**Overview**

- **Total Population**: 197,097
- **Population below the National Poverty Line**: 20%
- **Adult Literacy Rate %aged 15+**: 99.2% (male), 99.0% (female)
- **GDP Per Capita**: US$4,316
- **28.19% Households rely on agriculture for survival**
- **78% Mobile Phone Penetration**
- **22% Internet Penetration**
- **81% of women reported increases of family incomes as a direct result of Increased family income loan size**

**Remittances**

- **Remittance Recipients**: 48%
- **Decline of 7.2% in comparison to April 2019**

**Financial Inclusion**

- **SMEs Represent 98% of all enterprises**
- **82% of the population participate in the informal economy**
- **50% of SMEs have obtained commercial credit**
- **51% financially included**, **49% financially excluded**

**Business Link Pacific**

- **Technical assistance to local business service providers**
- **50% subsidies on fees charged to SMEs for a full range of finance related activities**

**Development Bank of Samoa**

- **Total Loan Portfolio of ST 147 million (USD 55 million)**
- **98% of customers are MSMEs**

**Women in Business Development Initiative**

- **Works with 1,300 families in more than 189 villages**

**South Pacific Business Development**

- **All Women 80,000 Loans, 19,000 loans default rate of 1.8%**
- **Micro Loans loan size ranging from ST1,250 to ST8,000 (USD470 to USD3,000)**
- **Total Income ST5.5 million (USD2 million)**
- **Total value of ST172 million (USD65 million)**

**National Provident Fund**

- **2,999 loans total value of ST172 million (USD65 million)**
- **Minimum loan of ST50,000 (USD19,000) with no maximum**

---

1. ESCAP and UNCDF 2020a
2. ESCAP and UNCDF 2020b
3. World Bank 2013-2020
4. Samoa Observer 2018
5. GSMA 2020
6. UN Women 2020
7. ADB 2018
8. Women’s World Bank 2013