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An Analysis of the Challenges Faced by Small and Medium Enterprises in Mauritius

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Abstract

This research paper seeks to analyse the contribution of Small and Medium Enterprises to the Mauritian economy. There are around 125,500 SMEs operating in different business sectors in our economy. The Ministry of Business, Enterprise and Cooperatives of Mauritius launched a ten-year plan in 2016 for the Small and Medium Enterprises to boost up economic growth and development. In this research paper, the challenges faced by most Mauritian entrepreneurs in the Small and Medium Enterprise sector are discussed and analysed. The objective was to examine and study the motive to join an entrepreneurial undertaking by Mauritian entrepreneurs and the obstacles they faced in order to assess the efficiency of Mauritius support institutions and the position of entrepreneurial support needs. A survey was carried out in this research which ultimately reveals that entrepreneurs have faced different obstacles over their entire business life. Entrepreneurs are faced with challenges at every step of their career, and they require formal and informal help to operate their business smoothly. Primary data has been used mostly to find out the solution to the research problems. Random sampling has been used for probability sampling and the convenience method has been used for non-probability sampling due to a small number of respondents. The analysis of the research findings was used through descriptive statistics to present the data collected in charts to make easy comparison and analyse trends and patterns. There were several hypothesis being made to analyze the level of significance of entrepreneurs and the level of satisfaction with the government schemes being put in place. The implications found in the research shows how most of the entrepreneur have responded to the crisis period like COVID 19 which has caused major challenges to the Small and Medium Enterprise operating in Mauritius and help them choose the right business and make the right decision.

Keywords: Small and Medium Enterprises; Digital Technology; COVID-19; Government Scheme; Entrepreneurs

Introduction

Small and Medium Enterprises (SMEs) are a key vehicle for development and growth in any economy, as they constitute the majority of enterprises found even in the most industrialised countries (Storey, 1994). SMEs create employment, a source of innovation, generating export opportunities among other. In Mauritius, the contribution of the small scale sector in accelerating the economic development process and the democratisation of the economy is widely recognised. SMEs in Mauritius have experienced a rapid increase, especially with the government encouraging people to set up their own business by providing them with incentives, guidance and financial aid in their projects. The Government is committed to providing the conducive environment for the sustainable development of the sector and to respond to the changing needs of enterprises in a proactive manner. Over the years a number of incentives have been introduced to foster the development of the sector.

Entrepreneurship barriers can be failure factors if these are not overcome or managed effectively.

Entrepreneurship is considered to be a critical component of social and economic development. To promote entrepreneurship, we need to be firstly aware of the barriers affecting entrepreneurship to be able to overcome them. As SMEs play a significant role in the socio economic development of a country, governments strive to provide the right ecosystem for their growth both at the national and international level. Due to the COVID-19 pandemic, SMEs around the world are at a critical point of their survival. This largest public health crisis has led to a major economic crisis that has halted production in many countries and reduced consumption and confidence among SMEs' owners.

A study conducted by the International Labour Organisation (ILO) (2020) among 1,000 companies surveyed from eight countries across four continents revealed that 70% of them have had to shut down operations, half (50%) have temporarily closed their business by following direct instructions from the authorities, while the other 50% have closed temporarily due to a reduction in orders or cases of staff COVID-19 infection.

Furthermore, the World Bank (2020) reports that the Sub-Saharan region is the worst hit economically with 2020 growth forecasted to fall to between -2.1% to -5.1% coming from a low growth 2.5% in 2019. This forecast implies small scale businesses in the Sub-Saharan economies will be negatively affected (Mukosa, et al., 2020). Mauritius as an island state has also not been spared by the global pandemic. During the lock down period (March-May 2020), most of the businesses have suffered economic losses due to a sharp decrease in business activities.

These businesses are more vulnerable since they depend a lot on countries affected by COVID-19 such as Europe and the United States (US). As the country is likely to contract by 13%, SMEs which contribute to 40% of the country's GDP and 54.6% of total employment will be severely hit. As the COVID-19 pandemic is daunting the survival and internationalisation of SMEs due to various sanitary measures and international movement protocols, this article intends to suggest ways to help SMEs overcome local and international challenges in the midst of the COVID-19 pandemic.

Moreover, it is imperative that these enterprises are able to adapt to the new normal when international demand resumes. It responds to the call from the Organisation for Economic Cooperation Development (OECD) for an inventory of policy responses to foster SMEs' resilience in the post COVID-19 situation. A review of the existing policies adopted by different countries to support SMEs in the COVID-19 context will serve as guide in building resilience of local SMEs to the global pandemic now and in the post-pandemic context.

The growing number of publications on SMEs over the years demonstrates that it is a field that has gained the attention of the academicians and researchers. Existing literature on SMEs covers different issues such as the growth strategies, the internationalisation of SMEs (Morais, & Ferreira 2020) and the factors affecting the international growth of these businesses (Rahman & Mendy, 2019).

However, the unprecedented COVID-19 global pandemic being a game changer calls for a completely different approach to build the resilience of SMEs. There is an investigation into the challenges that Mauritian SMEs are faced with in the midst of the COVID-19 pandemic and how these challenges can be managed in 2020 and beyond.

The research objectives for this paper are set as follows:

- To identify the characteristics of entrepreneurs in Mauritius
- To inquire on the motivation of individuals to start an entrepreneurial career
- To explore the barriers faced by entrepreneurs
- To assess the effectiveness of support institutions
- To explore the support needs of entrepreneurs

LITERATURE REVIEW

Entrepreneurship

Foss and Klein (2012), the authors of the book 'Organising Entrepreneurial Judgement - A new approach to the firms' argue that there is still much work to be done in defining the term entrepreneurship. They explain that in the economies as well as the strategic management literature, a rational understanding has been crowded out by neoclassical economy with its theories of perfect competition and production functions which treat the firm as acting according to a predetermined way.

Concepts of Entrepreneurship

Foss and Klein (2012) have explored 7 different concepts of entrepreneurship in an attempt to connect them with the firm. The seven approaches are:

Entrepreneurship as Small Business Management

In this approach, entrepreneurship is strictly linked with firms that are qualified as a small business. Foss and Klein (2012) state that "it considers 'entrepreneurial' virtually all aspects of small or new business management while excluding the identical tasks when performed within a large or established business".

Entrepreneurship as charismatic leadership

This concept is brought forward by Max Weber. Here, entrepreneurship is defined as "the ability to articulate a plan, a set of rules, or a broader vision and impose it on others". This implies that entrepreneurs must have excellent communications skills and be able to generate as going concern to be successful (Foss and Klein 2012).

Entrepreneurship as judgement

This is the view that Foss and Klein (2012) have adopted. Here, entrepreneurship is defined as "judgemental decision making under the confidence of opportunity". Judgement is defined as "decisive action about the deployment of economic resources when outcomes cannot be predicted according to known probabilities". In this concept, the entrepreneur is an active and creative agent. He creates new opportunities by his judgement (Foss and Klein 2012).

Characteristics of entrepreneurs

Researchers have concluded that successful entrepreneurs possess common personality characteristics or traits. By focusing on personality traits. The Psychological Characteristics School of Entrepreneurship concluded that entrepreneurs possess unique values and attitudes towards work and life. Thus the number of potential entrepreneurs is finite as they have much courage and a set of characteristics that others do not possess and which demark them as special and successful entrepreneurs.

Below are the main characteristics which are associated with entrepreneurs.

❖ McClelland (1961, 1985) suggested that achievement, motivation, risk-taking and focus on control are the most important personality traits of the entrepreneur. The five core traits of entrepreneurs are:

- (1) Self-confidence
- (2) Risk-taking activity
- (3) Flexibility
- (4) Need for achievement#
- (5) Strong desire to be independent (Deakins and Freel, 2009)

Deakins and Freel (2009) stated that the characteristics that are meant to be special to successful entrepreneurs are the common abilities and skills that are applied to most successful managers.

Motivation

Individuals have various motivations to build an entrepreneurial career. Various studies have been conducted to analyse the driving reasons which motivate people to start a business. These reasons and motives can be classified as an opportunity or necessity, a distinction akin to 'pull' and 'push' factors (Hakim, 1989; McClelland et al 2005).

Motivation factors

The common motivation factors that drive for entrepreneurship are:

"Be my boss": seeks autonomy, independence and freedom from boundaries

The desire for independence (for example, autonomy and to have greater control) is often viewed as the first motivational factor of becoming an entrepreneur (Alstete 2003). Independence motivational factor is classified as a pull factor. However, in countries where independence forms part of the national culture, the responsibility that an individual has to manage his own life is strongly emphasized (for e.g, the USA).

Self-achievement and satisfaction

Setting their own business can bring a lot of satisfaction and a deep sense of achievement for these persons, they choose entrepreneurial career because they want to "do good". They gain social status as they are often described as social entrepreneurs. Social entrepreneurs concentrate more on the well-being of the community, region, or countries rather than running their business and profit wealth as the primary goal. These social entrepreneurs who emphasize on providing goods and services which are related to environmental sustainability are considered to be eco-friendly and needed (Kirkwood, 2009).

Barriers faced by entrepreneurs

Entrepreneurship is a very significant aspect in the development of the economy as well as social development. To recognise a need and to have an idea to satisfy it is not a strong basis enough to start an entrepreneurial career. Successful entrepreneur creates a business plan to attain business goals. However, before writing up the business plan, the entrepreneur must be aware of the entry barriers to be able to promote entrepreneurship by overcoming them.

Barriers are not the same for all entrepreneurs although some obstacles are common. Barriers to entrepreneurship depend on the industry sector, region and the type of enterprise.

Barriers to entrepreneurship are as follows:

Financial constraints

According to Bartik et al. (2020), access to finance is very crucial for businesses in achieving their objectives, especially start-up businesses and those seeking to invest and grow. It is difficult to obtain finance at a reasonable cost. SMEs depend much on external sources of finance, thus facing barriers in the market, preventing them to raise finance even higher for further innovation in high technology. Some people who do not have bank credit face various difficulties in getting loans as the risk for banks is higher. Also, interest rates and transactions costs are not convenient for them. Coupled with the above, in view of the inability to repay financial obligations due to banks on time particularly during the Covid-19 period whereby it was considered best to give deferral payment facility, most credit institutions did not want to engage themselves with high risk borrowers. Hence, it became even more challenging for start-up entrepreneurs, who are considered as high risk borrowers, to secure finance to sustain/start their business.

Lack of knowledge

A certain number of entrepreneurs fail after start-up, the reason being lack of general business know-how. Throughout the phase of doing business, entrepreneurs may face difficulties like:

- Lack of technical skill which can be in terms of operation management, dealing with the design and management of products, processes, services and supply chains.
- Lack of management skill such as:
 - inability to take right decisions at the right time;
 - inefficiency in controlling resources;
 - human resources management which is concerned with tasks like recruiting, managing, training, developing and rewarding people within the organisation;
 - financial management which deals with book-keeping, working capital management and the analysis of financial statements;
 - marketing management skill which is about managing the marketing process, for example, research, segmentation, targeting, and positioning marketing mix, implementation and control;
 - the monitoring and updating of business plan which is essential to prove its effectiveness; and
 - managing technology is concerned about the adoption of new technologies and innovation and implementing an e-business infrastructure. For example, integrating software platforms.

Cultural and social barriers

To set up an enterprise is very difficult as it requires knowledge of the legislative environment, market institutions etc. To establish an enterprise in a country or region, entrepreneurs need to know well the language and culture for better running of a business.

The lack of information about available institutions is also a barrier to entrepreneurs as they lack information about the role, services, mission and support institutions.

Limited access to social and business networks and institutions can prove to be an obstacle to business creation.

Legal and Political barrier

When creating a business, entrepreneurs have to conform to legal requirements. It also includes a range of supportive policies requirements that are, fiscal and monetary policies which are essential to provide a stable macro environment and also structural policies. Regulatory and administrative burdens can affect entrepreneurial activity. Legal entry and exit barriers should be avoided. Deakins and Freed (2009) mention that government intervention can cause great impact to entrepreneurial businesses in terms of changes in regulation, interest rates, labour markets or tax laws.

Barriers in disadvantaged groups or areas

❖ Female entrepreneurship

According to Langowitz and Minniti (2007), female business start-ups are considerably lower than that of males throughout the world.

Some common factors which represent barriers for women enterprises through their career are:

- Type of education
- Lack of appropriate business support
- Access to finance

- The impact of domestic responsibilities
- Lack of appropriate role model in entrepreneurship
- Low levels of confidence and self-esteem

❖ **Young**

It has been analysed that high levels of unemployment among youngsters had led to an increase in the choice of building in an entrepreneurial career, as a mean to find the way out of social exclusion. Nowadays, the potential of young people for starting entrepreneur career and for the promotion of economic growth, is being recognised.

However, they encounter specific problems related to their youth which are:

- Lack of capital
- Underdeveloped skills in business management
- Limited market contacts
- Lack of assistance from support institutions due to outdated attitudes.

❖ **Rural Areas**

Rural entrepreneurship is different and unique because of economic conditions in rural regions as well as the characteristics of rural entrepreneurs. The common barriers faced by rural entrepreneurs are as follows:

- A culture that is not supported for entrepreneurial activity
- Greater distances for markets and manufactures or producers and limited connections to urban markets
- Difficulties in achieving economies of scale due to small size and low market demand
- Difficulties in obtaining sufficient capital
- Lack of economic diversity
- Lack of other entrepreneurs and networks
- Difficulty in obtaining skilled labour
- Absence of industry clusters

Empirical Review of SME in Mauritius

□ **Global COVID-19 Pandemic**

The new type of corona virus (COVID-19) which was first detected in Wuhan City, Hubei Province of China in December 2019 has expanded to touch every corner of the globe. On top of affecting the public health with over 69 million cases diagnosed globally and more than 1.5 million fatalities, the new corona virus has also impacted nearly all businesses worldwide. According to Donthu & Gustafsson (2020), the COVID-19 outbreak has had severe economic consequences on many countries across the globe. For example, this largest public health crisis has halted production in affected countries, led to a collapse in consumption and confidence, and a negative response on stock exchanges which are responding negatively to heightened uncertainties (OECD, 2020). It has put a lot of pressure on Government to boost healthcare systems, secure businesses, maintain jobs and education, and stabilise financial markets and economies.

The COVID-19 pandemic has also impacted global trade which dropped significantly following the lock down and subsequent prohibitive sanitary measures imposed by different countries. By far, the travel and tourism industry has been one of the mostly hit industries. According to the World Tourism Organisation, the international tourist arrivals will drop 60%-80% in 2020 from 2019. This decline will seriously affect the small island states such as Mauritius that mostly depends on travel exports. The tourist industry remains an important pillar of the Mauritian economy by generating income of Rs 63 billion and creating 40,000 direct and indirect jobs.

The situation is more alarming for SMEs as they are resource constrained to adapt to a changing context. 4467 SMEs in 132 countries revealed that 55 % of the respondents were strongly affected by the global pandemic and one-fifth of them were on the verge of closing down their operations permanently in the near future. In Mauritius, on top of being economically affected by the lock down, SMEs are facing problems to import raw materials due to the international supply chain disruption by COVID-19. Given the socio economic costs associated with the global pandemic, many studies have been carried out to address some of the pandemic-related issues affecting society and business at large. For example, since the outbreak of the pandemic several papers have been published which cover different industry sectors (e.g., tourism, retail, and higher education), changes in consumer behaviour and businesses, ethical issues, and aspects related to employees and leadership (Donthu &

Gustafsson, 2020).

□ **Impact of COVID 19 on SMEs**

SMEs, by virtue of their size, face lot difficulties to ensure their survival and growth as well as to engage in international markets. It is an undeniable fact that SMEs are more vulnerable to global economic crisis caused by the COVID 19 global pandemic. Drawing from the experience of the 2008 economic crisis, SMEs are more likely face similar challenges such as closures, downsizing, and reduced the number of new ventures (Chowdhury 2011; Sannajust 2014).

Another study by Ratnasingam et al. (2020) among 748 Malaysian SMEs showed that these businesses were faced with tight financial management and supply chain disruptions. Furthermore, a qualitative study conducted by Nyanga & Zirima (2020) among Zimbabwean SMEs indicated that SMEs were negatively affected by the lockdown due to discontinued production. In a similar vein, results of a survey carried out by Bartik, et al. (2020) on over 5800 small businesses in the United States revealed that 43% of responding businesses were closed due restrictive cash flows. On a global basis, a survey conducted by the International Trade Centre (ITC) (2020) among SMEs in 132 countries showed that the global pandemic strongly affected the business operations of two-thirds of micro and small firms.

The main impacts of COVID 19 global pandemic of the performance of SMEs in the local and international contexts are summarised in the following paragraphs.

□ **Lower Revenue for SMEs**

Due to the movement control, lockdown, confinement and social distancing amongst other measures, SMEs' revenue from both the local and international markets have significantly decreased. According to ILO (2020), out of 1,000 companies, 75% of them has been suffering from reduced demand and one-third (33%) experiencing a more than 50% drop in customer orders. From the lock down period till date SMEs in Mauritius have been under extreme pressures and experienced devastating decrease in demand and revenues. According to MCB Focus (2020), the economy will contract by 14.3 % this year. This contraction implies huge financial challenges for the SME sector. As the global economy is also projected to contract by 4.4% this year, many local SMEs will face a lot of difficulties to secure international markets. Moreover, the control at the borders level will increase the transaction costs.

□ **SMEs' Cash Flow Shortages**

As the economic situation worsens, many firms will be faced with cash flow shortages to honour their financial obligations. According to Wehinger (2014), SMEs are more vulnerable to an economic crisis due low equity reserves, limited adaptation potential and flexibility for downsizing, liquidation problems, too much dependency on external financial resources, tightened credit lines, payment delays on receivables and lack of resources amongst others.

Measures to Mitigate the Impact of COVID-19 on SMEs

Recognising that SMEs face a bigger risk than larger firms of collapsing or being unable to compete, most governments have taken steps to assist SMEs in the midst and post COVID-19 era. Most of the support comes in the form of tax waivers, temporary tax relief, wage assistance scheme and other financial programmes.

For example, in Korea, an emergency fund has been established to provide direct financial support to SMEs and self-employed while in Portugal payments on all contributions by self-employed people have been deferred (OECD, 2020).

Other countries such as Belgium are supporting SMEs in recovering markets or finding new or alternative markets. Similarly, China is encouraging large enterprises to cooperate with SMEs, by

increasing their support in supply chains, in terms of raw material supply and project outsourcing while Indonesia is trying to boost SME exports by virtual business match making events. Other countries such as Italy, New Zealand and Slovenia are also offering aid for internationalisation and measures to diversify export markets. In South Africa, government is promoting the participation of SMEs in supply value-chains, in particular those who manufacture or supply various products that are in demand, emanating from the current shortages due to COVID-19 pandemic.

Research Methodology

Research Design

Based on the challenges faced by small entrepreneurs in Mauritius concentrating on the SME sector, a deductive research approach has been used where there is the development of theory, formulation and collection of data to these cases.

First, primary data (the study of principles and theories) is gathered, followed by the collection of secondary data.

Target Population

A sample is a small group of people from a population. It is not possible to approach the whole Mauritian population due to its huge size. A sample has been drawn from the population based on which primary data has been collected. For this study on the behaviour of the Mauritian population, the primary data collection method has been used. Surveys and questionnaires have been used to collect data from small entrepreneurs and then obtain results. Currently, there are around 125,500 SMEs in Mauritius. Consequently, since it would be impractical to collect and analyse the data from the total population of the SMEs, sampling has been conducted.

Sampling Strategy

In research terms, a sample is a group of people, objects or items that taken from a larger population for measurement. In this survey targeting a population of 120 respondents, random sampling has been used for probability sampling and the convenience method has been used for non-probability sampling due to a small number of respondents. The choice of a sample of the population is a non-probability choice where it is made through convenience which means that only available respondents will be contacted. Convenience sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand. This type of sampling is most useful for pilot testing.

Sources of Data

Primary data has been used mostly as it is more fresh data and informations have been collected for the specific purposes of this study. Primary data has been used mostly for finding out the solution to my research problem.

Data Collection Method

A questionnaire is appropriate as it is the easiest and cheapest data collection method, especially in cases of large sample size. To encourage the response rate, the questions are set clear, concise and in a structured manner to engage the interest of the respondents.

My respondents for questionnaires would be a sample comprising of the following:

- ❖ Hardware stores (“Quincaillerie”);
- ❖ Snacks and small restaurants;
- ❖ Fruit and Vegetables seller;
- ❖ Trade Fairs/Bazaar;
- ❖ Artisanal shops;
- ❖ Cake shops; and
- ❖ Retailers

Pilot Study

For the purpose of the study, we initially targeted to retrieve 150 responses. However, only 139 were retrieved and used for analysis. 19 questionnaires have been discarded due to some technical errors on the Google Forms. The remaining 120 questionnaires were used for the research study. A pilot test of 120 questionnaires has been done to ensure success in the collection of data, the questionnaire has been administered through interview. Online questionnaire has been done through google online form which has achieved a high response rate as, due to technology advancement, most respondents are able to access the questionnaire with just a simple click.

Data Analysis

Descriptive analyses like data table, pie chart, bar chart, cross-tabulation has been used to illustrate the findings gathered through the survey.

Conclusion

The methodology and research design used in this study has been described. This chapter has also elaborated on several topics like the research approach, the target population, the sampling techniques, the data collection techniques and the reliability and validity testing. In general, the results obtained showed how entrepreneurs have responded to the questionnaires and their views and opinions about the problems they have faced in their

businesses. By doing this, it can be determined whether there has been more positive responses, negative responses or neutral feedback.

Analysis and Findings

- It can be noted that out of the population (120 SMEs), 40 respondents are in family business; 40 respondents own a sole trader business; 20 respondents work in a company; 10 respondents are in a type of business other than those listed in the questionnaire; 5 respondents are in partnership; and 5 respondents have not specified their type of business. Hence, the majority of the respondents are mostly in family and sole trader business.
- It can be seen that most of the respondents are in family business and in the sole trader business and that the nature of business which is more common is food and beverages. This might be explained by the fact that many respondents have engaged themselves in family business dealing with food and beverages, such as owning a restaurant or food stall which has been passed from generations to generations. As fast food is very common in Mauritius, it is also possible that setting up a business in the food and beverage industry is very profitable and is much easy to gain popularity quickly. This industry may have good career prospects for them and they find self-satisfaction in this business.
- Regarding the number of employees, 90 respondents have less than 5 or equal to 5 employees; 10 respondents have 6 to 10 employees; 9 respondents have 30 or more employees and 7 respondents have no employee. Of the remaining 4 respondents, 2 have employed 11 to 20 employees and the other 2 have employed 21 to 30 employees. It seems that the most common category of the number of staff employed is the less than 5 or equal to 5 category.
- Concerning the choice of business location, 67% of respondents, which accounts for more than half of the population, operate their business in urban areas and 27% operate in rural areas. A minimal percentage of 6% of the respondents have not specified their business location. A significant number of entrepreneurs who participated in the survey set up their business location in urban areas and the reason/motivation for their decision is further elaborated in the next section.
- Out of the population, when categorising the number of years in business, 16% belong to the less than 1 year category; 27% are in business between 1 to 3 years; followed by 16% belonging to the 4 to 10 years category; 13% are in business between 11 to 15 years; 8% are in business between 16 to 20 years; and 14% have been doing business for 21 years or more.
- The extent respondents agree or disagree on the motivations to start an entrepreneurial career: Most agree that entrepreneurs are motivated to set up their own business as they want to be their own boss and they want to fulfil a need for achievement which means that as an entrepreneur, they want to be successful and achieve something in life. This need for achievement encourages people to become entrepreneurs rather than being employed under someone. They are also agreeable on the fact that unemployment triggers the motivation to start a business by themselves.
- Out of 120 respondents, 47 respondents have not encountered difficulties before setting their business. 65 respondents, which accounts for 54% have had to face obstacles before setting their business. The other 8 respondents have not answered the question.
- 54% of respondents have faced difficulties in their business as the risks are too high for them. Also, there is more work than for an employee working in business rather than working in a company. The income is unstable; when the business is profitable, they get their income when the business makes losses, they may not get income at all. Also, the tax burden is high, they get lots of difficulties operate as an entrepreneur.
- 46 respondents have not face problems after starting as an entrepreneur whereas 65 respondents have had to deal with impediments in their business as an entrepreneur. In addition, 9 respondents have not answered this question.
- Most respondents have not answered this question. Disregarding the unanswered part, the data collected has shown that most of the constraints, if not all, have been encountered at the start-up stage only. The most common barrier faced in this phase was financial problems.

Hypothesis Testing

Hypothesis 1

H0 The choice of business location has no significant impact on the success of an entrepreneurial venture.

H1 The choice of business location has a significant impact on the success of an entrepreneurial venture.

Given that r is the value correlation coefficient of the individual and $r = 0.043$, there is a positive correlation between the time spent in the business and the business life. This means that setting up business in rural or urban regions has an impact on the duration of entrepreneurship.

Hypothesis 2

H0: There is no relationship between gender and pull factors of motivation
H1: There is a relationship between gender and pull factors of motivation.

Given that r is the value correlation coefficient and $r = 0.190$, the gender of an entrepreneur influences the motivational factor 'Be your own boss'.

Hypothesis 3

H0 There is no relationship between gender and push factors of motivation.
H1 There is a relationship between gender and push factors of motivation.

There is a positive relationship between the gender of respondents and the push factor unemployment as the coefficient value $r = 0.031$. It means that the two variables are poorly related.

Face To Face Interviews

From face to face interviews, I have discovered that the characteristics of the entrepreneurs most likely are self-dependent. During the survey, when asking respondents questions about the support needs of entrepreneurs, they have answered that independence is key and we should cultivate the ability to manage our business on our own. We should have the capability to bounce back during crisis situation and never give up. Many entrepreneurs during COVID-19 period have had to strive even harder than usual to earn their living and "survive" the crisis period. In addition, they have received only Rs 5,100 monthly from the government under the self-employed assistance scheme, which is less than the minimal wage in Mauritius. The amount received although cushioned a little extent the financial loss during the pandemic, it was obviously not sufficient for them to manage their business effectively and cover all the losses incurred during the lockdown period. At that time, those who were optimistic, resilient, determined and patient had been able to look forward ways to mitigate the losses instead of reminiscing on loss of business. They could not operate efficiently due to the restrictions imposed by the government.

"There is no success without sacrifice." Entrepreneurs are very committed and dedicated to their work. They are very motivated and work at even odd hours in order to earn higher profits. Some work not only for money but for self-satisfaction. They invest in much time and effort to expand their business, and if they reap profit, the profit earned belongs solely to them. They also advised me to always be a boss of myself so that I can be the master of my own holidays.

Conclusions and Recommendations

Discussion of Results

To resolve the problems facing small entrepreneurs in Mauritius, research goals have been validated for the research report. The small and medium sized business market. First, the characteristics of entrepreneurs in Mauritius are under 'face to face interviews'.

According to the results, or study findings, 54 percent of respondents had problems before beginning a entrepreneurship, and the same percentage had difficulties during their business careers. Based on the hypothesis that entrepreneurial obstacles have a major effect on business development and the motivational factors, especially with gender being a major discriminating factor for women entrepreneurs, the hypothesis (Hypothesis 2) is appropriate since the two separate variables are related

According to the hypothesis testing being made, this concludes that setting up businesses in rural or urban regions have an impact on the duration of entrepreneurship as concluded in this survey. Likewise, this has a significant influence on the viability of an entrepreneurial company when selecting a business location. Location

of the Internet cafés is found to be having a direct and significant effect on business success. This finding supports previous finding stating that business location had relationship with business' success. The specific location factors that are important differ from business sector to business sector.

Recommendations

Following a gradual change in mentality, we now witness many SMEs which are operated by women entrepreneurs who are adept in the management of the business and bring much economic benefits to the society. On the same wavelength, women have become more autonomous and prosperous, and bearing this in mind, their empowerment has been on the agenda of the national SME Master Plan. According to World Bank, "the gender gap in education in middle and high-income countries has mostly disappeared. In some countries, girls outstrip boys in schooling outcomes, yet women earn about 16% less money per hour worked than men. Yet, the high achievements and qualifications of women are not leading them to excellent job opportunities. Platforms must be put in place to match the qualifications and skills of those women entrepreneurs to the market, hence eliminating the gender barriers.

In addition, some entrepreneurs who have not a high background of education prefer to queue up for payment of goods and/or services; they are not technology savvy and are reluctant to use new technology in view of their little or no knowledge. Many old entrepreneur still prefer the traditional way of doing business – cash basis of purchases and sales with minimal or no records of transactions retained. This becomes an impediment for them in times of need for financial assistance as they have no reliable ways to prove the amount and source of income over a given timeframe.

Even though many technological applications (my.t money, Juice, etc) have been invented for ease of doing business, entrepreneur have not received much training on their use. It would be recommended to appoint a dedicated person in the banks, ATMs, service providers, to explain to them the benefits of using technology and how to use it. Video tutorials on YouTube are also helpful as it is a visual means of dissemination the knowledge. Free counselling can also be provided in support institutions free of charge as well as training courses/sessions can be implemented to impart knowledge and advice. Free advertising for the entrepreneurs can be provided by support institutions.

Now, internet banking and mobile banking have become common payment methods. These payment methods save much time to the entrepreneurs who can use it to concentrate on running their business. No need to close down just to pay bills – they can simply use the mobile application my.t BillPay or Juice. Continuous advertising creates awareness on the use of technology and their benefits.

Coupled with the above, registered entrepreneurs who are in need of cash flows to start a business can mortgage their shares in the new business to be created in lieu of their house as collateral. Entrepreneurs who wish to embark on a new business, for instance producing domestically some of the imported goods such as dairy products, can send up their proposal of financial/support institutions and can benefit from subsidies. If this is successful, they can sell at a lower than imported price and reap huge profits; the economy will also benefit as there is no transfer out of foreign exchange and the products can be exported.

Local expos or trade fairs can be organised from time to time to promote the products domestically made by entrepreneurs and providing free transport will attract customers. SMEs with a modern mindset can give out e-vouchers, loyalty cards or offer limit deals on Facebook to secure new customers. Online shopping added with home delivery services is becoming trendy and smart entrepreneurs could make good use of it. During the lock down period in Mauritius, many people have ordered food, groceries, and other necessities online which were subsequently delivered at home. Through this line of business, there is no need for large business premises to reduce rental payments and the business can operate on a 24 hour basis.

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