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University
Faculty of Economy

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Social-Economic Regional
Cooperation towards the Developed
Markets

14th November 2015

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Elbasan , Albania



“Aleksandër Xhuvani” University of Elbasan
Faculty of Economy

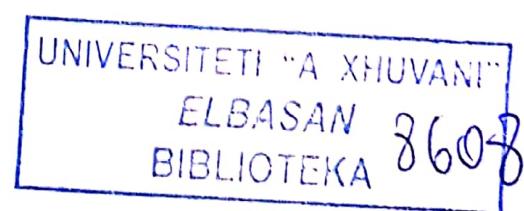
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“Social -Economic Regional Cooperation towards
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Elbasan, Albania

Edited by
Ass.Prof.Dr. Marsida Ashiku
Dr. Eliona Gremi

Elbasan, 2015



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Paralel Sessions
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PART I
Economic papers

ALTERNATIVE FORECASTING METHODS FOR MARKET STOCK EXCHANGE

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***Abstract:** A goal of the financial sector and of its stakeholders is to estimate the volatility of the stock market. This article proposes a modern approach to solve the problem by means an innovative analysis. The focus of analysis is to improve the estimation of market index carried through a ARIMA model and to estimate the level of influence of every independent variables (commodities and other principal financial variables) on a dependent variables (market index). Furthermore, methods of cluster analysis are used to find similarities in the data and to catalogue the different situations that cause higher volatility.*

***Keywords:** Forecasting, stock market, Arima model, Cluster analysis.*

EARNINGS MANAGEMET AND SALES GROWTH

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Doc. PhD. Dorjana Nano⁵

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Abstract

Many studies show the importance of the “earning management and its implications, in developed and developing countries. This study aims to compare the earnings management initiatives in the Albanian market according to the criterion of increasing economic activity of the company. Ln of sales growth rate is used as proxy for economic growth and absolute value of discretionary accruals, as a proxy for earnings management. The performance measuring model (Kothari, Leone & Wasley 2005) [1] is used for calculation of discretionary accruals. The One Way Welch ANOVA method is utilised to analyse the data. The results indicate that in Albanian contexts, there is statically significant difference between the two groups where firms with high rate of sales growth result in higher levels of earnings management as measured by absolute value of discretionary accruals.

Keywords: *earnings management, sales growth, Albanian market.*

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MODELS OF PROSECUTION OF FINANCIAL RISK - NECESSITY FOR THE PERFORMANCE OF THE BANKING SYSTEM

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Abstract

Often in daily banking activity, it is forget the necessity of banking management risks, as interest rate risk, exchange risk, off site balance sheet risk and operational risk etc.. This study has the aim to highlight the importance of those risks, which for the same macroeconomic situation produce the different situation on the commercial banks. From our experience till now, often our banks are managed in empirical way, by not giving the wright importance the scientist management of those risks. The good management of those risks can reduce the potential loss that can happen. To prove this thesis are analyzed all data from banks, are analyzed the losses from different risks, to see the reason from which they coming, and to detect the problems. From another hand is highlight the fact that to cover the losses from those risks, the banks hold the high level of Spread, that we say is one of the highest in the region. The scientist management of assets-liabilities side it creates banks the possibility to decrease the borrowing interest rate, which help the client to be strengthened. In this case help the banks to have the good loans portfolio, reduce the possibility that the clients to have the problem, often as a result the high level of borrowing interest rate. Also it is design and developed the questionnaire, to understand how it is conceived this management from bank employees, how aware they are, as they know the problems of risk management etc. In the end we concluded that our banks suffer from improper management at the appropriate level, which has led to lower profitability of banks, the cost increase to customers, which is a negative premise to increase nonperforming loans. They are treated some of the most important from financial risks as interest risks, with which are fronted the bank, manly the financial risks, after the loan risk is analyzed separately.

Key words: Financial risks, Spread-i, Gap, Management, banking system, operational risk

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THE LOAN AND THE RISKS FACED BY BANKS. TIRANA BANK CASE

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Abstract

Credit risk is often the main function of a bank. The scale of activities of a bank, relatively low margins of their profit often combined with a high financial leverage makes the field of risk assessment and its control, a vital function for each bank.

The loan, according to the Oxford Dictionary of is defined as "a belief in a person's ability and intention to repay at a time of further offered money." Another way of determining the loan may be a consideration for the possibility of a person or company that will pay duty at a given point of time. To measure these opportunities, we need to focus on, how to identify, analyze, and mitigate the risks involved in any credit transaction.

The purpose of this paper is that knowing what risks we face and that we have taken for analysis; we should try to mitigate or to be protected from these risks. This can be done in two ways: through the structure of the loan, or taking guarantee proper and relevant documentation.

Further conclusions from this analysis recommend for Albanian banks to have a credit risk control and a positive result is imperative that Albanian banks pay attention to the credit risk issues .

Keywords: Credit risk, Loan, Financial risk, Cash flow

DOES FINANCIAL LITERACY REALLY MATTER?

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Abstract

It is widely known that financial literacy is becoming an essential skill for every person. Mostly, people have to manage money from an early age till the end of their life. A financially literate person should have some basic knowledge on personal finances, a positive outlook towards money and should display wise financial decisions. Studies have shown that financial literacy provides benefits at micro and macroeconomic level. This paper investigates the existing literature regarding different meanings of financial literacy. It aims to find the core of different meanings in order to help governmental to provide an official definition of financial literacy. In addition, it examines the benefits of financial literacy for students and individuals and as well for the financial system and the economy. Results of this study demonstrate that financial literacy should include basic numerical skills, understanding key financial concepts, having a positive attitude towards personal finances and showing reasonable financial behavior. This research makes clear the emergency of a national strategy on financial education and the awareness of the responsible institutions about the public financial literacy.

AGENCY THEORY AND PECKING ORDER APPROACH IN VIP ALBANIAN INVESTMENT BEHAVIORS

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Abstract

The aim of this study is to investigate whether VIP family and non firms operating in Albania differ in investment behaviors on behalf of agency theory and pecking order approach. The sample consists in 100 of them and the firm-specific investment availability is captured through the regression model developed by referring to some financial ratios in quality of control variables such as: profitability, liquidity and leverage in conformity with family and non-ownership rate. Moreover, to the latest panel data estimation the random effects method is employed in analyzing the relationship between the amount of investments and family influence where as first type of error rate different alphas are used.

The results show that the family firms are more likely than the other counterpart regarding investment decisions. Correspondently, the results imply that when firms have made an investment decision, family ownership does not

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BANKING SYSTEM STABILITY, ITS INDICATORS AND FACTORS THAT INFLUENCE IT. CASE OF STUDY, ALBANIA

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Abstract

In this paper it has been taken into consideration banking system stability for the period from 2006 until the end of 2013. Banking system in Albania has been sustainable, liquid, with good capitalization and high level of nonperforming loans ratio. We must say that the world financial crisis brought its effects in Albania, but with no serious threats.

It has been studied the performance of six financial institutions, banks, expressed by some indicators for the period from 2005 to 2013. Indicators which are included are; Return on equity (ROE), size, liquidity ratio, capitalization ratio (CAR), loans / deposits ratio and the ratio of nonperforming loans (NPL). The model used is the multiple regression models with data panel and for its processing has been used statistical program, MICROFI 4.0. It has been found that the factor that most affects the profitability and consequently stability is Total Assets, whereas insignificant variable is capitalization ratio (CAR).

Objectives

- To evident the importance of the banking system in Albania for the overall development of the country.
- To identify the internal and external factors that affects the stability.
- To determine which factors are statistically significant for the preservation of stability in our country.

Keywords: Banking, Stability, Capitalization ratio, ROE, Nonperforming loans.

FINANCIAL PERFORMANCE OF BANKS: CASE OF ALBANIA

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Abstract

During the last recent 23 years the Albanian banking system has made different progresses through the expansion of the new private banks, privatization and restructuring of the state owned banks, expansion of the banking network etc. The aim of this paper is the analysis of the performance of Albanian banking system by evidencing same of the factors that influence it. The study population consisted of 16 commercial banks with domestic and foreign capital, during the period 2010-2013 with a total of 48 data. The investigation uses cross-sectional time series data which are collected from the Balance Sheet Annual Reports. Based on literature review, performance is defined in different ways but this study uses the return on equity (ROE) as a measure of performance of the sample selected.

Keywords: Commercial banks, return on equity, factors affecting.

PARENTAL INFLUENCE ON STUDENTS' FINANCIAL BEHAVIOR

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Abstract

Students' financial behavior and skills have been on focus of many researchers. Studies have shown that parents should be their primary source of money management learning. This paper intends to discover parental influence on students' financial behavior. The main objectives of the study are: i) firstly, to review and analyze the existing literature regarding the role of parents on students' financial socialization; ii) secondly, to examine Albanian parental influence on children financial matters; iii) finally, to draw some discussions

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and recommendations in order to help parents to guide their children in financial issues. The database of this study is based on a survey conducted on 637 students from eight different universities across Albania. Factor and reliability analysis are employed to test the validity and consistency of the questionnaire. The descriptive analysis is utilized to examine the role of parents on students' financial matters. Results of this study reveal school to be considered as the main source of money management. Anyway, it is recommended that parents should be conscious about their role in children financial socialization. Future research can be conducted to quantify parental influence on students' financial behavior and as well to test parents' capability on financial knowledge and skills.

Key words: Parental Influence, Students Financial Behavior, Albania

THE DETERMINANTS OF NET INTEREST MARGIN IN THE ALBANIAN BANKING SYSTEM DURING 2008 – 2014

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Abstract

The aim of this paper is to analyze the influence of some macroeconomic and banking factors on net interest margin (NIM) in the Albanian banking system. From the literature review is noticed that the net interest margin in the banking system is influenced by both macroeconomic and banking factors. We use net interest margin as dependent variable while as independent variables we use: GDP growth, inflation rate, exchange rate Euro/ALL, interest rate, return on equity (ROE), credit risk and bank size. The relationship between net interest margin and macroeconomic and banking factors will be tested by using a regression model like the ordinary least squares (OLS). We take into consideration a period from 2008 – 2014 using quarterly panel data for the whole Albanian banking system with a total of 28 observations per each variable. From the regression results we found out that the net interest margin in the Albanian banking system is positively related to: Eur/All exchange rate, bank size, return on equity (ROE) and interest rate. The GDP growth and inflation rate do not have any influence on net interest margin. Another important finding of this research is the fact that the credit risk measured by the non performing loans does not influence the level of net interest margin in the Albanian banking system.

A PERSPECTIVE OF ISLAMIC FINANCIAL BANKING SYSTEM

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Abstract

Recently the global financial crisis has badly affected the conventional banking system everywhere in the world. Islamic banking system has also been affected by this crisis, but the performance of Islamic banks is better than conventional banks. If we compare the conventional banking system, the Islamic banking has advantages in the way of dealing with businesses transaction but there is still institutional and technological lack which should be offset by the specialists. However recently we can observe the standardization of Islamic products and the way it is implemented within the economy.

The purpose of this research is to investigate the opportunities of development and growth as well as the main challenges to Islamic banking. A qualitative study was carried out which involved several interviews with different groups of people such as the Banking Authorities, the Customers of Islamic banking and non-Customers of Islamic banking. The interviews are based on fundamentals of Islamic banking, basic understanding to Muslim community, information system and the growth opportunities related to products and market development as well as difficulties and challenges in the way of Islamic banking. This study undertakes an assessment of the various financial contracts as risk management tools.

Keywords: *Islamic banking, Islamic finance, Risk management*

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PURT PERFORMANCE INDICATORS. THE CASE OF ALBANIAN PORTS

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Abstract

Measuring the port performance indicators is not an easy exercise. Many authors have investigated on defining port performance indicators. The weight of these indicators varies from port to port, its location, the nature of cargoes that this ports usually handles, port infrastructure, facilities and equipment and so on.

The aim of this paper is to define the most important port performance indicators, in order to address the port operators and administration efforts to improve the overall port performance.

Methodology and results: the methodology used in this study includes questionnaires, which are complied in such a way as to obtain clear information on the weight of the performance indicators. For this purpose, questionnaires included questions on main performance categories such as port condition, operational condition, port equipment, quality of services offered, management quality, as well as subsequent questions for each category. A total of 102 questionnaires were handed out and only 82 were handed in. The filled forms (questionnaires) were than elaborated in the SPSS program, in order to analyze the results.

Conclusion: based on the respondents' answers, port of Durres has some limitations and difficulties, which are reflected in the respondents' answers. Port conditions, and management qualities are some of the issues port has to better address in the future.

RURAL - URBAN MIGRATION OF WORKING IN THE ELBASAN DISTRICT

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Abstract

Most indicators of social – economic welfare in Elbasan region show a duality that shows a big difference between rural - urban areas, for indicators such as: living standards including health, income and access of different types of employment. As a result of high rates of growth population is noted involvement of young people entering every year in the labor force. In order to employ the large number of young people, able to work, Elbasan district should create hundreds of job opportunities every year for new entrants in the labor force. Considering the large number of new entrants in the labor force, entering every year is shown un unemployment rate . I have made my choice to realize my scientific research in the field of rural – urban migration. I ask partly growing academic interest in the study of internal migration in less developed countries.

Keywords: Internal Migration, Urbanization, Human Mobility, Logistic models

• The aim of topic

Giving the wellknown difficulties that face the population of the district of Elbasan in finding a productive employment, it is important to study the characteristics of workers who migrate from rural areas to urban areas . Youth in rural , where the economic base is largely concentrated in agriculture, face with different problems of employment from those which faced the young people in urban areas , where the economic base is more variable. It is also important to examine what strategies follow the young people, men and women who live in rural areas where they face with limited economic opportunities. Most of research questions is related with the context of the village. What are

THE EUROPEAN FISCAL POLICY AND THE CANDIDATE COUNTRIES CHALLENGES

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Abstract

Since the 1st December 2009, the Treaty of Functioning of the European Union (Lisbon Treaty) entered into power, to replace the predecessor Maastricht Treaty.

The Lisbon Treaty, like the Maastricht Treaty, didn't provide the European Union has general competences in fiscal policy or a proper tax system. The Treaty rules involving the tax system are not such as the tax system rules in any State – used to procure incomes to the budget- but to insure the existence of a common market with the characteristics of an internal market and the lack of competitiveness distortion.

According to the Treaty rules, each member country based its fiscal system harmonization on the freedom of movement related to goods, people and capitals. Later, in this work, we will see in detail what these rules concern. The harmonization is a difficult process to be executed by the European members, as it needs a lot of changes in the internal policies and rules, also important resources.

The harmonization of the tax system involves an important challenge in the passage from a protective commercial policy to a liberal commercial policy. Different studies have shown that the protective policy has a positive impact in increasing the budget incomes, in the native industries defense and in helping the increase of the occupation, especially in the small countries.

In this point of view, becomes natural the question if is convenient for the small countries, inspiring to be part of the European Union to harmonize the respective regulations considering the effects on the commercial policies and its side effects.

The objective of this work is to give a general point of view of the harmonized tax system in Europe and to answer to the previous question.

Key words: *Lisbon Treaty, Harmonization, Freedom, Fiscal Policy, Monetary Policy, Protectionism.*

PROCESSING INDUSTRY A KEY FACTOR IN THE DEVELOPMENT OF AGRICULTURE

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Abstract

Agriculture as the most problematic sectors of the economy development of our country, there were major shortages. Moreover, that this branch is not only our national problem, but for all countries. 2050 will have an increase of 70 per cent of agricultural output to cover the growing needs of the population, and climate change, land degradation and urbanization, will reduce areas of land used for agricultural production. This study aims to highlight the major role in the development of processing industry in the further development of agriculture, given that agriculture is a branch of the economy of our country's contribution to GDP, or in improving the balance of trade exterior, among other factors. They are treated all the possibilities of lending processing industry in agriculture as banking institutions and non-banking operating in the financial market rural and urban, or even by an intervention of the state through the provision of international donors, the result of a political measure by turn. Also evident potential of the agriculture sector in the Albanian economy, that's not forget that in 90 years 70 percent of the population lived in the countryside. The methodology used in this paper provides an assessment of financial currency borrowing capacity of agro-processing sector, using simple financial indicator. The analytical methods used are simple because the information for this branch of the economy is difficult to collect due and the high level of informality that this branch. The main arguments that have been taken in the study to confirm the hypothesis of this paper are: investments in technology, seasonality, national standards of production, value chain management, loans, employment, age of employees etc.

Key words: Agriculture, Manufacturing, Lending, Financing, State Employment

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CULTURE, MIGRATION AND THE ROLE OF THE INSTITUTIONS.

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Abstract

Culture is not new to the study of migration. It has lurked beneath the surface for some time, occasionally protruding openly into the discussion, usually under some pseudonym. They are concerned with how culture manifests itself in the migration process for three groups of actors: the migrants, those remaining in the sending areas, and people already living in the recipient locations. The topics vary widely. What unites the authors is an understanding that though actors behave differently, within a group there are economically important shared beliefs (customs, values, attitudes, etc.), which we commonly refer to as culture. Culture and identity play a central role in our understanding of migration as an economic phenomenon; but what about them matters? This is true not only for physical needs such as housing, but also in the social and cultural sense. Integration is the process by which immigrants become accepted into society, both as individuals and as groups. This definition of integration is deliberately left open, because the particular requirements for acceptance by a receiving society vary greatly from country to country. The openness of this definition also reflects the fact that the responsibility for integration rests not with one particular group, but rather with many actors immigrants themselves, the host government, institutions, and communities.

Key Words : *Migration, Culture , Customs , Attitudes, Institutions.*

THE HEALTH CARE SYSTEM IN ALBANIA AND THE IMPORTANCE OF HEALTH MANAGEMENT IN THE COUNTRY.

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Abstract

The health care system in Albania before the transition was characterized by a strong control of the central government in all aspects of the system. Despite widespread network (widely lying) primary health care, which was set up with a focus on antenatal care and immunization, the health care system in Albania and pre transition period largely led by secondary care. The system was highly centralized, with the Ministry of Health providing and regulating all health services in the country and deciding on resource allocation and appointment of health care personnel. Construction of facilities (means) new preferred over the maintenance and operation of existing infrastructure, which led to considerable deterioration in facilities and equipment. Inadequate recurrent expenditures, drug therapy obsolete and outdated medical techniques resulting in a low quality of care and inefficient use of resources.

FAMILY BUSINESSES IN ALBANIA

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Abstract

The family businesses are the most common type of enterprises in the world and an elaborate subject to perform research in. They play an important role in employment and GDP production in most of the capitalist countries. In this paper we describe the main features of the family business, their own advantages, focusing on the most important theories that explain their functioning. This empirical analysis aims to study how widespread are family businesses in Albania, which are the key factors that influence their success, and if family relationships affect the progress of such business, etc. For the realization of this paper we were based on a rich contemporary literature but also in the analysis of data obtained from a survey in 100 Albanian firms for the last 2 years. The purpose of this study is to increase the knowledge in the field of family-owned businesses and to help them establish communication platforms and decision making structures.

Key words: family business, success, family relationships,

INTERNATIONAL MARKET OUTSOURCING, CHAIN OF VALUE ADDED

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Abstract

The aim of this article is a brief overview of the outsourcing and value-added chain treated in reference to comparative advantages. We will see that the chain of added value is put at the service of analysis of comparative advantages. The added value chain is the basis for determining device or diagnose comparative advantages as well as to add these features.

Production history begins with the Industrial Revolution in the years 1780 - 1830, which had a huge impact in all sectors of production. By the end of the eighteenth century production it was mainly in two forms: agricultural production and craftsmanship. Handicraft production is identified with a relatively slow production time compared with industrial production and a product built specifically for the client on the basis of small and brought the industrial revolution and the notion of mass production of a certain product, then, in thousands and products are identical. As the first industrial revolution, a person should have the craft skills to give life a first product of industrialism men, women and even children working in production lines for the issuance of

The role of the parent who take care of the children after the divorce in the children behavior

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Abstract

The goal of this study is to expore the role of the mother or father who care of the children after their divorce in the children behavior. This quantitative and qualitative study is focused on analysing of the group behavior problems of the children with divorced parents, aged from 6 to 18 year old. The identification of the problems behavior was conducted using the SDQ questionnaire (Goodman, 1997). The data used in the study were assembled by the reporting of 400 children with divorced parents during the scholastic year 2011-2012 in public schools in the district of Elbasan. The statistical processing of the data was carried out using the SPSS 20 program. The results of the nonparametric Mann-Whitney U test, clearly show that between the parent (mother / father), who care of the children after the divorce and the group behavior of children with divorced parents a significant corelation does not exist, $p > .05$. At the end of this study some conclusions and recommendations in order to improve the role of parent after the divorce are given.

Key words: divorce, the group behavior, nonparametric test

THE IMPACT OF THE ECONOMIC LEVEL OF THE PARENTS AFTER DIVORCE IN THE GROUP BEHAVIOR OF CHILDREN IN THE ELBASAN DISTRICT

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Abstract

The goal of this study is to determine the impact of the economic level of the divorced parents in the group behavior problems of children with divorced parents. This quantitative study is focused on analysing of the group behavior problems of the children with divorced parents, aged from 6 to 18 year old. The identification of the prosocial behavior was conducted using the SDQ questionnaire (Goodman, 1997). The data used in the study were assembled by the reporting of 400 children with divorced parents during the scholastic year 2011-2012 in public schools in the district of Elbasan. The statistical processing of the data was carried out using the SPSS 20 program. The Cronbach's α (alpha) is .78. The results of the nonparametric Spearman test or (rho), clearly show that between the economic level of the parents after divorce and the

STUDIO PER LA VALUTAZIONE DEL RUOLO E DEL ESIGENZE DEL SERVIZIO SOCIALE NELLE ISTITUZIONI PENITENZIARI IN ALBANIA

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Sommario

Lo sviluppo delle capacità del Servizio Sociale negli istituti dell'esecuzione della pena è tra le esigenze prioritarie, al fine di sviluppare la qualità di queste istituzioni conforme i requisiti stabiliti nelle convenzioni internazionali sui diritti umani e alle politiche sociali nell'UE.

Lo studio mira a valutare la situazione attuale dei servizi sociali nelle istituzioni penitenziari. Sorgere nuove idee per poter sviluppare le politiche e gli strumenti istituzionali necessari, al fine di aumentare la capacità del servizio sociale e ad allineare questo servizio con quello dei paesi dell'Unione Europea.

Lo studio mette in evidenza che il servizio sociale nelle istituzioni penitenziari offre la possibilità di: (i) creare un clima favorevole per sostenere emotivamente gli individui che eseguono la condanna; (ii) rieducare e sostenere queste persone ad affrontare con meno stress la condanna della pena; (iii) creare un clima di fiducia e di sicurezza nei detenuti; (iv) sostenere la creazione delle condizioni favorevoli per il reinserimento dei detenuti nella società'.

Attraverso questo servizio e' possibile: (i) diminuire i conflitti violenti tra i detenuti e i dipendenti di questi istituzioni; (ii) diminuire i conflitti e le controversie tra i detenuti; (iii) crescere lo spirito di collaborazione fra i diversi gruppi sociali; (iv) garantire protezione per le donne e le ragazze, i gruppi vulnerabili e le minoranze.

Per aumentare l'effetto di questo servizio è necessario sviluppare politiche, programmi e implementare progetti che consentiranno: (i) lo sviluppo dell'infrastruttura necessaria per realizzare varie attività culturali e intrattenimenti sportivi; (ii) lo sviluppo delle competenze professionali dei detenuti; (iii) il sostegno per la formazione professionale continua degli operatori sociali; (iv) lo sviluppo di metodologie di lavorare in base alle caratteristiche demografiche, psicosociali, l'età, il tipo di reato e della condanna.

Parole chiave: assistente sociale, servizi sociali, istituti penitenziari

A THEORETICAL EXAMINATION OF DESTINATION LOYALTY

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Abstract

The development of touristic attractions and the offering of the right touristic products are very important in the today environment. Many touristic destinations are focusing on creating destination's loyalty in order to deal with the high competition between them. The main aim of this paper is to present a framework of the destination loyalty model and to identify the most important antecedents of the destination loyalty. It also wants to evidence the effect each of them has on destination loyalty. The paper offers a review of the previous studies on the destination loyalty and the factors which may impact it. So, it is based on a critical review of the existing literature which serves as the basis for the development of the conceptual model of destination loyalty. It proposes that there are some elements which have a significant impact on destination loyalty of every region. These are destination image, satisfaction, destination quality, awareness, knowledge and tourists' motivation. The paper gives a model for destination loyalty creation and development. This model should be tested empirically in order to show the effect of the different antecedents on the loyalty of the tourists toward a given destination. Unlike the majority of previous studies, it considers the effect of different antecedents and not just one of them.

CLIENTS' ATTITUDE IN RELATION WITH THE REAL ESTATE PURCHASES- BEHAVIORAL STUDIES

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Abstract

This paper focuses on consumer's behavior of real estate market and underlines the conclusions that were taken by many studies on this area. In order to understand the buying decision of the clients, we present the behavioral factors and the theories of consumers' behavior. Most real estate studies are based on neoclassical economics. Consumers are expected to make real estate decisions that maximize their utility and wealth given price and income constraints.

Tastes and preferences are taken as given. The outcomes of consumer actions are used to infer these preferences. The study of real estate would benefit from an expansion to include consumer behavior concepts from sociology and psychology as synthesized through marketing. Inclusion of these concepts in real estate education will help real estate analysts better explain and predict the behavior of decision-makers in real estate markets. This paper will present a review of the consumer behavior literature relevant to real estate and suggest how these concepts could expand real estate study.

Most real estate purchases and leases would be considered high involvement goods that would require complex decision-making. The three major comprehensive models of this type of consumer decision making (Engel, Kollat and Blackwell, 1968; Howard and Sheth, 1969; Nicosia 1966) trace the psychological state and behavior of individual purchasers from the point at which they perceive a need through the search for information, evaluation of alternatives, purchase, and final evaluation of the consequences.

*Key words : Consumer behavior, Real Estate, Decision-making,
Jel Classification: R20, R21,R22,*

AUDIT QUALITY AND PROFESSIONAL ETHICS IN ALBANIA

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Abstract

The financial scandals leaded by the bankruptcy of large companies in U.S and some EU countries affected negatively on the global stock exchanges. The financial shock on capital market and stock exchanges extended in the global economy, and their effect are still tangible these days. The financial scandals that we witnessed impaired the public confidence and trust in accounting systems and specially on auditing quality. From these events many accounting and auditing regulations reconsidered several topics in order to improve the auditing quality and to restore public confidence. One of the most discussed topics in regards to the audit quality is the auditor's ethics.

Auditor technical skills are important and they can be measured and tracked. On the other hand, personal ethical skills remain very difficult and subjective task to be measured. Auditor's professional ethics is a much discussed topic because of the general and essential concepts that it contains. On the other side the ethics concepts can be very subjective and can vary from person to different person. To enforce and regulate the professional ethical code various international bodies like INTOSAI and IFAC have developed a code of ethics to better establish a professional conduct among the auditors to regain public confidence and to improve the audit quality. In this paper we will discuss the effect that the ethical code has on auditing quality in the Albanian auditor's perspective.

The aim of this paper is to describe a practical overview, of how the Albanian accountants and auditors percept the interference and the effects of the professional conduct in the auditing quality.

The methodology used in the preparation of this paper will be that of the utilizing the foreign and national literature, and the utilization of the interviews with selected public accountants and auditors to fulfill the questions raised by this research.

Keywords: audit quality, code of ethics, INTOSAI, IFAC

LOGIT: PREPOSITION, ESTIMATION AND APPLICATION

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Abstract

The design of questionnaire usually is designed in a way that it offers closed typed of questions. We address this kind of variables as qualitative variables or in the econometrics literature as dummy variables. In the case when these variables are our dependent variable than we can no longer estimate using OLS. Such models can be estimated as probit or logit models using MLE. Qualitative dependent variable models may be binary, ordinal, nominal. The focus of this paper is binary models respectively their mathematical preposition, estimation and application of these type of models. The extensive use of nonlinear models in different fields of economics suggest us that we should acknowledge more understating and research in the nature, scope, advantages and disadvantages of these models in economics analysis.

Keywords: *logit, dichotomy variable, maximum-likelihood.*

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REFINING THE PROCESS OF RESEARCH - CASE STUDY "INTANGIBLE ASSETS IN THE CORPORATION COCA COLA"

PhD. LULJETA GLLOGJANI

Abstract

Since business often have much more value than the sum of their assets and working capital, an important aspect involves the assessment of intangible assets. These assets must be assessed for the purposes of allocation of the purchase price when a business is acquired.

The purpose of the study is to examine the importance, the evaluation and the role of intangible assets in the corporation Coca Cola. (Corporate headquarters of Coca-Cola in Atlanta, Georgia, United States)

Investigation of the value of identifiable intangible assets is important to:

- *Shareholders and their advisers, for use in assessing the true value of their companies;*
- *Management as a useful tool to measure the performance, and for tax purposes;*
- *Financiers, for use in assessing borrowing capacity of a company for arranging financing facilities. Sophisticated lending institutions now recognize the value of certain intangible assets as security for loans;*

The paper is based on the descriptive method, comparative and analysis method. The research used scientific books in foreign languages by international author, work papers, also annual reports published by corporations Coca Cola are used to make comparisons in order to provide an accurate picture of the whole process.

Keywords - Intangible assets, Brand name, Coca Cola

HUMAN RESOURCES ACCOUNTING EVALUATION MODELS AND THE POSSIBILITY OF ITS INCLUSION IN FINANCIAL STATEMENTS

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Abstract

Knowing that the success of a company, especially those that provide services, depends on human resources employed, among other things, we refer to Human Resource Accounting (HRA) as one of the most impasse in accounting world that has attracted the researchers' attention, providing many theories and proposing many techniques for valuing HR. The strong growth of International Financial Reporting Standards (IFRS) is an indication that the environment for international financial accounting is one that potentially encourages the consideration of alternative measurement and reporting standards and lends support to the possibility that future financial reports may include nontraditional measurements such as the value of human resources using HRA methods.

This paper provides a short presentation and aim of HRA, as well as the findings on HR management process in several Albanian companies to point out its importance and impact on their overall performance. In order to evaluate the value of human capital is necessary to use methods of measuring the values of knowledge, motivation, skills, and contribution of the human element. Its purpose is to describe the potential of HR in monetary terms, while casting the organization's financial statements.

Based on data gained from questionnaires we are able to estimate the degree of recognition of human resource accounting and reporting in the financial statements in Albanian reality.

Keywords: Human Resources Accounting, Human Capital, Evaluation Models, Financial Statements Reporting, Management.

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THE ROLE OF THE PARENT WHO TAKE CARE OF THE CHILDREN AFTER THE DIVORCE IN THE CHILDREN BEHAVIOR

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Abstract

The goal of this study is to explore the role of the mother or father who care of the children after their divorce in the children behavior. This quantitative and qualitative study is focused on analysing of the group behavior problems of the children with divorced parents, aged from 6 to 18 year old. The identification of the problems behavior was conducted using the SDQ questionnaire (Goodman, 1997). The data used in the study were assembled by the reporting of 400 children with divorced parents during the scholastic year 2011-2012 in public schools in the district of Elbasan. The statistical processing of the data was carried out using the SPSS 20 program. The results of the nonparametric Mann-Whitney U test, clearly show that between the parent (mother / father), who care of the children after the divorce and the group behavior of children with divorced parents a significant correlation does not exist, $p > .05$. At the end of this study some conclusions and recommendations in order to improve the role of parent after the divorce are given.

Key words: divorce, the group behavior, nonparametric test

A FUZZY CLUSTERING MODEL COMBINING FCM AND GATH-GEVA ALGORITHMS

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Erind Bedalli⁶¹

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Abstract

Clustering is an important tool in the analysis of large collections of data providing insights of the underlying structures of the dataset and enhancing the modelling capabilities. The fuzzy approach to the clustering problem increases the flexibility involving the concept of partial memberships (some value in the continuous interval [0, 1]) of the instances in the clusters. Several fuzzy clustering algorithms have been devised like FCM, Gustafson-Kessel, Gath-Geva, kernel-based FCM, PCM etc. Each of these algorithms has its own advantages and drawbacks, so none of these algorithms would be able to perform superiorly in all datasets.

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In this paper we will present a two-stage fuzzy clustering model combining the FCM and Gath-Geva algorithms. Firstly we will theoretically discuss the advantages and drawbacks for each of these algorithms and we will describe the hybrid clustering model exploiting the advantages and diminishing the drawbacks of each algorithm. Secondly we will experimentally compare the accuracy of the hybrid model by applying it on several benchmark and synthetic datasets.

Keywords: *Unsupervised learning, fuzzy clustering, fuzzy c-means algorithm (FCM), Gath-Geva algorithm, hybrid clustering model.*

PART II
LAW PAPER

IL CONTRATTO DI ASSICURAZIONE SULLA VITA E DELLA SALUTE NELLA LEGISLAZIONE ALBANESE.

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Astratto

Il mercato assicurativo in Albania si sta sviluppando a ritmi rapidi. Nel 1999 è stata costituita la prima società di assicurazione privata, la Sigma sha., che ha segnato la liberalizzazione del mercato assicurativo in Albania e da quest'anno il mercato è stato in via di sviluppo e in espansione, per quanto riguarda le società che vi operano, sia per quanto riguarda i servizi che offre, trasformandosi oggi in uno dei business più potenti del nostro paese. Uno dei principali tipi di contratto di assicurazione è quello riconosciuto dal Codice Civile come il contratto di assicurazione della persona, che comprende l'assicurazione sulla vita e della salute.

L'assicurazioni sulla vita è un contratto che prevede, dietro pagamento di un premio, la corresponsione di un capitale o di una rendita al verificarsi di determinati eventi legati alla vita dell'assicurato, a favore del contraente o di un soggetto terzo indicato come beneficiario.

Il contratto di assicurazione, previsto espressamente dal legislatore albanese, è uno dei contratti più importanti della circolazione civile, l'utilizzo del quale è in costante crescita a seguito dello sviluppo economico e sociale della società umana e la crescita della qualità e del valore della vita umana.

Il contratto di assicurazione viene incluso nei contratti tipici che sono previsti espressamente dalla nostra legislazione, ed rispettivamente dal Codice Civile, il quale disciplina tale contratto nel suo capitolo XXIII, in cui ad eccezione del contratto assicurativo in generale, viene inoltre previsto anche il contratto di assicurazione della persona, come uno tipi di contratto assicurativo.

Parole chiave: Contratto, assicurazione, vita, salute, risarcimento, danno.

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LEADERSHIP E PERSONALIZZAZIONE DELLA POLITICA IN ALBANIA

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Astratto

Il presente lavoro sottopone ad un'analisi approfondita i recenti sviluppi nel campo della comunicazione politica ed in particolare il processo di leadership e personalizzazione della politica in Albania.

Gli studiosi dei media, volgendo lo sguardo alle democrazie contemporane, mostrano come l'impegno costante del mezzo televisivo abbia modificato la

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forma della comunicazione politica e in particolare lo svolgimento delle campagne elettorali.

La rilevanza che ha assunto la televisione nella società albanese ha trasformato profondamente l'ambiente comunicativo della campagna elettorale. È vero che il mezzo televisivo ha spinto la comunicazione della politica in direzione di una maggiore spettacolarizzazione e personalizzazione dei contenuti e formati, ma anche i politici non si sono sottratti a questo processo.

L'obiettivo di questo lavoro sarà proprio quello di delineare attraverso un'impostazione qualitativa, i tratti distintivi del processo di personalizzazione della politica in Albania. In quale misura e forma, le strategie comunicative della leadership albanese si sono adattati al modello statunitense?

Un'attenzione particolare sarà rivolto al ruolo svolto dal sistema mediatico in questo processo e al identificazione dei cambiamenti più significativi che hanno modificato le strategie tradizionali di comunicazione politica in Albania.

Parole chiave: Personalizzazione, politica, media, società, campagna elettorale.

COEXISTENCE OF THE LEGAL FEATURES OF PUBLIC AND PRIVATE LAW IN THE ADMINISTRATIVE CONTRACTS OF THE PUBLIC PROCUREMENT IN ALBANIA

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ABSTRACT

The high or low level of the public administration activity shows the level of development of a country. Administrative activity is traditionally developed through administrative acts, like a classic declare of the unilateral and authoritarian will of the public authorities. However, the increasing development of the economy and the need of the society have pushed public administration to adapt accordingly its activity. The perfection of the need to fulfill public functions obligated the bodies of the public administration to accomplish the administrative activity through the contract, as a way to bring the state closer to the privates in order to soften its dominant position and leave more space to private activity. Such contracts nowadays are known with the name "administrative contracts" or "public contracts".

The purpose of this work is to highlight over Administrative Contracts as a new term in our legislation and jurisprudence and at the same time a field less touched by the doctrine. Even though it is a new field, there have been a lot of problems in practice and the concept of such contracts is still not sufficiently comprehensible.

The paper is mostly focused in the contract of the public procurement which has a spread and practice somehow consolidated. An important place in this work will be occupied by the analysis of the judicial features of this contract as an instrument of the private law used in order to fulfill functions of the public law.

THE PRINCIPLE OF SEPARATION OF POWERS AND CHALLENGES OF ITS IMPLEMENTATION IN ALBANIAN GOVERNANCE

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Abstract

The principle of the separation of powers is the most important principle which guarantees democracy and the human rights and freedoms inside state. The three state powers: executive, legislative and judiciary one. These powers have distinct functions, but they are linked together according their activities. The legislative power is entitles with law-making process, the executive has to put in action the decisions of the government and the state law and the judiciary has to control the activity and the implementation of other powers in the internal legal system of the state. This system is often called checks and balances system because it guarantees the independence and equality of state powers. The constitution of every state is important for the implementation of this principle because this principle is legitimated by constitution itself. In this paper we will see the role of constitution over this principle, the role of president as an arbiter between political powers, the role of other powers in the functioning of state institutions and the control over their activities.

Key words: State, Constitution, Law, Institution, State Power, Checks and Balances

**THE DEGREES OF NEGLIGENCE AS AN ELEMENT OF
CULPABILITY IN CRIMINAL LAW VERSUS CIVIL LAW APPLIED
TO THE MEDICAL PROFESSION.**

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LL.M. Anduena Gjevori¹³⁸

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Abstract

In this paper we will venture into a brief comparative analysis of the facets of negligence as a criterion for culpability in criminal law versus civil law. The Albanian Civil Code, unlike the Criminal Code, recognizes two degrees of negligence: pakujdesi e rëndë (alb.) similar to gross negligence in tort law and pakujdesi e lehtë (alb), similar to (plain) negligence. Some interpretation on the degrees of negligence can be found only in civil law doctrine, as unlike the Italian regulation, the Albanian criminal code does not recognize any degrees in negligent conduct. This is quite peculiar given the fact the Albanian criminal code of 1995 was tailored after the Italian one. In this paper we will focus on medical negligence aiming to mesh the traits of negligence and its degrees in different settings i.e. civil law and criminal law. Medical malpractice as a concept specific to the common law system set apart from ordinary professional negligence will also receive some attention as it connects to the legal reform on medical liability which has taken place in Italy in 2012. As a result of this legal reform, the criminal liability of medical staff is limited only to gross negligence, which marks a partial albeit significant step in the decriminalization of the relevant crimes.

Keywords: *gross negligence, malpractice, civil liability, criminal liability.*

IL DIRITTO MUSULMANO NEL KOSOVO TRA MODERNITÀ E TRADIZIONE.

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Abstract

Circa un miliardo di fedeli conta oggi la religione islamica e di conseguenza un quinto circa dell'intera popolazione della Terra, anche se parzialmente, regola la propria condotta secondo il diritto musulmano, diritto religioso basato sulla rivelazione divina e costruito e conservato nel corso di ben quindici secoli da dottori, i fuqahā.

Questo diritto, nel corso della sua lunga vicenda, è venuto a contatto con altri diritti e con questi è stato in rapporto talora di influenza e talora di grande contrasto.

Lo scopo di questo lavoro, è quello di analizzare le problematiche che hanno caratterizzato l'evoluzione del diritto musulmano nel Kosovo; Cercheremo di analizzare la comunità albanese nei suoi aspetti fondamentali: nelle tradizioni, usanze, consuetudini, nell'evoluzione del diritto musulmano e la sua influenza in Albania e in particolare in Kosovo. Ma, in particolare, ci soffermeremo sull'influenza delle tradizioni e della religione; del loro ruolo nella formazione della comunità albanese in Kosovo come "comunità islamica".

Key words: *diritto musulmano, tradizione, legge religiosa, shari'a, Kosovo.*

**IL DIRITTO DELLE PERSONE TRANSESSUALI DI SPOSARSI
SECONDO LA LEGISLAZIONE ALBANESE E LA PRATICA DELLA
CORTE EUROPEA DEI DIRITTI DELL'UOMO**

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Astratto

Questo saggio riguarda l'analisi della tutela del diritto di sposarsi, predisposto negli strumenti nazionali ed internazionali, in particolare, il diritto di sposarsi delle persone transessuali.

Ai sensi dell'articolo 53 della Costituzione della Repubblica d'Albania, tutti hanno il diritto di sposarsi e di costituire una famiglia. Inoltre, secondo l'articolo 12 della Convenzione europea dei diritti dell'uomo, uomini e donne in età maritabile hanno il diritto di sposarsi e di costituire una famiglia secondo le leggi nazionali che regolano l'esercizio di tale diritto. Anche se il governo ha la competenza di limitare il diritto di sposarsi, esso non deve imporre limitazioni che compromettono l'essenza del diritto.

Nella legge “Sullo stato civile” del 2009, viene previsto il diritto di ogni individuo a cambiare sesso, secondo i criteri e le modalità previste dalla stessa legge e da altri atti giuridici. Nelle circostanze, dove nessun altro atto giuridico prevede procedure e criteri in base ai quali può essere realizzato questo cambiamento, il problema consiste nella domanda se la legislazione albanese garantisce il diritto di sposarsi delle persone transessuali.

Inoltre, il saggio si propone di analizzare la prassi della Corte europea dei diritti dell'uomo (CEDU) in relazione alla garanzia del diritto di sposarsi e di costituire una famiglia delle persone transessuali. L'accettazione nella legislazione nazionale, per i fini del matrimonio, solo del sesso “biologico” registrato alla nascita, violerebbe la sostanza del diritto di sposarsi.

Parole chiave: diritto di sposarsi, transessuale, cambiamento del sesso, famiglia, Corte Europea dei Diritti dell'Uomo.

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LEGAL RISKS OF EMPLOYMENT - THE PROSPECT TO THE RIGHT SKILLS FOR WORK

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ABSTRACT

Digital technologies and the Internet transform the labor markets and society. The perceptions on online labour markets, digital labor markets and the reality in Albania and the European Union focus discussions on their negative effects ; therefore, are necessary to take measures on the protection of digital labour market, the safety and health at work of employees .

The primary and secondary sources such as online labour market legislation, international agreements, in the European Union and Albania. written literatures in Albanian language as juridical books, Official Journals, dictionaries and foreign literatures in their absence, the interviews present the important data. The study aims to explore how technological progress impacts on the labour markets and society – object of the Law. The other legal risks are out the paper.

Key words: *labour market, internet, digital technologies, legal risks.*

WOMEN AS ENTREPRENEURS IN ALBANIA: CHALLENGES AND DIFFICULTIES

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Abstract

The role and the position of women in the Albanian society have changed significantly in the last 10 years. The percentage of women has increased in all economic activities. However, even though women make up more than half of the population of Albania, in year 2014 only 28.5 % of company managers/owners were women. From 17,377 new companies created, only 31% were run/owned by women, in comparison to 69% run by men. Studies have shown that the overall number of female entrepreneurs has increased in small and medium enterprises of 1 to 4 workers.

This paper will make us understand, through an analytical approach, which is the current position of female entrepreneurs in Albania, putting the focus on the challenges and difficulties women face in all economic services. The outcomes of the paper show that women face more obstacles in relation to men when it

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comes to the foundation of large enterprises due to disparities in accessing the financial services, bank loans, access in collateral, or because of socio-cultural factors associated with gender stereotypes in our society. They enter the competition with lesser knowledge, training, and experience than male entrepreneurs.

Highlighting the problems faced by female entrepreneurs today, the paper will shed light on some of the policies and techniques to be followed by Albanian companies and policy makers in cooperation with international actors for enabling career growth for women in the field of commercial entrepreneurship.

Keywords: female entrepreneurs, gender equality, access to credit, access to collateral, small and medium enterprises.

THE UNDERSTANDING OF THE FORM OF THE STATE IN THE EXISTING RELATION BETWEEN ORGANIZATIONAL INSTITUTIONS AND THE CONSTITUTIONAL SOVEREIGNTY

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Abstract

This paper aims to discuss about the role of state seen by the part of its institutions and the impact that has the state governing the functioning of institutions. The figure of state is complex influenced by the different relations linked with it. The relations between the elements of a state like its population, territory or sovereignty forms the term state. Meanwhile, the term governance is the relation between the sovereignty and the different state organs which exercise the state power.

The states have distinct formation and for this reason we can classify them. According to the historical evolution the states have changed their form, turning from feudal to modern one. According to their organizational structure they can be divided in simple states or federal states. If we look at the form of governance they can be classified in democratic and monarchic states. All states have their distinctive characteristics linked with their institutional organization or governmental form. Also states by gathering together can form organization with international responsibility.

Key words: Population, territory, government, state, international organization.

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THE PROTECTION OF THE PROPERTY IN ALBANIA (AN ITINERARY BETWEEN LIGHT-SHADES AND DILEMMAS)

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Abstract

The right of the property occupies a very important place in the framework of subjective civil rights. On this point of view, the protection of the property consists, not only in the protection made to the holder of that right, but also consists in the protection of the legislator and all the legal system. The guardian of this system's protection is the Constitution of the Republic of Albania, which provides for the protection of private and public property. The aim of the study is an analysis of the development of the institution of the property in Albania starting from the Albanian customary law, the regulation of the institute of the ownership at the time of King Zog, then the property and its nationalization over the years 1944-1990, and later the property from the 1990 till nowdays. Our system, also has included theoretically the European Convention of Human Rights (referring in particular the Article 1 of the Protocol 1 of the ECHR), but practically the property right has been violated in too many cases. The protection of the property right is a precondition for a better functioning of a market economy. When this protection is weak, a market economy can't serve with efficiency and the economic progress will encumber. On this point of view we require a deep reform of the institutions of justice.

Keywords: *Property, right, protection, legal, system, justice*

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THE TREND OF HARMONIZING THE CONFLICT OF LAW RULES, REGARDING TO THE NAME OF NATURAL PERSONS.

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Abstract:

Legal relationships of a personal nature, such as name and surname of the natural persons, become with a great importance nowadays. But due to the mobility of persons. Civil Registrars often encounter difficulties in determining a person's name and surname, and furthermore recognizing names, because various countries determine and recognize them in different way.

Many of these difficulties derive from the lack uniformity of the rules of private international law of the various states. As the result of this difficulties and because the fact that name and surname become truly internationalized, the EU has presented a draft for a European Regulation on the law applicable to names. This proposal is made to create harmony of decision of the legal name of natural persons within the European Union.

As we think that many daily actions, require a person to provide evidence of his or her own identity, personal status and also evidence of the nature of the links between different family members, we consider with a great interest to present the trend of harmonizing the conflict of law rules concerning personal name of the persons, even that Albania isn't an EU member state yet.

Key words: name, surname, private international law, harmonize, criteria.