

ABSTRACT

Szeklerland economic development

NAGY István: Corporate and Retail Loans and the Effects of the Economic Crisis on Loan Repayments in Romania and Szeklerland 3

A financial system and its actors represent a vital part of national economy of every country. Due to their significant role, financial systems became the study subject of researchers and geographers who were not previously interested in macro-economical correlations and bank processes of the capital movements and economists who have not been engaged in matters related to the spatial dimensions of money movements.

This research paper examines the Romanian banking system, with a special emphasis on retail and loans to businesses, their spatial distribution, evolution in time, structure, distribution according to a foreign currency and a correlation between them.

However, families' living conditions and companies' status have greatly changed due to the economic crisis. The income of millions of families has seriously diminished, endangering their livelihood. Therefore, this research paper also explores credit shortfalls, with a special focus on the Szekler counties.

CSUTAK István: Analysis of the Szeklerland's Stakeholders on the Methodology of EU-funds 25

Bit by bit (but with no escape) the midpoint of the financial prospective 2007–2013 arrived. The „account” for the wasted time will be appropriate in 2013. At this very moment thanks to the „n+2” rule, the date for any report will be adjourned somewhere in 2015. However, 2015 will mark the beginning of the new 2014–2020 period and self-evidently a spectacular fire-brigade show will be presented.

One can make a realistic conclusion only if we compare the planned OVI's versus those realized, having previously well-defined and unambiguous objectives. This is what development programs are for. Development programs should plan the resources (including funds) according to the objectives defined in strategies.

This stakeholder analysis could be an origin and also a methodological basis for shaping and implementing in the subsequent future (in a useful space of time) for individual development programs for Szeklerland and Partium.

GÁLL Zoltán: Can a Product from Szeklerland become a Global Brand? 54

The market penetration of products manufactured in the region can be an important outburst for Szeklerland's development. In the past few years seve-

ral initiatives which contributed to the development of Szeklerland. The first products put on the market were the goods of the Polgár-Társ Foundation from Csíkszereda with a trademark named Transylvania Authentica. In this program, not only traditional and qualitative Transylvanian goods but also services can obtain the right for a trademark use.

A chain from Szeklerland distributes private label products known as „Góbé Product”. The main idea behind this is: from local manufacturers, with a local trader, for local people. The Council of Harghita County has registered a trademark with the name of „Szekler Product” with the Romanian and EU authorities as well. In accordance with this, the Council distributed several trucks of Szekler products for the Cora chain in Hungary in the past few years.

The Association for Szekler product from Covasna County has also chosen a similar way to start off. At the moment it has a „Szekler Product” trademark protected by the EU Law. The „Szekler Fruit” brand has been created in Udvarhelyszék, initiated by the Civitas Foundation, bringing to life the tradition of fruit growing.

These initiatives show parallelism. However, taking into account their goals and tools more diversity is reflected. The trademarks and brands built on a geographical name exploit a public monopoly. Using the name of the region can be advantageous for the community of Szeklerland in case the involved parties can find a common ground and start a major institution building besides the spectacular results of a trademark formation. There is an urgent need for the parties to build a sustainable strategy and to create integration in the near future concerning raw materials, product manufacturing, marketing and distribution. Without these strategic steps, no one can guarantee quantitative or qualitative requirements for products from Szeklerland which would secure a long-term success on foreign markets.

SOMAI József: The Chances for Economic Cooperation in Szeklerland 73

The study starts with a statement that the Hungarian community in Transylvania does not even possess the minimum economic conditions to prevail.

The only thing that can help the Hungarian community to be preserved is to gain possessions (or to get back their possessions), and to increase its economic power. This means – amid institutional cooperation – creating conditions that support individuals to increase its economic and material power, and furthermore, maintaining population’s economic strength.

Cooperation of the local authorities, church and civil organisations that pursue social-economic activities - including the Alliance of Szekler Entrepreneurs and Associations (SZVESZ) - can have a role in rescuing and building the nation.

BIRÓ Albert: Property Restitution in Romania and Hungary.**A Comparison 94**

Dealing with the compensation and fair treatment of the victims of World War II and the communist era, all who have been deprived of their lives, liberty or property based on purely political reasons became a major issue through the regime changes of the Eastern block. These neighbouring countries which share a partly common past have chosen two radically different paths. While Hungary paid a symbolic sum of money, Romania chose restitutio in integrum – restoration of the original conditions, creating a possibility for wronged individuals and communities to regain their economic independence and laying the fundamentals for a new and strong middle class.

This study sets out to analyse the historical and legal background of these procedures, and tries to answer whether the recovered wealth may be the basis of an independent Transylvanian Hungarian or Szekler economy or autonomy.

*Danube Region Strategy***GORDOS Árpád: Danube Macro Region on the Map****of the European Union 118**

The Danube Macro Regional Strategy presents a unified conception of the coordinated territorial development by way of „closer” cooperation among the subjects of the region. The author first analyses the substance, logic, fundamentals of macro general strategies and basic features and the motifs of the actors. The general approach is followed by a Danube Macro Region specific part focusing on the EU policy context including its internal and external policy aspects.

The historical background and the presentation of the EU Danube Strategy working process bring the topic closer to the reader which leads to a structure of the Strategy, its pillars and priority areas. The study touches upon the tie of the Strategy and the Hungarian EU presidency program. One of the key messages is shown by comparing the symbolic role of the Rhine River in EU integration to that of the Danube whereas the Rhine has been considered as the „river of peace and reunification”.

After touching upon the preferences of Hungary – water management, energy – the author underlines the potential of the Strategy for the communities, minorities and the added value hidden in their co-operations.

LÜTGENAU, Stefan August: Position Paper on Civil Society Participation**and the EU Strategy for the Danube Region 128**

The position paper outlines the main priorities of NGOs interested in the Danube Strategy and their request for extending consultation during the drafting

process. The paper highlights the importance of civil society networks in building a cohesive and prosperous region and it underlines their potential contributions to the broader „Danube project”. As a matter of fact many of these proposals have been included into the Danube Region Strategy.

Artefact

Action Plan

European Union Strategy for the Danube Region (fragments) 138

Review

ZAHORÁN Csaba: Poles on Guard

Lagzi Gábor: *A lengyel keleti politika. Lengyelország keleti szomszédság- és nemzetpolitikája, 1989–2009*, Terra Recognita Alapítvány, Budapest, 2011 150

VIZI Balázs: Balance and Results of the Hungarian Minority Autonomy

Bindorffer Györgyi: *Kisebbség, politika, kisebbségpolitika. Nemzeti és etnikai közösségek kisebbségi önkormányzati autonómiája Magyarországon*, Gondolat – MTA Szociológiai Kutatóintézet, Budapest, 2011 158

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