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More than 400 cases of COVID-19 reported in Georgia



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The Human Rights Center appeals to banks to strengthen the protection of consumer rights



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BY NATALIA KOCHIASHVILI

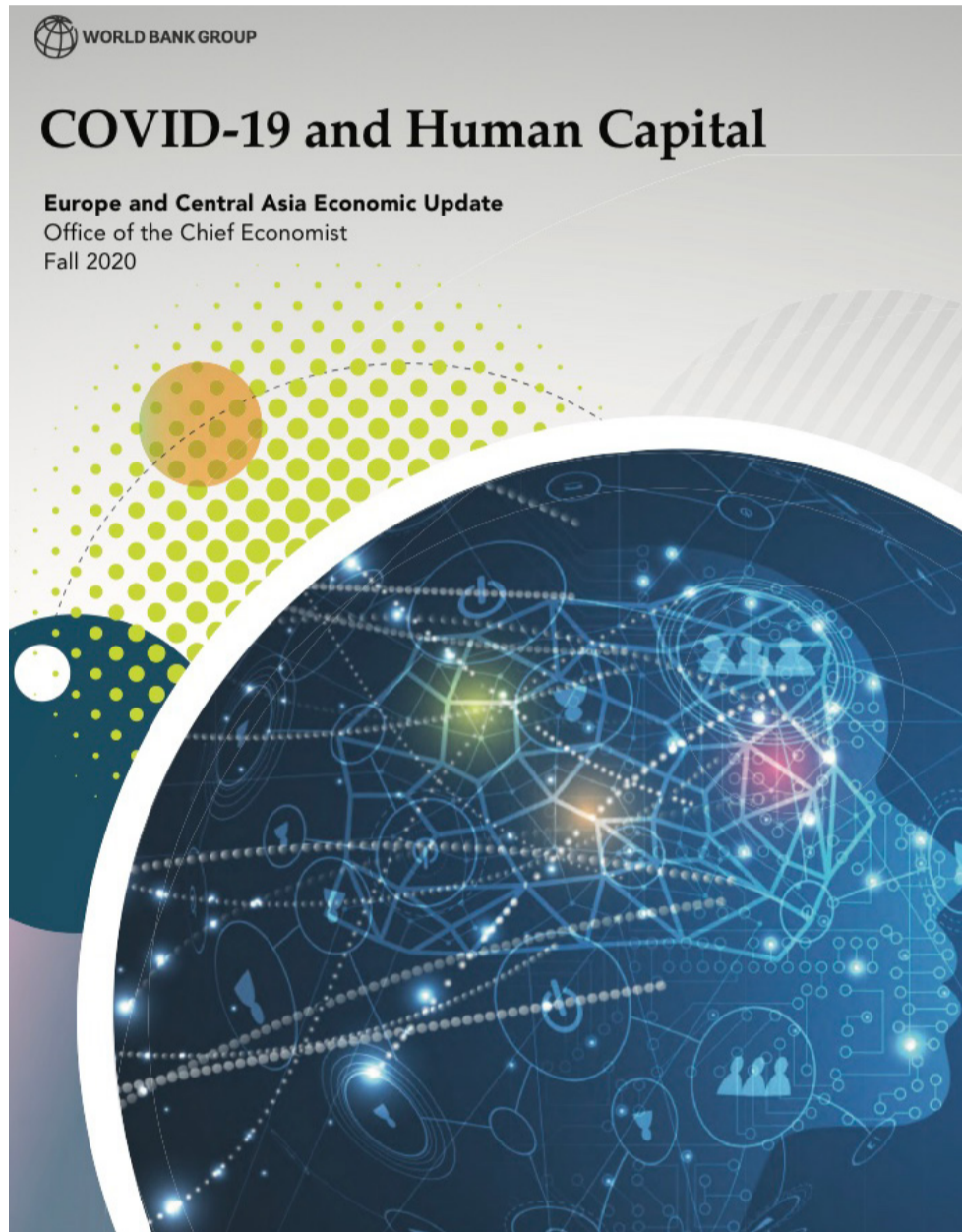
The World Bank has updated its economic forecasts for Europe and Central Asia. According to the new assessment, the bank predicts a 6% reduction in the Georgian economy in 2020. However, due to unemployment caused by the COVID-19 crisis, the World Bank estimates that 160,000 citizens could find themselves in poverty this year.

According to the statement, Georgia's economy has slowed sharply due to fiscal support, steady credit growth, and remittances. Nevertheless, the economy is expected to shrink by 6% by 2020, reflecting severe mobility restrictions at the beginning of the pandemic, job cuts, and international tourism.

"Restrictions, which accounted for 8% of Georgia's gross domestic product before the pandemic, will also have a severe social impact, with some 160,000 Georgians living in poverty and 400,000 reduced in income by 2020," says the assessment, expecting absolute poverty growth in Georgia as a result of grown unemployment caused by the pandemic.

As for the economic growth forecast, the World Bank expects it to reach 4% by 2021, when pandemic shocks pass and

World Bank estimates a 6% reduction in the Georgian economy



► The rate of recovery will depend on the duration of the coronavirus pandemic, vaccine availability, and distribution, as well as the degree of improvement in global trade and investment.



► "The World Bank has stood by the Government and people of Georgia from the very first day of the COVID-19 pandemic and will continue to provide advisory, financial and organizational support to the country," Molineus said.

tourism will begin to recover as consumer and business self-confidence increases.

The World Bank regional director in the South Caucasus, Sebastian Molineus, reaffirmed the bank's readiness to participate in the process of post-pandemic recovery of the Georgian economy. According to him, Georgia's efforts to tackle the economic and social consequences of the COVID-19 crisis have been sustained and made possible by prudent management of the economy before the pandemic, 'although much remains to be done in responding to the expected increase in poverty.'

The World Bank was involved in the Georgian government's response to COVID-19 in terms of supporting health and social care. And now, with planned assistance to the private sector and targeted budget support, Molineus assures banks will participate in the recovery process.

"The main message of the World Bank economic report is that the region of Europe and Central Asia is facing the worst recession since the financial crisis of 2007 and 2008. We forecast that the economic downturn in the countries of the region will be 4.4 %," he said. Molineus expects the economy to recover next year "most likely in the range of 1.1 - 3.3 %, even though the outlook is very uncertain, leaning towards the negative."

He praised the sound macroeconomic policy pursued by the Government of Georgia is noteworthy, which has made it possible to support families and firms, to make significant investments in the healthcare sector and social programs, creating "a certain buffer to partially alleviate the shock."

The Prime Minister commented on the mentioned forecast, highlighting the tone of possibility in the assessment, rather than the tone of assurance. He noted that if the elementary rules are followed with high discipline, the Georgian economy will recover faster.

As for the possibility that the World Bank predicts that 160,000 Georgians may find themselves in poverty. The Prime Minister, however, claims that the government has a sensible plan.

"We offered one of the largest social packages in Eastern Europe to our citizens - those who lost their jobs, those who were self-employed, the tourism sector, etc. As soon as we assess the second wave, by the end of the year, we will take care of the need to offer additional social assistance," announced Gakharia, adding that in recent years, a large part of the citizens of Georgia have been lifted out of extreme poverty, but the pandemic has changed these data. Gakharia promised that his team will do their best to return to early 2019 figures, which was one of the best years for Georgia.

More than 400 cases of COVID-19 reported in Georgia

472 NEW CASES OF CORONAVIRUS HAVE BEEN DETECTED IN GEORGIA, WITH THE TOTAL NUMBER REACHING 10,225.

BY ANASTASIA SOKHADZE

The total number of COVID-19 cases, on October 8th, is 10,225 with 472 new cases.

According to Marina Endeladze, Clinical Director of the Hospital for Infectious Diseases, out of 472 new cases, 230 were registered in Adjara and 134- in Tbilisi.

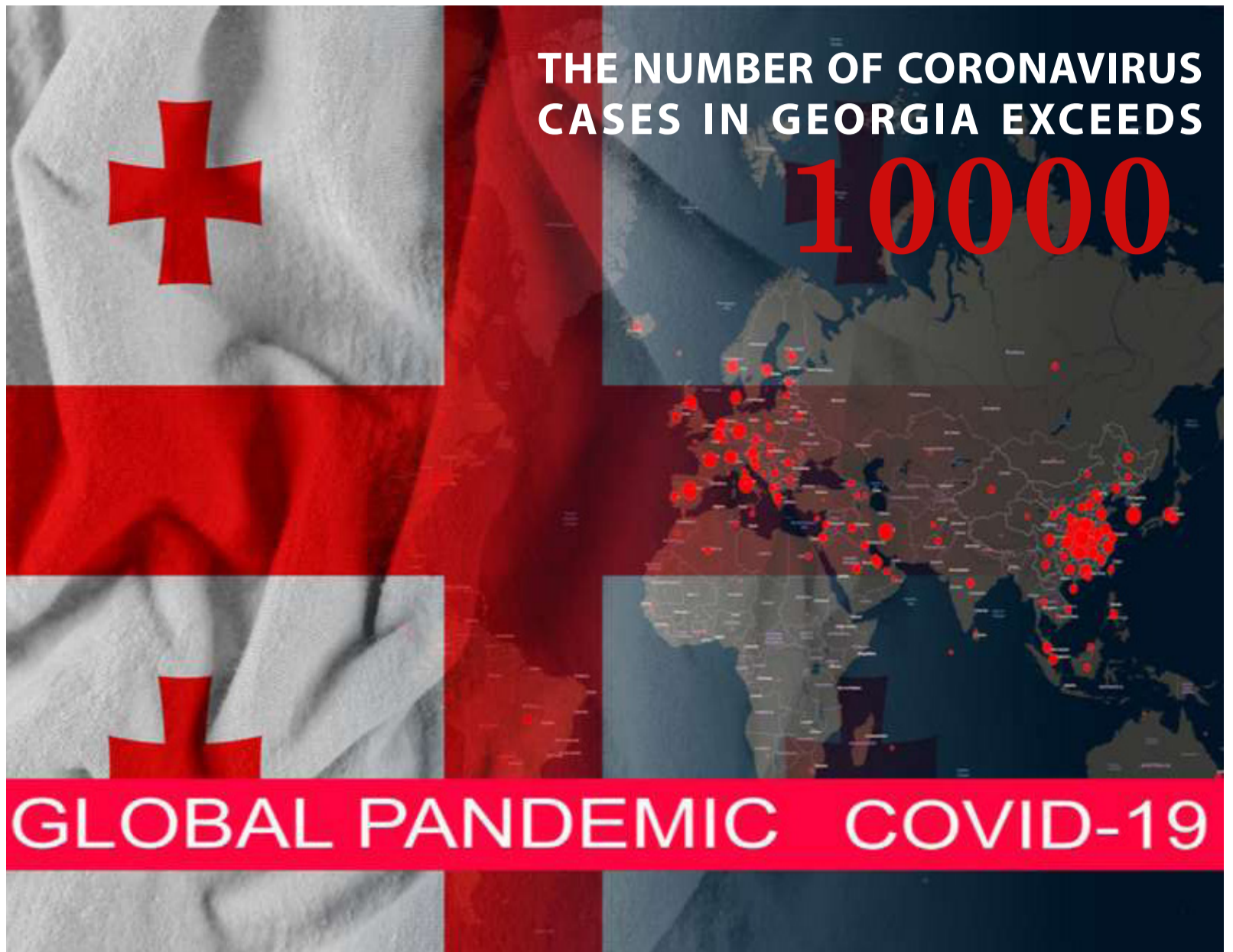
According to Endeladze, currently, there are 4672 active cases of the virus, of which 60 are in critical condition, 59 of them are on various respiratory regimes, and 9 patients are from the occupied territory of Abkhazia.

As for the Hospital for Infectious Diseases, the center treats 42 infected with COVID-19, including 6 critically ill patients.

11 members of the youth team of the folk ensemble Tutarchela in Rustavi are infected. 6 of them were identified as infected yesterday, 5- today.

The total number of recovered patients is 5553. 5574 citizens are in quarantine, while 836 people are under supervision in the hospital.

The World Health Organization declared the pandemic on March 11th, 2020. Earlier, on January 30th, WHO declared Coronavirus a global threat. The outbreak began in December 2019 in China. On January 21st, China confirmed that the coronavirus was contagious. Quarantine was announced in two cities of the country due to the incident.



FRIDAY OCTOBER 9

Day ☁️ Partly cloudy
High: **20°C**

Night 🌙 Mostly clear
Low: **11°C**

SATURDAY OCTOBER 10

Day ☁️ Intervals of clouds
High: **20°C**

Night 🌙 Partly clear
Low: **12°C**

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The Human Rights Center appeals to banks to strengthen the protection of consumer rights

By KHATIA BZHALAVA

The Human Rights Center calls on banks and other financial institutions operating in Georgia to provide their customers with detailed and comprehensive information on new payment schedules for deferred loans.

The Human Rights Center is studying the state of emergency caused by the coronavirus pandemic and the period after its completion, reveals the main tendencies of human rights violations and provides qualified legal assistance to human rights violators.

According to them, within the framework of the ongoing project Free Legal Advocacy and Human Rights Monitoring after the Pandemic with the support of the Embassy of the Netherlands in Georgia, the Human Rights Center monitors local visits to Tbilisi and 5 regions of Georgia (Shida Kartli, Kvemo Kartli, Kakheti, Imereti, and Samegrelo).

Socio-economic problems are especially prevalent in the reports received from the population, as well as in the appeal for free legal aid to the organization. In particular, a large part of the referral is related to the financial liabilities of the population in banks and other financial organizations, which had a particularly painful effect in the light of the crisis created by the pandemic and the depreciation of GEL.

Given the current situation and expected risks due to the spread of the new coronavirus (COVID-19) in the country, several commercial banks in Georgia, in March 2020, offered customers a three-month grace period. Loans were to be deferred without interest capitalization. Three months later, commercial banks postponed debt payments for another three months.

THE HUMAN RIGHTS CENTER CRITICIZES BANKS THAT OWE A PARTICULARLY HIGH LEVEL OF SOCIAL RESPONSIBILITY AND URGES THEM TO PROVIDE THEIR CLIENTS WITH DETAILED INFORMATION.

“First of all, it is welcomed that during the critical period, large commercial banks and some microfinance organizations operating in Georgia, within the framework of social responsibility, make a decision to defer loans. However, given the current situation, this process did not go smoothly and a number of problems were identified,” read the statement.

Initially, in some commercial banks, the benefits were to apply to almost all of their clients. According to the banks, they offered all customers to defer the loan via SMS, which they could also refuse to send to customers via a short text message. However, the

monitoring revealed a number of people who did not consent to the deferral of the loan, and as they point out, the loans were still deferred against their will.

The low level of awareness of the decision made by the banks for their own clients was constantly observed in the conditions of the spread of the pandemic.

There have been isolated cases when, despite numerous prior and public statements, after the deferral of loans, citizens have increased the amount of interest payable.

During the state of emergency in the country, a large number of citizens were unable to pay the

banks on time, which resulted in overdue payments.

The Human Rights Center monitors have identified isolated cases where, in similar circumstances, banks did not take into account the force majeure situation and imposed either a fine or interest on the customer, which increased both the full and monthly interest rates on their loans.

The center calls for a temporary moratorium on the eviction of people at risk of homelessness due to the non-fulfillment of financial obligations.

The Human Rights Organization is actively working in different regions of Georgia. The offices



► The Human Rights Center comes out with a statement on October 8th, 2020.

of the Human Rights Center are located in Tbilisi, Batumi, Gurjaani, and Gori.

The priorities of the Human Rights Center are promoting the rule of law, developing civil society, promoting freedom of expression, and preventing discrimination.



► Banks fail to provide their clients with detailed information.

Electing more women is focus of youth social campaign

UNDP AND SWEDEN SUPPORT AWARENESS-RAISING AMONG FIRST-TIME VOTERS

TBILISI. 8 October 2020 – The upcoming parliamentary elections offer Georgia a chance to vote more women into office, overcoming a long-standing gender disparity in political representation. In support of greater openness to women in politics, the United Nations Development Programme (UNDP) and the Government of Sweden are assisting civil society activists in Georgia’s regions to educate first-time voters about democratic elections and gender equality.

“There is no shortage of smart, capable women leaders in Georgia,” said UNDP Head Louisa Vinton. “But we can see

that parties remain reluctant to put them on their electoral lists. Georgia’s new electoral gender quota, though still very modest in its ambitions for the Parliament, is one way to overcome this reserve, but we also need to work to combat negative stereotypes and prejudices, particularly among the younger generation.”

“The last parliamentary elections gave women only 15 percent of seats in the Parliament. This year, Georgia has a real chance to bring more women into the political process and generate a more representative legislature. This would advance Georgia’s democracy, develop-

ment and European integration,” Ambassador of Sweden Ulrik Tideström said. “Yet we see the need for continuous public discussion to dispel the gender clichés prevailing in society.”

With support from UNDP and Sweden, 45 young people from the Kakheti and Samegrelo regions took part in a series of workshops on Georgia’s current electoral system, the barriers to gender equality in politics and the participatory tools that can increase women’s representation. Ten selected participants received GEL 3,000 each to conduct civic education campaigns among their peers to send a message that women

leaders are the norm. Women’s participation in Georgia’s parliament has been stagnating over the past 25 years, with the share of seats rising from 7 percent in 1995 to just 15 percent after the last elections in 2016. Women’s participation in elected local government bodies is even lower, hovering at 12 percent after the last local elections in 2017.

Globally the average is higher, at 25.1 percent, but still a long way from the 30 percent target set 25 years ago in the Beijing Declaration and later in Agenda 2030.

According to a recent UNDP survey, 60 percent of Georgians

are confident that greater involvement of women in politics would benefit their country. More than half of all Georgians – 63 percent of women and 54 percent of men – think Georgia has yet to achieve meaningful gender equality. Yet 59 percent of men and 38 percent of women still believe that women’s primary duty is to take care of their families rather than seek a career.

UNDP supports the political and economic empowerment of Georgian women as part of the Sweden-funded UN Joint Programme for Gender Equality, an initiative working to promote gender equality in all spheres of life.