Type or paste the title of your manuscript here (no more than 15 words)

Name SURNAME1, Name SURNAME2

1University, City, Country

2 University, City, Country   
Corresponding author e-mail: [email@rtu.lv](mailto:email@rtu.lv)

**Abstract**. The abstract should have up to 100–250 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.

**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.

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