



"Ntkozo"

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CHAPTER 4

Productive resources and employment, economic empowerment

Articles 15-19



Breaking gender stereotypes.

Photo: Loga Virahsawmy

KEY POINTS

- Mauritius with an SGDI score of 77% for gender and economy ranks the country fourth in the region.
- Mauritian citizens scored their country an average of 62%.
- The Constitution guarantees equal employment opportunities for men and women; and eliminated any remuneration discrimination against women.
- Women predominate in the so-called caring sectors of health and social work, education and community work.
- Women make up 63% of the unemployed.

Table 4.1: SGDI and CSC scores on economy

	SGDI	CSC
Scores	77%	62%
Ranks	4	4

Table 4.1 shows a 15 percentage points gap between the SDGI score of 77% and the CSC score of 62%. This large gap may reflect the deficiencies in the SGDI score.

It does not measure women's access to land, to finance and to productive resources.

The SGDI covers factors such as the female share of economic decision-making, women's participation in the labour force compared to men, the female unemployment rate compared to male, women's share of non-agricultural paid labour and the length of maternity leave.

Women and men in economic decision-making



The Protocol provides that state parties shall, by 2015, ensure equal participation by women and men in policy formulation and implementation of economic policies.

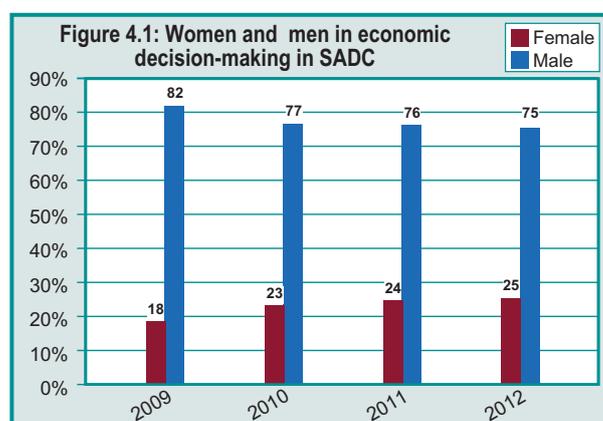
Table 4.2: Women and men in economic decision-making

	Name	Male	Female
Minister of Finance and Economic Development	Hon. Xavier Luc Duval	✓	
Financial Secretary	A. Mansoor	✓	
Ag. Permanent Secretary	M Madhub		✓
Minister of Social Integration and Economic Empowerment	Hon. Lormus Bundhoo	✓	
Minister of Industry and Commerce	Hon. Kader Sayed Hossen	✓	
Permanent secretary/DG	A.C. Moosudee	✓	
Minister of Business Enterprise, Cooperative and Consumer Protection	Hon. Jim Seetaram	✓	
Permanent secretary/DG	A. Burrenchobay		✓
Governor of Bank of Mauritius	M Bheenick	✓	
Any other key persons relevant to economic decision-making in your country (Association of Bankers)	Aisha Timol		✓
TOTAL	10	8	5
PERCENTAGE		67%	33%

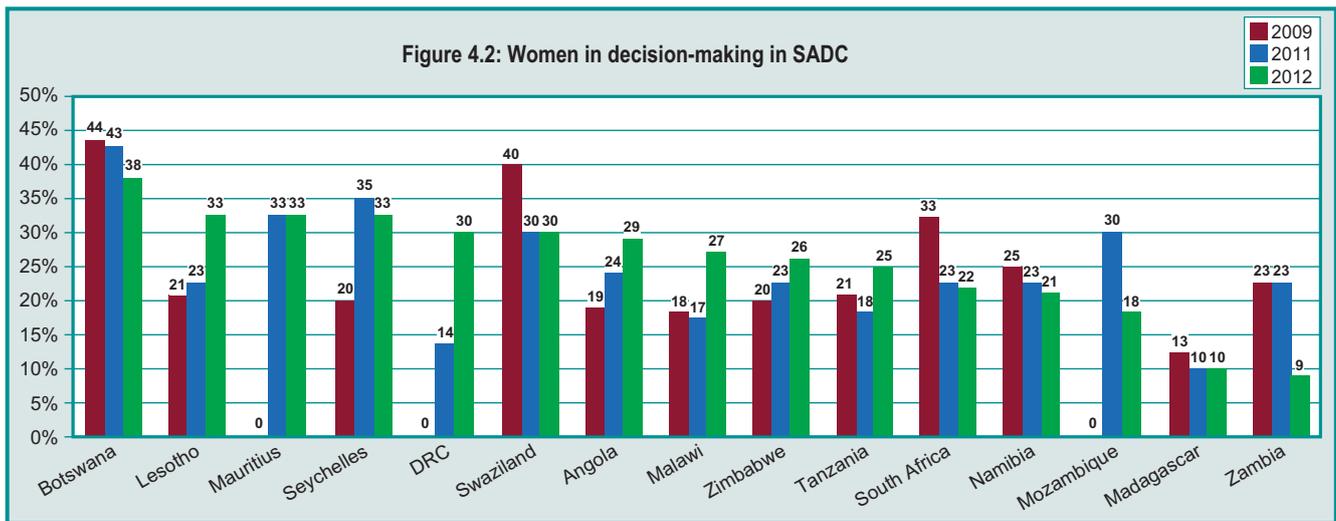
Source: Year 2011 - Government Gazette (but with amendments as the cabinet was reshuffled).

Table 4.2 shows that male dominate in higher levels of decision-making in Mauritius.

Figure 4.1 shows that since the Barometer began tracking this indicator in 2009 women's participation in economic decision-making in SADC has gradually increased. There is steady, albeit slow, progress towards achieving 50% of women's representation in this sector.



Source: 2012 SADC Gender Protocol Barometer.



Source: 2012 SADC Gender Protocol Barometer.

Figure 4.2 shows that at 33% Mauritius performs well ranking third in the region after Botswana and Lesotho. The level of positions which they occupy is further broken down in Table 4.3.

Table 4.3: Private sector and parastatal leadership

	No of women	No of men	Total	% women	% men
Private sector					
Directors of Boards	53	816	869	6.1	93.0
CEOs	32	354	386	8.3	91.7
Parastatals*					
Directors of boards	21	125	146	14.4	85.6
CEOs	9	23	32	28.1	71.9

Source: Business Magazine Top 100 Companies (2009)

* There is no one-stop shop for parastatal organisations in Mauritius; the researchers selected 25 organisations

Table 4.3 shows that men head most of the important portfolios in the private sector and parastatals in Mauritius. The proportion of women in senior management is higher in parastatals, 14% and 28% compared to 6.1% and 8.3%, than in the private sector.

Gender budgeting



The Protocol provides that State Parties shall ensure gender responsive budgeting at the micro and macro levels including tracking, monitoring and evaluation.

The Ministry of Gender Equality and the Ministry of Finance and Economic Empowerment are collaborating in a pilot exercise to engender programme-based budgets. Some 11 programmes and eight ministries were selected.

The Budget Call Circular No 18 of 2008 requested ministries to provide clear information on ministries/departments as follows:

- At the level of the ministry/department the non-financial PBB needs to set out the mission, strategic plan and approach to gender budgeting.
- At the level of the programme, they need to state the programme title and outcome(s) for each sub-programme, the title, priority objective(s), delivery unit(s), output(s) and performance indicators and targets.
- The delivery units will have to be specified for increased accountability and better management (Ministry of Finance, 2009).

At the level of each ministry's PBB, the gender policy and its engendered strategic plan are laid out. The sectors' gender policies are meant to provide a basis to engender the strategic plan of each ministry and the

different programmes and sub-programmes. The ministries, and in particular, the respective programme managers/delivery units have not yet linked the policy, strategy and programme budgets.

At this stage, four ministries; Gender Equality, Education and Human Resources, Youth and Sports, Labour, Industrial Relations and Employment have already developed their sector gender policy as part of the Gender Equality and Women's Empowerment Programme.

In view of the PBB calendar, and the complexity of the exercise, the Ministry of Gender Equality and Ministry of Finance started at the programme level on a pilot basis.

Time use



The Protocol provides that, by 2025, state parties shall conduct time use studies and adopt policy measures to ease the burden of the multiple roles played by women.



Breaking gender stereotypes -Mario Poisson washes clothes.
Photo: Mary Jane Piang-Nee

The Ministry of Gender Equality and the UNDP published an analysis of the Time use survey: *the case of Mauritius* (the Central Statistics Office in 2005). The major findings of the survey are as follows:

- Women continue to be concentrated in low-skilled and low-paid jobs.
- Only paid employment and the exchange of commodities for money is registered as part of the GDP in national accounting systems. Women's contribution to the national economy is therefore underestimated.
- Policies aiming to raise the female labour force participation rate could contribute to reducing the gender gap.
- The average man earns US\$1.70 per hour and the average woman US\$1.20 implying a pay gap of 36%.
- The relative gender pay gap is uneven across different occupations ranging from 13% for clerks to 25% for legislators, senior officials and managers, to 100% for plant and machine operators.
- The average man earns 13% less than the average woman in the public sector while the average man earns 50% more than the average women in the private sector.
- Women are academically more qualified than men but still earn less in the labour market.
- The average male worker spends 6.9 hours working while the average female worker spends 5.9 hours.

This shows the Mauritian household as a dual earner model.

- Childcare impedes more on women's careers than on men.
- The average woman spends 314 minutes per day on unpaid work, almost four times the average of 80 minutes for the average man.
- Non-working mothers spend 484 minutes per day on household duties compared to 279 minutes for

working mothers. Adding the 334 minutes spent at work per day, gives a total of 613 minutes for working mothers.

- Men contribute less to household tasks. Mothers spend four to five times more time than fathers on household work.
- Working mothers spend 61 minutes compared to working fathers who spend 27 minutes on care work of household members.

Economic empowerment



The Protocol provides that state parties shall, by 2015, adopt policies and enact laws which ensure equal access, benefits and opportunities for women and men in trade and entrepreneurship, taking into account the contribution of women in the formal and informal sectors; Review national trade and entrepreneurship policies, to make them gender responsive; Introduce affirmative action measures to ensure that women benefit equally from economic opportunities, including those created through public procurement processes.

Trade and entrepreneurship



Breaking gender stereotypes -Mario Poisson washes clothes.
Photo: Mary Jane Piang-Nee

Government provides an enabling environment for the sustainable development of the small and medium enterprises (SMEs) sector, putting in place policies and incentives.

There is a ministry to cater for SMEs as well as various agencies, such as the National Women Entrepreneur Council (NWECC), Small and Medium Development Authority (SMEDA), Mauritius Chamber of Commerce and Industry (MCCI), Mauritius Trading House, Agricultural Research and Extension Unit (AREU) and the Development Bank of Mauritius (DBM). They have contributed to entrepreneurship in Mauritius by providing advice and guidance to small entrepreneurs. Furthermore, there is an SME Act.

The policies make specific reference to women's representation through the NWECC, a parastatal body that aims to empower female entrepreneurship in Mauritius. The NWECC offers services to both potential and existing women entrepreneurs. These include counselling, capacity building, marketing assistance, and business incubators. The NWECC works in closely with other institutions and women associations to increase the competitiveness of female enterprises in Mauritius.

Women entrepreneurs involved in trade can seek assistance from the Mauritius Trading House and Enterprise Mauritius. Enterprise Mauritius is a trade promotion organisation, resulting from a collaborative partnership between the Mauritian public and private sectors. It accompanies locally-based businesses in their growth and development by providing them with various types of support such as:

- Market development;
- Financial assistance;
- Consultancy;
- Product and quality improvement;
- Market intelligence;
- Skills and trends monitoring;
- Networking;
- Strategy development.

Every year, Enterprise Mauritius coordinates the participation of businesses in local and international events such as trade fairs, buyers sellers meetings, B2Bs (Business to Business), contact promotion programmes, and conferences. Enterprise Mauritius also facilitates joint ventures and inward buying missions.

Enterprise Mauritius also provides:

- Country briefs and market intelligence reports;
- Assistance in the development of new products for existing markets or for new markets;
- Assistance in conducting market tests of sample products with potential buyers;
- Assistance with issues relating to trade barriers [Non-Tariff Barriers (NTB) and Technical Barriers to Trade (TBT)];
- Provision of a web-based marketing and e-commerce transaction platform and access to offshore resources for conducting market research.

NWEC works closely with all agencies that assist women entrepreneurs in their businesses. Overall, both men and women benefit from all trade, entrepreneurial and economic policies of the country.

In the 2011 budgetary allocation, Rs 98 million (about US\$3,629,629) was earmarked for training and re-skilling programmes to encourage women to become entrepreneurs.

There has been no study on informal trade in Mauritius but according to Mala Chetty, the Chairperson of the National Women Entrepreneur Council, "it is about time that a study is done on the participation of informal trade in Mauritius. It is very common that Mauritian women trade informally with countries like Thailand, China, Singapore and India. Women traders also come from Madagascar, India and Zimbabwe and they have been suspected of illicit trafficking and sex work".

Procurement

There is no affirmative action regarding procurement but women and men benefit equally from economic opportunities.

Property and resources



The SADC Protocol provides that by 2015 state parties shall review all policies and laws that determine access to, control of, and benefit from, productive resources by women.

Gender and land ownership

Both women and men have the same rights to own land and government encourages and gives loans for food production.

To ensure bio-security, enforcement of local legislations and compliance to international obligations on food safety, government has provided Rs 15 million (about US\$555,555) for the Multipurpose Containment Facility.

Employment



The Protocol provides that by 2015, state parties shall review, amend and enact laws and policies that ensure women and men have equal access to wage employment in all sectors of the economy. It also provides for equal pay for equal work, eradication of occupational segregation and maternity and paternity benefits.

Table 4.4: Women and men in employment

	No of women	No of men	Total	% women	% men
Employed	168,700	272,500	4,41,200	38	62
Unemployed	28,500	16,700	45,200	63	37
Self employed	21,700	73,200	94,900	23	77

Source: Central Statistics Office, 2011.

Table 4.4 shows a huge gender gap in employment and unemployment with considerably more women unemployed than men. Women make up 63% of the unemployed. In an attempt to address this problem the National Women Entrepreneur Council and the Small

and Medium Development Enterprise are training women as well as offering loans. Women are given training on how to market their products and are given stands in fairs.

Table 4.5: Employment levels of women and men across key occupations

	No of women	No of men	Total	% women	% men
Agriculture, forestry, hunting and fishing	14,200	31,300	45,500	31	69
Mining and quarrying	-	200	200	0	100
Manufacturing	38,800	53,000	91,800	42	58
Electricity, gas, and water supply	300	3,400	3,700	8	92
Construction	1,900	56,900	58,800	3	97
Wholesale and retail trade; repair of motor vehicles	29,000	46,500	75,500	38	62
Transportation, storage and communications	5,200	33,600	38,800	13	87
Hotels and restaurants	16,300	24,700	41,000	40	60
Financial intermediation	6,800	8,000	14,800	46	54
Real estate, renting and business activities	13,800	22,500	36,300	38	62
Public administration and defence; compulsory social security	8,300	29,600	37,900	22	78
Education	19,600	12,000	31,600	62	38
Health and social work	10,100	8,700	18,800	24	76
Other community, social and personal services	26,100	15,300	41,400	63	37

Source: Central Statistics Office 2011.



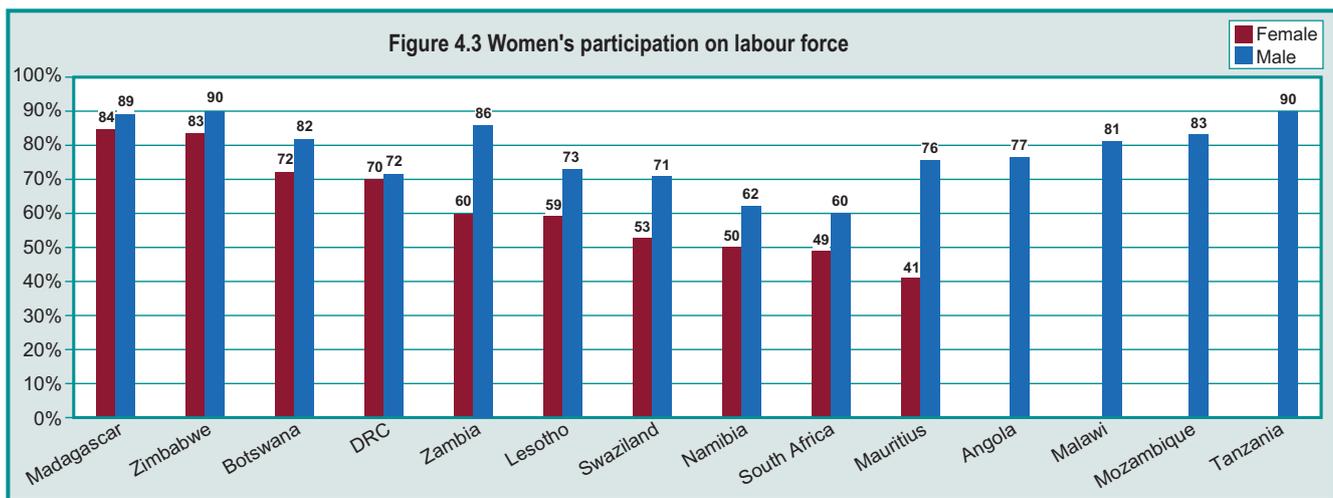
Hon. Shakeel Mohamed, Minister of Labour, Industrial Relations and Employment, addressing women on local economic development in Port-Louis, February 2012. Photo: Mary Jane Piang-Nee

Table 4.5 shows men predominate in nearly all types of employment except the so-called caring sectors of health and social work, education and community work. Programmes have been put in place so that women can break stereotypes and enter into male-dominated occupations.

Although women are more qualified than men, the latest report of the Central Statistics Office (CSO) shows that more women are unemployed than men, representing 63% of those unemployed; some 28,500 women are unemployed compared to 16,700 men.

Table 4.6: Conditions of employment

Provision	Yes/No	Provisions
Maternity leave	Yes	<p>Maternity benefits are provided for in sectors of employment governed by the Employment Rights Act 2008 as well as those covered by Remuneration Orders.</p> <p>Generally 12 weeks maternity leave with pay are provided for a female worker who has more than 12 months' continuous employment and up to three confinements except for workers governed by the Employment Rights Act 2008 and Attorneys' and Notaries' Workers (Remuneration) Regulations where there is no limitation as to the number of confinements.</p> <p>A female worker is protected against unfair dismissal by reason of absence from work during maternity leave under Section 38 (1)(b) of the Employment Rights Act 2008.</p>
Paternity leave	Yes	<p>Under Section 31 of the Employment Rights Act 2008, a male worker with more than 12 months' employment is entitled to five continuous working days' paternity leave. This provision applies for all sectors of employment in the private sector.</p>
Sexual harassment	Yes	<p>Specific provisions have been made in the Employment Rights Act 2008 at section 54(1) to the effect that no person shall harass, sexually or otherwise, a worker, in the course of or as a result of his work.</p> <p>The Act also provides at Section 54 (2) that any person who commits such an offence shall, on conviction be liable to a fine not exceeding 75,000 rupees (US\$2,778) and to imprisonment for a term not exceeding two years.</p> <p>A worker is protected against unfair dismissal for filing in good faith any complaint including sexual harassment against his/her employer, as there is specific provision at Section 38 of the Employment Rights Act 2008 protecting any worker, who exercises any of the rights provided for in the Act, against termination of employment.</p>
Night work	Yes	<p>The labour law does not provide for any restriction regarding night work except in the case of a female worker who shall not be required by her employer to work during night shift two months before her confinement (Section 30(7) - Employment Rights Act 2008).</p>
Same retirement age and benefits for women and men		<p>As from July 2008 the retirement age for every worker (male and female) is being gradually increased from 60 to 65 years and as from July 2018, the new retirement age will be 65 years in all sectors.</p> <p>Payment of gratuity on retirement to the worker on the basis of 15 days' remuneration per year of service in case of retirement on or after reaching the age of 60 years. (Section 49 (2) - Employment Rights Act 2008).</p> <p>Exceptions are provided for workers who have been in continuous employment for not less than 10 years in the following sectors:</p> <p><i>Agricultural Workers</i> <i>Sugar Industry</i></p> <p>The normal retirement for male and female workers on or after the age of 60. Optional retirement on or after reaching the age of:</p> <ul style="list-style-type: none"> • in the case of a female worker, 50 years; and • in the case of a male worker, 55 years. • The gratuity for both normal and optional retirement, shall be paid in a lump sum calculated according to the following formula - <p><i>Tea Industry Workers</i></p> <ul style="list-style-type: none"> • Normal retirement: 65 years as from July 2018. • Optional retirement for female field labourer: on or after reaching the age of 58 years. • Payment of gratuity is on the basis of 15 days' remuneration per year of service.



Source: SADC Gender Protocol Barometer 2012.

Figure 4.3 shows labour force participation of women and men. This refers to the number of people employed in an economy, and those who are unemployed but are looking for a job. These people of “working-age” are between the ages of 16 - 64. Students, homemakers and retired people under the age of 64 are not counted as part of the labour force. In southern Africa, labour force participation for women continues to lag behind that of men. The biggest gap is recorded in Mauritius where women's labour force participation is 41% compared to 76 % for men.

Skills development policies and programmes

As noted, the National Women Entrepreneur Council (NWECC), a parastatal body working under the aegis of the Ministry of Gender Equality, Child Development and Family Welfare, is the main organisation that provides support and assistance to both potential and existing women entrepreneurs in Mauritius.

NWECC has organised a skills development programme for women entrepreneurs, which includes marketing, quality management, human resource management, finance and information communication technology.

The main objectives of the NWECC are to:

- Ensure effective communication between the Council and its members;
- Identify actions and projects which will promote entrepreneurial activities of women;
- Evaluate and assess the needs of women entrepreneurs;
- Establish training programmes aimed at improving skills including management of women entrepreneurs;
- Develop working links and affiliation with other bodies, whether in Mauritius or abroad, having same objectives; and
- Examine and evaluate the contribution of women entrepreneurs to various sectors of development in light of national priorities;

Members registered with the NWECC are mostly involved in agro industry, textiles, handicraft and services. The NWECC offers a wide range of facilities including:

- Business counselling that is provided on a continuous basis to women entrepreneurs in connection with setting up a business, facilities offered by supporting institutions, financial facilities available to entrepreneurs and drafting of business plans.
- Talks on promotion of women entrepreneurship.
- The Market Centre at Phoenix, set up in 2008, which is the sales and marketing outlet of the NWECC; women entrepreneurs who are members of the NWECC are given the opportunity to promote their locally manufactured products in the shop.
- Trade Fairs that are organised on a regional basis and can enable women entrepreneurs to meet potential buyers and contract orders as well as create opportunities for those facing marketing problems. NWECC organised a Mother's Day Sales from 26 to 28 May 2011 at the Triolet Women Empowerment Centre.
- Two Business Incubator Centres that have been set up at Phoenix and Triolet since March 2009 to stimulate growth of women-owned enterprises through the allocation of space at nominal rates. The main facilities provided at the Incubator Centres are business counselling, marketing assistance, skills development, product display, workshops, buyer seller meeting and mentoring services.
- Women Entrepreneurship Development Programmes (WEDP) that are held during three days on a regional basis to develop managerial skills and supporting potential women entrepreneurs to launch new enterprises. The programmes accelerate start-up as well as enhance competitiveness of existing enterprises.
- Mentoring services that are provided to women entrepreneurs to improve the strategic capability of women entrepreneurs, assisting them to boost their sales and speeding up the sharing of practical business related knowledge to start-ups and increasing the success and competitiveness of existing businesses.



The silent voices - women making pickles in Mauritius.
Photo: Gender Links

- A short course in women's wear provided to women entrepreneurs at the Fashion and Design Institute in November 2010; the course focussed on newly developed and advanced pattern construction, grading and design techniques.
- A handicraft course using coconut as raw material at the Fashion and Design Institute; the course aimed to improve effectiveness and efficiency of product development by using appropriate tools and techniques.
- The National Women Development Centre organised a Graduate Entrepreneurship Development Programme in December 2010 at the Phoenix to stimulate start-up businesses among graduates.
- International fairs to establish contacts for their products.

The National Women Entrepreneur Council (NWECC) and the British American Insurance (BAI) signed a Memorandum of Understanding (MOU) for short training to improve managerial and technical skills of 1,000 women entrepreneurs and to create 30 women owned enterprises. The MOU was valid between March 2011 and February 2012.

- The MEF has provided training and mentorship to women entrepreneurs in Entrepreneurship Development from 2010. The training is on-going.

Projects conducted in 2011

- Publishing of Directory
- Publishing of Guide and Sector briefs
- Survey on Women Entrepreneurs

Financial Institutions

Most financial institutions, including the Development Bank of Mauritius (DBM), are responsive to financial and credit needs of women business owners and entrepreneurs. DBM has always been responsive to financial and credit needs of women business owners and entrepreneurs. They say women entrepreneurs receive special attention because of the resilience they have shown to make their venture a success. They have also been good at repaying their loans in time.

Two popular schemes for women entrepreneurs are:

- (i) the booster loan scheme - applicants come from women entrepreneurs registered with NWECC, retrenched workers, entrepreneurs registered with Small and Medium Enterprises Development Authority (SMEDA), National Empowerment Foundation (NEF), Agricultural Research Extension Unit (AREU), Mauritius Institute of Training and Development (MITD), National Computer Board (NCB) or Tourism Authority, any other micro/small entrepreneurs holding a business Registration card and having a viable project or any project with value addition recommended by NEF, NWECC or SMEDA

The booster loan scheme has financed small enterprises in the manufacturing, agricultural, agri-business, handicraft, small tourism and tourism-related activities, small plant nurseries, kindergartens, small livestock breeding activities, Information and Computer Technology (ICT) and ICT related activities, E-commerce and small trades. Women who are in the process of a divorce are able to receive credit loans.

- (ii) the quasi-equity financing scheme
Applicants come from SMEs involved in the manufacturing, agri-business, tourism, trade or service sectors and holding an acceptable business plan are eligible to apply. A special TV programme Le Boss in collaboration with Mauritius Broadcasting cooperation aims to boost entrepreneurial development amongst the population and especially to motivate women to take up viable businesses.

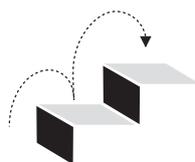
“...women entrepreneurs receive special attention because of the resilience they have shown to make their venture a success. They have also been good at repaying their loans in time.,,”

So far although no financial institution has been established specifically for women but as noted the government provides business support to women business owners and entrepreneurs through first NWECC, then NEF, AREU, MITD, NCB and SMEDA. The private sector through the Mauritius Employers Federation provides training and mentoring facilities to women entrepreneurs in collaboration with the NWECC.

Bank One, a private bank, offers a savings product exclusively for women, the EMMA account. This product

enables women to have more control on their personal finance through preferential rates on both savings and loan products. Other advantages include discount for medical check-ups at specific clinics as well as free personal accident cover and a cheque book on the savings account.

Each year, Bank One also rewards women who have performed exceptionally well in the fields of entrepreneurship, sports, education and research, arts and culture and social and voluntary Work through its EMMA awards scheme.



Next steps

- It is important to conduct a study on glass ceilings within private and parastatal leadership to understand the dynamics and why more women are not entering top positions.