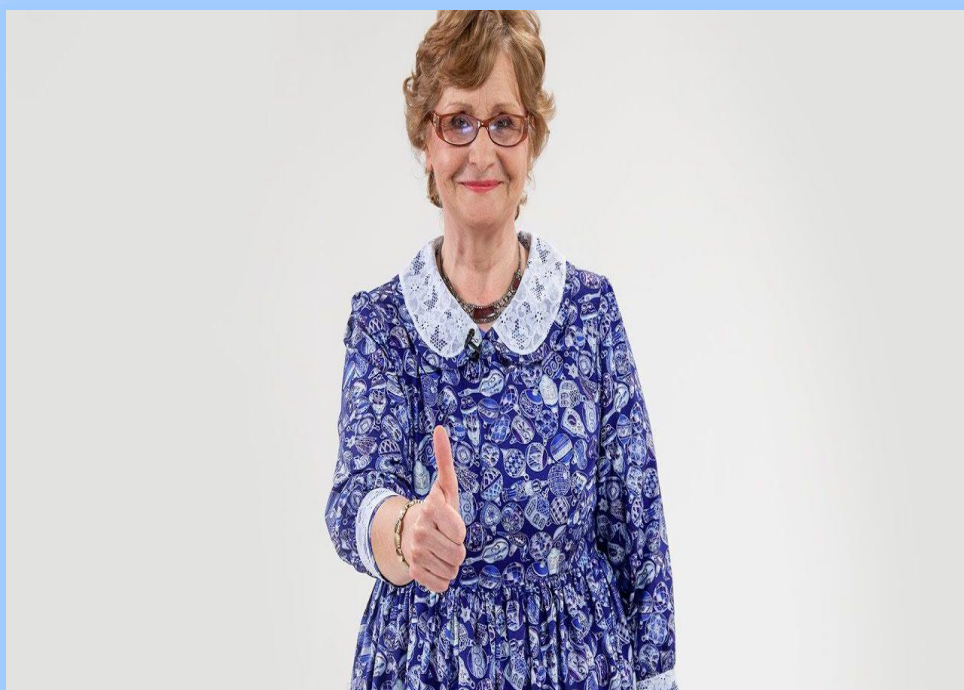




ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

Flutura Xhabija: My success, when I was jobless, and I said: Now everybody for himself

By Chamber of Commerce and Industry Tirana

How has Flutura Xhabija started her career in business and today in running one of the best associations in defence of entrepreneurial women? When was that moment she decided to pursue her path in the private sector and what is the cause she advocates?

Everyone knows Flutura. She is a person trying to find time for everything and even protecting women in entrepreneurship, especially those who need more in the small business; it has become the cause of her life. It is hard to find her free, she is either different cities of Albania or abroad... always trying to do the best for the association she leads.

How did you start and how long have you been involved with women's association?

In 1991, I started working as a private legal translator and set up the firm "Flutura & The Sons" Private Translation Institute. In 1992, I also founded the **Albanian National, Professional, Businesswomen and Crafts' Association**, devoting nearly three decades to the field of female entrepreneurship. This association initially only extended to Tirana and after 5 years in 6 cities and then managed to have the representative group in all prefectures, so today has its branches in 12 cities. In 2010, 10 women ambassadors were included in the European Network of Women Entrepreneurs; in 2011, 10 other women ambassadors and 10 other women mentors joined this network of 400 members....

P.3

Informative Bulletin

August 2019

IN THIS NUMBER

European Council for Innovation

On July 23rd 2019, in the "Europa House" in Tirana, an information session of "European Innovation Council Roadshow" (EIC)... P.5



Cooperation agreement between Businesswomen of Pogradec and Bitola

On August 2nd, 2019, a cooperation agreement was signed between SHGPAZ branch of Pogradec and Bitola representatives. P.5



SME lending in the first half of 2019

By Tefta Demeti

Credit to SMEs from the banking sector has been increasing in the first 6 months of the year. In June 2019, this portfolio increased by about ALL 6 billion from the end of 2018 level, mostly affected by the increase in the second quarter of the year. The positive developments of this portfolio have been determined by the expansion of small business credit, whose significant growth has offset the shrinkage of credit in other sub-segments.

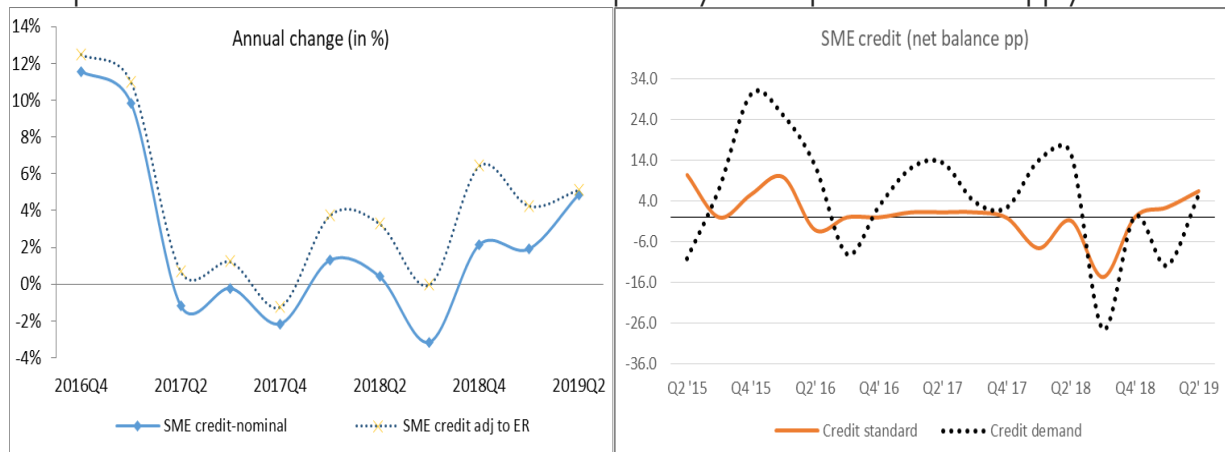
The ratio of SME lending to GDP

shows a slight increase to 10.9%, compared to 10.4% in June 2018. These positive developments have reflected enhancements of demand and supply of credit by SMEs, as confirmed by the results of bank lending survey. These results show that banks have eased their lending standards and non-price terms for this group during the first two quarters of 2019. There is also an upward trend in the loan demand of SME.

Short-term developments have confirmed some revival signals of small and medium-sized business lending mostly supported by small businesses. The banking sector has for some years been showing a more favorable approach to SMEs, as a segment of poorly financed

and with the potential for future economic growth. Also, the relatively small credit amount that characterizes this segment represents an advantage for banks to be active in SME lending. This element has become especially

and medium-sized enterprises (SMEs) lending in the first half of 2019, more than a sustained credit recovery for the sector, represents the positive impact of banking sector consolidation and the entrance of new payer in the market. The lack of a steady increase in demand for financing from this segment and the fragile improvement of supply conditions



Source: Bank of Albania. *In the left graph, credit data "adj to ER" take into account the exchange rate development. In the right graph "net balance pp" represents results of the bank lending survey.

important in recent years, where banks have been careful to avoid large exposures to a customer. Likewise, the relatively low use of financial leverage in this subcategory of the business provides banks with incentives to increase financing. On the other hand, the need for more active growth and more active relocation of this segment in the economic sectors provides favorable conditions to generate higher demand for financing by SMEs themselves. The lending survey data confirm the positive trend of both supply and demand for this group, a trend started since 2016.

Beyond short-term improvements, in more longer perspective, the growth of small

do not yet signal a long-term recovery of the demand-supply balance. On the other hand, the weakness of economic activity and the weak business confidence, the structural changes of businesses along with the poor willingness of banks to accommodate this demand, remain downside risk factors for future lending in this segment.

https://www.bankofalbania.org/Monetary_Policy/Surveys_11282/Bank_Lending_Survey/

Flutura Xhabija: My success, when I was jobless and I said: Now everybody for himself

By Chamber of Commerce and Industry Tirana

... In 2012, I published the study with the support of the ILO "The situation of entrepreneurial women in Albania" and step by step we have arrived here today. I am the first president of the Balkan Crafts's Union, and co-founder of AIC Women's Forum, co-founder of the Albanian-American Chamber of Commerce, board members of AFFAEME, a large women's entrepreneurship group in Barcelona, part of UFM and most recently member of the Board of the Chamber of Commerce and Industry of Tirana.

What is it like to be a woman in business today?

Confidence, cooperation, knowledge and skills. A balance of work, family, society. These are the key elements that make a woman in business appreciated in what she does.

If you had returned a few years backwards would you have done the same thing again?

Of course yes. It is the only thing that gives you independence and personality.

What is it like to be a mother, how do you manage your time, and do you think you were present enough for your children when they needed you? How much did you influence in their formation?

Working this way is a school for the whole family, an experience and preparation market economy for the whole family.

What has been a moment of success that has set your future in entrepreneurship and have there been times when you have said enough, I can't handle it anymore?

When I was jobless, for a moment I thought: God for everyone, everyone for myself. Woe to him / her who does not think of a small business, micro or even more.

Unlike your begging in business, what incentive policies do you think the government should take to support entrepreneurial women, can anything be done better?

Dedicated policies and positive discrimination in many state and political initiatives; participation in local and national decision-making tables; medium and long term strategies for urban and rural female entrepreneurship.

What is SHGPAZ?

The Albanian National, Professional, Businesswomen and Crafts' Association (SHGPAZ) represents that group of women and girls who consider their business as humanism, emancipation of culture and economy. SHGPAZ is one of the oldest associations in Albania, established in 1992 and recognized nationally and internationally. The mission of this group is to emancipate Albanian women by increasing their authority in all professions, crafts and entrepreneurship. Its main focus remains support, encouragement in their

economic, professional and craft activities. The strategy of this group is the real support for the development of micro, small and medium enterprises run by women in the Republic of Albania. It is the only association in the field of economics that is operating for 24 years, the only association in business with 40 foreign partners and with international titles and countless certifications and evaluations by serious institutions in the world. SHGPAZ has developed a range of services for Albanian women in business through information, trainings, organizing trade and B2B forums, exhibitions, seminars, conferences and television talks in country and abroad, being part of the network with numerous regional and international organizations in the field of pink entrepreneurship. The association is comprised of various businesses such as, services and products, construction and legality, tourism and handicrafts, sales and IT, real estate and architecture, furniture and private medicine. Among the strengths of the association is its visionary, collaborative and tolerant leadership, becoming a good guide for other associations were seeking and are seeking for collaboration, interaction, consulting, advocacy and networking. Today, SHGPAZ covers the women's network in the economy, which although informally operates qualitatively in the large pool of associations that participate in it.

2019 Multidimensional Poverty Index (MPI): Illuminating Inequalities

By Kujtime Stefani

The 2019 global MPI data and publication “Illuminating Poverty” released on 11 July 2019 from UNDP and Oxford, sheds light on the number of people experiencing poverty at regional levels, revealing inequalities across countries and among poor themselves. MPI offers data for 101 countries, covering 76 % of the global population

Multidimensional Poverty Index: Percentage of the population that is multidimensionally poor adjusted by the intensity of the deprivations.

The global MPI scrutinizes a person’s deprivation across 10 indicators:

- In health (nutrition, child mortality)
- Education (years of schooling, school attendance)
- Standard of living (cooking fuel, sanitation, drinking water, electricity, housing, assets)

It offers a high –resolution lens to identify both who is and how they are poor (% of population and intensity). Although often defined according to income, **poverty can also define in terms of the deprivation people face in their daily life.**

Key findings

➤ World

- Across 101 countries, 1.3 billion people—23.1 percent—are multidimensionally poor

- Two-thirds of multidimensionally poor people live in middle-income countries.
- Half of the 1.3 billion multidimensionally poor people are children under age 18.
- The incidence of multidimensional poverty varies across developing regions— from 1.1 percent in Europe and Central Asia to 57.5 percent in Sub-Saharan Africa

• Even resource-rich countries are facing challenges in diversifying their economies partly due to the characteristics of the labour market. Low wages and the difficulty of attracting qualified people for these new functions were cited as examples

• People who are highly-skilled tend to leave the region or sell their services globally, even if they don’t migrate, which has implications on the meaning of work. Enhancing capabilities and reducing inequality is therefore critical

Nr	Countries	Population vulnerable to multidimensional poverty	Contribution of deprivation in dimension to overall multidimensional poverty			Population living below income poverty line	
			Health	Education	Standard of living	National poverty line	PPP \$1.90 a day
		%	%	%	%	%	%
1	Albania	5.0	28.3	55.1	16.7	14.3	1.1
2	Bosnia-Herzegovina	4.1	79.7	7.2	13.1	16.9	0.1
3	North Macedonia	2.9	62.5	17	20.5	22.2	5.2
4	Serbia	3.4	20.6	42.7	36.8	25.7	0.1
5	Montenegro	4.3	24.4	46	29.7	24	0

➤ Europe and Central Asia

- Countries in the region have a unique perspective on inequality given their history as communist societies. And as countries transitioned to market economies, pervasive challenges in inequality in access to services and opportunities have emerged.
- The region is also characterized by the co-existence of modern sectors with traditional sectors, which generates dual economies that further drive inequalities

- It needs to be a careful balance between policies that protect labour (like minimum wage) and progressive taxation because it may cause increases in the informal labour market.
- Gender inequality was cited as another major and persistent challenge, driven by strong gender roles, which generates major vulnerabilities in families, especially during difficult times

<http://hdr.undp.org/en/2019-MPI>

European Council for Innovation

By Tefta Demeti

On July 23rd 2019, in the "Europa House" in Tirana, an information session of "European Innovation Council Roadshow" (EIC) was held regarding the newest tools to support researchers and innovators, with special emphasis on private sector stakeholders (start-ups, SMEs, etc.)."

The EIC 2019-2020 Work Programme provides for a financial allocation of about 2 billion Euros. The main support tools are the "Pathfinder", which aims to promote interdisciplinary collaboration and research, as well as the "Accelerator" aimed at start-ups and entrepreneurs scaling up high-risk innovations.

A panel discussion, with the participation of Minister of State for Enterprise Protection Mr. Eduard Shalsi, Deputy Minister of Finance and Economy Mrs. Dajna Sorensen, NASRI representative Mrs. Marsela Robo, researcher and beneficiary of Horizon 2020 Program Assist. Prof. Dr. Albana Halili and Dr. Luisa Prista, EASME Head of Department, was held during the event.

This event was promoted by the European Commission in cooperation with the European Delegation in Albania and with the support of the "EU for Innovation" project, which

aims to strengthen the ecosystem for innovation and start-up promotion in Albania.

To read more on the European Innovation Council, visit: <https://ec.europa.eu/research/eic/index.cfm>



Cooperation agreement between Businesswomen of Pogradec and Bitola

By Shpresa Blaceri



On August 2nd, 2019 in Bitola Municipality we had the pleasure to meet Mrs. Flutura Xhabija President of SHGPAZ Albania with the Mayor of Bitola Mrs. Natasha Petrovska, and Chairwoman of the Women's Forum Mrs. Svetlana Petkovska where a long-term cooperation agreement was signed.

Problems of participation in decision-making, their employment, violence, environmental protection, cross-border co-operation in areas of common interest such as promoting food traditions, tourism etc. will be the objects of this cooperation. Bitola, like Pogradec since 2014, enjoys UNESCO Cross-Border Biosphere Reserve status.

Food Safety as a Tourism Destination

By Esmeralda Ballesha*

Albania is blessed by a large number of natural scenic beauties. From the crystalline beaches in the south, to the rustic traditional villages in the Alps to the north, Albanian sites are slowly becoming popular not only for domestic tourists but also for the international ones.

In recent years there has been a growing tendency to invest in the agro-tourism sector, this is not only in response to the increasing demand from the tourist to consume local products, but also to add value to the agricultural production by enhancing it with the natural scenic beauties of the country. Local food attracts travellers and it contributes to the tourist experience, indicating marketing potential for hospitality industries, tourism business and regional development. Gastronomy has established itself as one of the key elements and 'food hygiene' is integral for the enhancement, sustainability and consolidation of tourist destinations.

Nowadays it has increased the importance we give to Food Safety when we make travel plans or when we select a destination to visit. Tourists do not value only the attractiveness of the place but also investigate the perceived food-borne illness as well as finding out about other travellers' experiences

regarding food safety prior to travelling.

As there are approximately 200 nations and 2 million destinations that tourists can choose from, destination image can attract or deter tourists to visit a place. That's why a business should perceive food safety not as a cost but as an investment that can lead to added value and an opportunity for business growth.



The ever increasing competition between tourism destinations has led to the development of using food as a source to catch attention of prospective tourists.

Then how can Albania turn the natural blessing into an advantage by enriching it with foods that are not only delicious but also have elevated security?! Maybe the solution is to create a competitive advantage that will not only restore the confidence of Albanian tourists but also increase

the attention of international ones.

Albanian businesses can use food safety as a form of destination brand identity and this can become a powerful attraction that can restore the image of the country and sustain appropriate risk management strategies for the mutual benefit of both tourism industry and international tourists.

In the next decade food safety can become the healthy component which can be used to provide greater value and thus achieve greater competitiveness for

Albania as a preferred tourist destination.

* Esmeralda Ballesha
National Technical Advisor
Support to Food Safety, Veterinary and
Phytosanitary Standards

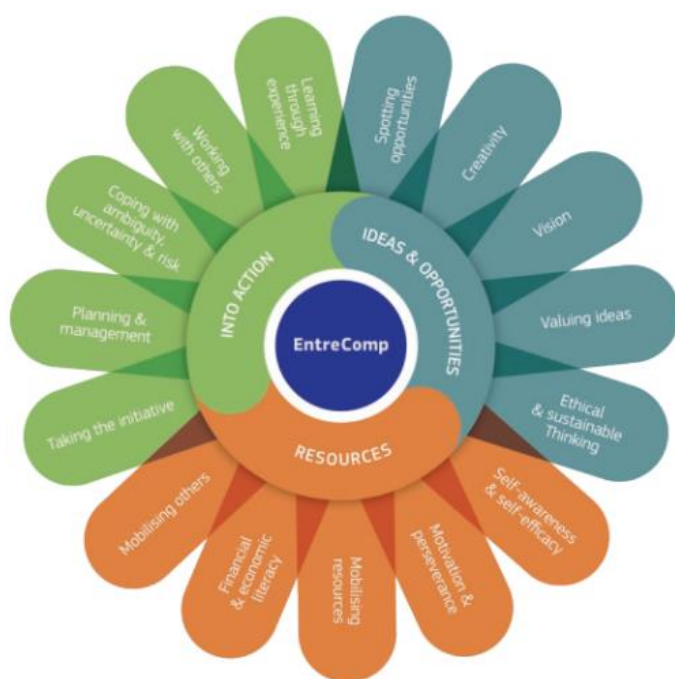
The European Entrepreneurship Competence

By Tefta Demeti

One year has passed that the European Commission has published the Guide for European Entrepreneurship Competence as one of the main competencies for youth skill education and not only. They have initiated the education initiative of a European Entrepreneur Citizen. This competence contains 3 main areas as "idea & opportunities", "resources" and "putting into action"; so there are altogether 15 competences equally important, containing 60 different themes.

SHGPAZ within the framework of the project "Learning about Entrepreneurship in Young people and Women in Albania" funded by the EU through the CFCU at the Ministry of Finance & Economy, has implemented the first phase of the project, introducing European entrepreneurship competence among 371 high

school graduates of gymnasiums in 5 cities and students of various universities in 4 cities of the country. This figure is 54% higher than we had predicted.



The interest from pupils and students was high and it was of great benefit for them to gain entrepreneurial skills in order to make proper decisions about their future and to have profits both for themselves and their families.

About the “summer police shows” against the informal economy

It is the beginning of August, the peak of the tourism season, especially for the coastal one, and all government institutions since the Prime Minister, Ministry of Finance, General Directorate of Taxation, Ministry of Tourism and other ministries have been deployed across the coast to control businesses if they do regular business activities giving us a summer police show, so tourism under **police pressure**.

Dozens of businesses have been shut down over one-week period for not issuing a tax voucher or not registering all employees.

Of course the business seeks to operate in an environment of fair competition, but was it the perfect moment in the middle of the touristic season???

What about the clients who have booked their vacation?? How much can you enjoy these holidays in the presence of the police force????

The informal economy is not fought with show, propaganda and police violence, but with a system of policies, low and reasonable taxes, as well as continuous functional control to ensure fair competition for all businesses and customers to enjoy their holidays in a safe and peaceful environment and not campaigns and police demonstrations !!!!

FACTS

25.7%

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)



Meeting between SHGPAZ and Food Safety Project

On July 15th, 2019, a meeting was held in the premises of the SHGPAZ office between SHGPAZ representatives, Mr. Michael Parker, manager of the EU funded food safety project and Ms. Esmeralda Ballesha Technical Advisor. Cooperation in the field of food safety was discussed.



Christine Lagarde running for ECB candidate, a milestone for all women

By Tefta Demeti

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)



Christine Lagarde's candidacy to lead the European Central Bank (ECB) marks a milestone for all women. The current leader of the International Monetary Fund will face numerous challenges in the post of the European Central Bank Governor, among which we can mention the revival of the Euro-zone economy. She is the first woman to be elected to the post of French Finance Minister and then IMF leader since 2011. An ardent defender of women's rights, the IMF leader has previously stated that the increase in the number of women in the banking and regulatory system would contribute to maintaining the stability of the financial sector.

ruajtjen e stabilitetit të sektorit financiar. If she will be elected to this position, she will break one of the biggest gender barriers in the ECB, which is dominated by men. In a recent statement, the 63-year-old Lagarde said the crisis caused by the Lehman Brothers about a decade ago could have been averted if the Lehman Brothers had been the Lehman Sisters and the world would surely have had another development than today".



Women and Health Breastfeeding

Assembled materials by **Arlinda Demeti**

World Breastfeeding Week is celebrated every year from 1 to 7 August to encourage breastfeeding and improve the health of babies around the world. It commemorates the Innocenti Declaration signed in August 1990 by government policymakers, WHO, UNICEF and other organizations to protect, promote and support breastfeeding.

This year, WHO is working with UNICEF and partners to promote the importance of family-friendly policies to enable breastfeeding and help parents nurture and bond with their children in early life, when it matters most. This includes enacting paid maternity leave for a minimum of 18 weeks, and paid paternity leave to encourage shared responsibility of caring for their children on an equal basis. Mothers also need access to a parent friendly workplace to protect and support their ability to continue breastfeeding upon return to work by having access to breastfeeding breaks; a safe, private, and hygienic space for expressing and storing breastmilk; and affordable childcare.

Breastfeeding promotes better health for mothers and children alike. Increasing breastfeeding to near-universal levels could save more than 800 000 lives every year, the majority being children under 6 months. Breastfeeding decreases the risk of mothers developing breast cancer, ovarian cancer, type 2 diabetes, and heart

disease. It is estimated that increased breastfeeding could avert 20 000 maternal deaths each year due to breast cancer.

WHO recommends exclusive breastfeeding starting within one hour after birth until a baby is 6 months old. Nutritious complementary foods should then be added while continuing to breastfeed for up to 2 years or beyond.

1) Focus on Children. Paid maternity leave makes children healthier:

- Helps to establish and maintain exclusive breastfeeding.
- Lets parents nurture and provide quality care to children
- Supports the baby's early development

PAID MATERNITY LEAVE MAKES CHILDREN HEALTHIER



2) Focus on Mothers. Paid maternity leave is important for mothers:

- Supports mothers' choice to breastfeed

- Breastfeeding reduces risk of breast and ovarian



cancer

- Improves health, recovery and mental well-being of mothers

3) Focus on Employers. Employers benefit by providing paid maternity leave:

- Breastfeeding reduces worker absenteeism
- Increases participation of women in the workforce
- Motivates staff and increases productivity



Albania Joins the Geneva Act of WIPO's Lisbon Agreement

By Tefta Demeti

Albania joined the Geneva Act of the Lisbon Agreement following the deposit of its instrument of accession with the World Intellectual Property Organization WIPO's Director General on Wednesday, 26 June. The Instrument was by Ambassador Ravesa Lleshi, Permanent Representative of Albania to the United Nations in Geneva.

What does this mean?

WIPO administrates the Lisbon Agreement, a treaty of 1958 that offers a way to better secure the protection for Appellations of Origin (AO). The agreement was changed through the Geneva Act in May 2015 and expanded its scope beyond AOs to all the Geographical Indications (GIs). The Geneva Act provides producers of quality, origin-related products with faster and cheaper access to international protection.

GIs designate a product originating from a specific geographical area such as the Darjeeling Tea or the Roquefort Cheese. Hence, GIs make possible that the quality and characteristics are strongly related to the geographical origin, human and natural factors included.

What is GI?

"A geographical indication is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin."



GIs empower local communities to continue the commercialization of their products without fearing displacement by mass production. Thus, only the people living in the Tropoja region can make Tropoja Chestnut Honey. Someone else living in another region that claims to offer the same product can't do it because they will have no GI sign on their product.

Currently, a list of products and goat breeds from the Albanian highlands are registered as unique brands. According to the General Directorate of Patents and Trademarks, the list of products includes honey from Malesi e Madhe, Chestnut Honey from Tropoja, Chestnut Honey from Malesi e Madhe, Tropoja Blueberries, and Kuksi Blueberries, Jufka Dibre, and other products.

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

Informative
Bulletin

August 2019



Prepared by:

Msc. Flutura XHABIJA
& Msc. Arlinda DEMETI
& Editorial office