



SME
MAURITIUS

SME INSIGHTS



SME INSIGHTS AN INCESSANT QUEST FOR KNOWLEDGE AND UNDERSTANDING



RAVIN RAMPERSAD

CEO, SME Mauritius Ltd

Burdened by complexities, frailties and specificities proper to the SME ecosystem, while navigating the same macroeconomic conditions as bigger economic operators, the journey of MSMEs is a risky one. On the special occasion of the International MSME Day, SME Mauritius has, once again, the privilege of bringing to you, SME INSIGHTS, a forum of stakeholders, Academics, Entrepreneurs and Students, to delve deeper into the subject of MSMEs, the challenges and opportunities ahead.

The objective is to know more, understand better, enlighten and initiate action by informing policy and improving offers and service for the benefit of MSMEs.

On this special occasion, we have the honour of welcoming 7 Researchers who will present their abstracts on topics of interest to MSMEs. The Researchers will share, engage and be reviewed by a wider knowledgeable audience before they refine their research for enhanced understanding.

The discussions on a wide variety of subjects relating to SMEs will surely be beneficial to all parties present and having at heart the continued development and growth of a sustainable SME sector in our country.

We sincerely hope that this year's SME INSIGHTS is informative and enriching and add significantly to the growing body of applied knowledge necessary for a vibrant SME sector.

May I thank you all for your commendable efforts and wish you the very best.



ABOUT US

SME Mauritius Ltd is a private company, fully owned by the Government of Mauritius and was incorporated in 2017.

The main role of SME Mauritius is to develop entrepreneurship at national level and implement relevant advisory and support programs that improve SME competitiveness and resilience.

SME Mauritius strongly supports a business friendly and inclusive SME eco-system that empowers SMEs to emerge and grow to their full potential.



Vision

To be the driving force behind a thriving, innovative, resilient and sustainable SME sector



Mision

To provide customised, and professional advisory and support services to SMEs



Goals

To constantly improve the contribution of the SME sector to GDP and employment

Core Values



Integrity



Efficiency



Quality



Transparency



OUR SERVICES



Advisory and Support



Schemes targeting internal capability improvement



Training to enhance knowledge, skills and managerial capabilities



Networking opportunities aimed at developing inter-SME linkages



Incubation and co-working infrastructure



Common facilities and thematic laboratories



Conducting awareness campaigns on Entrepreneurship



Research relating to SME matters and the SME eco-system



Coordination of stakeholder initiatives relating to SMEs



SME Fairs and Marketing Events



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Fostering a culture of collaboration between SMEs and Academia to enhance employability skills and knowledge sharing in Mauritius and the region

Jeevesh Augnoo
Rushmore Business School

Abstract: The 10 year Master plan for SME Sector in Mauritius, by the Ministry of Business, Enterprise and Cooperatives, which is focused on accelerating SME Innovation and Growth, provides a clear and actionable pathway to dynamize and invigorate the local SME sector.

One of the Five Underlying Objectives to support the overall Mission of 'Fostering the emergence of Innovative, Sustainable and Globally Competitive SMEs, for Job Creation, Value Addition and Economic Democratisation, includes 'supporting knowledge-based activities and disruptive (innovators) SME.' The Master Plan also highlights the importance to Research and Development (R&D) as a means to increase productivity growth. This research, through an informal analysis of existing literature, seeks to consider measures through which a more structured and integrated approach to knowledge transfer and sharing between SMEs and Academia in Mauritius can enhance the already considerable contribution of SMEs and capacity building by academia, already identified as a key factor to enhance development during Innovation Week 2020 at the University of Mauritius, and discussed by DS Callychurn et al (2015) in relation to University-SMEs collaboration to support the economic growth: A Mauritian Case Study. As highlighted by Rico, S., Dobslaw, F. & Öberg, LM. (2024), there are numerous benefits to fostering a culture of knowledge sharing and collaboration between SMEs and Academia, from more tailored solutions through R&D to enhanced educational content and real-life experiences for students.

Since the dissemination of the Master Plan in 2017, some notable measures including the launch of the Business Transformation Scheme and the Mobile App SMEMU have been launched, with the aim to 'consolidate businesses consolidate businesses and facilitate access of Small and Medium Enterprises (SMEs) and aspiring entrepreneurs to information.' Pereira, R., & Franco, M. (2022) have explained how one of the main difficulties in relation to building relationship of cooperation between SMEs and universities is the lack of knowledge of existing programmes and their access. Walsh, M. et al. (2015) further elaborates on the potential of reciprocal Knowledge-Transfer Activities between SMEs and Academia from a cross-border theory-practice lens. Building on the principles identified around the collaboration between SMEs and Academia, this research seeks to identify emerging trends and recommendations to foster such collaborations further with more efficiency, in line with existing schemes promoted by SME Mauritius, including Business Transformation Scheme (BTS), the Technology and Innovation Scheme (TINS) and the Market Readiness Scheme (MRS).

The aim of the research is also to research and propose recommendations to support and fostering a culture of collaboration between SMEs and Academia to enhance employability skills and knowledge sharing in Mauritius and the region, in a post-COVID and AI influenced era.



Artificial Intelligence in the Development of SMEs in Mauritius

Professor (Dr.) Rajendra Parsad Gunputh and Joseph Assogbai

University of Mauritius

Abstract: Despite its negative impact, the Covid-19 pandemic disease also reshaped the business management, e-commerce or finance of Small and Medium Enterprises (SMEs) in Mauritius with novel technologies, e-commerce strategies and operations.

This paper, in its empirical approach, reflect to what extent Artificial Intelligence may improve productivity in this key sector in the Mauritian socio-economic development creating jobs, customize user experiences, focusing on ethical issues its impact in reshaping business landscapes or disrupting conventional processes (Baryannis, G, 2019). In this new of innovative technologies, it is also crucial for SMEs to adjust and to proactively handle novel challenges to boost the economy of Mauritius. This study is limited to the understanding the role of Artificial Intelligence in the development of SMEs in Mauritius spearheaded towards some strategic insights on leveraging AI for sustainable growth in line with the 17 United Nations on Sustainable Development Goals (SDGS). It will first critically analyses the creation of novel technologies though the quickening pace of technological powers will be key factors in the years to come with support from a robust literature review where AI will expand furiously but in the right direction in various sphere of SMs capable to transfer human jobs with online channels, electronic channels with the rise in online business and commerce with e-marketing of various SMEs products.

However, this research on AI and SMEs will also demonstrate, in its revolutionary managerial development and its operational efficiency, to some extent the dark side of AI with fraud and bribe online, identification of fraud, sales forecast (Jarrahi & al., 2018). What shall come out of this paper would be that; though AI stimulates various aspects of SMEs in learning strategies, knowledge and reasoning and decision-making processes of the human entrepreneurial mind; AI is completely metamorphosing the electric commerce sector making it nonetheless a useful and efficiency tool and machine to work (Marjerison & al., 2022).

The structure of the research paper will follow a traditional one with a review of literature after the problem statement, a research methodology based on primary data, a Likert Scale followed with some discussions in the form of facts and findings based on some hypothesis as a result of the questionnaires sent, and will close with a conclusion and some recommendations coupled with a list of references.

Keywords: AI, SMEs, SDGs, ethical considerations and regulatory framework, AI-Driven Business Transformation



Abstract: Noncommunicable diseases (NCDs), such as heart disease, cancer, and diabetes, are the leading causes of premature death worldwide and represent an emerging global health threat. Mauritius is not spared by this plague with NCDs accounting for 80% of its disease burden and 85% of its mortality. One of the major recommendations of the World Health Organization (WHO) to the food industry is to consider the “reformulation of food products to reduce total fats, free sugars and salt content and to virtually eliminate industrial trans fats from processed foods”. Unfortunately, Mauritius imports over 77% of its food requirements. Hence, the food choices of the average consumer are largely shaped by the availability and affordability of imported products on the market, many of which are characterised by relatively high fat and sugar content. Faced with limited options for healthy and wholesome snacks on the local market, a small food business operator DCF Roots Co Ltd (DCF), specialized in the production of cassava-based breakfast cereals, approached the SmartBITE team of the University of Mauritius (UoM), to design and develop a snack in the form of a food bar with less refined sugars and fat, lower Glycemic Index, higher protein and fiber content than commercially available counterparts. DCF and UoM already have an ongoing contractual partnership where DCF is responsible for the commercialization of a cassava and pulsebased breakfast cereal SmartBITETM Maniodix, that was originally developed by the UoM. Various product ideas were brainstormed by the team and two best formulations were then short-listed for product development trials at the Food Innovation Laboratory located at the UoM AgriTECH Park.

The main ingredients of choice for the bars were pulses, dates, nuts, oats, molasses and local tropical fruits. These ingredients were chosen based on several important considerations namely nutritional attributes, year-round availability, integral role of the ingredients in the diet, consumer acceptance of the product, cost of production, scalability of process and possibility to create new value chains for locally grown fresh produce. The name “SmartBITETM Enerzibar” was then coined for the product and this brand name will be registered at the Ministry of Foreign Affairs, Regional Integration and International Trade. Following product development, the formulation was then subjected to a series of food safety, quality and shelf-life tests that were either conducted in-house or outsourced to accredited laboratories. Consumer acceptance tests were conducted with a total of 100 individuals, covering different segments of the population including secondary and university students, office professionals, fitness enthusiasts and trail hikers. The products were showcased at multiple UoM events including open days and freshers’ week. To successfully launch the minimally viable product on the market, DCF has co-opted the digital marketing company Digiverse Ltd, to work out the right marketing mix. Moreover, Digiverse Ltd has promoted SmartBITE™ Enerzibar among health-conscious consumers at local sports events and trail runs, aligning the brand with active lifestyles and outdoor enthusiasts. Sponsorships and in-store tastings will facilitate market penetration by encouraging sampling and adoption through a strong community presence. This research project is a testament of the important role played by academia in helping food SMEs in their R&D projects to remain competitive and grow their product portfolio.

Keywords: SmartBITE, Enerzibar, snack, university, SME



How Alternative Dispute Resolution (ADR) solutions can foster growth for SMEs

Tasneem Khedarun and Jeevesh Augnoo
Rushmore Business School

Abstract: Alternative Dispute Resolution commonly referred to as ADR are a means to resolve any dispute arising during mainly commercial transactions, but in an out of court context. ADR has an informal and flexible aura to it that the formal Court room decorum does not have. ADR brings a private and confidential touch to it which may be contrasted with the open-Court practice whereby no member of the public may attend the hearings. There are different types of ADR amongst which are Arbitration, Mediation, Adjudication. Arbitration is a behind closed door process whereby the parties to the dispute get to mutually decide and opt for an arbitrator. The latter will then assess the matter and issue an arbitral award at the end of the sitting. The arbitral award is usually binding like a Court judgment.

ADR would be an effective means to resolve disputes at SMEs level which would foster their growth. The Registrar as mandated by the Small and Medium Enterprises Act 2017 will be responsible for the registration and other cognate duties. The Registrar for instance may be one of the parties to the disputes, if any, arises.

To facilitate and hasten the resolution of disputes, ADR would be the ideal choice. This would also ensure the continuous growth for SMEs. SMEs would not need to go through the lengthy and time-consuming court process to settle their disputes.

ADR offers flexibility and confidentiality to SMEs in dealing with disputes which take place during transactions. Compared to rigid litigation practices, the range of ADR means available, such as adjudication and expert determination, offer SMEs options to deal with issues, with reduced cost and time limitations, encouraging them to focus on their business and what is essential for their growth. ADR also provides a safe space to discuss and seek solutions which might not disadvantage existing business relations for SMEs. The confidential aspect of ADR also allows SMEs to operate without the fear of loss of reputation through press reporting, which would have taken place in the case of litigation in court.

The aim of the research is to assess the existing ADR framework in Mauritius, in relation to SMEs, highlighting existing best practices through a comparative analysis with other jurisdictions as well as proposing recommendations to establish ADR as a way forward.



Abstract: A key focus of a circular economy (CE) among the three pillars proposed in the Ellen McArthur Foundation CE framework is on keeping materials and products in the loop as illustrated by the butterfly diagram below. A sustainable management of the various material streams to prevent them from becoming waste has been a central approach taken across the world, where materials innovation to come up with new recipes to produce and commercialize products and materials through efficient use of the different waste streams has been a continuous research objective. The approach taken can be categorized into artistic and engineering disciplines, which involve the use of techniques from these distinct disciplines to valorise and bring out the best from the otherwise unwanted materials; there is indeed opportunities to marry these two areas through a proper synergy between artists and scientists/engineers since what links them is the fact that they are referred to as designers.

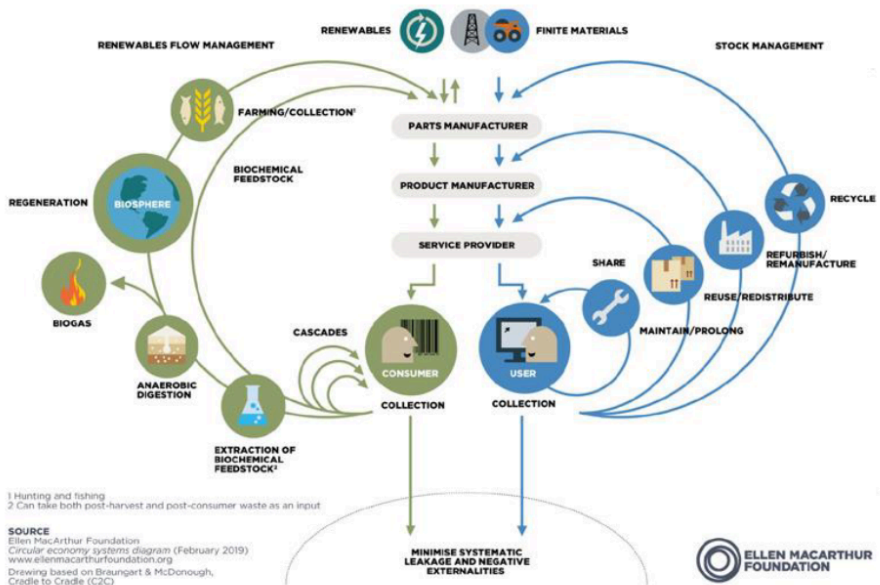


Figure 1: Materials cycle for a circular economy

Abstract: For the context of Mauritius, it is not a secret that our country relies heavily on imports, with trade constituting more than 71% of the total GDP of SIDS. That fact combined with the limited natural resources available in Mauritius means significant resilience can be built by making sustainable use of materials already on our territories, locked either as stock or use as part of maintaining and operating the infrastructures. The total amount of solid waste landfilled at Mare Chicose was 501,167 tonnes in 2021 and 494,073 tonnes in 2022, showing a slight decrease, although the per capita waste landfilled increased by 14.4% from 0.97 kg/day in 2013 to 1.11 kg/day in 2021 (Statistics Mauritius, 2023b). Given that around 80% of our waste comes from the domestic sector, out of which 60% is organic, strategies for diverting waste from landfills need to be devised accordingly, and SMEs have the potential to work with local communities to get valuable material stocks for feeding their processes, that would otherwise end up in landfills or the environment, and create other environmental hazards.

This paper proposes a comprehensive review of materials innovation practices reported in the literature through journal papers and technical reports to provide a great resource for our local SMEs to develop material recipes using locally available material streams for both artistic and engineering applications. The emergence of AI-based techniques such as deep learning combined with emerging digital technologies such as IoT have opened up possibilities for circular practices around sustainable material use, that can bring effective business solutions for our SMEs. These emerging solutions for the circular use of materials are also reviewed in this paper. Finally, the authors, based on their longstanding experience with materials from both artistic and engineering perspectives provide recommendations on materials innovation possibilities for local SMEs, and provides avenues for them to consider adopting Industry 4.0 practices through the application of AI and associated emerging technologies.

Keywords: Circular Economy, Sustainable Waste Management, Materials Innovation, Artificial Intelligence, Industry 4.0.



How adopting a Mental Health Policy can support Small and Medium Enterprises in achieving growth

J. Augnoo, K. A. Appadoo, B. Jaggesha
University of Mauritius

Abstract: The demand for mental health services has increased in Mauritius, mainly in the aftermath of the pandemic. Mental Health, as described by the World Health Organization (WHO), concerns a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community. Several components of this definition are closely linked with Small and Medium Enterprises (SME).

The Advisory, Conciliation and Arbitration Service (ACAS), based in the United Kingdom, encourages businesses such as SMEs to have a mental health policy, which can clarify how employees can raise mental health related queries and concerns as well as how SMEs can deal with such situations.

Wu et al (2021) have proposed a series of initiatives to support better mental health at work, with a focus on eight categories of best practices.

De Oliveira (2022) has further established some important links in relation to the role of mental health and workplace productivity.

Jalil (2023) discussed the importance of meaningful work in influencing the mental health of SME employees, and how it can part of a strategy to cope with mental health issues.

Statistics in relation to Mental Health demonstrate some cause for concern, linked with the use of alcohol as well as other substances. These complicate operations for SMEs and can prevent or hamper the growth and expansion of SMEs.

This research seeks to analyse the existing literature to promote and champion the implementation of Mental Health Policies in SMEs as tools to support the latter in achieving growth.

Keywords: Mental health, SMEs, policy



Assessing the impact of ecosystems for female effective entrepreneurship in Mauritius

Dr. Nirmal Kumar Betchoo

Université des Mascareignes

Abstract: This study aims to investigate the impact of ecosystems for female effective entrepreneurship in Mauritius. An ecosystem in this particular area implies a network of independent factors like state or institutions support, incentives, micro-financing, education and training as well as distribution networks that would likely influence women to get into entrepreneurship and better sustain their business opportunities. In fact, the consolidation of such an ecosystem would empower women to be successful entrepreneurs and envisage the future with more serenity. In the Mauritian context, the ecosystem concept might be understood by industry people and specialists but is vaguely supported by female entrepreneurs who are basically disadvantaged with informal business capability, basic education, little financial support and have an obligation to run a business just for survival means.

Design/methodology/approach: Data was collected from two sources. The first one was secondary data from SME Mauritius and related institutions which provided information of how the elements of the ecosystem allowed local female entrepreneurs to effectively venture into entrepreneurship. Primary data was collected from female entrepreneurs exposing their products in regional market fairs organised by the Ministry of Industrial development, SMEs and Cooperatives. Additionally, data was obtained from Rodrigues female vendors informally selling their products in supermarket stands in Mauritius. A total of 50 entrepreneurs was selected and they were engaged in artisanal, handicraft and agricultural products.

Findings: The results that the integration of the ecosystem variables namely institutional support, incentives, micro-financing, education and training as well as distribution networks impacted positively female entrepreneur business sustainability. It was observed that the lack of information and awareness were factors that did not encourage women to move in the expected direction.

Originality/value: The focus of this study was to understand the relationship of ecosystems that impacted female engagement in SMEs in the Mauritian context. The ecosystem is broadly spoken but not clearly defined and understood hence remaining a vague concept especially to female entrepreneurs. In this paper, the basics of a locally-adapted ecosystem are mentioned and enable the assessment of its impact on business sustainability for female entrepreneurs.

Keywords: Entrepreneurial ecosystem, finance, institutional support, distribution, female entrepreneurs



Branded Minds: How Symbols Shape What We Feel

Julia Sookram and Jean Norbert Meunier

Academy of Design and Innovation

Abstract: Branded Minds: How Symbols Shape What We Feel is an interactive presentation that explores the intersection of psychology, visual communication, and branding. In a world saturated with logos and symbols, brands don't just sell products — they sell feelings, values, and identities. This session investigates how visual elements such as color, shape, typography, and iconography influence consumer perception on a subconscious level.

By examining five iconic brands — McDonald's, Apple, Nike, Chanel, and the road safety Cat Eye — the presentation reveals how each uses psychological cues and symbolic storytelling to create deep emotional resonance with audiences. Whether it's the appetite-triggering red and yellow of McDonald's, the innovation-driven minimalism of Apple, or the ancient mythological symbolism behind Nike's swoosh, each brand is carefully crafted to evoke specific mental and emotional responses.

Additionally, the inclusion of the Cat Eye road safety symbol provides a compelling look into how non-commercial design uses similar psychological principles to instill trust, awareness, and behavioral influence in high-stakes environments.

Throughout the session, participants will engage in interactive activities such as visual decoding, rapid-response logo quizzes, and reflective prompts designed to stimulate both analytical and creative thinking. The presentation encourages participants to view branding not just as marketing, but as a psychological dialogue between symbol and audience.

Ultimately, Branded Minds invites viewers to become more visually literate and emotionally aware of the symbols that shape their everyday decisions — and challenges them to think about what their own personal "brand symbol" might be.





Contact us



Scan Me and Follow Us!

PHONE:
202 0040

EMAIL:
info@smemu.com

ADDRESS:
**Pope Hennessy Building,
25 Pope Hennessy Street
Port-Louis, MAURITIUS**

SOCIAL MEDIA:



www.smemu.com



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