



**Paper series: MUVA's contributions to female entrepreneurship knowledge**

# **Learning from Entrepreneurship Programming for Women's Economic Empowerment**

**Paper No. 3**

**Lead author:** Jodie Thorpe

**Contributing authors:** Alisha Ault, Iana Barenboim, Luize Guimarães, Evert-jan Quak and Katia Taela

**June 2023**

---

The MUVA Paper Series provides independent synthesis of evidence generated by the [MUVA Programme](#) combined with analysis of broader literature. The MUVA Programme was a Foreign, Commonwealth & Development Office-funded research programme, which was managed by Oxford Policy Management until March 2022. From March 2022, the MUVA non-governmental organisation, established in 2019 in Mozambique, continued the programme's work thanks to the financial support of the FCDO, the Agence Française de Développement and other donors.

For further information, please contact [info@muvamoz.co.mz](mailto:info@muvamoz.co.mz).

---

## Acknowledgements

We would like to thank the project staff who implemented the activities; the monitoring, evaluation and learning staff who collected the data; and the project participants, who were vital for the preparation of this report. The content of the report does not necessarily reflect their opinions.

## Suggested citation

Thorpe, J.; Ault, A.; Barenboim, I.; Guimarães, L.; Quak, E-J. and Taela, K (2023) *Learning from Entrepreneurship Programming for Women's Economic Empowerment*, MUVA Paper Series, Brighton: Institute of Development Studies, DOI: [10.19088/MUVA.2023.001](https://doi.org/10.19088/MUVA.2023.001)

## About this report

This report was prepared for the UK Government's Foreign, Commonwealth & Development Office (FCDO) and its partners in support of women's economic empowerment programmes. Except where otherwise stated, it is licensed for non-commercial purposes under the terms of the Open Government Licence v3.0. FCDO, Oxford Policy Management (OPM) and MUVA cannot be held responsible for errors or any consequences arising from the use of information contained in this report. Any views and opinions expressed do not necessarily reflect those of FCDO, OPM, MUVA or any other contributing organisation.

© Crown copyright 2023.



---

# Contents

<b>Summary .....</b>	<b>4</b>
Key Messages.....	4
<b>1. Introduction.....</b>	<b>5</b>
Women’s economic empowerment through entrepreneurship programming .....	5
<b>2. Power, empowerment and entrepreneurship.....</b>	<b>6</b>
The nature of power and women’s empowerment .....	6
Supporting women’s entrepreneurship .....	8
<b>3. MUVA’s approach to women’s economic empowerment.....</b>	<b>10</b>
MUVA+: creating the capacity for urban informal vegetable and fruit traders to identify and respond to business challenges.....	11
Results .....	13
PAM: enabling owners of small businesses with growth potential in Maputo to lead their own development processes .....	15
Project adaptations during implementation .....	17
Results .....	17
Addressing norms and motivations .....	18
<b>4. Putting MUVA learning into perspective .....</b>	<b>19</b>
Supporting entrepreneurs who do not usually receive support.....	20
Integrating (different types of) interventions to contribute to change .....	21
<b>5. Conclusion: tailoring entrepreneurship support to the needs of women business owners .....</b>	<b>22</b>
<b>References .....</b>	<b>24</b>

---

## Summary

MUVA is a social incubator dedicated to developing innovative approaches to the economic empowerment of women in Mozambique. This paper documents experiences from two MUVA projects supporting women's economic empowerment through entrepreneurship, and draws out broader insights and principles of relevance to other similar programmes. Barriers to women's economic empowerment and strategies to overcome these barriers are both individual and systemic, visible and invisible.

MUVA's approach to supporting women's economic empowerment through entrepreneurship involves tailoring three core elements to the specific context of different profiles of women business owners, including urban informal vegetable and fruit traders (MUVA+) and owners of small businesses with untapped growth potential (PAM). Both are groups of low-income female entrepreneurs that are rarely eligible for acceleration and entrepreneurship support. Core programme elements are technical skills, personal development and opportunity generation.

However, the project results show that no particular intervention generates impact. Rather, what generates impact is how interventions are tailored to entrepreneurs' specific business needs, responding to both the external context and internal constraints each group faces, through adapting methodologies that are more often used by formal businesses and policymakers. To achieve this, MUVA bundled interventions in ways that address both visible and invisible barriers and opportunities.

### Key Messages

- **Take a broad view of the potential for women's economic empowerment through entrepreneurship** – this means considering profiles of a wider range of entrepreneurs who might be suitable for this type of support, and appropriately tailoring interventions, as well as programme processes such as monitoring.
- **Be creative with programme design** – not to limit the programme to offering training and financial support, which are the most familiar intervention types. This means considering alternative modes of technical assistance including, for example, business development services, and alternative types of financial support beyond familiar microfinance and formal banking options.
- **Focus on a bundle of interventions that reflect different empowerment barriers and opportunities** – these are almost certainly both individual and systemic, and visible as well as hidden or invisible. Interventions should also be tailored to reflect the 'power with' that can be achieved, such as through supporting networking and collective action.
- **Pay attention to systemic barriers, both invisible and visible as these enable or hinder transformative change** – at a minimum, interventions targeting individual level change need to be designed with an awareness of these systemic barriers. Linking individual and systemic change within or across projects is needed for women's economic empowerment.
- **Document and share further evidence and learning in key areas** – these include the cost effectiveness of bundled interventions, measuring and assessing impact over longer time periods. To this end, MUVA will be undertaking an ex post evaluation of project results, including for MUVA+ and PAM.

---

# I. Introduction

## Women's economic empowerment through entrepreneurship programming

MUVA is a social incubator dedicated to developing innovative approaches to the economic empowerment of women in Mozambique. The programme aims to work with different profiles of women, to create the conditions for them to avail themselves of economic opportunities linked to their abilities and aspirations.

In Mozambique, as in many parts of the world, women face persistent barriers to accessing and benefitting from economic development through decent work, including barriers to starting and growing a business. Gender inequality is significant, with the country ranking 127th out of 162 countries in the Gender Inequality Index (UNDP 2020). Facing heavier domestic responsibilities and lower levels of income, education and health than men affects women's access to economic opportunities. Paid work tends to be in the informal sector, with insecure working conditions and lower incomes.

Women business owners also mostly operate in the informal sector. Half (49.5%) of informal firms are primarily women owned vs a quarter (24.2%) of formal firms. Women are particularly active in the informal retail sector, with 52 per cent of firms majority owned by women (Aga *et al.* 2021: 11). Women in Mozambique also face broader societal challenges, such as problems of gender-based violence (MGCAS 2016). Yet there are also important differences in individual women's experiences. Women experience different challenges in rural vs urban areas of Mozambique, for example, and between the north and the south of the country (Tvedten 2010).

This paper examines MUVA's experiences in implementing women's economic empowerment, with a specific focus on MUVA projects supporting women's entrepreneurship. The aim is to draw out concrete insights into *how* MUVA implemented these projects, as well as results that have been achieved, and challenges and lessons learned. While these insights are rooted in the specific context of Mozambique, the aim is to draw out insights or principles that are applicable more broadly in Africa and beyond.

In general terms, women's economic empowerment refers to the ability of poor women to 'participate in, contribute to and benefit from growth' (OECD 2011: 6); and to do so on terms that appropriately value their contributions, respect their dignity and make transformative change possible through a fairer distribution of the benefits of growth (Kabeer 2012). The World Bank was one of the first to discuss the economic empowerment of women, describing it as making markets work for women and enabling women to compete in those markets (World Bank 2006 cited in Kabeer 2012). This economic advancement of women needs to be coupled with advances in women's power to make and act on economic decisions, and to control associated resources, if it is to constitute empowerment (Golla 2011). This requires that women have autonomy and self-belief, are free from violence, and have the agency to organise and influence decision-making (Kidder *et al.* 2017).

Women's economic empowerment matters from an equity perspective, since structural barriers affect their ability to operate and grow their businesses differently from how they affect men. However, supporting women's economic empowerment can also have a wider effect. Across Africa, for example, women-owned businesses account for over one third of all firms, with gender disparities undermining the growth potential of the region as a whole (Bardasi, Blackden and Guzman 2007).

---

The next section offers an overview of the theoretical background and relevant empirical studies that inform discussion of the MUVA experience. This is followed by a presentation of the methodology and results of two specific MUVA projects: MUVA+ (for urban vegetable and fruit market sellers) and the Acceleration Programme for Micro and Small Businesses (PAM), which worked with micro-entrepreneurs who had growth potential but lacked skills, opportunities and access to markets. The discussion focuses on the design of the interventions, and participants' experiences of these interventions, as well as learning and adaptation identified in the process. Finally, the paper draws out key insights related to the different entrepreneur profiles, types of training offered and bundling of entrepreneurship interventions.

## 2. Power, empowerment and entrepreneurship

### The nature of power and women's empowerment

Any work on empowerment needs an understanding of power and the processes, strategies and barriers inherent in changing power. There is a vast and long-running debate on the nature and source(s) of power (see, for example, Hayward and Lukes 2008), which is beyond the scope of this paper. However, two key perspectives are relevant. One sees power as residing principally in the 'ability or capacity of an agent or agents, which they may or may not exercise' (Lukes 2004: 63); for example, by exerting their power over others. The other sees power as being principally rooted in structures that derive from 'multiple, interacting, large-scale social processes' (Hayward 2018: 56).

In some cases, these structures are highly 'visible', in the form of discriminatory laws, for example. However, these structures are also understood as being intimately connected to much less visible identities, norms and social constructs that enable and constrain what individual 'agents can do or be' (Hayward and Lukes 2008). Such power is 'hidden' when powerful actors control decision-making by limiting what issues are brought to the table and who has a voice in the process. It is also 'invisible', when customs and norms shape people's perceptions, including of their own interests or abilities, in such a way as to deter change (VeneKlasen and Miller 2002).

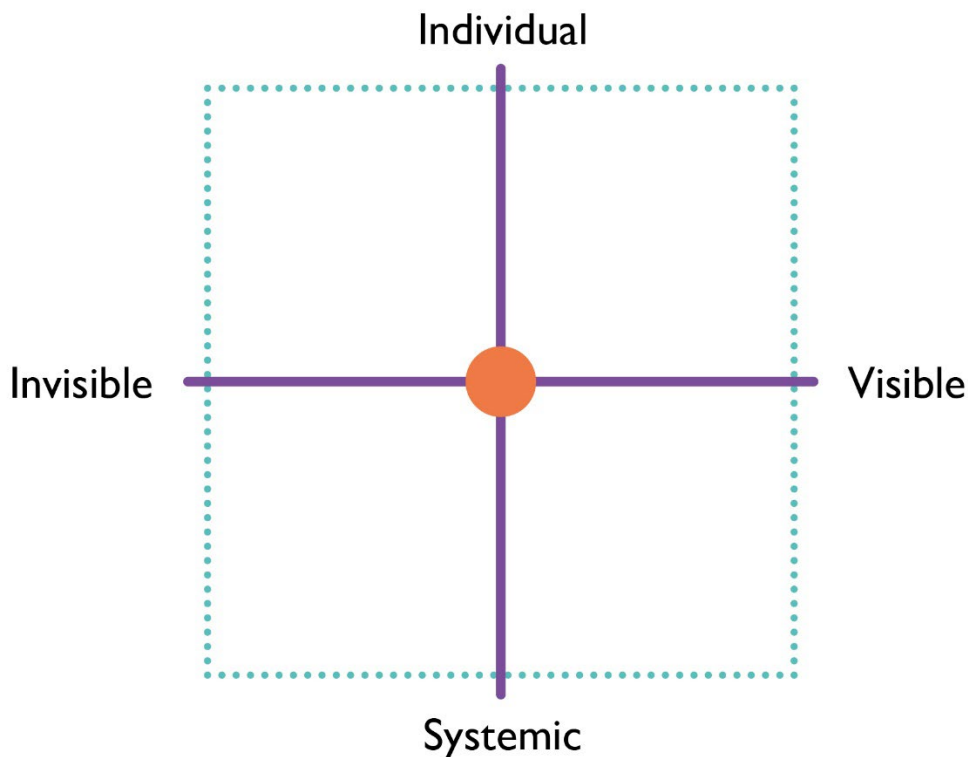
This discussion of power in early feminist writing also emphasised different forms of power (Rowlands 1997). The most obvious form, which is often associated with the concept of power, can be referred to as 'power over', or the control that one agent exerts to control another. It is embodied in formal rules, structures, authorities and procedures. However, there are more generative forms of power. From this perspective, empowerment is 'concerned with the processes by which people become aware of their own interests and how these relate to the interests of others' (*ibid.*: 14) to participate in and influence decision-making. These forms of power refer to having or building the capacity to exert greater control either individually ('power **to**') or collectively ('power **with**'). Finally, feminist scholars have highlighted the internalised oppression that constrains women's agency by affecting their perception of their own ability and legitimacy as decision makers. Empowerment thus also requires building self-knowledge and a sense of self-worth (VeneKlasen and Miller 2002), which can be referred to as 'power **within**'.

Out of these theoretical discussions on power have come development and empowerment frameworks and strategies, which often cut across these different perspectives. These include frameworks for women's economic empowerment, which offer a holistic perspective regarding sources of power and how they are manifested as barriers to change, along with strategies to change these dynamics.

For example, the International Center for Research on Women has identified ‘both the ability to succeed and advance economically and the power to make and act on economic decisions’ (Golla 2011: 4) as necessary for women’s economic empowerment. This requires access to skills, resources and economic institutions, but is also influenced by factors in the external legal, political, social, economic and educational environments. This framework has informed the work of US Agency for International Development’s Leveraging Economic Opportunities programme, for example, which highlights the importance of both structural transformation in embedded rules and norms affecting woman’s opportunities and choices, and bottom-up change by marginalised women themselves (Markel and Jones 2014). The United Nations identifies seven drivers of women’s economic empowerment, related to changing systemic barriers (UN Secretary General’s High-Level Panel on Women’s Economic Empowerment 2016). These include tackling adverse norms and discriminatory laws, redistributing unequal care duties and strengthening women’s collective action.

A third example is the Gender at Work Analytical Framework (Rao *et al.* 2015), which reflects ideas of ‘power to’ and ‘power within’, as well as visible and invisible forms of power. It contains four quadrants, highlighting first whether barriers to equity and empowerment are at an individual or systemic (rules and norms) level. the framework distinguishes between formal or visible barriers, such as individual resources and capacities or formal rules at systemic level, and informal or invisible barriers, either individual beliefs and identities, or norms and social constructs at the systemic level. This is the framework that the MUVA programme used to inform its theory of change. Figure 1 presents MUVA’s interpretation of the Gender at Work Analytical Framework.

**Figure 1: Gender at Work Analytical Framework**



Source: Authors’ own. Adapted from MUVA Methodology (2019), adapted from Rao *et al.* (2015).

---

## Supporting women's entrepreneurship

This section looks at the design of programme interventions to support entrepreneurship, and specifically what is known about how these interventions could enable women to advance economically, succeed as entrepreneurs and achieve their goals.

### Overview of entrepreneurship programme interventions

Grimm and Paffhausen (2015) undertake a systematic review of 53 studies of programmes supporting micro-, small and medium-sized enterprises in low and middle-income countries. While their primary focus is on the effectiveness of different interventions, and they do not specifically focus on gender, the paper offers insights into typical entrepreneurship interventions. They discuss five groups of activities, of which three are relevant to this paper. These are:

- **Training** – to improve business practices.
- **Business** development services and research and development support – to raise awareness of new (export) markets and support businesses to adopt new processes.
- Financial services – to provide enterprises with financial inputs or reduce the cost of capital.

The study finds evidence that training related to business skills, business plan development, financial literacy, technical and vocational skills, and life skills improves business practices, and supports entrepreneurs' optimism and motivation.

Other studies also find evidence that training changes business practices. A systematic review by Cho and Honorati (2014) of 37 evaluations of entrepreneurship programmes finds that business training programmes not only improve knowledge but also change practices among entrepreneurs. Buvinić and Furst-Nichols (2016) focus on interventions targeting women's economic empowerment and find that training positively improves the business practices of small women-led firms. In contrast, Campos *et al.* (2017) assess the outcomes of training programmes in 1,500 micro-enterprises in Togo. In this case, they find that business skills training did not have a significant impact, but personal initiative training increased the profits of participating enterprises by 30 per cent on average and 40 per cent for female entrepreneurs. They also find that the personal initiative training paid for itself within one year.

Delving more deeply into different types of training, McKenzie and Woodruff (2015) assess evaluations of five business training programmes. While three of the five produced only small changes in business practices, those that produced larger impacts employed more intensive training programmes. They thus attribute the differences in outcomes to the length of training offered.

Studies of training programmes highlight a significant variation in programme offerings. Training may range from a few days to 22 weeks, and even longer in the case of vocational programmes. Sessions can be short but last over time (e.g. one hour per week but for 22 weeks) or more intensive, over a shorter period (e.g. eight hours per week for six weeks) (Cho and Honorati 2014; Grimm and Paffhausen 2015). The impact of these different arrangements on business outcomes shows no clear pattern, although Grimm and Paffhausen (2015) find that the effects of shorter-term training do not last.

Importantly, specific and targeted training is more likely to improve business practices. Curricula do not need to be complex. What matters is that training is substantive and targets known knowledge gaps (*ibid.*). Specifically for women's economic empowerment, Buvinić and O'Donnell (2019) argue that training programmes need to be high quality and address gender-specific constraints.



---

Beyond training, studies show that microfinance supports the establishment of new firms, but has little effect on growth for existing micro-enterprises (Grimm and Paffhausen 2015), including women-led enterprises (Buvinić and Furst-Nichols 2016). However, there is evidence that finance does improve the performance of larger firms owned by women (*ibid.*). Finance combined with training is found to be more effective than either intervention alone (Cho and Honorati 2014; Grimm and Paffhausen 2015; ILO 2015). For female entrepreneurs, access to finance alone is often ineffective because women in business face other constraints they need to overcome (Grimm and Paffhausen 2015).

These studies provide fewer insights on the effects of business development services, especially with respect to women-led enterprises. However, one study of different programmes in Chile found that beneficiaries of business development services are more likely to be involved in research and development activities, to innovate with their products and processes, to have achieved quality certification and to have provided their workers with training (Tan 2009).

### **Bundling and targeting interventions for women's entrepreneurship**

Two meta-analyses of women's empowerment programmes point to the effectiveness of bundling interventions. Chang *et al.* (2020) analyse evidence from 160 papers that evaluated interventions to improve women's agency in low- and middle-income countries, including economic and non-economic programming. They find that programmes targeting multiple constraints appear to be the most effective at supporting women's agency. These programmes frequently include measures to raise awareness regarding gender and to develop soft or life skills, such as the personal initiative training described above (Campos *et al.* 2017). They note, however, that there is a lack of information on both the cost-effectiveness of these bundled interventions and the exact mechanisms by which they contribute to positive impacts. Assessing the long-term impacts of programmes beyond endline studies is another knowledge gap.

Similarly, a review by Buvinić and Furst-Nichols (2016) of nearly 50 studies of women's economic empowerment programming finds that very poor women, in particular, need a more intensive bundle of services if they are to achieve higher productivity and earnings. This bundle is likely to involve a transfer of capital alongside business training and follow-up technical support such as mentoring. These interventions can be expensive and require significant implementation capacity, but the authors also find that they can be cost effective.

While the evidence suggests that bundled interventions are more effective at enabling performance improvements, as for general training, these interventions need to be appropriately customised and targeted. 'Combinations of different intervention types matter for different beneficiaries under different contexts' (Cho and Honorati 2014: 124). The micro-, small and medium-sized enterprise sector is highly heterogenous, with different segments offering different economic opportunities (ILO 2015) and facing different barriers. In addition, the needs of small informal enterprises are different from those of small formal ones (Aga *et al.* 2021). The individual characteristics of the women leading these enterprises also differ.

Grimm, Knorrington and Lay (2012) study the informal sector in West Africa and identify three different types of informal entrepreneurs: 'top-performing', 'constrained gazelles' and 'survivalists'. In particular, the constrained gazelles category highlights a group of low-performing but growth-oriented small businesses that have similar internal characteristics to top-performing enterprises but are constrained by external barriers. These are distinguished from other low-performing entrepreneurs without such characteristics, which they term survivalists. Compared with survivalists, constrained gazelles tend to be older, show greater entrepreneurial spirit, have higher literacy rates, speak the official language, employ better business practices and operate in sectors outside petty trade. Survivalist businesses are dominated by those with very low education, often including women who also have household responsibilities that affect their entrepreneurial activities.

---

This 'very comprehensive set of constraints needs to be taken into account when policies towards female survivalists are designed' (*ibid.*: 17).

### **Systemic barriers affecting women's economic empowerment and strategies to change them**

Female entrepreneurs frequently face structural constraints in the external environment, which can undermine empowerment interventions (Chang *et al.* 2020). For example, increased business profits will not enable women's agency if men in the household control the women's finances. However, appropriate design features can go some way to addressing such issues. For example, use of mobile savings accounts has been suggested to offer privacy that can foster women's greater control over income (Buvinić and Furst-Nichols 2016; Buvinić and O'Donnell 2019; Chang *et al.* 2020).

However, such design features typically work around rather than fundamentally challenge gender power dynamics (Chang *et al.* 2020). While changing gendered norms is difficult, these norms are fundamental to the invisible systemic barriers that constrain gender equity (Rao *et al.* 2015). Much more needs to be understood about the potential and limits of economic programming in this area, with changes likely to require intensive, multifaceted interventions (Buvinić and O'Donnell 2019).

Gender biases of trainers and trainees alike can also affect training programmes. Where programmes address these biases, the results can be positive, changing women's attitudes with respect to entrepreneurship, self-confidence and risk taking (Cho and Honorati 2014). If they do not address biases, programmes are likely to perpetuate the barriers women face (Buvinić and O'Donnell 2019).

In sum, this review of the literature on women's economic empowerment and entrepreneurship interventions calls attention to details of intervention design, including the combination of intervention types, and their relevance to different types of enterprises and entrepreneurs, as well as to the external context. This context will reflect in part a series of gendered norms and attitudes, including with respect to women in business, which can limit the potential for transformative change if not addressed.

## **3. MUVA's approach to women's economic empowerment**

This section explains MUVA's approach to supporting women's economic empowerment through entrepreneurship. Across different projects, MUVA integrates interventions targeting three core areas:

1. **Technical skills**, particularly those that put the person at the centre, prioritising women – these skills can be acquired through formal education, training and professional internships.
2. Personal development, or the strength of believing in oneself and of dreaming of a better life – this strength enables participants to make the most of work and training opportunities.
3. Opportunities to put skills into practice – this means creating the conditions for women to access employment or self-employment, as well as other opportunities such as access to finance.

---

MUVA's application of this approach is explored in this section through a discussion of the specific experiences of two entrepreneurship projects: MUVA+ and PAM. This section provides an overview of how these projects were implemented, the results achieved, and learning identified through MUVA's monitoring, learning and evaluation efforts.

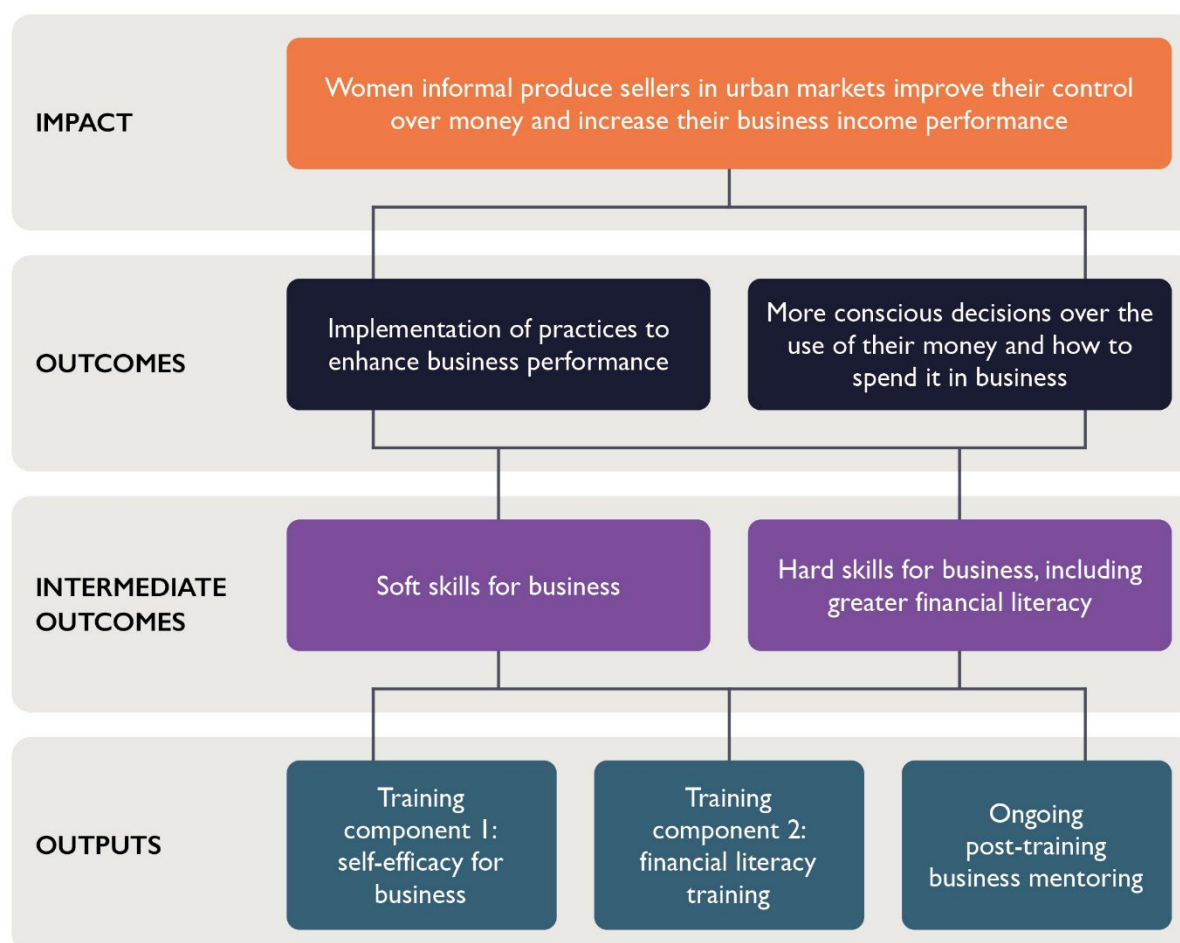
## **MUVA+: creating the capacity for urban informal vegetable and fruit traders to identify and respond to business challenges**

The urban informal trading sector in Maputo, as in much of urban Africa, consists largely of small-scale and informal businesses, which face high competition from many other similar micro-enterprises, are vulnerable to abuse from authorities and face multiple business constraints. Barriers, particularly for women micro-entrepreneurs, include lack of access to capital, market opportunities, technology and business knowledge.

MUVA+ (Figure 2) provided women micro-entrepreneurs in two markets (Fajardo and Zimpeto) in Maputo with a combination of soft skills and technical business skills training, to help them to identify and implant new practices to improve their business investment and performance. In turn, this would lead these women to improve their control over money and to increase their business income. MUVA+ participants were informal produce sellers at selected municipal markets in Maputo – to use the Grimm *et al.* (2012) study types, they would be the survivalists. Their characteristics include:

- Mostly working as market sellers for many years, either selling their produce on a mat on the floor outside the market (75%) or working from a stall (banca) inside or outside the market (25%); most (90%) would sell their produce as retail, but 45% also acted as wholesalers for other sellers.
- Average age: 42 years old; around 70 per cent had not completed primary school.
- Over half lived in Matola or somewhere else in Maputo province, commuting almost daily to the market in Maputo; around 40 per cent lived in Maputo city.
- Mostly (65%) residing in poor or very poor households living on less than US\$2.50 a day. Almost all were mothers, with an average of four children. Many were heads of household, with 55 per cent either single or widowed, and 46 per cent being the only person in the household to earn an income.
- Not assisted by other business support interventions or by government social protection measures.
- At baseline, between 71 per cent and 73 per cent (dependent on the project cycle) indicated that they preferred to remain entrepreneurs and did not want a different job.

**Figure 2: MUVA+ theory of change**



Source: Authors' own. Adapted from MUVA (n.d.: 3)

MUVA+ was implemented in three cycles, each centred on a nine-week training course, interspersed with tailored one-to-one mentorship of the entrepreneurs by trained facilitators. The focus was on women's soft skills for entrepreneurship, including business and financial skills, as well as self-efficacy and initiative training.

A central component was the use of adapted problem-driven iterative adaptation (PDIA) tools. These tools were originally designed for policymakers, but adapted for MUVA+ participants, helping women to identify and prioritise challenges. This support was combined with access to new opportunities such as opening a bank account or other financial services. The main steps in MUVA+ included:

- 1. Registration and selection** – targeting marginalised women working as informal produce sellers in Maputo. Women selected to take part in the programme owned their own businesses, which were their main income source. They were all women who sold perishable produce: fruit, vegetables and legumes. To be included, participants were required to attend a taster session, register and complete a baseline survey.
- 2. Training** – nine weeks of training at the market, focused on areas such as problem identification, innovating solutions, financial planning and negotiating. This included the implementation of the PDIA methodology, as described below. A key aim was to overcome barriers within the women themselves before further steps could be taken.

- 
3. Mentoring – each week of training was followed by a week of 1:1 mentorship at market sellers’ stalls. These sessions facilitated feedback cycles and real-time adaptation based on the innovation and experimentation supported by the PDIA methodology.

### **Problem-driven iterative adaptation**

At the start of the journey, women were asked to share business problems that were big enough that they did not know how to solve them or where to begin. In most cases, the ‘business not making enough money’ was identified as a primary problem. They were then supported through a process to break down the complex causes and sub-causes of this problem, and to develop ideas and strategies in response. This involved:

- **Encouraging experimentation, innovation and interaction** – the process valued the participants’ knowledge and created a safe learning space to share doubts, lessons and dreams. Activities stimulated thinking outside the box, encouraging innovation and experimentation.
- Learning based on participants’ experience and experimentation – participants used PDIA to analyse the key challenges they were facing and develop solutions based on their own knowledge and experience. Through a series of feedback cycles, they analysed the results of experimentation and adapted in real time.
- Focusing on viability and relevance, and legitimacy – facilitators helped the entrepreneurs rapidly assess the viability and relevance of potential solutions, since limited resources meant that experimentation had to be limited and focused. Self-efficacy training helped develop women’s perception of their own legitimacy as entrepreneurs.

### **Project adaptations during implementation**

The original theory of change for MUVA+ included a third training component with information sessions on civic engagement in the markets, which were intended to increase women’s knowledge of their rights and duties, and how the marketplace worked. This in turn was expected to lead to greater collective voice in market management. However, this component was removed in the revised theory of change (Figure 2).

## **Results**

### **Improved skills and business practices**

A survey of MUVA+ participants identified changes in their business skills and practices after the training (Table 1), including changes in setting sales goals, keeping written records and paying themselves a salary rather than diverting money for personal expenses.

**Table I: Changes in business practices after MUVA+**

Indicators	Baseline (%)	Sample size	Endline (%)	Sample size	Significance level
Sometimes or always set sales goals	47	97	69	97	*
Aspirations to make the business grow	53	96	72	96	*
Keep written records of accounts	19	97	82	97	***
Pay themselves a salary	52	97	80	97	***
Have a formal bank account	24	97	33	97	
Save money	75	94	91	96	**
Invested in the business during the past 3 months <i>for entrepreneurial reasons</i>	18	94	47	96	***

Note: \* = confidence interval of 90%; \*\* = confidence interval of 95%; \*\*\* = confidence interval of 99%.  
Source: Author's own, based on data from MUVA+ evaluation.

Several women expressed a greater sense of legitimacy as entrepreneurs. For example, one reported:

*What I liked the most [about the training] was to learn that I am a business woman and that I can pay myself a salary at the end of the month. Before I just felt like a beggar asking for money at the market.*

These changes together are understood to enable produce sellers to manage their money more consciously, and so save and invest in the business. At endline, 91 per cent of women were saving money, up from 75 per cent initially, although only 33 per cent of women had a formal bank account, a number that did not increase significantly. Qualitative feedback suggested some women wanted more support to establish other mechanisms for informal savings and social protection.

A substantial change was the increase in women investing in their businesses by trying something new, with nearly half reporting making such investments. While MUVA+ participants expressed ongoing fears regarding the risks of investing, some also identified a greater potential and knowledge to take careful risks:

*I increased my stock and diversified my products. Before I only sold matapa, cacana and nhangana. Now I also sell onions and masala. I added the quantities bit by bit and observed whether customers were buying it. It was MUVA that taught me that I should save the money to make the business grow.*

When asked what they liked best about MUVA+, interviewees cited financial skills and bookkeeping practices, more savings and new buying practices. They also described changes in their personal outlook, using words such as 'capable', 'proud', 'happy' and 'in control'.

## PAM: enabling owners of small businesses with growth potential in Maputo to lead their own development processes

PAM is a business accelerator promoting more financially sustainable female-led businesses based on principles of innovation and human-centred design (HCD), a creative problem-solving approach used in technical and business fields. The project was implemented in three cycles. While there were small changes between PAM cycles, each followed a similar process based on a series of bootcamps that provided hard and soft skills training, alongside ongoing business support and a seminar series to meet experts. Each incorporated an HCD approach (Figure 3). HCD can be defined as ‘a creative approach to problem-solving that puts the needs, wants, and perspectives of the people at the centre of the design process. It is a collaborative and iterative process that involves ongoing feedback and collaboration with the intended users of the product or solution being designed’ (The Change Hub, 2022).

Figure 3: PAM theory of change



Source: Authors' own. Adapted from MUVA (2021: 3)

---

The PAM bootcamps were delivered through blended (virtual and in-person) meetings; the transition to this format accelerated in response to the coronavirus (Covid-19) pandemic. Participants received a toolkit, including a folder with business tools and a low-cost smartphone (e.g. a smart Kika). They watched MUVA-produced video lessons and their learning was supported through daily individual phone and WhatsApp interactions. Individual support was provided by facilitators, called ‘agents of change’, with expertise in areas such as financial literacy, investment decisions and cost cutting, human resource management and gender innovation in the value chain. Emotional support during Covid-19, focusing on better team management, was another element.

In Cycle 1, the steps were as follows:

- 1. Identification** and selection of female entrepreneurs most likely to have the skills and motivation to succeed in business and in the training. Criteria included owning a small business that offered products or services and involved more than simple trading, which had growth potential but lacked access to other support and innovation tools. Unlike MUVA+, which focused on one sector, PAM was explicitly designed to involve diverse sectors. To use the Grimm *et al.* (2021) study categories again, they would be constrained gazelles. In Cycle 1, 20 participants were selected, with the following characteristics:
  - Average age: 33 years old; 95 per cent had secondary or tertiary schooling, and 30% were still studying.
  - 95 per cent lived in deprived neighbourhoods of Maputo or Matola.
  - Most (67%) had been in business for 1–5 years, and began their business due to a coincidence, opportunity or because they felt they had an ability that could be translated into an economic opportunity.
  - Most businesses (65%) were in catering, beauty or cosmetics; 55 per cent were not registered; most (75%) had at least one employee.
- 2. Hiring and training** of local HCD researchers. Ten young people from Maputo were selected and trained in soft and technical skills, including on HCD. They then carried out tailored market research on behalf of each of the supported businesses, exploring potential innovations based on HCD.
- 3. Bootcamp 1 and follow-up**, in which participants developed their business model, learned how to use bookkeeping tools and prepared for initial market research. There was also a focus on showing entrepreneurs the benefits of using a gender lens to understand their consumer base. Between bootcamps 1 and 2, HCD researchers developed initial market research on behalf of participants, identifying new demands, new trends and specific new opportunities. Research included desk work to present global and local examples of business resilience, and a phase of observations and interviews with each business’s target group, to understand their profile and needs. In particular, it focused on women in the value chain.
- 4. Bootcamp 2 and follow-up**, in which participants were supported to evaluate their business projections and finances, and analyse possible reallocations of the workforce and customer base to manage Covid-19 challenges. Each business also received insights from the HCD research that had been conducted. Participants identified business prototypes to respond to HCD insights were identified and developed in areas such as product development, better location, access to certificates (e.g. from nutrition and/or hygiene authorities) and better delivery strategy, including digital tools. After the bootcamps, HCD researchers tested prototypes, leading to recommendations for improvement. Participants had access



---

to specialists in design, digital applications and social media to support this process of improvement.

5. Bootcamp 3, in which participants refined their prototypes, promoting a culture of constant adaptation, and placing customer preferences at the centre of business decision-making. Entrepreneurs reviewed results of the prototype research, adapted prototypes, evaluated ways to offer their products or services to a broader market, and prepared their strategies. There was also a focus on participants' self-confidence in business and as community role models.

## **Project adaptations during implementation**

During the course of implementing PAM, MUVA adapted the gender focus of the HCD support. In cycles 1 and cycle 2, there was a strong gender-centred design perspective, with a focus on empathy and female solidarity. Each bootcamp included an in-person session to discuss gender and power relations within business processes in depth. The aim was to enhance gender awareness in business practices, enabling the participating business owners to have a positive impact on other women, through creating enabling opportunities or solutions for them as suppliers, workers and customers.

Through its monitoring and learning, MUVA identified the importance of this gender perspective for the participants' self-confidence, especially in facing the challenges of Covid-19. However, this gender focus did not translate as expected to empathy for other women, or to understanding that other female employees could also succeed in the same way. This led to a modification of the theory of change, which originally had an intended output that 'entrepreneurs learn how to have a positive impact on women through their businesses (e.g. via value chain, service, etc.)'. This output was changed to 'entrepreneurs gain awareness of the importance of diverse teams... and their potential as role models' (Figure 3).

## **Results**

### **Improved business skills and practices**

Evaluations of PAM included surveys with the 54 participants across the three implementation cycles, as well as a selection of qualitative interviews with 20 PAM participants. They identified different ways in which the programme influenced business practices. One change identified related to implementation of the business solutions developed through the HCD research. Just over 80 per cent of participants reported implementing some or all of these innovations by the end of the project.

For example, one participant explained that as a result of the HCD research, she learned how to use differential pricing to target different customer segments in her poultry sales. Another identified a new opportunity to make family sets of clothing in her crochet business. Several participants increased the use of digital and social media for marketing, likely also influenced by the need to respond to restrictions imposed because of Covid-19. One woman reported that her orders increased due to her new Facebook page, while another noticed that she was starting to reach clients from outside her neighbourhood.

**Table 2: Changes in business practices after PAM**

Indicators	Baseline (%)	Sample size (cycle)	Endline (%)	Sample size (cycle)
Had implemented all HCD recommendation	N/A	N/A	11	37 (C1, C2)
Had implemented some HCD recommendations	N/A	N/A	70	37 (C1, C2)
Intended to implement all HCD recommendation	N/A	N/A	76	37 (C1, C2)
Agreed with statement: 'I consider myself a role model to other female entrepreneurs'	65	17 (C3)	94	17 (C3)

Note: C = cycle

Source: Author's own, based on PAM data

Beyond business practices, one woman described how PAM had changed her way of thinking. She reported that since taking part in the MUVA programme, she now regularly spent time planning her business, researching new business ideas, defining her goals, challenging herself and keeping herself up to date with digital services.

Although most interviewees said they found the HCD research useful, three participants had wanted it to go further in some way, such as offering more feedback and recommendations, and more opportunities to exchange ideas with the researchers. Three sought broader support in new areas, to strengthen the legitimacy of their business through their association with MUVA, or to build value chain linkages or business partnerships.

When asked about overcoming challenges, only two participants mentioned issues related to finance. One emphasised the need to save to be able to progress towards her goals; the other complained of the delay between her business delivering a service and getting paid. One participant in fact played down the need for finance or material goods when compared to the support of others to overcome internal barriers:

*They need to hear you can, you can. I can't help you with monetary values, but you have my strength, you have my support.*

In addition to technical skills, PAM encouraged networking and knowledge exchange with other entrepreneurs within and beyond PAM. The interviewees cited the benefits of networking, including eight who gave quite specific examples. These benefits included business referrals, partnerships, or the exchange of knowledge and experience. Three specifically mentioned they had started or joined business groups.

## Addressing norms and motivations

All PAM participants identified barriers women faced in the business world and the workplace. In particular, they described discrimination and being perceived as 'weak' or not as capable as men:

*I think that a lot of people still have that view... because you are a woman maybe you are less competent in relation to men and therefore, even in the work sector, women's growth will not be at the same level compared to men. These are the barriers that women face.*

Other specific barriers cited included household constraints, lack of financial independence, being limited to certain occupations and harassment in the workplace. In addition, two

interviewees identified self-imposed barriers as holding women back and undermining their motivation to be entrepreneurs:

*[Women] face many barriers and they also end up putting up barriers because of gender, because, as they are growing up, they hear they are a weaker sex, more sensitive, which has to be dependent. So she ends up indoctrinating herself like this, her mind is so limited that she no longer thinks of developing.*

However, over half (12) of the interviewees gave examples of how PAM had helped build their confidence and motivation. One participant, who had a hairdressing business, explained how she had previously wanted to renovate her salon, but that only now did she have the confidence that it would be possible. Other goals the entrepreneurs reported included raising their business profile and buying a shop. One also expressed an ambition to become a great media entrepreneur.

The mechanisms that supported this transformation seem to have come from a combination of different elements of PAM, rather than a specific element of training or HCD. For example, one woman explained how participation in PAM had given participants the confidence and tools to work towards their goals – to identify what they wanted to do and then learn how to do it. Another believed her confidence and motivation came from the experience overall:

*The conversations, the exercises, the meetings on Zoom – I saw women that were making things happen by themselves and so I saw in them an example for myself, that I also can, so my outlook changed – now I feel that I can do things because I can and will.*

As well as gaining confidence and motivation, the participants were more likely to consider themselves as role models for others, with 94 per cent of those in Cycle 3 seeing themselves this way vs 65 per cent before the training (Table 2).

## 4. Putting MUVA learning into perspective

This section reflects on learning from the experiences of MUVA+ and PAM with respect to how entrepreneurship interventions could support women’s economic empowerment. It focuses in particular on three insights, summarised in Table 3, including supporting profiles of female entrepreneurs who did not usually receive business support, tailoring interventions to their needs and bundling different types of intervention together to support empowerment.

**Table 3: Summary of MUVA approach**

	MUVA+	PAM
<b>Supporting female entrepreneurs who did not usually receive business support</b>	<ul style="list-style-type: none"> <li>Female urban informal sector market traders selling fruit and vegetables</li> <li>Very low levels of education, and living in poor or very poor households in Maputo province</li> <li>Most had worked as produce traders for many years</li> <li>Lacking other forms of support, either business support or social protection</li> </ul>	<ul style="list-style-type: none"> <li>Participants corresponded to profile of ‘constrained gazelles’</li> <li>Female entrepreneurs in various sectors other than informal trade</li> <li>Educated, but living in deprived urban areas</li> <li>In business at least 1 year, most with at least 1 remunerated worker, but none with more than 7 full-time employees</li> </ul>

<b>Tailoring interventions to participants' needs; adapting support methodologies usually reserved for high-income countries</b>	<ul style="list-style-type: none"> <li>• Safe learning space to share doubts, lessons and dreams; and stimulate thinking outside the box</li> <li>• Rethinking PDIA, with women informal traders as 'authorities', able to deconstruct complex problems based on experiential knowledge</li> <li>• Transforming women's self-perception, and their perception of the legitimacy of their business</li> </ul>	<ul style="list-style-type: none"> <li>• Rethinking the HCD process to offer tailored insights aligned with the needs and capacities of small businesses in low-income communities</li> <li>• Understanding gender constraints as a feature across all activities.</li> <li>• Responding to Covid-19 using virtual meetings and digital tools, emphasising innovation for resilience</li> </ul>
<b>Bundling of interventions</b>	<ul style="list-style-type: none"> <li>• Business management skills (e.g. basic accounting)</li> <li>• Soft business skills</li> <li>• Skills for self-efficacy and initiative</li> <li>• Problem solving skills through PDIA</li> <li>• Some access to formal bank accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Technical skills, such as bookkeeping</li> <li>• Soft skills in areas such as empathy, to improve relations with clients</li> <li>• Support for participants' self-confidence and recognition of their potential as role models</li> <li>• Networking activities</li> </ul>

Source: Author's own

## Supporting entrepreneurs who do not usually receive support

In the case of PAM, the profile of the entrepreneurs that MUVA supported broadly fits the notion of constrained gazelles (Grimm *et al.* 2012: 3). Participants ran businesses (other than working as market traders), possessing entrepreneurial spirit, basic management abilities, and education and language skills, but were not (yet) successful. Grimm *et al.* argue that constrained gazelles with this profile do not need management skills training. Rather, efforts should focus on removing constraints on business, such as lack of access to capital and productive infrastructure.

The learning from MUVA, however, is that appropriate types of direct support could be valuable for these constrained entrepreneurs. Interventions did not deliver generic business skills, but tailored business development services delivered by HCD researchers and other specialists. This support was coupled with knowledge exchanged through networking, which offered entrepreneurs new business insights and opportunities – ones that were not otherwise easily available. This learning is important since previous evidence on the impact of business development services comes from the experience of larger enterprises in Latin America (Grimm and Paffhausen 2015). The PAM example shows how to take a business development process such as HCD and make it relevant to the needs and resources of micro-entrepreneurs.

In the case of MUVA+, participants were closer to survivalists – informal traders with a lower level of education, who did not speak the official language and had fewer management skills (Grimm *et al.* 2012: 9). In this case, Grimm *et al.* advocate a wider set of support measures addressing both the business environment and individual management skills. Certainly, MUVA+ participants identified core skills such as financial and bookkeeping skills as being among the main benefits of the support they received. However – and Grimm *et al.* acknowledge this point – female entrepreneurs face additional constraints beyond what is traditionally considered the 'business environment'.

---

Across both PAM and MUVA+, therefore, the programme worked to address these broader constraints, which fall into the 'invisible' quadrants of the Gender at Work Analytical Framework (Figure 1), and which are not well covered in more mainstream discussions of entrepreneurship programmes (Cho and Honorati 2014; Grimm and Paffhausen 2015; McKenzie and Woodruff 2015). In particular, MUVA helped participants build self-confidence and a sense of their own legitimacy as entrepreneurs. These efforts fall principally in the individual invisible, rather than the systemic invisible quadrant, focusing on individual growth rather than changing power dynamics (Golla 2011; Kabeer 2012; Kidder *et al.* 2017).

However, PAM also encouraged women's networking and inclusive leadership, to support more collective action by which women can collectively promote change. This type of collective networking was not a goal of MUVA+. More broadly, MUVA argued that there was a connection between supporting more financially sustainable businesses run by women and changing gender norms by raising the visibility and dignity of women in the entrepreneurship space. During the bootcamps, gender and power relations within business processes were discussed in depth. This pathway towards systemic change is expressed in the revised PAM theory of change (Figure 3).

## **Integrating (different types of) interventions to contribute to change**

Considering learning from the specific methodologies through which MUVA promoted change, there are two key insights. The first supports the argument that the depth, quality and, in particular, relevance of training shape the results that can be achieved (Buvinić and O'Donnell 2019; Grimm and Paffhausen 2015). It is difficult to say categorically how much training is 'enough'; in a few cases, MUVA participants identified additional support they would have liked to receive. In general terms, MUVA's training period of several weeks fell in the middle of the spectrum cited in earlier studies, which ranged from a few days to 22 weeks. What seems more important, however, is the relevance of the entrepreneurship support.

This support involved identifying enterprise-specific constraints and opportunities, and offering a methodology to address these through either HCD or PDIA. These methodologies are more commonly used in high-income country contexts by formal businesses and policymakers. MUVA translated the basic principles of analysis and design to the needs and capacities of MUVA participants. In doing so, these processes enabled micro-enterprises to identify and experiment with potential innovations, encouraging appropriate risk taking, while also building problem-solving skills (MUVA+) and bringing a gender lens to business (PAM).

Second, the experiences of MUVA+ and PAM illustrate how offering a bundle of well-targeted services effectively support women's agency (Buvinić and Furst-Nichols, 2016; Chang *et al.* 2020; Cho and Honorati 2014; ILO 2015). In the case of MUVA+, the observed increases in 'investment for entrepreneurial reasons' can be attributed not only to PDIA, but also to increased savings, participants' better understanding of the financial position of their businesses and greater goal setting. In the case of PAM, participants described greater confidence and motivation emerging through the acceleration package as a whole. More information on the effects of bundled interventions such as these over a longer time period, as well as their cost effectiveness (Chang *et al.* 2020) could be useful for further research.

Finally, the findings raise an interesting question with respect to access to finance. Although earlier studies have found that training is more effective than access to finance in supporting entrepreneurship, including for smaller women-owned firms (Buvinić and Furst-Nichols 2016; Grimm and Paffhausen 2015), they also suggest that a combination of finance and training can be more effective than either on its own (Cho and Honorati 2014; Grimm and Paffhausen 2015; ILO 2015). It would be interesting to consider innovative approaches to integrating appropriate financial services into the type of support that MUVA offered.

---

For example, the MUVA+ experience suggests that savings are important, but that opening formal savings accounts may not be attractive or viable, with participants expressing interest in informal savings schemes. There is also perhaps the potential to combine an approach such as MUVA+ with social protection subsidies. In the case of PAM, a few participants also cited financial constraints on adopting new innovations, although they did not raise it in interviews as a significant issue. Still, there is potential to consider innovative finance for investment or working capital needs, such as rotating savings and credit associations or other forms of flexible lending.

## 5. Conclusion: tailoring entrepreneurship support to the needs of women business owners

The literature on entrepreneurship and women's economic empowerment shows that there are no simple prescriptions for 'what works'. Effective interventions are tailored to specific constraints entrepreneurs face in a given context. This context is both individual, related to the capacities and beliefs of entrepreneurs, and systemic, related to formal and informal rules and norms. Effective entrepreneurship programmes need to reflect these contexts through their choice of intervention types and specific design features.

This paper has explained how MUVA responded to these challenges, based on the cases of MUVA+ and PAM. Three critical elements were identified. First, MUVA targeted low-income female entrepreneurs who are rarely eligible for this type of acceleration and entrepreneurship support. While MUVA+ and PAM participants were distinct, what united them was their entrepreneurial outlook, despite their low capital base. Second, the MUVA interventions were tailored to the entrepreneurs' specific business needs. Interventions responded to both the general context and constraints each group faced by adapting and 'democratising' methodologies more often used by formal businesses and policymakers in high-income countries. To achieve this, MUVA bundled interventions in ways that reflected both visible and invisible barriers and opportunities.

MUVA's focus was primarily on bottom-up change to build participants' 'power to', enabling them to aspire to new goals, and to make and act on their decisions, building a sense of being 'in control', as one MUVA+ participant put it. The interventions were situated at the individual level of the Gender at Work Analytical Framework (Figure 1). However, changes were also supported through self-efficacy training and gender awareness dialogues, which contributed to participants' 'power within' – their sense of their own legitimacy as entrepreneurs and as role models for others. MUVA also enabled collective action, through networking and inclusive leadership.

Much of MUVA's progress was made despite systemic barriers in the household, policy, business and work environments in which MUVA participants operated, showing what can be achieved in a constrained context. MUVA's belief is that these changes also help challenge invisible constraints in the form of gendered norms regarding the potential of women as entrepreneurs. MUVA further supports this transition through explicitly raising issues of gender and power relations within business processes, as part of the support processes.

Lessons for others are to:

- **Take a broad view of the potential for women's economic empowerment through entrepreneurship** – this means considering the profiles of a wider range of entrepreneurs who might be suitable for this type of support, and appropriately tailoring interventions, as well as programme processes such as monitoring.

- 
- Be creative with programme design – do not limit the programme to offering training and financial support, which are the most familiar intervention types. Consider alternative modes of technical assistance including, for example, business development services, and alternative types of financial support beyond familiar microfinance and formal banking options.
  - Focus on a bundle of interventions that reflect different empowerment barriers and opportunities – these are almost certainly both individual and systemic, and visible as well as hidden or invisible. The design of interventions should also consider the ‘power with’ that can be achieved, such as through supporting networking and collective action.
  - Pay attention to systemic barriers, both invisible and visible, as these enable or hinder transformative change – at a minimum, interventions targeting individual-level change need to be designed with an awareness of these systemic barriers. Linking individual and systemic change within or across projects is needed for women’s economic empowerment.
  - Document and share further evidence and learning in key areas – these include the cost effectiveness of bundled interventions, measuring and assessing impact over longer time periods. To this end, MUVA will be undertaking an ex-post evaluation of project results, including for MUVA+ and PAM.

---

## References

- Aga, G.; Campos, F.; Conconi, A. and Davies, E. (2021) *Informal Firms in Mozambique: Status and Potential*, Policy Research Working Paper No. 9712, World Bank Group.
- Bardasi, E.; Blackden, M.C. and Guzman, J. (2007) *Gender, Entrepreneurship, and Competitiveness in Africa*, World Bank, Washington, DC.
- Buvinić, M. and Furst-Nichols, R. (2016) '[Promoting Women's Economic Empowerment: What Works?](#)', *The World Bank Research Observer* 31: 59–101.
- Buvinić, M. and O'Donnell, M. (2019) '[Gender Matters in Economic Empowerment Interventions: A Research Review](#)', *The World Bank Research Observer* 34: 309–46.
- Campos, F. *et al.* (2017) 'Teaching Personal Initiative Beats Traditional Training in Boosting Small Business in West Africa', *Science* 357 : 1287–90.
- Chang, W. *et al.* (2020) *What Works to Enhance Women's Agency: Cross-cutting Lessons from Experimental and Quasi-experimental Studies*, Cambridge, MA: Abdul Latif Jameel Poverty Action Lab (J-PAL).
- The Change Hub (2022) '[What is Human Centred Design and How Can it be Used in Change?](#)' 13 December (accessed 21 April 2023).
- Cho, Y. and Honorati, M. (2014) '[Entrepreneurship Programs in Developing Countries: A Meta Regression Analysis](#)', *Labour Economics* 28, 110–30.
- Golla, A.M. (2011) *Understanding and Measuring Women's Economic Empowerment Definition, Framework and Indicators*, International Center for Research on Women.
- Grimm, M.; Knorringa, P. and Lay, J. (2012) *Constrained Gazelles: High Potentials in West Africa's Informal Economy*, World Bank.
- Grimm, M. and Paffhausen, A.L. (2015) '[Do Interventions Targeted at Micro-entrepreneurs and Small and Medium-sized Firms Create Jobs? A Systematic Review of the Evidence for Low and Middle Income Countries](#)', *Labour Economics* 32: 67–85.
- Hayward, C.R. (2018) '[On Structural Power](#)', *Journal of Political Power* 11: 56–67.
- Hayward, C. and Lukes, S. (2008) '[Nobody to Shoot? Power, Structure, and Agency: A Dialogue](#)', *Journal of Power* 1: 5–20.
- ILO (2015) *Small and Medium-sized Enterprises and Decent and Productive Employment Creation. Presented at the International Labour Conference, ILC.104/IV, Geneva*: International Labour Organization (ILO).
- Kabeer, N. (2012) *Women's Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development*, Discussion Paper 29/12, London: Centre for Development Policy and Research, School of Oriental and African Studies.
- Kidder, T.; Romana, S.; Canepa, C.; Chettleborough, J. and Molina, C. (2017) '[Oxfam's Conceptual Framework on Women's Economic Empowerment](#)'.
- Lukes, S. (2004) *Power: A Radical View*, Macmillan International Higher Education.
- Markel, E. and Jones, L. (2014) *Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development*, LEO Brief, US Agency for International Development.
- McKenzie, D. and Woodruff, C. (2015) *Business Practices in Small Firms in Developing Countries*, NBER Working Paper No. 21505, Cambridge, MA: National Bureau of Economic Research (NBER).
- MGCAS (2016) *Gender Profile in Mozambique*, Maputo: Ministry of Gender, Children and Social Protection (MGCAS).
- MUVA (n.d.) *Evaluating the Effectiveness of Self-efficacy for Business Training for Market Sellers in Mozambique: A Mixed-methods Evaluation of MUVA+*.
- MUVA (2021) *WE-FI Mozambique Gendered Centered Skills Development: Completion Report*.
- OECD (2011) *Women's Economic Empowerment*, Issues Paper, Paris: Organisation for Economic Cooperation and Development (OECD)-Development Assistance Committee GenderNet.
- Rao, A.; Kelleher, D. and Miller, C. (2015) 'No Shortcuts to Shifting Deep Structures in Organisations', *IDS Bulletin* 46: 82–91. DOI: [doi.org/10.1111/1759-5436.12161](https://doi.org/10.1111/1759-5436.12161).



- 
- Rowlands, J. (1997) *Questioning Empowerment: Working with Women in Honduras*, Oxford and Atlantic Highlands, NJ: Oxfam and Humanities Press International.
- Tan, H. (2009) *Evaluating SME Support Programs in Chile Using Panel Firm Data*, Policy Research Working Paper No. 5082, World Bank.
- Tvedten, I. (2010) *Gender and Poverty in Mozambique*, CMI Brief 6, Chr. Michelsen Institute.
- UN Secretary General's High Level Panel on Women's Economic Empowerment (2016) *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*, Secretariat, UN Secretary-General's High-Level Panel on Women's Economic Empowerment.
- UNDP (2020) *The 2020 Human Development Report*, New York: United Nations Development Programme (UNDP).
- VeneKlasen, L. and Miller, V. (2002) *A New Weave of Power, People and Politics: The Action Guide for Advocacy and Citizen Participation*, Rugby: Practical Action Publishing.