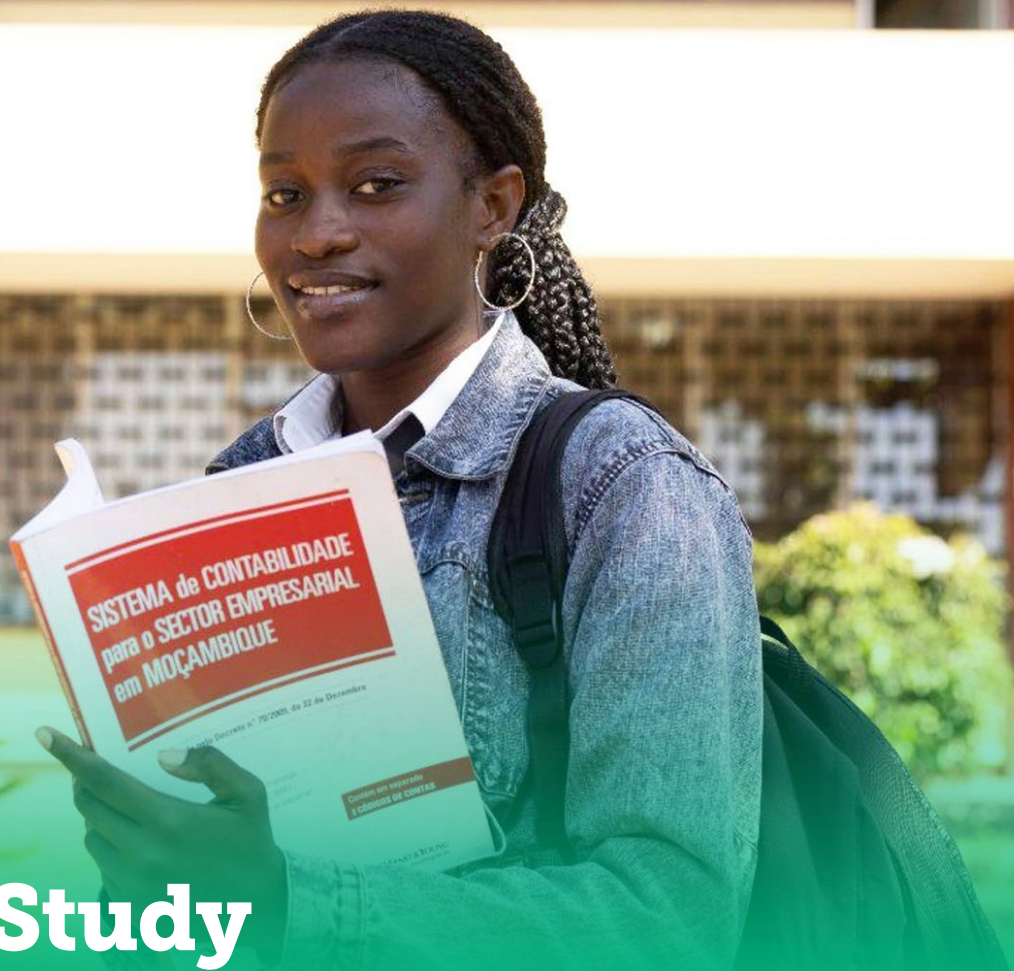


October 2023



# Case Study

*How can management tools and information lead to women's economic empowerment?*



# Foreword

This case study is one of a four-part series designed to explore the effectiveness of interventions across different sectors to increase women's economic empowerment. The series includes case studies on four of WIN's intervention areas: media, financial services, distribution and management tools and information.

By promoting management tools and information through different training models, women entrepreneurs can acquire the skills to properly manage their businesses and increase their incomes. From a business perspective, companies that invest in training women microentrepreneurs, whether their women sales agents, customers or audience, benefit as well. For training institutes, students that learn business skills are more likely to become self-dependent when they graduate.

This case study contains examples of successful interventions and captures lessons learned.

The **WIN Program** is a five-year initiative implemented by **TechnoServe** and financed by the **Embassy of Sweden in Mozambique**. Our objective is to economically empower women in Mozambique by enabling their participation in the economy. To do this, we support the private and public sector to trial and implement sustainable changes in the way that they approach women as staff or workers, potential customers, suppliers and business partners.

For further guidance, contact the Women IN Business team at:

**TechnoServe Moçambique**  
 Av. Cahora Bassa 114 - Maputo - Mozambique  
 T. +258 21 498 437  
 E. [technoserve-mozambique@tns.org](mailto:technoserve-mozambique@tns.org)  
 F. [facebook.com/WomenInBusinessMozambique](https://facebook.com/WomenInBusinessMozambique)

**[win-moz.org](http://win-moz.org)**



# Summary

Private and public sector institutions can bring low-income women increase their business management skills.

These changes can benefit women as micro-entrepreneurs, while providing a commercial benefit to the institutions themselves. When low-income women are more informed about products and services, companies can increase new market segments. For example, by improving sales agents' understanding of the products they are representing, and their ability to manage inventory or capital to secure more products, agents increase sales. While companies that invest in informing customers on how products can be used beneficially, increase customers' demand and use of these products.

WIN has partnered with different institutions to address the constraints that women micro-entrepreneurs currently face in accessing adequate management tools and information to increase their income.

**This case study aims to share specific insights on how business management information can drive women's economic empowerment. It explores three approaches used by the WIN program: 1) Business skills through vocational training, 2) Digital education and 3) Embedding business skills in a company's business model. Each approach includes:**

**01** Examples of interventions implemented by WIN



**02** Benefits for women and the private/public sector



**03** Lessons learned





# Table of contents

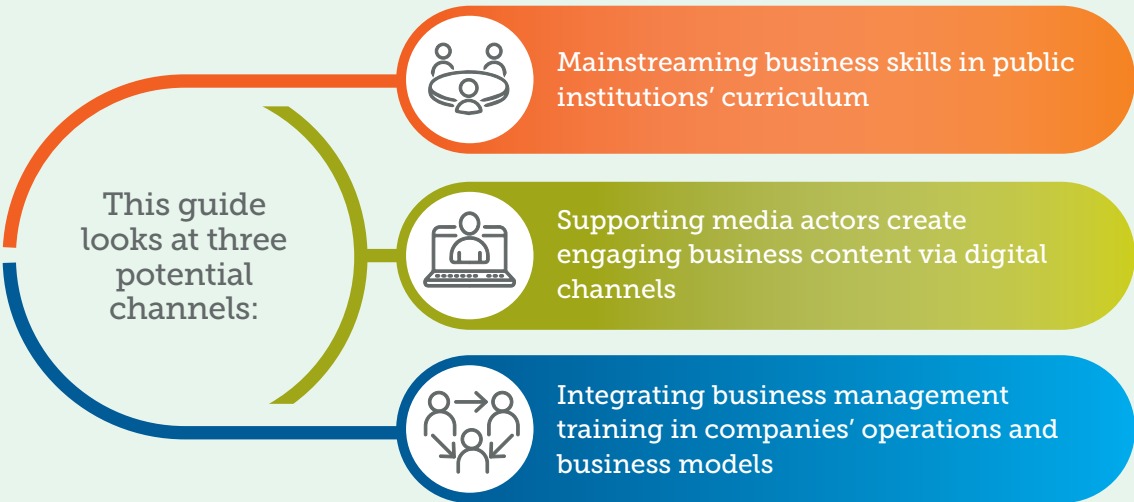
Alternative channels to providing management tools and information	5
Alternative approaches tested by WIN	6
Business skills through vocational training	8
Digital Education through media	12
Business management training through companies	20
Key takeaways	28



## Alternative channels to providing management tools and information\*

In Mozambique, women micro-entrepreneurs face more challenges than their male counterparts, resulting in lower business performance and incomes. One of the challenges is the difference in education and skills levels between men and women.

Business skills training in Mozambique is largely delivered by NGO programs, which tend to have short duration and specific geographic scope. Therefore, WIN set out to test other models that were more sustainable (continue after the project), scalable (reach more entrepreneurs), and replicable (by other market actors).












\* Management tools and information refers to training content on business skills



# Alternative approaches tested by WIN

WIN has tested three approaches to empower women by providing business management information

Sector	Public sector	Private sector	
 <b>Intervention</b>	<div>1</div> <p>Business skills through vocational training</p>	<div>2</div> <p>Digital education through media</p>	<div>3</div> <p>Business management training through companies</p>
 <b>Partners</b>		 	 
 <b>Description</b>	<p>Integrate topics such as entrepreneurship and gender in the life skills modules of the national curriculum in vocational and technical trainings.</p>	<p>Support media producers and broadcasters to disseminate business management information to low-income women, testing sustainable financial models to do so.</p>	<p>Help partners create or improve training modules (including gender lens) on:</p> <ul style="list-style-type: none"> <li>Business management</li> <li>Financial education</li> </ul>
 <b>Objective</b>	<p>Better prepare Mozambican students, especially women, for future entrepreneurship and employment opportunities.</p>	<p>Create nationally available business management advice and inspiration for women entrepreneurs.</p>	<p>Leverage the incentives of private sector actors to increase the business knowledge of their female customer base and sales agents.</p>



# 1 Business skills through vocational training



When women students acquire broader life skills, such as business or financial management, in addition to professional and technical education, they are more prepared and confident as employees and entrepreneurs.\*



Partner

## National Authority for Professional Education (ANEP)

The National Authority for Professional Education (ANEP) is a governmental entity in Mozambique that regulates both public and private TVETs (technical and vocational education and training institutes).



Intervention

2019/2020	2021/2022	2023
<ul style="list-style-type: none"> <li>Reform the Life Skills (LS) curriculum and its formal integration into the national curriculum</li> <li>Development of a trainer's manual for LS</li> </ul>	<ul style="list-style-type: none"> <li>Pilot of the LS manual in some centers in Maputo</li> <li>Design a Training of Trainers (ToT) five day workshop, covering participatory teaching methodologies, gender and entrepreneurship topics</li> <li>Delivery of TOT sessions to TVET trainers from all provinces</li> <li>Creation of videos to support further (virtual) TOT</li> <li>LS curriculum roll-out to TVETs</li> <li>Monitoring visits to TVETs and further workshops with trainers and ANEP to assess progress</li> </ul>	<ul style="list-style-type: none"> <li>Dissemination of the TOT videos</li> </ul>



## Gender topics

Gender content included some of the following topics:



\* Life skills curriculum is a compulsory curriculum in all accredited vocational training that includes topics such as business skills, gender, financial education, job readiness, health, and other soft skills such as communication and team work, among others.

## Impact on women



### +23,400 students (38% women) trained on new life skills curriculum

- Around **70%** of female students report having learned new business management practices with the LS modules – and over half of those respondents reported having already applied at least one of the practices
- **56%** of female students reported having learned new money management practices (such as savings) with the LS modules – and most of those also reported having adopted at least one new money management practice.
- **55%** of female respondents that have businesses reported that the LS modules helped them improve their businesses' performance
- At endline **37%** of female students that report seeing self-employment as their professional path after training increased
- **18%** of the female students reported having started a new business since they started training – LS modules being one of the main contributors

### The HPV modules also shaped the perceptions and confidence of students:

- The % of students that agrees with equal rights and opportunities for women has increased from baseline at endline; with more female and male students more gender aware concerning responsibilities over taking care of the household and children, asset ownership and household decision-making.
- Several students are also sharing with others about what they learned on gender roles – LS modules have the power to create social legacies, not just individual ones

### Feedback from female students in Focus Group Discussions

"The life skills modules will **help us walk through life. They will guide us**"

"Now I can **better fulfill the needs of my clients**"

"I thought that **women had to do everything: house chores, taking care of the children. But now I understood that men and women can help each other**"

Source: Focus group discussions with female students 2023 and Endline Survey, 2023.

## Impact on partner



- Following the review of the life skills curriculum by WIN and a consortium of NGOs, **ANEP was able to fulfill its own requirements for updating these modules.** The life skills modules were last updated over 10 years ago.
- **Teachers that received the TOT learned new participatory teaching methodologies and improved their teaching** - not only of life skills modules but also of other courses they teach. This is impacting teacher efficacy, as students report the new approach enables them to learn more, as they can hear each others' experiences.
- **The creation of a manual for the trainers was something new for ANEP's curricula and further improved training delivery and consistency.** The teacher's manual clearly guides what teachers say and how they teach, thereby improving consistency of teaching across different training centers across the country.
- In the near future, it is expected that the LS TOT will be included in the mandatory training of trainers (previously trainers had no training to deliver this curriculum).

## Lessons learned



- 01 Replication strategy of TOT should be taken into account from the onset:** It's important to have a sustainable strategy to replicate the Training of Trainers to LS teachers to ensure the same quality and standard of the LS student centered teaching approach for all LS teachers.
- 02 Experienced trainers are crucial to deliver high quality TOT:** Using master trainers who are experienced in participatory methodologies is important to ensure quality of TOT. They are also able to meet the needs of diverse students, considering different needs and experiences of young women and men.
- 03 Adapt materials and activities to local conditions:** Teachers should be briefed on how to adapt training materials and activities to the existing conditions of the training institutes (e.g. using white/chalk board instead of printed materials; reading instructions rather than using print outs).
- 04 Co-produce and co-review content with partner:** Involve the partner in the production and revision of content from the beginning to increase ownership of all materials.
- 05 Public partnerships are lengthy:** Working with government institutions requires ample time because of the need to follow certain standards and rules and pass through lengthy approval processes. Additionally, teaching centers can be slow to implement due to lack of resources and communication with central authorities. This needs to be taken into account for planning purposes.
- 06 Monitoring is key for ensuring quality delivery:** Monitoring visits to teaching centers is important to understand how the new curriculum is being delivered and provide feedback on quality of implementation to trainers.





## 2 Digital Education through media



### 2.1 Access to business information through radio and social media



Partner

#### Anima – Estúdio criativo

Anima is a creative studio with a strong focus on social impact. They collaborate with organizations working in the areas of social development, conservation and cultural and creative industries.



Intervention

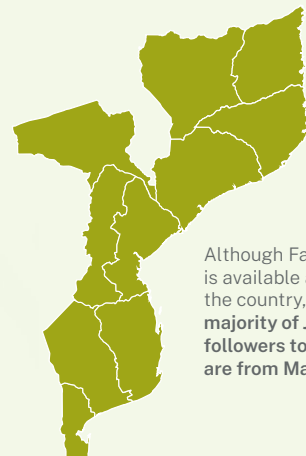
2020/2021

- WIN helped Anima develop a *radionovela* (radio drama) about a businesswoman *Janete* - to entertain and reinforce key themes around entrepreneurship and empowerment.

- This was broadcasted on national and local radios in 4 languages, reaching an audience of 40,000 female micro-entrepreneurs.

2022/2023

- WIN and Anima partnered to disseminate *Janete* content (business management practices) on social media (Facebook, WhatsApp chatbot, Youtube). The goal is to make the learning platform more sustainable to reach and impact more low-income women.



Although Facebook is available across the country, the majority of *Janete* followers to date are from Maputo



### Impact on women



#### Through Radionovela

Janete reached over 206,000 listeners (+38,900 women)

- 2,800 women increased their income
- 70% of female and male respondents were able to recall at least one topic discussed from the show - the top 2 were gender equality and self-confidence
- Approximately 24% of women reached adopted new business practices
- A relevant share of the exposed women reported having improved sales due to new practices adopted (~7% of reach)
- There was 16% increase of women saving between baseline and endline

Source: Endline survey 2022

#### Through Social Media

Janete has +7,600 followers (~75% women) of which at least 500 are or have been engaged users

- 83% of women were able to recall at least one topic discussed on the Facebook page; with the most recalled topic being savings
- 60% of women reported that they started doing something differently due to Janete's posts. The main new practice is around savings (namely saving more or in a safer place) and most of these women reported that this had a positive impact on their income
- 67% of women reported having increased confidence to open or grow a business, with 65% of those women reporting that they have opened/grown a business
- 67% of women reported that Janete's posts shaped their perceptions or opinions on women and/or gender roles with the main perception change being that women are capable of managing successful businesses

Source: Endline survey on engaged users. 2023

## Impact on partner



→ The Facebook page increased brand visibility and the respective analytics collected have shown that the *Janete* brand is strengthened, which helped Anima to engage with funders.

→ The Radionovela enabled Anima to secure contracts with two other donor funded program, through spin-offs of *Janete*. The Facebook page also enabled Anima to secure private sector financing (Vodacom M-Pesa for product placement) - this is expected to catapult the reach of the *Janete* brand and associated business management information, under a sustainable financial model.

→ Company benefited from improved image with other socially oriented financiers thanks to the demonstrated positive impact of *Janete*.



## Lessons learned



### Social Media Engagement\*

**01 Use a mix of strategies to build a community of followers on Facebook:** A series of strategies were used to attract followers, such as using influencers, quizzes with prizes, paid boosts, featuring the page in TV shows, dissemination partners and offering product placement to companies (signed contract with M-Pesa where *Janete* explains the benefits of and how to use M-Pesa).

→ Boost confidence by using influencers and strong brands: The use of local influencers and partners with a strong brand (M-Pesa/Vodacom) can boost confidence in the use of the Facebook page as a learning platforms for other potential funders. This can also be done in the field through roadshows and other offline channels.

**02 Despite its rapid growth, social media does not reach all population segments:** Despite the growing use of social media in Mozambique, *Janete*'s Facebook fans are mostly concentrated in Maputo - it can be more challenging to reach remote populations where internet access and usage is less common.

**03 Strong social media strategy is essential for increased engagement:** Social media is always competing for audience so it requires a strong strategy including frequent updates, variety of content and targeted timing for new posts and content. It's also crucial to understand where and how to best reach women, for example, by using videos, photos and language that represent women.

**04 Developing partnerships to invest in social media platforms takes effort:** It is important to first develop and test the platform, and grow its followers. Then focus on partners that are willing to invest in the social media platform as their primary communication vehicle, strengthening ties with them and working proactively on client retention and new customers acquisition.

**05 Impact measurement requires creative techniques:** e.g. complement Facebook analytics with impact studies. One way to identify followers who can participate in impact studies is through Facebook quizzes that reward prizes to followers who answer by SMS.

\*To find more about *Janete* on radio, as well as other examples of WIN's media interventions, click **here** to read the full Media case study



## 2.2 Access to business information through TV

**FUNDASO**  
FUNDAÇÃO SOICO



### Partner

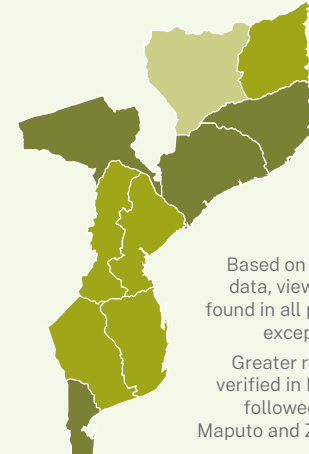
#### Fundação Soico

FUNDASO is experienced in the development of various transformative, sustainable and entrepreneurship TV programs that aim to have permanent impact on the lives of Mozambicans. Examples of TV programs by FUNDASO include Moztech, Mozgrow and MOZEFO. Episodes are also available on STV's app: STV play. FUNDASO is the non-profit organization of STV, one of the leading TV channels in Mozambique.



### Intervention

Creation of a reality show (*Elas No Negócio*) around a business skills competition for women. The objective is to inspire entrepreneurship, the adoption of good business practices, increase incomes and influence social perceptions and attitudes towards women micro-entrepreneurs. The competition included a jury of 3 successful and famous entrepreneurs to evaluate the performance of candidates over 7 episodes.



Based on audience data, viewers were found in all provinces except Niassa, Greater reach was verified in Nampula, followed by Tete, Maputo and Zambézia

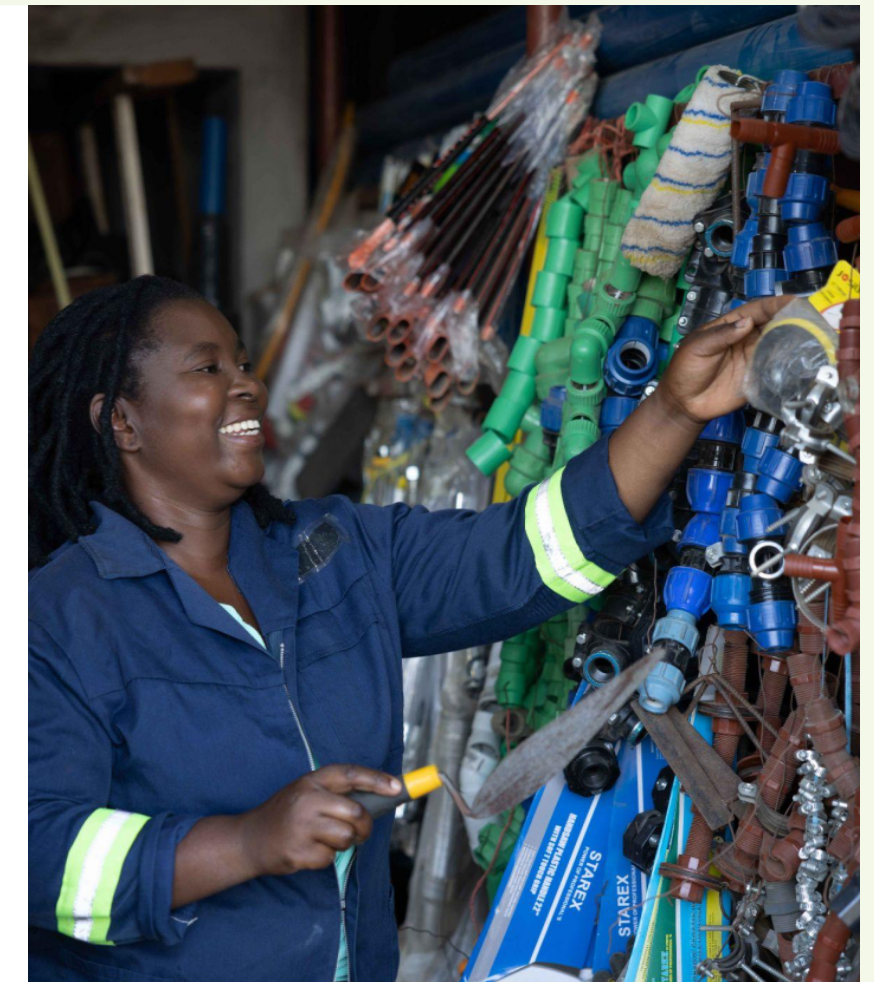


## Impact on women

**FUNDASO**  
FUNDAÇÃO SOICO

Nearly 100,000 (40% women) micro-entrepreneurs or potential micro-entrepreneurs watched the show

- 90% of female (and male) entrepreneurs who viewed the show **recalled at least one topic** discussed; Almost **half of those** also reported **having adopted at least one new business practice** due to the show
- Almost all viewers spoken to reported having **already talked to someone else about what they learned** from *Elas no Negócio* and in a few cases, this even led to those people changing their business practices (further expanding the impacts of the show)
- 69% of the women viewers who adopted new practices after watching said this led to **increased sales**
- The show **changed perceptions of women and men** regarding what women entrepreneurs can achieve and contributed to **higher confidence of women** entrepreneurs that their business will be successful and/or grow



Source: Focus group discussions 2023; Endline survey 2023



## Impact on partner

FUNDASO  
FUNDAÇÃO SOICO

- Increased audience engagement - viewers contacting the TV station reported liking the show and said that they would like to participate in it
- Gained new/ expanded audience segment of low-income women while contributing to FUNDASO's vision of ensuring sustainable and permanent impact to its audience
- **93% of female and 84% of male viewers** said they would be **interested in watching a new season** of *Elas no Negócio*
- Access to valuable impact data that will help attract potential funders for a second season

## Lessons learned

FUNDASO  
FUNDAÇÃO SOICO

- 01 To find candidates for an entrepreneurship TV show, recruit door-to-door:** Door-to-door recruitment ensured diversity of businesses, and greater trust in the show. It also enabled the show to specifically target women in sectors traditionally considered as male, such as hardware stores, selling car accessories, etc.
- 02 When showcased on TV, entrepreneurs become role models in their communities:** Not only do the candidates attract more customers and increase their sales as a result of participating in the show (and training sessions), they become role models in their communities, inspiring and teaching other women and men how to grow their businesses.
- 03 Ensure diversity and relevance of jury:** When using a format that includes a competition with a jury (or any type of experts), the jury should be carefully selected to engage the candidates and the audience. Jury members should include women and men and a mix of technical expertise and entertainment value (e.g. a celebrity to attract a larger audience). Also, take into account availability of celebrities, who may have time commitment issues over a long period of time.
- 04 Work with partner to ensure high quality of the show:** Create a trusting rapport with partner to easily support them in ensuring the show is of high quality. This can be done through regular check-ins and exchanges regarding jury, presenter, candidates and content.

To find more about Janete on radio, as well as other examples of WIN's media interventions, click [here](#) to read the full Media case study".



## 3 Business management training through companies Futuro mcb

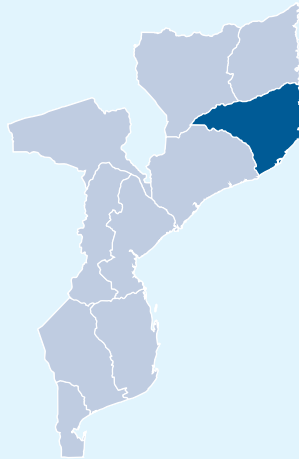
### 3.1 Business and financial management training to microfinance customers



Partner

#### Futuro Mcb, S.A

Futuro Mcb, S.A. is a microfinance institution that operates in the north of the country, specifically in Nampula. Futuro aims to become a leading provider of high quality, accessible and tailored financial inclusion services and products for people excluded from or with limited access to the banking sector, in particular for micro and small enterprises, as well as farmers.



Intervention

Futuro's financial education program was redesigned to provide more financial literacy and business management skills to their mostly female customer base. This review contributes to more customers accessing and using loans in a productive/ effective way.



## Impact on women Futuro mcb

4,237 clients (61% women) trained in the new training program

- 85% of women clients trained reported **having adopted good management practices**
- 77% of women clients trained reported feeling **confident about growing/expanding their business** (vs. 63% at baseline)
- 49% of women clients trained reported an **improvement in their business performance** as a result of new adopted practices
- 37% of women clients who adopted new practices reported an **increase in their income**

Source: Endline survey 2023



## Impact on partner



- The financial education training **led to the reduction of the default rate from 5% to 0%**
- Loan officers are more **knowledgeable about financial education and are better able to serve a diverse customer base, including women**
- **Trained customers increased their use of other financial products and services** offered by Futuro
- Banco Futuro is benefiting from word-of-mouth marketing by existing customers. Some group trainings are even taking place in people's homes in the community, contributing to highly **localized marketing and customer loyalty**
- **The relationship between loan officers and customers has improved** - instead of them being seen as debt collectors by customers, they are now seen as business advisors

*"As for the **return on investment and revenue for the bank, it has been positive:** customers have started to pay their installments on the agreed date, and the current number of customers acquiring finance and savings has grown a lot." (Banco Futuro representative)*

## Lessons learned



- 01 Embedding training in staff's daily activities with customers is an effective and sustainable way to deliver training:** By using loan officers who already work face to face with customers to deliver training, this ensured continuation of the training sessions long after support from the program. It also benefited customers' relationship with the bank, as customers saw the loan officers as support team and not debt collectors.
- 02 Training of Trainers (TOT) should be comprehensive, and/or complemented with TOT refresher trainings:** This is to ensure company's team members are comfortable with the content and participatory methodologies that meet both women and men customers' needs.
- 03 Take into account women's mobility and literacy constraints when developing training materials:** After testing training materials with customers, materials were adapted by using simplified language and more pictures and audios (in this case, the bank used audios from the Janete radionovela on financial education - see section 2.1). Additionally, consider conducting training sessions in customers' homes to facilitate participation.
- 04 Analyse the impact on customers and company KPIs after the training:** It is important to understand the impact of the training on the business and the value of the investment to ensure its continuity. In this case, it translated to lower loan default rates and increased use of other products.



## 3.2 Business skills management to women sales agents



### Partner

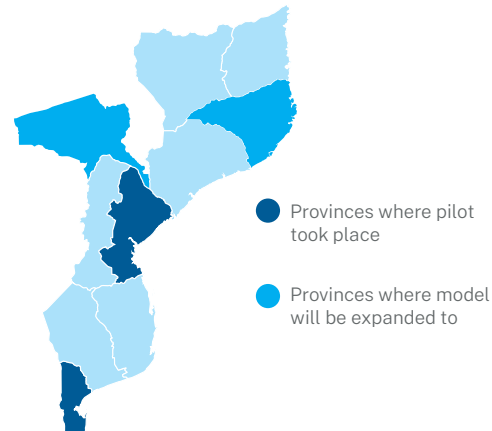
#### Nestlé Mozambique

Nestlé Mozambique is run as part of Nestlé East and Southern African Region and operates in Mozambique through distributors. In this partnership, WIN worked with the distributor Nelt to develop a new route to market model in Maputo and Beira. Nestlé offers a selected portfolio of products that caters to the Mozambican market.



### Intervention

- ▶ Design and test a new distribution channel for single serve products to reach Base of Pyramid (BOP) customers. The channel engaged women sales agents known as magwevas in Maputo, Matola and Beira cities.
- ▶ Recruitment, business training, coaching and ongoing delivery of products to magwevas as part of a new distribution channel.



Magweva is a women micro retailer that sells Nestlé single-serve products in communities

## Impact on women



46 of the 73 initially recruited and selected magwevas remained active until the end of the pilot and reported positive and sustained sales

- ➔ 94% of the magwevas reported having **learned something new on business management** with the intervention (initial training or weekly coaching)
- ➔ At the end of the pilot 88% of the magwevas were **using written records of sales** vs. 43% at the beginning of the pilot, ensuring a better grasp and control over their magweva business
- ➔ For the magwevas that kept their previous businesses, thanks to the magweva training, they **learned how to manage their existing businesses** better too



Source: Endline survey 2022



## Impact on partner



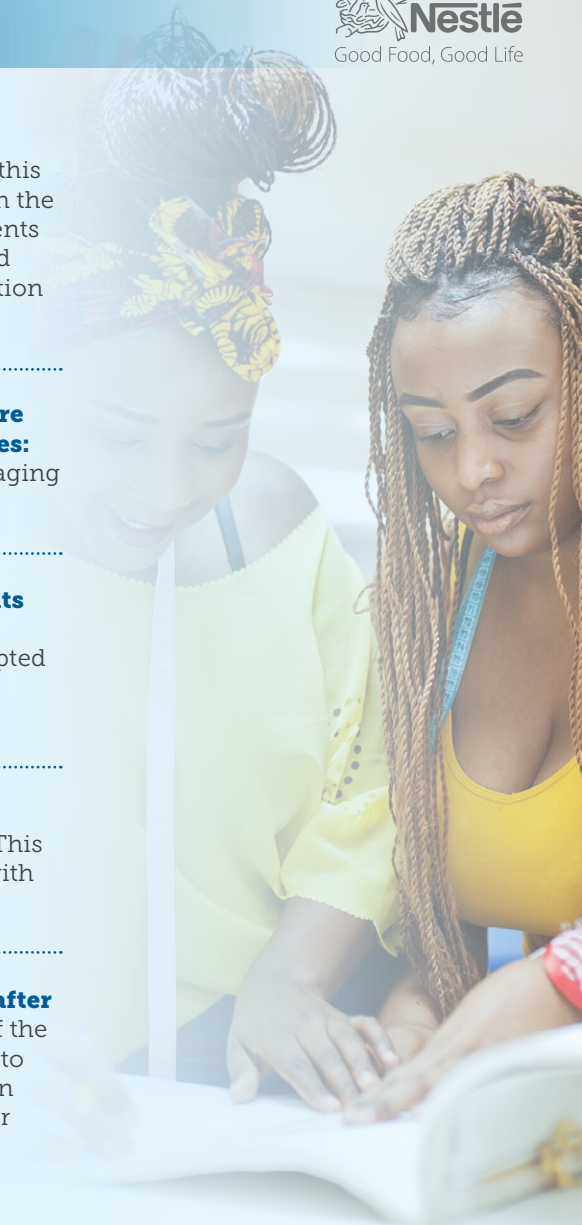
- Training improved sales efficacy of magwevas which in turn led to increased sales for Nestlé and greater market penetration
- By carefully selecting those most likely to succeed, and providing them value-added training and support, Nestlé experienced a 65% retention rate of magwevas with this new model, making their investment worthwhile
- The partner experienced particular success with hiring dedicated Account Developers to train and accompany the magwevas in their sales activities. Now Nestlé has expanded the Account Developer model to Beira and Nampula (new expansion area of the magweva model)



## Lessons learned



- 01 Business case of having dedicated team members to deliver trainings:** Having a dedicated team member (in this case, the role of the account developer) to train and coach the sales agents and act as an interface between the sales agents and the company. His/her role is crucial in ensuring good performance of the magwevas and effective communication flow between all.
- 02 Coaching - and refresher trainings where possible - are important to ensure adoption of key business practices:** These also increase sales agents' self-confidence in managing sales, leading to greater retention of magwevas.
- 03 Having training materials available for the sales agents to take home is useful** for them to consolidate their learnings. Additionally, training materials need to be adapted to women's needs and literacy levels, and use of local expressions and role models is encouraged.
- 04 Training of Trainers (TOT) should be comprehensive, and/or complemented with TOT refresher trainings:** This is to ensure company's team members are comfortable with the content and participative methodologies
- 05 Analyse the impact on customers and company KPIs after the training:** It is important to understand the impact of the training on the business and the value of the investment to ensure its continuity. Depending on the business, this can translate into sales increase or lower loan default rates, for example.





## Key takeaways

1

WIN has shown that business management information - whether through short, media interventions or longer trainings - can lead to women's economic empowerment.

2

WIN has also shown that media is an effective channel to disseminate business management information and change societal perceptions.

3

Soft/life skills are important to young women and men to build confidence and motivation before entering the workforce or self-employment, and embedding gender in training has proven to change social norms.

4

Educating customers on how to use or sell a company's products and services can lead to increased sales for the company, and improved outcomes for the customer. Be smart and use existing marketing and communications channels - whether this is local loan groups, WhatsApp groups, marketing content or more widespread media campaigns.

5

Target segment needs to be taken into account when designing training materials for women (think of literacy levels, and time and mobility constraints).

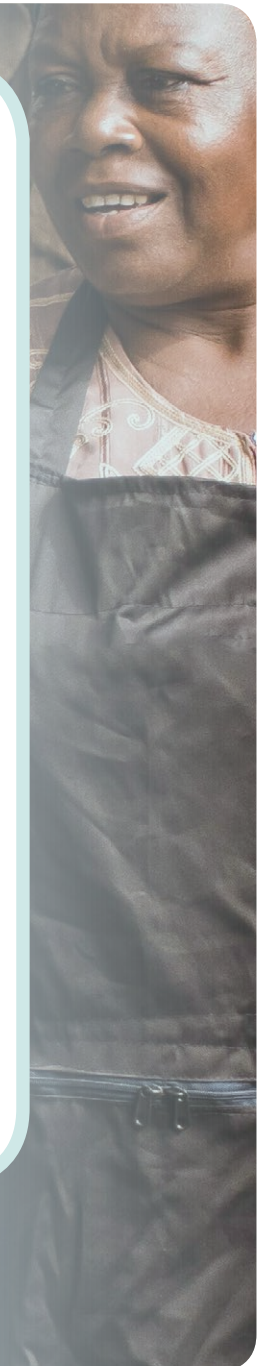
- Consider using audiovisual materials, infographics, pictures, local languages and examples reflecting local reality to reach the most underserved segments.
- Ensure products and services are embedded in the story or training content in a simple and engaging way.
- Participatory and dynamic methodologies that allow interaction and sharing of experience of training participants is effective in passing on information, including for this segment.

6

Consider target customers' time and mobility constraints: women are often responsible for time-consuming care and household activities, and have little spare time. Additionally, social norms often limit them from travelling far from home without their husbands' permission. Ensure training is held in times and in places that are suitable for women. Safety also needs to be taken into account (safe places, not after hours).

7

Analyse the impact on female and male customers and company KPIs after the training to show that their investment in taking a more intentional approach to reach women is paying off. This will ensure greater buy-in to continue with the training.



For more information, please visit:  
**[www.win-moz.org](http://www.win-moz.org)**



Connect with us:

[technoserve-mozambique@tns.org](mailto:technoserve-mozambique@tns.org)  
[facebook.com/WomenInBusinessMozambique](https://facebook.com/WomenInBusinessMozambique)  
[win-moz.org](http://win-moz.org)  
+258 21 498 437

**TechnoServe Moçambique**  
Av. Cahora Bassa 114 - Maputo - Mozambique