



Republic of Mauritius

National Strategy and Costed Action Plan for **Women Entrepreneurship Development** in Mauritius



March 2023



Ministry of Gender Equality and Family Welfare



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MESSAGE FROM THE MINISTER



The Covid 19 pandemic has set the priority to find a more inclusive approach for a sustainable economic recovery and women entrepreneurship constitutes one of the most impactful steps in addressing women's economic empowerment. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Supporting new businesses during a pandemic, and supporting women entrepreneurs, should go hand in hand within policy strategies to enhance the environment for entrepreneurship, thereby adding to opportunities, promoting equality and encouraging new businesses and business development.

The Ministry of Gender Equality and Family Welfare therefore, commissioned this year a National Strategy and Costed Action Plan for Women Entrepreneurship Development in Mauritius through the UNDP Mauritius. The services of a consultancy team represented by Ms. Lillka Cuttaree, UNDP National Consultant were retained to extend technical assistance to the Ministry with regard to the formulation of national strategic policies and programmes.

The report highlights that there is a need to develop an integrated women led entrepreneurial ecosystem, around poles of competitiveness where women are already present, while adopting a clustering approach with linkages with public and private stakeholders. Eight key priority areas have been identified with a number of recommendations that will allow a new breed of women leaders and entrepreneurs.

In the light of this National Strategy and Costed Action Plan for Women Entrepreneurship Development in Mauritius, the Ministry of Gender Equality and Family Welfare through the National Women Entrepreneur Council (NWEC) has a key leadership role to drive its implementation and monitoring of the strategic action plan. The role of the NWEC will need to be reviewed to assist furthermore both potential and existing women entrepreneurs in Mauritius.

Achieving women's economic empowerment is not a "quick fix" process as it will require a holistic approach and long-term commitment from all development actors.

I seize this opportunity to express my gratitude to UNDP Mauritius for its support and I extend my appreciation to Ms Lillka Cuttaree, UNDP National Consultant and to all the stakeholders who have actively participated in the discussions and helped in the preparation of this report.

"Whatever women do they must do twice as well as men to be thought half as good. Luckily this is not difficult" Charlotte Whitton, Mayor of Ottawa.



Hon (Mrs.) Kalpana Devi Koonjoo-Shah
Minister of Gender Equality and Family Welfare

March 2023

Acknowledgements

The consultancy team appointed by UNDP Mauritius is grateful to the many stakeholders in Mauritius who graciously gave their time, knowledge and support in many ways.

These include the Honorable Mrs. Kalpana Devi Koonjoo-Shah, Minister of Gender Equality and Family Welfare, the Permanent Secretary and staff from her Ministry who contributed ideas and information.

We would also like to express our gratitude to the Ministry of Finance, Economic Planning and Development (MOFED), Ministry of Industrial Development, SMEs and Cooperatives, the Development Bank of Mauritius, SME Mauritius, SME Unit, Economic Development Board (EDB), Cooperate and Business Registration Department (CBRD), Mauritius Chamber of Commerce and Industry (MCCI) Business Mauritius, National Women Entrepreneur Council (NWEC), the "Association Mauricienne des Femmes Chefs d'Entreprises (AMFCE) and the women entrepreneurs who participated in the national consultations, interviews and focus groups.

The consultancy team was represented by Ms. Lillka Cuttaree, UNDP National Consultant.

Facilitation and support by UNDP Mauritius team was provided by Dr Anjalee Dabee, Gender Specialist, UNDP and Ms Renooka Beejan, Head of Socio-Economic Development Unit, UNDP.

Executive Summary

Enterprise development is a crucial engine of economic growth. Without entrepreneurship, there would be little innovation, limited empowerment and few new job creations, especially in a post covid context. At a policy level, shaping a new generation of entrepreneurs is becoming a necessity to build a resilient, inclusive and sustainable society, open to the world.

In Mauritius, women-owned businesses represent only 6% of total business registered, a decreasing trend over the past years and a marginal presence on the export front, at 2.5%. The vulnerability brought by the lockdown over two years has highlighted the urgency for women in Mauritius to remain within the economic sphere – measured by a level of unemployment reaching 10.6% in 2021. The level of unpaid chores during the pandemic period has put tremendous pressure on women, irrespective of professional status, leading to a number of career shifts.

However, women exporters registered with SME Mauritius tend to perform well in high growth manufacturing sectors (jewelry, detergents) and services (from software development to creative industries, and professional services), opening opportunities for business scalability in the region. The challenges put forward are not so much about capacity building but rather about access to information, finance and markets to prepare the entrepreneurship readiness.

It is estimated that the number of women owned micro enterprises for 2021 is around 8,000. However, from 2018 to 2022 the number of newly women-owned businesses have decreased to reach 6% in 2022.

Through our recent public private consultations, we have observed that the profiling of women entrepreneurs varies in Mauritius, whether driven by economic opportunities or opting for entrepreneurship out of necessity. Most of the 1000 women entrepreneurs, part of the NWEC operate essentially from home, in a seasonal manner and are present in traditional low growth sectors (handicrafts, textile and food). Access to market and finance always remain a key bottleneck for them to scale.

Within this context, there is a need to develop an integrated women led entrepreneurial ecosystem, around poles of competitiveness (clustering approach) where women are already present, with the linkages with existing stakeholders. To achieve this vision, the Ministry of Gender Equality and Family Welfare through the NWEC has a key leadership role to play to change the narrative of women.

A number of key recommendations have been put forward in this document to allow a new generation of women leaders, autonomous and resilient to emerge, with the main focus placed on building an integrated entrepreneurial ecosystem for women, creating better linkages with public and private stakeholders and reviewing the role of the NWEC under the aegis of the Ministry of Gender Equality and Family Welfare.

The National Women Entrepreneurial Action Plan has identified 8 key priority areas which will require continuous dialogue between private sector, policymakers and women entrepreneurs, but also drive for implementation and monitoring.

We have suggested to set a target of supporting 500 newly women led enterprises for year 2022-2023 through capacity building, mentoring, preferred market access and procurement policy, each of them targeting to achieve an annual turnover of Rs 1M.

Within a year, we wish to double this number to achieve multiplying effects in terms of innovation, job creation, empowerment and growth.

The role of the NWEC will be strategic in achieving this vision and it is estimated that for the year 2022-2023 an additional budget of Rs 8.5 million should be earmarked to implement successfully this action plan.

Situational Analysis of Women-Owned Businesses in Mauritius: Are We at A Crossroad?

Introduction

Women entrepreneurs are starting to face additional obstacles related to shifts in both global value chains and policy environments. Mauritian entrepreneurs are witnessing the same burning challenges, which is measured by the worrying decline in the number of women-owned businesses since 2018 (Source: CBRD, 2022). These challenges range from accessing information, skills, resources and networks to integrating into public procurement markets, navigating export and trade operational issues.

Within this context, open dialogue among key stakeholders and targeted actions will remain critical to either support women or risk trajectories that may be detrimental. If no action is taken, many businesswomen will probably have to let go of employees or even shut down their firms, spend more time on childcare and domestic responsibilities, and reinforce gender stereotypes in the worst possible ways.

It is estimated that the level of unpaid chores in Mauritius is three times more for women than men, in line with global trends and unfortunately these trends have remained unchanged during the lockdowns, both locally or globally. In a certain way, gender gaps and social norms are not always culturally specific.

If we take action however, businesswomen may be able to capitalize on e-commerce opportunities, profit from gender lens investing and have greater control over productive resources. They will contribute more to gross domestic product, have greater influence and decision-making power.

Indeed, according to the World Economic Forum (WEF), boosting economic empowerment could add up to USD 28 trillion by 2025. Not acting could unfortunately maintain global gender gaps for over 100 years, according to the same source.

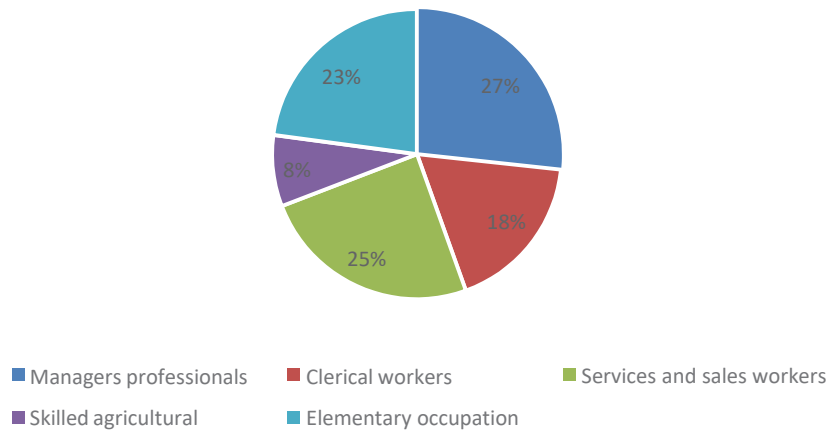
Background to consultations

Empowering women in the economic and social spheres is a fundamental human right that delivers on the promise of an inclusive society for Mauritius. In spite of progress made over decades of promoting inclusive education, gender gap in Mauritius remains relatively high, gauged by the country's positioning on the World Economic Forum Gender Index 2022: ranked 105th out of 146 countries, with the same score at 0.679, scoring low on economic empowerment and women in politics.

Nevertheless, women represent 50.7% of the country's total population, have a higher tertiary enrollment level and 40% of total employment (Statistics Mauritius). By the end of 2021, 191,400 women were employed, with 27% as managers and professionals, followed by those active in the Services and sales workers and the education sectors.

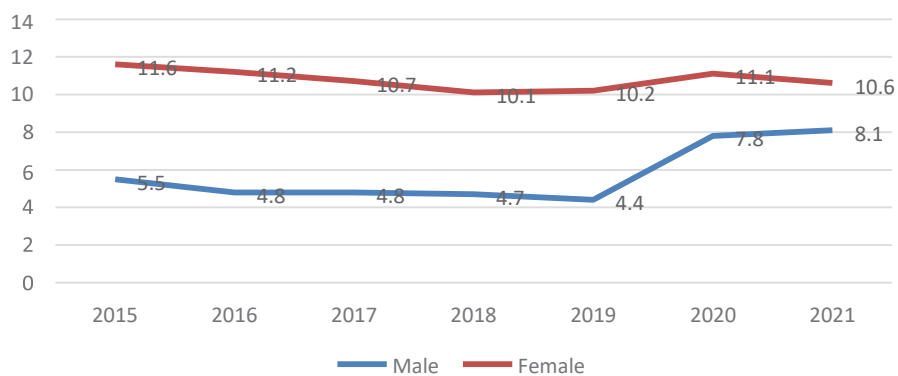
Employed women by occupational group 2021

Source : Statistics Mauritius



Unemployment Rate (%) by gender 2015-2021

Source: Statistics Mauritius - 2022



Source: Statistics Mauritius – Labour force, employment and unemployment – 2021

Despite a slight decrease in female unemployment rate for 2021, the lockdown has unevenly affected more women than men at work, with the level of unemployment among women reaching 10.6% for year 2021, due to a strong presence in the hospitality, retail and food industries. Women in the informal sector with low level of education have been hit the hardest. Women employed in the finance and insurance sector have been the most protected due to existing recovery systems allowing them to work from home (Statistics Mauritius 2021).

Key definitions and caveats:

1. By “woman-owned business,” we define an enterprise owned and controlled by a woman having a minimum financial interest of 51% in the shareholding. This is the same definition used by CBRD. This criterion also allows to assess the level of economic empowerment of women entrepreneurs.
2. Gender-related trade trends are based on analysis of data from databases, compiled by Statistics Mauritius, SME Registration Unit, MCCI, CBRD, and surveys from former UNDP national consultations led by the consultancy team. Gender disaggregation of data remains a key challenge (For more details see Appendixes 2,3,4).
3. Due to the lack of published trade data for conducting a comprehensive survey; this report will not capture the informal sector, women in cooperatives and women businesses in exports (from Rodrigues Island).

October 2022

Key Trends on Women Entrepreneurship in Mauritius

Trend 1: Profiling of Women Entrepreneurs varies

From data gathered, we cannot define a typical socio-economic profile of women entrepreneurs but rather several, whether driven by economic opportunities or acting out of necessity

The Struggling

Seasonal, home-based with the majority having either completed secondary school, if not yet. They own typically micro-enterprises registered with NWEAC, with low level of capital investment and a risk averse attitude to scale up the businesses. They tend to rely on an existing ecosystem to find clients and usually are the ones interested in market fairs. A majority of them took the entrepreneurship journey by necessity, after being thrown out of the job market and relied on their existing technical skills to find clients (whether crafts, food or sewing). Most of them may not have even registered a company but are just operating with an existing Business Registration Number. The activity is very often seasonal and not full time. Our focus group confirmed that most of them are not interested in taking loans to grow the business.

The Emerging

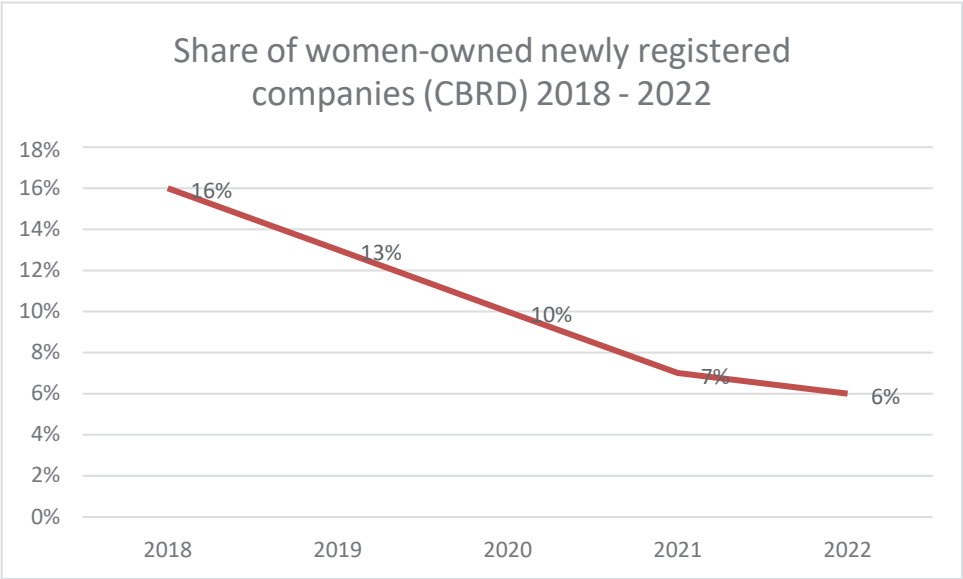
Full-time entrepreneurs, employing workers, not always home-based, relying on personal network and more present in the manufacturing sector or high growth creative, food and wellness industries. Most of them have at least secondary school level. They are also present in high growth sectors and have already started exporting their products in known markets (Europe or South Africa). These are typically members of MCCI or SME Mauritius. Some have already started exporting their products or services in the region and are highly successful by picking high growth sectors. They manage by purpose and look seriously at creating businesses with social (employing more women) or social impact (green/recycling). Mostly women in their 40's, looking for a career shift. The challenge is mostly to scale the business or get access to new markets.

The Thriving

The Thriving are women entrepreneurs having operated in high growth sectors at least for the past five years, usually highly-educated with strong networks and relying on their own financial support, or taking existing DBM loans to grow the business. Some of them are even in non-traditional sectors (luxury interior decoration and construction) or high growth service industries (financial, IT development, communication, advisory and training). They are typically members of AMFCE (representing 100 members) or MEXA (only 3 female members) and looking to have strong representation on all public/private dialogue.

Trend 2: A drop in the number of women-owned businesses since 2018

- If we take into account the number of women-owned businesses from SME Mauritius, NWEAC and MCCI, we can estimate the number to be around **8,000 women-owned micro-businesses for 2021**.
- Fueled certainly by the impact of the Covid 19, the annual number of newly created women-owned businesses has declined sharply to 6% as at June 2022, compared to 16% in 2018. (CRBD 2022)



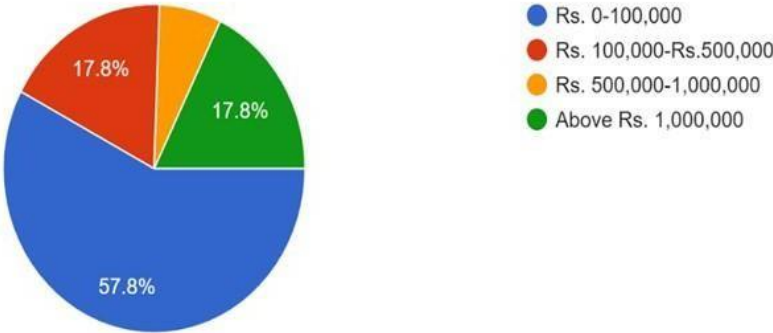
- 93% of women-led businesses registered with NWEC are fragile micro-businesses. Numbering around 1004, on average, women-owned enterprises registered make less than Rs. 500,000 a year

Trend 3: Highly sectoral and seasonal

- Operating mostly from a home base, in a seasonal manner
- Usually present in traditional and low growth sectors (basic handicraft products, textile and food).

What is the size of your business in terms of annual turnover?

45 responses



In which sector do you operate?

50 responses



Source: NWECE - UNDP survey with members June 2022

Trend 4: Size and Export matter for resilience

- Mauritius women-owned businesses on average have an annual turnover of Rs 2.2 million, with activities ranging from textile, jewelry to detergent manufacturing and services (advertising and IT mostly). They seem also more incentivized to register with SME, measured by the level of membership on the rise in 2021. However, we can see a serious drop in the number of members for 2022, certainly linked to the current economic context, with a shrinking domestic market and a concentration of main players.
- Women entrepreneurs from SME Mauritius tend to do better when exporting (see Trend 2).
- The key findings from our national consultation with NWECE during the focus group has clearly confirmed that members are highly dependent on the domestic market and very few are considering market expansion through exports. This lack of readiness for export is very often linked to their challenges to access supportive ecosystems and risk mitigation.
- The SME Registration Unit on the contrary has shown that despite the drop in the numbers of members among women entrepreneurs, the ones who are resilient enough have been doing very well on the export side, measured by an average turnover of more than Rs 7 Million for the year 2022 (up to June) vs Rs 646,000 on the local market (and very much in line with the figure for NWECE at the ceiling of Rs 500,000).
- The same trend with MCCI with women-owned businesses are increasingly interested in certification and complying to global standards. 46% of GS-1 members registered at MCCI in 2021 were women.
- This confirms the potential to explore further the potential of external markets for women entrepreneurs.

Trend 5: Gender gaps and inclusive entrepreneurship business models

- Women and men tend to run different businesses and women entrepreneurs seem to opt organically for businesses with social impact: During our focus group with NWECC members, 66% were conscious of their impact on the environment and clients' health. It reveals their willingness to use eco-friendly practices and materials.
- Moreover, women entrepreneurs interviewed tend to pay forward and recruit more vulnerable women when possible.

Trend 6: Access to International Markets

- According to a consultancy work done by the national consultant for UNDP on the AfCFTA gender protocol (October 2021), only 2.5% of women entrepreneurs are exporting their goods or services.
- Women-owned businesses remain present in traditional export markets, namely Europe, Indian Ocean (Madagascar, Reunion and Seychelles), in Africa mostly South Africa, Kenya and Egypt. The same pattern is observed at national export level. From feedback received, women business owners prefer to mitigate risks when it comes to export strategy and be present in markets where reliable counterparts as well as security of persons and goods are present.
- While Mauritius lacks data when it comes to imports of goods for women-owned businesses, our national consultations with women-owned businesses suggest that imports of raw materials came mostly from our traditional markets, with a predominance on Asian suppliers (namely China, Malaysia, Indonesia and India). Small entities not able to scale internationally prefer to source locally from existing wholesalers.
- 84% of women interviewed during the national consultations would consider importing raw materials from Africa if (i) they originate from reliable regional suppliers (ii) cost of freight is competitive and (iii) quality standards meet international certifications.
- Women in the services sector will consider exporting to Africa if better access to markets is provided, for instance access to regional manpower, public procurement, networking and online trading platforms.

Trend 7: Lack of affordable finance at inception

- According to the same UNDP consultancy work in Oct 2021, 81% of women entrepreneurs consulted nationally and today representing medium-size entities financed their ventures at inception from personal savings, followed by DBM loans and international grants. Most of the funding from national financing bodies requires operating for the past two years in order to benefit from any preferential loan.
- Very often, women have put forward the lack of flexibility from traditional finance institutions to grant soft loans to meet cash flow issues or immediate business opportunities. Since 2019, the Mauritian Government has set up financing programmes targeting women entrepreneurs to provide them with financial assistance.
- In 2020, the Development Bank of Mauritius revised the Women Entrepreneur Loan Scheme with an interest rate of 0.5%, offering a maximum of Rs. 500,000, without collateral. However, the

floating charges linked to this scheme do not allow a married or non-divorced woman to obtain a loan without the authorization from the husband.

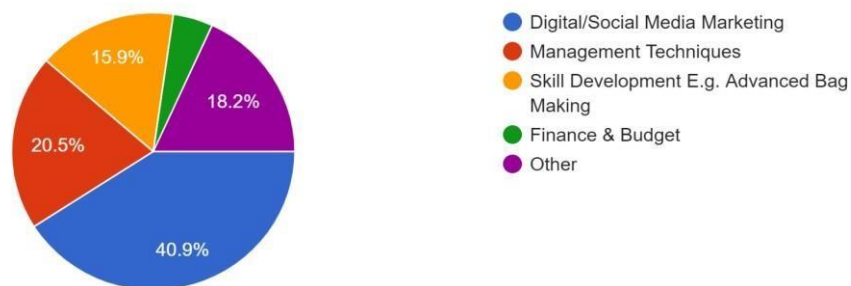
- Within the context, it is not surprising that members of the NWECC, with a lack of financial literacy remain extremely reluctant to take any loan to scale their business.

Trend 8: Skills and Capacity Building

- In terms of capacity building and talent enhancement, public institutions promoting women entrepreneurship from SME Mauritius to NWECC have put tremendous effort and investment in providing basic skills development training courses at either an affordable price or free of charge. More recently SME Mauritius has played a key role in data collection and empirical research to have a better understanding of the needs of Mauritian SME, both through business development initiatives, capacity building programs and financial assistance.
- The following areas have been identified by SME Mauritius to provide training programs for women entrepreneurs: Agro Processing and Hydroponics, Beauty Care & Grooming, Creative Jewelry, Culinary, Designer Crochet, Eco Bag making, Eco Creative Craft, Event & floral Deco, Expressive Art Course, Garment Making, Leather Product & Accessories, Packaging and Labelling, Soap and Candle Making.
- Despite the fact that most participants following the training programs were women (80%), very few launched their venture. Indeed, according to SME Mauritius survey, 67% of the individuals who followed the course did not start a business and we can also observe that very few followed paid training in management.
- Our recent NWECC focus group has confirmed the interest to conduct more training for women entrepreneurs in digital marketing and management.

What type of training do you value the most?

44 responses



Source: Focus Group with NWECC members – Survey June 2022

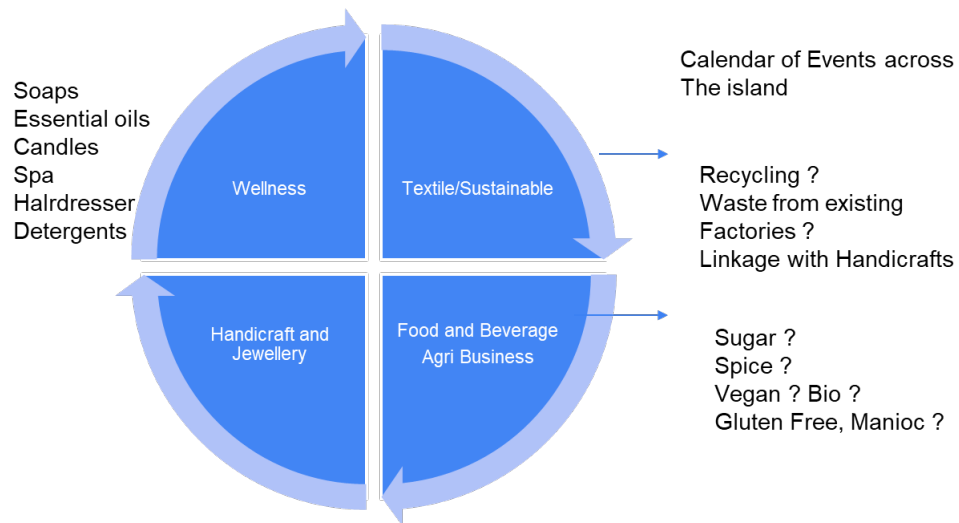
Trend 9: Lack of integrated women led entrepreneurial ecosystems

- There is a lack of dedicated women network institution providing advisory, business linkages and networking, trade expertise and visibility for women entrepreneurs. The NWECC has been focusing on vulnerable micro enterprises and the lack of resources is not allowing the institution to cater to the needs of all women entrepreneurs.

- During our consultative process, it was suggested that MGEFW develop a new Act to enable the NWECC to tackle the post-pandemic challenges facing local women entrepreneurs and address unmet needs. Its new board must be inclusive and facilitate partnerships with other existing institutions. We will also recommend that the Government earmark adequate financing to enable the new Council to meet its target. It was also highly recommended that more members of the private sector be part of this board. More suggestions will be provided in the interim report

Trend 10: A Clustering Strategy is the way forward

- On average a woman-owned export SME generated Rs 2.2 million in annual turnover in 2021 compared to the average turnover of Rs 500,000 for women enterprises at NWECC.
- Despite being fewer in the export sector, female-led SMEs are at the same time performing better than many owned by male counterparts, thus highlighting the potential to thrive in export-oriented activities for women.
- One of the suggestions put forward is to leverage on existing specialization of its members within the NWECC to develop a clustering approach, focusing on the value addition favoring integrated supply chains and public/private partnerships. We could start with the hospitality industry. This would give more visibility to its members to get access to markets, affordable channels of distribution and professionalize their offerings for exports.



National consultations public-private June 2022

- Women in the services sector are not tracked with gender sectoral lenses either by the CBRD or Bank of Mauritius, and the lack of disaggregated gender data has been detrimental in crafting adequate gender based public policies in the area of women empowerment. When it comes to export activities registered by SME Unit, we note the presence of women-owned businesses in new priority value added sectors from software development to creative industries/jewelry and detergents. Very often, these women entrepreneurs already have managerial skills, personal savings and networking, allowing them to reach a phase of fast expansion.
- However, we see this is an area with high potential as there is an untapped potential of women employed both in the financial sector, advertising/communication and even financial/insurance sector. These talents, highly educated with strong international networks and personal saving, could be the new breed of women entrepreneurs looking for social impact projects to make the move from corporate positions to entrepreneurs.

Assessment of the National Women Entrepreneur Council (NWEC)

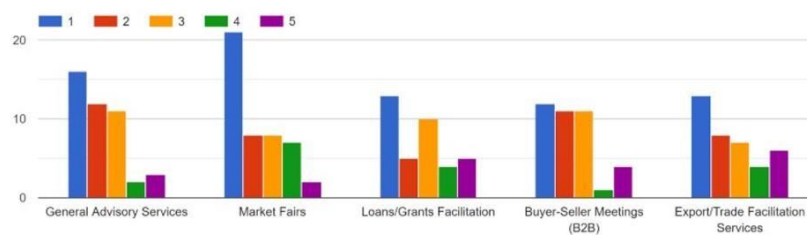
Methodology and consultation outcomes

The NWEC staff have managed, despite limited resources, to create strong relationship with its key members. Several consultations, first with board members and the chairman, then with 50 members of NWEC through a focus group on premises to assess the potential of the institution. The first key findings were validated during a public/private workshop which took place on 22nd of June 2022

In terms of membership size, the NWEC remains the national reference institution for women entrepreneurs and has attracted more than 1000 members. We have seen that members have rated the institution extremely high on market fairs, followed by general advisory services and trade facilitation services.

NWEC : Rating of Services

Please rank the services of NWEC (1 = most important 5 = least important)



Source : Focus Group Survey 2022 @ NWEC

Women entrepreneurs - members of the Council - consider market fairs as the NWEC service they look forward the most. General advisory services come second. Networking and access to external markets remain marginal. However, a few of them, although still small in size, show strong business acumen, placing their products on supermarket shelves and exploring opportunities for exports, based on their own network.

Important solutions put forward by NWEC Registered Businesses

During the consultative process, a number of suggestions were put forward around the overall mission of the NWEC. Details will be developed further in the next section dedicated to the National Women Action Plan.

- Review of the NWEC board
- Reorientation of Business Activities towards high end activities

- Appealing physical ecosystems to support scaling
- Inclusive microfinance
- Gender-Sensitive Procurement
- Clustering approach around poles of excellence (eg agribusiness, eco, tourism)
- Public private partnerships for labeling and access to markets
- Management and digital trainings and other capacity building exercises

Priority Areas for Crafting a National Women Entrepreneurial Action Plan

Due to their size and sectoral concentration, women-led businesses in Mauritius have been more affected by shocks such as COVID-19. The current situation requires us to ensure that the crisis does not exacerbate existing gender inequalities that affect women’s access to resources and equitable economic opportunities.

Policymakers, corporations and the international community need more than ever to develop an open dialogue, capitalize on the growing momentum to ‘build back better’ and seize this opportunity to reimagine how business is conducted to drive sustainable and inclusive growth.

The followings are the axes on which the National Women Entrepreneurial Action Plan should focus through an open dialogue between private sector, policymakers and women entrepreneurs’ representatives.

Priority 1

- Building an integrated ecosystems crafted around poles of competitiveness (clustering approach)

Priority 2

- Reviewing the role of NWECC to act as a platform for creating adequate ecosystems for women entrepreneurs.

Priority 3

- Providing targeted training and a calendar of networking events

Priority 4

- Encouraging flexible regional supply chain options to get access to affordable resources

Priority 5

- Creating market access opportunities through a dedicated women entrepreneurship led platform (digital marketplace)

Priority 6

- Boosting women participation in public procurement opportunities across the African region

Priority 7

- Supporting women access to finance and financial services by encouraging alternative financing options and women led venture capitalists

Priority 8

- Building strategic alliances with academia focusing on women empowerment to provide ongoing research and benchmarks on disaggregated gender data

PRIORITY 1: Building an integrated ecosystems crafted around poles of competitiveness

In a context of limited entrepreneurial resources, women entrepreneurs should build their own ecosystem by leveraging on the existing social networks, as well as collaborating with local and international stakeholders.

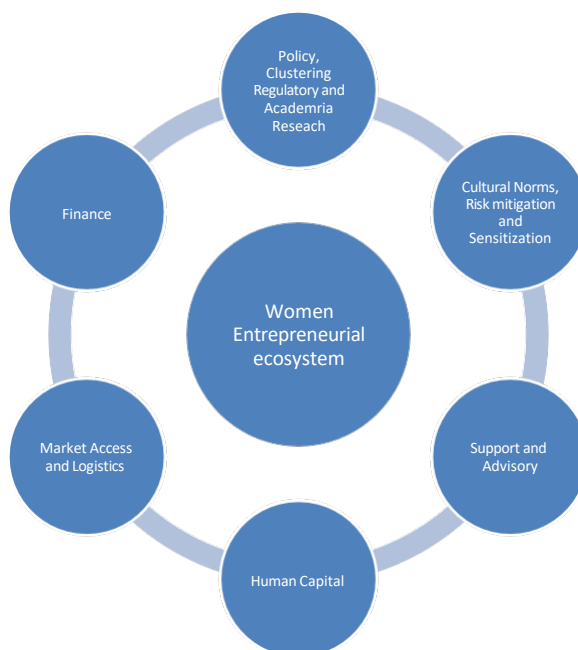
The development of a clustering approach around sectors of excellence where women are already present will naturally provide a multiplying effect with positive impact in terms of innovation, employment and poverty alleviation.

The MGEFW through the NWECE could take the lead within a public/private framework and create the interconnections between women entrepreneurs, stakeholders (customers, suppliers, universities and donors) and policy makers.

ACTIONS

- Government **through both MGEFW and NWECE** should design tailor-made entrepreneurial programs and foster public-private partnerships to support the advancement of women entrepreneurs. In fact, in the past, most programmes were targeting exclusively informal entrepreneurs, those who do not have any access to resources or networks, rather than high-potential candidates for the formal sector. Government should collaborate with non-governmental organizations (NGOs) and other actors in both the public and private sector around identified poles of competitiveness.
- Adopting a clustering approach takes advantage of the concentration of women in handicrafts (43.1%), food and other related activities (15.7%), and textile (13.7%). The Council can revisit its services through facilitation in testing and access to eco-friendly raw materials such as waste from large factories. Linkages and partnerships with private and public stakeholders will be critical.

From Policy Formulation through ecosystems mapping to Women Entrepreneurial Ecosystems Design



- There is evidence that some of the leading entrepreneurial ecosystems are successful because of interaction between multiple actors, where the government provides risk reduction whilst institutions of higher education develop human capital and skills, with banks providing the financing.

PRIORITY 2: Reviewing the role of NWEC as a single platform for women entrepreneurs

The NWEC staff have managed, despite limited resources, to create strong relationship with its key members. In terms of membership size, the NWEC remains the national reference institution for women entrepreneurs and has attracted more than 1,000 members. We have seen that members rated the institution extremely high on market fairs, followed by general advisory services and trade facilitation services.

During our consultative process through our public workshop and with NWEC key members and board, a number of suggestions were put forward.

STRATEGIC ACTIONS

1. Review the role of the NWEC to becoming the apex institution for women entrepreneurs, harnessing high profile public and private resources to promote women entrepreneurs to join high growth sectors (from agri-business to fintech).
2. Adopt a clustering approach in line with the government vision to build a new pipeline of talents and support a resilient women ecosystem to grow.
3. Develop stronger collaboration with existing institutions such as SME Mauritius, AMFCE and National Computer Board (NCB) to providing capacity building exercises at a minimal cost for managerial and digital programs.
4. Provide advisory services through trade desk and incubator programs to encourage businesses to scale (rather than seasonal)
5. Create linkages with public stakeholders, private operators, existing entrepreneurs within the region.

OPERATIONAL ACTIONS

1. Review the composition of a joint public private board or in the short run due to regulatory issues to amend the NWEC Act, encourage networking events, debates, policy design with special guests and academia already involved on gender policies (Charles Telfair or UOM).

One example of high level board composition could be:

- A chair NWEC appointed by MGEFW
- Four members from parastatal organisations and Ministries (should include in priority, Prime Minister's Office (PMO), MOFED, Ministry of SME, Ministry of Tourism, Ministry of Agro industries, EDB)

- One representative from DBM or micro-finance entity
 - One representative from academia (University of Mauritius (UOM) for example or gender specialist)
 - Two members from private women-led organizations (including AMCFE)
 - Two members from private sector entities (including one from hospitality) or private entrepreneurs (MCCI or BM could assist)
 - This board could be meeting with the Hon Minister twice a year to discuss the policy orientations with regards to women entrepreneurship.
2. Increase visibility, PR exercises and reach to all women entrepreneurs through the use of technology/online social media tools (including WhatsApp) and adequate IT equipment.
 3. Redesign the NWECE location in Phoenix to become a “espace de vie” for women to exchange and share. Collaboration with existing arts schools and female artists could create a momentum to revamp the place at an affordable price.
 4. Recruit a NWECE manager with strong professional and academic credentials to foster the public/private partnership and reposition NWECE
 5. Reengineer the NWECE business development team to move from geographical to cluster specialization. Ensure that the team is led by an experienced manager, preferably with private sector linkages.
 6. Encourage access to affordable micro finance by promoting alternative financing options for women (including women-led venture capitalists)
 7. Promote gender-sensitive procurement both within the private and public sectors
 8. Partner with other institutions to benefit and synergize from existing know-how, experience, and global reach of specialized government-owned agencies and private sector associations within poles of competitiveness.

Following these changes, the NWECE would be the apex agency for managing the entrepreneurial ecosystems for women entrepreneurs and the linkages can be summarized in the non-exhaustive schematic below

NWEC Women Entrepreneurial Ecosystem: Cluster Hospitality and Tourism

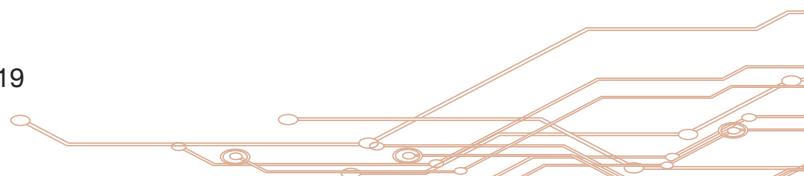


PRIORITY 3: Providing targeted training and a calendar of marketing/networking events

Post-Covid 19, a number of women entrepreneurs have seen the value of using digital platforms to learn new skills, collaborating with ecosystem actors to trade their products within and outside Mauritius. Other participants commented that they had found their suppliers on digital platforms, and that they also learned how to create products and sell faster through online resources. Management and digital training are helping women entrepreneurs to become agile, adapt their business models and take risks to scale.

ACTIONS

- Instead of duplicating resources, we should encourage better linkages with institutions providing existing capacity-building programs for entrepreneurs such as the National Computer Board, SME



Mauritius, AMFCE, Banks and private incubators. The NWECC could be used to provide the venue and networking events with inspiring talks, after-care advisory, access to finance and markets. An annual calendar of events will be provided.

- Management modules around strategy and structured thinking, marketing, sales and negotiation, communication, finance and budgeting, operational and people, legal advisory, online support. Programmes vary by level to meet different targets.

- Some marketing and PR exercises suggested during the workshop could include the following:
 - A website celebrating inspiring stories to encourage and show the way for women entrepreneurs.
 - A database of women entrepreneurs, a description of their activities, and their contact details.
 - A label for women entrepreneurs that can help build a trusting relationship with the public.
 - An educational program on certification targeting women entrepreneurs.
 - Advertising screens promoting local women's entrepreneurship at the Airport and in other areas that are likely to have an impact on sales.
 - A Gala Night to reward and promote the best-performing women entrepreneurs.
 - Open Days targeting female students to sensitize younger generations on the potential of entrepreneurship as a first option for their careers.
 - Sensitization programs that are dedicated to educating banks and other institutions assisting women entrepreneurs on how to communicate with them.
 - A mentoring program on brand development by the women entrepreneurs who are now thriving.

- It is proposed that 500 women be trained through entrepreneurship each year and the target should be broad (from grassroots at community level to secondary and university levels) and specialized by level to have the maximum impact. The overall objective is truly to shape a new generation of women entrepreneurs and build strong stories at national level.

PRIORITY 4: Encouraging flexible regional supply chain options to get access to affordable resources

We need to develop appropriate strategies for repositioning Mauritian businesses within the regional supply chain. With the operationalization of the AfCFTA agreement providing preferential access to a market of 1.2 billion people and a USD 3 trillion consolidated GDP, the African Continental Free Trade Area (AfCFTA) is opening doors to multiple business opportunities for women entrepreneurs.

Within this context, Mauritian women entrepreneurs with strong technical skills and business acumen could play a critical role in high end “modern” sectors where raw materials could be supplied from the region: jewellery, high-end apparel and accessories (cotton and leather), agro food processing (sugar, fish and meat), creative industries, professional services, IT services and Financial Services.

ACTIONS

- *Successful women business owners, with expansion stories in the region, could act as game changers, adopting a pay-it-forward approach to inspire a new generation of vulnerable women to network and be empowered through entrepreneurship.*
- *Linkage with a regional warehousing system where preferential access and minimal cost of storage would be provided at preferential rates for a limited period of time, say one year, to all women-owned businesses trading in the region.*
- *Setting up of AfCFTA trade desks in a few dynamic cities across the region to providing market driven information on raw materials, suppliers and retailers, labeling and certification to favor intra-regional trade. Technical assistance from the Ministry of Foreign Affairs and EDB should be sought.*

PRIORITY 5: Creating regional market access opportunities through a dedicated Women entrepreneurship-led platform (digital marketplace)

Government could help regional trade associations and networks to become fully equipped in terms of skills and knowledge to promote trade facilitation initiatives. Women-led SMEs should be provided with updated information related to regional trade agreements, including the newly AfCFTA, to become scalable and be given the opportunities to participate in regional platforms (e.g. trade fairs and networks) as a means of identifying niches within regional supply chains.

The AfCFTA trade agreement will include a Women Protocol to provide a gender lens for the first time to trade. As a signatory of this agreement, a number of recommendations were put forward by the Mauritian Government through the Ministry of SME to improve women's export capacity.

In this area, a few suggestions were made during the national consultations: ACTIONS

- Creation of a Digital Women Marketplace with the objective of providing women entrepreneurs with regional ecosystems to access new markets; list of suppliers for raw materials with accreditation received from AfCFTA; regular market research access on African demand for their products; detailed information on the standards required from export destinations so they can customize their products. This platform should also provide updates on access to finance in the region, connection to regional business angels promoting inclusivity in the region, acceleration training programs dedicated to women for scaling up as well as improving productivity and quality standards. Better linkages need to be provided with EDB to share the She Trade platform developed by ITC.
- Invest in technical tools and IT platforms and be provided with sponsorships from IT providers already
- In the medium term, put in place an umbrella AfCFTA Business Facilitation and Innovation Center for Women in AfCFTA – with the objective to enable women to identify potential trade partners on the African mainland and scale their business through regional seed investment and innovation grants. In

Mauritius, this desk could either be under the aegis of EDB Mauritius with a strong linkage with NWECC. Registered women exporters will have access to a trusted “agent” they can rely on to feed them with information but also to market their products to high-end distribution channels while been provided technical assistance in the areas of customs and logistics, trade advisory, regulatory and legal services.

- Moreover, the same marketplace can act as an African “Amazon” or “Alibaba” allowing visibility and features of products originating from African Women enterprises and linking the ordering process to a regional warehousing for prompt delivery and preferred storage fees for women-owned businesses.
- Under this platform the label “Women Made in Mauritius” trademark could be worked out with Made In Moris to meet international standards.

PRIORITY 6: Boosting women participation in public procurement opportunities Across the African region

Government is in a unique position as both buyer and policymaker. Women-led businesses fulfill only a tiny fraction of public procurement needs globally. With more transparency brought through e-procurement platforms in Mauritius, policymakers can provide the following

ACTIONS

- Ensure that tender information is clear and available online with sufficient time to prepare bids.
- Collect gender-disaggregated data on the award of public tenders to see how many are won by women and identify potential gaps in procurement practices and adopt a positive discrimination to favor women led applications.
- Provide training to women-led firms on tender requirements, qualifications and where to access information for tender opportunities.
- Encourage accountability and promote gender awareness among procuring officers, especially to avoid late payments to women suppliers.
- Develop gender-responsive public procurement policies (including legally mandated preference schemes, for example) to increase the number and size of contracts awarded to women representatives.

PRIORITY 7: Supporting women access to finance and financial services by encouraging alternative financing options and women-led venture capitalists

Lack of access to finance is very often detrimental to an expansion strategy, despite the existence of commercial loans and preferred support loans for women without collateral granted by the Development Bank of Mauritius. Very often, women have put forward the lack of flexibility from traditional finance institutions to grant soft loans to meet cash flow issues or immediate business opportunities. As shown during

our focus group with NWECC members, seasonal entrepreneurs do not want either to take financial risks to scale the business. Alternate crowdfunding through FundKiss Peer-to-Peer lending platform allow individual and institutional investors to lend directly to SMEs.

Unlike conventional financing options, it provides affordable and quick access to finance to many small entities facing cash flow issues to either remain in business or expand rapidly. 30% of projects approved were led or owned by women. While the time for processing can be extremely rapid, sometimes within 24 hours, it is required that the business be in operations for at least 2 years. As at August 2022, the founder of FundKiss noted that very often women tend to mitigate risks and take very small loan amounts, on average around Rs 100,000. The interest rate is high, sometimes at 12% but very often this financing option addresses immediate business opportunities requiring agility and immediate cash flow. Moreover, we see clearly that women tend to refund loans with diligence, unlike male business owners. 200 projects approved by the lending platform represent a value of Rs.105 million as at January 2022.

ACTIONS

- Access to venture capital financing opportunities to scale up in the region : Since access to finance is often cited as the main hindrance to launch entrepreneurial ventures and subsequent scaling, we should endeavor our utmost best to provide sufficient seed capital to Mauritian women entrepreneurs in the high-growth sectors identified by World Bank and current export patters from SME Mauritius, namely agro processed foods, fisheries, jewellery, medical equipment, creative industries, professional services, software development and financial services.
- The financial support at inception will be provided to cover pre-operational costs from advisory services, product development and pitch to business development activities.
- Assistance from regional financial institutions could be sought. Women-owned businesses could apply within the six first months of inception and no collateral should be required, irrespective of marital status or situation. An influx of innovative ideas should help transcend traditional hurdles.

PRIORITY 8: Building strategic alliances with academia focusing on women empowerment to provide ongoing research and benchmarks on disaggregated gender data

Access to gender-disaggregated data is rapidly becoming an issue requiring the attention of policy-makers. Data will be critical if Mauritius seeks international financial assistance on gender economic empowerment.

For the time being, assessing the intersectionality between gender, poverty, trade, and climate change, areas part of SDG goals for most international donors is almost impossible. The available data falls short of the detail required for international benchmarking, even within the region with COMESA/SADC, and very often Mauritius is not in a position to provide a gender lens approach in terms of development policy.

This is the first step in building strategic alliances with academia as most gender research in Mauritius is based on basic socioeconomic indicators for women (labor, education, pay, marital status to name a few).

ACTIONS

- Setting up of a joint committee with MGEFW, Statistics Mauritius, Ministry of Finance and Bank of Mauritius, to track all economic data with a gender field. This shall include the level of exports of goods and services driven by women-led businesses, which is usually captured by Bank of Mauritius.
- Seek assistance from global academia with strong expertise on gender policies for international benchmarks (Wellesley College, Harvard Kennedy School, University of Toronto, LSE to name a few) and UN Women. Mauritius could be used as a research laboratory on gender studies for the region.

Costed Action Plan and Activity Ownership

The costing exercise follows a validation meeting with the steering committee at the Ministry of Gender Equality and Family Welfare, on September 16, 2022 and shall focus only on activities requiring an estimated costing exercise.

All other priority activities are part of the action plan but will rely on existing resources and linkages.

Budget and Assumptions

The estimated budget for year 2022-23 dedicated to women empowerment program is evaluated at Rs 8,500,000. This estimated amount is solely linked to new activities related to women empowerment under the aegis of the Ministry of Gender Equality and Family Welfare through the NWEF and has a timeframe up to Year 2023. It does not include existing overhead and recurrent operational expenses.

The actions put forward address an objective of inclusion and economic growth:

1. Bringing more gender voices in the entrepreneurial sphere
2. while ensuring a transfer of technology and human capital towards sectors with high growth
3. Addressing the challenge of unemployment and vulnerability among women
4. And providing a support system for scaling and growth.

Targets

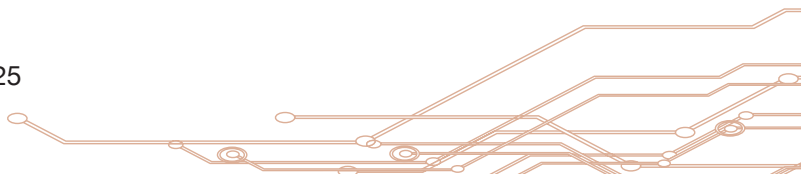
For the Year 2023 we have set the following quantifying targets

1. Number of women to be trained up to 2023: 1000 (with a focus on management and digital marketing)
2. Number of new women in business created: 500 for 2023 (then 1000 each year once the ecosystem is in place) – same level as 2021
3. Number of new women led businesses incorporated (not only BRN): 10% (instead of 6%)
4. Number of women unemployment reduced to 8% (instead of 10.6%)
5. Average annual turnover for women led entities at Rs1M (instead of Rs 500,000/Source NWEF)

Summary of Costed Actions with Timeframe and Budget (2022-2023)

	Priority Goal	Output	Partnership	Timeframe	Anticipated Bottlenecks	Costing (MRU)
1	Building an ecosystem around poles of competitiveness recruitment of a manager NWEF	Multiplying effect in terms of innovation, market access, employment, growth, economic empowerment and poverty alleviation	Public SME Mauritius Business Mauritius NEF Ministry of Labour, HRD Ministry of Agro Industry and Food Security Ministry of Land and Transport and Light Rail Ministry of Foreign Affairs, RIIT (She Trades)	2022	Agency issues PPP project Depository of women entrepreneurs Access to gender based data Resources within NWEF	800,000

	Priority Goal	Output	Partnership	Time frame	Anticipated Bottlenecks	Costing (MRU)
			NPCC MRIC UNDP Private sector/institutions: EDB/MCCI/AHRIM, Supermarket chains TERRA, CIEL, ENL, IBL, Currimjee Group We Empower EFOE HRDC Embassies (Egypt – Technology and Innovation Centre) IPR COI/IOR NWEK/Gender Unit	2022/ 2023 2023	Technical assistance to build and promote the ecosystem (6 months) Recruitment of a project manager for a period of 1 year to implement key recommendations	1,000,000 800,000
2	Review the role of NWEK and image building (physical revamping and promotion)	One-stop-shop for women entrepreneurs Boosting entrepreneurship spirit and devising gender policies Calendar of events/ networking Digitalization of all communication tools Website and database Recruitment of IT Technician/ Officer for the digitalisation of the Council 10 laptops	Legal consultant SLO Women led businesses NGO Incubators NWEK MITD/MGI/MCCI NCB/GIS/MRIC/UOM NWEK/Gender Unit IT supplier/MT mobile applications	2023	Regulatory issues PPP approach Collaborative approach in bringing arts schools and artists to work on “special national projects”	600,000 2,000,000 400,000 500,000



3	Targeted training (management skills and digital) and marketing/networking events	*Visibility *Access to market *Scale up *500 women entrepreneurs trained by 2023	NCB HRDC ¹ SME Mauritius AMFCE IVTB (skills) MITD ABSA ² Accenture NPCC NWECC/Gender Unit Embassies ³ MRIC ⁴ IPR (work for ACP countries, specific emphasis on women entrepreneurs – under the EU) Commonwealth of Learning COMESA MRIC NWECC	2023	Agency issues Collaborative approach Validation of an annual budget for marketing and networking events – Requests for sponsorships	500,000 Expert Skilled Scheme ⁵ 1,000,000
4	Access to a digital marketplace	*Visibility *Access to market *Scale up * Depository of women entrepreneurs	ITC COMESA AFCFTA Sponsor for equipment by Google, Microsoft or Leal/HM/MT (use mobile apps) Emerging Technologies Council NWECC	2022 - 2023	Lack of sponsors and partnerships	400,000 Token contribution Sponsorship for IT support and tools
5	Budgeting and monitoring for efficient impact	Promoting transparency and efficiency Key targets 2022 Number of women trained 500 pax Number of new companies created 10% (CBRD) % employment Level of turnover 1 Million (instead of Rs 500,000)	Consultant to work on KPI SME Mauritius AMFCE Incubators NWECC/Gender Unit NCB MOFED MGEFW	2023	Resource for monitoring	500,000
Costed activities						8,500,000

¹ The Gender Unit representative mentioned that the HRDC is currently working on a Memorandum of Understanding with India which includes a specific pillar about capacity building for women as well as the development of women entrepreneurship.

² Can sponsor by providing PCs.

³ Work with French Embassy on an incubator program as French will be easier to understand (with a Mauritian Creole representative)

⁴ Help with incubators, only 15 to 20 trainees

⁵ Make a strong case and stress how actions 1 and 2 are urgent

Conclusion

Women entrepreneurship is an integrated part of a healthy entrepreneurial ecosystem and strong economic growth. It not only contributes to economic growth but makes innovation possible and social harmony a reality. Entering the world of entrepreneurship can be daunting for many women and there are nuances of business ownership and profiles that need to be addressed specifically.

The situational analysis report has highlighted that the number of women-owned businesses remains marginal and on the decline. Further, despite relatively high education levels, women have been hit economically the most during the post-Covid 19 crisis.

As a nation, there is an untapped pool of talents and opportunities. This implies policy intervention to support women entrepreneurship in all forms and create a new economic powerhouse. We need to celebrate women entrepreneurs and provide a supportive ecosystem for aspiring ones to join, highlighting stories of successful women entrepreneurs who can inspire and impact. Multiplying effects in terms of economic growth, employment and empowerment and poverty alleviation are untapped opportunities within the system.

NWEC, as the umbrella institution to foster entrepreneurial spirit for women, will have a key role to play to build a female network circle, create knowledge sharing and business opportunities while providing advisory services in terms of finance and market access. Linkages with existing public and private stakeholders will be key in nurturing a thriving spirit. It will require collaboration and resources to achieve this vision.

Overall, creating a culture of inclusivity will allow women entrepreneurs in Mauritius to dream bigger, bolder and deliver deeper.

Annex 1 – Methodology and process for the National Consultations

The study involves the review, analysis and synthesis of both published and unpublished data from official reports and empiric research on women in business. It was complemented by a number of internal meetings, first with the Ministry itself, followed by one gathering the key members of the NWECE board and one meeting with NWECE staff. This process led to the opening of a participatory and inclusive stakeholders' workshop. The approach led to a pragmatic assessment of opportunities and challenges for women businesses in the region and actionable recommendations promoting better gender participation.

The study was conducted over a period of five months, from July to November 2022.

More precisely the methodology used comprised of the followings:

1. Evidence and data collection phase

The deliverable drew on analysis of first and secondary data accessed from existing gender and trade databases, should it be national ones compiled by the Statistics Mauritius and other public agencies or private sector associations. From our first data collection phase, we have already noted the lack of gender disaggregated data on trade flows, which will directly impact the analysis and measuring of the cross-border trade. This bottleneck will be taken into consideration during the recommendation phase of the report.

The scope of analysis with regards to women in business was also limited to mainland Mauritius.

2. Data collection through specific databases

To provide a gender lens on women in trade data, one-to-one consultation took place during the month of August 2021 to capture trends and challenges related to women in trade in Mauritius. The following databases were consulted through the kind assistance of relevant public and private stakeholders involved on this project.

- Ministry of Gender Equality and Family Welfare
- SME Unit database and SME Mauritius surveys
- Statistics Mauritius (CSO) data on trade (imports and exports)
- Statistics Mauritius (CSO) data on gender
- CBRD
- Development Bank of Mauritius
- Trade data from NWECE
- Trade data from MCCI based on G1 barcodes
- Trade data from World Bank, IMF, ITC and UNCTAD
- Open access data from COMESA, SADC, Africa Union and AFCTA Secretariat

3. Consultation Process with Public, Private Stakeholders and Women Business Owners:

The phase 3 of the consultative mechanism relied on national consultations with private and public stakeholders over a period of two months – June and July 2022 - through:

- A kick off meeting on the 30th May 2022 with the key staff from the Ministry and UNDP representatives to validate key objectives
- a meeting with NWEC board members on 02nd June 2022,
- a NWEC Staff meeting on the 06th June 2022
- A focus group with NWEC members (50) on the 15th June 2022
- A public/private workshop to validate recommendations for the action plan (22nd June 2022). All initiatives aimed at assessing challenges and opportunities for women businesses in the region and identify factors likely to have impact on women productive participation in the regional value chain and identify success stories of women in trade.
- Several meetings with the Ministry Steering Committee for the project progress

Following the workshop with women entrepreneurs, a follow up an online survey was sent to all participants. We achieved a response rate of 60% and key recommendations were taken into account in the report.

Appendix 2 - SME Registration Unit (2020 - 2022*) - new figures up to June 2022

SME Unit Data	2020	2021	2022 (as at June)
Total number of SMEs registered	4 112	6 995	1 829
Total turnover	MUR 6 693 961 665	MUR 11 144 432 540	MUR 2 316 933 418
Average turnover	MUR 1 627 909	MUR 1 593 200	MUR 1 266 776
Women-owned SMEs			
Number of women-owned SMEs	1 954	2 930	847
Total turnover of women-owned SMEs	MUR 1 388 548 433	MUR 2 241 844 719	MUR 547 434 079
Average turnover of women-owned SMEs	MUR 710 618	MUR 765 135	MUR 646 321
<i>% of women-owned SMEs over total (in terms of turnover)</i>	<i>21%</i>	<i>20%</i>	<i>24%</i>
Women-owned export-oriented SMEs			
Number of women-owned export-oriented SMEs	26	27	6
Total turnover of women-owned export-oriented SMEs	MUR 80 651 407	MUR 101 053 201	MUR 46 100 000
Average turnover of women-owned export-oriented SMEs	MUR 3 101 977	MUR 3 742 711	MUR 7 683 333
<i>% of women-owned export-oriented SMEs over total number of women-owned SMEs (in terms of turnover)</i>	<i>6%</i>	<i>5%</i>	<i>8%</i>

Appendix 3 – Number of GS1 Members by Gender (2021-2022) - MCCI

MCCI Data	
Total no of GS1 members	269
Total no of women businesses	125
<i>% of women business over total no of GS1 members</i>	46%
Total no of active women businesses	125
<i>% of active women businesses over total no of GS1 members</i>	46%
Number of women businesses exporting	10
<i>% of women businesses exporting over total no of GS1 members</i>	0%

Appendix 4 - Annual Number of Women-Owned Newly Registered Companies (CBRD) 2018-2022

<u>Number of Newly Registered Companies</u>			
Year	Women-owned	Total	<i>Share of women-owned newly registered companies</i>
2018	841	5290	16%
2019	765	6108	13%
2020	585	6137	10%
2021	531	7387	7%
2022(as at 12/07/22)	272	4296	6%

Appendix 5 - Publications and Sources

Publications

1. Mauritius Through the Eye of a Perfect Storm: Coming Back Stronger from the COVID Crisis – A World Bank Group Country Economic Memorandum (2021)
2. MCB Gender Focus (82) – March 2021
3. Socio Economic Impact Assessment of COVID-19 in Mauritius, United Nations Mauritius – UNDP (2020)
4. Report on COVID-19 on Businesses in Mauritius – Business Mauritius (2020)
5. How to Integrate Gender in Socio-Economic Assessments – UNDP COVID-19 Response – UNDP (2020)
6. Mauritius National Export Strategy (2017-2021) – Republic of Mauritius – International Trade Centre (2017)
7. AfCFTA and the Women Protocol: The Mauritius Case – UNDP Report for the Ministry of Industrial Development and SME (2021)

Sources

1. SME Unit database and SME Mauritius surveys
2. Statistics Mauritius data on gender (2021)
3. Statistics Mauritius – Labour force, employment and unemployment – 2021
4. Statistics Bank of Mauritius on services (2019)
5. CBRD
6. Development Bank of Mauritius
7. Gender Data and Survey from NWECA members
8. Public Private Workshop under the aegis of MGEFW and UNDP
9. Trade data from World Bank, IMF, ITC and UNCTAD

Appendix 6 – Focus Group with members of NWECC – 15 June 2022

The meeting was held at the Head Office of the National Women Entrepreneurs Council in Phoenix, Mauritius on June 15, 2022 between 10 am and 12.15pm.

Around 40 members of the NWECC across sectors were present and shared their views through a focus group. The consultant stated that this consultative process was a unique opportunity for its members to have their experiences and views heard by policy makers. It was followed by an online survey to gather data and reassess the trends and key challenges faced by NWECC members.

This process will allow the consultancy team to assess the opportunities and challenges for women businesses in Mauritius, how many are able to scale outside the country, and identify factors likely to have impacted on women productive participation in the regional value chain. We also expect this qualitative process to propose mitigating solutions to enhance women in trade in Africa.

The National Women Entrepreneur Council was represented by:

Mr. Balram Tooree (Ag. Secretary)
Navini Athanas (Business Development Officer)
Karuna Luchmun Roy (Business Development Officer)
Marie Thecla Nathalie Easton (Ag. Business Development Officer)

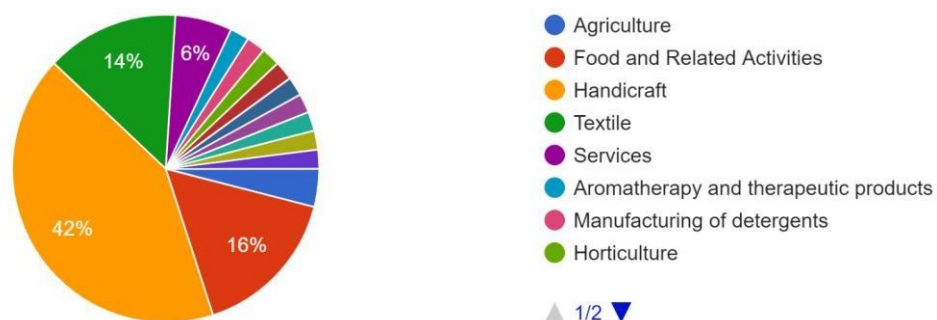
For the UNDP Consultancy Team:
Lillka Cuttaree (National Consultant)
Arvin Mootoocurpen (Economic Analyst)

Sector Concentration

The industries targeted by NWECC women entrepreneurs are mainly in the Handicraft (42%), food (16%) and textile (14%), mostly characterized by very low profit margins which hampers companies' potential expansion. Usually women entrepreneurs' focus on their existing skills or what they are already good at doing without focusing on high growth sectors like financial and digital services or even detergents or jewelry where potential incomes are much higher. This is not the same trend of women entrepreneurs at SME Mauritius and further analysis will be part of our draft report.

In which sector do you operate?

50 responses



Source: Focus Group with NWECC members – Survey June 2022.

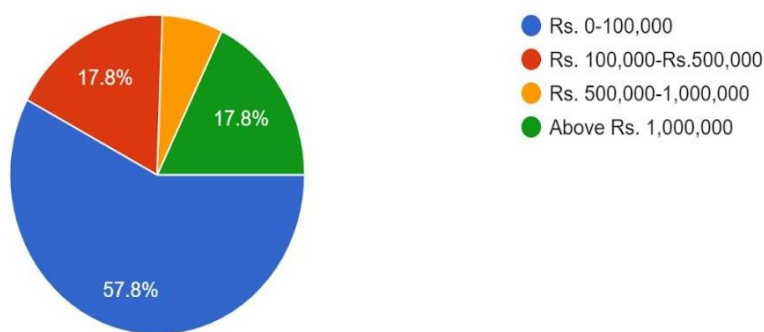
Precarity and Vulnerability

58% of NWEC women entrepreneurs interviewed during the focus group have an annual turnover of less than Rs 100,000. We can definitely assume that the activity is highly seasonal and do not allow these women entrepreneurs to view the business as sustainable.

In terms of comparison, the average size of an annual turnover of a woman owned business at SME Mauritius is Rs 3 million (Source: UNDP Consultancy work on Women in Trade 2021)

What is the size of your business in terms of annual turnover?

45 responses

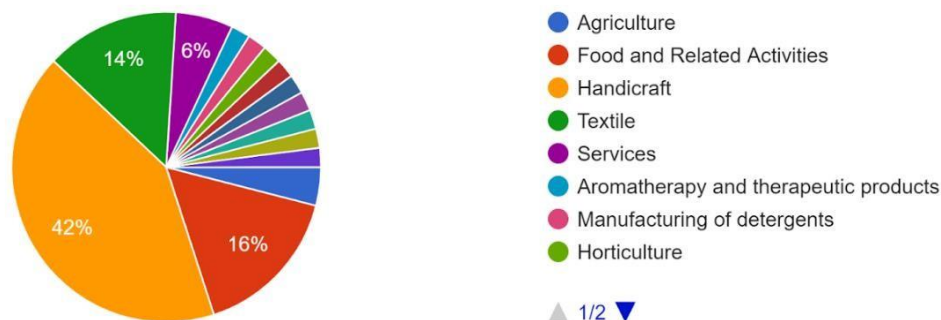


Source: Focus Group with NWEC members – Survey June 2022.

A specialization in traditional sectors with stagnant growth rate. However, we have noticed at the same time a high potential to move the handicraft and the wellness sectors into ecofriendly product offerings (with 66% of women entrepreneurs interviewed looking at this area for further expansion). The main challenge in this area would be the access to local raw materials and secured commercial deals as most of them are relying on an international supply chain. The same trend was put forward by the NWEC survey conducted in 2021. There is also potential to explore further the opportunities provided by the integrated regional supply chain put forward by the AfCFTA agreement.

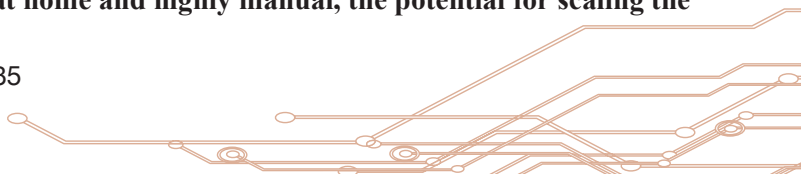
In which sector do you operate?

50 responses



Source: Focus Group with NWEC members – Survey June 2022.

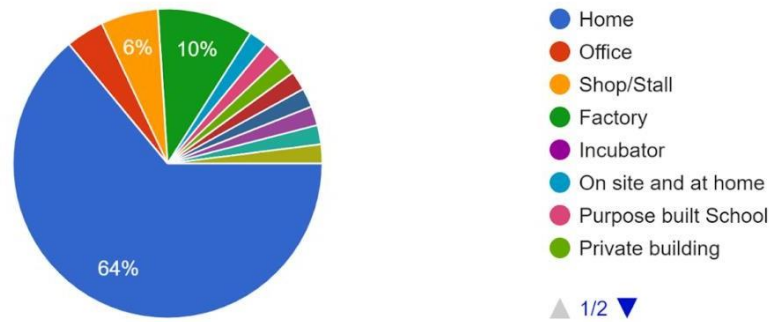
With most of the manufacturing activities done at home and highly manual, the potential for scaling the business is extremely limited.



Location

Where do you operate from?

50 responses



Source: Focus Group with NWECE members – Survey June 2022.

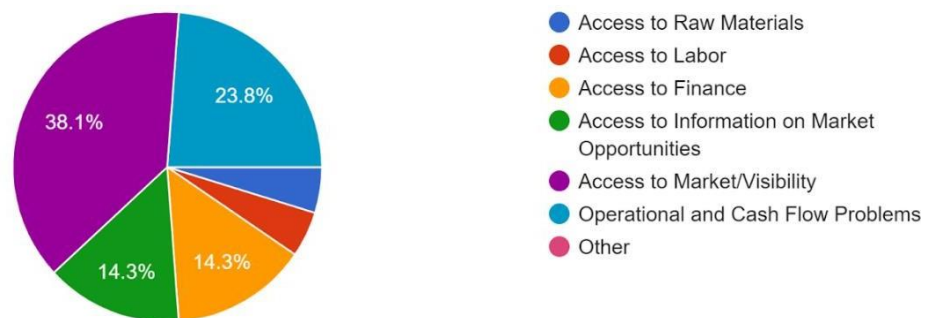
The Key Challenges faced by Women Entrepreneurs part of the NWECE

Most of the challenges put forward by the women entrepreneurs are linked to the limits of a fixed mindset strategy vs a growth/scaling strategy

The female entrepreneurship ecosystem in Mauritius seems to be characterized by four major market failures: the lack of market access, marketing and product development issues, operational and financial challenges detrimental to growth, and inability to adopt a scale up strategy.

What type of constraints and challenges do you come across the most?

21 responses



Source: Focus Group with NWECE members – Survey June 2022

Market Access and Visibility: From the beginning of the consultative exercise, one of the most common problems reported was the lack of market visibility. Most women still rely on word of mouth to obtain new contracts. And although many have some online social media presence, they say fairs are essential to their growth. Those who have been registered with the National Women Entrepreneur Council (NWECC) before 2018 especially say that physical presence in commercial fairs has allowed to build their business network across the country. The fairs have, in parallel, provided significant visibility to the Council, enabling it to act as a coordinating body between potential clients and the women entrepreneurs. The most experienced businesswomen report that the BDOs have recommended them to clients, enabling them to generate sufficient income to invest in new equipment. One woman stated that if she had access to fairs more regularly, she would not need to apply for loans to support the growth of her business. No one put forward the importance of having good marketing strategy and there may be potential for capacity building programs especially in the area of digital marketing.

Marketing and Product Development: The packaging problem remains a weak spot for women-owned small businesses. The price of packaging has increased since 2020. One woman importing her packaging from China as it was less expensive than local-made ones in pre-covid years said she could not afford to do so anymore. She said she had been forced to use plastic bags to sell her products. Local prices of packaging are exorbitant, according to women entrepreneurs.

Operational, Professionalization and Cash Flow Problems: The second series of challenges face women entrepreneurs is the lack of trust in the quality of their products. Many manufacture their products from chemicals free raw materials that have a positive impact on health and environment (Essential Oils/Herbal Tea/Bamboo - Raw Material). Very often the fees required to get certified by quality control companies are too expensive. If they could get certified at affordable rates, they would be on an equal footing with imported brands. One woman manufacturing aromatherapy products stated that its distribution channel, including pharmacies, do not want any co-branding as the products are not certified. The second interesting trend is very few are willing to take loans to grow the business or are not even aware of attractive loans put forward by the DBM. The risk averse attitude is not in line with a typical profile of entrepreneurs and can be explained by the fact that their enterprises are operating more on a seasonal basis.

International Freight Prices: Women entrepreneurs face considerable difficulties finding raw materials inland. Importing raw materials from China is taking longer to reach Mauritius, and the price of these primary products has increased significantly. The resellers of raw materials in Mauritius have also limited the varieties of products they used to import, making it more difficult for handicraft manufacturers to differentiate themselves from local competition. Many women entrepreneurs have reported being trapped by the increase in raw materials prices, as demand for their products declined after they tried to pass the price hike on to their clients.

In the same manner proximity to new facilities to develop new market access seems to be detrimental to small enterprises with limited resources: Many women entrepreneurs complained that the prices to get access to markets, rental of tables, in newly renovated or newly built markets at the local government level are too high and that the existing system favors bigger businesses with the means to pay.

Strategy and Scaling-Up: Some women entrepreneurs are facing problems adapting to the increasing demand for their products. They have diversified and invested in logistics and machinery to deliver and produce faster. They still find it challenging to access information on market opportunities to place their products on supermarket shelves. They also need support to find trained technicians to maintain sophisticated equipment. One woman said that although she has reached a size where she can employ ten persons, the Made in Moris certification is still too expensive and the processes are cumbersome to show compliance. She also competes with prominent local manufacturers with critical size or part of big conglomerates who can deliver faster due to existing efficient in house logistics support.

ASSESSMENT OF THE NWECC SERVICES BY ITS MEMBERS

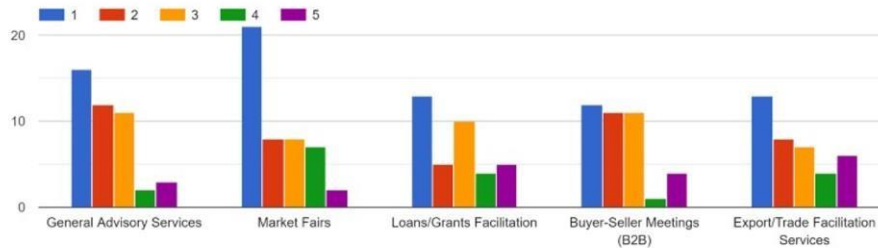
The NWECC staff have managed, despite limited resources, to create strong relationship with its key members. In

terms of membership size, the NWEC remains the national reference institution for women entrepreneurs and has attracted more than 1000 members. We have seen that members have rated the institution extremely high on market fairs, followed by general advisory services and trade facilitation services.

Rating

NWEC : Rating of Services

Please rank the services of NWEC (1 = most important 5 = least important)



Source : Focus Group Survey 2022 @ NWEC

Important solutions put forward by NWEC Registered Businesses

Reorientation of Business Activities: A woman previously in handicrafts told the consultancy team that she was reoriented towards agriculture as the pandemic severely impacted her handicraft sales. She followed the training given by the NWEC and has now started planting.

Ecosystems Support to Scale: Entrepreneurs also fail to receive enough external support to grow. Half the respondents bemoan the lack of such support, mentioning the lack of information about how to attract external investment or scaling up. 63% of women interviewed said they would like to be part of an incubator program – although we believe that their definition of incubator is limited to a location.

Microfinance: One woman stated that a microfinance loan from a leading private sector bank helped her recover from the pandemic, throughout which her sales had plummeted to near zero. She also said that she was then able to negotiate for a spot in a Winners supermarket for a month, which has helped her considerably since then.

Gender-Sensitive Procurement: Another solution that the National Consultant discussed with the women entrepreneurs is gender-sensitive procurement. Although women entrepreneurs showed interest in the concept, many reported being suspicious of procurement exercises, especially by private sector hotel groups. In the past, their samples have been retained for long periods by hotel employees, and when these were returned to them, they learned that the hotels used their samples to see if they could be produced for lower prices elsewhere.

Clustering: Women in the same sector, such as handicraft or textile, can come together to form groups that can buy raw materials at lower prices or be part of other government programs such as incubators where machines can be put at their disposal.

Partnerships with other institutions: By choosing the right partners, the NWEC can better support the projects of women-owned businesses and get them to benefit from the know-how, experience, and global reach of specialized government-owned agencies and private sector associations.

Training and other capacity building exercises

Concluding Remarks:

The National Consultant closed the discussions by restating the MGEFW and the UNDP's common objective is to

reassess the Council's role and women entrepreneurship policies. The women entrepreneurs continued to press the National Consultant on procurement and packaging, to which Mrs. Cuttaree replied that she would make sure that their grievances be heard during the remaining consultative meetings.

Appendix 7: Consultation with Public and Private Stakeholders – Flying Dodo – 22nd June 2022

Gender Statistics

The National Consultant depicted the status of women's empowerment in Mauritius through a series of gender statistics. She provided a holistic view, from women in the labor market (40%) to leadership - 30% of women in management, 13% on boards, and 6% as Chairpersons. The figures show that Mauritius is underperforming on gender gaps, especially in the area of economic empowerment and political representation. The World Economic Forum Gender Gap shows Mauritius is 105th among 146 countries.

Business Mauritius Survey - Impact of COVID-19 on businesses - shows that 77% of micro-businesses did not operate during the lockdowns. Women entrepreneurs are particularly vulnerable as the average level of unpaid household chores has increased three to four times. 10% of the companies surveyed stated that they had to release at least one woman because their performance has declined significantly because of these additional responsibilities. Mauritius can fight poverty by providing women with the tools to transform themselves into successful entrepreneurs. And to do so, the country must set up the right ecosystem.

Data from the *AfCFTA Women Protocol: The Mauritius Case* show that there are too few women-owned businesses in the export sector. Only three female-owned companies are part of the Mauritius Export Association (MEXA) membership. Moreover, fewer women are creating their businesses. In 2020, only 10% of the newly formed companies in Mauritius were women-owned. However, those in high-growth sectors such as Chemicals and Detergents, Creative Sectors, Information Technology, and Jewelry are doing well.

Findings of the Focus Group - June Survey

The survey was done in December 2021 by the National Women Entrepreneur Council (NWEC) Team which already indicated certain serious flaws. It showed, for example, that 93% of the women surveyed reported that they were making Rs. below Rs. 500,000 a year. As the consultancy team investigated further, 58.7% of the women who participated in the June 2022 survey said they were making below Rs. 100,000. In the eyes of the National Consultant, this figure highlights the financial vulnerability of women entrepreneurs. For women entrepreneurs to contribute to the economy, we need them to be financially independent.

One of the most significant strengths of the National Women Entrepreneur Council and the Mauritian Women Entrepreneur Community is the women making millions in turnover and their success stories. Those women now at the head of mid-sized and large businesses can share their whys and hows with micro-level business owners. The June 2022 survey confirmed the same trend observed in several areas in the NWEC December 2021 survey. Handicraft (42%), Food (15.7%), and Textile (13.7%). 66.7% of the women surveyed reported they were in eco-friendly products, using bamboo yarn, vetiver, and vacoas; recyclable paper, glass bottles instead of plastic, etc.

The National Consultant underlined this transition to eco-friendly practices as an underused strength that women entrepreneurs are not taking advantage of because they do not know how to scale up.

The consultant pointed out that the above findings capture well the weaknesses and the strengths of women entrepreneurs. However, she also pointed out that given the economic context, women entrepreneurs also need guidance and advice on where to get raw materials and the high-growth sectors to operate if ever they have to shift.

The National Consultant also pointed out that although women surveyed selected visibility, cash flow, market information, and finance in the survey as more important, those who attended the workshop almost unanimously reported expensive raw materials and the shipping crisis as a problem affecting their businesses. This is why all

stakeholders must collectively address the issue of accessing raw materials through a clustering approach. She also brought attention to the fact that certain factors concerning access to finance are capping women's growth.

Dedicated loans to women entrepreneurs are offered at the Development Bank of Mauritius (DBM) but are limited to a maximum threshold of Rs. 500,000. Women entrepreneurs also often complain the processing time is dissuasive as their regular cash flow issues do not allow them to wait for weeks without losing contracts. This explains why women entrepreneurs are considering alternative financing platforms like FundKiss, which have more agile processes.

Finally, she put forward the importance of women entrepreneurs willing to develop social enterprises in Mauritius and driving by the purpose of doing well while doing good. This approach based on collaboration and collective intelligence can only allow positive outcome. Indeed, even after female entrepreneurs have started their own business, having a positive impact on society remains a key motivation for them. They deem it necessary to develop their business in accordance with their principles.

Rating of Services provided by the NWEC

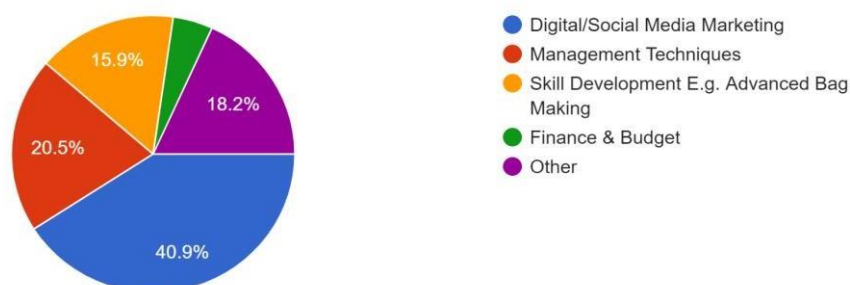
After depicting the problems faced by women entrepreneurs and emphasizing some of their strengths, the consultant dived further into the June survey's main findings. Women entrepreneurs - members of the Council - consider market fairs as the service they look forward to the most. General advisory services come second. The National Consultant interpreted this pattern as the product of a fixed mindset. While they could have opted for export facilitation and most preferred market fairs, they could have chosen loans facilitation but opted for general advisory services. However, a few of them, although still small in size, show strong business acumen, placing their products on supermarket shelves and preserving them for export.

The challenge of training

Women entrepreneurs surveyed are not as interested in technical marketing (15.6%) as in digital and social media marketing (40%). Since budget constraints are increasingly limiting the training the Council can offer, the National Consultant argued, why not focus on online marketing instead of spreading scarce money on training already provided by SME Mauritius. However, NWEC members also indicate a strong interest in management techniques (22.2%), which contrasts with the SME Mauritius pool of women enrolling in training courses. Management courses at SME Mauritius are relatively more expensive, and micro-business owners may not see their importance at the inception stage.

What type of training do you value the most?

44 responses



Source: Focus Group with NWEC members – Survey June 2022

The survey also showed that NWEC members are keen to join an incubator program (76.6%). The question that the National Consultant put to the participants is whether the NWEC understands the concept of Incubator in the

same way that Trampoline. Incubators are very demanding where there is constant monitoring, assistance, and coaching; you are tested; you have to pitch, and you have to leave once you're ready. Business Incubators are not operating like the NWEC Incubator Programme used to run; they are not just locations where women can meet each other; it is a stepping stone to becoming global.

Most NWEC entrepreneurs surveyed (89.4%) have a keen interest in new services. Project Management (17.1%) and Certification (14.6%) are underlying evidence that a considerable share of the NWEC membership is mature enough to scale up. However, there is a need for a digital marketplace that provides them visibility and connects them to an ecosystem of facilitators.

Whole-of-Nation Approach and gender disaggregated data

Access to gender-disaggregated data is rapidly becoming an issue requiring the attention of policy-makers. Data will be critical if Mauritius seeks international financial assistance on gender economic empowerment. For the time being, assessing the intersectionalities between gender, poverty, trade, and climate change are impossible. The available data falls short of the detail required for international benchmarking.

The National Consultant also spoke of the need to capture the pool of women in the informal sector. She argued that it is essential to close the poverty gap, and one way of doing so is by transforming these women into winners. Hence, the number of Business Development Officers needs to be reviewed, and the Council must establish linkages with private and public institutions to compensate for budget cuts. Here is a list of the suggestions made by Lillka Cuttaree:

A collaborative approach with the private sector and an inclusive approach with other government ministries and departments to women's entrepreneurship will help the Council considerably.

The MGEFW must revisit the board composition to include people with expertise in women's entrepreneurship, beginning with a BDO.

Another observation made by the National Consultant is that the premises of the head office of the NWEC are underutilized. It requires uplifting, and the NWEC members themselves can do this.

The Council must develop a calendar of events and collaborate closely with other public institutions such as the Mauritius Tourism Promotion Agency (MTPA).

According to the consultant, linkages with the Economic Development Board and the SheTrades platform will add considerable exposure to the NWEC.

An additional suggestion is that the Council negotiates for supermarket shelves reserved for women entrepreneurs rather than market fairs and uses its label to certify the products.

The alternative financing platforms must also be part of the new equation.

Gender-sensitive procurement is a must in both the private and public sectors. The NWEC members solicit access to contracts in the hospitality sector.

Adopting a clustering approach takes advantage of the concentration of women in handicrafts (43.1%), food and other related activities (15.7%), and textile (13.7%). The Council can revisit its services through facilitation in testing and access to eco-friendly raw materials such as waste from large factories. Linkages and partnerships with private and public stakeholders will be critical.

Strategic Areas for Working Groups

The National Consultant grouped the participants into 5 groups:

- 1. Access to Markets - Supply Chain**
- 2. Procurement Skills Development**
- 3. Ecosystem - Partnerships**
- 4. Branding and Business Development**
- 5. National Entrepreneurship Plan - Emerging Sectors**

Access to Markets – Supply Chain Procurement

Sharanaz Subratty, Director of Casting World Ltd, one of the two representatives of the Access to Markets groups, started her journey as an entrepreneur as an NWEC member in 2016. She believes that the NWEC must collaborate closely with the Economic Development Board so that women-owned micro-businesses can gain visibility on the international stage. Secondly, she put forward the urgency for a digital platform that can provide visibility to the NWEC members, especially the success stories. "People need to know what we are doing," she said.

The NWEC head office interior design also requires to be reviewed. The Council can take advantage of the pool of talent within its membership to do so. The objective is to impress visitors with the quality and level of products made by women-owned businesses. She also suggested that the NWEC negotiate a partnership with Mauritius Duty-Free Paradise Ltd (MDFP) for women entrepreneurs to access duty-free shelves.

The representative of *Entreprendre au Feminin* that having two fairs in a month is not sufficient for women entrepreneurs to generate revenue to scale up. She seeks support to export her products and requires assistance to meet certification fees which she said are over Rs. 50,000.

The Consultant noted the need for a gender-sensitive procurement, a partnership with Mauritius Duty-Free Paradise, and an agreement with large hotel groups such as Beachcomber. Celebrating success stories offers opportunities to transfer knowledge from successful SMEs to micro-businesses.

Reacting to export facilitation needs, the Adviser of the MGEFW informed participants that the EDB has incoming projects targeting women entrepreneurs up of projects under the SHE Trades Platform. Should the selection criteria of the EDM be too challenging to meet, women entrepreneurs can opt to trade within the COMESA region under the FEMCOM platform.

Skills Development

The representative of the Ministry of Tourism argued that skills assessment is necessary before devising courses. Should the Council provide training in the future, it will have to assess the skills of its members and help in areas in which they are weak. She also underscored the importance of linkages with other government departments for courses in IT and not just the National Computer Board. Beyond training, she stated that those enrolling should be rewarded through incentives and benefit from other forms of assistance.

The National Computer Board (NCB) representative depicted the organization's challenges concerning digital marketing training. From lack of budget to increase the pool of beneficiaries to the women entrepreneurs quitting before finishing their training courses. She put forward that the NCB could develop more courses and women with assistance from the Human Resource Development Council and the Ministry of Labor.

Ecosystems and External Partnerships

According to the President of the Association Mauriciennes des Femmes Entrepreneures (AMFCE), the Council will have to do a situational analysis to explore the possibilities of building an ecosystem around its members. It will have to start with an organigram that captures the various roles and responsibilities of every one of its staff and its existing partners.

Second, beyond the Council, gender mainstreaming is required. For proper women entrepreneurship to develop, gender policies cannot stand alone. The Government needs to integrate gender into mainstream policies to facilitate the emergence of women entrepreneurs.

Third, the institutions involved in women's entrepreneurship need to focus on access to the market for the women entrepreneurs who bring innovation to their areas of activity. She gave two examples of innovation:

Pastries for diabetics

Banana leaves and other biomaterials replacing plastics

The Chairperson of the Council seized the opportunity to call on participants to join the NWEC initiatives and build linkages to accelerate the growth of women entrepreneurs. She also emphasized the necessity for the Council's signature courses and services, making it a unique entrepreneurship development hub.

Branding and Business Development

The list of suggestions that the representatives of the two groups submitted were as follows:

- A website celebrating inspiring stories to encourage and show the way for women entrepreneurs.
- A database of women entrepreneurs, a description of their activities, and their contact details.
- A label for women entrepreneurs that can help build a trusting relationship with the public.
- An educational program on certification targeting women entrepreneurs.
- Advertising screens promoting local women's entrepreneurship at the Airport and in other areas that are likely to have an impact on sales.
- A Gala Night to reward and promote the best-performing women entrepreneurs.

- Open Days targeting female students to sensitize younger generations on the potential of entrepreneurship as a first option for their careers.
- Sensitization programs that are dedicated to educating banks and other institutions assisting women entrepreneurs on how to communicate with them.
- A mentoring program on brand development by the women entrepreneurs who are now thriving.

The Advisor of the MGEFW intervened to put forward the fact that the Ministry is negotiating with the local governments to secure outlets for women entrepreneurs only. Twelve areas have been identified across the island where spots will be dedicated to women.

Jenny Pidial, Fit-U-Garment Director, shared her experience with the participants. Before developing her production capacities, she designed her brand logo with the help of local design professionals. She argued that this is what women entrepreneurs need to start with, especially if they wish to export. A dedicated photographer, designer, and content writers team will help women entrepreneurs considerably.

NATIONAL ENTREPREURSHIP ACTION PLAN – PROMOTING EMERGING SECTORS THROUGH NETWORKING

Role of the NWEAC and regulatory amendments

The representatives of this group suggested that the MGEFW develop a new Act that will enable the Council to tackle the post-pandemic challenges facing local women entrepreneurs. Its new board must be inclusive and facilitate partnerships with other institutions. They also recommend that the Government earmark adequate financing to enable the new Council to deliver on its goals. It was also highly recommended that more members of the private sector be part of this board.

Public Private partnership

A representative of the MGEFW spoke of the need to formalize partnerships in official agreements or memorandums to define roles. Linkages need to be created to encourage a more clustering approach and the setting up of an ecosystem where vulnerable women entrepreneurs be given the opportunities to scale their business and earn a sustainable living out of their business. The representative of Beachcomber pointed out that the hotel group is already working with 40-50 people at Bambous and can work on an agreement with the Council to buy its members' products, should they pass quality standards.

Market Visibility and Distribution Channels

Sharanaz Subratty, Director of Casting World, brought attention again to the benefits of placing products at the Airport in the shops of the Mauritius Duty-Free Paradise. The Council can fall into an agreement with the MFDP to prioritize women-entrepreneurs-made products.

The MGEFW highlighted the need to develop a legally binding coordinating mechanism that will confirm all agreements and facilitate the sharing of information in a clustered manner to create new gender entrepreneurship policies.

Lillka Cuttaree, the national consultant closed the workshop by advocating for a change in mindset from the leadership standpoint. The forum is now open, she said, as she called on participants not to wait for regulatory frameworks to be set in place to network and explore avenues of collaboration to improve the conditions of women entrepreneurs as soon as possible.

Anjalee Dabee, National Gender Expert, UNDP, thanked the participants for contributing to the consultative process. The insights and suggestions shared by the participants throughout the workshop will be taken very seriously by the UNDP and policy-makers and, wherever feasible, implemented.

Next Steps

The consultancy team is currently gathering all gender related data from the various stakeholders and the key findings will be part of situational analysis report to be submitted by the end of this week (15th June 2022 evening time)

List of Stakeholders “Women Entrepreneurship Public/Private Workshop’ - Flying Dodo, Bagatelle.

22 June 2022 – Participants present

No	Surname	Other Names	Title	Organisation
1	Mr Avinash	Appadoo	Head of Planning and Research Unit	Ministry of Gender Equality & Family Welfare
2	Ms Brigemohane	Daisy Rani	Assistant Secretary - General EX NESC/Ag. Head of Technical Unit	Ministry of Social Integration, Social Security & National Solidarity Intergration Division
3	Ms Chooramun	Yashwinee	Analyst/ Senior Analyst	Ministry of Finance Economics Planning & Development
4	Mrs Jodhoa	Vandana	Coordinator Family & Protection	Ministry of Gender Equality & Family Welfare
5	Ms Kutwaroo	Prateema	Senior Analyst	Ministry of Foreign Affairs RI & IT
6	Mrs Motah	Nanda	Office Management	Prime Minister's Office Rodrigues Outer Islands & Territorial Integrity Division
7	Ms Panday	Kiran Luxmi	Admin	Ministry of Education
8	Mrs Ramdharee	Dhanita	Deputy Paermanent Secretary	Ministry of Social Integration, Social Security & National Solidarity Intergration Division
9	Mrs Ramjan	Naseem	Statistician	Statistics Mauritius
10	Mr Sakurdeep	Naren	Advisor on Gender Matters	Ministry of Gender Equality & Family Welfare
11	Mr Tackoory	Ashley Nishal	Assistant Permanent Secretary	Ministry of Gender Equality & Family Welfare
12	Mr Lutchmadoo	Narainsamy	Ag DPS	Ministry of Gender Equality & Family Welfare
13	Ms Khesnee	Beegun	MSO	Ministry of Gender Equality & Family Welfare
14	Mrs Aukloo	Theresa	Senior Business Support Executive	SME Mauritius
15	Mr Coonjobeeharry	Sanjeev	Director	National Cooperative College
16	Mrs Faugoo	Deepika	Senior Lecturer	University of Technology, Mauritius (School Business Management & Finance)
17	Mrs Fowdur	Soobhadra	Bank Officer	Bank of Mauritius
18	Ms Maherally	Naila	Research Assistant	MRIC
19	Ms Marechal	Charlotte	Chairperson	Ministry of Gender Equality & Family Welfare
20	Mr Ramluggun	Dhiruj	Head od Social Capital	Business Mauritius
21	Ms Ramtohul	Ramola	Associate Professor	University of Mauritius
22	Ms Seebaluck	Shailaja	Research Officer	National Computer Board
23	Mrs Seesukur	Varsha	Development Officer	Development Bank of Mauritius
24	Ms Surajbali	Nishta	Economist	MCCI
25	Mr Tooree	Balram	Ag. Secretary	Ministry of Gender Equality & Family Welfare
26	Ms Balramaya	Navini	Bussiness Dev Officer	Ministry of Gender Equality & Family Welfare
27	Mr Lutchmun	Karuna	Bussiness Dev Officer	Ministry of Gender Equality & Family Welfare
28	Ms Anmol	Shalini	Director	Top Detergent
29	Ms Dupont	Annabelle	General Manager	Beachcomber
30	Ms Ganachaud	Sophie	Lead Executive	Trampoline Ltee
31	Ms Pidial	Jenny	CEO	Fit u Garment Ltd
32	Ms Raggoo	Mala	Assistant Treasurer	EFOI
33	Ms Ramsaran	Rima	President	AMFCE
34	Ms Semun	Lakshana	Operations Manager	UNDP Consultancy
35	Ms Subratty	Sharanaz	Director	Casting World Ltd
36	Ms Vencatapillay	Priscilla	Project Cordinator	ENL Foundation
37	Ms Sunassee	Sharon	Communicator	UNDP Mauritius
38	Ms Dabee DR	Anjalee	Nation Gender Expert	UNDP Mauritius
39	Ms Beejan	Renooka	Head of Socio Economic	UNDP Mauritius
40	Ms Teelokee	Manisha	Project Assistant	UNDP Mauritius
41	Ms Cuttaree	Lillka	Nation Consultant	UNDP Consultancy
42	Ms Ramasamy	Dicksha	Executive Admin	UNDP Consultancy
43	Mr Mootoocurpen	Arvin	Eco Analyst	UNDP Consultancy
44	Ms Gujjalu	Meiyya	Adiministrative Officer	UNDP Consultancy

