



**Business Support Centre Kosovo**

Project Title	<b>EFSE Development Impact Study 2009: Agricultural Finance, Kosovo and Albania</b>
Finance by:	<b>Intercooperation and MDF</b>
Start project date	<b>1<sup>th</sup> of November, 2009</b>
End project date	<b>30<sup>th</sup> of March, 2010</b>

**Background and objective of study**

On a regular basis, the European Fund for Southeast Europe (EFSE) commissions an Impact Study to analyse the fulfilment of its developmental mission. In 2009, the Impact Study was focused on agricultural finance. The study shall determine the development impact of agricultural loans extended by EFSE to its Partner Lending Institutions (PLIs) and on-lent to final borrowers. Furthermore, it shall analyse the adherence to environmentally and socially responsible lending standards. The study will address the impact (development; environmentally and socially responsible lending practices) achieved both on the end-borrower and on the PLI level, with a focus on the impact on the end-borrower level.

The 2009 Impact Study was implemented in Albania, Kosovo and Moldova, in two PLIs per country. Business Support Centre Kosovo was contracted as a local consultancy firm for Kosovo and Albania.

The study consisted in three major activities:

1. Household survey;
2. Case studies;
3. PLI interviews.

The sample for the survey was of 220 units: a group of 160 borrowers (80 per PLI) and 60 non borrowers were interviewed.