RISIALBANIA: INCLUSIVE PARTNER ENGAGEMENT STRATEGIES

INTRODUCTION
This case study focuses on how RisiAlbania, a youth employment Activity using a market systems development (MSD) approach, partners with the private sector to facilitate inclusive economic development and drive systems change that results in sustained impacts for male and female youth. Informed by interviews with staff and two private-sector partners, it explores the tools and approaches RisiAlbania uses to identify, select, develop, monitor, grow, and analyze impactful partnerships. This case study highlights effective strategies to engage partner organizations that have received limited or no previous donor support, tactics that go beyond "making the business case" for inclusion, critical points (e.g., project co-design, pilots) at which partners' buy-in and capacity can be strengthened, and monitoring approaches and analytical frameworks that support the Activity's efforts to drive more inclusive business models at scale.

This case explores a core learning question: What tools and approaches are used to identify, select, develop, sustain, and evaluate impactful private-sector partnerships to reduce barriers and improve opportunities for male and female youth's inclusion?

KEY FINDINGS
1. Select the right market sectors to achieve outcomes for male and female youth. This often goes beyond looking at where male and female youth currently participate, and assessing end markets and value chain upgrades that can bring about specific opportunities for them.

Activity Highlights
Name: RisiAlbania
Lead Institution(s): Helvetas, Partners Albania
Country: Albania
Donor: SDC
Value of Award: $13.3 million
Period of Performance: 2013-2017 (Phase I); 2018-2021 (Phase II)
2. Employ multiple strategies and avenues to **attract more diverse partners**, including having comprehensive partnership guidelines and various entry points for inclusion.

3. **Approach the partnership as a business venture**: Use the business case as opposed to the social case, employ business language, co-invest, pay for performance, and be sensitive to how smart partnership design can influence shifts in business behaviors that may limit inclusion.

4. **Use pilot activities to refine models and demonstrate proof of success** in inclusive business models, especially in small markets; these can be used to attract/crowd-in others.

5. **Use analytical tools and mixed methods** to capture unintended consequences and maintain the focus on progress toward systemic impact.

**ABOUT THE ACTIVITY**

RisiAlbania is an innovative youth employment Activity supported by the Swiss Agency for Development and Cooperation (SDC) and implemented by a consortium of Helvetas and Partners Albania, in partnership with the Ministry of Finance and Economy of the Republic of Albania. It focuses on job demand, skills supply, career guidance and intermediation, and mainstreams gender and social inclusion throughout its interventions. It takes a market systems approach, partnering with Albanian and international private-sector actors to encourage innovative solutions that foster job creation and provide more employment opportunities for young men and women in Albania, aged 15 to 29. RisiAlbania works in tourism, agribusiness, and information and communication technologies (ICT). In the agribusiness sector, they focus on medicinal and aromatic plants (MAPs), fresh fruit and vegetables (FFV), and business development services (BDS).

**CONTEXT**

A quarter\(^{30}\) of Albanians between the ages of 15 and 29 are unemployed. Due to household responsibilities, young women have a much lower labor force participation rate (35 percent)\(^{31}\) and higher inactivity rates than young men. Young women also tend to experience poor employment conditions, are concentrated in low-paying sectors and roles, and work in unpaid family jobs. Agriculture employs two-fifths of the workforce, but only represents a fifth of the gross domestic product and is characterized by low job creation and poor job quality. Youth are around 20 percent of employees (10 percent of the 20 percent are female youth) in FFV, and almost 60 percent in the MAPs sector (70 percent of the 60 percent are female youth).\(^{32}\)

Nevertheless, RisiAlbania sees potential to enhance young women’s and men’s access to quality agribusiness jobs through several **strategic areas**: stimulated market access for agribusinesses, better functioning BDS provision market that serves rural businesses, and a shift toward in-country value-added products. Through this strategy, RisiAlbania targets young men and women who are:

\(^{30}\) Based on a 5-year average from the Albanian Institute of Statistics, youth unemployment in Albania is around 26 percent. In 2019, it was 21.4 percent.


• Low-skilled and currently working in agriculture in low-quality, precarious\(^{33}\) jobs that are highly vulnerable to market shocks
• Recently graduated from university and unaware of the possibilities for quality employment in the agribusiness sector
• Unemployed, but can be interested in working in the agribusiness or agro-tourism sectors

STRATEGY AND LEARNING

FINDING THE RIGHT FIT: SECTOR SELECTION FOR YOUTH EMPLOYMENT

RisiAlbania began with a series of market screening and sector selection analyses\(^ {34}\) to prioritize sectors; they looked at sectors that: (1) already employ young people, (2) have the potential to employ more young people, and/or (3) present potential for growth (e.g., upward export trends). From this, FFV and MAPs were identified to be particularly youth-friendly in the agribusiness sector. The sub-sectors also presented opportunities to absorb considerable numbers of low-skilled, intensive labor (increased number of jobs), while also generating higher skilled job opportunities (improved quality of jobs). BDS was also identified as a supporting market necessary for agribusiness development. This process was a critical step in setting the project up for success, noting that:

...[W]e’re not trying to fit a square into a circle, we’re just trying to make sure that the potential that there is for youth employment is actually exploited by supporting the private sector to grow and create opportunities for young people. — RisiAlbania staff

LAUNCHING A BUSINESS VENTURE APPROACH TO PARTNERSHIPS

RisiAlbania prioritizes working through local stakeholders, especially private-sector actors, that are key to executing their strategy in each sub-sector and generating decent jobs for male and female youth. This includes agro-exporters and producer associations, input and equipment providers, certification bodies, supermarkets, BDS providers, and post-harvest and processing businesses. In approaching partnerships, RisiAlbania see themselves as partners in a business venture, observing that:

Often, when we’re talking to people who have no idea about how the donor community works, we... use the language of venture capitalists or impact investors, just really trying to emphasize that we’re not going to give out a grant, but we’re going to co-invest in a business idea and our expected return on investment is jobs for young people. — RisiAlbania staff

Having partners perceive them as a business instead of as donors or an NGO helps staff talk to firms so they can see the benefits of incorporating gender, youth, and social inclusion considerations into

\(^{33}\) “Precarious” includes insecure jobs that are often the first to disappear when markets experience shocks, and jobs that are not guaranteed through formal employment contracts.

\(^{34}\) RisiAlbania uses a variety of secondary and primary data collection tools to analyze markets and sectors. This includes sourcing secondary data from public and private institutions as well as end market data, and collecting primary data from stakeholders (e.g., male and female youth, businesses, associations, etc.) through focus groups and semi-structured interviews.
business plans from a business rather than an equity or social inclusion perspective. This trust and shared language allow RisiAlbania to introduce these concepts and present a convincing value proposition for including women and youth.

In identifying and designing these partnerships, RisiAlbania tailors several steps to enhance inclusion, as presented below.

**PARTNER IDENTIFICATION AND SELECTION: ENGAGING MORE THAN THE USUAL DONOR-DRIVEN ORGANIZATIONS**

RisiAlbania uses two main strategies to identify and select partners, including *eliciting stakeholders during sector studies and market research* to develop short lists of potential partners leading to direct outreach by staff, and *creative design and marketing of open calls for co-investment proposals*. Sector studies provide an overview of the marketplace and suggest entry points for RisiAlbania staff to spend time and efforts on engaging with potential partners. Furthermore, because traditional “open calls” tend to attract many organizations that have received donor funding in the past, RisiAlbania adopts strategies to get the word out to actors less aware of the donor universe, including private-sector firms that may not be as familiar with applying to or obtaining donor support. This includes being very targeted and intentional in the terms of reference so as not to dissuade actors less familiar with this process from submitting proposals, and securing wide dissemination among networks more diverse actors are tapped into. It also includes ongoing engagement with the private sector to ensure support to firms less familiar with the application process in language they understand.

Once RisiAlbania identifies or selects partners, the Activity screens them against criteria set out in Helvetas’ partnership guidelines, performs legal and financial due diligence, and checks their reputation before proceeding to co-design an intervention. This process also includes an assessment of partners’ gender and social inclusion capacities:

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35 Donor-driven organizations in Albania traditionally have experience in and are well-positioned to secure funding from donor organizations. Often, these organizations comprise a majority of the entities applying for donor funds or open calls, and are well positioned to secure partnership agreements because of their experience and capacity with these types of funds.

36 Partner identification refers to direct contracting with partners typically elicited through sector studies, market research, and direct identification processes.

37 Partner selection refers to competitive procedures with partners typically generated through open calls for co-investment proposals.

38 This process is facilitated using Helvetas’ Quality Criteria for Partnerships: [https://www.helvetas.org/Publications-PDFs/Switzerland/Partnership%20Approach/Quality%20Criteria%20Partnerships_English.pdf](https://www.helvetas.org/Publications-PDFs/Switzerland/Partnership%20Approach/Quality%20Criteria%20Partnerships_English.pdf)
Assessing the Gender and Social Inclusion Capacities of Partners

RisiAlbania has a suite of tools they use to identify, select, and work with partners, including a gender and social inclusion partner assessment tool, which includes questions such as:

- Do they have gender and social inclusion in their vision or mission statement?
- Do they have equitable numbers of male and female staff?
- How many women are in management positions?
- Do they have capacities to work with women and other disadvantaged groups?

Over time, RisiAlbania has adapted these tools to fit the specific partners they work with, understanding that a right-sized approach gets them farther with partners in terms of inclusion outcomes. RisiAlbania has customized and shortened the tools to only include topics relevant to the individual partners. All calls and partnerships are developed with inputs from RisiAlbania’s gender equality and social inclusion lead.

CO-DESIGNING THE PARTNERSHIP

RisiAlbania works with partners to negotiate and co-create a business plan prior to signing a contract. Partners need to think their idea through. In the narrative and financial business plan, they must show they have the willingness, vision, and financial capabilities to make the idea work (indicating commercial sustainability even after the project support ends). They must also show how their idea is inclusive. Gender, youth, and social inclusion considerations are discussed as a means to encourage private-sector partners to see the market potential of working toward more inclusive outcomes, rather than communicating it as a directive or requirement. Co-design sessions focus on job quality and job creation, using information from the sector analyses and partners’ own experience to discuss upgrades within sectors that will catalyze more inclusive labor practices, including decent working conditions and standards. RisiAlbania also seeks to understand business behaviors, including why businesses act in certain ways, to craft tailored rationale and value proposition statements. For example, RisiAlbania found that not only small, but medium-sized businesses tend to employ family they trust over qualified external hires, which constrains their ability to professionalize their services and exports. Equipped with this information, they are able to go into co-creation with businesses with a pitch for why hiring skilled young women and men will benefit them, and a plan to address issues they may have around trust when bringing external resources into their management teams.

Once the idea and business plan are fully fleshed out, RisiAlbania enters into a partnership agreement. Partnership agreements have minimum inclusion requirements, including (1) a minimum percentage of...
the businesses that partners’ target for services must be owned or co-owned by women; and (2) when capacity building activities are anticipated, training participants must include an equitable number of males and females, including having both spouses of a household attend training. In partnership agreements, RisiAlbania’s support ranges from capacity building, linkages and networking, to financial support where partners are also expected to co-invest with RisiAlbania, typically 50 percent or more of the requested amount. In partnerships more focused on gender and social inclusion, RisiAlbania may decrease the co-investment requirement for partners that are less commercially stable or risk-averse. Staff expressed not wanting to limit the pool of potential partners and ideas, noting:

You have this idea; we believe in it. We know it’s risky. So, we’re going to buy off part of the risk. – RisiAlbania staff

RisiAlbania employs a pay for results approach, whereby partners have milestones they must achieve to be paid. Typically, the last payment milestones are tied to key performance indicators, which toward the end of a contract, include job creation for young women and men.

PILOT IMPLEMENTATION: TESTING APPROACHES AND LEARNING BY DOING

In keeping with an MSD approach, RisiAlbania starts its partnerships with pilots to test out ideas, probe partner commitment, and demonstrate to other firms “the how and why” (e.g., benefits) of more inclusive business models. If pilots prove successful, the Activity supports expansion either through pilot partners widening their outreach and/or by adding additional partners to the intervention to support them to copy the innovation; however, in general, RisiAlbania requires that partners demonstrate in their business plans a clear vision for the business change they want to introduce and how that will be sustained beyond their partnership with RisiAlbania. As an example pilot, RisiAlbania links private-sector BDS providers with rural agribusinesses to increase agribusiness capacity in developing business plans and proposals necessary to obtain European Union (EU) grants. The pilot intervention strived to show BDS providers that currently target services to businesses in the capital that rural businesses can be an attractive client, and to rural businesses that it is worth investing in consultancy support not only for EU grants, but also for other services, such as accounting or marketing. The text box below profiles AZ Consulting’s experience piloting an inclusive business model through a partnership with RisiAlbania.

AZ Consulting Assesses Commercial Viability of Focusing on Women and Youth

RisiAlbania supported a pilot with AZ Consulting, a female youth-led BDS provider largely operating in Tirana, Albania. AZ Consulting served 84 clients last year, with a staff of nine (100 percent youth, 89 percent female). Prior to working with RisiAlbania, AZ Consulting had not considered targeting female-owned rural businesses and had a small share of youth clients focused on start-ups in their portfolio. Their traditional customers were well-established companies with high visibility in the market, most owned and operated by adult men. RisiAlbania worked with AZ Consulting to explore youth- and female-owned agribusinesses as a potential high-growth market, supported by data from the Ministry of Agriculture on number of youth- and women-owned agribusinesses and statistics from the Albania Investment Development Agency. Effective approaches and learning include:

Effective approaches:

39 In some cases, this means farmers or harvesters who enter into buyer-supplier relationships with exporters.
• Targeted marketing strategies, including tapping into networks and attending events where youth are present, are more effective than waiting for youth to find you. Marketing campaigns should appeal to youth interests—for example, AZ Consulting developed animated social media ads, which would not appeal to their usual customers, but were highly successful with youth.

• Lowering co-financing requirements for youth customers in general, and for female youth more specifically, can help overcome obstacles and accommodate female youth who tend to be more risk-averse, while setting a foundation for longer term commercial relationships.

• Online marketing is a good way to influence the industry, showcasing a more inclusive business model and tactics for targeting male and female youth. AZ Consulting noted that they had influenced the decisions of two to three competitors in the industry to adopt similar marketing strategies to attract more youth.

Learning:

• AZ Consulting’s status as a youth-led business mainly staffed by women attracts other youth and women clients, and helps understand women- and youth-specific needs.

• Youth attract other youth, which is a potential value proposition. AZ Consulting observed that youth peer and referral networks were robust, often leading to two to three or more youth customers per every youth-led business they served.

• Male and female youth-owned companies are often quicker to pay and save the company costs on contract drafting and negotiation than more well-established customers.

• While the results of the pilot were successful, AZ Consulting recognizes that it will still take time to shift to a more balanced portfolio, comprising many more rural youth and female customers.

Through this pilot, AZ Consulting not only learned how to serve rural clients and expand their customer base, but also saw the value of including male and female youth in their business model. By the end of the pilot, they served significantly more youth and female customers, with 30 percent youth and about 5 percent female now comprising their broader portfolio. While 5 percent may seem small, given the overwhelmingly low amount of female-owned businesses currently operating in the Albanian agribusiness sector, it is a substantial milestone. AZ Consulting was also able to show that they could sustain their win rate—100 percent of grants applied for were won, with no changes as a result of taking on new and potentially “riskier” clients.

MEL: CHARACTERISTICS OF IMPACTFUL, SUCCESSFUL, AND SUSTAINABLE PARTNERSHIPS

RisiAlbania characterizes impactful, successful partnerships in several ways: (1) quantity and quality of jobs; (2) increased buy-in and incentives of partners as a result of the partnership experience; and (3) contribution of the partnership to the project’s overall goal of systemic change via copying and crowding in of other actors into a business model.

Job quality—defined by three main International Labour Organization’s indicators around working conditions, decent pay, and job security—and number of jobs are assessed through partner reports and triangulated through surveys, impact assessments, and qualitative field assessments. RisiAlbania assesses job quality through qualitative indicators, including improved security through contract farming and career progression opportunities linked to the professionalization of export practices and expanded access to markets. The project assesses the number of jobs through quantitative indicators linked to the number of new full-time equivalent (FTE) jobs created, job placement through private and public intermediaries, and improved skills, among others. These metrics align with the three programmatic areas of emphasis in RisiAlbania, including a job demand component, a skills supply component, and a
career guidance and intermediation component. To this end, under Phase I (2013-2017) of the Activity,40 RisiAlbania created 950 jobs for young people (53 percent female) by increasing demand for new jobs for youth in the private sector and placed 5,400 people in jobs (53 percent female) through public and private intermediaries under the career guidance and intermediation component of the Activity. In addition, 9,700 young people (48 percent female) improved their skills and 390 businesses have invested Euro 6.4 million ($7.2 million) in food processing, tourism, and ICT sectors.

The qualitative field assessments are particularly valuable in obtaining insights around intended and unintended impacts. For example, one survey among newly employed women found they experienced increased time poverty and labor burdens, because they had not seen any reductions in their household responsibilities despite taking on the paid job. The Activity reflects on learning elicited through these assessments, including exploring what aspects of their programming need to be adapted or expanded to address constraints to male and female youth’s employment. For example, RisiAlbania is exploring adding childcare services as a cross-market function they support as key to alleviating women’s time poverty and labor burdens. Other applied learning has resulted in ensuring that exporters understand the importance of including both husbands and wives in all training and information sessions as a means to reduce gender gaps in access to information and challenge gender stereotypes. Partners see the benefit of this practice, mainly when it comes to applying and obtaining standards and certification, because women have shown better aptitudes for record-keeping and good agronomic practices. In addition to conducting qualitative field assignments, RisiAlbania regularly reviews interventions, triangulates data sources, shares knowledge with partners, promotes best practices, and uses information and learning to improve engagement strategies with future partners.

A successful partnership also gives partners the incentive and ability to sustain and scale interventions. Bioalba Group and AZ Consulting both expressed a strong commitment to maintain and build on the interventions they initiated with RisiAlbania because they saw clear benefits to their businesses through participation in the pilots. AZ Consulting rapidly expanded their customer base while maintaining service quality (a 100-percent success rate in securing funds through AZ Consulting’s support). They also brought the business model tested under their pilot with RisiAlbania into their broader business operations, and have plans to scale to new areas with new actors (e.g., municipalities

40 Mid-term results for Phase II (2018-2021) of the Activity were being calculated at the time of drafting of this case study.

Bioalba Group, one of RisiAlbania’s partners working in the MAPs sector on certification, traceability, processing, and exporting to high-value end markets, approaches youth inclusion from a business perspective, noting that they aim first and foremost for their business model to be profitable and sustainable. They view youth as compatible with this vision because they are innovative and quick learners, and see advantages to driving down high labor costs if the sector as a whole is able to retain more youth in Albania. Bioalba Group sees their role as intervening to facilitate changes in the market by identifying end markets with demand necessary to drive profitable upgrades in the sector that lead to better quality jobs for male and female youth. Bioalba Group also aligns and works with local NGOs that are better equipped to address social issues that need to be simultaneously worked on for male and female youth to access economic opportunities generated. This includes work on women’s empowerment, and addressing women’s labor burdens and entrenched gender and social norms.

It’s kind of a synergy on the needs… so, it’s a project where everyone is winning. – Bioalba Group
with low grant absorption rates). Bioalba Group noted similar success in their pilot with RisiAlbania (see text box), including the need to collaborate with other local actors who can support social and economic transformation.

Impactful partnerships can also **lead other actors to copy and scale proven models.** RisiAlbania uses the *Adopt, Adapt, Expand, Respond* framework as a planning tool to articulate a vision for systemic change, and as a monitoring tool to understand how they are progressing toward that vision. RisiAlbania further segments actors by their willingness to adopt new business practices or ideas—Innovators, Early Adopters, and Followers—and looks for ways to support adoption among those three tiers of actors. To stimulate crowding-in, RisiAlbania facilitates partner exchange on inclusive business models and practices, and partners with media for the dissemination of inspiring approaches. This is especially important given that Albania is a small country, with a relatively limited number of private-sector market actors in each sector, which results in ample opportunities for shared learning and copying of business models.

*This [copying] is pretty normal in every industry in Albania, one innovates, and everyone follows.* – RisiAlbania private-sector partner

For example, in 2019, RisiAlbania organized a workshop for 17 partners from different sectors to discuss the importance of diversity, inclusion, and equity in the business world. In a follow-up questionnaire administered 2 months after the session, attendees reported that participation in the workshop helped them identify diversity and inclusion opportunities and led to an increase in female employees. Feedback also highlighted the need to create more business cases for diversity and inclusion, and establish flexible business models for young women and single mothers.41

Another example is RisiAlbania’s work with exporters in FFV; there are about 50 consolidated exporters in Albania, which makes it “*a quite manageable number to monitor and try to influence.*” The Activity spent time segmenting them and has reached a point where messages to foster scale-up and replication are easily targeted. In this example, RisiAlbania collaborates with a certification body to generate information on standards, while working to stimulate the consultancy market to develop services linked to obtaining certification. RisiAlbania also works with four FFV exporters to show that it is worthwhile to invest in group Global Good Agronomic Practices (GAP) certification, because it opens market opportunities in high-value markets, which command higher prices for their goods. From RisiAlbania’s side, it increases the security of the contractual relationships along the value chain, while making exporters more mindful of labor conditions, job quality, use of technology, and opening up more jobs in higher functions of the value chain (e.g., packing or managing machinery) for young women and men. The business model has worked to create 125 FTE jobs for young women and men, with the expectation that it would create more than 500 FTE jobs by the end of the Activity. Now, RisiAlbania wants the rest of the market to hear about it, support the service market to deliver products that will allow them to obtain certification, and stimulate a demand for those services, instead of partnering individually with further exporters. The Activity does this through ongoing information generation and sharing via different platforms, including media, business cases, and events where partners share their models and stories.

41 RisiAlbania currently works on piloting childcare services models to address constraints to female labor market inclusion. This is something they are initially piloting in urban areas, with the intention to determine whether they can scale to other sectors and rural environments.
To sustain partnerships, RisiAlbania includes an exit strategy and a vision for scale-up in concept notes at design stage. For example, in the same certification example used above, RisiAlbania anticipated that the Ministry of Agriculture and Rural Development (MARD) would be a key actor in securing sustainability of these certification schemes, so they ensured MARD representatives had enough information over the 2 years of engagement with the Activity through bilateral information sessions, jointly organized Global GAP STOP TOUR, field visits with MARD representatives, and the promotion of partners as champions of change via mass and social media outlets. As a result, MARD now includes Global GAP certification and group-level GAP certification in their national grants.

CONCLUSIONS

Overall, RisiAlbania’s experience shows us that market-based approaches and working through the private sector can facilitate jobs in the agricultural sector for male and female youth. This is best achieved when implementers use a variety of tailored approaches and tools at each stage of the partner engagement process. Critical to RisiAlbania’s success was (1) identifying a more diverse pool of partners, beyond organizations used to obtaining donor support, all of whom serve the project’s target beneficiaries to varying degrees, (2) approaching the partnership as a business venture with a strong business case, and (3) continuing to make the business case and build greater buy-in for inclusive business models through piloting. Having a vision of sustainability and systemic change from design and piloting stages also allowed RisiAlbania to see tangible results in later stages, including crowding-in from other market actors and preliminary evidence of public-sector actors taking on new and expanded functions to support inclusive business models.

There are context-specific characteristics and issues that remain particular to this case, including:

• Albania’s small size and relatively small number of market actors, which were analyzed using a detailed market analysis and segmentation, made for ample opportunities to disseminate information around inclusive business models and influence private-sector actors.

• Sector selection is essential to achieve outcomes for male and female youth. Sector-specific issues and the co-development of business models did not always have an explicit gender or youth focus when discussed with the private sector. This may have some influence on the willingness to get greater buy-in from the private sector in the beginning, because innovations are not presented as a gender or youth model. Examples of this were abundant in the FFV and MAPs sector, where the emphasis was on certification, traceability, identifying end markets with quality rather than price standards, and establishing formal contracts with workers—all models that were not explicitly gender- or youth-focused, but generated great opportunities for inclusion and sustainability.42

42 RisiAlbania’s understanding of sustainability encompasses financial, institutional, environmental and social aspects.
• Systemic barriers to female youth’s inclusion persist, especially in the agricultural sector, such as moving female youth into more formal employment, and expanding access to entrepreneurship and decision making. As the Bioalba Group text box shows, this could require an expanded pool of partners beyond the private sector, looking at public or civil society actors with a clear mandate to work on these issues, and facilitating greater connections to work together on these issues.

• Robust monitoring and evaluation that have direct links to programmatic decision making are needed to make sure inclusion results are realized and negative or potentially harmful results are addressed, especially before and during the scale-up phase. For example, where RisiAlbania captured insights around increases in female labor burdens as a result of partner interventions, the Activity is trying to raise awareness and incorporate insights into contracts and milestones with partners, but recognizes that the issue is salient and further work is needed to address it systemically. Similarly, one consulting firm reflected on the fact that youth customers tended to save them costs, because contract negotiation took far less time and they were much more flexible than adults. This highlights potential vulnerabilities youth have in less bargaining power, leading to unfair terms of agreement and/or possible exploitation, and presents an opportunity for Activities to address potential information asymmetry or power imbalances.

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