

CEDA — Botswana's State SME-Lending Agency and Its Documented Governance Failures

City Innovation Library · Good practice · Botswana

Quality score: 29/100

Evidence strength: Cautionary / limited

Summary

Botswana's state SME-lending agency financed 1,716 businesses with P696 million recently, but a 2023 World Bank/IMF review found only ~30% of its loan book performing, and regulators traced P174.68 million in corruption proceeds to CEDA and its sister DFI.

Key dimensions

Dimension	Score
Evidence of impact / measured results	3/3
Transferability / demonstrated replication	0/3
Scalability	1/3
Sustainability / continuity	0/3
Innovation	0/3
Inclusiveness / equity	1/3
Multi-stakeholder collaboration	1/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-08-31

[Citizen Entrepreneurial Development Agency \(CEDA\)](#) — accessed 2026-08-31

[CEDA official site](#) — accessed 2026-08-31

[Botswana Daily News](#) — parliamentary CEDA figures, April 2026 — accessed 2026-08-31

[Weekend Post](#) — corruption proceeds linked to CEDA and BDC — accessed 2026-08-31

[World Bank/IMF Financial Sector Assessment Program technical note \(2023\)](#) — accessed 2026-08-31

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