

VALUE OF LOANS ACCESSED

Outcome indicator

Indicator Phrasing

English: total value of promoted loans accessed by [specify the target groups] in the past [specify the period]

French: valeur totale des prêts promus auxquels [spécifiez les groupes cibles] ont eu accès pendant [spécifiez la période] passé

Portuguese: valor total dos empréstimos promovidos acedidos por [especificar os grupos-alvo] no passado [especificar o período]

Czech: celková finanční hodnota propagovaných půjček obdržených [určete cílovou skupinu] v uplynulých [určete období]

What is its purpose?

The indicator shows the amount of finance that was made available (as a loan) by the project partner(s), such as banks, micro-finance institutions, cooperatives, etc., to the targeted businesses.

How to Collect and Analyse the Required Data

Calculate the indicator's value either by:

1) **collecting the information from the providers** of the promoted loans / financing products – this approach is likely to be the easiest and most precise; ensure that your agreement with the providers includes their obligation to provide the required data; or

2) if the first option is not possible, **conducting a survey among** all (or a [representative sample](#) of) **the target businesses**

If you have the opportunity to use both approaches, it can give you greater confidence in the data you have.

Disaggregate by

Consider [disaggregating](#) the data by the purpose of the loan, amount categories, gender (if an individual), and other criteria relevant to the focus of your intervention.

Important Comments

1) **It is important that this indicator is not taken as if more (loans, credit, etc.) is necessarily a good thing.** While projects should ensure that they promote only responsible loaning, their

monitoring & evaluation systems should complement the results of this indicator with data on:

- % of loans repaid on time, without any additional costs
- what the loans were actually used for

Access Additional Guidance

- DCED (2016) [Harmonized Indicators for Private Sector Development](#)

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