

Small Business Development Project — Samoa's Loan-Guarantee and Business-Advisory Scheme for Micro and Small Enterprises

City Innovation Library · Good practice · Samoa

Quality score: 48/100

Evidence strength: Moderate

Summary

A \$3.5m ADB loan built a loan-guarantee scheme and advisory services for small businesses in Samoa. By 2008 it had issued 838 guarantees worth ST11.6m, but ADB's own evaluation rated it only 'partly successful' given design flaws and high arrears.

Key dimensions

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

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-08-25

[Development Bank of Samoa \(DBS\) and Small Business Enterprises Centre \(SBEC\)](#), financed by the Asian Development Bank — accessed 2026-08-25

[New Zealand Ministry of Foreign Affairs and Trade — Social and Economic Impact Assessment of Samoa Small Business Enterprise Centre](#) — accessed 2026-08-25

[Asian Development Bank — Samoa: Small Business Development Project \(Project Performance Evaluation Report\)](#) — accessed 2026-08-25

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