

Kosovo Credit Guarantee Fund — Targeted Guarantee Windows Pulling First-Time Borrowers into Formal Credit

City Innovation Library · Good practice · Kosovo

Quality score: 76/100

Evidence strength: Observational / pre–post

Summary

Kosovo's Credit Guarantee Fund has backed over €1 billion in MSME loans since its 2016 launch; an ILO-evaluated Sida-funded guarantee window targeting women-led, export-oriented and green businesses found 41% of borrowers accessed formal credit for the first time.

Key dimensions

Dimension	Score
Evidence of impact / measured results	2/3
Transferability / demonstrated replication	3/3
Scalability	2/3
Sustainability / continuity	2/3
Innovation	2/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	3/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-17

[Kosovo Credit Guarantee Fund \(KCGF\)](#) — accessed 2026-09-17

[Kosovo Credit Guarantee Fund — official site](#) — accessed 2026-09-17

[ILO: Strengthening MSME finance in Kosovo — baseline study of the Sida guarantee to KCGF \(2026\)](#) — accessed 2026-09-17

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