



Focus on Women MSME entrepreneurs in Seychelles

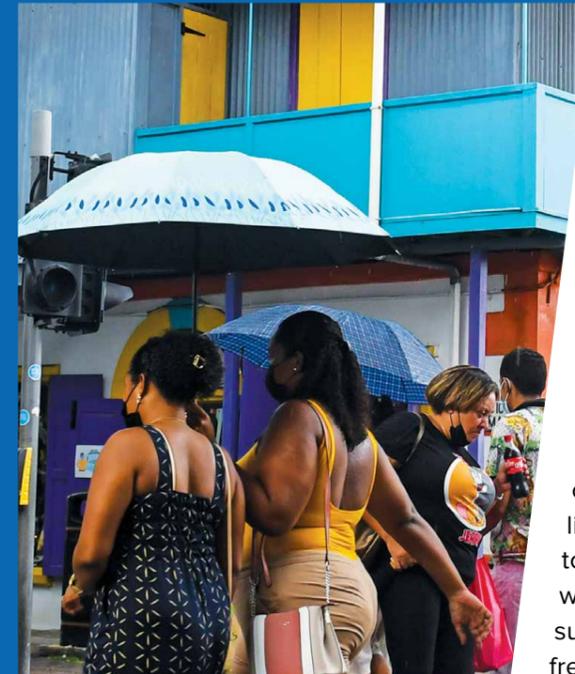


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Introduction

This edition of the UNDP Gendered Voices Newsletter shares the stories of women engaged in Micro-, Small and Medium-sized Enterprises (MSMEs) in Seychelles. An insight into the experiences of Dr Silvana Bisogni Bonne, Ms Claudette Albert, Ms Gilberte Gendron and Ms Ingrid Sauer, illustrate the barriers faced by female entrepreneurs on the archipelago islands where MSMEs represent over 90% of all firms and provide 41% of all jobs. This edition also sheds light on the forms of resilience and adaptation of women in MSMEs to keep a positive momentum and succeed in their respective fields, which include the production of Coco de Mer value-added products, sustainable farming, honey-making, and the manufacture of chemical-free body care products.



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Message from ...
Honourable Mrs Devika Vidot
Minister of Investment, Entrepreneurship and Industry, Republic of Seychelles



Date: 02 December 2022

This edition summarises salient points, putting into context the challenges being faced by women entrepreneurs in Seychelles. All of the concerns raised are relevant and the mission of the Government is set to provide solutions to allow the businesses to develop and grow. The contributions made by these remarkable ladies are both commendable and inspirational.

In Seychelles, large and successful enterprises are still driven by prominent, male leaders and there is a need for more women to take centre stage. As women, we offer to our family a beacon of affection, love, safety and security. Inherently, this potentially makes us more risk-averse thus increasing the likelihood of missing out on big opportunities to make big returns. In my opinion, more needs to be done to empower women and develop the soft skills that are very often over-looked. I believe that more can be achieved through capacity building to instill confidence, resilience and build leadership qualities that will allow women to jump into new realms of business development.

Hon. Mrs Devika Vidot
 Minister of Investment, Entrepreneurship and Industry,
 Republic of Seychelles

Focus on Women MSME entrepreneurs in Seychelles

In 2017, the United Nations General Assembly declared June 27 Micro, Small and Medium-sized Enterprises (MSMEs) Day¹ to recognize the important contributions of MSMEs to the global economy and their significant role in propelling innovation, creativity and job creation for many, including women, young entrepreneurs and vulnerable cohorts of people².

Scores of studies highlight that women entrepreneurship is essential for growth and that women-led MSMEs, particularly, are emerging as

powerful drivers of development that can generate both wealth and wellbeing for their families, communities, and country³. Investing in women-led MSMEs means expediting the transformation of a country's economy. In countries like Morocco, Spain and Kazakhstan, the contributions of women entrepreneurs tend to overshoot the entrepreneurial activity rates of men⁴. According to reports, countries lose out in economy and job creation when women are excluded from entrepreneurship and business, which directly impacts Gross Domestic Product (GDP) growth rates. When women are included in economic activities free

from gendered barriers, a country's GDP could increase by as much as 34%, with an increase in productivity of up to 25% in some countries⁵.

MSMEs in the Seychelles* constitute the lion's share of formally registered enterprises⁶. They make up 80% of the country's GDP (USD 1.32 billion in 2021)⁷. There are currently 1031 MSMEs registered in the Seychelles, with the dominant sector being food processing, followed by tourism⁸. In line with multiple goals of the 2030 Agenda for Sustainable Development, MSMEs play a pivotal role in addressing the impediments of poverty, health, hunger, inequalities, women's empowerment, sustainable consumption, and institutional development⁹.

The Seychelles National Development Strategy 2019-2023 recognizes the fundamental contributions of MSMEs to the economy and the scope they provide for innovative business start-ups¹⁰. The strategy articulates the need to mitigate constraints to MSMEs to enable and consolidate their full development. Mandated to implement policies and strategies pertaining to MSMEs¹¹; the Enterprise Seychelles Agency (ESA) has established key business development services in support of entrepreneurs from an early stage of their business and throughout their lifecycle¹². Such initiatives are helping to improve performance in market accessibility, competitiveness and sustainability.

In line with Seychelles MSME policy 2016, the Government of Seychelles partnered with key stakeholders in the last few years to enhance the local capacity. In 2017, training in entrepreneurship management and capacity building benefited over 500 MSME owners. The project was part of Seychelles' MSME development project, which is supported by a USD 1-million grant from the African Development Bank (AfDB), and coordinated by the Department of

Investment and Industry with support from Senpa and the University of Seychelles (Unisey)¹³.

Since the onset of the Covid-19 pandemic, MSMEs in Seychelles have been significantly impacted, thus compelling the country to reinvent ways of doing business by putting resilience and technology at the heart of business models and recovery strategies. In 2021, over 20 female entrepreneurs participated in the trailblazing 'Regional Enterprise Competitiveness and Access to Market Programme' which aimed to build the capacity of female entrepreneurs to capitalize on local, regional and international market opportunities, and learn how to leverage e-commerce in their business strategy to meet new demands in the new normal¹⁴.

In 2021, the UNDP Country Office renewed its commitment to the Government of Seychelles through a multidisciplinary mission and partnership building to strengthen capacities and coordination towards recovery¹⁵. The UNDP has established strong partnerships with the private sector geared towards targeted programmes to diversify the Seychelles' economy. The private sector includes MSMEs which may be potential beneficiaries of these partnerships.

The female population of Seychelles represented 47% out of a total population of 98,000 in 2020¹⁶. The percentage of female headed households was 51% in 2019¹⁷. In the Gendered Voices edition entitled 'Women in Technology in Seychelles', salient forms of gender gaps and opportunities were highlighted regarding women in the environment and technology sectors¹⁸. The Newsletter also focused on general forms of gender responsive policy-making most notably the scant availability of sex-disaggregated data across sectors; gender-based violence; and the wage gap; and shared the great strides made by the country in advancing women's empowerment at various levels¹⁹.

* In Seychelles, a 'micro enterprise' is an enterprise with an annual sales turnover not exceeding 2 million Seychelles Rupees and with under 5 employees, whereas a 'small enterprise' would hit an annual sales turnover above 2 million Seychelles Rupees, but not more than 10 million Seychelles Rupees, and with a maximum of 15 employees. A 'medium enterprise' typically makes an annual sales turnover of over 10 million Seychelles Rupees, but not exceeding 25 million Seychelles Rupees, and with not more than 50 employees.²⁰

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Pioneering two business ventures

Since she started her career as a dentist in Italy, Dr Silvana Bisogni Bonne has been self-employed. Settling in Seychelles in 1994 conferred her the chance to launch the first private dental clinic on the island and to self-employment. Today, she is embarking on another professional journey and is pioneering a new business venture with her husband. Together, they are producing Coco de Mer value-added products that can be exported to global markets.

“One of the two prongs of our business is selling unrefined Coco de Mer kernels which predominantly appeals to the Chinese market. The second prong, which I am mostly responsible for, entails the trailblazing production of luxurious Coco de Mer-based perfumes. My main responsibilities encompass administration, marketing, dealing with clients and traveling to meet potential buyers. To date, our primary customers are from India, UAE, Italy and North America.”

“**The more girls prioritize education, the higher is their thinking and decision-making power, and the less they will accept, tolerate or submit to subjection and subordination.**”

The Coco de Mer is a highly regulated species in Seychelles, managed by the public trust Seychelles Island Foundation (SIF). Prior to launching our business, we had to apply for a special license to access the Coco de Mer. To study the toxicology of the Coco de Mer’s extract and deduce its safeness for use, I had to send samples for laboratory testing and certification. Following a positive result, we patented our perfumes; opened a warehouse and purchased machinery for perfume storage. Just as the business was on the cusp of launching, Covid-19 sparked.”

According to Dr Silvana Bisogni Bonne, the pandemic has caused tremendous disruptions to her small business, Island Scent. Due to the closure of frontiers and grounding of flights, she could not benefit from the expertise of an Italian perfumer on the use of a specialised machinery, nor could she export her products to international customers.

“It is only since mid-2021 that we began to operate properly and find a rhythm. However, one major impediment remains in shipping. As Seychelles does not have a shipping policy for groupage freight which allows the combination of several smaller shipments into one full container, the export of our perfumes involves very expensive air freight. The fact that customers must pay that premium shipping cost on top of an already expensive product deters many from buying our perfumes. If only that issue could be addressed, that alone would bolster the competitiveness of our product on the international market.”

I aspire to expand the business and diversify the range of Coco de Mer-derived products. For now, we are making substantial inroads in a very niche market, and our products are already present in various high-end malls in India. The demand is still small-scale, but I think that it is a matter of time and perseverance. Contextually, uncertainties still linger today as the pandemic is not entirely over, and more recently the war in Ukraine brutally impacted the price of fuel. Fortunately, some of our targeted markets, for example India, tend to be less affected, and are open to trade.”

Dr Silvana Bisogni Bonne’s business is fully powered by renewable energy. The maximum number of solar panels allowed have been installed on her warehouse’s rooftop. For the entrepreneur, it is a major



way of offsetting the carbon footprint of her business and products.

“In retrospect, I never had to deal with toxic masculinity and gender barriers at work. It is not only because I have always worked for myself, but it chalks up to how my mother raised me and the fierce mentality that I subsequently developed when it comes to preserving my self-respect and dignity. Both my mother and grandmother were incredibly strong and hard-working women. They always emboldened me to study hard, find a good job, earn my own money and never depend on anyone. They raised me and my brother alike.”

In some countries, gender inequalities are more pervasive than others. But no matter the place or context, I strongly believe that education is key to dismantling multifaceted and multilayered forms of gendered obstacles. It is easy to manipulate and subjugate an uneducated person, but the reverse is also true.”

A visionary businesswoman with a drive for success

Ms. Claudette Albert has led a 12-year long career in journalism until a controversial political situation led to the layoff of several public servants in 1992, including her. During the last three decades, the single mother of two children took up several jobs and launched a couple of businesses in marketing and communication to make ends meet. After applying for a land title in 2002, she finally received approval in 2014 and started a new career as a sustainable farmer.

“The Seychelles is essentially a matriarchal country where female-headed households are prominent and where single-motherhood is common. After engaging in a series of unstable jobs, I decided to take on agriculture as a challenge when few doors were left open for me... Organic farming became my holy grail.

To obtain the land title, unlike many men, I had to write a business plan specifying how I planned to utilize the land. My ambition to cultivate organic cassava for both wholesale and value-added products was revolutionary and well taken. Once I got my land, I needed to gain first-hand knowledge of how to make value-add products from cassava. I enrolled in a COMESA training program in Kenya and enlisted the support of various experts and Kenyan farmers for their knowledge and expertise. This is how I discovered the virtues of cassava. My plan ultimately evolved to turning raw cassava into flour and dietary biscuits.”

After winning the first prize in a local leg of a regional competition for women; in 2018, Ms. Albert represented Seychelles in the FemBioBiz competition held in South Africa where she pitched her business idea at the grand finals. The competition aimed at encouraging women in bioscience. She also appeared on national television to present her original cassava biscuits and announce her plans to offer contract farming. Successively, several interested farmers contacted Claudette to supply her the 52 tons that she would need annually.

“Even though I have everything it takes to succeed – the land; the business idea and plan; the scores of capacity building, knowledge and skills that I have honed throughout the years; the cassava that I produce; in addition to the amount that farmers are eager to supply me with; my passion and zeal - yet, my business has stalled.

Agriculture is predominantly male-driven with only 6% female farmers out of the total 700 farmers. The roadblocks that I have had to overcome as a female farmer are multi-faceted and exhausting. The uttermost challenge that I face to date is funding. I need a culinary incubator to leverage my cassava biscuit recipe for commercial production. Unfortunately, we do not have such an ecosystem in place in Seychelles where entrepreneurs can test and calibrate their food products’ content. Hence, I have to take a loan to set up a pilot scale factory to test my products.

Access to loans is a major issue, especially for women. Banks, including the development bank, ask for 30% upfront fees. Many are compelled to put up their houses and land as collateral, when that is all they have. No wonder that many women, precisely single mothers, prefer not to take such risks and, thus, abandon their desire to launch businesses.”

According to Ms. Albert, the position of Seychelles as a high-income country does not play in favor of people who require multidimensional forms of support such as targeted financial aid schemes from international funding agencies tailored for social entrepreneurs and women groups.

“Legally, women have equal access to loans, but the laws are gender blind. We need credit loans and micro finance schemes devised from a gender lens, taking the grassroots realities, challenges and needs of women into account. In the last few years, I have been training women entrepreneurs from Seychelles and it is clear that we need to promote economic inclusivity for women by integrating them in the economy, development activities and trade.”

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It is about time that we also leverage local food production, precisely value-added products with longer life cycles, and reduce our reliance on food import. Women have a pivotal role to play in this vital paradigm shift. They have the vehemence, acumen and skills to run farms, businesses and factories, and we need to invest in them for common good, and that includes the advancement of our country in food production and ultimately food security.





The art of making sustainable honey

An expert in marine biology and conservation, Ms. Gilberte Gendron has been working for the Government of Seychelles for over a decade prior to resigning and establishing herself as an independent marine consultant in 2020. During her career transition phase, she also decided to start beekeeping and honey production - a hobby that runs in her family. Her business is operating under the name Gigi's Honey.

"From the onset of my career in government, I have taken up multiple roles with the opportunity of climbing up the ranks. It was an enriching experience. While I continue to work in the marine domain and most recently beekeeping, the nexus between the two business ventures is my fervent passion

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I have found my passion and purpose in addressing environmental causes. I sincerely wish young people and especially young entrepreneurs find their drive-in life and work hard, judiciously, and progressively at it. There is no secret to success... One needs to build knowledge, assess risks, endure the trial-and-error phase, and persevere.

for environmental conservation. Working from home on major consulting contracts offered by the Project Coordination Unit (PCU) – which are mostly funded by the Global Environmental Facility (GEF) and supported by UNDP – allows me to dedicate time to beekeeping.

Bees are incredibly fascinating creatures with intriguing characteristics and peculiarities such as an ability to construct perfect beehive tessellations. Mostly known for their critical role as pollinators, bees help to maintain healthy ecosystems around the world."

The sole female member of the recently established Beekeepers Association of Seychelles (BAS), which is supported by a UNDP-GEF Small Grants Programme fund, Ms. Gendron is considered an ideal ambassador to encourage the interest of women in agriculture. To date, she has 25 beehives - some that are nestled in the Seychelles' botanical garden, and the rest are kept on her family-owned land, away from residential areas.

"Ensuring a good yield and maintaining strong bee colonies requires minimization of disruptions to the ecosystem of the bees. This is why ecological and sustainable practices are integral to my beekeeping practices. I made sure to place the beehives in high flower density areas. In some countries, unfortunately, beekeepers tend to feed bees with sugar when flowers are not in abundance, especially during winter times.

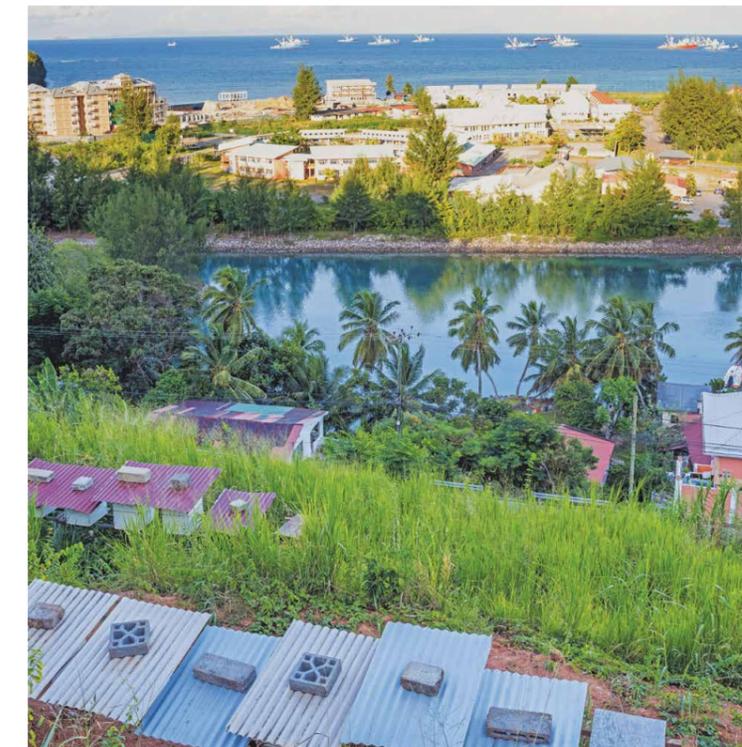
During the two annual harvest seasons occurring in April/May and November/December, I make regular checks on the hives and add the beehive super once one is full of honey so that bees can have ample space to keep producing. To avoid stressing the bees and giving them the tedious job of recreating honeycombs, I scrupulously remove the honey using an extractor without destroying the comb and then fix the latter back into the super. Even though I wear full body protection when entering beehive spaces, I do get stung sometimes as I would remove my gloves when placing the frame back in the hive. It is the price to pay to avoid killing bees by accident when handling the hives. Per season, I can collect up to three supers per hive, which amounts up to 20 litres of raw honey!"

According to Ms. Gendron, climate change effects cause shifts in drought and rain patterns which affect

flower blossoming seasons and subsequently honey production. In December of 2021, she was expecting a promising harvest, but the frequent bursts of torrential rain destroyed most of the flowers around the beehives, which resulted in a low honey yield.

"To shun plastic waste, I sell my pure unrefined honey in glass jars, which I encourage customers to return for a refill or simply for recycling. I also collect beeswax from honey uncapping and while harvesting wild colonies, and sell them to my customers with instructions on how to make their own organic beeswax body cream, lip balm etc. For now, I exclusively market my products on social media platforms, and I rely on satisfied customers spreading the word too. There is also a QR code on the jar's label which links to my Instagram platform. People find it refreshing to see me as a young female beekeeper.

I aspire to expand the business but one of the main barriers is access to land. The more beehives I introduce; the more land is required. It is intricately complex to find suitable land for beekeeping. There should be a national policy framework in place which stipulates the carving out of agricultural lands precisely for beekeeping."



A strong proponent of sustainable business practices

With a background in psychology and business, Ms. Ingrid Sauer has nearly two decades of experience as a sales and marketing expert. She has worked in the car and tourism industries, and as a part-time yoga teacher, before joining the ranks of entrepreneurs who are transforming industries for the better. Launched in 2018, her business 'Belliche' creates chemical-free body care products that are completely biodegradable, and made without toxins, animal testing and animal cruelty.

"Being a mother of three children, flexibility is everything! Time management and finding that balance between work and my personal life is tremendously important. Mothers, especially single mothers, can face significant professional barriers such as time poverty and financial constraints. In Seychelles, fathers only have a minimal allowance to pay for children and in most cases this situation puts the bulk of responsibility on single mothers with child custody.

As a strong proponent of environmental protection, I aspired to found an eco-friendly business. Belliche offers a wide spectrum of 100% organic body products



such as hand wash, body scrubs, toner, body butter, shampoo, etc. made with locally sourced natural ingredients. They include coconuts, passion fruits, papaya, moringa, to name a few. Most of my products are 100% plant-based except for a couple that contain beeswax. I recently applied for a license to use the endemic Coco de Mer of Seychelles which has high and long-lasting hydrating properties."

To mitigate waste production, especially plastic waste, Ms Sauer creates and wraps the hand-made soap, shampoo and conditioner bars in baking paper tied with raffia ribbons. She exclusively sells liquid shampoo and conditioner to hotels in 5 litre-sized containers which they hand back to her after refilling their smaller containers.

"One shampoo bar can outlast 8 litres of liquid shampoo! Waste can be curtailed by shifting mindsets, business practices and certain living habits. I also try to use all parts of a fruit like the local coconut. For instance, coconut water is used in making toner and shampoo. The desiccated flesh is grated and squeezed to release milk which is processed into cream, and subsequently body cream. The desiccated flesh's residue is used in scrubs. The coconut shell itself is transformed into activated charcoal that becomes the base for face cleanser, scrubs, masks, etc."

According to Ms Sauer, the government and funding institutions must put into place a more robust support mechanism for SME social entrepreneurs, especially women entrepreneurs.

"In the last four years, only a few entrepreneurs have received funding from the Development Bank of Seychelles which is underpinned by the World Bank, IMF and other international bodies. Sometimes, the eligibility criteria to access those funds are too far-fetched or irrelevant to Seychelles' context. The eligibility criteria should be revised to boost the opportunity of local entrepreneurs and their access to capital and other forms of support.

As companies expand and transition from small to large, a rise in tax rate is applicable. But it is not always clear at what point that company-size transition occurs. While many wish to operate in transparency and in line with tax laws, their lack of such key information may penalise them. Secondly, on the surface, some businesses may seem to be growing, but not ready to pay higher taxes due to internal costs. A reduction in VAT on equipment purchases would help to alleviate the financial burdens of entrepreneurs as they launch and scale up their MSMEs.

I would like to expand my own business in terms of space, capacity of production and job creation. Currently, I can only produce a maximum of 25 L of shampoo at a time. I wish to double that amount by purchasing larger equipment and opening my own factory. To date, we have 4 full-time female employees, and one part-time male employee."

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Social entrepreneurship is the way forward and women have a pivotal role to play in that sector, as well as in building a green economy for overall sustainable development and growth!



Findings

This edition of the Gendered Voices Newsletter provides emerging evidence of the forms of gender barriers that MSME women entrepreneurs in Seychelles are facing, and the opportunities that they are leveraging. The stories of the featured informants are testimony to the ways in which women are still tackling longstanding and new forms of gendered obstacles and building resilience in the entrepreneurial world, especially in a Covid-19 era. Some of the gendered hindrances highlighted are notably time poverty linked to child care, especially in a single parent context; lack of infrastructure and amenities; and lack of access to finance and credit loans which could provide a leeway for women to launch and grow their businesses. One striking characteristic shared by all informants is their eco-conscience - their strong belief in sustainability and social entrepreneurship which are concretized by the implementation of sustainable business practices. To recap, Dr Silvana Bisogni Bonne's business is fully powered by renewable energy; Ms Claudette Albert is venturing in organic farming; Ms Gilberte Gendron is putting eco-friendly practices at the core of her beekeeping activities and sustainable honey production; and Ms Ingrid Sauer is creating 100% organic bio-degradable chemical-free animal-testing-free body care products. Most of them have also devised creative ways of avoiding plastic usage, packaging, and waste, and are strong proponents of the 3 Rs: reduce, reuse and recycle.

Targeted responses at policy level can address impediments faced by women in MSME to help them start and scale up their businesses. Key areas identified for policy intervention encompass (i) addressing gender gaps at cross-cutting levels of the economy; (ii) policy reinforcement to address gender-based discrimination in male-dominated sectors such as agriculture, with focus on specific issues such as land access; (iii) creating financial strategies from a gender lens to ease access of women to funds and credit loans, while taking into account specific gender issues and needs of women (iv) reviewing eligibility criteria for access to targeted funds from DBS and international bodies; (v) channeling support in setting up infrastructures that can help entrepreneurs to gauge their food product contents for commercialization; and (vi) enhancing access to capabilities such as key information on taxes and other salient information regarding MSMEs.





GENDERED VOICES

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