

SEED WORKING PAPER No. 58

*Series on Women's Entrepreneurship Development and
Gender Equality — WEDGE*

Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development

by

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through Small Enterprise Development
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and
ILO Antananarivo

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First published 2003

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ILO
Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development
Geneva, International Labour Office, 2003

ISBN 92-2-114987-0

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Printed in Switzerland

FOREWORD

The publication of the Director-General's report on Decent Work in 1999 reinforced the ILO's long-standing commitment to the promotion of gender equality by enshrining it as a cross-cutting theme in all of the work of the Organization. Furthermore, the Decent Work report assigned a central role to enterprises in the creation of sustainable jobs.

The ILO is a tripartite organization with representation from national governments and employers' and workers' organizations. By working with and through national organizations of employers and of workers in promoting women's entrepreneurship, the ILO contributes to the dual aims of promoting gender equality and job creation. It encourages and promotes the wider inclusion of women-owned enterprises within representative member-based organizations of employers and of workers. This also enables women entrepreneurs to further their business interests, and to have a greater voice in various economic and social decision-making bodies.

As part of these Office-wide efforts, the ILO's InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED), in association with the Bureau for Employers' Activities (ACT/EMP) and the Regional Office for Asia and the Pacific (ROAP), in 2001-2002 catalogued many of the activities of 13 national employers' organizations in support of women entrepreneurs. This culminated in a regional workshop at which the employers' organizations formulated action plans to further their work in supporting women entrepreneurs.

In October 2002, ACT/EMP in association with the International Organization of Employers (IOE), and with support from IFP/SEED, organized a similar regional African workshop on the Role of Employers' Organizations in Promoting Female Entrepreneurship, with participation from almost 20 national employers' organizations. As part of the preparatory work for this meeting, ACT/EMP commissioned a number of background research papers.

This Working Paper provides an overview of the various support programmes for women entrepreneurs in Mauritius, including the activities of Mauritius Employers' Federation (MEF). In order to capture the stories of several women entrepreneurs, the authors conducted a small study on some 25 women entrepreneurs. An earlier draft of this Working Paper was presented at the workshop by Ms Vedna Essoo from MEF.

This paper marks the outcome of significant collaboration between the IFP/SEED, ACT/EMP, the ILO Office in Antananarivo (with whom another Working Paper on Women's Entrepreneurship in the Indian Ocean Islands is also being prepared), the IOE and the authors, Ms Essoo and Ms Patricia Day-Hookoomsing. The extra efforts made by the authors in helping to bring this publication to fruition are greatly appreciated. This paper has been produced as part of the IFP/SEED series on Women's Entrepreneurship Development and Gender Equality (WEDGE) under the supervision of Gerry Finnegan, Senior Specialist in Women's Entrepreneurship Development.

Kees van der Ree
Director (a.i.)
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ACKNOWLEDGEMENTS

We are greatly indebted to all the women entrepreneurs who offered their full collaboration and participation in the survey.

We would also thank the Mauritius Employers' Federation and the International Labour Organization for their valuable support and advice.

TABLE OF CONTENTS

	Page
Foreword	iii
Acknowledgements	v
Acronyms	ix
Abstract	xi
1. Entrepreneurship in Mauritius	1
1.1 <i>Creating an Enabling Environment</i>	1
1.2 <i>Women in Employment</i>	2
1.3 <i>Women in Education</i>	3
1.4 <i>The Case for Promoting Female Entrepreneurship</i>	4
2. Women Entrepreneurs in Mauritius	7
2.1 <i>The 2000 Housing and Population Census</i>	7
2.2 <i>Survey by the Ministry of Women’s Rights, Child Development and Family Welfare(1997)</i>	12
2.3 <i>Survey on Female Entrepreneurship in Mauritius</i>	13
3. Assessment of the Situation of Women Entrepreneurs in Mauritius	19
3.1 <i>Entrepreneurial Behaviour — A General Definition</i>	19
3.2 <i>Addressing Female Entrepreneurship</i>	19
3.3 <i>Mauritian Women Entrepreneurs</i>	20
4. Training and Human Resource Development	23
4.1 <i>Findings from the Survey on Female Entrepreneurship</i>	23
4.2 <i>Training Initiatives by Public Sector Institutions</i>	25
4.3 <i>Training Initiatives by Private Sector Institutions</i>	31
4.4 <i>Assessment of Training for Women Entrepreneurs in Mauritius</i>	36
5. Conclusion and Recommendations	39
5.1 <i>Gender Specificity</i>	39
5.2 <i>A Two-tier Entrepreneurial Education Framework</i>	41
5.3 <i>The Role of the Mauritius Employers’ Federation</i>	43
5.4 <i>Moving Beyond the Basics</i>	44
5.5 <i>Enhancing the Supportive Environment</i>	45
5.6 <i>Recommendations from the Report</i>	46
5.7 <i>Concluding Remarks</i>	47
Appendix A: Survey on Female Entrepreneurship in Mauritius	49
Appendix B: Incentives for SMEs	57
Appendix C: Amendments in Legislation in favour of Gender Equality	59
Bibliography and Additional References	61

List of Tables:

<i>Table 1: Trainees from Floreal Knitwear Ltd.</i>	5
<i>Table 2: Employed population (12 year of age and over) by employment status and gender</i>	7
<i>Table 3: Analysis by the four major industry sub-groups</i>	8
<i>Table 4: An analysis by the five major industry sub-groups</i>	9
<i>Table 5: Analysis by occupation of the four major sub-groups</i>	10
<i>Table 6: Analysis by occupation of the four major sub-groups</i>	11
<i>Table 7: Analysis of self-employed by age and sex</i>	12

List of Figures:

<i>Figure 1: Analysis by industry — self-employed with employees</i>	8
<i>Figure 2: Analysis by industry — self-employed without employees</i>	9
<i>Figure 3: Analysis by occupation — self-employed with employees</i>	10
<i>Figure 4: Analysis by occupation — self-employed without employees</i>	11

ACRONYMS

AFEM	Association des Femmes Entrepreneurs du Maroc
BDS	Business development services
BESO	British Executive Service Overseas
CDI	Centre for the Development of Industry
CTC	Centre for Clothing Technology
DBM	Development Bank of Mauritius
EFOI	Entreprendre au Feminin Ocean Indien
EOIF	Employment Opportunities Investment Fund
EPZ	Export Processing Zone
EPZDA	Export Processing Zones Development Authority
FCEM	Femmes Chefs d'Entreprises Mondiales
FMC	Fund Management Company
GCE	General Certificate of Education
HSC	Higher Sechool Certificate
ICT	Information and Communication Technologies
IFAD	International Fund for Agricultural Development
IFE	Institut de la Francophonie pour l'Entrepreneuriat
ILO	International Labour Organization
IT	Information technology
IVTB	Industrial and Vocational Training Board
IYB	Improve Your Business
MCCI	Mauritius Chamber of Commerce and Industry
MEF	Mauritius Employers' Federation
MEPZA	Mauritius Export Processing Zone Association
MIDA	Mauritius Industrial Development Authority
MSB	Mauritius Standards Bureau
MSI	Management Systems International
MWRCDFW	Ministry of Women's Rights, Child Development and Family Welfare
M-YET	Mauritius Young Entrepreneurs' Trust
NWEC	National Women Entrepreneur Council
PMU	Project Management Unit
PRIDE	Programme Régional Intégré de Développement des Echanges (Regional Integrated Development Exchange Programme)
Rs	Roupees (Mauritian currency)
SC	School Certificate
SME	Small and Medium Enterprise
SMIDO	Small and Medium Industries Development Organisation
SYB	Start Your Business
UK	United Kingdom
UN	United Nations
Y-EDP	Young Entrepreneurs' Development Program

ABSTRACT

*On ne naît pas femme, on le devient (Simone de Beauvoir) ...
... on ne naît pas entrepreneur, on le devient*

This paper will focus on female entrepreneurship in Mauritius, more specifically the role of training and human resource development in promoting female entrepreneurship. The study begins with a situational analysis of female entrepreneurship in Mauritius based on national statistics and trends, and then investigates the *raison-d'être* for encouraging women to become entrepreneurs. It then focuses on training and human resource development with emphasis on the national policies and various training initiatives by different institutions. A vital component of this study is a survey on female entrepreneurship in Mauritius carried out among 25 women entrepreneurs.

1. ENTREPRENEURSHIP IN MAURITIUS

1.1 CREATING AN ENABLING ENVIRONMENT

Entrepreneurship in Mauritius has followed a successful historical path. The potential of entrepreneurship in the country's economic development strategy was first realized towards the end of the 1970s. Against a background of severe economic recession with an above-average unemployment rate of 20 per cent, large enterprises were creating hardly any new jobs. At the same time, the Structural Adjustment Programme adopted in 1979 limited the scope of direct job creation by the Government. It was therefore felt that productive employment could be created if the limited national resources were channelled towards small enterprises.

Support for the development of small and medium enterprises (SMEs) was expressed through the creation of an enabling environment. The first elements of the institutional set-up included:

- ◆ the creation of a Small Scale Industrial Unit under the aegis of the Ministry of Commerce and Industry in 1975 to identify projects and provide technical, management and economic guidance and assistance to existing and prospective small scale entrepreneurs;
- ◆ the setting up of the Small Industries Development Organisation in 1983, responsible for the promotion of small-scale industry, the preparation of feasibility studies, and the provision of services and information to entrepreneurs;
- ◆ the promulgation of the Small Scale Industries Act in 1988;
- ◆ upgrading of the 1988 Act in 1993 into the Small and Medium Industries Development Organisation (SMIDO) Act, which gave a new boost to SMEs.

Over the years a number of other incentive schemes and facilities have reinforced the basic institutional framework, and today these comprise:

- ◆ The Feasibility Study Grant Scheme
- ◆ The British Executive Service Overseas (BESO) Scheme
- ◆ The SME Export Business Support Scheme
- ◆ Assistance to set up joint ventures
- ◆ The Technology Improvement Scheme
- ◆ SME Challenge
- ◆ The Export Guarantee Scheme
- ◆ SME Exhibition Centre

The details of these schemes are given in Appendix B.

Another landmark in the endeavour to create a conducive environment for entrepreneurship development was the upgrading of the Industrial Expansion Act in 1993 to consolidate most of the industrial incentive schemes, including that of SMEs. This development thus explicitly recognized SMEs as a vital part of the national industrial strategy, and also the need to forge the appropriate synergy across and within sectors and promote inter-industry linkages. Such steps towards institutional development, coupled with the existence of a business-friendly environment, have no doubt been instrumental in the tremendous growth of small and medium enterprises in Mauritius.

1.2 WOMEN IN EMPLOYMENT

Women have played an active role in the economic development of Mauritius since its independence in 1968. The creation of the Export Processing Zone (EPZ) in the 1970s opened the door for the large-scale entry of women into the labour force. In the period 1983-2001 the number of women in full-time employment rose by 81 per cent, from 93,000 to 168,700. Women now represent 51 per cent of the population (608,458 out of a total population of 1,205,665) and 35 per cent of the labour force (186,400 out of 538,500). The share of women in total employment stands at 34 per cent in 2001, up from 23 per cent in 1972.

As in most developing countries, women's increased economic importance has been the result of a gradual process of change and not an explicit policy focus. But it is important to stress that since ratifying the UN Convention on the Elimination of all Forms of Discrimination Against Women in 1984, the Mauritian Government has undertaken a number of significant legal reforms to remove all instances of *de jure* discrimination against women in Mauritian law (Appendix B).

However, while the economic empowerment of women has known significant progress over the decades, there is still a long way to go to raise their standard of living to be at par with that of their male counterparts. Occupation-wise, women are largely confined to low level, low paid jobs, such as machine operators in the EPZ enterprises, clerk/typists and shop assistants. Nearly 60 per cent of women work in the manufacturing sector, of whom 91 per cent in the textile factories. Only 14 per cent (or one in seven) of women in full-time paid employment in the private sector hold senior management or professional posts.

As regards distribution of income, in 2001, the average income for females was Rs3,452, 41 per cent lower than for males (Rs5,812).

Moreover, the Mauritian economy is going through an intense restructuring process that is having a direct impact on employment levels, especially for women. The overall rate of unemployment has increased from 3.3 per cent in 1992 to 9.2 per cent in 2001. This in itself is cause for concern, but it is particularly disquieting to note that women are being affected more than men: 10.1 per cent of women of an age to work are unemployed as opposed to 8.8 per cent of men. Furthermore, latest figures from the Central Statistics Office reveal that between March 2001 and March 2002, employment in large enterprises fell by 2.1 per cent (6,614 people). This was largely due to the fall in employment in the EPZ (7 per cent decrease, 6,323 people) — 81 per cent of laid-off workers were women.

The 2000 Housing and Population Census provides some more eye-opening statistics regarding the situation of unemployed women:

- ◆ 36 per cent of women had completed the primary school cycle (Standards I to VI) but did not obtain the Certificate of Primary Education
- ◆ 72 per cent did not have a GCE 'O' level
- ◆ 51 per cent had been employed in the manufacturing sector
- ◆ 25 per cent had been plant and machine operators and assemblers
- ◆ 28 per cent had been unemployed for more than 2 years.

Focusing on the unemployed from the EPZ, *A Survey on the Attitudes of the Unemployed Towards Accepting Employment in the Export Processing Zone* (Centre for

Applied Research Social, 2001) reveals some disturbing findings about registered unemployed previously working in the EPZ, of whom 73 per cent were female.

Some figures concerning such unemployed women are as follows:

- ◆ 60 per cent were aged 30 and above
- ◆ 76.8 per cent did not hold a GCE 'O' level
- ◆ 65.9 per cent were married
- ◆ 61 per cent had remained unemployed for over 2 years
- ◆ 80 per cent actually left the job of their own free will
- ◆ 81 per cent were unwilling to go back to the EPZ.

Main reasons cited for the strong unwillingness to join the EPZ again was the perceived absence of job security (an overwhelming 71 per cent), the obligation to work overtime, EPZ work being too hard, irregular hours of work, and EPZ work affecting family life.

The above statistics paint a grim picture for the Mauritian women in employment. The age and educational background of the laid-off female workers suggest that the latter stand weak chances of re-integrating into the world of work again, especially as the economy is undergoing a re-engineering process. With some of the traditional sectors losing steam against a background of increasing globalization and the phasing out of preferential agreements, the new economic strategy is geared towards building an additional economic pillar which relates to the new ways of working and doing business resulting from the effects of the information and communications technology industry. However, given the educational profile described above, the majority of the unemployed women will not be able to transfer into high-skilled sectors such as the ICT industry.

With specific reference to the female unemployed previously working in the EPZ, the problem is very acute. While these women are unwilling to go back to the EPZ, opportunities for re-employment in other sectors remain thin. The centralization process in the agricultural sector and the totally different work culture in the tourism sector imply that these mainstream sectors hold little employment prospects for women from the EPZ. As the Survey on the Attitudes of the Unemployed towards Accepting Employment in the Export Processing Zone states "*The large majority of the unemployed with previous EPZ experience have in fact been working exclusively in the EPZ. For most, it was the last job they held and indeed for most it was their only previous job*". Attempting to tackle the problem by focusing exclusively on how to create employment opportunities is in fact simplistic, as it will in fact require much more profound changes in mentality and work culture.

1.3 WOMEN IN EDUCATION

Some contradictory statistics provide food for thought. Educational statistics reveal that since the introduction of free secondary education in 1976, the overall educational level of the female population has improved significantly. For instance, the share of women with no education or pre-primary education has dropped from 20.1 per cent in 1990 to 10.5 per cent in 2002. Near parity in school enrolment figures was reached by 1990. In 2002, there were 67,039 boys and 65,393 girls enrolled in primary schools, and 47,989 boys and 51,698 girls in secondary schools. As far as academic results are concerned, the girls have consistently registered better results in both the School Certificate (SC) and Higher School Certificate (HSC) examinations. For the year 2001, the pass rate in the SC examinations was

78.5 per cent for the girls and 74.4 per cent for the boys, and in the HSC examinations it was 76.0 per cent and 70.0 per cent respectively.

However, there is still a marked disparity between boys and girls in post-secondary education. In 2000, there were 4,422 boys and 3,380 girls enrolled at university, while 7,939 boys and only 2,059 girls were following professional training.

Despite improved academic performance, employment statistics show that the share of women in employment is not rising at a corresponding rate. Another pertinent fact is that women entrepreneurs are better educated than their male counterparts and the general population at large, a finding that is consistent with international research.

The foregoing may indicate that education still does not ensure women a meaningful or well-paid position as it may for men.

1.4 THE CASE FOR PROMOTING FEMALE ENTREPRENEURSHIP

Entrepreneurship all over the world is emerging today as an avenue for gainful employment, a means of helping women to assert themselves in the world of work, and a way of improving both their economic and social status. By providing a way of circumventing the proverbial “glass ceiling”,¹ it opens up opportunities for leadership and self-development that women do not find in large enterprises. Moreover, some women may find it increasingly difficult to find a niche in the employment market of the new ICT-related economy. Such victims of downsizing or economic re-engineering can use their skills in entrepreneurial ventures. There is thus definitely a strong case for promoting female entrepreneurship in times of economic re-structuring.

Other supportive reasons include the fact that women business owners are more likely to hire women employees. David Silver in his book, “Enterprising Women”, states: “*Women-owned businesses become the training grounds for female employees to leave and launch their businesses, which create an ever-widening circle of women hiring women to solve problems that affect women.*” A study undertaken by the Ministry of Women’s Rights, Child Development and Family Welfare in 1997 (discussed in Section 2) confirms this trend.

There can thus no doubt that female entrepreneurship should be encouraged in Mauritius, especially as there exists a conducive institutional environment for it to flourish. Moreover, the economic history of Mauritius has also testified to the importance of entrepreneurship as a vehicle for improving the quality of life of the population and for sustaining a healthy economy.

However, a word of caution is warranted. Entrepreneurship should not be viewed as a panacea, as the magic bullet for re-orienting unemployed women or opening up employment opportunities for new entrants into the labour market. There are some significant obstacles to the setting up or operating a female-headed enterprise in the world, and no less so in Mauritius. These obstacles need to be addressed in their own right before or while marketing entrepreneurship as an economic solution. The following recent example provides some pertinent lessons.

¹ See Wirth, L. *Breaking through the Glass Ceiling: Women in Management*, ILO Geneva, 2001.

As part of a restructuring process, a major EPZ textile enterprise in Mauritius, Floreal Knitwear Ltd., laid-off 374 workers in June 2000. The majority of the laid-off workers were women, and many of them felt that they were beyond an employable age. With a view to assisting the retrenched workers to re-skill themselves and thus enlarge their opportunities for finding gainful employment, a training programme spanning different fields was designed in collaboration with the Industrial and Vocational Training Board. The courses were offered free-of-charge and without any restriction or commitment on the part of the laid-off workers.

The number of participants are detailed in Table 1.

Table 1: Trainees from Floreal Knitwear Ltd.

Course	Number of participants
Pastry, Food Production, Housekeeping, Restaurants and Bar	57
IT skills	13
MEF Entrepreneurship Development Programme	22
Total	92

The first striking observation is that *despite the fact that the training programme was free-of-charge, only 25 per cent of the laid-off workers expressed interest in following it.*

A tracer study based on a phone survey was carried out among the 22 participants of the MEF Entrepreneurship Programme. Two interesting observations were:

- ♦ 21 participants were female;
- ♦ Out of the 14 who could be retraced, 9 (65 per cent) neither had a job nor had managed to start a business.

The main reasons cited for not being economically active were:

- ♦ being beyond an employable age (preventing them from re-entering the world of work, or lack of motivation/energy to start afresh);
- ♦ lack of seed capital;
- ♦ the hassle in obtaining all the necessary permits.

On the other hand, it is important to note the characteristics of those who had started a business or who had succeeded in converting a previously part-time business into a full-time one. These women appeared to be strong willed, showed initiative, were eager to look for avenues of assistance/guidance, and were ready to face challenges, including the somewhat daunting task of going through all the permits procedures in Mauritius. Some used their previous experience in the textile business or contacts established while they were working to their advantage.

While the training certainly opened up avenues for taking up entrepreneurship, the real-world mechanisms of setting up a business and finding a market were too much of a challenge for many of these women. After so many years spent in the somewhat closed and stable environment of the production floor within the EPZ, finding a foot in the intensely competitive business environment proved to be too taxing.

2. WOMEN ENTREPRENEURS IN MAURITIUS

This chapter focuses on a statistical analysis of women entrepreneurs in Mauritius with a view to:

- ♦ giving a snapshot of women entrepreneurs in the Mauritian economy, and
- ♦ highlighting differences, if any, between male and female entrepreneurs in Mauritius.

2.1 THE 2000 HOUSING AND POPULATION CENSUS

The 2000 Housing and Population Census, carried out by the Central Statistics Office, provides some useful statistics about entrepreneurs in Mauritius through the figures on self-employed persons. A comparative analysis over a 10-year time span (1990 to 2000) and by sex reveals some interesting differences between male and female entrepreneurs.

Table 2: Employed population (12 years of age and over) by employment status and gender

	1990		2000	
	Male	Female	Male	Female
Self-employed	45,700 (16.1%)	6,800 (5.5%)	62,700 (20.2%)	11,200 (7.2%)
<i>With employees</i>	12,300 %	1,500 %	15,200 %	2,700 %
<i>Without employees</i>	33,400 %	5,300 %	47,500 %	8,500 %
Employee	232,900 (82.1%)	113,000 (91.1%)	245,900 (79.1%)	141,300 (90.8%)
<i>Paid by month</i>	150,800	62,000	192,000	108,900
<i>Paid by day, week, fortnight, job</i>	79,000	50,800	51,500	31,900
<i>Apprentice</i>	3,100	200	2,400	500
Other	5,000 (1.8%)	4,200 (3.4%)	2,200 (0.7%)	3,000 (2.0%)
Total	283,600	124,000	310,800	155,500

The following general observations concerning the 1990-2000 span can be made:

- ♦ The share of female employees fell from 91.1 per cent to 90.8 per cent.
- ♦ On the other hand, the number of female self-employed rose by more than 1½ times, which is a much higher rate of increase than that of their male counterparts (37 per cent).
- ♦ The proportionate increase in the number of female self-employed with employees is even more pronounced, more than 3 times than that for males (72 per cent and 24 per cent respectively).
- ♦ The share of female self-employed with employees out of the total female self-employed has increased from 22 per cent to 24 per cent.
- ♦ Overall, the ratio of female self-employed to males increasingly favours females, decreasing from to 1:6.7 in 1990 to 1:5.6 in 2000.

These statistics reveal that women are increasingly turning towards entrepreneurship and are also generating employment for others.

A further breakdown of the self-employed by sex, industry and occupation is carried out below.

2.1.1 Classification by industry

(a) Self-employed with employees

Figure 1: Analysis by industry — self-employed with employees

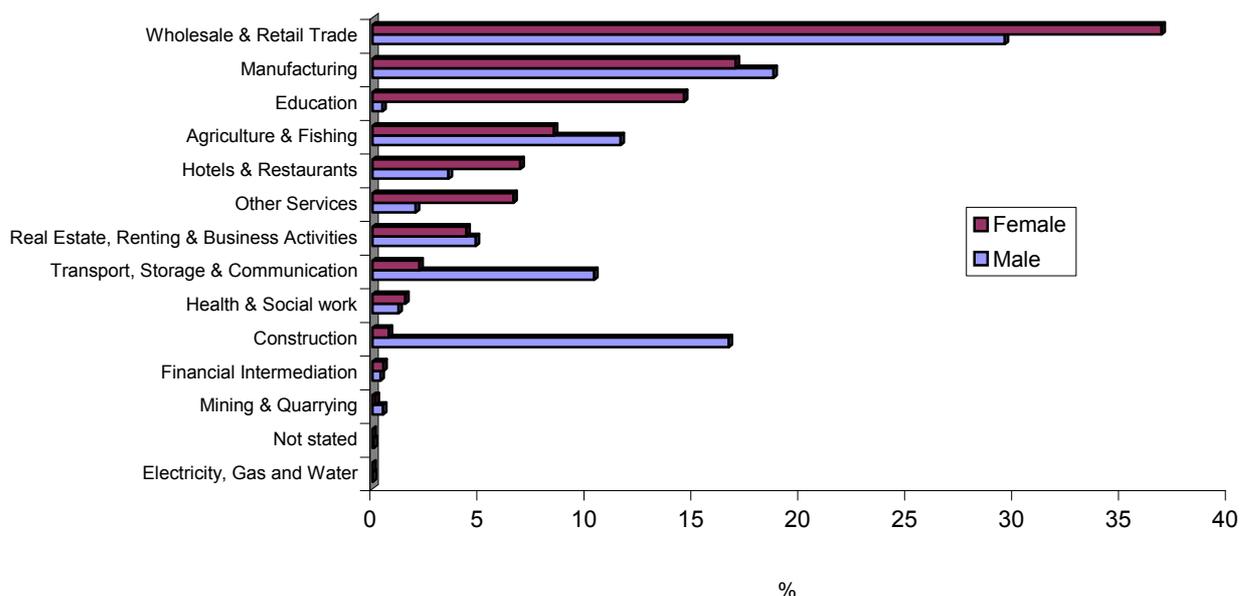


Table 3: Analysis by the four major industry sub-groups

For women		For men	
Industry	%	Industry	%
Retail Trade, repair of personal and household goods	33.2	Retail Trade, repair of personal and household goods	20.7
Education	14.6	Construction	16.7
Wearing apparel	9.4	Agriculture and related service activities	9.9
Agriculture and related service activities	8.3	Land transport	9.5

In summary, 64.5 per cent of females are in the service sector as opposed to 38.5 per cent of males.

(b) *Self-employed without employees*

Figure 2: Analysis by industry — self-employed without employees

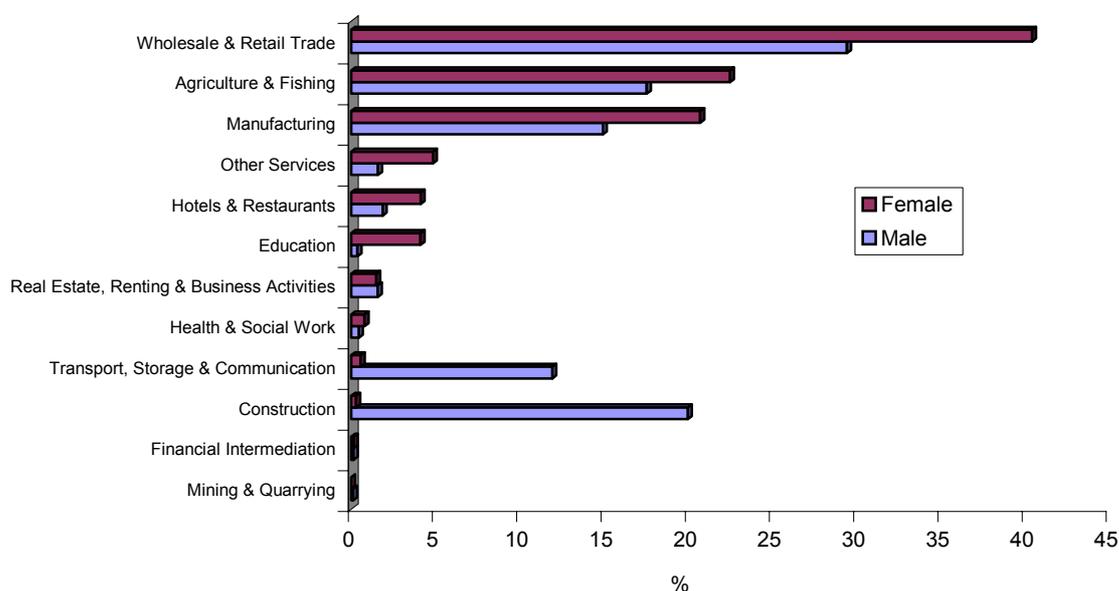


Table 4: An analysis by the five major industry sub-groups

For women		For men	
Industry	%	Industry	%
Retail Trade, repair of personal and household goods	39.5	Retail Trade, repair of personal and household goods	23.9
Agriculture and related service activities	16.3	Construction	20.0
Wearing apparel	15.6	Land transport	11.7
Other service activities	4.5	Agriculture and related service activities	10.7
Education	4.1	Fishing	6.8

In summary, 51.8 per cent of women are in services as opposed to 33.7 per cent for males. Compared to female self-employed with employees, a higher proportion of those without employees are in Agriculture and Fishing.

2.1.2 Classification by occupation

(a) With employees

Figure 3: Analysis by occupation — self-employed with employees

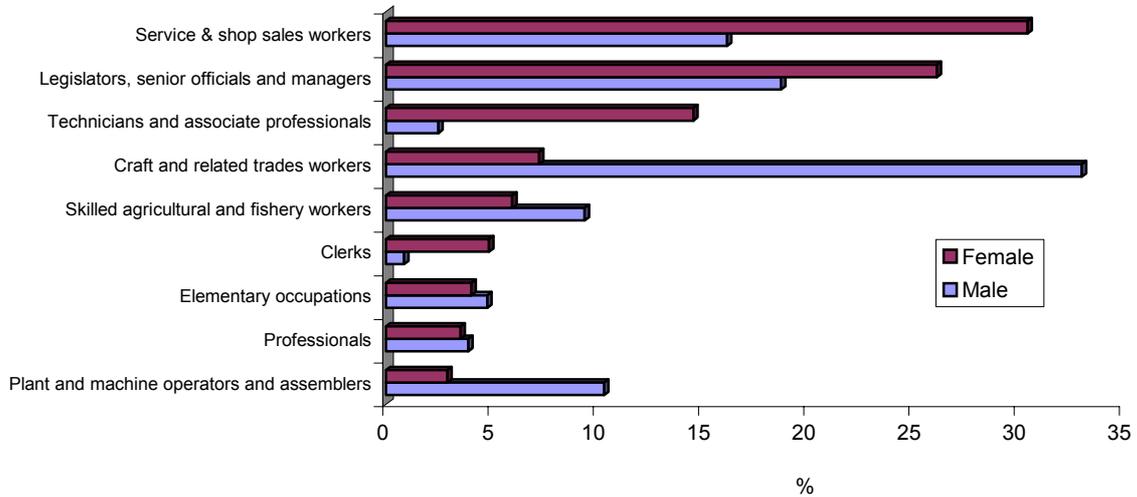


Table 5: Analysis by occupation of the four major sub-groups

For women		For men	
Occupation	%	Occupation	%
Managers	26.0	Models, salespersons and demonstrators	8.7
Models, salespersons and demonstrators	23.4	Other craft and related trade workers	18.6
Technicians and associate professionals	11.7	Managers	9.4
Personal and protective service workers	7.1	Skilled agricultural and fishery workers	16.6

(b) Without employees

Figure 4: Analysis by occupation — self-employed without employees

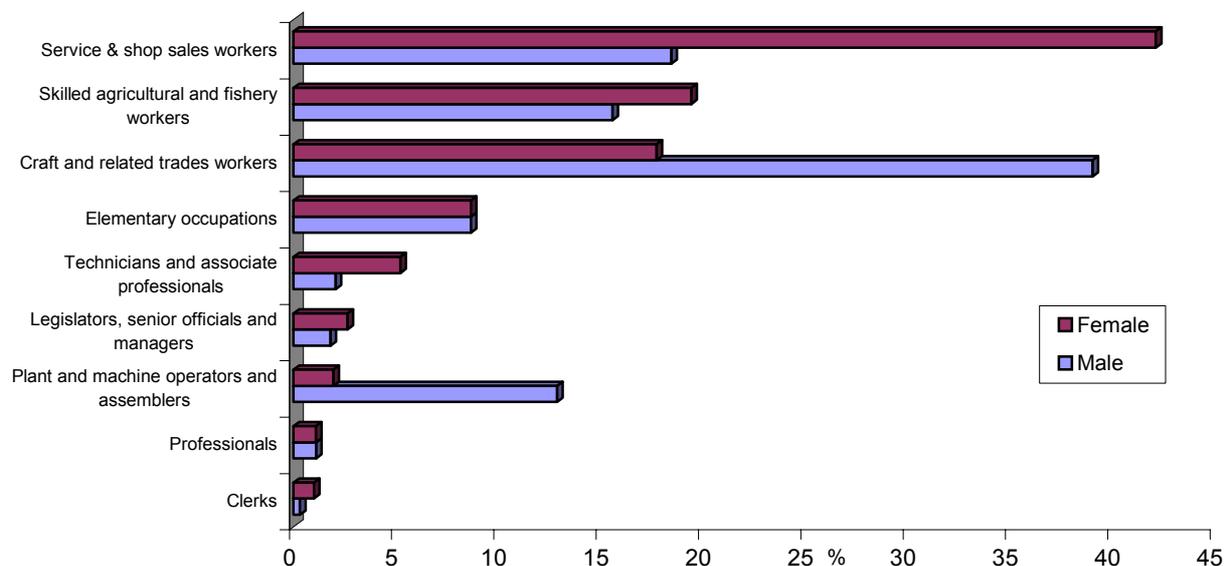


Table 6: Analysis by occupation of the four major sub-groups

For women		For men	
Occupation	%	Occupation	%
Models, salespersons and demonstrators	36.4	Models, salespersons and demonstrators	21.1
Skilled agricultural and fishery workers	19.4	Managers	16.8
Craft and related trade workers	14.9	Extraction and building trades workers	15.6
Personal and protective service workers	5.7	Drivers and mobile plant operators	12.2

These figures confirm the previous observations that women entrepreneurs are mostly in non-manual occupations. Policies aiming at encouraging female entrepreneurship can be two-prong:

- ◆ target women in sectors where they are most represented and encourage quality and innovation, for instance through the non-traditional application of traditional skills;
- ◆ encourage women to penetrate sectors which are traditionally male-oriented.

2.1.3 Classification by age (%)

Table 7: Analysis of self-employed by age and sex

Age	Female		Male	
	With employees	Without employees	With employees	Without employees
12-14	0.0	0.0	0.0	0.1
15-19	0.6	1.1	0.9	1.9
20-24	3.4	4.3	4.9	8.0
25-29	6.9	7.3	8.8	11.6
30-34	12.7	12.0	13.9	16.5
35-39	19.1	16.9	18.4	19.2
40-44	18.4	17.1	16.9	14.6
45-49	14.9	15.1	12.9	10.5
50-54	9.8	11.6	8.4	6.7
55-59	6.7	7.3	5.5	4.4
60-64	4.0	3.6	3.8	2.9
65+	3.5	3.7	5.5	3.6

More than 60 per cent of female entrepreneurs, in both categories, are in the 30-49 age group. It is interesting to note that male entrepreneurs tend to start business earlier. For male entrepreneurs with employees, 8.8 per cent were in the 25-29 age group as opposed to 3.4 per cent for women. In the case of entrepreneurs without employees, the figure stood at 11.6 per cent for males in contrast with 4.3 per cent for females in the age category 25-29.

The above figures clearly demonstrate that:

- ♦ female and male entrepreneurs show some distinct characteristics;
- ♦ female entrepreneurs are mostly in the service sector and in non-manual occupations.

2.2 SURVEY BY THE MINISTRY OF WOMEN'S RIGHTS, CHILD DEVELOPMENT AND FAMILY WELFARE (1997)

Another interesting source of information about women entrepreneurs in Mauritius is a survey carried out by the Ministry of Women's Rights, Child Development and Family Welfare (MWRCDFW) in 1997.²

The survey produced the following general profile:

- ♦ The main motivating reasons for starting a business were the willingness to succeed and to acquire financial and personal autonomy;
- ♦ 50 per cent were in the 35-45 age group;
- ♦ Nearly 50 per cent had GCE 'A' levels and nearly 30 per cent had followed tertiary education, which is more than the average of the entire population (both male and female);

² The sample size cannot be confirmed.

- ♦ 35 per cent had parents who were entrepreneurs, and 30 per cent a brother or sister entrepreneurs;
- ♦ In 50 per cent of the cases, the husbands of the respondents were entrepreneurs, senior managers or professionals;
- ♦ 60 per cent had had a job before becoming an entrepreneur;
- ♦ Nearly 60 per cent felt that they had not been influenced by their family background to become an entrepreneur;
- ♦ 84 per cent had started their own business, rather than buying established businesses or inheriting family businesses;
- ♦ 34 per cent owned more than one enterprise;
- ♦ 50 per cent were the sole owners and managers of their business and the other half mainly with their husband;
- ♦ In 65 per cent of cases, the life of the business was in the 5-14 years' range, 33 per cent in the 5-9 group and 30 per cent in the 10-14 group;
- ♦ The annual turnover ranged between Rs100,000 to Rs20 million;
- ♦ These enterprises employed on average 37 people, with an average men-women ratio of 12:25 — 69 per cent of their employees were women;
- ♦ 60 per cent of these enterprises were in the manufacturing sector;
- ♦ Only 36 per cent of these women entrepreneurs belonged to an association.

2.3 SURVEY ON FEMALE ENTREPRENEURSHIP IN MAURITIUS (2002)

As part of this study, a survey was carried out among 25 women entrepreneurs in July 2002. This exercise was less of a statistical one and more exploratory in that it aimed mainly at getting a better feel of issues relating to women entrepreneurs, more precisely:

- ♦ Common traits among women entrepreneurs;
- ♦ Gender-specific issues, if any;
- ♦ The role of training and human resource development in promoting female entrepreneurship.

The survey sample consisted of women entrepreneurs who came from one of the following categories:

- ♦ had followed the MEF Entrepreneurship Development Programme;
- ♦ were members of two major Women Entrepreneurs' Associations in Mauritius;
- ♦ were listed in the Directory of Women Entrepreneurs published by the Ministry of Women's Rights, Child Development and Family Welfare.

Representativeness of the sample was ensured through a balanced cross-section of female entrepreneurs differentiated by criteria such as:

- ♦ socio-economic background
- ♦ size of enterprise
- ♦ economic sector of activity.

The majority of questionnaires (21) were completed either through face-to-face interviews or phone surveys and the rest through email. The face-to-face interviews were extremely helpful in getting a multi-faceted and deeper perspective of the different issues relating to women entrepreneurship.

2.3.1 General background

- ♦ 72 per cent were married.
- ♦ 76 per cent had children.
- ♦ The age of the children ranged between 1 and 32. The average age was 17.
- ♦ 17 out of the 19 women with children started business after they had their first child. In fact, the average age for starting the business was 33 years, whereas the mean age at which the first child was born was 25. However, variations included some women starting their business as early as when they were 18 years old, and some as late as 52 years old. Overall, entrepreneurship appeared to be a mid-life choice for women.

2.3.2 About the enterprises

- ♦ The majority, 72 per cent, were in manufacturing. This category included businesses like textile, food products (pastry, food preservation etc.) and handicrafts. The service sector followed with 20 per cent in businesses such as beauty parlours, travel agencies, etc.
- ♦ 40 per cent were working alone, followed by 28 per cent who employed more than 10 employees (ranging from 12 to 120).
- ♦ The average number of years in business was 8.3 years, with the minimum being 1 year and the maximum 33 years.
- ♦ The monthly turnover ranged from Rs2,000 to Rs7m. It was worrying to note that in a significant number of cases, this figure was not readily available as respondents did not seem to keep track of this vital statistic in a structured manner. This deficiency in record-keeping was noted, even in cases of businesses having been in existence for a number of years. Some businesses also registered wide fluctuations in turnover from month to month, indicating that they were not so stable.
- ♦ It was striking to note that the number of years in business did not necessarily have a direct correlation with success (as measured conventionally by market penetration and turnover, for instance). Intangible factors like character and willpower seemed to have a more direct bearing.

2.3.3 Sales and Marketing

- ♦ 64 per cent sold on the local market, followed by 24 per cent who sold both on the export and local market. Exporters were mainly in manufacturing businesses (essentially wearing apparel). Export countries included the region (like Reunion and Seychelles), Africa (like Kenya), Europe (like Belgium, France and UK) and Asia (like India).
- ♦ An equal number of respondents (28 per cent) engaged in home-based selling and in selling from a shop.
- ♦ 49 per cent did marketing by word-of-mouth (n = 35).³ 26 per cent used advertising or used marketing channels like distributors and trade fairs. While word-of-mouth marketing is a relatively unstructured and less targeted form of marketing, it was used very skilfully by a number of respondents to establish and maintain close long-standing relationships with their customers.
- ♦ 47.8 per cent (n = 23) and 71.4 per cent (n = 7) felt that their products were competitive on the local and international market respectively. However a caveat must

³ Where values exceed the sample size of 25, this signifies questions which attracted multiple responses.

be mentioned here as regards local competitiveness. The latter concept seemed to be misconceived and misunderstood. For several respondents, answers such as “good quality”, and being “unique” seemed to be sufficient qualifying criteria for assessing their own competitiveness in the market. There was very little hard market evidence to support such claims. Moreover, the competitiveness of home-made products was a double-edged sword. On one hand, the personal touch was an advantage while on the other hand the lack of branding hampered their infiltration into retail stores and restricts the commercial interest of corporate clients. The picture was somewhat different as regards exporters. Those who had a foot in the international market and were therefore exposed to intense global competition had a more structured way of assessing competitiveness. Hence exporters gave more precise answers like “specialization in haut-de-gamme”, and “niche market positioning”. It may also be pertinent to note that those who could clearly assess the competitiveness of their enterprise were also in a better position to define their future plans and the means to achieve them.

- ◆ Respondents rated progress of their enterprises over the years equally in terms of capital, range of products and increase in the share of market (20.4 per cent respectively for each criteria, n = 54). Some other criteria also included the ability to satisfy customer needs as well as increasing personal satisfaction. Such definitions of business success parallel the traditional role descriptions of females as nurterers, and being less aggressive than their male counterparts on issues like competitiveness and growth.
- ◆ Future prospects included mainly expansion (36.2 per cent) followed by an increase in the number of employees, diversification and exporting (14.9 per cent respectively for each criteria, n = 47). It is however important to mention that answers seemed to be dictated by the closed-answer format of the question. Otherwise there was the feeling that, in some aspects of the interviews, most women entrepreneurs were less keen on the growth of their business and more concerned about “intangible” results, such as providing a better service to customers and to the community. Having a stable income was also viewed as a priority. Future projects also seemed to be influenced by the woman’s personal life cycle, as those with infants or young children were more reluctant to venture out and take risks. On the other hand, those with older children (especially when the children had already completed their tertiary education) were now envisaging expansion and increased delegation of responsibility.
- ◆ Respondents indicated that the key means of achieving these objectives for expansion and growth were, in order of priority:
 - more aggressive marketing
 - enhancing the quality of products and services
 - innovating
 - opening a shop
 - investing in equipment
 - registering the business.

It should be pointed out that for many respondents, exporting remained an elusive aim. Positioning themselves in the local market was already posing a huge and almost insurmountable challenge, and getting a hold on the export market therefore seemed a hard, somewhat impossible struggle. Moreover, the local entrepreneurs had little knowledge of how to export, let alone find an international distributor.

It is also significant to note that very few indicated training and self-development as a means for ensuring the progress of their business.

2.3.4 *Qualifications and experience*

The academic background as well as the previous work experience of the respondents revealed a few interesting correlations between these two variables and the respective approaches to entrepreneurship:

- ♦ 40 per cent had a GCE ‘O’ level and 32 per cent had a GCE ‘A’ level or had studied to a higher level. Overall, 92 per cent had secondary-level education and 40 per cent had vocational qualifications. The relatively high level of education of the women entrepreneurs is in line with the survey carried out by the Ministry of Women’s Rights, Child Development and Family Welfare, as discussed in Section 2.2.
- ♦ While there was no clear relationship between age and educational level, the general observation was that younger women tended to be better educated. For instance, 81 per cent of women in the 30-40 age group had a GCE ‘O’ level or higher, as opposed to 50 per cent in the above 50 age group.
- ♦ 68 per cent had had a job before starting the business.
- ♦ 65 per cent of the respondents who have previously worked indicated that their previous job had a relevance with what they are presently doing. Many respondents have fruitfully made use of the business contacts established during their working period. Others have successfully transferred important skills such as management, communication and interpersonal skills acquired while working as employees into their new business environment.

2.3.5 *Motivations for starting a business*

The main reasons for starting a business were cited as follows (n = 52):

- ♦ Independence (36.5 per cent)
- ♦ Additional income (25.0 per cent)
- ♦ Other significant responses included the need to be one’s own boss, to keep oneself occupied and to have the flexibility to cope with family commitments.

Some respondents indicated that they were previously working in a somewhat insecure environment and had thus preferred to leave and start their own business. However the need to assert oneself, to be independent and to fulfil a “dream or vision” seemed to emerge as the strongest motivating factors.

2.3.6 *Barriers faced by women entrepreneurs*

The main obstacles faced in business were (n = 43):

- ♦ the hassle of getting permits (30.2 per cent)
- ♦ the lack of market (30.2 per cent)
- ♦ the ability to raise capital (23.3 per cent)
- ♦ not being taken as seriously as men (18.3 per cent)

Several national and international reports have pointed out that enterprise creation is hampered by a number of administrative procedures in Mauritius. For instance, the World

Economic Forum's Global Competitiveness Report 2001 rates Mauritius 54th (out of 75) with respect to the number of days to start a firm: 60 days are required in Mauritius as opposed to the overall average of 40 days. In UK, the average is as low as 7 days, in East European countries, around 15-20 days, in Singapore, 21 days, in Sri Lanka 30 days, in South Africa 45 days, just to cite a few examples.

The same report classifies Mauritius 48th on the administrative burden for start-ups. Countries like Singapore, Taiwan, Thailand, Sri Lanka, South Africa have a more favourable rating. In fact in Mauritius, to set up a small enterprise requires about fourteen permits and licences. Cumbersome and protracted procedures that have to be met at different stages do not help to instil confidence among entrepreneurs. Moreover, home-based businesses find it especially difficult to obtain permits due to the criteria imposed, such as the requirement of having separate quarters or space from the home living area, etc.

Some respondents stated that women have to be twice as good as their male counterparts to be successful. Those who were operating in highly competitive environments where they had to compete with their male counterparts (for example manufacturing) found the problem of prejudice against females even more acute. Some reported that customers, and even staff, still treated the husband as "the boss" — even if he played a secondary role in the business. Clearly there still are a number of dominant gender stereotypes which contrive to make it difficult for some women to be a "woman in business".

2.3.7 Strengths and weaknesses

Respondents rated their main strengths in managing their business as follows:

- ◆ will power and readiness to take risks
- ◆ confidence
- ◆ strong motivation and perseverance
- ◆ support and encouragement from family: those who succeeded were also those who had a stable family structure
- ◆ ability to be at ease in male environments
- ◆ bringing the feminine touch to doing business, especially in sales and marketing
- ◆ ability to separate family from business
- ◆ customer and quality orientation
- ◆ being surrounded by women.

Main weaknesses cited were:

- ◆ lack of confidence and assertiveness
- ◆ poor perseverance
- ◆ being a "jack of all trades" resulting in time management problems and loss of specialization
- ◆ lack of capital
- ◆ lack of management skills
- ◆ lack of technical skills
- ◆ risk-aversion.

Generally, respondents were not very articulate about their weaknesses. While this could be explained by a normal psychological aversion towards seeing or highlighting any negative traits, it was also observed that those women entrepreneurs with a strong business

sense were more willing and able to define their business weaknesses. It can also be concluded that, in many cases, the above-cited weaknesses to a large extent hampered the marketing efforts of the women entrepreneurs.

The in-depth interviews also revealed some negative anti-entrepreneurial attitudes among the women entrepreneurs, such as:

- ♦ Their feeling that their business came second to the full-time occupation of their husband, and therefore in many ways, it was “part-time”. This can mainly be attributed to the multiple social roles which women have to play and their constant struggle to balance work and family.
- ♦ Some women entrepreneurs had developed an over-dependence on Government institutions. They perceived themselves to be women first, then entrepreneurs, and thus felt that they should be given more assistance than their male counterparts. International research attributes this attitude to the lack of visible female role models and poor representation in business organizations and economic development organizations. Business is thus largely perceived as a masculine domain (Tasmanian Women’s Consultative Council, 1996).

It is noteworthy that while most of these strengths and weaknesses relate to entrepreneurs in general, some are women-specific. Thus the ability to be at ease in male-dominated environments and to apply the feminine touch to doing business actually differentiated the success stories from the survivors. On the other hand, the lack of confidence and assertiveness or a “cocoon syndrome” can to a large extent be traced back to the grassroots level, where traditional educational and family environments place a higher economic and social value on the male.

2.3.8 Networking and support

Previous studies had suggested the importance of networking as a means of opening doors for women entrepreneurs as well as boosting their confidence. The present survey revealed that women entrepreneurs were increasingly aware of the benefits of being part of an association.

Eighty-eight per cent of the respondents were members of an association, such as the National Women Entrepreneur Council, the Association de Femmes Chefs D’Entreprise (AMFCE), and Entreprendre au Feminin Ocean Indien (EFOI).

Respondents indicated having benefited from support from the following institutions:

- ♦ Mauritius Employers’ Federation (24.5 per cent)
- ♦ Ministry of Women’s Rights, Child Development and Family Welfare (20.8 per cent)
- ♦ Development Bank of Mauritius (17.0 per cent)

The main types of support received were (n = 39):

- ♦ training (47.1 per cent)
- ♦ grants/loans (29.4 per cent)
- ♦ business counselling (14.7 per cent).

3. ASSESSMENT OF THE SITUATION OF WOMEN ENTREPRENEURS IN MAURITIUS

3.1 ENTREPRENEURIAL BEHAVIOUR — A GENERAL DEFINITION

“Entrepreneurship is centrally concerned with the way that individuals and organizations create and implement new ideas and ways of doing things, respond proactively to the environment and thus provoke change involving various degrees of complexity and uncertainty.”

Educating Tomorrow’s Entrepreneurs, Economic Reform Today, (Allan Gibb, 1998)

This paper succinctly spells out certain essential entrepreneurial behaviours, skills and attributes, as shown in the table below, and considers their relevance to and significance for women entrepreneurs in Mauritius.

Entrepreneurial behaviours	Entrepreneurial attributes	Entrepreneurial skills
Grasping opportunity	Achievement orientation and ambition	Creative problem solving
Taking initiative	Self confidence and self esteem	Persuading
Solving problems creatively	High internal locus of control (autonomy)	Negotiating
Managing autonomously	Action orientation	Selling
Taking responsibility for, and ownership of things	Preference for learning by doing	Proposing
Networking effectively to manage independence	Hardworking	Holistically managing business/projects/situations
Putting things together creatively	Determination	Strategic thinking
Using judgment to take calculated risk	Creativity	Intuitive decision making under uncertainty
		Networking

The behaviours of an entrepreneur depict the image of an active and creative person with a vision. The attributes backing these behaviours are more often intrinsic but can be influenced or developed. Skills can be influenced or developed relatively more easily. How women entrepreneurs fit into this model is now discussed.

3.2 ADDRESSING FEMALE ENTREPRENEURSHIP

Research on entrepreneurship in general has shown that, while most of these general characteristics and concepts of entrepreneurship apply equally to men and women, there are some important differences (Still & Timms, 2000).

- ♦ Women entrepreneurs tend to do things differently: research demonstrates that they tend to work more in teams, are less self-centred etc. Women are also best at creating win-win environments, collaborating, and working to make a contribution rather than working to be No. 1.

- ♦ Motivational factors differ between women and men: women are motivated to a higher degree by family-related issues and by their dissatisfaction in working for others. The profit motive does not seem to be the primary reason for many women to engage in entrepreneurship. Factors influencing women to give up their employee status to create their own business include job frustration resulting from the glass-ceiling, rigid hours, market opportunity, greater income and financial independence, a desire for autonomy, personal growth and increased job satisfaction. Moreover business success for women entrepreneurs is not measured solely in economic terms but incorporates wider personal and social issues like job satisfaction, building good working environments, service to the community, etc.
- ♦ Women may encounter many gender-specific constraints when trying to take part in the transformation process: socialization practices biased against women being economically active and business owners, and family roles and difficulties in negotiating with financial institutions, to cite but a few.

There is also empirical evidence worldwide that there is a greater degree of stability and staying power among women-owned businesses. The different approach adopted by women to business may explain this. For instance, successful women entrepreneurs are able to:

- ♦ start out with minimal credit and a more customized service for a smaller client base
- ♦ call upon multi-tasking skills acquired through juggling career, family and household
- ♦ use right-brain thinking, that is, feeling, intuition, relationships, sensitivity and values in their decision-making process.

However, in whatever part of the world women operate, managing their own life frequently entails facing the same challenge of balancing children and work. This in itself can be a determining factor in the success of any entrepreneurial undertaking for a woman who has a family to feed.

3.3 MAURITIAN WOMEN ENTREPRENEURS

The statistics and surveys presented earlier clearly show that those women who have entered the world of the entrepreneur show most, if not all, of the behaviours and strategies listed above. They have to contend with the same problems as their sister entrepreneurs all over the world. They also tend to be better educated than the national norm, as is true of women entrepreneurs in other countries. Over the years Government has explicitly promoted the development of SMEs and there are today a number of institutions and incentives schemes in this respect. While women entrepreneurs can evolve in a conducive institutional set-up, not all of them seem to be well-informed about the support that is available. The importance of networking through women's associations is also clearly shown, especially with respect to enhancing their managerial skills and getting appropriate advice. However, the extreme reliance on help from professional associations and government institutions has tended to foster an attitude that is not conducive to successful entrepreneurship, that of expecting to be helped because they are women. This behaviour needs to be addressed.

Etre Femme et Etre Entrepreneur à Maurice, a guide published by the Ministry of Women's Rights, Child Development and Family Welfare gives a clear idea of the challenges awaiting the Mauritian woman entrepreneur: the cultural advantage enjoyed by men leading to the exclusion of women from the business environment; women lacking the confidence to face cultural challenges; women taking part in business lunches and dinners, a normal

practice within business circles, being viewed as socially unacceptable. Given the socio-cultural environment, the guide even goes as far as recommending that the husband, instead of the woman entrepreneur herself, negotiates with the banker.

However, if entrepreneurship is seen to be an answer to female poverty, the situation of those women who have not become entrepreneurs, despite all support available needs to be addressed. The dominant profile shown by unemployed and redundant female workers, such as the laid-off EPZ employees, is not the stuff of successful entrepreneurs. Their low educational level, the risk-averse attitude, the need for a stable income to meet the family bills and the influence of the family background are all major inhibiting factors.

This can be illustrated from the problems encountered with the micro-credit scheme set up by the MWRCDFW, with the assistance of the Development Bank of Mauritius. The scheme is designed to help this particular socio-economic group of the population. Although it does not specifically target women, 87 per cent of the projects financed by the scheme are run by women. The major difficulty is that many of the recipients consider the money received as a grant, and not as a loan. They do not understand why they should have to pay it back, and so do not make provision for the repayments. In the face of such dependent behaviour, the question of how far entrepreneurship can relieve female poverty needs to be addressed.

Other major factors hindering the further enhancement of women's role in Mauritian society, be it as entrepreneurs or employees, are related to the cultural constraints peculiar to a multi-racial society. The United Nations Common Country Assessment for Mauritius, 2000, describes the situation as such:

“Constraints which are cultural in nature are more difficult to overcome as they are very deeply rooted in religion and age-old traditions. Although there have been considerable changes in attitudes towards women who decide to go into the labour market or engage in public life, there is still a lot of ambiguity with regard to changes in women's role in the household. Women can only contribute effectively in the labour force if role responsibilities in the household are altered to enable her to juggle with her triple burden, at home, at work and in the community. There are still some major obstacles at this level. The issue of the promotion of cultural diversity in a society like Mauritius complicates matters, as women are often depicted as the main depository and transmitter of cultural traditions, in which the submissive and unobtrusive characteristics of women are regarded to be important values to retain. This creates insurmountable problems for women who choose to go off the beaten track of tradition.”

Such socio-cultural barriers also tend to favour a greater mobility of men and gives them greater exposure to the world of work. Women also tend to have less commercially-oriented education. This results in a skills gap which compromises the sustainability of women-headed entrepreneurial ventures, as well as making such women less open to advanced or specialized training.

Addressing these constraints while preserving the delicate balance in the country's social fabric in the context of rapid global change is no easy task. But the fight against female poverty through successful entrepreneurial activity requires an appropriately balanced response to this dilemma. In other words, training and advisory services need to address two distinct groups:

- ♦ those women who have the educational, behavioural and socio-economic profile for success as entrepreneurs and who need guidance to continue on their chosen path, which will be referred to as the “*Potential*” group.
- ♦ the low level redundant workers whose lack of basic skills and attitudes needs to be addressed before their potential as entrepreneurs can be revealed, referred to as the “*Transition*” group.

It is also important that training should not be viewed in a vacuum, but rather as part of the whole range of business development services (BDS). This will ensure that the proper follow-up and support is available for effectively helping the potential entrepreneur to set up her (or his) business.

4. TRAINING AND HUMAN RESOURCE DEVELOPMENT

4.1 FINDINGS FROM THE SURVEY ON FEMALE ENTREPRENEURSHIP

4.1.1 General background

As regards how respondents had learned about their current business, 32 per cent indicated that they had followed a formal training course, in most cases, specialized training courses with institutions like SMIDO and the MWRCDFW; and 29 per cent already knew about the business mainly through their previous job experience or by further developing their own innate skills and talent.

During the past two years, 48 per cent had undergone training once (only), followed by 32 per cent who had been trained between two and five times. It is important to stress that many women who were part of the women entrepreneurs' associations had easier and more cost-effective access to training.

The main fields in which respondents followed training were:

- ◆ Strategy and Management (23.4 per cent)
- ◆ Finance (23.4 per cent)
- ◆ Marketing (18.8 per cent)
- ◆ People skills (17.2 per cent).

It is noteworthy that while 15 per cent of respondents had expressed the desire to export in the future, only 5 per cent had followed an export-related training course.

Forty-four per cent had paid more than Rs5,000 for training, while 40 per cent had had the opportunity of following a free-of-charge course. In the latter case, this was mainly through associations which had the resources to organize training courses and talks on quite a regular basis.

Since most of the respondents had undergone some form of training, it was not pertinent to analyse reasons for not following training. However, it might be relevant to note that some respondents indicated that they would have undergone more training had it not been for lack of time, which is often the problem of women who are single-handedly managing their businesses. The main overwhelming reason for undergoing training was to upgrade skills (53.1 per cent); other reasons cited included belief in the importance of training and the willingness to deepen knowledge (28.1 per cent).

Many of the respondents (39 per cent), knew about the existence of training courses through advertisements, followed by 33.3 per cent through membership in associations. It may be relevant to note that formal registration to institutions like SMIDO and EPZDA ensured that the entrepreneurs were on the regular mailing list of these institutions.

Forty-eight per cent of the respondents had sent their employees on training courses, mainly through training institutions (79 per cent of those who responded positively).

4.1.2 Impact of training

There was overwhelming evidence as to the positive impact of training both on the individual and within the enterprise. Respondents indicated that training had considerably increased their awareness about the fundamentals of running a business, as well as the need for good management and active marketing. Other benefits of training included:

- ◆ helping to turn a hobby into a full-time business;
- ◆ stimulating new ideas;
- ◆ helping to bring to light weaknesses;
- ◆ empowering women to take decisions.

It is noteworthy that those who had followed specialized and focused training courses showed more confidence and ability to trace out a path for their business, and they could also readily identify institutions or individuals to provide assistance and guidance. Overall, training sharpened the business sense of participants, especially in critical areas like finance, stock control and record keeping. An often overlooked intangible but extremely valuable benefit is the fact that a training course often brings together people or entrepreneurs from different walks of life. It thus becomes a seedbed for networking, sharing ideas, and reinforcing one's confidence and sense of business purpose.

4.1.3 Training incentives

While 56 per cent were aware of the existence of training incentives like the levy-grant system, only 36 per cent knew about SMIDO grants. Only 28 per cent had claimed training expenses from the IVTB under the levy-grant system. It should be pointed out that only legally registered businesses can contribute to the levy and thus qualify for refund. In many cases, the businesses surveyed were operating in the informal sector. It is noteworthy that the majority of the enterprises to have claimed expenses were also spending heavily on training.

4.1.4 Training needs

Respondents felt that they needed training in:

- ◆ Management including marketing and costing;
- ◆ Specialized training for example design, painting;
- ◆ IT;
- ◆ How to start a business;
- ◆ Exporting.

However it was disquieting to note that a high number of women were not clear as to what type of training they needed. An interesting phenomenon was also observed in the case of women entrepreneurs having access to a wide variety of free courses, especially those provided by associations. While the benefits of training are well acknowledged, it was observed that the entrepreneurs mentioned above tended to develop a "dependence syndrome" on "free" courses, to the extent that they viewed the association as the only channel for getting access to training. They became either unwilling to invest in training that they required and which was not provided by the association, or they stopped assessing their own training needs: an anti-entrepreneurial attitude.

In general, 60 per cent knew where to get the training, and the sources ranged from specialized private training institutions to SMIDO and other national associations.

4.1.5 Training provided by the MEF

Seventy-two per cent had heard about the Entrepreneurship Development Programme run by MEF, but only 44 per cent had actually followed the course. The majority (88 per cent), had not followed any other training course(s) offered by the MEF. All those who had followed the Entrepreneurship Development Programme found it to be very helpful especially as it addressed management issues more in-depth, as compared to other courses available locally.

4.1.6 What the MEF could do to help women entrepreneurs

There was an overwhelming perception that the MEF can and should do more than training. The MEF was perceived to be a well-respected institution with a wide network and audience. It was felt that women entrepreneurs could benefit from this network through, for instance, counselling and marketing. It was pointed out that SMEs had some specificities which differentiated them from large enterprises, hence warranting a special treatment. MEF could thus act as a facilitator for bringing together women entrepreneurs, and also for promoting clustering in terms of specialization, for example, the textile sector. This could take the form of discussion forums or regular group meetings/task forces, which would contribute towards a productive sharing of ideas and reinforcing networks, as well as increasing their self-confidence when meeting successful women entrepreneurs (role models).

It was suggested by the respondents that the Council of MEF should include more women, hence enhancing their inputs and insights into the business environment. It was also felt that a second component to the current Entrepreneurship Programme should be developed with more advanced courses in management and marketing. The MEF could also offer help and guidance (business counselling) in carrying out feasibility studies and market studies. Through its wide international network, it could also provide women entrepreneurs with access to foreign experts/consultants in order to keep pace with international developments.

4.2 TRAINING INITIATIVES BY PUBLIC SECTOR INSTITUTIONS

Several public sector institutions were active in supporting small enterprises and entrepreneurship in Mauritius. This section outlines the major programmes available to both women and men entrepreneurs, and places particular emphasis on assistance and support available for women entrepreneurs.

4.2.1 The Ministry of Training, Skills Development and Productivity

Against a background of rising labour costs leading to erosion in Mauritian competitiveness, investment in human capital has over the years emerged as a *sine qua non* condition for the much-needed productivity improvements and sustained economic progress. In this respect, a ministry dedicated to training was created in 1992, the current Ministry of Training, Skills Development and Productivity. In parallel, the share of the national budget devoted to training has increased significantly over the years. Some of the milestone projects undertaken by the Ministry include:

- ♦ elaborating the “Integrated Training Strategy for the New Millennium” in collaboration with the International Labour Organization. A Task Force on the National Integrated Strategy was subsequently set up, comprising representatives of Government, private sector and trade unions. The setting up of crucial institutions aimed at facilitating and promoting training, like the Mauritius Qualifications Authority and the Human Resource Development Council, were the fruit of the deliberations of the Task Force;
- ♦ launching the Labour Market Information System;
- ♦ drafting policies regarding the recruitment of foreign labour in Mauritius.

As regards training for SMEs, the Ministry has not yet enunciated a targeted training policy and responsibility has been devolved mainly to SMIDO. However, as the Integrated Training Strategy for the New Millennium states: “*there is scope for clearer government policy on training in SMEs so that duplication amongst training providers can be avoided (e.g. in garment making, where the IVTB, EPZDA, CTC, the University of Mauritius and other providers are all offering training programmes) and the real needs of SMEs can be met*”.

4.2.2 The Ministry of Women’s Rights, Child Development & Family Welfare (MWRCDFW)

In line with its objective to increase the economic empowerment of women, the Ministry has developed a number of support services for women entrepreneurs. This includes:

- ♦ a Women Entrepreneurship Unit offering information and advice, training, finance (through the Micro-credit Scheme);
- ♦ two Market Centres to help women entrepreneurs to market their products;
- ♦ the Common Facility Centre which provides equipment facilities as well as training programmes.

Some notable projects of the Ministry include:

- ♦ a Survey of Women Entrepreneurs carried out in 1996;
- ♦ a National Competition of Women Entrepreneurs — winners of the competition participated in the Annual Congress of Women Entrepreneurs;
- ♦ a guide for Women Entrepreneurs entitled *Etre Femme et Etre Entrepreneur à Maurice*.

As regards training, the Ministry has carried out a number of training programmes. Some examples include courses offered by:

- (i) The Common Facility Centre in:
 - ♦ food processing
 - ♦ apiculture
 - ♦ mushroom farming
 - ♦ poultry husbandry and raising of ruminants
 - ♦ aquaculture
 - ♦ horticulture
 - ♦ arts and crafts

- ♦ management of microenterprises and SMES owned by women, including modules like accounting, costing, pricing, production planning, stock control, marketing, health and safety, company laws and labour laws, information technology and export management.
- (ii) Courses with the support of institutions like SMIDO, DBM, and MEF;
- (iii) Overseas training (under bilateral co-operation programmes with other countries), for instance women trainers trained in Greece in food processing, packaging, presentation and quality standards.

The Ministry has benefited from the support of international organizations like the Commonwealth Secretariat, United Nations Development Programme, and International Fund for Agricultural Development (IFAD). As from 2000, most of the activities of the Ministry relating to women entrepreneurs have been transferred to the National Women Entrepreneur Council.

4.2.3 The National Women Entrepreneur Council (NWEK)

The NWEK was set up by the NWEK Act 1999. Its overriding objective is to create a strong base for women entrepreneurship culture. Membership is open to any association of women entrepreneurs or any individual woman entrepreneur. The support services currently offered comprise:

- ♦ counselling;
- ♦ marketing assistance;
- ♦ micro-projects development;
- ♦ training;
- ♦ exhibitions and fairs.

Training programmes cover fields like:

- ♦ food processing;
- ♦ mushroom growing;
- ♦ hairdressing;
- ♦ handicraft;
- ♦ beauty care;
- ♦ fashion and design (it sponsors women entrepreneurs for the IVTB course).

4.2.4 The Small and Medium Industries Development Organisation (SMIDO)

Established under the Small and Medium Industries Development Organisation Act 1993 as a parastatal body, the SMIDO aims at fostering the growth and development of SMEs in Mauritius and Rodrigues. Support services include management training, export assistance, technology and export awards, management guides, in-house consultancy services, business counselling and a number of grant schemes. Among the different schemes mentioned in Appendix 1, two schemes are specially focused on promoting training among SMEs.

The SME CHALLENGE

SME CHALLENGE is a joint project of the European Union and the Government of Mauritius. It is a demand-driven scheme, primarily focused on improving the competitiveness of private small and medium enterprises in Mauritius and Rodrigues. The scheme comprises two parts:

- ♦ SMETECH, managed by a Project Management Unit (PMU), which provides access to technology and Skill Development;
- ♦ SMEFIN, managed by a Fund Management Company (FMC), which will provide financial support to SMEs but is not yet operational.

Benefits under SMETECH

- ♦ Flash Diagnosis: a free audit of 2/3 days to identify the strengths or weaknesses of the enterprise and outline a business plan.
- ♦ Technology Improvement: supports enterprises in identifying and sourcing technical expertise for more in-depth analysis and to improve points of weaknesses identified under the flash diagnosis.
- ♦ Skill Development Programme: if a training need is identified during flash diagnosis, SMETECH will set up a training programme with local or foreign institutions for:
 - on the job training
 - human resource skilling at all levels
 - entrepreneurship development.

Grant support

The Direct Technical Assistance and Skill Development benefits are provided on a cost-sharing basis, as follows:

- ♦ 75 per cent for small enterprises up to a maximum of Rs150,000 on a reimbursement basis;
- ♦ 50 per cent for medium enterprises up to a maximum of Rs500,000 on a reimbursement basis.

The maximum grant per enterprise for the four years of the scheme is up to Rs2 million spread over several projects.

It should be pointed out that only enterprises registered with SMIDO and, therefore, legally registered businesses are eligible for such schemes.

In addition to the above scheme, the SMIDO has its own training centre where it provides training programmes aimed at:

- ♦ initiating potential and first generation entrepreneurs to small enterprise creation through the Young Entrepreneurs' Development Program (Y-EDP);
- ♦ equipping entrepreneurs with modern management methods to better manage their business;
- ♦ improving and upgrading the production skills of entrepreneurs.

The programmes cover a range of specialized courses as well general management training. Some areas include:

- Accounting for SMEs
- Costing and Pricing
- Basics of Marketing
- Production Planning and Control
- Management of SMEs
- Stores Management
- Company Laws and Taxation
- Information Technology: Office Tools, Internet, Autocad
- International Marketing
- Growth Strategy for SMEs
- Launching of micro enterprises
- Managing of micro enterprises
- Packaging
- Basic English
- Basic Mathematics
- Advanced courses in Marketing, Financial Management, etc.

The SMIDO has also launched a Certificate in Small Business Management which comprises modules such as Management, Finance and Marketing.

In 2002, a five-day Women Entrepreneurship Development Programme was designed with the following components:

- ◆ Business ideas and generation
- ◆ Business games and critical thinking
- ◆ Entrepreneurship development and qualities of an entrepreneur
- ◆ Market research and marketing
- ◆ Business plan and preparation
- ◆ The textile sector and women entrepreneurs
- ◆ The freeport and women entrepreneurs
- ◆ Communication skills
- ◆ People management
- ◆ Stock control
- ◆ Financing your project and dealing with bankers
- ◆ Production planning and quality management
- ◆ Export procedures and overseas marketing
- ◆ Accounting and book-keeping
- ◆ Meeting with a successful women entrepreneur
- ◆ Costing and pricing
- ◆ Women and management
- ◆ Legal aspects to set up an enterprise.

4.2.5 The Industrial and Vocational Training Board (IVTB)

The IVTB is a parastatal organization set up in 1993 to facilitate, regulate and provide training. Until 2002, the training incentive scheme known as the levy-grant scheme was managed by the Industrial and Vocational Training Board. This is in the process of being taken over by the National Training Fund, a new institution created to manage the Fund and allow the IVTB to concentrate on its role as provider of training.

For the purpose of financing training, the IVTB collects a levy set at 1 per cent of basic salary. Part of the fund from the levy is subsequently used to provide incentive grants for training of persons in employment. Every enterprise contributing towards the levy can recover up to 75 per cent of the training costs incurred for sponsoring its employees to any approved training programme. Employers are encouraged to invest in training otherwise the levy becomes like a form of tax with nothing in return. The grant refund formula has been reviewed over the years so as to ensure the sustainability of the Fund and give more training incentives to priority sectors like Hotel and Tourism, Financial Services, IT and EPZ. The formula has also been extended to include partial refund of:

- ◆ expenses incurred in undertaking training needs analysis;
- ◆ investment in multi-media facilities;
- ◆ foreign expertise (foreign resource persons conducting training programmes);
- ◆ training of employees overseas;
- ◆ training of employees in courses leading to Masters degree.

Training courses offered by the IVTB (full-time and part-time) include:

- ◆ agriculture
- ◆ air conditioning
- ◆ automotive electronics/electricity
- ◆ automotive panel beating
- ◆ building maintenance
- ◆ cabinet making
- ◆ design
- ◆ graphic design
- ◆ food production
- ◆ restaurant/bar service
- ◆ electronics/electricity
- ◆ furniture making
- ◆ industrial machine maintenance
- ◆ garment making
- ◆ front office and housekeeping
- ◆ hotel management
- ◆ jewellery
- ◆ masonry/concrete works
- ◆ mechanical engineering craft practice
- ◆ motor vehicle mechanics
- ◆ plumbing and pipe fitting
- ◆ precision machining
- ◆ printing
- ◆ sheet metal work
- ◆ textile/fashion design

- ♦ tractor and heavy machines mechanics
- ♦ welding and metal fabrication
- ♦ tool making
- ♦ tourism management.

4.2.6 *The Export Processing Zones Development Authority (EPZDA)*

The objective of the EPZDA is to provide support to existing enterprises so as to enable them to reach international standards of competitiveness. A whole array of services, ranging from hands-on training and technical assistance to consultancy services and hosting of web pages, is available. The enterprises that have benefited from the services of EPZDA during the past years are mostly SMEs.

It is interesting to note that in view of the cash flow problems encountered by SMEs, EPZDA processes all IVTB training grants directly so that User Scheme members only pay to EPZDA the balance of fees which is not refundable by the IVTB.

The Clothing Technology Centre of the EPZDA offers specialized training programmes oriented towards the textile and apparel industry such as:

- ♦ pattern making
- ♦ trend presentations
- ♦ optimal sewing methods
- ♦ dyeing and finishing of tubular fabrics
- ♦ screen printing
- ♦ garment technical drawing using Corel Draw software.

The EPZDA had also recently started to offer some management-oriented training programmes such as costing and team working.

4.2.7 *The Mauritius Standards Bureau (MSB)*

The MSB formulates National Standards, operates a Certificate Marking Scheme for products and processes and implements the National System Certification Scheme for registration of firms according to the ISO 9000 standards. Its specific role towards SMEs in the field of training comprises provision of training programmes such as:

- ♦ ISO 9000
- ♦ Total Quality Management
- ♦ Quality Technology and Management.

4.3 TRAINING INITIATIVES BY PRIVATE SECTOR INSTITUTIONS

There are several organizations actively involved in training initiatives aimed at promoting and supporting entrepreneurs and small enterprises in Mauritius. This section summarizes the major support programmes available for women and men entrepreneurs, and gives particular attention to specialized support for women entrepreneurs.

4.3.1 *The Mauritius Employers' Federation (MEF)*

The MEF has been involved in small enterprise development since 1982 when a small-scale enterprise department was set up at the Federation to cater for small enterprises. The main objectives of the department are to:

- ♦ tender advice regarding the types of industries that could be set up;
- ♦ provide assistance in the preparation of feasibility reports;
- ♦ organize seminars and courses on management training.

Given the gravity of the unemployment situation in 1983, it was felt the MEF should play a more practical role in small enterprise development by:

- ♦ identifying the problems that affected the smooth operation of small enterprises, and
- ♦ taking concrete policy measures to help solve these problems.

A two-pronged approach was consequently adopted to assist small enterprises. First, the *Employment Opportunities Investment Fund (EOIF)* was set up in July 1984 as a non-profit making institution to provide financial assistance to small scale entrepreneurs. Second, the ILO's *Improve Your Business (IYB) Programme* was introduced in 1985 with the assistance of the International Labour Organization Project Office in Nairobi, which gave a tremendous boost to small enterprise development in the country. The programme was broken down into two parts, the seminar and the workshop, and lasted over 20 half days. Topics included marketing, planning, book-keeping, costing pricing and labour laws. The seminars were held at the MEF premises but the MEF has, in the past, organized seminars in other towns so that programmes could be made accessible to entrepreneurs from different regions.

New Programmes

In the nineties, the MEF introduced a structured entrepreneurship programme with the support of Management Systems International (MSI), based in Washington. This enabled the Federation to have a structured training package for entrepreneurs. In 1998, it was felt that both the MEF and the EOIF could play an important role with regard to solving problems in socially excluded regions. There was a need to reach out to the needy people in different parts of the country in order to promote self-reliance, improve standards of living, create employment, and foster social stability and family welfare. As a first step, a survey was conducted in two areas, namely Roche Bois and Plaine Verte, to find out the needs of the regions.

The training programme that was developed accordingly is broken down into two components:

i) Entrepreneurial Development

Objectives

This is an intensive programme aimed at enabling participants to:

- ♦ become familiar with the behavioural characteristics of successful entrepreneurs;
- ♦ look for and recognize those behaviours in themselves and in others;
- ♦ strengthen and enhance the behaviours they choose to work on through practice and reinforcement;
- ♦ apply these behaviours in their own businesses.

Contents

- ◆ Opportunity seeking and Initiative
- ◆ Persistence
- ◆ Risk Taking
- ◆ Commitment to Work
- ◆ Goal Setting
- ◆ Information Seeking
- ◆ Independence and Self-Confidence

(ii) Management Skills Development

Objective

To help participants improve their management skills and achieve greater success in their enterprises.

Contents

- ◆ Costing
- ◆ Record Keeping
- ◆ Time Management
- ◆ Stock Control
- ◆ Marketing
- ◆ Business Planning
- ◆ Labour Laws
- ◆ Pricing
- ◆ Sources of Funds
- ◆ Productivity and Quality Improvement
- ◆ Buying
- ◆ Food Hygiene and Safety
- ◆ Institutional Support

The training programme is rounded up by an exhibition of products and projects with the objective to showcase the impact of the programme, as well as to give a boost to the entrepreneurial spirit. Prizes are awarded to the best projects and products.

Regions Covered

Since 1999, the Federation has organized a number of programmes in the following socially excluded regions. Its entrepreneurship programmes are gradually being extended to different regions of the country, for instance Beau Bassin, Cite Mangalkhan, Flacq, Plaine Magnien, Triolet for Mauritius and Rodrigues, and with the main emphasis on socially excluded areas.

Number of persons trained

So far the MEF has trained some 450 entrepreneurs and potential entrepreneurs⁴ working in different fields, namely:

- ◆ handicraft

⁴ There is no indication of the number of women and men who benefited from this training.

- ◆ catering
- ◆ curtain making
- ◆ furniture making
- ◆ metal work
- ◆ picture framing
- ◆ painting.

MEF Network

The MEF has been able to develop an effective network insofar as training is concerned. Training of small-scale entrepreneurs has been conducted in the past in collaboration with the Ministry of Women's Rights, Child Development and Family Welfare, Ministry of Finance, Ministry of Economic Planning and Development. The programme was subsequently organized with the Skills and IT Development Fund, Ministry of Finance. At present the MEF is conducting the programme with the support of the Ministry of Training, Skills Development and Productivity.

4.3.2 *The Mauritius Chamber of Commerce and Industry (MCCI)*

SMEs can benefit from three main MCCI schemes.

(i) The PRIDE (Regional Integrated Development Exchange Programme)

- ◆ As the contact point for the implementation of the “Programme Régional Intégré de Développement des Echanges” (PRIDE) project in Mauritius, the “Bureau d’Entreprises PRIDE” is domiciled at the Chamber. All private sector enterprises and those where the government does not hold more than 49 per cent of the share capital are eligible. They should however demonstrate either their current export record or their firm intention to export to the region. Assistance under PRIDE includes:
 - promotion of economic and commercial activities: organization of commercial missions, inter-company meeting forum, development of joint ventures/partnerships, technical assistance and training
 - standardization and quality standards: quality standards development etc.
 - commercial information: creation and access to databank

A number of local and regional SMEs have benefited from financial assistance for targeted training programmes under the scheme.

(ii) The Mauritius Young Entrepreneurs' Trust (M-YET)

The objective of the Trust is to promote entrepreneurship among the youth in Mauritius through loans on soft terms and mentoring to youth with viable business ideas. Assistance is also provided by mentors (business advisers), as well as through training linked to the project.

(iii) *The Centre for the Development of Enterprise (CDE), Belgium*

The Centre aims at encouraging and supporting the creation, expansion and restructuring of industrial companies, mainly in the manufacturing and agro-industry in ACP countries.

4.3.3 *The Mauritius Export Processing Zone Association (MEPZA)*

The MEPZA is a private organization which regroups over 125 enterprises of the EPZ. As regards assistance to SMEs, the MEPZA offers training and consultancy services such as in-house programmes, seminars and workshops in VAT and customs procedures, a Certificate of Practice in Trade (in collaboration with the International Trade Centre), quality circles, among others.

4.3.4 *L'Institut de la Francophonie pour l'Entrepreneuriat (IFE)*

Set up in 1999, the IFE is a French tertiary institution focusing on entrepreneurship development in the Indian Ocean region. IFE offers an 18-month Diplôme d'Etudes Professionnelles Approfondies from the Agence Universitaire de la Francophonie, which includes modules like:

- ♦ entrepreneurship concepts
- ♦ setting up and taking-over a business
- ♦ socio-economic environment
- ♦ finance
- ♦ strategic and operational marketing
- ♦ organization and control of flows in the enterprise
- ♦ management of legal, fiscal and social issues
- ♦ entrepreneurial activities.

The IFE also runs the FRANCODE project which consists of training programmes/workshops in areas like:

- ♦ international marketing
- ♦ multilateral trade negotiations
- ♦ international trade finance.

It is interesting to highlight the enriching collaboration with different institutions like Chambers of Commerce in Mauritius and worldwide as well as universities in Mauritius, France and Canada among other French-speaking countries.

4.3.5 *Women Entrepreneur Associations*

A number of women entrepreneur associations have been set up over the years to fulfil the basic need of bringing together women entrepreneurs. Their main objectives can be summarized as follows:

- ♦ facilitating networking and sharing of ideas and experiences;
- ♦ improving access to finance through stronger collective bargaining power;
- ♦ promoting collaborative action through co-operative systems or partnerships;
- ♦ encouraging self-development through training.

Such associations bring together women from all economic sectors, or they can also be specialized, for example the Société Mauricienne des Femmes Productrices which concerns female entrepreneurs from the agro-alimentary field, or the Association Mauricienne des Femmes Chefs d'Entreprises (more structured enterprises with a relatively higher turnover), and the Entreprendre au Féminin Ocean Indien (women entrepreneurs from the Indian Ocean region).

As this survey has revealed, by pooling together resources (both financial and human), these associations have been able to provide their members with either specialized training programmes, i.e., relating to a specific field of activity or general management training. For instance, at the request of its members, the AMFCE organized the Finance for Non-Financial Managers course in 2001. The survey also brings to light some interesting observations as to the effectiveness of the training programmes and their relevance to members' needs.

4.4 ASSESSMENT OF TRAINING FOR WOMEN ENTREPRENEURS IN MAURITIUS

There is a number of interesting entrepreneurship-oriented programmes which are readily accessible in Mauritius. These programmes also seem to have evolved and improved over the years, with an increasing focus on the acquisition of management competence and soft skills.

However, a number of pertinent issues as regards female entrepreneurs have to be highlighted.

- (i) Except for some women-focused entrepreneurship programmes, most of the training courses proposed are gender blind (i.e. they do not take account of any differences in background, skills, motivations or access to resources between women and men). The negative side is that such programmes may reinforce stereotypes which may not be universally applicable to women. This survey, as well as international research, has highlighted the differing motives driving male and female entrepreneurs. For instance, women seem less interested in the growth of their business and more keen to achieve self-fulfilment. Conventional management training however generally tends to emphasize traditional growth and profitability trajectories more suited to male-driven businesses and which, therefore, may not be in tune with the intrinsic values of many of the female entrepreneurs. Another example is the problem of lack of assertiveness among women, which can be traced back to cultural factors, and this poses a significant barrier for women in approaching, for instance, banks for financial assistance. This may be irrespective of them having prepared a sound business plan. In such cases, training may therefore need to be biased more towards confidence-building than the preparation of business plans.
- (ii) Although both men and women in small businesses suffer from “time poverty”, the fact that women have to juggle between multiple social roles aggravates the extent of this problem for women. Training programmes may not be offered at suitable times for women.
- (iii) In the majority of cases, training needs analysis carried out prior the programmes are non-existent or relatively unstructured. This implies that the specificities of entrepreneurs (sex, skills, sector, geographical areas, etc.) are barely taken into

account. The preceding chapter clearly points out that women entrepreneurs (both the intending and the actual) in Mauritius fall into two distinct groups which warrant two different training strategies, i.e. the potential group and the transition group.

- (iv) The existing entrepreneurship programmes are more of “Improve Your Business” (IYB) type than “Start Your Business” (SYB). Even those who deal with the basics of starting a business seem to be catering more for intending entrepreneurs with a reasonable educational background. This implies that the “*Transition*” group have, in the first place, not been targeted. These women may only be able to assimilate an insignificant proportion of the learning, and this may worsen their psychological and economic exclusion from the business world.

Another issue which is often overlooked can be traced back to the grassroots level: training initiatives to encourage entrepreneurial behaviour are dampened by the fundamental shortcomings of the Mauritian education system. Indeed, the education system in Mauritius is basically academically oriented with a heavy emphasis on rote-learning and producing good results. Success in education in Mauritius is in fact an intellectual success in an educational system that does not tolerate failures: “drop-outs” from the system are literally drop-outs from the mainstream economic and social life. This formalized approach to education runs counter to the entrepreneurial spirit of trial and error and experimentation, and has been strongly felt to stifle entrepreneurial behaviour.

From the foregoing, it follows that entrepreneurship education cannot be viewed merely as a process of training women having left school and intending to become entrepreneurs. In fact it has to start much earlier — otherwise training would have to involve “unlearning” those deeply ingrained anti-entrepreneurial attitudes and behaviours, a somewhat self-defeating task.

5. CONCLUSION AND RECOMMENDATIONS

There is no doubt that good and effective training can be instrumental in stimulating and strengthening entrepreneurial activity. In fact, those countries with a high level of entrepreneurial activity are those which have the most developed and complete entrepreneurial teaching and training programmes (Reynolds, 1999). In the Mauritian context, formulation of entrepreneurial education for women should be influenced by two major issues: the need for policies and programmes to incorporate gender-specificity, and targeting according to the two groups of potential and transition women entrepreneurs, as identified in this report.

Employers' federations such as the MEF also have an instrumental role to play in supporting women entrepreneurs. This can be seen in the ILO's report on Promoting Women's Entrepreneurship through Employers' Organizations (ILO, 2002) as well as in the Proceedings of the ILO/IOE/CGEM Regional Seminar on the situation of female entrepreneurship in Africa: The role of employers' organizations (Casablanca, 2002). Last but not least, a plea is made to view training from a more holistic perspective as training without an enabling environment will be self-defeating.

5.1 GENDER SPECIFICITY

"Whatever women do they must do twice as well as men to be thought half as good. Luckily this is not difficult"

Charlotte Whitton, Mayor of Ottawa

The issue as to whether entrepreneurship training programmes need to be women-specific or gender blind or insensitive has been a subject of debate for a long time. The statistics analysed in Section 2, as well as the survey itself, reveal that while most of the general characteristics and concepts of entrepreneurship apply equally to women and men, women entrepreneurs present some gender specific characteristics which deserve to be taken into account when developing training programmes. These characteristics range from differences in motivating factors to enter into entrepreneurship, different socio-economic backgrounds and educational levels, to the prevailing social attitudes and acceptance of women and men as entrepreneurs.

These differences point to the need to mainstream gender in entrepreneurship training programmes. This implies assessing women's situation and needs and then integrating women's issues and concerns into the design, implementation and evaluation of training programmes. The ideal starting point for this process is gender analysis⁵. Three concrete examples of the range of affirmative actions and support which can be given to a woman-specific training programme are given below.

- (i) It is important to be aware that the patterns of women-owned businesses frequently differ from those of men. Some inherent differences include the fact that women have

⁵ Gender analysis refers to the variety of methods used to understand the relationships between women and men, their access to resources, their activities, and the constraints they face relative to each other. Gender analysis provides information that recognizes that gender, and its relationship with race, ethnicity, culture, class, age, disability, and/or other status, is important in understanding the different patterns of involvement, behaviour and activities that women and men have in economic, social and legal structures.

a tendency to pursue organic growth — a lower growth mode where growth is usually financed from profits from the business rather than external sources (Saxon and Allan-Kamil, 1996), as opposed to men who aim at fast growth and higher revenue. While this growth strategy does not fit into the mainstream business theories, it should be viewed as a different way of doing business, perhaps not as profitable as the pursuit of strict economic goals, but one in which greater enrichment and satisfaction can be gained (Still and Timms, 2000). However, what should be emphasized is the need to ensure the sustainability of the women-owned business by ensuring that they have access to the use of sound management techniques whilst attempting to keep the balance between work and family. Developing entrepreneurial behaviours and skills should not be seen as any form of rebelling against family and intrinsic cultural values, but rather as the opportunity for women to have the choice to pursue their own business interests for the benefit of themselves, their families, and ultimately for the economy. It should not be forgotten that family support remains one of the main cited strengths of successful women-run businesses.

- (ii) It is a depressing but inescapable reality that in Mauritius, as in many countries, women entrepreneurs do not operate in a level-playing field when compared to their male counterparts. There is moreover a long way to go before such a situation will be rectified to the benefit of women entrepreneurs. Training programmes should however emphasize the fact that women are encouraged to develop their own more holistic approaches to managing growth rather than as a reason for women to try to emulate their male counterparts in the “male” management styles and attitudes. International research confirmed by the survey shows that “successful” women tend to bring their whole, multidimensional, emotional, feminine selves to the job (Fortune, 1998). In short, women entrepreneurs are best being themselves.
- (iii) The survey brought to light a prevailing attitude among some of the women entrepreneurs that is not conducive to successful entrepreneurship — that of expecting to be helped simply because they are women. Thus there is a strong need for trainers to facilitate and support women to break away from this dependency and “assisted” syndrome. In the words of Juliana Schwager-Jebbink, President of the Swiss Federation of Business and Professional Women: *“Nowadays, reflecting on the phenomenon of the successful female manager (read entrepreneur), it is the individuality which must stand out and there are no general recipes to be presented ... I firmly believe that quotas, positive discrimination and equal opportunity politics do not help the female manager (read entrepreneur): it is she herself who must do the managing of her life ...”*

Addressing the specific backgrounds and situations facing women entrepreneurs will no doubt require the collaboration of psychologists and educationalists, as well as policy-makers and business development service (BDS) providers. This calls for closer networking and co-operation between training institutions, both in the public and private sector, and other relevant professionals. It should also be pointed out that while it may not always be feasible and cost-effective to have exclusively female groups of participants, there is still the need to be more attuned to the composition of the training groups. This will involve highlighting certain situations which require a gender specific approach, for example the particular problems that women may have when negotiating financial assistance from banks and other funding agencies.

5.2 A TWO-TIER ENTREPRENEURIAL EDUCATION FRAMEWORK

The quite different backgrounds of the two distinctive groups of women in the “transition group” and women in the “potential group” who could become entrepreneurs suggest the need for a carefully targeted training and support policy.

5.2.1 *The Potential Group*

Small business development programmes based on the ILO’s Improve Your Business (IYB) package have been successfully used in this case for this type of target group (example of the Mauritius Employers’ Federation has been referred to in Section 4). The IYB package can be enhanced by modules designed to develop and strengthen entrepreneurial skills, such as creative problem solving, strategic thinking, intuitive decision-making under uncertainty, and networking, with a particular emphasis on those skills and competencies most required by women. Thus a comprehensive programme would comprise:

(i) *General management skills*

- ◆ Strategy
- ◆ Planning
- ◆ Marketing
- ◆ Finance
- ◆ Project management
- ◆ Time management

(ii) *Skills in dealing with people*

- ◆ Leadership
- ◆ Motivation
- ◆ Delegation
- ◆ Communication
- ◆ Negotiation

Training for this target group of potential women entrepreneurs should also have a strong practical bias: this can be achieved by including projects and presentation of products in exhibitions. *“For the training of small business enterprises to be effective, it must be kept simple. Small segments of on-going, hands-on type training that allow trainees to participate and discuss business matters of mutual concern would seem to provide the best results”* (De Waal, 1997).

Other issues highlighted by this survey and which need to be addressed in parallel include the following:

- (i) There is a strong need to impress upon women the requirement to do a better positioning of their products and services in the market, to find niche markets and to undertake market segmentation.
- (ii) Highlighting success stories of other women entrepreneurs can also contribute towards building self-confidence by making the women entrepreneurs realize that they can be successful in the business world.

- (iii) As described in Chapter 1, a number of national incentive schemes exist which can help tremendously in not only in setting up a business, but also in strengthening it, in using information technology to increase competitiveness, and in helping the enterprise to realize its export potential. However, the survey revealed that many women entrepreneurs were not aware of the advantages of registering with agencies or associations, such as SMIDO. It is suggested that training programmes include talks by representatives of national support institutions such as the DBM, SMIDO and other facilitating agencies (as is the case in the MEF Entrepreneurship Development Programmes and SMIDO training programmes).

However, it should not be forgotten that enterprises need to be legally registered to benefit from many such schemes. Therefore training programmes should urge women entrepreneurs to engage in full-time businesses, to register and thus benefit from the range of incentive schemes available.

- (iv) In order to counter to some extent the syndrome of the women entrepreneurs' dependence on free courses, it would be desirable to charge a fee for participants, even if the programme is heavily subsidized by the association or ministry. As well as breaking the "dependency" mould, it will also enable the associations or agencies to provide sustainable business development services, in line with international best practices.
- (v) One way of countering the lack of marketability of home-made products is to impress upon women entrepreneurs the need to carry out market research, to continuously feel the pulse of the customer, to enhance the quality of products, to observe regulations and norms (in sectors such as food safety), and to use attractive packaging.

5.2.2 The Transition Group

As explained in preceding chapters, this category refers to female victims of economic restructuring or women wishing to re-orient themselves away from working in the EPZ. The low educational and skills profile of these women suggest, in the first place and as an urgent priority, the need for a basic training programme which will comprise modules such as:

- ♦ basic numeracy and literacy;
- ♦ basics of starting a business (which should include rudimentary information on how to fill forms, approach banks, etc.).

The CREST programme undertaken in Singapore could inspire the formulation of such a programme. CREST encompasses seven critical enabling skills:

- ♦ learning-to-learn;
- ♦ literacy;
- ♦ listening and oral communication;
- ♦ problem-solving and creativity;
- ♦ personal effectiveness;
- ♦ group effectiveness;
- ♦ organizational effectiveness and leadership.

In the Singaporean case, it was realized that there was a need for these foundation skills before attempting any transformation of the economy. This is also relevant to the women in question in the “transition group”. Developing and nurturing them into entrepreneurs cannot happen without first making them “trainable”.

For most of these women, engaging in any entrepreneurial venture will mean a dramatic change in environment, from the rigid and task-repetitive environment of the EPZ to one where risk-taking and creative thinking are the *sine qua non* ingredients for success. Specially trained professionals like educationalists and psychologists will no doubt need to be called upon to assist in the difficult process of unlearning and re-learning.

Such training programmes need to be given a national dimension and it is strongly felt that Government should take the responsibility of initiating and conducting these programmes. In the Mauritian context, the Industrial and Vocational Training Board is well positioned to take the lead in such a field. Its mandate, it should not be forgotten, is to “*deliver training only in skill areas identified as being of national importance but where no provision is available*” (An Integrated Training Strategy for the New Millennium). The private sector, e.g. through MEF, will also have an important role to play in this process.

5.3 THE ROLE OF THE MAURITIUS EMPLOYERS’ FEDERATION

5.3.1 Training

As discussed in Section 4, the MEF has, since the early 80s, been carrying out entrepreneurship training programmes. It is strongly felt that the MEF is well-positioned to lay special emphasis on developing women entrepreneurs through targeted training programmes and other types of assistance. In this respect, it is planning to set up an Entrepreneurship and Management Development Centre. The function of such a centre or unit will be to spread the notion of entrepreneurship and to provide dedicated support to entrepreneurs. It can also ensure that a long-term and sustainable approach to entrepreneurship development is taken. The experience and expertise accumulated over the years can be institutionalized and shared more effectively with other national or international institutions. This Centre can be used to train either individual entrepreneurs or to conduct Train-the-Trainer programmes for a wider impact.

5.3.2 Business Mentoring

While training in itself can be an excellent way of strengthening entrepreneurial abilities, developing an entrepreneur should be viewed in a wider perspective. The case of Floreal Knitwear Ltd. described in Section 1 highlights the fact that many women need follow-up and support beyond training to instil confidence in themselves and help them turn their dreams into reality. Hence the importance of the mentoring process.

Mentoring allows an entrepreneur to benefit from the knowledge and experience of experienced business people they would normally not have access to. In the case of the potential and transition groups of women entrepreneurs, particular emphasis should be given to trying to identify female mentors, at least in the early stage of confidence building and enterprise creation. Through a one-to-one or team relationship, mentors:

- ♦ guide the entrepreneurs through the different stages of developing business;
- ♦ give them advice;

- ♦ provide networking opportunities;
- ♦ support them emotionally;
- ♦ act as a sounding board for new ideas;
- ♦ act as an early warning beacon, spotting problems early and helping the entrepreneur solve them before they occur.

The singular force of the MEF is its wide network spanning different fields of economic activity. This institution is therefore well positioned to offer mentoring in a structured way by tapping on the expertise of large enterprises from among its members. In the mentoring process, the Federation will act as co-ordinator. This will involve:

- ♦ managing mentor teams and ensuring that mentors in the group visit the businesses;
- ♦ ensuring smooth relationships between mentors and the entrepreneur;
- ♦ collecting information about the progress of the business;
- ♦ documenting mentor meetings to highlight the problems faced, the advice given and any follow-up.

The information thus gathered can in fact be subsequently consolidated into a manual which will be a unique document recording the vivid experiences and difficulties faced by Mauritian women entrepreneurs.

5.3.3 Promoting Women Entrepreneurs' Associations

The survey has clearly highlighted the formidable role played by women entrepreneur associations in promoting and facilitating networking; helping women entrepreneurs become aware of mainstream business support services; organizing exhibitions, training programmes and workshops; and offering counselling and mentoring.

Employers' federations can play a significant role in promoting such associations. For instance, the MEF has been instrumental in the creation of the Small-Scale Association of Mauritius. In the same context, a milestone initiative of the MEF was to include a representative of a women entrepreneur association, the AMFCE, on the Council in 2002. This will ensure that the voice of women entrepreneurs is heard within an institution that contributes significantly towards shaping and influencing policy decisions at the national level. In some countries, special links have been created between employers' federations and associations of women entrepreneurs, such as in Morocco where the employers' organization promoted the establishment of the association of women entrepreneurs (AFEM).

5.4 MOVING BEYOND THE BASICS

5.4.1 Advanced Training Courses

Training should not be limited to basic entrepreneurship development programmes. The long-term view should be for women entrepreneurs to be competitive, not just nationally but also internationally. This is especially valid in the case of the Mauritius where the small size of the local market is a limiting factor. Export is thus the next natural step up the growth ladder, hence the need to develop a more advanced course on exporting. Export modules should emphasize international trends, such as globalization, and the implications for an open economy like Mauritius. Collaboration with institutions like the International Trade Centre and I'IFE can bring valuable expertise in such an area.

Other advanced courses can include:

- ◆ Information technology (IT) ranging from basic use of the computer and word-processing and spreadsheets to computer-aided design;
- ◆ Quality and productivity improvement;
- ◆ Using franchising and partnerships, and developing linkages with large enterprises as ways of overcoming financial constraints to growth;
- ◆ ISO certification.

5.4.2 Training Needs Analysis

Developing a training programme without *a priori* carrying out a training needs analysis can be more harmful than beneficial. Indeed, emphasising business stereotypes which are not relevant to the group may increase frustration and confusion. Hence the need to assess capabilities and skills of the target audience and subsequently customising the training programme. In the case of the women entrepreneurs in Mauritius, the training needs analysis should also incorporate some elements of gender analysis, so as to determine the fundamental differences and characteristics of women and men.

In the same vein, the common fallacy of many training programmes is to offer a variety of courses to a group of entrepreneurs with no pre-screening in terms of their talents and entrepreneurial motives. This results in the mushrooming of a number of businesses doing a number of often-unrelated activities, “something of everything”. The subsequent lack of focus and market positioning hinders their marketing efforts.

5.4.3 Follow-up and Evaluation

Regular evaluation of training programmes should be undertaken to ensure that these training programmes are targeted and effective. This can take the form of tracer studies to assess the training programmes through criteria like:

- ◆ increase in the number of women running their own business;
- ◆ change in income earned;
- ◆ jobs created (direct and indirect);
- ◆ transfer of skills to employees (if and how know-how is shared with employees);
- ◆ effectiveness of business records with reference to investment, ability to secure credit, repayment records and accounting systems, among others;
- ◆ diversification;
- ◆ relocation of business to commercial premises, central business areas etc.;
- ◆ legalisation and registration of business;
- ◆ marketing efforts, individual or joint.

5.5 ENHANCING THE SUPPORTIVE ENVIRONMENT

A number of business assistance programmes fail or are not effective because they work around existing barriers, as opposed to identifying the existing barriers and removing them. Entrepreneurs and small businesses are more likely to succeed when they operate in a supportive environment: minimal government regulation and taxes; institutions that provide loans, technical assistance and information to new businesses; support from local community and business agencies; business skill training programmes, etc. Training should therefore not be viewed in a vacuum. A more holistic approach would include a national strategy to

identify impediments to entrepreneurial activity, and provide a framework for and working towards removing them.

Moreover, as pointed out in Section 4, in the longer-term the educational system may need to be re-assessed and re-adapted to encourage and inculcate entrepreneurial behaviour. Thus entrepreneurship education should form part of the formal educational curriculum. A results-oriented approach would involve employing teaching methods that encourage or foster the entrepreneurial spirit, i.e., taking responsibility, learning-by-doing, group work, interactivity, problem-solving and the acceptance of error as a learning experience. A paradigm shift in the ultimate objective of education should end up creating a multiplier effect: entrepreneurship is not only nurtured, but education is used as a means of increasing open-mindedness and reducing general negative societal attitudes towards female entrepreneurship. It is not an overstatement to say that higher educated people are less likely to disregard women as entrepreneurs. In market economies where the private sector has a strong voice, employers' organizations can use their lobbying role to push forward such reforms to the educational system.

5.6 RECOMMENDATIONS FROM THE REPORT

There is no doubt that female entrepreneurship should be encouraged in Mauritius, even more so as it represents an important potential mechanism for “recycling” laid-off workers in the labour market, in the context of the intense restructuring process being undergone by the Mauritian economy. In this respect, training is crucial in encouraging self-employment and microenterprise development as viable career options, and promoting entrepreneurship as well as in consolidating and strengthening the enterprise ventures. However, in order that training for women entrepreneurs can be effective, a number of issues need to be addressed. These recommendations, based largely on the findings arising from this report, can be summarized as follows:

1. Entrepreneurship training programmes should be gender-sensitive. This implies analysing and assessing women's issues, and then integrating them and their concerns into the design, implementation and evaluation of training programmes.
2. Not all entrepreneurs are the same, and not all women are the same. There are many different categories of women entrepreneurs. A targeted entrepreneurial education framework should involve distinguishing between the two groups of Mauritian entrepreneurs referred to in this report, that is, the “Transition Group” and “Potential Group”, and accordingly developing different, customised programmes for each of these significant categories.
3. Training programmes need to address some specific problems highlighted by the survey. Thus, they should aim at increasing awareness about the institutional support available, and highlighting the need for better positioning of products and services in the market. The current “dependence on free courses” syndrome should be countered by charging a fee for participants, perhaps small in the beginning, but aiming towards cost recovery and commercial sustainability in the long run.
4. Employers' federations can play a pivotal role in promoting entrepreneurship by women and men, and this extends beyond training. They can use their extensive networks to develop business mentoring programmes, facilitate clustering, set up discussion forums, help in carrying out feasibility studies, and provide effective

linkages to finance and other resources. In brief, they can provide guidance and support to potential and existing women entrepreneurs.

5. All elements of the training cycle should be systematically implemented in such a manner as to ensure that the backgrounds and needs of women entrepreneurs are being addressed. This includes the often overlooked training needs analysis prior to the training, as well as post-training follow-up and evaluation. A “one-size-fits-all” approach to training programmes should be avoided as this hinders specialisation and fosters an unclear business focus. Advanced courses should be developed, with particular emphasis on aspects such as developing a growth orientation, exporting, productivity improvement, enhanced competitiveness, and IT.
6. Training alone is not sufficient support to enable women to establish and grow their own enterprises. Other issues and barriers such as lengthy permit and registration procedures are especially daunting for women. The government needs to address such issues urgently, and employers’ organisations can lobby on behalf of their women entrepreneur members to push forward such reforms.

5.7 CONCLUDING REMARKS

Doing training for its own sake can be a waste of time and resources, and on occasions can even be harmful where it creates expectations that cannot be met or fulfilled. The case of Floreal Knitwear Ltd. as discussed in this report is a case in point. The conventional entrepreneurship training delivered so far had appeared to portray entrepreneurship as an ideal avenue for “recycling” the laid-off women back into the labour market. However, the low educational and skills background of the women, coupled with the absence of a “helping hand” and follow-up, proved to be a major deterrent in the women’s endeavours to see their new dreams materialize. Training therefore needs to be viewed in broader and more structured perspective. Mass training and “one-size-fits-all” training will not help. This report has shown that there are at least two distinct groups of female entrepreneurs — the “potential” and the “transition” groups — and this consequently requires properly targeted training and support initiatives to meet the differing expectations and needs of the various groups.

Instead of trying to produce a mass of entrepreneurs who remain in the mire of informal, part-time, low-profit activities, the focus should be on producing a handful of sound businesses, structured on a full-time basis and with income-generating and profit potential, which will create employment and then pave the way for other women entrepreneurs. This will also help to demonstrate that entrepreneurship can be a viable option if a proper institutional and supportive framework exists. It may also be more productive to encourage women with the potential to become entrepreneurs to find their way into business and so become a source of employment generation for their sisters (and brothers) who would prefer a more stable employment environment to that of the demanding and risky context of entrepreneurship.

However, it should not be forgotten that entrepreneurial activity is inseparable from the socio-economic and cultural context in which it is grounded. The process of motivating the entrepreneurial spirit in women and transforming them into successful entrepreneurs must necessarily respect the essential values in society. Entrepreneurship should thus be seen as a means of enhancing women’s life in a holistic way, at a personal level, at the family level, and in the context of the community and society in general.

This will require a more proactive approach in developing appropriate strategies to encourage women entrepreneurship. In this context, the success of such undertakings will hinge on the long-term commitment of key institutions, such as the MEF and other national agencies in building women's entrepreneurial capacities to the level required to ensure the sustainability of the economic and social development of the country.

APPENDIX A

Survey on Female Entrepreneurship in Mauritius

No of respondents: 25

General

1.	Marital Status	<i>No.</i>
	Married	18
	Single	3
	Divorced	3
	Other	1
2.	Do you have children?	<i>No.</i>
	Yes	19
	No	6

About your enterprise

3.	Type of business	<i>No.</i>
	Manufacturing	18
	Trading	2
	Service	5
4.	No of employees	<i>No.</i>
	Self	10
	1-5	4
	6-10	4
	Above 10	7
5.	Where do you sell your products?	<i>No.</i>
	Local Market	16
	Export	3
	Both	6

If you export, please specify in which countries

Belgium, Holland, France, Germany, Reunion, Kenya, Europe, Seychelles, India, France, UK

6.	If you sell locally, please indicate how	<i>No.</i>
	Home-based selling	7
	Selling in owned/rented shop	7
	Door-to-door selling/street vendor	1
	Stall-selling in market	2
	Other ⁶	6

⁶ Distributors, direct to hotels.

7.	How do you market your products?	<i>No.</i>
	No marketing	0
	Bouche-à-oreille	17
	Advertising	9
	Other ⁷	9

If you advertise, please briefly specify how
Trade fairs, agents, newspapers, distributors, mailing

8.	According to you, are your products competitive on			
		Yes	No	Don't Know
	Local market	11	2	10
	International market	5	2	0

Please explain

Competitive

(i) *Local market: unique, hand painted, creative, good quality, no other competitor, quality of service and expertise*

(ii) *Export: value added, different products, niche market, do research through internet and magazines, in touch with demand, do test of products, market survey, specialize in niche, haut de gamme*

Not competitive

(i) *Local market: price higher*

(ii) *Export: high cost of labour and customs duty, cost of import freight and high cost of overheads*

9.	Has your business evolved over the years in terms of:	<i>No.</i>
	Capital	11
	Service offered	5
	Range of products	11
	Increase in share of market	11
	Innovation	8
	Other ⁸	8

10.	What do you plan for your business in the future?	<i>No.</i>
	Expand — increase in turnover	17
	Increase in equipment	5
	More employees	7
	Diversify	7
	Export	7
	Other ⁹	4

11.	How do you expect to achieve these aims?
	<i>Marketing, higher quality product and service to customers, investment in equipment, innovation of products, open shop, need to register, self development, use Ministry of Women facilities to enlarge market, loan</i>

⁷ Through distributor, trade fairs, direct contact with customer, tour operators.

⁸ Ability to satisfy customer needs, increasing personal satisfaction, now full time not hobby, service to community, more structured business.

⁹ No investment since children are studying overseas, delegation of responsibility.

Qualification and experience

12. Major academic qualification
- | | <i>No.</i> |
|---------------------|------------|
| Degree | 3 |
| HSC | 5 |
| SC | 10 |
| CPE | 2 |
| None | 0 |
| Other ¹⁰ | 5 |
13. Do you have any professional/technical/vocational/ qualification?
- | | <i>No.</i> |
|-----|------------|
| Yes | 10 |
| No | 15 |
- If yes, please specify
IVTB, Hotel school, Ministry of Women, National Handicraft Promotion Agency, Holistic Therapies
14. Do you have any prior working experience before entering business?
- | | <i>No.</i> |
|-----|------------|
| Yes | 17 |
| No | 8 |
15. Did your previous job have any relation with what you are doing now?
- | | <i>No.</i> |
|-----|------------|
| Yes | 11 |
| No | 6 |

Woman and business

16. Why did you get into/start a business?
- | | <i>No.</i> |
|---------------------------------|------------|
| Joined family business | 3 |
| Additional income | 13 |
| Lost job | 2 |
| Not find job | 1 |
| To be independent | 19 |
| For better conditions of work | 0 |
| Demand was there | 1 |
| To cope with family commitments | 3 |
| Other reasons ¹¹ | 10 |
17. Main obstacles faced in business
- | | <i>No.</i> |
|------------------------------------------------------|------------|
| Ability to raise capital | 10 |
| Social/cultural environment (e.g. family background) | 1 |
| Not taken as seriously as men | 8 |
| Low level of confidence | 2 |
| Burden of family responsibilities | 3 |
| Lack of technical skills | 6 |
| Other ¹² | 13 |

¹⁰ Form II, Form IV, Diploma, Degree.

¹¹ Self-satisfaction, to be in control, to be my own boss, to keep one occupied, to do what I like, the opportunity arose.

¹² Getting a permit, lack of management skills, difficult to get a market, husband not supportive, prejudice against home-made products, high cost of imported materials, no shop, alone.

18. What are your main strengths which help in managing business?
Strong-will, daring, confidence, know how to separate family from business, think that women are equal to men, perseverance, confidence, support of family, desire to be independent, motivated, can bring feminine touch/charm especially in sales, used to male environment, customer and quality oriented, surrounded by women, honest, knowledge of the sector, faith, positive, multi-skilled, use woman power
19. What are your main weaknesses which hinder the good running of your business?
Being jack of all trades, lack of time, lack of confidence, easily discouraged, risk-averse, lack of management skills, need more training, lack of capital, lack of husband's support, need to be more assertive

Networking

20. Do you form part of an association?
- | | |
|-----|-----|
| | No. |
| Yes | 22 |
| No | 3 |
21. Have you ever benefited from any support from the following institutions?
- | | |
|---------------------|-----|
| | No. |
| DBM | 9 |
| SMIDO | 8 |
| MEF | 13 |
| MCCI | 5 |
| Ministry of Women | 11 |
| Other ¹³ | 7 |
22. What type of support did you benefit from?
- | | |
|----------------------|-----|
| | No. |
| Grants/Loans | 10 |
| Business counselling | 5 |
| Marketing | 1 |
| Training | 16 |
| Other ¹⁴ | 7 |

How beneficial were these types of support?

Made progress in business, acquired management skills, get ideas and focus, help in getting permits

Training

Training followed

23. How did you learn to do what you are doing now?
- | | |
|--------------------------|-----|
| | No. |
| Already knew | 9 |
| Reading | 4 |
| Taught by friends/family | 5 |
| Formal training | 10 |
| Other ¹⁵ | 3 |

¹³ MEPZA, EPZDA, Co-operatives, Social centre, IFE, PRIDE, Agricultural & Research Unit.

¹⁴ Exhibition fairs, mentoring.

¹⁵ On-the-job, trial-and-error.

24. During the past two years, how many times did you undergo training?
- | | No. |
|---------|-----|
| 0-1 | 12 |
| 2-5 | 8 |
| Above 5 | 5 |
25. In what fields (other than specified in 28?)
- | | No. |
|----------------------------------|-----|
| Strategy and Management Planning | 15 |
| Finance | 15 |
| Marketing | 12 |
| IT | 4 |
| Export | 3 |
| People skills | 11 |
| Other ¹⁶ | 4 |
26. How much did you spend on training?
- | | No. |
|------------------|-----|
| Free | 10 |
| Less than Rs1000 | 2 |
| Rs1000–5000 | 2 |
| Above Rs5000 | 11 |
27. If you did not undergo training, please specify why not?
- | | No. |
|------------------------------|-----|
| Lack of time | 1 |
| Did not know | 0 |
| Not believe in training | 0 |
| Too expensive | 0 |
| Lack of basic qualifications | 0 |
| Other reasons ¹⁷ | 1 |
28. Why did you undergo training?
- | | No. |
|-----------------------------|-----|
| It was the trend | 0 |
| It was free | 6 |
| To upgrade skills | 17 |
| Other reasons ¹⁸ | 9 |
29. How did you know/hear about these types of training?
- | | No. |
|---------------------|-----|
| Friends | 5 |
| Advertisement | 14 |
| Ministry | 1 |
| Association | 12 |
| Other ¹⁹ | 4 |
30. How did the training benefit you?
Increased awareness, new ideas, upgrade skills, helped turn hobby into business, specialized knowledge, help to perfect oneself, enhanced quality of products, increased professionalism, take decisions, help to know own weaknesses, know how to tackle problems, more customer-oriented, helped to be disciplined

¹⁶ ISO 9000, Companies Act, quality management, packaging.

¹⁷ Lack of opportunity.

¹⁸ Believe in training, to know more, to improve work, to know how to assess the customer and the market.

¹⁹ On mailing list of EPZDA and SMIDO, through co-operative.

31. Have any of your employees followed training?

	<i>No.</i>
Yes	12
No	3

If yes, how?

	<i>No.</i>
On-the-job	2
In-house	1
Training institution	11
Other	0

Training incentives

32. Are you aware of the national training incentives?

	<i>No.</i>
The levy-grant system	14
SMIDO grants	9

33. Have you ever claimed training expenses from IVTB under the levy-grant system?

	<i>No.</i>
Yes	7
No	18

34. If yes, state amount claimed

Rs300,000-Rs560,000, Rs82,500, Rs165,000

Amount reimbursed: 60-75 per cent of above

Training needs

35. What type of training, if any, do you think you need?

Specialized (painting, serigraphy), management, costing, marketing, IT, how to start business, not clear, fashion and design, export

36. Is what you are looking for readily available?

	<i>No.</i>
Yes	15
No	1
Don't know	9

If yes, where?

SMIDO, Young Farmers, Handicraft Centre, training institutions

About the MEF

37. Have you heard of the Entrepreneurship Development Programme of the MEF?

	<i>No.</i>
Yes	18
No	7

38. Have you followed the programme?

	<i>No.</i>
Yes	11
No	14

39. Have you followed any other training courses given by MEF?

	No.
Yes	3
No	22

40. How do you evaluate such programmes?

	Not helpful	Helpful	Very helpful
Entrepreneurship	0	0	11
Other	0	3	0

41. What according to you could be done by the MEF to help women entrepreneurs?

Training, advanced courses in management, marketing, export and IT depending on the audience, use women entrepreneurs' products as end-of-year gifts, recognize that SMEs have specific problems, have more women on the council of MEF hence enhancing the inputs and insights into the business environment, bring together all women in textile (clustering), group women encourages sharing ideas and increases self-confidence when meeting successful entrepreneurs, more tailor made courses taking into account social/cultural background, feasibility study to test whether product is good, business counselling, market studies, help to find market, increase awareness about the need for marketing and management, need to tell women that they have to be in touch with their market since one of the main weaknesses of women entrepreneurs being lack of marketing,, women trained to take own decision, workshops by foreign consultants to keep abreast of changes, act as facilitator.

APPENDIX B

Incentives for SMEs

Registration to SMIDO confers certain fiscal advantages to SMEs. These advantages comprise:

- ◆ exemption from payment of duty and levy on imported production equipment up to Rs10 million
- ◆ reduced corporate tax at 15 per cent
- ◆ preferential rates of interest on borrowings from the Development Bank of Mauritius Limited for purchases of production equipment and for working capital
- ◆ freight rebate of 50 per cent for enterprises registered in Rodrigues
- ◆ technical backup and other support services provided by SMIDO
- ◆ duty exemption on a number of raw materials.

Other incentive schemes are detailed out below.

List of Incentive Schemes for SMEs

NAME OF SCHEME	OBJECTIVE	ACCESS CRITERIA	DESCRIPTION
<i>Feasibility Study Grant Scheme</i>	-	-	50% of initial operating costs for <i>feasibility studies</i> , up to a maximum of Rs75,000 for viable projects submitted by SME's
<i>The BESO Scheme</i>	-	-	The British Executive Service Overseas (BESO) is a Development Agency that offers expertise to enterprises and organizations worldwide. Experienced volunteers from UK are available for short assignment ranging from two weeks to six months. No fee is charged for their advice
<i>Technology Improvement Scheme (Ministry of Industry & International Trade)</i>	To enhance the competitiveness of firms and to improve production systems, quality, marketing etc.	Demand driven	The scheme provides funds on matching grant basis to firms for hiring outside consultancy support services
<i>Assistance to set up joint ventures</i>	For SMEs looking for an overseas partner		DBM (Development Bank of Mauritius) can provide seed capital for the venture, SMIDO and Board of Investment can assist to start the project and MIDA (Mauritius Industrial Development Authority) can help in overseas marketing
<i>SMETECH (SME CHALLENGE-Project Management Unit)</i>	To improve the technology base of SMEs, and production systems, quality etc.	SMEs having export and expansion potential	Provides for flash diagnosis carried out by a pool of local consultants and cost sharing grants for hiring consultancy services

<i>SMEFIN</i> <i>(SME CHALLENGE-Fund Management Company)</i>	To improve access to finance	Investment in technology	Meets 50% of collateral requirements and provides equity finance
<i>Export Guarantee Scheme (SICOM)</i>	To facilitate export by SME	SME engaged export oriented activities	Provides insurance cover against trading risks in new markets
<i>SME Exhibition Centre (MIDA)</i>	To facilitate marketing of products	Demand driven	Provides for display of products, distribution of brochures to visitors and arrange for visits to enterprises
<i>Export Support Schemes (MIDA)</i>	To encourage exports by SMEs with growth potential	-	Provides financial support for participation in overseas fairs, part refund of cost of exhibition stand, marketing tools and travel and accommodation costs

Source: SMIDO website (<http://smido.intnet.mu>)

APPENDIX C

Amendments in Legislation in favour of Gender Equality

- ◆ The Code Napoleon has undergone major changes. A woman can choose her profession, set up a business, open accounts or borrow without the permission of her husband.
- ◆ Women have the right to now choose their matrimonial regime.
- ◆ Divorce can now be granted on the grounds of *faute* or *rupture de vie commune*. However, divorce by mutual consent is still not recognized.
- ◆ Both spouses have joint responsibility over the family.
- ◆ Parental authority is shared and the welfare of the child is now paramount in deciding about custody.
- ◆ However the law provides that if the child is of tender age and breastfed, the mother gets immediate care and control over same.
- ◆ In 1979, the Income Tax Act was amended to allow married women drawing emoluments to elect to be assessed separately from their husbands, irrespective of their matrimonial regime. However they could only deduct their personal allowances, pension contributions, life insurance premium and interest paid on secured loans and mortgages from their taxable incomes. In 1992, the Act was again amended to allow women to deduct the contributions to an approved medical scheme. In 1993, their financial contributions to the upkeep of the children were finally recognized. The deduction for dependent children can now be made by either spouse by mutual consent. The Act was also amended to allow self-employed married women to elect to be assessed separately in the same way as those drawing emoluments.
- ◆ In 1990, the Jury Act was amended to enable women to sit as jurors.
- ◆ Previously, according to the Mauritius Citizenship Act, only a male citizen marrying a foreigner retained all his legal rights, for example, that of transmitting the Mauritian nationality to his children regardless of where they were born, the obtention of the Mauritian nationality for his spouse immediately after marriage etc. among others. Such rights were not allotted to a female citizen marrying a foreigner. This discrepancy was reviewed and the law amended in May 1995 to grant female citizens the same privilege as men.
- ◆ The Protection from Domestic Violence Act was passed in National Assembly in May 1997 for the protection of spouses against domestic violence. It aims at reducing and preventing domestic violence and at ensuring that where such violence occurs, there is effective legal protection.
- ◆ In cases of divorce, custody, access to children, alimony, provision is made in the law that for any unemployed woman or if employed and earning less than Rs3,500, free legal aid is being provided by the State. The woman should not be the owner of any immovable property exceeding Rs50,000 in value.
- ◆ The official age for marriage is 18 years. The age of consent for marriage has been raised from 12 to 16. However a female of 16 but under the age of 18 may, with her parents' consent, contract civil marriage.
- ◆ Any person having sexual intercourse with a female under 16 years commits a criminal offence even if the alleged convict maintains that there has been consent.
- ◆ A woman, after marriage is permitted by law to keep her surname, or may use both hers and that of her spouse. The husband may use that of his spouse if he so wishes.
- ◆ The Labour and Industrial Relations Act and the National Remuneration Orders and the Export Processing Zone Act guarantee the equality of men and women with respect to the individual's constitutional right to work and protection from unlawful dismissal. The Labour Act also contains specific provisions applicable to women only, concerning child birth, maternity leave, the nursing of unweaned children and restrictions on night work.
- ◆ The National Pensions Act was amended in 1987 to waive out the discrepancy between men and women concerning the payment of a lump sum to the surviving spouse should the insured person die before the age of 60, the official age for retirement.
- ◆ The Criminal Code has been amended in 1998 to increase penalties for offences against children, including sexual abuse. The offence of sexual harassment has been introduced and penalties are provided for the abandonment of a pregnant spouse, failure to pay alimony etc.
- ◆ The Sex Discrimination Bill is being prepared.

Source: Draft National Gender Action Plan, Ministry of Women's Rights, Child Development and Family Welfare.

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