internal actors of activity table:

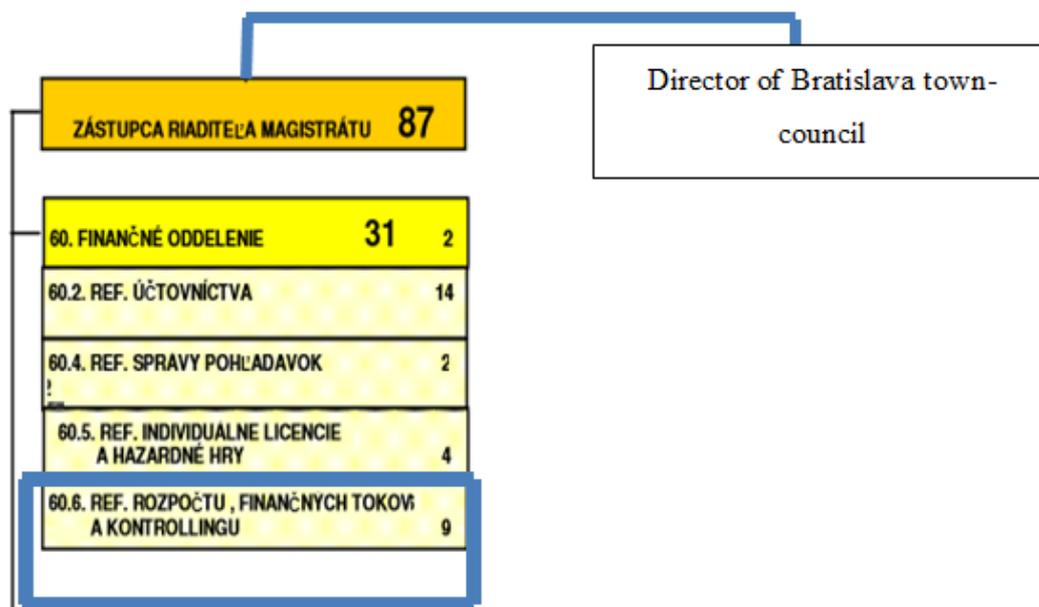
- F: finance officer and staff
- M: elected members (councilors)
- E: executive (such as a mayor)
- D: departmental heads
- S: seconded finance staff (to departments)

**Table 1: Activity table**

Level	Financial function				
	Revenue	Budgeting	Cost control	Accounting	Investing
Strategic thinking	F,M,E	F,E	E,F	F,E	E,M,F
Making choices	E,F	E,M,F,D	D	D,S	E,M,D
Setting targets	E,F	F,D	D	F,S	D
Implementing targets	F	F,D,S	D	F,S	D
Reviewing performance	E,F	E,F,M	F	F,E	E

*Source: Blore, Devas, Slater: Municipalities and finance: a sourcebook and capacity building, 2004.*

The table 1 shows, that the departmental heads play an overwhelming role in cost control activities. If we look at the Slovakian municipality praxis, we can state, that there are not much examples on self-controlling departments with departmental heads in the municipality organizational structures. In the group of the largest cities by population Bratislava (417 389 inhabitants), Košice (235 850 inhabitants), Nitra (80 947 inhabitants), Banská Bystrica (77 787 inhabitants), only in the case of Bratislava as capital city we can find a separate unit for budget, financial flows and controlling (number 60.6 in figure 3) in the organizational structure of the Bratislava town-council. This unit is inferior to financial department (number 60 in figure 3), which is managed by one of the six deputy directors (number 87 in figure 3). Deputy directors are responded to director of Bratislava town-council.



**Figure 3: Selected part of the organizational structure of the Bratislava town-council**

Source: Bratislava town-council, 2015, online, modified by author

The unit for budget, financial flows and controlling is mainly responsible for:

- creating the capital city budget with its programs,
- information transferring in the area of the budget to the information system NORIS,
- complex financing of the capital city including its organizations, realization of financial policy of Bratislava,
- reporting on budget management of the capital city,
- preparing financial outputs in the form of statistics and reports for financial institutions, the Ministry of Finance, Statistical Office of the Slovak Republic, and the Recycling Fund,
- working out short- and medium-term analyzes, forecasts and reports required for decision-making and management of capital city and its organizations,
- preparing an annual Cash flow plan for the capital city, monitoring its development and implementation,
- communicating with the bank – loans and account management, term deposits, searching for new funding possibilities for the capital city activities,
- monitoring and interpretation of the monthly results,
- creation and updating of directives and guidelines for controlling,
- maintaining of data for the purposes of controlling in the information system of the capital city,
- developing and optimization of the reporting system (Bratislava town, 2015, online).

The required skills of controllers in Slovakian praxis, this is another consequential area for study. The official portal for job offers – [www.profesia.sk](http://www.profesia.sk) can help us to get answers. Within an economy, finance and accounting section there are published the offers in the area of controlling. In the group of the usually desired expertize are the following: University education, English and German advanced language skills, knowledge of finance and controlling processes, advanced Excel skills, SAP knowledge, knowledge of GAAP, excellent analytical skills and solution oriented mind, accuracy and attention to details, knowledge of valuation processes, Certified public accountant or other financial certification is advantage (Portal for job offers, 2015).

## **Results and Discussion**

Our research was based on interviews. Experts at local governments have been interviewed, who carry out controlling tasks at local governments on a daily basis. It has been revealed, while processing responses, that the interviewees in each case provide local government's management with information, help their work, and carry out their control activities. In the case of small local governments the emphases are put on the control tasks and consultancy is provided to the local governments' administrators.

They participate in local council meetings, where they report about their control activities. The main task of chief controllers is to control the financial situation of municipal organizations and legal entities. In addition, they are entitled to control people who manage the village/town assets, or receive money from the municipal budget, where their authority is restricted to asset and financial control. Their task is to control law observation and to preserve efficiency and thrift.

The interviewees summarized the controlling aims in the following way: providing information on management via reporting based on the existing criteria. The aim is to help the decision-making process, revealing mismanagement, suggesting measures for improvement, complying with the relevant laws and regulations, efficient and economical use of assets and funds. Further aim is, of course, to avoid financial manipulation and improper asset management. In our opinion, it is essential to carry out systematic and regular monitoring in order to correct the errors in the shortest possible time. If the aim is to meet the budget limits, then it is very important to monitor the expenditures continuously. The importance of controlling activities is explained with long-term and short-term decision-making support and also with the support of effective municipal asset management.

When carrying out controlling tasks the use of IT systems, software is inevitable; the gathered information can be easily processed, evaluated and stored. MS EXCEL is available for executing certain controlling tasks, since standardized software has not been developed for local governments. The necessary data are provided by the municipal accounting software. The chart elements are filled manually. MS WORD helps with text editing and processing.

When the controlling experts were asked about tools, they unanimously emphasized their own experience and knowledge. Their reports should be understandable and clear-cut, as they are aimed for different target groups. The interviewees regularly take part in training programs and courses. It is important to exchange experience with their colleagues and to study the new literature in the field as well as the new laws passed.

Instead of known controlling models and methodologies they prefer the methodology issued by the Ministry of Finance of the Slovak Republic, and taught in the courses organized by the Ministry. They also try to meet the requirements stated by the management.

It has been observed that both the big and the small local governments face very similar problems while carrying out controlling tasks. The interviewees have mentioned the insufficient control mechanisms, follow-up inspections, and meeting the budget limits. The scarce financial resources make it impossible to meet the municipal budgets. Another weakness is the problematic interpretations of contract terms and conditions. It has also been mentioned that the accountants face high professional expectations, so the constant learning and training is needed.

They contribute to effective decision-making process with their meticulous reports and summaries, such as three-year budget evaluations, municipal annual budget, annual report, and debt balance sheet. All the carried out controls are recorded. The records contain the object of the control, the period, the people involved, statement of facts, and suggestions for improvement. The local government management must be informed about all the details of the records, and the management is entitled to comment on it; the presented documents can be a ledger, a balance sheet, an income statement, accounts, bank statements, expert opinions, reports.

The interviewees think that carrying out controlling tasks greatly contribute to the achievement of local government's goals. The key to success is the efficient controlling activity. The employees of Controlling Department firmly believe that their gathered data and detailed analyses contribute to everyday decision-making and operative management activities.

### Conclusion

On which level is the controlling implemented and what the controlling duties are, these were the focus points of the paper. We can identify controlling activities in municipality area, but in the view of organizational structure schemes, the Bratislava is one in the category of biggest cities, which provides proof of existing self unit for budget, financial flows and controlling. This unit is a smaller part of financial department. This does not mean that in other cities and villages are not realized controlling activities, they are, but not through centralized controlling department or unit.

Controllers are common employees, who are active in the financial questions, accounting and budget creating. The most required skills for controllers are language and analytical skills, knowledge of finance, accounting and controlling processes and Excel skills.

Our interviewees agree, that controlling activities significantly contribute to the achievement of municipalities' goals.

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## ORTHODOXY AND METHODISM AS VIEWED BY RUSSIAN TEENAGERS

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**Keywords:** Orthodoxy; Protestantism; values; traditions; teenagers

**Annotation:** the article considers the comparison of values of Orthodoxy and Protestantism as viewed by Russian teenagers.

A wide-spread way of international cooperation today is youth interchange, when teenagers from one country come to a different country to stay for some time in their equals in age' families. And then they themselves host foreign guests in their own country and family. One of organizations carrying out such projects in Penza is Penza Branch of Russian Peace Foundation. The author of this report is a youth-orientated programs coordinator in this organization and in particular a tutor of Russian teenagers' group who made a "peace voyage" to the State of Mississippi, USA. The sponsor of the visit and the host side was the Methodist Community of the state as it is the church which carries out such projects as well as many other kinds of educational work with young people in the USA.

The aim of the present publication is not a speculative and concept-based apprehension of the two Christianity branches, but a retrospective analysis of Russian teenagers' views on Orthodoxy and Protestantism. Following the results of a two weeks visit the author of the report who is a professional educator interviewed the 26 young participants of the visit, held individual conversations and roundtable discussions with them. In the author's view religious studies and education science have a lot of contact points, so the professional religious scholars can use the empirical data (which are a short record of the teenagers' opinions) in their work and give theoretic comprehension to them.

It is not the author's aim to draw some far-reaching conclusions; he confines himself to the summary of main opinions heard. However, in the author's point of view much speaks for itself most eloquently. Besides one should take into particular consideration that 14-, 18-year old "peace voyage" participants grew up in an atheistic-orthodox country and were acquainted with Methodism for two weeks only.

So the opinions of "peace voyage" participants:

**Table 1.**

No	Orthodoxy	Methodism
1	Church-government completely copies the political system built upon the principle of a pyramid; all decisions are made in an authoritarian way; members of clergy are appointed for life	Church-government is democratic and open for everyone; there are no appointed for life members of clergy; pastors are chosen by the church community from time to time; decision-making is collective
2	Close association with politics (participation in elections, political	No close association with politics; no close contacts with local officials;

	actions, even blessing of troops and military hardware for military operations)	clergymen do not participate in political actions
3	Implacability to other confessions; wish of sole spiritual domination (refusal to meet with the Pope, fighting of religious sects which is struggle with Protestantism in actual fact)	Peaceful coexistence of different confessions (Orthodox, Baptist, Methodist churches and religious centres are located near each other); no implacability, no desire to exalt Methodism
4	Church finances are out of any control. The origin of substantial sums of money for building and reconstruction of temples is unknown. It is impossible to do it for the money of half-pauper parishioners. In practice the state sponsors the church, which is legally separated from the state	It is not the state but the parishioners sponsor the church. This is possible because their salaries afford it. Transparency of finances. There are memorial tablets everywhere with the names of persons who made gifts to the church
5	Obscure ceremonies and rituals which became a thing of the past are preserved under the cover of "traditions". Unwillingness and inability to change anything, but on the contrary pride for it	Willingness to any changes and innovations according to people's demands and to the spirit of the times: church service is easy to understand, Hymn singing is accompanied by pop groups, organization of Methodist summer camps for scouts, discos, membership clubs, gyms, etc. affiliated to the church
6	Accentuated hierarchical pattern between the members of clergy (in clothing, in right to enter the chancel, in kissing the hand, the cross, parishioners are obliged to stand while attending the church service, women are to cover their heads in church, etc.)	No accentuated hierarchical pattern. Communication style agrees with contemporary general civil etiquette. Pastor is one of the parishioners. No ostentatious grandeur and selectness
7	A parishioner is a servant of God. This is emphasized even by church architecture (for example a typical Russian village represents shabby hovels and a temple which dominates over them like Gulliver's dwelling over Liliputians' houses), pompous interiors in the House of God, strict order of behaviour there	A parishioner is a God's coworker, created in the image and likeness of God. Churches differ very little from the buildings surrounding them, not stressing their superiority. The interiors are modest, there are no pompous decorations. Everything is made for the convenience of parishioners (armchairs in assembly halls, recreation rooms, refectories, free foods and drinks, gyms, nurseries, billiard rooms, etc.
8	Inclination to religionism: tremendous buildings, abundance of icons and decorations, chimes, needless to God as to an Ens Supremum. In sober fact all this is meant to fetch out the authority of church	Religionism is pared down to the minimum: no tremendous buildings, icons, decorations, chimes, as God lives in human hearts and in their good deeds
9	Only a specially appointed by the church person can be a clergyman	Any charismatic community leader can become a clergyman
10	Image of Christ on the road to the Calvary dominates: suffering is emphasized, gloomy, strict faces, feeling of guilt,	Image of Christ speaking of Kingdom of Heaven on the Earth dominates: happiness to be all together, amiable faces, feeling of

	masochism	personal value and significance
11	A clergyman is a person “not of this world”, with a mystic aureole, removed from all the rest for a certain distance	A clergyman is the best of parishioners, the one they trust more than anyone
12	There are voluntary half-prisons which are called monasteries. They pursue a counterintuitive aim – to pray for people while being isolated from them	There are no monasteries. One should do good directly (direct-action principle). It is unworthily to isolate from people
13	Lop-sided church organization: only religion in church	Multitask functionality of the church (in fact it is a centre of Christian life): educational programs, membership clubs for all ages, sports competitions, discos, celebrations, contests, Bible studies, pop groups, nurseries, etc.
14	A clergyman is only a clergyman. Sometimes he comes to school and explains religious formulas in a way which is difficult to understand	Pastor is not only a clergyman, but is also a facilitator of community leisure, its leader, educational psychologist, often a sportsman (who arranges events, plays with children)
15	A boy can be ousted from the temple if he enters it in shorts, and a girl – if she does not cover her head with a kerchief. It happened to the teenagers from the interviewed group in <a href="#">Christ the Saviour Cathedral</a> in Moscow	One can wear any clothing (except immodest), as this is not the main thing. A pastor wearing jeans once was preaching from the chancel
16	The clergymen chant in a complicated way not easy to understand for an unprepared person	The pastor speaks clearly in a common modern language. It seems as if you listen to a teacher who explains something in a very interesting way. There are elements of dramatic performance in speeches
17	Only clergymen have the right to comment on the Bible	During the Bible study lessons all students are allowed to comment on it as they understand it
18	When christened children are immersed into a laver: children often cry and can catch a cold	When christening pastor slightly moistens child's head. The child is quiet.
19	Woman's rights in church differ from those of man and, all the more so from the rights of clergymen	Woman's rights in church do not differ from those of man. She has the right to enter the chancel which represents a beautiful stage, she can play the piano there, she can speak, address to everybody
20	When the church service is finished everybody goes away without any intercourse, young people mostly do not attend churches. Church is not the place for young people to meet	Everybody knows each other in the community, visit each other, meet in church, young people get acquainted, get married. After the church service nobody leaves, all parishioners intercommunicate, talk about their impressions
21	To take communion wine and prosphora	To take communion juice of red colour

	(Holy bread) are used	and any bread are used
22	Those wishing to kneel down have to do it on cold dirty floor. It is especially difficult for elderly people. The parishioners have to stand during the church service, which is not convenient for people	Those wishing to kneel down do it on a special velvet pillow along the chancel. To stand up they use a special parapet. The parishioners sit during the church service, which is convenient for people
23	Orthodoxy is meant for a country where people suffer much, as it preaches patience to suffering. If there is less suffering orthodoxy will be non-demanded	Methodism is typical for successful countries. It preaches not to stand sufferings, but to try to reduce them
24	Orthodox countries are poor, relationships between people are rude: Russia, Belarus, Bulgaria	Catholic countries live better: Poland, Baltic States, Italy, Spain, France, etc. Methodism is the religion of the richest countries who are proud of their liberty: the USA, Australia, Great Britain

Though the opinions stated above sound very categorical one should not judge them in the same way: either strictly negatively or only positively.

The upside is that the younger generation rejects many traditionally conservative forms of organization in social, political life and the world of spirit life in Russia: the principle of unity of command in peacetime, dogmatism, ideology, gerontocracy, a cult of everlasting "holy" poverty and self-denial. Reprobation of these forms might contain the dawning of some democratic and humanitarian values which are new for Russia and are born by West-European and American Protestantism. It should be noted that the youngsters' opinions have much in common with the ideas of Max Weber [1] who made a detailed survey of Protestant ethics which brought forth the contemporary successful West and the USA. While staying in the USA the teenagers felt and acclaimed most enthusiastically Protestant main values: activity, discipline, responsibility, rejection of deception and coercion, willingness to changes and to development. A Christian-Protestant-Methodist is distinctive not for his readiness for self-sacrifice and heroic acts or foolhardiness for the sake of yet another sacred cow. He is distinctive for his felicity to everyday labour, which should be rewarded, for his individual liberty and responsibility, for self-actualization, for conjunction of spirit and matter, moderation and prosperity. A person has an opportunity to cultivate his abilities here and now, but not in the Kingdom of Heaven or in some ambiguous future. He is free to use his liberty at his sole discretion and to live not in spite of human nature but to actualize its best features.

The downside in the author's opinion is the traditional Russian lack of sense of proportion, running to extremes in estimations and appraisals: from "aggressive dislike" passing into hatred to "adoration" rushing into imitation and deindividuation. Such "aggressive dislike" and "adoration" slide into each other according to the law of the unity and struggle of opposites. The source of danger here is that the essential modernization might be perceived as totalitarian westernization which fails to consider proper specificity, customs and mentality. It is typical that in the rage of breaking those who break do not notice such things. In his poem "Russia" Maximilian Voloshin [2] wrote about it as follows:

In our inward soul we're scornful of the West,  
But in the search of gods  
We thieve from there away

Its Hegels and its Marxes...  
And clamber them upon pagan Olympus  
In order to incense to them styrax and brimstone  
Meanwhile severing heads of our own gods.  
And just a year on –  
A peregrine blockhead is seen  
Dragged on the horsetail  
To be drowned in the river...

(transl. by Irene Shelyakina)

Consequently there is a possibility that everything starts again from the clean slate, passing the stages of birth, death and rebirth. However it is also a typical mistake to try to isolate from deep influence of Protestantism and not to change anything.

The way out is in the unity of varieties, in the combination of traditions and innovations, in «consistent development» and «coevolution» [3], in preservation of our individual specific features and active adoption of the best achievements of Protestantism, such as church educational work methods.

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## ANALYSIS OF EXTERNAL ENVIRONMENT OF MUNICIPAL STRATEGIC PLANNING

### MUNICIPAL AND REGIONAL REPRESENTATIONS IN BRUSSELS

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#### **Abstract**

To improve regional competitiveness with a special regard to large urban zones, and to support sustainable development, the analysis of possible methods and levels of cooperation is a key element.

This study is the first publication of a detailed primer research survey conducted among city and regional level representations in the European Union, as part of extended external environmental analysis of municipal strategic planning. The survey and the analysis based on it concentrate on the role of municipal and regional EU representations in Brussels by introducing their main activities, the structure of their relations, their intra-state, extra-state and EU-level political activities. The analysis evaluates both potential possibilities of inter-regional cooperation and increasing of funding absorption, mainly in relation to direct EU funds.

As maintaining or potential increase of funding absorption, financing, city and regional marketing are outstanding priorities of strategic planning, the study also introduces the present status of representations in these fields and their participation in EU-funded projects and also, it offers further areas to extend their strategic potential.

**Keywords:** EU strategy, public sector, strategic planning, external environment

**JEL classification:** R580/ H700

#### **Introduction**

When talking about strategic planning, with a special regard to municipal EU-related strategic planning, it is important to take into account the knowledge, experience and models that originated from the corporate sector but can also be adapted to public sector as well. When defining mission and strategic intent of an organization, when defining concrete objectives and goals, a well composed and elaborated strategy can be a key factor to fulfil our requirements.

Strategy can be defined as a route that leads to fulfilment of our aims (Rue, 1986), can also be defined as a long-term direction to follow by an organization (Johnson, 1997) also, according to Mintzberg it can be defined as a plan or a model to follow, according to Porter it is a position (mainly at the market) and can also be defined as a perspective according to Peter Drucker.

From the point of view of a municipality outstanding EU-related goals are the followings: to maximise effectiveness, reduce costs, maintain or even increase EU-funding absorption and improve local/regional and EU-level co-operations.

Hungary joined the European Union 1<sup>st</sup> May, 2004 together with another 9 countries which was the biggest enlargement in terms of people and number of countries. This act expanded the union of the former so called EU 15 countries. Three years later in 2007 Bulgaria and Romania and in 2013 Croatia joined the EU, so now it has 28 member states. Not only for member countries but also for regions and cities new opportunities were opened with the enlargement. At the same time, new tasks had to be identified not only at national but at regional and city level as well. (Rechnitzer, Lados, 2004).

By document and decision analysis of EU institutions it can be stated that decrease and structural rearrangement of financial resources are expected in the Central Hungarian Region with the city of Budapest and the support ratio changes too, in the 2014-2020 EU financial period regarding to the fact that this region is among developed regions when talking about its eligibility of funds. The importance of this theme is strengthened both by the European Commission for Europe 2020 [COM (2013) 246 final]<sup>i</sup> and by the Position of the Commission Services on the development of Partnership Agreement and programmes in Hungary for the period 2014-2020<sup>ii</sup> documents. The budgetary period calls for such main focuses as smart, sustainable and inclusive growth, at the same time the need for integrated approach also appears in order to ensure a better absorption and combination of different financial resources and funds.<sup>iii</sup> According to the 1199/2015. (III.31) Hungarian Government Decision, the main projects of the city of Budapest were defined under different Operational Programs which also shows the decrease of EU financial resources.

By the evaluation of the next 7-year (2014-2020) financial period of the EU it can be stated that both internal and external environmental analysis is essential to open new areas within municipal strategic planning. Detailed data analysis of different policy areas is an important basis of both strategic planning in general and planning city development strategies to ensure a more effective and increased level of resource absorption.

The study examines foreign affairs and policies from the point of view of the Municipality of the City of Budapest and the Central Hungarian Region. Because of funding rearrangement not only the increase of internal but also, external cooperation possibilities have to be in focus. For this reason the research on the role of other international and EU representations might open new opportunities for this area, too.

This study focuses on the role of city and regional representations in Brussels regarding to the fact that the city of Budapest has its own representation to the EU, too. The correlation between the relations, political influence and strength of power, activities, participation in projects of the representations and the competitiveness potential of a city or a region is inevitable.

## **Material and Method**

Several Methods could be applied for analysis of the environment of a strategy. During municipal level strategic planning and management the PESTEL-model, which is usually applied for the corporate sector, can be applied, too; and it was chosen to summarize the key elements, related to the EU strategy of Budapest. The model divides the elements of external environment into 6 categories, notably Political, Economic, Social, Tech(ological), Environmental and Legal (Gillespie, 2007). The application of the model in the municipal sector is described in Table 1.

**Table 1: External environment of Budapest EU strategy based on the PESTEL-model**

P-Political	E-Economic
<ul style="list-style-type: none"> <li>- relevant legal acts of the EU:               <ul style="list-style-type: none"> <li>• Binding acts: regulations, directives, decisions,</li> <li>• Non-binding acts: recommendations, opinions</li> </ul> </li> <li>- EU funding policy and predictability funding and operational systems</li> <li>- stability and predictability of economic environment</li> <li>- international relations</li> <li>- role and influence of national governments</li> <li>- international connections and diplomacy, foreign affairs (permanent state , regional and city-level representations)</li> <li>- institutional system</li> </ul>	<ul style="list-style-type: none"> <li>- changes within the funding systems at EU and at national level (especially for the developed Central-Hungarian Region))</li> <li>- determination of eligibility for funding</li> <li>- determination of development priorities and areas</li> <li>- changes in regional competitiveness</li> <li>- laws and regulations</li> <li>- tax-policy</li> <li>- corporate sector</li> </ul>
S-Social	T-Techn(ological)
<ul style="list-style-type: none"> <li>- demographic status of the region</li> <li>- labour-market position of the region</li> <li>- social expectations</li> <li>- civil involvement and participation at international co-operations</li> </ul>	<ul style="list-style-type: none"> <li>- innovation possibilities</li> <li>- availability of information and experience in connection with new, environmental-friendly technologies</li> <li>- cooperation possibilities in green economy</li> <li>- availability/accessibility to modern technologies, inventions etc.</li> </ul>
E-Environmental	L-Legal
<ul style="list-style-type: none"> <li>- environmental laws and regulations</li> <li>- environmental effects</li> <li>- environmental responsibility</li> <li>- “green” procurements and public services</li> <li>- applicability of environmental-friendly technologies</li> </ul>	<ul style="list-style-type: none"> <li>- international/EU, national and municipal legal environment</li> <li>- legal environment and main priorities of policies</li> <li>- funding-policy and regulations</li> <li>- differences between legal environment of member states</li> </ul>

*Source: Gillespie (2007), own editing*

As it can be seen above, lots of characteristic elements are given by definite circumstances which cannot or hardly be influenced by a municipality, and there are only few possibilities for intervention.

International connections and co-operations may broaden possibilities not only in the field of city-diplomacy but also in the field of business and economic relations, too. The models and result of this study are based on a primer survey conducted at regional level in the European Union, as part of external environmental analysis of municipal strategic planning. In harmony with the structure of the EU member states, fifty municipal or regional representations were involved in the survey. The sample was defined in the proportion of present (28) and former (15) EU member states. 37 valuable questionnaires were analysed and evaluated with the IBM SPSS Statistic programme.

As there are more than 200 permanent city- or regional-level representations in Brussels, without mentioning the state representations of countries, the sampling unit was defined after a detailed preliminary assessment of their representation activity. As only 17 representations are similar to the Representation of Budapest to the European Union, these all were involved

to the research and besides these the sampling unit was extended to other regional representations, too. As the focus of the research was to clarify and gather well defined information regarding to specific international activities, mainly close-ended questions were used except for some areas where open-ended questions were also applied. The reasons for choosing this method were the followings: firstly, it is good for gathering all relevant descriptive data, secondly, wide range of topics can be covered, thirdly, it ensures an easy way of comparison and analysis of different representations fourthly, all relevant, specific information for purposeful strategic planning can be collected, and lastly, sensitive areas can also be brought to light by anonymous completion.

## Results and Discussion

### *Hypotheses examined in the survey*

The questionnaire was divided into five main parts in order to find answers for the following hypotheses:

#### *First part: general descriptive analysis*

1. H0: the represented population is mainly between 1-5 million inhabitants  
H1: the represented population is more than 5 million inhabitants
2. H0: Most of the representations are similar to the Representation of Budapest to the EU, so they are also responsible for city or municipal level representation  
H1: Most of the representations are not responsible for city or municipal level representation
3. H0: Most of the representations are financed by the represented area and also use alternative financial resources  
H1: Most of the representations are financed by the state without using alternative financial resources

According to the results of the survey, the represented population was proved to be between 1-5 million inhabitants, with 19 representations which are more than 50 percent of the sample; at the same time another 10 represents more than 5 million people which is 27 percent of the sample (Table 2). It draws attention to the fact that the role of city or regional representation is even bigger than it was expected.

**Table 2: Population of the represented region**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00 50 000-100 000	2	5,4	5,4	5,4
	3,00 100 000-500 000	3	8,1	8,1	13,5
	4,00 500 000-1 million	3	8,1	8,1	21,6
	5,00 1 million-2 million	8	21,6	21,6	43,2
	6,00 2 million-5 million	11	29,7	29,7	73,0
	7,00 5 million-10 million	5	13,5	13,5	86,5
	8,00 more than 10 million	5	13,5	13,5	100,0
	Total	37	100,0	100,0	

*Source: own editing based on SPSS data analysis of the survey on the role of representations*

The second H0 hypothesis was not proved because no other regional office is responsible for city or municipal-level representation except for those 17 that were preliminary identified (Table 3). It is even more surprising in the light of the fact that 70 percent was identified to represent more cities and municipalities within their region. It also means that the majority of them do not put emphasis on representing the city level despite of the fact that vast majority of the Europeans live in urban areas: towns and cities across the European Union (EU) provide a home to more than 70% of the EU-28's population.

**Table 3: Responsibility for municipal/city level representation.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00 yes	17	45,9	45,9	45,9
	2,00 no	20	54,1	54,1	100,0
	Total	37	100,0	100,0	

*Source: own editing based on SPSS data analysis of the survey on the role of representations*

The third hypothesis was only partly proved. The financial resources come from the represented areas in nearly 90% but only 19% use EU resources and 69% do not use any alternative financial resource at all despite of their extended net of international relations and cooperation platforms.

The relatively low rate of EU resources in the financing of the representations can be explained in different ways. On the one hand, representations are usually financed by the region that they represent which also means that they define the tasks for their money. On the other hand, as it is strengthened in a later part of the survey, participation in EU co-financed project is not in the focus of representations. From the point of view of strategic planning, it opens a potential possibility for expansion of tasks both for city and regional-level representations, and widening the level of co-operation between them. The improving availability of EU funding resources is an additional value that can also contribute to financing of their tasks.

### ***Second part: relations***

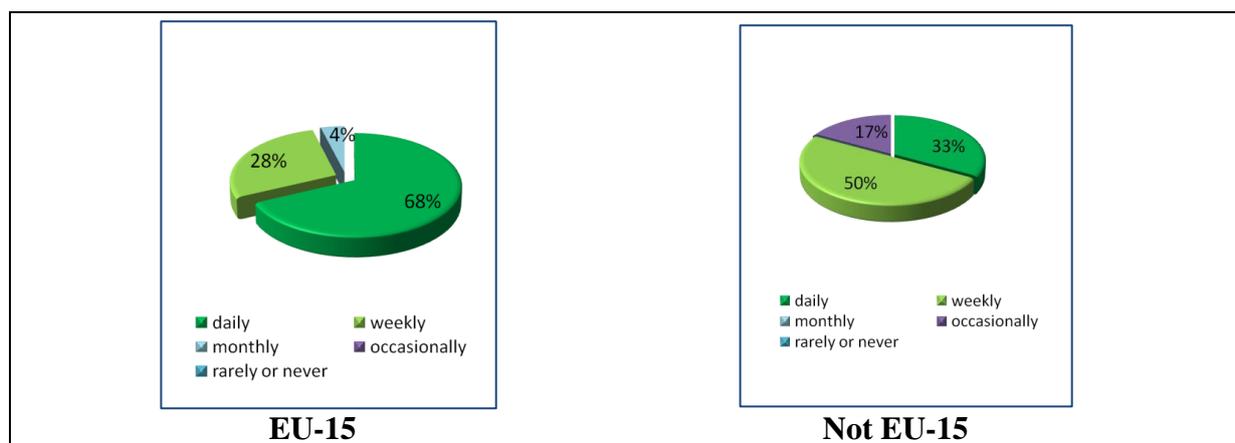
1. H0: Most of the representations work in close contact both with their represented city or region and also with the institutions of the EU  
H1: Representations mainly work independently
2. H0: Representation activities are in harmony with priorities of EU 2020 growth strategy  
H1: Special focus areas occur among activities of representations
3. H0: Representation employees mainly keep contacts in Brussels  
H1: Representation employees keep multi-level contacts both in Brussels and in their home-countries

It was proved that representations are at least in a weekly, often in a daily contact with EU institutions. Similarly to the Representation of Budapest to the EU, they are in close contact with the European Commission, the Committee of the Regions and other representations in Brussels and usually in a daily contact with the city or region they represent.

The measured priorities are in harmony with the EU 2020 growth strategy; at the same time, regional and/or city development was reported as the most important goal.

Employees of the representations keep multi-level contacts both in Brussels and in their home countries. They are in regular connections not only with the institutions of the EU and with other representations but also with civil organizations. Some differences between the EU-15 and non-EU 15 countries also worth mentioning despite of the above mentioned findings in this field. The EU-15 member states seem to be more active in frequency of keeping contacts with other representations and also with the institutions of the EU, as it can be seen in Figures 1 and 2. Keeping contact is a quite frequent, daily activity of EU-15 representations, whereas it is rather occurs weekly in case of not EU-15 representations.

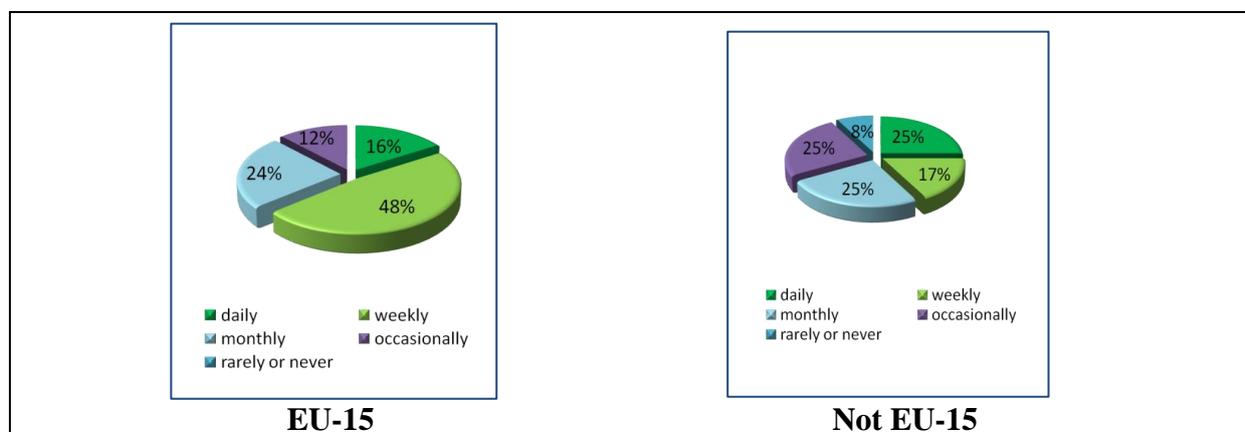
In case of the representation-level, EU-15 countries are 68%, in a daily contact with other offices, whereas this figure is only 33% in not EU-15 representations. This means different organization of tasks and different focus areas in the two groups.



**Figure 1. Keeping contacts with other representations EU-15 vs. not EU-15 representations**

*Source: own editing based on SPSS data analysis of the survey on the role of representations*

Similar differences can be seen in case of communication frequency with the Commission or with the Committee of the Regions as it is shown in Figure 2. This also means that the representations of the “old” member-states are in closer, in most cases daily contact with the institutions of the EU that not only gives them the opportunity for cooperation but also for political lobby and better prospects for funding, too.



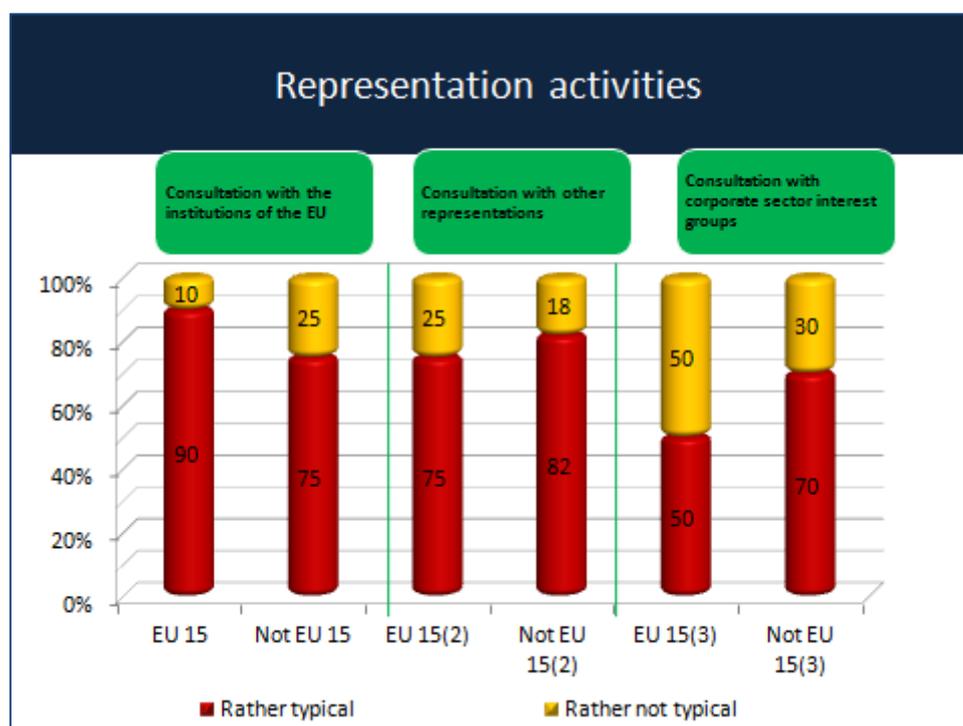
**Figure 2: Keeping contacts with the Committee of the Regions EU-15 vs. not EU-15 representations**

*Source: own editing based on SPSS data analysis of the survey on the role of representations*  
**Third part: political influence and strength of power**

H0: Representations have determinant role in EU policy shaping process both in Brussels and in their home countries.

H1: Representations are less involved in different levels of EU policy shaping

Most representations were measured to have a determinant role not only in regional or city-level policy shaping processes but also at the level of the EU, too. Similarly to the Representation of Budapest to the EU, they participate in different consultations of EU institutions to shape and influence policies, they use formal and informal (non-institutionalized) ways of influencing policy-shaping processes but the differences between EU-15 and not EU-15 countries can be seen here, too (Figure 3.).



**Figure 3: Representation activities in case of EU-15 and not EU-15 countries**

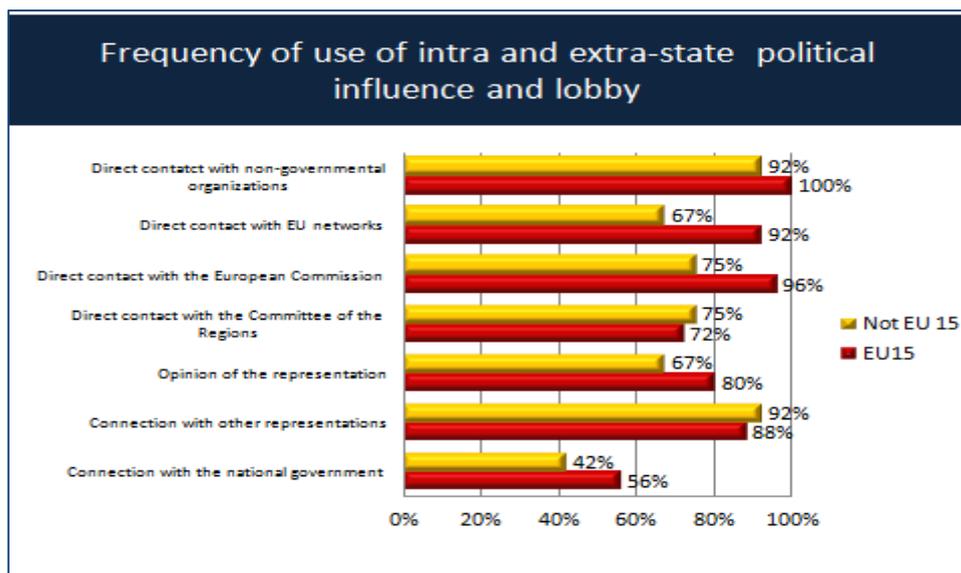
Source: own editing based on SPSS data analysis of the survey on the role of representations

#### *Fourth part: Intra- and extra-state political activities*

H0: Representations mainly have extra-state political activities

H1: Representations mainly have intra-state political activities

Representations mainly have extra-state activities usually with other EU institutions and political actors, such as Brussels representations, networks and associations. Of course, they also keep intra-state contact, especially with their region, for example in case of collecting and transferring partner-searches of different EU projects to their regional actors and also in cases of policy-shaping processes (Figure 4).



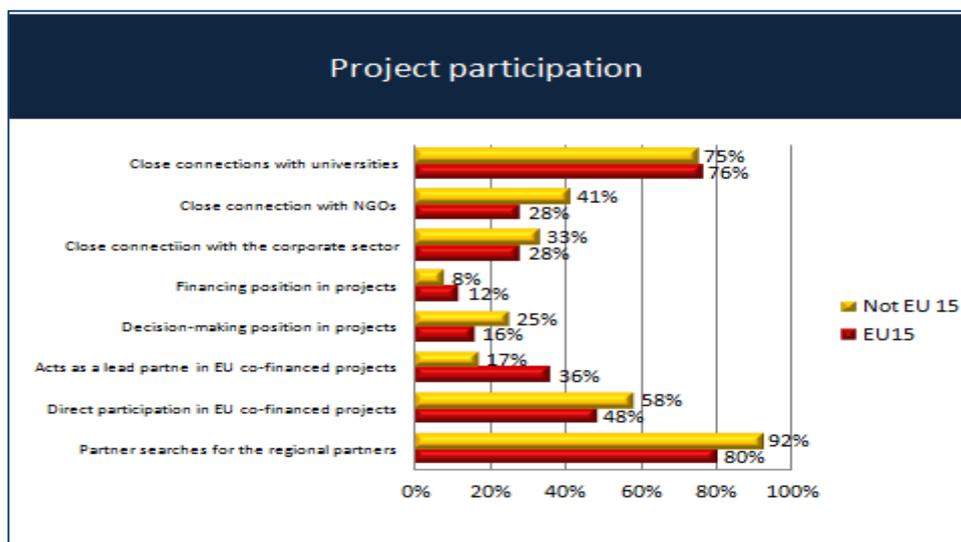
**Figure 4: Political influence and lobby in case of EU-15 and not EU-15 countries**  
 Source: own editing based on SPSS data analysis of the survey on the role of representations

**Fifth part: participation in projects**

H0: Project participation is a determinant activity of representations with extended net of cooperation

H1: Project participation is not among focus areas of representation activities.

Probably the fifth part of the survey brought the most surprising result, as nearly 50% of representations never participate in EU co-financed projects and another 27% only occasionally do so, despite of the extended net of their relations, an often daily or at least weekly frequency of different cooperation activity with other representations, institutions and the civil sector. 70% never act as a lead-partner of a project even though they are perfectly familiar not only with the expectations of the EU but also participate and influence its policies and operation. It means that a great improvement potential was identified at the level of representations besides their former activities (Figure 5).



**Figure 5: Project participation in case of EU-15 and not EU-15 countries**  
 Source: own editing based on SPSS data analysis of the survey on the role of representations

The analysed hypotheses not only draw the map of EU city and regional level representation activities but also show areas that are less in focus and offer potential areas to develop and opportunities to improve funding absorption and cooperation for urban and regional areas.

According to the data of Eurostat, “during the programming period 2007–13, total cohesion policy funding of EUR 21.1 billion was available for sustainable urban development initiatives, around 6.0 % of the total cohesion policy budget. The vast majority of this investment came from the cohesion fund and the European Regional Development Fund (ERDF). Some of the main priorities for sustainable urban development initiatives included urban and rural regeneration programmes (EUR 9.8 billion), clean urban transport (EUR 7.0 billion), the rehabilitation of industrial sites and contaminated land areas (EUR 3.4 billion), and housing (EUR 917 million).

During the 2014–20 programming period, European cities are expected to benefit even more from the EU’s regional policy. Urban areas will be directly targeted by several of the European Regional Development Fund (ERDF) priorities, while each EU Member State will invest a minimum of 5 % of the ERDF in integrated sustainable urban development. An urban development network will review the deployment of European funds as well as support the exchange of experience between cities involved in integrated sustainable urban development and in urban innovative actions.”<sup>iv</sup>

## **Conclusion**

Strategic planning is a series of decisions in which we define main goals for an organization in general and also for a specific policy area in order to make our organization capable of accommodation to its external environment and its changes in the most effective and successful way. Four types of a strategy can be distinguished: reactor, defender, prospector and analyzer (Snow, 1978), mainly defined for the corporate sector. Also, a strategy has different levels within the organization (Csath, 1998). The analysis of the activities of municipal and regional EU representations can also contribute to achieve the goals and priorities defined for the 2014-2020 EU budgetary period. Based on the research among municipal and regional representation it can be stated that their potential in possible cooperation, city marketing and funding absorption is big enough to benefit from it much more than it is used nowadays. Besides the “classical” roles of representations, such as involvement in policy-making procedures, political lobbying, representation and diplomacy, networking and promotion, other roles also have to be taken into account. Participation in EU co-financed projects, active and operative co-operation with international and national actors both from the corporate and civil sector can also be defined as possible potentials.

It can be stated in general that by redefinition the role of municipal and regional representations, their economic, marketing and also cooperative potential can be extended which is a special goal to be defined in city-level strategic planning.

The model of this kind of co-operation expansion can and should of course be broaden and developed by other actors such as universities, research-centres, non-governmental organizations in order to open further resources and increase absorption of funds.

By the analysis of EU-related tasks of the Municipality of Budapest it can be stated that from the point of view of strategic planning, the city and so the municipality has numerous tasks and of course on-going projects practically in all thematic priority areas defined for developed

regions by the EU. The new and integrated approach in city management and strategic planning is a good opportunity to harmonize developments and take advantage of synergies between different policy and implementation areas. By taking into account the goals of the EU 2020 thematic priority areas it is obvious that those can be accomplished only in case of close project cooperation between all actors of different levels within the region and at international level, too.

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## **STUDENTS' READINESS FORMATION TO THE PROFESSIONAL SELF-KNOWLEDGE IN THE PROCESS OF FOREIGN LANGUAGE TRAINING**

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**Keywords:** readiness, professional self-knowledge, model, teaching process, pedagogical conditions

### **Introduction**

Development of national education system in the last decade is carried out in variant life conditions of Russia, society and the basic social institutions. Among them is higher education system, where professional self- knowledge is formed.

New types of educational and training institutions, professional innovative relationships that appeared last time are in conflict with cultural and historical background. It motivates all high school pedagogical process participants to find a qualitatively new model of professional self-realization demanding a high level of professional self-knowledge.

The uncertainty of basic socio-economic and professional specialists' life foundations is appeared in setting interaction between university education process and students' professional self- knowledge.

This study was conducted in the field of pedagogy.

The topic of research is "Students' readiness formation to the professional self-knowledge in the process of foreign language training".

The main problem of this research is formulated as follows: what are the pedagogical conditions of students' readiness formation to the professional self-knowledge in the process of foreign language training.

The solution to this problem is the purpose of the study.

As the result of this research, we should get a specialist with a high level of readiness to the professional self-knowledge.

### **Methodology**

Literature studing showed that this problem is quite complex. It demands detailed consideration by different sciences such as pedagogy, philosophy, psychology and others. Of course, it should be done in close interaction of this research fields. In modern philosophy the problem of self-discovery has been investigated by such scientists as N.A. Berdyaev, V.V. Davydov, L.V. Yatsenko and others. The problem of self-knowledge in psychological research is considered as a component of self-consciousness and self-consciousness in psychology appears as an awareness of themselves as individuals.

On the proposal of A.N. Leontiev, self-awareness, as well as all knowledge begins with the selection of external, surface properties, and it is a result of the comparison, analysis and synthesis, release of significant. Analysis of the literature shows that the problem of self-knowledge is one of the most important problems in pedagogy. Numerous studies of O.A. Abdulina, S.I. Archangelsky, V.A. Kang Kalik, N.V. Kuzmina, V.S.Merlina, A.V. Mudrik, Y.M. Orlov, V.A. Slastenin and others can serve as an evidence of it. Self-knowledge is a process of "I" personality understanding as a subject of practical and cognitive activity somebody's individual characteristics: clarification of their strengths and weaknesses, knowledge of the thought processes characteristics, understanding their potential, aptitudes and abilities, the originality of their occurrence and volitional emotional processes. A.V.Kochetov believes that self- knowledge helps to determine his vocation, correctly chooses a profession and offers a path of self-discovery as "interpretation of the results of its activities in order to identify successes and failures in it."

In the scientific literature there are many questions connected with issues about the sources of self-knowledge. So, B.G. Ananiev noted that one of the main activities is its own entity Knowledge about yourself appears in the activities and all boundaries of the physical, mental and moral resources are opened. Therefore, to get to know yourself, you need to engage in a particular activity. This provision is a consistent with the established in the national psychology methodological principle of the unity of consciousness and activity. According to this principle, the indirect nature of cognition is fully preserved as for self-awareness, and for self-knowledge.

### **Practical part**

I understand "professional self-knowledge" as a process of the individual readiness identifying to the professional activities carried out by the personality.

In this case, we distinguish two levels of professional self-knowledge: adaptation and variability. To enable the individual in the process of self-knowledge such qualities as dedication, perseverance, endurance, courage, discipline, independence and activity are necessary. It is necessary to account and analyze individual and age peculiarities in this process.

So, we consider a readiness to the professional self-knowledge as a person's ability to implement the professional skills of self-knowledge for solving professional problems.

Suggested model of students' readiness formation to the professional self-knowledge in the process of foreign language training consists of the following components: target, meaningful, operationally-activity and efficient. Determination of the original aspirations of students to the professional self-knowledge is possible on the basis of diagnosis of the general "I-state" that was taken into account in the search for the objective criteria describing the readiness of students to the professional change of personality characteristics and their correlation with the requirements of foreign language teacher in the course of their training. Selected criteria included: personal characteristics (critical, adaptability, dignity, competence), personality traits (diligence, independence, sociability, activity), the relationship and the presence of special skills.

In this study, I relied on the system-activity, student-centered, axiological and cognitive approaches. Fundamental component of this model is the content of language for high school students preparing to the professional self-knowledge in the process of foreign language training. Language teacher should *form*: internal professional motivation for foreign language studying; skills and qualities required for students' readiness formation to the professional self-knowledge; *teach*: to determine the professional importance of foreign language; to deepen their knowledge of foreign language in the professional use; use the personal characteristics and abilities to assimilate foreign language; solve professional problems in modeling educational situations; *raise*: tenacity, diligence, resourcefulness, ability for reflection, self-knowledge; *improve*: linguistic experience, self-study in the particular academic and professional activities using professional self-knowledge skills .

I focused on the following ways of organizing training activities: the number of students in the group; pair and individual forms of work; direct, indirect and student-centered interaction; modeling, regulatory, content, assessment and performance, corrective task. In order to achieve a positive result in students' readiness formation to the professional self-knowledge, I used a variety of methods (fiction and non-fiction) and such means as verbal, printed, audio and visual. The developed model is presented in Scheme 1.

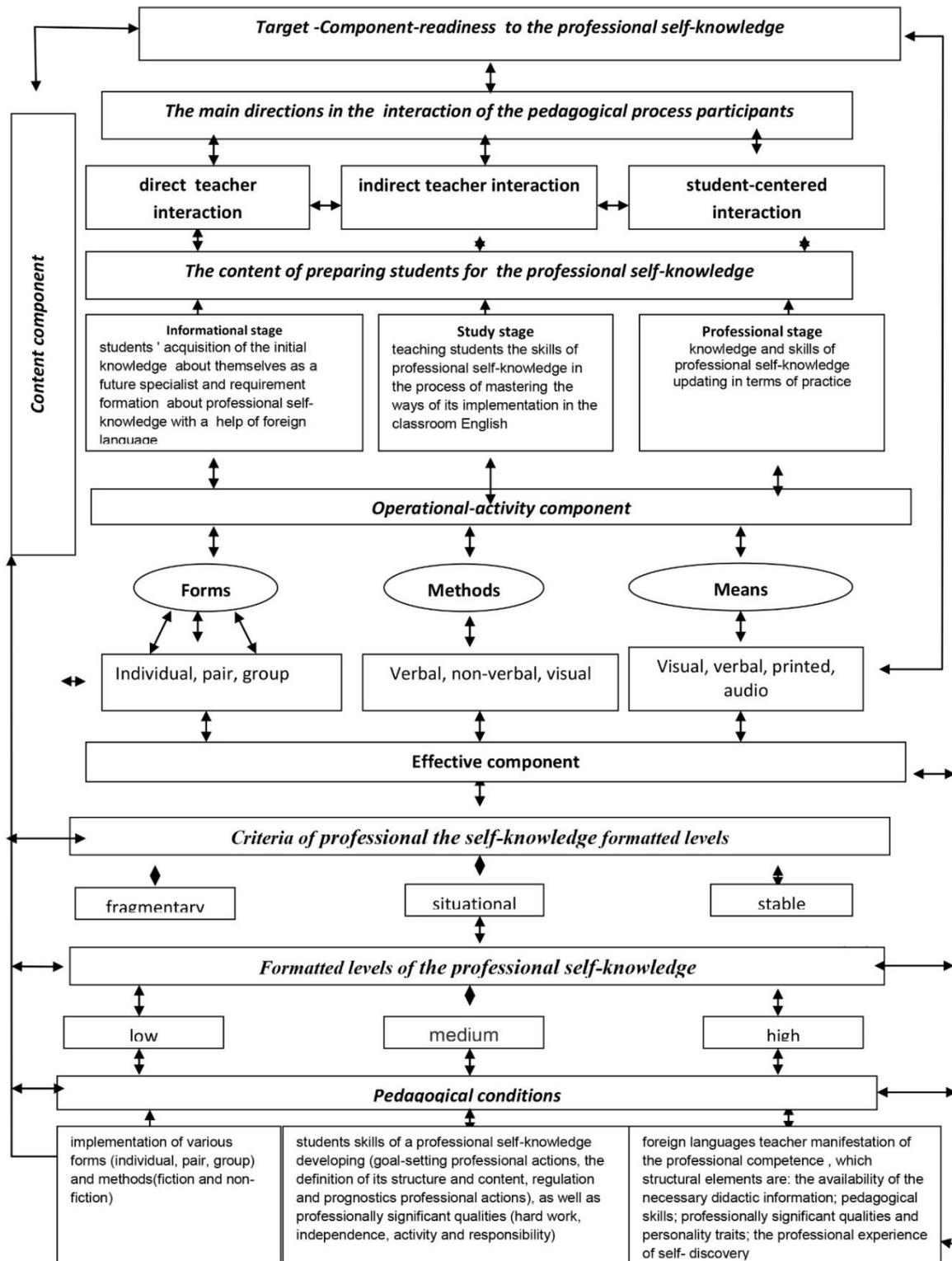
Students' readiness formation to the professional self-knowledge in the process of foreign language training is a complete set of actions, processes, and procedures that provides a guaranteed result in changing conditions.

The methodological basis of students readiness formation to the professional self-knowledge is the concept of system-active approach to training. The structure of the preparation to the professional self-knowledge involves three stages (information and installation, training and professional).

The purpose of the first information and the installation stage is the formation of students' views about the importance of self-knowledge for professional work, the installation to be bound by the vote and focus on the perception and assimilation of the necessary knowledge and skills. The achievement of this goal is possible with the following objectives: to educate students and foreign language teachers role o in the development and formation of personality; awareness of the fact of detention in the various components of the existence of language professional framework that can be updated in a given direction by changing external or internal conditions; to form students idea about the value and place of self-knowledge in professional activity and beliefs in the necessity of it; to actualize emotional awareness by students of contradictions formed between their knowledge and skills required for effective professional self-transformation of their personality. Problem solving is accomplished through theoretical reasonable set of tools. Initially, students reported information on the role of foreign language in professional activity of specialists, structure, levels, typological features of the language, the content of the professional capacity of language, its basic properties and methods of educational mainstreaming, and then the knowledge of deepening and expanding on practical training in the process of didactic games: "My neighborhood", "Motivation", "My town", "My country"; discussion, group discussion by the students of communications and solving their special tasks. Based on the concept S. A. Shmakov about the role of play in the formation of readiness of the individual to self-change, the game was one of the basis of training students to self-change in the professional aspect.

Of great importance for the formation of students' conceptual installation on the adoption of a knowledge system and skills that encourage them to actively self-knowledge in the professional aspect, has a structured system of pedagogical interaction of a teacher and students in the creation of problem situations. They are based on two mechanisms, allocated by A. G. Asmolov, T. Y. Polyakova, Elena Sinyavskaya, O. I. Tikovoi and E. S. Ulanova.

**Scheme 1.: Model of student readiness formation to the professional self-knowledge in the process of foreign language training**



The first is that spontaneously or specially organized teacher conditions of work and relations selectively actualize individual situational motives that the systematic activation gradually changes in sustainable motivational education. The student is advancing from learners read and study to search and look-up, from verbal communication to professional role-playing game. The second mechanism consists in accepting students against them in the "ready" motives, goals, needs that the intent of the teacher they should be formed, and that the students themselves should gradually turn from externally perceived in the inner and actually operating. The goal of the training stage is to teach the students to explore the professional capacity of a foreign language and to ensure the subsequent re-building their motivational sphere with educational professional. This process is realized through the following objectives: to encourage the process of understanding all students need self-knowledge of its features (speech, motor; the readiness of the emotional-volitional and intellectual spheres of perception and modeling professionally relevant information and experience in a foreign language) for the effective implementation of professional activity; students form a view about the nature, purpose, objectives, functions, methods, tools and algorithm; to achieve the readiness of students to professional self-knowledge; mastering the system of skills by students necessary for the development of independence and creativity of students attitudes to language. The solution of these problems is based on contextual learning, according to which all didactic forms and tools used in the training stage, is aimed at the modeling of knowledge and professional content of the future professional activity (A. A. Verbitsky).

To resolve problems leading training stage-determining mechanism of students ' knowledge and skills formation, we turned to the theory of mental actions gradual formation. The selected number of stages permitted to provide a problem solving.

The first stage students should study the bases of action for the implementation of certain technologies.

On the second stage students learn content possible for an individual student action with the deployment of all incoming transactions through the execution in front of the audience adequate professional jobs.

On the third stage students make a pedagogical correction of their individual activities aimed at doing classroom tasks that require creative solutions.

The fourth stage is that the students carry out the tasks at home. On the fifth stage a should organize professionally significant didactic activities in small groups on a comprehensive practical tasks that simulates the process of professional activity in foreign countries and highlights the issues that apply in Russia.

Thinking through the quest system, I wanted to give it more didactic usefulness and was guided by the following conditions: compliance with the sequencing of tasks in the preparation of students for professional meaningful self-knowledge in the process of suggestive communication of learning professional foreign languages the combination of communication and communicative teaching methods; gradual complication of tasks from the model, which can be solved for the model to tasks that require non-standard, creative approach; a gradual increase in the degree of independence of students while solving quests; compliance tasks individually-personal characteristics of the students; the focus of the tasks on the formation of emotional and value relationships and professional interest in self-knowledge as an important part of professional activity, which determines its effectiveness;

the combination of jobs, providing individual and group forms of decision; the variability of tasks and achievement of their choice based on the level of readiness and individual characteristics of students.

Depending on the destination, all tasks offered to students can be divided into 3 types: the job of a General nature, aimed direct formation of students ' motivation on self-knowledge, extending and systematizing their theoretical knowledge; tasks for developing specific professional skills of self-knowledge, in accordance with the logic which these tasks are divided into two subgroups: research (identification of goals, objectives, hypotheses, selection of methods, tool development, planning and carrying out research or other didactic material in a foreign language) and analytical and prognostic aimed at developing skills to handle and use in the professional activities of the materials studied in class and electives in foreign language; complex tasks, which aim to summarize the knowledge and skills of professional self-knowledge. Natural finals targeted training students to professional self-knowledge is the practical activities organized at the final - professional stage (the work of translators, guides, guides, informants at international exhibitions). The purpose of this phase is to consolidate and improve knowledge and skills and the acquisition of self-experience on linguistic self-change in the AC-specific aspect of professional activity. For example, under a contract with the British company Matrix-Nova Limited, senior students took classes in the office of this company, without leaving Penza. English farmers are invited to practice guys not only knowledge of English language, but also students who are well-versed in agriculture. After a successful internship and diploma of higher education, experts may be asked to work as employees of this company.

The main tasks of the professional stage of students readiness formation to the professional self-knowledge are:

- creation of conditions that enable all students to realize their potential in practical activities;
- implementation of the students self-reliant, creative approach to different situations.

The process analysis of the professional experience formation of self-discovery involves introduction into the totality of the scientific definitions of the term "technology", which allows to describe a mechanism for the inclusion of "personal areas" to driven, determined the structure and content of the pedagogical activity of foreign language teacher. At this point an individual pursuit of professional skills and general development level of the education system are combined and also reflected in the standards of learning and development of students and teachers.

Technology can bring to the standards to a particular individual with comprehensive diagnostics, including medical, psychological and pedagogical analysis of the connection possible and necessary in the digestion and reproduction of didactic units in the process of foreign language students training. Diagnosis helps the teacher and students to create a mechanism of promoting the accumulation of knowledge and experience in interpersonal and professional communication -basics of professionally significant changes of the future specialist.

Technology is a link of the pedagogical process and the interaction of personal spheres of educational process participants. The commonality of emotional States; the alignment situational actions and mental operations, all contribute to self-knowledge, self-actualization its position with the ideal image of a specialist.

Significantly important characteristics of this technology include: the presence of clearly specified objectives; activity content presentation in the form of system tasks, indicative system and solutions; a fairly stiff consistency logic and stages of activity; individual pair-group differentiation of students learning activities; an explanation of the participants interaction ways in educational process; showing the boundaries of the algorithmic and creative students and teachers activities, as well as the permissible deviations from the numerous rules.

Three areas were elected in the developing of this theme: verbal interaction between participants of the pedagogical process, activity and role modeling of teachers and students actions. Verbal interaction is a fundamental step in the formation of professional experience in self-knowledge, connecting the information about the upcoming start of self-correction and regulatory outcome of the achieved self-realization level. The leading method of interconnection substitution and verbal communication is a conversation in the form of: dialogue, description, situation and choice of verbal narration. A conversation enables inner "I"- world correlation that should be regulated, with its sources.

During this research, a correlation was obtained as the test process and a set of teaching foreign languages methods in which the forms of verbal technologies most actively influence the formation of the student experience in professional self-knowledge. These include:

- variability of dialogues and their natural, dynamic partners' interaction;
- space-time organization and restrictions;
- compliance levels: development, education, training;
- narratives and dialogues expressive;
- mediation analysis;
- the relationship of internal and external speech;
- the integrity of implementation (dependent on the role and activities of technology);
- direct motivation of the participates in these forms;
- the use of interdisciplinary knowledge and skills;
- competence of teaching positions;
- good knowledge of teaching material;
- high level of personal self-regulation and its use for educational purposes.

During this research I have developed two levels of verbal forms implementation in this technology.

The first - procedural - modification comes from the pedagogical goal-setting, which laid out a foreign language teacher from the model to the analysis of realized plot. It is necessary for self-correction skills; justifying a personal use of self-order model. It prepares a student for the perceiving himself in the "new interpretation" with a different attitude.

The second level is a consequence of the situation in students training. Spontaneously occurring speech contacts indicate inner subconscious readiness of the future specialist to a new professional course of action.

Verbal communication, as an indicator of students' self-correction level in the process of self-knowledge is objectively complemented by a set of actions and deeds, confirming his intentions.

Engaging into the professional activities, the student connects the idea of structure and nature of the professional activity and personal attitude to the direction and content of the professional fulfillment that has internal and external components.

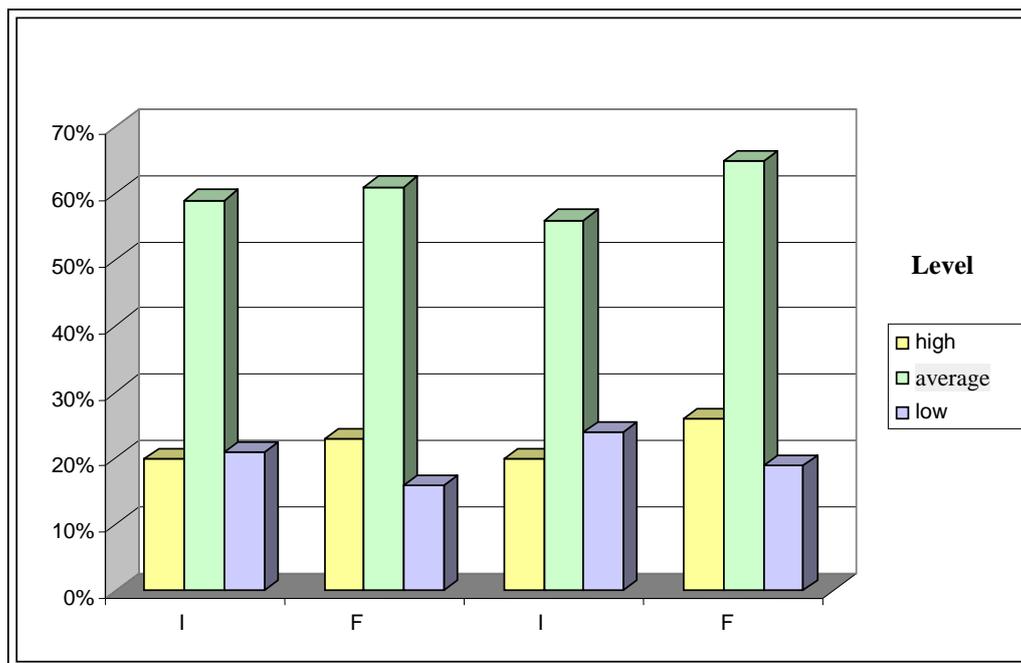
The first one is a verbal comprehension "themselves in the profession." The second one is the commission of a particular action (action), confirming the information image. Professional deed is a "reflection" of natural and personal self-improvement, adopted in the existing standards in the professional action.

Making a pedagogical action, foreign language teacher performs the following tasks: realizes the problem as a problem of pedagogical system; develops a program systemic solution of the problem; manages system in the process of solving the problem; analysis the process of solving the problem.

For the main ways formation of students professional self-knowledge experience I used: pedagogical students' motivation to the didactic self-change; democratization in the relationship between foreign language teacher and students; organization of students foreign language training on the basis of self-government. The study revealed the basic personal characteristics, forming the basis of a possible professional change. These included: personal qualities (diligence, independence, activity and responsibility); personality traits (dignity, criticality, adaptability, traditionalism, intelligence, competence); personality condition (fatigue, anxiety and liability); habits of mind (depth and speed) that contribute to the consolidation of relevant professional skills of self-knowledge; the presence of goal-setting skills of professional activities, defining its structure and content, the regulation and prognostics of a professional action.

The author of research offers diagnostics of pedagogical actions interrelation and students readiness to the in the process of foreign language training Diagnostic actions took place in conditions of active the current teaching and educational tasks realization. Were carried to them: questioning, supervision, interviewing, testing. An important point of pedagogical diagnostics of students readiness of not language higher education institution for professional self-knowledge in the course of training in a foreign language is-level ranging of the main indicators. Students experienced difficulties with the low level of independence at a stage of modeling of tasks and subsequently demand continuous pedagogical correction of the actions. Students with the average level of independence modelled pedagogical tasks and offered algorithm of their decision on the basis of the standard interaction of the teacher and the student which it met in the course of training in a foreign language. Students with a high level of development of independence showed all signs of the average level and represented creative model of the situation analysis, proceeding thus not only from the experience, but also from the level of the development.

In the study, a correlation was obtained as the test process and a set of teaching foreign languages methods in which the forms of verbal technologies most actively influence the formation of the student experience in the professional self-knowledge. These included: variation of dialogues and their spontaneity, dynamic interaction of partners; spatiotemporal organization and its limitations; appropriate levels: development, education, training; expressive narratives and dialogues; mediation analysis; the relationship of internal and external speech; direct motivation for participation in these forms; the use of interdisciplinary knowledge and skills; competence of teaching positions; absolute mastery of the material; a high level of personal self-regulation and its use for educational purposes.



**Histogram 1.: Results of a test technique "Independence" (% to number of respondents) in EG of the 2 course in engineering faculty**

*Note: EG - experimental group; IS - initial stage; FS - final stage*

In the course of skilled and experimental work I measured indicators of level of communicative competence of students of control and experimental groups at the initial and final stage of research. We allocated the following structural components of communicative competence: theoretical knowledge, ability to define and carry out a communicative situation, translation competence and a reflection. In table 1 indicators of level of communicative competence are given in initial and final stages of experiment.

**Table 1.: Experimental Results of the Structural Components Formation In the Process of Communicative Competence (experimental groups)**

group	knowledge		ability to define a communicative situation		ability to carry out communication		translation competence		reflection		communicative competenc	
	initial	final	initial	final	initial	final	initial	final	initial	final	initial	final
engineer s	0,26	0,82	0,32	0,75	0,34	0,76	0,29	0,74	0,33	0,75	0,34	0,71
agrono mists	0,24	0,84	0,33	0,76	0,45	0,81	0,37	0,77	0,35	0,74	0,43	0,72

The qualitative analysis supported with statistical data processing on the basis of parametrical criterion for independent selections of t-Student showed that in the course of use of author's pedagogical technology the level of communicative competence of students authentically increases. As the correlation analysis by Pearson's criterion showed reliable communication between the level of communicative competence and quality of professional self-knowledge of future expert, it is possible to consider that the made research hypothesis completely was confirmed.

Thus, the diagnosis of formation of readiness of students to professional self-knowledge under the influence of competent actions of a foreign language teacher productive in case:

- it has a systemic and holistic in nature;
- carried out at all stages of the experimental work;
- has an active basis, encouraging the participants in the pedagogical process of the highest ski schools to self-knowledge and self-change in the professional aspect.

Communicative competence in this study was the indicator of students' readiness to the professional self-knowledge. It is clearly manifested during the professional role-playing game.

Level indicators of communicative competence formation in the experimental groups can be represented in the form of a scale:  $0 < y < 0.2$  is an associative level;  $0.2 < y < 0.4$  is a reproductive level;  $0.4 < y < 0.6$  is an algorithmic level;  $0.6 < y < 0.98$  - a creative one.

Role play contributes to the formation of educational cooperation and partnership, which are used as the basis of organic entry of young professionals in new production teams. It involves, first of all, speech bases of professional self-expression. To achieve a high level of communicative competence in this process one must take into account the following features: the predominance of cultural and community issues in the total amount of learning a foreign language; ensure availability of appropriate vocabulary; no contradiction between the principles of functional vocabulary selection and the principle of the frequency of its use.

As you know, motivation plays a great importance in the university educational process. It helps to activate students' thinking, gives them an interest in a particular type of occupation, to perform a particular exercise. Currently, the need became apparent idea of learning a foreign language as communication, which helps to attach the future specialists to work. Possible solutions of this problem are as follows: using the vocabulary of the fable texts (mainly for home reading); special (intentional) saturation fable texts such vocabulary in order to ensure the greatest possible recurrence or its gradual accumulation for subsequent compilation and consolidation; "inclusion" in the educational process of small-scale lexical professional and domestic order, or fragments for the introduction of language in which there is a functional requirement; communicative motivation, which is absent in the traditional high school training, must be supplemented by the introduction of regional geographic elements.

The study indentified and experimentally proved pedagogical conditions and factors of students' readiness formation to professional self-knowledge in the process of foreign language training. The former were considered pedagogical and social ones; the second - external and internal. Social conditions were considered as basic. The pedagogical conditions include the following: implementation of variant forms (individual, pair and group) and methods (gaming and non-gaming) training, contributing to the formation of students readiness to the professional self-knowledge in the process of learning a foreign language; students' professional self-knowledge skills formation (stating the purpose of professional activities, defining its structure and content, the regulation and prognostics professional activities, as well as professionally significant qualities (diligence, independence, activity and responsibility), a manifestation of foreign languages teachers professional competence, the structural elements which are: the availability of the necessary didactic information; pedagogical skills, professionally significant qualities and personality traits, the experience of professional self-regulation.

The totality of social conditions is as follows: the prestige of the profession in a reference group of student's personality, the presence of the individual experience of motivation to the self-knowledge in the social consumer culture reference its development. The factors influencing the relationship under study were classified as external factors (traditions of student group life, the content of the educational process in the university; correlation traditions of higher education with the traditions of professional specialists expression; the importance of the professional activities of foreign language teacher in the life of the future specialist) and internal factors (level of development, training and education of students; motivational foundation for mastering the students knowledge; correlating individual characteristics of students with competent foreign language teacher actions based on the readiness of the teacher to the professional self-knowledge ).

## **Conclusion**

A theoretical analysis of scientific sources and experimental work has allowed to formulate the following conclusions:

1. The effectiveness of professional self-knowledge is based on the willingness of the individual to the manifestation of internal work motivation and special skills that help to ensure the implementation of motivational, informative, regulatory, assessment results and prognostic components of self-development in the process of professional training.
2. The efficiency of students' readiness formation to the professional self-knowledge in the process of foreign language training is based on the implementation of the model, the structural components of which are: purpose, content, operational-active and productive.
3. The conditions of the effective students' readiness formation to the professional self-knowledge in the process of foreign language training should be divided into pedagogical and social once. For pedagogical conditions include: implementation of various forms (individual, pair, group) and methods (feature and documentary) learning, contributing to the formation students' readiness formation to the professional self-knowledge in the process of foreign language training; to develop students' professional skills of self-knowledge (professional goal setting steps, the determination of its structure and content, regulation and prognostics professional actions), as well as professionally significant qualities (hard work, independence, activity and responsibility); the manifestation of professional competence of the teacher of a foreign language, the structural elements of which are: the availability of the necessary didactic information; pedagogical skills; professionally significant qualities and personality traits; experience of professional self-regulation.
4. The productive formation of students' readiness to the professional self-knowledge based on a comprehensive diagnosis of the relationship between pedagogical actions of foreign language teacher and students' willingness to the professional self-knowledge, which combines the identification of professional motivation of students, the availability of special skills and professionally significant qualities of the person, as well as the willingness of the teacher and students to professional and meaningful relationships.
5. The willingness of students to the professional self-knowledge based on the implementation of system-active, student-centered axiological and cognitive approaches in the interaction of teacher and students in the process of foreign language training.
6. The study developed by the student - centered technology prepares students for professional self-knowledge, which is based on contextual teaching and method of modeling and integration professional, linguistic and communicative activities.

Experimental work has confirmed the effectiveness of the developed technology. The implementation of student-centered approach in the process of students' training is able to discover yourself in a professional aspect, provides a focused and phased manner to form the willingness of future specialist competent to express themselves.

Further study of this problem involves identifying the relationship between the willingness of students to professional self-knowledge with their personality typology and individual readiness to learn a foreign language; the creation and implementation of variable diagnostic methods to check the formation of skills and personality traits, demonstrating its commitment to the professional self-knowledge.

The performed experimental work shows that these features of specialists require the identification and experimental validation of organizational and pedagogical conditions, models and training technology through the integration of different types of activities, determine the requirements for the qualification and professionally significant qualities, skills and properties of the individual specialist.

The conclusions and recommendations of this study may be used in the process of foreign language training at non-linguistic high schools, as well as in institutions of professional retraining.

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