



Ministry of  
Commerce and  
Business Development

# MSME STRATEGIC PLAN 2025 – 2030





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## FOREWARD BY THE MINISTER

It is with immense pride and a profound sense of purpose as the Minister responsible for Micro, Small and Medium Enterprises that I present the very first 5 Year MSME Strategic Plan in Fiji - a visionary blueprint crafted to unlock the boundless potential of our Micro, Small, and Medium Enterprises (MSMEs).

MSMEs are the backbone of our economy, serving as a cornerstone of our country's national development. They are not only engines of economic growth but also pillars of our social fabric by empowering communities, creating livelihoods and driving innovation across the nation.

The numbers speak volumes:

- MSMEs in Fiji contribute 18 percent towards Gross Domestic Product and employ 60 percent of the workforce.
- 50,000 MSMEs are registered in Fiji, accounting for 82 percent of all formal enterprises.
- Between 2021 – 2023, MSMEs in Fiji contributed \$191 million FJD in taxes, with Central Division being the largest contributing Division, followed by Western, Northern and Eastern Divisions.
- It is estimated the MSME finance gap is \$2.2 billion FJD, representing the difference between the current supply of finance available to MSMEs and the potential demand for such finance. The gap hinders the growth of the MSME sector, which is crucial for economic development, innovation, and employment.
- 704 Co-operatives operate across 15 sectors in Fiji, earning \$26 million FJD in revenue and turning over \$ 2.5 million FJD in profit. Of these, over 65 percent of Co-operatives fall under the banner of MSMEs, playing a transformative role in promoting inclusive economic development, particularly in rural and maritime areas.

This 5-year Strategic Plan outlines our response to the challenges MSMEs and Co-operatives face. Through an action focused framework, the plan paves the way for the Ministry to strategically address these barriers. We endeavour to equip MSMEs with tools, resources and the support they need to thrive in an increasingly changing and dynamic landscape. We thank the support of the United Nations Economic and Social Commission for Asia and the Pacific for identifying the key clusters to implement.

Finally, it is important to acknowledge the steadfast leadership of Hon. Manoa Kamikamica in placing the MSME sector at the heart of Fiji's economic transformation. Under his tenure, funding and tailored support for MSMEs were significantly expanded, alongside crucial reforms such as the MSME Strategic Plan, which strengthens data-driven policymaking and programme delivery. His championing of MSMEs and cooperatives as engines of inclusive growth, particularly for women, rural and maritime communities, and value-added sectors, has laid a strong foundation for a more resilient and broad-based Fijian economy.



**Honourable Esrom Immanuel**

Minister for Finance, Commerce and Business Development

## PERMANENT SECRETARY'S STATEMENT

The MSME Strategic Plan will serve as a roadmap of sustainable growth, resilience, and innovation for MSMEs in Fiji, fostering an inclusive, competitive, sustainable and well-supported business environment that empowers and inspires entrepreneurs, enhances economic diversification, and strengthens Fiji's position in regional and international markets.



This marks a defining moment in the Government's commitment to foster a thriving, comprehensive, and robust economy. This visionary blueprint is not just a document – it is a strategic guidance designed to unlock the full potential of MSMEs in the Economy.

As we advance the implementation of this Strategic Plan, the Ministry remains committed to fostering innovation and a dynamic, supportive environment where MSMEs can thrive, drive economic growth, create jobs, and contribute to achieving the 5-year and 20-year National Development Plan goals.

The MSME Strategic Plan aligns with the Ministry's commitment to creating an enabling environment for MSMEs and Co-operatives by addressing key challenges over the next five years, while outlining priorities designed to drive transformative progress and sustainable growth within Fiji's MSME ecosystem, which includes:

- **Enhancing Access to Finance and Markets** – Addressing the FJ\$2.2 billion MSME finance gap by strengthening financial inclusion initiatives, fostering partnerships with financial institutions, and removing bottlenecks and hurdles for MSME to access funding.
- **Improving Infrastructure and Support Systems** – Strengthening regulatory frameworks, improving business registration processes, and ensuring MSMEs have access to essential services and technology.
- **Capacity Building and Entrepreneurship Development** – Expanding training, mentorship, and business development programmes to equip MSMEs with the skills and knowledge needed to compete in an evolving market.
- **Strengthening Collaboration and Coordination** – Enhancing synergies among Government agencies, private sectors, and Development Partners to streamline support mechanisms and ensure MSMEs receive holistic assistance.

By tackling these barriers, the Strategic Plan will help foster a conducive and supportive ecosystem, enabling MSMEs to thrive, grow in both domestic and international markets, and contribute significantly to Fiji's economic development.

We recognize that achieving the full impact of this Strategic Plan requires a collective effort where the Government, the Private Sector, and Communities come together to drive innovation and building a dynamic ecosystem for all entrepreneurs. With determination and a shared commitment to progress, we are confident that we will transform this vision into a lasting reality, ensuring a future of inclusive growth, job creation, and sustainable development for Fiji and its people.

**Mr Shaheen Ali**

Permanent Secretary for Commerce and Business Development

## **ACRONYMS AND ABBREVIATIONS**

BAF	Business Assistance Fiji	MLG	Ministry of Local Government
BDS	Business Development Services	MLMR	Ministry of Lands and Mineral Resources
CCoF	Consumer Council of Fiji	MoAW	Ministry of Agriculture and Waterways
DCB	Department of Co-operative Business	MoE	Ministry of Education
DGTO	Digital Government Transformation Office	MoPWMST	Ministry of Public Works, Meteorological Services & Transport
DINFO	Department of Information	MoRMD	Ministry of Rural and Maritime Development
ESCAP	United Nations Economic and Social Commission for Asia and the Pacific	MoTACHA	Ministry of iTaukei Affairs, Culture and Heritage and Arts
FAC	Fiji Arts Council	MoWCSP	Ministry of Women, Children and Social Protection
FBOS	Fiji Bureau of Statistics	MSMEs	Micro, Small and Medium Enterprises
FCCC	Fijian Competition & Consumer Commission	MTCA	Ministry of Tourism and Civil Aviation
FCEF	Fiji Commerce and Employers Federation	NDP	Fiji Government National Development Plan
FICA	Fiji Institute Chartered Accountants	OSG	Office of the Solicitor - General
FRCS	Fiji Revenue and Customs Services	RBF	Reserve Bank of Fiji
FSP	Financial Service Provider	RoC	Registrar of Companies
GDP	Gross Domestic Product	TF	Tourism Fiji
IF	Investment Fiji	TLTB	iTaukei Land Trust Board
ITCS	Information, Technology and Computing Services	UNCDF	United Nations Capital Development Fund
MCBD	Ministry of Commerce and Business Development	UNDP	United Nations Development Programme
MEPWR	Ministry of Employment, Productivity and Workplace Relations	WEBC	Women Entrepreneurs Business Council

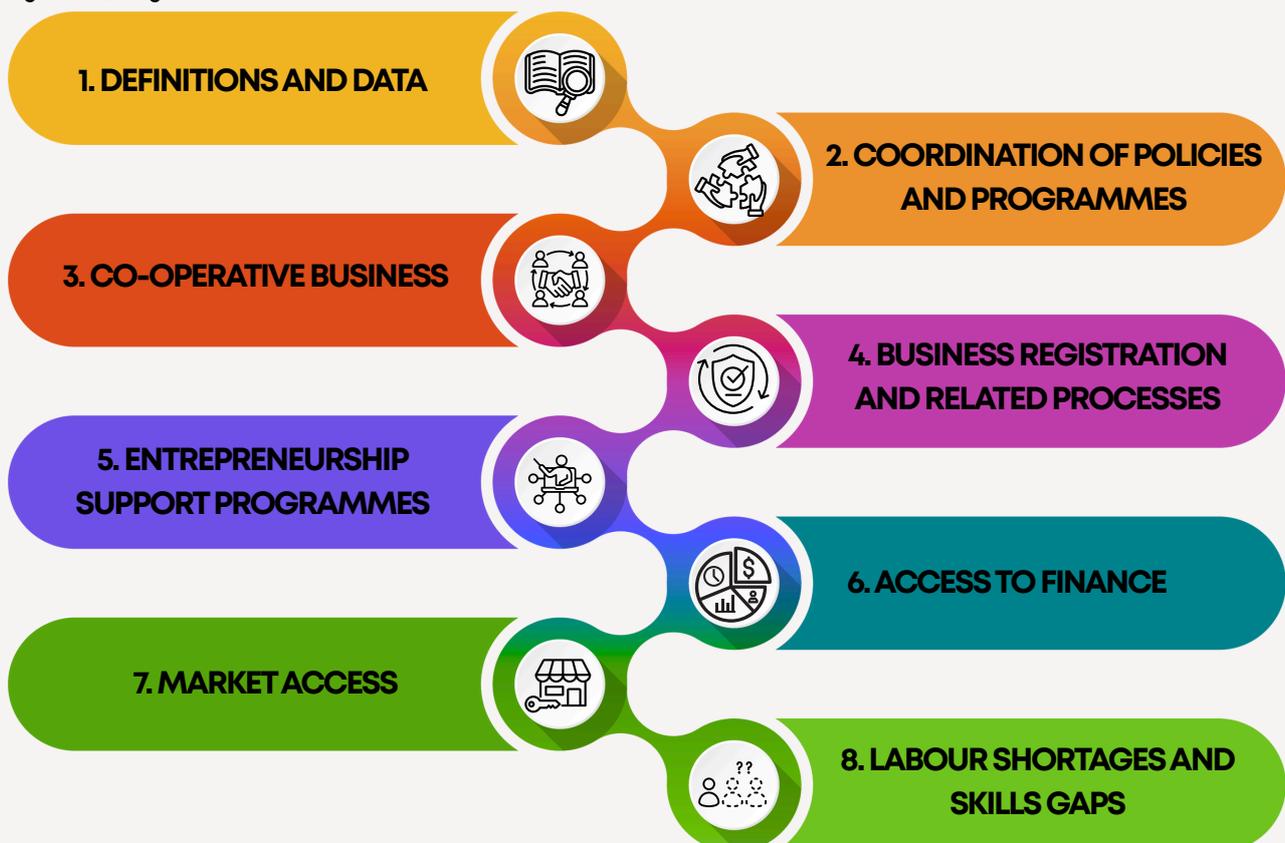
# EXECUTIVE SUMMARY

Contributing significantly to employment, economic development and community growth, MSMEs, including Co-operatives hold the key to achieving the country's national socioeconomic development goals. They play a crucial role in fostering inclusive economic growth and development by providing income and livelihood opportunities to Fijians and supporting community resilience, particularly in rural areas. MSMEs are a key pillar for entrepreneurship, innovation and the promotion of Fiji's natural and cultural diversity.

Fiji's Micro, Small and Medium Enterprise (MSME) Strategic Plan has been developed in alignment with and to contribute to Fiji's development goals as detailed in the National Development Plan 2025-2029. It outlines the Government's commitment to developing an enabling environment where MSMEs and Co-operatives can thrive.

Over the next 5 years, the Ministry of Commerce and Business Development ('MCBD') together with strategic partners will work to reduce and remove the challenges MSMEs and Co-operatives face and provide support to unlock new opportunities. To create a conducive and supportive business environment, the Strategic Plan addresses challenges and opportunities related to:

Figure 1: Strategic Clusters



Developing an enabling and inclusive environment is at the heart of the Government's vision; to ensure Fiji's entrepreneurial environment leaves no one behind, new opportunities for sustainable and inclusive growth have been identified as priority areas. These include introducing policies and initiatives to encourage and facilitate entrepreneurship led by women, youth, resource owners, and people with disabilities, as well as to leverage the power of Co-operatives. By ensuring natural resources are managed sustainably using traditional practices, long term employment opportunities will be created particularly in the rural and maritime areas.

To ensure alignment across programmes, the Government will work with key stakeholders across the public and private sector to drive the contribution of MSMEs, including Co-operatives, to Fiji's vibrant economy. This includes relevant Ministries and other Government bodies, Financial Service Providers, MSMEs, Business Development Services providers, and Development Partners, among others.

The successful implementation of this Strategic Plan will require strong and sustained partnerships. We invite Development Partners – including multilateral agencies and bilateral donors – to work with the Government to co-invest in key priority areas such as digital financial services, MSME financing, climate adaptation, gender equity, and entrepreneurship development.

## VISION

This Plan sets out the steps needed for Fiji to develop a resilient MSME sector that will drive the nation towards a prosperous, equitable, and resilient economic future and for MSMEs' contribution to Gross Domestic Product ('GDP') to reach 40 per cent by 2030. It is aligned with MSME Fiji's vision to attain a brighter economic future for all entrepreneurs, contributing to the development of a globally competitive, innovative, sustainable and eco-friendly Fijian economy.



# INTRODUCTION

## THE MSME LANDSCAPE

Fiji has 50,000 registered MSMEs which represent 82% of all formal businesses listed under the Register of Companies, contribute 18%<sup>[1]</sup> to Fiji's GDP and employ 60%<sup>[2]</sup> of the labour force. It is expected that the real figures on the importance of MSMEs would exceed these if informal MSMEs were accounted for. The majority of MSMEs are found in service-led sectors. Key sectors include Domestic Services, Construction, Food, Manufacturing, Professional or Consultancy Services, Tourism, Transportation and Wholesale and Retail Trade.

In addition to MSMEs, 716 Co-operatives, which operate across 15 sectors are registered. In 2023, Co-operatives earned FJD 26 million in revenue and generated FJD 2.5 million in profits. Among Co-operatives, 65% are classified as micro, small, or medium-sized<sup>[3]</sup>.

Figure 2: Co-operative Sectors



## THE MSME STRATEGIC PLAN

The Ministry, with support by the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) developed Fiji's very first MSME Strategic Plan in 2025. The MSME Strategic Plan ('the Plan') recognises the immense potential of MSMEs and Co-operatives to drive socio-economic progress.

By fostering the sustainability, competitiveness and resilience of the MSME and Co-operative sector, the Plan will unlock the capacity to make substantial contributions to the nation's development objectives. The Plan outlines the strategic approach the Ministry will take to create an enabling environment for the promotion and development of all MSMEs and Co-operatives in Fiji.

[1] Refers to pre Covid-19 data

[2] <https://www.finance.gov.fj/wp-content/uploads/2024/02/Fact-Sheet-MSME.pdf>

[3] <https://www.mcttt.gov.fj/division/Co-operative-business/statistics/> - Data is as of 31<sup>st</sup> December 2024

# MSME STRATEGIC PLAN 2025 - 2030

The Ministry implements policies, strategies and initiatives through its various Government agencies, including its Trade Commissions and Statutory Bodies. The MSME Fiji Unit was established under the Ministry to formulate, implement, and enhance policies and strategies for the inclusive and sustainable promotion and development of MSMEs. The Unit provides business training, mentoring, advisory, and access to finance. Additionally, MSME Fiji monitors and evaluates MSME-related projects, collaborates on business reforms, and improves Government services for MSMEs.

Under the Ministry, the Department of Co-operative Business is responsible for formulating and implementing policies and strategies to promote, establish and monitor Co-operative businesses across Fiji, including registering them, provides training, up-skilling opportunities and ensuring compliance with the Co-operatives Act of 1996.

The Ministry is committed to enhancing business growth across the nation. By implementing a range of policies and legislations to support MSME growth and sustainability thereby creating a conducive environment for MSMEs by enhancing access to finance, improving business development services, and streamlining regulatory frameworks. Key Government-wide initiatives which collectively address various aspects of MSME development are listed below.

**Table 1: Government Initiatives**

INITIATIVES	DESCRIPTION
<b>Fiji's National Development Plan</b>	Fiji's National Development Plan (NDP) for 2025 – 2029 and Vision 2030 paves the way for Fiji to build a dynamic, resilient economy. The plan contains a dedicated chapter focusing on MSMEs. The plan was developed under the Ministry of Finance, Strategic Planning, National Development and Statistics with inputs from MSME Fiji for the MSME chapter.
<b>MSME Policy Framework</b>	A comprehensive policy framework outlining the strategic approach to MSME development in Fiji, including MSME Fiji's vision and mission, definitions, and mechanisms, including the MSME Strategic Plan.
<b>MSME Strategic Plan (this document)</b>	A MSME Strategic Plan to clearly identify and prioritise key areas for MSME and Co-operative development, which charts a clear path toward creating a conducive environment for MSMEs to thrive and for increasing the GDP contribution of MSMEs.
<b>MSME Bill 2024</b>	A guiding legislation to equip MSME Fiji with powers to operate as its own focused organisation mandated with the primary coordination for all MSME related initiatives and defining MSME.
<b>Co-operatives Act 1996</b>	The Act defines the objectives and principles of Co-operatives. It outlines the duties of the Registrar of Co-operatives and the Regulations which are conducive to the development of Co-operatives in Fiji.

<b>INITIATIVES</b>	<b>DESCRIPTION</b>
<b>Access to Business Funding Act 2025</b>	The Act is designed to facilitate investor and lender funding for through various mechanisms, such as small offers, equity crowdfunding, and peer-to-peer lending services. It includes provisions for regulatory compliance and oversight by the Reserve Bank of Fiji as regulator.
<b>National Financial Inclusion Strategy (2022 - 2030)</b>	The National Financial Inclusion Strategy (NFIS) aims to empower Fijians through financial inclusion and focuses on underserved groups such as women, children, youth, people with disabilities, rural communities, and MSMEs. The strategy prioritises four key pillars: Inclusive Finance, Digital Financial Services, MSME Finance, and Consumer Protection & Financial Capability. MSME Fiji is mandated to act consistently with the NFIS.
<b>Fiji National Action Plan for Women’s Economic Empowerment</b>	The Fiji National Action Plan for Women’s Economic Empowerment provides a strategic framework for advancing the NDP across its pillars and key targets on women’s economic empowerment.

**INCLUSION**

To realise the full potential of the MSME sector and its benefits on Fiji’s society, opportunities need to be widespread and accessible for all. The Ministry actively promotes the development of enterprises and supports underserved communities and priority populations, including women and youth entrepreneurs, resource owners, Co-operatives and enterprise owners in the rural and maritime areas. The Plan recognises how opportunities, challenges and the needs of MSME owners and those operating Co-operatives vary depending on individuals’ gender, location, age, and physical ability, among other factors, and tackles inclusion in programme design by systematically considering the following factors to ensure no one is left behind.

Young people can face challenges in developing unique and innovative business ideas, as they are often not introduced to business idea generation, financial literacy and business skills related content as part of their education.

Women often have less time to dedicate to growing a business due to their burden of undertaking unpaid work through caregiving activities, supporting the community and managing households. Often managing their enterprise can come secondary to their household responsibilities leaving many women able to only allocate certain hours, i.e. evenings or weekends or times when children are at school, to their business activities which can make entrepreneurship particularly exhausting.

Digital access and digital skills are not equally spread across the population. People in rural and remote areas often have lower digital literacy because of their lesser access to digital technology and internet connectivity. Similarly, older generations are less likely to have strong digital skills and people with certain disabilities are likely to have less access to digital content due to the limited accessibility of websites and services.

These connectivity and skills gaps impact both access to Government services online, as well as opportunities for expanding one's customer base and growing one's businesses through e-commerce platforms and other online channels.

This inclusion strategy is informed by global good practice and aligned with key international frameworks such as the UNDP Strategic Plan (2022–2025), UNCDF's Inclusive Digital Economies agenda, and the EU's Gender Action Plan III. It also reflects commitments made under the Pacific Regional Inclusive Growth agenda supported by Australia and New Zealand.

### **CLIMATE**

Fiji is highly susceptible to the negative impacts of climate change. MSMEs and Co-operatives require resources and guidance to build resilience and mitigate impacts, which threaten business continuity, sustainability, and financial stability. The climate crisis does not impact MSME owners equally, disproportionately impacting those living in rural and maritime areas, resource owners, those with already less access to infrastructure, women and people with disabilities, reinforcing existing inequalities.

The climate crisis has negative effects on agricultural production, as well as livestock and aquaculture, which has spillover effects on food security and livelihoods. This impacts both individual producers and Co-operatives, many of which operate in the agricultural sector. Impacts of heavy rains, landslides, and waterlogged land reduce their production output and impact their ability to provide for their families and to pay back debt. Changes in land quality affects producers' machinery, which leads to increases in output costs, for example by taking more time and fuel to harvest crops and increasing machinery repair costs. Similarly, the climate crisis threatens the tourism industry – thereby affecting the two most important sectors for MSMEs.

### **INFRASTRUCTURE AND ACCESS TO LAND**

Reliable and modern infrastructure is important for the growth and sustainability of MSMEs. High-speed internet connectivity and reliable electricity are critical for business operations, while road infrastructure and affordable transport are essential for market access and participation in entrepreneurship support programmes. In Fiji, transport of goods is expensive, which limits export opportunities, and creates hurdles for the development of domestic supply chains, especially between different islands. Insufficient access to (high-speed) internet connectivity is particularly limiting for MSMEs, including Co-operatives, in rural and remote parts of Fiji, but also impacts businesses in the main towns that rely on high-speed connectivity, such as the outsourcing sector, and tech entrepreneurs. Market infrastructure needs expansion and adaptation to the climate crisis, and care infrastructure must be scaled up to enable women with caregiving responsibilities to engage in the workforce.

**UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS**

The Strategic Plan is intricately connected to several United Nations Sustainable Development Goals (SDGs), both in direct and indirect ways. The recommendations outlined are strategically positioned as key enablers for achieving these goals.



**METHODOLOGY**

This MSME Strategic Plan was developed between January 2024 and April 2025 by the MCB of Fiji in collaboration with the ESCAP. Consultations with key stakeholders, including representatives from MSME organisations, Co-operatives, Government agencies, and Development Partners were conducted between February and April 2024. In-person consultations were carried out across Nadi, Lautoka, Suva, Labasa and Savusavu in February and March 2024 with additional consultations conducted virtually. The inputs provided during these consultations led to the identification of the specific needs, challenges, and opportunities within the MSME sector addressed in this strategic plan. The consultations ensured that this Strategic Plan is grounded in relevant, contextual insights and experiences.

The Plan uses the national definition of MSMEs<sup>[4]</sup> which is based on the annual sales turnover of an enterprise. The current definition is subject to change.

**Table 2: MSME Definition as per the MSME Fiji Policy Paper**

ENTERPRISE TYPE	ANNUAL TURNOVER IN FJD
Micro	\$0 - \$50,000
Small	\$50,001 - \$300,000
Medium	\$300,001 - \$1,250,000

As per the Co-operatives Act 1996, Co-operatives are defined as ‘an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organisation, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate, which is provisionally or fully registered under this Act as a primary or secondary Co-operative, apex organisation or the National Co-operative Federation registered according to the provisions of the Act’.<sup>[5]</sup>

The Plan was drafted between March 2024 and March 2025 and validated through a series of workshops in May 2025.

[4] This definition was renewed after the Small and Micro Enterprises Development (Repeal) Act of 2019 came into effect in December 2019.

[5] <https://mcttt.gov.fj/wp-content/uploads/2022/05/Co-operatives-Act-1996-2.pdf>

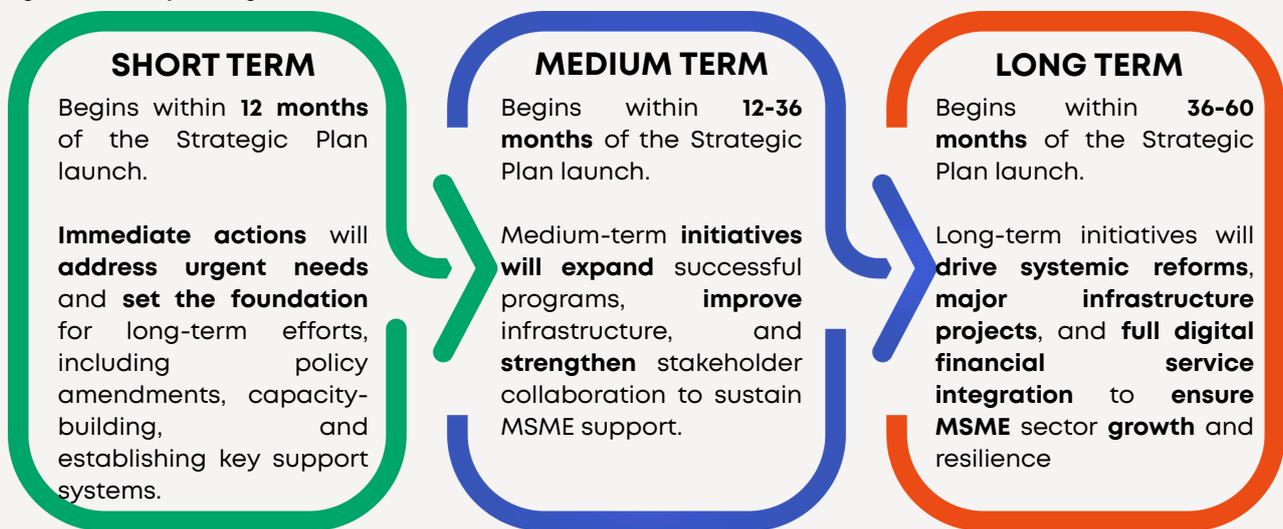
# GUIDE TO THE DOCUMENT

MSME Fiji will lead on the co-ordination of all priorities listed in the Strategic Plan, working with and be guided by the Government Ministries and other Government entities, Development Partners and the private sector to achieve the intended vision. All sections of this Strategic Plan are both self-contained and interconnected, allowing users to understand the overall framework and the specific initiatives and actions proposed. The document will be a living document to reflect evolving needs, incorporate new information and ensure continued relevance and effectiveness over time.

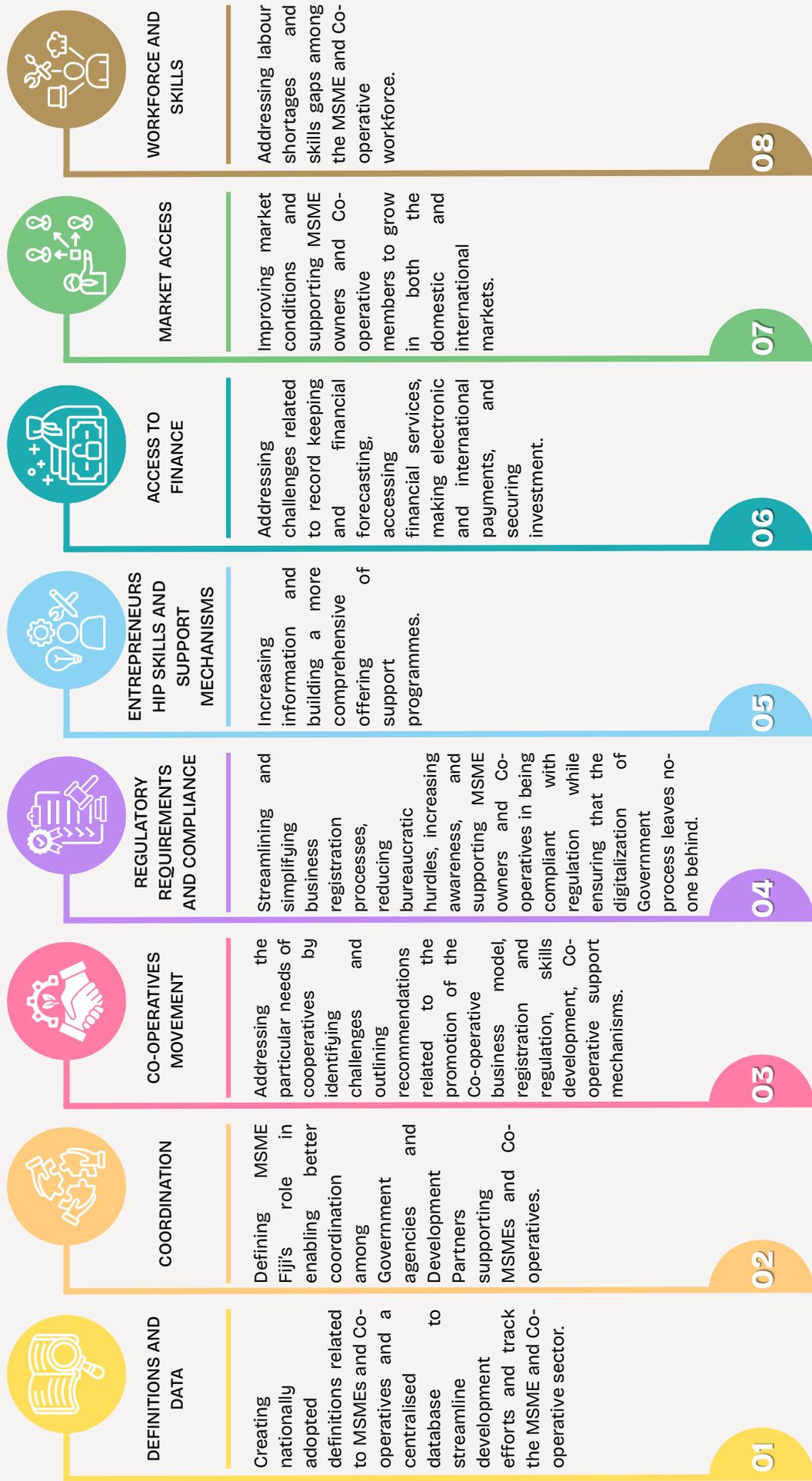
## TIMEFRAMES

The Plan outlines specific initiatives and actions categorised into short-term, medium-term, and long-term timeframes to ensure phased and sustainable implementation:

Figure 3: MSME Fiji Strategic Plan Timeframes



# OVERVIEW TO THE DOCUMENT



# CLUSTER 1



**DATA AND  
DEFINITIONS**

# DATA AND DEFINITION

*Vision: Accurate data will enable evidence-based policymaking that effectively supports all Fijian MSMEs and Co-operatives.*

## NATIONAL MSME DEFINITION

The lack of nationally adopted definitions for MSMEs and women and youth entrepreneurs lead to varying classifications being used among stakeholders. The ambiguity complicates policy application across the Government and financial institutions among others may cause confusion in business eligibility for support mechanisms. Similarly to how Co-operatives are clearly defined by the Co-operative Act 1996, a nationwide definition for MSMEs adopted by Government stakeholders and Development Partners, which acknowledges the diversity of businesses considered as MSMEs, will lead to more effective policies and measures addressing the variety of business needs and goals. Streamlining the terminology used by stakeholders and distinguishing between necessity entrepreneurs<sup>[6]</sup> and opportunity entrepreneurs<sup>[7]</sup> as well as formal and informal enterprises would help to design more tailored policy measures, which acknowledge the diversity in livelihoods and business objectives.

Accurately distinguishing between terms such as entrepreneur and business owner, and enterprises and start-ups would foster a deeper understanding of the MSME sector and help to reduce any confusion in business eligibility for support mechanisms.

Similarly, a clear definition of women-owned enterprises and youth enterprises are important. The MSME Bill defines 'women-owned MSME' as MSMEs that fits the following criteria, which may be subject to change:

### Women MSMEs

- a. An MSME which is at least 51% owned by a woman or women; or
- b. An MSME which:
  - i. is at least 30% owned by woman or women; and
  - ii. has at least one woman as the chief executive officer or general manager or chief operating officer or chief financial officer; and
  - iii. at least one woman has signing authority on the bank mandate.

### Youth MSMEs

- 1. An MSME which is at least 51% owned by a youth ; or
- 2. An MSME which:
  - i. is at least 30% owned by youth; and
  - ii. has at least one youth as the chief executive officer or general manager or chief operating officer or chief financial officer; and
  - iii. at least one youth has signing authority on the bank mandate.

Youth MSMEs are also defined by the age range of 18 - 35 years of age.

[6] Those who are forced to start their own business because of a lack of alternative options (i.e., paid employment) for earning a living

[7] Those who choose to start a business because they identified a good business opportunity and acted on it

# DATA AND DEFINITION

*Vision: Accurate data will enable evidence-based policymaking that effectively supports all Fijian MSMEs and Co-operatives.*

## NATIONAL MSME DATABASE

A granular nationwide MSME database, which aligns to the Co-operative database that is being developed, would help the Government and Development Partners to develop targeted policy measures, programmes and tailored support mechanisms based on factors such as gender, business size, sector, location, and growth potential. Regular, centralised Government-wide data collection on MSMEs and Co-operatives could reduce duplication in efforts, allow the Ministry to identify where the formation of Co-operatives could be beneficial to enterprise owners, and strengthen effective follow-up and monitoring and evaluation of programmes. It would also facilitate the accurate estimation of the economic contribution of MSMEs and Co-operatives to Fiji's economy in terms of contribution to GDP and employment, enabling accurate recognition of their importance.

Therefore, a regularly updated nationwide database, managed by MSME Fiji, to collect disaggregated data aligned with the nationwide definition of MSMEs, would allow the Ministry to:

- Accurately monitor and evaluate the effectiveness of policies and support mechanisms designed for MSMEs
- Track changes to the overall MSME landscape and individual business progress
- Recognise the macroeconomic contributions of MSMEs to Fiji's economy.

## DATA COLLECTION AND ANALYSIS

In order to design evidence-based policies and initiatives, data collection and analysis of the MSME sector is critical. Building on the MSME database, MSME Fiji will be able to assess trends in MSME performance and growth, identify opportunities and challenges, and understand where the formation of a Co-operative may be beneficial to individual entrepreneurs. In addition, further analysis, for example of opportunities for export, challenges related to skills shortages and the impact of the climate crisis on MSMEs across sectors, as well as other topics, as those included in the various chapters of the Plan, will be beneficial for the MSME sector.

# DATA AND DEFINITION

*Vision: Accurate data will enable evidence-based policymaking that effectively supports all Fijian MSMEs and Co-operatives.*

## RECOMMENDATION

<b>1.1</b>	<b>CREATE A NATIONAL DEFINITION FOR MSMEs</b>	
	1.1.1	<b>Create nationally adopted definitions</b> of MSMEs, start-ups and entrepreneurs, woman-led/ woman-owned businesses, and youth-led/ youth-owned businesses.
<b>1.2</b>	<b>DEVELOP A NATIONWIDE MSME DATABSE</b>	
	1.2.1	Create a national MSME database that collects disaggregated data aligned with the national definition of MSMEs.
	1.2.2	<b>Collect the required information</b> for the database from MSMEs as part of the business registration process and ensure that the information is automatically integrated into the database.
	1.2.3	Design the database in a <b>user-friendly format that is accessible</b> to all qualified and relevant stakeholders.
	1.2.4	Use the database to <b>monitor and evaluate</b> MSME Fiji programmes and other support schemes and track progress of supported entrepreneurs over time.
	1.2.5	Establish clear <b>protocols for usage and data sharing</b> and encourage use of the database <b>across Government and other MSME ecosystem actors</b> .
	1.2.6	Ensure the database is <b>regularly updated</b> .
	1.2.7	Provide <b>training and capacity building to</b> relevant personnel at MSME Fiji and other relevant organisations to ensure the effective utilisation and maintenance of the database.

# CLUSTER 2



**COORDINATION**

# COORDINATION

*Vision: Policymaking and programmes for MSMEs and Co-operatives will be well-coordinated and efficient, leading to better outcomes.*

## COORDINATION

MSME Fiji is well positioned to act as a central coordinating body between various Government agencies, Ministries, and Development Partners. Confirming MSME Fiji as such, would allow for MSME-related activities to be centralised, would minimise duplication of efforts between Government agencies, Ministries, and Development Partners, and foster the creation of innovative tailored development programmes. Government funding for MSMEs could be channelled and coordinated through one organisation, and funding and programmes from Development Partners could be better directed to complement ongoing activities and based on gaps and support needs.

## RECOMMENDATION

2.1	<b>CREATE MSME COORDINATING STRUCTURES</b>
2.1.1	Establish MSME Fiji as the <b>central coordinating body</b> for all matters related to MSMEs.
2.1.2	In coordination with the Ministry of Finance’s aid management framework, MSME Fiji will establish a <b>Development Partner Roundtable</b> to ensure coherent support for the MSME sector, aligning donor-funded projects with national priorities and reducing duplication.
2.1.3	<b>Guide new projects</b> by Development Partners with a focus on MSMEs and Co-operatives to minimise duplications and ensure complementarity of interventions.
2.1.4	Establish a uniform <b>set of indicators</b> to track and monitor support mechanisms, such as grants and training programmes, to evaluate their effectiveness.
2.1.5	Collaborate with various Government Ministries and entities to establish shared targets related to MSME development.



# CLUSTER 3



**CO-OPERATIVE  
MOVEMENT**

# CO-OPERATIVE MOVEMENT

*Vision: Co-operatives in rural areas and village settings will be the driving vehicle for change.*

## THE MOVEMENT

As outlined in the Co-operatives Act 1996, Co-operatives are an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organisation. Members make equitable contributions to the capital required and accept a fair share of the risks and benefits of the undertaking. The main purpose of a Co-operative is to provide a service to its members operating according to sound business principles.

As of 31 December 2024, 716 Co-operatives are operating all over the divisions and this continues to grow on a weekly basis with the increase in registration. The highest numbers of operating Co-operatives are located in Ba Province followed by the provinces of Macuata and Tailevu. The majority of Co-operatives are registered in rural areas and the outer islands, operating across 15 sectors with majorities operating in agriculture and fisheries, thrift and credit, and wholesale and retail businesses. Most Co-operatives are MSMEs. They are a form of MSME. Given the commonalities between the challenges that Co-operatives and other MSMEs face, as well as the approaches that would benefit them, considerations and recommendations related to Co-operatives are included throughout this Plan and its clusters.

In addition, given the unique nature of Co-operatives and the particular needs of Co-operatives, this cluster highlights recommendations that are unique to Co-operatives.

## LEGAL FRAMEWORKS AND REGISTRATION PROCESSES

Co-operatives are governed according to the Co-operatives Act 1996 and the Co-operative Regulations 1999 and are mandated to have a specific governance structure, hold General Meetings and follow compliance requirements for the annual audit of their accounts regardless of their size. Co-operative registration requirements and processes differ from those of other MSMEs. The registration process for Co-operatives is currently manual and often takes applicants several weeks to complete, with verification by the Ministry taking several weeks thereafter, making Co-operative registration a slow and time-intensive process.

The development of a National Co-operatives Policy would provide a clear vision for the development of the Co-operatives sector, while a review of the Co-operatives Act would help increase clarity on definitions and guidelines in key areas, such as membership, and to introduce simplified registration and verification processes. This should be linked to a review of auditing requirements for small Co-operatives, to align the rules to those for MSMEs. Digitalising Co-operative registration and Co-operative archives would speed up this process, and other measures for simplifying and automating registration would help increase uptake of the Co-operatives model. These improvements would also free up time of Government employees that is currently spent on registration and maintaining physical records, which could be reallocated to providing more support to Co-operatives.

# CO-OPERATIVE MOVEMENT

*Vision: Co-operatives in rural areas and village settings will be the driving vehicle for change.*

## CO-OPERATIVE DATABASE

A nationwide Co-operative database is being developed, which will be useful for monitoring and enhancing support for the Co-operatives sector. Therefore, a regularly updated nationwide database, aligned to the MSME database, would allow the Ministry to:

- Accurately monitor and evaluate the effectiveness of policies and support mechanisms for Co-operatives
- Track changes in the Co-operatives landscape
- Recognise the macroeconomic contributions of Co-operatives to Fiji's economy.

## TRAINING PROGRAMMES, SUPPORT, AND PROMOTING THE CO-OPERATIVE MODEL

Co-operatives are a powerful model for creating economic opportunities through community. The Government of Fiji is seeking to expand the uptake of this approach in Fiji. Showcasing successful Co-operatives and expanding support for Co-operative registration in rural areas will be important steps towards this objective.

As is the case with individual MSMEs, entrepreneurial skills are important for Co-operatives (see related Recommendations in Cluster 5). In addition, Co-operative members and especially the Co-operatives chairperson and board members need particular knowledge and skills to ensure they fully understand the Co-operative model and can facilitate smooth operations, effectively govern the communal structure, ensure correct financial management on behalf of members, and resolve any conflicts, should they arise.

Similarly to other MSMEs, many Co-operatives and their members face challenges with market access. (Related Recommendations are included in Cluster 6) Beyond these, Co-operatives are a useful mechanism for individual farmers and entrepreneurs to come together and address joint challenges, including market access. For example, in sectors such as agriculture or fisheries, Co-operatives can aggregate produce from members and represent them at markets and in negotiations with buyers, thereby improving members' negotiation position, saving time, and facilitating consistent supply for buyers. However, many Co-operatives need support to strengthen their ability to act in this function, as well as governance, and to formalise agreements among members.



# CO-OPERATIVE MOVEMENT

*Vision: Co-operatives in rural areas and village settings will be the driving vehicle for change.*

## RECOMMENDATIONS

<b>3.1</b>	<b>REVIEW THE LEGAL FRAMEWORKS FOR CO-OPERATIVES</b>	
3.1.1	Develop a <b>National Co-operatives Policy</b> to provide a clear vision of the development of Co-operatives aimed at poverty alleviation and increased economic activities.	
3.1.2	Review the <b>Co-operatives Act</b> to provide clearer definitions and guidelines regarding membership and introduce simplified registration and verification processes.	
3.1.3	Review the <b>auditing requirements</b> for Co-operatives to simplify the requirements for small Co-operatives and align rules between MSMEs and Co-operatives.	
<b>3.2</b>	<b>SIMPLIFY AND DIGITISE THE CO-OPERATIVE REGISTRATION PROCESS</b>	
3.2.1	Review the <b>Co-operative registration process</b> and identify opportunities to simplify the process, where possible.	
3.2.2	Build a system to <b>digitalise and automate the registration of Co-operatives and to digitise existing records</b> to make them easy to filter and search.	
<b>3.3</b>	<b>DEVELOP A NATIONWIDE CO-OPERATIVE DATABASE</b>	
3.3.1	Create a national <b>Co-operative database</b> that collects disaggregated data aligned with the MSME database.	
3.3.2	<b>Collect the required information</b> for the database as part of the Co-operative registration process and ensure that the information is automatically integrated into the database.	
3.3.3	<b>Design</b> the database in a <b>user-friendly format accessible</b> to all qualified and relevant stakeholders.	
3.3.4	Use the database to <b>monitor and evaluate programmes</b> and other support schemes and track progress of supported Co-operatives over time.	
3.3.5	Establish clear <b>protocols for usage and data sharing</b> and encourage use of the database across Government and other MSME and Co-operative ecosystem actors.	
3.3.6	Ensure the database <b>is regularly updated</b> .	
3.3.7	Provide <b>training and capacity building</b> to relevant personnel at DCB and other relevant organisations to ensure the effective utilisation and maintenance of the database.	

# CO-OPERATIVE MOVEMENT

*Vision: Co-operatives in rural areas and village settings will be the driving vehicle for change.*

## RECOMMENDATIONS

<b>3.4</b>	<b>PROMOTE THE CO-OPERATIVES MODEL</b>
3.4.1	Develop compelling examples of <b>successful Co-operatives</b> in strategic sectors, where there are opportunities for more Co-operatives.
3.4.2	Expand support for Co-operative registration with a focus on <b>rural areas</b> .
<b>3.5</b>	<b>DEVELOP UPDATED TRAINING MATERIALS AND THE MODE OF TRAINING DELIVERY</b>
3.5.1	Explore delivering <b>training in group settings</b> to allow for multiple Co-operatives to access trainings together.
3.5.2	Update training materials to provide <b>sector specific and climate resilience training</b> .
3.5.3	Update training materials related to <b>day-to-day management of a Co-operative</b> .
3.5.4	Increase support and training for Co-operatives to <b>act as aggregators and to facilitate market linkages</b> for members.



# CLUSTER 4



## REGULATORY REQUIREMENTS & COMPLIANCE

# REGULATORY REQUIREMENTS & COMPLIANCE

*Vision: A well-functioning and integrated regulatory environment will increase the ease of doing business for MSMEs lead to better compliance.*

## BUSINESS REGISTRATION

Simplifying and centralising the process for registering a business would reduce the amount of time business owners, particularly in rural areas, spend formalising their enterprises and encourage entrepreneurs who have not yet done so, to register their businesses. For example, reducing the number of documents required and the number of agencies that business owners need to approach prior to business registration would simplify the registration process significantly. In addition, making accurate and up-to-date guidance on business registration available and accessible would reduce the costs in terms of time and money) for registration and improve business compliance. It could also help to minimise cases where micro enterprise owners (particularly women) seek out paid support for formalising their business, despite free support being available from the Government.

Whilst digital business registration has simplified the process for many, it can risk leaving those without or with limited regular and stable internet access and/or with low or no digital skills behind, which may particularly affect women, agricultural MSMEs and resource owners. Alongside increasing digital connectivity, simplifying the offline registration process would support current and future business owners who are not digitally connected. The creation and widespread dissemination of a list of registration requirements both digitally and through physical channels, such as posters and local information hubs would ensure that extensive registration support is available for all MSME owners and Co-operative managers. Providing information and forms in English, Fijian and Hindi would account for Fiji's linguistic diversity, ascertaining that no one is left behind.

Making registration licenses more flexible, allowing businesses to pivot their business models and change their business type, without having to register a new business, would encourage business innovation and could reduce the number of registered but inactive businesses.

## TAX COMPLIANCE

Easier access to information on business tax requirements and processes, as well as related support for MSMEs online and offline would facilitate greater tax compliance and encourage business formalisation. This would be particularly useful for micro and small-scale enterprise owners who do not have dedicated personnel focusing on tax matters. A review of the current tax thresholds and related regulation will ensure that these are fair and do not unduly burden MSMEs and Co-operatives.

# REGULATORY REQUIREMENTS & COMPLIANCE

*Vision: A well-functioning and integrated regulatory environment will increase the ease of doing business for MSMEs lead to better compliance.*

## CONSUMER PROTECTION LAW COMPLIANCE

Raising increased awareness regarding consumer protection laws would support increased adherence among MSMEs and Co-operatives and reduce the possibility of unintentional legal violations. The Consumer Council of Fiji and the Fijian Competition and Consumer Commission are well placed to collaborate with MSME Fiji in this endeavour.

## LABOUR LAW COMPLIANCE

Raising more awareness and supporting capacity building on labour rights and laws for employees, such as on gender equal pay, maternity benefits, and sick leave, within all businesses, especially MSMEs, would likely improve conditions for employees, increase business owners' ability to provide ethical and supportive work environments, and strengthen employer-employee relations in the MSME sector.

## RECOMMENDATIONS

<b>4.1</b>	<b>INCREASE UNDERSTANDING OF BUSINESS REGISTRATION REQUIREMENTS AND RELATED DOCUMENTATION</b>	
4.1.1	Review <b>business registration requirements</b> and processes and identify opportunities to simplify the process, where possible.	
4.1.2	Provide <b>guidance documents</b> for the business registration process.	
4.1.3	<b>Disseminate</b> registration guidance documents to be accessible to all MSMEs.	
4.1.4	Conduct a <b>review of the accessibility</b> of MSME-related Government websites.	
<b>4.2</b>	<b>FACILITATE ONLINE BUSINESS REGISTRATION</b>	
4.2.1	Make all forms required for business registration <b>available online in editable formats</b> .	
4.2.2	<b>Regularly update</b> the one-stop shop and all supporting information to ensure the one-stop shop remains up to date with changes in laws and requirements.	
4.2.3	<b>Strengthen legal foundation for uptake of digital Government services</b> .	
<b>4.3</b>	<b>FACILITATE OFFLINE BUSINESS REGISTRATION</b>	
4.3.1	Increase the <b>dissemination of offline information</b> on business registration to less connected areas.	

# REGULATORY REQUIREMENTS & COMPLIANCE

*Vision: A well-functioning and integrated regulatory environment will increase the ease of doing business for MSMEs lead to better compliance.*

## RECOMMENDATIONS

	4.3.2	Expand support for business registration with a focus on rural areas.
<b>4.4</b>	<b>BUILD TAX STRUCTURES AND INCENTIVES FOR MSMEs AND INCREASE INFORMATION AVAILABILITY ON BUSINESS TAX REQUIREMENTS</b>	
	4.4.1	Explore a more <b>progressive taxation</b> for MSMEs and Co-operatives.
	4.4.2	Review <b>VAT rules</b> for MSMEs and Co-operatives.
	4.4.3	Review and create <b>tax incentives</b> for MSMEs and Co-operatives.
	4.4.4	Provide clear <b>guidance documents</b> on business tax returns and auditing requirements for MSMEs and Co-operatives.
	4.4.5	<b>Regularly update online information</b> to ensure the information remains up to date with changes in laws and requirements. related to business tax requirements
	4.4.6	<b>Develop and disseminate information</b> , support materials, and other support offers through online and offline channels
<b>4.5</b>	<b>DEVELOP AND DISSEMINATE SIMPLIFIED INFORMATION ON CONSUMER PROTECTION</b>	
	4.5.1	Produce <b>guidance documents and information on consumer protection</b> , tailored to MSMEs.
	4.5.2	Conduct <b>outreach initiatives</b> to educate MSMEs on consumer and business rights and ensure that MSMEs in rural and remote locations, including resource owners, have access to this information.
<b>4.6</b>	<b>DEVELOP AND DISSEMINATE INFORMATION TO ENSURE COMPLIANCE WITH LABOUR LAWS</b>	
	4.6.1	Build awareness and capacity on <b>labour rights</b> within all businesses. Provide guidance documents and information tailored to MSMEs in Fiji.
	4.6.2	Support <b>capacity building on labour rights</b> and create <b>incentives</b> for MSMEs to adhere to these.

# CLUSTER 5



**ENTREPRENEURSHIP  
SKILLS AND SUPPORT  
MECHANISMS**

# ENTREPRENEURSHIP SKILLS AND SUPPORT MECHANISMS

*Vision: Cutting-edge inclusive and comprehensive entrepreneurship skills development programmes and support mechanisms will allow all entrepreneurs to thrive.*

## INFORMATION AND ACCESS TO SUPPORT MECHANISMS

Combining the details of entrepreneurial support mechanisms, including training programmes, grants, and other support mechanisms, offered by the Government, Development Partners, and other ecosystem actors, in a centralised system, such as a one-stop shop would create ease in accessing information. In parallel to including the information digitally, the same information should be made available offline and disseminated widely to ensure no one is left behind. Centralised and transparent information sharing would widen access to entrepreneurship support and especially benefit those with smaller networks, limited internet access, and those who operate outside of the main cities, such as those operating businesses from hard-to-reach locations, resource owners, women, and youth. Simplifying application processes and making information and application forms available in English, Fijian and Hindi, as well as in formats that are accessible for all, including persons with disabilities, and increasing offline dissemination would further enhance access and inclusion.

## EFFECTIVE COMPREHENSIVE SUPPORT

Entrepreneurship in Fiji is traditionally viewed as a career path for those who failed to secure employment and is often not seen as a desirable career choice. Fostering business skills and entrepreneurial mindsets from a younger age, through primary, secondary and tertiary education, could equip more Fijians with entrepreneurial ambitions and key business skills earlier in life.

By capitalising on the role as a central coordinating body, MSME Fiji can direct Development Partners and other organisations in the ecosystem to prioritise types of interventions, and priority sectors, etc. This would facilitate a more complete, mutually reinforcing and less repetitive offering of training for business owners that is aligned with strategic objectives. Better coordination would also help the ecosystem to capitalise on each actor's unique areas of expertise, leading to higher quality programmes.

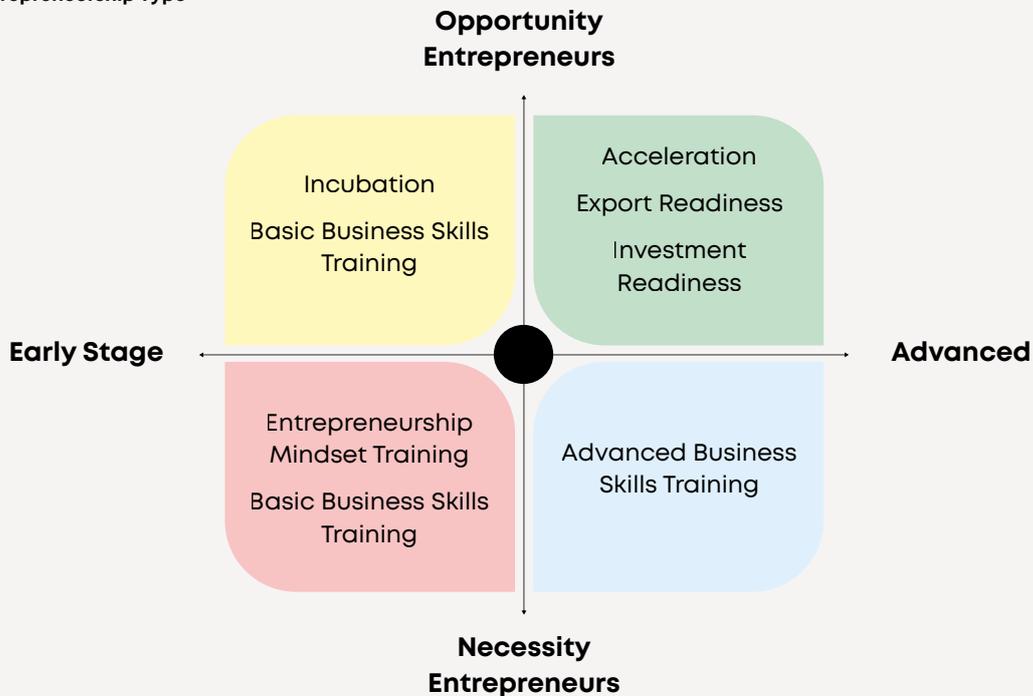
Increasing access to information regarding support programmes, as well as access to business development services and other programmes will be important for expanding access to entrepreneurship opportunities. The expansion of the digital one-stop shop for businesses, as well as the establishment and strengthening of physical entrepreneurship hubs would significantly contribute to this endeavour.

The provision of additional and more tailored support programmes, such as the suggestions listed in the illustration below, will be important for moving the entrepreneurship ecosystem forward:

# ENTREPRENEURSHIP SKILLS AND SUPPORT MECHANISMS

*Vision: Cutting-edge inclusive and comprehensive entrepreneurship skills development programmes and support mechanisms will allow all entrepreneurs to thrive.*

Figure 4: Entrepreneurship Type



Co-operatives would benefit from more regular consistent training opportunities to upskill members in addition to the existing training offering when a Co-operative is newly formed (see Cluster 3).

All programmes, for MSMEs and Co-operatives alike, should be designed ensuring that content and approaches are tailored to local realities and involving local experts. Implementation should include local trainers, mentors and coaches to ascertain relevance and programme sustainability. Similarly, all programmes should ensure inclusiveness and accessibility and adhere to quality standards, have monitoring and evaluation frameworks, and sustainability plans. Integrating networking opportunities, digital skills, and skills increasing preparedness to the climate crisis across programmes and teaching them through dedicated courses, would allow business owners to gain these critical skills.

It is well documented that combining training, follow-up mentoring/ coaching, and access to finance in one intervention – rather than providing each of these types of support in isolation – leads to stronger impact. It means that training recipients have support in the implementation of their learnings and access to the resources required to do so. In turn, it means grant recipients have the knowledge and skills required to effectively use their funds.

Longer term and ongoing interaction (including through mentoring, coaching, and monitoring visits) with support recipients would also allow for effective monitoring and evaluating of Government support initiatives. The evidence collected would provide data and knowledge on the success rates of entrepreneurs and programmes, to assess relevance, effectiveness, and sustainability of initiatives, and help identify opportunities for improvements of support programmes, thereby contributing to more effective programmes.

# ENTREPRENEURSHIP SKILLS AND SUPPORT MECHANISMS

*Vision: Cutting-edge inclusive and comprehensive entrepreneurship skills development programmes and support mechanisms will allow all entrepreneurs to thrive.*

## RECOMMENDATIONS

<b>5.1</b>	<b>INCREASE ACCESS TO INFORMATION ON AVAILABLE SUPPORT MECHANISMS</b>	
5.1.1	Integrate information on all support mechanisms available to MSMEs and Co-operatives, incl. training programmes, networking opportunities, grants, etc., in the <b>one-stop shop</b> .	
5.1.2	Make all information <b>available offline and disseminate it widely</b> .	
<b>5.2</b>	<b>IMPROVE CO-ORDINATION AMONG ENTREPRENEURSHIP SUPPORT PROVIDERS</b>	
5.2.1	Identify and analyse the <b>gaps in the current support offering</b> for entrepreneurs.	
5.2.2	Develop a <b>plan for a comprehensive support offering</b> covering the entire journey of an entrepreneur or business owner, keeping in mind their diverse needs.	
5.2.3	<b>Identify and direct stakeholders</b> in the ecosystem to take care of specific segments of the plan, linked to their mandates and areas of expertise.	
<b>5.3</b>	<b>OFFER MORE COMPREHENSIVE AND INTEGRATED MSME SUPPORT PROGRAMMES</b>	
5.3.1	Create <b>physical entrepreneurship support hubs</b> to support MSMEs inside and outside of main towns.	
5.3.2	In locations, where dedicated full-time physical structures are not feasible or required, establish <b>time-bound support structures</b> .	
5.3.3	Review existing programmes and design new training programmes to include <b>longer-term support</b> .	
5.3.4	Adapt existing programmes and design new programmes to <b>combine training</b> (and mentoring/coaching) <b>with access to finance/ funding</b> .	
5.3.5	Adapt existing programmes and design new programmes to include training on <b>digital skills and opportunities</b> .	
5.3.6	As part of training programmes, and in addition to them, create <b>networking opportunities and peer-support programmes</b> for business owners.	
5.3.7	Adapt existing support programmes to the changing realities in the <b>context of the climate crisis</b> .	
<b>5.4</b>	<b>PROVIDE ADDITIONAL SUPPORT PROGRAMMES TO ADDRESS THE NEEDS OF MSMEs</b>	

# ENTREPRENEURSHIP SKILLS AND SUPPORT MECHANISMS

*Vision: Cutting-edge inclusive and comprehensive entrepreneurship skills development programmes and support mechanisms will allow all entrepreneurs to thrive.*

## RECOMMENDATIONS

5.4.1	Set up <b>incubation programmes</b> for early-stage opportunity entrepreneurs with a business idea or looking to validate a business idea, who have ambitions to build businesses that go beyond subsistence.
5.4.2	Establish <b>acceleration programmes</b> to support entrepreneurs to scale up their businesses and provide further support for those who have completed the incubation stage.
5.4.3	Conduct <b>basic business skills training</b> focused on (micro) necessity entrepreneurs looking to secure a livelihood.
5.4.4	Provide <b>advanced business skills training</b> for more established business owners and Co-operatives looking to grow their enterprises.
5.4.5	Offer dedicated programmes for entrepreneurs and Co-operatives seeking to grow and/or internationalise with a focus on <b>investment readiness and/or export readiness</b> .
5.4.6	Conduct training for MSMEs and Co-operatives on <b>export requirements</b> of different markets.
5.4.7	Develop additional programmes with a <b>sector focus</b> .
5.4.8	Design additional (short) courses focusing on <b>specific skills</b> .
5.4.9	Create a <b>register of business opportunities</b> for micro and small business owners, potential entrepreneurs, and resource owners.
5.4.10	Introduce <b>TV programmes and/or radio shows</b> on entrepreneurship highlighting innovative business ideas and showcasing successful entrepreneurs from Fiji and abroad.
5.4.11	Provide dedicated support on <b>climate crisis mitigation, adaptation, and preparedness</b> for groups that are disproportionately impacted, such as women in rural communities and agricultural Co-operatives.
<b>5.5</b>	<b>CREATE A NATIONAL SANDBOX FOR MSME GROWTH</b>
5.5.1	Create a <b>regulatory sandbox</b> to support MSME growth
<b>5.6</b>	<b>ENSURE THAT ALL PROGRAMMES FOLLOW ESTABLISHED QUALITY STANDARDS</b>

# ENTREPRENEURSHIP SKILLS AND SUPPORT MECHANISMS

*Vision: Cutting-edge inclusive and comprehensive entrepreneurship skills development programmes and support mechanisms will allow all entrepreneurs to thrive.*

## RECOMMENDATIONS

5.6.1	Develop a pool of high-quality <b>business trainers, mentors, coaches, and advisors.</b>
5.6.2	Ensure that all programmes are <b>tailored to local realities.</b>
5.6.3	Ensure that all support mechanisms have a <b>strong monitoring and evaluation</b> component.
5.6.4	Establish <b>clear and transparent eligibility criteria</b> and selection processes for all programmes and communicate them widely and transparently.
5.6.5	Establish a mechanism for <b>quality control</b> of entrepreneurship and Co-operative training programmes.
5.6.6	Ensure that the implementation of all programmes is <b>inclusive and accessible.</b>
5.6.7	Develop <b>strong sustainability</b> plans for all initiatives.
<b>5.7</b>	<b>ENSURE VALUE FOR MONEY, CO-ORDINATION AND TRANSPARENCY ACROSS SUPPORT MECHANISMS</b>
5.6.1	Re-evaluate existing <b>grant schemes</b> based on their results and effectiveness, incl. value for money, and integrate them with training and mentoring/coaching programmes.
5.6.2	Publicly <b>report on the results of different Government-funded programmes.</b>
5.6.3	<b>Coordinate all Government grant funding to MSMEs and Co-operatives and oversee the coordination</b> of various support programmes funded by others.
5.6.4	<b>Coordinate data sharing</b> and create transparency across the entrepreneurship ecosystem.
<b>5.7</b>	<b>INTEGRATE ENTREPRENEURSHIP EDUCATION INTO SCHOOL AND TERTIARY CURRICULA</b>
5.7.1	Integrate entrepreneurship education into <b>primary and secondary school curricula.</b>
5.7.2	Integrate entrepreneurship education into <b>tertiary education (university &amp; TVET) curricula.</b>

# CLUSTER 6



## ACCESS TO FINANCE

# ACCESS TO FINANCE

*Vision: Equitable access to formal forms of finance and investment will allow all MSMEs and Co-operatives to reach their full potential.*

## RECORD KEEPING AND FINANCIAL FORECASTING

Keeping consistent records alongside their other day-to-day business operations is an important challenge for many MSME owners and Co-operatives, especially those in the micro and small enterprise segment. Whilst many business owners recognise that this shortcoming affects their eligibility to apply for finance, or credibly reach out to investors, a lack of time and relevant expertise prevents many from keeping financial records, creating business plans and financial forecasting.

Capacity gaps can also explain why many business owners do not prioritise record keeping and financial forecasting. Unlike larger businesses, micro and small enterprises are less likely to have dedicated personnel to manage their records and support through paid accounting services can be too expensive for many businesses. Additionally, for Co-operatives, such services come as an additional expense to the mandatory auditing of their financial records. A dedicated support offering to close these capacity gaps would increase their chances of successfully accessing finance.

## ACCESSING FINANCIAL SERVICES

MSMEs across the spectrum of size and maturity face difficulties in accessing finance, ranging from opening bank accounts to obtaining capital to grow their business ventures. Challenges in accessing financial services are particularly pronounced for those residing outside of the main cities, in remote areas and in the outer islands, due to a lack of a physical presence by financial service providers, with financial services only accessible through postal offices in many locations.

Whilst Co-operatives are mandated to have a bank account, which contributes to their financial inclusion and should facilitate access to finance, the upfront cost of a business bank account can be prohibitive. Several Ministries and development agencies offer dedicated grants for Co-operatives and financial service providers offer loans and insurance products, which is beneficial for Co-operatives. Nevertheless, like other MSMEs, many Co-operatives face challenges in accessing financial services.

To account for the diverse needs of those operating MSMEs and Co-operatives, including women, youths, people with disabilities, and owners of businesses at various stages, working in different sectors ranging from agriculture to tech, more diverse financial products tailored to their various needs, would be beneficial for the sector.

To address the many needs in financial services, collaboration is required between MSME Fiji, the RBF, and FSPs to jointly mobilise the financial institutions in Fiji to better serve MSMEs and Co-operatives. The Access to Business Funding Act 2025 lays the foundation for the introduction of new financial vehicles that are relevant to the needs of MSMEs and Co-operatives. Further efforts may include the development of new financial products and services (i.e. climate-responsive financial products, agriculture value – chain financing), the regulation of existing and new products and services to ensure that they serve entrepreneurs and are not exclusionary and or exploitative (i.e. through interest rate caps), and the provision of zero- or low-interest loans through the Government.

# ACCESS TO FINANCE

***Vision: Equitable access to formal forms of finance and investment will allow all MSMEs and Co-operatives to reach their full potential.***

Lastly, financial products need to be adapted to protect MSMEs and Co-operatives from the negative impacts of the climate crisis. Given the high proportion of Co-operatives operating in sectors susceptible to climate change, Co-operatives would benefit, in particular, from such products such as MSME insurance that would provide some relief in times of disasters. For example, heavy rainfall has affected the crop growth cycle and use of harvesters for agricultural Co-operatives. Reduced income coupled with the financial costs associated with damaged machinery can have a large negative effect on members' profits, livelihoods, and their ability to repay loans.

With the current landscape of the Fiji financial ecosystem, there is a need to consider a dedicated financial institution that specialises in serving MSMEs. Two studies have been undertaken in 2018 and 2019 validating this proposition and this cluster will attempt to implement the initiative aligning with the deliverables under the National Financial Inclusion Strategy. A dedicated financial institution will be able to tailor its funding structure, pricing, costs, infrastructure to absorb the inherent risk from MSMEs, and help derisk enterprises in their first and second phases of loans. This will also enable MSMEs to build financial records as they graduate for larger loans with formal financial institutions.

## ELECTRONIC AND INTERNATIONAL PAYMENTS

Strengthening relevant infrastructure and making electronic and international payments more affordable could encourage MSMEs and Co-operatives to move beyond localised cash-based trading and open new avenues for growth and expansion in both national and international markets.

Facilitating access to card machines would allow MSMEs and Co-operatives to grow their customer base, including among tourists, who have been shown to be willing to spend additional funds in Fiji. However, this would require overcoming a reluctance by financial service providers who fear high risks/liabilities in case of fraudulent payments.

Similarly, improving the affordability to facilitate international payments would allow MSMEs and Co-operatives to attract international customers. For this to be the case, international payment options, processes, and regulation need to be revised to facilitate cost-effective and efficient international transfers.

## SECURING INVESTMENT

The Fiji brand is strong and has the potential to attract inward investment. Building a pipeline of investment-ready MSMEs and Co-operatives and increasing the visibility of the country's MSMEs and Co-operative sector, as well as identifying suitable investors would contribute to increased investment attraction, alongside strengthening relevant regulation and processes related to international payments and investments. In addition, investment through large Fiji-based businesses and the Fijian diaspora could be tapped into to increase capital availability for Fijian start-ups and growth-oriented MSMEs.

# ACCESS TO FINANCE

***Vision: Equitable access to formal forms of finance and investment will allow all MSMEs and Co-operatives to reach their full potential.***

The Government will work with Development Partners, such as UNCDF, UNDP, and the private sector, to develop blended finance instruments, including guarantee facilities and results-based investment models to unlock capital for high-growth MSMEs, especially in green, digital, and climate-sensitive sectors.

<b>6.1</b>	<b>PROVIDE SUPPORT ON RECORD KEEPING AND FINANCIAL FORECASTING</b>	
6.1.1	Develop a dedicated support offering focused on <b>recording keeping and financial forecasting</b> .	
6.1.2	Provide Government-backed <b>financial literacy training</b> for MSMEs and Co-operatives, going beyond what is offered by FSPs	
6.1.3	Offer <b>advisory services and record keeping/ accounting office hours</b> for MSMEs and Co-operatives.	
6.1.4	Develop schemes to <b>increase access for accountants</b> for MSMEs and Co-operatives.	
6.1.5	Include information and tools on record keeping, financial forecasting, financial literacy and access to related support programmes and accounting services in the <b>one-stop shop and in physical form within Government offices</b> .	
<b>6.2</b>	<b>ESTABLISH NEW AND IMPROVED FINANCIAL PRODUCTS AND SERVICES</b>	
6.2.1	<b>Establish new mechanisms for MSMEs and Co-operatives to access finance.</b>	
6.2.2	Mobilise <b>additional financial service providers</b> to design and offer financial products and services tailored to MSMEs and Co-operatives.	
6.2.3	Develop <b>additional financial products</b> tailored to the specific needs of priority populations.	
6.2.4	Develop <b>climate-sensitive financial products</b> that are tailored to the Fijian context and that work for business owners and Co-operatives.	
6.2.5	Increase the number of <b>insurance products</b> available to reduce exposure to risks and disasters and build MSME and Co-operative resilience.	

# ACCESS TO FINANCE

*Vision: Equitable access to formal forms of finance and investment will allow all MSMEs and Co-operatives to reach their full potential.*

## RECOMMENDATION

<b>6.3</b>	<b>EXPLORE THE DEVELOPMENT OF THE MICROFINANCE ECOSYSTEM</b>	
6.3.1	<b>Propose</b> options for the <b>regulation and supervision of microfinance institutions</b> .	
6.3.2	<b>Develop the legal and operational framework of regulating and supervising microfinance institutions</b> with the objective of addressing the access to finance gap of microenterprises.	
<b>6.4</b>	<b>FACILITATE MSME AND CO-OPERATIVE ACCESS TO FINANCIAL PRODUCTS AND SERVICES AND INCREASE CONSUMER PROTECTION</b>	
6.4.1	Make <b>information on access to finance</b> more available and accessible.	
6.4.2	Develop and offer <b>training and advisory programmes on accessing financial services</b> .	
6.4.3	Simplify the process of <b>opening a bank account</b> .	
6.4.4	Encourage the acceptance of <b>alternative forms of collateral</b> for borrowing, and the adoption of <b>innovative lending products</b> .	
6.4.5	Encourage the creation of a <b>comprehensive credit scoring system</b> that includes <b>non-traditional data</b> to support MSME financing.	
6.4.6	Encourage <b>responsible lending</b> practices and increase <b>consumer protection policies</b> for the microfinance sector.	
6.4.7	<b>Regulate mobile wallets and raise awareness of related risks</b> among business owners who conduct their business operations through mobile money applications.	
<b>6.5</b>	<b>FACILITATE ELECTRONIC AND INTERNATIONAL PAYMENTS</b>	
6.5.1	Develop a <b>national payment gateway</b> to facilitate easier and more affordable transactions.	
6.5.2	Support the adoption of <b>fintech solutions</b> , such as mobile Point of Sale (POS) systems among MSMEs.	
6.5.3	Identify <b>further bottlenecks</b> limiting electronic and international payments among MSMEs and Co-operatives and develop solutions.	

# ACCESS TO FINANCE

*Vision: Equitable access to formal forms of finance and investment will allow all MSMEs and Co-operatives to reach their full potential.*

## RECOMMENDATION

<b>6.6</b>	<b>INCREASE ACCESS TO INVESTMENT AMONG MSMEs AND CO-OPERATIVES</b>	
6.6.1	Increase the visibility of Fiji as an <b>investment destination and investment opportunities in the MSME and Co-operative sector, as well as of the benefits available to investors.</b>	
6.6.2	Review <b>investment regulation, requirements, and incentives</b> to encourage investments into sectors across the economy and into MSMEs and Co-operatives.	
6.6.3	Develop a <b>pipeline of investment-ready MSMEs AND Co-operatives.</b>	
6.6.4	<b>Match investors and investment-ready companies</b> and support MSMEs and Co-operatives to participate in <b>investment roadshows</b> and other investment matchmaking and investment-related networking opportunities.	
6.6.5	<b>Support MSME owners and Co-operative managers throughout the investment process</b> and secure favourable investment conditions.	
6.6.6	Review relevant legislation to <b>facilitate investment by the Fijian diaspora.</b>	
6.6.7	Develop regulations to <b>protect small-scale investors</b> , including angel investors.	
6.6.8	Increase the <b>focus on MSMEs and Co-operatives in investment and export promotion</b> and encourage the inclusion of MSMEs and Co-operatives in the strategic plans and priorities of relevant Government entities.	



# CLUSTER 7



**MARKET  
ACCESS**

# MARKET ACCESS

*Vision: Improved access to domestic and international markets will drive MSME and Co-operative growth and innovation, as well as their contribution to the Fijian economy.*

## DOMESTIC MARKET

Important issues for MSMEs and Co-operatives looking to expand in the domestic market include access to physical market infrastructure, limited knowledge and skills related to marketing, and high freight costs. Training in marketing and related skills would be useful for many business owners and Co-operative members, especially those in the micro segment, who often rely on sales through word of mouth among friends and family and with their existing networks on social media. Expanding physical market space would most notably benefit those in the agriculture, food, and handicraft sectors. Reviewing the market stall licensing rules to relax the current guidelines in most physical market spaces that require vendors to hold a license per product (i.e. separate license for fresh fruit and for fruit juice) would encourage MSMEs and Co-operatives to add value to their products, innovate, and diversify their product ranges and move away from competing on price. Reductions in domestic transport costs would help producers wanting to expand their presence across Fiji, those who are themselves located outside of Viti Levu and those looking to supply customers on other islands.

## INTERNATIONAL MARKET

Fiji has a strong brand which creates opportunities for exports. Increased export-related support could help businesses to leverage this opportunity and to overcome barriers in accessing international markets. These include high freight costs, limited knowledge of export regulation, requirements and standards necessary for accessing their targeted international markets, limited experience in export marketing and distribution in international markets, and low availability of testing laboratories and related services in Fiji. Addressing these would significantly reduce the time and cost required of MSMEs and Co-operatives to become export ready and make selling internationally a more viable option for more companies.

## RECOMMENDATIONS

<b>7.1</b>	<b>INCREASE OPPORTUNITIES IN THE DOMESTIC MARKET</b>
7.1.1	Create more <b>market opportunities in main towns</b> and tourist hubs.
7.1.2	Make current <b>market spaces</b> more <b>inclusive and accessible</b> .
7.1.3	Review the current <b>market license fee structure</b> and regulations to ensure stalls are being used effectively.
7.1.4	Encourage increased trading through <b>e-commerce and social media</b> .
7.1.5	Create additional <b>market opportunities for MSMEs and Co-operatives seeking to sell to tourists</b> .
7.1.6	Foster <b>demand and supply of local products</b> .

# MARKET ACCESS

*Vision: Improved access to domestic and international markets will drive MSME and Co-operative growth and innovation, as well as their contribution to the Fijian economy.*

## RECOMMENDATIONS

7.1.7	Create <b>market linkages</b> between <b>farmers and agricultural Co-operatives</b> and buyers and suppliers.
7.1.8	Support <b>artisans and resource owners</b> in securing domestic market opportunities.
7.1.9	Create <b>unique brands for each region</b> of Fiji and support MSMEs and Co-operatives to leverage their own story.
7.1.10	Facilitate <b>affordable transportation</b> of goods within Fiji.
<b>7.2</b>	<b>INCREASE OPPORTUNITIES FOR EXPORT</b>
7.2.1	Offer dedicated <b>advisory programmes on export marketing and distribution for MSMEs and Co-operatives seeking to internationalise.</b>
7.2.2	Support MSMEs in <b>identifying relevant testing facilities.</b>
7.2.3	Facilitate the <b>expansion of available testing services.</b>
7.2.4	<b>Expand Fiji’s sustainable and regenerative tourism segment</b> and the participation of MSMEs and Co-operatives therein.
7.2.5	Facilitate <b>affordable international shipping rates</b> for MSMEs and Co-operatives.
7.2.6	Develop <b>sector-specific strategies</b> with a focus on MSMEs and Co-operatives for high-potential and / or niche export sectors.
<b>7.3</b>	<b>ASSESS THE IMPACTS OF THE CLIMATE CRISIS ON MSMEs and CO-OPERATIVES</b>
7.3.1	Assess and <b>monitor the impacts of the climate crisis</b> on MSMEs and Co-operatives.
7.3.2	<b>Identify sectors and crops that may benefit</b> from changing temperatures and weather patterns and encourage their adoption.



# CLUSTER 8



**WORKFORCE  
AND SKILLS**

# WORKFORCE AND SKILLS

*Vision: Upskilling employees and keeping them in the labour force, while streamlining recruitment of workers from abroad, will ensure that Fiji has the workforce it needs for MSMEs and Co-operatives to thrive.*

## WORKFORCE AND SKILLS

MSMEs and Co-operatives in Fiji across the spectrum of size and maturity face difficulties in recruiting and retaining reliable skilled and less skilled staff and members. Frequent recruitment to mitigate staff shortages increases business costs and owners' workloads which prevents businesses from growing to their maximum potential. High rates of emigration; an education system that is insufficiently aligned with current labour market needs; and social norms, risks of gender-based violence, and low availability of care services, which all lead women to leave the paid workforce, are among key reasons. Skilled domestic staff are missing in specific areas, such as testing products for export, but skills shortages exist more broadly and need to be analysed systematically to ensure that Fiji's economy has a competitive workforce now and in the future. Hiring staff from abroad to fill gaps is possible in some cases but currently time-consuming and associated with additional costs and delays due to untransparent immigration processes.

## RECOMMENDATIONS

<b>8.1</b>	<b>IDENTIFY AND ADDRESS SKILLS SHORTAGES</b>	
8.1.1	Systematically <b>analyse skills shortages</b> that affect MSMEs and Co-operatives.	
8.1.2	Implement <b>initiatives to address skills shortages</b> identified in the skills shortage analysis.	
8.1.3	Address social norms to support <b>women to stay in the paid workforce</b> .	
8.1.4	Establish <b>subsidised childcare</b> facilities near and within workplaces.	
8.1.5	Increase transparency related to <b>employment visas</b> and reduce processing times.	



# CONCLUSION

The Fiji MSME Strategic Plan sets out a clear, time-bound roadmap to build a more inclusive, competitive and resilient MSME and Co-operative ecosystem that will drive sustainable and broad-based economic growth. It provides a coherent framework linking national MSME definitions and data, coordination mechanisms, Co-operative development, regulatory reform, entrepreneurship support, access to finance, market access, and workforce and skills interventions, with a shared ambition to significantly increase MSMEs' contribution to GDP and employment by 2030.

Successful implementation will depend on strong leadership by MSME Fiji as the central coordinating body, underpinned by robust data systems, evidence-based policymaking and an agreed set of indicators to monitor progress across Government, Development Partners and the private sector. The Implementation Plan and Monitoring and Evaluation Framework annexed to this document will guide sequencing, clarify institutional responsibilities and enable regular review and adaptation so that the Strategic Plan remains a living document that responds to emerging needs and opportunities.

Central to this Plan is a commitment to inclusion, climate resilience and territorial balance, ensuring that women, youth, people with disabilities, resource owners, rural and maritime communities and Co-operatives are able to access markets, finance, skills and infrastructure on fair and equitable terms. By integrating gender-responsive and climate-sensitive approaches, expanding entrepreneurship education and support, and addressing both regulatory and infrastructural bottlenecks, the Plan positions MSMEs and Co-operatives as key vehicles for achieving Fiji's National Development Plan, Vision 2030 and the Sustainable Development Goals.

Delivering on this ambition will require sustained partnership and co-investment from all stakeholders, including Government ministries and agencies, financial service providers, business development service organisations, and Development Partners. Through coordinated action, transparent reporting and continued dialogue with MSMEs and Co-operatives across the country, Fiji can unlock a new wave of entrepreneurship, innovation and decent work that strengthens communities and secures a more prosperous and resilient future for all Fijians.

