
Microfinance Sector and Sme Financial Suport in Albania

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Abstract

The creation of the microfinance sector and its functioning in Albania has played an essential role and has been and is a powerful tool for the development of small and medium enterprises (SMEs) of Albanian agribusiness. Microfinance has played an ever more decisive role in increasing output, reducing unemployment, improving the level of living conditions and welfare of the population, especially in rural areas, creating new jobs, contributing significantly to economic development Of the country. The growth and development of SMEs plays a fundamental role in the national economy, serving as a driving force in the country's economic development. Empirical evidence suggests that the growing SME sector and the dynamism of their development can strongly contribute to achieving a broad range of development objectives, such as: Achieving income distribution and poverty reduction; Creating employment; Savings mobilization; And production of goods and services that meet basic basic needs of the individual and society. Despite the great contribution to the growth and economic development of the country, the growth and development of SMEs in our country has been hampered by financial access, poor management skills, and lack of training opportunities and high input costs. Liquidities' sluggishness and low access to finance for SMEs is the biggest obstacle to them. SMEs have limited access to financial services provided by formal financial institutions to meet their liquidity and investment needs.

Keywords: SME, MFIs, Microfinance, Cooperation

Introduction

Contingency test, and statistical analysis of the SME questionnaire

Analysis of questionnaire data

The data used are based on the questionnaire built to assess the performance of MFIs and the impact of lending on SME development. The total sample of the survey consists of 310 observations after database cleansing. SME employees are asked about their demographic characteristics (age, gender, educational level, place of residence etc.), the main characteristics of business where they work as operating activity, organization form, funding sources, savings and institutions where i Deposit savings as well as lending alternatives. Further, the study is based on the impact of collateral on borrowing, interest rate on loans and products, services offered by MFIs in micro-enterprise development. Respondents were asked about the factors that influence the choice of the MFI as a lending option, the level of satisfaction on products, the services they offer. Information on knowledge of products, procedures for applying and receiving credit from MFIs was collected. Finally, the focus of this descriptive analysis is the impact that has brought the cooperation with the microfinance institutions, the most valued aspect in terms of cooperation, the contribution of loans received from MFIs, as well as the performance evaluation of microfinance institutions by SMEs.

Contingency Analysis, Contingency Tables and Test χ^2

This is one of the most commonly used analyzes, which consists in the use of techniques that examine the relationship between variables through contingency tables. This analysis is performed for categorical data for more than one variable

Microfinance In Albania The Role Of Financial

**Maria Krambia Kapardis, Colin
Clark, Ajwang' Warri, Michel Dion**

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Integrated Community-Managed Development L. Jan Slikkerveer,George Baourakis,Kurniawan Saefullah,2019-01-24 This book provides an overview of recent advances in Integrated Community Managed Development ICMD as an innovative strategy for the community based development of local institutions in order to achieve lasting poverty reduction and empowerment The original approach presented here to improving the lives and livelihoods of the poor takes a critical stance on the failing concept of conventional community development as it is based on the shifting paradigm of bottom up cooperation and development where recent regional autonomy policies are enabling national services to successfully integrate with local institutions at the community level Based on recent experiences in South East Asia where the implementation of an alternative approach to integrating financial medical educational communication and socio cultural services has led to increased community participation and impressive poverty reduction the book highlights the theoretical methodological and practical aspects of this innovative strategy The potential offered by applying the newly developed ICMD formula worldwide as a function of themes principles and services is reflected in the book s diverse range of contributions written by respected researchers and practitioners in the fields of development economics and financial management

Banking and Monetary Policy in Eastern Europe Adalbert Winkler,2016-01-26 At the beginning of the transition process the countries of Central and Eastern Europe faced the task of creating a functioning financial system where none had existed before A decade later high level practitioners and well known experts take stock of banking and monetary policy in the region centring on the governance of banks the spread of financial crisis and perspectives for monetary policy and banking sector development *Measuring the Impact of Microcredit Programs in Albania* Forcim Kola,2017-01-06 This book highlights a range of perspectives concerning the economic and social impact of microfinance products especially microcredit on their clients lives scientifically analysing four distinct impact levels namely the individual level the household level the enterprise level and the community level Microcredit services enable low income people to move their family away from poverty and towards higher living standards by increasing their business activity improving their employment opportunities and contributing to sustainable economic growth and development Investigating the Albanian market by assessing the impact of Albanian microfinance programs at each of the four above mentioned impact levels this book explores whether being a client of MFIs microfinance programmes brings positive changes to their lives and their community The book uses various data collection techniques such as surveys interviews quantitative measurements of financial data and data

processing methodologies including paired t tests and a comparison based data analysis methodology using a control group in order to support or reject the above hypothesis

The Palgrave Handbook on Modern Slavery Maria Krambia Kapardis, Colin Clark, Ajwang' Warri, Michel Dion, 2024-12-09 This handbook takes a comprehensive approach to studying and understanding modern slavery particularly forced labour and human trafficking It considers the historical and cultural roots of modern slavery and suggests that analyzing the issue from humanities social sciences criminological and business perspectives could lead to a better understanding of its emergence worldwide The handbook also highlights the role of religions spiritualities and multinational corporations in the expansion of modern slavery and argues that exploring their potential ethical responsibilities is essential Furthermore it combines theoretical frameworks of intersectionality and globalization to study the interconnectedness of various factors in shaping and understanding modern slavery Finally it contains an impressive range of geographic and conceptual approaches to the problems of combating modern slavery

World Bank Research Program World Bank, 2008 SME Policy Index: Western Balkans and Turkey 2022 Assessing the Implementation of the Small Business Act for Europe OECD, 2022-07-08 Small and medium sized enterprises SMEs are essential drivers of sustainable economic growth in the Western Balkans and Turkey where they make up 99% of all firms generate 65% value added and account for 75% of employment Nevertheless SMEs across the region continue to face obstacles such as difficulties accessing financing low levels of digital uptake regulatory barriers and relatively low participation in international trade

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Microcredit and Microenterprise United States. Congress. House. Committee on International Relations. Subcommittee on International Economic Policy and Trade, 1998 *Micro Finance Institutions*, 2001 With reference to India contributed papers presented at a workshop

Developing Entrepreneurship and a Sustainable SME Sector in BSEC Countries United Nations. Economic Commission for Europe, 2002 This publication presents the conclusions and recommendations drawn from 17 workshops organised by the Organization of Black Sea Economic Co operation BSEC involving the following member states Albania Armenia Azerbaijan Bulgaria Georgia Greece the Republic of Moldova Romania the Russian Federation Turkey and the Ukraine These workshops discussed various topics relating to small and medium sized enterprises including networking opportunities human and financial resources their role in foreign trade legal and institutional support measures women and entrepreneurship environmental issues and technology transfer

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Agricultural Finance and Credit Infrastructure in Transition Economies Organisation for Economic Co-operation and Development, 2001 What has been achieved in rural finance and institutional reform during more than a decade of transition and what challenges remain What are the special needs of South Eastern European countries to attract agricultural credit and finance to

Country Report, 2001 Progress Towards Meeting the Economic Criteria for

Accession European Commission. Directorate-General for Economic and Financial Affairs,2005 In this Enlargement Paper the Directorate General for Economic and Financial Affairs brings together into a single document the economic chapters of the different country reports of the 2005 Commission Enlargement Package The purpose of this Enlargement Paper is to facilitate the work of those scholars researchers and analysts of the enlargement process which are mainly interested in the economic aspects As such it represents only a part of the overall progress made by the acceding and remaining candidate countries towards meeting the accession criteria *Annual Report* European Bank for Reconstruction and Development,2003 **Creditor Reporting System** ,2002

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