Lao PDR SME Access to Finance Project — World Bank Credit Line and Risk-Sharing Facility for Bank SME Lending

City Innovation Library · Good practice · Laos

Quality score: 48/100

Evidence strength: Observational / pre–post

Summary

A $20m World Bank IDA credit line and risk-sharing facility routed long-term loans to Lao SMEs through three commercial banks; by mid-2017 only 42 SMEs had drawn $4.4m, with the Bank's own review citing slow first-year implementation.

Key dimensions

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

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-15

Department for Small and Medium Enterprise Promotion (DOSMEP), Government of Laos, with World Bank/IDA financing — accessed 2026-08-15

World Bank project page (P131201) — accessed 2026-08-15

World Bank Aide-Memoire, mid-term review — accessed 2026-08-15

China Daily — Chinese-invested bank injects vitality for SMEs in Laos — accessed 2026-08-15

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