



USAID | **SPEED**
FROM THE AMERICAN PEOPLE | For a Better Business Environment

MOZAMBIQUE SPEED GENDER INTEGRATION REPORT

JUNE 2014 - FINAL

JUNE 2014

This publication was produced for review by the United States Agency for International Development. It was prepared by DAI.

MOZAMBIQUE SPEED GENDER INTEGRATION REPORT

JUNE 2014 - FINAL

Program Title:	Support Program for Economic and Enterprise Development (SPEED)
Sponsoring USAID Office:	USAID/Mozambique
Contract Number:	EDH-I-00-05-00004-00/13
Contractor:	DAI and Nathan Associates
Date of Publication:	June 2014

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

Table of Contents



ACRONYMS..... 3

EXECUTIVE SUMMARY 6

BACKGROUND..... 9

SPEED’S GENDER EFFECT ON TECHNICAL ACTIVITIES 13

Business Environment, Trade and Investment 13

Agriculture..... 19

Tourism and Biodiversity 24

Democracy and Governance 26

Management and Administration 29

CONCLUSIONS..... 30

RECOMMENDATIONS 33

ANNEX 1: DOCUMENTS REVIEWED and CURRICULA SUGGESTIONS..... 41

ANNEX 2: STAKEHOLDERS TABLE 47

**ANNEX 3: SEX DISAGGRAGATED DATA OF SPEED CAPACITY BUILDING
ACTIVITIES AND OUTREACH OVER THE LIFE OF THE PROJECT 49**

ANNEX 4: SCHEDULE OF MEETINGS 51

SPEED Gender Integration Report

June 2014

ACRONYMS

ACIS – Associação de Comercio e Indústria (Commercial and industrial association)

AGOA – African Growth and Opportunity Act

Associação Mukhero (aka Mukheristas): Association of informal cross-border traders

AT – Autoridade Tributária (Tax authority)

AWEP – African Women Empowerment Program

BAU – Balcão de Atendimento Único (one stop business registration shop)

BEE – Business Enabling Environment

CEDAW – Convention on the Elimination of All Forms of Discrimination Against Women

CEPAGRI – Centro de Promoção da Agricultura (Centre for Promotion of Agricultural Investment)

CIPE - Center for International Private Enterprise

CTA – Confederação das Associações Económicas de Moçambique (Private Sector Association)

DASP – Direcção de Apoio ao Sector Privado (Directorate for Support Services for the Private Sector, located in the Ministry of Industry and Commerce)

DFID – Department for International Development (UK Development Agency aka DfID)

DHS – Demographic and Health Survey

DUAT – Direito de Uso e Aproveitamento da Terra (Land Tenure Rights)

EGSA – Estratégia de Género para o Sector da Agricultura (Gender Strategy for the Agriculture Sector)

FAN - Fundo para o ambiente de negócios (Fund for Business Environment)

FEMME – Associação de Mulheres Empresárias e Empreendedoras de Moçambique (Association of Mozambican Women Entrepreneurs)

GFP – Gender Focal Point

GIZ – Deutsche Gesellschaft für Internationale Zusammenarbeit (German Development Agency)

GMO – Genetically Modified Organism

GOM – Government of Mozambique

GU – Gender Unit

INSS – Instituto Nacional de Segurança Social (Institute for Social Security)

IPEME – Instituto para Promoção das Pequenas e Medias Empresas (Institute for Small and Medium sized Enterprise)

IPEX – Instituto para Promoção da Exportação (Export Promotion Agency)

IVLP – International Visitor Leadership Program

LAM - Linhas Aereas de Mocambique

MIC – Ministério da Indústria e Comércio (Ministry of Industry and Commerce)

MINAG – Ministério da Agricultura (Ministry of Agriculture)

MITRAB – Ministério do Trabalho (Ministry of Labor)

MITUR – Ministério do Turismo (Ministry of Tourism)

MMAS – Ministério da Mulher e Acção Social (Ministry of Women and Social Action)

MOA – Ministry of Agriculture

NA – New Alliance

NFNV – New Faces New Voices

NUIT – Numero único de identificação tributária (Personal Tax Registration Number)

PARP – Plan de Acção para Redução da Pobreza (Poverty Reduction Strategy)

PNGEI – Política Nacional de Género e Sua Estratégia de Implementação (the national gender policy and its implementation strategy)

PNISA – Plano Nacional de Investimento para o Sector Agrícola (National Investment Plan for Agricultural Sector)

PPP – Public Private Partnership

PPD – Public Private Dialogue

PTFP – Partnership for Trade Facilitation Program

SADC – Southern African Development Community

SOICO – Media Group

SPEED - Support Program for Economic and Enterprise Development

TA – Tax Authority

Acknowledgements: The USAIDSPEED Gender Team would like to acknowledge the SPEED technical experts and staff, all stakeholders and USAID officers for their insights and recommendations in the challenging quest to empower women to become full partners in Mozambique’s economic growth. We are extremely appreciative of the support, time, energy and valuable input we received during our inquiry.

EXECUTIVE SUMMARY

USAID/SPEED initiated an analysis of the successes to date on gender issues. The goal of this inquiry was to: increase sensitivity of gender issues amongst staff and partners, highlight areas where SPEED's work has already had impacts on women, identify how gender equality can be further promoted in SPEED activities in its short remaining life span, and recommend priority areas, specific to gender, for USAID-funded projects following SPEED.

Given that the purpose of gender mainstreaming in public policy involves assessing the different implications for women and men of any planned policy action, including legislation, programs and public dialogues, the gender team sought to interview SPEED stakeholders with specific knowledge of the policies SPEED has supported during its project lifetime.

A frequent refrain from stakeholders was that policy does not have a gender goal or policy is gender neutral or policy is not gender aware. Interviews altered the notion of a gender blind or gender-neutral attitude to a new awareness that gender has, in fact, an impact at every level of policy making.

The consultants observed that a strong gender focus and action-oriented work streams through SPEED in several areas including: policy papers and publications, engagement with stakeholders, and conferences, seminars and workshops. There is more to be uncovered in position papers, research studies, regulation writing and review, administrative procedures, capacity building, direct training, public private dialogues (PPDs), and communications. The following report endeavors to point to SPEED's impact on gender as well as to raise questions and offer recommendations that will strengthen follow on projects.

Broad Gender Dimension Themes

This report places emphasis on broad gender equality themes not interventions. SPEED is designed to improve the business environment through better trade and investment policies. The emergent broad-based gender dimension themes that arose from stakeholder interviews are:

- **Women as Leaders and Policy Participants**
- **Communications Strategies**
- **Public Private Dialogues**
- **Gender Questions to Drive Future Policies**

The above-mentioned first three themes are threaded through each technical section. The interview process led to numerous questions that will both improve future policy making methods and inform new projects.

Throughout the interviews, a recurring premise was how gender policies and economic developments may have varied impacts on gender relations. Traditional cultural and religious

roles may have the strongest hold on women in the northern provinces, while economic position may be more of an important determinant on women in the central and southern parts of the nation. Tradition is strong everywhere except urban areas. In all regions, it was reported, men have more authority and power in the communities and within households than women.¹

Three key elements surfaced related to gender in policy: 1) the need to identify men as allies for gender equality and actively involve them; 2) the recognition that gender equality is not possible unless men change their attitudes and behaviors in many areas and women recognize that they often reinforce tradition and entrench gender relations, and 3) that gender systems currently in place in many contexts are negative for men as well as for women.²

With this lens, the SPEED gender team approached data gathering for this report.

“Discrimination is bad for economic growth.”

Dr. Jim Yong Kim, World Bank Group
President

Conclusions

SPEED focuses on reforming trade and investment policies and emphasizes the policy implementation process, including monitoring implementation of reforms for long-term impact. Two primary conclusions arose related to the broad gender equality themes.

First is the chasm between practical gender needs (ensuring that women actively participate in the policy process itself) and that of strategic gender needs (actual concerns and inequalities of policy) are attended. Refer to the chart on page 30. It is no longer anecdotal that no country can achieve its full economic potential when women are left out or left behind. Three imperatives to creating a more equitable society are: 1) recognizing the practical and strategic gender needs, 2) recognizing the policy impact on females and males, and 3) recognizing that in Mozambique women and men are not on a level playing field.

Second is the value of introducing gender principles into the project itself as well as to the stakeholders in order to offer a clearer understanding of frequently used gender terms and concepts. At the same time, pointing out gender interests and needs fosters the capacity to assess and resolve gender gaps. From May 27 to June 6, seven substantive impacts were identified; see page 32 for the details. Related to these seven impacts, several factors are pivotal in efforts to eliminate gender inequities within SPEED and new follow on activities:

¹ This opinion paragraph was borne out not only by the stakeholders interviewed, but also by Collier, 2006, UNICEF 2011.

² Edited from the Definitions and Concepts of the Office of the Special Adviser on Gender Issues and Advance of Women, UN.

Holistic, facilitative, proactive support: Understanding that women and men have different roles and responsibilities and therefore have different interests and needs should flow through policy and project processes from inception.

Public perception and role models: Given that positive public perception of women as leaders is weak, female role models must be identified. Mentors and role models are a powerful force for women; low visibility of female leaders limits women's aspirations.

Women in decision-making: Informal transfer of skills and knowledge is critical in career advancement. In Mozambique this requires not only women in decision-making positions to mentor those in junior positions, but also demands that men bring women up the ladder to serve side-by-side.

Commitment from the top: Whether it is CTA or GOM, unless commitment to increasing women's empowerment, position and voice is established, and enforced at the highest levels, the results and impact will be negligible.

Recommendations

Gender planning involves the selection of appropriate approaches to address not only women and men's realistic needs, but also identifies entry points for challenging unequal relations. The end goal of gender planning is the enhancement of a gender-responsive policy dialogue. Most USAID programs have not set specific targets or budgets for women's inclusion, and the SPEED project is no different. The greatest opportunity for addressing structural issues that are critical to women's continued advancement and empowerment lies in new initiatives that will follow SPEED.

Consequently, the recommendations flow forth in two sections: 1) short-term initiatives that can be undertaken during the next eight months of SPEED project implementation, and 2) long-term initiatives intended for consideration for future USAID-funded projects. Both sections offer suggestions that are correlated to these topics: programmatic, management and administration, reporting requirements and processes, stakeholder engagement, and communications. Priorities are:

- Create highly targeted efforts (supported by budget and human resources) to identify and encourage new and existing women business associations.
- Support for women should be designed with longer time frames, and include leadership skills training as well as business/technical assistance, coaching and mentoring.
- Develop communication campaigns to raise public awareness of women's legal and financial rights and to change perception of women's roles in business and in leadership.
- Impose affirmative action to hire and groom women for professional capacities.

- Modify contracts of implementing partners to reflect budget and targets for women as program beneficiaries.
- Contract primary research studies on women-owned businesses, agribusinesses and women’s economic empowerment to establish benchmarks and identify causal factors for success of policy implementation.

Gender shapes the actions of technical experts, private sector stakeholders and governmental officeholders. Looking through the gender lens, the cumulative message of this report is that under-representation of women and of women’s opinions, concerns and voices have profound consequences for society because it affects both the practical and the strategic, both the input and output of policy, and the nature of policies to be considered as well as the enactment of the actual policies promulgated. Although SPEED now has a relatively short remaining lifespan, new initiatives can carry forward SPEED’s groundbreaking work – with consideration to gender in policy implementation and ensuing interventions.

BACKGROUND

Policy and Gender

Since Independence in 1975, the principles of equality and non-discrimination have been enshrined in Mozambique’s Constitution. For example, the prohibition of gender-based discrimination was first explicitly included in the Constitution of 1975 and has been retained as a fundamental principle in the successive constitutional review processes of 1990 and 2004. Article 35 of the current Constitution (2004) states: “All citizens are equal before the law, enjoying the same rights and obligations, independent of color, race, sex, ethnic origin, place of birth, religion, level of education, social status, irrespective of whether or not parents are civilly married, profession and political preference.” Article 36 specifically upholds the principle of gender equality, stating that: “Men and women are equal before the law in all aspects of political, economic, social and cultural life”.

In 1993, Mozambique ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). In 1995 a large delegation composed of government and civil society attended the Fourth World Conference on Women and Development in Beijing. These international commitments have been domesticated in several key national policy pieces, most notably the National Gender Policy & Implementation Strategy (approved by the Council of Ministers in 2007), successive Poverty Reduction Strategies (e.g. PARPA 2011-2014) and sectoral gender policies such as the Gender Strategy for the Agriculture Sector (2005). The National Gender Policy foresees strategic actions for political, legal, social and economic sectors; its overall objective for the economic sector is “to guarantee equal control and access to

[productive] resources, [including] inheritance, land and property rights, and thus contribute to the elimination of absolute poverty and achievement of gender equality” (National Gender Policy, chapter II, 2007). Similarly, the Gender Strategy for the Agriculture Sector recommends, “disseminating the land law about women’s land rights to gradually remove customary laws and inheritance [practices] that discriminate against women” (MINAG, Gender Strategy for the Agriculture Sector, 1.2 a)

The country’s poverty reduction strategy, known as Plan of Action for Reduction of Poverty (PARP) 2011-2014 and driver of the government’s interventions, has as its primary goal “to reduce the incidence of poverty from 54.7% in 2009 to 42% in 2014 with a deliberate decision that government action must first of all promote pro-poor growth. In the Mozambique context, this broad-based growth can be achieved through investment in agriculture of the kind that will boost the productivity of households and diversify the economy, creating jobs and linkages between foreign investment and the local economy, supporting micro, small and medium sized enterprises and fostering social and human development. Such economic growth will simultaneously reduce food insecurity and chronic child malnutrition while strengthening defense mechanisms against endemic diseases such as HIV/AIDS, tuberculosis and malaria.” (PARP, p 7-8) The PARP makes it clear that inclusive growth is required, and several strategic interventions are specifically targeted at women, e.g. “speed the process of awarding land title for local communities and economic agents, with particular attention to women” (PARP, p 17).

The Land Law of 1997 specifically protects the land access rights of both men and women and specifies that men and women can register their land use, which serves as proof of tenure. The Family Law of 2004 recognizes common law marriage as well as registered unions. It also provides for equality in marriage and sharing of marital assets by giving married women the right to register property jointly with their husbands. The Commercial Code, revised in 2008, abolishes marital and paternal authorization, thus enabling women to register a company and take out loans in their own name, without their husband or father’s permission. The Labor Law of 2007 guarantees strict equality between male and female employees in terms of remuneration, promotion and career development, as well as conceding certain rights to pregnant women and nursing mothers (pregnant women are protected against specific occupational risks, women are entitled to a 2 month maternity leave with full pay, and nursing women are given 2 intervals of 20 minutes each per day to enable them to continue breastfeeding for two years after birth).

In spite of such progressive legislation and policies, there are still critical issues that affect women that have yet to be formally addressed. For example, the majority of economically active women are in agriculture and the informal sector, and thus do not benefit from the protective measures contained in the Labor Law. In 2007 it was estimated that only 14% of full-time employees were female, below the Sub-Saharan average of 21% and it was found that gender stereotypes still impede women’s access to technical and managerial positions (Enterprise Survey, World Bank 2007). In rural areas customary laws that favor male access/control over

land over female land tenure continue to be implemented, in spite of the Land Law. Women have particular difficulties in defending their rights in the delimitation process whereby communities and individuals register their tenure and approve the attribution of land use to investors. Current inheritance laws are widely considered to be discriminatory and in conflict with the Family Law, since widows are given lower priority than the parents of the deceased husband. In some rural parts of the country widows are in fact expelled from the deceased husband's house and land by his relatives on the grounds that assets can only pass through the patrilineal line.

An additional problem is that the national and sectoral gender policies require strong institutional mechanisms such as well-resourced gender units to coordinate and monitor appropriate gender interventions, as well as strong leadership by the Ministry for Women and Social Action. In keeping with its mandate, the latter is focusing on the most vulnerable groups and concentrating its advocacy efforts on the issues that have been identified as the most urgent gender priorities, namely violence against women and the review of the penal code.

The Human Development Index for Mozambique was 0.322, placing the country at 184 out of 187 countries.³ For the Gender Inequality Index Mozambique received a score of 0.602, placing the country at 125 out of 146 countries with data.⁴ The World Economic Forum ranked Mozambique 26 out of 135 countries in its 2013 Global Gender Gap Report, with a score of 0.7349 where 0 represents inequality and 1 represents equality,⁵ which is a strong indicator of gender equality, not women's empowerment.

To address the gender gaps and equality deficits, policy reforms are needed but also awareness raising, informing men and women of the contents of laws and the correct interpretation thereof, and giving women access to mechanisms to claim their rights and ensuring that duty bearers uphold the rights of all, as they required to do by the Constitution.

Purpose of Report

The overall objective of this report is to articulate SPEED's gender narrative and develop strategies to incorporate gender mainstreaming. The report looks at SPEED's policy work and stakeholder partners from the perspective of gender equality as well as female empowerment in Mozambique, and makes programmatic recommendations for new initiatives.

³ United Nations Development Program (2011) Human Development Report 2011, available at http://hdr.undp.org/en/media/HDR_2011_EN_Complete.pdf, accessed 29 February 2012. p.130

⁴ United Nations Development Program (2011) Human Development Report 2011, available at http://hdr.undp.org/en/media/HDR_2011_EN_Complete.pdf, accessed 29 February 2012. p.142

⁵ World Economic Forum (2013) The Global Gender Gap Report 2013, available at http://www3.weforum.org/docs/WEF_GenderGap_Report_2013.pdf, accessed 17 June 2014.p.16

With a commitment to comply with USAID policies that guide implementing partners on how to efficiently pursue effective, evidence-based investments in gender equality, this report identifies the successes to date on gender issues, increases sensitivity of gender issues amongst staff and partners, highlights areas where SPEED's work has already had visible impacts on women, and identifies how gender equality can further be promoted in future SPEED activities.

The information gathered for this report will be shared with USAID and widely discussed with stakeholders in Mozambique. A key objective is to provide a sound basis for discussion amongst government, public and private stakeholders engaged in economic policy reforms.

The policy activities described in this document follow the timbre of SPEED's quarterly reports, thus key activities follow four thematic sections: business environment, trade, and investment; tourism and biodiversity; agriculture; and democracy and governance. The report offers concrete ideas for how gender equality can be pursued in the remaining months. It also offers longer-term recommendations that USAID may consider incorporating into future development projects.

Methodology and Limitations

Firstly, it is important to recognize that this report is not a gender analysis, a gender evaluation, or a gender gap assessment. It is a report about SPEED's policy work and where gender equity may be situated. To observe the integration of gender into SPEED's policy work, data was gathered primarily from individual interviews, SPEED quarterly reports, and other pertinent resources. The methodology was guided by USAID's framing questions:

- How will the different roles and status of women and men within the community, political sphere, workplace, and household affect the work to be undertaken?
- How will the anticipated results of the work affect women and men differently?

Individual interviews (see Annex 4) were conducted in person and via Skype with a wide range of SPEED stakeholders, Ministerial representatives and technical experts. These interviews were conducted with men and women, and specifically included representatives of implementing organizations such as AWEP, CTA, FEMME, and numerous other stakeholders, whose experience and perspectives contribute to the understanding of the current status of women.

Qualitative interview techniques typically produce personal bias and subjective narratives. The team attempted to ensure qualitative rigor through triangulation across informants, resources, rephrasing of questions, and crosschecking during follow-up requests for information.

The methodological approach was organized by Susanne E. Jalbert, Ph.D., an International Gender Expert, who worked in Maputo, Mozambique from May 27 to June 7, 2014. The consultant greatly appreciated the support and collaboration of the SPEED project staff and

technical experts, and especially the Gender Team: Dana Farrell, DAI Program Manager; Edda Collier, Ph.D., a gender expert from Maputo; and Eduardo Mondlane, SPEED's new local intern.

This scope of work was not designed as a framework for capturing the magnitude and scope of gender-based disparities and/or tracking their progress. A significant limitation is that neither a gendered baseline survey nor specific gender indicators, other than reporting sex disaggregated data (Annex 3) from seminars, workshops and events, was required. No comparative data is available. Recommendations for potential indicators for future projects will follow herein.

SPEED'S GENDER EFFECT ON TECHNICAL ACTIVITIES

Business Environment, Trade and Investment

Context. SPEED works with the private sector and Government to improve the business environment via a wide range of partnerships and activities at both the **macro** and the **micro** level. The focused interviews related to this technical activity included the areas of:

- Resource Boom
- Partnership for Trade Facilitation
- Doing Business
- Evolution of the Business Environment
- Institutional Support to CTA

Broad Gender Dimension Themes in Business Environment, Trade and Investment **Resource Boom**

The situation in the north of the country is worrisome to a number of the stakeholders due to coal, oil and gas exploration. It is expected that there will be a large influx of people, which potentially increases the risk of prostitution and concomitantly HIV especially among young women. "Instead of us coining the term social responsibility we need to adopt the phrase moral responsibility," Natividade Bule⁶ remarked.

⁶ Interview with Natividade Bule, Director of Catusha/Entamo on June 3, 2014.

SPEED is fully engaged in the resource boom issue and recently published the report: Mozambique Labor Markets in the Face of a Natural Resource Boom. Next up is a report, currently in the research stages, about potential Dutch Disease Impacts. The gender team had the good fortune to cross paths with consultants for the Dutch Disease Impacts. Synergies were established to embed gender effects into the conceptual framework. The consultants continued the gender dialogue after returning to the USA.

Going forward, SPEED could help identify female owned businesses that qualify for training, procurement contracts and business development services for mega projects (oil, gas, coal). SPEED is working on resource boom policy now; therefore, this training recommendation will emanate through to follow-on projects.

Partnership for Trade Facilitation (PTF)

PTF is focused on custom reforms, the Single Electronic Window system with Internet upgrade, and customs transit. SPEED is planning an impact assessment to define a transition strategy (move from pre-shipment to risk inspection). Issues for women to be examined include:

- Do women entrepreneurs/traders know how this new model works?
- Does it appeal to women so that they will use it?
- Where will women get access to this information (there is an internet publication containing all the information one needs to import and export. Can they access it)?

An interesting gender dynamic that arose during the discussion with the Mukhero Association centered on whether corruption impacts women and men in different ways. The Mukhero's President Sudekar Novela explained that men are put off by corruption whereas women patiently persist in cross-border trade in spite of corruption. In the long run, given the larger numbers of female traders, women are affected more than men. With SPEED's work on PTF, corruption should be reduced, thus producing a long-term positive effect for women traders. Future baseline studies are required for confirmation.

Doing Business and the Evolution of the Business Environment

SPEED supported the campaign to encourage people to register. The objective is to make the tax registration process simple and quick, but a major challenge is how to sell the benefits of registering to women. It was suggested to point out family benefits. Related to the simplified licensing procedures, a majority of beneficiaries are mukheristas (primarily female traders).

'One stop registration process' was introduced to simplify and reduce time. Concerns are: i) limited geographical coverage and limited outreach capacity as only provincial capitals have one stop shops, and ii) it still takes time to register because the power of the final signature is still at headquarters of various institutions involved. A baseline survey would ask, why or why not are

men and women registering, and the compare the answers to devolve gender differentiates. One-stop shops are not presently at district level, which causes a transportation burden, particularly on women who have limited mobility to begin with since there is inadequate access to cars and public transportation.⁷

Related to construction permits, it appears that there are few female applicants. Those few women who apply do so in a supporting role (for instance, they help out with administration in a family business) or as a service (i.e., a real estate agent applying on behalf of a client). SPEED technical advisors perceive this is related to the persistence of gender stereotypes since there are still very few women entrepreneurs in the construction business.

SPEED experienced a positive engagement with New Faces New Voices (NFNV) by supporting a NFNV led-conference to explore the “higher level” policy considerations beyond the financial sector and within the financial institutions. The conference took place in December 2013 and concentrated on three topics: dissemination of financial packages that benefit women, financial literacy, and mobile banking. A running theme in many interviews was access to capital and credit for women. The long-term recommendations section has several suggestions for follow on action-oriented activities.

Enabling the business environment discussions repeatedly turned to access to credit. General Director of New Faces New Voices (NFFV), Henriquetta Hunguana⁹ offered specific facts:

“If registering a business is already difficult for men, imagine how difficult it is if you add in gender based barriers.”
Benjamim Nandja⁸

- 13 % of adult women have a bank account compared to 31% of men
- 71 % of loans are taken out by men (29 % by women), which she believes to be due to women’s lower financial literacy, educational levels, employment and entrepreneurial activities, and the unequal division of labor in the home.

At the December 2013 conference on inclusive finance, the main issues debated were: women’s constraints to credit, opportunities to improve the financial market, policy recommendations, and women’s access to finance through improved financial literacy, mobile phone banking, and better loan products. The conference was a beginning to build awareness among policy makers

⁷ Working on transportation solutions, Mozambikes customizes and develops bicycles for the farthest regions of the country. Half of Mozambicans live below the poverty line. Their problems are exacerbated by a lack of efficient and affordable transportation. The proliferation of bicycles will enable local Mozambicans to transport more products, travel further distances in a shorter amount of time, as well as reach schools, clinics and access clean water.

⁸ Interview with Benjamin Nandjia, SPEED’s DCOP, on May 29, 2014

⁹ Interview with Henriquetta Hunguana, New Faces New Voices, on June 2, 2014

and other stakeholders of financial needs of women in different market segments and the importance of bringing women leaders into the policy dialogue about access to finance.

Institutional Support to *Confederação das Associações Económicas de Moçambique (CTA)*

Well-known in Maputo, CTA is a private sector business federation that establishes private and public dialogue with the government and partnerships with other countries to improve information and technology. CTA has delegation offices in each of the 10 provinces and a Maputo main office comprising five working groups in: Agriculture, Transport, Tourism, Commerce, Industry, as well as two cross-cutting working groups in mineral resource policy and finance policy.

With a mindset of gender blindness, CTA representatives said that gender is not an influencing factor and early in the discussion failed to recognize that gender is an essential determinant of social outcomes impacting projects and policies. However, as the meeting proceeded, two members of CTA put forth a number of ideas:

- Main office intentions actions could include:
 - Promote women into leading positions within all CTA offices.
 - Diversify the board of directors as the current board is all male (realization that could be a real problem).
 - Develop leadership skills training and mentoring for women leaders.
 - Consider introducing “quotas” for female participation in conferences.
 - Develop strategic gender vision and policy statement for how CTA will incorporate a gender perspective.
 - Consider how CTA can frame gender for partners.
 - Consider gender equity, equality and dynamics of actual meetings (How many women are in the room? Are their voices heard?).
 - Establish a procurement quote system so that 50% of the business goes to women-owned businesses.

- If CTA looks at statistics, women dominate informal business. The issue is bringing the largely female-filled informal sector to be formalized. How can CTA champion this issue?
- Encourage women organizations to highlight internal leaders.
- Recognize an inherent weakness of relying on partners to push the gender initiative (note: of the 97 member organizations only 2 are women’s business associations: FEMME (Federation of Women Enterprise) and Activa (Association of Business Women).

“The issue is ensuring that women can participate. CTA can have a role in identifying stakeholders that represent women entrepreneurs.”

President of the Women’s Caucus of the Mozambique Parliament

- Reach out to ACTIVA and FEMME for referrals of additional women’s business organizations and associations to join CTA.

During the gender team’s interviews with stakeholders, it became apparent that there was a lack of understanding of how addressing gender differences can lead to a more efficient and successful implementation of policies: this can be referred to as “gender blindness.” Specifically, CTA’s main task is to carry the interests and concerns of the private sector to the government. This is done by drafting, advocating and supporting the implementation of policies that are mutually beneficial to women and men as well as the private and public sectors.

However, without a gender dimension, the current approach to endorsing policy initiatives risks lack of consideration to women who are inherently disadvantaged in access to information and access to economic opportunities. Possible gender perspectives within an institution like CTA can be expected in three main areas.

1. Identifying relevant stakeholders when seeking inputs for drafting a position.
2. Methods of disseminating the details of a policy.
3. Follow up procedures that evaluate the impact of policies on stakeholders.

Mukhero Association

Oddly given that they represent the largest number of members, the Mukhero Association is not a CTA member, although they have repeatedly attempted to join. Mukhero Association has approximately 11,000 members, with about 1,200 formally registered, of which roughly 75% are women. Mukhero Association is active in all provinces. The Association works for the implementation of the SADC Commercial Protocol that came into force in 2008¹⁰. A problem is that the certificate of goods origin is difficult to obtain because people do not have adequate information about this process; as a result, people are paying taxes even where taxes are no longer applicable.

Mukhero services are explained to its members, such as, what are correct import procedures, and it mediates in conflict when merchandise is impounded. Previously Mukhero assisted members in obtaining passports and visas for cross-border movements; some of the conflict cases are reported to Anti-Corruption Office. President Sudekar Novela of the Mukhero Association believes that high level support exists for quality cross-border trade, but challenge is implementation of current policies and getting assistance at the border when there’s a problem

¹⁰ SADC Commercial Protocol that came into force in 2008 sets up a Customs Union and free movement of goods and people, reduction of tariffs and import duty

(for example, persuading an official to come out to border to sort out an issue especially after hours is challenging.)

Previously Mukhero participated in CTA annual meetings and gave input on informal private sector issues. Under the new leadership at CTA there is less emphasis on the informal private sector, yet the Mukhero Association has applied, unsuccessfully, to become a member of CTA.

The topics of the business enabling environment, trade, investment, customs, DUAT, credit access and institutional support all intersect and present inherent possibilities to review equality outcomes. The bulk of SPEED's efforts are oriented toward working with the private sector and the government to improve the business environment as a whole. It is often assumed that gender does not play a role in policy. However, if questions are posed *in advance* of writing a regulation or policy paper or position paper, in fact, the gender dimension can be adequately addressed. Numerous questions evolved during the interview and can be utilized resourcefully for future SPEED work and/or new initiatives that will follow SPEED. Samplings of pertinent policy directive questions are:

“The informal sector in Mozambique grew exponentially in large part due to the collapse of the textile industry and the cashew nut industry, which were destroyed, thus explaining the unusually high percentage of women in the informal sector today.”

Natividade Bule, Director of Catusha/
Mulher

- 1) Do women have equal rights to property under the law (e.g., status of matrimonial, inheritance and property ownership laws)? Are legal rights effective and do they take precedence over customary or traditional processes—which often discriminate against women?
- 2) What innovative schemes have been developed to extend social protection to otherwise excluded groups and to the informal economy?
- 3) What measures exist for both women and men to enable them to improve work-family balance?
- 4) What other forms of legislation are likely to impact upon women starting and growing their enterprises, which could potentially include the Labor Code; Disability Act; Employment Promotion Act; code relating to sexual harassment?
- 5) Are there deliberate efforts by government to ensure policy coherence in terms of promoting gender equality and supporting women's entrepreneurship?
- 6) Does the government have policies to ensure women have access to the economic resources necessary to start, formalize and grow enterprises on an equal footing with men (i.e., Equal Access to Credit laws)?

7) Do taxation policies (including the way in which taxes are assessed and collected) have an adverse affect on women entrepreneurs with and without disabilities (e.g., bribery, harassment)? Are there special measures and promotional programs targeted at the needs of women entrepreneurs? Do women have tax-free allowances in their own right, or is their income combined with that of their husbands for assessment purposes?

8) Is the gender impact of existing and new regulations and legislation on women's enterprises assessed (e.g., through gender audits)?

9) Is special support available to enable women who have limited time due to family and household tasks to register their businesses and obtain business licenses at the local level? Who operates this process? How effective is it?

10) Is information readily available to women on the procedures and benefits of formalizing their enterprises? Is this easily accessible to women, including women with various types of disabilities?

11) Are women entrepreneurs' associations able to participate in facilitating the registration and formalization processes?

To activate and accelerate high potential female entrepreneurship through gender smart policies, there are several areas in need of improvement. Gender smart policies focus on tweaking the existing enabling environment through 1) adapting and transforming cultural norms that inhibit promising and potential entrepreneurs; 2) adjusting existing supposedly gender-neutral programs so that women are fully integrated as participants and recipients, and 3) integrating women into traditional male dominated labor sectors.

Agriculture

Context. With three-quarters of the population dependent on agriculture for their livelihoods, there is a consensus both globally and within the country that the private sector needs to play a leading role in developing agriculture. The focused interviews related to this technical activity included the areas of:

- New Alliance for Food Security and Nutrition
- Competitiveness in Agriculture
- Illegal Fees Campaign
- Rural Land Legal Framework Capacity Building (DUAT)
- Support to CEPAGRI on New Alliance Investments
- Ministério da Agricultura (Ministry of Agriculture-MINAG) Capacity Building (Senior Advisor)

Broad Gender Dimension Themes in Agriculture

New Alliance for Food Security and Nutrition

Issues that came up in the gender team's agriculture interviews revolved around: DUAT, illegal taxes, potential impacts of seed policy and food fortification value chain on women, impacts on smallholder farmers (approximately 80% of whom are women), empowerment of rural women and power-sharing within the household and increasing availability and access to credit in the agricultural sector, especially for smallholder farmers.

Related to commercial agriculture, the transition from a household or smallholder farmer to commercial agriculture is difficult for women. Questions arose included: Are women be able to make transition (do they have access to inputs); Are they be marginalized (prime land reserved for commercial farming)? Is food security threatened? Are women able to access the needed capital and credit to move toward commercial agriculture?

Luis Siteo¹¹, SPEED's technical advisor at MOA, sees no contradiction between commercial farming and smallholder farmers. Smallholding needs to be improved to advance living standards, he said. Siteo gave the example of an outgrowing scheme whereby one model netted at least 45% of export earnings returning to farmers. A weakness of the model is that farmers will need to have very strong skills to negotiate with large commercial-sized companies.

Rosario Marapusse and Carlos Matos¹², the New Alliance technical advisors, noted that they had launched a seed conference to promote dialogue amongst all seed stakeholders. The initiative requires an explicit inclusion of women. As the discussion evolved, Rosario and Carlos asked the gender team to frame questions that brought women and gender relationships into the policy picture. The gender team supported the New Alliance team with the following suggestions:

Business Enabling Environment

- How can women farmers be encouraged to register and enter formal economy?
- How is simplified taxation of 3% understood and the mindset developed to build trust and relationships?

Seed policy

- How will cessation of free seeds impact on women farmers?
- What is the potential long-term effect of dependency on foreign seed suppliers?
- Are women included in the seeds dialogue platform?
- How could women be included in the upcoming conferences to increase their quantitative and qualitative participation?

¹¹ Interview with Luis Siteo, SPEED Advisor to the Ministry of Agriculture, on May 26, 2014.

¹² Interview with Rosario Marapusse and Carlos Matos, SPEED advisors, on May 29, 2014.

- How to replicate seeds dialogue forum and seminars?

Fertilizer

- Are women outreached to participate in dialogue forum on fertilizer scheduled for July 1?
- What data is available on fertilizer use?
- What is the potential impact of importation tax on inputs on female farmers?

DUAT

- When meeting the local community representative how can we (better) ensure that the stakeholders (which in agriculture are women) are represented in public-private partnerships?
- Are land rights acquisition streamlined and the processes simplified for obtaining DUAT?
- How can women's land tenure not be marginalized or crowded out by large-scale investments?

Illegal taxes

- Are road show materials developed for the illegal taxes campaign gender sensitive?
- Is there a measurement mechanism to gauge impact of policy reform on female farmers?

Nutrition

- Has adequate public private dialogue on nutritional reforms satisfied full public disclosure and fully analyzed public health risks?
- Will women farmers be able to produce raw materials under food fortification regulations?
- What will be the policy's effect on gender relations?
- Is there potential for conflict between men and women in households when they have to pay for products knowing farmers are vulnerable to shocks such as reduced disposable income?

Competitiveness in Agriculture

SPEED assisted with the Strategic Plan for Agriculture sector 2011-2020 and the Investment Plan for Agriculture 2013-2017. The plans were not prepared with a gender lens due to the absence of a gender advisor or active gender unit in MINAG. The document contains a generic statement, but not definitive entry points. Luis Siteo, advisor to MOA, said that since women are majority of small holders they need priority treatment.

There is an opportunity to consider the gender characteristics in these two important documents because they are currently being operationalized. MOA needs to consider whether it will have the capacity to implement gender dimensions as previously the Gender Unit was very strong, now it is quite weak. Capacity building is required for the MOA gender unit to coordinate and monitor implementation.

Illegal Taxes/Fees Campaign

Particular types of illegal taxes, "guias" (permits), were abolished by law in 2009, but still they are applied because people don't know it is abolished. An examination of the various types of

illegal taxes being imposed on men and women should be undertaken, with a focus on whether illegal taxes are being applied to men and women differently. The general feeling, anecdotally, is that dissolution of illegal taxes benefited women more than men since women are traders, but that does not mean women farmers have benefited. The ad campaign has been developed to include visual materials to suit rural populations that are not fluent in Portuguese and rural women in particular have difficulties reading and writing. The ad campaign should be assessed in terms of outreach (how many men and women have been informed), is the message effective and does it speak to men and women, and what is the impact, i.e., do men and women now experience less corruption?

There is a need to design a baseline survey. We need to know what illegal taxes are being imposed (value and frequency) on men and women to gauge their respective vulnerability to these illegal taxes and in three-months' time design a midline survey to witness the impact of the policy dissemination activities in conjunction with the communication strategy. CTA is going to start a campaign on illegal taxes in agriculture. Women have lower educational levels, so the campaign is designed around visual messages.

Rural Land Legal Framework Capacity Building (DUAT)

Fundamental to agriculture is land tenure. Big tracts of land are made available for commercial farming investments. SPEED has supported workshops to disseminate DUAT information. Review is required to analyze if the gender dimension is included, specifically in these areas:

- i) Are inheritance issues considered (women currently are at lower rung than deceased spouse's parents and widows are often expelled from the deceased husband's house and land)?¹³
- ii) Are women excluded from negotiations? Land tenure is not just a question of telling everyone what their land rights are but also analyzing who is at risk and what type of risk exists: e.g. are women at risk of being displaced from prime land, which is reserved for investments? Do women need to be empowered to claim their rights, duty bearers need to be educated to defend rights of everyone (especially where cultural customs exclude women from decision making and defend patriarchal systems of access and control to resources such as family assets).
- iii) How effective is messaging, especially for rural women to understand DUAT?

"We believe lack of DUAT understanding it is deeper than just misinformation, if we can understand why women do not register for land then we can know how to remedy the problem."

Maria Nita, SPEED Technical Advisor

¹³ Women's Caucus in Parliament has identified inheritance law as a priority.

Support to CEPAGRI on New Alliance Investments

Very few women investors in large-scale commercial agriculture cross the doorstep of CEPAGRI. “Ninety percent of people walking through CEPAGRI door are men,” said Investment Facilitator Honorata Sulila. CEPAGRI has an on-line newspaper *Mercados* that she thought, with targeted outreach, could be used as means to attract women to agricultural investment. In terms of gender parity, CEPAGRI does have more male than female employees. The staff numbers are approximate:

Maputo	Male 44	Female 15
Provinces	Male 20	Female 5

Little sensitivity toward women investors was reflected, and with the exception of Honorata, there was no capacity to work with women or to engender investment packages, procedures or promotions.

MOA Capacity Building (Senior Advisor)

Luis Siteo, SPEED technical advisor to MOA, considers that several crop models will have to be explored, such as contract farming, outgrower schemes, and supporting the creation of farmers associations. Outgrower schemes in the cotton industry are being considered as a possible model for other crops. The idea is that a guaranteed portion (50%) of returns should revert to the farmer, but this requires a mechanism that enables farmers to negotiate fair conditions. Since smallholders are about 80% women, there is a question about their capacity and ability to engage in these types of negotiations.

MOA launched a “Best Farmer” award. The criteria are innovation, yield, crop diversification, role played by farmer to assist others. The award goes to one male farmer and one female farmer. Key issues to help female farmers are:

- Make land rights secure by informing women about their rights¹⁴.
- Improve community consultation process for large-scale investors. Land committees should approve DUAT and hear women’s opinions and concerns on the decision to (or not to) give land to commercial investors.

¹⁴ What SPEED can do in the short-term is analyze the best type of communication strategy, determine outreach mechanisms such as local radio, seminars, posters.

- Advocate to make financing available through financial institutions (i.e., specific loan products only for women) and/or female loan tellers, making loan terms compatible with growing season and considering agricultural risk.¹⁵

Due to lack of funding in gender units in MOA, a weakness is the implementation of their Gender Strategy 2004. The President of the Women’s Caucus of the Mozambican Parliament observed that the government has done well in infrastructure for new resource boom but let human development ball drop.¹⁶ To promote gender equity both capacity building and funding are needed for MOA’s gender units.

Tourism and Biodiversity

Context. SPEED’s work in tourism and biodiversity focuses on helping Mozambique realize its potential competitiveness. Tourism is widely seen as one of the most effective ways of preserving biodiversity, as market forces all pull in the same direction consumers and providers have an interest in preserving the natural environment and ensuring sustainable use of natural resources. The focused interviews related to this technical activity included the areas of:

- Open Skies Initiative
- Impact of Renewed Conflict on the Tourism Sector
- Support to the Ministry of Tourism (Senior Advisor)

Broad Gender Dimension Themes in Tourism and Biodiversity

Open Skies Initiative

Mozambique is among the most attractive destinations for tourism in the region with a variety of natural and cultural attractions. This sector has not developed to its full potential. Protectionist aviation policies severely constrain the development of tourism as well as businesses, including those related to high-value added agriculture and just-in-time manufacturing.

SPEED is supporting national stakeholders to liberalize the aviation sector by working towards two desired outcomes: i) abolish the current monopoly of the national carrier Linhas Aereas de

¹⁵ For example: Fundo Fomento Agrario gives credit specifically for agricultural activities. It could be expanded to include a loan component for women.

¹⁶ Interview with Nyeleti Mondlane, President of the Women’s Caucus of the Mozambican Parliament, on May 31, 2014.

Mocambique (LAM), which will open the way for more airlines including charter flights, and will boost employment in the tourism sector (where many women are present) as well as increase value chains for high-value perishable goods such as cut flowers and vegetables and ii) develop policies that enable LAM to comply with international aviation standards.

To translate aviation liberalization into specific gains for women, research is needed to consider specific measures to support women's entry into airline and tourism jobs. Entry will require support for high quality professional training in tourism and hospitality. Employers in the hospitality sector are experiencing serious difficulties in recruiting qualified professionals, due to a lack of training institutes that can produce professionals. In the final phase of Speed's project life, research could take the form of tourism training needs assessment. A follow-up initiative could be supported for upgrading curricula and for implementation of incentives for women to seek professional training such as quotas in tourism training institutes. This will also help women to accede to skilled and managerial jobs, and thus overcome horizontal labor market segregation.

Impact of Renewed Conflict on the Tourism Sector

The resurgence of armed conflict in Mozambique is the most critical threat to the tourism sector. SPEED commissioned a study on the economic impact of renewed conflict on tourism industry and found that the impact is devastating the hospitality sector, especially in the central region of Mozambique and north of the Save River due to the cancellation of more than 3,000 trips and reduction of occupancy rates to below sustainable levels. In addition, the difficulties in trucking supplies across the conflict zone have resulted in price increases for the tourism industry.

Support to the Ministry of Tourism (Senior Advisor)

The Ministry of Tourism (MITUR) has developed several initiatives to actively involve communities in the conservation and management of biodiversity and natural resources. This provides an important entry point for women's involvement in communal decision-making to overcome stereotypes that have defined men as the sole spokespersons for the community. It is important that new initiatives promote community involvement and extensive awareness raising among both men and women on leadership, and specifically include women's leadership training. Conservation efforts focus on reconciling the economic needs of the poorest communities with the sustainable exploration of natural resources. There is scope to help women set up businesses that add value. Rural women have difficulties in setting up businesses and typically require support to develop added value. This will be especially relevant to remote areas where most biodiversity/wilderness initiatives are located. Efforts will require sustained training and education to create entrepreneurial insight and employable skills at community level.

At the moment municipal and ministerial authorities impose different taxes and policy reform focuses on inter-sectoral destination management while facilitating dialogue with private sector, community and government. To make this process inclusive SPEED can help to identify female stakeholders to ensure that the different impacts of the tourism taxes on men and women are captured and addressed in subsequent policy. Overall, the gender dimension of tourism should be integrated in MITUR's review of the sector strategic plan for next 10 years. It will be important to identify gender champions within MITUR. MITUR has several women in senior positions both at national and provincial level and a Gender Unit at national level. However, the Gender Unit would benefit from technical assistance to boost its participation in the strategic planning process.

Democracy and Governance

Context. SPEED's work on democracy and governance aims to improve transparency around issues such as the impending resource boom, the increased visibility of the private sector in policy, and the improvement of corporate ethics. The focused interviews related to this technical activity included the areas of:

- Local Content
- Multi-stakeholder Dialogue Platform
- Formalizing Public Participation in the Policy Process
- Role of the State in Business

Broad Gender Dimension Themes in Democracy and Governance

Local Content

Late 2013, SPEED completed an assessment in collaboration with CTA of the policy options for local content. To create value from natural resources (oil, gas and mining), governments have at their disposal a mix of fiscal and non-fiscal measures that it can apply to across extractive industry value-chain. With the emerging natural resource boom GOM is exploring policy options and strategies for the development of Local Content, which may have potential to boost economic multiplier effects of the oil, gas and mining industries into the local economy. The gender dimension here is that "Local" can be used to define the size of an enterprise to target micro or small-size enterprises within a particular catchment area or it can refer to a particular set of under-represented enterprises such as women-owned firms. GOM could take a further, more meaningful step to set quotas for participation of women-owned businesses.

CTA requested SPEED's support to assist in drafting the terms of reference to establish a functioning Local Content Task Force (LCTF) to promote the development of local capabilities that enable domestic business to compete in the emerging mineral resource industry and improve

overall competitiveness of the economy. This development unfolds in a context where international oil and gas companies are engaging in “ad-hoc” local content initiatives and government proposed regulatory framework seems to call for regulating local content in the country. The Local Content Task Force presents an opportunity for CTA to engage female leaders and set a quota for women’s seats on the LCTF.

Oftentimes, local content refers to PPPs. Women do not participate much in public private partnerships. The Ministry of Finance (Directorate for Economic Studies and Analysis) invited CTA to give input on the draft Regulamento for PPP that puts in place norms and procedures for award of contracts, implementation, monitoring of PPP and concessions to small businesses (investments under 5 mio Mts). Although there are clear advantages to PPP (more investment, employment creation, service quality, etc.), PPPs can readily lead to discrimination, favoritism and non-transparent awards. Quotas and/or set asides as well as training in contractual processes can lead to better competitiveness and more participation by women-owned businesses. Women should have more access to small PPPs at the local level because these require less capital.

Other critical issues present in most resource booms are:

- Risk that young women are exposed to prostitution to earn money from the extractive work force employed;
- Risk of contracting HIV (mentioned by Natividade Bule¹⁷);
- Impacts on social relations and safety networks in communities where mega-companies import large numbers of workers or the resettlement an entire village to mine coal;
- Risk that large investments marginalize female farmers as women frequently do not participate in the negotiations and are often left with degraded land; and
- Lack of transparency so contracts are competitive for anyone (male and female), but especially so that the terms of the contracts are known and can hold the government accountable for equitable redistribution of the mineral wealth, while at the same time holding extractive companies accountable for the taxes they should pay and environmental damage they should compensate.

Multi-stakeholder Dialogue Platform and Formalizing Public Participation in the Policy Process

Besides the challenge of the upcoming resource boom, all public policy requires a public forum with an open dialogue platform exhibiting a free and fair consultative process among government, private sector and civil society. For this community dynamic to occur, a wide range of private sector stakeholders, business and trade associations, and many other groups need to

¹⁷ Ibid. Natividade Bule.

fully engage. How can women be involved in this process? As witnessed by CTA's membership organizations, less than one percent of member associations represent women's concerns. SPEED can help its partners, CTA included, identify stakeholders that represent women's interests and ensure that their views are broadcast through communication strategies used by SPEED, partners and community stakeholders. This methodology will help sensitize more policy makers about gender dimensions.

CTA leaders mentioned during interviews that they are expecting GOM to pass a law making the public consultation mandatory. Given the low percentage of women's associations in CTA¹⁸, here are a few suggestions that SPEED can share with CTA:

- Develop female leadership skills training, including board of directors training;
- Collaborate with ILO for more training on management for women;
- Ensure ACTIVA and FEMME have active role;
- Encourage women's organizations to become members of CTA with an active board campaign, assign individual board of directors as ambassadors to identify, recruit and bring in new female organizations;
- Offer more training on financial literacy and access to capital and credit;
- Include women in Board of CTA for visible role models;
- Consider dynamics of all meetings;
- How many women are in the room and seated at the table; and
- Install a procurement quota system for women-owned businesses;

Other entry points for PPD is for CTA to pose the questions: How can civil society be involved in the drafting of law (a very public process)? How can CTA introduce a law rather than a gentleman's agreement? How can CTA promote an open and transparent process? Given the positive feedback from all of SPEED stakeholders it is clear to see that influence through policy support is an efficient mechanism to promote and ensure a gender dimension in future projects.

Role of the State in Business

SPEED technical teams are concerned about the role of the state in business. Domingos Mazivila¹⁹, SPEED's senior economist observed that, "Government is getting back into the

¹⁸ An example for CTA of coalition building is the Zimbabwe National Chamber of Commerce supported by the Center for International Private Enterprise (CIPE) for the establishment of the Women Alliance of Business Associations. With technical assistance from CIPE and consisting of 16 women's associations, the coalition advocates for policy reform on behalf of 16,000 women entrepreneurs and has contributed to a number of initiatives to increase women's economic and political roles, such as the government's Broad Based Women's Economic Empowerment Framework of 2012. See: <http://www.cipe.org/publications/detail/womens-empowerment-cipe>. Accessed June 10, 2014.

business industry, and we are witnessing them infringing into the private sector.” SPEED is guiding an analysis of this topic, whereby it should incorporate gender dimension questions, namely: “Is there a cost to women? Is there a differentiation of costs factors between men and women in the private sector?”

While the locus of hiring women seems strong with Ministries, the gender units (GU) do not look beyond the interior borders due to lack of funding. Capacity building and funding is needed to assist and sensitize a gender lens whereby the GUs can see how their constituents may be affected and what the affect policy may be on men and women. SPEED may not have the ability to add gender units capacity-building to their list of achievements given the late date in project life; however, follow-on projects can pick up this essential piece to promote engendered policy.

Management and Administration

Context. Related to their own management and administration, SPEED’s work incorporates the following ongoing areas:

- Institute for Promotion of Small and Medium Businesses (IPEME)
- Social Media and Communications

Broad Gender Dimension Themes in SPEED’s Management and Administration

IPEME received a \$1.5 million grant for the period of 2012-2015 to develop business incubators and a special program to stimulate female entrepreneurship (through raising financial literacy, support for writing a business plan, quality control, marketing, etc.). IPEME’s concerns about government management of the funds led them to ask SPEED to manage the funds on its behalf. SPEED drafted and signed an MOU with IPEME to outline objectives, roles and responsibilities. SPEED does not direct how funds should be spent; however, with the SPEED team’s renewed gender awareness they are able to identify where gender gaps may exist. SPEED does not directly manage IPEME’s activities; however, DCOP Benjamin Nandja²⁰ sees room for SPEED role to promote a gender orientation.

¹⁹ Interview with Domingos Mazivila, SPEED Senior Economist, May 26, 2014.

²⁰ Interview with Benjamin Nandja, SPEED’s DCOP, on May 29, 2014.

Social Media and Communications

Effective communications are critical for the implementation of policy reforms; yet, there is no gender communication strategy for SPEED, yet. Sostino Mocumbi²¹, Social Media Manager, is fully on board with identifying SPEED's gender story line, so much so, that he altered his scope of work to include a gender lens. Experience has shown that policy reform acceptance, adoption and implementation requires support and buy-in by key stakeholders. SPEED recognized that in many cases it has been the missing link to effective economic policy reforms.

Strong messaging will contribute to policy reform adoption and implementation, and a more strategic approach will improve understanding among key decision makers of the need for reforms, clarify paths to reform (solutions and processes), and increase "pressure" from various stakeholders and decision makers to advance the reform process. In 2013, a Communication Strategy for Policy Change (CS4PC) was proposed to engage stakeholders to become aware of likely impacts and trade-offs to arise from emerging the Resource Boom and to understand, adopt and implement different policy reforms required to improve the Business Environment and Agriculture. Herein lies, a major opportunity to ensure that a gender-neutral approach is *not* applied CS4PC. Failure to recognize that gender is an important determinant could significantly forestall the policy.

Sostino Mocumbi was ablaze with ideas on how to incorporate a gendered approach to communications, from the type of media to use to the location presented and going as far as suggesting identification of community leaders to promote SPEED's policy messages. Communication suggestions follow in the recommendation section and divided between short-term goals for SPEED to address in its last seven months and long-term goals for new initiatives.

CONCLUSIONS

Practical Needs vs. Strategic Interests

Engendering policy processes has two aspects. Firstly, it is important to ensure that women can actively participate in the policy process itself (both quantitative and qualitative participation). Secondly, it is necessary to identify what specific concerns and inequalities are related to the policy contents and define how the policy can address these. Understanding the impact of proposed interventions may help to rank them in order of priority.

²¹ Interview with Sostino Mocumbi, SPEED's Social Media Manager, on June 4, 2014.

Interventions may seek to help women in different ways. Two types of interventions are: i) those that focus on service and material delivery in order to improve conditions for men and women and respond to their specific material problems, but that do not challenge gender relations (these interventions merely respond to practical needs); and ii) those that focus on equipping men and women with knowledge and skills that they can use to transform their current status in society and transform gender relations (thus addressing strategic gender needs and is transformational).

PRACTICAL GENDER NEEDS²²	STRATEGIC GENDER NEEDS²³
Improves conditions for women Ensuring that policy reforms do not exclude women and guarantee the principle of equality	Improves women's status Ensuring that policy process dialogue includes debates to critically discuss the causes of gender-based discrimination
Delivery of goods/services Ensure that women are invited to participate in the policy process	Delivery of skills/information to make decisions and claim a benefit (empowerment) Sustained, in-depth training (usually incorporating a human rights perspective) so that women can advocate for their issues
Beneficiaries are more recipients of assistance Women receive technical information	Beneficiaries are engaged as active participants /agents of change Women receive leadership training and are assisted to form their organizations

²² Practical gender needs (PGN) are that women and men can easily identify, as they relate to living conditions. PGNs do not challenge, although they arise out of gender division of labor and women's subordinate position in society. PGNs are a response to immediate and perceived necessity, identified within a specific context. They are practical in nature and often concern inadequacies in living conditions such as water provision, health care and employment. (Source: Special Advisor on Gender Issues and Advancement of Women, United Nations)

²³ Strategic Gender Interests/Needs (SGN) are the needs women identify because of their subordinate position in society. They vary according to particular contexts, related to gender divisions of labor, power and control, and may include issues such as legal rights, domestic violence, equal wages and women's control over their bodies. Meeting SGNs assists women to achieve greater equality and change existing roles, thereby challenging women's subordinate position. They are more long term and less visible than practical gender needs. Source: Special Advisor on Gender Issues and Advancement of Women, United Nations)

Gender roles/relations maintained Measures designed to increase female employment by favoring sectors that traditionally attract a lot of women	Gender roles/relations are challenged Improves balance of power relations Measures that equip women to move into non-traditional occupations
Short term needs	Long term needs
Needs more easily identified	More difficult to identify

Gender Team Impacts

The gender team convened in Maputo from May 27 to June 7, 2014. During this time, the gender team influenced several concrete actions and policy initiatives already underway with the SPEED team, including:

- Input to upcoming surveys related to gender questions.
- Suggestions to the Social Media Manager’s Scope of Work.
- Contributions to a conceptual framework for a study that is currently under way on the potential effect of Dutch Disease.
- Heightened awareness among stakeholders and technical teams as well as increased ownership for gender engagement following the interview processes.
- Gender Sensitivity Session at SPEED increased gender awareness and decreased the gender-neutral approach to ensure people are looking at past work with a gender lens and more importantly looking to the future with an applied gender lens.
- Guidance to the technical teams and stakeholders. The gender team provided questions to the technical experts in order to orient and/or frame Speed’s engendered thinking. Questions have now been circulated widely, i.e. there is a leave behind bundle of questions for technical staff, advisors and consultants.
- Compiled curricula. A series of resources are now available to the technical teams. An annotated bibliography is located in Annex 1. Additionally the curricula was synthesized into a final folder, saved to a flash drive and will be upload on the TAMIS system.

RECOMMENDATIONS

Short-Term (within the next Eight Months of SPEED)

Programmatic

Build on Existing Synergies

- Analyze, related to “Dutch Disease,” more deeply and beyond the current general conversations, gender aspects in the agriculture, tourism, and manufacturing sectors.
 - It may be valuable to note the appreciation of local currency and cheaper imports, which may be positive for the informal sector, especially Mulheristas (traders) who are predominantly female.
- Disseminate and discuss with stakeholders in Mozambique the gender report.
- Increase female participation in sub-regional seed conference and national level seed stakeholder dialogue.
 - How is national level seed policy benefiting or not benefiting female farmers and free distribution of seeds by government distorts the market?
- Identify stakeholders and include women in the PPP competition list.
- Support tourism training needs assessment.

Advocacy

- Advocate for a seat at the CTA table for Mulheristas. CTA recognizes that the informal sector is where many women are, but CTA is not a champion for these women.
- Consider a grant for capacity building in strengthening the female farmers’ associations: i) help create/expand regional representation, ii) build capacity for management and market information, and iii) provide technical support for crop diversity and value added products.
- Help the Mulheristas with their planned strategic campaign.
- Assist Honorata Sulil²⁴ to write a concept paper on how to get more women (female investors) through CEPAGRI’s door and how to increase women’s participation in agricultural investment. This can happen through:
 - outreach to women,
 - prepare women friendly credit facilities,
 - train female investment officers, and
 - educate CEPAGRI leadership on value of including women.

Credit

²⁴ Interview with Honorata Sulil, Investment Facilitator at CEPAGRI, on May 29, 2014.

- Ideas for possible SPEED-NFNV future collaboration:
 - replicate conferences and add specific content to ensure that the banks engage in this process to build up their commitment to inclusive finance;
 - promote more mobile banking;
 - help draft regulations to compliment the passing of mobile banking law; and
 - consider the needs for finance by single women (polygamy, absence of husbands who are working in mines in South Africa, etc.).

Management and Administration

- Identify the gender narrative in the Sal & Caldeira report on the land acquisition report.
- Evaluate gender participation, not only numbers, in workshops and events supported by SPEED, and the gender thread in policy, reports, surveys and publications.

Guidance on Reporting Requirements and Processes

Most USAID programs have not set specific targets or budgets for women’s inclusion, and the SPEED project is no different. Although gender is mentioned as a crosscutting imperative, specific percentages and/or budget allocation is not specified. In an ideal world, equity is 50%. Out flowing 50 percent of all budget resources would not create equanimity in Mozambique due to existing cultural and traditional practices. Gender integration in monitoring and evaluation with only eight months left in the project would be onerous. However, the project can:

- Add to each Technical Activity in the quarterly reports: Gender Dimension.
- If there is a gender lens, describe it. If there is no gender dimension, say so and describe what thinking or strategy is related to the section.

Stakeholder Engagement

- Expand stakeholders to be more inclusive of women’s organizations and concerns;
- Provide incentives for active participation in PPD working groups and task forces;
- Establish realistic goals and timetables;
- Leverage resources, such as securing financial and technical support from organizations, that are currently sponsoring programs to support women in business;
- Maintain effective communications by sharing plans and objectives, reporting on progress, and publicizing results.
- Devise system in the PPD processes to determine the gender impact of policies.
- Develop a framework that would require “inception and follow up” procedures in which a gender dimension is always part of a project initiative.

Communications

- Create New Alliance gender-related stories for the website, blogs and submission to USAID with particular focus on the agriculture sector. Stories should illustrate policy improvements that create parity for men and women

- Use social media and monitor results to determine which methods of communication are effective.
- Roll out of agribusiness competitiveness media project and launch of compilation book.
- Engage more with social media (Facebook, LinkedIn and Twitter) to disseminate information about policy change issues.²⁵
- Solicit SPEED staff, consultants, stakeholders and others to contribute more blogs.
- Social media should highlight policy related events undertaken by partners and GOM.
- Increase discussion and debate through social media and mobile phone texting around agriculture and the resource boom.
- Assess the advertising campaign for illegal taxes.
 - How effectively is the message conveyed to women?
 - Reflect the gender dimension of messaging in the quarterly report.
- Write stories for use in the USAID newsletter (for example the Feed the Future newsletter) and FrontLines, such as what is the effect of illegal tax ad campaign on women?

Long-Term (post SPEED project)

Programmatic for New Initiatives

With SPEED's period of performance ending in February 2015 and knowing that USAID/Mozambique is committed to carrying forward the progress made and will design a follow-on project, below are recommendations that hold the greatest potential for future impact. The suggestions encompass initiatives that will contribute a measurable and impactful difference on women's status and roles.

Acceptance of Women in Leadership Positions through Targeted Role Models and Mentors

- Design more opportunities to showcase women as leaders and entrepreneurs.
- Add peer-to-peer professional activities in networking and executive seminars.
- Create a media campaign to recognize female achievers.
- Put women at the head of the table in conferences, invite them as experts, and look for gender balance with trainers.

²⁵ Nyeleti Mondlane, President of the Women's Caucus in the Mozambican Parliament commented that business registration, automation of systems, construction permits: regardless of the efficacy and impact of these policy initiatives, what is important is to consider how to "sell" these initiatives to women and explain how it can benefit them directly. Interview May 31, 2014.

- Support upgrading of currently available curricula and implementation of incentives for women to seek professional training such as quotas in tourism training institutes.
- Build the capacity of women’s business associations.
- Strengthen institutions that support the participation of women in the economy such as property rights and rule of law.
- Educate women entrepreneurs on business management and representation.
- Reduce barriers to entry such as gender-biased laws and legal discrimination.

Access to Capital and Credit

- Design access to credit and financial services on two fronts: 1) for women as clients and 2) for financial institutions that service women and their businesses.
- Increase women’s access to finance by looking at supply and demand.
- Explore mobile banking operations (this helps women who have less mobility than men).
- Support consultancy to analyze why mobile banking in Mozambique is slow to take off
- Identify what other banking platforms may be more appropriate.
- Carry out market research into tracking the impact of mobile banking to date.
- Add new dissemination strategies (posters and visual aides are ok, but common).
- Examine the relative cost of borrowing.
- Conduct more seminars and workshops on financial literacy and access to credit.
- Design loan products specifically for female farmers.²⁶

Data Gathering and Statistical Reporting

- Sex-disaggregate construction applications and/or permits issued, this can be done because SPEED noted that this is possible through the current Municipality software support.
- Determine who in City Council will drive and monitor gender dimension.
- Capture sex-disaggregated data on simplified registrations by counting how many licenses type A, B, or C were issued to female owned businesses.
- Estimate how many women are actually engaged in subsistence agriculture.

²⁶ **Zahra** – a financial product for women – **Zahra** is a Sharia compliant financial product specifically for female agribusiness entrepreneurs, already operating medium-scale enterprises, individually or in groups. This loan product will ensure the provision of support to strengthen existing women’s agribusinesses. The USAID-Agricultural Credit Enhancement (ACE) Program provides loans to commercial farmers through the USAID-Agricultural Development Fund (ADF). They have recently launched an innovative Islamic finance product that caters specifically to women agribusiness entrepreneurs called Zahra. The line of credit is \$10,000 to \$20,000 USD. The collateral required is 100% of the loan provided by male family members, and there is strict monitoring to ensure that women are not used as “fronts” for men to access the loans. Women also have access to financial literacy education and training as part of the loan agreement.

- Ensure the baseline survey for agriculture competitiveness is sex-disaggregated to capture men and women’s different vulnerabilities to illegal taxes as well as the awareness campaign impact on men and women.
- Explore why women are not registering for DUAT.

Training

- Scale up training, particularly in the topics of women’s leadership, entrepreneurship²⁷, financial literacy, land rights and access to information.
- Identify female trainers.
- Train not only in Maputo but also widely in other provinces.

Access to Land

- Promote a system for accurate DUAT information about land tenure attribution process.
- Assess time and costs of acquiring DUAT.
- Conduct a sex-disaggregated study to see who (male or female or both) is experiencing DUAT issues and what type of problems they are facing.
- Identify trainers (target female trainers) explain and promote how to get DUAT.

Agriculture Intervention

- Identify where opportunities exist for women to add value to agricultural product chains²⁸.
- Review the general statement on gender in the Agricultural Sector Investment Plan 2013-2017. Can explicit gender aspects be inserted since the plan is now being operationalized?
- Evaluate these potential gender impacts related to the Strategic Plan and Investment Plan and future transition to commercial agriculture.
 - Most farmers are subsistence farmers, especially women (although no recent data exists). Subsistence farmers, mostly women, are on the economic lowest rung of the value chain. The question must be asked: do women actually have the money to pay for seeds and fertilizers or will they be marginalized and displaced by commercial agriculture?
 - A critical concern is that subsistence farmers, male or female, cannot withstand shocks (drought, floods, conflict disrupting commerce, added costs, etc.). The new seed policy may lock them into dependency on input providers.

²⁷ The Mukhero Association for informal traders needs assistance identifying a training partner. Training should be not only in Maputo but also involve its members in other provinces.

²⁸ For example, the tomato value chain in Bangladesh or the creation of women farmer’s groups to buy in bulk and organize marketing

- Other intervention questions include research on the application of ecologically sound alternatives to fertilizers and pesticides.²⁹

Intersectoral Coordination

- Engage with DASP to promote campaigns with the Tax Authority.³⁰
- Engage with Conselho Consultivo (district level dialogue forum between communities and local authorities), which forms part of decentralized governance.

Focus on Youth - Institutionalizing a Youth Internship Program

- Clarify and prepare justification for requesting interns and prepare Terms of Reference (TORs) on behalf of Ministries.
- Conduct an in-depth orientation course for interns.
- Prepare individual work plans for interns.
- Assist in conducting performance evaluations at the end of interns' tenures.
- Establish procedures to handle any form of harassment.
- Assist in the general supervision of interns.
- Lengthen internship from six months to one year. The longer timeframe offers an opportunity for improved training, one-on-one mentoring, and offers a deeper understanding.
- Target private sector and state-owned enterprises.
- Rollout the internship model to provinces.
- Recruit from public and private institutes of higher learning.
- Upscale by hiring interns as project support staff in administration, financial, and IT. Females can fill all these positions equitably. Adopt an approach of "Support staff = Internship."
- Support interns beyond the program.
 - Help interns prepare resumes and prepare for interviews, demonstrate networking, on-line application processes, and practicing for the civil service examinations.
 - USAID project staff should consider hiring interns whose only responsibility is to track upcoming positions in government, NGOs, and donor agencies.³¹

²⁹ For example: Vida Positiva showed that yields can be improved with conservation agriculture techniques adapted to Mozambican conditions with enough yield for every family to feed itself.

³⁰ For example: Feiras para a Mulher is a multi-sectoral initiative involving: registration, justice, interior, tax authority, Balcão de Atendimento Único (one stop business registration shop). Because intersectoral coordination is critical, the organization needs capacity building to ensure provincial coverage.

³¹ Not all interns might want to continue working, or will have the opportunity to work in the government beyond their internships.

- Ideally young men and women should receive support for up to six months after they have completed their internships.

Management and Administration

In order to make significant strides in gender equity, new projects should implement a gender plan with measurable targets that:

- Create opportunities for women, men and youth;
- Enable women to take advantage of opportunities;
- Build women's capacity to succeed;
- Develop approaches amenable to both men and women;
- Include youth in all activities, where appropriate;
- Influence public perceptions to build women's aspirations, family support and positive public/community encouragement;
- Embed gender questions in all surveys;
- Write gender into policies, procedures, grants and procurement processes;
- Demonstrate gender equity in all hiring practices; and
- Determine measurable indicators beyond just counting seminar participants.

Guidance on Reporting Requirements and Processes

Indicators recommended for future projects to consider in measuring impact are:

- Equal wages for male and female manufacturing laborers and farm workers.
- Percentage women's increased employment
- Percentage increase in women's association and/or farmer based group membership.
- Percentage women's increased crop yields.
- Increase the level of responsibility for women in the core value chains and how that value chain has been changed.
- Age of youth leaving school, disaggregated by gender.
- Change in number of women joining male farmer based organizations.
- Change in number of women joining or starting female farmer based organizations.
- Changes in access to food markets, before and after infrastructure development by gender.
- Changes in gender of market traders per year.
- Changes over *x*-year period of project activities in household nutrition, health, education, vulnerability to violence, decision-making, income levels, and level of happiness, disaggregated by gender.
- Day care centers or facilities provided.
- Gender of farmers holding supply contracts for contract farming.

- Percentage of business owners rating their business as “successful,” disaggregated by gender.
- Percentage increase of businesswomen and men using computers and Internet, and the frequency of use.
- Percentage increase in women’s leadership positions.
- Percentage women’s increased sales.

Stakeholder Engagement

- Address, with capacity building, the lack of understanding of how gender differences can lead to a more efficient and successful implementation of policies.
- Conduct a national stakeholder baseline survey to increase the pool of women’s business associations, farmer’s groups and organizations focused on women’s issues

Communications

- Conduct systematic analysis and reviews of policy work;
- Support stakeholders and partners to conduct nationally owned and driven democratic governance assessments that serve to strengthen democratic governance at the country level (inclusive of a gender lens);
- Report emerging areas of democratic governance and building the capacity of front-line staff;
- Use media creatively to incorporate culturally appropriate messaging through competitions, awards, cartoons, video, theater, as well as visual, simple and direct language; and
- Involve the community with PPD through community radio, focus group meetings and other town hall style engagements.
- Engage women through the use of social media to educate, inform, and engage women in public policy debate

ANNEX 1: DOCUMENTS REVIEWED and CURRICULA SUGGESTIONS

BLOGS

Benjamin Nandja, Looking for champions for business environment reforms, <http://www.speed-program.com/blogs/by-author/benjamim-nandja/a-busca-dos-campeoes-de-reformas-do-ambiente-de-negocio>

Benjamin Nandja, PPP in Mozambique, <http://www.speed-program.com/blogs/by-author/benjamim-nandja/as-ppps-em-mocambique-uma-solucao-para-a-eficiencia-dos-servicos-publicos>

Carlos Matos, Production and productivity: gains of adoption of agricultural technologies, <http://www.speed-program.com/blogs/by-author/production-and-productivity-gains-of-adoption-of-agricultural-technologies-increased-fertilizer-usage>

Carrie Davis, Food fortification could result in price increases, <http://www.speed-program.com/blogs/by-author/carrie-davies/food-fortification-taking-measures-without-consultation-could-result-in-increased-prices>

Carrie Davis, Is the tourism sector dying? <http://www.speed-program.com/blogs/by-author/carrie-davies/is-mozambiques-tourism-sector-dying>

Carrie Davis, Unsustainable wage increases in agriculture, <http://www.speed-program.com/blogs/by-author/carrie-davies/unsustainable-minimum-wage-increases-threaten-mozambiques-agricultural-competitiveness>

Domingos Mazivila, Resource boom trajectory in Mozambique: what can be learned from the others? <http://www.speed-program.com/blogs/by-subject/resource-boom-by-subject/resource-boom-trajectory-in-mozambique-what-can-be-learnt-from-the-others>

Domingos Mazivila, Will the renewed conflict overshadow the known systemic challenges of the uncompetitive tourism sector? <http://www.speed-program.com/blogs/by-subject/doing-business-by-subject/will-the-renewed-conflict-overshadow-the-known-systemic-challenges-of-the-uncompetitive-tourism-sector>

Eduardo Sengo, Liberalization of air space in Mozambique, <http://www.speed-program.com/blogs/by-subject/competitiveness-by-subjects/liberalizacao-do-espaco-aereo-em-mocambique>

Henriqueta Hunguana, Is there a need to promote women's inclusion in finances in Mozambique? <http://www.speed-program.com/blogs/by-author/henriqueta-hunguana/existira-uma-razao-para-a-promocao-da-inclusao-financeira-da-mulher-em-mocambique>

OTHER DOCUMENTS REFERRED TO IN REPORT AND/OR USED BY TEAM

Anna Knox and Christopher Tanner, Securing Women's Land Rights in Mozambique, 2011 www.focusonland.com/download/5229a2d9b4652/

Challenges of the Mozambique's (sic) economy: Private Sector Vehicle of Development and Sustainability (SPEED, note, 2 November 2011)

Economic Costs of Conflict in Mozambique: Assessing the economic impacts of the renewed conflict on the tourism sector (SPEED, April 2014) - <http://www.speed-program.com/wp-content/uploads/2014/05/2014-SPEED-Report-005-Economic-cost-of-renewed-conflict-in-Mozambique-Tourism-value-chains.pdf>

Enterprise Survey, World Bank 2007 - <http://www.enterprisesurveys.org/>

Selected Trade Issues for Mozambique 2014 (SPEED, draft briefing paper, April 2014) - <http://www.speed-program.com/wp-content/uploads/2014/05/2014-SPEED-Report-006-Selected-Trade-Issues-for-Mozambique-in-2014-EN.pdf>

SPEED, Quarterly and Annual Reports

[UN Fourth World Conference on Women, Platform for Action](#), Women in Power and Decision-Making 189, Beijing: Sept. 1995. Accessed June 16, 2014.

United Nations Development Program (2011) Human Development Report 2011, available at http://hdr.undp.org/en/media/HDR_2011_EN_Complete.pdf

United Nations, Definitions and Concepts of the Office of the Special Adviser on Gender Issues and Advance of Women.

United Nations. "[Report of the Economic and Social Council for 1997](#)". A/52/3.18 Sept 1997

World Economic Forum (2013) The Global Gender Gap Report 2013, available at http://www3.weforum.org/docs/WEF_GenderGap_Report_2013.pdf,

POLICY DOCUMENTS AND LAWS IN MOZAMBIQUE

Código Comercial 2008 (Commercial Code/establishment of businesses)

http://www.portaldogoverno.gov.mz/Legisla/legisSectores/indust_comerc/codigo_comercial.pdf

Constituição de Moçambique 2004 (Constitution),

<http://www.mozambique.mz/pdf/constituicao.pdf>

Convention on the Elimination of All Forms of Discrimination (CEDAW), UN 1979 -

www.un.org/womenwatch/daw/cedaw/

Estratégia do Género do Sector Agrário (Gender Strategy for the Agricultural Sector),
Government of Mozambique, Ministry of Agriculture, 2005 -

http://www.portaldogoverno.gov.mz/docs_gov/estrategia/agricultura/estrategia_secAgrario.pdf

Lei da Família 2004 (Family Law),

www.portaldogoverno.gov.mz/Legisla/legisSectores/adminCivil/lei%20da%20familia.pdf

Lei de Terras 1997 (Land Law),

<http://www.portaldogoverno.gov.mz/Legisla/legisSectores/agricultura/LEI%20DE%20TERRAS.pdf>

Lei do Trabalho 2007 (Labor Law),

<http://www.portaldogoverno.gov.mz/Legisla/legisSectores/trabalho/>

Plano de Acção de Redução e Combate à Pobreza 2011-2014 (National Plan of Action to Reduce Poverty), Government of Mozambique, 2011

<http://www.imf.org/external/pubs/ft/scr/2011/cr11132.pdf>

Política Nacional de Género e Sua Estratégia de Implementação (National Gender Policy), Government of Mozambique, Ministry of Women and Social Action, 2007 -

http://www.preventionweb.net/files/16411_genderpolicy.pdf

CURRICULA / RESOURCE MATERIALS

Inclusive financial products

- 1) **Making Finance Work for Africa**, July 2012, is a resource for financial inclusion.
- 2) **Zahra** – is a Sharia compliant financial product specifically for female agribusiness entrepreneurs, already operating medium-scale enterprises, individually or in groups. This loan product will ensure the provision of support to strengthen existing women's agribusinesses. The USAID-Agricultural Credit Enhancement (ACE) Program

provides loans to commercial farmers through the USAID-Agricultural Development Fund (ADF). They have recently launched an innovative Islamic finance product that caters specifically to women agribusiness entrepreneurs called Zahra. The line of credit is \$10,000 to \$20,000 USD. The collateral required is 100% of the loan guaranteed by male family members. Women also have access to financial literacy education and training.

Business enabling environment

- 3) For CTA an example of Coalition Building is the Zimbabwe National Chamber of Commerce supported by the Center for International Private Enterprise (CIPE) for the establishment of the Women Alliance of Business Associations. With technical assistance from CIPE and consisting of 16 women's associations, the coalition advocates for policy reform on behalf of 16,000 women entrepreneurs and has contributed to a number of initiatives to increase women's economic and political roles, such as the government's Broad Based Women's Economic Empowerment Framework of 2012.
<http://www.cipe.org/publications/detail/womens-empowerment-cipe>.
- 4) Trade and trade liberalization have very different impacts on women and men and can result in fundamental shifts in gender roles, relationships and inequalities. Research into the gendered impact of trade negotiations is central to advocacy work and development policies in this area. Supporting women's entrepreneurship in ways that acknowledge the gendered disadvantages faced by women are an important step. This bulletin provides an overview of the debates and interventions around gender and trade. It also includes two case study articles: one describing the Women's Edge trade impact review and the second which looks at the work of the Ugandan Women's Entrepreneurs Association.
http://www.bridge.ids.ac.uk/vfile/upload/4/document/1109/Trade_IB_English.pdf
- 5) Research reveals that trade liberalization has different impacts on women's and men's employment and conditions of work, and also has consequences for women's unpaid labor. How the gains or losses from tariff revenues are distributed also raises gender questions. This issue of 'Development and Gender in Brief' highlights some of the effects that trade liberalization has had on women workers, in particular home-based workers in the global garments industry, and women in Mexico after the North American Free Trade Agreement (NAFTA) came into force. It also looks at the need for analyses of the gender equity impacts of trade policies, and the potential for using the Trade Policy Review Mechanism of the World Trade Organization (WTO) as an entry point for this purpose.
http://www.bridge.ids.ac.uk/vfile/upload/4/document/1109/Trade_IB_English.pdf

- 6) Resource paper discussing: i) How fair is free trade, ii) common threads: home-based workers in the global garments industry, iii) NAFTA, the Mexican crisis and women's employment, iv) engendering WTO Trade Policy Reviews, and it also includes v) checklist of questions on gender and trade, vi) key resources on gender and trade policy <http://www.bridge.ids.ac.uk/go/bridgepublications/briefings/&id=52086&type=Document>

- 7) Resource paper: This guide is designed to highlight and promote the involvement of private business in achieving gender equality, including business leaders, policymakers, human resource managers and other business specialists. Drawing on a number of laws and international commitments to women's rights, including the South African Constitution and CEDAW, it seeks to enhance gender equality in the workplace. The framework is: A: focuses on those steps that businesses need to take to formulate a gender policy; B: provides guidance on tackling gender equality in relation to human resource functions such as recruitment, training and promotion; C: deals with sexual harassment; D: looks more closely at how gender equality concerns are reflected in how businesses deal with external customers or the services they provide; and E: provides insights into how to communicate, monitor and evaluate gender equality policies in the workplace. <http://www.workinfo.com/free/Downloads/genderlink.htm>

Governance & Democracy:

- 8) Governance processes - This In Brief maps out persistent obstacles to gender equality in governance, such as the gender imbalance in positions of authority. It also offers possible ways forward - including making rights central to governance, and building political will for change. Case studies from the Philippines and Egypt show how the combined efforts of governance bodies and civil society can play a key role in ensuring that gender-transformative legislation is initiated and implemented. It forms part of the BRIDGE Cutting Edge Pack on Gender and Governance http://www.bridge.ids.ac.uk/vfile/upload/4/document/1109/governance_IB_English.pdf

- 9) Participation: This issue traces synergies and tensions between gender and participation in development practice. Practitioners are reminded that institutions need to mainstream gender-aware and participatory approaches to ensure that development is truly equitable. Two case studies then explore innovative ways of dealing with organizational resistance to gender equity and the conflicts of interest that arise during participatory processes in development. As development initiatives are beginning to address national level programs and policy, a further article of this edition explores the incorporation of gender

into the poverty reduction strategies advocated by the World Bank.

http://www.bridge.ids.ac.uk/vfile/upload/4/document/1109/Participation_IB_English.pdf

Tourism:

10) A paper that serves as a general introduction to gender and tourism, discussing the ways in which gender-blind tourism policies and tourism development may impact on women. It also makes some suggestions on how gender can be integrated in the tourism sector, using the 3rd Millennium Development Goal as the main point of reference.

http://eprints.ucm.es/10237/1/PP_03-09.pdf

11) A comprehensive resource discussing: i) income generation and poverty elimination through tourism development, ii) women's participation in tourism planning and management, iii) women's rights, stereotypical images of women and sexual objectification, iv) sharing experiences and networking, v) research gaps and vi) recommendations for stakeholders <http://eprints.ucm.es/10237/>

12) International perspectives on women's work in hotel and catering industry – this publication by ILO focuses mainly on barriers/factors that shape women's employment in the hospitality sector http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_209867.pdf

Agriculture:

13) A very comprehensive resource with modules on women and rural finance, food security, land policy and administration, agricultural markets, agricultural innovation and education, natural resource management

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTARD/EXTGENAGRLIV/SOUBOOK/0,,contentMDK:21348334~pagePK:64168427~piPK:64168435~theSitePK:3817359,00.html>

Administration and management:

14) This document looks at i) changing institutions in women's interests, ii) bringing gender out of the ghetto: national machineries for women, iii) putting gender policy into practice: lessons from ACORD, iv) empowerment: swimming into the mainstream, v) institutionalizing gender: key references.

<http://www.bridge.ids.ac.uk/go/bridge-publications/briefings/&id=52082&type=Document>

ANNEX 2: STAKEHOLDERS TABLE

Policy Area	Stakeholder	SPEED Activity	Gender Dimension
BEE Trade & Investment	CTA - Confederation of Business Association FEMME – Association of Mozambican Women Entrepreneurs NFNV- New Faces New Voices AWEP – African Women Empowerment Program DASP – Directorate of Support Services for the Private Sector	<ul style="list-style-type: none"> • Partnership for Trade Facilitation • Doing Business Quick Wins for 2014 • Getting electricity • Evolution of the business environment • Nacala special terminal • Non-intrusive inspection (Scanners) • Labor market competitiveness • Impact of “Tolerancia do ponto” • Institutional support to CTA • AMCHAM strategic plan 	<ul style="list-style-type: none"> • Automation of system leads to more women registering • More free time can result in higher productivity for women • Informal market (largely dominated by women) are encouraged to formalize based on simplification of the procedures and bureaucracy • More women needed in PPDs
Agriculture	ACIS – Commercial and Industrial Association CEPAGRI – Centre of Promotion of Agricultural Investment MOA – Ministry of Agriculture	<ul style="list-style-type: none"> • New Alliance for Food Security and Nutrition • Competitiveness in agriculture • Illegal fees campaign • Rural land legal framework capacity building • Agriculture, food security and nutrition law review • Agriculture investment plan • Support to CEPAGRI on New Alliance Investments • MOA capacity-building (Sr 	<ul style="list-style-type: none"> • More income for women based on awareness of illegal tax • Higher registration of land for women with higher awareness • Micro-finance and agriculture loans need to be catered to women

		Advisor)	
Tourism & Biodiversity	CTA – Confederation of Business Association MOT – Ministry of Tourism Tur Consult – Tourism Consultancy	<ul style="list-style-type: none"> • Open Skies initiative • Impact of renewed conflict on the tourism sector • ANAC biodiversity science conference • Support to the Ministry of Tourism 	<ul style="list-style-type: none"> • Increase for women in new tourism jobs • Added value opportunities for women
Democracy & Governance	USAID – United States Agency for International Development CTA – Confederation of Business Association IPEME -	<ul style="list-style-type: none"> • Local content • Multi-stakeholder dialogue platform • Formalizing public participation in the policy process • Role of the state in business • Translating Columbia University report on resource boom 	<ul style="list-style-type: none"> • More representation for women in local community consultations • Identifying champions in the industry for women
Management & Administration	DASP - Directorate of Support Services for the Private Sector	<ul style="list-style-type: none"> • Finances and budget • Staff movements • IPEME local currency funds • USAID/SPEED strategy workshop • Social media and communications 	<ul style="list-style-type: none"> • Workshops are sex disaggregated • Gender conscious procedures for registering of dissemination of information. • Gender indicators are needed

ANNEX 3: SEX DISAGGRAGATED DATA OF SPEED CAPACITY BUILDING ACTIVITIES AND OUTREACH OVER THE LIFE OF THE PROJECT

	Date	Activity	Venue	Client		Participants		
				Institution	Category	M	F	Subtotal
FY 2014 Q1	16-Oct-13	Local Content	Hotel Avenida	CTA	PS, CSO	75	21	96
	22-Oct-13	PTF Transit within Janela Unica meeting	Customs Office, Maputo	Tax Authority	PS, CSO	23	11	34
	23-Oct-13	PTF Transit within Janela Unica meeting	Ressano Garcia, Maputo	Tax Authority	PS, CSO	28	1	29
	25-Oct-13	PTF Transit within Janela Unica meeting	Hotel Tivoli, Beira	Tax Authority	PS, CSO	17	3	20
	30-Oct-13	PTF Transit within Janela Unica meeting	Cuchamano, Manica	Tax Authority	PS, CSO	22	2	24
	31-Oct-13	PTF Transit within Janela Unica meeting	Zobue, Tete	Tax Authority	PS, CSO	35	3	38
	1-Nov-13	PTF Transit within Janela Unica meeting	Colomue, Tete	Tax Authority	PS, CSO	29	7	36
	4-Nov-13	PTF Transit within Janela Unica meeting	Nacala-Porto, Nampula	Tax Authority	PS, CSO	40	7	47
	6-Nov-13	PTF Transit within Janela Unica meeting	Hotel Chiwindi, Lichinga	Tax Authority	PS, CSO	28	4	32
	7-Nov-13	PTF Transit within Janela Unica meeting	Cuamba, Niassa	Tax Authority	PS, CSO	27	3	30
	22 & 23-Nov-13	National Entrepreneur Fair	Centro C. Joaquim Chissano, Maputo	ANJ	PS, CSO	689	111	800
	4-Dec-13	Dissemination of Insolvency Legislation	Raibow Hotel, Beira	MOJ	PS, CSO	20	2	22
	6-Dec-13	New Faces New Voices	Centro Cultural do BM	ICC	PS, CSO	50	121	171
	5 & 6 –Dec-13	Training of Judges	Raibow Hotel, Beira	MOJ	PS, CSO	15	1	16
	11-Dec-13	Dissemination of Insolvency Legislation	Hotel Executivo, Nampula	MOJ	PS, CSO	29	6	35
	12 & 13 –Dec-13	Training of Judges	Hotel Executivo, Nampula	MOJ	PS, CSO	10	3	13
	17-Dec-13	Dissemination of Insolvency Legislation	Hotel Avenida, Maputo	MOJ	PS, CSO	23	7	30
	18 & 19 Dec-13	Training of Judges	Hotel Avenida, maputo	SPEED	PS, CSO	13	3	16
			Subtotal					
		Subtotal (cumulative)			1,173	316		1,489

FY 2014 Q2	12-Feb-14	Web Design Training	Tax Authority office	Tax Authority	PS, CSO	6	3	9
	20-Feb-14	MOU Signature Public Participation	Afrin Prestige Hotel	CTA	PS, CSO	23	9	32
	20-Mar-14	Open Skies	Radisson Blue Hotel	CTA	PS, CSO	56	12	68
	26-Mar-14	Dialogue Public Reform	VIP Hotel	CTA	PS, CSO	21	7	28
		Subtotal						137
		Subtotal (cumulative)				2,128	601	1,626

NOTE: Twenty-eight percent (**28%**) women attended SPEED's capacity building activities.

ANNEX 4: SCHEDULE OF MEETINGS

Day/Date	Time	Meeting With	Place Maputo, Mozambique (unless indicated)	Contact Person	What do we hope to get out of the meeting?	How this information will fit into the Action Plan
Sunday May 25 to Tuesday May 27	6:00am 10:50a		Depart Winter Park Enroute to Maputo Arrive Maputo – check into Hotel Avenida	Mr Abdul, SPEED Driver, will be meeting you at Arrivals terminal in Maputo International Airport		
Tuesday May 27	2:00pm	Brigit Helms COP	SPEED Office	Brigit Helms 82 065 3735 Brigit_helms@dai.com	Introductory brief and COP expectations	Background and dialogue on any new expectations
	3:00pm	Horacio Morgado Project Manager Tax Authority	SPEED Office	Horacio Morgado 821927157 Horacio_Morgado@speed-program.com	Brief on overall, technical input	How gender fits into SPEED Tax Authority projects

	5:15pm	Maria Nita Dengo Agri. Economist	SPEED Office	Maria Nita Dengo 82 898 7220 maria_dengo@speed-program.com	Brief on overall, technical input	How gender fits into SPEED Agriculture projects
Wednesday May 28	8:30am – 10:30am	Staff meeting	SPEED Office		Brief on SPEED overall, technical direction/input	
	10:30am – 1:30pm	Intro to Edda & In briefing & scheduling SPEED Office				
	2:00pm No Show	Tomas Manhican Sr. Economist	SPEED Office	Tomas Manhican 824672760 Tomas_Manhican@speed-program.com	Brief on overall, technical input	How gender fits into SPEED Policy projects
	3:30pm	Luis Siteo SPEED advisor at the Min. of	SPEED Office	Luis Siteo 8201507876 Luis_siteo@speed-	Brief on overall, technical input	How gender fits into current SPEED – Min. of Agriculture

		Agriculture		program.com		projects
Thursday May 29	8:30am	Benjamin Nandja DCOP	SPEED Office	Benjamin Nandja benjamim_nandja@speed-program.com	Brief on overall, technical input	How gender fits into SPEED Admin and identification of gender perspectives at cross-sectoral level
	10:00am	Honorata Sulila CEPAGRI Investment Facilitator	CEPAGRI	Honorata Sulila honoratasulila@gmail.com	Brief on overall, technical input	How gender fits into SPEED-CEPAGRI support
	11:30am	Dominogs Mazivila Sr. Economist Tourism & Conflict	SPEED Office	Domingos Mazivila 823532772 domingos_mazivila@speed-program.com	Brief on overall, technical input	How gender fits into SPEED Tourism projects
	2:00pm	Amanda Fong Private Enterprise Officer Leonor Domingos	SPEED Office	Amanda Fong +258 21 35 2054 afong@usaid.gov	Expectations and identification of Gender dimension focal points	Background and dialogue on any new expectations

		ATB office gender point of contact				
	3:30pm	Rosario Marapusse Snr Policy Advisor New Alliance Technical Team Carlos Matos Policy Advisor	SPEED Office	Rosario Marapusse 824849030 Rosario_marapusse@speed-program.com Carlos Matos 824157164 carlosmbule@gmail.com	Brief on overall, technical input	How gender fits into SPEED New Alliance Project
Friday May 30	8:30am FULL DAY (SPEED Offices closes for the weekend at	Otilia Pacule Consultive Mechanisms Manager CTA Technical Components: Women Think Tank (Maria Nita will follow up)	CTA Offices	Otilia Pacule 84 31 26 540 opacule@cta.org.mz	Brief on overall, technical input	How gender fits into SPEED-CTA support

	11:30am)	Team meeting review: New Alliance – generate gender questions.	Parquinho		New Alliance – generate gender questions. Recap of week	Structure and list of contents formalization
		Team meeting review: Gender curricula	Parquinho		Gender curricula Recap of week	Structure and list of contents formalization
Saturday May 31	9:00am	Carrie Davis	Skype Call	Carrie Davis carrie@carrieconsult.com	Brief on overall, technical input	How gender fits into SPEED Communication and dissemination of information
	10:30am	Nyeleti Mondlane Pres. Womens of Caucus in Parliament	Polana Hotel	Nyeleti Mondlane nyeletibm@yahoo.com	Women’s Caucus perspective on Gender Dimensions in the country	Women’s Caucus perspective on Gender Dimensions in the country & possible recommendations for public sector engagement
	11:30am – 2:30pm	Gender Team strategy meeting				

	3:00pm	Natividade Bule Pres. EcoSida	EcoSida Office	823053960	Brief on overall, technical input	How SPEED policy support contributed to stakeholder gender impact
Sunday June 1	10:30am	Lynn Salinger Nathan Associates	Hotel Avenida	Lynn Salinger lsalinger@nathaninc.com	Insights to labor, Dutch disease, agriculture and tourism	Structure and list of contents formalization
Monday June 2	8:00am	Brigit Helms COP Lynn Salinger Nathan Associates	Café Sol	Brigit Helms 82 065 3735 <u>Brigit_helms@dai.com</u> Lynn Salinger lsalinger@nathaninc.com	Gender Team debrief with COP	Structure and list of contents formalization
	10:00am	Henriqueta Hunguana New Faces New Voices	SPEED Offices	Henriqueta Hunguana hhunguana@icc.co.mz	Brief on overall, technical input	How SPEED policy support contributed to stakeholder gender impact
	2:00pm	Latoya Adriano	To be confirmed	Latoya Adriano	Stakeholder Gender	Stakeholder Gender Dimension

	Cancelled	ACIS		latoyaadriano@gmail.com	Dimension	
	2:00pm	Mohamed Harun SPEED Advisor at the Ministry of Tourism	Ministry of Toursim	Mohamed Harun mharun@mitur.gov.mz 823117920	Brief on overall, technical input	How gender fits into SPEED Tourism Project
	3:30pm	Laticia Klemens AWEP	HR Consulting Office	Laticia Klemens lklemens@hrconsulting.co.mz 824920010	Brief on overall, technical input	How SPEED policy support contributed to stakeholder gender impact
Tuesday	8:30am	SPEED Staff Meeting				
June 3	9:30am	Sostino Social Media Communications	SPEED Office	Sostino Mocumbi Sostino.mocumbi@gmail.com 829705050	Brief on overall, technical input	How gender fits into SPEED Communication and dissemination of information
	3:00pm	Rita Freitas DASP	ACIS Office	Rita Freitas rfreitasipex@hotmail.com	Brief on overall, technical input	How SPEED policy support contributed to stakeholder gender impact
	Cancelled	IPEME	Cancelled	Not high priority stakeholder		
Wednesday June 4	7.00am – 8:30am	Carrie Davies	Café Sol	Carrie Davis carrie@carrieconsult.com	Further information on technical input and follow up	How gender fits into SPEED Communication and dissemination of

			844987650		information
8:30am – 11:00am	Team meeting: Prioritizing meetings for Thurs. Prioritize data collectors.				
11:00am – 12:45pm	Edda Collier Local Gender Consultant Susanne Jalbert Gender Team Leader & International Consultant	SPEED Office	Edda Collier edda@collier 823119990 Susanne Jalbert sejalbert@aol.com	Review gender curricula & source key documents	Structure and list of contents formalization
Cancelled	Latoya Adriano ACIS	Cancelled		(Third attempt to reschedule. Stakeholder is reluctant to meet).	How SPEED policy support contributed to stakeholder gender impact
3:00pm	Dana Farrell DAI	Skype Call	Dana_Farrell@dai.com	Gender Team Recap, list of content review and expectations follow up.	Structure and list of contents formalization
3:45pm	Gender Sensitivity Session planning: Planning for Friday/Determine flow/prepare & send invitation.				

Thursday June 5	8:00am	Sudekar Novela President of “mocereista” Association	Mocersita association head office	Sudekar Novela 824060840	Brief on overall, technical input	Stakeholder Gender Dimension
	10:00am	Tomas Manhican Project Manager	SPEED Office	Tomas Manhican 824672760 tomas_manhican@speed- program.com	Brief on overall, technical input	How gender fits into SPEED Tax Authority projects
	11:15:am	Luis Sarmento TurConsult	SPEED Office	Luis Sarmento 823024290 lsarmento@turconsult.net	Brief on overall, technical input	How gender fits into SPEED Tourism Project
	12:15pm	Brigit Helms COP	Maritimo Restaurant	Brigit Helms 82 065 3735 Brigit_helms@dai.com	Debrief with COP and follow up on expectations	Structure and list of contents formalization
	1:30pm	Lunch De-brief with COP Brigit Helms				
	To be confirmed	Gender Sensitivity session prep.				
Friday June 6	10:30am	Mary Ellen Duke USAID gender	Café Perola	Mary Ellen Duke	Brief on overall, technical input, and	Structure and list of contents formalization

		specialist			expectations	
	Morning session, 8:30am – 11:00am	Gender sensitivity session				
	2:00pm – 5:00pm	Out brief with SPEED Gender Team & review follow up required				
	SPEED Office closes for the weekend at 11:30am					
Saturday June 7	11:35am	Final check out with COP Depart Maputo	SPEED Offices	SPEED gender report outline finalized	Out brief – Status of DRAFT	Conclusion for and submission of SPEED Gender Plan