TITLE OF YOUR ABSTRACT (NO MORE THAN 15 WORDS)

Name SURNAME1, Name SURNAME2

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**Abstract**. The abstract should have up to 100–330 words in length (in MS Word highlight the section, Review/Word Count). Give a concise summary of the paper: research focus, research methods used, the results and the main conclusions and recommendations. Ensure that your abstract reads well and is grammatically correct. The manuscripts are accepted in English.

**Keywords**: Choose about 4 to 9 keywords and locate them in alphabetical order. Capitalize the first word of the keywords list. Include the definition of an acronym followed by the acronym in parentheses. Separate keywords with comma.

**JEL Classification**: must be provided. Choose JEL Classification Codes from the list <http://www.aeaweb.org/jel/jel_class_system.php>