Preface

Due to recent pandemic, the 3rd International Academic Conference on Frontiers in Social Sciences and Management Innovation (IAFSM 2020) which was planned to be held in Beijing, China, was held virtually online during December 20, 2020. The decision to hold the virtual conference was made in compliance with many restrictions and regulations that were imposed by countries around the globe. Such restrictions were made to minimize the risk of people contracting or spreading the COVID-19 through physical contact. There were 38 individuals who attended this on-line conference, represented many countries including UAS, Canada, UK, Italy, Thailand and China.

On behalf of the organizing committee of the IAFSM 2020, it is an honor and delight to welcome all participants to attend this conference. This conference has been organized by Chongqing University of Posts and Telecommunications. Two main topics have been discussed, i.e. Social Science and Economic Science. We are perceived confidently that this conference will provide positive influence and contribute to develop the academic field. Supporting three main topics, the iafsm 2020 invited five experts in the fields. Prof Masami Yoshida, he used to work in the Faculty of Education, Toyama University, and did studies about preservice trainings. He is a member of the Japan Society for Educational Technology, Japan Association for Educational Media Society, Japan Society for Information and Systems in Education, and Japan Association for College and University Education.

The Proceeding of the iafsm 2020 consists of 86 paper submissions, amount 34 papers were accepted by IAFSM 2020. Each of the papers submitted in ees was reviewed by at least two experts using the double-blind system. The published papers have passed all necessary improvement requirements in accordance to the EDP Sciences standard. Similarity tests by Turnitin program (with the highest threshold of 15 %). Last but not least, I personally would like to thank you the official committees, organizing partners, and scientific & editorial board. Special thanks as well to our co-host partners, Central South University University of Ferrara, Lincoln University, University of Texas. I would like to express my gratitude feeling for your participations, and please prepare yourself to gain the treasure of knowledge from the passionate experts. It is my pleasure to see many of you in iafsm 2020 and see you again in iafsm 2021. safe and stay healthy in COVID-19 pandemic.

Sang-Bing Tsai, China
17th, Dec, 2020
Nexus of Bank Income Structure and Risk: Evidence from Balkans

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IV Conclusion and Suggestions

- no basic law to abide by in the ECEC sector
- the mismatch goes even badly after of the coronavirus epidemic outbroke this year.
- many private kindergartens’ on the brink of financial catastrophe
- an adverse impact on the industrial chain
- the closure of kindergartens has also hindered women from going out for employment
- adversely affected Chinese women’s willingness to bear children