

Higher School for Insurance and Finance (VUZF University)

REVIEW

by Prof. Mariana Mateeva Petrova, PhD

of dissertation for awarding the scientific degree "Doctor"

in the field of higher education 3. Social, economic, and legal sciences

Professional field 3.8. Economics

PhD program: "Finance, Insurance and Social Security"

Author: **Julinda Shehaj**

Title: **Financial and legal aspects of the fight against organized crime in the world and the Balkan countries Bulgaria, Albania and Northern Macedonia**

1. General description of the presented materials

Following Order No. 258/27.06.2023, the Rector of the Higher School for Insurance and Finance - Professor Boris Velchev, was appointed as a member of the scientific jury for providing a procedure for the defense of a dissertation on the topic of **“Financial and legal aspects of the fight against organized crime in the world and the Balkan countries Bulgaria, Albania and Northern Macedonia”** for obtaining the educational and scientific degree "Doctor" in the field of higher education 3. Social, economic, and legal sciences, Professional field 3.8. Economics, the program "Finance, Insurance, and Social Security". The author of the dissertation is **Julinda Shehaj**.

The materials submitted by **Julinda Shehaj** include documents according to the presented inventory: reference for the scientific and scientific-applied contributions in the dissertation; reference for the fulfillment of the minimum national requirements for the acquisition of a degree "Doctor" in professional field 3.8. Economics; dissertation work; summary of professional accomplishments. In addition, the doctoral student submitted 3 publications.

2. Relevance of the topic and expediency of the set goals and objectives

The emerging forms and forms of organized crime (a special form of professional crime) are not the same in all countries, but they adapt to the existing social relations and external conditions that allow easier realization of specific criminal activities. This type of organized crime undermines every state, it installs itself in the system, compromising the necessary civil servants who facilitate their criminal activity. Therefore, organized crime and corruption take on huge dimensions and seriously threaten the economic development and legal order of the country.

The subject of the doctoral dissertation is the legal and financial aspects of organized crime in the world and the Balkan countries of Bulgaria, Albania and Macedonia and the establishment of an efficient national institutional system for the protection of organized crime.

The main scientific novelty for the dissertation is the proposal of a model of the Improvement of the system for taking financial and legal measures to fight against organized crime.

Practical value and applicability - Scientific and applied novelty consists in empirical results and general conclusions, as a result of experimental research, as well as theory and knowledge developed to contribute to the fight against organized crime.

3. Knowledge of the problem

The author has made an extensive, thorough, and correct analysis of the various issues addressed in the work, allowing for correct conclusions. For the preparation of this publication, the author analyzed 88 source materials (including those in foreign languages), especially acts of domestic and international law, specialized literature on the subject, statistical data, and source materials of central authorities.

4. Research methodology

With a view to the stated purpose of the work and verification of the adopted research hypotheses, the following research methods were adopted:

- ***historical*** - by applying this method, the beginnings of institutional protection from organized crime are historically determined;
- ***Content analysis*** - using this method, the provisions of the Law on Police, the Law on Courts, the Law on Public Prosecution, the Customs Law, the Law on Customs Administration, the Law on Internal Affairs, the Law on Financial Police, which regulate institutional protection are analyzed. from organized crime;
- ***comparative method (comparative)*** - with the application of this comparative perception of the experiences, methodology and differences of institutional protection from organized crime in several countries;
- ***statistical method*** - by applying this method the efficiency of the national system for protection against organized crime is processed in different periods of the development of the Balkan countries Bulgaria, Albania and Northern Macedonia;
- ***synthesis*** - using this method the data obtained using the previous methods are combined.

The author presented the results of the research conducted and interpreted them correctly.

5. Characteristics and evaluation of the dissertation

The dissertation consists of 161 pages, of which 153 are the main text and the literature used to prepare this publication constitutes 88 source items.

The study has an introduction, three chapters, a conclusion, and a bibliography.

Purpose and scope of the study

The main goal of the doctoral dissertation is to propose an efficient national system of protection against all forms of organized crime. in the Balkan countries Bulgaria, Albania and North Macedonia. The system set up in this way means establishing a precise methodology for the work of the national system and its subsystems for the suppression of organized crime.

The additional research goal of this paper is the determination of guidelines for the legal behavior of the subjects in charge of fighting against organized crime. in the Balkan countries Bulgaria, Albania and North Macedonia. The guidelines are given as instructions for the actions of the police, intelligence services, customs, financial police, institutions for the prevention of money laundering, prosecutors and judges for easier handling of organized crime.

As a special subject of research, which serves as a basis for the construction of an institutional system for the fight against organized crime, the concept, forms, conditions and reasons that lead to the appearance of organized crime in the Balkan countries of Bulgaria, Albania and North Macedonia are investigated.

As a basis for building an institutional system to fight against organized crime, the knowledge obtained by applying comparative methods of analysis of several national systems to fight against organized crime is used.

An additional subject of research in this paper is the development of efficient means and methods for the work of entities that work to suppress organized crime.

The key characteristics of organized crime such as the widespread use of corruption, the infiltration and exploitation of legal business structures for all types of criminal activities and the existence of a parallel underground financial system allow criminals to relocate and invest their multi-million euro profits. Organized crime encompasses a diverse range of criminal phenomena ranging from illegal drug trafficking to crimes such as migrant smuggling and human trafficking, economic and financial crime, and many others. Criminals earn and launder billions of euros annually. Professional money launderers have established a parallel underground financial system and use all means to infiltrate and undermine European economies and societies. The use of violence by criminals involved in serious and organized crime in the EU has increased in terms of frequency of use and its seriousness. The threat of violent incidents is increased by the frequent use of firearms or explosives in public places.

Every country is affected by the problems of serious and organized crime. The destructive effects of organized crime can adversely affect the daily lives of citizens, hinder economic growth and hamper the efforts of governments to limit the consequences of crime. In order to prevent and fight against organized crime, activities should be carried out both within

domestic borders and within and between regions. Transnational organized crime requires a coordinated transnational response. As organized crime networks span the globe, countering them must also cross borders to ensure that organized crime networks do not simply shift their activities to countries or regions where weak cooperation means weak criminal justice response. International cooperation against organized crime should be used as a tool to strengthen sovereignty and security. Mutual legal assistance, extradition, transfer of convicted prisoners and confiscation of property are practical means of combating organized crime.

The Balkans is a transit region for illegal activities of organized crime, most of the hotspots of organized crime are places where one can simply enter or exit – in other words, ports, airports, border crossings or wider border regions. Furthermore, there are hotspots along major highways that are transit routes (north-south and east-west), as well as where major roads intersect. In some cases, hotspots are located in remote areas: along poorly monitored borders, or – in the case of some drug labs – in isolated rural areas. Organized crime groups from the Western Balkans are now key players in various areas of smuggling in Western Europe, Latin America and South Africa. The Western Balkans is a crossroads for the trade of many illicit goods and a geographic hub for smuggling migrants trying to enter Western Europe. While these facts are well known, information about the size of markets and potential profits is less obvious.

The obtained results of this research represent the basis for preparation and giving guidelines for the correct and legal behavior of the subjects within the framework of the institutional protection of the Balkan countries Bulgaria, Albania and North Macedonia as the final subject of the research of this paper.

6. Contributions and significance of development for science and practice

The problem posed by **Julinda Shehaj** is interdisciplinary and entirely refers to the current achievements and needs of science and practice, which deserves to appreciate the author's contribution. The chosen research problem is not an easy problem to study due to its interdisciplinary and multifaceted nature. ‘

In the course of scientific research, which demonstrates the potential of scientific contributions:

1. Proposed model for improving the possibilities for providing an efficient system of effective financial and legal measures and for a more effective fight against organized crime.
2. A new conceptual model of a system of measures and activities for a successful fight against organized crime is proposed.

3. Proposed set of preventive financial measures against organized crime.
4. Proposed set of repressive financial measures against organized crime.
5. Developed measures for early detection and identification of the causes of organized crime and taking financial measures to prevent organized crime,
6. Proposed and designed financial measures to prevent organized crime through Hi-tech communication systems.
7. The methods and aspects of optimization and functioning of the systems to fight against organized crime are researched and empirically proven,
8. Research has been carried out to improve the coordination and cooperation between the competent state authorities in the collection of intelligence information for the fight against organized crime.

7. Evaluation of dissertation publications

The results of the scientific research are reflected in 3 publications prepared independently. They testify to the doctoral student's long-standing and deep scientific interest in tax issues and the fact that the prepared dissertation is the author's work.

8. Assessment of compliance with the minimum national requirements

Attached is a Certificate for fulfillment by the doctoral student of the minimum national requirements for acquiring the educational and scientific degree "Doctor" in the professional field 3.8. Economics. The total number of points is many times higher than required.

9. Assessment of the applicant's personal contribution

The presented dissertation on: **"Financial and legal aspects of the fight against organized crime in the world and the Balkan countries Bulgaria, Albania and Northern Macedonia"** is the result of sound scientific research confirmed by constructive results. There is no doubt about the author's contribution, in-depth scientific research, creative thinking, and pursuit of the set goal and research hypotheses.

The dissertation demonstrates the author's advanced theoretical knowledge and proves her ability to conduct scientific work independently.

Summary of professional accomplishments

The summary of professional accomplishments consisting of 36 pages, has been prepared following the requirements of LDAS and RILDAS. It is structurally correct and adequately reflects the dissertation's logic, consistency, and contributions. It demonstrates

Julinda Shehaj's skills in synthesizing and summarizing her most essential ideas and conclusions.

10. Critical comments and recommendations

I recommend presenting the results in specialized international publications with IF / IR, allowing higher visibility of scientific results and creating conditions for more intensive citations.

11. Personal impressions

I do not know the doctoral student personally. We do not have joint publications and developments.

My impressions come from the dissertation, the author's summary of professional accomplishments, and dissertation publications. They show a serious and erudite researcher, a bona fide scientist with an extensive theoretical background and a proven ability for independent research.

CONCLUSION

The dissertation contains scientific, scientific-applied, and applied results, representing an original contribution to science and meeting all the requirements (s) of LDASRB and RILDASRB. The presented materials and dissertation results correspond to the specific requirements of the Regulations for admission and training doctoral students at the Higher School of Insurance and Finance.

The dissertation shows that **Julinda Shehaj** has in-depth theoretical knowledge and professional skills in the Professional field 3. 8. Economics, demonstrating qualities and skills for independent research.

Due to the above, I give my positive assessment of the research presented by the above-reviewed dissertation, a summary of professional accomplishments, results, and contributions, and I invite the scientific jury to award the educational and scientific degree "Doctor" to **Julinda Shehaj** in the field of higher education 3. Social, economic, and legal sciences; Professional field 3. 8. Economics; Ph.D. program "Finance, Insurance and Social Security".

31.07.2023

REVIEWER:

/prof. Mariana Petrova, PhD/