



**UNIVERSITATEA  
BABEŞ-BOLYAI**  
Cluj-Napoca



**FACULTATEA DE ŞTIINŢE  
ECONOMICE ŞI GESTIUNEA  
AFACERILOR**

România  
Ministerul Educaţiei, Cercetării şi Inovării  
Universitatea Babeş-Bolyai  
Cluj-Napoca  
Facultatea de Ştiinţe Economice  
şi Gestiunea Afacerilor  
Str. Teodor Mihali nr. 58-60  
400591, Cluj-Napoca  
Tel: 0264 418655  
Fax: 0264 412570  
E-mail: [econ@econ.ubbcluj.ro](mailto:econ@econ.ubbcluj.ro)

## **PHD THESIS**

### **THE FINANCIAL ACCOUNTING INFORMATIONAL SYSTEM REGARDING THE PROTECTION OF STAFF IN ROMANIA**

**Scientific coordinator:**

**Phd. Prof. Partenie Dumbravă**

**Drd. Daniela Carmen Cotau (căs. Pojar)**

**Cluj-Napoca**

**2011**

## CONTENT SUMMARY THESIS

<b>Content of the Phd thesis .....</b>	<b>III</b>
<b>Key Words .....</b>	<b>1</b>
<b>Introduction .....</b>	<b>2</b>
<b>The motivation of choosing the research topic .....</b>	<b>6</b>
<b>Research methodology .....</b>	<b>7</b>
<b>Summary of the chapters in the PhD thesis.....</b>	<b>9</b>
<b>Abstract.....</b>	<b>9</b>
<b>General conclusions, perspectives and limitations of research .....</b>	<b>46</b>
<b>Selective bibliography .....</b>	<b>47</b>

## CONTENT

<b>LIST OF TABLES AND FIGURES.....</b>	<b>VI</b>
<b>ABBREVIATIONS LIST.....</b>	<b>III</b>
<b>INTRODUCTION.....</b>	<b>1</b>
<b>RESEARCH METHODOLOGY.....</b>	<b>11</b>
<b>MOTIVATION OF THE CHOICE OF THE RESEARCH TOPIC.....</b>	<b>16</b>
<b>STATUS OF RESEARCH.....</b>	<b>22</b>
<b>CHAPTER 1. CONCEPTUAL DELIMITATIONS, DEFINITIONS AND CATEGORIES OF SOCIAL PROTECTION.....</b>	<b>26</b>
1.1. General concepts of social policy in Romania and other countries.....	26
1.2. The concept of social protection at local and global level.....	31
1.3. Conceptual notions of the budget and public expenditures and incomes.....	33
1.3.1. Conceptual notions of the budget.....	33
1.3.2. Conceptual notions of public incomes and expenditures.....	35
1.4. Conceptual notions of audit, internal audit and external audit.....	46
1.5. Preliminary conclusions.....	54
<b>CHAPTER 2. SOCIAL PROTECTION AT EUROPEAN AND NATIONAL LEVEL.....</b>	<b>58</b>
2.1. Social protection. Origin and development.....	58
2.2. Development of social protection in the context of EU and in Romania.....	62
2.2.1. European Union social policy development.....	62
2.2.2. Social protection in the context of EU enlargement.....	64
2.2.3. Health care and social health insurance law in Romania.....	67
2.2.4. The evolution of the legislative framework of social protection.....	69
2.2.5. The public pension system - evolution of the legislative framework.....	71
2.2.6. Unemployment after 1989.....	73
2.3. Comparative study on private pensions in Europe and Romania.....	75
2.4. Comparative study of social protection staff in European countries.....	82
2.4.1. Social protection in the United Kingdom.....	82
2.4.2. Social protection in Austria.....	83
2.4.3. Social protection in Bulgaria.....	84
2.4.4. Social protection in Denmark.....	85
2.4.5. Social Protection in Switzerland.....	85

2.4.6. Social protection in Finland.....	86
2.4.7. Social protection in France.....	87
2.4.8. Social protection in Germany.....	88
2.4.9. Social Protection in Greece.....	89
2.4.10. Social protection in Italy.....	90
2.4.11. Social protection in the Netherlands.....	91
2.4.12. Social protection in Poland.....	91
2.4.13. Social protection in Russia.....	92
2.4.14. Social protection in Spain.....	93
2.4.15. Social protection in Sweden.....	93
2.4.16. Social Protection in Turkey.....	95
2.4.17. Social protection in Hungary.....	96
2.5. Effects of the economic-financial crisis in terms of social protection.....	97
2.5.1. What is a financial crisis?.....	97
2.5.2. The current crisis vs. the Great Recession.....	98
2.5.3. Crisis in Europe and Romania.....	100
2.6. Budgeting of social security and the economic-financial crisis.....	105
2.6.1. Economic necessity and content of social security.....	105
2.6.2. Social security budget – shelter form for the citizens.....	107
2.7. Effects of the crisis and anti-crisis politics.....	108
2.8. Personnel leasing – alternative.....	112
2.9. Preliminary conclusions.....	115
<b>CHAPTER 3. DEVELOPMENT AND CONSTRUCTION METHODOLOGY OF THE BUDGET WITH THE SOCIAL PROTECTION.....</b>	<b>124</b>
3.1. Construction of the budget.....	124
3.2. Budgeting of the expenditures regarding the social protection.....	128
3.3. Social security budget - comparison with the EU.....	130
3.4. The ratio of public expenditures and incomes.....	137
3.5. Fleeing from tax liabilities.....	143
3.6. State social security system.....	148
3.7. Preliminary conclusions.....	150

<b>CHAPTER 4. ROMANIA AND THE SOCIAL PROTECTION AFTER 20 YEARS OF TRANSITION. WHERE TO? .....</b>	<b>154</b>
4.1. The size of the Romanian state in relation to the social protection.....	154
4.2. Romania: a poor and polarized country.....	157
4.3. The state's role in the production of the society welfare.....	161
4.4. Preliminary conclusions.....	168
<b>CHAPTER 5. ESTABLISHMENT, USE AND ACCOUNTING OF THE PROTECTION FUNDS OF THE PERSONNEL IN ROMANIA.....</b>	<b>171</b>
5.1. Forms of social protection in Romania.....	171
5.2. Establishment, use and accounting of the funds.....	174
5.2.1. Establishment and use of the health insurance funds.....	174
5.2.2. Establishment and use of the insurance for work accidents and occupational diseases funds	178
5.2.3. Establishment and use of the maternity protection funds.....	183
5.2.4. Establishment and use of the unemployment funds.....	185
5.2.5. Establishment and use of the pension funds.....	191
5.2.6. Accounting of the social security contributions.....	195
5.2.7. Accounting of the new forms of social security.....	198
5.2.7.1. The used account system for accounting of social security contributions from employers and employees.....	199
5.2.7.2. The used account system for accounting of social security contributions at the public institutions.....	202
5.3. The state social protection vs. the private system.....	206
5.3.1. Private health insurance in Romania - general terms and examples of private security in Romania.....	206
5.3.2. Insurance and private clinics or a "little attention"?.....	207
5.4. Preliminary conclusions.....	209
<b>CHAPTER 6. ANALYSIS, CONTROL AND AUDIT OF THE SOCIAL PROTECTION FUNDS.....</b>	<b>213</b>
6.1. Theoretical approaches of internal control in public institutions.....	213
6.1.1. Theoretical approaches of internal control in public institutions.....	213
6.1.2. Introduction notion about MLFSP and institutions in its subordination and authority.....	219
6.2. Public internal audit – evolution in relation with the internal control and the external audit of public institutions.....	219

6.3. Control and audit of health insurance funds.....	233
6.3.1. Introduction notion of social health insurance system in terms of own audited funds.....	233
6.3.2. Control of health insurance funds at the NHSI level.....	236
6.3.3. Auditing health insurance funds at the NHSI level.....	244
6.4. Results of the monitoring of the internal control and audit characteristic of the social health insurance funds.....	254
6.5. Analysis, control and auditing of the private pension funds in Romania.....	260
6.5.1. Introduction notions of the internal control and audit of the private pensions at the CPPSS level.....	260
6.5.2. Practical aspects of internal audit on private pension funds at the CPPSS level.....	264
6.6. The results of monitoring internal control over private pension funds at the CPPSS level.....	265
6.7. Analysis, control and internal audit of the unemployment insurance fund.....	266
6.8. Analysis, control and internal audit on social insurance fund.....	275
6.9. Analysis, control and internal audit of social benefits.....	282
6.10. Preliminary conclusions.....	283
<b>CHAPTER 7. GENERAL CONCLUSIONS, PERSPECTIVES AND LIMITATIONS OF RESEARCH.....</b>	<b>285</b>
7.1. General conclusions drawn from the performed research.....	285
7.2. Research perspectives.....	293
7.3. Limits of the performed research.....	295
<b>SELECTIVE BIBLIOGRAPHY.....</b>	<b>297</b>

## **KEY WORDS**

The PhD thesis entitled *The financial accounting informational system regarding the protection of staff in Romania* aims to achieve its main objectives, using the following keywords:

- social protection;
- budgeting of social insurances;
- financial and economic crisis;
- accounting of the personnel protection funds;
- private insurances;
- analysis, control and audit of Social Security funds.

## INTRODUCTION

An answer to the question “What is social policy?” tried to provide, over time, several authors belonging to different schools and thought stream, but even today we can not say that it reached an absolute consensus on covered areas in the large framework of social policy. The difficulty of accurately classifying the object of social policy, as part of public policy, comes on one part of different political and cultural traditions, at continental level, and on the other part from the dynamics of what “social” met as meaning and impact, even in the same country, over the last decades. There is instead a relative consensus regarding the (public) government policies that can not be considered social policies: foreign policy, defense policy, internal affairs, justice and economic policies.

We consider, that the British sociologist TH Marshall defines the most comprehensive meaning of this concept: “The essential aim of social policy in the twentieth century is the welfare of citizens” (Marshall, 1950). The first explicit concerns in the social policy area were stipulated in the Treaty from Rome, signed on March 25, 1957. We must say that the economic policy has always been a priority in the European Community and the social approaches were limited to some common provisions with general character and to recommendations addressed to the governments of the member states. In terms of social policy in Romania, we showed that the adopted ‘90 measures do not correspond only in a small proportion to a coherent long-term social reform, and only to the end of the decade are appearing signs of such concepts, especially in education, health and pensions. Most often, social policies were decided in a chaotic, populist and “pompiestic” manner, from day to day, to satisfy certain groups contesting or to compensate for some effects of economic restructuring. In this way, it becomes clear that to social policy it has been assigned a secondary role, of accompanying the economic policy, its dominant characteristic being the passive politics, waiting for a new wave of price rises to give a few percent of the income index.

We notice the appearance of the first forms of social assistance in the XIII and XIV centuries, when around the monasteries were built social establishments for the poor, elderly and sick. The concept of social protection was first introduced by JK Galbraith and defines the policy of protecting of the disadvantaged populations, through measures that aimed the aligning of these categories to a decent standard of living. He believed as being the most urgent measure “the provision of law of those who can not find a job to have a guaranteed income or alternative.” Today, in a democratic state, the social protection is a fundamental element of the state policy, because by their implementation is being realized the prevention, the reduction or the elimination of the consequences of some events considered “social risks” on the standard of living of the population. In Romania, the concept of social protection was used and enshrined in the Constitution of Romania after December 1989.



The financial resources at national level include all financial resources of the authorities and public institutions, resources of the public and private entities, resources of non-profit organization and population resources. The resources of state, central and local government, the resources of state social security and the resources of public institutions with autonomous character are components of public financial resources. Public incomes include financial resources of the state government, of the state social insurances and of the public institutions with autonomous character. The fiscal incomes, and especially the taxes, fulfill a complex, financial, economic and social role in the society. The public expenditures are a way of representation and use of the budgetary monetary fund in order to meet the general needs of the society, expressing social and economic relations in a monetary form, which occurs between the state, on the one hand, and individuals and legal persons, on the other hand, with the occasion of the use and the distribution of the financial state funds, in order to fulfill its functions. The public expenditure, however, are not the same as with the budgetary expenditures.

The theme of social protection is a very complex theme, vast and ever-changing, which has changed a lot in the last period. Therefore, this theme will always need further research, for the update of the problem, both at national level, in Romania, as worldwide. Using the presented information, based on practical examples, we want to put in evidence, particular situation of social security funds, including the highlighting of the differences between Romania and other European countries. Also, we plan to enrich the glossary of specific terms and to realize a study more eloquent on the literature that approached the issues raised by us in discussion, using our key words that are found in all prepared doctoral essays. Our paper was meant as a way of emphasizing the importance of the public institutions in the management of social protection, in the condition in which the chaotic legislative changes confuses the practitioners, involuntary deepening the actual economic and financial crisis.

The present thesis also presents theoretical approaches on public internal control and conceptual boundaries of audit notion, internal audit and external audit, due to relationships between them. Considering their characteristic classifications, we highlighted the differences arising between these concepts, the importance of carrying out their background knowledge and practical repercussions of default. The word "audit" comes from Latin, where "listening" means to listen. Comparing the three definitions of the financial audit gave by the National Company of Commissioners of Accounts from France, the AICPA and the OUG no. 75/1999 (Romania), we see a common point, namely that it is an activity of examination of financial statements, by a competent or authorized person, to formulate an opinion on the correctness with which these documents presents the financial situation of the organization, both static and dynamic. The auditor is a super-specialist, whose area exceeds the financial audit.

Taking the road from particular to general, but also in reverse, looking at notions of social protection worldwide and local, budget and budgeting, public incomes and expenditures, following the development of social protection worldwide and in Romania, defining forms of social protection, together with the legal framework, the social protection in major European countries, defining the need and the economic content of the social security and forms of social protection, analyzing the establishment and use of social security funds, reflecting in accounting the forms of social protection, but also describing the current situation and solutions to the crisis, this thesis aims to answer the following questions:

- What is social policy and what are its objectives? (all regulations, measures and activities undertaken, primarily by the stat, to modify the parameters of a community social life, in a sense considered desirable at a time)
- What are the boundaries of the conceptual notions of internal control at public institutions and of internal audit? (internal audit objectives and methodology applies to all activities, enabling a better control over them)
- How did the social protection evolved worldwide? (social protection has evolved and changed constantly, adapting to the needs of the economy)
- How did the social protection evolved in Romania? What was the legislative framework? (it sat on a new basis with the transition to the market sector, adapting to the needs of the romanian economy)
- Which is the situation of the social security in major European countries? (EU systems are not based on the same model as tradition, history and culture of each country)
- What is the social protection situation in times of crisis? (the crisis has affected both companies and labor market on an european and worldwide level)
- What happens with the romanian economy and what opportunities do we have in the coming years? (a large number of people with low incomes, social inequality, polarized society)
- How did Romania reported to the european social model of development? (Romania: the lowest social spending in GDP, the highest level of poverty, etc.).
- How are established and used the funds regarding the health insurance, insurance for work accidents and occupational diseases, maternity, unemployment, pensions? (special laws → development of the national social protection policy)
- Why is it necessary to control the phenomenon of tax evasion and how to do this? (tax evasion = a "cancer" affecting the civil and political society which would be about 25% of the budget of developed countries, reaching impressive percent in developing countries)
- What are the concrete ways of carrying out internal control and internal audit to the institutions that manage social security funds? (the need to conduct internal control and internal audit at NHSI (National House of Social Insurances - CNAS), CPPSS (Commission

of the Private Pension System Supervisory – CSSPP), NAEWF (National Agency for Employment Work Force – ANOFM), NHRSI (National House of Retirement and other rights of Social Insurances – CNPAS) and NASB (National Agency for Social Benefits – ANPS) (on changes from 2011))

- What are the actual results of the recommended measures and sanctions imposed following the work of internal audit and control at the level of these public institutions? (the obtained results emphasize the effectiveness of the involved control and audit structures)

## **THE MOTIVATION OF CHOOSING THE RESEARCH TOPIC**

The social protection of the staff is a very complex topic, a topic of importance in the current period and a field in a perpetual change. Only looking at the last two years, the social protection has changed a lot. Indeed, the financial and economic crisis, through which the world currently is passing, is just only one of the reasons for these changes. Besides this, the motivation of choosing this research topic is:

- radiography of the insurances at EU and Romania level → modernization of the romanian system after 1989;
- conceptual approach of the social protection, public income and social insurances, public expenditure, budget, audit of funds;
- description of the accounting regulations in the EU and Romania, in terms of social security;
- approach and identification of the problems, with which the social protection is facing;
- importance of public internal control and public internal audit;
- need to implement legislative changes relating to internal audit;
- internal control and audit timeliness issues on social security funds;
- and last but not least, the personal practice of control activity.

## RESEARCH METHODOLOGY

Any scientific work, in the field of accounting, follows certain typical stages of research that must be followed (Smith, 2003). Regarding the present work, these stages of research can be particularized as follows:

1. *identification of the general area*: the general research area of the present work falls within the economic research sphere, but also in the accounting research sphere;
2. *topic selection*: the center of the present work is the protection of the personnel, as under-area of the economic researches, and researches in the field of accounting, in a narrower way is treated the internal control in the public institutions and the public internal audit on the social protection funds;
3. *decision on the type of approach*: regarding the present work, the deductive research method is used, that means that the road from general to particular is being crossed, starting from theory which has as finality the implementation of the respective prediction, providing a wider range of knowledge and being more operatively;
4. *formulation of the research plan*: the objectives and the milestones were decided from the beginning, so that the research techniques are already established. The formulation of the research plan involves the translation of the theoretical assumptions in empirical assumptions, the choice of methods, the opportunity checking of their use and operationalization of concepts;
5. *collection of information*: was made by different methods, such as the quantitative and qualitative research and the presented in information this paper were collected from various sources, such as published articles, specialized books, legislation acts, all of these from the accounting and economics areas;
6. *data analysis*: after gathering information and information sources, it followed the data analysis. For this were followed several methods and research techniques, including: the cross research (the analysis of the personnel protection at a given time) and the longitudinal research (development of personnel protection in Romania and in other countries from Europe), the investigation (the personnel protection is described, compared and explained in Romania and in European context), the non-participating observation (data in statistical form) and the analysis (collection, sorting and interpreting the information regarding the personnel protection in Romania and Europe);
7. *presentation of results*: the results of the research and the general conclusions regarding the informational system regarding the personnel protection are presented at the end of the work.

The scientific research provides the connection between theory and practice. Between the methodological aspects of the present thesis research we can mention:

- inductive research (the road from particular to general - we spoke about the different forms of social protection, getting in the end to the conclusion that they together are making from Romania a poor country) and deductive research (the road from general to particular - the generalization of the current crisis on worldwide level, by customizing then in Romania and in other countries);
- comparative and non-comparative research (the comparison of various forms of social protection in Romania and Europe);
- qualitative research (the results regarding the analysis of social protection in times of crisis in Romania can not, however, be generalized in all counties, because some of them bear more easily the crisis, while others need more help from the state) and quantitative research (each taken study, in part, is reproduce by real numbers).

## **SUMMARY OF THE CHAPTERS IN THE PHD THESIS**

### **Chapter 1**

**Conceptual delimitations, definitions and categories of social protection**

### **Chapter 2**

**Social protection at European and national level**

### **Chapter 3**

**Development and construction methodology of the budget with the social protection**

### **Chapter 4**

**Romania and the social protection after 20 years of transition. Where to?**

### **Chapter 5**

**Establishment, use and accounting of the protection funds of the personnel in Romania**

### **Chapter 6**

**Analysis, control and audit of the social protection funds**

We will realize a presentation of the main aspects treated in each chapter, of the contributions brought in the proposed chapters, emphasizing the treated elements through the approached theme, following in the end to treat the general conclusions of the undertaken research.

## ABSTRACT

**The first chapter** comes to define the conceptual notions of social protection encountered during the thesis. Concepts are defined such as policy and social protection, budgeting and public budget, public incomes and expenditures and public audit concepts. Questions we want to respond by this chapter:

- What is social policy and what are its objectives?
- How the social protection is defined both on locally and globally level?
- What is the concept of budget, public incomes and expenditures?
- What are the boundaries of the conceptual notions of internal control at public institutions and of internal audit?

Looking at the above questions, it appears the clear objectives of this first chapter:

- defining the concepts of social policy and social protection;
- defining the concepts of budget and budgeting;
- defining concepts of public incomes and expenditures;
- defining the concepts of public internal control and public internal audit.

An answer to the question “What is social policy?” tried to provide, over time, several authors belonging to different schools and thought stream, but even today we can not say that it reached an absolute consensus on covered areas in the large framework of social policy. The difficulty of accurately classifying the object of social policy, as part of public policy, comes on one part of different political and cultural traditions, at continental level, and on the other part from the dynamics of what “social” met as meaning and impact, even in the same country, over the last decades. We consider, that the british sociologist TH Marshall defines the most comprehensive meaning of this concept: “The essential aim of social policy in the twentieth century is the welfare of citizens” (Marshall, 1950).

As a general policy objective, but also as a scale of resources involved, the social policy of the welfare state has successfully responded in the first three postwar decades to the political consensus and social needs of the western democracies. An interesting debate is conducted, currently, around questioning the existence of a European model of social policy. The economic policy has always been a priority in the European Community and the social approaches were limited to some common provisions with general character and to recommendations addressed to the governments of the member states. These provisions and recommendations made particular reference to European mobility of workers within the borders of the Community, at the need of decent working conditions and the principle of equal payment (for equal work) for men and women. An important step forward



was made by adopting the Social Charter in 1989, which provides compatibility and gradual convergence of national social policies. Basic treaties of the European Union, the one from Maastricht from 1992 and the one from Amsterdam from 1997 took on more consistent provisions with common social policy-making.

In terms of social policy in Romania, we showed that the adopted '90 measures do not correspond only in a small proportion to a coherent long-term social reform, and only to the end of the decade are appearing signs of such concepts, especially in education, health and pensions. Most often, social policies were decided in a chaotic, populist and "pompiestic" manner, from day to day, to satisfy certain groups contesting or to compensate for some effects of economic restructuring. In this way, it becomes clear that to social policy it has been assigned a secondary role, of accompanying the economic policy, its dominant characteristic being the passive politics, waiting for a new wave of price rises to give a few percent of the income index. We should not lose the sight of the fact that the resistance to change of the Romanian society was more intense than in other countries, that this attitude of opposition was encouraged in the early '90s by repeated government concessions and compromises (for the sake of electoral percentages) and the custom to demand and obtain in "the street" some facilities, exemptions, delays, deferrals and salary increases through subsidies or radical forms of protest is more naturalized in our country than anywhere in Europe.

With roots in ancient times, by including protection elements in the Roman law, we notice the appearance of the first forms of social assistance in the XIII and XIV centuries, when around the monasteries were built social establishments for the poor, elderly and sick. The first forms of social protection have emerged in the early nineteenth century and were related to social security measures. The concept of social protection was first introduced by JK Galbraith and defines the policy of protecting of the disadvantaged populations, through measures that aimed the aligning of these categories to a decent standard of living. He believed as being the most urgent measure "the provision of law of those who can not find a job to have a guaranteed income or alternative." In Romania, the concept of social protection was used and enshrined in the Constitution of Romania after December 1989.

The origin of the word "budget" comes from Latin, a small bag or backpack, which can be from a source which is linked to the Irish "bag". The link with the finances appeared only in 1733 and only after in 1880 began to be used as a verb, in the sense of planning of the costs, and the attributive meaning of "inexpensive, suitable for someone with limited means" is first recorded only in 1958. The goal of the budget is to provide an estimation of incomes and expenditures, namely to construct a model that shows how our business can be carried out in financial terms, if certain strategies, events

and plans are realized, allowing the effective financial operation of the business that is follows to be measured against the forecast. The state (government) budget is a legal document that is often promoted by the legislature and approved by the parliament. The two basic elements of any budget are incomes and expenditures.

The financial resources at national level include all financial resources of the authorities and public institutions, resources of the public and private entities, resources of non-profit organization and population resources. The resources of state, central and local government, the resources of state social security and the resources of public institutions with autonomous character are components of public financial resources. Public incomes include financial resources of the state government, of the state social insurances and of the public institutions with autonomous character. Through taxation, the state tries to realize a balance between efficiency and equity, ensuring, on one hand, the collection of funds for social, economic, international cooperation, etc. programs, and on the other hand, taxation should be so organized, not press on the disadvantaged, which is to achieve a redistribution of the income. The concept of public expenditure is used with several meanings, among which stand out the legal and the economic one. In the legal sense, the notion of public expenditure means a payment in respect of the functioning of public institutions and, in general, carrying out activities with public character, including state-owned entities. In economic sense, the notion of public expenditure express the distribution of economic processes in GDP, materialized in the allocation and use of the cash (financial) resources, to achieve considered actions of public interest, at national or local collectivities level, etc.

From one period to another, public expenditure increased also as a value, money expression, as also as a real absolute measure. The evolution of the public expenditure, expressed in current prices, is influenced by the changes in the purchasing power of currency. An analysis of the efficiency of public expenditure is made by reporting financial efforts to measurable effects (actual or estimated) of the state funding of public interest objectives. There are several types of public expenditure: public expenditure for social and cultural actions, social insurance, social health security, public expenditure for education, public expenditure for economic objectives, for the environmental protection and research, expenditures for general public services, public order, national security and defense.

It shows the very strongly impact of public expenditure on education, resulted in positive effects generated in the social and economic life, both at the individual level as at the entire society level and must be assessed in relation to made efforts in the first place, in a financial plan. The profoundly positive impact of expenditure with education on the sustainable development of society, against the backdrop of contemporary scientific-technical revolution, is that they are considered real investments

in human capital or "in human resources" long-term capitalization, with the highest yield. Undertaken studies in this direction show the important contribution made by education to the economic growth, worldwide, appreciated for the previous decade at rates between 16% and 30% of GDP growth. In the same idea, in terms of labor productivity, it showed strong interaction between this indicator level and the number of (school) classes graduated by the subjects in the sense of an exponential growth of the first relation against the second. (<http://www.scribde.com/economie/finante/Caracterizare-general-a-princ>)

In Romania, health and education accumulate about 80% of employees that works in the public domain and the allocated budgets or for these two sectors accounted a weight of over 25% of the total public expenditure. It is argued that authorities should allocate at least 6% of GDP in education, for them to be in step with the civilized countries. If we analyze the situation in other countries, we observe, however, as the OECD (Organisation for Economic Cooperation and Development - OCDE) level, that the average percentage is 5,3%, with examples: Germany – 4,4%, Italy – 4,7%, UK and U.S. – 5,5 %, Poland and Hungary – 5,3% and respective 5,4%, while in Romania, in 2008, the allocated percentage to this sector was 6%. (<http://businessday.ro/01/2011/educatia-si-sanatatea-doua-domenii-in-care-statul-pompeaza-prea-multi-sau-prea-putini-bani>)

Regarding to health, in 2009, the Ministry of Health received 4,2% of GDP, the largest allocation of funds in the last 20 years, which means that the weight in the total public expenditure was 11,4%, while at the OECD (Organisation for Economic Cooperation and Development - OCDE) level, the average is 16%, Romania being at the bottom of the ranking along with Hungary and Poland. If we, however, take into account also the private medical health market, which to us is valued at about 200 million euro or 0,2% of GDP, we reach the last place. Moreover, in 2010, the allocated health budget decreased at approximately 3,7% of GDP, which lowers the weight of total public expenditure to 9,7%, a percentage that places us far from the civilized world. Neither the weight of medical staff, in the total of the active population in Romania (4%), does not reach the OECD average (9,9%). (<http://www.blogurieconomice.ro/2011/01/cristian-organas-educatia-si-sanatatea>)

In other words, in developed countries, health financing is higher than education budget (an average of almost 40% higher), but in Romania things are the opposite: education receives with 50% more than health. It means, that health is massively under-funded compared to education, a situation reflected inclusive in the quality of services provided in hospitals, besides the fact that health lacks on qualified staff, Romania being on the last place in the EU in terms of number of doctors and nurses reported the population.

In this first chapter we present and also theoretical approaches on public internal control and conceptual boundaries of audit notion, internal audit and external audit, due to relationships between them. Considering their characteristic classifications, we highlighted the differences arising between these concepts, the importance of carrying out their background knowledge and practical repercussions of default. The word "audit" comes from Latin, where "listening" means to listen. Comparing the three definitions of the financial audit gave by the National Company of Commissioners of Accounts from France, the AICPA and the OUG no. 75/1999 (Romania), we see a common point, namely that it is an activity of examination of financial statements, by a competent or authorized person, to formulate an opinion on the correctness with which these documents presents the financial situation of the organization, both static and dynamic. The auditor is a super-specialist, whose area exceeds the financial audit.

The internal audit represents a function of support of the manager, allowing him to better manage its activities. Composition of assistance, of counseling attached to the internal audit, distinguish him firmly from any control or inspection action, so it is widely recognized as having further an evolving trend. However, the commonly accepted idea is the one according to which the internal auditor advise, assist, recommend, but not decided, it is obligation being to contribute to the improvement of the control that each manager has on its activities. The internal audit should not bear the influences and pressures which may be contrary to the fixed objectives and the independence of auditors.

The internal audit aims the large entities, which are, in fact, the first regarded, but also the small and medium enterprises, in the measure in which they can support the costs for function of an internal audit service. The internal audit exists and functions in all organizations, whatever their field of activity is. Initially he was born from the practice of multinational entities, then it was transferred to the national ones and then it was assimilated in the administration. In Romania, the internal audit is required for the public institutions and their related structures, being recommended also to the private entities in the private system. The internal audit objectives and methodology are universal, in the sense that it applies to all activities, which allows a better control over them. The audit function was born through the acquiring of some external audit activities and manifested some confusion here. In reality, these two functions are clearly differentiated, but, in the same time, between them are identified also complementary relations. (Chersan, 2011)

I want to reveal the fact that there is no common opinion on the concepts described in this chapter and I allow myself to express my personal opinion on them while reconciling the definitions used in factual life and the actual doctrine.

Through **the second chapter** we wanted to express the evolution and development of social protection on a European level, where it was developed a protection system which is without equivalent in the world and which identifies in one way the European society, in the present. But, we talk about a nation in an economical and financial crisis, a crisis that is located both in the developed countries as also in the developing ones. Thus, questions we want to answer the by this chapter are:

- How did the social protection evolved worldwide?
- How did the social protection evolved in Romania? What was the legislative framework?
- What is the situation of the social security in the most important European countries?
- Which is the situation of the social protection in times of crisis?

Based on the above questions, the objectives of this chapter are:

- development of social protection worldwide and in Romania;
- social protection in major European countries;
- description of the current situation and solutions to the crisis.

In this part we tried to give an overview on the evolution and development of social protection at European level. We showed how, in medieval times, assistance and protection were provided, in the most part, by the Church, by individual charity and/ or charitable institutions, and later, beginning with the thirteenth century, the nobility, and then also the municipalities, to begin to provide a form of social protection. The poor were considered a sacred character, but, beginning with the eighteenth century, this image is replaced with a negative image, that of a man who produces nothing unnecessary. The country policies are developing rationalization and centralization measures of social policies towards the proliferation of the poor. Tax financing is an important step, but funds are still insignificant and unable to face serious poverty.

Since the sixteenth century, in the German countries, there are help houses for wounded and sick, ensuring for the workers a very advanced system of insurance against illness and work accidents. The health insurance system becomes one of the largest in Europe and covers all workers that provides manual activities and have ages between 16 and 70 years and for the hold employees with low salaries. The German model, which consists in application of a compulsory sickness and old age regime, was followed by several countries: France, Austria, followed by Denmark, Belgium and Luxembourg.

The great dynamism achieved in the parameters area that reflects the overall functioning of the various economies stimulated the reconsideration of some concepts, such as development. If in the early postwar period the attention of the experts was focused on issues related to economic growth,

on efficiency, soon came out that an increased economic efficiency is only a necessary condition, but not sufficient and does not imply by itself the welfare of members that compile the society.

The Labor Code expresses the general principles governing labor relations, rights and obligations of persons in employment and labor jurisdiction. Through this Labor Code establishes a growing protection for the pre-active, active and post-active population. The establishment of social security regime grants social insurance. Employees are beginning to realize the importance of contributions to the state budget, so they are insured against sickness, invalidity, old age, work accidents. Europe has developed a protection system which is without equivalent in the world and that identifies in one way the European society in the present. She devotes 23% of its resources to this system compared to 15% in the U.S. and 12% in Japan.

The social protection in Romania placed herself on a new basis with the transition to the market sector, evolved and changed constantly, adapting to the needs of the Romanian economy, to the imposed requirements by practice, as well as those imposed by the political manifestation. Health insurance represents the primary health care system of the population. They are compulsory and give the free choice of the doctor by the insured, of the health unit and of the health insurance house. The main source of income to the state social insurance budget represents the contributions for the social security. A new report launched by World Bank Group and PricewaterhouseCoopers shows that 45 countries around the world have simplified arrangements for payment of fees, with 25% more than in 2008, but the tax system in our country has not made a step forward and the payment of taxes and fees in the local economy was not relieved. Romania ranks herself on the place 149 out of 183 analyzed economies in terms of ease of payment of taxes, fees and contributions and on the place 182 out of 183 analyzed economies in the number of required payments (4 more payments of taxes, fees and contributions regarding the average number at global payments level). (<http://www.wall-street.ro/articol/Economie/75687/Raport-PwC-Cum-sta-Romania-la-taxe-si-impozite>)

With the transition to market economy, since January 1990, in Romania is recognized the possibility of stopping the work, for reasons beyond the staff activity. This matter, even if it appeared in the socialist economy, was not recognized. Thus, starting from 1 May 1990, all business units and the state budget, the private, cooperatives units and individuals who use employment, will contribute to the establishment of a fund that is managed centrally by the Ministry of Labour. Today, in full crisis, we talk of an evolution in the unemployment rate that rised to 8,1% in January 2010, and the maximum of unemployment has not yet been reached. The estimates of the analysts, but also the recent statements of the National Bank of Romania governor Mugur Isarescu, indicates the fact that the unemployment will still grow a few months after the first signs of economic recovery appears,

and they are still expected layoffs in the public sector. The project of the budget for unemployment insurance in 2011, adopted by the government, provides a deficit of 1,376 billion lei.

We realised a comparison of social protection in Romania, in terms of evolution. As can be seen in Table 1 below, the transition from communism to capitalism has brought many changes in the social protection, enriching with new forms of protection: maternity protection at work places, social protection through insurance for work accidents or professional illnesses, social protection through health insurance, social protection of unemployed through the unemployment insurance system and the employment stimulation.

*Table 1. Comparative study regarding the evolution of social protection in Romania*

<b>before 1990</b>	<b>after 1990</b>
- social security contributions - differentiated rates on branches and sub-branches of the economy on the salary fund (14%, 25%, 15%)	- social security contributions - undifferentiated rates on the salary fund (Social security budget law)
- tax on the total payroll, paid by the economic entity	- tax on the individual salary, paid by the employee
- the amount of help materials for temporary disability are calculated in relation to age uninterrupted work, the month salary of the calculation month (average number of working days per month = 25,5) X the percentage age	- the base calculation is the average of the salary for the past six months, to receive benefits needs the existence of a minimum contribution stage
- the percentages to calculate the help materials are 90% for over 8 years of age or 12 months for maternity	- the percentages to calculate the allowances for temporary disability are lower, ie 85% for over 8 years age or 12 months for maternity
- the pensions calculated as the average basic salaries and permanent bonuses of the last five consecutive worked years at choice from the last 10 of activity	- the pension system is reforming and becomes a modern public pension system; the categories of participants persons required to ensure is expanding (including those who work under an exclusively civil agreement contract); specific terms of the insurance system are introduced (insured risks, contribution period, assimilated stage, pension point value, insured, employer, etc.).
- the existence of the contribution of 3% for the supplementary pension on the received basic salary plus permanent bonuses	- employee's individual contribution

(Source: own representation, David&Pojar, 2011b)

We would like to mention that, before 1989, the social protection had also good parts, among which we can mention that she established the first legislative measures in Romania, being enriched and reformed in line with the developed European countries (the French and German model). Of course, the social security weaknesses in communism were clearly visible: poor tackled unemployment, a reduced labor migration on international level and unrelated salary with the work productivity.

Table 2 shows, shortly, a comparative study on social protection in terms of criteria that we consider the original, a performed analysis in this chapter on social protection of staff in several countries from Europe, where social protection principles are about the same, the social security system having as goal the protection of the workers against the risks of loss of income during unemployment, of illness or disability, and also to perform parental duties until a certain age. Employers calculate and withhold employee contributions. The Labor Code governs the rights and obligations of employees and employers and the human resource management means the compliance with social norms, such as the principle of discrimination, gender equality and health and safety at work. Within the EU, country citizens and the one from the Union have the same rights of access to jobs. But, there are some countries, such as Austria, where foreign workers can access the labor market only in certain circumstances. Most European states have set a minimum monthly salary (somewhere between 120 Euro and 1400 Euro), but there are countries where it is not established by law, but by collective agreements (Denmark, Finland, Italy, Sweden). In 2010, 350.000 Romanians went to work abroad, most preferring to engage in agriculture, hotels, restaurants or in the medical field, according to the dates from NAEWF (National Agency for Employment Work Force – ANOFM). Although the living standards and earnings of the abroad Romanian workers were forced changed under the imprint of the world economic crisis, few have opted to return home, and the Romanian exodus continues in 2011, mainly, due to lack of employment offers on the local market, as because of the job insecurity or of the low pay, in comparison with European employers offer. (David&Pojar, 2011b)

*Table 2. Comparison of the social protection system in European countries*

<b>Criteria</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>The minimum wage January 1, 2010</b>
<b>Country</b>						
Great Britain	x	x	x	x	x	5,04 Euro/ hour (5,80 pounds/ hour)
Austria	x	x	x	x	Foreign workers can have access to employment only in certain circumstances	1.014 Euro/ month
Bulgaria	x	2010 report of social security payments made by the employer and employee was 50 : 50	x	x	x	123 euro/ month (240 leva/ month)
Denmark	x	x	x	x	x	established by collective agreements
Switzerland	x	x	x	x	x	there is no guaranteed minimum salary guaranteed by



						the laws of Switzerland
Finland	x	x	x	x	x	established by collective agreements
France	x	x	x	x	x	1.343,77 Euro/ month
Germany	x	x	x	x	x	4 Euro/ hour (it is determined by law only in certain sectors)
Greece	x	x	x	x	x	740 Euro/ month
Italy	x	x	x	x	x	established by collective agreements
Netherlands	x	x	x	x	x	1.407 Euro/ month
Poland	x	x	x	x	x	300 Euro/ month (1.317 PLN/ month)
Russia	x	x	x	x	x	120 Euro/ month (4.330 RUB/ month)
Spain	x	x	x	x	x	633,30 Euro/ month
Sweden	x	x	x	x	x	established by collective agreements
Turkey	It made little progress in bringing its legislation in line with the <i>acquis communautaire</i>	x	x	It made little progress in bringing its legislation in line with the <i>acquis communautaire</i>	x	390 Euro/ month (729 TL/ month)
Hungary	x	x	x	x	x	280 Euro/ month (73.500 HUF/ month)

Note:

- 1 - The social security system is designed to protect workers against risks of loss of income during unemployment, illness or disability, and also to perform parental duties until a certain age
- 2 - Employers calculate and withhold employee contributions
- 3 - Labour Code governs the rights and obligations of employers and employees
- 4 - The existence of non-discrimination principle, gender equality and health and safety at work
- 5 - Equality between citizens of country and EU citizens

(Source: own representation, David&Pojar, 2011b)

From the above table we can see that the elements of social protection are about the same at level of these countries, but, however, with differences that we explain through the history, different cultures, traditions and different social needs.

The public pension budget recorded in 2010, a historic high, with a total deficit of almost 6,5 billion lei, representing 21% of the received incomes, under form of social contribution, being almost 10

times higher than in 2009. Increasing the number of pensioners with 80.000 during 2010 and reducing the number of employees in economy with 420.000 were factors that led to an advance of expenses. One solution to rebalance the pension system would be the freeze of pensions, pension recalculation of special categories, temporary reduction of the amount of the pension point, increasing the duration of retirement age, etc. (in short term) and the creation of a state pension fund (managed by a competent team from the private financial environment), the creation of pension funds at companies level (on long term). An EC report estimates, for Romania, an increase in pension expenditure in GDP to 15,8% in 2060, from 8,4% in 2010 (5,2% in 1989), which would position Romania on the 5th place in a top of member community states with the highest spending on pensions in GDP and with the most unsustainable public pension budget in the EU, whose deficit sustainability, from 9,1% of GDP, comes from the increasing costs with the pension state payments.

The many-fund model aims the perfection and optimization of the private pensions and means that administrators, pension companies, to give more choice for the participants, according to age and risk appetite. At this time, Romania has a many-pillar system, second and third pillar private pensions and, of course, the first pillar of the state pension. Romania remains not only with the lowest pension in the EU (with the only exception of Bulgaria), with the lowest effective and statutory retirement age, with the most underdeveloped market of the private pension public funds, but also with the smallest contribution of the pillar II pension among states that have such systems. In Table 3 we can find the situation of the expenditure with the pension systems, as a percentage from GDP, of the European states, including Romania, in 2010.

**Table 3. Costs with the pension systems in Europe - a percentage of GDP**

Country	% GDP	Country	% GDP	Country	% GDP
Austria	13,8	Luxembourg	8,2	Hungary	10,4
Belgium	10,7	Netherlands	12,1	Latvia	5,3
Denmark	10,8	Portugal	13,1	Lithuania	6,6
Finland	10,8	Spain	9,0	Malta	9,1
France	13,3	Sweden	11,8	Poland	11,6
Germany	12,4	Great Britain	10,5	Slovakia	7,3
Greece	12,1	Cyprus	6,8	Slovenia	9,7
Ireland	5,2	Czech Republic	8,2	Bulgaria	7,3
Italy	14,6	Estonia	5,9	Romania	6,4

(Source: Eurostat, [www.epp.eurostat.ec.europa.eu](http://www.epp.eurostat.ec.europa.eu))

For Romania, in term of the public pension system, we can draw three conclusions of utmost importance. The first is that the public pension system is unsustainable and must be quickly and efficiently reformed, including through the accelerate development of the private pensions, because otherwise we will get in a short time to spend half of the states budget only on pension, compared to a

quarter in the present. The second conclusion is that the private pension system, which was recently introduced in Romania and which operates for 10-15 years in other countries from the Central and Eastern Europe, has good results, goes efficiently and reduces pressure on the public pension system, exactly the reason why it was first applied. A third conclusion, and the most important one, is that if we want Romania to reach a sustainable route of the state pension expenditure, we should develop faster the private pension system, and this objective can be achieved by two simple measures: accelerated growth of the transferred contribution in the Pillar II and the stimulation through greater tax deductions of the voluntary contributions in the third pillar.

The economic crisis that the current economy is facing looks increasingly more with the Great Depression from the '30s. It is not the first time when the world economy faces recession periods. Perhaps this is the first time, after many years, when we deal with a crisis located in the developed countries, not just only in the developing countries. The world trade is collapsing, the capital evaporates itself, and the banking system does not work properly. Deflation is a growing threat, as companies reduce production, payments and prices. Leaders around the world are struggling to halt the decline, which could leave a lasting imprint on the economy and society. (David&Pojar, 2011)

The current crisis, with which Romania is facing, and not only, has both short-term and also long term effects. Appreciative 250.000 SMEs were forced to close their doors, exploding the number of Authorized Persons, pulling out of the market more than 400.000 unemployed, of which few of them have found jobs, increasing, thereby, the unemployment. Some of them were able to employ, but they receive their money on the black market, without the employer to pay a fee to the state. This phenomenon has flourished especially now in times of crisis. Among the anti-crisis measures, which could be adopted by the Romanian government, we remember the non-taxation of reinvested profit, the reduction or elimination of the Social Insurance House (SIH - CAS) paid by the employer for the new hired persons, the solution of the delays in VAT refunds, the simplification of the declaration process and the reduction of the declarative obligation, the reduction of the unique quota 10%, public acquisitions and/ or reduction of the taxation, the growth of the absorption and accelerated degree of the implementation process of structural funds, the implementation of clear and transparent procedures for granting state helps etc. But the Romanian government adopts "solutions" that are not suitable for our country, especially in the current situation. As long as Romania is not saving enough to generate, on its own bases, an economic growth around the potential and while we still highly dependent on capital flows that come from outside, the economic growth can not be achieved. The European experiences from the past 25 years shows that the current fiscal problems can be solved, by large fiscal adjustments. Some countries have choused for adjustment model, based with priority on increasing taxes and fees, while others have focused on the aggressive reducing of public

expenditure. The result was clearly visible, amid the apparition of the current financial crisis that proves that large adjustments based on reducing costs are not recessive, the economic recession hitting most ardent among countries that have opted for adjustment model based with priority on increasing taxes and fees.

We realized a comparative study on anti-crisis measures taken by certain countries. Table 4 reproduces this study, from where we can draw the clear conclusion that the adopted measures by Romania were not the most accordingly, being appreciated by CESifo with grade of "insufficient".

*Table 4. Anti-crisis measures at national level*

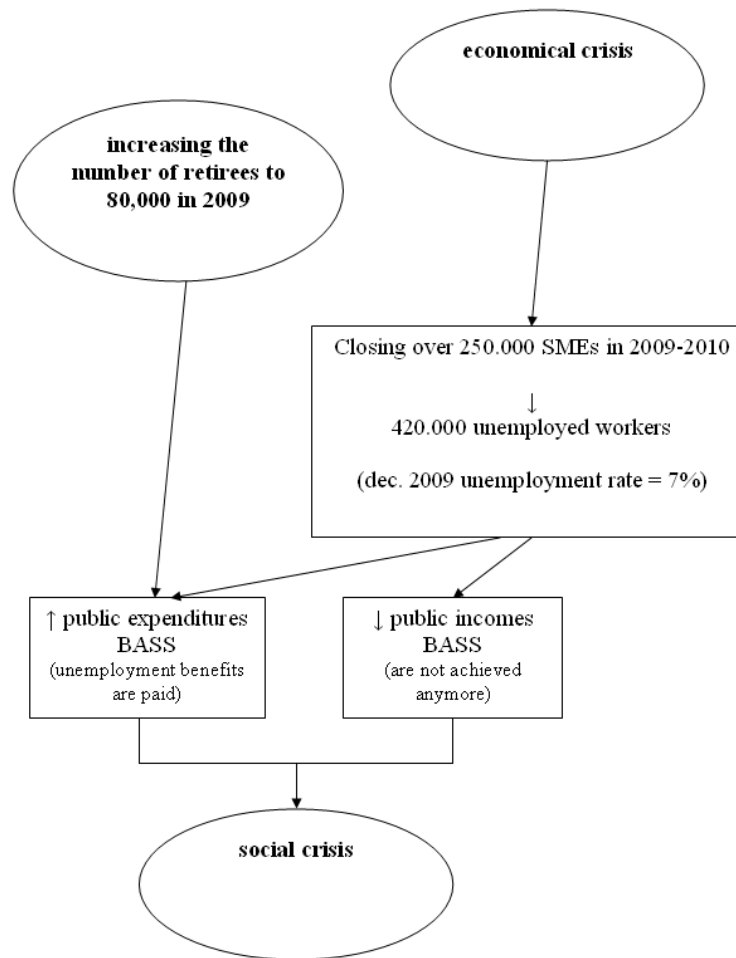
<b>Measures Country</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>Other</b>
Bulgaria							Reducing the contribution rates from 21,5% in 2008 to 16,5% in 2010
Greece	x	x		x			Changing the early retirement pensions
Italy			x		x		Abolished administration and early retirement postponed
Russia						x	
Spain	x	x (in 2011)	x				2.500€ for a baby birth canceled
Romania			x	x	x	x	
Hungary	x						The 13th pension is eliminated

Note:

- |                                      |  |
|--------------------------------------|--|
| 1 - freezing pensions                | 4 - increase the excise duty, VAT      |
| 2 - freezing salary of the budgetary | 5 – combat of the tax evasion          |
| 3 - reducing salary of the budgetary | 6 - increase of the contribution rates |

(Source: [www.wall-street.ro](http://www.wall-street.ro))

Figure 1. Budget crisis



(Source: own representation)

Figure 1 comes to reflect that an economic crisis may lead to social crisis. The impact of the economic-financial crisis is accentuated in the reduction of incomes, which reduces the revenues for social protection, but, in the same time, increases the expenditure for social protection. From here comes the aggravation and increasing the difficulty degree in solving the social problems. Thereby, the following anti-crisis measures would be effective for solving this problem:

- non-taxation of the reinvested profit;
- the reduction or elimination of the Social Insurance House (SIH - CAS) paid by the employer for the new hired persons, if the number of jobs increases;
- additional deduction for research and development expenditures;
- the solution of the delays in VAT refunds;
- the simplification of the declaration process and the reduction of the declarative obligations;
- the reduction of the unique quota;
- the development of the private pensions;
- personnel leasing.

The personnel leasing, or in other words, the workforce rental on fixed period, during which employees remain on the payroll of the recruitment firms, becomes, in Romania too, an increasingly used form. The main reason for this growth is the appearance of a shortage of staff to cover peaks of activity or specific projects, but also because it has advantages, not only for employers, but also for employees, who can acquire, thereby, experience in major companies. For very many companies, the activity dynamics is not linear, with relatively weak periods and boom periods, when the need for additional personnel is acute and must make massive recruitment. These periods of growth have a great stretch over time and the human resources departments of employers suffer hardly, because of the fluctuations and the increase with more above the average work volume. In areas such as automotive, textile, IT, but also in telecommunications services (call centers), sales, the personnel leasing is the most frequently requested.

As an anti-crisis measure, the effect of personnel leasing was, in addition to increasing the number of people who have found work, in full recession, and increasing the realized salary incomes, with much more above the national average. Companies who use employees hired in the leasing system, pay salary at a given level of effectiveness for them, because their individual performance is the only valid criteria. Short-term contracts are renewed only if the person has proved to be worth.

Although at first sight it seems like a more expensive service, an economic analysis of costs for similar activity, performed by own forces, compared to outsourcing of this service, indicates the personnel leasing as an effective alternative. The society does not record additional costs with the recruitment dedicated staff, media ads, personnel evaluation, while being, in the same time, exempt from registration and collection costs on employment documents and completion of labor relations, payroll, payment of salaries and monthly fees. Of course, there is also the situation where the costs that are supported by the entity that uses this type of service, can be sometimes higher than they would have been in case in which those employees would have a directly contract with the company. These are companies that invest time and money in training people who then may not remain in the company.

This pattern of recruitment is successfully applied in many countries in Europe and internationally, where the personnel leasing system works very well, because there is already a tradition. Abroad, where the personnel leasing exists for decades (in the U.S., for example, appeared in the 1940s), the trend is that temporary employees to be held in the client company. In addition, the tendency is to appear companies that should deal exclusively with the personnel leasing, services being very highly specialized and well being in place.

**The third chapter** comes to deepen the social protection budget theme, analyzing in more detail the elaboration and construction of the budget. Also here we want to present the state social insurance system, the budgeting and the tax evasion. Questions we want to provide answers are:

- What are the stages of the budget process and what provides the content of these stages?
- What is Romania's situation in comparison with other European countries, regarding the social security budget?
- How can we classify budgetary income and expenditure?
- What are the forms of the tax evasion?
- Why is it necessary to control the phenomenon of tax evasion and how to do this?

The above questions give the objectives of this chapter:

- description of the budgeting process and budget categories;
- categorization of the public incomes and expenditures;
- tax evasion, its forms and causes of tax evasion in Romania.

Building on the foundations of the first chapter, the third chapter deals more extensively the budget elaboration and construction with the social protection. The budgetary process is a structured set of actions and measures initiated and implemented by relevant state institutions in order to achieve financial policy pursued by the government authority on budgetary matters. This process includes four phases: elaboration, approval, execution and control, and the law provide the content of these stages, the temporary chart of the course, authorized, competent and responsible institutions. The role of the state budget is not just financial, but also economic, allocative, redistributive and of control. Typically, the budget cycles take place in several phases: planning and resource analysis, policy formulation, policy execution, and the fourth phase includes the entire budgetary process, but is regarded as the fourth phase. This phase controls and evaluates the whole process and system.

The state budget is one of the major components of the financial system. It has a role in the functioning of some financial leverage, but also in the macroeconomic prediction and planning actions, made with the help of some tools, such as economic development programs, financial summary balances and budget of the national economy. In terms of formal budget, the state budget is a list of state incomes and expenditures, for a specified period, usually one year. Because it has the lowest incomes, relative to the size of the economy, the Romanian state is permanently in the deficit situation, in other words, is needed to cover higher expenses than the income. The average public deficit of Romania between 1998 and 2010 was from -2,2% of GDP. We are very close to the average of the state who joined between 2004 and 2007 (-3,2%), but at about 1 percentage point below the European average.

Present both within the surface economy, but also within the underground economy, where the phenomenon is widespread, the tax evasion has reached, in the last nearly 20 years, in Romania, relatively large dimensions. Of course, this phenomenon is not specific only for Romania, or only just for the countries with emerging market economies. A phenomenon as old as it is the very existence of the tax itself; the tax evasion has no boundaries of time or space. However, the amplitude of this phenomenon sensitive differs from one country to another. The tax evasion has consequences, first at the macroeconomic level, consisting in the deprivation of revenues due the state, thereby decreasing the room for maneuver in economic and social field. On the other hand, entities who evade the payment of taxes, with lower costs, will be an unfair competition to those who fulfill their tax obligations, distorting, thereby, the smooth operation of free market mechanisms, undermining some activity industries. The acceptance and the widespread of this phenomenon, it would mean, undoubtedly, the acceptance of suppression, in time, of the state, or this is, in modern times, impossible, since that never and nowhere in the world, the private initiative was not able to provide, by itself, the social and economic balance of a nation. The more so as in the current period, amid the global economic crisis, it affirms more often that not even the market economy is not the economic model to ensure a permanent prosperity of those who adopted it.

Regarding the amplitude of the tax evasion phenomenon, in Romania, and the causes and implications, we draw some conclusions: (David&Pojar, 2011)

- in Romania, the low level of budgetary receipts and tax evasion were the most serious problems that the post-revolution governments faced, the evasion becoming flourishing, and the losses to the budget of billions of euros;
- the escapist phenomenon causes are the economic crisis, which occurred in Romania in the period after 1989, a misunderstood and bad applied state interventionism, the legislative instability, the lack of trust of the taxpayers in the efficiency of the using the public money, the corruption, the taxation, the poor legislative framework and the faulty organization and inefficient fiscal control activities;
- in the condition in which the fiscal pressure level influence, directly, the avoiding of the taxation level, the reducing and unify tax rates for direct taxes, after 2005, was intended as a measure conducive to bringing to the surface many activities and income undeclared;
- the need to keep under control the tax evasion phenomenon, because the tax evasion produce multiple adverse effects, both on macroeconomic level, but also on individual level, the one of the taxpayer;
- preventing and combating tax evasion: tax evasion phenomenon, both in its legal form and in its fraudulent form, can not be completely eradicated and that because perfect tax laws does not exists and the inventiveness of the taxpayer has no limits and, more than that, no matter



how drastic the sanctions will always be, there will be taxpayers whose gains from the fiscal fraud exceeds the risks they are exposed.

The basic idea of tax evasion, is that the state must maintain a tax system as fair as possible, without too many exceptions to the general rule of taxation, the elimination or the reduction to the maxim of the exemptions, reductions, certain deductions, which give rise to multiple interpretations from the government and taxpayers, as well as complaints from those who do not benefit from them. The improving of the fiscal control, as leverage to combat tax evasion, must follow, on one hand, the structures organization of the fiscal control, the planning and the strategy of the program control, the personnel specialization from the fiscal control structure and its proper motivation, the insurance of the necessary action instruments (technical equipment, easily accessible databases, flexible information system), the improving of the information exchange on control techniques among the various national tax administrations, the elimination of corruption.

As the suppression of tax evasion phenomenon, this can be achieved through a properly penalties of the guilty ones. As shown, only the tax evasion in its fraudulent form, that involves the violation of the law, is punishable. The performed and applied studies, especially in highly developed countries, have shown that the application of the most rough measures have not only a repair part, to collect the established tax at his discovery, but also a preventive role to discourage this facts, through the correct application and without discrimination of the penalties, as well through the coverage of the discovered cases. Therefore, the tax penalties should be diverse and sufficiently harsh, in relation with the seriousness of the facts, with the tax evaded level, of relapse, etc. However, it should be taken in account the fact that in an economy with a high level of corruption among the public servants, very high penalty rates can caus not only the reduction of the tax evasion, but especially the increasing of corruption.

**The fourth chapter** analyzes a study, published in 2010, by the Institute for Research on Quality of Life (IRQL), which shows, with numbers, how the transition in Romania was made with wrong political options. The study "After 20 years: options for Romania" takes the stock of the current situation and indicates the direction in which we move. The report was prepared by a team of IRQL researchers, with an extensive experience in the analysis area of quality of life and social policy. This institute, and indeed, the entire Romanian Academy, has the mission, in such times of deep crisis, to make an analysis of the situation, based on scientific research methods and to identify possible options to overcome these periods. Based on synthetic data, this report comes to formulate answers to the following questions:

- What happens with the Romanian economy and what chances do we have in the coming years?
- Is the social protection in Romania excessive and, therefore, should it be reduced, or is it deficient and thus must be increased?
- How did Romania reported to the European social model of development? Are we approaching or departing from the European social model?

In other words, the objectives arising from these questions are:

- the inventory of the current state with the spending on social protection;
- the polarization of Romanian society;
- the approach or the depart from the European social development model.

Romania's economy had in the past 20 years, a sinuous dynamic, consisting in two important major periods of falling, followed by falls and rises, followed, in the end, by the deep and structural crisis where we are today.

One of the weaknesses of the economy remains the external deficit, which represents the difference between the necessary of payments to exterior and the quantity of foreign currency that we own, mainly, from exports, for which covering it appealed to agreements with the international financial institutions and to foreign private loans. The Romanian state spends the lowest proportion for the social field, not only in relation to GDP, but also as a share of the budget: 36,5% vs. 55,9% the EU average. Therefore, it is a distribution policy of the budget against the social sector. Thereby, the realized study by the IRQL criticizes the governments' strategy to radically cut pensions, salaries and social assistance. Romania's current government reaction is reversed again, trying to balance the budget by massive cuts in social areas: salaries in education, health and social assistance, pensions and other social benefits of high social risk groups and those of the social zone supports the massive cost of the crisis.

In addition, the study contradicts the theory that we have an obese state, the contrast it is too small. In Romania, there is an ongoing discussion on the role of the state, its involvement in the economy and society. The dominant ideology seems to be: "the state is too big and should be made smaller." The political actors and opinion makers seem to reached a consensus that the Romanian state is excessive, consuming too much of the resources produced by the "real economy". The data shows that, in Romania during 1998-2009, the share of the public incomes was, on average, at 32,8% of GDP and the weight of the expenditures at 36,1% of GDP. This places us on the last, respectively in the penultimate place in Europe (after Ireland). Romania does not have a too big state, compared to the

size of the economy, but, rather, is the smallest state in Europe, far from the average of the European countries.

States that succeed to collect resources at the budget are strong states, with developed economies. If Romania wants to approach to the Western European model of development, it must increase the government incomes and not to reduce them. With the lowest incomes, relative to the size of the economy, the Romanian state is permanently in a deficit situation, which means that it needs to cover higher expenses than its incomes. The average deficit of Romania between 1998 and 2009 was -2,2% of GDP. We are very close to the average of the member states who joined between 2004 and 2007 (-3,2%), but at about 1 percentage point below the European average.

The conclusion is that, after 20 years of transition, Romania has reached a large number of people with low incomes and a greater social inequality than in 1989, but with an additional burden given by the external debt and the social costs that accompanying them. The Romanian society is becoming increasingly polarized, and the welfare is becoming increasingly difficult to reach for more and more Romanians. The consistent disintegration policy of the public systems of education and health, both through under-funding and by discredibility, through generalized negative examples, is worsen the situation of Romania and the likely effect is the emphasis of the social polarization, while the poorest segment, in extension, is condemned to a poor education and a health more poorer held. The depth of the economic and social crisis requires us to understand that we are dealing with a complex of problems that requires a package of solutions. The provided solutions, however, are doomed to failure.

The current crisis has highlighted the responsibility of the deficit of the economic policy. It is important to know the relationship between Romanians economy and society, but the state has made errors that led to negative results, and not positive, as expected. Privatizing the economy, the state has withdraw itself from areas where he was vital, but he distorting involved, as a demotivator and corrupted partner, in the gray areas that have become veritable black drain holes of the existing resources. The results were a disorganized agriculture, which has desperately need for an agricultural policy that would create conditions for a sustainable development, the industry reduced itself massively through an excessively fragmentation and become more fragile by its lack of coherence, the tourism can not develop through private initiatives, if it is not supported by a solid infrastructure of transportation and by a supportive legal and administrative framework. Another error was that it was completely rejected the concept of national economy, Romania having a confusing integration of the Romanian economy in the world economy, which led, in fact, to obtain a marginal place in it. It is clearly visible that we urgently need a policy to support a sustainable economic growth, because the

Romanian economy, in the present, is unable to provide stable employment jobs, decently and fairly rewarded, a stimulating climate for the local entrepreneurship and innovation.

As showed above, the Romanian state does not choose the best strategy to combat the crisis. In cases of deficiency, let alone a deep crisis, the main motto is "Do not be wasteful." First, you must think why do you get in this situation and what do you have to do not to remain in poverty. Reducing salaries (howsoever miserable of teachers and doctors), reducing scholarships of students and pupils and of collective investment of collective goods with creation of jobs, is a way of deepening in the self-limiting ability to overcome the current status. With a severely underfunded state, not the decrease of the "good spending" is the solution, but the cutting of the ineffective ones (eg bureaucracy, which costs the state and population, resulting also the administrative blockage). The priorities must come first, and the own resources, howsoever less, must be focused on the vital directions. In conclusion: the budget consumption is small, but wasteful in its important components, and the budget deficit is generated by the collection of budgetary resources.

The human resource produces the welfare, so the investment in human is an investment the welfare. A society that does not give priority to education, health and support for families with children, affect seriously the chances of collective welfare. The pension system is not a burden to society, but a policy for the future. The poverty is not just an individual problem, but a collective one, manifested by degradation and demoralization of the human resources, while representing the main source of crime and violence. Creating jobs, professionalizing and motivating the workforce is a collective responsibility, and the economic and political division does only to block the society.

The quality of the functioning of the political system leads to how to overcome difficulties. The struggle continues between political groups, the sideslipping of the democratic institutions to authoritarian practices, the explosion of the anomia by erosion of confidence in the moral, but also in the compliance of the law, fall under the responsibility of the political system and the result is the reduction of the quality of political decisions and public action confusion. The effect, perhaps the most serious one, of this conflict, is the increase of the distrust in others, the blockage of taking responsibility and of the capacity of cooperation in the collective interest. The quality of all public systems that are designed to provide a welfare to a state, education, health, justice, degrade themselves, by under-funding and attack by highlighting of some very serious cases, presented as typical. The clarification of the responsibilities of the public institutions and the public construction rationality is the solution.

Promoting the social economy is one of the solutions offered by the EU to overcome the crisis. The operating principles include the democratic process of decision, the social redistribution of the profit, the socially responsible entrepreneurship as well as the free and voluntary association. The effects lead to a cohesive economy, promoting solidarity networks at family, community and regional levels, the reduction of social help dependency, the develop of community spirit and the adoption of local, regional and European level of the civic participatory democracy.

Through **the fifth chapter** we enter more deeply into the forms of social protection, which are, currently, a major focus for entities, state employees and all other factors involved in the social, representing action not only a fundamental element of the social policy (as an instrument) as its central objective especially. Questions we want to provide answers by this chapter are:

- Which are the forms of social protection in Romania and by which laws are they governed?
- How are established and used the social security funds?
- How are reflected, in the accounting, the forms of social protection?

Looking at the above questions, it appears the clear objectives of this first chapter:

- the forms of social protection, together with the legislative framework;
- the establishment and the use of the social security funds;
- the reflection in the accounts of the forms of social protection.

The social protection has become, today, a major issue for entities, state, employees and all other factors involved in the social actions representing not only a fundamental element of the social policy (as an instrument), as its central objective especially. The social protection is manifesting by a set of measures, which follows practical, convincing directions, through concrete actions at the level of protection at the work place, of employed population, of protection against no deterioration of quality of life, of protection of disadvantaged social groups and of the entire communities. The economic content of social security is determined by the nature of production relations. The social insurances are the part of the social-economic money relations, with which are established and used the pecuniary funds, necessary for the mandatory protection of employees and pensioners from the autonomous administrations, companies, from cooperative network of consumers, lawyers, private entities.

The establishment sources of the social security funds are contributions paid by economic agencies and employees, calculated by applying of some percentage rates on the salary fund in case of employers and on the gross salaries for employees. So, the amount of social insurance funds depends, mainly, on the size of the realized income but the employed staff, so a growth of the income of the

personnel determines also the increase of social state security income. The state social insurance budget is also fueling from other incomes, like amounts resulted from the liquidation of debts from previous years, from the reimbursement of grants awarded, in the previous years, to resorts and unused, from the fines for non-payment of insurance on time, etc.

In terms of financial aspect, the social insurance participates to the distribution of one part of the gross domestic product, is a tool to control the formation, distribution and its use, when the social insurance funds are supplied, distributed and used. Each country has a national insurance policy, which sets out the modality of participation to the system, the range of benefits and the funding mechanisms of the system.

In the current conditions in Romania, where pension of the current retirees are paid from the contributions of the current employees, is not easy to maintain a financial balance, in a situation so fragile, where the number of beneficiaries is so large and the number of taxpayers is so small. The solutions are limited and unpopular, and the government has already tried it all: the application of higher taxes on taxpayers (increasing tax burden), the decrease of the real value of pensions, the supplementation of the pension fund with grants from the state budget. The demographic trend is not favorable for a natural balance of the pension system in the future. On the contrary, the demographic foresights are concerning. UN estimates show that the population group aged 65+ will represent almost a fifth (18,9%) of the population in Romania by 2030, compared to 10,4% in 1990 and 14,8% in 2005. Romania needs a vigorous intervention, the only alternative that can be considered, not to stop the decline of the population, a difficult objective, if not impossible to achieve in short and medium term, but to minimize the degradation of future structures of the demography. So, the problem of elderly dependency ratio will increase, affecting, implicitly, the pension system. All these elements points the urgent need to reform the pension system, because the current situation is precarious, and the foresights are pessimistic. (<http://www.scribube.com/economie/asigurari/finantarea-in-sistemul-de-asig>)

In the European countries, including Romania, coexists two health systems – the private health insurance and the public health insurance. Regarding the other states, has been observed, in the last years, a trend of increasingly higher tendency to choose the private health insurance, the reason being the high quality of the private medical services to those offered by the state. If in some countries, including Romania, all citizens are enrolled, by default, in the public system and have a basic coverage, and for any extra work they must pay a private insurance, in other countries, the citizens can choose between the two systems. Romania has taken important steps in the development of private medical services in the last 10 years. The private health insurances are a first step in

eliminating the corruption from the medical system. However, their operation is delayed each year. The introduction of voluntary health insurances and of the co-payments could lead to the elimination of "attentions" to doctors and nurses, but also to the limiting of the health administrative fraud.

In Romania, the private health insurances for the payment of the medical services are an optional extra system of the mandatory health insurances (which covers a basic package of services) and that covers an additional package of services. Romanian citizens, foreigners, stateless persons domiciled or resident in Romania, after the mandatory requirements of health insurances, may contract with the private health insurance companies, paying the insurance premium. Currently, only 10% of Romanians are holding a private health insurance or a subscription to a private clinic. The private health insurance market, however, is only at the beginning, not having a constantly evolving. However, its growth continues to be slow, compared to its development potential. The problem is that, firstly, there is no culture of insurance in Romania to accelerate the market growth, and, secondly, the political and legal environment does not offer the so needed leverage to stimulate companies to purchase such products for their employees.

We strongly affirm that the private health insurances could help the Romanian health system, which has a health budget well below the real needs and the current level of funding in the country does not encourage a sustainable development, requiring a global approach to the development of a consistent health policy, with long-term positive effects, pointing to the real needs of the system and patients. There is room for additional measures such as additional private health insurances that have been successful in European countries where they have been implemented.

Specialized departments of personnel and of financial-accounts of the economic entities are charged to apply correctly a variety of laws for each fund of social protection, always modified and for a proper establishment of the social security contributions, the payment of the social contributions and the use of these amounts.

The accountancy of the budgetary incomes and expenditures on social protection is achieved by means of special accounts opened of the budgetary classification structure for each budget of the social protection in part. The used accounts ensure the booking of incomes and expenditures according to the approved budget and provides the necessary information for compiling the budgetary execution account and for establishing the budgetary execution. In this context, the institutions involved in the social protection books the economic and financial transactions on the basis of accounting principles, following the principle of rights and obligations.

We want to mention that we observed a bushy structure of the Romanian accounting, both in terms of the entities and also in the public institutions. For companies, the Romanian legislation provides only for the synthetic bookkeeping of the settlements with the personnel eight accounts, adding the nine accounts with the settlements with insurance and social security budget. Of course, also in terms of the public accounting, the accounts are not few, the public accounting including the accounting of budgetary incomes and expenditures to reflect the collection of incomes and the payment of the expenditures for the financial year, the accounting for treasury, the general accounts based on the principle of accounts of rights and obligations, reflecting the financial and patrimonial development, as well as its patrimonial surplus or deficit and the accounting for the analysis of cost of the approved programs. In other words, the chart of accounts includes and implicitly for those dealing with social protection. We speak here of budget accounts and general accounts. The budgetary accounts are used to reflect the incomes collection and the payment of expenditures and the determination the result of the budget execution. The accounting of incomes and expenditures is realized with the help of special accounts, opened on the budget classification structure in force for every budget of the social protection in part. These accounts insure the booking of the collected incomes and paid expenditures, according to the approved budget and provide the necessary information for compiling the budget execution account and the establishment of the result of the budgetary execution. The general accounts are used to reflect the institution's assets and liabilities, expenditures and incomes of the year, whether incomes have been collected and expenses paid, to determine the patrimonial result (patrimonial surplus or deficit). The involved institutions in the social protection of personnel in Romania lead the double entry bookkeeping, with the help of accounts provided in the general account chart.

Based on this legislative framework so dense and in continuous change and starting from the reality that resources are limited and the social demands are growing, correlated with the general plan of the accounts chart, we consider that it creates many rationalizing opportunities, as much as number of accounts, as well as ways of treating the benefits of staff and post-employment.

Regarding the economic entities, in the conditions of their autonomy increase, it should be legislated a general accounting chart, while leaving them to develop their analytical for the treatment of social issues.

As a personal contribution, I consider as necessary the creation of a national system for booking, tracking, control of the social contributions for each participant at the social protection system, as it already exists in many private insurance companies in the pillar II of pension, and gives the possibility to know, in any time, the stage payments to the fund.



**The sixth chapter** wants a deepening of the control and auditing theme of funds regarding the social protection in Romania. Questions we want to provide answers by this chapter are:

- What are the concrete ways of carrying out internal control and internal audit to the institutions that manage social security funds?
- What are the actual results of the recommended measures and imposed sanctions, following the work of internal audit and control at the level of these public institutions?
- What is the new legislation in this area and what is their practical impact on the effectiveness of social protection funds management?

The above questions give us the objectives of this chapter:

- highlighting the types of control and internal audit;
- development and deepening the theoretical and practical aspects regarding the public internal control and public internal audit;
- the empirical investigation of the relevance of issues of public internal control and audit, through the implemented measures;
- the understanding of legislative changes regarding the public internal control and public internal audit and the need to implement them, in a period of economic and financial crisis;

The current legislative changes in the internal audit area confuse the auditor practitioners and the public servants. However, in solving the raised dilemmas we should not overlook the importance of public internal audit and the internal control at the public institutions managed by the social security funds.

The internal control in Romania is a set of forms of control exercised at the public entity level, including the internal audit, established by the management in accordance with its objectives and legal regulations, to ensure the administered funds economically, efficiently and effectively; it includes, also, the organizational structures, methods and procedures. The internal control consists of all forms of control exercised at the (public) entity level, including the internal audit, established by the management in accordance with its objectives and legal regulations, to ensure the administered funds economically, efficiently and effectively, which includes the organizational structures, methods and procedures

The public internal audit is a set of interrelated activities and actions, carried out by specialized structures, established at the concerned public institution level (or, at the higher level of public institutions), which, according to a predetermined plan and methodology, is intended to develop a general diagnostic system, under technical, managerial and financial-accounting aspect. Some

specialists consider the fact that the public internal audit is the independent and objective functional activity, which gives security and counseling to the management, for a proper administration of public incomes and expenditures, perfecting activities of the public entity. However, this activity helps the public entity to fulfill its objectives, through a systematic and methodical approach, which assesses and improves the efficiency and effectiveness of the management, based on risk management, on control and on management processes.

The objectives of the public internal audit is objective insurance and the counseling, designed to improve the systems and the activities of the public entity and the support of the fulfillment of the objectives of the public entity through a systematic and methodical approach, which assesses and improves the effectiveness of the management system, based on risk management, on control and on management processes. The external audit in Romania was organized and restructured in several times, currently being realized in the following structures: the accounting expertise, provided by CECCAR, the financial audit provided by CFAR (Chamber of Financial Auditors of Romania - CAFR), the performance audit, conducted by the Court of Accounts in Romania, together with financial controls exercised in the public sector and the fiscal financial audit, performed by Romanian and international consulting firms, recognized in the field.

This chapter describes the manner how to realize the internal control and public internal audit activities by own NHSI (National House of Social Insurances - CNAS) departments/ directorates and territorial houses of health insurance. The undertaken actions and the performed recommendations are justified by the recovered amounts, by the proposed and realized legislative changes, as by the improving of the relations between NHSI (National House of Social Insurances - CNAS), the health insurance houses, the service providers, the employers and their employees. The concepts of internal control and audit of the pension funds on CPPSS (Commission of the Private Pension System Supervisory – CSSPP) level are also presented. CPPSS is the autonomous administrative authority with legal personality, under the control of the Romanian Parliament, whose authority is exercised throughout Romania. Its mission consists in the regulation, the coordination, the supervision and the control of the private pension system activity and in the protection of the interests of participants and of beneficiaries, by ensuring the efficient functioning of the private pension system and the information on it.

Although it is an autonomous administrative authority with recent legal personality, CPPSS (Commission of the Private Pension System Supervisory – CSSPP) tries and fails to achieve a balanced pension system. In the view of CPPSS, a balanced pension system eliminates the pressure from the social security budget, stimulates the economic growth by investing the accumulated

pension funds, develops the capital market (assets are growing and support the development of large projects) and creates new work places, reducing unemployment. To achieve the set aspirations, CPPSS develops missions of internal control over the private pension fund managers, insurance brokers, marketing agencies, individuals and/ or legal persons authorized by this institution to engage in the field of private pensions. The monitoring results of control actions can be found in the written sanctions and/ or criminal, the withdrawals of the guilty persons from the CPPSS register, as also in the legally approved transfers from one fund of private pension to another. The internal audit activity is carried out by its own compartment, but the annual financial audit is currently conducted by Deloitte Audit ltd.

Next, we showed brief introduction notions about MLFSP (Ministry of Labour, Family and Social Protection – MMFPS) and the subordinated institutions. Subsequently, we emphasized the role of the NAEWF (National Agency for Employment Work Force – ANOFM) and the county agencies in internal control and internal audit on unemployment insurance fund, in terms of highlighting the development missions, of the undertaken measures, but mainly by the favorable development of the performance indicators (evaluated monthly and at the end of the year). The administration and the management of the public pension system and of the social security is realized through NHRSI (National House of Retirement and other rights of Social Insurances – CNPAS) and its territorial units. The work efficiency of internal control and internal audit conducted by its own departments is underlined by the favorable trend of the recovered amounts and through the positive evolution of its own performance indicators (which explains the performance of 100% of the annual internal audit plan in 2009). NASB (National Agency for Social Benefits – ANPS), a new established institution, tries through its own territorial agency to track down the accordingly performance of the established social benefits.

The chapter describes the manner how to realize the internal control and public internal audit activities by own NHSI (National House of Social Insurances - CNAS) departments/ directorates and territorial houses of health insurance. The undertaken results and the performed recommendations are justified by the recovered amounts, by the proposed and realized legislative changes, as by the improving of the relations between NHSI (National House of Social Insurances - CNAS), the health insurance houses, the service providers, the employers and their employees.

## **GENERAL CONCLUSIONS, PERSPECTIVES AND LIMITATIONS OF RESEARCH**

The last chapter comes to achieve a synthesis of social security accounts, identifying key aspects of the research. All issues raised during the six chapters are aggregated here, and the scientific approach is formulated in a great conclusion, determine whether the proposed overall and secondary objectives were met.

Analyzing the current situation, we showed the current situation in Romania and Europe, offering some solutions referring to the solution of the annual public budget deficits, which became chronic in 2009. The continuance of the agreement with the IMF (International Monetary Fond – FMI), the export of transport services and tourism, the increased of the excise duty, are just some solutions to the end of the crisis in Romania. The European Commission proposes to increase the employment work force of the population between 20 and 64 years, the reduction of the number of people exposed to poverty and the increase of the amount from GDP, allocated to research, as a solution for the end of the crisis. We showed that the Romanian state has a distribution of the budget policy against the social sector and, unfortunately, the current Romanian government reaction is reversed, again, trying to balance the budget by massive cuts in social area. The private health insurance options and pensions is the direction toward which Romania is moving more and more, their implementation and the co-payments could lead to elimination of "attentions" to doctors and nurses, but, especially, they could help the Romanian health system, which has a health budget well below its real needs and the current level of funding in the country does not encourage a sustainable development, requiring a global approach for the development of consistent health policy.

In **chapter 1 “Conceptual delimitations, definitions and categories of social protection”** we tried to delimit conceptual notions of policy and social protection, of budgeting and public budget, of public expenditures and incomes, and also concepts of public audit. What is social policy tried to define several authors belonging to different schools and thought stream, but even today we can not say that it reached an absolute consensus on covered areas in the large framework of social policy. We consider, that the british sociologist TH Marshall defines the most comprehensive meaning of this concept: “The essential aim of social policy in the twentieth century is the welfare of citizens” (Marshall, 1950). The first explicit concerns in the social policy area were stipulated in the Treaty from Rome, signed on March 25, 1957. We must say that the economic policy has always been a priority in the European Community and the social approaches were limited to some common provisions with general character and to recommendations addressed to the governments of the member states. In terms of social policy in Romania, we showed that the adopted ‘90 measures do not correspond only in a small proportion to a coherent long-term social reform, and only to the end of

the decade are appearing signs of such concepts, especially in education, health and pensions. Most often, social policies were decided in a chaotic, populist and "pompiestic" manner, from day to day, to satisfy certain groups contesting or to compensate for some effects of economic restructuring. In this way, it becomes clear that to social policy it has been assigned a secondary role, of accompanying the economic policy, its dominant characteristic being the passive politics, waiting for a new wave of price rises to give a few percent of the income index.

With roots in ancient times, by including protection elements in the Roman law, we notice the appearance of the first forms of social assistance in the XIII and XIV centuries, when around the monasteries were built social establishments for the poor, elderly and sick. The first forms of social protection have emerged in the early nineteenth century and were related to social security measures. The concept of social protection was first introduced by JK Galbraith and defines the policy of protecting of the disadvantaged populations, through measures that aimed the aligning of these categories to a decent standard of living. He believed as being the most urgent measure "the provision of law of those who can not find a job to have a guaranteed income or alternative." In Romania, the concept of social protection was use and enshrined in the Constitution of Romania after December 1989.

The financial resources at national level include all financial resources of the authorities and public institutions, resources of the public and private entities, resources of non-profit organization and population resources. The volume of financial resources of a society depends on the size of GDP, as well as of the possibility of appealing to external financial resources (loans, aid, donations). The resources of state, central and local government, the resources of state social security and the resources of public institutions with autonomous character are components of public financial resources. From one period to another, public expenditure increased also as a value, money expression, as also as a real absolute measure. The evolution of the public expenditure, expressed in current prices, is influenced by the changes in the purchasing power of currency.

The subchapter "Conceptual delimitations of audit, internal audit and external audit notions" comes with theoretical approaches on public internal control and conceptual boundaries of audit notion, internal audit and external audit, due to relationships between them. The word "audit" comes from Latin, where "listening" means to listen. Comparing the three definitions of the financial audit gave by the National Company of Commissioners of Accounts from France, the AICPA and the OUG no. 75/1999 (Romania), we see a common point, namely that it is an activity of examination of financial statements, by a competent or authorized person, to formulate an opinion on the correctness with which these documents presents the financial situation of the organization, both static and dynamic.

We appreciate that internal audit is an independent and objective activity that gives an organization an assurance regarding the degree of control over operations, guides her to improve activities and contributes to adding value.

In the **chapter 2 “Social protection at European and national level”** we tried to give an overview image on the evolution and development of social protection at European level, next to comparative studies Romania – Europe, talking in the end, also, about the economical and financial crises. If in the medieval times the assistance and protection were provided, in the most part, by the Church, by individual charity and/ or charitable institutions, later, the nobility, and then also the municipalities, began to provide a form of social protection. The german countries were among the first countries that have prescribed a monthly deduction from the salary of the workers, leading, in the present, to an expansive system of the health insurance system, covering all workers. Over the years, the states realized that, contributions bring important sums to the state budget and the payment of the different contributions brings benefits both to workers and to the state. The Labor Code expresses the general principles governing labor relations, rights and obligations of persons in employment and labor jurisdiction, establishing a growing protection for the pre-active, active and post-active population. Europe has developed a protection system which is without equivalent in the world and that identifies, in a way, the European society, in the present.

We showed the evolution of the social protection on local level, in Romania, starting from the socialist period and reaching to the present. We can strongly declare that with the transition to the market sector, the social protection in Romania placed herself on a new basis, evolving and changing constantly, adapting to the needs of the Romanian economy, to the imposed requirements by practice, as well as those imposed by the political manifestation. The health insurance developed itself as a primary health care system of the population, being compulsory and its main source of income represents the contributions of the insurants. Currently, and especially because of the global crisis, the facultative health insurance system, the private insurances, are gaining more ground and that's not because the Romanians can afford private insurances, but simply because they felt the negative effects of the budget crisis at insurance patient level, who could not benefit from the returns from their insurance houses because of the lack of the state funds. Since January 1990, in Romania, is recognized the possibility of stopping the work, for reasons beyond the staff activity, thus all business units and the state budget units and individuals who use employment, will contribute to the establishment of a centralized fund. Regarding the present, there is no secret that the unemployment rate increased to an unprecedented maximum in years.

In the subchapter "Comparative study of the social protection of personnel in European countries" we offered a vision of social protection of some European countries, whose principles of social protection are about the same. We wanted to show that, member states of the UE or not, the overall goal is the protection of the workers against the risks of loss of income during unemployment, of illness or disability, and also to perform parental duties until a certain age, the regulation of rights and obligations of employees and employers being made through the Labor Code. Romania is on the last places among the countries of Europe, as showed in more and more studies performed today, regarding the developing of the country till the minimum/ average salary. Therefore, it is not a surprise that more and more Romanians prefer to leave to work abroad; working even in the field they have specialization, earning salaries with 15 more times higher than in the country. In times of crisis, the situation has not changed, few of them opting to return to the country, mainly because of the lack of job offers on the local market and the job insecurity or the low salary in comparison with the European employer's offers.

If many from the developed countries, at global level, focused increasingly on private pension funds (70% of GDP in 2009), releasing the pressure from the state budget, in Romania they were representing only 0,5% of GDP in 2009, burdening the budget. The World Bank has already announced that the public expenditures with the (state) pensions will increase on average, at the whole UE level, from 10,2% of GDP (in 2010) to 12,5% in (in 2060), due to reducing of birth rate, aging and reducing the population, while in Romania they would double by 2060. A unanimous opinion is that the Romanian public system of pensions must be reformed quickly and efficiently, that means the acceleration of private pensions.

Chapter 2 speaks and provides a picture of a nation in a severe economic and financial crisis. Even if it is not the first time when the world economy deals with recession periods, it's the first time when we have do deal with a crisis located both on the developed countries level, and also on the level of the developing countries. The collapse of the important market sectors, at crisis began, left deep "wounds" in the global economy, even if, in the present, this situation has somehow recovered. As expected, the "airbag" of countries with strong fiscal positions supported the crisis better, than the one of developing states. The developed countries have used their investments in the infrastructure and in the social sector, to combat the deflation, while the less developed states have faced with much greater problems and, furthermore, the crisis is far from being finished. If at beginning of the crisis it was all about survival and getting enough cash to pay the personnel and the suppliers, today the companies are recovered financially, being more interested in their business model re-evaluation and in the flexibility of the operations. Bankruptcies are also in power, expecting in 2010 an increase from 2009, and a return to what was before 2008 may take many years from now.

In **Chapter 3 "Development and construction methodology of the budget with the social protection"**, we started from the basis of chapter 1 and we treated more extensively the budget elaboration and construction with the social protection, in the end of this chapter to talk about the state social insurance system, budgeting and tax evasion. The budgetary process is a structured set of actions and measures initiated and implemented by relevant state institutions in order to achieve financial policy pursued by the government authority on budgetary matters. This process includes four phases: elaboration, approval, execution and control, and the law provide the content of these stages, the temporary chart of the course, authorized, competent and responsible institutions. The role of the state budget is not just financial, but also economic, allocative, redistributive and of control. Typically, the budget cycles take place in several phases: planning and resource analysis, policy formulation, policy execution, and the fourth phase includes the entire budgetary process, but is regarded as the fourth phase. This phase controls and evaluates the whole process and system.

The state budget is one of the major components of the financial system. It has a role in the functioning of some financial leverage, but also in the macroeconomic prediction and planning actions, made with the help of some tools, such as economic development programs, financial summary balances and budget of the national economy. In terms of formal budget, the state budget is a list of state incomes and expenditures, for a specified period, usually one year. Because it has the lowest incomes, relative to the size of the economy, the Romanian state is permanently in the deficit situation, in other words, is needed to cover higher expenses than the income. The average public deficit of Romania between 1998 and 2010 was from -2,2% of GDP. We are very close to the average of the state who joined between 2004 and 2007 (-3,2%), but at about 1 percentage point below the European average.

Present both within the surface economy, but also within the underground economy, where the phenomenon is widespread, the tax evasion has reached, in the last nearly 20 years, in Romania, relatively large dimensions. Of course, this phenomenon is not specific only for Romania, or only just for the countries with emerging market economies. A phenomenon as old as it is the very existence of the tax itself; the tax evasion has no boundaries of time or space. However, the amplitude of this phenomenon sensitive differs from one country to another. The tax evasion has consequences, first at the macroeconomic level, consisting in the deprivation of revenues due the state, thereby decreasing the room for maneuver in economic and social field. On the other hand, entities who evade the payment of taxes, with lower costs, will be an unfair competition to those who fulfill their tax obligations, distorting, thereby, the smooth operation of free market mechanisms, undermining some activity industries. The acceptance and the widespread of this phenomenon, it would mean, undoubtedly, the acceptance of suppression, in time, of the state, or this is, in modern times,



impossible, since that never and nowhere in the world, the private initiative was not able to provide, by itself, the social and economic balance of a nation. The more so as in the current period, amid the global economic crisis, it affirms more often that not even the market economy is not the economic model to ensure a permanent prosperity of those who adopted it.

**In chapter 4 "Romania and the social protection after 20 years of transition. Where to?"** we realized a study, published in 2010, by the Institute for Research on Quality of Life (IRQL), which shows, with numbers, how the transition in Romania was made with wrong political options. The report, prepared by a team of IRQL researchers, with an extensive experience in the analysis area of quality of life and social policy, takes the stock of the current situation and indicates the direction in which we move. The Romanian state, being a too small state, the smallest in Europe, far from the average of European countries, spends the lowest proportion for the social field, not only in relation to GDP, but also as a share of the budget: 36,5% vs. 55,9% the EU average, having a distribution policy of the budget against the social sector. This sector supports the massive cost of the current crisis, because of the taken actions by the government, which tries to balance the budget by massive cuts in the social area.

The data shows that, in Romania during 1998-2009, the share of the public incomes was, on average, at 32,8% of GDP and the weight of the expenditures at 36,1% of GDP. This places us on the last, respectively in the penultimate place in Europe (after Ireland). States that succeed to collect resources at the budget are strong states, with developed economies. If Romania wants to approach to the Western European model of development, it must increase the government incomes and not to reduce them. The conclusion is that, after 20 years of transition, Romania has reached a large number of people with low incomes and a greater social inequality than in 1989, but with an additional burden given by the external debt and the social costs that accompanying them. The Romanian society is becoming increasingly polarized, and the welfare is becoming increasingly difficult to reach for more and more Romanians.

If it was not visible before 2007, since the crisis started and till now, the responsibility of the deficit of the economic policy has exit to the surface. The state, probably wanted to exit as soon as possible from the crisis, has not choose the best strategy to combat the recession, making errors that led to negative results. The budgetary consumption is small, but wasteful in its important components, and the budgetary deficit is generated by the collection of budgetary resources.

**In chapter 5 "Establishment, use and accounting of the protection funds of the personnel in Romania"** we enter more deeply into the forms of social protection, which are, currently, a major

focus for entities, state employees and all other factors involved in the social, representing action not only a fundamental element of the social policy (as an instrument) as its central objective especially. The social insurances are the part of the social-economic money relations, with which are established and used the pecuniary funds, necessary for the mandatory protection of employees and pensioners from the autonomous administrations, companies, from cooperative network of consumers, lawyers, private entities. The establishment sources of the social security funds are contributions paid by economic agencies and employees, calculated by applying of some percentage rates on the salary fund in case of employers and on the gross salaries for employees. So, the amount of social insurance funds depends, mainly, on the size of the realized income but the employed staff, so a growth of the income of the personnel determines also the increase of social state security income. The state social insurance budget is also fueling from other incomes, like amounts resulted from the liquidation of debts from previous years, from the reimbursement of grants awarded, in the previous years, to resorts and unused, from the fines for non-payment of insurance on time, etc.

To achieve its aspirations, the social security system must, first, to provide a strong guarantee. The lack of correlation between incomes and expenditures in the finance of social security systems may create some imbalances with adverse consequences on the economy. In terms of financial aspect, the social insurance participates to the distribution of one part of the gross domestic product, is a tool to control the formation, distribution and its use, when the social insurance funds are supplied, distributed and used. Each country has a national insurance policy, which sets out the modality of participation to the system, the range of benefits and the funding mechanisms of the system.

The accountancy of the budgetary incomes and expenditures on social protection is achieved by means of special accounts opened of the budgetary classification structure for each budget of the social protection in part. The used accounts ensure the booking of incomes and expenditures according to the approved budget and provides the necessary information for compiling the budgetary execution account and for establishing the budgetary execution. In this context, the institutions involved in the social protection books the economic and financial transactions on the basis of accounting principles, following the principle of rights and obligations. We want to mention that we observed a bushy structure of the Romanian accounting, both in terms of the entities and also in the public institutions. For companies, the Romanian legislation provides only for the synthetic bookkeeping of the settlements with the personnel eight accounts, adding the nine accounts with the settlements with insurance and social security budget. Of course, also in terms of the public accounting, the accounts are not few, the public accounting including the accounting of budgetary incomes and expenditures to reflect the collection of incomes and the payment of the expenditures for the financial year, the accounting for treasury, the general accounts based on the principle of accounts

of rights and obligations, reflecting the financial and patrimonial development, as well as its patrimonial surplus or deficit and the accounting for the analysis of cost of the approved programs. In other words, the chart of accounts includes and implicitly for those dealing with social protection. We speak here of budget accounts and general accounts.

In the European countries, including Romania, coexists two health systems – the private health insurance and the public health insurance. This chapter makes, also, a parallel between these two systems. Regarding the other states, has been observed, in the last years, a trend of increasingly higher tendency to choose the private health insurance, the reason being the high quality of the private medical services to those offered by the state. Romania has taken important steps in the development of private medical services in the last 10 years. The private health insurances are a first step in eliminating the corruption from the medical system. We strongly affirm that the private health insurances could help the Romanian health system, which has a health budget well below the real needs and the current level of funding in the country does not encourage a sustainable development, requiring a global approach to the development of a consistent health policy, with long-term positive effects, pointing to the real needs of the system and patients.

In **chapter 6 "Analysis, control and audit of the social protection funds"** we realized a brief passage of the legal regulations related to this field, highlighting the legal provisions that led to the appearance of CPPSS (Commission of the Private Pension System Supervisory – CSSPP) and its control and audit departments, through which is being tried the protection of the interests of investors in private pension funds. Although it is an autonomous administrative authority with recent legal personality, CPPSS tries and fails to achieve (from the data shown in the own activity reports) a balanced pension system. Next, we showed brief introduction notions about MLFSP (Ministry of Labour, Family and Social Protection – MMFPS) and the subordinated institutions. Subsequently, we emphasized the role of the NAEWF (National Agency for Employment Work Force – ANOFM) and the county agencies in internal control and internal audit on unemployment insurance fund, in terms of highlighting the development missions, of the undertaken measures, but mainly by the favorable development of the performance indicators (evaluated monthly and at the end of the year). The administration and the management of the public pension system and of the social security is realized through NHRSI (National House of Retirement and other rights of Social Insurances – CNPAS) and its territorial units. The work efficiency of internal control and internal audit conducted by its own departments is underlined by the favorable trend of the recovered amounts and through the positive evolution of its own performance indicators (which explains the performance of 100% of the annual internal audit plan in 2009). NASB (National Agency for Social Benefits – ANPS), a new established

institution, tries through its own territorial agency to track down the accordingly performance of the established social benefits.

The public internal audit is a set of interrelated activities and actions, carried out by specialized structures, established at the concerned public institution level (or, at the higher level of public institutions), which, according to a predetermined plan and methodology, is intended to develop a general diagnostic system, under technical, managerial and financial-accounting aspect. The objectives of the public internal audit is objective insurance and the counseling, designed to improve the systems and the activities of the public entity and the support of the fulfillment of the objectives of the public entity through a systematic and methodical approach, which assesses and improves the effectiveness of the management system, based on risk management, on control and on management processes. The external audit in Romania was organized and restructured in several times, currently being realized in the following structures: the accounting expertise, provided by CECCAR, the financial audit provided by CFAR (Chamber of Financial Auditors of Romania - CAFR), the performance audit, conducted by the Court of Accounts in Romania, together with financial controls exercised in the public sector and the fiscal financial audit, performed by Romanian and international consulting firms, recognized in the field.

This chapter describes also the manner how to realize the internal control and public internal audit activities by own NHSI (National House of Social Insurances - CNAS) departments/ directorates and territorial houses of health insurance. The undertaken actions and the performed recommendations are justified by the recovered amounts, by the proposed and realized legislative changes, as by the improving of the relations between NHSI (National House of Social Insurances - CNAS), the health insurance houses, the service providers, the employers and their employees.

Like any work of such scale, the present thesis has its limits. First, because we focused on a pretty limited time period (its analysis was based more on the last five years, most common), our goal being to present the most recent selected studies and stages, considering that the analysis of older periods than five years is not that relevant to the current stage, regarding the actual situation of social protection which, in Romania, is changing. The presence of the economic and financial crisis, which "theoretical" we exceeded, Romania having a growth of 2 consecutive semesters, caused major changes in law and in the everyday life of Romanians.

## SELECTIVE BIBLIOGRAPHY

### 1. Specialties magazines:

1. Albu L. (2008), *A model to estimate Spatial Distribution of Informal Economy*, Romanian Journal of Economic Forecasting
2. Alcidi, Cinzia, Gros, Daniel (2010), *The European experience with large fiscal adjustments*
3. Alesina, Alberto, Carnoli, Dorian, Lecce, Giampaolo (2010), *The electoral consequences of large fiscal adjustments*
4. Antonescu, M., Buziernescu, R., Ciora, I. L., *Tendențe actuale ale unor forme de evaziune fiscală pe plan internațional*, Revista „Finanțe Publice și Contabilitate”, nr. 1/ ianuarie 2004
5. Articol publicat în revista Public Money and Management, vol. 13, no.4
6. Chirițoiu B. (2007), *Administrarea riscantă a fondurilor de asigurări sociale*
7. Cirica, Răzvan Ionuț; Teodorescu, Lucian (2005), *Protecția socială și incluziunea socială, componente esențiale ale Strategiei de la Lisabona*, în: Raporturi de muncă, vol. 9, nr. 5
8. Cleveland, Frederick (1915), *Evolution of the Budget Idea in the United States*, Analele Academiei Americane de Științe Politice și Sociale
9. Dreve R.M. (2005), *Importanța și rolul managementului riscului în audit*
10. Dumbrovă, P., Crișan, C., „*Auditul intern și managementul – parteneri în realizarea obiectivelor entității*”, Revista Audit Financiar, 2008
11. Key Jr., V. O.(1940), *American Political Science Review*
12. Lacrita N. G. (2005), *Cazuri particulare de paradisuri fiscale?*, Revista Impozite și taxe, nr. 6, iunie 2005
13. Ladar C. (2006), *Auditul intern. Planul și Raportul de audit în sănătate*, publicat în Analele Universității din Oradea, tom XV
14. Ladar C. (2006), *Finanțarea sectorului sănătății. Hazardul moral – o problemă comună a finanțării bazată pe asigurările de sănătate*, publicat în Analele Universității din Oradea, tom XV
15. Likierman, A.(2008), *Performance Indicators: 20 Early Lessons from Managerial Use*,
16. Mihailescu A. (2010), *Coșul de consum al populației corespunzător minimului de trai decent și de subsistență*, Revista de Inovație Socială, vol. 2, pag. 29-45
17. Oanță F., (2006), *Auditul public intern și schimbarea entităților publice*
18. Pașa, Florin (2006), *Reorientarea politicilor sociale naționale și locale*, în Economie și administrație locală, Nr. 12, p. 44-47
19. Păunică M., Ștefănescu A., Țurlea E. Și Nicolaescu S. (2009), *Particularități privind auditul intern în entitățile sistemului public de sănătate*, publicat în Studia Universitatis Vasile Goldiș

Arad – Economic Sciences (Studia Universitatis Vasile Goldis Arad – Seria Științe Economice),  
issue1-1

20. Popescu, Andrei, Brehoi, Gheorghe (1993), *Influența convențiilor și acordurilor elaborate în cadrul Consiliului European asupra legislației muncii și protecției sociale*, în Dreptul Nr. 3
21. Răducea L.L.B. (2006), *Controlul financiar și auditul public intern în unitățile ministerului apărării naționale*
22. *Revista Muncă și Progres* (1991) nr. 2, 3, 4, Bucharest
23. *Revue D'Economie Politique* (1998) nr. 3, Editura Dalloz, Paris
24. Tănase I., Burcea M.C. (2006), *Armonizarea auditului financiar public cu acquis-ul comunitar*
25. \*\*\*, *Controlul intern în instituțiile publice*, articol downloaded de pe internet de pe site-ul
26. \*\*\*, *Controlul intern și responsabilitatea managerială*

## **2. Specialties books:**

1. Albert, Michel (1994), *Capitalism contra capitalism*, Editura Humanitas, Bucharest
2. Alvin A. (1994), *Auditing an integrated approach*, Police Hall International Editions
3. Anghel. T., Bragaru, M. (2007), *Codul de procedură fiscală - Adnotat*, Editura Wolterskluwe
4. Arpinte, D., Cace, S., Preotesi, M., Tomescu, C. (2009), *Cornul și laptele – percepții, atitudini și eficiență*, Editura Expert, Bucharest
5. Balaban, C. (2006), *Evaziune fiscală. Aspecte controversate de teorie și practică judiciară*, Editura Rosetti, Bucharest
6. Băcescu, M., Fota, D. (2009), *Criza economică din România anulului 2009 - Cauze, efecte, soluții*, Editura Universitară, Bucharest
7. Bierweiler, Alexia (2006), *Soziale Sicherheit als Grundrecht in der Europäischen Union*, Editura Boorberg, Mannheim
8. Birlu V. (2008), *Frauda fiscală*, Editura Teora, Bucharest
9. Bisa C. (2005), *Utilizarea paradisurilor fiscale, între evaziune fiscală și fraudă fiscală*, BMT Publishing House, Bucharest
10. Boulescu M., Barnea C., Ispir O. (2007), *Control financiar intern și audit intern la entitățile publice*, Editura Economică, Bucharest
11. Brezeanu, Petre, Marinescu, Iulian (1996), *Finanțe publice și fiscalitate*, Editura Fundației „România de Măine”, Bucharest
12. Buzducea, Doru (2009), *Sisteme moderne de asistență socială*, Editura Polirom, Iași
13. Cace, Corina, Ioan-Franc, Valeriu (2004), *Asigurările sociale: management, evoluții și tendințe*, Editura Expert, Bucharest
14. Calu, Daniela Artemisa (2005), *Istorie și dezvoltare privind contabilitatea din România*, Editura Economics, Bucharest

15. Charta Comunitară a Drepturilor Fundamentale ale Lucrătorilor, 1989
16. Chasard, Yves; Preda, Marian (2005), *Politici sociale în Europa*, Editura Institutul European, Bucharest
17. Chersan I.C. (2011), Control și audit intern (suport de curs), downloaded de pe site-ul
18. Clocotici, Dorin, Gheorghiu, Gheorghe (1996), *Dolul, fraudă și evaziunea fiscală*, Editura Lumina Lex, Bucharest
19. Corduneanu, Carmen (1998), *Sistemul fiscal în știința finanțelor*, Editura CODECS
20. Crăciun Șt. (2004), Audit financiar și audit intern, Editura Economică, Bucharest
21. Dascălu E.D., Nicolae F. (2006), Auditul intern și instituțiile publice, Editura Economică, Bucharest
22. Demier, Francis (1998), *Istoria politicilor sociale, Europa sec. XIX-XX*, Editura Institutul European, Iași
23. Diaconu, P. (2005), *Cum fac bani contribuabilii. Evaziune fiscală. Paradisuri fiscale. Contabilitate creativă*, Editura Economică
24. Dobroțeanu L, Dobroțeanu C.L. (2002), Audit, concepte și practici, Editura Economică, Bucharest
25. Domșoru S., Vânătoru S.S. (2008), Audit și control intern, Editura Sitech, Bucharest
26. Dumbravă, P., Bătrâncea L. M., *Management contabil*, Editura Risoprint, Cluj-Napoca, 2008
27. Dumbravă, Partenie, *Contabilitate financiară*, Editura Alma Mater, Cluj-Napoca, 2005
28. Duverger, Maurice (1965), *Finances publiques*, Press Universitaires de Frances, Paris
29. Firoiu, Dumitru (1999), *Dreptul muncii și securității sociale*, Editura Argonaut, Cluj-Napoca
30. Friedman, Milton (1995), *Capitalism și libertate*, Editura Enciclopedică, Bucharest
31. Ghită M. (2007), Audit public intern, Editura Sitech, Bucharest
32. Ghiță M. (2005), Auditul intern, Ediția aIIa, Editura Economică, Bucharest.
33. Gliga C. I., (2007), *Evaziunea fiscală. Reglementare. Doctrină. Jurisprudență*, Editura All Back, Bucharest
34. Gough, I. (1979), *The Political Economy of the Welfare State*, Editura Macmillan, Londra
35. Gray, Anne (2004), *Unsocial Europe. Social Protection or Flexploitation?*, Editura Pluto Press, Londra
36. Guy B.(1996), *Evaluation du contrôle interne*, Editura Comptables Malesherbes, Paris
37. Hantrais, Linda (1995), *Social Policy în the European Union*, Editura Macmillan, Londra
38. Heidenheimer, A. J. (1981), *Education and social security entitlements în Europe and America*, New Brunswick
39. Hoanță N. (2005), *Economie și finanțe publice*, Editura Polirom, Iași
40. Hutsebaut, Martin (1997), *Social protection în Europe: Facing up to changes and challenges*, Editura ETUI, Brussels

41. Iovițu, Mariana (2004), *Bazele politicii sociale*, Editura Științifică Bucharest
42. Ispir O. (2008), *Auditul extern în domeniul public*, Editura Economică, Bucharest
43. Jinga, Ion; Popescu, Andrei (2008), *Integrarea Europeană – Dicționar de termeni comunitari*, Editura Lumina Lex, Bucharest
44. Jinga, Ion; Popescu, Andrei (2008), *Integrarea Europeană – Dicționar de termeni comunitari*, Editura Lumina Lex, Bucharest
45. Loebbecke A. (2003), *Audit, o abordare integrată*, ediția aVIIIa, Editura ARC, Chișinău
46. Marshall, T. H. (1950), *Citizenship and Social Class*, Londra
47. Mățiș, D., Pop, A. (2010), *Contabilitate financiară*, Editura Casa Cărții de Știință, Cluj-Napoca
48. Mărginean I., Precupețu, I. (2006), *Quality of Life în Bulgaria and Romania*, Office for Official Publications of European Communities, Luxemburg
49. Mărginean, Ioan (1994), *Politica socială și tranziție la economia de piață în România*, Editura CIDE, Bucharest
50. Mihuț, I. (2003). *Management general*, Editura Carpatica, Cluj-Napoca
51. Mihuț, Liliana, Lauritzen, Bruno (2006), *Modele de politici sociale/ Models of Social Policy*, Editura Didactică și Pedagogică, Bucharest
52. Miron, Dumitru (coord.) (2002), *Economia integrării europene*, Editura ASE, Bucharest
53. MISSCEO - Mutual Information System on Social Protection of the Council of Europe (2009), *MISSCEO: Comparative tables of social protection systems în 14 member states of the Council of Europe, Australia, Canada and New Zealand*, Editura Council of Europe
54. Mitea A., Băncuță A., Polifrone A.M., Ciucărdel M. (2006), *Auditul de sistem în instituțiile publice*, Editura Ministerului Administrației și Internelor, Bucharest, carte downloadată de pe internet de pe site-ul
55. Mitea A., Suditu Șt., Băncuță A., Tănase D. (2005), *Auditul public intern de la funcția de control la funcția de consiliere în cadrul asistenței manageriale*, Editura Ministerului Administrației și Internelor, Bucharest
56. Molnar, Maria (2007), *Sărăcia și protecția socială*, Editura România de Mâine, Bucharest
57. Moroianu Zlătescu, Irina; Stoica, Ioan (2000), *Carta Socială Europeană*, Editura IRDO, Bucharest
58. Moșteanu, Tatiana (1997), *Buget și trezorerie publică*, Editura Didactică și Pedagogică, Bucharest
59. Munteanu V. (2000), *Control și audit financiar-contabil*, Editura Sylvi, Bucharest
60. O'Connor, J. (1973), *The Fiscal Crisis of the Welfare State*, Editura St. Martin, New York
61. Oprean I. (2002), *Control și audit financiar-contabil*, Editura Intelcredo, Deva
62. Oprean I., Popa I.E., Lenghel R.D.(2007), *Procedurile auditului și ale controlului financiar*, Editura Risoprint, Cluj-Napoca



63. Pascal, Ileana, Deaconu, Stefan (2002), *Politici sociale și ocuparea forței de muncă*, Editura Centrul de Resurse Juridice, Bucharest
64. Pașa, Florin, Pașa, Luminița Mihaela (2003), *Cadrul juridic și organizatoric al asistenței sociale în România*, Editura Polirom, Iași
65. Patroi, D. (2007), *Evaziunea fiscală între latura permisă. Aspectul contravențional și caracterul infracțional*, Editura Economică, Bucharest
66. Pechman, Joseph A. (1992), *Social Security: Perspectives for Reform*, Editura Brookings Institution, Washington DC
67. Pechman, Joseph A. (1992), *Social Security: Perspectives for Reform*, Editura Brookings Institution, Washington DC
68. Pellens, Bernhard, Fülbier, Rolf Uwe, Gassen, Joachim, Sellhorn, Thorsten (2008), *Internationale Rechnungslegung*, Editura Schäffer-Poeschel, Stuttgart
69. Pereș I., Bunget O. (2004), *Control financiar și expertiză contabilă*, Editura Mirton, Timișoara
70. Pitulice M., Chițu A., Chițu A.G. (2005), *Studii de caz privind auditul public intern*, Editura CECCAR, Bucharest
71. Piven, R., Cloward, R. (1972), *Regulating the Poor: the Functions of the Public Welfare*, Editura Random, New York
72. Poenaru, Maria (1998), *Politica socială și indicatori sociali*, Editura All, Bucharest
73. Pop, Luana (coord.) (2002), *Dicționar de politici sociale*, Editura Expert Bucharest
74. Popescu Gh. (1997), *Procedurile controlului intern și auditul financiar*, Editura Gestiunea, Bucharest
75. Preda, Carmen-Mihaela (2006), *Alinierea și coordonarea sistemelor de securitate socială în Uniunea Europeană*, Editura ASE, Bucharest
76. Preda, Marian (2002), *Politica socială românească între sărăcie și globalizare*, Editura Polirom, Iași
77. Renard J. (2003), *Teoria și practica auditului intern*, ediția a IV-a, Editura MFP, Bucharest
78. Roman C., Tabără V., Roman A.G. (2007), *Control financiar și audit public*, Editura Economică, Bucharest
79. Sarfati, Hedva, Bonoli, Giuliano (2002), *Labour Market and Social Protection Reforms în International Perspective*, Editura Ashgate, Freiburg
80. Smith, M.(2003), *Research methods în accounting*, Sage Publication, Londra
81. Smith, Robert W., Lynch, Thomas D (2004), *Public Budgeting în America*, Editura Pearson, New Jersey
82. Stoian A., Țurlea E. (2001), *Auditul financiar-contabil*, Editura Economică, Bucharest
83. Stroe, Radu, Armeanu, Radu (2008), *Finanțe*, Editura, ASE, Bucharest

84. Sullivan, Arthur, Sheffrin, Steven M. (2003), *Economie: principii în acțiune*, Editura Upper Saddle River, New Jersey
85. Șaguna, Dan Drosu, Tutungiu, Mihaela (1995), *Evaziunea fiscală*, Editura Oscar Print, Bucharest
86. Tănăsescu, Paul (2009), *Asigurări și protecție socială în România*, Editura CH Beck, Bucharest
87. Teșliuc, Cornelia Mihaela, Pop, Lucian, Teșliuc, Emil (2005), *Sărăcia și sistemul de protecție socială*, Editura Polirom, Iași
88. Tiron-Tudor A.(2005), *Auditul intern în administrația publică locală*,Editura Dacia, Cluj-Napoca
89. Topciu, Constantin, Vâșcu, Teodora, Vintilă, Georgeta (1995), *Fiscalitate*, Editura SECOREX, Bucharest
90. Țop, Dan (2008), *Drept social și politici naționale de protecție socială*, Editura Bibliotheca
91. Văcărel, I. (2001), *Finanțe publice*, Editura Didactică și Pedagogică, Bucharest
92. Vîrjan, Daniela (2005), *Economie și politici sociale*, Editura ASE, Bucharest
93. Voicu, M., Voicu B. (2007), *Valori ale românilor: 1993 – 2006. O perspectivă sociologică*, Editura Institutul European, Iași
94. Wilensky, Harold (1985), *Comparative Social Policy: Theory, Methods, Findings*, Editura University California
95. Zamfir, Cătălin (1999), *Politici sociale în România*, Editura Expert, Bucharest
96. Zamfir, Cătălin (2004), *O analiză critică a tranziției*, Editura Polirom, Bucharest
97. Zamfir, E. (2009), *Asistența socială în România. Teorie și acțiune socială*, Editura Mitropolia Oltenia, Craiova
98. Zamfir, Elena (2000), *Strategii anti-sărăcie și dezvoltare comunitară*, Editura Expert, Bucharest
99. Zarcovic, G., Enăchescu, D. (1998), *Probleme privind politicile de sănătate în țările Europei centrale și de răsărit*, Editura Info medica, Bucharest
100. Zuca Șt., Munteanu V., Zuca M.(2010), *Auditul public la întreprinderi și instituții publice. Concepte, metodologie, reglementări, studii de caz*, Editura Wolters Kluwer, Bucharest

### **3. Normative acts:**

1. Decret Lege 25/ 14 ianuarie 1990 cu privire la utilizarea și salarizarea personalului în perioadele de întrerupere a activității
2. Decretul 389/ 11 octombrie 1972 cu privire la contribuția pentru asigurările sociale
3. Decretul Lege nr. 144/ 11 mai 1990 cu privire la prelungirea termenului de aplicare a Decretului Lege 25/ 14 ianuarie 1990 cu privire la utilizarea și salarizarea personalului în perioadele de întrerupere a activității

4. H.G. nr. 2288 din 2004 pentru aprobarea repartizării funcțiilor pe care le asigură ministerele și organizațiile neguvernamentale privind prevenirea situațiilor de urgență
5. H.G. 662 din 07.07.2010 privind unele măsuri organizatorice și funcționale pentru Agenția Națională pentru Ocuparea Forței de Muncă, Casa Națională de Pensii și Alte Drepturi de Asigurări Sociale, Agenția Națională pentru Prestații Sociale și Inspekția Muncii.
6. H.G. nr. 1.377 din 2009, cu modificările ulterioare, privind Regulamentul de organizare și funcționare al Inspekției Muncii
7. H.G. nr. 1285 din 2008 privind Statutul propriu de organizare și funcționare al Agenției Naționale pentru Prestații Sociale
8. H.G. nr. 13/ 2004 privind statutul Casei Naționale de Pensii și Alte Drepturi de Asigurări Sociale
9. H.G. nr. 1610 din 2006 privind aprobarea Statutului ANOFM actualizată și republicată
10. H.G. nr. 362 din 2000 privind organizarea inspekțiilor pentru audit intern și stabilirea atribuțiilor generale pentru efectuarea acestora
11. H.G. nr. 377 din 2002 pentru aprobarea Procedurilor privind accesul la măsurile pentru stimularea ocupării forței de muncă, modalitățile de finanțare și instrucțiunile de implementare a acestora.
12. Hotărârea 2.269/ 9 decembrie 2004 privind aprobarea Normelor metodologice de calcul al contribuției de asigurare pentru accidente de muncă și boli profesionale.
13. Hotărârea 938/ 2004 privind condițiile de înființare și funcționare, precum și procedura de autorizare a agentului de muncă temporară
14. Hotărârea Consiliului de Miniștri 4161/ 11 octombrie 1953 cu privire la contribuția pentru asigurările sociale de stat
15. Hotărârea Consiliului de Miniștri 880/ 1 ianuarie 1965 privind acordarea de ajutoare materiale în cadrul asigurărilor sociale de stat
16. Legea 1/ 7 ianuarie 1991 privind protecția socială a șomerilor și reintegrarea lor profesională
17. Legea 1/ 8 iulie 1977 privind impozitul pe fondul total de retribuire al unităților socialiste de stat
18. Legea 130/ 16 octombrie 1996/ R privind contractul colectiv de muncă
19. Legea 145/ 24 iulie 1997 – Legea asigurărilor sociale de sănătate
20. Legea 19/ 17 martie 2000 privind sistemul public de pensii și alte drepturi de asigurări sociale
21. Legea 212/ 27 mai 2004 privind asigurările private de sănătate
22. Legea 3/ 30 iunie 1977 privind pensiile de asigurări sociale de stat și asistență socială
23. Legea 346/ 5 iunie 2002 privind asigurarea pentru accidente de muncă și boli profesionale
24. Legea 49/ 25 mai 1992 pentru modificarea și completarea unor reglementări din legislația de asigurări sociale

25. Legea 53/ 24 ianuarie 2003 Codul Muncii
26. Legea 54/ 1 august 1991 cu privire la sindicate
27. Legea 577/ 22 decembrie 2003 privind aprobarea Ordonanței de urgență a Guvernului 9/ 27 februarie 2003 pentru modificarea și completarea Legii 19/ 17 martie 2000 privind sistemul public de pensii și alte drepturi de asigurări sociale
28. Legea 76/ 16 ianuarie 2002 privind sistemul asigurărilor pentru șomaj și stimularea ocupării forței de muncă
29. Legea bugetului asigurărilor sociale de stat pe anul 2006
30. Legea bugetului asigurărilor sociale de stat pe anul 2007
31. Legea bugetului asigurărilor sociale de stat pe anul 2008
32. Legea bugetului asigurărilor sociale de stat pe anul 2009
33. Legea bugetului asigurărilor sociale de stat pe anul 2010
34. Legea de organizare și funcționare a Curții de Conturi nr. 94/1992, republicată, modificată și completată prin Legea nr. 77/2002
35. Legea nr. 202 din 2006 privind organizarea și funcționarea Agenției Naționale pentru Ocuparea Forței de Muncă
36. Legea nr. 204 din 2006 privind pensile facultative
37. Legea nr. 23 din 2007 pentru modificarea și completarea Legii nr. 411 din 2004 privind fondurile de pensii administrate privat
38. Legea nr. 249 din 2004 privind pensiile ocupaționale
39. Legea nr. 313 din 2005 pentru aprobarea OUG nr. 50 din 2005 privind înființarea, organizarea și funcționarea CSSPP
40. Legea nr. 411 din 2004 privind fondurile de pensii administrate privat
41. Legea nr. 500 din 2002 privind finanțele publice cu modificările ulterioare
42. Legea nr. 53/ 2003 din Codul Muncii
43. Legea nr. 672 din 2002 privind auditul public intern, cu modificările și completările ulterioare
44. Legea nr. 95 din 2006 privind reforma în domeniul sănătății, cu modificările și completările ulterioare
45. Legea nr. 301 din 17 mai 2002 pentru aprobarea OUG nr. 119 din 1999 privind auditul intern și controlul financiar preventiv
46. Legii 90/ 12 iulie 1996 – Legea protecției muncii
47. Norma B.N.R. nr. 17/2003 privind organizarea și controlul intern al activității băncilor, administrarea riscurilor semnificative, precum și organizarea și desfășurarea activității de audit intern în cadrul băncilor
48. Norma CSSPP nr. 18 din 2008 privind reglementările contabile conforme cu Directiva aVIIa a CEE aplicabile entităților autorizate, reglementate și supravegheate de CSSPP

49. Norma CSSPP nr. 19 din 2009 pentru modificarea și completarea Normei nr. 11 din 2007 privind auditorul financiar pentru fondurile de pensii administrate privat și administratorii acestora
50. Norma CSSPP nr. 20 din 2009 pentru modificarea și completarea Normei nr. 8 din 2006 privind auditorul financiar pentru fondurile de pensii facultative.
51. OMFP nr. 1267/21.09.2000 pentru aprobarea Normelor minimale de audit intern
52. OMFP nr. 1706 din 2002 pentru aprobarea Normelor Metodologice privind auditul intern al Programului ISPA derulat prin Oficiul de Plăți și Contractare Phare
53. OMFP nr. 1777 din 2002 pentru aprobarea Pistei de audit pentru Programul Sapard derulat prin Oficiul de Plăți și Contractare Phare din cadrul MFP
54. OMFP nr. 1778 din 2002 pentru aprobarea Pistei de audit pentru Programul ISPA derulat prin Fondul Național de Preaderare din cadrul MFP
55. OMFP nr. 1779 din 2002 pentru aprobarea Pistei de audit pentru Programul Phare derulat prin Fondul Național de Preaderare din cadrul MFP
56. OMFP nr. 1780 din 2002 pentru aprobarea Pistei de audit pentru Programul Sapard derulat prin Fondul Național de Preaderare din cadrul MFP
57. OMFP nr. 1781 din 2002 pentru aprobarea Pistei de audit privind Programul ISPA derulat prin Oficiul de Plăți și Contractare Phare
58. OMFP nr. 252 din 2004 pentru aprobarea Codului privind conduita etică a auditorului intern
59. OMFP nr. 38 din 2003 pentru aprobarea Normelor generale privind exercitarea activității de audit public intern, cu modificările ulterioare
60. OMFP nr. 445 din 2004 pentru aprobarea Normelor proprii privind exercitarea activității de audit public intern în cadrul MFP
61. OMFP nr. 522 din 2003 pentru aprobarea Normelor metodologice referitoare la exercitarea controlului financiar preventiv, cu modificările și completările ulterioare
62. OMFP nr. 946 din 4 iulie 2005 modificat de OMFP nr. 1.389 din 2006 pentru aprobarea Codului controlului intern
63. Ordin nr. 880 din 28 iunie 2002 privind aprobarea Codului privind conduita etică a auditorului intern.
64. Ordinul 1791/ 24 decembrie 2002 de aprobare a Normelor metodologice privind constituirea în anul 2003 a Fondului inițial pentru funcționarea sistemului de asigurare pentru accidente de muncă și boli profesionale
65. Ordinul CNAS nr. 178 din 28. 02. 2008 pentru aprobarea Normelor metodologice privind activitatea structurilor de control din cadrul sistemului de asigurări sociale de sănătate

66. Ordinul MMFES nr. 223 din 21 martie 2006 privind metodologia de acordare a indemnizației lunare de hrană cuvenită adulților și copiilor infestați HIV/SIDA și de control al utilizării de către cei în drept a acesteia.
67. Ordinul MMPS nr. 187/ 15 aprilie 1998 privind aprobarea Regulamentului de organizare și funcționare a Comitetului de Securitate și Sănătate în Muncă
68. Ordinul nr. 522 din 2003 pentru aprobarea Normelor metodologice generale referitoare la exercitarea controlului financiar preventiv, modificată și completată
69. Ordonanța de Urgență 23/ 10 aprilie 2003 pentru modificarea și completarea Legii 19/ 17 martie 2000 privind sistemul public de pensii și alte drepturi de asigurări sociale și pentru modificarea art. II și III din Ordonanța de urgență a Guvernului 9/ 27 februarie 2003 pentru modificarea și completarea Legii 19/ 17 martie 2000 privind sistemul public de pensii și alte drepturi de asigurări sociale
70. Ordonanța de Urgență 96/ 14 octombrie 2003 privind protecția maternității la locurile de muncă
71. Ordonanța de Urgență a Guvernului nr. 158/2005 privind concediile și indemnizațiile de asigurări sociale de sănătate, aprobată cu modificări și completări prin Legea nr. 399/2006, cu modificările și completările ulterioare
72. Ordonanța de Urgență a Guvernului nr. 37 din 2004 pentru modificarea și completarea reglementărilor privind auditul intern.
73. Ordonanța de Urgență a Guvernului nr. 45 din 2003 privind finanțele publice locale, aprobată cu modificări și completări prin Legea nr. 108 din 2004
74. Ordonanța de Urgență a Guvernului nr. 75/1999 modificată și republicată privind activitatea de audit financiar
75. Ordonanța de Urgență a Guvernului nr. 50 din 9 iunie 2005 privind înființarea, organizarea și funcționarea CSSPP
76. Ordonanța Guvernului nr. 119 din 31 august 1999 privind controlul intern și controlul financiar preventiv actualizată și republicată
77. Ordonanței Guvernului 22/ 21 august 1992 privind finanțarea ocrotirii sănătății – Norme Metodologice 182.879 din 3 noiembrie 1992

#### **4. Internet sites:**

1. [www.lasig.ro](http://www.lasig.ro)
2. [www.9am.ro](http://www.9am.ro)
3. [www.ahv-iv.info](http://www.ahv-iv.info)
4. [www.avocatnet.ro](http://www.avocatnet.ro)
5. [www.biblioteca-digitala.ase.ro](http://www.biblioteca-digitala.ase.ro)
6. [www.bizcity.ro](http://www.bizcity.ro)

7. [www.blogurieconomice.ro](http://www.blogurieconomice.ro)
8. [www.businessday.ro](http://www.businessday.ro)
9. [www.capital.ro](http://www.capital.ro)
10. [www.cariereonline.ro](http://www.cariereonline.ro)
11. [www.cdep.ro](http://www.cdep.ro)
12. [www.cnas.ro](http://www.cnas.ro)
13. [www.cnpas.org](http://www.cnpas.org)
14. [www.cristianpaun.finantare.ro](http://www.cristianpaun.finantare.ro)
15. [www.csspp.ro/rapoarte](http://www.csspp.ro/rapoarte)
16. [www.cultura.tubefun4.com](http://www.cultura.tubefun4.com)
17. [www.ebooks.unibuc.ro](http://www.ebooks.unibuc.ro)
18. [www.ec.europa.eu](http://www.ec.europa.eu)
19. [www.economie.hotnews.ro](http://www.economie.hotnews.ro)
20. [www.en.wikipedia.org](http://www.en.wikipedia.org)
21. [www.epp.eurostat.ec.europa.eu](http://www.epp.eurostat.ec.europa.eu)
22. [www.euractiv.ro](http://www.euractiv.ro)
23. [www.evz.ro](http://www.evz.ro)
24. [www.fedee.com](http://www.fedee.com)
25. [www.financiarul.com](http://www.financiarul.com)
26. [www.ghiseulbancar.ro](http://www.ghiseulbancar.ro)
27. [www.iccv.ro](http://www.iccv.ro)
28. [www.idd.euro.ubbcluj.ro](http://www.idd.euro.ubbcluj.ro)
29. [www.informatia-zilei.ro](http://www.informatia-zilei.ro)
30. [www.mdrl.ro](http://www.mdrl.ro)
31. [www.mfinante.ro](http://www.mfinante.ro)
32. [www.mmfes.ro](http://www.mmfes.ro) – MMFES
33. [www.money.ro](http://www.money.ro)
34. [www.newsin.ro](http://www.newsin.ro)
35. [www.oeconomica.uab.ro](http://www.oeconomica.uab.ro)
36. [www.papers.ssrn.com](http://www.papers.ssrn.com)
37. [www.pharma-business.ro](http://www.pharma-business.ro)
38. [www.portal.fea.uaic.ro](http://www.portal.fea.uaic.ro)
39. [www.prestatiisociale.ro](http://www.prestatiisociale.ro)
40. [www.primm.ro](http://www.primm.ro)
41. [www.profesiionline.ro](http://www.profesiionline.ro)
42. [www.referatele.com](http://www.referatele.com)

43. [www.scribde.com](http://www.scribde.com)
44. [www.smartfinancial.ro](http://www.smartfinancial.ro)
45. [www.sfnf.ro](http://www.sfnf.ro)
46. [www.theia.org](http://www.theia.org)
47. [www.wall-street.ro](http://www.wall-street.ro)
48. [www.worldwidewords.org](http://www.worldwidewords.org)
49. [www.zf.ro](http://www.zf.ro)
50. [www.ziare.com](http://www.ziare.com)
51. [www.ziuadevest.ro](http://www.ziuadevest.ro)

## **5. Databases:**

1. Banca Mondială – *Romania: Poverty Monitoring Analytical and Advisory Assistance Program*, 2007 (Report No. 40120 –Ro)
2. Banca Mondială – *World Development Indicators*
3. BNR – *Raport anual 1991-2008*
4. FMI – *World Economic Outlook Database (WEO)*
5. INS – *Anuarul statistic al României, 1991-2009*
6. INS – baza Tempo și baza proiect MONEE/ UNICEF
7. INS – *Tendențe sociale, 2009*
8. INS – *Veniturile și consumul populației, 2009*
9. PNUD – *Rapoartele Anuale ale Dezvoltării Umane 1990-2009*
10. UNICEF, World Bank/ Romania – *Rapid assessment of the social and poverty impacts of the economic crisis in Romania, 2009*

## **6. Other bibliographic materials**

1. Basel Committee on Banking Supervision, „Internal audit în banking organisations and the relationship of the supervisory authorities with internal and external auditors”, Basel, 2000
1. Dragnea E.(2004), *Managementul strategic al Asigurărilor Sociale de Sănătate* (teză de doctorat), Universitatea din Craiova, Facultatea de Științe Economice
2. Risti L. (2008), *Contabilitatea instituțiilor publice* (suport de curs ID), Universitatea Aurel Vlaicu, Arad
3. Văidean V. (2010), *Asigurările sociale de sănătate în România – realități și perspective* (teză de doctorat), Uiversitatea Babeș-Bolyai Cluj-Napoca, FSEGA, catedra de finanțe
4. \*\*\*, *Manualul de control financiar preventiv*, elaborat de Ministerul Finanțelor Publice, Unitatea centrală de armonizare a sistemelor de management financiar și control, publicat pe adresa de internet a MFP