

Key constraints to female economic empowerment

What evidence exists in the international literature on the problems and contextual features that inhibit female economic empowerment for girls and young women in urban areas in Mozambique?

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Overview

Constraints to economic empowerment are experienced in unequal ways by girls and women, and boys and men. They are affected differently by the social and institutional context. Responding to these constraints will be important when opening up pathways to FEE. This Brief reviews the literature on gender in Mozambique to identify how factors inhibiting FEE in general may be playing out among young women and girls in the context of Mozambique's urban areas.

The Brief first discusses formal institutions: the legal and policy environment related to work and business. These include labour laws where gender inequality prevails, and the gender inequalities in land tenure security and urban planning process; the living environment and the platform from which work and business take place. It also includes discrimination in education practice which can restrict the skill development of young women; and gender blindness in business policy which results in failing to accommodate women's particular situations and needs.

Next, the Brief discusses informal institutions and processes, drawing out how inequality is structured in different domains. These include informal sector work and regulation; social capital and networks in the informal economy; informal regulatory practices; and marriage relations and the care economy. Social networks are a key asset in the informal sector but there is a mixed picture on how far and in what ways this places women at a disadvantage. There are however, some informal regulatory practices that clearly constrain women's engagement, these include; sexual abuse in education and the workplace; transactional sex; and domestic violence.

The role of marriage – in particular patriarchal relations in the household – as a constraint to FEE, presents an interesting picture in Mozambique due to quite different patterns of gender relations in the southern and northern provinces. We note that a high number of female headed households found in some areas does not automatically translate to disadvantage, and may in fact be an advantage for girls within these households. While early pregnancy and early marriage almost certainly represent a significant shaper of empowerment pathways, the extent to which they are constraints to FEE for the young mother appears to depend on the structure of her household and support network.

Finally, regional variations in some key domains of inequality affecting FEE are briefly discussed to illustrate the axes differentiating particular types of constraint and potential empowerment pathways for groups of women and girls in different regions.

Implications for MUVA

It is important for MUVA to address both formal and informal institutional levels and to address not just young women and girls but also the environment and social relationships in which they operate in order to further FEE. A central constraint to FEE is gender segregation in formal and informal labour markets, but tackling this will involve addressing a range of other issues.

This Brief concludes that attention is needed on how the specific circumstances of different groups of young women affect their opportunities for economic empowerment; the analysis should not assume, for example, that all young mothers or young wives are in similar circumstances in relation to FEE, as those in extended birth families with other adults available for childcare may be considerably more enabled to participate in the work-force than those without. There is clearly a need to untangle the various characteristics that feature in the work environment and how the multiple variables affect girls and young women's choices and opportunities for decent work.

1 Formal institutions: The legal and policy environment

The enabling – or disabling – environment affects everybody, but there are a number of features that affect women differently, and in ways that puts them at a greater disadvantage than men. This operates through both formal and informal institutions and practices. Legal provisions for gender equality do not guarantee gender equal practice in relation to FEE, but they can contribute to promoting an environment that is more conducive to equality. While gender equality is well established constitutionally in Mozambique (see e.g. World Bank and IFC 2013), there are several gaps, as detailed below.

1.1 In the workplace

Gaps in relation to the work environment (in the formal sector) include, for example, that women are restricted from doing 'jobs deemed hazardous' even while not pregnant or nursing.¹ The law also does not mandate equal remuneration for men and women for work of equal value; there are no laws mandating non-discrimination based on gender in hiring; it is not illegal for an employer to ask about family status during a job interview; employers are not bound to give employees an equivalent position when they return from maternity leave; and employees with young children do not have rights to flexible or part time schedules; no governmental office is tasked with addressing sexual harassment; and there are no criminal sanctions for sexual harassment in employment (World Bank and IFC 2013).

Discrimination exists in some aspects of labour law.

1.2 The urban living environment

While the legal situation in terms of land tenure and property ownership in urban areas is unclear, and may vary across locations, it is clear that protection of rights to land and housing is a key concern of the urban poor, and affects working lives in various ways including, well-being, security and as collateral for investments in economic activities (Tvedten 2013). This affects both men and women. The adoption of the new Family Code in December 2004 provides for gender equality in all matters of family law (consent to marriage, divorce procedures, custody of children, sharing of household assets, etc.) and prohibits all practices that discriminate against women concerning polygamy, inheritance, minimum legal age for marriage and treatment of widows. However, there is a gap between the law and practice, and widows are still disinherited and become homeless after the death of the male partner. The discriminatory practices are serious constraints for some women, not least for the implications for available business premises, collateral etc.

Security in housing is more precarious for some women, especially widows, and urban planning is generally gender blind.

¹ The World Bank report does not specify which law in Mozambique sets out this provision, but it is most likely to be established in the Government of Mozambique. Lei do Trabalho, n.º 23/2007, enacted October 2007. <http://www.mitrab.gov.mz/Documentos/Legislacao/Lei%20do%20Trabalho.pdf>

Urban planning processes tend to be gender blind: for example, the ‘National Strategy for Interventions in Informal Settlements in Mozambique’ introduced by the Ministry for Coordination of Environmental Affairs in 2011 analyses the current situation and outlines possible interventions based on the formalisation of rights and popular participation, but does not mention gender. Similarly, the Maputo Municipality Five-Year Development Plan (2009–2013) emphasises the importance of physical infrastructure for development, but does not offer an analysis of poverty and gender (Tvedten 2013a).

1.3 In education

Education has a strong link with work opportunities, even if a complex one. Education policy is therefore crucial to FEE. If pregnancy causes them to miss school for some time, they also cannot re-enter day schools later if they have moved out of the correct age cohort. (Kabeer 2012 and ANSA study). This is of particular importance given high rates of early pregnancy (see below).

Education practice discriminates against pregnant women/girls.

Sexual harassment legislation covering formal workplaces does not cover education, public spaces, or service provision situations. This leaves adolescent girls unprotected from abusive practices in education related to passing exams and transitioning through school (see below).

1.4 In the business regulatory environment

Women are disadvantaged in a number of ways through policy related to business. The most common is gender blindness: for example, key trade related policies and protocols are gender neutral and therefore do not address specific challenges encountered by women entrepreneurs (EABC 2012). Similarly, the Institute for the Promotion of Small and Medium Enterprises (IPEME) does not recognise the need to develop entrepreneurship promotion programmes specifically targeted at women. Most business development service providers are government-owned with limited outreach and are located in major urban areas (ILO 2011). In addition, women have less access to information/knowledge of laws, regulations and requirements – for example, those related to cross border trade, including the provisions of the EAC’s Simplified Trade Regime and Regulatory Framework (EABC 2012). Women’s access to formal financial services – often due to lack of collateral – leads to a situation where women are limited to gaining access to finance through savings and credit groups and group-based mutual guarantee micro-credit.

Policy supporting business is generally gender blind and therefore does not recognise women’s specific needs. Complex procedures may disadvantage women more than men.

Overly complex bureaucratic procedures also appear to impose a greater cost on women, and these have been identified by women as a major problem. In one study of business women in Mozambique, the average length of time it had taken for the women to register their businesses was 1 year and 3 months (Serra 2007 cited in Kabeer 2012). Constraints on women’s time and mobility² may, in part, account for this lengthy procedure. A study in Uganda paints an interesting picture: the simplification of business start-up procedures produced a 33% higher increase in first time women business owners than men (World Bank/FAO/IFAD 2009), suggesting that the more complex original procedure had been more constraining to women than men.

2 Informal institutions and processes

2.1 Informal sector work and regulation

Poor working women in Africa are not only concentrated in informal employment but also in the more precarious forms of informal employment (Chen 2008). While there are features of the informal sector which present particular constraints to FEE, including its regulation, and gender segregation of tasks within it, it is also notable that, “A great many successful women entrepreneurs develop their businesses from small to large scale while remaining in the informal sector. It is therefore necessary to understand the reasons for them remaining in the informal sector” (Serra 2007).

² Studies carried out by MUVA during inception point o the double or triple time burden of women with work, domestic and child care tasks, and limitations on mobility due to strong social norms.

Gender segregation

The distribution of types of work by gender is strong in the formal economy in Mozambique – World Bank data for 2007 shows women making up only 9.7% of the manufacturing work force, 3.1% of construction, and 4% of transportation (Quoted in Tvedten 2011) Later data (INE 2013) used for calculating the gender parity index confirms this segregation:

Gender segregation of tasks in the informal and formal labour markets, and in both paid work and own account work, tends to place women in lower income sectors.

the Gender Parity Index (GPI)³ is 0 for construction and energy sectors; 0.09 for extractive industries and 0.05 for transport and communication. In the informal economy, a significant gender gap in earnings is largely due to segregation, and women's concentration in lower-earning work. However, even when women and men do similar work, they often earn different incomes due partly to differences in the amount of time that they are able to spend in remunerative work: as elsewhere, women tend to work fewer hours per day in paid work but longer hours per day in unpaid household or care work (Chen 2008). In Mozambique, the Gender Gap Index (2014) puts the female to male ratio of wage equality for similar work at 0.64, ranking as No. 71 of 142 countries, and much lower than its overall GGI rank of 27th.

In Mozambique, gender segregation is strong, although there are regional variations. Paid and unpaid work is unevenly spread: 57% of working women and 15% of working men were unpaid but contributing family workers while 36% and 57% respectively were self-employed (Van Klaveren *et al.* 2009 in Kabeer 2012). In urban areas 12% of the female work force was in wage employment compared to 52% of men. This data suggests that a proportion of economically active women, even in urban areas, do not have an independent income (Kabeer 2012). However, later data, however, suggests that this is a predominantly rural/agricultural phenomenon: DHS data from 2011 puts non-agricultural female unpaid labour at 3.8%.

With regional variations, women are active in trade. 43.3 % of economically active women are self-employed and not employing others, with higher levels in Sofala Province and Nampula (50.5 and 52.1% respectively) than in Maputo city (34.9%) and Tete Province (46%) (IOF 2008/9). In the Northern provinces where men, mainly younger men, dominate small scale informal trade in rural areas, women's trade has been confined to sale of food items. But in Southern provinces, women dominate local petty trade and also play a role in more distant trade to Maputo and across the border to South Africa. One study finds that women dominate officially registered business: in a list of business people published by the provincial government of Gaza, 120 businesses were owned by women and only 20 by men (Tvedten *et al.*, 2010). Successful women business owners attributed their ability to combine business and family responsibility to 'good time management' (60%) domestic workers (42%), family support (37%), and shared chores with husband/partners (23%) (Serra 2007).

At the poorer end of the spectrum, where women make up over 60% of jobs according to a large scale 2003 survey (Sender *et al.* 2006), daily wage labour and domestic service were among the worst paid and poorest quality jobs. In Maputo, types of work differentiating the very poor and less poor are associated with mobility: the very poor often depend on informal economic activities in their own neighbourhood, where higher income-earning opportunities are rare. They lack both the necessary social networks and money to invest in merchandise and transportation. The poor, by contrast, seek employment and income in wealthier and more populous suburbs and markets. Transportation costs are one of the main constraints on economic entrepreneurship (Tvedten 2013).

³ A GPI of 1 indicates parity between the sexes; a GPI that varies between 0 and 1 typically means a disparity in favour of males; whereas a GPI greater than 1 indicates a disparity in favour of females.

Lack of formal regulation, recognition and services

Lack of regulation, recognition and services in the informal sector affect men and women but appear to affect women more as they are over represented in the least profitable segment of this market. Challenges in informal sector regulation include factors such as:

- Informal sector workers usually have no legal identity as workers or rights, legal or social protection. This can disproportionately affect women who are additionally at risk of sexual harassment due to the lack of legal protection
- Many informal enterprise owners do not have the ability to establish formal organisations. For women literacy challenges, mobility and time constraints as mentioned previously are gender-specific limiting factors in the Mozambican context.
- Lack of public services such as water, sanitation, infrastructure in areas where informal enterprises operate lead to precarious trading and poor quality services offered
- Lack of accessible and reasonable financial services including startup capital for very small enterprises (Chen 2008).

The lack of regulation and services in the informal sector affects women disproportionately because they are over represented in this sector.

2.2 Social capital and networks

Informal economy

In the informal economy and other social domains which may be crossed on route to FEE, formal regulation is replaced to some extent by informal regulation through social institutions. Social capital and social networks are key features of an individual's ability to negotiate this informal regulation.

As Chen (2008) notes, the fragmented nature of the business system and institutional environment tends to favour non-indigenous groups and an African elite. In order to work with this fragmentation, contacts and networks are key assets. Acquiring market access and power depends more on relationships and dynamics in the market, than on individual attributes.

On how far this situation operates in gendered ways, or as additional constraints or enablers of FEE, is mixed. Women appear to be at a disadvantage when it comes to formal business associations: an ILO (2011) study claims that many businesswomen are not aware of women's entrepreneurship associations or of the benefits that come from membership. Dejene (2006) states that regular business organisations are simply not accessible to most women. Most participants identified as potential members of ACTIVA (the Mozambican Association of Business and Executive Woman) in an IFC study (Serra 2007) did not know about its existence. On the other hand, in Nampula, female-headed households and women were found to be more inclined to be members of associations and other interest-groups that promote their interests (Tvedten *et al* 2009).

Family and extended family networks are also significant in providing livelihood security and other forms of support, and therefore form a platform from which economic advancement can be pursued. The breakdown of networks, pushing people into marginalisation and exclusion, is associated with the very worst level of poverty in Maputo (Paulo *et al* 2007). These people are excluded from networks both of neighbours, friends and workmates, but also from extended family. In urban areas, maintaining rural relations is perceived as an important strategy to combine employment and income with the social security of agricultural production. Some households in Nampula, for instance – both male and female headed -- manage to do this (Tvedten *et al* 2009).

Elsewhere in SSA, Calder and Huda's (2013) review of adolescent girls' economic opportunities in Rwanda found that insufficient social capital also ranked highly amongst the "blockers" to achieving a good future. Other 'blockers' that featured were: a lack of family support, broken families (including orphan-hood), lack of support from the community.

Social capital and networks are important assets in the informal sector, but operate in gendered ways. Women are disadvantaged in terms of formal business associations, and networks in non-traditional sectors, but may be better able to maintain other types of networks.

2.3 Informal regulatory practices

Besides social networks, there are other informal practices which regulate the formal and informal economies, both directly and indirectly.

Money at the centre of relationships

Paulo *et al* (2007) note the importance of extensive social networks in urban neighbourhoods, as well as relationships with government agencies in health, education and for security. He notes that “in a commoditised urban context, where money is an integral part of most relationships, the very poorest households are more likely to be marginalised and excluded: they lack the ‘entrance fee’ to key relations of provisioning and social security”. In the ANSA study, this commoditisation is evident in the finding that many jobs are bought – or otherwise acquired through relatively powerful contacts – in a situation that represents a clear challenge to FEE.

The lack of formal regulation in the informal economy is compensated by informal regulatory practices – these include how ‘entrance fees’ may be required for some jobs; sexual abuse; transactional sex; and domestic violence. Not enough is known about the prevalence of these practices.

Sexual abuse in places of education and at work

Sexual abuse is another practice through which social order is regulated. In one study in education in Mozambique, at least 8 percent of school children suffered physical sexual abuse and a further 35% experienced verbal sexual harassment (Tvedten, 2008; Justiniano and Nielson, 2005). A UNICEF (2011) report, citing a 2008 Ministry of Education survey more directly brings evidence of sex-for-promotion transactions: 70% of girl respondents reported that some teachers use sexual intercourse as a condition for promotion between grades. 50 % of girls also reported that not only teachers, but boys in their peer group also abuse them sexually. Although the Ministry of Education has a zero tolerance policy on sexual abuse in schools, enforcement remains weak (UNICEF 2011).

Kabeer (2012) notes that ‘corrupt and promiscuous practices’ are perpetrated by teachers and managers with apparent impunity, but in the study she cites, 22% of girls interviewed did not recognise forced sexual intercourse as a form of abuse while 35% did not consider verbal sexual harassment as a form of abuse. A study carried out by MUVA on violence against women in the work place found that sexual harassment and abuse is predominantly, although not exclusively, a significant risk for women. Verbal and physical abuse were widely reported by both men and women. Long distances to work, a reality for those working as domestic workers, in the private sector and for many informal wage workers, also tops and tails women’s working day with the fear of theft, sexual harassment, abuse and insults. Access to support in the event of violence should also be seen in the context of different realities for men and women. It is notable that the spheres in which women are the majority are also the same in which high levels of violence are coupled low recourse to justice i.e. in the informal sector. The regulation vacuum within the informal own account and wage sectors has created a space for informal regulatory practices that have a disproportionate negative impact on women. These informal practices include entrance fees for some jobs, illegal procedures from the police and customs officials, sex abuse and transactional sex, increasing women’s vulnerability in these sectors. Where there is recourse to justice through, for example, Human Resource departments, the fear of shame or of losing one’s job as a result of reporting abuse inhibits women from seeking redress.

Transactional sex

Sex for money, gifts or favours is a feature of some young women’s lives in urban and rural areas, but its prevalence is not known. A qualitative study in peri-urban and rural areas of Zambezia province suggests that transactional sex is associated with both poverty and the seeking out of an adolescent/modern identity through consumerism, especially in relation to fashion. The study suggests that it may be a significant issue, fairly widespread and partly accepted as a normal behaviour (Underwood *et al.* 2010). It is likely that some girls experience this as (temporarily) economically empowering.

Domestic violence

Intimate partner violence has a high incidence in Mozambique and is slightly higher in urban than rural areas: 38.5% of all women in urban areas have been abused and 30.8% in rural areas (DHS 2011). There is also fairly widespread acceptance of domestic violence, but significant regional variation and a comparison with 2005 data suggest that levels of acceptance have fallen dramatically – from 30.5% (2005) to 5.4% (DHS 2011) in Maputo city; 67/5% (2005) to 31.6% (DHS 2011) in Tete Province, and 62% (2005) to 23.6% (DHS 2011) in Nampula. Acceptance by men in 2005 was generally lower than by women, ranging from 23.7 in Maputo to 40.2% in Nampula and 52.6% in Gaza. Domestic violence, or the threat/possibility of it, is often used to regulate women's behaviour, including censure for seeking employment outside of the home or neighbourhood.

2.4 Marriage relations and the care economy

As discussed in other brief of this series, marital arrangements and the division of labour within households also act as social norms or social institutions that define the platform from which young women can pursue FEE. In general, women's responsibilities to the care economy put them at strong disadvantage in relation to men when pursuing paid work or income beyond the household, due to labour and time burdens. The COWI study (p42) points out that most employers see the issue of pregnancy and child care as a burden they can avoid by not employing women where possible – an attitude that clearly represents a barrier to women's employment. In addition, patriarchal relations within the marital household often limit women's decision making power on how to use (even their own) income.

Women's responsibilities to the care economy are an obstacle to FEE in a patriarchal society.

Mozambique offers a varied and interesting picture in this regard. On the one hand, in some areas and in male headed households, this patriarchal picture remains strong. For instance, World Bank data from 2007 shows decision making on education, health and food to be overwhelmingly in the hands of men in male-headed households, with 100% of education decision making, 96.2% of health, and 64.2% of food. In urban areas, the situation was slightly different, with more female and shared decision making in education and health, but with male decision making still overwhelming – 88.5% for education and 78.2% for health (World Bank 2007 quoted in Tvedten 2011). Later data from DHS (2011) however disaggregates this picture by region: only in Nampula Province did a large proportion of women have no decision making power over their income (33.4%). In other areas such as Maputo and Tete Province, the majority of women had sole decision making power over the use of her income (59.6% and 52.7% respectively). Without a doubt, however, many husbands do have substantial control over a wife's income. Husband's control over money – specifically, interference by the husband – is identified by the EABC (2012) as one of the main challenges affecting effective utilisation of credit by women business owners. Male control in the household has historically extended to control over women's outside work, and there is some evidence that it continues to do so in the north of the country (Nampula) (COWI study 2015).

Within marriage, women may have little decision making power, including on whether to work outside, especially in the Northern region.

Female headed households

On the other hand, Tvedten *et al.* (2010a) found in Gaza that traditional marriage and patrilineage has largely been replaced by 'cohabitation' and individual household decision-making; Southern provinces have very high levels of female headed households. These offer an interesting picture suggesting that divorce and separation can be enabling for FEE – and therefore represent opportunities – in some circumstances. In Gaza, the proportion of female headed households is exceptionally high at 53 percent, polygamy is rare and the majority of those living with men are not formally married but live as cohabitants (Tvedten 2013). DHS data for 2011 suggests that there is a high proportion of female headed households across the country, with 35.9% in Maputo; 31.6% in Sofala Province; 20.6% in Tete Province; and 33.2% in Nampula. In Maputo, also, cohabitation is reported to be reasonably common (Paulo *et al.* 2007).

The proportion of female headed households is high, especially in some Southern regions, but there is no automatic association between female headship and poverty or low paid work. Girls living in female headed households may have some advantages.

Although male-headed households are generally better-off, there are both very poor and relatively wealthy households among female headed households, showing that some women can earn enough to support their families well. Most of the female household heads were widows. Some of these widows in Xai-Xai City had succeeded in inheriting property from their deceased husbands (Tvedten 2010a), despite the wider tendency in much of SSA for widows to be dispossessed by their late husband's family members (Rakoli 2014). Oya and Sender (2009) found that divorced and separated women who had higher levels of education than the rest were most likely to be found in better paid forms of employment, many employing other women to look after their children. Married and single women, by contrast were in the most inferior forms of waged employment. One study noted by Kabeer (2012) suggests that it is mainly single, divorced and widowed women who join associations, whereas married women tend to be subject to restrictions by husbands (Gotschi *et al.* 2008), adding texture to the role of networks and social capital in FEE.

In an important finding, UNICEF (2015) state that girls living in female headed households have a significantly lower probability of getting married before 18 than girls living in male headed households, and early marriage also decreases unambiguously with the age of the head of household.

High rates of early marriage and pregnancy

Rates of early marriage and early pregnancy are high in Mozambique and are likely to feature as a constraint to FEE, but how far they constrain may be affected by the household circumstances of the young wife and/or mother. Rates of early marriage are much higher than the averages for the Eastern and Southern African sub-region: 14.3% of Mozambican girls between the ages of 20 and 24 were married before 15 years of age and 48.2% were married before 18. Marriage before 15 is most common in Niassa, with 24.4% of girls. Girls in urban areas marry slightly later: on average 11.5% married before 15 in urban areas, against 16.1% in rural areas, but rates have been falling recently in urban and rural areas. In Nampula, for example, the proportion of women aged 20-24 who married before they were 15 fell from an incredibly high rate of 53% in 1997 to 17% in 2011. Given the constraining effects of marriage partnerships suggested by the relative economic empowerment of at least some female headed households, early marriage is by itself likely to act as an inhibitor of FEE.

Rates of early marriage and early pregnancy are high in comparison to other countries in the region. How far these act as a constraint to the FEE of particular young women may depend on her household situation – such as whether others are available to care for the child.

However, the unsurprising association of early marriage with early pregnancy represents an additional constraint. Overall in the UNICEF study, 7.8% of young women had their first birth before 15 and 40.2% before 18. Again, there is significant regional variation – in Maputo city, 20.5% of women had their first birth before 18, but 51.7% in Nampula. (UNICEF 2015 a and 2015b). At the same time, not all young mothers are married or get married on becoming pregnant.

Interestingly, despite these rates of early pregnancy, childcare is not raised as an issue by respondents in the study on women's formal employment carried out for MUVA (COWI 2015) "possibly because the general expectation is that there is always someone in the extended household who can look after the children of those who work outside."

The link between education and child marriage and early pregnancy – and therefore a second set of connections between early pregnancy and FEE – is not fully explored in the literature. The assumption is that marriage and pregnancy pull girls out of school (though some manage to return to night schools). But the extent to which exam failure or schools' 'push out' systems turn marriage and pregnancy into the next viable option is not examined.

3 Further constraints to FEE

All the following constraining features have regional variations, reflecting variation in gender relations in different locations.

3.1 Education and skills

Although education disparities have been declining – the GPI for primary school attendance increased from 0.84 in 2005 to 0.95 in 2014 (Gender Gap Index 2014 and DHS 2011), past inequalities are evident in adult literacy rates: they were 55% for men and 25% for women in 2007 (declining from 60% and 29% in 2002; Tvedten *et al.*, 2008) with much wider gaps in the northern provinces than the south (Kabeer 2011). In secondary education, overall enrolment rates were extremely low compared to neighbouring countries at 15.5% in 2006 but more recently were dramatically higher 44.7% for girls in urban areas, than in rural areas (9.1%). However, the relation between education and FEE is not only in enrolment but also in attainment; the ILO (2011) notes that attainment is a prevailing problem with high rates of failure and with higher failure rates for females than males for all education types and levels (ILO 2011). In 2011, only 45.6% of girls and 52.8% of boys complete primary education. Overall secondary completion rates remained very low at 10.4% in 2013, but were much higher in Maputo city (34%). The relation between poor completion rates and early marriage/pregnancy warrants investigation.

Gender disparities have been shrinking and secondary enrolment rates growing fast in urban areas. But disparities in attainment and retention remain, with women's attainment on completion still lower than men's.

In the South, however, more recently the picture looks different: in Maputo the GPI for primary school attendance is 1.01 in Maputo city and 1.16 in Tete Province. Tvedten *et al* (2010) also found that female household heads were more likely than male headed households to send girls to school. A similar finding is reported by Oya and Sender (2009) based on survey analysis from Nampula, Zambezia and Manica and by Bilale (2007) using the Mozambican Household Survey, 2002/03 (quoted in Kabeer 2012).

Women in enterprises are aware of their education and skills gaps: business owners have identified needs for themselves and the staff for management, administration, marketing, accounting/finance, communication and leadership skills (Kabeer 2012). Serra's study (2007) also identified demand among business women for skills in technology, particularly computers and access to Internet.

3.2 Other structures of inequality

Other structures of inequality likely to affect the empowerment pathways for different kinds of girls and young women include ethnicity and language, although this review has not found information on how these relate to poverty, opportunity, or social networks which might facilitate FEE.

Poverty and household structure

The relation of poverty to female headed households has already been discussed to some degree, but Kabeer's (2012) analysis offers a nuanced picture: in the southern provinces where women have greater access to economic opportunities, an increase in the number of females in the household significantly decreased the odds of falling into poverty while an increase in male members increased poverty. In the central province, households that moved from female headed to male headed households were more likely to move out of poverty, and less likely to fall into poverty, while in the north, the gender of household head did not have much impact on movements in and out of poverty. These trends may be significant forces of stratification for the young women living in these households.

Language

While Portuguese is the official language and is especially predominant in cities, in rural areas African languages are spoken as first language. This may act as a significant inhibitor to employment at all levels where dominant language fluency is required, especially, for example, for new urban migrants (Sida 2006; van Klaveren *et al.* 2009). However, it should be noted that all education is carried out in Portuguese (from 1st grade) and it is possible that the quality of education has more impact on language ability than the bi-lingual nature of the majority of Mozambican children.

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