

Fakulteti i Shkencave të Edukimit, Shkodër



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ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

SHGPAZ with the students of Shkodra Faculty of Education Sciences

By Tefta Demeti

On 9 May 2019, on Europe Day, a seminar on European entrepreneurship competence as one of the priority pillars of the European Union was held at the Faculty of Educational Sciences at University "Luigj Gurakuqi" in Shkodra. Also, EU and national programs for support student with grant were presented.

Participation was the highest among these meetings, attended by over 70 students and professors of branch pedagogy, psychology, etc. and for this we thank the dean, Mr. Fatmir Badahi, and his staff. The introduction of European entrepreneurship learning competence was of great interest in this faculty where

future teachers are being prepared, who should educate the next pupils of the secondary and high school.

It is noticed that there is a gap in teacher preparation for entrepreneurship competence in all areas of education, hence their training and especially of



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students as future teachers gets even greater importance.

Informative Bulletin

June 2019

IN THIS NUMBER

SME Policy Index 2019

In May 2019, the European Commission published the "SME policy index 2019 for the Western Balkan countries", where the progress made by the Western Balkan countries in SME development policies was assessed...

P. 5



Forum for Entrepreneurial Women

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P.7



UfM Regional Dialogue on “Shared views on key issues in the Mediterranean”

By Arlinda Demeti

More than 140 representatives of the civil society, youth organisations, institutions and international /regional agencies from the Euro-Mediterranean Region had the opportunity to participate in the UfM Regional Dialogue entitled “Shared views on key issues in the Mediterranean”, held in Barcelona on 22-23 May 2019. The event was organised by the Secretariat of the Union for the Mediterranean in collaboration with the Center for Mediterranean Integration (CMI), the Organization for Economic Cooperation and Development (OECD), the Anna Lindh Foundation (ALF), the United Nations Fund for the population Directorate of the Arab Region (UNFPA) and the Spanish Youth Institute (INJUVE).

This event was an opportunity to discuss in an open and participative way, the priorities of the EuroMediterranean Region, notably key challenges in the fields of environment, water, energy and sustainable development, economic

and social challenges for women and youth and education as an opportunity to strengthen youth and women’s empowerment. Participants were mainly youth (the average age of participants was 34 and there was parity of women and men) from 25 of the UfM member states. This Regional Dialogue served as a

stepping-stone towards proposing regional initiatives in the Mediterranean. It is a contribution to the Summit of the Two Shores (S2R). The outcomes of the event were shared with the organisers of the S2R putting forward the views of the Euro-Mediterranean future generations. A selection of project proposals discussed during the Regional Dialogue will be submitted to the “100 qualified personalities” who will meet on 11 June in Tunis to prepare for the Summit. The discussions held during the discussions held during the Regional Dialogue led to recommendations and project proposals, which will feed the UfM Strategy for Youth. A selection of the projects could also be labelled by the UfM if they meet the

process leading to the Summit, the five preparatory fora, the link between the UfM and the S2R and he stressed the positive contribution from youth and the Civil Society of the 43 countries of the UfM to the summit of Marseille. After the opening session, the participants were divided in 3 workshops:

- 1- Roundtable on Environment, Water, Energy and Sustainable development;
- 2- Roundtable on Regional Economic and Social Challenges for Women and Youth;
- 3- Rethinking education: An opportunity for strengthening youth and women’s empowerment.

The second day was dedicated to the presentation of the conclusions, recommendations



required criteria. The event began with the welcoming address of Ambassador Pierre DUQUE-SNE, French Interministerial Delegate to the Mediterranean (DIMED), who stressed that this event was “an opportunity to discuss what unites the Mediterranean countries and not what separates them”. He also presented the

and proposals discussed and agreed during the three workshops in a plenary session. It was followed by an exchange between the qualified personalities of the “100” who attended the regional dialogue and participants. The closing ceremony, marked by the participation of Mr.Nasser

KAMEL, Secretary General of the UfM and representatives of the partner organisations, commended the dynamic exchanges and innovative proposals that will feed into the work of the organisations and will also be presented to the preparatory bodies of the S2R. Mr. Nasser Kamel stressed the importance to continue to act together to truly deliver on the commitment of tackling key regional challenges and amplify the positive impact. He added that the goal of this dialogue is to combine the efforts of the 5+5 Dialogue with broader regional efforts while putting forward the views of the future generations.

KEY MESSAGES FROM THEMATIC WORKSHOPS 2:

Roundtable on Regional Economic and Social Challenges for Women and Youth.

Round 2. Social Economy and Inclusion of Women and Youth.

→ Social Economy is a smart, resilient and responsible model for unlocking resources, creating sustainable jobs, stimulating inclusive growth, and delivering social, economic and environmental value;

→ Social Economy contributes significantly to the GDP in many Euro-Med countries (reaching 8-12% in many countries) and

accounts for considerable share of employment. In 2017, the EU had 2.8 million Social Economy organizations;

→ The return on investment in the socio-economic empowerment of youth and women is both high and long-term;

→ There is a clear need to support innovation, embrace creativity and connect young entrepreneurs to business communities;

→ Women account for considerable percentages of Social Economy employment, and yet gender pay gaps and gender barriers persist in Social Economy;

→ The limited market access and market confidence in Social Economy enterprises calls for a more dynamic social dialogue and a more inclusive multi-stakeholder's approach;

→ Emphasis must be given to education, awareness-raising, skill development, advocacy and the development of clusters and regional networks to support



Social Economy;

→ A special mention is given to the ongoing efforts and initiatives undertaken by UfM Partner organizations like OECD, ILO, ETF, UNIDO and Social Economy

Europe in areas including the Future of Work, Building Inclusive Labour Markets, the Transition from Informal to Formal Economy, Digital Transformation and Skills for the Future. Projects presented:

1. Youth Empowerment Program (YEP)
2. Young Women as JobCreators Phase III
3. CitESS Med
4. Medical Caravans for Rural Areas (template not yet presented to the UfMS)

Part of this excellent event was also a representative of SHGPAZ, which delivered a presentation as one of the 4 speakers of the second round of WORKSHOP 2. During the presentation was emphasized the ongoing project financed by EU and implemented by SHGPAZ *"Promoting entrepreneurship and entrepreneurial learning among young people and women in Albania"* as well as the challenges faced by albanian women entrepreneurs to participate and be sustainable in the labour market.



Banks and Businesses

Only 7% of micro business get the credit from bank

By Tefta Demeti

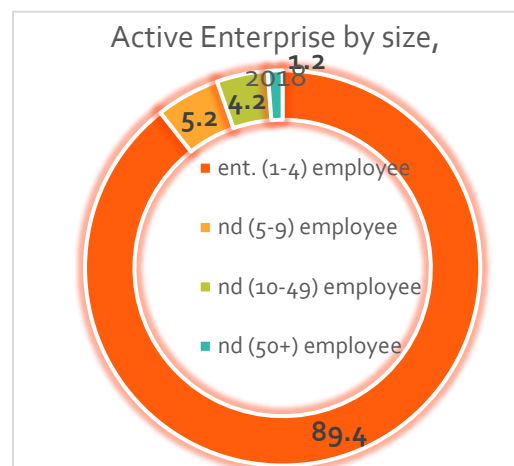
Bank of Albania, carried out for the first time a survey with micro enterprises (according to the number of employer definition- 1 to 4 people), for the finance of their activity. The 2300 responded micro-enterprises conduct their activity in the four main branches of economy: industry, construction, trade and services.

The outcome shows that one of the main obstacles for micro is access to finance and the cost of funding. As a result, almost two third of micro enterprises finance their activity mainly by sales revenues and somehow less by the accumulated reserves. Only 7% of the micro enterprises has used banks financing, confirming that the bank lending among micro enterprises is at very low levels, significantly lower than the one observed among the corporate segment. The maturity of loans of micro enterprises is relatively short, within the maturity of 6 to 12 months mostly. Enterprises have used banks' credit mostly to finance current expenditure, and somehow to finance long-term investment. About 67% of micro enterprises reveal that the loan will be settled within the next 3 years, confirming the short-term maturity of the loans. Micro enterprises mostly did not pledge any collateral, about one-third of them pledged real estate property as collateral, and less than 10% of enterprises have borrowed with guarantee.

Within this group, more than half of the micro enterprises respond that they don't have any plans/ needs for banks' financing.

In the section asked about the access to banks' financing, more than 1/4 of responded enterprises declare that for them is difficult or almost impossible process to take credit. Only 18% of enterprises claim it is easier to borrow from other sources. According to micro enterprises, the bank's rejection rate is high, by about 48%, being significantly higher (3 times higher) than the statistics reported by banks at Bank of Albania survey. The difference between these two statistics relates not only to the difference subsegment of SMEs, but also to the fact that banks rejection rate take in consideration only those loans that fulfilled all the initial criteria to be considered as an officially request for bank's financing. While micro enterprises themselves account to the rejection rate any negative answers, they have received from banks, even in cases when they have not officially applied.

The elaboration of results in the third section of the survey shows that 61% of enterprises estimate that in general, the process of borrowing from banks is difficult or very difficult, while 7% of enterprises think that this process is impossible. Only one-third of all



micro-enterprises judged as normal, or simple the entire process of obtaining banks' credit. Furthermore, survey results show that 80% of enterprises claim that an important factor hampering the relationship between micro and banks it is that credit is generally expensive; in general it is associated with high financial costs to meet bank requirements, and credit guarantee conditions are unreasonable. Therefore, it is important that policymaker addressed with priority obstacles identified for this segment in order to support timely and fully the most fundamentals and fragile segment of the private entrepreneurs in the country-micro enterprises.

¹ The article is based on the published working paper of BA, March 2019: Ceca K. Dhe Dushku E. "The results on the financial and debt situation of the micro enterprises in Albania"- 35 (74) 2019.

SME Policy index 2019

Nga Tefta Demeti

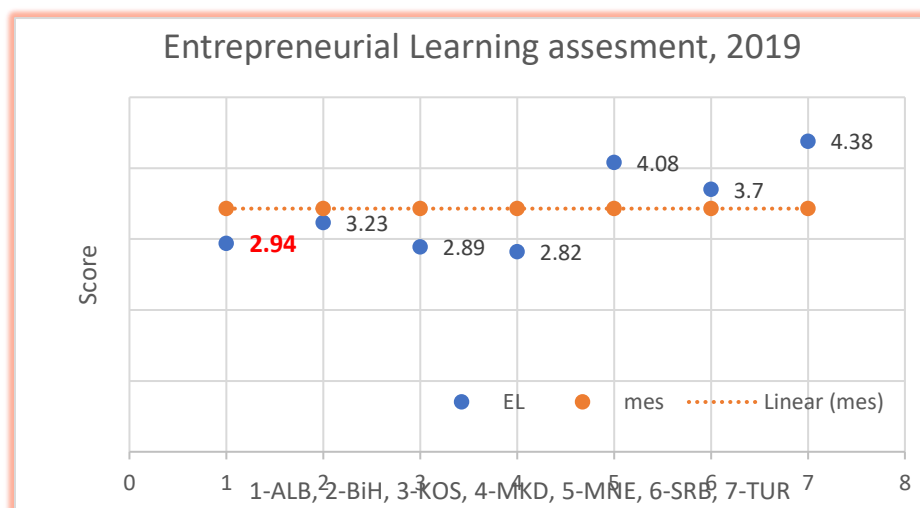
... Regarding the progress in the first dimension of Education for Entrepreneurship Learning, it is noted that:

The high unemployment rate among young people in the Western Balkans countries & Turkey is the key factor for young people leaving the region have prompted more policy interest in youth entrepreneurship. Education and training play a critical role in the entrepreneurship agenda.

In the entrepreneurial learning sub-dimension Albania is rated at 2.94 points (out of 5 max) and is below the region's average (3.43). Turkey is estimated at 4.38 points, achieved the highest score in the entrepreneurial learning sub-dimension, followed by Montenegro and Serbia.

In Albania entrepreneurial learning policies and programs are found in education strategies, but it should be ensured that entrepreneurial learning is kept in the policy agenda in the future and implemented as well. Albania remains out of the supply of a career guide to students attending vocational education who have chosen entrepreneurship and self-employment as their career option. Entrepreneurship in higher education has made little

progress. Awareness of European entrepreneurial competence as a key competence for youth education should be a priority in all Western Balkan economies and Turkey. The project being implemented by SHGPAZ "Entrepreneurial Learning to Youth and Women entrepreneurs" is the best serves youth information and the introduction of European entrepreneurial competence as an extremely necessary competence for youth skills.



Network of the Albanian women entrepreneurs in region

Flutura Xhabija, Mirlinda Kusari Purrini and Gëzime Fejzi, respectively representatives of the entrepreneurial groups of Albania, Kosovo and North Macedonia, have been and remain the earliest collaborators with a European and global experience. Certainly, our recognition has been worth and therefore on June 14, 2019 in Skopje, all three took a proper multifunctional initiative. A magic moment, but how many years did we have to prepare, organize and decide; then recognize us, recognize them, and support us. The important thing is that the moment came.



Food Safety ISSUES & SOLUTIONS

By Esmeralda Ballesha*

Achieving safety in the food system is a long and complex process. Food safety can only be achieved when all stages in the food system are considered from importation, on-farm production, markets, transport, processing, storage and distribution along to food service, retail and consumption.

As Albania moves towards EU standards of food safety, this brings obligations to strengthen our system of controls, build higher standards of coordination across our human health, animal health and environmental agencies, highlight the primary responsibility of food operators to ensure food safety, combined with training, education and awareness activities. It is a joint effort to make this progress.

Having a clear strategy and evidence-based identification of gaps is one of the most important steps in the formulation of a credible plan to be implemented over the next 4 years. This strategy will provide a pathway towards a strengthened food safety system.

On 20th of June a milestone was set, the Ministry of Agriculture and Rural Development, the Food Safety project and the main actors of the process had a first meeting of the 'Project Steering Committee'.

Through the PSC, the aim is to strengthen food safety based on EU food safety principles.

In order to establish a good food safety system in the course of these years, 5 fundamental components need to be considered:

1. A central plan-when everyone must have defined roles (public institutions + civil society) and the impact that everyone will give to the food safety



2. Improvement and development of the professionalism, effectiveness and efficiency of inspectors;
3. Provide good laboratory services and access to certified laboratories;
4. Modern and contemporary set of legislation that can be practically implemented and which can guarantee food safety for consumers;
5. Engagement + education with all stakeholders to get the right awareness message out for the citizens (consumers).

All these steps need careful and individual analysis because in the 'Albanian' environment it will be required the best expertise to identify the needs and to progress later in strengthening of the regulatory, scientific and technological capacities to ensure the safety and quality throughout the food chain.

At the moment some of the best international experts (from

Ireland and Finland) have started to work on Albanian legislation and food safety procedures on plant and veterinary, they will work on the general framework and step by step extend to the whole system.

Having safe food on the table is everyone's 'business'. It will be need the engagement and a proactive cooperation between all stakeholders

(Central Government, Local Government, Food Business Operators, Media, University, Consumers, etc.) it will be the only way to resolve the main Issues faced today and achieve a Safe Food Long-term Solution.

***By Esmeralda Ballesha**
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Forum for Entrepreneurial Women

by Flutura Xhabija

On June 5, 2019, the Women's Entrepreneur forum was convened for the first time by the Chamber of Trade and Industry of Tirana. In a hall with more than 100 women entrepreneurs raised ideas and concerns that women today have in business. Ladies with many years of experience in business and the new ones who want to belong to this world share their work experiences, issues and what can be done in the near future. The Vice President of the Chamber of Commerce and Industry of Albania, Mrs. Valentina Gjoka, as one of the organizers of this activity, said that "through this event, DHTI Tirana wants to attract the attention of all actors, starting from government, business and civil society". "The CCI Tirana is the largest business institution in Albania, with its representatives from women entrepreneurship, both deputy chairman and member of the National Association of Women Entrepreneurs and Craftsmen of Albania. So, in this context, she made an open invitation to women participating in the forum to expand their network, being part of the Chamber, as this will bring a unified and realistic voice for a better society.

Representatives of the government, the municipality, or

representatives of foreign international organizations from our country participated in this meeting. The Chairwoman of the Association of Business Women and Crafts, Ms Flutura Xhabija, listing a series of problems she has today in business, among other things, said that "innovation is one of the most stimulating policies the government should put into service and support of women entrepreneurs. The government and donors have spent a lot of money on innovation, but as far as women's entrepreneurship is concerned, the impact is inexistent. "Likewise, according to her there are shortcomings and there are no qualified people to



write projects for women entrepreneurs to "this makes it necessary to cooperate with DHTIT to apply for projects for the benefit of women." One of her requests was for the Municipality of Tirana where Flutura stressed that "Tirana Municipality should provide dedicated funds for

women entrepreneurs and channel them through DHTIT."

Donniana's Administrator, Mrs. Donika Mici, as one of the speakers in this forum, was banned in her speech on the issues that mainly the sector she represents. "In general, there are no incentive policies for production. We manufacturers and exporters feel and are hurt by the euro exchange rate, causing losses of up to 20%."

Ms. Mirela Sula, who came from London to join this forum, asked women to be a strong and faithful voice in what they represent.

It was concluded with the need for women all to join DHTI Tirana as their voice conveyor. And in order for this forum to be brought to life, through DHTI, a concrete platform or set of measures for entrepreneurial women can be

made and forwarded to the government for its implementation.

FACTS

25.7% (new)

The number of active businesses led / owned by women for 2018 in Albania was 25.7%, with a decrease of 4 points percentage compared to 2017, where they accounted for 29.7%.

(INSTAT, June 2019)



Interview in RTSH

On June 10th 2019, at the Albanian National Radio Television: A personalized, socialized, dedicated and open conversation was held by the president of the SHGPAZ, Mrs. Flutura Xhabija. Journalists and the media have business as a real partner because it is: a taxpayer, employer, educator, qualifier and is articulated; it does not know facade and lies; it has the courage to speak and present the social economic situation (even of women entrepreneurs) and it is an irreplaceable politic "thermometer".



3.2%

Credit for 2018 resulted in a moderate increase of only 2% compared to the previous year and accounts for 35.2% of GDP, with a decrease of 2.2 percentage points compared to 2016. (Bank of Albania)



Meeting in Puka Municipality

During May 2019, a meeting with the Mayor of Puka Municipality Mr. Gjon Gjonaj was held to discuss the opportunities to encourage women to open businesses and self-employment. According to the Mayor of Puka, the municipality does not receive any kind of tax for small and self-employed businesses.

But the remote area and fewer residents, who continue to leave every year, have led to a small number of females that run businesses.



Women and Health

Varicose veins

Assembled materials by **Arlinda Demeti**

Summer came and now the problems with the veins can be felt more. Varicose veins are enlargements of the superficial veins of the feet which are considered both aesthetic and health problems, causing in many cases unbearable pain. The veins at the feet are of two types: 1 - superficial, close to the skin and 2 - in depth, those covered by the muscles. Varicose veins are the superficial veins, which are very close to the skin surface and generally have a dark blue color and have a twisted shape. According to specialists and medical data, varicose veins develop more in women than males and especially in women during the pregnancy period as the level of estrogen increases in the body.

Also, varicose veins are created during prolonged standing or sitting stance and a large print is created on the surface veins. If standing position or other factors that cause such problems persist, then the symptoms may have a rapid deterioration and the skin gets bruise and may even lead to open wound in that area. Deep veins in contrast to superficial veins can better cope with this fact. Varicose veins can be scattered but also grouped together. With the addition or increase of varicose veins the possibility of facing deep vein thrombosis is also increased,

which is a potential risk to the leg and the organism in general. When the foot appears with an immediate swell and heaviness, then only specialized intervention can control the severe situation that can even threaten life.

Symptoms: heavy feet, burns, pain, cramps and lots of fatigue. The main causes of their occurrence are related to: genetics, aging, lack of exercise, unexpected hormonal changes, movement restrictions. Varicose veins are hereditary. If your parents or grandparents have suffered from varicose veins, most likely it will be inherited. Other factors that cause varicose veins are associated with long standing (increased pressure on the veins), lack of physical activity, keeping the legs crossed when sitting, and malnutrition over a long period of time.

Prevention. Varicose veins do not show up immediately, but over months and years. With a good diet and continuous physical activity, they can be prevented. Specialists advise such sports as walking, jogging, bicycling, dancing and swimming, during which the calf muscle are working. When the muscles of the legs are active, the veins valves are opened and closed, allowing the relaxation of the muscles. Specialists also advise performing actions that shrink the veins, such as massaging the feet with cold water. Avoid baths with hot water and long stay in the sun, as they



affect the vein enlargement. Also consume as much fiber foods and as little salt as possible.

If the varicose veins have began to appear, it is not recommended wearing shoes with high heels and do not press firmly your foot in the shoes. The sports you should not exercise are football and tennis, as the pressure in the veins is immediate. Alcohol and sodium-rich drinks cause the body to keep more water and increase the volume of blood.

Therapies:

1- Pharmaceutical Therapy. On one hand this consists in the use of rubber band or socks with a well-defined pressure level and on the other hand in taking both local and oral preparations, for example heparin-based local preparations or diosmin-based preparations for oral use.

2- Sclerotherapy. It is the practice of injecting into the patient's veins a sclerosing preparation which provides a

fibrosis of the vein without the coagulation. With Doppler echo, today it is possible to have precise and complete intervention in such a situation and often surgical intervention is also avoided.

3- Surgical intervention. This kind of interference is also done for medical purposes, for example the removal of varicose veins and the treatment of its causes, but also for aesthetic reasons for a beautiful appearance of the feet.

Takim në Bashkinë Fushë-Arrëz

Meeting in Fushë-Arrëz Municipality with the director of the "EU Corner" office, Marian Doda.

According to INSTAT, Fushë-Arrëz is the smallest number of nationally-owned enterprises, although the municipality's representative says that taxes are minimal. But as a deep mountainous country and with little room for development, and where recent years' migration has caused many families to leave the country and business development to be low.



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Our office with modern premises, specialized, professional and dedicated staff, within Albania and abroad, offers specialized juridical, technical and scientific consultancy, for its members as well as for all businesses operating in Tirana and in the areas around, as follows:

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Note: The opinions presented in the bulletin are those of the experts themselves and do not represent the opinion of EU

Informative
Bulletin

June 2019



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