

## Microfinance Sector and Sme Financial Suport in Albania

Alma Delija

Agricultural University of Tirana, Albania

### 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 $\chi^2$

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

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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

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**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

*International Labour Documentation* International Labour Office. Bureau of Library and Information Services, 2001

**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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**Country Report**, 2001 *Progress Towards Meeting the Economic Criteria for*

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