

Shk. Mesme "Muharrem Collaku", Pogradec



4 mars 2019

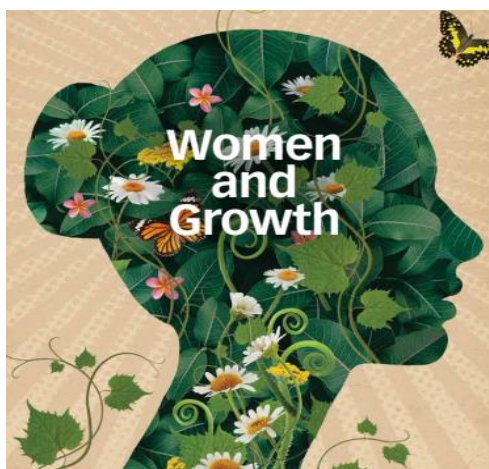
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ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

8 March, International Women's Day

Editorial, **Nga Tefta Demeti**

8 March, International Women's Day, an opportunity for all of us to reflect on the fight for greater gender equality. Christile Lagare states that the March number of the IMF's magazine "Finance and Development" is also dedicated to this day. The title of this magazine for March is "Women and Growth," and focuses on the view that empowering women is not only the right thing to do, but also they are an economic power. The magazine deals more deeply with the benefits of the economy from more women joining the workforce, as well as the hidden costs of unpaid care.



Losses in the economy, according to the IMF, for the lack of adequate participation of women in the labor force, brings a reduction of 10 percent

of GDP in advanced economies to more than 30 percent in South Asia and the Middle East and North Africa.

We wish all Albanian women "Happy International Women's Day, more work, respect, well-being and love".

Informative Bulletin

March 2019

IN THIS NUMBER

Information seminar: about entrepreneurship learning, Durrës

On March 21, 2019, in the premises of the University "Aleksandër Moisiu" Durrës, Faculty of Business, an informative seminar was held: On EU / national programs to support student with grants

P.4



Universiteti "Aleksander Moisiu", Durrës

21 mars 2019

Women's Observatory Presentation Conference

On March 2, 2019 on the occasion of International Women's Day, it was organized Balkan conference to introduce the Women's Observatory.

P.7



Women Can / Girls for Albania

Between holidays and protests, between violence and labor grievances, Mars brought a book of values for females. Inspired by the one-year period at the McCain Institute in Washington D.C., journalist Edlira Gjoni launched the "Women Can / Girls for Albania" initiative, or as she calls it: "A bouquet of values from simple girls, for Albania eager for positivism."

Launched in September 2017 by the US, the promotion of Albanian values through the portrait of girls and women from everyday life, started as a page on social networks #Girls for Albania. Then, motivated by the way women are portrayed in the media and in public life, Ms. John decided to turn it into a book and bring it to our attention differently.

Gjoni brings to attention 51 values portrayed symbolically by portraits of girls and women who

are not public figures. This figure, which reflects 51% of the Albanian female population, is given in the bilingual book, English and Albanian, to speak of the Albanian woman from another point of view: the positivity of the values they display.



"This is not a book about professional success. Intentionally, it does not deal with

competencies, but with the character of each of them. Through them I explain how Albanian girls have excellent qualities that we ignore, such as: dedication, courage, truthfulness, sacrifice, vision, self-denial, a sense of service to more important issues than self-interest, integrity, focus, perseverance, modesty and much more. A bouquet of values, of which I have detached only 51, to say: We have daughters, wives, mothers, sisters, much better than we choose to portray them "- explains the journalist.

Among these 51 women was the President of SHGPAZ, Mrs. Flutura Xhabija.

The book "Women Can / Girls for Albania", which was symbolically published on March 8, can be found near the National Library in Tirana.

Albanian Skills Week



Albanian Skills announces on the annual event:

"Albanian Skills Week & Professional Skills Competitions 2019" which will be held during the week 6-12 May 2019 in the premises of Tirana Business Park and in several companies and other institutions.

Banks and Business

Credit for SMEs during 2018 a supply-demand perspective

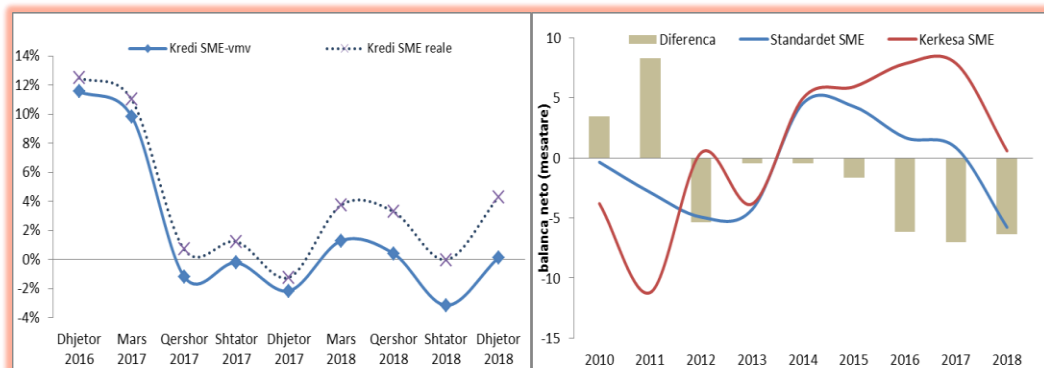
By Erjona Rebi, PhD

According to the Bank of Albania, at the end of 2018, the credit ratio for small and medium enterprises to GDP recorded 9.0%. This level is slightly lower than the 9.4% rate a year ago. This performance has been affected by stagnation in the loan portfolio for SMEs as well as significant GDP growth throughout the year. The strengthening of the Lek has also had a significant impact. Despite this, as well as adjusted for the exchange rate effect, credit growth for SMEs of 4.3% remains at moderate levels. Compared to three years ago, this increase is as much as the average marked rates, confirming a stagnation in the loan portfolio for SMEs. Developments in the loan portfolio have reflected a tighter supply for this segment by banks, while demand for loans from small and medium enterprises in the last five years has always been growing. Based on the results of the credit activity survey, published by the Bank of Albania, it is noted that banks, especially in 2018, have tightened their lending policies for this segment compared to 2017. The tightening of these policies has reflected not only the perception of a high risk, but also meeting government requirements to base lending only on fiscal balances.

The high level of informality in this segment seems to have affected

not only the ability to lend to SMEs, but also the demand for loans from

problems with the competitiveness and productivity of this sector, as well as the improvement of their balances. On the other hand, they are associated with banks, by creating



this group, which shows a lower growth than a year ago. Despite the high economic growth that is expected to be confirmed for 2018, and the declining risk premiums shown by the financial sector, the SME segment has confirmed for the

third year in a row a negative gap in supply and demand for credit. The main reasons for this divergence are related to the high informality in this segment, the decrease in the number of businesses and the lack of their consolidation in the market. Also, the perception of high risk, low tolerance of banks to take risks in general and the lack of improvement of creditworthiness of this segment has influenced banks to be more skeptical on lending policies. Subtle developments and high volatility in lending activity, once again emphasize the need to address the important structural issues that the SME segment has. These problems, on one hand, are related to the high informality, the

schemes that encourage their initiative to take more risk, increase flexibility to accept and find creditworthy customers of this segment. It is by financing these businesses that banks give them the opportunity to expand and play their role as promoters of economic growth in a small country like Albania. Measures taken in the last 5 years to clear bank balance sheets from non-performing loans have significantly reduced credit risk and increased the likelihood of taking on new risk, but they are not sufficient to ensure the active participation of banks in lending to this segment. The need to improve the business climate and the government's more proactive support for this segment remain the basic preconditions for SME funding.

Informative seminar on EU and National Programs with the students of "Aleksandër Moisiu" University of Durrës

By Tefta Demeti

On March 21, 2019, in the premises of the University "Aleksandër Moisiu" Durrës, the Faculty of Business, was held an informative seminar on the competences of learning about entrepreneurship and EU programs. This seminar was attended by students as well as



the dean of the Faculty of Business, Mrs. Azeta Tartaraj.

The director of the National Agency for Science and Innovation, Mr. Robert Dumi presented the programs and sub-

programs of HORIZON 2020 that support students, especially in the field of research. Their agency is ready to help students with information and applications in these programs.

From the representative of Beyond Barriers, Mrs. Antonella Tomço, was presented the Erasmus Plus Volunteering Program, and was brought the experience of one of the volunteer activists.



Economic empowerment of women, Fier

On March 11, 2019 in Fier was organized the information activity "Approach of civil society organizations in Fier with the issue of women's economic empowerment, presented by the Committee CEDAW and GREVO in the reports on Albania", as a collaboration of the Center for Civic Legal Initiatives (QNL) and the Albanian National Professional Businesswomen and Crafts' Association (SHGPAZ). The meeting was moderated by the President of SHGPAZ Mrs. Flutura Xhabija.



Notice about the informative seminar on entrepreneurship learning



The project management staff announces that on Tuesday, **April 2, 2019**, at the University "Ismael Qemali", Vlora will be held the next informative seminar on entrepreneurship learning and EU / national programs that support young people with grants.

Agriculture and VAT problems

By Esmeralda Ballesha

Agriculture in Albania, unlike other countries in the region, plays a key role in the country's economy, where it continues to contribute about 20% of Gross Domestic Product and 38.2% of total employment. And despite the great impact it has had on the economy, this sector has had many problems which are not only related to trade procedures and standards, but mostly to tax legislation, which should have been simplified to help farmers legitimize and stimulate the development of the agro-processing industry, thus influencing the further progress of this sector. Tax procedures have changed continuously, making it even more difficult to operate in this sector. VAT has always been one of the biggest problems and why for almost a decade the business associations and interest groups articulate the urgent need that exists to intervene, as one of the most direct influencers of reducing the competitiveness of this sector in the region and beyond, recalling European directives which advise optimizing this tax for the most needy sectors.

The government has taken several initiatives in the recent years, which have further complicated the tax legislation for this sector, where they have also broken the

cycle that it has from the farmer, processor, and trader.

The same thing seems to be happening with the initiative taken this year which seems that despite the kindness shown by the government to reduce VAT to 6% for agricultural inputs, has actually further complicated the system by bringing problems between



farmers and dairy processors as it has been made present through the media. In January 2019, some tax changes came into force where, in addition to the decision to exempt from VAT the agricultural inputs, the list of agricultural machinery, pesticides, seeds and saplings which are no longer subject to this VAT has been published

But why should the reduction of VAT bring such great tension?!

Carried out without dialogue with the actors of the sector and changed in a fast and unstudied way, the main reason that has brought this problem is that the

reduction of VAT has come fragmented and it only affects the inputs without touching the rest of the cycle which must pay full VAT of 20%. The tripling of costs for the industry through this change has made them demand a lower price for these agricultural inputs (in this case milk). The situation is tense even more as the reduction of this VAT is expected to bring a reduction of the reimbursement that these farmers benefit.

But milk is only one of the products that have reacted, as in the same situation are all the inputs that pass in the processing phase and is expected to have the same problems that will bring even more tensions between farmers and the agro-processing industry.

It seems that the disasters that have affected this sector are not only due to frequent climate change that has occurred in the recent years, but mostly from the long game that is taking place with taxes, where the government must definitely sit down in dialogue with associations and sector experts so that finally agriculture might have the support and assistance it deserves.

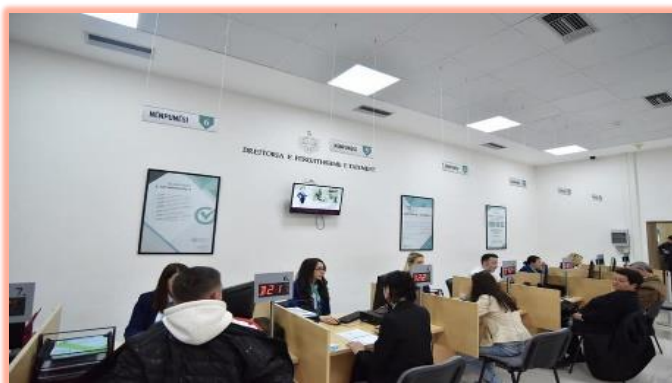
Reconstruction of facilities of the Taxpayer Service Directorate

By Violeta Shqalsi

Ta Taxpayers in the city of Tirana will have the opportunity to receive services in better conditions and to be informed in real time by the tax administration.

The Minister of Finance and Economy, Mrs. Anila Denaj, inspected the reconstructed premises of the Taxpayer Service in Tirana, accompanied by the General Director of Taxes, Mrs. Vasilika Vjero. Reconstruction of the premises of the Tirana Taxpayers Service Directorate has been made possible by the state budget funds. A total investment of ALL 15.4 million allocated on behalf of the General Directorate of Taxes has already made it possible an easier and faster communication with taxpayers in order to improve the business climate. During the inspection, Minister Denaj said that the Office provides online services at a rate of about 90%, which facilitates communication with taxpayers, real-time information, and the work of employees of the tax administration. For the period January-February of this year, about 8,100 services were provided, of which 2,386 are services at counters; 2,800 are communicating with Taxpayers

via email from e-Filing; and 2,900 online certificates for unregistered individuals. The Minister stressed the importance of using the time saved from online services to communicate with taxpayers, to address their problems and to provide solutions to their complaints, as well as to understand whether the tax



administration should change at the institutional level, as a result of these complaints.

"We are totally in the service of taxpayers. Our constant demand is to serve as well as possible, in real time and to improve the business climate by creating equal conditions for all, and this is a platform, as there are other platforms. The fight against informality is a slightly broader discussion, it is not included in today's discussion, but also the context of automated processes helps this no less", said Minister Denaj. Regarding the changes in the Fiscal Package 2019, so far 1,400 taxpayers at counters and 1,414 taxpayers in business have

been informed. Meanwhile, during 2018, about 39 thousand services were provided at counters and electronic routes.

On March 11, 2019, with the

Informative seminar on entrepreneurial learning, Fier

By Tefta Demeti

graduates and teachers of the "Janaq Kilica" High School, Fier, was held an informative seminar: On EU / national programs to



support young people with grants

Were presented:

1. European Competence on Entrepreneurial Learning (Tefta Demeti, SHGPAZ Expert)
2. ERASMUS + Youth in Action Program and European Solidarity Corps / Youth Program (Antonela Tomço - Beyond Barriers, contact point of Erasmus + YiA program for Albania)
3. The experience of the entrepreneur from the area of Fier, Mrs. Suzana Numani, a model of women's entrepreneurship with NUMANI school.



Women and Health

Chronic kidney disease

Gathered materials by **Arlinda Demeti**

Kidneys and their role

The kidneys are two bean-shaped organs, each the size of a fist, and are located below the thoracic cage on each side of the spine. They perform many essential tasks to keep us healthy. Their main job is to eliminate toxins and excess water from our blood. They also help control blood pressure, produce red blood cells, and keep our bones healthy. The kidneys control blood circulation levels of many minerals and molecules including sodium and potassium and help control blood acidity. Every day they carefully check the salt and water in our body so that the blood pressure remains the same. The kidneys, these players of the urinary system, are intelligent filters that eliminate waste from the blood, which becomes toxic if accumulated in the body. The kidneys regulate the amount of water needed in the body and the balance of its input and output. The role of the kidneys is to dilute the urine and ensure the state of hydration. When you drink a lot of water, the kidneys dilute the urine and vice versa. Urinary dilution is necessary to avoid the risk of urinary stone formation and / or urinary tract infections. It is advisable to drink 1.5-2 liters of water every day

Chronic Kidney Disease (SKV)

Chronic Kidney Disease (SKV) is rising dramatically, and the cost of

treating it is a major burden on health care systems worldwide. Every year millions of people die prematurely from complications related to kidney diseases. SKV is a progressive loss



of kidney function over a period of months or years. Each of the kidneys has about one million tiny, tiny filters called nephrons. If the nephrons are damaged, they stop working. For a while, healthy nephrons can do extra work, but if the damage continues to increase, the remaining nephrons cannot filter enough blood to be healthy. When kidney function falls below a certain level, it is called kidney failure or insufficiency, and if left untreated, it can be life-threatening.

Some facts about SKV

- 10% of the world's population suffers from SKVs.
- About 1 in 10 people have some form of SKV. SKV is projected to grow by 17% over the next decade
- It is now recognized by the WHO and other organizations as a matter of global public health
- Various conditions can lead to chronic kidney disease.
- They affect people of all ages and races
- It is more common with age and

especially in women

- 1 in 5 men and 1 in 4 women between the ages of 65 and 74 have SKV

- Half of people aged 75 or older have some form of chronic kidney disease. Many of them don't actually have kidney disease, but they do have normal aging of their kidneys.

- More than 80% of individuals receiving renal replacement therapy (RRT) live in developed countries because it is largely unaffordable in developing countries.

- After the age of 40, renal filtration function begins to decline by about 1% per year.

Causes of SKV

High blood pressure (hypertension) and diabetes are the most common or most frequent causes of SKV. Other less common conditions include inflammation (Glomerulonephritis) or infection (Pyelonephritis). Occasionally SKV is inherited (such as polycystic disease) or may be the result of blockage for a long time in the urinary system (from enlarged prostate or kidney stones). Some medications can cause SKV, especially those pain-relieving ones (analgesics) if taken for a long time. Often doctors cannot determine what caused the problem.

How is SKV detected?

SKV in the early stages has no symptoms, so it passes without being diagnosed. One can lose up to 90% of kidney's function without any signs. Early detection as well as appropriate treatment is

crucial, as it can slow the progression of the disease and prevent the need for serious medical treatment, such as dialysis and / or kidney transplant. Simple laboratory tests, such as measuring blood creatinine and measuring urine albumin, are effective in detecting kidney disease.

- Blood creatinine: Creatinine is a toxic waste product in the blood, which normally leaves the bloodstream through the kidneys, but when kidney function slows down, creatinine levels rise.
- Albumin in the urine: the presence of excess protein in the urine is an indicator of SKV, and also a risk trigger for progression and premature heart attacks and strokes.

How can SKV be prevented?

There are several easy ways to reduce the risk of developing kidney disease. Some small changes in behavior can have major health consequences, such as:

- Stay active and in shape
- Check your blood sugar level regularly
- Measure your blood pressure regularly
- Eat healthy and keep weight under control
- Get the right amount of fluids
- Do not smoke
- Do not use the medication without consulting your doctor
- Check kidney function if you have one or more of the risk factors.

Informative seminar on entrepreneurial learning, Pogradec

By Tefta Demeti

On March 4, 2019, with the graduates and teachers of the "Muharrem Çollaku" High School, Pogradec, was held an



informative seminar: On EU / National programs for youth grants.

During this meeting was distributed:

1. A Survey for graduates / students on the recognition of EU / National programs that support with grants young people.

Further were presented:

2. European Competence on Entrepreneurial Learning (Mrs. Tefta Demeti, SHGPAZ Expert)
3. ERASMUS + Youth in Action Program and European Solidarity Corps / Youth Program (Mrs. Antonela Tomço - Beyond Barriers, contact point of Erasmus + YiA program for Albania)

4. The experience of the entrepreneur from the area of Pogradec, Bajame Topalli from the field of processing of organic agricultural products and Shpresa Blacëri.

Interview on TV "Sot7" Pogradec

On March 4, 2019, the President of SHGPAZ, Mrs. Flutura Xhabija and the advisor Mrs. Tefta Demeti gave an interview on the local TV "Sot7", Pogradec, with the journalist Mr. Spartak Dikellari, about the new EU-funded project to promote learning about entrepreneurship among

young people and women. The full interview can be found at the following link:

https://youtu.be/_tgZCvn7il

TV "Sot7", Pogradec



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Training for measuring productivity in the workplace



During the last month in Turin, Italy, was held a training about the topic "Measuring Productivity in the Workplace" organized by International Training Center / International Labour Organization (ITC / ILO). There were participants from 20 different countries around the world representing Chambers of Commerce, Employers' Federations or Non-Profit Business Organizations. From Albania, as a representative of SHGPAZ was Mrs. Arlinda Demeti. During the training, the concept of productivity was addressed theoretically and were proposed



several ways to measure it. Also an important part of the activity was the development of a "Role Play" between the Employers' Federation and the Workers' Union to negotiate an increase in workers' wages using basic economic notions.

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

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