# Business & Financial Literacy Training for Young Entrepreneurs — Bosnia and Herzegovina's Crisis-Era Microfinance Pilot

City Innovation Library · Good practice · Bosnia and Herzegovina

Quality score: 48/100

Evidence strength: Moderate


### *Summary*

A randomised trial gave young microfinance clients in Bosnia and Herzegovina a combined business and financial literacy course during the 2008-09 crisis. One-year survival was unchanged (62% vs 61%), but surviving trained firms showed better practices, investment and loan terms.


### *Key dimensions*

| Dimension | Score |
|---|---|
| Evidence of impact / measured results | 2/3 |
| Transferability / demonstrated replication | 1/3 |
| Scalability | 1/3 |
| Sustainability / continuity | 1/3 |
| Innovation | 2/3 |
| Inclusiveness / equity | 1/3 |
| Multi-stakeholder collaboration | 2/3 |

Evaluated by C-NAPSE

### *Data sources*

C-NAPSE web research — accessed 2026-09-06

Entrepreneurship Development Center (EDC) & University of Tuzla, evaluated by World Bank researchers — accessed 2026-09-06

Bruhn & Zia (2013), Journal of Development Effectiveness - Taylor & Francis — accessed 2026-09-06

World Bank Policy Research Working Paper 5642 — accessed 2026-09-06


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