



Catalyzing Women's Entrepreneurship
Creating a Gender-Responsive Entrepreneurial Ecosystem

Samoa

POLICY INITIATIVES

SMEs REPRESENT **88% OF ALL ENTERPRISES** ⁽²⁾



WOMEN OWN 40-46% OF ALL BUSINESSES IN SAMOA ⁽³⁾

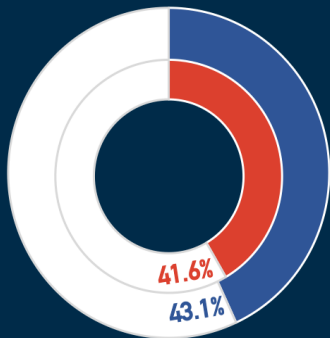
BANK ACCOUNT OWNERSHIP



♀ 40%

♂ 38%

⁽⁴⁾



■ PROPORTION OF WOMEN IN MANAGERIAL POSITIONS
■ PROPORTION OF WOMEN IN SENIOR AND MIDDLE MANAGEMENT POSITIONS

⁽⁵⁾

KEY INDUSTRIES RECEIVING CREDIT



⁽⁴⁾



SMEs EMPLOY 50% OF THE COMMERCIAL LABOUR FORCE ⁽⁶⁾



50% OF SMEs HAVE OBTAINED COMMERCIAL CREDIT ⁽⁴⁾

⁽⁴⁾

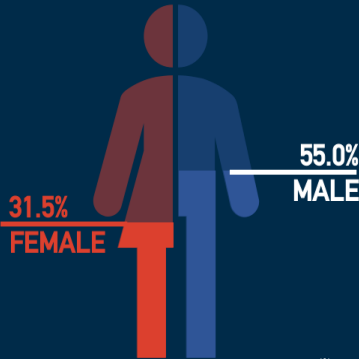
As of December 2019, **TOTAL CREDIT**  provided to the private sector by the commercial banks was **ST 1,156 million (USD 435 million) RISING 13% SINCE 2016** ⁽⁴⁾

South Pacific Business Development

ALL WOMEN 80,000 LOANS 19,000+ CLIENTS 346 CENTRES 80% OUTREACH ⁽⁴⁾

⁽⁴⁾

LABOUR FORCE PARTICIPATION % aged 15+



⁽¹⁾

Women in Business Development Initiative

WORKS WITH 1,300 FAMILIES IN MORE THAN 189 VILLAGES



⁽⁴⁾

SINCE 2006, SUPPORTED THE ECONOMIC EMPOWERMENT OF WOMEN

Inclusive Development Facility for Women and Youth piloted in Savaii in July 2017

- 3 tier levels of financing, up to ST 7,500 (USD 2,850)
- 778 women and youth received loans
- Total loans deployed amounting to **ST 2 million (USD 755,000)**
- 70% in agriculture and fishing sectors
- Default rate <2%
- 70% of women reported increase in family incomes as a direct result

⁽⁴⁾



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ECOSYSTEM OF STAKEHOLDERS

The project was launched in Samoa under the leadership of Deputy Prime Minister of Samoa through a [national consultation](#) that brought together more than 60 participants including policy makers from key ministries and experts on ICT, finance, SME development and gender. The national consultation served to map the ecosystem of stakeholders working to advance women's entrepreneurship, and provided them with a platform to exchange knowledge, best practices and lessons learnt in design, implementation and monitoring of sectoral policy and non-policy measures that contribute to women's entrepreneurship in Samoa. Specific areas of policy and advocacy to be focused on to advance women's entrepreneurship in Samoa were identified through this consultation. The press release from the event can also be found [here](#).



KNOWLEDGE PRODUCTS

ESCAP prepared a follow up discussion paper on the [barriers and opportunities facing women MSMEs in Samoa](#). Examining and drawing on existing literature and studies, the paper discusses the key barriers and opportunities for women entrepreneurs in Samoa. The paper also presents a number of policy recommendations and strategies for addressing gaps and leveraging opportunities that will further support creating an enabling environment for women entrepreneurs in Samoa. The paper also contributed to the discussions held during the stakeholder-consultation in August 2020. An infographic summary of the paper can be found [here](#).



CATALYZATION OF WOMEN'S ENTREPRENEURSHIP

ESCAP formalized its partnership with Ministry of Commerce, Industry and Labour ([MCIL](#)), Samoa through a letter of agreement that provides the framework for implementing project activities in Samoa as part of the policy pillar. The areas of focus under the LOA are: **A baseline study of women led MSMEs** in Samoa to estimate the number of women entrepreneurs in Samoa and the nature of barriers faced by them. This study, first of its kind in Samoa, will provide support to policymakers and key institutions in the design and implementation of policies and programmes that support women entrepreneurs. An **implementation strategy to support women entrepreneur specific goals** of the **MSME Policy and Strategy 2020** will be developed. ESCAP will provide targeted support in promoting registration of women entrepreneurs in the informal sector by reviewing the business registration processes in Samoa.



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**BUILDING BACK
BETTER**



**EVIDENCE
GENERATION**



**FORMALIZED
MECHANISMS**

Building on the partnership with MCIL, a rapid assessment on **enabling policy environment for women led MSMEs including impact of COVID-19** has been conducted building on the various studies undertaken previously. Specifically, the assessment has generated policy recommendations and actionable measures for MCIL to consider in addressing the impact of the COVID-19 on WMSMEs as well as their long-term development.

In partnership with MCIL and Samoa Bureau of Statistics, ESCAP is undertaking a baseline study to provide evidence on the number of women-led businesses in Samoa as well as barriers they face. This report is a first attempt to capture baseline information on women entrepreneurs based on various national data sources such as the labor force survey, business enterprise survey, amongst others. In addition to establishing a baseline, the report provides recommendations on indicators and questions to be included in the upcoming population census of Samoa. The baseline information will also contribute to the implementation plan to support the advancement of women led MSMEs in Samoa.

An in-country programme advisory group (PAG) has been established under the **Trade, Commerce and Industry Board** of Samoa. The first PAG meeting, chaired by MCIL, brought together more than 20 representatives from ministries including from Ministry of Women, Community and Social Development, as well as from financial institutions, women entrepreneurs' associations and the private sector, resulting in formalization of a multistakeholder mechanism to address specific barriers faced by women entrepreneurs. The PAG also identified priorities and actions for implementation of gender-specific provisions and goals under the new MSME Policy and Strategy 2020.



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In order to develop a roadmap for implementation of the **MSME Development Policy and Strategy**, ESCAP is supporting MCIL with undertaking analysis of the goals in the policy related to women entrepreneurs and developing a results measurement framework on how these goals can be achieved and monitored. This framework will enable MCIL to develop an implementation plan for ensuring that women owned MSMEs at the provincial levels benefit from the policy.


The Programme is active across
SOUTH ASIA, SOUTH EAST ASIA and THE PACIFIC.

With on-the-ground activities in:



(1) World Bank 2019 (2) Samoa Observer 2018 (3) ADB 2018 (4) ESCAP and UNCDF 2020 a and b (5) UN Women 2020 (6) MSME Policy and Strategy 2020



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