



MAURITIUS RESEARCH COUNCIL

THE PROFILE & MOTIVATION OF WOMEN ENTREPRENEURS IN MAURITIUS

Final Report

June 2011

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This report is based on work supported by the Mauritius Research Council under award number MRC/RUN-1005. Any opinions, findings, recommendations and conclusions expressed herein are the author's and do not necessarily reflect those of the Council.

The Profile & Motivation of Women Entrepreneurs in Mauritius

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To: Mauritius Research Council**

Date : 30th June 2011



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Acknowledgement

We would like to acknowledge the support and facilitation offered by the Mauritius Research Council, especially the Director, Dr Arjoon Suddoo, the staff and research team of the University of Mauritius, the National Women Entrepreneur Council and officers of the SMEDA. These people were very helpful in the project's progress.

Acknowledgement also goes to representatives of key partner agencies like the National Empowerment Foundation, Enterprise Mauritius, Women in Networking, Women Centers, Ministry of Commerce and Association des Femmes Chefs D'Entreprises, who gave insightful information relevant to the study.

Finally, we would like to thank all the women entrepreneurs who took their time to respond to the questionnaire that was administered and also participated in the Focused Group Discussions. Their honest responses enabled a proper analysis and stronger recommendations for the betterment of entrepreneurship in Mauritius.

Abbreviations

AMFCE	Association Mauricienne des Femmes Chefs D'Entreprise
EFOI	Entreprendre au Féminin Océan Indien
MGECDFW	Ministry of Gender Equality, Child Development and Family Welfare
MRC	Mauritius Research Council
NEF	National Empowerment Foundation
NICE	National Institute for Cooperative Entrepreneurship
NWEC	National Women Entrepreneur Council
SME	Small & Medium Enterprises
SMEDA	Small and Medium Enterprises Development Authority
SMIDO	Small and Medium Industries Development Organisation
UOM	University of Mauritius
WIN	Women in Networking

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Executive Summary

NO economically successful country can run using less than half of its business resources. Mauritius is no exception. Women in Mauritius make up over half the business force and their contribution has not been adequately nurtured. This study seeks to highlight the profile, motivations and constraints of women entrepreneurs in Mauritius.

In an attempt to address the unavailability of current nationally representative data, the University of Mauritius, under the leadership and guidance of Dr Baguant, commissioned a number of field works fully sponsored and monitored by the Mauritius Research Council.

The objective of this research was to assist policy makers in Mauritius, especially institutions who have direct link with women entrepreneurs, in identifying the profile, the motivations and constraints that women entrepreneurs face in the country. The findings of this research can thus be used by decision makers in developing strategies to overcome the respective challenges faced by women entrepreneurs. The report is divided into 3 main sections: a concise literature review on women entrepreneurs, the findings and the recommendations.

The study identified a number of factors such as access to capital, inadequate training as well as discrimination as major constraints affecting the establishment as well as the expansion of women's entrepreneurial activities. Women normally rely on personal income to provide the initial finance for their enterprises.

It was found that most women entrepreneurs were based within a nuclear family (husband, wife and children). All the businesses in the sample are from registered source, that is, they are either member of the National Women Entrepreneur Council or the SMEDA. The Women-owned registered or formal businesses generally dominate over informal businesses. A number of sectors were included so as to get a holistic view of the women entrepreneurs' specificities in each of them, namely, Agriculture, Textile, Food, ICT, Services, Automobile,



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Wood, Animal Products, Footwear, Textiles, Health & Beauty and Tourism.

65% of the women entrepreneurs who disclosed their turnovers generated revenues between 0 – Rs. 100 000. A significant portion of these businesses have made capital investments between Rs 0 – Rs. 500 000.

Mauritius women businesses tended to be businesses that are:

- Run by women between 36 and 45 years of age
- Most women have done mostly secondary and/or primary education
- Spread around the island
- Present mostly in Agriculture, Food, Textile & Services sectors.

The majority of the women entrepreneurs are in operation for below 10 years. Furthermore, a large proportion of women operate from their homes because there are no places to expose their products. Most Mauritian women entrepreneurs have not reached the stage of operating in a global environment as only 64% of the women have a business bank account.

Most Mauritian women entrepreneurs have started their businesses for financial reasons. Furthermore, in the continuum of surviving to maintain the growth of thriving businesses, 54% of our respondents indicated that they were simply maintaining their businesses. Thus women also need training around growth strategies and how to translate this growth strategy to operational tactics to grow their businesses. Related to growth was the issue of needing financial support and marketing support to meet their future expectations.

On average, 53% of women are aware of intuitions like SMEDA and National Women Entrepreneur Council but others like Ministry of Commerce and women organizations are not that well known in assisting entrepreneurship in Mauritius. There was low awareness of marketing assistance, tendering advice and research in women entrepreneurship in Mauritius.

Chapter 1

Introduction & Background of Women Entrepreneurship

Women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilised.

While without a doubt the economic impact of women is substantial, we still lack a reliable picture, describing in detail that specific impact. Recent efforts initiated by the OECD (1997, 2000) are responses to this lack of knowledge and have focused the attention of policy makers and researchers on this important topic. In order to effectively and efficiently address this topic, policy makers need more knowledge about women entrepreneurs. The aim of this report is to give an account of the profile and motivations of women entrepreneurs in Mauritius and how women's entrepreneurship affects economic growth and development.

However, the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Brush & Hisrich, 1999; Holmquist & Sundin, 2002). Not only have women lower participation rate in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (Duchénaut, 1997; Franco & Winqvist, 2002; Reynolds & White, 1997). The industries (primarily retail, education and other service industries) chosen by women are often or have until recently been perceived as being less important to economic development and growth than high-technology and manufacturing. Furthermore, mainstream research, policies and programmes tend to be "men streamed" and too often do not take into account the specific



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needs of women entrepreneurs and would-be women entrepreneurs. As a consequence, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality. To facilitate progress, more work needs to be done.

In this report, both the qualitative and quantitative data was collected to have a proper understanding of the profile and motivations of women entrepreneurs in Mauritius. **Consequently, given the dearth of data in this field, this report will be the first of its kind to contribute to the body of knowledge of women entrepreneurship in Mauritius. We believe that the way forward is enhanced and deepened analysis of entrepreneurship in Mauritius.**

Gladys La vigilante's Success



I was a housewife staying at home most of the time. I always wanted to work and to create my own business one day. My company was founded in 2008. At some point in time, a French company contacted me. A company in cleaning services. The company was seeking for people to do its marketing, sell its products and target more markets. We needed people so I have looked for more women who were at home. It was not easy as there was a need to recruit and train the women. I was doing all this at home and in 2010, the NWEF gave me a space in incubator for me to carry on with my work. This is where I really started setting up my own business as I get access to a lot of facilities like faxing letters and make photocopies and most importantly internet facilities which helps me to communicate directly with my clients.

"I believe that for any women to sustain her business she needs to believe in her own self..."

All these are up to my full advantage so I am really grateful to the council. The council also has welcoming staff who get us the necessary information as and when needed. During my stay at the council I have had a number of training with the MEF specifically in marketing where I have learn how to market and manage my business. These have been very useful to me and today I can tell you that I have clients from Europe and England. And I trust that in 2011 I will be able to train even more women to enter this business and at the same time grow my business. I believe that for any women to sustain her business she needs to believe in her own self.

Chapter 2

Literature Review on Women Entrepreneurship

2.1 Understanding entrepreneurship

Westhead and Wright (2000) argue that there is no agreed definition of entrepreneurship. Despite its importance and central role in market-based economies, entrepreneurship is an elusive concept, and the term has been used in a variety of ways and contexts (OECD, 1998). This OECD report argues that it is pre-eminent to use the term entrepreneurship to refer to the creation and growth of new and small businesses, although it claims that entrepreneurship takes innumerable forms and appears in small and large firms, in start-ups and established enterprises, in the formal and informal economy, in legal and illegal activities, in innovative and traditional concerns, in high-and low-risk undertakings, and in all economic sub sectors.

Wennekers and Thurik (2001) also consider entrepreneurship as an ill-defined concept. Reasons for this are that many different aspects such as individual behaviour, levels of business performance, characteristics of the service or product, characteristics of the individual and the problem of discriminating between non-entrepreneurs and entrepreneurs have to be considered.

Thus, throughout the theoretical history of entrepreneurship, scholars from multiple disciplines in the social sciences have grappled with a diverse set of interpretations and definitions to conceptualize this abstract idea. Some writers have identified entrepreneurship with the function of uncertainty-bearing, others with the coordination of productive resources, others with the introduction of innovation, and still others with the provision of capital (Hoselitz, 1952).

Amit et al, (1993) argue that entrepreneurship can be defined as the process of extracting profits from new, unique, valuable combinations of resources in an uncertain and ambiguous environment. As for Westhead and Wright (2000), they argue that entrepreneurship involves

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the creation of new businesses (Reynolds et al, 1994a), business inheritance (Chaganti and Schneer, 1994; Westhead and Cowling, 1998) and purchase and sale of established businesses (Cooper and Dunkelberg, 1986). Wennekers and Thurik (1999) define entrepreneurship as “the manifest ability and willingness of individuals, on their own, in teams within and outside existing organizations, to perceive and create new economic opportunities (new products, new production methods, new organizational schemes, and new product-market combinations), and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, from and the use of resources and institutions.”

These are only a few of many “entrepreneurship” definitions. Even though certain themes continually resurface, presently there is no universally accepted definition of entrepreneurship and attempts have been made to describe it relative to: an economic function; ownership structure; degrees of entrepreneurship; size and life cycle of firm; and as a resource-based as depicted in the table below:

Table 2.1 The Definitions of entrepreneurship from many disciplines

APPROACHES	FEATURES
Economic function	<ul style="list-style-type: none"> Personal initiative of entrepreneur Risk bearing function Harnessing of factors of production
Ownership structure	Creation of business with entrepreneur as founder
Degrees of entrepreneurship	<ul style="list-style-type: none"> Size of firm Personal financial risk Creativity and innovation Growth realization
Resource-based	Primordial to potential production process
Size and life-cycle of firm	Association with young start-up firm
Consolidation approach	<ul style="list-style-type: none"> Conditions of uncertainty and competition Entrepreneurial management and strategy Initiation of change Innovatory process Ownership, structure and size of firm irrelevant Personal initiative through the spirit of enterprise

Sources: Cantillon (1755); Say (1800); Gilder (1971); Kirzner (1980); Curran and Burrows (1986); Drucker (1986); Dale (1991)

However, it is not considered to be a positive pursuit to attempt to pigeonhole the process of entrepreneurship relative to any one specific perspective. The process is much more holistic and dynamic in nature. Due to its elusive nature, entrepreneurship is often overlooked in



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development economics. Nonetheless, entrepreneurship is a necessary ingredient for stimulating growth. To achieve successful economic development, a country must experience both economic growth and “fundamental changes in the structure of its economy” (Gillis, 1996).

Despite their typical unappreciated role, entrepreneurs orchestrate these transformations and create new channels for economic activity and employment.

2.2 Historical background of entrepreneurship

The word entrepreneur appeared in the French language long before there was any concept of entrepreneurial function. By the early 16th century men engaged in leading military expeditions were referred to as entrepreneurs. After 1700, French government applied the term to government road, bridge, harbour fortification contractors and later to architects. In the mid 18th Century, French writer Bernaede de Balidor further defined it as „buying labour and materials at uncertain prices and selling the product at contract price.“

The development of entrepreneurship will firstly be looked from the classical point since these authors and pioneers have made a substantial contribution towards entrepreneurship. Later developments (contemporaries) in entrepreneurship will then follow.

2.2.1 The classics

Certain champions of entrepreneurship, such as Cantillon, Say, Marshall and Schumpeter have been chosen because of their significant contribution to the debate of entrepreneurship.

Richard Cantillon (1755) was the first well-known economist to use the term entrepreneur in a precise way. He was the first to place the entrepreneurial function in the field of economics. The principle of profit maximization immediately became part of the definition of an entrepreneur and Cantillon argued that entrepreneurs were directly involved in the equilibrium of supply and demand. Cantillon regarded everyone engaged in economic activity as entrepreneur and considered that the essence of the function of the entrepreneur was to bear uncertainty.



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Say's theory of the entrepreneur in the nineteenth century came from his explicit opposition of the "zero-sum game" economy. Thus, according to Say (1964; first published in 1803), the entrepreneur had to be sufficiently multifaceted to ensure the proper coordination of a range of activities such as the raising of capital, the organization of production, and the distribution of the product. To succeed he/she must have judgment, perseverance and a knowledge of the world as well as that of the business.

As for Marshall, he saw the task of entrepreneur as the supply of commodities and at the same time the provision of innovations and progress. Marshall was convinced of the importance of innovation. The entrepreneur continuously seeks opportunities to make a profit through minimizing of costs. The entrepreneur should be "a natural leader of men" (Marshall, 1930).

Schumpeter (1934) recalled that the essential role of the entrepreneur is creating profits. Interest and profit arose from progressive change. Change was the work of innovative businessmen or entrepreneurs. Schumpeter (1996) referred to this change as "creative destruction," which is the process of new firms replacing obsolete firms through competition. Schumpeter (1934) believed that entrepreneurship did not only mean management of the firm but, more importantly, leadership of the firm. The entrepreneur was responsible for the continuous improvement of the economic system.

Knight (1971) saw the entrepreneur as the contributor of savings to society by bearing all of the uncertainty. He takes responsibility for the decisions he has made. He mixes the factors of production and determines its remuneration. Entrepreneurship requires the ability to deal with uncertainty as well as the provision of sufficient capital for the remuneration, which has been demanded by the owner or other investors.

Kirzner (1973) rediscovered the classics. According to him, entrepreneurs are the persons in the economy who are alert and thus discover and exploit profit opportunities. They are the equilibrating forces in the market process. They are entrepreneurs only if they made discoveries and if they also make a profit out of these discoveries. Kirzner's entrepreneur requires no special ability or personality to carry out his function: the entrepreneur could even



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hire all the required labour and business talent. Entrepreneurship, however, requires a very special type of knowledge.

2.2.2 The Contemporaries

Jennings prefers not to define an entrepreneur or entrepreneurship, but instead focuses on a multiple perspective. His argument is that the field of entrepreneurship needs multiple paradigms that are different because entrepreneurial research serves a variety of purposes.

As for Hisrich and Peters (1998), they see the entrepreneur as someone who creates something new which has value by devoting time and effort, assuming the accompanying financial, physical and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.

Wickham (1998: 25) refers to entrepreneurship as “...bringing about change and making a difference. ... Entrepreneurship is about exploiting innovation in order to create value which cannot always be measured in financial terms.” This definition links to the previously discussed viewpoints: entrepreneurship is a way of behaving, in order to add value through innovative actions. Wickham (1998:25) comes to the conclusion that entrepreneurial management is characterized by its holistic, whole organizational scope – its mission is creating change by exploiting opportunities. Entrepreneurship is therefore innovative behaviour and not ownership, not a specific job, not a certain type of work.

Timmons (1999:27) refers to the “classical” viewpoint that entrepreneurship means new venture creation and illustrates that, in fact, entrepreneurship is something quite different: “Entrepreneurship is a way of thinking, reasoning, and acting that is opportunity obsessed, holistic in approach, and leadership balanced.”

From the historical view, it is obvious that entrepreneurship signifies certain characteristics like innovativeness, risk taking, productive, profit-oriented, discriminative power, perseverance, high achievement motive and assertiveness.

2.3 Defining the entrepreneur

There is lack of agreement on a fundamental definition for the entrepreneur. The dilemma of defining the entrepreneur is not a new one. Indeed, for centuries practitioners and scholars alike have been struggling to formulate an all-encompassing definition of entrepreneur. Investigating the viewpoints of more than seventy authors on entrepreneurs and entrepreneurship, Barnett (1993:8) came to the following conclusion: “An attempt to arrive to a consensus definition from the literature on entrepreneurship encounters ...the „untidiness of views“ on the subjects.” Thus, the quest for the universal definition has not moved since 1971 when Peter Kilby described the entrepreneur as the „Heffalump“ and compared those who study entrepreneurship to the characters in the Winnie-the-Pooh children’s stories who have not been able to precisely describe the Heffalumps or state for certainty what they are.

Wilken (1979) suggested that entrepreneurs are the Heffalumps of economics. Almost all economists are familiar with entrepreneurs and have some understanding about the important role that they play in promoting economic growth and development (Wilken, 1979). Nonetheless, there is little agreement over the genuine characteristics of entrepreneurs, and economists have yet to develop a complete understanding of their behaviour. Thus, like the Heffalump, the entrepreneur remains a well known but largely mysterious creature.

Nonetheless, the enigmatic entrepreneur has crept into the mainstream. The media now portrays billionaire entrepreneurs such as Bill Gates of Microsoft, Richard Branson of Virgin and Anita Roddick of Body and Soap as heroes and, everyday, new people are setting their sights on joining the ranks of this elite – but seemingly indescribable-class. Entrepreneurs are wealth creators. Wealth, in the form of goods and services, is created when entrepreneurs recombine and rearrange the resources that comprise the world.

A general one-size-fits-all definition of entrepreneurship is inappropriate, especially considering that the characteristics of each entrepreneur are unique. In fact, one of the keys to the success of most entrepreneurs is that they see and do things differently. Thus, it is more appropriate that each entrepreneur defines his role differently and independently but in line with his action and vision.

2.4 The Entrepreneurial Personality

A central focus of entrepreneurial research has been on the entrepreneur. There are two main schools of researchers in the field of entrepreneurial psychology. The more traditional group of researchers has focused on the personality characteristics of the individual, such as need for achievement, risk-taking propensity or locus of control. They argue that starting-up a new firm is very much an individual decision, which is why the individual's qualities of the entrepreneur are central in the investigation of entrepreneurship. The second group of researchers has taken a social cognitive approach, looking at the relationship between an individual and his or her environment. They put forward that trait approaches (i.e. personality traits and characteristics) have been unfruitful and that behavioural approaches would provide a more productive perspective for research in entrepreneurship. This school of thought is related to the approach of cognitive processes, which suggests that thinking and behaviour are influenced by a number of sources of leading to potential bias and errors.

2.5 The Entrepreneurial Process

The Global Entrepreneurship Monitor (2009) also known as GEM studies the behavior of individuals with respect to starting and managing a business. New firms are, most often, started by individuals. Even in established organizations, entrepreneurial attitudes, activities, and aspirations differ in each individual. Entrepreneurship is a process. In its 2009 report, GEM observes the actions of entrepreneurs who are at different stages of the process of creating and sustaining a business. For GEM, the payment of any wages for more than three months to anybody, including the owners, is considered to be the "birth event" of actual businesses. Individuals who are actively committing resources to start a business that they expect to own themselves, but who have not reached this "birth event" are labeled nascent entrepreneurs. Individuals who currently own and manage a new business that has paid salaries for more than three months but not more than 42 months are known as new business owner-managers. The 42 months has been made on a combination of theoretical and operational grounds. The prevalence rate of nascent entrepreneurs and new business owner-managers taken together may be viewed as an indicator of early-stage entrepreneurial activity in a given country. It represents dynamic new firm activity. Established business owners own and manage an established business that has been in operation for more than 42 months. Their businesses have survived the liability of newness. High rates of established business

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ownership may indicate positive conditions for firm survival. However, this is not necessarily the case. If a country exhibits a high degree of established entrepreneurship combined with low degree of early stage entrepreneurial activity, this indicates a low level of dynamism in entrepreneurial activity. Finally, GEM identifies individuals who have discontinued a business in the last 12 months. These individuals may enter the entrepreneurial process again. The whole process is best represented in the diagram below:

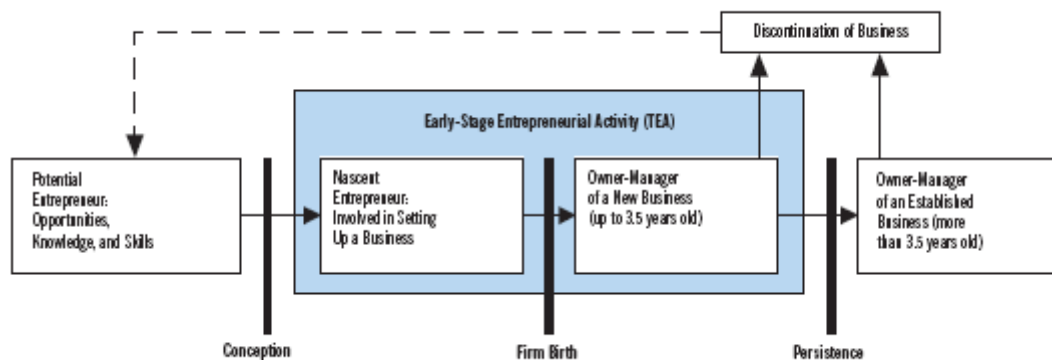


Figure 2.1 Entrepreneurial Process

2.6 Women Entrepreneurship

Women constitute around half of the total world population. They are, therefore, regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities. Global evidences support that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now, they have started plunging into industry and running their enterprises successfully so that women represent more than one-third of all people involved in entrepreneurial activity (GEM, 2005).

The topic of women entrepreneurs is of increasing interest to educators, business people, government officials, and the general population. Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. As an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise namely risk-bearing, organization and innovation. The number of businesses created by women is growing in both developed and developing countries,



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particularly in Europe and the United States. The growth in the number of women-owned businesses is expected to continue in many of these countries (OECD, 1986; Silvestri and Lukasiewicz, 1987), and in most at a rate faster than for men.

However, although women entrepreneurship is expanding around the world, men are more likely to be involved in entrepreneurial activity than women. Examination of entrepreneurial behaviour across the globe yields a clear picture of gender gap in venture creation and ownership activity (GEM, 2005). Moreover, while research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, governance structures and performance of female-led ventures.

2.6.1 Impact of Social structures on Women Entrepreneurship

Sociological theories argue that social structures (workplace, family, and organized social life) affect women's access to entrepreneurial opportunities and may influence performance (Aldrich, 1989). Occupational segregation, under representation in upper level management positions, and expectations about family roles may restrict women to certain industrial sectors, as well as affect motivations and goals for their business ventures (Aldrich, 1989). The extent to which women entrepreneurs face structural barriers in these areas will arguably have an impact on the performance of their ventures.

The degree to which these structural dimensions affect women entrepreneurs depends on the country context. In particular, the perceived acceptability of women's participation in entrepreneurship varies from country to country, relative to the expectations and cultural norms for women in that society. For example, in South America belief in "male machismo" and expectations that women's primary responsibilities are childcare and domestic duties creates a barrier to venture creation and subsequent venture performance (Sekarun and Leong, 1992). Relatedly, in Muslim countries women are subject to dishonouring their husbands by taking on entrepreneurial roles (Epstein, 1993). In the Philippines, women's movement into high-level management positions is impeded by expectations that women must marry and have a family, effectively limiting the type of work experience women are able to obtain prior to self-employment (Epstein, 1993). In transition economies, such as Hungary, lack of childcare and unavailability of training in basic business skills are even



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greater obstacles for women entrepreneurs (OECD, 1993). In Eastern European countries, women have low levels of education and technical knowledge, which further restricts the ability of women to succeed in their entrepreneurial endeavours (OECD, 1993). Research also reveals that women starting new ventures are frequently hindered by a lack of business information, advice, and access to networks and business support systems (Allen and Truman, 1993).

It is important to note that public policy initiatives designed to increase women's access to information, skill improvement, and funding (OECD, 1993; Allen and Truman, 1993) is underway in many developing countries. Still, the relative impact of the effect of social structures in non-OECD and developing countries differs from that in the United States and Canada where more than 30% of all small companies are women-owned, social networks and support systems are well developed, and women have equal access to entrepreneurial training and information resources (OECD, 1993; Brush, 1991). Further, women from some OECD countries are increasingly accepted as equals in their entrepreneurial endeavours, making it easier for their businesses to succeed and grow. These differences in social structures across developed and developing countries suggest variation in individual factors affecting performance of women-owned businesses. To date, studies examining the performance of women-owned businesses in non-OECD and developing countries are very limited. Furthermore, the theories explaining performance were based on populations from developed OECD countries that may or may not be applicable in other country contexts.

2.6.2 Women entrepreneurs and family

Perhaps a more interesting element of the management literature has been an examination of the connections between women, entrepreneurship and the family. Informed by sociological perspectives, researchers such as Baines and Wheelock (1998) and Ram and Holliday (1992) have explored these connections by “pushing the family to the forefront of the analysis” (Baines and Wheelock, 1998:32). While the business-home nexus had been explored in earlier analyses, specifically from the perspective of role-conflict (Stoner et al, 1990), contribution of spouses (Nelson, 1989) and career development (Cromie and O’Sullivan, 1999), this new strand of the research draws on qualitative and contextual case study data to tease out the exact dimensions and processes of the interaction.



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A rather different strand of the family women's business literature has focused on „copreneurial“ marital partners who own and manage a small business together (Marshak, 1994; Smith, 2000). While focusing on similar issues such as work-home boundaries and the persistence of traditional gender roles, this strand highlights the inherent difficulties in precisely defining women's involvement in enterprise. The predominance of family ownership within the SME sector makes it impossible to precisely delineate the extent of women's involvement in enterprise and differentiate gender-based management styles and processes.

2.6.3 Women and networks

Research investigating the management of female owned enterprises has often stressed the important role of networks in the survival and success of individual firms (Aldrich et al, 1989; Rosa and Hamilton, 1994; Aldrich et al, 1997). Gender differences in the way networks are created and used have been cited as having an influence on certain aspects of the management process, for example, enabling improved access to finance and the development of strong relationships with financial backers (Millman, 1997; Rosa and Carter, 1998). This view has been largely influenced by studies, investigating entrepreneurial networks, which have unequivocally demonstrated that the quantity and quality of external linkages between a firm and its environment are crucial to its success. Some have suggested that distinct gender differences might exist both in the establishment and management of social networks (i.e. the process of networking) and in the contents of social networks (i.e. what networks are used for) (Olm et al, 1988; Aldrich, 1989). This view has been contested by others, however. In a review of research into entrepreneurial networks, Starr and Yudkin (1996:40) concluded that: “the few studies that compare the networking activities of women and men business owners show differences in the sex composition of the networks of women, but not in how men and women use their networks”.

The influence of gender on the networking activities of business owners has been subject to very little dedicated investigation, and remains a highly contentious issue. Not only is there debate regarding the relative influence of networking activities on the performance of small firms generally and on female owned firms in particular, researchers have yet to even conceptualize an appropriate starting hypotheses for research. This debate has occurred largely because of conflicting guidance in the research literature that has separately



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considered gender effects on business ownership and the influence of gender on networking activities. Researchers such as Rosa and Hamilton (1994) have argued that networking is both more critical and should be greater among female entrepreneurs than male entrepreneurs. This approach is, however, countered by earlier research conducted by Aldrich (1989) which suggested that women's networking levels are lower than men's.

While the gender/networks is a seriously under-researched area, the range of studies that have investigated gender differences in networking activities has enabled the emergence of a consensus on some elements of the networking debate. Studies undertaken in a diverse variety of contexts and countries, including the USA, Italy and Northern Ireland, have all concluded that there is a great deal of similarity in the networking behaviour of men and women, although the sex composition of networks does vary by gender. Women are more likely to have networks composed entirely of other women, and men are more likely to have networks composed entirely of other men (Aldrich et al, 1989; Smeltzer and Fann, 1989; Cromie and Birley, 1992; Aldrich et al, 1997).

2.6.4 The Characteristics and Motivations of Female Entrepreneurs

One of the main themes within the gender and enterprise literature concentrates on the characteristics and motivations of female entrepreneurs. This theme is particularly apparent within the early exploratory studies, which were strongly influenced by the existing small business literature. Many of the early studies from North America concentrated on describing the characteristics of the female entrepreneur and their motivations for self-employment. Overall, these studies presented a *prima facie* picture of businesswomen with more similarities than differences to their male counterparts. Like men, the most frequently cited reason for starting in business was the search for independence and control over one's destiny. The greatest barriers to business formation and success were access to capital and mobilizing start up resources. Few of the early studies developed sophisticated taxonomies, preferring to identify female proprietors as a homogenous group, and there was an implicit acceptance by researchers that, beyond the start-up phase, few significant differences existed between male and female owned and managed companies.



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Schrieir's (1975) pilot study of female business owners showed that the female entrepreneur had much in common with her male counterpart. One difference, however, which did emerge was in the business sectors in which female entrepreneurs tended to operate. Sectors in which women tended to own businesses reflected those with traditionally high levels of female employment, mainly services and retailing. A study by Schwartz (1976) also described a predominance of service-based businesses and also concluded that female motivations for starting businesses were similar to those of men. This study was, however, perhaps most notable for being the first to draw research attention to some specifically female barriers to business ownership. Schwartz (1976) found that the greatest barriers to female business success were financial discrimination, a lack of training and business knowledge, and generally underestimating the financial and emotional cost of sustaining a business. Hisrich and Brush (1986) continued these broad, exploratory themes by attempting to draw a demographic profile of female entrepreneurs, examining their motivations for starting in business and their barriers to business success. Using a sample of 468 women entrepreneurs, the „typical“ female entrepreneur was described as being the “first born child of middle-class parents ... After obtaining a liberal arts degree, she marries, has children, and works as a teacher, administrator or secretary. Her first business venture in a service area begins after she is thirty-five” (Hisrich and Brush, 1986:14). Motivations for start up were described as being the search for job satisfaction; independence and achievement, while the major problems facing women were believed to be the initial under-capitalization of new businesses, and a lack of knowledge and training in business skills. Early British studies also focused on describing the motivations and characteristics of women starting in business. Using a sample that compared the experiences of 58 female and 43 male business owners, Watkins and Watkins (1986) found that the backgrounds and experiences of women differed substantially from those of men. Men entering self-employment were more likely to have prior work experience that was related to their present venture. For men, self-employment provided an essentially similar occupation with the added attraction of independence and autonomy.

Conversely, women were found to often have no relevant experience to enable them to enter self-employment, particularly in non-traditional business sectors. Watkins and Watkins (1986) concluded that their lack of prior work experience affected women's choice of establishing viable businesses, forcing them into traditionally female sectors. Within



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traditional sectors, however, other successful female entrepreneurs acted as role models, helping other women to confront and overcome problems. Watkins and Watkins (1986) found that most women were unprepared for business start up and, as a consequence and often unwittingly, took greater risks. Choice of business sector for women's self-employment was largely determined by consideration of which areas posed the least obstacles to their success. These were perceived to be those where technical and financial barriers to business entry were low and where managerial experience was not essential to success. As Watkins and Watkins (1986:230) emphasised: „choice of business can be seen in terms of high motivation to immediate independence tempered by economic rationality, rather than by a conscious desire to operate “female-type” businesses“.

In a study undertaken in the same period, Goffee and Scase (1985) analysed the experiences of 54 female proprietors in the UK. Central to this study was the development of a typology of female entrepreneurs based on two factors, firstly, their relative attachment to conventional entrepreneurial ideals in the form of individualism and self-reliance and secondly, their willingness to accept conventional gender roles, often subordinate to men. Four types of female entrepreneur emerged in this taxonomy: „conventional“ entrepreneurs who were highly committed to both entrepreneurial ideals and conventional gender roles; „innovative“ entrepreneurs who held a strong belief in entrepreneurial ideals but had a relatively low attachment to conventional gender roles; „domestic“ entrepreneurs who organise their business life around the family situation and believed very strongly in conventional female roles and held low attachment to entrepreneurial ideals; and „radicals“ who held low attachment to both, often organising their businesses on a political, collectivist basis.

While these early studies provided valuable descriptions of a group of entrepreneurs who had, hitherto, been overlooked by the mainstream small business research effort, critics of the research drew attention to the exploratory nature of these early studies of female entrepreneurship. Criticism was levelled, in particular, at the small size of the samples used and their lack of representativeness and reliability (Curran, 1986; Carter, 1993), the general lack of rigour of the studies (Allen and Truman, 1988; Solomon and Fernald, 1988; Rosa and Hamilton, 1994) and the limited extent of the cumulative knowledge (Stevenson, 1983; Curran, 1986; Hamilton et al, 1987). Indeed, by the late 1980s it was becoming clear that some of the research debates surrounding the issue of gender and business ownership were



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continuing largely because of the difficulties for researchers in providing clear and unequivocal evidence, either through empirical investigation or through more theoretical approaches. While several studies had suggested that it was considerably harder for women to both start and run their own enterprises, others had cited the gender literature to argue that start up problems tended to be equally great for men, and that many women “far from being discriminated against, thought that being a woman gave them a positive advantage over men” (Birley, 1989).

More recent research has continued the pre-occupation with the characteristics and motivations of female entrepreneurs, however a greater specialisation is developing. Within the broad theme of characteristics and motivations, growing specialisation has led to a number of obvious sub-themes. The first of these sub-themes relates to the psychological characteristics of female entrepreneurs, usually considered in direct comparison to men or in relation to norms established using male samples. Research has been undertaken comparing the psychological profile of female entrepreneurs according to their risk-taking propensity and achievement motivation (Masters and Meier, 1988; Sexton and Bowman-Upton, 1990; Langan-Fox and Roth, 1995), personal value systems (Olson and Currie, 1992; Fagenson, 1993) and in terms of sex role stereotyping and career selection (Brenner et al, 1989; Scherer 1990; Fagenson and Marcus, 1991).

While research profiling the psychological dimensions of entrepreneurs continues, recent articles have implicitly challenged its relevance, arguing that the process of „creating and growing wealth“ is universal and that entrepreneurs and non-entrepreneurs cannot be dichotomised (Birley and Wright, 2001:129).

A further sub-theme within this literature compares the broader social background and business differences between male and female business owners, in an effort to identify and portray the typical characteristics of women entrepreneurs. This has been undertaken in very general terms, considering a range of comparative issues (Cromie, 1987; Carland and Carland, 1991; Catley and Hamilton, 1998), and in relation to specific criteria such as education (Dolinsky et al, 1993), youthfulness (Kourlisky and Walstad, 1998), ethnicity (Dolinsky et al, 1994; Shim and Eastlick, 1998), family background (Matthews and Moser, 1996; Caputo and Dolinsky, 1998), and type of industry (Anna et al, 2000). This sub-theme



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of the literature has been supplemented by country-specific research that has profiled the characteristics and motivations of female entrepreneurs in a range of different national and regional settings. Research has examined the characteristics of female entrepreneurs in different western economies such as Canada, Norway, Sweden and Australia (Holmquist and Sundin, 1988; Belcourt, 1990; Collette and Aubry, 1990; Lee-Gosselin and Grise, 1990; Loscocco and Robinson, 1991; Barratt, 1999; Bennett and Dann, 2000; Spilling and Berg, 2000).

Studies have also focused on the characteristics of women entrepreneurs in transitional economies such as Russia (Izyumov and Razumnova, 2000), Poland (Mroczkowski, 1997) and Slovenia (Glas and Petrin, 1998) and in developing economies such as Brazil (Jones, 2000) the Phillipines (Gonzales Gordon, 1997), and Turkey (Hisrich and Ozturk, 1999). There has also been a range of studies profiling the characteristics of female entrepreneurs in various Asian countries, from the less-developed economies of India, Pakistan and Nepal (Padaki, 1994; Premchander, 1994) to the more developed states of Singapore and Hong Kong (Lee, 1996; Lee, 1997; Weeks, 1998; Maysami and Goby, 1999). A common trend has been the reliance, in even very recent studies, on descriptive profiles of demographic and personal characteristics, which are then often compared with results derived from similar studies in different country settings. Maysami and Goby's (1999) article, for example, describes Singaporean women entrepreneurs as having "an average age of 41, are mostly married, and have an average of two children (p.97) ... Australian females are not so different (p.99) ... Studies of female owner/managers in Singapore and elsewhere show remarkably similar results" (p.102).

A further sub-theme that is particularly apparent within, but not exclusive to, the European research literature has been the attempt to establish linkages between motivations for female self-employment and the overall position of women in the labour market (Goffee and Scase, 1985; van der Wees and Romijn, 1987; Cromie and Hayes, 1988; Carter and Cannon, 1988). In particular, researchers have analysed patterns of female business ownership and questioned whether female entrepreneurship presents a rejection of traditional corporate careers or simply reproduces existing labour market patterns under a guise of independence (Goffee and Scase, 1987; Lee-Gosselin and Grise, 1990; Green and Cohen, 1995; Buttner and Moore, 1997).



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A surprising absence in this literature is the use of very large-scale datasets to inform descriptions of entrepreneurial characteristics and demographics. Curran and Burrows' (1988) analysis of the UK General Household Survey represents one of the few studies that can be seen to provide an accurate, though now dated, demographic profile of female participation in self-employment. While the use of national datasets, such as the Labour Force Survey, would appear to be an appropriate way forward in investigating issues of gender and enterprise, their utility is restricted by the limited depth of the data which is collected. National datasets can provide no assistance in investigating some of the most interesting and the most controversial of the research themes, such as the existence and extent of female disadvantage in starting and running a business. Neither can they assist in developing an understanding of the processes and practices of gender relations, a pre-requisite to the development of theories of gender and enterprise.

2.6.5 Start-Up: Patterns, Resources and Constraints

Linked strongly to the research literature that considers the characteristics and motivations of women entrepreneurs, is the analysis of business start-up patterns and goals. Indeed, a preoccupation with start-up permeates the female entrepreneurship literature, but is particularly noticeable within the more descriptive analyses. Within this literature there is a widespread and generally unquestioned acceptance that startup is more difficult for women. A key debate, however, is whether the barriers encountered by women at start-up have a long-term effect on business performance or whether these constraints dissipate after start up has been successfully negotiated. Among those studies that focus predominantly on the start up situation, four broad sub-themes emerge. Firstly, there have been a number of studies that have examined the various factors, such as motivations, goals, processes and structures, that are an integral part of the start up experience (Shane et al, 1991; Shabbir and Di Gregorio, 1996; Alsos and Ljunggren, 1998). The experiences of women starting in business have generally been drawn from comparative analyses: either contrasting female startups with those of men (Shane et al, 1991; Ljunggren and Lovereid, 1996; Alsos and Ljunggren, 1998); analysing the different experiences of female start-ups in a variety of different cultural settings (Shane et al, 1991; Kolvereid et al, 1993; Carter and Kolvereid, 1997); or contrasting the start up experience of different groups of women, as in Dolinsky et al's (1994) analysis of gender and ethnicity. The second sub-theme that emerges is that relating to the acquisition and mobilization of start-up resources. Early studies tended to focus solely on the acquisition



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of start-up finance and the social systems that endowed women with a lack of business credibility. As Hisrich and Brush (1986: 17) described: “For a woman entrepreneur who lacks experience in executive management, has had limited financial responsibilities, and proposes a non-proprietary product, the task of persuading a loan officer to lend start-up capital is not an easy one. As a result, a woman must often have her husband cosign a note, seek a co- owner, or use personal assets or savings. Many women entrepreneurs feel strongly that they have been discriminated in this financial area”. Highlighting an issue of female credibility that would recur in several later studies, Hisrich and Brush (1986) also reported that half of their respondents reported difficulties in overcoming some of the social beliefs that women are not as serious as men about business.

While research focusing on gender and finance has developed into a highly specialised area, more recent studies of resource acquisition at start-up have increasingly focused on gender differences in access to human and social capital. Building on the work of Goffee and Scase (1985), a number of researchers have suggested that women’s entrepreneurship can be seen as both a reaction to and a means of escaping the persistent inequalities and the occupational confines of the labour market (Marlow, 1997). There is now a growing body of evidence that suggests that a woman’s pre-venture labour market experience has a profound effect on her ability to mobilise appropriate start-up resources. In comparison with men, when women enter self-employment they do so with fewer financial assets, less experience in management and under-resourced in terms of their human and social capital. Women generally lack both hard resources, such as finance and capital assets, and soft resources, such as management experience, networks and family support. A key issue in the debate is the extent to which this initial resource shortage affects long-term business performance (Brush, 1997).

The third sub-theme is concerned with the role and effect of start-up on business survival and performance. Most of the literature focuses on the limited choices facing most women, for example in determining an appropriate business sector (Carter, Williams and Reynolds, 1997), and the constraints they face in mobilising initial resources, for example financial backing.

2.6.6 Finance and women entrepreneurs

Four areas of the financing process have been consistently noted as posing particular problems for women. First, women may be disadvantaged in their ability to raise start-up finance (Schwartz, 1976; Carter and Cannon, 1992; Johnson and Storey, 1993; Koper, 1993; Van Auken et al, 1993; Carter and Rosa, 1998). Second, guarantees required for external financing may be beyond the scope of most women's personal assets and credit track record (Hisrich and Brush, 1986; Riding and Swift, 1990). Third, finance for the ongoing business may be less available for female owned firms than it is for male enterprises, largely due to women's inability to penetrate informal financial networks (Olm et al, 1988; Aldrich, 1989; Greene et al, 1999). Finally, female entrepreneurs' relationships with bankers may suffer because of sexual stereotyping and discrimination (Hisrich and Brush, 1986; Buttner and Rosen, 1988, 1989).

More recent studies have extended the gender and finance debate further by considering the role of banks in providing finance to female business owners. In a development of an „asymmetric information“ approach (Fletcher, 1994), gender researchers have attempted to determine whether banks have (unstated) differential lending policies to male and female business owners and, if so, whether these policies are a result of unwitting socialisation or outright discrimination (Fay and Williams, 1993; Koper, 1993; Coleman, 1998; Coleman, 2000). In a study undertaken in New Zealand, Fay and Williams (1993: 365) found some evidence that women encounter credit discrimination in seeking start-up funding, although the study concluded that this was not necessarily the fault of the banks. Confronted by applications for finance from individuals with limited education and experience in the area they wish to operate and low proposed personal equity, as is commonly the case for would be female proprietors, loan officers not surprisingly refuse requests for finance. Bank staff is not guilty of discrimination in such situations. Rather, applicant's socialisation and work related experiences have disadvantaged them compared to male proprietors.

Nevertheless, Fay and Williams emphasise (1993:365) that “the existence of discriminatory behaviour as a consequence of prejudice and stereotyping can be demonstrated only when all relevant factors up to the point of loan application have been equalised”. Researchers of female entrepreneurship are still a long way from being able to control factors so precisely. As Brush (1992) points out, this area has been studied insufficiently to enable firm

conclusions to be reached. Nevertheless, various studies have concluded that bank officer training would be a valuable contribution at least in the reduction of women's perceptions of discrimination (Buttner and Rosen, 1988; Fabowale et al, 1995; McKechnie et al, 1999).

2.6.7 The Management of Female Owned Firms

As the field of study developed, the research effort moved beyond broad descriptions of the personal and business characteristics of female entrepreneurs to focus on the nature of management differences in female owned firms. Early studies examining the management of female owned firms drew on contemporaneous debates within the mainstream small firms literature to focus on issues such as employment relations, generic small business management issues and broad descriptions of management processes (Hisrich and Brush, 1983; Goffee and Scase, 1985; Carter and Cannon, 1992; Allen and Truman, 1994). More recent studies have continued to examine issues of management within female owned enterprises, but the field has become more specialised and concentrated around a number of distinctive themes. A recurrent issue within the research has been the assessment of women's management style and approaches to leadership. Echoing the gender and leadership debates within the field of management science in the 1980s, researchers have attempted to investigate whether female entrepreneurs manage their firms in a qualitatively different way than do men (Chaganti, 1986; Holmquist and Sundin, 1988; Brush, 1992; Stanford et al, 1995; Brush, 1997; Gardiner and Tiggemann, 1999). The assumption that women are "better at relationship oriented skills while men excel at task-oriented skills" has been refuted by some researchers (Leahy and Eggers, 1998), although the stereotypical view persists. In a recent article, Buttner (2001) reported that the management styles of female entrepreneurs was best described using relational dimensions such as mutual empowering, collaboration, sharing of information, empathy and nurturing. Importantly, these dimensions, which have also been associated with women in different professional occupations, were deemed to be associated with firm performance, particularly with regard to employee retention and esprit- de-corps.

2.6.8 Performance and Growth

The performance of small businesses, usually determined in terms of their economic contribution to job and wealth creation through business start-up and growth, has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issue of gender and business performance.

Although many studies have made some mention of it, most shy away from direct examination of quantitative performance measures, preferring instead to engage in discursive debate concerning gender differences in qualitative assessments of success. These studies suggest that women perform less well on quantitative measures such as job creation, sales turnover and profitability (Cliff, 1998; Fasci and Valdez, 1998). This, it is often argued, is usually because women do not enter business for financial gain but to pursue intrinsic goals (for example, independence, and the flexibility to run business and domestic lives). Implicitly, women are deemed to assess success in relation to their achievement in attaining personal goals (i.e. self-fulfilment, goal attainment etc.), while men are assumed to measure success using quantitative criteria (i.e. profits, growth etc) (Buttner and Moore, 1997; Lerner et al, 1997; Still and Timms, 2000). Elsewhere, it has been argued that the structural disadvantages facing women and their consequent lack of human, social and financial capital constrains their business performance from the outset (Marlow and Strange, 1994; Chell and Baines, 1998; Boden and Nucci, 2000). The few studies that have used more sophisticated methodologies in pursuing issues of gender and performance have presented less clear-cut results (Chaganti and Parasuraman, 1996; Hisrich et al, 1997; Miner, 1997). In a longitudinal study of 298 UK businesses, of which 67 were female owned, Johnson and Storey (1993) found that women proprietors in their study had created more stable enterprises than had their male sample, although on average the sales turnover for women was lower than for males. Kalleberg and Leicht (1991) also found only slight and inconclusive differences in key performance measures in their sample of 400 businesses from three industrial sectors in Indiana. Similar results were reported in Du Rietz and Henrekson's (2000) study in Sweden. Fischer et al's (1993) study found that women's businesses tended to perform less well on measures such as sales, employment and growth, but concluded that determinants of gender differences in business performance were far more complex than had been recognised in earlier studies.



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Merrett and Gruidl's (2000) study of 4,200 businesses found that rural women faced more obstacles to success than either males or females in urban areas, suggesting that location might be a more influential factor in business performance than gender alone. Carter et al (1997)'s analysis based on the US retail sector found that women were more likely to exit business and related this to the low level of initial start-up resources and the founding strategies of the owner.

The importance of initial business strategy was reinforced in a recent study by Gundry and Welsch (2001), analysing the business performance of 800 women-owned businesses. Rosa et al's (1996) study was one of the few large-scale studies specifically designed to investigate the impact of gender on small business management. This study outlined four different measures of comparative performance of businesses by gender: primary performance measures (number of employees, growth in employees, sales turnover, value of capital assets); proxy performance measures (geographical range of markets, VAT registration); subjective measures (including the ability of the business to meet business and domestic needs); and finally, entrepreneurial performance measures (the desire for growth, the ownership of multiple businesses). The analysis of primary performance measures suggested that women's businesses employed fewer core staff, were less likely to have grown substantially in employment (more than twenty employees) after twelve months in business, had a lower sales turnover, and were valued at a lower level than male owned businesses. The analysis of proxy performance measures also indicated that women owned businesses were more likely to serve only local markets, although gender differences in export sales were non-significant. Male owned businesses were also more likely to be registered for VAT. The subjective measures of performance, however, were less clearly divided by gender. In considering how well their businesses had performed in the previous two years, men and women gave comparable responses. Women did, however, appear to be less optimistic than men in their expectation of future business success. Women were also less likely to believe that their business created sufficient income to meet domestic needs. This result appears to stem directly from the fact that women's businesses tended to be substantially smaller than male owned businesses in the sample. Male respondents whose businesses had a similar sized turnover were equally dissatisfied with their ability to meet domestic financial needs.



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The final measure, entrepreneurial performance, also demonstrated marked sex differences. Men were significantly more likely to own other businesses (19.6% compared with 8.6%) and also to have strong growth ambitions in so far as they wanted to expand their businesses „as far as they could (43% versus 34%)“ (Rosa et al, 1996:469).

Although these results appear to demonstrate marked gender differences in business performance, they should be treated with caution. Not only are conclusions potentially premature given the scarcity of previous research, there are a number of complicating factors (such as industrial sector, prior experience, founding strategy, business age and presence of co-owners) which, depending on how they are treated methodologically, appear to produce widely differing results in business performance (Rosa et al, 1996). Confirming Marlow and Strange's (1994) view, Rosa et al (1996) argue that, while the performance of women owned businesses appears at first sight to be substantially lower than for their male counterparts, women have only recently emerged as an entrepreneurial group and their businesses are much younger and therefore less established. On this basis, they concluded that "If female business owners have started from a much lower tradition of achievement in business, then this trend is encouraging and may provide support for Birley's (1989) view that the gender gap in the U.K. is narrowing" (1996:475). Collectively, the results of the various studies comparing male and female performance differences offer mixed results. Overall, these studies suggest that the determinants of performance (i.e. the measures that are used by owners to assess their business performance) are similar by gender. Contrary to many of the earlier studies of gender and entrepreneurship, neither is there any evidence to suggest that men are more profit orientated than women, or less likely to value intrinsic goals. Although the Rosa et al (1996) study found some marked sex differences in performance indicators, the complexity of the overall pattern of results suggests that a more complex interpretation is required than simply attributing differences to gender alone.

Runglall Baby Success story..



I have been working as a worker in a pottery factory since 1990 and this year marked 21 years of experience in this business. Pottery is hard work and it is not like sitting under air conditioner in a clean office. Such work demands love and passion to do it and I can tell you that I do have it. One day I asked myself, since I love this job why not doing it all my life...? But it was not easy to set up my enterprise. I did not know how to administer and manage an enterprise “mo ti zéro la dans...” I happen to knock the doors of NWEC. They were really welcoming. They informed me when there were training courses that I needed to start my business. I have benefited from a number of trainings like marketing, management and finance. It's been three years since I started my enterprise.

“Challenges are there for us to grow and always know that “Après le mauvais temps il y a le beau temps...””

It was a real challenge to put all these trainings in practice. It happened to me that I had difficulties in making a quotation and encountered delays in delivering products in time. This was a real problem. But I overcome these problems. “Même si mone cogner mo ré débout mo dire non mo bisin capave...” My problems are just stimulus for improvements. This is real life business with ups and downs. Only now after three years that I feel quite stable in my business. Today I am in a position to tell you that I can manage my business, I am able to respect my delivery dates and the likes. The NWEC is like “ène mama... couma ène zenfant pou apran marcher li pou trape la main so mama... même si li pou tomber so mama po relève li.” NWEC has always been supportive to me. So, never get discourage or try something else because this business has not work. Challenges are there for us to grow and always know that “Après le mauvais temps il y a toujours le beau temps.”

Chapter 3

Women Entrepreneurship in Mauritius: History & Framework

3.1 Historical of entrepreneurship in Mauritius

Mauritius is located in the Indian Ocean. It is a small island of about 1,865 sq km with a population of just over 1.2 million and is at a distance of some 800 km off the east coast of Madagascar. Mauritius has been in the past a French and British colony successively. Slaves were brought in from Africa to work on the island and after the abolition of slavery; indentured labourers were brought in from India to work mainly in sugar cane plantations and in farming. When Mauritius gained its independence in 1968, the British settlers sold or in a few cases gifted some the sugarcane fields to the labourers prior to their departure from the island. Today, the descendents of the indentured labourers have inherited these plots of land, which are still cultivated with sugar cane and other crops that are sold to sugar mills and vegetable sellers respectively. Mauritius is thus a multicultural country where Mauritians from various ethnic backgrounds (Indian, African, Chinese and Anglo/French origins) cohabit harmoniously for centuries.

Entrepreneurial activities in Mauritius might have well started when the French and the British settlers colonised the island, some two hundred years back (Gungaphul and Boolaky, 2003) but it was rather in an informal way. To gain additional income to support their families, the labourers were cultivating even the smallest plot of land and sold their vegetables to others. Some of the lands which were inherited have been used and in many cases are still being used also for farming and the outputs are used for personal consumption or for selling in markets or to hotels and restaurants. Chinese immigrants who set up retail businesses during those days owned most corner shops in the country and presently several of these corner shops have been transformed into mini, super or hypermarkets (Boolaky and Gungaphul, 2001).



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Entrepreneurial activities started informally by people from various ethnic origins on the island and most of these businesses are today family businesses where both the nuclear and often the extended families are involved. However, these entrepreneurial activities are no more restricted to agriculture, farming or retailing but have extended to textile, tourism, ICT, and in other manufacturing and services. Mauritius has now diversified from a mono-crop economy to an industrializing economy to face challenges from competition and globalisation. The government is providing strong support for expansion and development of SMEs and nowadays micro enterprises with a view to tackle unemployment and other economic and social problems. A few thousand people have caught this bandwagon and are starting up their own businesses taking advantage of facilities offered to them. In his 2007/2008 budget speech, the Minister of Finance of Mauritius stated “This trend confirms our conviction that the SME sector can be an effective vehicle for longer term job creation, for broadening the circle of opportunities, for poverty reduction and for lifting the economic, financial and social status of the unemployed and the working poor.” While there is no clear statistics (partly due to the fact that many small enterprises operate in the informal sector) to confirm the percentage of firms, which make up the SME sector in Mauritius, the latest Central Statistics Office (CSO) report (2008) indicates an increase in the number of small businesses during period 2002 to 2007. There was an estimated 91,980 small businesses in 2007 compared to 74,930 in 2002, representing an increase of 23%.

This small business sector also showed a drastic increase in employment, namely 19% (175900 to 208800) during the same period. Today it is taking astronomical dimension with the schemes for microenterprises, thus proving that the SMEs have already overtaken large establishments in job creation. Most of the entrepreneurial activities have started as small family businesses. Many are still operating as family businesses and are past their first or second generations. Unfortunately, with the absence of statistics, it is not known how many family businesses exist, what is the rate of failure or success, what problems they face, etc. It has to be pointed out that the specificity of Mauritius in the context of family businesses is that the island is small and people know each other quite well. Word of mouth is highly predominant and rumours omnipresent. As family businesses in Mauritius are often the family's identity in the community, they are prepared to sacrifice much for the success of their business otherwise failure would be considered shameful and this is something not easy for Mauritians in general irrespective of ethnic groups because of their pride and integrity.

3.2 The enabling environment of entrepreneurs in Mauritius

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 channeled 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.



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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 Center

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. The figure below illustrates the framework of women entrepreneurship in Mauritius:

Profile & Motivation of Women Entrepreneurs in Mauritius

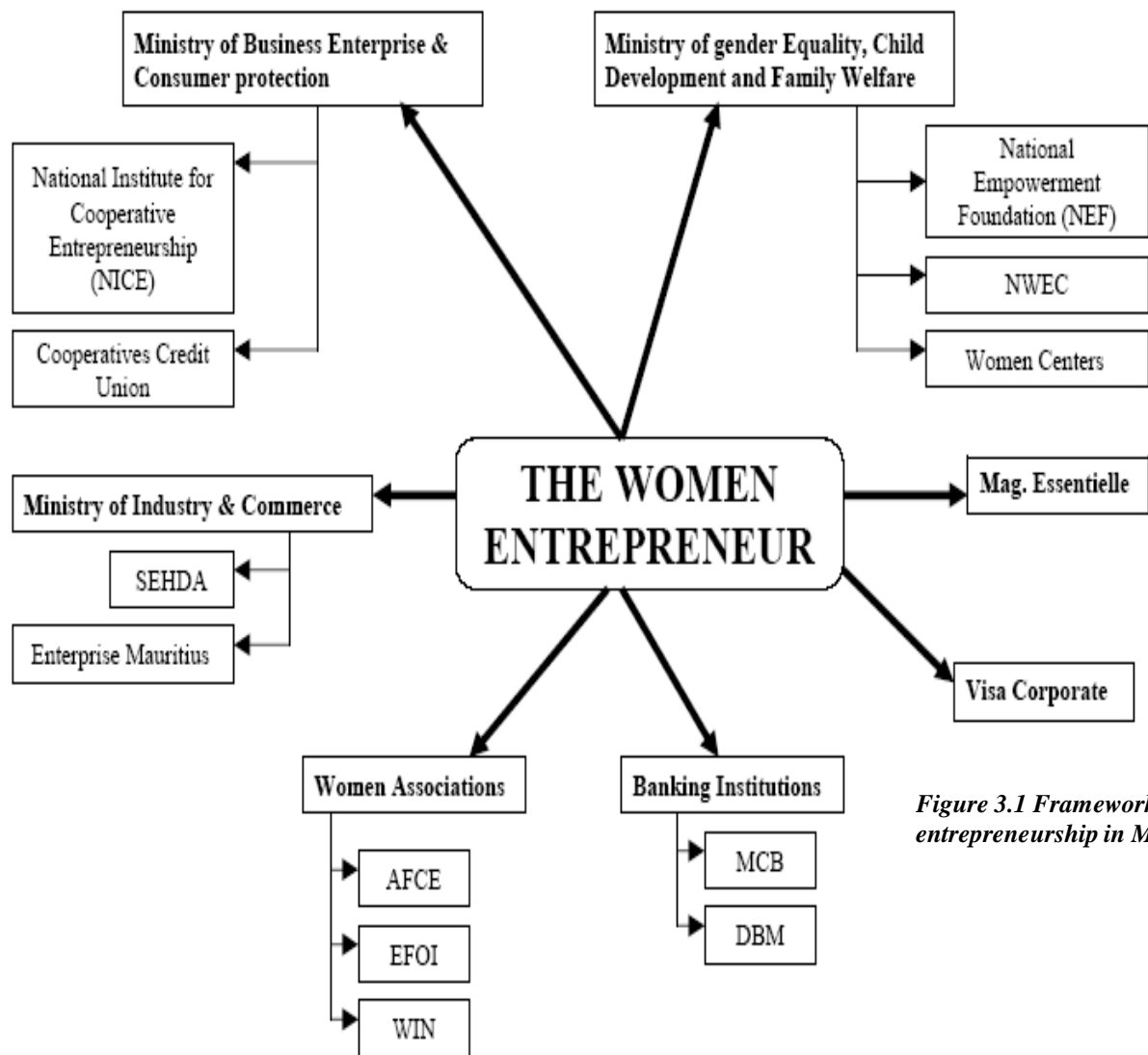


Figure 3.1 Framework of entrepreneurship in Mauritius

Jacqueline Dalais's Success story..



Quand nous avons monté la „Clé des Champs“, un restaurant à Floréal, en 1993- 94, nous avons mis tous nos moyens financiers dans cette affaire. Le problème s'est donc posé avec le fonds de roulement. Certes, la Mauritius Commercial Bank nous a toujours soutenus. Je me demandais souvent comment j'allais m'en sortir avec tant de contraintes financières, entre les limites de dépenses et le remboursement des emprunts.

“Nous avons lutté ferme pour réussir. Il fallait innover pour avoir plus d'entrées d'argent....”

Mais nous avons lutté ferme pour réussir. Il fallait innover pour avoir plus d'entrées d'argent. Les tables d'hôtes et le service traiteur nous ont permis de diversifier nos sources de revenus. Après 40 ans de métier, je suis tranquille. Mais quand les finances vont mal, tout va mal.

Chapter 4

Research Methods for the Study on Women Entrepreneurship

The work achieved in this study has progressed satisfactorily since July 2010. Below are the objectives as set at the onset of the project:

4.1 Objectives of the study

- ✓ To establish the background of women entrepreneurs (What makes women entrepreneurs?)
- ✓ Establish the profile of women entrepreneurs (who are women entrepreneurs?) in terms of age, educational level, family background, and marital status).
- ✓ Understand the motivation of women entrepreneurs (why do women become entrepreneurs?)
- ✓ Establish the strengths of women entrepreneurs
- ✓ Establish the constraints of women entrepreneurs
- ✓ Make recommendations to promote women entrepreneurship
- ✓ Advise decision makers on policies to support women entrepreneurs
- ✓ Compile an up to date database of statistics on women entrepreneurship in Mauritius

A research design, as shown in figure 4.1 below, has been drawn to elaborate the steps in the whole project. There are tasks that were done in parallel wherever applicable.



Figure 4.1 The Research Process of the Study

4.2 National Survey

It was important to locate the pool of our respondents in order to locate our data. Two institutions surfaced: the National Women Entrepreneur Council (NWECC) and the Small and Medium Enterprise Development Authority (SMEDA) in the past known as SEHDA. These were the two organizations where any women who have a business in Mauritius, irrespective of size, have to be registered there.

A first attempt was made to contact the two institutions. From the SMEDA, the Assistant Manager, Mr. Maurice Chi Kam Chun, send us a list, by mail, of all the women and men entrepreneurs registered at the organization for each sector (Textile, Food and Catering, Miscellaneous, and the SME Portal Directory). From the NWECC, the Acting Secretary Mrs. Nalini Chamane, was very pleased with the project and asked the research team to come to the Council situated at Phoenix for a copy of the database of women entrepreneurs registered at the Council. The document was in PDF format and consisted of all women entrepreneurs categorized on a sector wise basis (Textile, Handicraft, services, Agriculture and Food).



Profile & Motivation of Women Entrepreneurs in Mauritius

In total, SMEDA has 883 entrepreneurs (both male and female) and NWEC has 913 women entrepreneurs only (See appendix for details).

The next step was to calculate a sample frame from this population of 1796 entrepreneurs (883 + 913) and to remove the male entrepreneurs in SMEDA's list, as they do not form part of the study. The table below indicates the population in each sector and the sample retrieved. To calculate the sample in each sector a 30% of the population was deemed statistically representative. For instance, Agro & Breeding sector has a total of 98 women entrepreneurs (35 from SMEDA and 63 from NWEC). Hence, $30\% \times 98 = 29$ women entrepreneurs. While choosing the 29 women entrepreneurs from both lists, that is, SMEDA and NWEC, another calculation was important. In the total of 98 women entrepreneurs, the proportion representing SMEDA members is $35/98 \times 100 = 36\%$. Therefore, in the sample of 29 women entrepreneurs, same proportion has to represent members of SMEDA, $36\% \times 29 = 10$ women entrepreneurs from SMEDA's list and the difference of 19 is chosen from the NWEC's list. Same principle was applied to the other sectors and a total of 573 women entrepreneurs were to be surveyed.

It is important to point out that another category was added which was the Cooperatives. An officer, Mr. Thomas, from the Registrar of Cooperatives was contacted and a list was given to the research team of all the women cooperatives that exist in Mauritius and were registered since 2005. The list consisted of 113 cooperatives to date and 30% of which gave us 35 cooperatives.

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Table 4.1 Sample of population in different sectors where women entrepreneurs are

SECTOR	SMEDA	NWEC	TOTAL		SAMPLE
Agro & Breeding	35	63	98		29
Services = Tourism, Media, Automobile, Beauty Care, International, Management, Art, IT, Building & Support, Others	340	172	512	21 (19 SMEDA + 2 NWEC)	153
				22 (10 SMEDA + 12 NWEC)	
				4 (3 SMEDA + 1 NWEC)	
				40 (36 SMEDA + 4 NWEC)	
				22 (6 SMEDA + 16 NWEC)	
				2 (1 SMEDA + 1 NWEC)	
				10 (8 SMEDA + 2 NWEC)	
				7 (5 SMEDA + 2 NWEC)	
				2 NWEC	
				23 (12 SMEDA + 11 NWEC)	
Textile	218	185	403		121
Handicraft	65	243	308		92
Food & Catering	225	250	475		143
Sub Total	883	913	1796		538
Cooperatives			113		35
TOTAL			1909		573

A questionnaire was prepared based on the objectives of the study and in line with the literature review. The questions and format of the questionnaire were made user-friendly to ease its filling by the respondents. A cover letter was attached to each questionnaire sent by post.

The survey was launched on the 6th September 2010 but to ensure a better control on increasing response rate; questionnaires were administered only to the Agro & Breeding sector, the Cooperatives sector and the Services sector.

As far as the Agro sector is concerned, the survey was done by telephone. The reason behind was that the women entrepreneurs might not be literate enough to answer all the questions in the questionnaire and as it was quite impossible to move personally to each respective entrepreneur, the research team decided to resort to this mode of administration.

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The table 4.1 clearly illustrates that 29 women were to be reached in the Agro sector. The selection of those 29 out of 98 was done in an orderly manner starting from the first name in the lists given by both SMEDA and NWECA.

The survey by telephone enabled the research team to get the questionnaire filled faster but sometimes it require up to 1^{1/2} hr to explain the questions and to make recordings at the same time. It required the research team some three weeks to complete the Agro sector. There were cases where the questionnaire was filled on three or four occasions because the respondent was busy and it was quite unusual to get the whole slot of 11^{1/2} hr at a time. It is also important to note that contact numbers that were not reachable or were invalid were just ignored and the next respondent on the list were contacted.

In parallel to the telephone survey, the postal survey for Cooperatives [35] and Service sectors [153] were launched as indicated by table 1 above. A letter was to be addressed to each respondent, with wordings as shown in text box below:

Dear Mrs.,

Research Project on Motivation of Women Entrepreneurs in Mauritius

In the context of the research project on Women Entrepreneurs in Mauritius sponsored by the Mauritius Research Council (MRC), the research team is currently carrying out a survey to a sample of women entrepreneurs registered at the SMEDA or NWECA. Given the fact that you fall in our sample frame, it will be much appreciated if you could fill in the questionnaire attached to this letter and add any additional comments you deemed important. Kindly, returned the questionnaire by latest the 1st **October 2010**.

Thanking you for your collaboration,

Best regards,

**Dr P Baguant Principal
Investigator, University
of Mauritius Reunion
Tel: 403 7400
Ext: 7326**



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It is important to highlight that the selection of the 153 and the 35 were done in an orderly manner and any respondent with no address were simply rejected from list and the next respondent was considered for survey. Each A4 envelope contained a covering letter attached to it was the questionnaire and 1 A5 returning envelope with the stamp on it to facilitate our respondent's task of posting the questionnaire once filled.

A week before the deadline date, follow-ups were done to know if the study was taken seriously by our respondents and to increase response rate as only twenty questionnaires returned to us. The follow ups were done systematically in order to reach out everybody.

Todate, only 25 questionnaires returned to us despite the follow ups together with 11 envelopes returning to us because of invalid addresses. Hence, $(188 - 11 = 177)$. The research team had to find another alternative to increase this low response rate. Hence, we managed to get to the NWEF and to a fair at the Mauritius Employers Federation where women entrepreneurs were selling their products. Another 6 questionnaires were filled there on spot in a matter of 3 days and their corresponding names were checked from our sample lists.

Because of this poor response rate, other means were sought to get data from other sectors. We were informed by the NWEF that the 14th – 18th June 2011 was dedicated as the entrepreneurial week which was a week of information to women entrepreneurs from every corner of the island. The research team makes it a must to be present on all days and a maximum number of women were contacted to fill questionnaires.

The response rate till now is therefore calculated to be:

1. $29/29 \times 100 = 100\%$ for the Agro Sector;
2. $28/177 \times 100 = 16\%$ for the Cooperatives and the Service sectors;
3. $20/121 \times 100 = 17\%$ Textile Sector;
4. $20/92 \times 100 = 22\%$ Handicraft Sector;
5. $44/143 \times 100 = 31\%$ Food Sector.

4.3 Focus Group

In order to gather qualitative data, women entrepreneurs were contacted by email to participate in a focus group.

Adresse

Chère Madame.....,

Dans le cadre d'un projet intitulé «les femmes entrepreneurs à l'île Maurice» sponsorisé par le Mauritius Research Council (MRC), on cherche des femmes entrepreneurs dans le milieu professionnelle pour participer dans une groupe de discussion. L'idée c'est d'exprimer des points de vues sur la motivation et le zèle qui pousse des femmes à devenir entrepreneur.

Le lieu et la date de cette rencontre ne sont pas encore connus. Pourriez-vous, s'il vous plait, nous faire savoir si vous avez bien reçu ce e-mail et par la suite nous confirmer aussi votre participation. Autres détails vous seront communiqués dans les jours qui viennent.

On croit sincèrement dans votre collaboration pour avancer la recherche à l'île Maurice.

11 positive answers for participating in the focus group of women entrepreneurs but only 5 turned up. The names of the ladies are listed below:

1. Mrs. Vimi Appadoo
2. Mrs. Georgina Ragaven
3. Mrs. Leckrani Soubagrah
4. Mrs. M. Lourdes Sarah
5. Mrs. Sandra Bosquet

The focus group was conducted on the 20th October 2010 at 15:15. Refer to Appendices for the program and the themes addressed during the focus group. The discussions were recorded and our participants were served refreshments after some 1 hour of discussion.

4.4 Interviews

Apart from surveys and focus group interviews with key informants were deemed important. 3 of them were contacted as shown in the table below:

Table 4.2 List of Interviewees for the study

Name	Institution	Level	Date of interview
Mr. Puttoo	NWEC	Business Development Officer	26 th Aug 2010
Mr. Ram	National Empowerment Foundation (Social program for unemployed women)	Manager	24 th Aug 2010: Mardi de l'entrepreneuriat
Mrs. Mala Chetty	NWEC	Chairman	Entrepreneurial week

Three interviews have been carried out as illustrated above and these are: Mr. Puttoo from NWEC, Mr. Ram from NEF and Mrs. Mala Chetty from NWEC (See Appendices for transcripts).

4.4.1 Interview Protocol

The following procedure was determined and used for all interviews:

- ✓ All interviews were conducted face-to-face and on an individual basis.
- ✓ Interviewees were briefed on the objectives of the research project prior to starting off the interview session.
- ✓ All interviews lasted between 30- 45 minutes.
- ✓ They were informed that their responses to the interview questions will also be treated with utmost confidentiality.
- ✓ Each interview was transcribed as soon as possible. Members of the project team crosschecked the content to ensure that everything said by the interviewee was captured.
- ✓ Interviews (or part interviews) held in French were translated to English.

4.4.2 Observation made during the interview sessions:

- ✓ Interviewees perceived the survey as a useful and interesting one.
- ✓ Unstructured questions were prompted from the emerging discussions.

4.4.3 The Interview Schedule

The schedule, as shown in the box below, is a list of standard questions that were asked to the interviewees. However, each time an interview was carried out the schedule was modified to fit the context of the organization.

- 1. Can Mauritius be called an entrepreneurial economy?**
- 2. Is entrepreneurship and enterprise development part of the state's economic development strategy?**
- 3. What are the most important initiatives the institution has undertaken to promote entrepreneurship?**
- 4. Are the objectives of the organization being met?**
- 5. Are women entrepreneurs well supported in Mauritius? (Role of your organization in it).**

Veronique De Guardia's Success story..



Je suis honnête. Je paie mes dettes. Pendant les premières années, à chaque fois que j'avais besoin de prêts pour la production de bijoux fantaisie, je devais chercher la signature de mon époux. C'était franchement difficile. Je ne pouvais pas avoir de découverts. Sans parler de la paperasse. Les banques prenaient beaucoup de temps.

"J'ai tout simplement été patiente, rigoureuse, et appliquée. Le fruit de mon travail a payé..."

Et je me retrouvais à puiser dans mes fonds personnels pour acheter de la matière première. Aujourd'hui, on dit toujours qu'il y a beaucoup d'argent pour les petites et moyennes entreprises. Mais quand je téléphone à une quelconque institution pour financer un voyage, par exemple, on me demande de compiler un dossier avec ses 50 000 formulaires à remplir. Quand je demande un billet d'avion pour un voyage d'affaires, on me le refuse. Je me demandé où va l'aide. J'ai ainsi avancé petit à petit, à mon rythme, sans me presser. Puis, j'ai tout simplement été patiente, rigoureuse, et appliquée. Le fruit de mon travail a payé.

Chapter 5

Analysis & Interpretation of data on Women Entrepreneurship

5.1 Profile of the Women Entrepreneur

In order to understand the general profile of women entrepreneurs in Mauritius, a number of questions are asked so as to situate and better understand the motivations of going for entrepreneurship among women.

5.1.1 Women characteristics and motivations

Table 5.1 Characteristics of Mauritian Women Entrepreneurs

Women entrepreneurs' characteristics	Percentage
Age	36-45 : 44%; 46-55 : 25%
Education	Secondary/Primary Education: 89%
Marital Status	Married : 80%
Children	Yes : 93%
Family Structure	Nuclear : 59% , Equal percentage of 17% for extended & alone
Education of Spouse	Secondary/Primary Education : 64%
Activity before business	Unemployed : 20%, Employed : 40%, Housewife : 30%
Experience of business	Substantial : 56%, Scratch : 23%

The data reveals that the age of the Mauritian women entrepreneurs are mostly in the range of 36 – 45 and 46 – 55 years old. As it was rightly stated by one of our interviewees, “*quand bann zenfants ine grand lerla ki mone capave pense pou faire mo business vine ene reality...*” This shows the priorities of our women entrepreneurs which are their families and household first, while their own dreams and ambitions come later. However, our focus group data reveals a different aspect; it stated that age is not an important element in



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entrepreneurship. Even for men entrepreneurs, it was found that there is no specific age. It all depends on the circumstances in life which pushed women to become entrepreneur.

Furthermore, 89% of our interviewees have done the secondary or have stopped at the primary level because of financial difficulties, no interest and lack of vision and purpose in life. One entrepreneur stresses on the point that academic background is not that important for women entrepreneurs. She stated that though she was academically good in her job she left it to start from scratch something she was always passionate about: interior decoration. But it was something which she barely knows. She realized that passion is what triggers the rest.

Furthermore, another woman entrepreneur who does curtains stated that has done only up to Form II. However, this type of business does not require high qualification. Her education has nothing to do with her business though knowledge of the business is very important. Educational levels vary between women who are engaged in pastries and dholl puris/faratas. Hence, education was found not to be the main criteria.

The survey also highlighted other courses that women entrepreneurs took like learning German, tourism management, Health and fitness, media communications and management, Business studies, ACCA and Hair dressing.

In addition, 64% of the women entrepreneurs' spouses are at the same educational background. Besides, most of our women entrepreneurs, or some 80%, are married and 93% of them have children. Most of the children are either married, working or are doing their tertiary education with only some exceptions where the women have children of the age of 4 years or 2 months old. It is also important to highlight that 59% of our Mauritian women entrepreneurs live in nuclear families. Also, a large proportion of the sample or some 40% were employed before starting the business while a further 30% were housewives. Most importantly, the study shows that 56% of our women entrepreneurs have had substantial knowledge before they undertook the business.

5.1.2 Women's Courses & IT skills

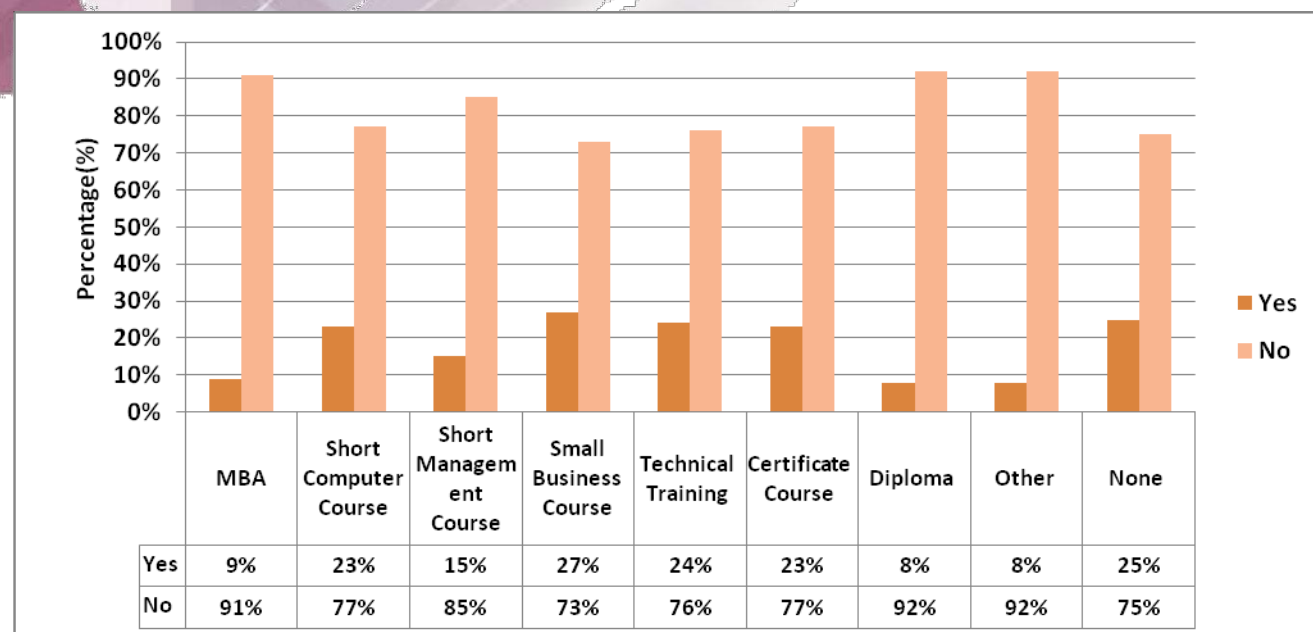


Figure 5.1 Courses taken by Women Entrepreneurs in Mauritius

The data shows that very few women entrepreneurs have had recourse to short management courses, business course, technical course or even a certificate course. However, while talking with the women some important arguments came forward. *"I am always interested in different training courses both as a participant and as a trainer"* which shows that there are women who have reached such a maturity in their business that they have started training others. Another woman pointed out that *"I learnt the basics of painting in training.... Then it became a passion for me...."* This shows the sensibility of women as human beings. They are moved by inspiration and passion and their originality and creativity takes birth from there. While others stated that *"I already had the techniques as I started this business when I was a kid. My creations are original. All I needed was management courses.."* This indicates that generation to generation businesses require very little of technical training.

However, another entrepreneur points out that *"I do not need any training; my clients' feedback was the input to improve my products. Training in management was the most important for me, for instance, pricing, accounting, marketing... Mo pa ti pou avancer si pa ti ena sa..."* Interestingly, it can be deduced that women entrepreneurs wish to be on the safe side and to improve their products they better test it with their clients. This reveals one

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important personality of entrepreneurs in business which is taking critics and negativities as stimulus to improve and not the other way around.

The Manager of National Empowerment Foundation points out: “A lack of technical training and « l’alphabétisation des femmes est à la base de tout. » For instance, if a woman is illiterate this will have a spill over effect upon many other factors. Like if she wants to start a business, we asked her to go to Cathedral Square, Port Louis. May be she will arrive there not knowing that she has arrived because she cannot read. This is just to tell you that knowing to read and write becomes an important ingredient to be a successful entrepreneur. «Se serait un miracle de commencer un business on their own. » Individual entrepreneurship is not possible, you need the help of institutions. But sometimes training given by institutions does not match reality and hence are not of good use to the woman entrepreneur. I also believe that the government can take some time to rethink the economic model. For example, Mauritius target “du tourisme haut de gamme” but if this was lowered a bit, this would have given opportunities to a number of women entrepreneurs for “chambres d’ôtes, help to proper the automobile sector and other sectors.”

Table 5.2 IT skills of Mauritian Women Entrepreneurs

	Percentage
I can compose a letter	65
I can use email and internet	62
I can use spreadsheets and PowerPoint	43
My computer skills are more than the three above	43
I cannot use a computer	23

In terms of IT skills, we can deduce that above 60% of our women entrepreneurs are able to use a computer for typing, emailing and surfing on the internet. However, a lower percentage of 43% only can use PowerPoint and Spreadsheets which indicates a need for training in this area. We are living in a computerized world and it cannot even cross our minds to think of a world without computers. Our records and our forecasting as business women need to be well filed to grow our businesses. It is also important to highlight that 23% of our entrepreneurs cannot use a computer at all.

5.1.3 Who established women businesses?

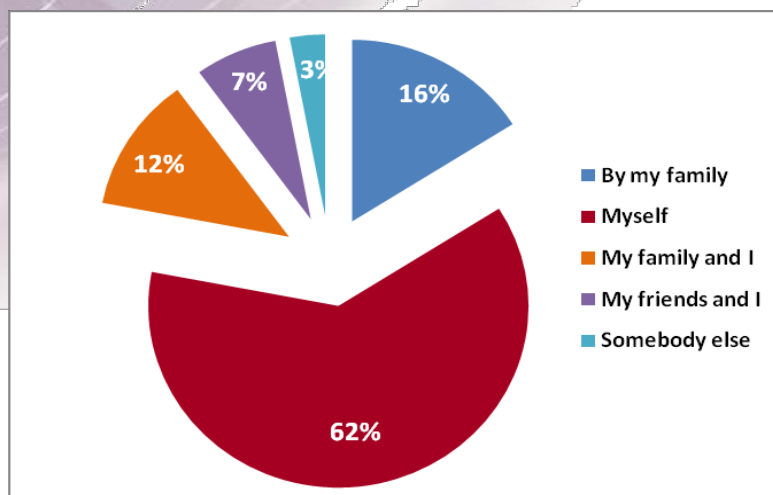


Figure 5.2 Establishment of Women Businesses

The pie chart reveals that 62% of our Mauritian women entrepreneurs have established their businesses by themselves. In the face of situations and financial difficulties, women entrepreneurs have had to muster their courage and pave their way for a better life for their families. Building their businesses was a way to move out of this difficult impasse. A non-negligible 16% are also set up by their families, for instance, „*tricotage and broderie*” are stock of knowledge which has been passed on from grandparents to parents and then to children. In this case, the business was maintained.

5.1.4 Women entrepreneurs' Motivations

Table 5.3 Motivations of Mauritian Women Entrepreneurs

	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Disagree (%)	Mean
To make ends meet	54	20	11	5	10	2.17
Because I lost my job	23	29	18	10	20	2.84
I was dissatisfied with my employer	19	26	21	14	20	2.91
Because of family commitments	42	25	12	11	10	2.29
It helps me to accommodate work and home roles	43	33	17	4	3	2.15
Need to be financially independent	51	28	10	5	6	3
Want to develop myself	46	32	17	4	1	2
The incentives given by SEHDA	29	31	25	10	5	2.85
The incentives given by Employment Programme	29	26	25	7	13	2.03
Was not being promoted in my job	23	26	25	9	17	2.85
Interest in Business	56	16	20	1	7	2



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The table reveals the different drivers or motivations that stimulate a woman to become entrepreneur. Of all the statements, the greatest mean is 3 which state that the greatest motivation is derived from the need to become financially independent. Data from our focus group has confirmed this result. As stated by one entrepreneur: *I take my own example, when I started my business, it was basically a part time job and I was doing it at my own pace. But when my husband lost his job, I had no choice than to give myself fully and become efficient and productive in the business I have started.*

The next pressing motivations that have push women to become entrepreneurs are: dissatisfaction with employers; lost of jobs or not being promoted, and lastly the incentives given by SMEDA. We have recorded the testimony of a lady who shares with us her drivers to become entrepreneur: *I used to work in the Tourism Industry as a German representative. I did that work for over 24 years. I was 18 years of age when I started that job. At this time it was quite an appealing job for me. Then I began to question myself about how it will be when I will get married and will have kids. I would not be able to cope. This is what urged me to start my own enterprise. Now, I'm divorced and have children. My business helps me to support my small family though at times I am striving.*

Additionally, the survey data of this study reveals interest in the business, to make ends meet and the desire to develop oneself have a lower mean among the entrepreneurs. It can thus be deduced that becoming a woman entrepreneur is more in response to situations than anything else, it is not some intrinsic desire that the woman has always wanted.

For instance, in our on field work, we recorded the testimony of a woman who was compelled to start a business because her husband lost his job. Another woman shared with us that her business gave her life. She was undergoing a severe mental depression and was advised by the medical doctors to do something she loves. She contacted the NWEK and joined the market centre of Quatre-Bornes where she started to sell her products which are clothes in „lalaine.“ This woman told us that she used to take a lot of medicines and her business gave her a new turn in life. She said *“mo ti couma ene abriti aster mo pli confiant de mo meme, mo ti tro timid, sa business la ine develop moi.....dans le passé mo pa ti cone voyage par bise nanien. Mo business c'est mo la vie cela ine donne moi ene identité”* The motivation of women entrepreneurs is also based on what people say about their products.



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As stated by one of our respondents “I used to offered the products I made as gifts in marriages and birthdays, one day someone gave me the idea to start a business out of it and this is where it all started.” However, some says that this business is in line and in perfect harmony with their purpose in life which tempts us to conclude that for some women having a business is intrinsic and is an ambition that they wish to cherished and realized.

Furthermore, women entrepreneurs are the kind who will work more for a passion than for revenue. It was stated that they found themselves in their businesses; it represents their reason to live and their worth. This is what a woman entrepreneur has tried to express to us in one of our interviews: *I am also divorced and have 3 children. My business is a means for me to support my family. I spend most of my time at work. I express myself in my work. Even if I'm doing a work for my client, I feel like it is for me. I'm passionate about my job. Now, I'm a grandmother and an independent person. My business has allowed me to meet a lot of people and to build network, which I believe is very important.*

However, one important debate was launched where the question was raised about whether **women are forced to become women entrepreneurs or is it a choice?** Responses all directed to the same answer, that it they all started wanting to be an entrepreneur but in the course of time it becomes more of an obligation to support one's family.

An interview with the manager of the National Empowerment Foundation stated: “women are motivated «par obligation, elles doivent faire entrer l'argent dans la famille. » Here I would like to put forward Maslow Hierarchy of Needs and to tell you that women entrepreneurs are at the survival stage. Many entrepreneurs have a bad start, for instance, an urgency to start a business with no really good and original idea coupled with lack or no competence at all. This is indeed the recipe for a flop project. If not reoriented, these people can fall in a big trap. We even had cases where people committed everything for a bad start and end up with debts. Their next step was to commit suicide. At the NEF, our moto is «Enn koud min pou ou dibout lor ou lipié. » We believe that women entrepreneurs are motivated when they saw that their business is positively impacting upon their families and houses. This is how we came up with an integrative approach catering for houses, children who are ill or do not have school materials to go to school and so on. We agree with the 360° approach of ILO. The idea is to bridge the gap and to move women out of poverty and to help them stand

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on their feet along with their family. We also agree that social capital, that is, networks, contacts play a significant role in motivating women entrepreneurs by gaining information and ideas they feel more confident to persevere.”

5.1.5 Achievements of Women Entrepreneurs

Table 5.4 Achievements of Mauritian Women Entrepreneurs

	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean
Be the boss at home	28	11	27	17	17	1.40
Gain respect from family members	39	36	16	6	3	1.98
Help to have a say in family matters	36	40	12	5	7	2.09
Help to have a say in national matters	32	43	15	8	2	2.35
Meet a lot of people	53	36	9	2	0	1.64
Become important	48	39	12	1	0	1.75
Understand life better	52	39	7	2	0	1.68
Keep busy	52	36	9	2	1	1.69
Become interesting	58	30	9	3	0	1.63
Have opportunities	64	31	5	0	0	2.92

This table shows the achievements of women entrepreneurs in their entrepreneurship journey. The highest mean score which is 2.92 states that their achievements have been in terms of opportunities. It is found that businesses have opened up the „horizon“ of many women entrepreneurs. Today they have people working with them, they have progress in life. As was noted by a respondent: *“avec mo business mo bonome ek moi nou ine reci acheter ene portion la terre....”* Another woman stated that: *My business enable me to create partnerships with foreign parties. The reason being my business: “L’épanouissement.” I engage myself in this business because it was in line with who I wanted to be and with what I wanted to do.* One of our respondents also note that: *A woman is born an entrepreneur. “La femme est le poteau dans la maison.” She is a number of persons at the same time: the wife, the mother, the friend, the sister, the advisor... etc. We believe that these are the qualities that she takes on board when starting a business. There is a saying which states that behind every successful man there is a woman. This is so true.*

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In addition, for many women, their own businesses have enabled them to have a say in family and national matters which is important if we want to restore the balance between men and women on a national basis and husband and wife at home. It was also found that gaining more respect from family members has also been of prime importance. It was stated that girls compared to boys were most of the time taken as inferior beings and their lives stop when they get married. They were never perceived as somebody who can contribute in the monthly income and is capable of doing more than just being the mother and wife. But today, having this business have changed such perceptions.

5.2 Profile of the Women Businesses

The next section was to investigate the profile of the women entrepreneurs' businesses. That is, what are their sectors of activity, their markets or how much they invested to begin their enterprises?

5.2.1 Sector of activity of women entrepreneurs

Table 5.5 The Different sectors of activity

	Percentage
Agriculture	29
Food	19
Services	11
Automobile	1
Wood	3
Animal Products	1
Footwear	1
Textiles	16
Health and Beauty	8
Computers and Software	2
Tourism and Hospitality	4
Other	15

The table lists the sectors covered by the study. It was found that most women are found in sectors like Agriculture and Food. The rest are spread in a number of sectors ranging from textiles to computers and telecommunications. The important point that strikes the research

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team is that women are paving their ways in basically all sectors of the Mauritian economy. During our field work, we met people working in the ICT sector and even in Consultancy. This change of mentality of associating women entrepreneurs with „achard making” is changing slowly but surely. There were also other sectors that were listed in the survey, for instance, Fashion, the making of accessories and jewelries, Floral and all sorts of decorations, Textile and Festive accessories (wedding, flower arrangements, interior décor), Handicraft, Education, Day care center for children and Recycling of „papier maché” products.

5.2.2 Size and Age of women businesses

The pie chart indicates that 87% of the enterprises of our respondents are micro in size and the rest being either small or medium enterprises. Most of the businesses are located in one place only and only a few have 2-3 branches. Furthermore, when the number of years of the business was asked, these years were tabulated and it is amazing to note that Mauritian women entrepreneurs have businesses which reach a peak of 69 years old as shown by the chart below:

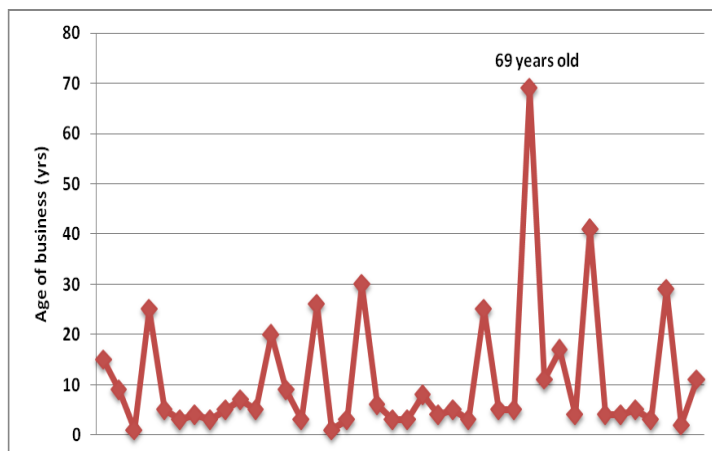


Figure 5.3 Age of women businesses

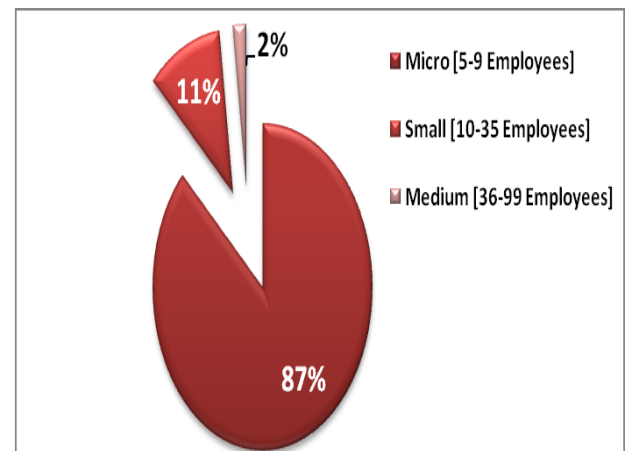


Figure 5.4 size of women businesses

5.2.3 Legal Status of women businesses

Table 5.6 Legal status of women enterprises

	Percentage
Single Owner/Sole Proprietor	63
Partnership – Registered	12
Private company	11
Public company	3
Cooperatives society/NGO	11

The table illustrates the legal status of the women entrepreneurs' businesses in Mauritius. The majority or 63% of them are single owned, that is, they are the sole proprietors of their businesses. A further 11% are in partnership or commonly called as „cooperatives.“ Such institutions exist to share the costs of setting up businesses among other women.

5.2.4 Business premises of women entrepreneurs

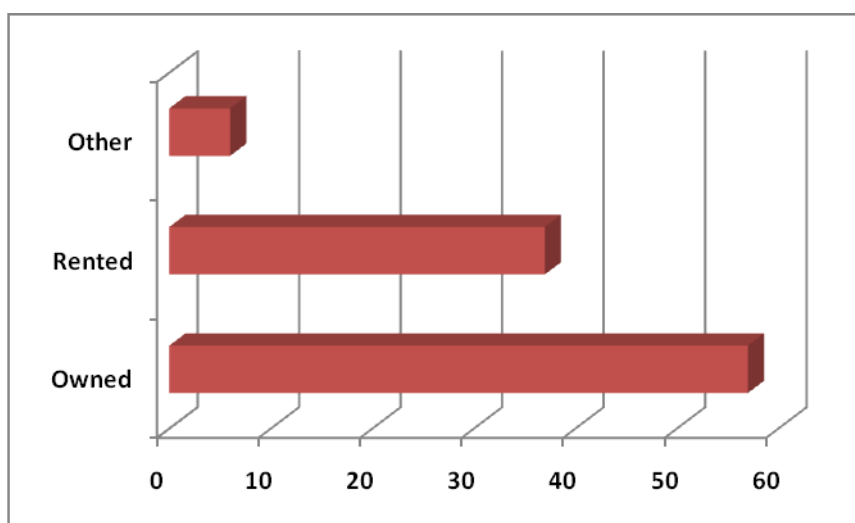


Figure 5.5 Premises of women businesses

In addition, the bar chart illustrates that 57% of the business premises are owned by the women entrepreneurs. However, after some interesting discussions with the women, we have found out that many have their „atelier“ at home. Actually, they stated that there is no place to expose their products and they depend much on seminars and fairs organized by the NWEC or by SMEDA. They believe that if they had some important contacts, they would certainly have a place to work. Others work at the incubators of the NWEC only but

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unfortunately most of the time they return home without selling a single product. They stated that they used to work a lot at the market centre in Quatre Bornes but when it was shifted to Phoenix, their turnover decreased accordingly.

One of our entrepreneur stated that they went to Grand Baie to sell their products in one of the Fairs but did not sell anything. They really wish to have a place where they can be more visible. For instance, have small „marquise“ in each region where they agree to pay a rent for this. While some other women entrepreneurs stated that they better make their product known in the neighborhood as this is the safest place that can guarantee them an income. So, they either remain on call or stay in incubators till they get a better place to be near their clients.

5.2.5 Presence of Separate Bank Account for women businesses

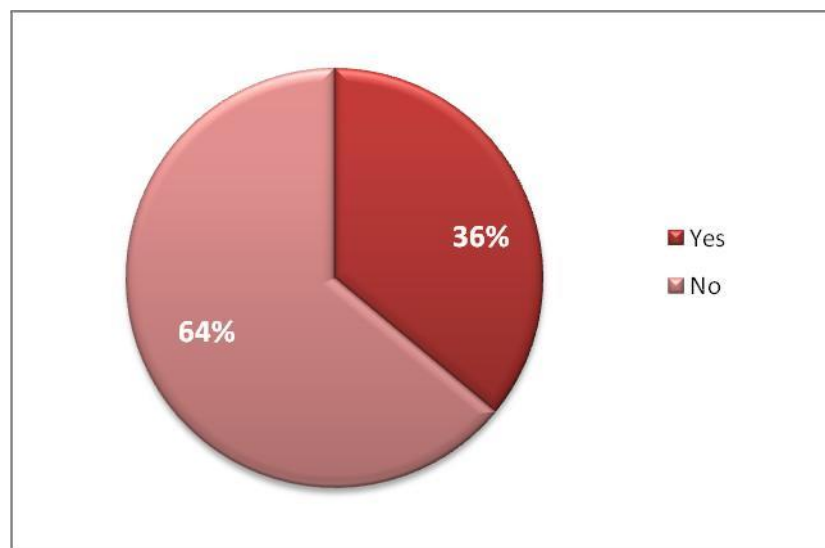


Figure 5.6 Presence of a bank account

64% of the women entrepreneurs do not have a separate account for their businesses. This shows indeed a lack of seriousness in terms of managing finances. It is believed that finance represent the key determinant of whether you are making a loss or a profit. Now if this figure is mixed up with your own account, this can create a lot of confusion and will also not enable the entrepreneur to understand how much to re invest and how much to save. Only 36% of the respondents have a separate bank account. This has to be promoted as the very foundation of doing business.

5.2.6 Growth & Long Term Plans of women businesses

Table 5.7 Growth of women businesses

	Percentage
Phenomenal Growth	9
Normal Growth	59
Stay the same	24
Negative Growth	5
Drastic Negative Growth	3

Table 5.8 Long term plans of women businesses

	Percentage
Continue to expand present business	93
Change to another line of business	1
Leave and take up wage employment	1
Retire	5
Other	0

The table shows that 59% of our respondents believe that their businesses have had a normal growth in the past one year while around half of it stated that their businesses stayed moreover the same. This calls women to be more aggressive on the market in order to acquire market shares. Women entrepreneurs demonstrate a passive attitude and not one which will fight to win a piece of the cake. This „way of staying cool“ will not do them any good because businesses have to strive to survive in today’s environment. They need to be more perseverant and dynamic to conquer more markets and aimed to phenomenal growths. Only 9% of the businesses are at this level. However, around the same percentage are also experiencing negative or drastic negative growth. Moreover, it is important to highlight that 93% of the women entrepreneurs have long term plans of expanding their present businesses which requires a lot of determination and zeal. One of our women entrepreneur stated that if they got any kind of financial help from the government then they will surely continue expanding their businesses. However, there are women who wish to stay working at home and do not have the intention to open any shop because they believe that their businesses and their products are original and cannot be copied so wherever they are on the planet earth, people will seek for them to buy their products.

5.2.7 Business environment of women entrepreneurs

Table 5.9 Business environment of women entrepreneurs in Mauritius

	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean
The overall environment for women entrepreneurs is good	33	33	13	6	15	1.96
Family and social commitments are growing	37	23	19	8	13	1.99
Government support to women entrepreneurs is increasing	38	43	11	3	5	1.87
The costs of running business are increasing	35	37	28	0	0	1.89
Access to finance and credit for women entrepreneurs is difficult	30	45	13	4	8	2.27
Access to women business support networks is increasing	38	38	10	7	7	1.81
Business know how of women entrepreneurs is increasing	37	44	7	9	3	1.87

The statements describe the business profile in which the women entrepreneurs are. It was found that the highest mean is 2.27 which states that access to finance and credit facilities for women entrepreneurs is difficult. This was followed by the growing family commitments and the increased costs of running the business which can be responded in parts by the overall business environment.

5.2.8 Markets of women businesses

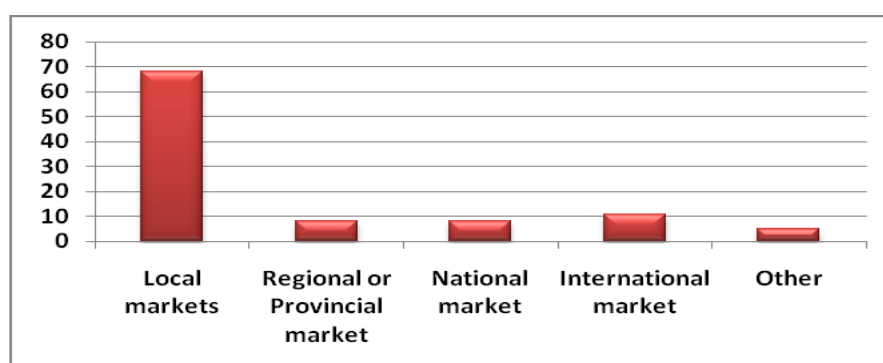


Figure 5.7 Markets of women entrepreneurs

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Most of our respondents, 68%, stated that their main markets were the local Mauritian market. However, the trend is for exportation. Many women entrepreneurs believe that the local markets do not appreciate their products. It was stated by some business women that they would like to export a lot of offers but the cost of air freight is sometimes more expensive than the product itself. It is important to note that 11% of our respondents have their products on the international markets like France and India and but they stated that Mauritian products are not competitive on an international scale. The study also found out that the women entrepreneurs have a desire to have their products exported in the near future but they lack confidence in their products for the international markets and fear that it might not be sold there.

5.2.9 Mode of Marketing of women businesses

Table 5.10 Mode of marketing

Mode of marketing	
	Percentage
By the company	73
By an intermediary	11
Production is based on demand only	13
Sold to Retailers	3

Marketing represents an important tool for women entrepreneurs to sell their products in a more distinctive way. 73% of our respondents agree that most of the marketing exercise is undertaken by the business itself, that is, the woman entrepreneur does her own marketing. How? The spreading of the word of mouth is a powerful method used by many business women. One of our respondent stated that there was a time where women entrepreneurs were not the kind to sit quiet on their benches and wait for clients but they went on streets where clients were and sold their products there itself. The women entrepreneurs highlighted that this has changed today. This dynamism and vivacity has decreased to a large extent. Most women prefer to make their marketing in the most informal way as possible, for instance, will casually share what they are doing with their neighbours and surroundings and if there is an order then it is just too good.

5.2.10 Awareness of Women Institutions in Mauritius

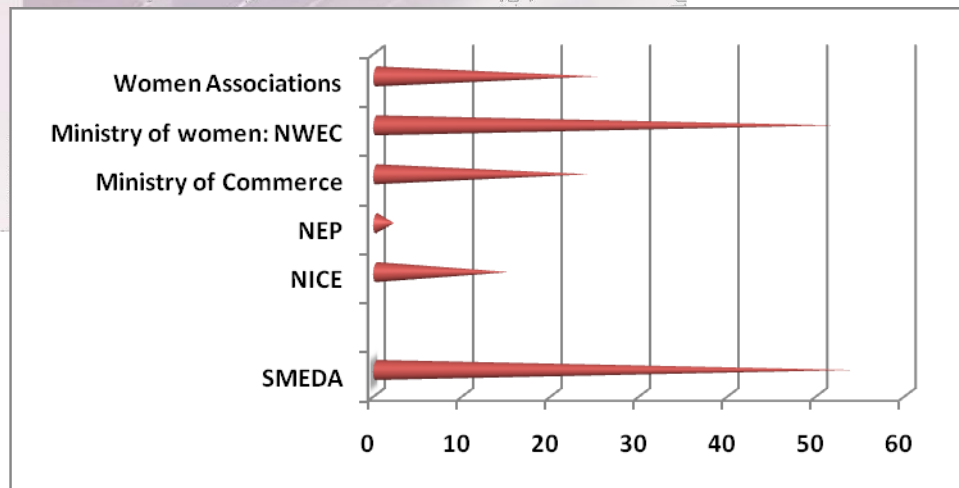


Figure 5.8 Awareness of Women Institutions in Mauritius

The graph indicates that 54% of our respondents are mostly acquainted with institutions like the SMEDA and 52% with the National Women Entrepreneur Council. These two institutions have had organized a number of fairs and exhibitions during the past years to elevate the profile and status of women entrepreneurs. This can be the reason why they are so famous among the women entrepreneurs. Women associations like Women in networking (WIN), Association Mauricienne des Femmes Chef D'Entreprises (AMFCE) and so on, the Ministry of Commerce, the National Empowerment Programme (NEP) and National Institute for Cooperative Entrepreneurship (NICE) are not well known among our respondents. The fact that all these institutions are working towards the same aim and objectives, there need to be more structural harmony to create a holistic awareness on who does what. While 7% of our respondents state that they never attended any of fairs, others have indeed participated in a number of them, such as:

1. Eclat Tropical and Salon de Vicenza (Enterprise Mauritius);
2. Women entrepreneurs' awards where one of our respondent was the 2nd winner of women entrepreneurs for the year 2010;
3. Festivities like Divali, Christmas, Mothers' day;
4. Expo-ventes: but our entrepreneurs stated that it was organized very rarely;
5. NWECC fairs;
6. SME & Technology trade fair;
7. SMEDA trade fair, Cooperative monthly fair;
8. Sponsorship by Force Vive of Floreal;

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9. Fairs organized by NICE;
10. Conference at Swami Vivek Ananda;
11. Markets at Grand Bay, Rose Hill, Q Bornes;
12. Medine farmers' market bamboos and competition enterprise Mauritius.

5.2.11 Investments & Monthly Sales of women entrepreneurs

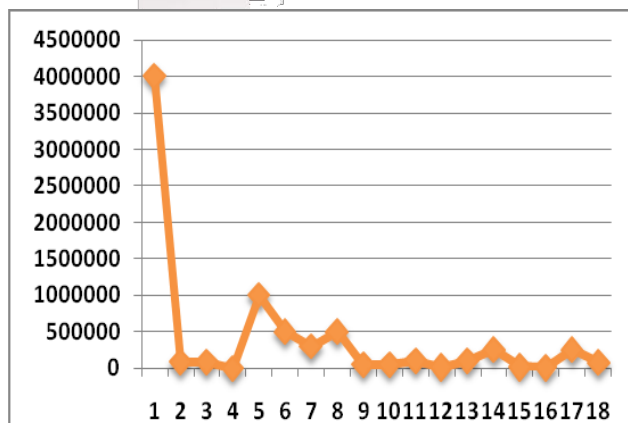


Figure 5.9 Capital Investments of Women Entrepreneurs

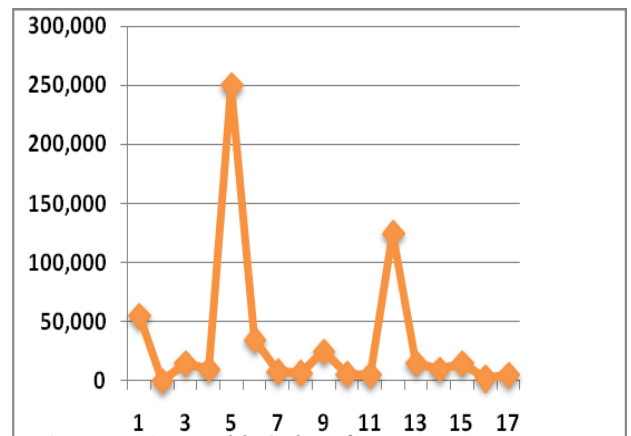


Figure 5.10 Monthly Sales of Women Entrepreneurs

Figure 5.9 shows the amount of money invested by women entrepreneurs in their businesses and the figure 5.10 represents monthly sales in figures made by our respondents. Interestingly, it can be seen that apart from big exceptions like investment of Rs. 4 million rupees in the business, the majority ranges between 0 – Rs 500, 000. Moreover, apart the peak monthly sales of Rs. 250,000, the majority lies in the range of 0 – Rs. 100,000.

5.3 Business & Environment analysis

Furthermore, it was sought to be interesting in investigating the current business policies and how women entrepreneurs view it. Their opinions were important to find ways in improving on it.

5.3.1 Discrimination of current policies

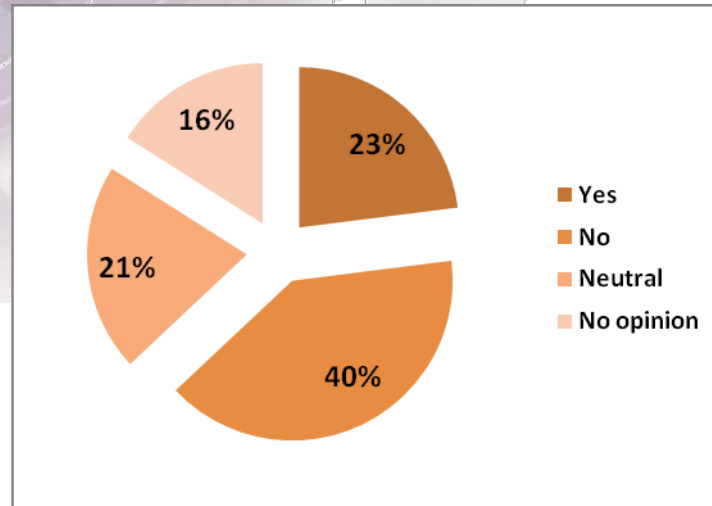


Figure 5.11 Discrimination of present Policies

40% of our women entrepreneurs agree that the present policy does not discriminate women entrepreneurs. However, around half the percentage or some 23% states that the present policy indeed discriminates women and their arguments is that nothing has been done for them even if they have been asking for help since years. Others stated that they do not know how to expose their financial problems. Our respondents asked to be given more and more opportunities to apply and interact in government projects and easy access to loans. On the other extreme, some opinions were that people in the Mauritian society sees women as inferior and hence view the work of women entrepreneurs as nothing else but a waste of time.

The study shows that women entrepreneurs have recommended a list of changes in government policies to ease access of women entrepreneurs to national facilities and these are:

- Stop treating women like *kids or retarded beings*;
- Give special grants and loans to women entrepreneurs who are ready to develop their businesses and give loans which are more than Rs. 75,000 because Rs. 75,000 is really not enough;
- Give strategic methods and approaches to promote and market our products;
- More financial and training support for small business;

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✓ Increase powers of women in major national decisions because women are not present enough on boards of relevant authorities and need to be present there in order to have more opportunities to be heard. It was also suggested to enhance image of the women entrepreneur;

✓ Increase women entrepreneurs' visibility;

✓ Give loans for divorced women without the need to have signatures of ex-spouse;

✓ Tax holding for SME, rebate on interest rate, more training and counseling need to be done, before starting business all the relevant authorities must be known, for instance, MRA, Registrar of companies, NPS etc., regular counseling and coaching must be done, and upon new legislation and refresher course must be known so as to make the women aware of the new legislation regulations;

✓ Loans at low interest rates;

✓ Give women access for tertiary education;

✓ Provide facilities to get raw materials at lower prices;

✓ More individualized focus and coach women on a case to case basis;

✓ More market research to know the markets women entrepreneurs can target;

✓ To have dedicated officers to accompany, follow and advise women entrepreneurs in making profits;

✓ Organize frequent seminars and conferences to educate women about entrepreneurship.

5.3.2 Difficulties in complying with government regulations

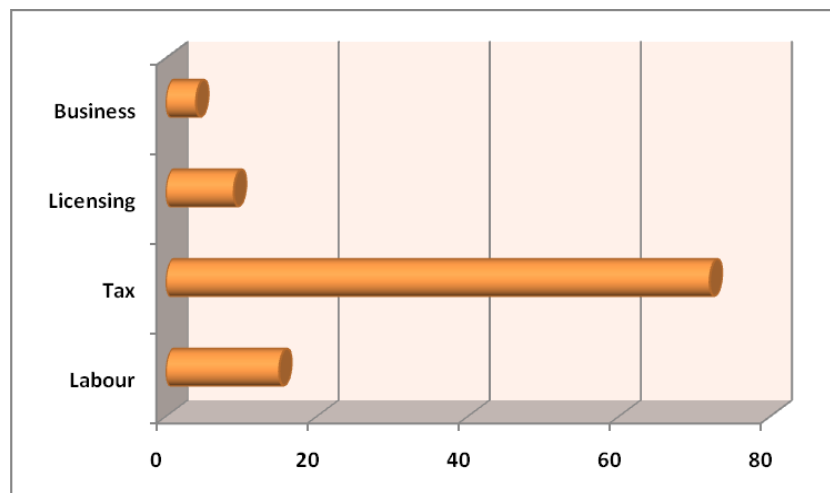


Figure 5.12 Regulations that are most difficult to comply

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It was found that government regulation that is the most difficult to comply with is Tax where 72% of women entrepreneurs agree with. Some of our respondents argue that Tax increase of 10% in rent every two years is very difficult to comply with given the specificities of women entrepreneurs' businesses. They suggest governments to find ways and means to counteract such hurdles.

5.3.3 Most Desired help from Government

Table 5.11 Most desired help from the Government

	Desired %	Desired %	Neutral %	Not desired %	Not desired at all %	Most Mean
Lesser Government Regulations	23	16	12	11	3	1.30
Reduced Costs of Utility Inputs (Electricity, Gas etc)	76	51	4	3	1	2.16
Loans at Concessional rates	1	39	53	5	2	1.68
Business Development Services	1	16	65	15	3	2.01

Our respondents believe that reducing the cost of utilities like gas and electricity is one of the major help that is most desired by Government. This is shown by the high mean score of 2.16. Furthermore, our respondents agree that to succeed in their business they need a number of development services ranging from the idea up to the concrete materialization of the business project and its maintenance over time.

5.3.4 Major Determinant for Business Growth

Table 5.12 Major determinants for business growth

	Most Important %	Important %	Neutral %	Not Important %	Not important at all %	Mean
Networking	64	28	8	0	0	1.40
Marketing	1	45	43	11	0	2.04
Finance	1	61	35	1	2	1.40
Training	1	20	56	19	4	1.63
Legal	1	32	45	20	2	1.89

Furthermore, Marketing was found to be the major determinant for the growth of the women entrepreneurs' businesses. While deepening our understanding of this, the research team

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found out that there was a lack of visibility and seriousness regarding the culture of entrepreneurship in Mauritius.

5.3.5 Performance of women organisations

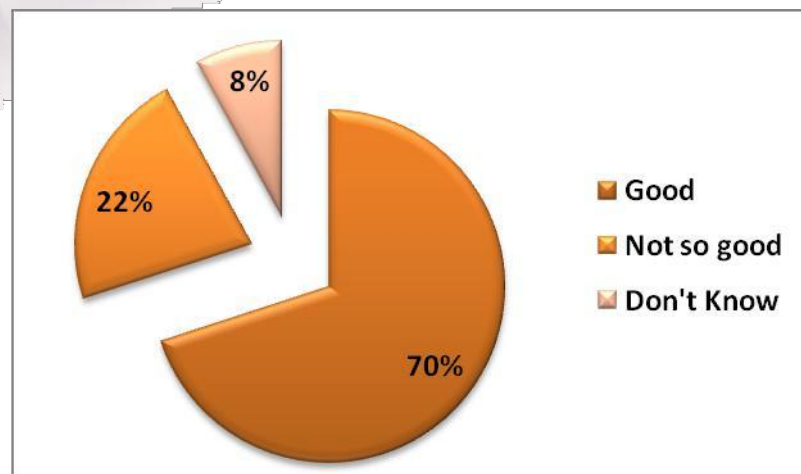


Figure 5.13 Performance of Women Organisations

On the overall, the performance of women organizations was found to be good but comments from our respondents stated that it can be done better and there is a need to create awareness of their existence and what they are doing. There were also suggestions to provide more women centers more importantly in remote regions because women entrepreneurs who need training have to travel long distances to attend them. This might also be a demotivation factor in the long run.

5.4 Women Entrepreneurs & Finance

This section explores the implications of finance for women entrepreneurs. It represents an important element to realize any business initiatives. But women entrepreneurs did uncover certain specificities which have to be considered.

5.4.1 Source of Finance

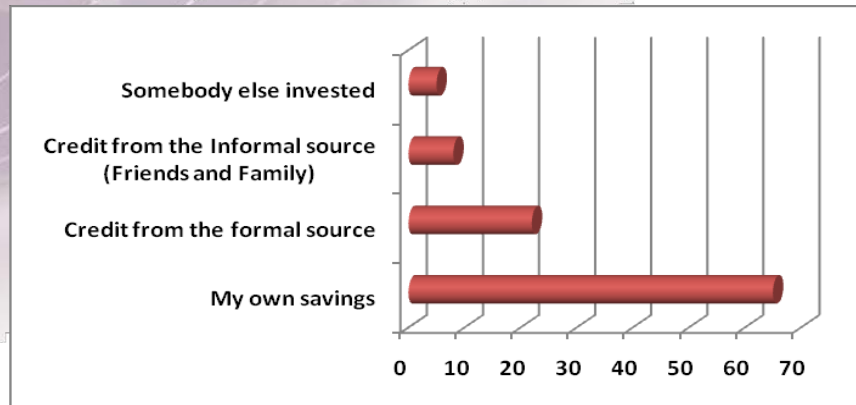


Figure 5.14 Source of finance for businesses

65% of our respondents have had recourse to their own savings as capital investment to set up their business. The reason behind is that the difficulties of accessing a loan have pressed many to make some savings before starting their „empire.“ *As shared by a woman: Just to buy a laptop, we are striving. We thought that the easiest way was to make some savings and get it by our own means.* Women entrepreneurs in Mauritius like to play it safe, they are not the kind to „go to sleep and wake up“ knowing there is a big debt that they need to repay back with interest. Our respondents share with us that given the uncertain nature of the business they cannot afford a loan because the „what if“ mentality is so much present. Some have even sold lands to get the necessary cash while others have asked for money mainly from husbands. However, a further 22% have also used the formal credit source to get the necessary finance but, as argue by our respondents, they are not flexible enough to consider particular cases.

5.4.2 Finance & Business input

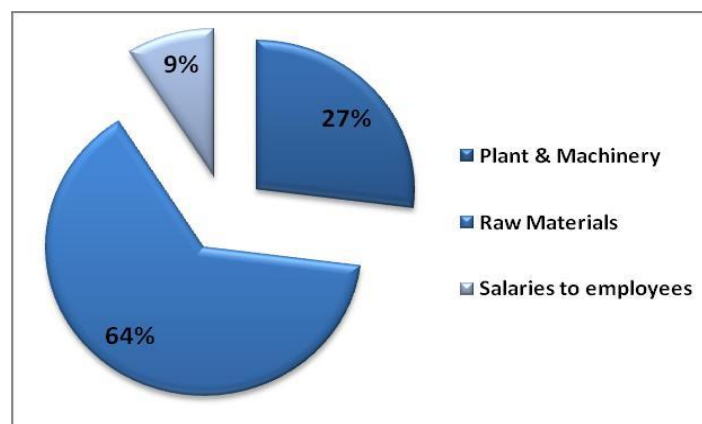


Figure 5.15 Proportion of finance used up in business

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64% of our respondents spend their finances on raw materials and 27% on plant and machinery including the renting of buildings. Only a meager percentage is used up to pay salaries of employees. This is because not a lot of women entrepreneurs employ people to work with them.

5.4.3 Constraints of women entrepreneurs in getting loans

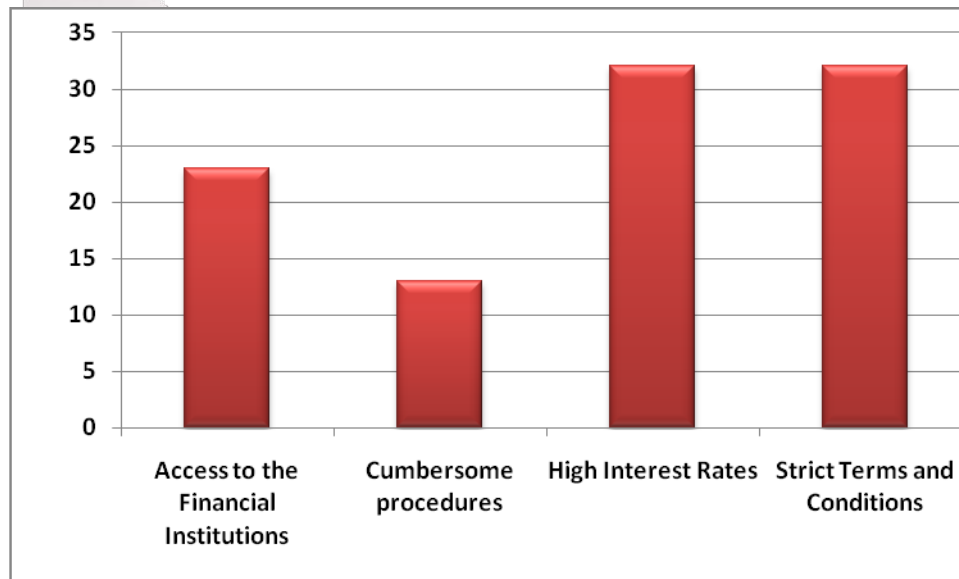


Figure 5.16 Main constraints of women in getting loans

Of all the women entrepreneurs who have taken a loan, the main problems that they have encountered concerned the strict terms and conditions and the high interest rates. Our respondents wish to have a more easy way to access the finance they need for their business. They stated that it makes take 5-6 months and even years to get a loan from the finance institution which is not acceptable.

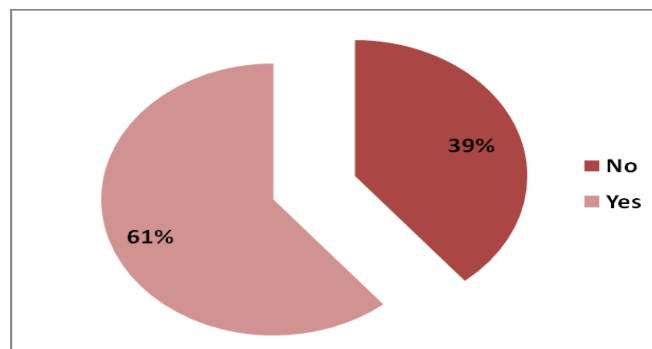


Figure 5.17 Discrimination against women to get formal loans

61% of our respondents feel that being a woman is a constraint in getting formal finance. We seek to understand why the majority of our respondents felt so. One of the main testimony stated that *“I had to give as guarantee my land and housing documents. And as my business have not been doing well since the past 3 years I have found myself, last year, in a critical situation where all my savings went repaying back my arrears or else my house could have been sold on levy.”* This was indeed a critical situation. There were other situations where banks were asking for salary slips and given the fact that women entrepreneurs are self employed, they were disqualified. There were cases where divorced women were asked to get their ex-husband approval and guarantee. As stated by a woman entrepreneur: *I experienced a frustrated incident. I am a divorced woman and was going to the bank for a loan. I was not allowed to take loans because I was married on “communauté des biens” and all documents of the house were on the names of both husband and wife. I think the whole system is “ill” and need to be made more flexible.* One woman states that *“I am alone with 2 sons still under my responsibility and this discriminates me from getting a loan.”* There were situations where the advanced age of women entrepreneurs or the fact that they were widowed were major obstacles to get a loan. While, others are still bothered about the number of procedures and formalities required to get a loan like the need for married certificate, monthly salary receipt, or bring guarantees.

In an interview with the Business Development officer at NWECE, he stated: *“women get discouraged easily. For instance, when it comes to go to bank, if a difficulty arises like needing the signature of the husband and she is divorced. The only next thing that comes to their minds is to stop everything. But seeing such problems, we at the NWECE, has made some amendments in which other party signature not required. This has helped in decreasing the number of women asking to be deregistered.”*

5.5 Women Entrepreneurs & Family

This section highlights the different roles of women in our society and how the role of being an entrepreneur can be conflictual to all the other roles. It is up to the woman entrepreneur to muster enough courage to align all these roles in the best possible fit to suit everyone.

5.5.1 Members of the family in management team

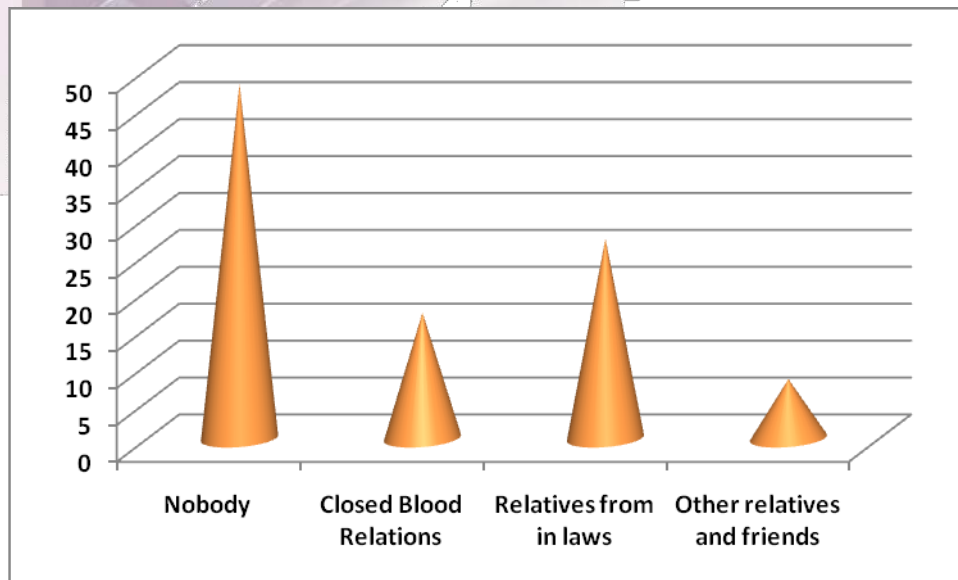


Figure 5.18 Family members in management team

48% of our respondents stated that they are alone in running their business while 17% agree that they seek the help of closed blood relations mainly husbands, sons and daughters. In most cases, these closed blood relations are found in the management team. In some minor cases too, we can see the helping hands of family friends and in-laws. Women have been trying to raise their status in the family for quite some time now and the entrepreneurship of a business is just the right timing to realize their self worth. This is why many women prefer to be self dependent because they believe that if they even utter a word of help from family members they will receive a lot of negativities and doubts which might slow their pace.

5.5.2 Advice & Women entrepreneurs

Table 5.13 Family member involved in advising

	Percentage
Family member	59
Relative/Friend	21
General manager/Director/Employee	7
Other	13

59% of our women entrepreneurs' most trustful advisors are their family members. With further investigations it was found that their husbands. We encounter situations where women stated that they cannot do anything without their husbands; they can better take the

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formal and important decisions. This has indeed weakened the women entrepreneurs in Mauritius because they do not feel fit to take their own decisions. However, some also brought forward arguments like they are on their own in coming out of problems and if need be they look for either a legal advisor or some other people outside their family circle. According to them, this helps to provide more objectivity in their decisions.

5.5.3 Profit distribution in household expenses

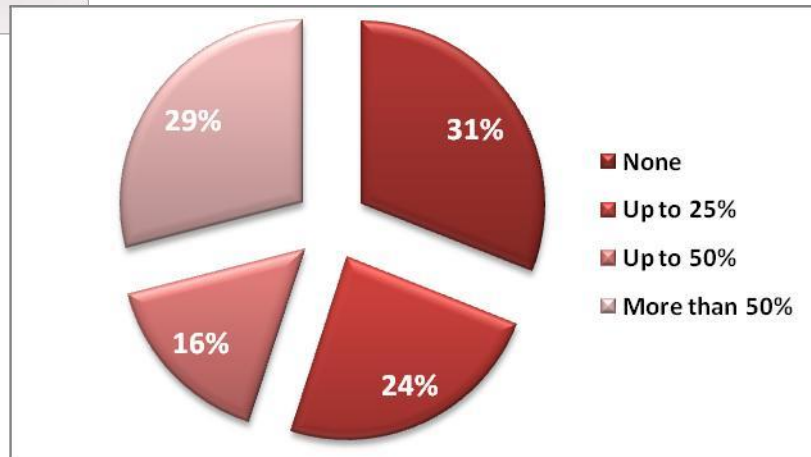


Figure 5.19 Profit distribution in household expenses

31% of our women entrepreneurs do not contribute any of their profits to households' expenses. While a little less, 29%, contribute more than 50% of their profit. While questioning, the women entrepreneurs stated that they earned very little income and it is not on a regular basis. Sometimes, it may happen that whatever they earn is used up in household. They wish to have expo-ventes more often to guarantee a monthly income. A While for some women it does not matter if they are making a profit or a loss because their business is just a hobby and whatever they earned is spend in their transports, hairdressing, make up and so on. They do not want to depend on children or husband for these petty things. Some women entrepreneurs share that they are not really selling products like in a real business.

5.6 Women Entrepreneurs & Social Environment

Women entrepreneurs also bear a lot of social pressures which may have an important impact on their businesses. This last section tries to discover the perceptions that may discourage women entrepreneurs to move forward in their journey.

5.6.1 Are you the first member in family to start a business?

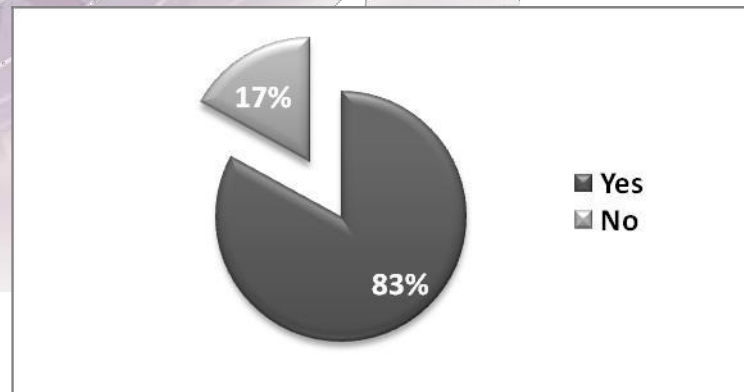


Figure 5.20 First member in family to start business

The data of the study shows that 83% of our women entrepreneurs are the first member in their family to have started a business. This helps to understand that it is now that the entrepreneurship mentality and culture is being inculcated and stimulated. Things are being done by trials and errors and we believe that it all happened to set the right infrastructure for future women leaders but the ground need to be well set. This high percentage indeed represents a move from the ordinary to the extraordinary and a move away from the clutches of wife and mother to an independent woman. This generation of women will indeed have to fight with many social, economic and legal issues to make their voice heard as women who want to have their place in the corporate world. A woman entrepreneurs stated: *When I started my business, I know it was risky and maybe I should not have taken the risks but today the result seems fruitful. Risk and engaging in the unknown is a factor to be considered when setting a business. My mother alone was in the business and father was a teacher. After a while, father left his job in the academic and joined mum in the business. I inherited this business acumen from my father. In our family 4 out of 5 children are running their own business.*

5.6.2 Women entrepreneurs and Support of family members

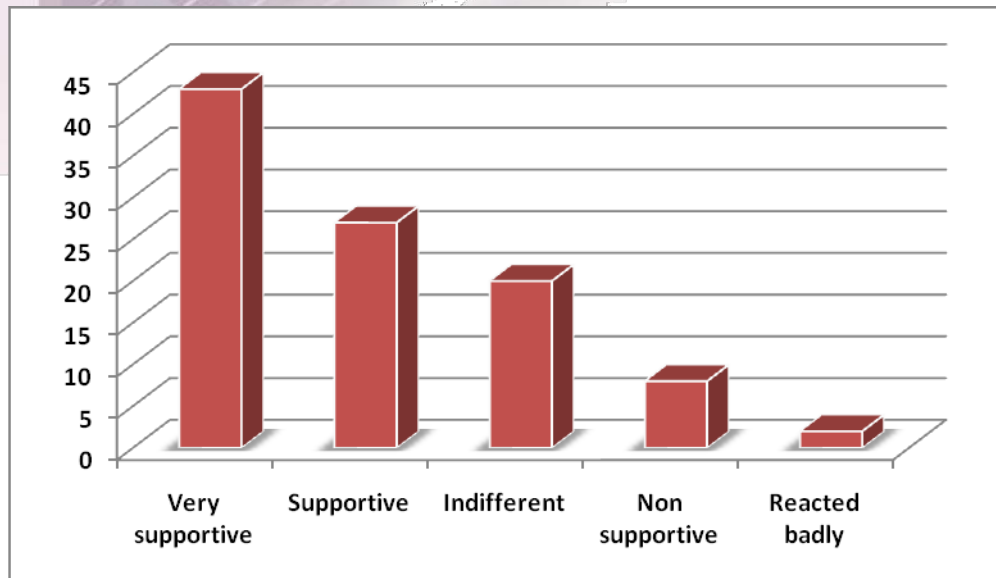


Figure 5.21 Support of family members

43% of the respondents stated that there was a positive response of their family regarding their business. Their surroundings were found to be very supportive. However on the other hand, 20%, 8% and 2% of our respondents stated that their families were either indifferent, non supportive or even reacted badly to the idea of business. One entrepreneur noted: *My mum has been working in the government for about 30 years. But when I told her that I want to quit my job and open my floral business “c’était la catastrophe.” They thought to themselves what would happen to all the investment they made on me. This is the mentality in Mauritius, where security is valued and wanting to do a business is just too insecure.* There were a number of reasons that were put forward to explain this hindrance from families and closed ones and these are listed below:

- Spent too much time working;
- Entrepreneurship is not secure, if you are an educated person you need to work somewhere where you are guaranteed an income at the end of the month;
- Passion is not important money is and when at the end of the month, the business is not contributing to household it is discouraging and is regarded as futile by family members;
- No encouragement from family members;

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- ✓ Lesser time being spent with family and children and women entrepreneurs may miss some important stages in the life stages of small children;
- ✓ Have to cope with everything.

5.6.3 Women entrepreneurs and Impacts on family life

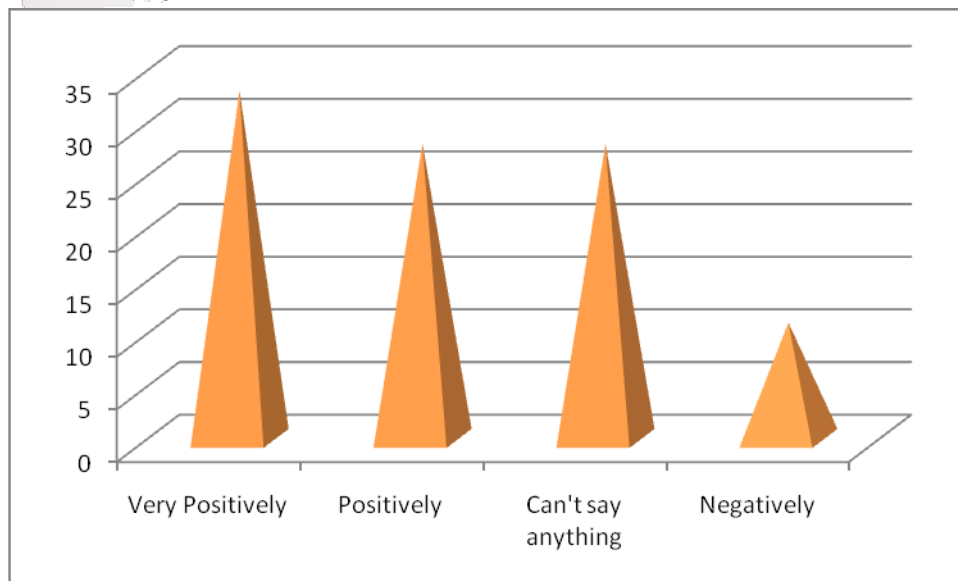


Figure 5.22 Impact of business on family life

Our respondents were asked about how their business affected their family life. 33% agrees that it affected family life „very positively“ and 28% stated positively. The positivity can be explained in terms of income, status and enhanced standard of living. However, an equal of 28% stated that they cannot say anything about it. The women entrepreneurs cannot actually measure the impact of their businesses on their life. Lastly, 11% stated negative impact which means that there are a portion of women entrepreneurs who are having difficulty to cope with business and family and it is ending into mess. This is an important data to be taken care of by training and monitoring institutions in this country.

5.6.4 General problems that women entrepreneurs face

Table 5.14 Problems encountered by women entrepreneurs

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Mean
Mentality of male entrepreneurs	12	36	40	7	5	2.51
Family pressure	11	52	29	3	5	2.33
There is a tendency to boycott women	13	45	25	11	6	2.43
Competition among women themselves	23	37	36	1	3	2.17
No organized structures	9	44	32	13	2	2.47
Lack of training	16	43	31	5	5	2.35
Lack of financial support	37	43	15	4	1	2.41
Lack of opportunities to sell products	32	39	19	5	5	2.07
Lack of adequate academic qualifications	21	28	33	16	2	1.83

When scanning the problems that women entrepreneurs faced in their businesses, a series of statements were listed and it was found that the mentality of the male entrepreneurs were rated with the highest mean score of 2.51. As stated by a woman entrepreneur: *In my business I happen to deal with a number of men. It happened that, in many situations, me being a woman sitting in front of these men has proved to my disadvantage. However, the advantage that I retrieved from my experience is that my male counterparts are that they are less rude to a lady. Once I was told that I cannot be given a tender because I was a woman.* There was also another vivid experience share by another respondent: *A friend of mine shares her own experience with me. Husband and wife both started the business together but when business started growing, the wife was reminded of her stereotyped duties and was asked to stop because they were about to have a baby.*

This was followed by the lack of organized structures. Among the women we met, the research team found out that they were quite confused about where to go to seek for help. There are a number of institutions yet there is no understanding about who does what and where to go to get what is needed. The tendency to boycott women was also ranked among the first ones. As we have seen earlier, the majority think that women were discriminated in their ability to access formal finance. But we can as well find that the academic qualification is not a problem anymore as women are being well supported in this area by institutions like the NWEF, for instance, seminars and conferences are done in Creole so as

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to allow everybody, irrespective of the academic background, to understand and to put in practice all that they learnt.

Our analysis show that the mean score of 2.17 states that there is rather a moderate intensity of competition among women entrepreneurs. As noted by a friend entrepreneur: *As far as I am concerned, when looking for tenders, I always tried to give women a chance. But I have found out there is little or no situation where women help women. More to more when you are a foreigner, you are excluded. But another woman highlights that Nobody likes competition or sees it as a way to improve or do better. If you are the kind who believe in your product and is passionate about your work then I think you won't even bother about competition. I believe there is a business face for everybody. If you are educated you know what you are worth for (I am not discriminating) but persons with lower level of education think that we are "stealing" their customers or "attention ou pli arrivé."* It is believed that competition is healthier between male and female entrepreneurs.

Lastly, a woman entrepreneur points out two ways to lessen the weaknesses of woman entrepreneurs: a) structures: to always have someone to back them (a secretariat) which is usually a bit difficult for starters; b) support system: the family members. Absence of any or both of these two can make them "fall flat on your face."

5.6.5 Social Image & perceptions of society on women entrepreneurs

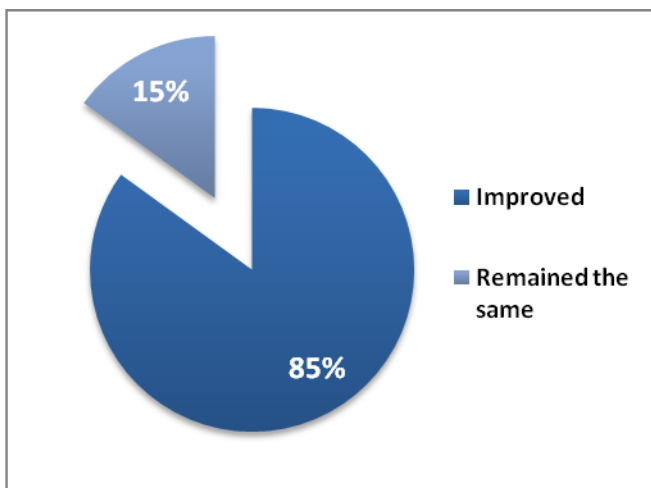


Figure 5.23 Social Image of women entrepreneurs

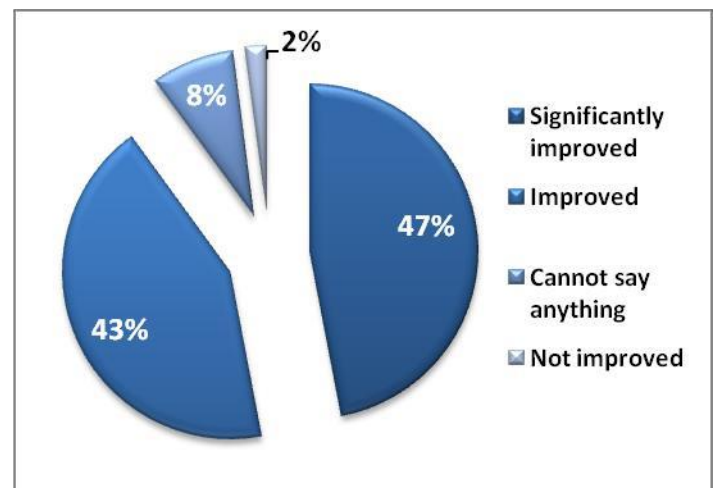


Figure 5.24 Perceptions of society on women entrepreneurs



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The figure 5.23 reveals that 85% of our respondents believe that through their business their social image has improved greatly. More to more, the figure 5.24 shows that 43% and 47% state that the perceptions of the society about women entrepreneurs are improving. These comments are listed below:

- Women entrepreneurs are seen as courageous and great ladies, talented and giving a positive image of Mauritian creativity;
- Women entrepreneurs are very dynamic and independent and sometimes can do without family support;
- Women entrepreneurs are role models to other women;
- Women entrepreneurs make original and creative products;
- Women entrepreneurs are very motivated and it usually starts at the age of 40 when children have attained a certain age. This is what is said to create the „declic“ for women entrepreneurs to start something;
- Women entrepreneurs are self independent;
- Women entrepreneurs are bossy mother;
- Women entrepreneurs are appreciated for their hard work and dedication;
- Women entrepreneurs are patient;
- Women entrepreneurs create employment.

However, 15% of our respondents also stated that their businesses did not impact as such on their social image and 2% stated that there was no improvement in perception of the society regarding women entrepreneurs. Below are the negative issues raised:

- Jealousy from friends and surroundings;
- Women entrepreneurs are neglecting family by being too business focused;
- Women entrepreneurs“ image is sometimes tarnished because of the bad opinions that others have on them;
- Women entrepreneurs do not have a fixed revenue;
- Women entrepreneurs are underestimated in their capabilities;
- Women entrepreneurs do not have Government support;
- Women entrepreneurs face difficulties at home and indifference from spouse;
- Women entrepreneurs are spending their time;
- People do not really buy women entrepreneurs“ products.

Deepa Tulsidas' Success story..



J'ai dû faire preuve de beaucoup de patience pour que la clientèle découvre le produit. Je travaillais sur commande. C'était un nouveau concept, qui consistait à louer des fontaines de chocolat aux gens pour des fêtes et cérémonies. Là, je visais non seulement les professionnels, mais aussi les particuliers. Tant d'aspects sont à prendre en compte, tels que travailler le chocolat, tout en respectant scrupuleusement l'hygiène.

"Un an de patience pour se faire connaître dans le monde de l'entrepreneuriat ..."

Il a fallu patienter un an. Depuis peu, nous nous spécialisons dans le haut de gamme. Pour distinguer un chocolat de qualité, il suffit de le tenir entre ses doigts, s'il fond avec la chaleur, il est de bonne qualité.

Chapter 6

Recommendations & Conclusion of the Study

Based on the findings of this study, the research team came up with a list of recommendations in order to advise policy makers, that is, the government, entrepreneurs and all parties concerned of what can be done to eliminate constraints and to strengthen the entrepreneurship culture especially among women.

6.1 Recommendations for Governments

1. Fostering an Entrepreneurial Culture for Women

(a) *Foster awareness and a positive image of entrepreneurship among women:* Efforts should be made to foster a greater awareness of the benefits of entrepreneurship among women. Governments should promote an entrepreneurial and risk-taking spirit, and eliminate the stigmas attached to failure. To this end, strong, positive female role models should be showcased to build self-confidence and encourage other women to consider becoming entrepreneurs.

(b) *Improve the conditions for women's entrepreneurship:* Governments and institutions should work to improve the status of women in business and remove gender-related obstacles to entrepreneurship. They should work to improve their access to support services and seek measures which can lighten the double burden of professional and household responsibilities for women, in order to allow them to undertake entrepreneurial activities under conditions more similar to those confronting men, e.g., as regards inheritance and ownership and as well as access to finance.

(c) *Encourage entrepreneurship through the educational system:* The educational system should be mobilized as a vehicle to introduce boys and girls to entrepreneurial challenges and offer them equal opportunities to learn and cultivate their skills from an early age. To this end, teachers should be trained in teaching entrepreneurial skills and sensitized



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to the gender issues involved in education. Opportunities to encourage entrepreneurship through cooperation between government, business and NGOs in the field of education should also be explored. This should include efforts to identify the appropriate and most effective platforms for discussion, dissemination and action for enterprise education programmes. Governments can also partner with private companies and educational institutions to provide infrastructure and other support to ensure better access for women to technical education and skill acquisition. In addition, it should be ensured that promotional and information material, programme content, timing and location is adapted to women's educational and skill levels, as well as time and mobility constraints.

(d) Teach entrepreneurship to women: Management and technical training for women entrepreneurs should be easily accessible, inexpensive, and available on flexible terms, maximizing the opportunities offered by e-learning and new technologies for skill building. Public/private partnerships (i.e., government/universities/firms/NGOs, etc.) in this regard should be encouraged. Mentoring can also be an effective means of providing women entrepreneurs with one-on-one training, skills and guidance. In addition, good practices and female models of management should be shared and replicated where applicable.

(e) Foster entrepreneurial networks: Governments should improve the conditions and infrastructure for well-functioning business networks aimed at both men and women, including through cooperation with regional and international organizations. Governments should help women entrepreneurs to explore and take advantage of opportunities to join and actively participate in existing networks for business people, or create their own traditional or virtual networks, at the local, national and international levels.

2. Facilitating the availability of finance for women entrepreneurs

(a) Disseminate financial information to women: Governments should encourage women entrepreneurs to learn about the full range of financial instruments, through the education system, targeted informational campaigns, and well-functioning business networks. Government also should facilitate innovations to overcome the constraints to women's access to formal credit through simplified forms and procedures.



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(b) *Encourage financial intermediaries to take a leading role:* Banks and other financial intermediaries should be encouraged to undertake research to learn more about the characteristics, financial needs and performance of women-owned businesses, and to share this information with other financial institutions. They should also be encouraged to work towards equitable treatment of women business clients, through comprehensive gender awareness training for staff at all levels, and better representation of women in high-level and decision-making positions. Networks for investors and entrepreneurs should also be encouraged to spread information about equity finance and bring investors and business owners together. Women should be integrated in these networks, where their participation remains limited, and may also want to form their own networks to share information and experiences

(c) *Take women's needs into account in programme design:* When designing targeted programmes, governments should consider the following characteristics and carry out periodic evaluation to ensure that programmes remain pertinent: provision of finance on more flexible terms; mentoring/advisory services in conjunction with loans and monitoring of firm performance afterwards; assistance to entrepreneurs in establishing contacts with the business community and public authorities.

(d) *Improve women's asset position:* Governments should enforce or amend laws to ensure women's financial rights, particularly their rights to property, wages or inheritances, and work to improve basic social services for women and their families.

(e) *Promote micro- and equity finance:* Self-sustaining microfinance institutions should be promoted as an effective source of finance for women entrepreneurs with low capital requirements; best practices in this area should be shared, particularly between developing and developed countries, and replicated when appropriate. Governments should consider introducing legislation to create and regulate microfinance institutions.

3. Increasing the participation of women entrepreneurs in international trade and the global economy

(a) Disseminate information on international trade opportunities: Governments and business associations with significant female membership should assist women entrepreneurs in gaining a better understanding of the global, knowledge-based economy; work together to promote education and training programmes about the international trading system and the opportunities it offers; encourage participation in traditional and virtual trade missions and trade shows; and foster trade networks. Governments should also strengthen partnerships with relevant organizations to disseminate information and educate SMEs and women entrepreneurs about trade programmes, including trade finance initiatives.

(b) Fostering public/private partnerships to globalize women-owned enterprises: Government agencies should support efforts by the private sector to promote and develop trade capability, and strengthen women entrepreneurs' trade knowledge and networks. Governments can play a catalytic role in identifying and disseminating public and private sector trade best practices that are relevant for women entrepreneurs. Government agencies and large corporations should also work co-operatively to promote equal access to public and private sector procurement contracts for women-owned businesses, and to encourage their expanded participation in e-commerce and the supply chain.

4. Improving awareness about Women's Entrepreneurship

(a) Engender SME statistics: Information about women entrepreneurs should be increased by gathering more SME-level statistics with a gender component.

(b) Standardize SME research methodologies: SME research coverage and methodologies should be standardized to increase national and international comparability. International cooperation should strive towards consensus and continuity concerning methodological issues and the timing of information-gathering efforts. Clarity and consistency in research should be encouraged regarding the definition of what constitutes a woman-owned business (e.g., percentages of ownership by women, management by women, or some combination of ownership and management).

(c) *Visibility*: Organise places where women entrepreneurs can expose their products in the form of marquee or big complex. Women entrepreneurs need to be given such chance to promote and market their products to the larger public.

6.2 Recommendations for women entrepreneurs and their organizations:

Women themselves can speed up the process of entrepreneurship by:

- (a). Mobilizing themselves into groups to form network to support themselves and to access finance, markets, training, information and negotiate better terms.
- (b). Endeavouring to be represented in policymaking bodies and in other trade related bodies.
- (c). Actively pursue education in relevant areas to get the skills and expertise necessary to embark on the entrepreneurship role.
- (d). Advocating the importance of education and taking active efforts to spread awareness of women entrepreneurs as role models.

6.3 Conclusion

The women entrepreneurs of Mauritius must be recognized as an important unit contributing to the economic growth of the country. They must be supported by international organizations involved in the growth and development of entrepreneurship, especially women entrepreneurship, to help them “function” effectively as women entrepreneurs. Their constraints must be recognized and a structured and organized strategic plan put in place to help them overcome these limiting factors. The NWEF, The Ministry of Commerce, International Non-Governmental Agencies, Women’s Networks, International Corporate Organisations, International Entrepreneurs and Social Entrepreneurs can greatly enhance the entrepreneurial capabilities of these women through funding and skill development. It is time to inculcate that entrepreneurship culture in Mauritius for a prosperous country that can depend on its entrepreneurs.

Aline Wong's Success story..



Aline Wong took over L'Inattendu in 1991. In less than ten years of a fabulous journey, it has earned a name for innovation and quality. Having beefed its staff up to 130 people and gradually integrated the best production techniques, L'Inattendu stands today on the foremost of the textile industry. Its slowly matured know-how is energized by a flexibility in structure which makes room for the ever changing streams of fashion trends without giving up on steadfastness in quality or business sound practices.

"Today, nothing can resist the resilience of this dedicated woman who still wants to progress...."

Today, no manufacturing skill, no production complexity, even no admin bottleneck can resist the resilience of this dedicated woman who still displays the same eagerness to learn and progress. In less than 10 years this modest company, humbly nestled in the tiny village of Saint-Julien d'Hotman where it cuts a crucial figure, has collected an impressive array of titles such as The Most Original Business in 1996, earning a well-deserved name in production, distribution and technological know-how.

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Mariola Martial's Success story..



Lorsque le projet de pains bruns aux céréales en danois a plu au directeur de la Small and Medium Enterprises Development Authority (SMEDA) , Vijay Ramgoolam, j'ai pu eu de grandes difficultés lors de la mise en place de sa petite entreprise. « J'ai eu un énorme coup de pouce de la part des autorités. Elles m'ont donné Rs 50 000 d'équipements, dont un four et une batteuse, pour que je commence à produire mes pains. En plus, je n'ai pas eu à chercher un local, car la boulangerie se trouve au rez- dechaussée de ma maison » Depuis mars 2006, je vend une cinquantaine de pains bruns aux céréales et aux dattes de Rs 50 à Rs 100 dans sa boulangerie de Pointe- aux- Sables.

"J'ai eu un énorme coup de pouce de la part des autorités avec Rs. 50,000 d'équipements...."

« Si au début les clients étaient réticents à manger du pain complet, aujourd'hui, ils sont de plus en plus nombreux à faire des kilomètres pour se procurer mes pains. J'ai des clients qui viennent de Péreybère et même de Mahébourg » Je veux bien aller vers les supermarchés tels que Way et Monoprix , afin d'atteindre un public plus large. « Les pains bruns aux céréales complètes sont excellents pour la santé. Ils sont peu caloriques, riches en fibre et en magnésium. D'où le fait qu'ils sont conseillés pour le régime des diabétiques et pour ceux ayant des problèmes de transit ».

Appendices

APPENDIX A: LIST FROM NWECC & SMEDA

TEXTILE SECTOR

	Name	Address	Tel Num.:
1.	Nazeer Santa	Maheswarnagri Rd, 9 th Miles, Triolet	2611304
2.	Thomé Marie Antoinette	Route Royal, Camp Morcelin, Flacq	4131026
3.	Beedasee Safina	Delphis lane, Glen Park, Vacoas	6841147
4.	Gungoo Bhoojayswaree	Princess Margaret, Petit Riviere	2331195
5.	Alexandre Marjorie	Filao Road, Roche Noire	4115648
6.	Adelaide-Nadal Marie Josée	24, A Riverside Lane, Belle-Etoile, Coromandel	9330678
7.	Parisien Marlene	6, Balentino Nouvelle Ville, R-Brunes, R Hill	466-1336
8.	Odhur Khemwantee	Avenue Des Colombes, Medine Camp de Masque	
9.	Potiah Parvadee	Royal Road, Amitie, Riv du Rempart	4125134
10.	Gayeramah Valsada	Royal Road, Beau Vallon, Mahebourg	2901243
11.	Chundoo Kiran	Mare la Chaux, Quatre -Cocos	7679753
12.	Ram Kobina Natacha	Galea Road, Castel, Phoenix	6982495
13.	Lafrance Anick	Mme Azor, Goodland	2832765
14.	Sarajane Brunet	8, Paimier St Cite, Chebel Beau-Bassin	4667854
15.	Kavita Buddynautz	Haruman Road, La Source	4133290
16.	Mrs Satee Daby	Hestern Boundary, Q-Bornes	4255254
17.	Raymond Marie Madelaine	N.H.D.C. E 13, Tagore Road, Lallmatie	7148867
18.	Koonjo Sobha	Royal Road, Goodlands	2833787
19.	Mahanti Jayshree	Baroda Lane, Riv du Rempart	2921122
20.	Bolaky Anjane	Royal Road, 8th Miles, Triolet	2924364
21.	Perrine Eudise	No 1 Rue Lesur, Roche Bois	7820382
22.	Nemorin Priscilla	Villa Chambly, Eau Coulee, Curepipe	6748542
23.	Sandhoo Razia Bibi	12, Paul et Virgiree Street, Port Louis	
24.	Calcutteea Yogeta Rai	Marianne Street, Mahebourg	6318414
25.	Souris S. Rosina	Arcades Ballah, Market lane, Rose Belle	2950616
26.	Le Court Madeleine	St Clement Street, Curepipe	6763229
27.	Bigaignon Marie Fleurette	Cite Atlee, Forest Side	7218966
28.	Heeran Pariema	Impasse Rouillard, Rue du Tamarin, Tombeau Bay	2474804
29.	Bholah Nafizah	Selva Building, Royal Road, Bel Air Riv Seche	7470450
30.	Curoopen Marie Rachelle Jovanie	Filao Street, Camp le Vieux, Rose Hill	4655370

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31.	Dumont Marie Françoise	93, Rue Mamzelle, Camp le Vieux, Rose Hill	2936970
32.	Dookhit Reshmi	Nundloll Lane, Petite Riviere	2337067
33.	Elliah Babita	No 8 , Cemetry Road, Roche Bois	2407085
34.	NG Daniel	Ave Des Orchidees, Morc la coduyle, Tombeau Bay	2649640/41
35.	Ramphul Geethanjalee	Shivala Rd, L'assurance, Dagotiere	4330020
36.	Prayag Digwontee	Seegoolam lane, Savanne Road, Nouvelle France	9555663
37.	Soobhuyhun Poonam	Petit Paquet Road, Montagne Blanche	4374793
38.	Deenmamode Liseby	5 , Avenue des Talipots, Q Bornes	4664695
39.	Mrs Francois Marie Françoise	Camp Caval, Curepipe	674141
40.	Jumoorty Husna Bibi	Royal Road, Mesnil	6869067
41.	Moutia Marie Claire Medgee	Mahogany Street, Forest –Side	6706178
42.	Jyotee Baummy	Royal Road, Melville Grand Gaube	2821282
43.	Marie Solange Casquette	16, Ave Berthaud, Dasant Lane, Q Bornes	4243654
44.	Baujeet Rambowtee	93 , Le Cornu Ste-Croix, Port Louis	2402835
45.	Nasimah Bunmerah	Kashmir Road, Goodlands	2921115
46.	Dilloo Nasreen	Reservoir lane, Camp Caval, Curepipe	2914291
47.	Ramasamy Asha	Schoenfeld Road, Riviere du Rempart	2920109
48.	Ingrid Marcelin	13, Rue Kamaya, Roche Bois, Port Louis	2171107
49.	Ingrid Marcelin	13 Rue Kamaya, Roche Bois	2171107
50.	Rekha Cowaloosur	Royal Road, Mare d'Albert	6271040
51.	Mrs Poorunsing Damyanty	Snipes fashion, Ahseek Bldg Traffic Centre, St-Pierre	4333128
52.	Beeharry Panray Kiran	Fashiona Ladeis Tailors co Ltd, 47 Seeneevassen St. Port Louis	2414060
53.	Goodur Usha Devi	Cite St Catherine, L'Agrent St Pierre	4333753
54.	Lise Domingo	16, Verger Bissambar, Mont Roches, Beau Bassin	
55.	Manique Ghislaine	Rue Dumas, Gare Victoria, Port Louis	2107076
56.	Aza René Marie Dia	Impasse Cheri Lienard, Beau-Bassin	7167584
57.	Tsang Mang Kin Emmanuel / Lily	2 Royal Road, Coromandel	2330020
58.	Sookur Dameeantee	Royal Road, Pointe aux Canonier	2639305
59.	Zeadally Ameenah	Gentilly Branch Road, Moka	4646881
60.	Bowhoo Bibi Taiba	Tagore Lane Chemin La Source, Mesnil, Phoenix	6979363
61.	Shameena Avoub Cassim	15 Robert Edward Hart Street, Beau Bassin	4654109
62.	Soomitrabye Goldwe	Royal Road, Surinam	-

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63.	Premila Purhon	Ac A.C.A, Poste de Flacq	4136063
64.	Thumiah Chandrawatee	Camp Roches, Henrietta, Vacoas	6843495
65.	Goyaram Shivrani	Orchide Avenue, Embrevades, Pamplemousses	2435592
66.	Ragoo Nirmala	Raghoo Lane, Le Hochet, Terre Rouge	249 2460
67.	Dhuny Fatmah Maudhoo	Dhuny Lane, Saint Paul, Phoenix	773 5922
68.	Magloo Nella	Royal Road, Chamarel	483 5595
69.	Salamut Nasreen	Royal Road, Goodlands	2837829
70.	Thillay Marie	Orian Lane, Le Hochet, Terre Rouge	248 1019
71.	Goonee Marceline	25, Rue Lecornu, Saint Croix, Port Louis	240 4296
72.	Fa Marie Anne Lynda	Bhorajee Lane, Rue Couvent, Eau Coulée	670 5115
73.	Anthony Michaela	63, Impasse St Joseph, Cassis, Port Louis	788 0955
74.	Luchoomun Rooba	Route Royale, Amaury, Belle Vue Maurel	412 7906
75.	Hosseinbukus Bibi Fareeda	Chemin La Poste, Bel Air Rivière Sèche	419 1937
76.	Gungaram Satee	Petit Camp, Phoenix	763 3519
77.	Bellepeau Vanina	Avenue Belle-Source, Pamplemousses	243 5972
78.	Udhin Madvi	Royal Road, Ripaille, St-Pierre	759 2353
79.	Appadoo Canamah	L'Espérance, Quartier Militaire	435 5161
80.	Radhay Lisebeth	8, Impasse Lalmatie, Rue Lees, Curepipe	493 3901
81.	Canamah Sooranna	Avenue Centrale, Bambous	452 0420
82.	Jeanne Cotegah	Camp Bellin No1, Henrietta	684 9376
83.	Aubeeluck Sheereen Bibi	3, Crimea Lane, Vallée Pitot, Port Louis	240 4124
84.	Dulull Bibi Taslima	Royal Road, L'Escalier	636 0365
85.	Lafleur Marie Therese	Holly-Rood No 1, Seebaruth Lane, Vacoas	684 9095
86.	Sans Peur Marie France	Jasmin Street, Roches Brunes	454 9384
87.	Margot Louis Marie	17, Ave Poivre, Quatre Bornes	466 0485
88.	Dindoyal Chantal	La Caverne No1, Vacoas	686 7449
89.	Ramlugun Hemlata	Aunuth LanePointe aux Piments	261 4202
90.	Salamut Nasreen	Royal Road, Goodlands	283 7829
91.	Shegobin Kavita	15 Ave Lapeyrouse, Belle Rose	466 2327
92.	Shibchurn Sunita	St. Antoine Road, Camp Fouquereaux	698 2615
93.	Sookun Shalini	Texas Lane, Bois Mangues, Plaine des Papayes	711 8382
94.	Lily Tsang Mang Kin	3, Draper Avenue, Quatre Bornes	454 9555
95.	Tailly Marie Marlene	10, Cité Vallejee, Milton, Port Louis	294 5552
96.	Meetoo Salimah Bibi	Rue Alma, Vallée Pitot	293 2237
97.	Amelot Marie-Anne	Camp Levieux, Eau Coulée	293 1047
98.	Antoine Marie Juliana	Avenue Centrale, Bambous	452 0342
99.	Anuth Lutchmee	26 Avenue Lotus, Route Bassin, Quatre Bornes	425 2849

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100	Aubeeluck Bibi Sheereen	3 Crimea Lane, Vallee Pitot	240 4124
101	Augustin Marie Josee	Plaine De Gersigny, Central Flacq	413 5259
102	Becherel Reine-Marie Sybill	110, Morcellement Madhoo, Baie du Tombeau	247 3180
103	Bapjee Naz	Allée Jacques, Grand Bois	617 5448
104	Beezadhur Purbattee	37, A. Avenue Ollier, Rose Hill	454 3702
105	Bernard M. Paulette	Riche Lieu, Branch Road, Coromandel	751 6935
106	Bhunjun Bhagwantee	Robinson Road, Curepipe	675 3534
107	Bhowomiah Sangeeta	27, Avenue Marguerite, Tréfles, Rose Hill	465 0689
108	Boodhoo Vimala	72, Avenue Drapers, Quatre Bornes	774 5525
109	Bundhooa Lutchmee	Dispensary Road, 8ème Mile, Triolet	261 9828
110	Casquette Marie Solange	D'Arson Berteau, Quatre Bornes	424 3654
111	Chadee Meelah	Ave Machine, Palma, Quatre Bornes	426 0141
112	Cunnusamy Rose Marie	Julius Bucherat Street, Block c/3 Cité Abercrombie, Saint Croix, Port Louis	242 2765
113	Francois Marie Francoise	Krater Haute Couture, 82, Camp Cavale, Curepipe	674 1421
114	Furreed Beebee Fatma	Bhugaloo Road, Brisee Verdiere	418 1741
115	Gobin D.	La Caverne, Vacoas	294 4821
116	Gobin Sangeeta	Avenue Princess Margaret, Petite Rivière	233 6843
117	Goolamally Marie Laura Genevieve	48, Avenue Guy Rosemond, Trefles Rose-Hill	465 4897
118	Hossenkhan Begum	42, Rue, Corderie, Port-Louis	2124552
119	Jaulim Beebee Nazma	Camp Fouqereaux, Phoenix	696 9855
120	Keesoondoyal Anura	Rue La Place, Mahebourg	631 2093
121	Jeebun Rajmoonee	Camp Goolbar, Jagoo lane, Chemin Grenier	6228005

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SERVICES SECTOR

	Name	Address	Tel Num.:
1.	Deville Dorothy	No.60, Avenue Separation, Plaisance, Rose Hill	4670255
2.	Mungly Bibi Shamshad	lot 41 Morc Site & Service Project, Circonstance, St Pierre	4331264
3.	Vaghela S.S	Velvindron Road, Pailles	2081616
4.	Boodhun Ramowtee	Tout Court Lane, Camp Fouquereaux, Phoenix	5702506
5.	Hurree Premila	Emmanuel Anquetil Avenue, Vacoas	698 8093
6.	Ah Pew Christiane	21, St Louis Street, P-Louis	2940375
7.	Seeburun Asha	Ave St Joseph, Montagne Blanche	4373471
8.	Sundrun Goinda Soopaya	64, Remy Ollier, Port Louis	2403155
9.	Lagaillards Marie Line	31 Avenue Lilas, La Preneuse	2957340
10.	Mathabudul Antee	Mathabudul Street, Mahebourg	6311094
11.	Sevathian Poumani Devi	Ave. Seeneewassen, Q Bornes	4278499
12.	Chinasamy Meroonalinee	Industrial Zone, La Tour Koenig, Port Louis	2935306
13.	Domur Mohantee Devi	Royal Road, Cluny	6770327
14.	Meetoo Teeluck	Gandhi Road, MaredalBert	6278338
15.	Laboudeuse Marie Sephara	8 , Jean Le Brun, Cité Borstal, GRNW	2330376
16.	Rashpassing Yassodha	Reservoir Road, Mon Gout, Pamplemousses	243 9280
17.	Ng Sanlyn	25, Des Roches Street, Port Louis	210 6088
18.	Fallee Arti	Royal Road, Triolet	261 2589
19.	Benoit Yasodah Devi	26, Reverand Lebrun, Beau Bassin	256 9597
20.	Hor Chun Cheong Marie Dhuruthy Clementine	Engrais Martial, Eau Coulée	697 5919
21.	Seetohul Ramrita	Clairfonds No 3, Vacoas	697 5623
22.	Khadaroo Thoylant	Poste de Flacq, Belle Mare	728 9217
23.	Doongoor Sangeeta	Royal Road, Nouvelle Découverte	4315074
24.	Ganoo Momtah	La Marie, Vacoas	6842311
25.	Joysury Mona	Joysury Road, Ecroignard, Flacq	4198359
26.	Koonjul Kheeram	Old Flacq Road, D'Épinay	2433164
27.	Jibna Maya	Royal Road, Riv du Rempart	2934291
28.	Marudai Preecila	27 Boundary Road, Rose-Hill	4670770
29.	Ramsoder Parvatee	Solférino, No 3, Vacoas	253 9674
30.	GoolamHassen Bibi Eshanna	Chukoury St, Union Park, Grand -Port	6771398
31.	Anastaise Coralie	Sir Celicourt Antelme, Forest –Side, Curepipe Plaine Wilhems	6703576
32.	Lazare Jennifer	B 03 Flammant, La Tour Koeing	2341168
33.	Dr Michael Atchia / C paula Atchia	Botanica Garden, Royal Road MelRose -Montagne -Blanche P.O	5370266
34.	Baragee Bindoomatee	Bhoyraghee lane, Rue Couvert de Lorette, Curepipe Central	9151710

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35.	Bibi Marie Mildred	Brown Sequard Street, Vacoas, Plaine Wilhems	6968945
36.	Morin-Souri Jennifer	Quarzers Sack Factory, Ave Victoria, Q-Bornes P-Wilhems	4655983
37.	Marie Josee Michela Gaspard	46, Morc la vallee Le cornu, Ste -Croix	2171997
38.	Gajeelee Mala Devi	42, Dr .O ,Beaugeard Street, Port-Louis	2111013
39.	Offman Bernadette Marise	Ave , Letchiers , morc Beergeeraz, Belle Vue Phare, Albion, Black River	2383125
40.	Kulpoo Soomaydha	Galea Road No 1, Castel, Phoenix, P-Wilhems	6862815
41.	Audrey Steulet	Route Royale, Pointe aux Sables, Port-Louis	2955176
42.	Mrs Sadhna Sokhal	Floreal Road, Vacoas, P-Wilhems	6981490
43.	Sewloll Veena	Avenue Osman, St Paul, Phoenix, P-Wilhems	6988853
44.	Sham Jovanna	C3 Rozana Rue Latanier, La Caverne, Vacoas P-Wilhems	6866745
45.	Ameerally Ramjan Zinaida	2, Ameerally Lane Jinnah Street Trefles, Rose-Hill, P-Wilhems	7635554
46.	Sauba Youvaraj	St Ursule Street, Flacq	4132695
47.	Bundhun Heerani	Royal Road, Pamplémousses	2927375
48.	Mrs Syed Dilshaad	Ramgoolam Road, Plaine des Papayes, Pamplémousses	2662891
49.	St Martin Lilette	La Passe Street, Mahebourg, Grand -port	6315677
50.	Miss Retournee Bianca	13 Dupont St Beau Bassin	4542961
51.	Bhurtah Chandanee	Geoffroy Branch Road Bambous Black River	4522996
52.	Julie Gerard	8 Rue Remy Ollier, Cite Barklay, Beau-Bassin P-Wilhems	4646760
53.	Poonith Pushpawuty	4 Avenue Des Crecerelles, Morcellement Swam, Pereybere ,Grand -Baie	2638220
54.	Ramjuttun Nanada Devi	Next to MGI Royal Road, Moka	4339629
55.	Gunpath Neha Devi	Tancred Rd, Montagne Blanche	945 8314
56.	Naiken Nalainy N.P	12, Ave Emmanuel Anquetil Port Louis	464 3540
57.	Sokhal Sadhna	Morcellement GIDC Floréal	698 1490
58.	Seevesarun Gunpath Rajesree	Hansa Building, Royal Road, Rose Belle, P-Wilhems	2926535
59.	Bakurally Zareen Bibi	C/R Canal Bathurst & jardin&Deseaux St Cite Martial, Port Louis	2943975
60.	Moraby Naseem Begum	Syed Hossen Avenue, Phoenix, P-Wilhems	6866153
61.	Ramsurrun Subhadra	Peleguin Road, Sebastepol, Flacq	7933254
62.	Seewoogoolam Pamela	Racket Road, Grand Baie, Riviere du Rempart	2937365
63.	Mrs Sharda Bunjun	11, Chady Lane, Belle Rose - Rose Hill, Paline Wilhems	4642316
64.	Saumtally Nassimbee Mohungoo	76, Calcutta Street, Port Louis	217 3339
65.	Merite Lisebie	Rue Leclezio, Curepipe	675 3374
66.	Ramkoleea Naseem	Avenue Sayed Hossen, Phoenix	686 6158
67.	Farreedun Razia	133, Tont Court Road, Highlands, Phoenix	696 6004

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68.	De Carthage Jennifer Reine	Seelloo Lane, Bassin, Quatre Bornes	295 2163
69.	Godranah Marie Wendy	Riche Terre Road, Riche Terre	711 4246
70.	Fakoo Kavita	Royal Road Floréal	715 1331
71.	Ramchurun Sandhya	Office: Goodlands, 1st Floor, Arcade Allapen, Royal Road, Goodlands	290 5303
72.	Ramsurun Soobadra	Royal Road, Sebastopol	793 3254
73.	Mungly Kim	Rue Desforges, Port Louis	292 1958
74.	Callika Vinika Devi	Royal Road, Centre de Flacq	413 8836
75.	Barahim Zainabee Mariam	86, Rémy Ollier Street, Bonne Terre	424 3832
76.	Gopall Rubina Neruda	Louis Renaud Street, Deep River	419 8932
77.	Callimootoo Sweetee	Plaine des Gersigny, Central Flacq	413 3590
78.	Milap Vijayantee	60, Farquar Vuillemin, Quartier Militaire	435 7698
79.	Ramdu Brinda	Vrinda Van Avenue, Saint Julien Village	418 7660
80.	Bauluck Mareenan	Valentina Branch Road, Pont Fer Phoenix	696 4137
81.	Fukeerbucus Bibi Zaida	Royal Road, Grand-Baie, Riv du Rempart	2631811
82.	Chomroo Asmita	Old Pavillion Rd, Caudan Watefront, Port Louis	2107438
83.	Sivam Printing Annasamy	87, Nicolay Road, Port Louis	240 4008
84.	Henriette Marie-Ann	Bk 025, Cité Mangalkhan, Floréal	686 4227
85.	Roghoo Parineeta	Camp Garnea, Flacq	413 8109
86.	Clementine Sherley Christine	5, Avenue P. Chateau, Vacoas	988 9313
87.	Lavigilante Gladys	54a, Lislet Geoffroy Avenue, PO Box 93, Curepipe	7419434
88.	Kodai Cindy	Engrais Martial, Eau Coulée	721 1456
89.	Annoowar Nazima Ben	Morc Rafrag, Guibies pailles, Ave Bengali No 1	2920540
90.	Couttee Anne Marie	Rte Clairfonds No 1, Vacoas	6969962
91.	Moutalnarkin Marie Linda Denise	Do 8 Blk Eglantine D N-H-D-C Camp - le vieux, Rose Hill	2937508
92.	Marie Amsila Boncoeur	45, E.D.C, Camp Diable	7114769
93.	Thomasoo Marie Josée	8 Rue Cezanne, Ville Noire, Mahebourg	6318652
94.	Sewdyl Baswantee	No 18 , Royal Road, G.R.N.W	2333574
95.	Tatteea Ragini	Angel Stationery, Shivananda Road, Vacoas	6861425
96.	Damree Ranjeeta	Bois D'Oiseaux Lane, Gros-Billot, New Grove	6272496
97.	Guljar Roomeela	Temple Road, Riv du Rempart	4125262
98.	Jadou Marie Georgette Christiane Jocelyne	Royal Road Industrial zone, Coromandel	2330500
99.	Canaye Sourekha	Fakim Lane, Surinam	6254430
100.	Tuffigo Isabelle	Colodyne, Grand Gaube, Riv du Rempart	2835000
101.	Paul Sylvie	Block 1A, Robert Burns St Cité L'Oiseau, Floréal	492 2157

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102	Mewa Dayamantee	Elias Coowar Lane, Loretto Convent Street Curepipe Road Curepipe	670 0935
103	Bibi Marie Suzette Arianne	17, Arcades Vavid, Independence Road, Vacoas	698 1773
104	Oologhen Rajmanee	85 Temple Road, Vacoas	464 9587
105	Mohammodally Kwashar	Royal Road, Caroline	419 1417
106	Thomas Marie France	Royal Road, Bel Air Rivière Sèche	419 1373
107	Hawoldar Anuradha	Beau Bois, Saint Pierre	211 3891
108	Woodally Salma	Beau Bois, Saint Pierre	431 5275
109	Dindoyal M.A Chantal	Morc Rambaruth, La Caverne No1, Vacoas	6867443
110	Tinkory Bibi Rowzidabee	La Tapie, Brisée Verdrière	418 2204
111	Dusonyee Tanuja	Petite Cabane Road, Camp De Masque Pavé	416 9348

FOOD & CATERING SECTOR

	Name	Address	Tel Num.:
1.	Seetohul Koomatee	Royal Road, 8 th Miles Triolet	2617058
2.	Mahadew Bindya	Royal Road, Union Park	6778694
3.	Valayden Jaystree	12, Route Sainte Anne Rose Hill	4644986
4.	Armance M.Z Priscilla	Balkari Road, Goodlands	2838975
5.	Bhoyroo Begum Jan	Rivalland Road Creve Coeur	2912864
6.	Ahmeerally Ahadina Bibi Banon	NHDC BAOZ, Beau Vallon, Mahebourg	
7.	Pullut Suttee Ansyah	Avenue Kalimaye, Palma Q Bornes	
8.	Manack Indirabye	Ernest Le Marie St, Chemin Grenier	6228982
9.	Buchanah Jhoti	Allee Gheude, Mahebourg	6311840
10.	Lufor Preeti	Le Grand Branch Road Grand Bois	6175478
11.	Appadoo Violet	Stall no 62 Q-Bornes, Market fair	4279535
12.	Johaheer Pratibha	Arya Mandir Road, Chamouny Chemin Grenier	6226371
13.	Mootoosamy Pamela	358, Rte Hungnin, Rose Hill	
14.	Alexis Kathryne Armanda	62, Ave Cerisier, Pointe-aux-Sables	
15.	Lutchmee Virapen Danon	Royal road, Battie Grand Gaube	2885169
16.	Croisée Patricia	Bissessur lane, Celicourt Antelme Forest Side	6706495
17.	St Mart Marie Anelise Paola	Cite Arrgy, No B4, Ave du Flamboyant, Flacq	9400470
18.	Jatoo Soodevi	Royal Road, Khoyratty, Pamplemousses	2493590
19.	Gowd Amita	99, Paillote, Q Bornes	4246769
20.	Ceaveaux Sylvie Nicole	Rte Ceoffroy Residence, NHDC cco 1 Bambous	4520257
21.	Allaghen Soopaya	Avenue des palmiers, Amitie, Riv du Rempart	4128241
22.	Goburdhan Farida Beebee	Royal Road, Grand Baie	
23.	Taukoor Anoorudha	Royal Road, Notre Dame, Long Mountain	2450433
24.	Veerapen Pulneemah	6, Kiwi Avenue, Sodnac, Q Bornes	2940145
25.	Poinen Janegee	Royal Road, Petit Julie, D'Epinay	4188146
26.	Matoka Marie-Ann Nicole	Royal Road, Le Morne Village	
27.	Ramkissoon Taramatee	Germain, Grand Gaube	2885418
28.	Lemince Isabelle	Blk 3, Bienheureux Pere Laval, Cite Barkly, Beau Bassin	7882790
29.	Hosanee Nisamuddin	Pump Street, Bel-Air, Riviere Seche	4175153
30.	Moorooghen Coopamah	Riche Mare Road, Flacq	4131685
31.	Lindor Marie Sylvie Joana	24, Cité La Ferme, Dinan Street, Bamboos	
32.	Maurymoothoo Marie Fleurise	Impasse Celicourt Antelme, Rose Hill	4655494
33.	Java Anne Lucie	Noces de Cana, Riv du Rempart	2512195
34.	Jamoorthee Bibi Bilkist	Ave des Vergues, Glen Park, Vacoas	
35.	Rabot Marie Josiane	Camp Fidele, Henrietta, Vacoas	
36.	Appiah Paymilla	Royal Road, Cluny	6778691

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37.	Ragen Anourag Jogee	Royal Road, Grand Bay	2635546
38.	Lallmamode Shamima	76, S.S.R Street Port Louis	2425971
39.	Maha jayshree Naiken	12 Ave Emmanuel Anquetil, Trefles, Rose Hill	4643540
40.	Begue Marie Chrisnette	Cite Anoushka , 16eme Mile, Forest Side	
41.	Marie Ghislaine Lebrasse	5 Canda Lane Boundary Road, RoseHill	
42.	Premundanee Joty Gokul	Beau plateau Road, Cottage	2662128
43.	Cundapah Kistnamah	48 Gopalsing Lane, Bassin Road, Q Bornes	
44.	B.Saheeda Goodur	Royal Road, Grand Sable, Old Grand Port	4175098
45.	Samira Sulliman	4, Souferino Street, Rose Hill	4674037
46.	Mrs Noorani Bibi Auliar	3 Avenue des Pembas, Pailles	2863125
47.	Mrs Beephun Amritah	Royal Road, Bel Air, Riv Seche	4193204
48.	Sherley Malepa	Robert Edward hart, Rose Hill	
49.	Run, Soorekha (Mrs)	Montes Camp Benoit, Petite Riviere, Port Louis	
50.	Mrs Sarojin Dussoye	11, Avenue Joseph Guichard, Plaisance, Rose Hill	2949944
51.	Nullaih Mayavedee /Seeveli	65 Morc Ramphul, Plaine des Papaye	2668453
52.	Gopaul Anouradha	91 Rue Ste Marie, Lecornu, Ste Croix	2933723
53.	Dhoomun Hamy Cristina	Royal Road Candos, Q Bornes	4953589
54.	Kootoobally Bibi Fabida	Sir Seewoosgar Ramgoolam Str. Morce St- Andre (Kootoobally)	2616117
55.	Champawatee Beeharry	Bus Stop Lane, Mel-rose. Montagne Blanche	4375011
56.	Mrs Jocelyne Laurent	C/o N.W.E.C as the Bambous -Bldg is temporarily at phoenix	
57.	Cooshna Pierrette	H69 Morc Ilois, Baie du Tombeau, Pamplémousses	-
58.	Marie Solange Volavite	No 28, E.D.I. Rose Belle, Belle du jour	-
59.	Mrs MDSAHEB FAROD	Fast Food Cam de Mosque, Balance John Road	4166466
60.	Malini Samynaden	80, Ave Pilceot, Plaisance, Rose Hill	4657001
61.	Surrin Veena	Baillache, Long Mountain	2454231
62.	Pierre Louis Marie Catheline	Appt no 1, Takhoor Building, Corner Inkerman-Hugnin Rd, Rose Hill	
63.	Mardaymootoo Pillay Rajini	29, Bathfield Street, Port Louis	
64.	Youcuable Bermida	15 Leoville L'homme, Cite Boastal, GRNW	
65.	Lamie Marie Gladys	App A21 N.H.D.C, Cap Malheureux, Pavillon	
66.	Arsenius Christelle	9 , Rouillard lane, Baie du Tombeau	2475052
67.	Jankee Indoomatee	Terre Rouge Road, Camp Fougereaux, Phoenix	6977153
68.	L'Amour Marie Josiane	14, Château D'Eau Tranquebar	757 9066

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		Port Louis		
69.	Rama Bharathee	Royal Road, Saint Julien D'Hotman	416 8856	
70.	Bolli Joseline	14, Rue Bernardin de St. Pierre, Malherbes, Curepipe Road, Curepipe	670 0318	
71.	Bholah Beemamatee	Ayodhia Road, Cottage, Mapou	2928326	
72.	Malay Indranee	Très Bon No 3, Vacoas	698 6684	
73.	Herminette Kristel	Camp Levieux, Rose-Hill	755 0355	
74.	Ramgoolam Devika	Lotus Road, Chemin Grenier	622 7939	
75.	Damree Ranjeeta	Gros Billot, New Grove	627 2496	
76.	Ramdewar Santa	23, Ligne Berthaud, Solférino, Vacoas	697 7124	
77.	Suchitra Anoop	Royal Road, Paillote, Quatre Bornes	4242560	
78.	Ramsurrun Vijentimala	Young Tow Road, Grand Bois	617 5160	
79.	Bhola Suneetee	La Marie Road, Glen Park, Vacoas	684 3753	
80.	Ponmaneeamal Sevunthana	Lotus Road, Chemin Grenier	784 0089	
81.	Jauhangeer Christiane	Rue Commersen, Impasse Boullé, Curepipe	674 4263	
82.	Duttooo Sounithee	Nehru Lane, Dubreuil	665 5672	
83.	Gopee Marie Gisele	Route Boundary, No7 Lot Let Hinge Avenue Orchidée, Quatre Bornes	465 2350	
84.	Ramessur Gangadevi	Station Road, Mare D'Albert	936 5848	
85.	Pratibha Johaheer	Arya Mandir Road, Chamouny, Chemin Grenier	622 6371	
86.	Allette Marie Maud Nadia	Leclézio Street, Curepipe	676 5732	
87.	Boodhoo Eileen Sheila Claudia	Charles Cheron, Eau Coulée	686 8244	
88.	Buntoa Dholmanee	No. 58 Grannum Road, Vacoas	686 1268	
89.	Busawon Keeleswaree	Route Cimetière, Circonstance, Saint Pierre	433 5113	
90.	Caquin Marie Noeline	22, Gabriel Brick, Le Cornu, Saint Croix	242 2017	
91.	Couyava Marie Sylvie	Vaudagne Road, Bambous	452 0396	
92.	Ducassee Marie Micheline Claude	B3, Padco House, Quartier Militaire	435 5741	
93.	Felicane Marie Danielle	C39 Ave Orchidée, Residence Rosano La Caverne, Vacoas	696 2430	
94.	Fleurange Lapurete Marie	Bramstan La Gaité, Flacq	413 3823	
95.	Gopaul Anooradha	99, Route St. Marie, LeCornu, Saint Croix	293 3723	
96.	Goindamah Kownden	Saint Joseph Road, Terre Rouge	248 1110	
97.	Grimaud Marie Josée	226, Morcellement Swan, Baie du Tombeau	247 2108	
98.	Hurgobin Pratimah	22, Avenue St Louis, Belle Rose, Quatre Bornes	465 5066	
99.	Hansa Peelonah	Petit Paquet, Montagne Blanche	437 4081	
100.	Jankee Indoomati	Terre Rouge Road, Camp Fouquereaux Phoenix	697 7153	
101.	Khodabacus Bibi Yasmin	55 Mamelon Vert, Vallée Pitot	775 4489	
102.	Kondoppah-Raganah Vegamanee	Congomar Road, D'Epinay	243 8633	

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103	Mamarot Marie Vaillette	12, Pembasse, Cité Micheal Leal, Pailles	286 1269
104	Mamode Hossen Rubeena	1, Sheldrake Street, Morcellement Piat, Forest Side	675 0250
105	Maudhoo B. Salma	Cader Road, Belvédère, Lallmatie	418 7901
106	Mahabookhan B. Sooraya	3, Ave Bouvet, Quatre Bornes	427 2423
107	Nonchalante Marie France Dori	26, Avenue Cassidy, Rose Hill	454 5211
108	Purmasing Jayranee	Gebert Road, Rose Hill	627 6443
109	Etwaroo Leela	Route Gracy, Vacoas	698 2041
110	Chabritee Rawateea	Flat Bhunjun No.6, Quatre Bornes	465 3154
111	Amoogapillay Vimala	Avenue Goyavier, Block D No1 Stanley, Rose Hill	466 3370
112	Bazire Francesse	14b, Stevenson Street, Les Casernes, Curepipe	674 6917
113	Pierre Nadine	7, Impasse Malherbes, Curepipe	675 2042
114	Ramen Letcheemee	Tranquille Road, Vacoas	698 4120
115	Rangain Marie Ludma Annadette	12ème Mile Laure, Triolet	249 1194
116	Sunassee Marie Anthonia	Boolaky Road, Médine Camp De Masque	717 9906
117	Toolsy Sandya Devi	Playground Road, Trois Boutiques, Triolet	429 8764
118	Dumont Medsee	12, Einstein Road, Quatre Bornes	736 3841
119	Laboure Marie Claire	Impasse Boulée Commerson, Curepipe	736 6362
120	Gourmandise D"Anne Ltée	Anglo Mauritius House, 10, Intendance Street, Port Louis	213 2772
121	Lindor Marie Sylvie Florise	Camp Carole, Mahébourg, Rivière des Créoles	631 1951
122	Azeegur Hossen Beebee Careema	Mosque Street, Terre Rouge	248 2027
123	Pheerunggee Bibi Waheeda	9, Avenue Guy Rosemont, Rose Hill	467 0764
124	Rabot Marie Therese Liliane	Chemin L'Eglise, Notre Dame, Montagne Longue	245 2632
125	Rawat Bibi Sooraya	16, Louis Xavier, Port Louis	747 0373
126	Salaam Bombay	Royal Road, Telfair, Moka	433 1001/03
127	B. Bideshri	Street Malherbes, Bernadin De Saint Pierre Street, Curepipe	670 6086
128	Doorye Marie Daniell	Rue Lislet Geoffroy, Curepipe	674 1241
129	Mungaroo Babita	Mambahal Road, Bois Chéri	617 8175
130	Bhoodoo Zainobee	La Gorge Road, Grand Bois	617 5356
131	Ramloll Deepty	Royal Road, Grand Sable	496 6750
132	Seebun Shyama	Robinson Road, Curepipe	772 106
133	Duval Noelette	Beach Road, Le Bouchon, Plaine Magnien	637 7105
134	Josianne Pavillon	Résidence Le SoleilV06, Poste De Flacq	413 0512
135	Dadool Surya Kumari	School Lane, L'Espérance Trébuchet	264 1491
136	Damree Ramjeeta	Bois D'Oiseaux Lane, Gros-Billot	627 2496

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137	Sodul Reknazkhan	New Grove	
138	Pillay Rajini	Royal Road, Lower Dagotière	433 7404
	Mardaymootoo	29, Bathfield Tranquebar, Port Louis	213 5071
139	Rama Jaywanteebye	Royal Road, Saint Julien D'Hotman	416 8856
140	Beeharry Champawatee	Melrose, Montagne Blanche	737 9040
141	Tanuja Gujeeraz	La Source Route No1. Quatre Bornes	425 3380
142	Nulliah Mayavedee	65, Morcellement Ramphul, Plaine des Papayes	266 8453
143	Cerveaux Lutchmee	Cité Gokoola, Piton	264 1486

COOPERATIVE SECTOR

	Name	Address	Tel Num.:
1.	Camp Diable Agricultural Marketing Cooperative Society Ltd	Shivala Road, Camp Diable	9470213
2.	Cottage Agricultural Marketing Cooperative Society Ltd	Ramnarain Road, Cottage	2661834
3.	Nouvelle Decouverte Agricultural Marketing Cooperative Society Ltd	Royal Road, Ripailles, St Pierre	4315176
4.	Piton Agricultural Marketing Cooperative Society Ltd	Independent Street, La Paix Piton	2641229
5.	Torpedo Agricultural Cooperative Marketing Credit Society Ltd	Adolphe Street, Grand Bois	7762738
6.	Mauritius Women Entrepreneurs Cooperative Federation Ltd	La Caverne, No. 1, Vacoas	7508565
7.	Sunshine Women Entrepreneurs Cooperative Society Ltd	Petit Paquet, Mte Blanche	4375785
8.	Saphire Women Entrepreneurs Cooperative Society Ltd	Malborough Lane, Cite L'oiseau, Floreal	7156148
9.	Bharati Women Entrepreneurs Cooperative Society Ltd	Royal Road, Mare Chicose	9100977
10	Blanche Neige Women Entrepreneurs Cooperative Society Ltd	Argy Community Center, Cite Argy, No. B4	9400470
11	Chandni Women Entrepreneurs Cooperative Society Ltd	Lotus Road, Chemin Grenier	6227939
12	Couleur Local Women Entrepreneurs Cooperative Society Ltd	Royal Road, St Julien Village	4185486
13	Crescent Women Entrepreneurs Cooperative Society Ltd	Royal Road, Grand Sable	417 5298
14	Arsenal Women Entrepreneurs Cooperative Society Ltd	Royal Road, Arsenal	7052554
15	Bel Air Riviere Women Entrepreneurs Cooperative Society Ltd	Clementia, Bel Air	4198303
16	Dream Trochetia Women Entrepreneurs Cooperative Society	Bois Rouge, Pamplermousses	7041518
17	Everbright Women Entrepreneurs Cooperative Society Ltd	Royal Road, Grand Sable	4966750
18	Gerberah Women Entrepreneurs Cooperative	Mosque Road, Surinam	6256263

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	Society Ltd		
19	Destiny Women Entrepreneurs Cooperative Society Ltd	Mont fertile, New Grove	6271021
20	Five Diamond Women Entrepreneurs Cooperative Society Ltd	Cite Ste. Catherine, St. Pierre	4333753
21	L'Escalier Women Entrepreneurs Cooperative Society Ltd	Rue Coco, L'Escalier	6367352
22	Rose Fabrics Women Entrepreneurs Cooperative Society Ltd	27, Cite Beemanique, Cluny	6770642
23	Sun & Sand Women Entrepreneurs Cooperative Society Ltd	Benec Street, Grand Sable	2929947
24	Piton Nicole Water Users Co-operative Society Ltd	Maurice Martin Road, L'esperance, Piton	2641161
25	Mauritius Cooperative Savings and Credit League Ltd	8 th Floor, Meem Tower, Deschartres Street, Port Louis	2124380
26	Universal Cooperative Society	Lall Bahadoor Shastri Lane Candos	7521577
27	Plaine des Roches Multi-purpose Cooperative Society Ltd	Royal Road, Plaine des Roches	4129582
28	Volcano Multi-purpose Cooperative Society Ltd	Royal Road, La Pelouse, Trou D'eau Douce, Nr Hotel Bougainville	4800521
29	Flacq Women Entrepreneurs Cooperative Society Ltd	Ave Maria, Queen Victoria	4136853
30	Triolet Noble Cooperative Society Ltd	Royal Road, Trois Boutiques, Triolet	
31	Bus Owners Co-operative Society Ltd	Doolub Building, New Grove	6274942
32	Grand Port Savanne Bus Owners Co-operative Society Ltd	Royal Road, Mare Tabac	6275635
33	Moka Flacq Bus Owners Co-operative Society Ltd	Royal Road, Camp Thorel	4334904
34	Quatre Bornes Bus Owners Co-operative Society Ltd	Royal Road, Surinam	2513420
35	Riviere du Poste Bus Owners	La Grotte Lane, Riviere du Poste	6179532

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AGRO & BREEDING SECTOR

	Name	Address	Tel Num.:
1.	Mungur Rumila	Rue Pierre Simonet, Floreal, Paline Wilhems	6972146
2.	Punnigadu Sita	Plant Nursery, Putton Lane, St Julien, Village	4182404
3.	Narlamada Khoodeeram	Ietord Lane, Rose Belle, Grand-Port, Savanne	2955504
4.	Mrs Randamy Marie Rose	A1 African Town, Riambel, Savanne	7987070
5.	Kunnee Jaiwantee	Goordin Lane, Mahebourg, Grand-Port	7773909
6.	Bulye Nirmala	Melle Jeanne, Goodlands, Riv du Rempart	2927120
7.	Dookhee Sharmila	Chemin Centre Social, Grand Sable Grand port	2924522
8.	Le Mangrove Meunier Marie Rose	61 Freddy Ave, Camp Levieux Plaine Wilhems	9707485
9.	Armoogum Sylvia	4 Robertson St/Martindale St Beau Bassin, Plaine Wilhems	4548876
10.	Tagore Soneea	Royal Road, Plaisance, Plaine Magnien, Grand port	2926496
11.	Pooran Anooradah	Dr. Bour Street, Forest Side	670 1943
12.	Ram Bhoodevi	61, Avenue des Vergues, Glen Park Vacoas	684 0488
13.	Jeewon Kavita	Mare Aux Goyaves Road, Camp De Masque Pavé	416 6969
14.	Deeljore Vasantee	Engrais Cathan, Eau Coulée	293 1600
15.	Ramkarrun Geeta Devi	Swami Dayanand Road l'Espérance Piton	775 1277
16.	Mandary Jaswaantee	Pont Colville, Nouvelle France	677 8575
17.	Beeharry Maheswaree	Royal Road, Melle Laure, Terre-Rouge	249 3669
18.	Chowree Marie Christiane	Quatre Carreaux, Eau Coulée	686 1170
19.	Aulum Ummaotee	St Antoine Road, Camp Fouquereaux, Phoenix	686 6696
20.	Teeluck Dhanmawtee	39, Charles Renaud, Eau Coulée	686 8210
21.	Palmyre Stéphanie	28, Avenue St Louis, Plaisance Rose-Hill	737 5322
22.	Bergicourt Desirée Christiane Marie Thérèse	Royal Road, Terre Rouge	248 3931
23.	Leekhoo Chandrani	Luckhoo Road, Camp Thorel	416 6987
24.	Purdassy Radha	Engrais Cathan, Eau Coulée	743 5400
25.	Papillon Marie Lucienne	Royal Road, Vieux Grand Port	634 5909
26.	Matadin Deviani	Block V04, NHDC, Dubreuil	799 4230
27.	Gobin Dayawantee	Khedoo Lane, Chamouny	624 5935
28.	Leong Vi Lan Wong	21 A, D'Epinay Avenue, Quatre	

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Yuen Kook
29. Bucktowar Kumaree
Premila

Bornes
Clairfonds No 2, Vacoas

698 4318

HANDICRAFT SECTOR

	Name	Address	Tel Num.:
1.	Leung Kifun Andrea	137 Cocoterie Street, Roche Bois, Port – Louis	2160076 7731994
2.	Bhagirath Jenita	School Lane, Petit Raffray, Riv du Rempart	2821251 7087396
3.	Mainique Joelle	Tranquille Road, Vacoas	2935784 7379116
4.	Jeetun Kavita	Royal Road, C/o Dhanush Store, Laventure, Flacq	4181656 9177503
5.	Modub Vedawatee	Mme Barbe St, L'Esperance Trebuchet Riviere du Remapart	2645723 7780240
6.	Ramsaran Taraduth	Royal Road , Petit Bel –Air, Mahebourg Grand Port	6319821 2504301
7.	Viergina Pierre Louis	River Side Street, St Julien Village	4921231
8.	Rivet Marie Sheila Marjorie	no 3 Amédée Poupard Street, Mont Roches, Beau-Bassin, P-Wilhems	4541496 7892454
9.	Somra Kamini Koomar	59 Comersson, Beau-Bassin	9157824
10.	Ramsami Marie France	14th Odette Ernest Street, port Louis	2017295
11.	Cader Yasmine	Royal Road Union Park, Nouvelle – France, Grand –Port	6778064
12.	Mosaheb Rashida Bibi	17, William Stanley Street, Plaine – Lauzun, Port-Louis	2126814
13.	Mamode Saib Annisha Nooreen	24 , Brabants Streets , Port –Louis	2928768
14.	Armon Patricia	Parasol Lane, Mont Fertile, New Grove Savanne	6271203
15.	Madarbocus Nafissa	Ex- Airport Road, Plaine -Magnien Grand -Port	6379317
16.	Amavi Kiloommi	Royal Road, Cluny, Grand -Port	6779156
17.	Ravina Josieca Hanlore	31, Rte palma, Q-Bornes, P-Wlhems	9534355
18.	Georgette Marie Emilienne	Rue Oil Bird MorcTara, Terre-Rouge Pamplémousses	2493234
19.	Toussaint Brigitte	La Grange de L'Est, Eastern lane Flacq	4135576
20.	Marie Roseline La France	Madame Azor, Goodlands	283 6716
21.	Lejeune Marie Rita	Réservoir Road, Goodlands	283 9481
22.	Bissessur Pratima	Angré Cathan, Eau Coulée	696 2258
23.	Saddul Sookwantee Pamela	Shivala Lane, La Caverne, Vacoas	697 4679
24.	Mamode Marie Franchine	Rue Oil Bird, Morcellement Tara, Terre Rouge	249 3234
25.	Lindor Margaret	Darren Lane, Allée Brillant, Vacoas	686 7267
26.	Elaheebaccus Nausheen	Royal Road, Midlands	292 4786
27.	Jharee Sarita	Royal Road 8 ème Mile, Triolet	293 3295
28.	Monique Joelle	Route Tranquille, Vacoas	293 5784
29.	Tadebois Paulette	Allée Jacques, St Paul	696 7462
30.	Angeline Marie Anne Clara	Social Welfare Centre Road, Goodlands	283 6494

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31.	Sysurey Luxmee	Bassin Road, Quatre Bornes	424 3258
32.	Marie Michele Gehret	Auguste Esnouf, Curepipe	674 7370
33.	Coosnapa Marie Josiane Nicy	D12 Rajkumar, Gajadur Street, Curepipe Road, Curepipe	283 6716
34.	Patiniot Devinha	Sea Drive Villas, Morcellement Raffray Pointe aux Canonniers	283 9481
35.	Moossun Rookhsanabee	Abbatoir Road, Moossun Lane, La Caverne nos 2, Vacoas	696 2258
36.	Sheila Marie Figaro	Block B5, Cité Malherbes, Curepipe	697 4679
37.	Mahadea Jageebye	Veerapen Paratien, Curepipe Road, Curepipe	249 3234
38.	Lee Emily	138, Avenue Labourdonnais, Quatre Bornes	686 7267
39.	Kanaksabee Padmini	Camp Fouquereaux, Phoenix	696 9858
40.	Bigaignon Marie Pamela Désirée Annick	Abbe Mazuy, Beau Bassin	931 8435
41.	Ramdoo Nainamah	43, Avenue Cossigny, Quatre Bornes	427 5137
42.	Firjhun Devranee	Solitude Camp Nenen, Triolet	261 0690
43.	Oree Deoranee	97 Caroline Road, Vallée des Prêtres	241 5179
44.	Bundhoo Sandhya	Royal Road, Petit Raffray	283 7253
45.	Nemdharry Gawree	Shivala Road, Bramsthan, Central Flacq	413 3975
46.	Simuette Pamela	Riche Road, Camp de Masque Pavé	708 2336
47.	Pierre Louis Marie Catheline	Appartment No 1 Thakoor Building, Cnr Inkerman Et Hugnin, Rose Hill	721 8425
48.	Amic Myrane	9, Andre Moutia Street, Beau Bassin	467 8714
49.	Luchmun Vimla	15, Royal Road, Eau Coulée	696 2750
50.	Salabee Aartee	Royal Road, Crève Coeur	935 2686
51.	Latreille Medgée	L34 Ave Q. Bals Cité Kennedy, Quatre Bornes	425 2907
52.	Ramanah Cristy Yedlop	21, Limousine L'Agrément, Saint Pierre	433 8165
53.	Hoolash Bibi Ameenah	9 ème Mile, Triolet	747 4008
54.	Adroit M. Jocelyne	Petit Village, Goodlands	291 9806
55.	Ah Kee Margaret Patricia	16, Rue Seeneevassen, Cité Brostal Grande Rivière Nord West Port Louis	233 4031
56.	Ameerally Ramjan Zinaida	No. 2, Ameerally Lane, Jinnah Street Trèfles, Rose Hill	763 5554
57.	Amic Marie Josette Myrane	9, André Moutia Street, Beau Bassin	467 8714
58.	André Marie Helene	Colombo Street, Grand Bel Air, Mahebourg	715 5084
59.	Arokeum Nasira Begam	7, Avenue Richard Plaisance, Rose Hill	465 2019
60.	Aza Lavictoire Marie Renée	10, Avenue Florence Nightingale, Rose Hill	733 6514
61.	Aza Marie Jacqueline Veronique	10, Avenue Florence Nightingale Rose Hill	726 8581
62.	Baboolall Dooky Asha	Shivala Road, L'Agrément, Saint Pierre	433 9730
63.	Beezadhur Purbattee	37, Avenue Ollier, Rose Hill	454 3702
64.	Bernard Paulette	Riche Lieu Branch Road, Coromandel	751 6935
65.	Bhojrul Indira	Hollyrood No1. Vacoas	684 0754

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66.	Bokhoree Beedwantee	14, Adolphe Rolando, GRNW	212 7975
67.	Calicambe Pascale Marie Charlene	47, Cité Roche Bois	494 7641
68.	Coralie Gerard Anastasie	Sir Celicourt Antelme, Forest Side	670 3576
69.	Charlot Marie Joyce	Camp Marcelin, Quatre Cocos	413 8477
70.	Couyavah Maryse	Camp Goolbar, Chemin Grenier	522 0567
71.	Cunnusamy Rose Marie	Julius Boucherat Street Block c/3 Cité Abercombrie, Saint Croix	242 2765
72.	Yip Tong Daisy	2, Fareed Avenue, Quatre Bornes	797 1037
73.	Dedans Julie Patricia	Cité EDC No 60, Pamplémousses	243 8896
74.	Dhurmea Kinga	Morcellement Boucomb, Kamil Lane Grand Baie	755 4902
75.	Doger De Speville Christine	La Preneuse, Rivière Noire	483 7211
76.	Duval Marie Lucette	No3, Koenig Street, Roche Bois Saint Croix, Port Louis	713 3517
77.	Emambocus Yasmeen	Engrais Martial Street, Eau Coulée, Curepipe	698 5371
78.	Gajeelee Mala Devi	42, Dr. O. Beaugéard Street, Port Louis	211 1013
79.	Ganoo Kamela	Providence Complex, Royal Road, Curepipe	792 4392
80.	Joëlle Rosalie	Avenue des Perruches, Medine Camp de Masque	416 6399
81.	Khodabacus Bibi Yasmin	87, Rue Bernardin de St. Pierre Vallée Des Prêtres, Port Louis	758 4688
82.	Kowlessur Artee	Kowlessur Street, Petit Bel Air	631 1529
83.	L'Aiguille Marie Janick Clara	Cité NHDC, Apartment B26, Poste De Flacq	495 3463
84.	L'Etandrine Marie Maryse Bianca	35, Rue Gabrielle Bouic, Le Cornu, Saint Croix	722 0973
85.	Lieutier Marie Nicole Paul	39 Wellington, Rose Hill	465 6981
86.	Luximon Santabye	Royal Road, Quatre Bornes	721 5680
87.	Magon Nathalie	Royal Road, Grand Bay	779 4449
88.	Mahadoo Kamela	Providence Complex, Royal Road, Curepipe	792 4392
89.	Montagne Longue Jennyfer	21, Vullemin, Beau Bassin	454 7311
90.	Mungra Deeneshwaree	296, Bassin Road, Quatre Bornes	427 3545
91.	Nahoor Shameerah	Royal Road Vono, Grand Baie	263 7439
92.	Nandee Ashnee	67, Palma Road, Quatre Bornes	424 3839

APPENDIX B: LIST OF AFCE

	SURNAME	BUSINESS	OFFICE ADDRESS	EMAIL
1.	Anvarally Esmael	CQ Tech (Mtius) Ltd	Rue La Salette, Grand Baie	shab@cqtech.intnet.mu
2.	Appadoo	The Competency Company	30 Avenue Sodnac, Quatre Bornes	tcc@intnet.mu
3.	Charoy	Kimcat Ltd	Grand Baie	bcharoy@candgo.com
4.	Chetty	Malvilla Ltd	Malvilla Mont Oreb Lane, Pereybere	achetty@intnet.mu
5.	Chitson	OVEC	Moka	pchitson@intnet.mu
6.	Day-Hookoomsing	Consultancy Company Ltd (CCL)	1st Fl Regency Square, 4 Crn Mclrvine & Conal st, Beau Bassin	patriciadayhook.ccl@intnet.mu
7.	De Guardia de Ponté	V de Guardia Creation	Air Rd, Avenue Geranium, Grand Baie	vdeguardia@intnet.mu
8.	Felix	EFOI Mauritius	Maurice	l.r.felix@hotmail.com
9.	Halbwachs	Service Bureau Ltd	9 Dr Delaitre Street, Quatre Bornes	JHalbwachs@maujobs.intnet.mu
10	Hurkoo	Trio Development Ltd	Coastal Road, Pointe aux Piments	rhurkoo@trio.intnet.mu
11	Joonas Malleck	Nova Industries Ltd	1 rue Militaire Port Louis	novaind@intnet.mu
12	Kruck	Wally Plush Toys Ltd	Route Royale ,Petite Riviere	wallyplush@intnet.mu
13	Lee	Hal Vacances	17, Rue des Roses, Ste Croix	halvacance@intnet.mu
14	Legoff	EFOI Rodrigues	Rodrigues	villatresor@intnet.mu
15	Merriaux	Ollauma	Pereybere	contact@ollauma.com
16	Pan Sin	Chee Li Chop Co Ltd	Trianon Shop Park, Trianon	cheelichop@intnet.mu
17	Ragaven	Star Connexions	Quatre Bornes	georgina@intnet.mu
18	Ramlackhan	Anthurium Farm	La Preneuse Rd, Black River	bramma@intnet.mu
19	Ramloll	Ramloll Bhooshan Ltd	Rose Hill	bbram@intnet.mu
20	Somarchand	Atelier Soleil Ltee	Vel Ind Complex, Goodlands	florence.somarchand@ateliersoteit.mu

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21	Soobagrah	Bonny Air Travel	Rue Edith Cavell PL	Isoobagrah@bonnyair.com
22	Vallet	The Links Co Ltd	Rte Cotiere, Belle Mare	pascale_vallet@intnet.mu
23	Villeneuve-Anaudin	Cosicouette	Rue Charles Cheron, Eau Coulee, Curepipe Rd	cosicouette@intnet.mu
24	Wong	L'Inattendu Ltd	St Julien D'Hotman	aline.w@linaltee.intnet.mu
25	Zoio Labat	Pam Golding Properties	Suite 011 GF, Grand Bay Business Park	pzlab15@intnet.mu

APPENDIX C: RESEARCH QUESTIONNAIRE

The Profile & Motivation of Women Entrepreneurs in Mauritius

Date of Survey:	dd__mm__yy__
Questionnaire no.:	

REVIEWING FILLED QUESTIONNAIRE [to be done after survey]

Checked by:		Corrected	Ye	No
Date checked:				

Part 1. Profile of the Entrepreneur

1.1 Which age bracket are you in? (Tick only one answer)

- | | |
|----------|---|
| 18-25 | 1 |
| 26-35 | 2 |
| 36-45 | 3 |
| 46-55 | 4 |
| 56-above | 5 |

1.2 What is the level of your education? (Tick only one answer)

- | | |
|---------------------|---|
| Postgraduate | 1 |
| Graduate/Vocational | 2 |
| Secondary/Primary | 3 |
| No formal education | 4 |

Specify area of study.....

1.3 What is your marital status?

- | | |
|-----------|---------------|
| Single | 1 (Go to 1.8) |
| Married | 2 |
| Separated | 3 |
| Divorced | 4 |
| Widowed | 5 |

1.4 Do you have Children?

- | | |
|-----|---------------|
| Yes | 1 |
| No | 2 (Go to 1.6) |

1.5 How many children do you have and what are their ages?

Girl/(s)	Boy/(s)
1.	1.
2.	2.
3.	3.
4.	4.

Profile & Motivation of Women Entrepreneurs in Mauritius

1.6 What kind of family structure are you living in?

Nuclear family	1
Extended Family	2
Alone	3

1.7 What is the highest level of education completed by your spouse?

Postgraduate	1
Graduate/Vocational	2
Secondary/Primary	3
Just Literate	4
No formal education	5

1.8 What were you doing immediately before starting this business?

Student	1
Unemployed	2
Employed	3
House wife	4
Another business	5
Other (Specify)	6

1.9 Did you had any prior work experience relating to this business?

Yes-Substantial	1
Very little	2
No-Started from scratch	3

1.10 Did you undergo any specific training or education to start/scale up this business? (tick more than one answer)

MBA/Accounting/Professional	1
Short Computer Course	2
Short Management Course	3
Small Business Course	4
Technical Training (specify)	5
Certificate course (specify)	6
Diploma (specify)	7
Other (specify)	8
None	9

1.11 What computer skills do you have? (tick more than one answer)

I can compose a letter	1
I can use email and Internet	2
I can use spreadsheets and prepare power point	3
My computer skills are more than 1, 2 and 3 above	4
No I cannot use a computer	0

1.12 Who established this business?

Already established by family	1
Myself	2
Myself and my family	3
Myself and my friends	4
Somebody else (specify)	5

Profile & Motivation of Women Entrepreneurs in Mauritius

1.13 What were the most important motivating factors to start this business? Kindly state their importance:

	Very Important	Important	Neutral	Not Important	Not important at all
To make ends meet					
Because I lost my job					
I was dissatisfied with my employer					
Because of family commitments					
It helps me to accommodate work and home roles					
Need to be financially independent					
Want to develop myself					
The incentives given by SEHDA					
The incentives given by Employment Programme					
Was not being promoted in my job					
Interest in Business					

1.14 What have you achieved by becoming an entrepreneur. Kindly state whether you strongly agree, agree, neither agree nor disagree, disagree or strongly disagree.

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Be the boss at home					
Gain respect from family members					
Help to have a say in family matters					
Help to have a say in national matters					
Meet a lot of people					
Become important					
Understand life better					
Keep busy					
Become interesting					
Have opportunities					

Part 2. Profile of the Enterprise

2.1 What is the size of the enterprise in terms of number of employees?

Micro (5-9)	
Small (10-35)	
Medium (36-99)	

Profile & Motivation of Women Entrepreneurs in Mauritius

2.2 What kind of business is this? tick more than one answer if applicable)

Agriculture	Animal Products	Chemicals	Consumer Electronics
Food	Leather Goods	Machinery	Plastics and Rubbers
Telecommunications	Vegetables	Automobile	Computers and Software
Energy & Environment	Footwear	Home Supplies	Mineral Products
Services	Textiles	Wood	Construction
Fats & Oil	Health and Beauty	Transportation	Tourism and Hospitality

2.3 What are the main products/ services of your business?

2.4 Where are the major operations of this business located (branches)?

Regions:

2.5 When this business was established?

Year:

2.6 What is the legal status of your business?

- | | |
|----------------------------|---|
| Single Owner/Sole | 1 |
| Partnership (Registered) | 2 |
| Partnership (Unregistered) | 3 |
| Private Company | 4 |
| Public Company | 5 |
| Cooperative Society/NGO | 6 |
| Other (specify) | 7 |

2.7 Do you own the business premises?

- | | |
|-----------------|---|
| Own | 1 |
| Rented | 2 |
| Other (specify) | 3 |

2.8 Do you have a separate bank account (other than your personal account) for this business?

- | | |
|-----|---|
| Yes | 1 |
| No | 2 |

Profile & Motivation of Women Entrepreneurs in Mauritius

2.9 Has your business grown (experienced a positive change in sales etc.) in the past one year?

- Phenomenal Growth 1
- Normal Growth 2
- Stay the same 3
- Negative growth 4
- Drastic negative growth 5

2.10 What are your long-term plans for your business? (tick only one answer)

Continue/expand present business	
Change to another line of business	
Leave and take up wage employment	
Pass the business onto someone else in my family	
Sell the business	
Hire a manager	
Retire	
Other (specify)	

2.11 What is your opinion on _____ (attribute mentioned below) on 5 point rating scale from Strongly Agree to Strongly Disagree with this statement?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The overall environment for women entrepreneurs is good					
Family and social commitments are growing					
Government support to women entrepreneurs is increasing					
The costs of running business are increasing					
Access to finance and credit for women entrepreneurs is increasing.					
Access to women business support networks is increasing					
Business know how of women entrepreneurs is increasing					

2.12 Which one of the following is your largest market?

- Local markets 1
- Regional or provincial markets 2
- National markets 3
- International markets 4
- Other (specify) 5

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2.13 What is the mode of marketing? (tick more than one answer if applicable)

- Managed by the company herself 1
- Through an intermediary 2
- Production is based on demand 3
- Sold to retailers 4
- Others (Specify) 5

2.14 What promotional events or exhibitions have you participated in over the last three years?

- 1.
- 2.
- 3.

2.15 Do you happen to know any of the following institutions and their purpose? tick more than one answer)

- SMEDA 1
- NICE 2
- NEP 3
- Ministry of Commerce 4
- Ministry of women: NWEC 5
- Women Associations: AMEF, WIN.. etc. 6
- None 7

Part 3 Business and the Family

3.1 Are there some family members who help you in running this business? (tick more than one answer)

- Nobody 1
- Close Blood Relations (father, mother, brother, sister) 2
- Relatives from in-laws (husband, mother in law etc.) 3
- Other relatives/friends 4

3.2 What percentage of your monthly income from this business contributes to your total Household Income?

- None 1
- Up to 25% 2
- Up to 50% 3
- More than 50% 4

3.3 Who do you normally ask for advice on business problems?

- Family Member (Please specify) 1
- Relative/ Friend (Please specify) 2
- General Manager/Director/Employee 3
- Other (specify) 4



Part 4. Business Environment

4.1 Do you think that the present policy environment discriminates against the women entrepreneurs?

- | | |
|---|---|
| Yes (how?) | 1 |
| No (how?) | 2 |
| Neutral (It is neither positively nor negatively) | 3 |
| No opinion | 4 |

4.2 What changes in the government policies are needed to promote Women Entrepreneurs?

4.3 What area of government regulation do you think is the most difficult to comply with?

Labour	<input type="checkbox"/>
Tax	<input type="checkbox"/>
Trade	<input type="checkbox"/>
Licensing	<input type="checkbox"/>
Business	<input type="checkbox"/>
Other (specify)	<input type="checkbox"/>

4.4 What help by the government is desired by you the most? Second, Third, Fourth or Fifth (Rank the responses)

	Most desired	desired	Neutral	Not desired	Not desired at all
Lesser Government Regulations					
Reduced Costs of Utility Inputs (Electricity, Gas etc)					
Loans at Concessional rates of Interest					
Business Development Services					

Part 5. Finance

5.1 How did you finance your business at the start? (tick more than one answer)

- | | |
|--|---|
| My own savings | 1 |
| Credit from the formal source | 2 |
| Credit from the Informal source (Friends and | 3 |
| Somebody else invested | 4 |
| Other (specify) | 5 |

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5.2 For what purpose did you borrow money? (tick more than one answer)

- Plant and Equipment 1
- Raw materials 2
- Salaries to employees 3
- Other (specify) 5

5.3 What problems did you face in borrowing money? (tick more than one answer)

- Access to the Financial 1
- Cumbersome procedures 2
- High Interest Rates 3
- Strict Terms and Conditions 4
- Other (specify) 5

5.4 Do you think that being a woman is a major constraint in getting formal finance?

- Yes 1
- No 2

5.5 Which is the most important factor for the growth of your business? (Please prioritize)?

	Very Important	Important	Neutral	Not Important	Not important at all
Networking					
Marketing					
Finance					
Training					
Legal					

5.6 What do you think about the performance of existing women support organizations in terms of their out reach?

- Good 1
- Not so good 2
- Bad 3
- Do not know 4

Part 6. Social/Cultural

7.1 Are you the first woman member of your family who started business?

- Yes 1
- No 2

Profile & Motivation of Women Entrepreneurs in Mauritius

7.2 What was the response of your family when you entered into this business?

- Very Supportive 1
- Supportive 2
- Indifferent 3
- Non supportive 4
- Reacted badly 5

7.3 What hindrances you are facing from your family?

7.4 How did the business affect your family life and in what ways? (Specify)

- Very Positively 1
- Positively 2
- Can't Say anything 3
- Negatively 4
- Very Negatively 5

7.5 Kindly state whether you strongly agree, agree, neither agree or disagree, strongly disagree or disagree with the following statements regarding the problems faced by women:

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Mentality of male entrepreneurs					
Family pressure					
There is a tendency to boycott women					
Competition among women themselves					
No organized structures					
Lack of training					
Lack of financial support					
Lack of opportunities to sell products					
Lack of adequate academic qualifications					

7.6 How do you think that doing business has affected your social image in the society?

- Improved 1
- Remained the same 2
- Worsened 3

7.7 What general comments you hear from society about your doing business?

Positive Comments:

Profile & Motivation of Women Entrepreneurs in Mauritius

Negative Comments:

7.8 How do you think that the perceptions about women doing business are changing in the society?

Significantly improved towards doing	1
Improved	2
Can not say anything	3
Not Improved	4
Worsened	5

Name of Enterprise:

Name of Entrepreneur:

Qualification of Entrepreneur:

Business address:

Contact:

Telephone:.....

Fax:

Email:

Website:.....

Total Investment:

.....

Average Monthly Sales:

.....

Thank you very much for your cooperation

APPENDIX D: THEME FOR DISCUSSION IN FOCUS GROUP

- 1. Prototype of the Mauritian Women Entrepreneur.**
- 2. Type of Business of the Mauritian Women Entrepreneur and the reasons behind (The why?).**
- 3. The strengths and the weaknesses of the Mauritian women entrepreneur.**
- 4. Reactions and perceptions of the Mauritian women entrepreneur.**
- 5. Male reactions to Mauritian women entrepreneur.**
- 6. Support given to Mauritian women entrepreneur.**

APPENDIX E: INTERVIEW SCHEDULE

- 1. Can Mauritius be called an entrepreneurial economy?**

- 2. Is entrepreneurship and enterprise development part of the state's economic development strategy?**

- 3. What are the most important initiatives the institution has undertaken to promote entrepreneurship?**

- 4. Are the objectives of the organization being met?**



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5. Are women entrepreneurs well supported in Mauritius? (Role of your organization in it).

APPENDIX F: PROGRAM FOR FOCUS GROUP

**FOCUS GROUP ON THE PROFILE & MOTIVATION OF
WOMEN ENTREPRENEURS IN MAURITIUS**

15: 15

Opening by Dr P Baguant, PI

15: 25

Filling the questionnaire

15: 40

**(Recorded) Focus group discussion on
a theme basis (3 themes)**

16: 15

Break: Tea/coffee/water/snacks

16: 25

Continue Focus group discussion

17: 00

Collect questionnaire and wrap up

APPENDIX G: TRANSCRIPT OF INTERVIEW

1. Can Mauritius be called an entrepreneurial economy?

Yes, because the government has made a number of commitments and has put in place institutions to serve this vision, for instance, finance to entrepreneurs in terms of boosted loans provided by MPCB, DBM or the Ministry of Cooperatives is a sign that the country is moving in this direction. We at the Council prepare projects for women entrepreneurs and send to Ministries of women or Cooperatives where they vet and approve it and under the CSR fund they allocate to us the necessary resources. Examples of projects that we are planning are: mentoring services, entrepreneur week to be held in November this year (talks, special fairs, demonstrations, etc.), women development programs, buyer-seller meeting and so on.

2. So you believe that the Government, through the NWEC, is doing a lot in term of women entrepreneurship and as a result you can say that Mauritius is developing into an entrepreneurial economy?

Undoubtedly yes. Many women have benefited from our programs; for instance, mentoring and today they can stand on their feet. That is why I can say that our vision is being achieved when we see the results right in front of our eyes.

3. What does your mentoring program consists of?

Mentoring services program at the NWEC is a pilot project with the aim to guide women in their business for a period of 6 months. The project cost is Rs. 8000 and the NWEC pays three-quarter of it, that is, Rs. 7,200 and the entrepreneur pays the difference of Rs.800. The Rs. 800 is nothing actually. The NWEC could have paid the whole project but women might take the service for granted and thus by paying this sum they are committed as well to the project. The mentor is a consultant specialist in the problem at hand. We have at our disposition a list of those consultants with their area of specialization. For instance, if a woman calls us and have finance or marketing difficulty, we will look at our list and recommend the entrepreneur a consultant in this area. The first meeting consists of a brief among the woman entrepreneur, the consultant and an officer of NWEC. If a consensus is reached and solutions are proposed, the consultant is taken on board of the project for a period of 6 months and a contract is signed. The consultant has the responsibility to submit a monthly report to the office concerning the progress of the work. We will then assess if objectives of the contract are being met. We will also make follow-ups with the woman entrepreneur to get her opinions. The salary of the consultant will depend much upon the progress of the work.

Our mentoring program is quite different from NEF. A mentoring project at NEF can cost up to Rs. 1000 paid by the beneficiary only. NEF also has a very little team of mentors where each mentor is allocated a number of 20 women entrepreneurs. But here a maximum of three entrepreneurs is given to each mentor/consultant. Because



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we believe that the mentor needs to make a proper follow-up and the woman needs to have the mentor by her side whenever needed.

Now if the entrepreneur is not satisfied with the service of the mentor, she can send us a letter 15 days before and we will analyze the problem and try to identify the problem. If consensus is reached, the contract is terminated in transparency. In other cases, if the help of the mentor is required after the 6 months, it can be requested to renew contract.

Because many women have done only CPE or some lower classes it becomes difficult for them “*pou faire ban demarches*” The mentor helps in facilitating administrative work, for example, marketing, banks, permits, suppliers, quotations etc.

4. Are the objectives of the organization being met?

Yes of course. After each project, we are supposed to write a report and to state clearly if the objectives have been met. For example, we needed 50 mentors in December for a whole year ahead, we need to say at the end of the project if the 50 mentors have carried out their work and what were the results.

5. What do you think motivates women to become entrepreneurs in Mauritius?

We at the NWECE make a lot of sensitization campaigns in particular areas to boost them up. We also have the department of National Women Council at Port Louis, which welcome women with all sorts of problem. If, however, they are interested to stand on their feet and get their living through entrepreneurship they need to send us a letter and we will contact them. A resource person at the NWECE will brief them on what is entrepreneurship and what facilities are offered at the Council. Normally this is done at the nearest community center.

We also worked in close collaboration with institutions like SMEDA, Enterprise Mauritius, AREU and we brief the women on all these to help them have a picture of the whole thing called entrepreneurship. If they are interested then we will register them at the NWECE. We will input her name on our system and categorize her region wise. Then whenever there are talks or seminars/training we will invite them to assist.

At the NWECE we are now working on a project called “Absolute poverty.” I can tell you from this that the boosting factor to start business is in fact poverty. We believe that if the woman also the mother and the wife of a house can muster enough courage to bring some revenue home, this will encourage the whole family.

6. What do you think are the barriers for women to become entrepreneurs in Mauritius?



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Women get discouraged easily. For instance, when it comes to go to bank, if a difficulty arise like needing the signature of the husband and she is divorced. The only next thing that comes to her mind is to stop everything. But seeing such problems, we at the NWECC, has made some amendments in which other party signature not required. This has helped in decreasing the number of women asking to be deregistered.

7. What is the role of the incubator at the NWECC?

This is a place given to women entrepreneurs who do not have a place or cannot pay their rent to manufacture and sell their products. But here we are selective, for instance people doing handicraft or textile can be given a small place but not one cooking food. They have to pay only Rs. 2 per square meter for a period of 1 year. They are allowed to bring only small machines not big ones, which might create disturbance.

8. Do you think that other institutions are doing as much as the NWECC in promoting women entrepreneurship?

Yes we do have other institutions like the SMEDA but which has different schemes like it provides discounts on machinery bought by entrepreneurs where 40-50% of the cost is paid by SMEDA but based on a list of criteria. SMEDA has organized a number of “Caravanne de l’entrepreneuriat” while NWECC is mostly on sensitization side.

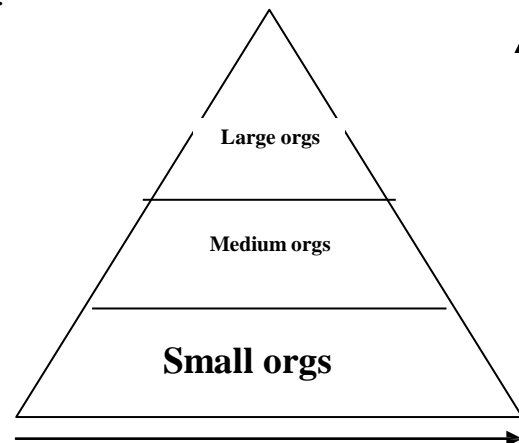
9. What happened if the woman has registered herself at the SMEDA and then comes to you?

We encourage women to get registered at both places and benefit from all services and schemes. For instance, she can benefit from the entrepreneur week in November and in October benefit from fairs organized by SMEDA she is a winner on both side. Our objective is that the woman is selling her products and is progressing. **In what ways do you and SMEDA works in collaboration?** For instance, the mentoring project was done in collaboration with SMEDA. But a small conflict arises and they withdrawn themselves from the project. However, nowadays we have information centers where we do sharing of information with SMEDA.

Profile & Motivation of Women Entrepreneurs in Mauritius

1. Can Mauritius be called an entrepreneurial economy?

I will say a categorical “NO” to this question. There is a lack of supporting organizations in Mauritius. There is a need for a more dynamic Business Development Service. If Mauritius wants to be an entrepreneurial economy much emphasis has to be put on the consolidation of the SME sector. Three years ago, the government came with support organizations like SMIDO, MIDA among others. But has they really met their objectives. Lance Wickman, the ex-Chief Operating Officer of Enterprise Mauritius, came with a triangular representation of how to promote an entrepreneurial culture:



This diagram shows that a small/medium organization has to grow horizontally within its category and vertically climb the ladder to the top category. For this to be achieved, there is a constant need to restate the objectives of the company in line with changing business environment, to know any changes in market, in products and so on. A basic SWOT analysis will help companies in lower level to achieve success and hence encourage others to join in entrepreneurship.

For entrepreneurship to reach its momentum, entrepreneurs need to think outside the box e.g. developing the art of paper cutting like in China or making all brand new cosmetic products from natural sources like papaya, lemon instead of importing. In Mauritius, we have a “limitation” problem. People are limited by their background, lack of education and information. From my experience, I have seen people coming with projects, resulting from a sudden idea, with no proper analysis of the market, target group or competing products. The projects turned up to be invalid because it could not stand in the face of competition.

At the NEF, the number of entrepreneurs in a country is not equal to importance given to entrepreneurship. You can have a number of entrepreneurs but they might be facing difficulties at various degrees because projects at onset were not given the required support. Having passion for some interesting project is one thing, putting it on paper and get it real is the most difficult part. Most projects came to end just because this passion was not supported and nourished along the way to realization. NEF is here to help people to be at their right place and targeting their right market only then they can stand on their feet and be independent.



Profile & Motivation of Women Entrepreneurs in Mauritius

In Mauritius, the entrepreneurship panacea is mainly for those without job/unemployed. There is a need here to distinguish between two forms of entrepreneurship: necessity entrepreneurship and opportunity entrepreneurship. As its name suggests, necessity entrepreneurship are those people who have no choice (unemployed, family members ill, divorced, charge of small children and so on) and become entrepreneurs to earn a living. This is the stage Mauritius is in terms of entrepreneurship. While in countries like Europe and America, the opportunity entrepreneurship is more of a reality there. In this form of entrepreneurship people have not much to lose. They found an idea attractive, get it materialized and if it works good, if it flops it's just too bad.

2. Is entrepreneurship and enterprise development part of the state's economic development strategy?

Mauritius is in a stage of restructuring. Many sectors are phasing out, for instance, textile, and agriculture. This is where entrepreneurs can come in with their innovative ideas. But many see it risky to embark in the unknown. As discussed above, for enterprise development to be a reality in Mauritius and to be part and parcel of an entrepreneurial economy, the country needs to have a vision for such an economy and Mauritius does not have this vision. How can the government then devise adequate strategies to respond effectively to the needs of entrepreneurs?

3. What are the most important initiatives the institution has undertaken to promote entrepreneurship?

There are a number of cases we encountered of people not knowing which door to knock at to have the supporting services to start their business. For instance, there was a lady who has started her poultry business; she took a loan of Rs. 300,000 and bought around 700 chickens. But after some months, a theft took place and all her chickens disappeared. She finds herself today with a debt of Rs. 300,000 on her head and no business. At the start of her business, she contacted another organization but when faced with this trouble she came to us. Of course, we could not do much to help her. The problem was she had no security on her farm and this was an important element to look at but was neglected.

Another example I have of a woman who dreamt of starting a noodles business. She contacted an organization, managed to get a loan and bought her equipments. Her idea was that the Winners Supermarket would buy her noodles. But the reality was different. When she contacted the supermarket, to her surprise, they already had their noodles supplier. She even tried the shops nearby her house but in vain. Then after some months she came to us with her trouble. Here again, there was lack of counseling and guidance.

Having the business plan of the person in hand and arrange for a loan is not enough. There is a constant follow-up that needs to be made. At the NEF, each beneficiary is equipped with a Mentor. We believe that in Mauritius, people are quite vulnerable and we are here to put all chances on the side of the entrepreneur. The Mentor has for



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task to visit the site where you will do your business, will question you on the market you want to target, the risks, your product, he/she will help you to dig into the ideas you put forward and help you to see your strengths and weaknesses. He /she will also question the feasibility of your project and will calculate your break even point, that is, the number of sales you need to make in order to cover your cost. The mentor also has the responsibility to reorient the entrepreneur to other ideas (projects) if the entrepreneur's idea is common. The mentor's presence should be value-added. The mentor will remain with the beneficiary for a period of one year, enough time, to make one's business fly.

« Le principe de la réalité n'est pas encre dans la tête des entrepreneurs. Bien souvent il/elle entend parler de loans sans garantie et ils courent vers sa tête baissée. » The Mentor is here to help the entrepreneur to see reality in face. Take the example of the woman and her noodle business. Because she can make noodle, her mind tells her (SHE THINKS) that Winner Supermarket will surely take her noodles. This is the reality that she has build and feels good in it. The Mentor's help is to drag people away from this fake conception and reasoning and to build their business based on facts. *« Nous on est là pour agir comme garde-fou et d'empêcher les gens de construire leur propre fossé, leur propre piège.. »*

4. Do you know of any other Supporting organizations in Mauritius who provides this Mentoring program for women entrepreneurs?

As far as I know, the NWECC also have a mentoring program. Is there a redundancy in the work? This I cannot tell. But this is quite political. As you know the NWECC falls under the aegis of the Ministry of Gender and the government want to keep this branch of women entrepreneurship under its control. Of course, we worked in collaboration with the institution for exchange of ideas and information. But how far their mentoring programs are professional are questionable. At the NEF our mentors go through extensive professional training before they are put on field to work with our beneficiaries. We believe that they are the ones to counsel. A wrong advice from them can shatter dreams and flopped projects.

5. Are the objectives of the organization being met?

Yes. But we are a small team and under the "Special program for women" we now have 250-300 projects. We are in the process of recruiting some 30 mentors to help us on field. We believe in more commitment and collaboration from other institutions to make entrepreneurship a reality in Mauritius.

6. What could be the motivation of women entrepreneurs in Mauritius?

They are not motivated *«mais par obligation, elles doivent faire entrer l'argent dans la famille. »* Here I would like to put forward Maslow Hierarchy of Needs and to tell you that women entrepreneurs are at the survival stage. Many entrepreneurs have a bad start, for instance, an urgency to start a business with no really good and original idea coupled with lack or no competence at all. This is indeed the recipe for a flop



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project. If not reoriented, these people can fall in a big trap. We even had cases where people committed everything for a bad start and end up with debts. Their next step was to commit suicide.

At the NEF, our moto is «*Enn koud min pou ou dibout lor ou lipié.* » We believe that women entrepreneurs are motivated when they saw that their business is positively impacting upon their families and houses. This is how we came up with an integrative approach catering for houses, children who are ill or do not have school materials to go to school and so on. We agree with the 360° approach of ILO. The idea is to bridge the gap and to move women out of poverty and to help them stand on their feet along with their family.

We also agree that social capital, that is, networks, contacts play a significant role in motivating women entrepreneurs by gaining information and ideas they feel more confident to persevere.

7. What could be the barriers for women entrepreneurs in Mauritius?

A lack of technical training and « *l'alphabétisation des femmes est à la base de tout.* » For instance, if a woman is illiterate this will have a spill over effect upon many other factors. Like if want to start a business, we asked her to go to Cathedral Square, Port Louis. May be she will arrive there not knowing that she has arrived because she cannot read. This is just to tell you that knowing to read and write becomes an important ingredient to be a successful entrepreneur. «*Se serait un miracle de commencer un business on their own.* » Individual entrepreneurship is not possible, you need the help of institutions.

But sometimes training given by institutions does not match reality and hence are not of good use to the woman entrepreneur.

I also believe that the government can take some time to rethink the economic model. For example, Mauritius target “du tourisme haut de gamme” but if this was lowered a bit, this would have given opportunities to a number of women entrepreneurs for “chambres d’ôtes, help to proper the automobile sector and other sectors.

8. What could be the characteristics that can define a successful woman entrepreneur?

- a. Perseverant
- b. Confident
- c. Have organization skills
- d. Learn fast
- e. Good communication skills
- f. Good team player and leader
- g. The ability to redistribute the responsibilities of wife and mum among other family members



9. What according to you can be done more to improve the status of women entrepreneurs in Mauritius?

- a. There is a great need to launch a process of social change.
- b. Make a market study and a regional study of what the Mauritian people needs which will create opportunities for women entrepreneurs.
- c. Decentralization of institutions and collection of information.
- d. At the NWEF there is an incubator department for ideas. How this is done is questionable.
- e. Universities have a major role to play in Research and Development. The gap between academics and industry has to be bridged.
- f. There are a number of institutions for women entrepreneurs in Mauritius « mais est ce qu'ils parlent tous le même langage? » In reality, we do not agree with the model of cooperatives at NICE. There is no leader in the cooperatives. Conflicts arise regularly. There are cooperatives that are called multipurpose, that is, an individual may wish to be granted a loan for hairdressing and another for agriculture. No connection between projects. All the other members of the cooperatives have to help paying for that loan even if they are not involved. We at the NEF, is prosing another model of cooperative where one will be given 99% shares and the 1% will be distributed among other members. This will ease decision-making.
- g. Entrepreneurs in the future should export their goods. Till now Enterprise Mauritius has organized «des foires internationelles» where SMEs were not involved at all.
- h. I believe that entrepreneurship is « le reflet même de l'innovation d'un pays. » It is a cultural heritage.
- i. If Mauritius want to become number 1 in entrepreneurship, it has to look much in: R&D, training of professional entrepreneurs and providing the necessary support.
- j. We at the NEF, we have a leeway which means that we can take important decision which is not the case for SMEDA or NWEF. Here we have multi task staff and we provide personalized service with no formalities. I am the manager but can easily lower myself to an illiterate person and try to understand her needs.

APPENDIX H: TRANSCRIPT OF FOCUS GROUP

1. Prototype of the Mauritian Women Entrepreneur.

No, I do not think that there is a particular type of women entrepreneur in Mauritius. There are a number of situations that can urge a woman to take the route of entrepreneurship. It can be financial difficulties in the family or it is an innate feeling that they have to be an entrepreneur. I take my own example, when I started my business, it was basically a part time job and I was doing it at my own pace. But when my husband lost his job, I had no choice than to give myself fully and become efficient and productive in the business I have started. I have put in all my efforts. But there was no real guidance from the part of the authorities as to where to start and how to go about. *Are we forced to become women entrepreneurs or is it a choice?* You start wanting to be an entrepreneur but in the course of time it becomes more of an obligation or a force. In my case, it was important to give myself completely to the business in order to support the family.

I am foreigner and got married to a Mauritian. I was in the corporate world. When we get divorced, I did not want to become a burden on the State, so I left the corporate world and started my own business to become financially independent.

I used to work in the Tourism Industry as a German representative. I did that work for over 24 years. I was 18 years of age when I started that job. At this time it was quite an appealing job for me. Then I began to question myself about how it will be when I will get married and will have kids. I would not be able to cope. This is what urged me to start my own enterprise. Now, I'm divorced and have children. My business helps me to support my small family though at times I am striving.

I am also divorced and have 3 children. My business is a means for me to support my family. I spend most of my time at work. I express myself in my work. Even if I'm doing a work for my client, I feel like it is for me. I'm passionate about my job. Now, I'm a grandmother and an independent person. My business has allowed me to meet a lot of people and to build network, which I believe is very important.

I was employed on a full time basis and was also engaged in some training programs at my own cost. Then one day the opportunity to create partnerships with foreign parties was offered to me, which I agreed. The reason being my business: "L'épanouissement." I engage myself in this business because it was in line with who I wanted to be and with what I wanted to do.



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Is there a particular profile, in terms of age, for the Mauritian women entrepreneur?

I don't think there is an age, I myself started quite young. It was more an urgent need for me to start my enterprise. There is a lady named Margaret Pan Sin, she also started quite young. We don't think age is not an element. Even for men entrepreneurs, we don't think there is any specific age. It all depends, the circumstances in life pushed us to become women entrepreneur.

Is there a particular profile, in terms of education and family background, for the Mauritian women entrepreneur?

As a German representative, I was always under pressure. Though the work was well done. My superior was never satisfied. They wanted more and more from me. One day I said to myself if I don't quit I'll die. I know I was academically good in this field. But though my education and my experience, I started something new and what I was passionate about.

There is an association name EFOI that groups women entrepreneurs at a rather lower academic level. There is a lady who does curtains. She has done only up to Form II. However, this type of business does not require high qualification. Her education has nothing to do with her business though knowledge of the business is very important. Educational levels vary between women who are engaged in pastries and dholl puris/faratas. Hence, education is not the main criteria.

My mum has been working in the government for about 30 years. But I told her that I want to quit my job and open my floral business "c'était la catastrophe." They thought to themselves what would happen to all the investment they made on me. This is the mentality of civil servants where security is valued and wanting to do a business is just too insecure.

When I started my business, I know it was risky and may be I should not have taken the risks but today the result seems fruitful. Risk and engaging in the unknown is a factor to be considered when setting your business. My mother alone was in the business and father was a teacher. After a while, father left his job in the academic and joined mum in the business. I inherited this business acumen from my father. In our family 4 out of 5 children are running their own business.

However for me, my parents were not in business. Grand parents may be, I don't know. I am the sole women entrepreneur in the family.

I am the only one in business as well. Having the entrepreneurship mentality is important. I believe that there is a correlation between family background and women engaging in entrepreneurship.



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Moreover, at our place, 2 out of 3 children are doing business.

2. The strengths and the weaknesses of the Mauritian women entrepreneur.

Strengths

A woman is born an entrepreneur. “La femme est le poteau dans la maison.” She is a number of persons at the same time: the wife, the mother, the friend, the sister, the advisor... etc. We believe that these are the qualities that she takes on board when starting a business. There is a saying which states that behind every successful man there is a woman. This is so true.

But what is the context in Mauritius, the environment that paves the way for women (values, education, government policies, mentality of the society etc.)?

In my business I happen to deal a lot with men. It happened that, in many situations, me being a woman sitting in front of these men has proved to my disadvantage. However, the advantage that I retrieved from my experience is that my male counterparts are that they are less rude to a lady. Once I was told “we can’t give you the tender because it is you (woman) who would be performing the training. But this is one out of many cases. I think this mentality has changed a lot since then. This was a small case out of many. Personally, I don’t feel that sense of rejection from the society.

For me as well, the clients are welcoming and trust me while I’m making their orders ready.

However, being a catholic in my environment has aroused the curiosity of more than one. Everyday, instead of paying people, I picked my flowers and foliage myself and my neighborhood exclaimed that “pou ene ti madam Creole ou pa peur nanien.” Well, all my Sundays are taken up in my business while others are going to parties and dancing, I am working hard.

For me as well, I noticed that my clients trust me, they talk openly and there is a mutual respect.

We all agree that it is an advantage being a woman. Women take their tasks at heart and more seriously and professionally. We have more credibility. There are cases where people feel like talking to me instead of my husband.

Do you use your charm/charisma in business?

I will take an example. For me if only the girl came to me for organization of her wedding. I won’t accept and will tell her to bring her fiancé. With the couple together, even if their budget was Rs. 5000, I can raise it to Rs. 15,000. I can market more easily with men because they like to spend. Your charm, I believe, is your charisma, your confidence in the product you are selling.



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Both men and women in business, is there a segregation of tasks?

A friend of mine shares her own experience with me. Husband and wife both started the business together but when business picking up, the wife was reminded of her stereotyped duties and was asked to stop because they were about to have a baby. The husband at that time did not want to share responsibilities with his wife. Normally, in a couple's business, the wife will handle all the communications part and the husband the operations part.

In my business, I do the administration part and my husband handles the PR. When it comes to decide upon the strategy of the business, I put in my ideas but the ego of the man can be a problem. Women can act diplomatically in business but it depends on a case-to-case basis.

Do men push their wife into business?

Yes, we do agree. We have a member where the husband accompanied the wife in a meeting and stayed during the whole meeting.

Normally, Muslims men would never allow their wives to work. But this is changing. Everyday you can witness a number of them coming with their wives to seek for an incubator. Women are sometimes manipulated by their husband.

Weaknesses

I think weaknesses are more for young women entrepreneurs with children and small babies, financial difficulties; there is no fix time to return home and household responsibilities on her shoulders. It is quite a hard task for young women especially when they have teenagers with schooling. It is important for the woman to make sure her family life is not affected.

If your child is suffering from fever and you have to deliver flowers for a wedding what would you do?

I think that at any cost we should find someone to look for the child and the woman should focus on her business. We are in a small country, a negative word of mouth can make your business flop.

From my perspective, weakness of any entrepreneur: a) structure: to always have someone to back you (a secretariat) which is usually a bit difficult for starters; b) support system: your family members. Absence of any or both of these two can make you "fall flat on your face."



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Let's talk about logistics.

I experienced a frustrated incident. I am a divorced woman and was going to the bank for a loan. I was not allowed to take loans because I was married on “communauté des biens” and all documents of the house were on the names of both husband and wife. I think the whole system is “ill” and need to be made more flexible.

I have not benefited from any schemes because the schemes did not apply for me. Training and Tourism do not fall in the category to be offered financial help by the local institutions.

We have a number of unregistered women; they lack information and guidance about where to go and how to start.

Just to buy a laptop, we are striving. We thought that the easiest way was to make some savings and get it by our own means.

I believe that the advertisements about facilities offered to women entrepreneurs are “mensongère.” The lengthy procedures pull people off.

I think women need to be aware about how to conduct a survey and how packaging is important before they start their own enterprise. The NWECE could help in this field.

I was once doing painting on canvas and I needed some good frames. I thought to myself why not approaching a colleague who does really well in frames. In this way, it will be a win-win situation for both of us. But she charged me Rs. 250 per frame. She could not sell the frames on credit as well; she stated “madam moi aussi mo bizin l'argent.” I felt sorry for her and I realize that there was a problem of pricing in the business of women entrepreneurs. They do not know how to tag a competitive price to a product and seize a business opportunity. Education, guidance and pricing are some areas that the NWECE should take care of.

The behaviours/reactions of women entrepreneurs with women entrepreneurs

When I first started, there was nobody. I was back from England. No colleague friend stood by me. They feared that I might grasp on their business but what they did not know is that: “Soleil levé pou tou dimoune sa.”

As far as I am concerned, when looking for tenders, I always tried to give women a chance. But I have found out there is little or no situation where women help women. More to more when you are a foreigner, you are excluded.

I believe that competition and mentality is not different between women and men entrepreneurs. However, in local organizations and social networks there seem to



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exist a lot of solidarity among women. But it all depends on the environment and the sector you are in.

Nobody likes competition or sees it as a way to improve or do better. If you are the kind who believe in your product and is passionate about your work then I think you won't even bother about competition. I believe there is a business face for everybody. If you are educated you know what you are worth for (I am not discriminating) but persons with lower level of education think that we are "stealing" their customers or "attention ou pli arrivé." There are certain sectors where you can feel that more. It is believed that competition is healthier between male and female entrepreneurs.

Last word...

- I am trilled to be part of this focus group. I believe that a woman is more goal-oriented than a man.
- We believe in team spirit.
- I really enjoy and have made new friends and contacts.
- The focus group meeting is a great idea
- Women entrepreneurs have to learn to become even more independent, have the required personality, be a hard worker: "rien n'arrive par magie" and we have to show men how strong we are.
- The competitive mentality has to be eradicated. For every step an entrepreneur takes it has its consequences, the question is, are you ready to take that?

