
SUPPORTING THE SOCIO-ECONOMIC EMPOWERMENT OF MOZAMBICAN WOMEN

**REFLECTIONS AND RECOMMENDATIONS
FROM THE“PESED”PROGRAM**



PREFACE

The 2030 Agenda for Sustainable Development stresses the need to work towards a significant increase in investments aimed at overcoming the gender gap and strengthening women's empowerment, contributing to create more dynamic and sustainable economies, promoting decent work and female entrepreneurship. For this to happen, women and girls' rights should be promoted and defended through actions which strengthen public services, social protection policies, the recognition of unpaid domestic work, and a whole range of interventions that consider the interconnection between productive and care work.

The PESED program has shown how challenges for Mozambican women entrepreneurs are linked not only to the national business environment, but also to the discriminations they face in their household and in the society, which negatively affect their capacity to access finance and resources.

The experience of PESED has shown that governmental institutions, cooperation agencies, civil society, the private and financial sector and academia – all are called upon to increase their efforts to strengthen a business environment where women have space for choice, decision making, access to opportunities and where they can participate actively to the development of the country.

This publication presents the outcomes of PESED, that are intended to assist the various stakeholders in identifying mid and long-term policy and intervention priorities that can reduce the obstacles to access to credit, resources and markets, support Mozambican women entrepreneurs, promote gender equality and women's socio-economic empowerment.

The global commitment towards increasing women's access to credit and financial services, improving the status of women entrepreneurs, and creating opportunities for decent employment for women was recently reiterated through a specific target in the SDG 5 on gender equality of the 2030 Agenda for Sustainable Development adopted by the United Nations General Assembly in 2015.

To attain the SDG target 5.7., the United Nations urges states to carry out reforms, aimed at providing women with equal rights in access to economic resources, as well as to ownership of and control over land, inheritance and natural resources, in accordance with national laws. In order to meet this target, Mozambique included several actions to pursue gender equality in the "Developing Human and Social Capital" chapter of the Government's Five Year Plan for 2015-2019, with a particular focus on the promotion and empowerment of women entrepreneurs in the formal and informal sectors. The Eduardo Mondlane University (UEM), through the Coordinating Centre on Gender Issues (CeCAGE), and within the "Programme to Support Women's Socio-Economic Empowerment- PESED", commits to those purposes participating as an academic institution to produce scientific knowledge that contributes to gender equality. PESED was an important opportunity to disseminate research results and to promote debates on various matters inherent to this process, the culminated in the 1st "International Conference on the Socio-Economic Empowerment of Women and Access to Credit" that took place at UEM in December 2015. Likewise, PESED supported CeCAGE institutional capacity building and in achieving visibility at both national and international level.

Mr. Fabio Melloni

Director of the Italian Agency for
Development Cooperation in
Mozambique

Ms. Gracinda Mataveia

Director of the Coordinating Centre for
Gender Issues (CeCAGE), University
Eduardo Mondlane

THE PROGRAMME FOR WOMEN'S SOCIO-ECONOMIC EMPOWERMENT

The “Programme for the Socio-Economic Empowerment of Women” (given the Italian acronym: PESED) has been framed within the international commitment to promote gender equality through actions to support the private sector, decent work, financial inclusion and human development.

PESED recognises that the economic empowerment of women does not translate automatically into gender equality and into the elimination of discrimination, when not accompanied by actions that also take into consideration social implications and cultural dynamics.

In this sense, the purpose of the Programme has been to increase knowledge about existing initiatives in Mozambique in support of women's entrepreneurship at the micro, small and medium levels, access to financial instruments, relations between economic promotion and social inclusion and the impact of women's empowerment on the country's development processes.

The programme was articulated in a series of capacity-building activities for researchers of the Eduardo Mondlane University (UEM) to produce field studies about the dynamics of women's entrepreneurship and gender relations. PESED also undertook actions aimed at strengthening and promoting multi-sector and inter-institutional dialogue about women's socio-economic empowerment in Mozambique and the dissemination of data and information about the Programme themes.

Through the longstanding partnership between the Italian Development Cooperation Agency (AICS) and the Coordinating Centre for Gender Issues (CeCAGE), the UEM unit dedicated to the promotion of gender equality, the goal of the initiative was to support the production of scientific knowledge and qualitative and quantitative data to guide interventions and sector policies on the economic and financial

inclusion of women and their empowerment.

The outcomes of PESED were presented at the 1st International Conference on Gender Equality and Women's Empowerment - “Women Entrepreneurs and Access to Credit in Mozambique” - which took place on 7th-8th December 2015 in Maputo.

The Conference brought together academics, government institutions, the business and financial sector, civil society and international cooperation actors, representing a moment of reflection and joint dialogue about the obstacles and prospects for a more inclusive and equitable development of the Mozambican business sector, with a focus on women's entrepreneurship.

The outcomes of the Conference and the Programme showed the importance of analysing and understanding the role of the micro, small and medium enterprises (MSMEs) and the involvement of women in the various productive sectors (agriculture and livestock, tourism and restaurants, trade and aquaculture, among others) to define strategies and action plans oriented towards sustainable economic and social justice.

The data and information collected showed the persistence of economic, social and cultural barriers which hinder the participation of women as active subjects in the economic sphere and which result in limited access to financial services, difficulties in reconciling business-related activities and care work, poor access to information and opportunities, barriers in accessing domestic and international value chains, and the “trap” of informality and small scale production, which relegates women in the micro and subsistence dimension.

This publication gathers the syntheses of the studies carried out under PESED and the main reflections at the conclusion of the Programme. The inputs collected are not definitive: on the contrary, they are meant to encourage research on a broader scale,

as a fundamental tool for defining and implementing policies and strategies that favour women's empowerment and gender equality.

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CONCLUSIVE REMARKS AND RECOMMENDATIONS OF THE PROGRAMME

Valeria Cardia, Gloria Pracucci, Roberta Pellizzoli

Empowerment is a concept with various nuances and dimensions which complement each other and are defined in accordance with the scope and purposes in which they are used. In its original meaning, empowerment identifies grassroots demands to change power relations, as well as individual and collective growth through which people strengthen and affirm their decision-making power, and appropriate resources, powers and opportunities in the economic, social and political spheres, thus challenging the inequalities and injustices of the system.

Over time, this concept has been absorbed into the international development agenda and has come to indicate the series of political and strategic actions and intentions of the various stakeholder (institutional, international, civil society, among others), oriented towards favouring the equal and free participation of women in all sectors, the elimination of all gender-based forms of discrimination, the full recognition of rights and freedoms in access to resources and opportunities.

A criticism made by various activists and academics is that the concept

of empowerment, once it entered and became part of the language of the international agenda, lost its original meaning of bottom-up mobilisation, becoming top-down and appropriated by institutions. On the other hand, the growing international attention paid to this concept has created conditions and widened spaces of action for the various stakeholders and approaches.

In the approach promoted by the Italian Cooperation for Development Cooperation, women's empowerment is a multidimensional concept, meaning transformation and covering individual and personal aspects (self-determination, self-esteem, agency, voice), as well as collective aspects (representation, participation, organisation).

Promotion of rights and women's empowerment in Mozambique: existing spaces and challenges

In Mozambique the institutional and legal framework promoting gender equality and the rights of women and girls has advanced significantly since 1994, as was also confirmed by the SADC Gender Protocol Barometer 2015 . Thanks to the

active role of civil society organisations in defence of women's rights, the country has been able to develop a framework which, at least formally, includes legal institutes, as well as sector policies and strategies, in favour of gender equality in key areas of political, social and economic development . However, the improvement of formal instruments is not accompanied by the same effort in their application, interpretation and above all monitoring. There is a general weakness of the national systems for collecting and analysing socio-economic data disaggregated by sex and of the mechanisms which should provide guidance to policies and to decision making.

The sharp macro-economic and financial crisis that the country is experiencing, and the consequent setback to processes of economic growth which had seemed consolidated, has caused an immediate backlash at the cost of the poorest and most vulnerable segments of the population. The reduction in foreign investment, the devaluation of the national currency, and the increase in the prices of basic goods and services, together with implementation of austerity fiscal policies, requires to make a wider reflection on the type of interventions that can most directly benefit households and contribute to gender equality. Thus, favouring the creation of a more equitable, just, productive and dynamic economic environment in which women can participate actively without suffering the repercussions of social discrimination, is one of the most important strategies for allowing actions and programmes to benefit households directly.

For women of all ages to be an active party in these processes, the common portrayal of women as vulnerable must be overcome in order to focus on

access to resources, information and opportunities, bearing in mind the specific social and cultural barriers that women and girls face in affirming themselves as active political, economic and social subjects. In this context, women's empowerment should be approached through interventions which establish a relation between value chains, business, decent work, diversification and specialisation, and income and service support on the basis of a micro, meso and macro perspective.

Development strategies should consider women's social conditions, desires and expectations, as well as the barriers they face, taking into account that any intervention aimed at valuing their role in the economy will have a direct impact on their personal and collective life.

The need to interpret empowerment not merely in its economic and productive aspect, but also in the social, political and institutional aspects involves various stakeholders – including women themselves through participatory methodologies– at national and local level, in order to question the socio-cultural models which still identify women only with their care roles, wrongly regarded as non-productive.

In this context, inter-institutional dialogue (government, international partners, private sector, civil society, universities) and inter-sector dialogue is a pivotal instrument to operationalise real gender mainstreaming in various areas of the country's social, political and economic life, but also to identify specific actions aimed at overcoming the discrimination that women and girls suffer throughout their lives.

The Italian Development Cooperation has adopted this multidimensional and multi-stakeholder approach throughout the implementation of PESED.



Encouraging the relationship between academia and international cooperation for women's empowerment: the PESED approach

PESED has its origin, on the one hand, in the longstanding collaboration of the Italian Development Cooperation with the UEM and, on the other, in the multidimensional approach that Italian Development Cooperation has been using to promote gender equality and women's empowerment. This approach combines: the inclusion of a gender perspective in all cooperation programmes (gender mainstreaming) and the implementation of programmes to specifically support women in priority areas; attention to the multiple forms of gender discrimination in its social, economic, and political components; attention to ensuring that all key stakeholders are involved and that the voices of women beneficiaries are heard and taken into account in defining and implementing initiatives.

PESED objective has been to define an innovative intervention agenda to increase access for women to credit and financial services, and to improve the socio-economic status of women entrepreneurs in the country. In the planning phase, all actors were aware that defining an intervention agenda should involve a coordinated analysis of the context and going deeper into themes such as the characteristics of women's MSMEs, their access to financial instruments for economic activities, the linkages between strategies and mechanisms of economic empowerment and the social condition of women at household and community level, particularly in peri-urban and rural areas.

When PESED was designed in 2014, international development stakeholders had already begun to reflect on the themes that define the Sustainable Development Agenda 2030. At the time, women's economic empowerment, both inside and outside of Mozambique, was gaining new visibility through various initiatives to support women's business and financial inclusion.

The partnership with CeCAGE of UEM arose to meet the demand for increasing knowledge and to try and develop a good model of collaboration between academia and development cooperation, through the promotion of research undertaken by Mozambican academics and students that might serve as a basis for future cooperation initiatives. The partnership also met another goal – that is, the research teams financed by PESED were to use the data and the results from field work to develop further research proposals, and to publish academic work, including a gender perspective.

One of the outcomes from PESED has been to contribute towards the strengthening of the research

capacity of the UEM. The greatest challenges for academic institutions in Africa are the availability of funds for research, inadequate research facilities, lack of time for teachers who have a very heavy teaching burden, low remuneration and few incentives for research. A further challenge discussed with the partners of the UEM was the need to offer alternatives to research done through private consultancies – often promoted by the same international donors and undertaken by the Mozambican academics themselves – which have de facto been weakening academic research, a fundamental element for the positioning of Mozambican universities in the international context and of professors and researchers within their universities.

How PESED has contributed to the debate on women's entrepreneurship

In addition to improving research and management capacity, and international visibility of the Eduardo Mondlane University -particularly of CeCAGE -, PESED also consolidated the knowledge basis on women's participation in the productive sectors and access to credit.

This was done through the creation of a research fund which financed the field work of six multi-disciplinary teams of UEM professors, researchers and students in several provinces. The teams undertook case studies with the purpose of analysing gender dynamics and the opportunities for socio-economic empowerment of women in three value chains (agriculture and livestock; food processing; catering, hospitality and tourism).

The researches photographed the constellation of actors and dynamics that constitute the Mozambican private sector, both in terms of motivation to undertake business and in terms of growth opportunities. On the one hand, most researches show a dichotomy between those who enter business on the basis of a chronic or specific need, and those who are defined in the literature as “entrepreneurs by opportunity”, that is, those who take advantage of space in the market and of their own resources and capacities to go into business. In both cases, the two categories of women entrepreneurs face barriers in access to and control over resources, credit and financial products, and capital, as well as in access to information and in the production of relevant documents and guarantees to sustain the enterprise. This means that the great majority of women entrepreneurs remain in the informal sector, without means or incentives to turn formal, and in the closed circle of micro and small-scale business, because they lack strategies for growth and management of opportunities.



Key aspects to highlight

- ⇒ **Many women become entrepreneurs because of necessity and/or the hazards of life (widowhood, divorce, abandonment).** Sometimes the need becomes an opportunity to take decisions in an autonomous way about their lives, household expenditure and investment, resulting in an opportunity for empowerment and independence. However, this situation may also result in new difficulties that the women must face: difficult access to information, lack of support from their family, increased household and business responsibilities, among others.
- ⇒ **Training and empowerment programmes have provided women means, funds, capacity and confidence to open and develop small business activities.** Yet there is limited scope for these activities to grow and succeed and, if the programmes are not specifically oriented towards women's specific needs, they often participate in business as unpaid household labour.
- ⇒ **Business is often the main source of household income, especially for female-headed households, but rarely it is sufficient to satisfy the necessities of the family: this means that women are obliged to diversify their livelihood strategies,** and not to focus in the productive and commercial sectors that interest them and have a growth potential.
- ⇒ **Access to financial products is very limited, but women use a variety of informal** (although well structured) channels to obtain funds that will be invested in the business activity.

The preliminary results of the studies were presented at the International Conference on Gender Equality and Women's Empowerment (CIGEM, Portuguese acronym), under the motto "Women entrepreneurs and access to credit in Mozambique".

Participants included – among others – representatives of the Italian Government, the Prime Minister of the Republic of Mozambique, the Minister of Gender, Childhood and Social Welfare, Graça Machel, and the representative of UN-Women Mozambique. The Conference represented an important moment of debate among stakeholders, and recorded an endless and continual flow of public – as shown by media coverage – including representatives of Mozambican institutions, civil society, cooperation partners, private sector, and academic and research entities.

Taking into account that one of the outcomes of the Program was the identification of mid-term priorities to reduce gender disparities in access to credit and to financial services, and to promote enterprises run by women in Mozambique, CIGEM was a catalytic event to deepen technical and political dialogue among stakeholders. One of the concrete outputs of the Conference was the creation by the Italian Cooperation of the coordination group on women's socio-economic empowerment. This platform, led jointly with the Institute for the Promotion of Small and Medium Enterprises (IPEME in the Portuguese acronym), is intended to propose mechanisms for sharing knowledge, good practices and coordination among donors, the Mozambican government and civil society on initiatives to support women entrepreneurs in order to avoid duplication and maximise effectiveness.

WOMEN'S SOCIO-ECONOMIC INCLUSION: ANALYSIS OF THE INVESTMENT BY CEPAGRI AND CREDIT FOR WOMEN IN POULTRY FARMING IN MATOLA

DEPARTMENT OF ARTS AND SOCIAL SCIENCES - UEM

The focus of the research was the activity of 25 poultry -houses owned by women in Matola municipality (Khongolote, Liberdade and Tsalala neighbourhoods).

The study analyses credit concession and management of funds granted by CEPAGRI, in partnership with the Commercial and Investment Bank (BCI) as well as opportunities and obstacles in access by women poultry farmers. Another goal of the study was to understand until which point the socio-economic inclusion determines women's empowerment, referring to that process through which individuals are transformed into active subjects who fight for greater autonomy and space in decision making, whether in the public or the private sphere.

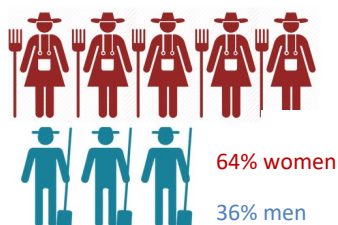
Main findings

Poultry farming in Matola Municipality

According to data collected by the District Service for Economic Activities (SDAE), there are 78 registered poultry farmers in Matola, of whom 28 are men (36%) and 50 are women (64%).

Poultry breeders rely on an agreement between the SDAE and the *Irviners* company, the supplier of chicks and feed, which allows them to acquire raw materials on credit.

However, most poultry farmers undertake their activities on a rudimentary basis, in small and domestic scale production.



National poultry production costs

The poultry production chain is interconnected with other auxiliary production chains: supply of raw materials (maize, soya, vitamins) for feed, medicines, veterinary products, equipment and packaging, which are all imported from abroad. Thus, for poultry farmers it is not the price of acquiring chicks that raises production costs, but their keeping until they reach the adult stage.

Poultry farmers, using only their own funds, will find it difficult to afford the production costs, and consequently to supply national market. National poultry farmers face competition from imported chickens (from South Africa and Brazil), and so prices for the local production are not competitive.

Access to credit for women entrepreneurs

Of the total number of women interviewed, 44% had no access to any kind of credit, 36% use microcredit, and the remaining 20% have access to commercial banks.

In 2010 the Ministry of Agriculture, through CEPAGRI/FDA, signed an agreement with the Commercial and Investment Bank (BCI) for a special credit line for the poultry sector. This credit line made available by the BCI seeks to finance the production of broiler chickens for the Maputo market integrating poultry breeders into a value chain formed by chicks and feed producers and by the slaughterhouses.

The amounts of funding for poultry projects range from 100.000 to 1.500.000 Mt at a preferential (and fixed) interest rate of 10%.

The applicant should be able to provide the following documents in order to apply for the credit concession: BI (identity card), DUAT (land title), business plan (approved by CEPAGRI), residence certificate, proof of payment of taxes, letter requesting financing addressed to the Agricultural Development Fund (FDA) with the details of the investment project. Poultry breeders having their own installations are prioritised because of collaterals.

Obstacles in access to credit

The main obstacles faced by women poultry farmers in access credit from CEPAGRI/BCI concern difficulties to



meet bank requirements, whether in terms of procedures and bureaucratic aspects, or in terms of collaterals.

There is also a strong constraint due to the discrepancies between the prices paid by the slaughterhouses and the real cost of production. At national level there are no fixed criteria for stipulating prices. This situation makes it difficult to gain profits and to repay loans.

Only 4 out of the women interviewed benefitted from credit from the CEPAGRI/BCI programme, while many other used alternative sources of finance, such as *xitiques* or small micro-credit institutions.

From financial inclusion to socio-economic empowerment

The study moves from the consideration that financial inclusion does not always result in women's empowerment. The research found that in couples where there is cooperation and mutual aid there is a greater chance of prospering in the business, even without conditions for access to formal credit.

However, when husbands do not allow their wives autonomy in financial management and in decisions on how to use the income from their businesses, there are many more difficulties for the businesses to grow and succeed.

As for the social and personal dynamics associated with the start-up of the business, it was found that there are women who become entrepreneurs out of the need to deal with an unfavorable family situation – such as after widowhood, divorce or abandonment (with or without children); whereas others start their business because they find in poultry farming an opportunity for economic growth and social advancement.

Regarding the social inclusion of women in poultry farming, it was found that there are several

interpretations in their communities. Some of them are seen as “fighters”, but many have been the target of stereotypical interpretations, because they do not fit acceptable social and cultural standards as caregivers.

RECOMMENDATIONS

Institutional coordination

Lack of coordination between CEPAGRI/FDA results in a duplication of efforts, as well as in the difficulty in identifying women who could potentially benefit from the funding.

SDAE has experience of daily work with communities and has been mapping poultry breeders. It may also help in identifying the beneficiaries with the greatest potential. Hence better institutional coordination is recommended, in order to ensure the efficiency and effectiveness of the programme.

Information dissemination and better access to credit

Greater availability and dissemination of information of

programmes of bank loans for women are necessary, as well as the revision of bank procedures in order to make them more accessible to the target group, taking also into account social and economic contexts and dynamics.

Women's economic inclusion

In the specific case of women's poultry farming, there is a need for mapping the most relevant institutions and services available with regard to the entire value-chain of poultry production, in order to identify possible links between funds and business opportunities to encourage entrepreneurship in this sector.

Financial education

The design and implementation of education and financial literacy campaigns is recommended, including ad hoc courses, information and capacity building sessions on how banks work, basic notions of accounting and calculations for business management, the relation between investment, profit and expenses, among others.



THE LEGAL AND ECONOMIC DYNAMICS OF FOOD PREPARATION AND CATERING BUSINESS IN THE BORDER AREAS IN MAPUTO PROVINCE

DEPARTMENT OF LAW - UEM

The study offers a legal and economic analysis of the cooking and catering services offered by micro, small and medium enterprises (formal and informal) of women at the border posts in Maputo province, namely Namaacha and Ressano Garcia. The research developed an economic and legal framework for the sector, assessed the conditions of access to formal credit for investment, identified the critical factors for success in the undertakings, as well as the social and family dynamics which favour or hinder the participation of women in local economic development processes.

Main findings

Legal framework

There is no specific legal framework for tourism-related activities (accommodation, restaurants, etc.). The relevant legislation is the commercial one and in the areas covered by the study 90% of women who undertake food preparation and catering activities have created individual companies over the past 5 years. Although they have not created a firm, business women adopt the simplified licensing and tax regime, so that the majority of them pay taxes and legal fees. Analysing the legal regime, it was found that the market has been dominated by the same vendors over the years, without any new (formalized) business in the last 5 years. This shows, on one hand low entrepreneurial skills in the region, on the other that market has not been attractive in recent years, especially in Ressano Garcia, where 57% of the licenses were granted more than 10 years ago.

The Namaacha region shows higher levels of licensing (70%) when compared to Ressano Garcia (43%), since it is a municipality with a better policy for supervising and controlling economic activities. This revealed the positive impact of the fiscal and social security education activities for the population undertaken by brigades of the Tax Authority and the National Social Security Institute.

Functioning of the market

75% of the enterprises take the prices of their products from the market, and there is no margin for fixing prices on the basis of their own production costs and profits. From this point of view, greater autonomy in

decision making was found among women entrepreneurs of Namaacha, who sometimes used random criteria, than in Ressano Garcia, where the market is more dynamic and competitive.

Weak supervision and assistance

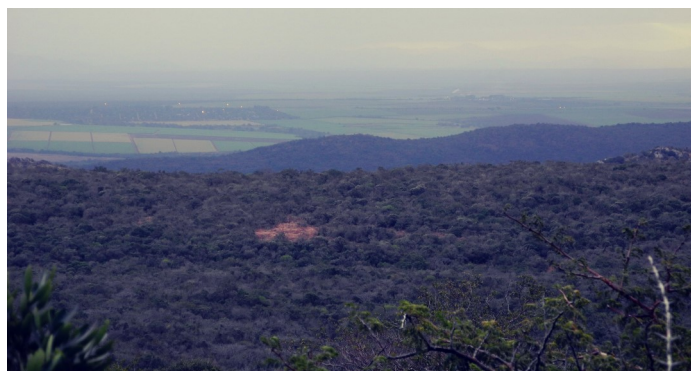
In the areas covered by the study, there is not sufficient supervision for improvements in the activities undertaken, such as, for example, hygiene inspections in establishments, control over unfair competition from informal peddlers who represent an obstacle to the business of formal establishments. The latter not only damages women entrepreneurs, but also constitutes a public revenue loss, since sales by informal peddlers cannot be controlled and duly taxed.

Poor supply of support services

There is a marked need for auxiliary services to food preparation and catering business. These needs are, on one hand, financial (for example, in Namaacha there is only one bank branch, and one ATM) and, on the other hand, more general: frequent power cuts and interruptions in drinking water supply; insufficient formalized linkages with the agricultural and livestock sectors, and with beverage suppliers.

Accessibility of products

There is easy access to foods (meat, vegetables) at affordable prices, since these are areas where the local population undertakes agricultural and livestock activities, and because of the proximity with Swaziland and South Africa. Many of the women who undertake catering activities in these areas also farm and keep livestock.



Sources of investment and access to credit

There are 37 private financial institutions in the country, including 3 women's cooperatives in the cities of Nampula, Nacala and Pemba and a Women's Development micro-bank in Maputo province. The market is dominated by a minority of commercial banks and within this minority Millennium BIM and the BCI stand out, which together hold 50% of the total market of assets, deposits and loans.

In the study sample, women entrepreneurs face obstacles in accessing credit because of: (a) risk aversion to default; (b) reduced borrowing capacity; (c) lack of information on how to access credit. The study reveals that women surveyed started their business with their own funds: family savings (65%) or funds coming from other businesses (35%).

Key obstacles identified are: high interest rates (65%) and complex procedures to access formal credits (35%). In this context, 40% of those surveyed prefer to borrow money from relatives or acquaintances, 20% from *xitique*, 5% get credit from suppliers to repay them after making sales. But 35% of women say they have no alternative source of finance, and in case of financial straits they have to stop their activities.

Business management

More than 80% of businesses have no organised accounting, and women entrepreneurs do not possess basic information about their assets. Only 20% use cheques and bank transfers. However, evidence indicates that 85% of enterprises transfer their cash incomes to the bank, meaning that there can be space for trust in formal credit. The majority of those

surveyed show poor awareness about the meaning of being an entrepreneur, for example regarding re-investing incomes to expand the business.

The impact of gender relations on the catering sector

85% of the interviewees are married, 5% are widows, and 10% are not in any *de facto* union. On average interviewees have three children. It was difficult to analyse their control over and participation in the business because most women manage the business personally, but do not control profits, leaving that responsibility to their husbands. Single, divorced women and widows face a similar reality. In order to start a business, most of them received support from a relative, usually a male one (brother, brother-in-law, cousin, etc.). Yet the study shows that, although incomes generated by their work has a significant impact on household finances, in fact their remarkable contribution has not had a corresponding impact on their social and economic status, since in rural or semi-rural environments patriarchal, discriminatory norms against women continue to prevail. At the same time, the study shows that about 95% of women interviewed face do not face many difficulties in reconciling their business with household responsibilities, since they have the support of their partners and family.

RECOMMENDATIONS

Support the sector through a credit programme

Expand the coverage of credit programmes for agro-business to catering and restaurant business, in order to encourage pay back rates within the sector.

Incentives for associations

Strengthen and formalize the existing union between entrepreneurs so that they may be able to carry out common claims and group strategies.

Financial education

Set up financial education campaigns, aimed at mobilising financial resources by capturing money which is outside the controlled financial network.

Control and inspection

Increase control and regulation of commercial spaces by the authorities and sanction towards informal peddlers.

Information dissemination and better access to credit

Greater availability and dissemination of information of programmes of bank loans for women are necessary, as well as the revision of bank procedures in order to make them more accessible to the target group, taking also into account social and economic contexts and dynamics.





PUBLIC AND PRIVATE CREDIT SERVICES WOMEN-LED FOR MICRO AND SMALL ENTERPRISES IN GAZA PROVINCE

CHIBUTO HIGHER SCHOOL OF BUSINESS AND ENTERPRISE - UEM

The study focuses on agricultural business managed by women in Gaza province analysing 17 micro and small enterprises and 6 formal financial institutions, analysing bankability, access to resources and assets, productive and commercial capacity and barriers to business development. It also analyses the characteristics of women entrepreneurs (age, marital status, levels of education, etc.) and gender relations within the household concerning decision-making and business management.

Main findings

Business fabric of the agro-businesses managed by women

Although women are mainly concentrated in agricultural activities, in the province there are no medium-sized companies in this sector led and/or owned by women, but only micro and small enterprises (MSEs). Agricultural activities are almost always associated with complementary activities such as processing, livestock, food preparation and sales of beverages. In particular, livestock activity allows smaller and safer investments and higher returns, when compared with farming.

It was found that the MPEs surveyed operate at all stages of the value chain: this means that time and funds are invested from production to marketing, making it difficult to have sector specialization and making accounting complex at each stage.

Access to resources and means of production

Enterprises in general do not have their own premises such as offices and warehouses. Most of the MSEs use rudimentary tools for their activities; only two of them possess tractors and all use pumps for irrigation, hired from the government or lent by individuals, having significant educated productive capacities.

Profile of women entrepreneurs

The data show that women are aged 39 to 75 years, which suggests that agriculture is not an attractive activity for younger women.

Most women entrepreneurs dedicated themselves to agriculture as a subsistence activity to feed their households, and only in a later stage shifted to the commercial stage.

In general, agriculture is still practiced by people with limited basic education. Furthermore, none of the entrepreneurs had any training in business management: their knowledge of production techniques has been acquired through empirical experiences and through assistance and support from the District Services for Economic Activities (SDAE) and, in certain cases, non-governmental organisations.

Gender relations and women's empowerment

Unmarried women (single, widows and second wives) have greater financial independence and decision-making power over the use of the



RECOMMENDATIONS

For the MPEs

Be pro-active in seeking services to support formalisation and organisation of internal book-keeping.

For the financial institutions

Set up lines of credit appropriate to the rural environment where the MSEs operate, dealing with potential clients and with language and socio-cultural barriers which may make access to finance difficult – particularly for women.

For government institutions

Support women's empowerment initiatives from a perspective of business and not just subsistence. Set up a data base of enterprises at local level disaggregated in terms of classification, size and ownership (men/women) to facilitate support initiatives and impact measurement.

income from their business, although they continue to recognise the social role of men as heads of the household. Married women say they hand their incomes to their husbands, even if the man does not take part in the economic activity, since he is recognised as the one responsible for household finances. At the same time, the data collected indicate that women use gains or benefits from their business mainly for household food security, education of children, health and house improvement.

Credit for MPEs in agriculture

In Gaza province there are commercial banks, micro-banks, credit cooperatives and micro-credit operators, as well as financial credit services provided by the government.

Six of the financial institutions interviewed have specific finance products for commercial activities, penalising agriculture, fisheries and livestock. They justify this choice on the basis of the risk of these activities and the delay in repaying loans. While the great agricultural potential of the Gaza Province is often stressed in public policies and

speeches, barriers in accessing credit both on the demand and supply side are severely constraining women's role in agriculture.

The main barriers to financial inclusion include: (a) problems in providing collaterals; (b) lack of information and knowledge about services and the procedures; (c) the informality of businesses; (d) fear of the seizure of goods and properties; (e) lack of the land title to certify agricultural activity.

The credits granted, mainly not through commercial banks, range from 30,000 Mt to a maximum of 121,000 Mt among the women interviewed – a sum considered insufficient to sustainably expand their businesses.

The barrier of informality

The 17 MPEs surveyed are recognised by the local, provincial and even national authorities, since some of them have been awarded as best producers.

Nonetheless, they remain in the informal sector, even though, in some cases, the banking institutions themselves are willing to provide assistance in procedures.



WOMEN'S ENTERPRISES IN THE TOURISM INDUSTRY IN INHAMBANE PROVINCE: PROFILE, SIZE, SUSTAINABILITY AND DIFFICULTIES IN THE MANAGEMENT OF COMPANIES

INHAMBANE HIGHER SCHOOL OF HOTEL INDUSTRY AND TOURISM - UEM

In order to contribute to the understanding of the dynamics of women's socio-economic empowerment, this research diagnoses the characteristics of the overall environment which affects the operation of micro and small, mostly family, businesses, in the tourism sector in Inhambane province. The target groups are 100 women entrepreneurs, including manager-owners and manager-employees, and 15 husbands.

Main findings

Profile of the businesses

All the 100 businesses observed are on a micro or small scale. 99 are family undertakings, and just one establishment is a company formed by three business women with no family ties between them.

Most of the businesses are restaurants and guest houses. 50% of these are conventional and 50% are precarious *barracas* (shacks).

Profile of the women entrepreneurs

96% of the women entrepreneurs interviewed are the business owners, and 4% are managers, but not owners. Most of them (58%) are married, 24% are single and 18% are widows. As for education, 44.3% have basic level, followed by primary level (37.5%) and mid-level education (13.6%).

A large group (83%) have no professional qualifications, while 9.1% have professional training in areas related to business management. Only 2.3% are trained in the area of the hotel industry and tourism. 47.7% of the interviewees are between 26 and 40 years old, followed by the 41 to 50 year age group (26.1%) and the 51 to 60 year age group (21.6%).

Motivation for business start up

Women interviewed were asked what kind of motivation they had when they started their entrepreneurial activity. For the great majority (94%) the key motivation is related to tourism-related enterprises' potential in terms of income generation, whereas other reasons (such as desire to be independent, life style choice, interest and drive for this kind of work are mentioned only by those who run more stable businesses.



Sources of funding for business start up

Most owners have used their own capital to start up the business, either from their own personal savings, with support from their husbands or from a combination of the two. Loans from relatives and friends are an alternative source of funding, as well as bank credit, funds from NGOs or from Government funding opportunities. However, with regards to formal credit lines, women highlight two key obstacles: complex procedures and lack of transparency, particularly for public funding.

Operational procedures of the enterprises

Planning Throughout the operational phase of the business, 82% of the women entrepreneurs invested in expanding or improving the activity, reinvesting gains from the business, using bank credit, or informal loans from relatives and friends. Only 13% began their businesses on the basis of a proper plan with clear objectives, and only 3% have a medium to long term business plan. A common perception among entrepreneurs is that planning is not necessary for running the business.



improvement of living conditions (47%) and savings. Only 9% of women save their earnings in a bank account, the majority prefer informal savings groups and micro-credit (23%). Savings associations are an alternative mechanism of self-financing for many women, particularly those who run micro-businesses.

Social status When asked about the main changes that the business has brought in their lives, women mention, apart from the income, increased self-esteem, motivation to establish working relations and life style improvement. The general results of the study suggest that mutual help within the household contribute positively in improving business and women's empowerment.

Accounting 40% of the interviewees do not have organized accounting control over the business; only 6% have more solid accounting systems with current controls, and quarterly, half-yearly and annual balance sheets. Only 3 out of 100 outsource the services, while the others do not have an organised book-keeping system. Almost all the owners do not stipulate a salary for themselves and use the income from the business without restrictions and without controlling how much is reinvested in the business or used for domestic consumption.

Formalisation 63% do not have a bank account in the name of the enterprise. The business organisational and administration is precarious, so they do not have cheques, receipts, invoices and other instruments that make commercial relations operational. Relations with clients and suppliers are mostly informal: only 22% have registered the business and establish relations with clients on the basis of short term contracts; only 15% have developed formal commercial relations with other providers.

Forming associations Only 13 of the interviewees belong to a sector association, that is, the Inhambane Provincial Hotels and Tourism Association. The 87 who are not members of any group/association cite as justification the lack of information, lack of trust and the limited advantages in joining associations. The absence of work networks and partnerships, and the failure of women entrepreneurs to

join associations seem to be major obstacles to the sustainability of the enterprises and development of the sector in a Province with a strong touristic potential.

Gender relations and economic dynamics

Decisions on the business It was found that for the 63% of women, their husbands are the main agents in taking decisions concerning the earnings from the business. 87% consider involvement of their husbands as an added value, and in many cases it was the husband who first invested in the activity. Widows, single and divorced women take autonomous decisions. Men generally have other jobs and their direct involvement in the day-to-day running of the business is residual. 12% of the entrepreneurs think that being a woman is an added value for the restaurant and accommodation business because of the experience in domestic duties.

Division of labour Besides the residual involvement of partners in the business-related activities, most women interviewed confirm that they are in charge of the care work of the household. Overall, the study shows that women are those who spend more time working during the day, including productive and reproductive activity, as compared to their husbands.

Use of income Women use their income to satisfy three major groups of needs: consumption (food 75% and children needs 56%), investment in the business, house rehabilitation and

RECOMMENDATIONS

Promotion of the sector

There is a need to promote and disseminate tourism-related products and services with specific institutional programmes.

Business support services

There is a need for business services that help the development, planning and formalisation, promote capacity building for businesswomen and encourage the creation of networks and association mechanisms in a value chain.

Gender relations and business development

Husband's support is an important factor for business development: businesses run by married women are relatively more stable and face fewer difficulties in seeking solutions to day-to-day and work problems, when compared to single women and widows. Hence the partner is an important element in this process in corroborating, facilitating and contributing to the sustainability of the business. There are signs that gender roles are being renegotiated in support of recognition that the woman is an important agent for generating income for the household, and thus interventions and programmes should support these processes.

WOMEN'S INVOLVEMENT IN AQUACULTURE IN ZAMBEZIA PROVINCE

QUELIMANE HIGHER SCHOOL OF MARINE AND COASTAL SCIENCES - UEM



The study analyses aquaculture in Zambézia province, its historical evolution, constraints faced in access to resources (land, water, feed, fingerlings and credit) and women's involvement in this economic activity. 49 fish farmers were interviewed (18 women and 31 men) from the Milange, Namarroi, Alto Molocue and Nicoadala districts, out of the total of 94 fish farmers (42 men and 52 women) present in Zambézia province. The target group was identified by using the data bank of INAQUA (National Aquaculture Development Institute).

Main findings

Evolution of aquaculture in Mozambique

Aquaculture, with a focus on tilapia farming, has been practiced in Mozambique since 1952 in Zambézia, Nampula and Manica provinces. In the 1960s, colonial policies aimed at the restocking of dam reservoirs, lakes and natural reserves of fresh water. After independence aquaculture stagnated due to lack of investment in the sector and, primarily, because of the war. Finally, after 1994 this activity was revived with new investments, although always remaining in an embryonic form. According to the

Fisheries Master Plan (2010-2019) the poor level of aquaculture in Mozambique is due to lack of resources and inputs including: limited access to finance, lack of fingerlings and good quality feed, which hinders the evolution of aquaculture from micro and small scale to commercial level.

Costs and potential return of aquaculture

Aquaculture is the production of fish under controlled conditions in fresh or saltwater tanks. The main costs of the activity are associated with the material for opening the tanks, payment for digging services and acquisition of feed. The cost of the resources for opening tanks only occurs in the first year, thus representing an initial investment. However, in the case of home-based fish farming, household members are usually in charge of opening the tanks, without having to resort to external informal labour. The fingerlings and technical assistance are offered free of charge by INAQUA.

For aquaculture to bring profits, tanks must be of a certain size (at least 500m²) to allow an average production of 400/500kg per tank every 6 months; the feed used must be of good quality. According to the fish farmers interviewed, in order to have a return, the sale price should be at least 100 Mts/kg.

98% of the fish farmers do not process or conserve the fish for lack of means (electricity and freezers) and low levels of production. 71% dry or smoke the fish for sale and any excess is used for household consumption.

Environmental impacts

Aquaculture is an activity that might have severe environmental effects if not practiced responsibly. For fish farming to be environmentally sustainable, the preservation of genetic diversity should be guaranteed as well as that of land and water through treatment of the effluent released from the tanks (rich in nitrogen and phosphorus) so as not to damage the environment with the eutrophication of the natural waters, and elimination of toxic substances that can bio-accumulate in the environment.

It is also necessary to avoid the enrichment of bodies of water with nutrients, dissolved solids, the accumulation of organic material and metabolic waste in reservoirs, tanks and nurseries, which have a negative impact on the growth and survival of the fish.

Main obstacles

In Zambezia the main problems for aquaculture and its sustainability are: (a) poor access to natural resources (land, water); (b) full dependence of the fish farmers on grants for fingerlings produced in Inhambane Province and provided by INAQUA in each new cycle (twice a year); (c) poor fish quality due to the small tanks and low capacity to invest in feed; (d) limited transport capacity: for example, during the 2014 floods all the bridges providing access to Namarroi district were destroyed and the area remained isolated, thus hindering access to more profitable markets.

Lack of local feed production raises the price of acquiring feed. For this reason, fish farmers resort to artisanal feed which pollutes water and provides low nutrition levels. The return on investment is very slow and the activity remains mostly at subsistence level (among the respondents, only 2 practice

commercial aquaculture).

A further issue raised during the interviews is the perceived poor technical knowledge of fish farmers, which compromises the productive processes. Notwithstanding having participated in technical capacity building organized by INAQUA, together with the District Services for Economic Activity, the training needs of fish farmers remain unaddressed.

Finally, natural disasters (droughts or floods) and thefts are considered key problems severely affecting fish farming.

Funding opportunities

The main sources of finance for aquaculture are District Development Funds (FDD), microcredit from INAQUA and private investment of the fish farmers. However, out of the 49 interviewees, only 9 (3 women and 6 men) obtained external funds. When asked about the causes of limited access to credit, the interviewees mentioned: (a) lack of knowledge of the rules for accessing funding opportunities; (b) difficulty in developing funding proposals; (c) lack of financial education.

Involvement of women in aquaculture

In Mozambique, out of the 343,000 professional fish farmers, only 18% are women, although data from INAQUA show that the number of

potential women fish farmers is 55%. There seem to be a rigid gendered division of labour in fish farming activities developed at household level: women's tasks include the preparation of artisanal feed, feeding the fish and cleaning the tanks, whereas men are in charge of opening the tanks. A main issue for women who manage this activity directly, and not as unpaid family worker, is that the husbands tend to control the activity: for the women interviewed, this is related to land tenure issues and the difficulty in obtaining their own DUAT.

RECOMMENDATIONS

- ◆ Training of the fish farmers in financial management and in management techniques;
- ◆ Set up conditions for access to good quality fingerlings and feed at accessible prices in Zambezia province, including through the promotion of local feed production;
- ◆ Establish lines of credit for fish farming and advertise the possibilities of financing in the rural areas, particularly for women;
- ◆ Facilitate the formalization of fish farming through land titles and increased, secure access to water resources.



CONTRIBUTION OF THE MICRO AND SMALL ENTERPRISES IN THE TOURISM SECTOR TO THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN INHAMBANE PROVINCE

VILANKULOS HIGHER SCHOOL OF RURAL DEVELOPMENT - UEM

The study analyses women's involvement in tourism in Inhambane province with the aim of identifying the profile of women entrepreneurs and the socio-economic factors which result in opportunities or obstacles. The target group are women who own micro and small enterprises. The sample consisted of 42 women entrepreneurs, 10 husbands and 4 financial institutions.



Main findings

Profile of women entrepreneurs and reasons for entering business

Most of women entrepreneurs identified are between 35 and 44 years old. Women who are between 45 and 64 years old are mostly widows who inherited the business from their husbands or who went into business to meet household needs after their husbands' death.

As for level of education, it was found that almost half of the women entrepreneurs have only completed basic level and only 5% have incomplete secondary education. Among women interviewed, only 10% benefitted from training to improve business management, or in the areas of trade, business and reception of clients.

As for the main motivation for starting the business, 69% of the women interviewed began the activity because of the need to overcome economic difficulties, 17% out of the desire to gain financial independence and 14% were motivated by market opportunities.

Married women and those in *de facto* unions are the group who mentioned market opportunities as their main motivation, because they may count on the support of their husbands, while single women are the group who mostly went into business to overcome financial difficulties.

Opportunities and obstacles

The interviewees mention as main obstacles to the success of the business the following causes, in order of importance: (a) reduction in the number of tourists caused by political instability in the country; (b) lack of suppliers of complementary services near the establishments; (c) lack of means to advertise services; d) lack of skilled labour.

Access to finance and use of the income

Women entrepreneurs who accessed formal funding opportunities are the 24% of the sample.

Of the women interviewed, 76% began their activity with their own funds, supported by their husbands, or with the money from personal savings derived from alternative activities. The interviewees who did not resort to any funding give as their reasons: (a) high interest rates charged by the commercial banks and fear that their goods will be impounded; (b) the instability of the tourism sector; (c) fear of contracting debts; (d) cultural prohibition, or prohibition for religious reasons or by their husband; (e) lack of knowledge and information.

Women entrepreneurs who obtained finance from banks used either the business they already had as collateral, or guarantors or

guarantees given by the financial institutions because they are public functionaries.

Most of the women entrepreneurs identify access to working capital as their main need in order to diversify their products, make new purchases and expand the business, but they do not cite credit as the solution to such needs. There is a general lack of trust in banks, which is also a result of limited access to information about services and products available.

It was found that about half the entrepreneurs are members of informal savings groups (*xitique*), formed only by women. This money is used particularly to cover domestic or family expenses and/or as a source for reinvestment in the business.

Credit lines for women

In the region there is only one specific credit line for women from BCI. However, it was highlighted that it has not yet received any request for funding from women entrepreneurs in the tourism sector, due to the reduction in investments in the area because of the crisis.

The financial institutions interviewed indicate as constraints on granting credit: (a) diversion of the money to be used for purposes other than those agreed, which leads to the debt not being repaid; (b) non-compliance with repayment deadlines; (c) distrust of clients because of lack of information about the implicit advantages.

Contribution of the businesses in improving household living conditions

The main changes indicated concern the financial independence acquired, the respect from the women's husbands and other relatives resulting from a different position in the family and in society, as well as a change in living standards. After satisfying the basic needs of the households, the income generated is used to buy

vehicles, to build and expand houses, to create jobs for household members, to expand the undertaking and to build new businesses (mainly shops).

88% of the interviewees said the income obtained is sufficient to meet the basic needs of the household (education, food, health) and the other 12% say that the income is not satisfactory – with the latter group consisting mostly of single women.

The married women also manage more easily to reconcile their businesses with household responsibilities, particularly in the presence of young children who require greater presence of their parents.

Decision taking

The single women and widows interviewed (50% of the sample) control the financial resources on their own, while 48% of the married women control them jointly with their husbands, 43% control them personally, and 9% let the spouse manage the gains from the business.

The husbands interviewed say they leave the daily running of the business up to their wives, but that financial decisions should be taken jointly.

RECOMMENDATIONS

For the women entrepreneurs

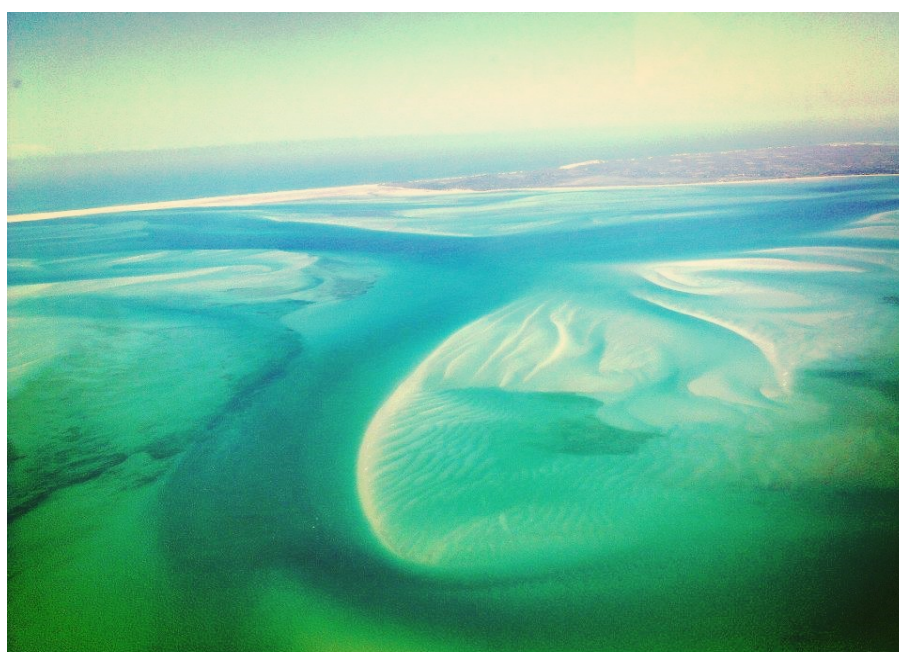
- ◆ Take part in the existing business management training programmes;
- ◆ Apply for formal credit in order to guarantee growth of the business
- ◆ Greater rigour in the use of the credit in the projects proposed to financial institutions

For the financial institutions

- ◆ Promote awareness raising campaigns for greater understanding of the implications of credit in order to break the myths about bank finance
- ◆ Set up special lines of credit for women, with interest rates that favour the repayment of the debt within the agreed deadlines, and with negotiable systems of guarantees

For the public institutions

- ◆ Increase the availability of sector economic data disaggregated by sex
- ◆ Promote training programmes and follow-up for business development



MEASURING WOMEN'S EMPOWERMENTMEASURING WOMEN'S EMPOWERMENT - OFF-FARM ACTIVITIES AND INTRA-HOUSEHOLDS DISTRIBUTION OF RESOURCES

THE PESED GENDER SENSITIVE SURVEY IN THE DISTRICT OF BOANE

In addition to the researches undertaken in partnership with the UEM, which mostly used a qualitative research methodology, PESED has financed a pilot gender-sensitive survey on access to credit for micro, small and medium entrepreneurs in the agricultural value chains in Maputo province (Boane district), in partnership with the National Statistics Institute (INE) and the Community Development Foundation (FDC).

The first phase of the work was to define a representative sample of households in Boane district, on the basis of census data, which led to the identification of 256 households. The survey was administered to one man and one woman of working age in the same household. In all, 512 individuals were interviewed, of whom about 50% were women. Formal enterprises in the sample (about 40 identified through CEMPRE – the periodic national business survey) have been over-represented in order to analyse the differences between formal and informal activities. The survey was defined specifically for the PESED research, drawing inspiration from various sources: *Living Standards Measurement Surveys* of the World Bank, *Gender Asset Gap Project*, instruments for the assessment of “credit constraints”, among others.

The central part of the survey envisaged that the interviewees should choose from among a list of sources of income/land ownership/means of production, and then indicate their level of control and decision-making power over each of them.

The survey was structured to investigate the division of responsibilities and rights over financial resources, properties, and sources of income within the household, since receiving a sum as a

wage or as earnings from the activity of the enterprise does not necessarily mean that this person keeps the money and has decision-making power over it. The same analysis was made for the physical assets and the means of production since it is important to know who is using them and who can decide about their sale.

The PESED survey also envisaged a specific module on access to formal credit to identify constraints to access, both on the supply and the demand sides.

The key aspects broached were:

- ⇒ What are the characteristics that accompany the various occupational/entrepreneurial conditions of men and women, and what are the determinants of these different conditions?
- ⇒ What are the characteristics associated to a greater or lesser access to credit, for women and for men, indicating also the various typologies (banks, micro-finance institutions, informal system, among others)?
- ⇒ What are the determinant factors for access to the various financial instruments for women?
- ⇒ What are the needs in terms of financial products for small and medium entrepreneurs? What are the specific men and women needs?

The PESED survey collected information on:

- ⇒ Demographic characteristics of those surveyed: sex, age, marital status, religion;
- ⇒ Education situation of people aged 5 years and above;

- ⇒ Economic activity of people aged 7 years and above;
- ⇒ Financial activity and bank credit for people aged 18 years and above;
- ⇒ Household income and expenditure;
- ⇒ Ownership of durable goods.

What can be done with this instrument?

The analytical instrument tested with PESED has the purpose of allowing two levels of comparison. The first is at household level - to research what differentiates households with differing levels of distribution of resources, differing divisions of labour within the household, differences in access for men and women to sources of income and control over assets. The second level of comparison is the individual level between men and women - to analyse which factors are related with gender with respect to various types of business (formal/informal, for example), and access to and use of credit.



LESSONS LEARNT AND REFLECTIONS FOR THE FUTURE

PESED has been an opportunity for learning and looking in depth at themes of interest for all the stakeholders (national, international, civil society, private sector, academy) who wish to define initiatives, policies, and research that are based on the reality of Mozambican women. The studies held have the main objective of contributing to the debate under way, encouraging the use of a multi-dimensional and multi-disciplinary approach.

The key lessons learnt and the points of reflection gathered during the program are summarized below:

⇒ **The qualitative research and the pilot survey had the purpose, among others, of identifying the roles that the various activities of the enterprise represent in the household budgets and in livelihood strategies.** The basic idea is that both credit and business might answer to various requirements: UNCTAD (2015), for example, distinguishes between «entrepreneurs by choice» and «entrepreneurs by necessity» as two categories that need different support strategies. Looking at this characterization, the former often start out from more favourable personal and family conditions and pursue strategies of accumulation, while the latter - as we have seen in the studies held by PESED - use the activity of the enterprise to complement

insufficient income or to deal with shocks. Furthermore, the small enterprises, which are an important generator of employment, suffer from a range of limitations, including the risk of remaining imprisoned in the “subsistence trap”. An in-depth analysis on women entrepreneurs’ demands should allow for an integrated intervention which includes support for the business, shocks coverage, social protection, access to credit and training, taking into account gender dynamics, in order to promote specific actions to remove barriers faced by women entrepreneurs.

⇒ **Integrating gender protocols in data collection is a crucial element in gender mainstreaming policies.** Identifying mechanisms which produce inequalities lie at the root of constructing adequate responses. To this end, starting from the experience of PESED, it would be useful to explore the possibility of creating a pilot research module with the INE to include in the future a gender lens in the national systems for collecting economic data which currently seems completely absent.

⇒ **Access to credit for Mozambican women is strongly limited. Constraints and barriers are of a complex and heterogeneous nature, on both the supply and demand sides.** In many cases, low incomes, the lack of collaterals and the meagre control over household resources lie at the basis of the low demand for financial services. On the other hand, the absence of financial capital may hinder the development of sustainable income generating activities. On the supply side, the limits may be the lack of adequate products, loan conditions, such as very high interest rates, and/or unequal access to financial education services so that beneficiaries may manage financial and insurance products in an autonomous and systematised manner. Considering the current situation of the country after the economic and financial crisis of 2016, we should reflect on the implications that this has for programmes supporting Mozambican enterprise on the micro, small and medium scale. It is also important to analyse the role that commercial banks and other institutions that provide financial services and products can play within this



- ⇒ **To undertake fairer and more inclusive socio-economic development, it is necessary to work at various levels to increase the institutional capacities to respond to and to interpret gender policies.** To intervene at central and local level to encourage greater participation of women, creating mechanisms to hold the various stakeholders responsible; to support implementation of local development plans that benefit households directly; to create capacities to implement gender budgeting at central and decentralised levels; to support the creation and strengthening of women's networks, whether in institutions, or in civil society; to favour political dialogue and active participation in decision-making.
- ⇒ **It is important that the Government and international partners support education and information initiatives in favour of equality between men and women and against any form of gender-based discrimination and violence** in order to encourage virtuous changes in socio-cultural behaviours and practices, to allocate physical, financial and

human resources in favour of these changes in various spheres of intervention so that policies and plans become actions.

- ⇒ **Hence coordination between the various stakeholders can and should be strengthened, without forgetting that the first voices which should be heard, in the dialogue and in designing strategies, are women's voices.** A space should be urgently identified where this dialogue can be held in an open, coherent and sustainable manner and in line with the needs and expectations of Mozambican women. On the other hand, it is important to stress how the PESED approach, by highlighting the importance of looking at the social implications of economic empowerment – whether at household or community level –, has pinpointed many aspects that are important to reflect upon and to draw up adequate policies. Above all it has shown that there is a hiatus, a gap, between the expectations of businesswomen and existing policies and instruments, which often seem to respond to an agenda that is not based on the characteristics of the Mozambican context. PESED is a call to attention for all the

stakeholders working for the empowerment of Mozambican women, so that local solutions might be found, and practices from outside are tested and adapted to the context – and not taken as necessarily good and replicable – involving all the interested stakeholders and primarily women themselves.

- ⇒ **These factors call for an integrated approach in facing and ending gender inequalities: women's empowerment requires a broader vision than solely an economic and business dimension.** The multi-dimensional nature of empowerment requires interventions that operate at the same time on various actors and which keep together economic empowerment and women's rights. The inclusion of interventions concerning access to credit with a broader approach of social inclusion seems indispensable.



This report is the synthesis of the results of the PESED of the Italian Development Cooperation Agency in partnership with CeCAGE, Coordinating Centre for Gender Issues of the Eduardo Mondlane University. The field studies were undertaken by teams of UEM teachers and students, and were presented at the International Conference on Gender Equality and Women's Empowerment (www.conferenciapesed.com), held on 7th-8th December 2015 in Maputo.

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UEM RESEARCH TEAMS

Vilankulos Higher School of Rural Development

Amélia Saraiva Monguela (professor)
Rosana da Glória Eduardo (teacher)
Aníbal Amosse de Saúde (student)
Lidasse Paulo Machine (student)

Inhambane Higher School of Hotel Industry and Tourism

Djemilo Frank Neto Cardoso (teacher)
Domingos Deuclic T. Same (student)
Conceicao da Epido Mirole (student)
Hadija Manafe Bacar (student)

Chibuto Higher School of Business and Enterprise

Joana Manuel Matusse Joaquim (teacher)
José Amilton Joaquim (teacher)
Nelson Maria Rosário (teacher)
Cadúcia Manuel Rufino Eliseu (student)
Nelson Adriano Mula (student)
Quitéria Augusto Macuácuá (student)

Quelimane Higher School of Marine and Coastal Sciences

Joana Alberto (teacher)
José Rodrigues Pita Francisco (teacher)
Rosa Simbine (student)
Habiba M. Mussá (student)

Department of Arts and Social Sciences

Isabel M^a Casimiro (teacher)
Jaime Guiliche (teacher)
Ana Paula Matusse (student)
Dércio G. Machavate (student)
Géssica dos Anjos Macamo (student)
Withney O. M. Sabino (student)

Law Department

Almeida Machava (teacher)
Alcides Nobela (teacher)
Osvaldo Machava (student)
Isa Fidélia Francisco Chiconela (student)
Deisy Inssa da Conceição Ribeiro (student)

TEAMS FOR THE PILOT SURVEY

INE Coordinators

Laura Duarte
Hermenegildo Mazivila
Basilio Sozinho Cubula

Data collection team

Fernanda Samuel Valoi
Zaida António Adamo
Firmino João Muiocho

Célia Jossias Pondja
Pedro Eugénio Zandamela
Mariana Lucília Miocha
Leta Carlos Come
Bresak Júlia Raúl Guite
Lurdes Elias Maunze
Lizete Escamado Sarmiento Nhamué
Amélia Valéria Mujovo
Amira Xavier Zacarias

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Ms. Valeria Cardia

(AICS Maputo)

Ms. Gloria Pracucci

(AICS Maputo)

Dr. Roberta Pellizzoli

(AICS Consultant)

Dr. Cecilia Navarra

(AICS Consultant)

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Italian Agency for Development Cooperation (AICS), Maputo office

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Ms. Valeria Cardia

Ms. Gloria Pracucci

Photos

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