



Women IN Business (WIN), Mozambique

Annual Report 2021

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ACRONYMS

AAER	Adopt-Adapt-Expand-Respond
ANEP	National Authority for Professional Education
BCI	Commercial and Investment Bank
CAVA	Center for Agricultural Valorization and Aggregation
CIM	Matola Industrial Company
DCED	Donor Committee for Enterprise Development
FSD	Financial Services Deepening
FY	Fiscal Year
IAM	National Cotton Institute
INOVA	Feed the Future Mozambique Agricultural Innovations
IMF	International Monetary Fund
IVR	Interactive Voice Recording
IYF	International Youth Foundation
MEL	Monitoring, Evaluation and Learning
MFI	Micro-Finance Institutions
MOU	Memorandum of Understanding
MSD	Market Systems Development
NGO	Non-Governmental Organization
SHF	Smallholder farmer
SHS	Solar Home Systems
STV	Soico Television
TOT	Training of Trainers
TVM	National Television of Mozambique
UPA	United Association to Help
WIN	Women IN Business
WEE	Women's Economic Empowerment

1. EXECUTIVE SUMMARY

This report covers the 2021 fiscal year (“FY”), from January 1, 2021 to December 31, 2021, the third year of the implementation of Women IN Business (WIN), a five-year program (2018-2022) funded by the Embassy of Sweden and implemented by TechnoServe. The WIN program is dedicated to **increasing women’s economic empowerment (WEE) in Mozambique by identifying, catalyzing and scaling up systemic solutions that benefit low-income women**, using a market systems development (MSD) approach.

This Annual Report provides an update on the performed activities, outputs and the outcomes that were achieved during the past year by the WIN program, and how it compares to what was planned. It also provides analysis on the progress in achieving the objectives of the project.

2021 has been a very successful year for the WIN program, during which the program has not only achieved but exceeded its main impact targets for the whole life of the program.

Figure 1: Key performance indicators in 2021 Key performance indicators in 2021



In 2021, WIN economically empowered 18,251 women, substantially surpassing its main impact target. This was achieved with successful implementation of interventions with 32 project partners, testing new innovations and services to reach women. WIN's activities provided 369,237 women with new information and services. Of these, 47,179 went on to change their practices, leading to increased savings or incomes.

As well as the quantitative impact, the program has started to shift towards a more systemic outlook, with the goal of replicating successes with individual partners and catalysing changes at a market level. There is strong evidence that changes are occurring in many of the areas that WIN operates. To support this replication, WIN defined three "learning questions" for the program, with the plan of producing associated resources for the private sector and other development practitioners. The publications of the first tools under learning question 1 began in the second half of the year and these activities will continue to be a focus in 2022 and in any potential future phase of the program.

During 2021, WIN commissioned a pre-audit review conducted by a specialist MSD and MEL consultancy - to assess the compliance of WIN's Monitoring and Results Measurement System (MRM) with the DCED Standard. This review identified several areas of strengths and WIN enacted some changes to achieve a stronger compliance with the Standard.

In summary, the WIN program had a very successful year in 2021, reaching most of its impact targets. Through its robust learning and research agenda, WIN is supporting a market to navigate its gender journey and reach and empower more women beyond the immediate reach of the program.

2. PROGRAM INTRODUCTION

Women IN Business (WIN) is a five-year program (2018-2022) funded by the Embassy of Sweden and implemented by TechnoServe.

WIN follows a Market Systems Development (MSD) approach. MSD seeks ways to engage and incentivise permanent actors in a market system – including public and private institutions – to make changes to their operating model or service provision in a way that benefits the poor, and to “crowd in” other actors to replicate successful initiatives so that they become a norm within a system. MSD requires detailed assessment up-front about how a market system is currently functioning, to determine the key constraints and opportunities faced by the target beneficiaries in the sector, and the potential for leveraging points that can catalyze systemic change addressing these constraints.

The overall goal of WIN is to increase women’s economic empowerment (WEE) in Mozambique by identifying, catalyzing and scaling up systemic solutions that benefit low-income women. To reach this goal, WIN forms partnerships with private sector companies who can bring about change in their market by addressing the constraints that low-income women face to enter and grow within it. For low-income women, this leads to increased access to business support functions, and an improved business and employment environment. This in turn helps to increase the women’s incomes, assets, control and other elements of economic empowerment as outlined in WIN’s empowerment dimensions.

There are many different market systems that can positively influence the situation for women with low levels of economic empowerment in Mozambique. Through in-depth analysis during the inception year, the program decided to focus on women in the micro-enterprise and agri-entrepreneurship sectors. During 2021, WIN took the strategic decision to focus on micro-entreprise and de-prioritise agri-entrepreneurship due to it requiring a more holistic and technical approach than WIN could offer.

WIN works through five verticals - areas of supporting functions or the enabling environment which influence how the micro-enterprise sector functions. These are:

- Access to Financial Services
- Access to Management Tools and Information
- Rules and Norms
- Wholesale Supply / Distribution
- Access to Equipment.

In each vertical, WIN scans the market for private sector partners and typically conducts several conversations exploring potential ideas with partners that demonstrate interest, in order to co-develop an intervention where they trial a new business practice. The private sector partner must show willingness to improve their offering to women and to invest their own resources in the intervention. In exchange, WIN provides technical assistance (strategic guidance to the partner, conducting gender analysis, gender awareness training), and financial resources to subsidize the cost of trialing the new business practice. Over the life of the intervention, the WIN team closely accompanies the partner to monitor, learn, and

support adaptation. WIN also leads the evaluation to assess the ultimate impact of the evaluation on low-income women entrepreneurs (how many women were impacted and in what way).

Although income and asset increases are WIN's primary indicator, WIN considers seven dimensions of WEE, which are reviewed each time an intervention strategy is selected. Measures of these dimensions are considered for every results chain and although not all interventions impact each of the seven areas, the process involves carefully considering and reviewing which ones are relevant. The dimensions are focused on both access and agency and are shown in Figure 2 - WIN's seven dimensions of WEE.

WIN recognizes that women's economic empowerment (WEE) is a multi-dimensional concept which combines elements of a woman's ability to access income benefits, as well as her agency to determine what happens with her income. In 2021, WIN Program has impacted beneficiaries in each of the seven dimensions, as represented by the stories below.

Figure 2: WIN's seven dimensions of WEE



Figure 3: Seven beneficiary stories of WIN

Raimundo Mabunda, listener of radio novela Janete has changed his perception about women entrepreneurs

Dulce Machava started selling Nestlé products as a Magweva and has now a continuous income

Amina Mussapaha participated in the training of Banco Futuro after it was improved to meet her needs. She is now saving money to pay her daughter's studies

Elsa Comé increased her confidence starting as a sales agent, and then being promoted for the customer experience team at ENGIE

Albertina Chirindza is able to make decisions about how to save and manage her finances using Xitique application

Caroline Alexandre was part of the pilot of the life skills module with ANEP training

Júlia Nharuluga is now able to repay the Africa Works loan through Mpesa, freeing up time for her to focus on her business

3. OVERVIEW OF 2021

The program began with an inception year from January to December 2018 and the program implementation phase began in January 2019. As the third year of program implementation, the main goals for 2021 were to:

- Implement work plans relating to the partnerships developed in 2020
- Demonstrate first outcome, and then impact-level results, in accordance with our log frame
- Deepen our engagement with the private sector on women’s economic empowerment (WEE), including:
 - conducting gender analysis as a standard in intervention design phase
 - replicating gender / unconscious bias trainings with more partners
 - analysing the business case of WEE for different partners and situations
- Develop a series of learning questions around using a MSD approach to address WEE, and publish thought pieces on the topic (reports, webinars, other media)
- Continue to standardise, document and disseminate the tools used by WIN

In 2021, WIN delivered on its plans and economically empowered over 18,000 women, substantially surpassing its life-of-program headline impact goal of 5,000. WIN continued to reach women entrepreneurs through more innovative means, notably with interventions in three principal verticals: Access to Financial Services; Access to Management Tools and Information; and Rules and Norms.

Table 1: Goals for 2021

Goal for 2021	Achieved	Comments
Implement work plans in accordance with the partnerships developed in 2020	YES	<ul style="list-style-type: none"> ● 11 interventions live at the end of the year ● 2 interventions live at the beginning of the year which were subsequently closed (TV Sucesso, BancABC) ● 3 new interventions brought on board (with Nestlé/Nelt, Miramar and second phase of <i>Janete</i>)
Demonstrate first outcome, and then impact-level results, in accordance with our log frame	YES	<ul style="list-style-type: none"> ● Headline target indicator far surpassed, with 18,251 women economically empowered ● Program mainly achieved target through increased asset control; outcome level indicators such as increased incomes and increased business performance expected next year
Deepen our engagement with the private sector on women’s economic empowerment (WEE)	YES	<ul style="list-style-type: none"> ● 5 gender awareness trainings given ● Released publication of the status of gender inclusion in the private sector in Mozambique (Gender Equality in Mozambique’s Private Sector) ● Business case for gender inclusion in solar home system co-published with Canopy Lab ● WIN initiatives featured in Energy Monitor - a global publication that led a feature on women in the clean energy sector

<p>Develop a series of learning questions around using a MSD approach to address WEE, and publish thought pieces on the topic (reports, webinars, other media)</p>	<p>YES</p>	<ul style="list-style-type: none"> • 3 learning questions defined • Series of tools in the first learning question - <i>The tools and tactics for creating sustained behavioural change by the private sector towards WEE</i> - already underway, with 2 out of 3 tools published and disseminated • 2 other industry-wide reports disseminated (Challenges and Opportunities for the Agro-Industry in Mozambique; and the Mozambique Entrepreneurial Environment) • 2 webinars facilitated in conjunction with the MSD Network • 2 internal TechnoServe webinars and 1 “brown bag lunch” for Sida to share WIN approach
<p>Continue to standardise, document and disseminate the tools used by WIN</p>	<p>YES</p>	<ul style="list-style-type: none"> • Review of MEL frameworks and tools in accordance with DCED best practice • Sharing of Intervention Guide tools in a global training of MEL managers (via DevLearn) • Updating of the MEL Guide

A major work stream for the year was to advance partnerships to test specific initiatives for engaging women. As of 31 December 2021, WIN had 11 live interventions underway, with 7 closed and 5 others on hold (due to changes in partner circumstances, waiting for renegotiations, or other). These interventions have engaged 34 different active partners in the program (with whom we have a formal partnership, MOU, third-party agreement or other evidence of very concrete work conducted together). Of these partners, only 4 were new in 2021, relating to three separate interventions - Nestlé/Nelt on distribution (door-to-door sales model), WFP supporting Escola do Agricultor (farming information via multimedia), and Miramar on rules and norms through the media. The rest of the partnerships were continuations of work initiated in 2020.

Table 2: Program highlights for 2021

Program Highlights for 2021	Achieved FY21	Comments
<p>Organizations engaged broadly by the program</p>	<p>>140</p>	<p>Defined as at least one meeting with WIN team or attendance at WIN event (including webinars)</p>
<p>Partners receiving technical support under live formal partnership agreements, MOUs or service contracts <i>*new in 2021</i></p>	<p>26</p>	<p><u>PAs:</u> Africa Works, Banco Futuro, BancABC, ENGIE Energy Access, Isolmoc, MZ Nyeleti, Panavideo, TV Sucesso, Anima*</p> <p><u>MOUs / written concepts:</u> Brilho, CTA, Dadtco, M-Pesa; ANEP, International Youth Foundation, Muva, Nestlé*, Nelt (through Nestlé) CTA*, SPEED</p> <p><u>Through partnership of Escola do Agricultor:</u> British High Commission, Casa do Agricultor, ILO*, WFP*</p> <p><u>Service contracts:</u> Viamo, Miramar*</p>

Partners and others receiving trainings from WIN team	5	Africa Works, MZ Nyeleti, Banco Futuro, IPSOS, Panavideo
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WIN made strides in its learning agenda in 2021. Three learning questions in Figure 2 were defined at the beginning of the year, and the first two publications relating to the first question - namely tools to support private sector in developing a gender equality policy and in delivering gender equality trainings - were already released. In addition, three other industry-wide reports were disseminated, relating to the promotion of the agro-industry in Mozambique, the entrepreneurial environment in Mozambique, and gender inclusion practices of the private sector.



What are the **tools and tactics** that are most effective for creating **sustained behavior change by the private sector towards WEE?**



What are the types of **project management tools** and frameworks that are **effective for generating WEE** through an MSD program?



What is the **effectiveness of different interventions** towards various **dimensions of WEE?**

WIN facilitated two webinars in conjunction with the MSD Network to share some of the findings in these reports, plus various other public appearances of the team. In 2022, WIN plans to continue to build heavily on this agenda. More details can be found in Section 6, Learning and Communications.

The program improved its MRM system with updates to the MEL guide and practical improvements in how it manages monitoring of interventions. This process was supported by a pre-audit of the DCED Standard which was conducted by DevLearn. Key improvements include more consideration for measuring systemic change, documentation of how results are calculated as attributable to WIN, and greater responsibility passing to the intervention managers in leading the process.

4. PROGRESS AGAINST PERFORMANCE INDICATORS

In 2021, WIN was able to start conducting impact assessments to measure and report on outcome and impact level indicators - on top of the activities and outputs it had already reported in 2019 and 2020.

The results analysed until the end of the year show that WIN has facilitated economic empowerment for 18,251 women in Mozambique, far surpassing its original target of 10,000.

For the purposes of reporting quantitative results, economic empowerment is defined as a woman increasing her incomes, increasing savings, or increasing her control over her income or assets. The latter can be for instance as a result of moving assets from informal to formal means of saving. Of the 18,251 women empowered, 17,021 are due to increased incomes.

The log frame results show a clear pathway of how WIN was able to catalyze this impact. Driven primarily by the media interventions, which have the largest reach, WIN's activities provided 369,237 women with new information and services. Of these, 47,179 went on to change their practices, which led to the savings and incomes outcomes behind economic empowerment.

These results are supported by strong progress on implementation, as measured by 32 out of a target of 34 partnerships undertaken, and \$411,322 in finance mobilized.

Many interventions are still under way and will report in 2022. Coupled with a strong crowding-in strategy, WIN should amplify the impact generated in 2021.

Details on the indicators and targets that the program intends to achieve and its results to date are shown in Table 3 - Logframe Indicators.

Table 3: Logframe indicators

Logframe Indicators	Actuals FY21	Target FY22	Achievement of target FY22	Comments
Impact-level				
Nº of women who have greater economic empowerment	18,251	5,000	Over 100%	Economic empowerment is considered when a woman has increased income, assets and/or control over income or assets The majority of impact is driven by the rules and norms vertical, followed by financial services and management information / tools. The Technical Section (5) shows more of this breakdown
Number of women who increase their incomes	17,021	5,000	Over 100%	
Average income increase per woman	14%	10%	-	
Outcome-level				
Number of women increasing performance (e.g. sales, efficiency, cost reduction)	20,999	4,500	Over 100%	
Number of women adopting improved business practices	47,179	5,000	Over 100%	
Number of new jobs created for women	190	750	25%	Emerging midline results suggest that after listening to Escola do Agricultor, producers expanded their farming activities and recruited women. If validated in the endline for this intervention (due H1 2022), we will likely hit this target
Number of private sector and other partners responding to changes introduced by the program in a way that benefits women	1	2	50%	On track. We expect to hit this in FY 22 as interventions mature and more market actors have time to respond to changes

Number of private sector and other partners sustaining or expanding a change introduced by the program in a way that benefits women	4	10	40%	On track. We expect to hit this in FY 22 as interventions mature and more partners are able to independently sustain changes
Output-level				
Number of women accessing new information or services as a result of program activities	369,237	175,000	Over 100%	There may be some overlap of beneficiaries between interventions relating to this indicator, which has been captured in a separate document. For instance, women clients of WIN partner firms who also watch WIN-sponsored TV segments
Number of policies, rules or norms shaped or changed as a result of program activities	5	5	100%	
Number of private-sector and other partners working with the program in a way that benefits women	32	34	94%	On track
Amount of finance or investment mobilized in support of initiatives to benefit women	\$411,322	\$500,000	82%	On track

Note: Actuals for FY21 are cumulative with FY19 and FY20 results

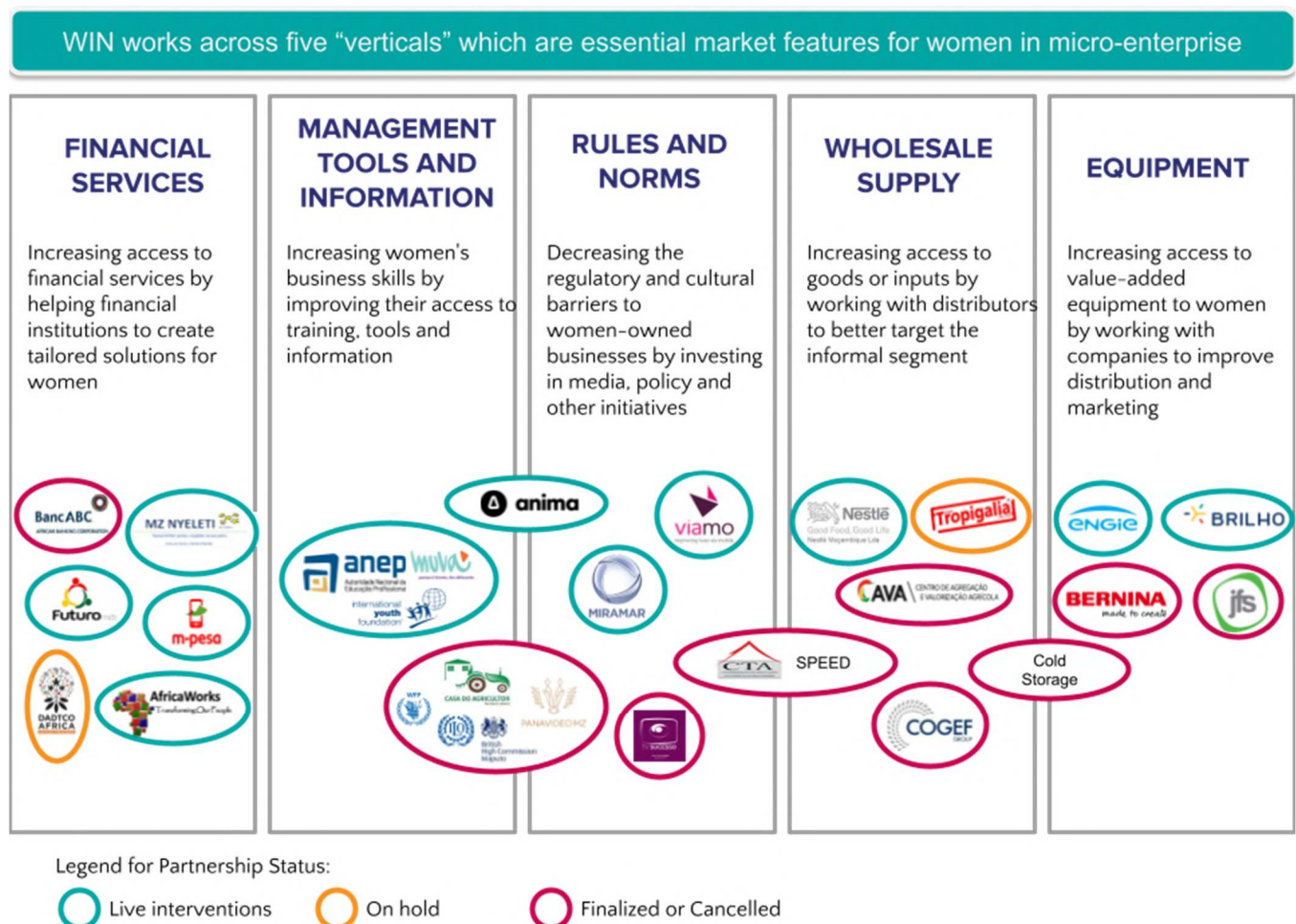
5. TECHNICAL ACTIVITIES

WIN's focus sector is defined as micro-enterprise in general, rather than specific industrial or commercial areas. During the inception phase, we determined that there were not enough sufficiently developed industries in Mozambique that could be targeted by this program, and that many constraints faced by women are similar across industries. Therefore, WIN focused the program on micro-enterprise as a sector in itself. Most women who have micro-enterprises are in urban and peri-urban areas, commonly engaged in informal trade / retail, food production / restaurant, tailoring, or services such as salons.

5.1. Micro-enterprise Sector and its Verticals: Overview

WIN has developed five different intervention verticals selected because of their relevance as features of the market that are needed for micro-enterprises to succeed. A summary of these verticals is below.

Figure 4: WIN's five verticals in the micro-enterprise sector



5.2. Micro-enterprise Sector: Main results and activities in 2021

During 2021, we started to see more evidence of the market changing as a result of WIN's activities. More potential partners are now contacting WIN to learn about what we are doing under the different verticals. We had several opportunities to link partners even across verticals to hear from each other. As we look to our last year of the first phase of the program, WIN's orientation as a whole became more towards the market and less on individual partnerships. Notwithstanding, our greatest depth of (attributable) impact is at the partner level, where we are testing new innovations, both specific to the verticals and transversal.

5.2.1. PROGRAM LEVEL

A market on a “gender journey”

Although the business case is clear, some companies still struggle to make their operations more inclusive of lower-income women, either because they are stuck in their old ways of managing their businesses, they don't know how or do not see the value in doing so. It is in this context that WIN is making headway supporting the private sector to become more gender inclusive and has seen some important changes in the market during 2021.

At a partner level, the program has seen improvements in the quality of dialogue and understanding of low-income markets as a segment. WIN has helped partners understand the importance of gendered design for the success of their business models through a number of initiatives, detailed in the table below under “cross-cutting activities”. WIN in general receives excellent feedback on this approach, especially in relation to the gender training, which provides an opportunity for staff to reflect on the potential for inclusive gender practices to improve the business. For instance, MZ Nyeleti management reported a step change in staff attitudes following the training session. The simple fact of reporting sex-disaggregated data to the program often opens partners' eyes to the information and business potential they may be missing, as this is not a routine practice for most.

This effort with partners has led WIN to publish three tools that it uses - gender awareness training, gender equality policy and gender analysis - to spread its impact to the wider market. The Gender Awareness Training and Gender Equality Policy tools were launched in 2021 and there is already strong evidence of take-up both in Mozambique and world-wide - one gender advisor in WIN's network stated she had used the policy tool to support organizations working as far away as Myanmar and Timor-Leste. Closer to home, FSD invited WIN to share these tools with professionals working on digital financial services. Next year, WIN plans to train corporate professionals and business development consultants to use these tools in their work.

Another clear evidence of market change was a strong response rate to the “Gender in Mozambique's Private Sector” study and anecdotal feedback on the report that was shared. More than thirty companies responded, including many large companies that are not formal partners of WIN but with whom the program has come into contact over time. Not only this, but we saw evidence of a strong desire to be more gender inclusive, and high value placed on women as both employees and customers. The report dissemination spurred a dialogue with many companies and a webinar planned for 2022 intends to expand this impact further across companies outside of WIN's direct contact area.

We see an increasing number of events in the Mozambican market discussing how to address the needs of low-income women, not only organized by WIN but also other programs and companies that do not necessarily have a sole focus on women. While these used to be concentrated in April, the month that Mozambique dedicates to women, they are now happening year-round. The MSD Network session on women, co-organized by WIN and FSD, saw similar levels of interest as the other events on other topics (e.g. agro-industry).

WIN is also contributing to a wider trend for gender programming, which in turn amplifies the contribution that it has in the marketplace. Knowing that results for women matter, several other programs are particularly keen to partner with WIN. We have a strong relationship with FSD as well as a formalized agreement with BRILHO, which is intended to kick-start activities this year following a hiatus in funding. ILO, British High Commission and other entities have joined in the Escola do Agricultor initiative, in part attracted by Panavideo's relationship with WIN which demonstrates its commitment to advancing gender equality. WIN's gender programming also reinforced a trend for other donors to support this, as evidenced by the Dutch and Swiss Embassies which have awarded a new program for TechnoServe on entrepreneurship in the North, with a focus on women (other partners for this program include ExxonMobil and Standard Bank).

Table 4: Main activities in 2021 by vertical

Main activities in 2021 by vertical				
FINANCIAL SERVICES	MANAGEMENT TOOLS AND INFORMATION	RULES AND NORMS	WHOLESALE SUPPLY	EQUIPMENT
<ul style="list-style-type: none"> • M-Pesa introduced WIN's recommendations in the relaunch of its <i>Xitique</i> digital savings product, the impact of which was measured by WIN • Supported M-Pesa with gendered market research for the <i>Txuna</i> digital loan product • Supported Banco Futuro microfinance bank's to improve its training curricula and start using it to train new customers • Continued partnership with Africa Works microfinance bank to test migration from cash payments of loans to digital payments • Helped MZ Nyeleti to introduce incentive scheme for its teams to recruit more women agents 	<ul style="list-style-type: none"> • Signing of MoU between the National Authority of Professional Education (ANEP) and consortium members, led by TechnoServe • Piloting of the new Life Skills manual in two training centers in Maputo • Nationwide Training of Trainers (ToT) with 92 Life Skills trainers from across the country. • Development of the ToT curriculum to be integrated into ANEP's future certification of trainers • Supported Anima in the migration of radionovela <i>Janete</i> to a multiplatform social media space for information for women entrepreneurs 	<ul style="list-style-type: none"> • Completion of intervention with TV Sucesso, introducing women's entrepreneurship content to a popular Sunday show • Tested dissemination of entrepreneurship and gender polls on mass media for TV Miramar • Supported Panavideo to finalise the dissemination of the second season of <i>Escola do Agricultor</i> on 34 community radios. EDA is a multimedia platform which transmits farming information with a gendered lens 	<ul style="list-style-type: none"> • Piloted with Nestlé in Mozambique a distribution model based on door to door sales that comprised of women micro-entrepreneurs in Beira and Maputo • Resumed conversations with Tropigalia and MEREC to analyse potential partnerships 	<ul style="list-style-type: none"> • ENGIE have implemented the marketing and incentive campaigns during the first quarter of the year and WIN team has conducted the endline survey and shared the results with the partner. • WIN and ENGIE Energy Access extended the partnership agreement to expand and finalize some activities that were part of the intervention; • The MoU with BRILHO program was on hold during 2021 due to restructuring of their donors, but the team is expected to re-engage in 2022.

Cross-cutting activities - engaging partners on their gender journey

- Delivering the Gender Awareness Training to staff and management to create a common understanding on why it is important to become more gender inclusive, how it benefits the company and how to go about doing it.
- Requesting partners to provide sex-disaggregated data as part of partnership agreements. Making this a requirement not only enables WIN to measure its impact on women micro-entrepreneurs, it also helps instill the habit and importance of disaggregating data by sex for partners to better understand their male and female staff and clients' needs
- Providing support to partners in conducting Gender Analysis, e.g for ENGIE Energy Access and MZ Nyeleti. Through gender analysis, partners understood their gendered biases in their agent recruitment models, and were able to implement new processes and strategies to counter these biases.
- Supporting partners to incorporate anti-harassment training into their onboarding process and raise awareness of the importance of creating a gender policy.
- Developing and disseminating "How to" guides for the private sector on Creating a Gender Equality Policy, Delivering a Gender Awareness Training and Conducting a Gender Analysis (the latter will be disseminated in Q1 2022). WIN will offer a series of workshops on each of these tools with selected partners, to build their capacity in implementing them.
- Conducting a survey with 35 companies and elaborating a report on *Gender Equality in Mozambique's Private Sector*, to understand the level of gender inclusiveness of companies internally and externally. This report will be disseminated in a webinar in Q1 2022 to onboard new partners and sectors from the private and public sector to begin their gender journey.

5.3. Micro-enterprise Sector: Lessons Learned and Adaptive Management

As presented in the previous sections, 2021 has been a year to consolidate the implementation and achieve results from several interventions. This section will look at the main lessons learned throughout the interventions and the adaptive management strategies that were applied.

Learnings are presented with next year in mind, taking into account other opportunities for WIN to focus on in the micro-enterprise sector in Mozambique. The next sub-sections present the main lessons learned at program and vertical level.

5.3.1. PROGRAM LEVEL

As an MSD program, WIN looks at promoting systemic change in markets, guided by an understanding of market systems, its actors and their constraints. As systemic change implies lasting impact, it has to focus on sustainability and scalability at every step. At this stage of the program, those aspects became more important and also more challenging. The lessons learned at the market level are mostly related to such aspects:

Crowding-in is made easier with a strong learning and communications agenda. Crowding in is inherently difficult without a mature market with a healthy number of private and public sector players that compete, support each other and grow in an environment with a facilitative legal framework and norms that promote entrepreneurship. Additionally, for market actors to crowd in and replicate some of the piloted interventions, they need to know about the program and the work it has done. A key success factor for crowding in has been enhancing WIN's visibility at the national and international level through a strong learning and communications agenda. This provides market actors with the information and business case to act, as well as potential resources in the form of WIN advisory services.

Some interventions manage to advance more organically, while others need more support. There are many factors that might impact how an intervention advances, and those can be related to aspects that can or cannot be influenced by WIN activities. One key factor is the partner's level of management commitment to gender. Another is the internal capacity of the team on a given time to take on the additional activities in interventions that demand more support. On the other hand, with the Janete intervention for example, the positive outcomes of the *radio novela* presented an opportunity to the production company, Anima, to take this "brand" and advance it into a more sustainable business, creating a multi-platform of gender inclusive entrepreneurship content including social media.

It is important to find the right balance between having a close collaboration on partner implementation (to make things move), and ensuring that partners can sustain new models themselves in future. The MSD approach supports the more facilitative role, but often interventions require more direct support to show their potential for the business, especially in a context where local capacity can be lacking. The successful implementation relies on making the right choices at the right stage. WIN has learned that more and closer support at the initial stage can be beneficial for the partnership in the long run, as it ensures responsibilities of each are clearly defined, targets are commonly decided upon and an exit strategy is agreed upon. In particular, WIN can add value to the partner by investing in market research that helps to support a business case for co-investment. The need to support

partners financially in order to de-risk is also critical, especially in the context of difficult economic conditions due to COVID-19.

Some piloted models are applicable across verticals. WIN's experience has demonstrated that some business models can be applicable to different verticals. This has been observed with interventions piloting sales agent models, such as mobile money agents (MZ Nyeleti) and ENGIE Energy Access sales agents, and the *magwevas* engaged by Nestlé. While these partners sit under different verticals, they have all learned the importance of gender sensitive recruitment and intensive training of sales agents. The team has leveraged these synergies between partners implementing good practices and has facilitated exchanges between them. The program aims to invest in systematizing such models that can be applicable by many verticals, in 2022 and a potential second phase.

Gender inclusion is no longer a taboo subject for the private sector, although its implementation can often get de-prioritised. The Gender in Mozambique's Private Sector study showed that while most companies value women, they find it hard to invest in redressing the gender balance in their workforces and in their strategies for customer acquisition and retention. This reflects what WIN has seen with its own partners, many of whom have a serious intent to serve women better but don't know how, or get distracted by other priorities. To address this, WIN will continue to build on its work in systematising approaches to integrate gender, by disseminating its tools and business cases, organizing webinars, workshops and/or roundtables in different sectors, and by encouraging the development of business service providers that can support companies on this pathway.

5.3.2. BY VERTICAL

Table 5: Lessons learned by vertical

Lessons Learned by Verticals				
FINANCIAL SERVICES	MANAGEMENT TOOLS AND INFORMATION	RULES AND NORMS	WHOLESALE SUPPLY	EQUIPMENT
<ul style="list-style-type: none"> • Savings has been one of the major impactful areas as evidenced by the TV Sucesso and M-Pesa interventions. Focusing on increased savings and control over savings (in this case assets) in addition to income increases has shown considerable impact in the program • Financial services actors are a promising vehicle through which to improve financial education, however there is a trade-off in terms of the level of depth they are willing to invest in. For instance, Banco Futuro has had to streamline its modules to cover relevant content on loans, savings and insurance and was not able to incorporate detailed entrepreneurship content as per their initial plan 	<p>The Life Skills content and methodology (interactive, student-centred, adult-training) was recognized as essential not only for Life Skills trainers but for trainers from all disciplines as well as the administrative teams of ANEP. They would like to expand the ToT to these two other areas as well as mainstream to private institutes.</p> <p>Having the buy-in of the public sector partner was lengthy but essential in ensuring this intervention was successful. The possibilities of replication to other disciplines, areas and institutes are manifold.</p> <p>The organization of the ToT was logistics heavy - in the future, this activity would be outsourced to a more direct intervening partner</p>	<p>WIN's target audience (urban and peri-urban) is increasingly connected on social media</p> <p>The media sector has a wide reach and can bring relevant impact specifically in savings, if the model of the intervention is adequate (time, channel, content)</p> <p>WIN's target audience has shown particular interest in savings and gender topics, because these are easier topics to reflect upon and implement than more complex business practices that require more time and technical knowledge</p> <p>WIN has directly financed some initiatives in this vertical, on the basis of a "public good" need. This has been positive in terms of speed, control and ability to test new innovations. On the</p>	<ul style="list-style-type: none"> • As well as receiving initial training, last-mile distributors often need continuous coaching to stay engaged and sell well. This can be integrated into distribution management using Account Developers. • Distributors have limited margins to invest in innovation and require cost-share / in-kind support on part of WIN for some of the more intensive activities during a testing period. • Working with low-income women retailers requires significant adaptation of traditional approaches (e.g. than more established stores). Meeting women close to their homes and adopting a "mentoring" system between stronger and weaker resellers has been successful for instance 	<p>Solar equipment has greater impact potential to women entrepreneurs than initially expected. An impact survey realized as part of the partnership with ENGIE Energy Access, demonstrated the share of customers who report using their solar home systems (SHS) for business purposes increased, compared to baseline. Although SHS is directed for domestic use, many women are using it to be more productive.</p> <p>Incentive campaigns to incentivize the recruitment of women sales agents (e.g. sales commission) can be very effective in the short term, but it is important to be coupled with long term initiatives to ensure results are achieved.</p>

<ul style="list-style-type: none"> Working closely with partners and allowing for adaptation is particularly important in this sector, as financial service actors are heavily impacted by economic changes and regulation. This may include regular meetings, revision of budget, targets and work plan. 		<p>other hand, it also risks limiting the willingness of media actors to contribute to such initiatives in the future. Hence, will be a focus in 2022 to find the right incentive to present to media partners to continue to present positive messaging around women entrepreneurs.</p>	<p>in the <i>magwevas</i> intervention.</p> <ul style="list-style-type: none"> As distribution is a messy and informal sector, it is especially crucial in the design phase of an intervention to be clear on the roles and responsibilities of each partner. 	<p>Rapid growth companies face team changes frequently and it is important to implement strategies to mitigate the impact on interventions - for instance, effective handovers and onboarding of new team members.</p>
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6. LEARNING AND COMMUNICATIONS

6.1. Learning Agenda

As a critical part of its deliverables, WIN has developed a learning agenda structured around three main questions:

1. What are the tools and tactics that are most effective for creating sustained behavior change by the private sector towards WEE?
2. What are the effectiveness of different interventions towards various dimensions of WEE?
3. What are the types of project management tools and frameworks that are effective for generating WEE through an MSD program?

The plan for learning incorporates both internal tools for creating reflections and sharing information, and a communications plan with audiences beyond the project.

The main objectives of the learning agenda is to contribute to the sector by guiding the design of future WEE programming; integrate learning into the program as an objective of intervention design; and, focus on being flexible to change throughout the program life cycle by actively learning what has worked and what has not. It is also destined for the private sector to build their capacity to become more gender inclusive.

During the reporting period WIN significantly advanced its deliverables towards the learning question 1, and mapped out initiatives and activities for learning questions 2 and 3.

6.2. Program Communication Activities

The communications activities of the WIN program are focused on three key target groups: private sector partners (existing and potential partners), Sida and Embassy of Sweden and development community and TechnoServe. The activities have been consolidated with WIN's website, Facebook and the quarterly newsletters.

During the first quarter of 2021, WIN team defined improvement goals to the communications activities and defined an internal plan for the year. The goal was to engage more with the target groups by sharing content more frequently and sharing relevant publications from the Learning Agenda.

As a result, in 2021, WIN:

- Hosted a webinar about the work with Media interventions
- Published three newsletters to WIN's stakeholder database in an improved layout
- Facilitated two webinars with the MSD Network, one with CTA and another one with FSD, gathering a total of 200 participants

Webinar to celebrate Mozambican Women's Day

Media Strategies to Promote the Economic Empowerment of Mozambican Women: WIN Program

April 1st, 2021 | 14:30 - 16:00 (Zoom)

RSVP by 27.03 to nmaoze@tns.org



Ida Samuel
(Escola do Agricultor)



Gabriel Júnior
(TV Sucesso)



Fábio Ribeiro
(ANIMA)

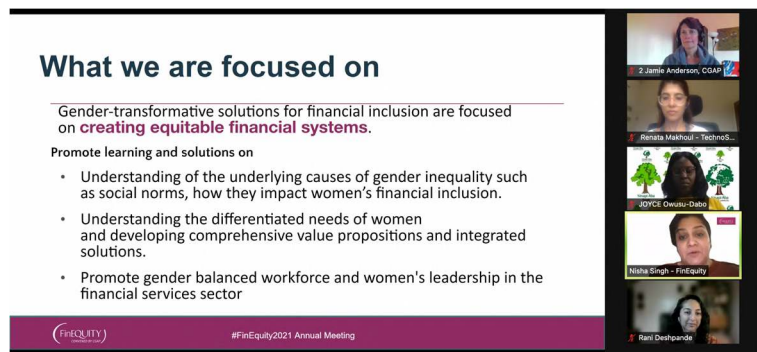
With simultaneous translation English/Portuguese

“ Competence led women to conquer space, gain respect and dream more. Today, women are present in everything, and that presence is multiplied in each dream achieved. ”





- Published four blog posts and 2 "stories from the field"
- Published an article with Canopy Lab on gender audits for renewable energy companies
- Shared WIN's Gender Equality tools with FinEquity, BEAM Exchange and DCED. Has received feedback that its gender policy tool is being applied by other gender experts as far afield as Timor-Leste and Myanmar
- Hosted a brown bag event with Sida
- Featured a podcast about the impact of COVID-19 on women business owners and micro-entrepreneurs in Mozambique, presented in DCED's *WEE Talks* podcast.
- Expanded reach in Facebook and Website, through a more regular posting
- Featured at the FinEquity Annual meeting in a session about *Gender Transformative solutions* to share more about WIN's work on developing Gender Equality tools
- Was invited by The Gates Foundation in Nigeria to deliver a capacity building for its grantees based on its gender tools



6.3. MSD Network

The MSD network was set up in 2018 to improve sharing between programs in Mozambique using an MSD approach. The MSD network has created the Steering Committee, in which WIN is an active member.

During the reporting period the WIN team proposed and facilitated two MSD webinars:

- July 29, 2021, Promoting the local agri-industry in Mozambique, in partnership with CTA, with over 150 participants
- December 7th, 2021, Facilitating Women's Participation in Mozambique's Private Sector, in partnership with FSD, with over 50 participants



7. CONCLUSION

Overall 2021 was a very successful year for WIN. The program exceeded its impact targets for women empowered in Mozambique (18,251), consolidated impactful partnerships across all of its verticals, and increased its engagement with the private sector. It has also developed a solid learning and research agenda intended to help the private sector become more gender inclusive and support other MSD/NGO practitioners in designing WEE focused MSD programs.

WIN's activities provided 369,237 women with new information and services. Of these, 47,179 went on to change their practices, which led to the savings and incomes outcomes behind economic empowerment. These results are supported by strong progress on implementation, as measured by 32 out of a target of 34 partnerships undertaken, and \$411,322 in finance mobilized.

Some of these successes are due to WIN's strategy to adapt to the COVID-19 crisis in 2020, when most companies slowed down their activities and decreased their budgets. Simultaneously, the need to reach women micro-entrepreneurs with important information to maneuver the crisis was as pertinent as ever. The media sector presented a natural choice for WIN, where face-to-face interactions were not a requirement to reach low-income women and the scale of the reach is huge.

WIN's headway supporting the private sector to become more gender inclusive is another 2021 success. The program has positioned itself as an important player for companies that understand the importance of gendered design for the success of their business models. It has achieved this through the dissemination of tools to enable the private sector to become more gender inclusive and its report on *Gender Equality in Mozambique's Private Sector*, participation in key webinars, and delivery of gender awareness trainings to partners, among others. As a result, we are seeing real improvements in the way both our immediate partners and the wider market are discussing gender inclusion.

2021 has also seen a focus on WIN's learnings. The team identified key learning questions to be developed into a series of tools, guides and business cases for the private sector and NGO community. This learning agenda will contribute valuable insights on how to lead a WEE focused MSD program and help companies create gender policies, conduct gender analyses or deliver gender awareness training. Additionally, WIN continues to conduct research on relevant sectors to fill in missing information around women's participation, such as in entrepreneurship (*Mozambique Entrepreneurial Environment report*) and agro-industry (*Promoting the local agri-industry in Mozambique*).

This transition to a more reflective and systemic mindset is indicative of the program's maturity and positioning as a facilitator in the private sector on WEE. In the eventuality of a second phase starting 2023, WIN will be prepared to continue its work as a lead market facilitator in this area, in Mozambique and beyond. There is also scope to adopt an even more systemic approach by supporting the development of business service providers in the area of gender inclusion.

8. ANNEX

8.1. WIN Partners

Sector	Name of partner	Start of partnership	Evidence of partnership	Status of partnership/intervention
Textiles and Garments	Bernina	2018/2019	Partnership agreement	Intervention closed
	JFS	2018/2019	Collaboration outline/ closing minutes/ Business plan	Intervention closed
	IAM			
Financial Services	BancABC	2019	Partnership agreement	Intervention closed
	M-Pesa	2019	MOU	Ongoing intervention
	Africa Works	2020	Partnership agreement	Ongoing intervention
	MZ Nyeleti	2020	Partnership agreement	Ongoing intervention
	Banco Futuro	2020	Partnership agreement	Ongoing intervention
Distribution/ Wholesale Supply	CAVA	2018/2019	Partnership agreement	Intervention closed
	Deolinda Rodrigues	2018/2019	Partnership letter	Intervention closed
	COGEF	2019	Report produced	Not advanced
	Tropigalia	2019	Partnership agreement	Not advanced*
	Nestlé SA	2021	MOU	Ongoing intervention
	Nelt		Partner of Nestlé	
Equipment Access	ENGIE Energy Access	2020	Partnership agreement	Ongoing intervention
	Brilho	2020	MOU	On hold*
Curricula Reform	ANEP	2019	MOU	Ongoing intervention
	IYF	2019		
	MUVA	2019		
Agriculture	ISOLMOC	2018/2019	Partnership agreement	Intervention closed
	Bayer			
	IFDC	2020	MOU	Partner activities finished

	DADTCO	2020	MOU	Intervention on hold
Rules and norms	TV Sucesso	2020	Partnership agreement	Intervention closed
	Panavideo	2020	Partnership agreement	Intervention due to close
	Casa do Agricultor	2020	Partners of Panavideo	
	ILO	2020		
	WFP	2021		
	British High Commission	2020		
	Anima	2020 2021	Contract Partnership agreement	Ongoing intervention
	Viamo	2020	Contract	
	Miramar	2021	Contract	Ongoing intervention
	CTA	2020	MOU	Ongoing intervention
	SPEED		Concept note	

*Partners removed from formal count in log frame due to activities being placed on hold in the year.