

## Section 6. Finance, money circulation and credit

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*Esmeralda Doçi,*

*Phd. Candidate*

*Social Insurance Institute, Albania*

*Department of Finance and Accounting*

*Faculty of Economic and Agribusiness*

*Agricultural University of Tirana, Albania*

*E-mail: esmeralda.doci@yahoo.com*

*Msc. Salko Aida,*

*Master of Science Department of Money and Finance*

*Faculty of Economy, University of Ljubljana, Slovenia*

*E-mail: aida.salko93@gmail.com*

*Aldona Minga,*

*Phd. Candidate*

*Professor at Fan Nolin University*

*Department of Finance and Accounting*

*Faculty of Economic and Agribusiness*

*Agricultural University of Tirana, Albania*

*E-mail: amrruku@yahoo.it*

### THE ROLE AND THE IMPACT OF MICROFINANCE IN THE FINANCING OF RURAL AREAS IN ALBANIA

**Abstract:** The aim of this research project has been the assessment of the economic impact of microfinance on the household economic level in the rural area of Albania.

**Keywords:** microfinance, household, economic impact, income, expenditure.

#### **Introduction**

The main objective of microfinance is to offer possibilities to the family economy to improve and raise the family consume of goods. To measure the impact of the financial program such as micro-financing, we need to measure the results that this program has on the agents such as families, firms or the cities on which this program has been put in place. To value the economic effect of the micro-

finance program there are two known and widely used indicators (Hulme, 2000).

First, the income, including all the sources of income, is considered an important indicator in measuring the effects and changes after the involvement on the program. The income is comprised of all the possible sources for the economic activity of the family as the income from selling the agricultural products, the salaries ext. Using this indicator however to

# Microfinance In Albania The Role Of Financial

**Ingrid Matthäus-Maier, J. D. Pischke**



## **Microfinance In Albania The Role Of Financial:**

**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 Development of the Financial Sector in Southeast Europe Ingrid Matthäus-Maier,J. D. Pischke,2013-03-19 KfW has been assigned responsibility by the German government and several other donors for projects designed to reconstruct the financial landscapes of Southeast Europe These activities are recognized as quite successful in building sustainable financial institutions that serve the small end of the market with special emphasis on microenterprise and small business The KfW managed projects have contributed to the overall stability of financial sectors and to economic recovery and growth through employment creation and investment This book reviews experience gained and analyses the reasons for the successes achieved options for further improvement and scope for replicability in other transition and developing economies A particularly interesting feature is that relatively small amounts of public funds can catalyse financial markets in volatile environments *Microfinance Handbook* Joanna Ledgerwood,1998-12-01 The purpose of the Microfinance Handbook is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions **Proceedings of The 7th MAC 2016** group of authors,2016-05-24 Proceedings of The 7th MAC 2016 The 7th Multidisciplinary Academic Conference in Prague 2016 Czech Republic **State, Foreign Operations, and Related Programs Appropriations for 2010, 111-1 Hearings, Part 5** ,2010 **Department of Homeland Security Appropriations for 2010** United States. Congress. House. Committee on Appropriations. Subcommittee on Homeland Security,2009 Albania International Monetary,2025-01-24 Albania is on track to be one of the fastest growing economies in Europe in2024 underpinned by tourism and prudent macroeconomic policies Despite this strongperformance GDP per capita stands at just around a quarter of the EU 15 level Theeconomy is also facing structural headwinds stemming from rapid population aging emigration low productivity and governance shortcomings *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

### **Competitiveness and Private Sector Development Western Balkans Competitiveness Outlook 2024: Albania**

OECD,2024-06-26 Inclusive and sustainable economic growth in the six Western Balkan WB6 economies depends on greater economic competitiveness Although the gap is closing gradually the standards of living in WB6 are well below those of the OECD and EU Accelerating the rate of socio economic convergence will require a holistic and growth oriented approach to policy making This is the fourth study of the region formerly under the title Competitiveness in South East Europe and it comprehensively assesses policy reforms in the WB6 economies across 15 policy areas key to strengthening their competitiveness It enables WB6 economies to compare economic performance against regional peers as well as EU OECD good practices and standards and to design future policies based on rich evidence and actionable policy recommendations The regional profile presents assessment findings across five policy clusters crucial to accelerating socio economic convergence of the WB6 by fostering regional co operation business environment skills infrastructure and connectivity digital transformation and greening Economy specific profiles complement the regional assessment offering each WB6 economy an in depth analysis of their policies supporting competitiveness They also track the implementation of the previous 2021 study s recommendations and provide additional ones tailored to the economies evolving challenges These recommendations aim to inform structural economic reforms and facilitate the region s socio economic convergence towards the standards of the EU and OECD EU Accession - Financial Sector Opportunities and Challenges for Southeast Europe Ingrid Matthäus-Maier,J.

D. von Pischke,2005 A distinguished international group of central bankers commercial bankers entrepreneurs academic advisors policymakers and representatives of development finance organizations and donor agencies brought together by KfW examines in this book the future of financial sector development in Southeast Europe They explore ways to strengthen the banking sector in Southeast Europe further promote SMEs and improve access to financial services in the region Experts and decision makers assess the opportunities and challenges presented by the EU accession process and Basel II and offer candid insight into the expanding role of the private sector in developing the financial landscape The perspectives presented in this book will prompt discussion and intellectual exchange that will serve as a new starting point for further successful cooperative initiatives **Leveraging Financial Markets for Development** Peter Volberding,2020-09-28 This book

investigates how development institutions created and promoted marketized development financial instruments to increase the speed and scope of assistance by leveraging private financial markets for development objectives To attract private investors donor governments agreed to bear the risk in these new instruments in order to mobilize investment during times of political crisis In particular this book contends that Germany s KfW played an outsized role in the development of these

new financial instruments particularly in microfinance banks and structured funds as KfW's unique institutional attributes and strong political support from the German government at critical junctures fostered financial innovation. Using over 70 interviews and a cache of newly released archival materials, this book documents how KfW and other development institutions created and promoted these marketized development financial instruments and how they have become a pillar of modern development policy. The Oxford Handbook of Banking Allen N. Berger, Philip Molyneux, John O. S.

Wilson, 2019-10-31. The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field. Aimed at graduate students of economics, banking and finance academics, practitioners, regulators and policy makers, it strikes a balance between abstract theory, empirical analysis and practitioner and policy related material. Split into five distinct parts, The Oxford Handbook of Banking is a one-stop source of relevant research in banking. It examines the theory of banking, bank operations and performance, regulatory and policy perspectives, macroeconomic perspectives in banking and international differences in banking structures and environments. Taking a global perspective, it examines banking systems in the United States, China, Japan, Australia and New Zealand, Africa, the European Union, transition countries of Europe and Latin America. Thematic issues covered include financial innovation and technological change, consumer and mortgage lending, Islamic banking and how banks influence real economic activity. Fully revised and now including brand new chapters on a range of geographical regions, bank bailouts and bail-ins, and behavioral economics, amongst many other topics, this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world. **International Financial Statistics, June 2018** International Monetary Fund. Statistics Dept., 2018-06-01.

This paper discusses that Special Drawing Rights (SDRs) have been allocated by the IMF to members that are participants in the SDR Department at the time of allocation in proportion to their quotas in the IMF. Six allocations totaling 21.4 billion SDR were made by the IMF in 1970, 1971, 1972, 1979, 1980 and 1981. In addition, a general allocation of 161.2 billion SDR was made on August 28, 2009, and a special allocation of 21.5 billion SDR was made on September 9, 2009. The IMF cannot allocate SDRs to itself but can receive them from members through various financial transactions and operations. Entities authorized to conduct transactions in SDRs are the IMF itself, participants in the SDR Department, and other prescribed holders. The SDR can be used for a wide range of transactions and operations, including acquiring other members' currencies, settling financial obligations, making donations, and extending loans. Smallholders and family farms in Albania - Country study report 2019 Food and Agriculture Organization of the United Nations, 2020-06-01. The background for conducting country studies on the challenges, needs, and constraints of smallholders and family farms in seven countries has been a wish to further strengthen the Regional Initiative and develop the initiative towards a stronger programmatic approach at both the regional and country levels. To provide support to smallholders and family farms, there has been a need

to develop a better understanding and knowledge platform of the main challenges needs and constraints of smallholders and family farms in the specific country context Even though many of the challenges are the same throughout the region there are still significant variations among the countries it is important to recognize and understand these variations when designing support to smallholders and family farms in each specific country It has been the objectives of the country studies first to analyze the development trend and current state of smallholders and family farms in the specific country second to study the current political priorities and policies affecting smallholders and family farms and finally based on the conclusions made to provide recommendations mainly at the policy level on how to further support the development of commercial family farms and at the same time ensure in general inclusive growth improved rural livelihood for women and men and the reduction of rural poverty for all It is hoped that each country study will not only be relevant for FAO but also for governments donors and other international organizations when formulating policy and preparing programmes

*The Oxford Handbook of Banking, Second Edition* Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2014-11-27 The Oxford Handbook of Banking Second Edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The Handbook is split into five parts Part I The Theory of Banking examines the role of banks in the wider financial system why banks exist how they function and their corporate governance and risk management practices Part II deals with Bank Operations and Performance A range of issues are covered including bank performance financial innovation and technological change Aspects relating to small business consumer and mortgage lending are analysed together with securitization shadow banking and payment systems Part III entitled Regulatory and Policy Perspectives discusses central banking monetary policy transmission market discipline and prudential regulation and supervision Part IV of the book covers various Macroeconomic Perspectives in Banking This part includes a discussion of systemic risk and banking and sovereign crises the role of the state in finance and development as well as how banks influence real economic activity The final Part V examines International Differences in Banking Structures and Environments This part of the Handbook examines banking systems in the United States European Union Japan Africa Transition countries and the developing nations of Asia and Latin America

**Development Finance** Nicholas Biekpe, Danny Cassimon, Andrew William Mullineux, 2017-09-04 This book presents a broad range of empirical research papers covering key issues in development finance Despite having gained significant momentum in Africa and other emerging economies textbooks and research publications on development finance are still very limited This book shines a light on the main focal areas of the international finance for development agenda and outlines innovative approaches to enhance economic growth and development finance to contribute towards realizing global sustainable development goals Chapters from expert contributors

cover topics such as domestic resource mobilization debt relief microfinance financial sustainability tax buoyancy Foreign Direct Investment foreign capital flows and labour productivity This book serves as a valuable reference tool for researchers students and practitioners in this field      Assessing the Comparative Advantage of Wheat Produced in Albania Luce Agraja,2006      *The Economies of the Balkan and Eastern Europe Countries in the Changed World* Anastasios G. Karasavoglou,2011-01-18 The rapid changes in the economic and political climate of the Balkan and the Black Sea countries demand continuous adjustments in the mixture of the implemented economic policy in the area Under this framework there is a special interest to investigate the impact of the global economic reality in these economies the importance of their integration in the European Union as well as the foundation of various regional organizations that host many countries of the specific area Taking into consideration the current developments within the European Union the economic crisis that strikes the peripheral EU countries and the dispute over the credibility of the euro currency economists need to enhance the effectiveness of regional development to underline the value of FDI and entrepreneurship of the countries of the Balkan and the Black Sea to assist the bank sector in order to support the level of productivity to control the financial flows with the help of auditing structures and to exploit human recourses in order to achieve economical reforms in these countries The current volume approaches among others the above matters and aspires to contribute to the further investigation of the possibilities and the perspectives of the economies of the region      *Current Challenges in Architecture and Urbanism in Albania* Anna Yunitsyna,Artan Hysa,Edmond Manahasa,Fabio Naselli,Odeta Durmishi Manahasa,Sokol Dervishi,2021-08-21 This book aims to provide a cross sectorial assessment in a multidisciplinary and trans cultural context onto the innovations in urban and architectural approaches in designing next human environments within the Albanian context The continuous concentration of the world population in the urban areas and their consequent densification require even more quantity of quality spaces and places integrated resources and energies alternative modalities of mobility and transports demand of social inclusion and need for a circular economy These have become the major challenges for this 21st Century and some of the greatest problems facing humanity in most of current vision for the future The main objective is to feed a debate about the emerging trans cultural and trans national approaches in the whole designing field from Albanian context and its current good practices attempts and faults both formal and informal Thus the Albanian experience may represent an opportunity through which we all may reflect about how designing is evolving in the Mediterranean arena of praxis and experiments aimed to a better quality of life at the human scale and in expanding the concepts of place and space such as it has improved by the effects in designing innovations This book represents a useful read of theories experiences and case studies which can help in enlarging reflection on how the designing practice is evolving in the arena of forthcoming development strategies and tactics all addressed to improve the quality of life places and spaces Additionally it provides a range of architecture and urban design rationales and strategies for reinforcing identities and creating memorable places within the quality of

contemporary architecture and urbanism It addresses the unique needs of architects and planners to deal with topics that cut across social economic and environmental issues and shows readers how to explore methods theoretical frameworks and techniques to address the complex needs of architecture urban and cultural development [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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