



2015 - 2016

Annual Report
Economics Department



Economics Department
Annual Report 2015 – 2016
September 2016

Epoka University
Rr. Tirane-Rinas, Km 12
1039 Tirana/ Albania
Tel: +355 4 2232 056
Email: info@epoka.edu.al

Contents

I. INTRODUCTION OF DEPARTMENT	4
1.1 Vision and Mission.....	4
1.2 About Us	5
1.3 Economics Department Program Offerings	6
1.4 Economics Department Staff	8
II. ACADEMIC ACCOMPLISHMENTS	9
2.1 Undergraduate Program	9
2.1.1 Undergraduate Curriculum	9
2.1.2 Bachelor Thesis Topics	10
2.1.3 Student Master Placement	11
2.2 Graduate Program	11
2.2.1 Graduate Curriculum	11
2.2.2 Master Thesis Topics.....	12
III. OUR STUDENTS	13
3.1 Students' Enrolment in 2015-2016 Academic Year	13
3.2 Statistical Data of High School Average and University CGPA level for actual students .	15
3.3 Statistical Data for relation of High School Average and University GPA level for graduated students	14
3.4 Comparisoin of Graduated and Current Students Statistical Data	15
3.5 Exchange Programs: Incoming and Outgoing Students.....	15
3.4 Students' Leaving Reasons from Economics Department.....	15
IV. ACADEMIC ACTIVITIES	17

4.1 Department Publications	18
4.2 Projects in Departmental Base	20
4.3 Seminar/Invited Talks	20
4.4 Professors and Students Diversity Activities	23
4.5 Young Economists' Network.....	21

I. Introduction of Department

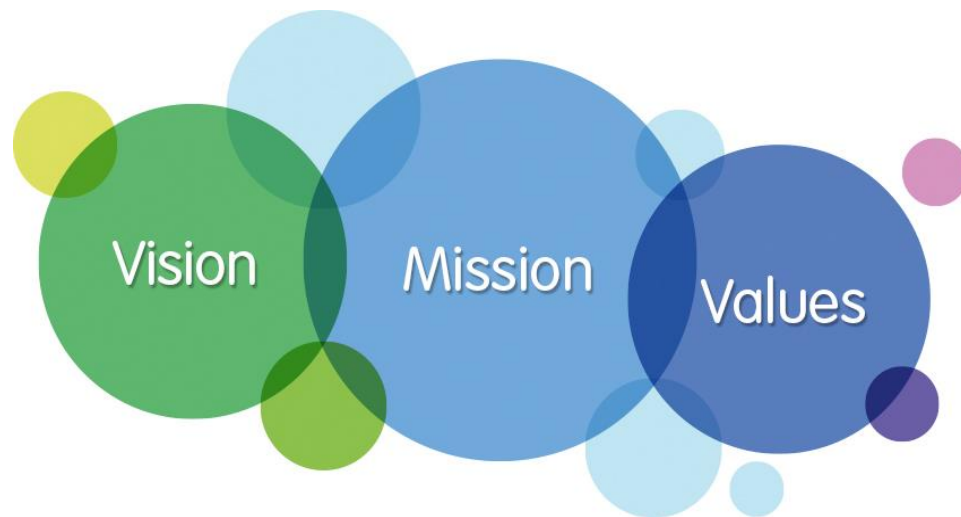
Established in 2008, the department is engaged in equipping undergraduate students with critical thinking and preparing them to face public debates in interdisciplinary fields of study.

1.1 Vision and Mission

Vision: The Department of Economics aims at the qualification of students with general knowledge alert to the challenges in economy, and able to work in the administration of local and foreign private companies.

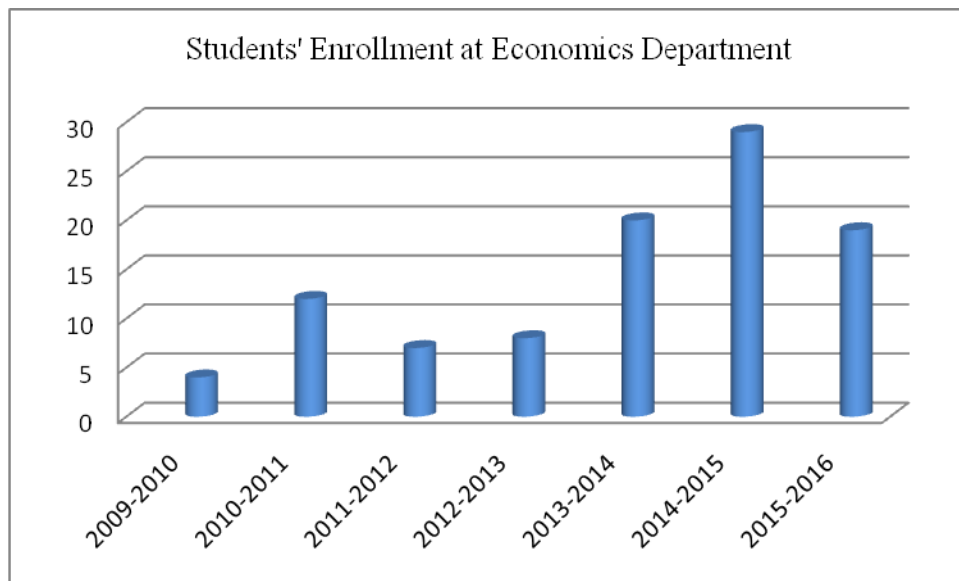
Mission: The mission of the Department of Economics consists of three interrelated components:

1. providing the highest quality instruction to our undergraduate and graduate students;
2. conducting leading-edge research in economics;
3. providing leadership and service to our professional communities.



1.2 About Us

The degree conferred upon the completion of the undergraduate program is "Bachelor of Arts in Economics". The students graduated from this department will be able to serve in the public administration, in the private sector and in non-governmental organizations. The system of attendance is full time. Detailed information on the courses offered in the semester schedules is included in the academic plan. The list of departmental must elective and free-elective courses is provided in details in the academic catalogue, including the theoretical lessons, recitation lessons, credits, equivalent credits according to ECTS credit system, and workload of each course. The list of courses offered each semester by our department and academic catalogue correlate together. The objective of this department is to fulfill the need for qualified members in this field, and to prepare skilled people to work in different sectors related to economics. In addition, the vast demands from high-school applicants have been an influent factor for the establishment department.



1.3 Economics Department Program Offerings

- ❖ Engaged Faculty
- ❖ Many Electives
- ❖ Problem Based Learning/Student-centered learning
- ❖ More Career Opportunities
- ❖ Internationalization
 - Education in English
 - Study abroad
 - Foreign lecturers
 - Foreign students
- ❖ Employability and Career Assistance:
 - Recent Graduates have continued their studies at:
 - ✓ Charles University (in Prague, Czech Republic)
 - ✓ London School of Economics (London, England)
 - ✓ University of Edinburgh (in Edinburg , Scotland)
 - ✓ University of Barcelona (in Barcelona, Spain)
 - ✓ Epoka University (in Tirana, Albania)
 - Internship opportunities and workplace companies for actual and graduated students:
 - ✓ KPMG, Deloitte & Touché, Bank of Albania, BKT, Albtelecom and Eagle Mobile, Vodafone, TEB Bank, Raiffeisen Bank, Tirana Bank, Asya Bank, NOA, Univers Reklama, Intesa Sanpaolo Bank, Tirana Business Park.

BA in Economics

The Department of Economics aims at the qualification of new staff with general knowledge alert to the challenges in economy, and able to work in the administration of local and foreign private companies. The degree conferred upon the completion of the undergraduate program is Economist/ Bachelor of Arts in Economics with educational workload which is 120 credits or 180 ECTS credits for three years. The system of attendance is full time. Students enrolled for the first time in economics department on 2009-2010 academic year. As other universities in Albania, Epoka is an institution of higher education based on the Bologna system.

M.Sc. in Economics

The students graduated from economics department for Master of Science degree will be able to serve in the public administration, in the private sector and in non-governmental organizations. The system of attendance is full time. To earn the M.Sc degree, students must complete in total 120 ECTS credits from their coursework and a Master thesis. Also the program is taught in English and students enrolled for the first time on 2013-2014 academic year.

Ph.D. in Economics

The Ph.D. degree is awarded in recognition of the recipient's qualifications as a general economist and of the ability to make scholarly contributions in fields of specialization. The full-time PhD course lasts for a minimum of 6 terms (three years), up to a maximum of twelve terms (six years). Typically the first year is devoted to the core courses in micro theory, macro theory, econometrics, seminars, and workshops in fields of your special interest. Formal work on the dissertation begins in the second year; students are encouraged to get a head start on their thesis by research and writing in a second-year course or seminar. Students enrolled for the first time in economics department for Ph.D. degree on 2012-2013 academic year.

1.4 Economics Department Staff

Academic Staff

FULL TIME ACADEMIC STAFF

Assoc. Prof. Dr. Eglantina Hysa
Head of Department

Prof. Dr. Güngör Turan
Lecturer

M. Sc Nihat Cengiz
Lecturer

Dr. Çetin Yurt
Lecturer

M. A Timothy Hagen
Lecturer

M. Sc Mirela Alhasani
Lecturer

M. Sc Nazim Ari
Lecturer

B. Sc Jonida Balliu
Res. Assist.

PART TIME ACADEMIC STAFF

Prof. Dr. Sulo Hadëri
Lecturer

Dr. Arjan Tushaj
Lecturer

M.Sc Ola Çami
Lecturer

- **Administrative Staff**

Department Coordinator

Ms. Rizhana MANCELLARI

Tel: +355 4 2232 086 Ext: 1671

rmancellari@epoka.edu.al

Faculty Coordinator

Mr. Ervin SULIKA

Tel: +355 4 2232 086 Ext: 1610

esulika@epoka.edu.al

II. Academic Accomplishment

2.1 Undergraduate Program

2.1.1 Undergraduate Curriculum

DEPARTMENT OF ECONOMICS BACHELOR PROGRAM - 3 YEARS

FIRST YEAR	
Introduction to Economics I	Introduction to Economics II
Introduction to Business	Management and Organization
Introduction to Law	Communication Skills
Behavioral Sciences	Introduction to Accounting
Math. for Economics and Business I	Math. For Economics and Business II
Core English Developing Reading and Writing Skills	Business English Developing Reading and Writing Skills
SECOND YEAR	
Microeconomics I	Microeconomics II
Macroeconomics I	Macroeconomics II
Statistics I	Labor Economics
Business Law	Statistics II
Elective I	Elective I
Elective II	Elective II
ELECTIVE COURSES FOR SECOND YEAR	
Financial Accounting I	Public Finance
Marketing I	Financial Accounting II
Fundamentals of Corporate Finance	Financial Management
Turkish I	Turkish II
French I	French II
THIRD YEAR	
Econometrics I	Econometrics II
International Economics I	International Economics II
Monetary Theory And Policy I	Graduation Thesis
Elective I	Elective I
Elective II	Elective II
Elective III	

ELECTIVE COURSES FOR THIRD YEAR	
History of Economic Thought	Monetary Theory and Policy II
Banking Operations and Services	Game Theory
Economics of Innovation	Fiscal Policy
Industrial Economics	Comparative Economic Systems
Economics of Education and Human Capital	Natural Resources and Environment Economics
Urban Economics	The Economics of Income Distribution
Financial Institutions and Markets	Labor Market Studies
Total Quality Management	Managerial Accounting
Consumer Behavior	Operations Research
Operations Management	Capital Markets Law
Human Resource Management	Management of Financial Institutions
Cost Accounting	Management Information Systems
E-Marketing	Customer Relationship Management
Information, Technology and Political Power	Strategic Logistic Management
Regional Development and Governance	Branding and Brand Management
	Crisis Analysis and Management
	State and Local Government
	Global Governance

Total Credits Required in Degree Program is 180 ECTS Credits (120 Epoka Credits)

2.1.2 Bachelor Thesis Topics

Bachelor Thesis Topics	Students' Name/Surname
<i>Comparative Advantage of Olive Oil Production in Albania, in Comparison with EU</i>	Ajsela Tafili
<i>The impacts of Imports, exports and FDI in the Development Emerging Economy: Case of Albania</i>	Andjol Cani
<i>Albanian Trade on Wage Inequality: Skilled vs. Unskilled</i>	Dijena Drenova
<i>Environmental Degradation in Albania as a Result of Carbon Dioxide Emissions by Sector</i>	Edera Sheko
<i>Employment and Unemployment in Albania</i>	Enxhi Garori
<i>The Impact of Globalization</i>	Hysen Paqarizi
<i>Economic Growth and Development in Albania</i>	Iris Dokaj
<i>Inflation Targeting And Exchange Rated</i>	Isli Muça

<i>Foreign Direct Investment in Albania</i>	Sindi Kasa
<i>The Effect of Foreign Direct Investments in GDP: Case of Kosovo</i>	Taulant Kastrati
<i>Trade Liberalization and its Impact on Economic Growth of Albania</i>	Xhesida Çangu
<i>Impact of Inflation and Unemployment on the average wage in Albania for 2000-2015</i>	Elvan Arapi
<i>Impact of Agriculture in Albanian Economy 1945-2015</i>	Regys Pasmaçiu
<i>The Effects of Real Exchange Rate in the Albanian Economy</i>	Sindi Naço
<i>Administration of Local Taxes and Fees in Albania</i>	Arsela Zeneli
<i>The Economic Impact of Football</i>	Klejdi Zenelaj
<i>Issues and Policies of employment in Albania</i>	Xhenis Mjalti

2.1.3 Student Master Placement

University	Country/City
<i>Charles University</i>	Czech Republic, Prague
<i>University of Barcelona</i>	Spain, Barcelona
<i>University of Edinburgh</i>	Scotland, Edinburgh
<i>London School of Economics</i>	England, London
<i>Epoka University</i>	Albania, Tirana

2.2 Graduate Program

2.2.1 Graduate Curriculum

DEPARTMENT OF ECONOMICS MASTER PROGRAM -2 YEARS

FIRST YEAR	
Academic Reading and Writing	Time Series in Econometrics
Applied Microeconomics	Applied Macroeconomics
Elective I	Elective I
Elective II	Elective II
Elective III	Elective III

ELECTIVE COURSES FOR FIRST YEAR	
Mathematical Economics	Albanian Economy II
Albanian Economy I	Development and Growth II
Development and Growth I	Agricultural Economics
Environmental Economics	Auditing
Economic Integration and EU	Strategic Analysis on Business
International Business	Advertisement Management and Creativity
International Finance	Bank Management
Financial Analysis	Borders Politics and Immigration Policies
Environment Security	Politics of Development: Middle East & Africa
Conflict Resolution & Diplomatic Language	Politics of Development: Eurasia & Far East
	International Politics of Environment
	Understanding Public Policy
SECOND YEAR	
Research Methods in Economics	Thesis
Managerial Economics	
Elective I	
Elective II	
Elective III	
ELECTIVE COURSES FOR SECOND YEAR	
Advanced Monetary Theory and Policy	
Contemporary Issues in Economic Development	
Game Theory for Political Sciences	
Albanian Banking System and Central	
Advanced Managerial Accounting	
Leadership	
Operations Management	
Strategic Marketing	

Total Credits Required in Degree Program is 120 ECTS Credits (80 Epoka Credits)

2.2.2 Master Thesis Topics

Master of Sciences Thesis Topics	Students' Name/Surname
<i>Wellbeing in Developing Countries: Case of Albania</i>	Jona Hoxhaj
<i>A Survey on Poverty in Albania: Comparison Between Rural and Urban</i>	Edona Laçaj
<i>The Long-Run Relationship Between Education and Economic Growth in WB Countries: A Panel ARDL Test.</i>	Emirgena Nikolli

DEPARTMENT OF ECONOMICS PhD. PROGRAM -3 YEARS

FIRST YEAR	
Labor Market Studies	Research Techniques in Economics for PhD. Studies
Open Economy: Theory and Application	International Monetary Policy and Theory
Current Issues on International Economics	Financial Theory and Management
Applied Econometrics I	Applied Econometrics II
SECOND AND THIRD YEAR	
Thesis	

III. Our Students

3.1 Students' Enrolment in 2015-2016 Academic Year

In this academic year 19 students started year their studies in our Department.

ECONOMICS DEPARTMENT								
		2009- 2010	2010- 2011	2011- 2012	2012- 2013	2013- 2014	2014- 2015	2015- 2016
Bachelor	M	1	1	1	2	7	5	5
	F	3	7	4	5	10	20	14
	Total	4	8	5	7	17	25	19
Master	M	-	-	-	-	-	-	-
	F	-	-	-	-	1	4	1
	Total	0	0	0	0	1	4	1
PhD	M	-	-	-	2	-	-	-
	F	-	-	-	-	1	-	-
	Total	0	0	0	2	1	0	0
TOTAL		4	8	5	9	19	29	20

3.2 Statistical Data of High School Average and University CGPA level for actual students

LEGEND

High School GPA	Epoka GPA
5.0-6.99	0.0-1.99
7.0-7.49	2.0-2.49
7.5-8.49	2.5-2.99
8.5-9.49	3.0-3.49
9.5-10.00	3.5-4.00

Note: The blue dark and light colors present the low and high GPA respectively

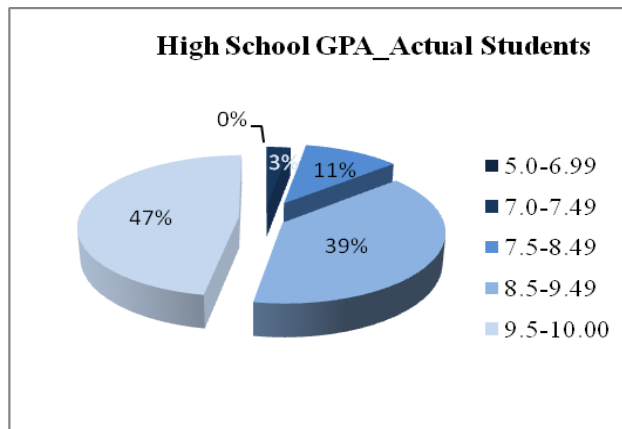


Figure 3.1: High School GPA for actual students

This figure presents an analysis for the statistical data of actual students in Department of Economics. Referring to the figure 3.1 it is clear that the highest percentage of students' enrollment is with high GPA (9.5-10.00). The high school GPA of actual students is over 8.5 for 86 percent of them.

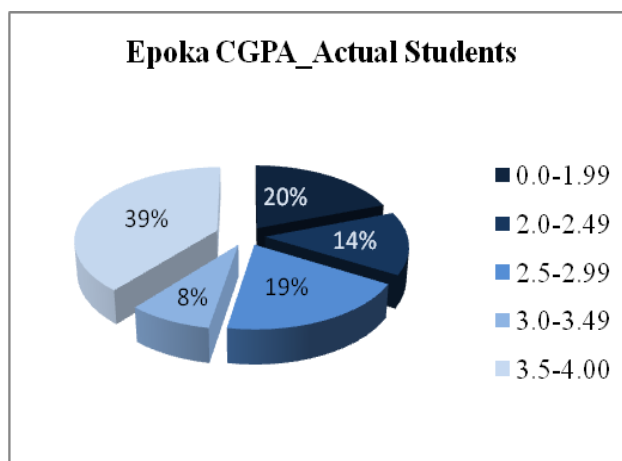


Figure 3.2: Epoka CGPA for actual students

Referring the figure 3.2 for the Epoka CGPA of actual students, it is clear that the high percentage of them have high GPA. As it is seen from this figure, 47 percent of actual students have their GPA over 3.0.

3.3 Statistical Data for relation of High School Average and University GPA level for graduated students

LEGEND

High School GPA	Epoka GPA
5.0-6.99	0.0-1.99
7.0-7.49	2.0-2.49
7.5-8.49	2.5-2.99
8.5-9.49	3.0-3.49
9.5-10.00	3.5-4.00

Notes: The red dark and light colors present the low and high GPA respectively

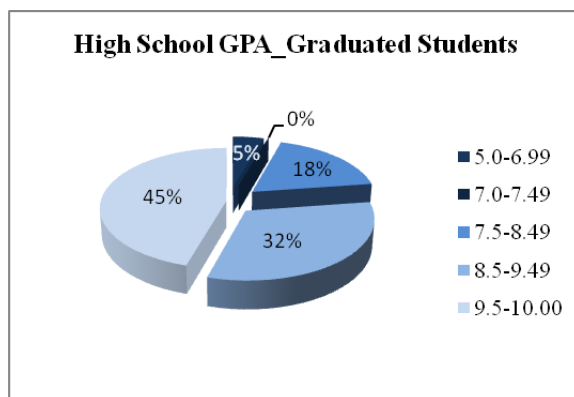


Figure 3.3: High School GPA for graduated students

Figure 3.3 presents the high school GPA for graduated students in Economics. As is it seen in the figure, 32 percent of graduated students have their high school GPA over 8.5 and 45 percent of them have their high school GPA over 9.5.

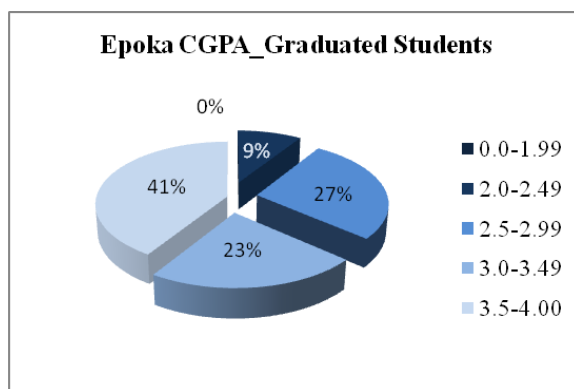


Figure 3.4: Epoka CGPA for graduated students

Figure 3.4 presents the Epoka CGPA for graduates students in Economics. As it is mentioned before that the high percentage of students come with high GPA from their high school, they go on with high GPA at Epoka University too.

3.5 Exchange Programs: Incoming and Outgoing Students

There are six students that were part of exchange program in different universities. A student exchange program is a program where students from a certain university study abroad at one of their institution's partner. Students can gain additional knowledge by being a participant in the student- exchange. By attending a different university they can experience life in another country, find out about potential graduate school opportunities, and overall, develop a sense of personal growth.

There are a total of seven students of Economics Department taking the advantages of being part of Exchange programs. One of them is incoming student and the other are outgoing students for the academic year 2015-2016.

No	Year	Name/Surname	Male/Female	Incoming/ Outgoing	University
1	Fall 2015-2016	Elif Deniz Atilgan	Female	Incoming	Akdeniz University, Turkey
2	Fall 2015-2016	Iris Dokaj	Female	Outgoing	Istanbul University, Turkey
3	Fall 2015-2016	Jurida Çeka	Female	Outgoing	Istanbul University, Turkey
4	Fall 2015-2016	Enxhi Garori	Female	Outgoing	Istanbul University, Turkey
5	Spring 2015-2016	Rejhana Muçaj	Female	Outgoing	Middle East Technical University, Turkey
6	Spring 2015-2016	Mirza Berdica	Female	Outgoing	Middle East Technical University, Turkey
7	Spring 2015-2016	Shyqe Losha	Female	Outgoing	Middle East Technical University, Turkey

3.6 Students' Leaving Reasons from Economics Department

For the academic year 2015-2016, the students leave the Economic department to join exchange program. There is no other reason to terminate the enrolment in Economics department.

STUDENT	LEAVING REASON
Left1	Exchange - Istanbul University
Left2	Exchange - Istanbul University
Left3	Exchange - Istanbul University
Left4	Exchange - Middle East Technical University
Left5	Exchange - Middle East Technical University
Left6	Exchange - Middle East Technical University

IV. Academic Activities

4.1 Department Publications

No	Pub. Date	Title	Author	Publication
JOURNALS				
1	2015	"Growth and Unemployment in Turkey"	Güngör Turan	Çimento İşveren Dergisi
2	2015	"Educational Turning Point in Albania: no More Mechanic Parrots but Critical Thinkers"	Mirela Dubali Alhasani	Journal of Educational Issues, Macrothink Institute, California, USA
3	2016	"Higher Education and Economic Growth in Turkey"	Güngör Turan	Çimento İşveren Dergisi

4	2016	To What Extend the Democratic Party of Albania is Conservative? A Theoretical and Empirical Analysis of this Political Party”	Mirela Dubali Alhasani	Journal of Social Science and Research
5	2016	“An Issue of Pedagogical Concern: Why does it take so long to Albanian Students to Develop English Communicative Fluency?”	Mirela Dubali Alhasani	Conference proceedings published in Procedia-Social and Behavioural Sciences
CONFERENCES				
1	2015	“Relationship between Albania and Turkey after Free Trade Agreement”	Eglantina Hysa Xhesila Beka	5th International Conference on European Studies, November 2015, Tirane, Albania
2	2016	“Foreign Direct Investment and Economic Growth in Albania: A Co-Integration Analysis”	Eglantina Hysa Livia Hodo	Economy Today: Interdisciplinary Approach to Contemporary Economic Challenges,
3	2016	“School Students Perceptions for Economics”	Eglantina Hysa, Jonida Balliu, Emirgena Nikolli	15 World Lumen Congress, 12-17 April, 2016, Lasi, Romania
4	2016	“Tailoring English Language Teaching in Line with EU's Vision of an Inclusive Economy; the Case Study - Business English Course”.	Mirela Dubali Alhasani	“Building Intercultural Bridges through Language, Literature and Translation”, 11-12 May 2016, State University of Tirana
4	2016	“Measuring Central Bank Independence: Case of Albania”	Jonida Balliu	The 6th Multidisciplinary Academic Conference in Prague 2016, Czech Republic

4.2 Projects in Departmental Base

1 - Fiscal Rule Policy and the Model Proposal for Implementation of Fiscal Rule Policy in Albania,

Project coordinator: Avenir Lleshanaku, PhD student; Supervisor: Prof. Dr. Gungor Turan; Project duration: 1 year

Project aim: The main aim of this research is to propose for Albania a model of rule based fiscal policy by examining the literature and selected countries experiences for fiscal rule policy. The arguments that support such a rule lead to a strengthening of fiscal discipline, will enhance the fiscal credibility and will serve as an anchor to fiscal sustainability in long run.

2 - The Entrepreneurship and Economic Growth in Albania

Project coordinator: Çeljeta Sherifi, PhD student; Supervisor: Prof. Dr. Gungor Turan; Project duration: 2 years

Project aim: The main purpose of this thesis is to study and empirically test the role of entrepreneurship in conjunction with innovation, on the economic growth of Albania for 1993 – 2013 time period. This will be realized based on time series econometric models, using vector auto regression analysis (VAR). This thesis is based on neoclassical growth theory, to study regional income disparities between western Balkan countries (using panel regression analysis).

4.3 Seminar / Invited Talks

1- Prof. Dr. Muhamet Mustafa the Chairman of the Riinvest Institute and Mr. Bardhyl the Executive Director of Riinvest Institute visited Epoka University on November 16, 2015 and discussed with the students at the Open Forum, which was organized by “Young Economist Network”. He was invited to present and provide further information about the current economic and political development in Kosovo. At the beginning of the discussion with the students of Epoka University, Prof. Dr Mustafa talked about the general economic view of Kosovo and the political stability of this country. During the second part of his discussion Prof. Dr Muhamet mentioned the co-operation issue between Kosovo and Albania. He said that they are two countries but one nature.



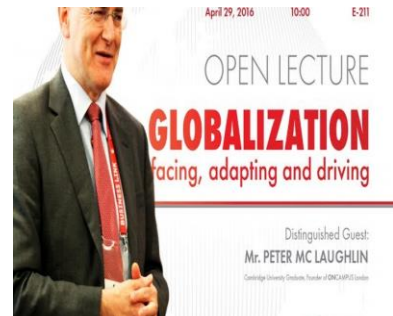
2- “Young Economist Network” welcomed Mr. Shkelzen Marku, the Co-Founder of Yunus Social Business Balkans, in an open forum. Mr. Marku explained some insights regarding the evolution of social businesses and that of social impact in Albania and not only. A very helpful, interactive and informative discussion brought in front the importance of turning knowledge into something useful and impactful in the society. He emphasized the significance of accepting fear and failure as long as they are by products of new ideas being tested. "Learning to swim is not enough. We must get into water." said Mr. Marku



3- Epoka University has the pleasure and honor to have Prof. Dr. Ulrich Schüle, from the International Business and Economic Department of Mainz-University of Applied Sciences, as a guest lecturer from March 7th to 11th of March. The seminar held on March 8th, from the Prof. Dr. Schüle was about the Exchange Rates and Exchange Rate Risks in International Business. The professor gave an interesting insight on exchange rate system through history and he once again highlighted the connection between the economy and politics. The students were able to link theoretical knowledge on international economics with practical cases.



4- Epoka University has the pleasure and honor to have Mr. Peter Mc Laughlin, founder of ONCAMPUS London in 2010, as a guest lecturer on April 29th. Peter is a Cambridge University graduate and aims to inspire, motivate and challenge students to become strong confident and responsible lifelong achievers and leaders with ambition to genuinely fulfill their talents and potential. He has been a dedicated professional and experienced leader within the field of international education for 25 years. Peter has experience of managing and leading UK institutions within education at secondary, tertiary and within university level taking him around the world to USA, Asia, Europe, Middle East and Australia. The topic of the seminar held from Mr. Peter Mc Laughlin was about “The Globalization: facing, adapting and driving”. The professor mentioned that globalization has become a familiar enough word and discussed what we know, and what we do not know, about its consequences. Mr. Peter Mc Laughlin was as guest lecturer of International Economics course as the topic his discussion is closely related to this course.



4.4 Professors and Students Diversity Activities

1- Assoc. Prof. Dr. Eglantina Hysa, Head of Economics Department at Epoka University, attended the conference on “Economy Today – Interdisciplinary approach to Contemporary Economic Challenges”, held in Lodz, Poland on 11 March 2016, organized by the University of Lodz. The conference created a great opportunity to meet with the eminent international economists and scientists from Poland, Germany, and United Kingdom, Netherland and Italy and representatives of business environment. Assoc. Prof. Dr. Hysa spoke on Foreign Direct Investment and Business Climate and their impact on GDP of Albania. Apart from fruitful discussions during sessions, the research papers will be published in internationally recognized scientific journals



2- On 15-16 April, 2016 Edona Lacaj, master student from Economics Department participated in the LUMEN International Congress organized by Logos University in Iasi, Romania. There were participants from all over the world that presented different topics related to economy, politic, medicine etc. Edona spoke on “Technology Innovation and Reading Books” topic for the Albanian case. Participation in the LUMEN conference was very informative and valuable. Professional critics and assessments during presentations increased her confidence on working more and participating in other conferences.



3- In the 5th Edition of StartUp Live, held on May 20th -22nd, 2016, a group of students from Epoka University won the 2nd place with their application called Touch&Pay. Nerajda Feruni (1st year, Economics student) Dejvis Sheshi (1st year, Business Informatics student) and Ambela Qahalliu (1st year, Business Informatics student) created an application which aims to facilitate the completion of economic transactions thorough the usage of fingerprint technology.



4.5 Young Economist' Network

The Young Economist Network (YEN) was created in 2014 from students of Economics Department in Epoka University. YEN provides young economists relation with professors of the field together in order to work toward organization of economic events in Albania and provide professional enhancement of students and strong network with professors and companies in Albania.

Network seeks memberships from students interested in having professional network from all Departments of Epoka University and other Universities in Albania.

Mission

YEN is projected to be a think tank for promoting new and motivated economic youth that will work and compose strategies toward prosperity and development of economic environment in Albanian society.

Vision

Create a community of future leader devoted to bring a whole new concept in the way economists are interconnected; how they interact, exchange information and create contacts in order to gain employment after graduation



Epoka University
Rr. Tirane-Rinas, Km 12
1039 Tirana/ Albania
Tel: +355 4 2232 056
Email: info@epoka.edu.al