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Equality for Growth



The Business Women Connect
Program's Approach to
Supporting Women
Entrepreneurs

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Introduction

"With the training, I learned that to be a successful business woman, I must know how to invest intelligently and manage finances well."

-Izaira Shaquil, owner of a take-away and participant in Business Women Connect

Sustainable growth is impossible when half the population is blocked from fully partaking in economic opportunity. Yet, around the world, many women face structural and social obstacles to forging profitable farms, businesses, and livelihoods. How can development programs support women to address these challenges?

This case study highlights how one project approached these issues in order to support women owners of micro-enterprises in Mozambique. Business Women Connect (BWC), a program funded by the ExxonMobil Foundation and implemented by TechnoServe, was born out of research showing that affordable micro-savings products are some of the most impactful tools for women entrepreneurs. The program, which began with a pilot phase in 2017, promotes the effective use of formal savings products and builds the business skills of women entrepreneurs, thus increasing women's economic opportunities and transforming lives. Over four years of implementation, the program trained more than 1,000 business women in the provinces of Maputo, Gaza, and Inhambane.

This case study documents the successes and lessons learned from BWC, capturing the impact of the program from the perspective of women entrepreneurs. It aims to understand how women entrepreneurs viewed the program and its contributions to the growth or sustainability of their businesses. Critical themes explored in the case study, drawn from focus group discussions about power and freedom, include women's control over income, as well as their decision-making power in their businesses and households. Through discussion of these themes, this case study provides insights into how gender dynamics changed within the household and in the women's businesses.

The case study begins by explaining the operating context of Mozambique's women entrepreneurs and describing the BWC program. As the program was active during the COVID-19 pandemic, the case study also includes a description of the program's response to the changing economic and health situation caused by the pandemic. The results of the program's quantitative and qualitative data are provided to illustrate the change that occurred in women's businesses, in their families, and in themselves. The final section includes lessons learned from the program.

DATA COLLECTION

Data collection was conducted during November 2021. Given the constraints and limitations due to COVID-19, data from the individual interviews were collected virtually with a total of 40 interviewees by phone call and the group discussions with business women were conducted with a total of 19 women divided into two groups by TechnoServe. The data for this case study is also based on project documents and communication materials.

I. Mozambique's Entrepreneurial Landscape

Among Mozambique's 14.2 million adults aged 16 and above, about 2 million are individual entrepreneurs, and 1.6 million are business owners with employees.¹ Approximately 11% of adults generate an income from businesses, most of which are not formally registered. Worryingly, about 28% of the adults claim they do not generate an income, but instead rely upon assistance from their community, family, and friends.² Consistent with other studies on small businesses, the most commonly cited problems among the country's entrepreneurs are a lack of business skills (21%), difficult market access (21%), and lack of access to financing (15%).³

Women comprise 55% of Mozambique's adult population, and 65% of the country's women are young adults.⁴ Most business women are between 15 and 60 years old, with an average age of 38. It should be noted that the youth policy in place in Mozambique defines a young person as an individual between the ages of 15 and 35 years old.⁵ While often overlooked as customers or suppliers due to their smaller average size and networks, or simply due to inherent biases, businesses owned or managed by women are extremely important in Mozambique. In the micro-retail sector alone, women constitute about 60% of the labor force, working at market stalls or as street vendors. In the agricultural sector, where farming is often conducted as a family business, about 29.3% of all small and medium farms are owned by women (usually because they are single or widowed), while another 40% of farms are run by women, even if they are owned by men.⁶

For many women in Mozambique, entrepreneurship is their only means of securing a livelihood. The culture of entrepreneurship among Mozambican women is created by the need to survive. However, their agency is limited by social norms and expectations that create high burdens of domestic work and low levels of autonomy and decision-making within their homes, businesses, and communities.⁷ Overall, women usually have smaller businesses and are more likely to work informally than men.⁸

According to the results of the surveys conducted by the [Women In Business \(WIN\) program](#), the perception of women in the workforce is evolving, but is still fraught with paradoxes. A considerable proportion of Mozambicans think that women are not capable of running businesses while also managing the household and children, with 45% of male and 29% of female respondents answering as such.⁹ Additionally, 28% of respondents believe that women should be at home and not run businesses, and 54% believe that there are certain businesses or activities that women cannot do.¹⁰ That said, more than three quarters of respondents reported feeling positively supported and acknowledged by their partner/family when it came to their businesses.¹¹

Despite this, women entrepreneurs often face a number of practical obstacles to accessing relevant and useful information, including lower literacy levels and less exposure to media through cell phones, radio, television, and internet.

Overall, the most significant challenges faced by Mozambique's women entrepreneurs include:

- Difficulties accessing trainings or finding the time to attend them, due to the burden of domestic tasks.
- Lack of financial control over the business and its expenses.

¹ FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019.

² FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019.

³ FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019.

⁴ FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019.

⁵ Gonçalves, Sandra Dzidzai Matanyaire. Adolescentes e Jovens em Moçambique: Uma perspetiva Demográfica e de saúde. 2014

⁶ Programa Women In Business (WIN) /TechnoServe Moçambique. Relatório do Ambiente Empresarial de Moçambique - 2021

⁷ FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019

⁸ FinMark Trust/ FSD Mozambique (FSDMoç) Mozambique FinScope Consumer Survey Report 2019

⁹ Programa Women In Business (WIN) /TechnoServe Moçambique. Relatório do Ambiente Empresarial de Moçambique - 2021

¹⁰ Programa Women In Business (WIN) /TechnoServe Moçambique. Relatório do Ambiente Empresarial de Moçambique - 2021

¹¹ Programa Women In Business (WIN) /TechnoServe Moçambique. Relatório do Ambiente Empresarial de Moçambique - 2021

- Mixing of business and personal finances.
- Low levels of trust in—and a lack of information about—financial products and services.
- Limited power in decision-making on business and other personal matters.



"Before attending the BWC training, it had been very difficult to work and negotiate with my husband. He alone got to decide many things related to the business. [After training] my husband was surprised by the changes. He started asking me often what I was learning in the training and how I improved the business so fast."

-Bernadette Sambo, grocer and participant in Business Women Connect

II. The Business Women Connect Approach

TARGET POPULATION

The program is designed to support women who run businesses in peri-urban areas of Maputo, Gaza, and Inhambane provinces in southern Mozambique. These micro-enterprises include grocery stores, restaurants, tailors, hairdressing salons, cosmetic shops, boutiques, and others, and the majority of the participants have been owners of grocery stores or restaurants. Their businesses may be operated out of the home or on roadsides, as well as in markets.

Most of the participants are between the ages of 18 and 60 and are married. They are often entrepreneurs of necessity, having turned to micro-enterprise for the purpose of supporting their families. Typically, they have very low incomes and low levels of literacy.

To participate in the program, entrepreneurs must:

- Own a business (registered in her name) that is a grocery store, beauty salon, restaurant/take-away, seamstress/fabrics shop, or any other retail store.
- Have operated the business for more than two years.
- Conduct business from physical establishment, with walls, a roof, and a door.
- Pay at least monthly or annual municipal taxes; though *alvara* or *licença comercial* are desired.¹¹
- Have minimum weekly sales of \$78.
- Have the ability to read, write, and understand Portuguese.
- Commit to participate in BWC training for three hours per week over the course of four months.

Preference is also given to entrepreneurs between 18 and 45 years of age.

PROGRAM IMPLEMENTATION

To identify potential participants, the program relies on close collaboration with local officials. After local government leaders in a promising area grant permission, the program holds awareness-raising meetings in which it asks neighborhood block leaders to help identify business women who may be interested. The program team also identifies other individuals in the community who can help to identify potential participants.

The program supplements these recruitment efforts by participating in TV programs, sharing invitations in WhatsApp groups, and raising awareness in the markets. In addition, it relies on recommendations from previous graduates.

The program engages business women in a four-month training program that, in addition to the instructional sessions, includes bi-weekly mentoring sessions. Training modules include financial literacy and management, savings, gender equality, business investment, customer service, stock and supplier management, agency banking, and merchandising. Throughout the course, the program also includes sessions on gender equality, in which it provides strategies to improve dialogue or communication between spouses and within households.

BWC has also forged partnerships with government and private institutions with the aim of encouraging banks and mobile institutions to recruit more women clients and offer products that meet the needs of women entrepreneurs.

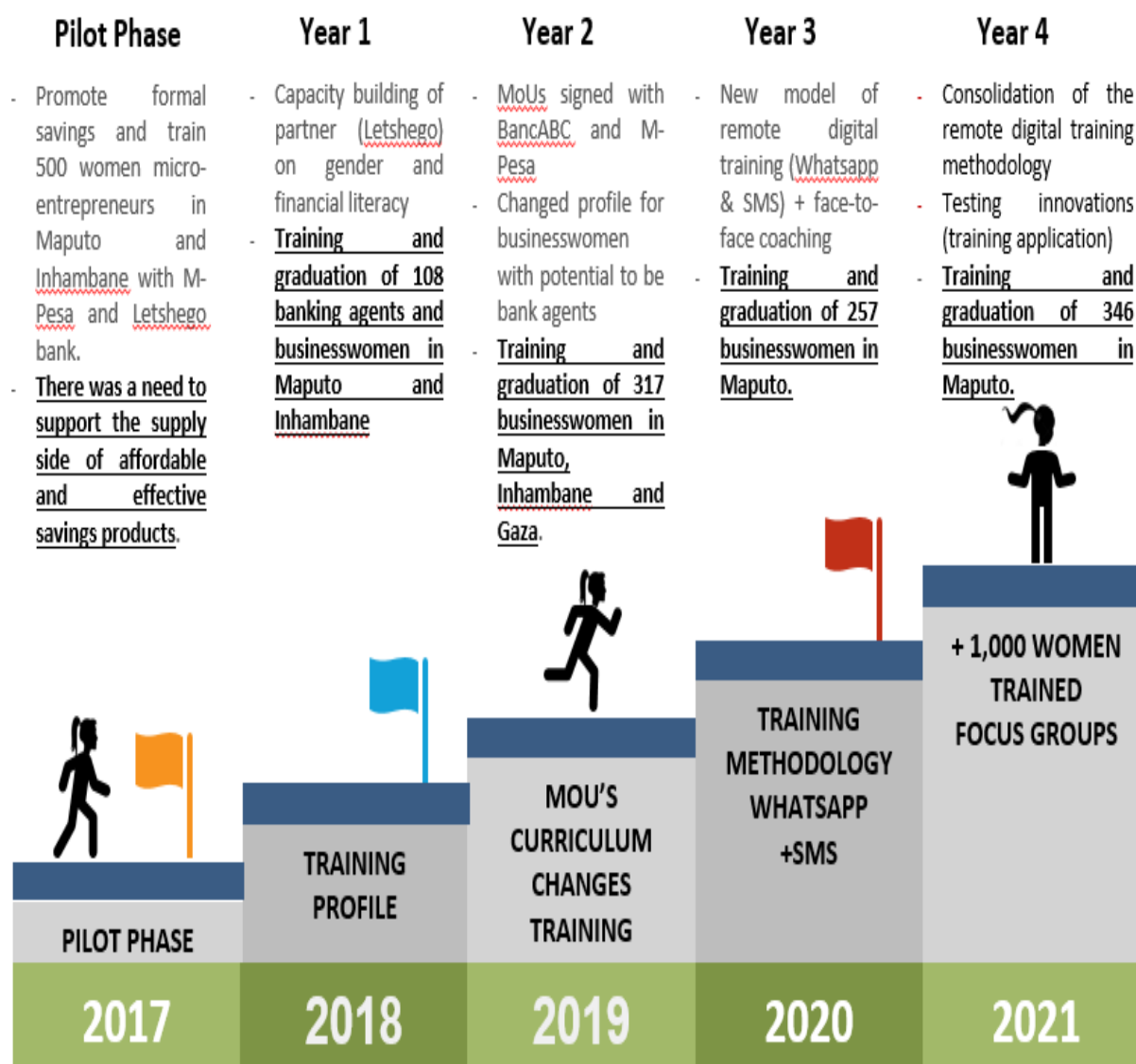
¹¹*Alvara* and *licença comercial* refer to two types of business licenses that allow businesses to operate legally.

In this way, the program is working to ensure both a demand for savings products (through the training of women entrepreneurs) as well as their supply.

Across its implementation, the program used an adaptive management approach. Participant feedback from surveys, discussion sessions, and other channels was used to refine training content and approaches. This continuous process of piloting, evaluating, and refining training helped to ensure that the program served the needs of the participants.

Phases of the Program

Since 2018, the BWC project has benefited over 1,000 business women from Maputo, Gaza and Inhambane. The phases of the program thus far are as follows:



COVID-19 AND BWC

"The training helped me to overcome the fear of running a business in a difficult moment, during the COVID pandemic outbreak. And I believe that when the pandemic is gone, with my savings, my skills, and the support of my children, I'll double my income."

-Rita Sitoe, BWC participant



In Mozambique, the COVID-19 pandemic negatively impacted businesses by disrupting distribution channels, creating price hikes for essential products, reducing business hours, and making interaction with clients (especially for businesses like beauty salons) both difficult and risky. Some nonessential businesses faced mandatory closures. Additionally, strict national prevention measures put in place to maintain safety posed challenges to the regular training program. As a result, the team had to re-think and adjust the full scope of program delivery, including mobilization, curriculum development, training, coaching, and data collection.

BWC's Response to the COVID-19 Pandemic

To address the pandemic, the program had to pivot in several important ways. Based on the results of a diagnostic developed and deployed by the program early in the pandemic, BWC's training approaches, content, and mobilization efforts were adjusted to allow business advisors to safely provide essential support to the entrepreneurs. Key changes included:

Shifting training delivery

- When in-person meetings were impossible, the program offered instruction through WhatsApp, and based on evaluations and entrepreneur feedback, identified virtual sessions lasting 60-90 minutes as the most effective approach for remote training.
- The most active participants were awarded internet credit, addressing an impediment to some women's participation.
- Distributing handbooks to participants to facilitate learning during the WhatsApp trainings.
- Returning to in-person coaching sessions following strict COVID-19 prevention measures, once it was safe to do so.

Revised training content

- Sharing regular tips on crisis management for businesses, tailored to each sector.
- Deploying [TechnoServe's crisis toolkit](#), a step-by-step process that helps entrepreneurs navigate severe disruptions to their operations, sales, and/or supply chains.
- Sharing official information on recommended safety precautions regarding COVID-19.

Adapting the mobilization and engagement process

- Business counselors used SMS to send questionnaires to candidates to check their motivation and level of engagement
- Counselors reviewed application forms, checked whether homework was done, and followed up with phone call interviews to pre-selected participants to finalize the selection process.

Key Results and Achievements

As a result of the program's rapid response to the COVID-19 crisis, converting its curriculum to a digital model within weeks, and effectively monitoring the process and its result, BWC was able to help participants keep their businesses afloat and even prosper.

Despite COVID-19's devastating effects on the economy, BWC graduated 257 women in 2020 (slightly surpassing the target) with an 85-95% participation rate, and with over 90% of businesses remaining open. Additionally, routine M&E data collection showed a 36% increase in revenue (also surpassing our target), even in the face of the enormous challenges that entrepreneurs had to navigate.

Improving Support through Digitalization

This success spurred the program to examine how technology could be used to make training and coaching more effective and accessible, even after the pandemic, as many of the women entrepreneurs reported that remote training offered greater flexibility and enabled them to better juggle learning alongside running their businesses and managing domestic tasks.

The program decided to digitalize the financial management module—one of the most impactful parts of the curriculum—using online learning platform TalentLMS and pilot it alongside traditional in-person training.

The pilot ran in two groups, with a representative mix of business types and entrepreneur ages. The first group received coaching digitally, while the second received traditional in-person training. After two weeks of training, we had encouraging results, with eight of the nine business women enrolled in the digital group able to complete the module without hands-on support from the program team.



"Thanks to this training, I quickly learned how to manage my business, keep records, and calculate my profit."

- Fulgência Zandamela, left, the first participant to conclude the pilot.

PROFILE: GILDA LOURENÇO

Gilda Lourenço is a skilled hairdresser, and over the course of a decade of hard work, she was able to start and grow her salon in Maputo. She was proud to be able to use the earnings from the salon to support her two sons, grandmother, and sister, all of whom lived with her.

But then the COVID-19 pandemic struck, putting into jeopardy everything for which she had worked so hard. “I was on the verge of closing my business,” she said.



Gilda faced a number of challenges common to entrepreneurs—and in some cases, especially so for women entrepreneurs—during the pandemic. Some regular clients were reluctant to come to the salon due to safety concerns, leading to a loss in sales. Gilda struggled to keep certain products in stock due to disruptions to the supply chain. Finally, at the moment when Gilda’s business most needed her attention, she also had to spend time on general household tasks as well as taking care of her children, who were studying at home. Gilda realized that her sales were only covering the salon’s operating expenses; there was nothing left over to pay for even essential items like medicine and school fees.

She joined BWC hoping to learn the skills needed to navigate the crisis—and she did. One of the most important lessons was managing the finances for the business properly. With a better understanding of her expenses and revenue, Gilda gained the confidence to make changes to her business. She started offering wig-fitting services, became a mobile banking agent, and began selling sweets to students walking to a local school.

Today, Gilda is earning more than she did even before the pandemic. She’s been able to cover her business and family expenses, repay loans, and put money away as savings. She’s even hired a new employee to work at the salon.

Now, instead of worrying about closing her business, Gilda can plan for its future. “I want to expand further and open more salons. I’m having other ideas, such as opening a place to sell bakery materials.”

III. Evidence of Change

Advancing women’s economic empowerment is not a unidimensional issue—it means change in multiple domains. The sustainable growth of women-owned businesses requires not only that the entrepreneurs have the necessary information, skills, and tools, but also that they can exercise control over those businesses, participate equally in household decision-making, and feel confident in themselves and their abilities.

In order to improve women’s income and savings, the BWC program worked to drive change across the business, household, and personal dimensions, building knowledge, helping women make decisions in their businesses and personal lives, and fostering supportive family dynamics.

To measure the impact, the program conducted both quantitative and qualitative evaluations. It carried out baseline and endline surveys with 1,145 and 443 entrepreneurs, respectively, tracking changes in perception and attitudes across a number of metrics. The program also collected sales and savings data from participants.

Finally, the program convened focus groups of participants to take part in a participatory activity, “The Ladder of Power and Freedom.”¹² The exercise asks focus group members to characterize their autonomy and decision-making authority on one of five levels of agency, ranging **from little power and freedom to make major decisions (1) to significant power and freedom to make major decisions (5)**.

This section highlights how changes across the three domains—within the business, the household, and the participants themselves—helped to boost participants’ incomes, and savings.

CHANGES FOR WOMEN IN THEIR BUSINESS



In order for the participants to improve the performance and growth of their businesses, it is essential that they have the necessary entrepreneurial knowledge and skills and the ability to apply them within their enterprises. In fact, 43% of women surveyed indicated that what they wanted from the program was to learn—especially the tools and skills needed to grow or manage their businesses.

Women identified a range of challenges in growing their businesses prior to the BWC program:

- They didn’t have control over business and would constantly need the support of someone—typically their husbands.
- They would often give their entire salaries to their husbands, who decided what expenses would be paid with the salary.
- They only had sole decision-making authority on day-to-day issues, such as what to sell and when to buy products, while their husbands had authority in major decisions, such as how to invest the business profits.
- They lacked self-confidence and would often think that their decisions were irrational or disorganized. Additionally, they faced resistance from family members to their entrepreneurial activities.

Although the women reported a number of obstacles to attending training, such as a lack of family support and time, 1,044 women have formally graduated from the program, having attended at least 80% of the sessions. The program provided training on business skills, as well as the rationale for putting them into practice. Before the COVID-19 pandemic suspended in-person events, role models were invited so that the entrepreneurs could hear from women with similar backgrounds who had successfully grown their businesses by applying the basic skills covered in the BWC training.

Surveys and focus groups showed that participants enrolled in the program hoping to change their businesses and earn better livelihoods, and the results show that the program satisfied these goals. Nearly all of the entrepreneurs—97.5%—agreed that the training met their expectations and that they were able to improve their understanding of business and their relationships with customers. As a result of the program, 74% of the participants are now adopting new practices.

The most frequently cited achievement by women was improvement in business skills related to registration, merchandising, customer service, and marketing.

Other changes included properly using savings, separating personal and business expenses, and making business investments based on market research. Participants reported that after completing the program they

¹² Petesch, P. & Bullock, R. (2018). Ladder of Power and Freedom: A qualitative data collection tool to understand local perceptions of agency and decision-making. GENNOVATE resources for scientists and research teams. CDMX, Mexico: CIMMYT

have more control over their finances, which allows them to make careful purchases, rather than impulsive ones.

The women also reported that after the program, they—rather than their husbands or other family members—are the main decision-makers in the business, even on important subjects. This is further reflected in the results of the Ladder of Power and Freedom, which revealed that participants now feel more empowered to put their knowledge to use in their businesses by making key decisions. The focus groups characterized their level of power and freedom for business decisions as increasing from 2.0 prior to the program to 4.17 after

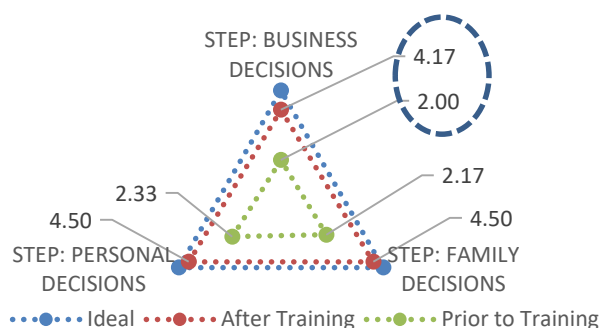
All of these changes translated into significant impacts in business performance. Surveys showed that participants' average income increased by 57% and formal savings by 35%. The share of women who save money through formal channels increased from 86% to 93%.

In explaining the changes recorded in the Ladder of Power and Freedom exercise, the women explained that not only were they

able to make decisions in their business without asking permission, but that they also had more confidence in their newfound decision making abilities, even when consulting others to hear different points of view. After the training, the entrepreneurs felt able to share what they had learned with their families, and felt greater familial support in business decisions both small and large, even when their family members expressed different opinions regarding their business management. Additionally, the women also reported that they were able to negotiate directly with suppliers and official entities.

The Ladder of Power and Freedom Results: Business Decisions

SITUATION (FROM 2018 TO 2021)



CHANGES FOR WOMEN IN THEIR HOUSEHOLDS



Despite these changes, 23% of women reported still facing challenges running their businesses due to social norms, such as an inability to work late hours, which negatively impacted the businesses and affected their growth.

According to many of the participating entrepreneurs, some of the key constraints to women's participation in family decisions are lack of partner or family support, low decision-making power, and lack of confidence to negotiate with partners or family members. Women explained that they assumed that because they are married, only the husband was responsible for the household expenses, that their own money was only for "whims," and that they wouldn't contribute for big expenses such as a house construction.

BWC aimed to shift these ideas through workshops that examined gender roles and responsibilities. These were designed to not only spur a change in women's attitudes about their businesses, but also to lead to changes in decision-making both in household and family matters. Participating entrepreneurs learned key concepts around gender equality and the value of recognizing women's and men's contributions through constructive discussions raised in the modules. Topics included the benefits of women's participation in family decision-making processes, the differences between gender and sex, and women's leadership in the community.

The power of freedom exercise results showed a significant change in the level for family decision-making, rising from 2.17 prior to the training to 4.50 after.

The entrepreneurs also became sources of information for their families. All of the participants reported that they shared the knowledge acquired in training with family members, with the vast majority (97%) doing so on a regular basis.

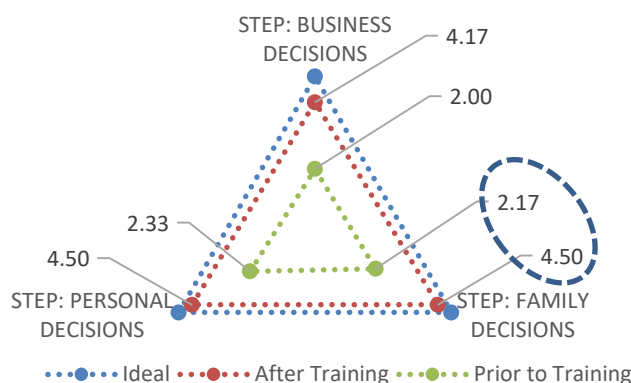
Key changes that many women highlighted included increased sharing of responsibilities in business and household activities, greater recognition from family members of their need to contribute towards household

expenses, and better support from family members for business management issues.

Of note, women highlighted some changes in the attitudes of their partners that made a difference for them as entrepreneurs. For example, their partners are now aware of the importance of women's participation in the family and in making big decisions, and are consulting them for their consent. Their husbands have also started helping with household activities such as taking care of the children and housekeeping.

The Ladder of Power and Freedom Results: Family Decisions

SITUATION
(FROM 2018 TO 2021)



"Before, my husband didn't take care of the children, even though I was busy. But after the training, he takes them to school and takes care of the household activities when I am busy. He helps me in the business when I ask him to."

– 2019 Business Women Trainee

CHANGES WITHIN WOMEN



Perhaps the most significant change was an internal one: participants reported higher levels of self-confidence and self-efficacy. These changes both stem from and result in greater feelings of control in both business and household dynamics, creating a positive, self-sustaining cycle for the entrepreneurs.

By the end of the program, many women expressed that they now had the right tools to address problems in their business. Their self-efficacy was stronger, and they also increased their power in making personal-decisions, which they can exercise either fully independently or with input from their husbands.

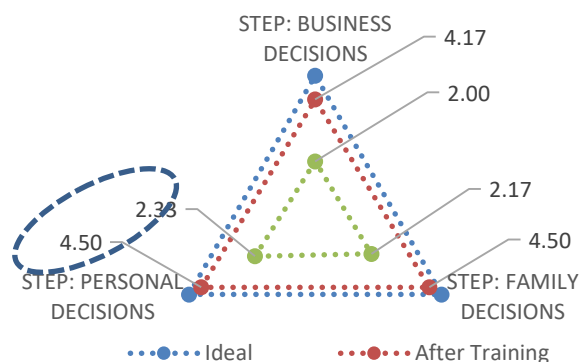
The power of freedom exercise results showed a significant change comparing the levels of personal decision-making, 2.33 prior to the training to 4.50 after.

Overall, the entrepreneurs' self-efficacy increased after training. Women indicated they felt more confident that they could solve problems on their own. For example, 90% agreed or strongly agreed with the claim that they can always manage to solve difficult problems. All the women agreed they could manage to solve difficult problems if they tried hard enough, indicating confidence in their problem-solving abilities. Furthermore, 98% of women agreed or strongly agreed that they felt confident they could achieve their goals. These results are similar to our program cumulative results from the 2018 - 2020 cohorts, which experienced a 7% increase in self-

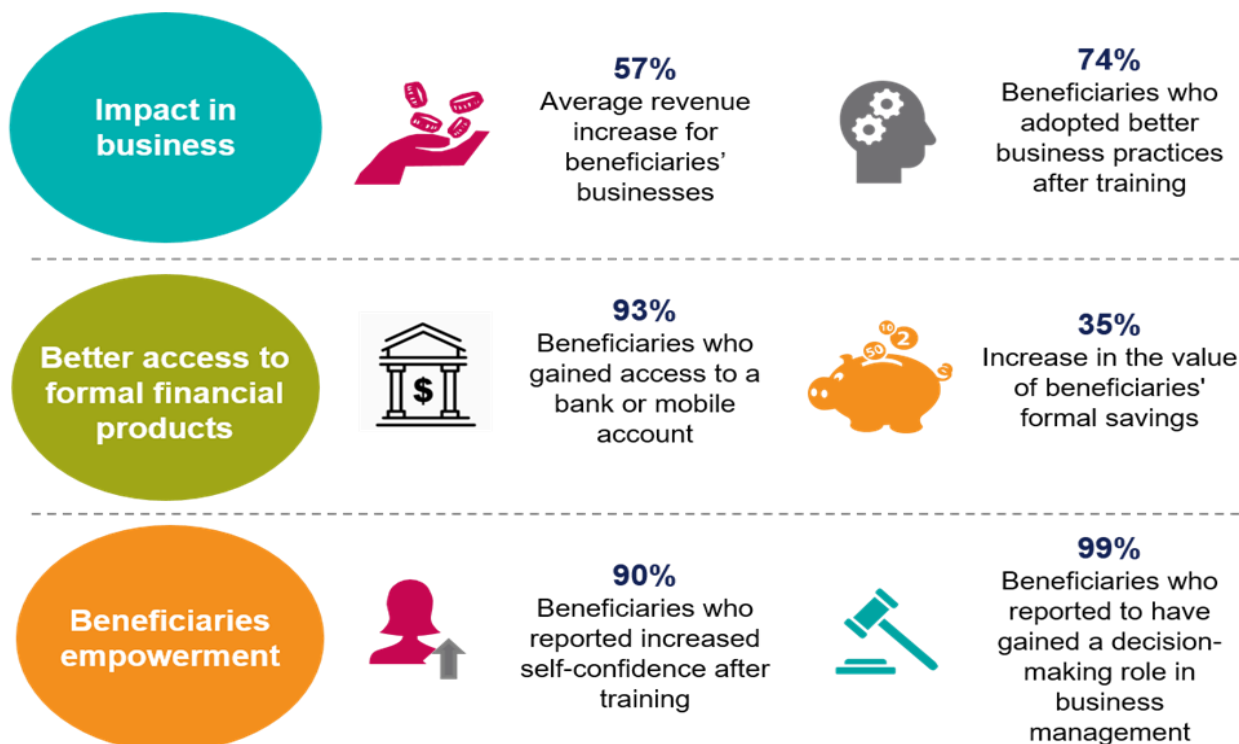
confidence from baseline (90% against 83%). Women also cited their own lack of confidence or lack of courage as a constraint to their business growth.

The Ladder of Power and Freedom Results: Personal Decisions

SITUATION
(FROM 2018 TO 2021)



IMPACT RESULTS FROM 2018 TO 2020 COHORTS



All of these changes translated into significant impacts in business performance. Surveys showed that participants' average income increased by 57% and formal savings by 35%. The share of women who save money through formal channels increased from 86% to 93%.

IV. Conclusion

The social norms and traditions that underpin gender inequalities in Mozambican society are barriers for women to access decent economic opportunities, to play a participatory role in decision making, and to expand their businesses. Transforming the dynamics in families, businesses, and the community represents the key to ensuring greater opportunities for women.

The experience of BWC demonstrates that carefully designed and adaptive interventions can help to support just such a transformation. It shows that in a relatively short period of time, it is possible to create meaningful change in household dynamics, self-confidence, and the functioning of the business—and that these changes could be sustained even in vulnerable markets amid a crisis like COVID-19. The project's experience also underscores the importance of adaptive management, in which feedback from the participants is continuously integrated into the program design in order to deliver better results.

We hope that stakeholders across Mozambique's business ecosystem will come together to engage on these vital issues and support initiatives that help improve women's access to economic opportunity.

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Short Guide to Recruiting, Retaining, and Driving Growth for Women Micro Entrepreneurs (BWC), 2021 – Lessons from Business Women Connect

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