

RESEARCH ARTICLE

(Open Access)

Agricultural Financing and Farm Productivity in the Western Balkans: A Systematic Review and Lessons for Kosovo

FJOLLA GASHI^{1*}, ALBANA JUPE²¹PHD, Department Finance/ Accounting, Agricultural University of Tirana, Tirana, Albania²Lecturer, Department Finance/ Accounting, Agricultural University of Tirana, Tirana, Albania*Corresponding author; E-mail: foagashi@outlook.com

Abstract

The issue of financing agriculture remains a challenge for policymakers in many countries around the world. The low level of investment in agricultural enterprises has hindered the full utilization of agricultural capacities and prevented them from reaching their potential. This study conducts a systematic literature review focusing on the Western Balkans and analyzes both financial and non-financial factors affecting agricultural productivity. A combined qualitative and quantitative approach was applied to 17 sources, including academic articles and institutional reports. The results show that agricultural finance plays a crucial role in increasing productivity in the Western Balkans, but access to finance remains limited due to numerous obstacles. The most frequently identified challenges include land fragmentation, insufficient investment, and low levels of financial literacy among farmers. While public budget support has increased, limited institutional capacity continues to hinder progress. By contextualizing these international findings within the Kosovo framework, this study identifies key local gaps and provides practical recommendations to improve access to finance and boost agricultural productivity.

Keywords: agricultural financing, farm productivity, financial and non-financial barriers, Kosovo, Western Balkans

1. Introduction

With the development of agriculture, mankind not only secured its food supply, but also its livelihood through farming. Originally, farms were geared towards self-sufficiency and produced exclusively for their own use. However, over time production was expanded, resulting in surpluses that could be sold. This marked the transformation of agriculture into an economic sector contributing to commercial trade. As a result, agricultural businesses emerged that specialized in the production and sale of agricultural products. Today, agriculture is a broad term that encompasses the cultivation of crops and the rearing of animals to supply the world's population with food and other essential products (Harris & Fuller, 2014).

The benefits of agriculture are considerable, as it is considered the main source of food security for the growing population and is a vital occupation that offers more employment opportunities than other sectors of the economy (Sunkad, 2020). Despite these benefits, agriculture requires significant investment and the high costs involved make access to finance essential. This is particularly evident in developing countries, where 86% of the rural population depends on agriculture, but financing for agricultural investments remains limited even for large investors (Ruete, 2015). Such constraints have resulted in a limited portion of agricultural loans within the overall loan portfolio of financial institutions globally. This also applies to Kosovo, where agricultural loans

*Corresponding author; jiolle Gashi; E-mail: foagashi@outlook.com

(Accepted for publication 15.04.2025)

ISSN: 2218-2020, © Agricultural University of Tirana

account for only 2.1% of the banking portfolio and 19.5% of the microfinance portfolio, indicating that agriculture is the sector with the least credit in the country (MAFRD, Green Report of Kosovo, 2022). Furthermore, the systemic natural risks in agriculture, which often affect a large number of farmers within the same geographical area, pose significant challenges for insurance companies and may impact their ability to pay (Gibson Githaiga, 2010).

These limitations often compel farmers to seek alternative financing options, although loans remain the dominant source of funding for agricultural entrepreneurial activities. To address this issue, it is suggested that new institutional frameworks for rural credit be developed to facilitate growth and reduce poverty in rural communities (Sarris, 2016).

This study aims to systematically review the literature on the impact of agricultural financing on farm productivity, with a specific focus on small and medium-sized farms in Western Balkan countries. The review seeks to identify the most commonly utilized financing instruments, analyze their effectiveness in enhancing farm productivity, and highlight the contextual challenges and opportunities faced by agricultural stakeholders in accessing and using these funds. The results are expected to provide models for addressing similar issues in the context of Kosovo, thereby enabling the adaptation of best practices and effective strategies to improve the agricultural sector in the country.

2. Material and Methods

An effective and well-conducted review as a research method creates a solid foundation for knowledge growth and theory development (Webster & T. Watson, 2002). An attempt was made to choose a methodology that would suit the purpose of the study and provide answers to the research question. Therefore, a combined systematic (qualitative and quantitative) method was chosen as a strategy or approach for the literature review. A systematic review can be explained as a research method and a process for identifying and critically evaluating relevant research, collecting and analyzing data from that research (Liberati, G. Altman, Jennifer, & Cynthia, 2009). This is also the reason why systematic reviews are often classified as a quantitative research method, as the integration of results from relevant studies takes place through statistical analyses (Davis, Mengersen, Bennett, & Mazerolle, 2014).. The need

to apply the strategy in question in non-quantitative research also entails a qualitative approach, which is why in many cases it is also referred to as a qualitative systematic review (J. Grant & Booth, 2009). To summarize, the type of research to be conducted requires quantitative and qualitative data in order to make an assessment and formulate expectations.

According to the authors (S Khan, Kunz, Kleijnen, & Antes, 2003), there are five steps that need to be followed when applying the chosen methodology:

1. Formulation of research questions for review
2. Identification of relevant studies
3. Assessing the quality of studies with the same aim
4. Summarizing the evidence
5. Interpretation of the results

2.1. Formulation of research questions for review

This research primarily focuses on examining the impact of financial resources on farm productivity. Farms are generally categorized as small and medium-sized enterprises (SMEs), which are often highly vulnerable due to their reliance on external factors beyond their control. This vulnerability contributes to limited access to credit (Scott, H. Kuethe, Kreitman, & Oppedahl, 2022). In the absence of formal credit, many SMEs turn to alternative sources of funding such as personal savings, non-bank loans (Owusu, Owusu Ansah, Ohene Djan, & Kwabena Anin, 2021), remittances (Giuliano & Ruiz Arranz, 2005), and government grants or subsidies (Kessler, 2020). Agricultural credit, in particular, is widely recognized as a key channel through which countries can enhance agricultural productivity (Onoja, 2017), given its link to farm inputs, outputs, and profitability. While the focus of this study is on assessing the impact of financial resources on farm productivity, the analysis also considers non-financial factors such as: farmer demographic characteristics, farm socio-economic characteristics, and institutional barriers, to better understand their potential role in shaping or mediating the relationship between the use of financial resources and productivity outcomes. Although these non-financial elements are not the primary focus of the research, they are considered important contextual variables that may indirectly influence the effectiveness of the use of financial resources on farms. In summary, the variables analyzed can be grouped as follows:

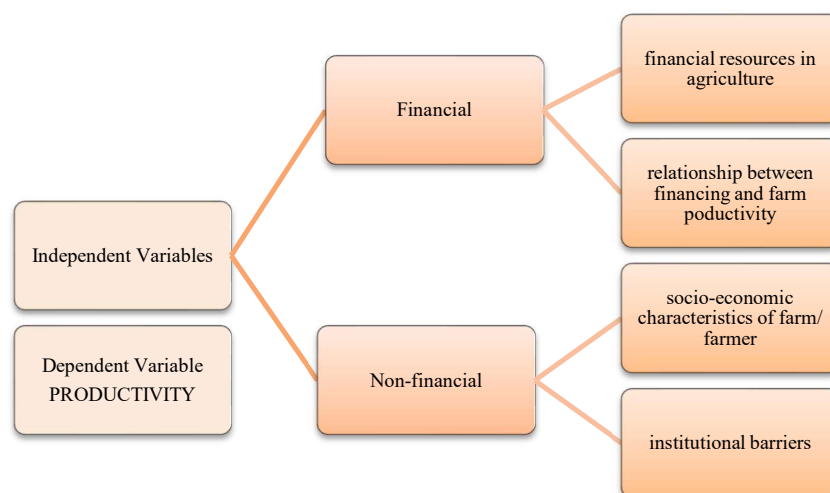


Figure 1. Variables included and analyzed

In this study, the independent variables are divided into two groups: financial variables, which are the main focus of the study, and non-financial variables, which are considered as indirect influencing factors. Overall, these variables are analyzed in terms of their impact on farm productivity, which is the dependent variable in this study.

Based on the objective, it can be said that the research should find answers to this question:

1. How does agricultural finance influence the productivity of small and medium-sized farms, with a focus on Western Balkan countries?

In addition to assessing the availability and effectiveness of agricultural financing, this study aims to examine the non-financial barriers that prevent farmers, particularly in the Western Balkans, from fully utilizing available financial resources. By examining these barriers in the context of the specific characteristics of small and medium-sized farms in the region, the study aims to provide evidence-based insights on how public policies can be tailored to reduce such barriers and enhance the positive impact of access to capital on agricultural productivity.

2.2. Identification of relevant work

A considerable number of digital research platforms with scientific publications in the defined discipline were used to conduct research in general and to achieve the objective in particular. Efforts focused on publications with the same objective in different scientific journals over a somewhat longer period of

time, including several consecutive years, to ensure conclusions on progress.

Key concepts of the research include financing in agriculture, with a focus on rural and agricultural credit, and the identification of non-financial factors in their use to assess their impact on agricultural productivity. The research topic covers two broad areas: Finance/Economics and Agriculture, which resulted in a large number of publications with similar objectives. Articles were selected using the elimination method, with filtering criteria based on the study's outcome variables. The results include 17 articles by different authors and time periods from the Western Balkans, but also from Europe.

Articles dealing with the same problems were analyzed to support qualitative conclusions, while statistical reports were used to support quantitative conclusions. The abstract was the section used to decide whether a particular article was included as a secondary source. Studies were excluded if they did not relate to the research question or did not relate to the agricultural sector. In cases where they were included, the focus was on the findings, conclusions and recommendations chapter to provide ideas for strategies to address the problem.

2.3. Assessing the quality of studies with the same aim

This review did not follow a specific formal framework, but was conducted according to the principles of a systematic review by applying a clear

research strategy and analyzing the literature according to the research question.

The articles selected and their inclusion are in line with the research topic and research question. Although some of the articles are not recent (a deliberate move to show the early existence of the problem), the articles belong to scientific journals and have been published in acceptable sources of scientific research.

Sources used for secondary data collection include:

Table 1: Research sources of the articles included

Sources involved
ResearchGate
GoogleScholar
SCIENDO
OnlineLibrary
Others

The articles are also cited in other research and are interlinked, as the focus has not shifted from analyzing the outcome variables to formulating conclusions and recommendations on the topic.

As a limitation of the research process, we mention the lack of research on a similar topic in Kosovo,

namely in the country where the research is conducted. Since there is limited evidence on the reflection of existing sources of financing in the agricultural sector in Kosovo and its impact on farm productivity, challenges remain in the inability to address the problem phase. However, it is expected that this literature review will stimulate new research for scientific knowledge.

2.4. Summarizing the evidence

Considering the above-mentioned limitations regarding the small number of local studies on a similar topic in the field of research, this study aims to provide an overview of the impact of financial factors and non-financial factors on the adaptation of financial resources in agriculture and the transfer of these aspects to agricultural productivity. The preparation of such an overview was based on the analysis of 17 articles that followed scientific research standard. The articles included are from the period 2012-2025. This time period was deliberately chosen as the existence of the problem and the way it was dealt with in different periods was considered an important basis for the research.

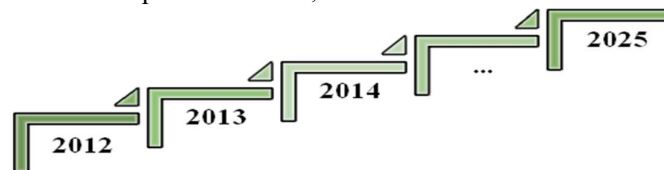


Figure 2. Publication period of the articles included

The following figure shows the countries of the articles included. The articles refer to the countries of the Western Balkans and some articles refer to

European countries, which is due to the fact that the country for which the study is being conducted is in the process of pre-membership in the EU.

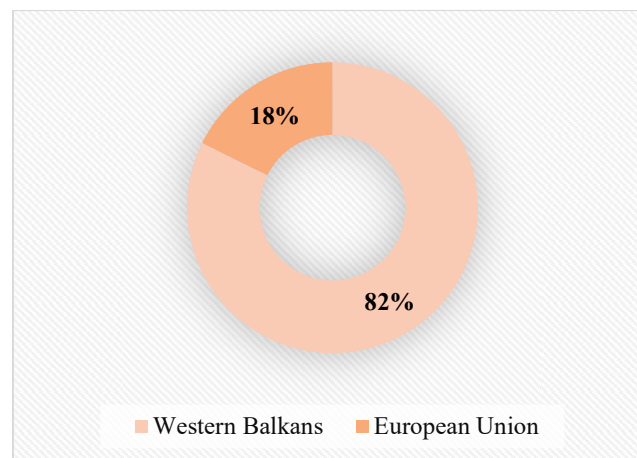


Figure 3. Target locations of the articles included

For each article selected and included, key data was extracted and structured to enable a systematic

comparison. This data included title, authors, year of publication, country/ region, objective and main

research findings. This process helped categorize studies and summarize common conclusions in different contexts from different authors.

3. Results and Discussion

The following table contains all articles included in the study with some details such as title of the article, author(s), country, objectives and main results.

Table 2. Findings from included articles

Article title	Author(s)	Country / Region	Objective	Main findings
Exploring the Potential of Agriculture in the Western Balkans	(Group, 2018)	Western Balkans	Analysis of the development potential of the agricultural sector in the Western Balkans and the impact of financing factors on increasing agricultural productivity.	The agricultural sector has great potential for growth, but faces challenges such as land fragmentation (non-financial) and lack of investment (financial). Financial barriers and supportive measures are important to increase the competitiveness and productivity of agriculture.
Technical efficiency of agriculture in Western Balkan countries undergoing the process of EU integration	(Horvat, Matkovski, Zekic, & Radovanov, 2020)	Western Balkans	Comparison of the technical efficiency of agriculture in the Western Balkans with that of EU countries.	The results show that the EU countries have a higher technical efficiency compared to the Western Balkan countries. Low efficiency is associated with low use of production factors such as labor and land. In this regard, the development of strategies to support the modernization of agriculture is very important.
European Integration and Agriculture in the Western Balkans: Current Trends and Challenge	(SWG, 2025)	Western Balkans	Monitoring and evaluation of current agricultural policies in the Western Balkans and their harmonization with the EU CAP.	The results show that the budget for agriculture has generally been increased, but that the harmonization of policies and the institutional capacity for their effective implementation still pose problems.
Land Productivity and Agri-Environmental Indicators: A case study of Western Balkans	(Dokic, Matkovski, Jeremic, & Duric, 2022)	Western Balkans	Determine the impact of agri-environmental indicators on soil productivity using the soil productivity function model.	Soil productivity is highly responsive to changes in livestock density and mineral fertilizer use. A reduction in livestock units had a negative effect on productivity, and mineral fertilizer was identified as a key source of productivity increases.
Western Balkans agriculture and European integration: Unused potential and policy failures?	(Volk, Rednak, & Erjavec, 2012)	Western Balkans	Analysis of the progress and current situation of agriculture and agricultural policy in the Balkan countries in the context of the EU accession process.	Several hindering factors were highlighted, including the nature and fragmentation of private farms and lower than EU average agricultural production, with a focus on the livestock sector.
Western Balkans Competitiveness Outlook 2024: Albania	(OECD, Western Balkans Competitiveness Outlook 2024: Albania, Competitiveness and Private Sector	Albania	Assessment of Albania's progress in energy, environmental and agricultural policy in the context of EU integration	The results show that support for agriculture has increased, but the lack of efficiency and quality of services to attract investment and meet EU standards is hampering the improvement of agricultural productivity.

	Development, 2024)			
Agricultural Credit: Barriers and Opportunities for Sustainable Development in Western Balkan Countries with Special Reference to Albania	(Boshnjaku, Gjeloši, & Thoma, 2025)	Albania	Analysis of the obstacles and opportunities of agricultural credit for sustainable development in Albania and the Western Balkans.	The main barriers include: high interest rates, lack of financial resources, lack of financial literacy, social and economic inequalities, ownership issues, climate change and market volatility. To remove financial and non-financial barriers with the aim of increasing the contribution to agricultural productivity, it is recommended to educate farmers on financial issues, strengthen the legal framework and expand government support.
Western Balkans agriculture and rural development policy in the context of EU integration - The case of Albania and North Macedonia	(Stojcheska, Zhllima, & Kotevska, & Imami, 2024)	Albania & North Macedonia	Analysis of budget support for agriculture in the Western Balkans and alignment with the EU CAP to increase productivity.	The results show that budgetary support has increased but remains insufficient for rural development. Although policies are essential for improving agricultural productivity, there is a mismatch in institutional capacities. IPARD has more of a preparatory role than a direct impact.
Factors Affecting the Performance of Agri Small and Medium Enterprises with Evidence from Kosovo	(Gjokaj, Kopeva, Krasniqi, & Nagy, 2021)	Kosovo	Analysis of the impact of agricultural SMEs on the rural economy of Kosovo and its challenges.	The results revealed several influencing factors, including: low use of modern techniques and technologies, low use of agricultural inputs, limited ability to comply with international food safety standards.
Financial literacy for farmers – The case of vineyard farmers in Kosovo	(Hoxha, et al., 2023)	Kosovo	Analysis of the determinants of financial management behavior of grape growers in Kosovo with a focus on financial literacy.	The study found that half of the farmers surveyed did not keep financial records, which was linked to various household and farm characteristics. Among market-oriented farmers with formal contracts, financial record keeping was more widespread. Public policies in the form of financial instruments and public institutions are important to address the issue.
Impact of agricultural finance in rural areas – Case study Kosovo	(Shkodra & Shkodra, 2018)	Kosovo	Assessment of the state of rural finance in Kosovo with a focus on lending, the role of banking institutions and related challenges.	The banks granted larger loans compared to the microfinance institutions, but the microfinance institutions offered smaller loans tailored to agriculture. The study underlines the need for improved financial services tailored to the needs of the agricultural sector.
Factors influencing farm profitability in the Republic of Serbia	(Veljko, Aleksandar, & Dragana, 2022)	Serbia	Identification of factors influencing agricultural profits in Serbia, including financial aspects.	The study provides insights into various factors that influence farm profitability, emphasizing the role of financial management and access to finance. Equity turnover is the most important positive factor for farm profitability, while labor costs are the most important negative factor, especially for small and medium-sized farms. The study recommends analyzing the economic performance of these farm categories as they are considered the main drivers of the agricultural sector.
Research of factors of non-performing agricultural loans by primary data	(Almir, Nikola, & Nikola, 2019)	Serbia, Montenegro, Bosnia &	Examines the factors influencing non-performing agricultural loans in selected countries	The results revealed important micro- and macroeconomic factors that influence lending, such as a positive and market-based relationship between non-

panels		Herzegovina	of the Western Balkans.	performing loans in the previous and current period, as well as a negative and index-based relationship between GDP growth and non-performing loans. This emphasized the importance of financial stability and effective credit management for increasing agricultural productivity.
Access to finance remains insufficient for farmers and agri-food SMEs	(European Commission, 2023)	European Union	Analysis of lending in the agricultural sector and identification of hindering factors	The risks associated with agriculture in this report imply that farmers face a refusal of credit because banks are unwilling to support agriculture due to external, uncontrollable factors. A policy focus on securing agricultural activities would improve the current situation.
New generation financial instruments for agriculture and rural development	(ficompass, 2023)	European Union	Assessment of the issue of financing agriculture in Europe	The report highlights the main challenges of agricultural financing in Europe, including high interest rates and a lack of flexibility in borrowing. It is expected that the improvement of existing instruments, but also the creation of new instruments, will improve the current situation.
Economic resources versus the efficiency of different types of agricultural production in regions of the European Union	(Guth & Smedzik Ambrozy, 2019)	European Union	Assesses the impact of economic resources—land, capital and labor—on agricultural technical efficiency in the regions of the European Union.	The results show that the EU regions (new members) were more efficient in converting input into output in 2015 than the EU regions (old members), which underlines the importance of resource allocation for the efficiency of agriculture.
Feeding future generations - How finance can boost innovation in agri-food	(Verbeek, Fackelmann, & McDonagh, 2019)	European Union	Analyzes how funding is driving innovation in the European agri-food sector.	The results show that, in addition to inadequate financing policies, slow growth, fragmentation and low levels of technology are other factors influencing the poor performance of agriculture.

In summary, this systematic literature review involved the analysis of 17 academic sources, with data collected and processed for each source to identify the relevant objectives and findings.

The results show that agriculture in the Western Balkans in general has significant growth potential, but is hindered by a combination of financial and non-financial factors. Limited access to finance (Boshnjaku, Gjeloši, & Thoma, 2025) (Shkodra & Shkodra, 2018), land fragmentation (Volk, Rednak, & Erjavec, 2012), lack of modern technology (Gjokaj, Kopeva, Krasniqi, & Nagy, 2021), and weak institutional capacity (Stojcheska, Zhllima, Kotevska, & Imami, 2024) (SWG, 2025) are challenges repeatedly cited in the existing literature.

The results show that financing in agriculture, together with factors influencing the adoption and utilization of financial resources, plays a key role in increasing productivity and supporting the sustainable development of the sector.

In this regard, future actions should be integrated, including the development of more flexible and appropriate financial instruments (ficompass, 2023), increasing financial education of farmers (Hoxha, et al., 2023), and improving the efficiency of policies in line with EU standards (OECD, Western Balkans Competitiveness Outlook 2024: Albania, Competitiveness and Private Sector Development, 2024) (Horvat, Matkovski, Zekic, & Radovanov, 2020).

4. Conclusions and Recommendations

Based on the analysis and review of the articles, this study successfully addressed the research question. Agriculture in the Western Balkans has great potential for development, but faces numerous challenges that hinder the growth of its productivity and competitiveness. Among the most frequently cited challenges are land fragmentation and lack of investment, which are both financial and non-financial obstacles (Group, 2018) (Volk, Rednak, & Erjavec,

2012). Although agricultural policy has improved and financial support has been increased, its harmonization with the EU's common agricultural policy (CAP) remains a challenge due to limited institutional capacity (SWG, 2025) (Stojcheska, Zhllima, Kotevska, & Imami, 2024).

Studies that have compared the technical efficiency of agriculture in the Western Balkans with that of EU countries show that the low use of production factors such as land and labor has a negative impact on agricultural productivity (Horvat, Matkovski, Zekic, & Radovanov, 2020). Agri-environmental indicators such as livestock density and the use of chemical fertilizers also play an important role in soil productivity, and reductions in these factors have been linked to lower productivity (Dokic, Matkovski, Jeremic, & Duric, 2022).

The financing of agriculture is of crucial importance for the development of the sector. However, access to finance for farmers and companies in the agri-food sector remains limited due to high interest rates, a lack of financial knowledge and market uncertainties (Boshnjaku, Gjeloši, & Thoma, 2025) (European Commission, 2023). Examples from Albania and Kosovo show that the lack of efficient financial services combined with limited capacity to meet international standards hinders integration into European markets, not to mention more distant markets (OECD, Western Balkans Competitiveness Outlook 2024: Albania, Competitiveness and Private Sector Development, 2024) (Gjokaj, Kopeva, Krasniqi, & Nagy, 2021). In Kosovo in particular, the lack of financial accounting and the low financial literacy of farmers were identified as obstacles to effective resource management (Hoxha, et al., 2023).

In summary, improving agricultural productivity in the Western Balkans requires an integrated approach that includes institutional reforms, strengthening financial management capacities, better access to financial instruments and harmonization of agricultural policy with that of the EU. These interventions, in addition to helping to exploit the untapped potential of the sector, will also contribute to aligning standards with those of European farms.

Based on the analysis of the existing literature, several practical recommendations are formulated with the aim of increasing agricultural productivity in Kosovo through better access to finance:

- Facilitating access to loans from financial institutions

First of all, local banks and microfinance institutions should increase the number of agricultural loans, offer low interest rates, longer repayment periods and lower collateral requirements. An effective measure would be for the government to guarantee agricultural loans in order to strengthen the confidence of financial institutions in this sector.

- Establishment of a local fund to support agriculture

It is necessary to establish a national fund that offers farmers favorable financing conditions, with a focus on small and new farms. This fund should support the purchase of agricultural inputs, modern equipment and advanced technologies to increase productivity.

- Development of agricultural insurance schemes

Due to the high risks associated with natural externalities, it is necessary to develop insurance schemes for the agricultural sector. These systems would reduce the risk for farmers and improve the possibility of obtaining loans on more favorable terms.

- Improving the financial literacy of farmers

One of the non-financial factors that has a negative impact on the effective use of financial resources is the lack of financial knowledge. Practical training should be organized on farm financial management, record keeping, and the preparation of investment plans.

- Improving agricultural policy in line with EU standards

The current policy must be reformed in order to be more efficient and sustainable. This also includes harmonization with EU agricultural policy to ensure the use of international funds.

These recommendations, aim to address the specific challenges of agriculture in Kosovo by improving financial access for farmers, positively impacting agricultural productivity, increasing incomes and improving living standards in rural areas of Kosovo.

5. References

1. Almir, M., Nikola, R., & Nikola, C. (2019). **Research of factors of non performing agricultural loans by primary data panels.** Economics of Agriculture, vol. 66, br. 2, str. 569-578.
2. Boshnjaku, A., Gjeloši, A., & Thoma, L. (2025). **Agricultural credit: barriers and opportunities for sustainable**

- development in western balkan countries with special reference to Albania.** International Journal of Economics, Commerce & Management, Vol. 13, Issue 3.
3. Davis, J., Mengersen, K., Bennett, S., & Mazerolle, L. (2014, September). **Viewing systematic reviews and meta-analysis in social research through different lenses.** Researchgate: https://www.researchgate.net/publication/266401365_Viewing_systematic_reviews_and_meta-analysis_in_social_research_through_differe
4. Dokic, D., Matkovski, B., Jeremic, M., & Duric, I. (2022). **Land Productivity and Agri-Environmental Indicators: A Case Study of Western Balkans.** Land, 11(12), 2216.
5. Ficompas. (2023, October). **New generation financial instruments for agriculture and rural development.** Ficompas.eu: <https://www.ficompas.eu/funds/eafrd>
6. Gibson Githaiga, N. (2010, October). **Challenges facing the performance of agriculture insurance in Kenya. Nairobi, Kenya.**
7. Giuliano, P., & Ruiz Arranz, M. (2005, December). **Remittances, Financial Development, and Growth.** Journal of Development Economics, Volume 90, Issue 1, Pages 144-152.
8. Gjokaj, E., Kopeva, D., Krasniqi, N., & Nagy, H. (2021). **Factors Affecting the Performance of Agri Small and Medium Enterprises with Evidence from Kosovo.** European Countryside, 297 - 313.
9. Group, W. B. (2018). **Exploring the Potential of Agriculture in the Western Balkans - A Regional Report.** World Bank Group .
10. Guth, M., & Smedzik Ambroz, K. (2019, June). **Economic resources versus the efficiency of different types of agricultural production in regions of the European union.** Economic Research-Ekonomska Istraživanja, Volume 33, 2020 - Issue 1.
11. Harris, D. R., & Fuller, D. Q. (2014, January). **Agriculture: Definition and Overview.** Researchgate: https://www.researchgate.net/publication/301345493_Agriculture_Definition_and_Overview
12. Horvat, A. M., Matkovski, B., Zekic, S., & Radovanov, B. (2020). **Technical efficiency of agriculture in Western Balkan countries undergoing the process of EU integration.** Agricultural Economics, 66(2):65-73.
13. Hoxha, A., Mulliri, J., Shahu, E., Imami, D., Zhllima, E., & Gjokaj, E. (2023). **Financial literacy for farmers – the case of vineyard farmers in Kosovo. Die Bodenkultur: Journal of Land Management, Food and Environment,** 74(1), 17-25.
14. J. Grant, M., & Booth, A. (2009, May). **A typology of reviews: an analysis of 14 review types and associated methodologies.** Researchgate: https://www.researchgate.net/publication/26260835_A_typology_of_reviews_An_analysis_of_14_review_types_and_associated_methodologies
15. Kessler, R. (2020). **How can matching grants in agriculture facilitate access to finance?** Washington, USA.
16. Liberati, A., G. Altman , D., Jennifer, T., & Cynthia, M. (2009, August). **The PRISMA Statement for Reporting Systematic Reviews and Meta-Analyses of Studies That Evaluate Health Care Interventions: Explanation and Elaboration.** Plos.
17. MAFRD. (2022). **Green Report of Kosovo. Pristina: MAFRD.**

18. OECD. (2024). **Western Balkans Competitiveness Outlook 2024: Albania, Competitiveness and Private Sector Development**. PARIS: OECD.
19. Onoja, J. J. (2017, May). **Financial Sector Development and Agricultural Productivity**. San Francisco, California, USA.
20. Owusu, J., Owusu Ansah, W., Ohene Djan, K., & Kwabena Anin, E. (2021, January). **Impact of financial resource building effort on financial resource availability among small and medium enterprises**. Journal of Asian Finance, Economics and Business, Volume 8, 2021 - Issue 1.
21. Ruete, M. (2015, September). **Financing for Agriculture: How to boost opportunities in developing countries**. Geneva, Switzerland.
22. S Khan, K., Kunz, R., Kleijnen, J., & Antes, G. (2003, March). **Five steps to conducting a systematic review**. researchgate: https://www.researchgate.net/publication/10878304_Five_Steps_to_Conducting_a_Systematic_Review
23. Sarris, A. (2016, May). **Financial needs and tools for agricultural development and transformation pertinent to low-income, food-insecure countries**. Greece.
24. Scott, F., H. Kuethe, T., Kreitman, T., & Oppedahl, D. (2022, July). **The Supply and Demand of Agricultural Loans**. Kansas, US.
25. Shkodra, L., & Shkodra, J. (2018). **Impact of agricultural finance in rural areas - case study Kosovo**. Bulgarian Journal of Agricultural Science, 24(5), 737-741.
26. Stojcheska, A. M., Zhllima, E., Kotevska, A., & Imami, D. (2024). **Western Balkans agriculture and rural development policy in the context of EU integration - The case of Albania and North Macedonia**. Regional Science Policy & Practice, 16, 8.
27. Sunkad, G. (2020, August). **The importance of agriculture in present world**. Researchgate: https://www.researchgate.net/publication/343979924_The_importance_of_agriculture_in_present_world
28. SWG. (2025). **European Integration and Agriculture in the Western Balkans: Current Trends and Challenges**. Skopje: The Regional Rural Development Standing Working Group in South East Europe (SWG).
29. Veljko, V., Aleksandar, M., & Dragana, T. (2022). **Factors influencing farm profitability in the Republic of Serbia**. Economics of Agriculture, vol. 69, br. 4, str. 1031-1042.
30. Verbeek, A., Fackelmann, S., & McDonagh, B. (2019). **Feeding future generations - How finance can boost innovation in agri-food**. European Investment Bank.
31. Volk, T., Rednak, M., & Erjavec, E. (2012). **Western Balkans agriculture and European integration: Unused potential and policy failures?** Post Communist Economies, 111-123.
32. Webster, J., & T. Watson, R. (2002, June). **Analyzing the Past to Prepare for the Future: Writing a Literature Review**. MIS Quarterly, Vol. 26, No. 2.