



Paper series: MUVA's contributions to knowledge in the field of female entrepreneurship

The importance of soft skills for strengthening agency in female entrepreneurship programmes

Paper No. 4

Authors: Alisha Ault, Evert-jan Quak and Luize Guimarães

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For further information, please contact info@muvamoz.co.mz

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Summary

Concepts of power, agency and economic empowerment are often very abstract. There is a need to translate them into the real world – for example, how they work in practice for entrepreneurship programmes – as this paper does as part of the MUVA Paper Series on female entrepreneurship. The paper uses the experience of Mozambique-based social incubator MUVA and participants in two female entrepreneurship projects to understand how building agency is crucial in women’s economic empowerment of women entrepreneurs in low- and middle-income countries.

What is evident in the emerging literature on female entrepreneurship support is the importance of ‘soft skills’ to strengthen agency. This relates to the specific behaviours, sense of one’s own capacity and business aspirations of female entrepreneurs. Developing soft skills requires exposing entrepreneurs to new ideas and behaviours; and learning them requires appropriate levels of challenge, practice, feedback and reflection. However, training needs to be tailored to each different target group and the context in which they do business. There is enough evidence to support the idea that female entrepreneurship programmes that integrate soft skills in their approaches have better business outcomes and improve the livelihoods of women entrepreneurs.

The MUVA experience is a good case study that shows how agency strengthening within female entrepreneurship programmes can work. Both in the Acceleration Project for Micro and Small Businesses (PAM), MUVA’s business incubator project for microentrepreneurs – and MUVA+ – MUVA’s support to self-employed, informal urban market sellers – emphasis on participants’ intra- and interpersonal skills has resulted in positive outcomes related to their self-confidence, aspiration, empathy, leadership and communication skills. These skills helped the participating entrepreneurs to believe they could act on goals they set, define those goals and, finally, achieve them, which are all needed for economic empowerment. Importantly, the design of the two projects and the tools used were deliberately very different, because different types of women entrepreneurs ask for different approaches and tools to strengthen their agency.

Most of PAM’s participants were university-educated women with microenterprises that had the potential to grow. Soft skills targeted at PAM participants therefore included self-confidence, leadership and communication. In one activity, for example, participants learned to empathise with their customers and understand their needs through reflecting on the customers’ everyday lives. MUVA+ participants, on the other hand, had comparatively lower levels of education. MUVA accordingly identified the soft skills of problem-solving, overcoming barriers, creativity and aspiration, among others, as important in the project. In MUVA+, facilitators therefore used participatory learning approaches and bottom-up iterative methods to help participants break their business problems into smaller, more manageable challenges that could be tackled one by one.

Using these so-called soft skills in combination with hard skills (e.g. bookkeeping) and opportunities (e.g. opening a bank or savings account; market research to understand customers) in MUVA’s female entrepreneurship projects not only resulted in strengthening participants’ agency, but the women entrepreneurs in both PAM and MUVA+ could also use their renewed skills and ambitions to improve their business performance (e.g. more customers) and outcomes (e.g. higher profits). In the context of Mozambique, where there is a 16 per cent gap in profits between female- and male-owned small and medium enterprises, this shows the potential of female entrepreneurship programmes that integrate soft skills with more traditional business trainings to reduce this gap, while economically empowering women business owners.

The MUVA experience also shows that while PAM and MUVA+ focused on strengthening individual agency to promote economic empowerment, different forms of collective agency resulted from both projects through the networking opportunities they offered. For example, in PAM, participants developed internal referral systems with other entrepreneurs; while in MUVA+ women came together to buy in bulk or negotiate pricing after practising similar actions in role-playing activities. This shows that although building power *within* an individual is important, building power *with* others enhances collective efforts that can play an important part in strengthening agency.

Key Messages

- Intra- and interpersonal skills, along with other soft skills, are important to strengthen agency for female entrepreneurs, and take them a step closer to empowerment.
- Tailoring design and delivery to context and target group is important to achieve positive outcomes.
- Bundled approaches – for example, combining soft skills with hard skills and supporting women entrepreneurs to seek out business opportunities – seem to generate better outcomes; however, soft skills interventions on their own result in positive outcomes as well.
- Although more research is needed, business outcomes seem to plateau in the longer term. By integrating soft skills in female entrepreneurship programmes, positive business outcomes seem to last longer.
- The power of networking and collective agency efforts are important elements for agency strengthening and empowerment.

I. Introduction

Purpose

This paper is part of the MUVA Paper Series on female entrepreneurship. It focuses on how soft skills in female entrepreneurship programmes strengthen agency and impact economic empowerment of women entrepreneurs in low- and middle-income countries (LMICs). It draws on both the literature and lessons learned from Mozambique-based social incubator MUVA. By exploring MUVA's entrepreneurship experience, this paper contributes to debates in the literature about the importance of soft skills in female entrepreneurship programmes for enhanced self-esteem, self-confidence and self-efficacy to strengthen agency.

How women entrepreneurs perceive choice and opportunities depends very much on their self-esteem and self-confidence. Although they are a heterogeneous group and context matters, a literature overview by Carranza, Dhakal and Love (2018) found that women entrepreneurs generally tend to have lower expectations and goals for the growth and expansion of their businesses, less self-confidence and lower self-perception of their skills than men in doing business, and higher reluctance to seek loans. Furthermore, high financial need combined with low social support for women entrepreneurs can put more stress on them compared with men, which influences their behaviours (Chadwick and Raver 2019).

Women's negative perceptions of their own abilities may restrict the possibility for them to recognise or pursue business opportunities, and prevent them from applying for formal finance, exacerbating any objective external constraints they have (De Vita, Mari and Poggesi 2014). However, women's behaviour in doing business is largely the product of society's perceptions and expectations of them (Manzanera-Román and Brändle 2016). Their ability is affected by the cognitive belief structure they have formed through their individual experiences, and the perceptions held by society and individuals themselves. These beliefs are dynamic, as motivations, abilities and self-confidence – as well as the perceptions and expectations of others – change over time, depending on stages in women's lives and careers.

Concepts

What do we mean by agency and empowerment? In social science **agency** refers to the capacity of individuals to have the power and resources to fulfil their potential. In other words, 'the ability to define one's goals and act on them' (Kabeer 1999: 438). Agency can be considered to consist of three components (Donald *et al.* 2017: 4; World Bank Group 2019: 38): goal-setting capacity in accordance with one's own values; ability to act on goals; and perceived control and ability to achieve these goals. Therefore, consciousness, voice and action are facets of agency (Gammage, Kabeer and van der Meulen Rodgers 2016).

Kabeer (1999: 438) conceives of agency as more than just 'observable action' or the ability to define and act on goals. She argues that a 'sense of agency' or 'power within' is an essential component to agency. In other words, this means one must believe in oneself as capable of setting goals and acting on them. It implies the concept of **power within** that feminist scholars use to express the internalised oppression that constrains women's potential to build agency, such as self-knowledge and a sense of self-worth (VeneKlasen and Miller 2002). In other words, it is about 'the capacity to imagine and have hope' (*ibid.*: 45). Where it is difficult – or impossible – to have agency without power within, power within alone is not sufficient to build agency. Therefore, agency also resonates with the concept of **power to**, which is built on the 'unique potential of every person to shape his or her life and world' (*ibid.*). It is the power to make a difference, to create something new, or to achieve goals.

In the context of women entrepreneurs, this means that women as individual business owners can fulfil their own potential without being held back by influencing factors such as gender norms that limit their decisions. Agency implies an individual's **autonomy** – or, in economic terms, **bargaining power** – to make choices, exercise preferences and set goals related to specific decisions and decision-making roles. However, agency is often set against a certain structure or environment that has the potential to restrict or encourage agency (Gammage *et al.* 2016).¹

Individuals exercise **individual agency** within their household and within groups or communities, and in specific domains such as the economic (e.g. having the power to set one's own business goals and act on them) or the political (e.g. freedom to vote or to become politically active) (Chang *et al.* 2020). This paper looks at the economic domain in which individual agency plays a vital role in women's economic empowerment.

Agency can also be exercised by groups. **Collective agency** in the social science literature refers to the creation of alternative spaces or networks in which groups of citizens collectively define goals in accordance with their own values, collectively increase consciousness and voice, and act as a group to achieve goals (Fernandez-Wulff 2019; Shariff 2018). As Otsuki, Jasaw and Lolig (2018) explain, it is through reflection that individuals begin to recognise the importance of collective action and start building collective agency. Gammage *et al.* (2016) state the importance of collective agency in feminist economics to oppose the idea in mainstream economics that agency is 'largely reduced to the idea of individual utility maximisation subject to personal circumstance and budget constraints.'

The idea of collective agency links with the concept of **power with**, which is shared power that grows out of collaboration and relationships. It is linked with social power, which helps to build bridges within groups (e.g. groups of female entrepreneurs) or across differences (e.g. gender, culture, class) (Veneklasen and Miller 2002). Rather than individual voice and control, power with leads to collective action and the ability to act together (Hunjan and Keophilavong 2010).

In the end, agency – exercised individually or collectively – is an intermediate step that leads to **women's economic empowerment** outcomes (Buvinic *et al.* 2020). Kabeer (1999: 437) defines empowerment as 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them'. Buvinic *et al.* (2020) show that in the context of women's economic empowerment, this means that women's capabilities enable them to exercise agency and take advantage of economic opportunities.²

Female entrepreneurship programmes that aim for economic empowerment should seek to understand women entrepreneurs' specific behaviours – based on target groups – and use this information in programme design and implementation to enhance women's and girls' own sense of capacity and their aspirations in doing business. The literature often refers to this as **soft skills** as opposed to hard business skills such as bookkeeping (Sook-Lin 2019; Ubfal *et al.* 2020). Developing soft skills requires exposing entrepreneurs to new ideas and behaviours; and learning them requires appropriate levels of challenge, practice, feedback and reflection (YBI 2019). Soft skills in entrepreneurship programmes might include: intra- and interpersonal skills (e.g. self-awareness, self-realisation, social intelligence); create-and-solve skills (e.g. creativity, problem solving, planning); information, opportunity and risk management skills (e.g. opportunity seeking, information management, coping with uncertainty); and mindset growth skills (e.g. persistence, agility, motivation) (*ibid.*).

¹ For example, patriarchy that creates and reproduces gender inequalities and gender norms influences women's sense of agency and generates the need for soft skills training.

² For more on the concept of empowerment, see Thorpe, Barenboim and Come (2022).

Mozambique and the MUVA case

Recognition is emerging among donors and governments in LMICs about women-led businesses' potential to contribute to economic growth (Sajjad *et al.* 2020; Vinay and Singh 2015; De Vita, Mari and Poggesi 2014). In the context of Mozambique, there is a 16 per cent gap in profits between female- and male-owned small and medium enterprises (SMEs) (World Bank Group 2019), which indicates potential room for growth in female-owned SMEs. While early women's economic empowerment and female entrepreneurship programmes focused more on technical and business skills, recent literature has shown that for interventions to succeed they also need to support building or developing soft skills to address the gendered and socialised constraints at play in LMICs (Patel 2014; Fiala 2018; Bastian *et al.* 2018; Chang *et al.* 2020).

This is what MUVA has done in its female entrepreneurship projects. MUVA's approach to women's entrepreneurship and economic empowerment uses a bundled set of interventions, which include a focus on intra- and interpersonal skills. MUVA developed the *bolinha roxa* ('purple bubble') concept, based on the idea that soft skills are a key pillar in the foundations of agency and empowerment. *Bolinha roxa* centres on the importance of intra- and interpersonal skills to strengthening agency through personal development; in particular, fostering a belief in oneself and the ability to aspire to more or to set and act on goals. When delivered with the other two pillars in MUVA's entrepreneurship framework – opportunities and technical (hard) skills – the *bolinha roxa* serves as a key step in the effort to strengthen agency and promote women's economic empowerment. This paper will assess this concept in relation to two of MUVA's entrepreneurship projects: MUVA+, a female entrepreneurship project targeted at urban market sellers of subsistence produce in the capital Maputo; and the Acceleration Programme for Micro and Small Businesses (PAM), which worked with microentrepreneurs who had growth potential but lacked skills, opportunities and access to markets.

2. Literature review – evidence on agency strengthening in female entrepreneurship interventions

Entrepreneurship programmes, including the ones that focus on women, have traditionally focused on financial skills (e.g. accounting, budgeting, capital structure) and business skills (e.g. management, marketing, sales, human resources). A study based on focus group discussions with business owners in Ghana, Kenya and Mozambique showed that, although not specific to women entrepreneurs, a common perception in these countries was that most business courses were either too basic or repetitive or did not take into account the experience and knowledge of participants in selecting and grouping them (Robb, Valerio and Parton 2014). The same study also found that trainings did not focus much on problem-solving skills, or on skills in communication, leadership, presentation and negotiation. The importance of socioemotional skills was highlighted as underdeveloped in business education and trainings. Respondents mentioned 'business acumen and personal attitudes as the most important factors in determining success and failure in business, including commitment, passion, humility, perseverance, integrity, hardworking, discipline, patience and resilience, loyalty toward the business, belief in success, and vision' (*ibid.* 2014: 48).

A study by Patel (2014) found that gender-based sociocultural constraints hampered the effectiveness of female entrepreneurship programmes and identified agency-focused self-esteem interventions as potential entry points for further study. More recent literature and studies have since supported the view that access to finance and business skills training alone are not effective to achieve positive outcomes for women's economic empowerment (Bastian *et al.* 2018; Fiala 2018). The review of Chang *et al.* (2020), for example, shows that access to microfinance alone has little impact on business outcomes for women entrepreneurs in LMICs and that business training programmes have very mixed business impacts.

Several studies have followed up on the conclusions of Patel (2014) and there is a growing body of evidence that shows that the most successful female entrepreneurship programmes 'often included content on gender equality or addressed gender-specific constraints, such as agency, soft skills, or social networks' (Chang *et al.* 2020: 73). Siba (2019: 1) comes to the same conclusion and states that interventions need to 'tackle psychological, social, and skills constraints for women entrepreneurs' to be successful or transformative. Programmes in Kenya, Peru, Ethiopia and Vietnam offered women entrepreneurs gender-focused business training that included elements such as gender equality, self-esteem and soft skills. After the programmes finished, participating women significantly increased their sales in the early years, but growth did not last and plateaued over time (Valdivia 2011; McKenzie, Puerto, and Odhiambo 2019; Stangl *et al.* 2015).

One study finds that micro-entrepreneurs who participated in aspirational trainings saved more and the positive effects on firm outcomes was longer-lasting than for groups that participated in goal-setting trainings (Batista and Seither 2019). Another study shows that gender-disaggregated results on the importance of soft skills showed women entrepreneurs benefitted more than men post-intervention (Shankar, Onyura and Alderman 2015). In Vietnam, a training for microentrepreneurs with sessions on gender, entrepreneurship, equality and women's self-confidence, along with standard business skills content, increased total profits by around 30 per cent, amounting to US\$70 over the course of a year (Bulte, Lensink and Vu 2016).

Chang *et al.* (2020) mention that it is difficult in bundled approaches to determine what exactly causes improvements. Fortunately, some studies provide insights. Batista and Seither (2018), for example, find that after only being trained to improve aspiration both men and women market sellers in Mozambique increased profits by approximately 40 per cent compared with a control group. When this was combined with goal-setting training and more personalised rule-of-thumb business skills, the women entrepreneurs were able 'to successfully translate higher reference points into profitable investment decisions' (*ibid.*: 1). Studies on Togo by Campos *et al.* (2017, 2018) show the importance of receiving personal initiative trainings that aim to develop key behaviours associated with a proactive entrepreneurial mindset, such as constantly searching for new opportunities, being self-starting, learning from errors and feedback to overcome obstacles, and thinking of ways to differentiate oneself from other businesses. Participants received higher profits than those who received standard business training or the control group with no training (*ibid.*). Those who received personal initiative training were also more innovative and more likely to introduce new products and diversity, borrow more and make larger investments. Personal initiative training was more effective for women in comparison to traditional training interventions for both more and less educated women (*ibid.*). Ubfal *et al.* (2020) test personal initiative training in a sample of 945 entrepreneurs in Jamaica, and whether impacts differed if training was a combination of personal initiative and traditional training, compared to soft skills only. They find soft skills training by itself improved profits and sales more over a three-month horizon, but that neither treatment had positive or significant impacts after one year.

Not all programmes that included agency-building elements for women entrepreneurs resulted in higher sales, profits or incomes (e.g. Green *et al.* 2015, Uganda; Lybbert and Wydick 2016, Mexico). McKenzie (2021) mentions that the quality of the trainings may therefore matter even more for psychology-based training programmes than for hard skills trainings. She mentions the study by Alibhai *et al.* (2019) that shows that changes in entrepreneurs' personal initiative is strongly correlated with trainer characteristics and, in particular, whether the trainer has previous business experience. The question, therefore, is how much soft skills alone are really useful. This might be important from a cost-benefit perspective. Based on current evidence, it seems that if well designed and implemented by quality trainers, soft skills alone might contribute to agency building, which could increase women's economic empowerment. However, in combination with hard skills and opportunities (e.g. access to finance; opening a saving account) the potential for success is greater. More data and research are needed, particularly more disaggregated data to differentiate the heterogeneous group of women entrepreneurs based on age, education and family situation (e.g. marital status and children). As Cirera and Qasim (2014) state, more experimentation in the design and delivery of entrepreneurship programmes could result in new insights.

Importantly, in discussions about achieving higher sales and profits, Carranza *et al.* (2018) mention that, particularly for psychology-based trainings, it is important that women participants show preferences and make choices voluntarily. For example, higher-growth mindsets and aspirations could result in higher risk or more time-consuming ventures than they would prefer, which may result in lower wellbeing. Carranza *et al.* (2018) argue there are two main policy options to address differences in preferences: attempt to change preferences with norm-based interventions; or accept preferences as given and provide services based on women's preferences. However, more research is needed to clarify what preferences call for which approach. Hence, to better understand agency strengthening in female entrepreneurship programmes, this paper looks in more detail at the MUVA experience in the context of Mozambique.

3. MUVA's approach to female entrepreneurship interventions – the importance of the *bolinha roxa*

To understand the implementation of the *bolinha roxa* concept, it is important to understand the guiding frameworks and concepts MUVA uses in its entrepreneurship projects. This introduces *bolinha roxa* and relates it to agency and empowerment. It then discusses how MUVA conceptualised and implemented the *bolinha roxa* in its entrepreneurship programming by looking at two of its entrepreneurship projects, PAM and MUVA+.

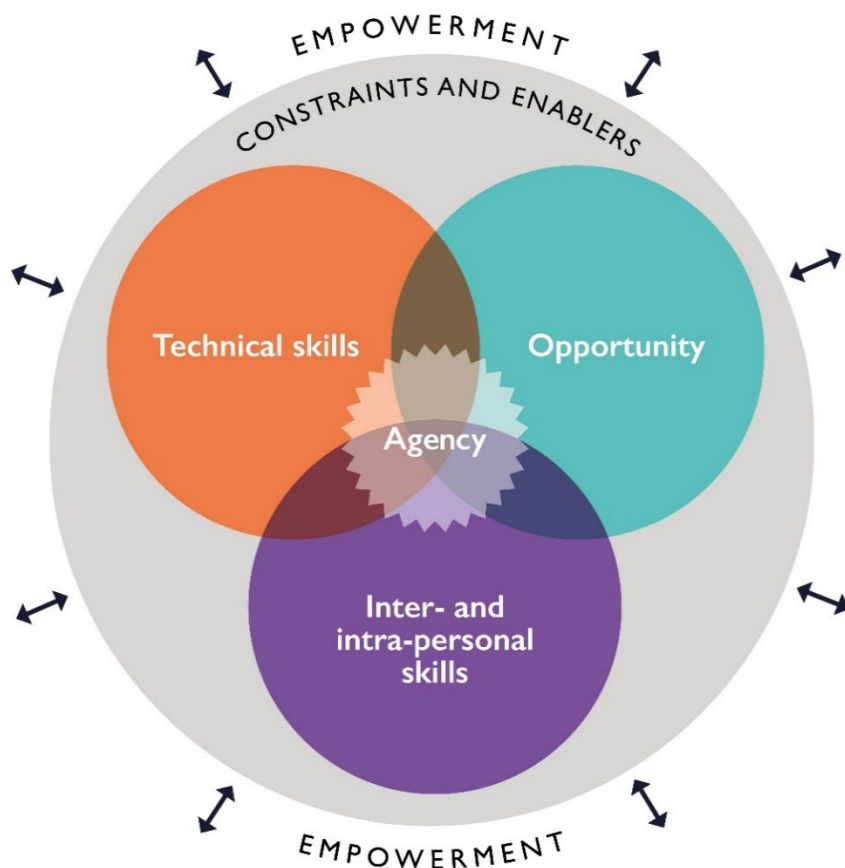
Locating agency and empowerment within MUVA's framework

In MUVA's programme framework, interventions are integrated across three core pillars: (1) **technical skills**; (2) **opportunities**; and (3) **personal development**, subsequently defined more specifically as **intra- and interpersonal skills**.³ These three pillars are represented in MUVA's conceptualisation by three bubbles (*bolinhas*, in Portuguese) and arranged in a Venn diagram. Activation of the three pillars can help to address constraints and enablers to empowerment (Figure 1). While literature on empowerment suggests that agency is often a

³ This discussion of MUVA's concepts is based on MUVA programme and project concept notes, reports and evaluations.

component of empowerment (e.g. Kabeer 1999), in MUVA's conceptual framework, we see a different approach. When constraints and enablers across all three pillars are addressed, then the process of empowerment is promoted, which in turn strengthens agency. Agency therefore sits at the intersection of these three pillars.

Figure 1: MUVA's programme framework



Source: Authors' own. Adapted from MUVA (forthcoming).

The *bolinha roxa*: a key link in the foundations of agency

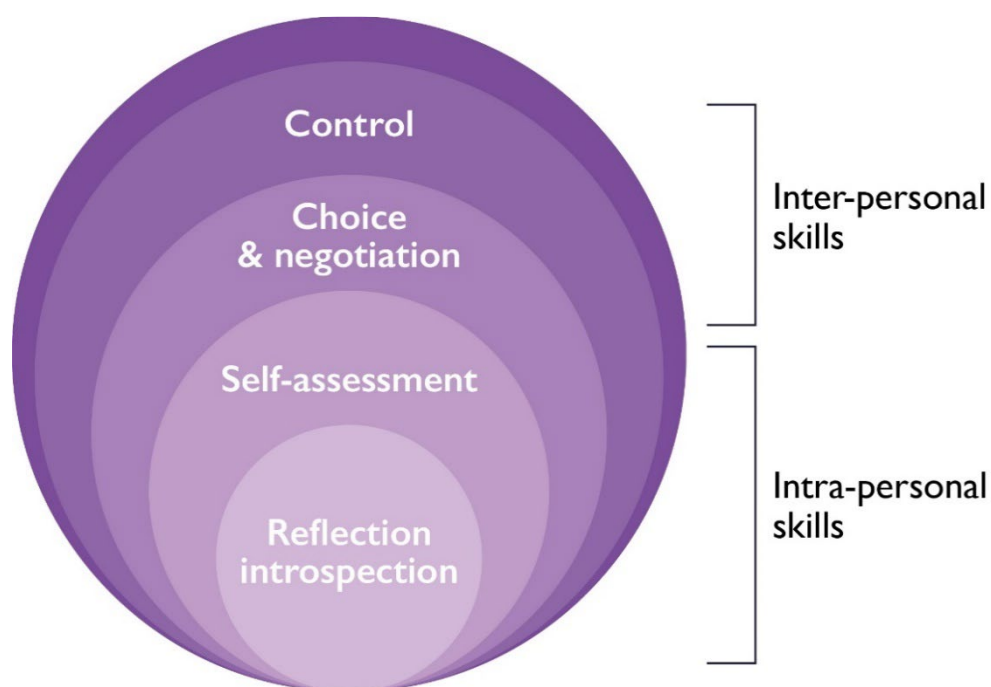
MUVA's framework follows Kabeer(2019)'s conceptualisation of agency closely and the concept of power within as an essential component of agency. When we tie this back to MUVA's framework, we start to understand that while skills and opportunities are needed for defining and acting on goals (a component of agency), the key precursor to defining goals is often the *belief that one can act* on these goals; that one has the self-worth and capacity to hope that these goals can be achieved.

This is where the *bolinha roxa* concept comes into play. ***Bolinha roxa* centres on the importance of intra- and interpersonal skills in building agency; in particular, in fostering a belief in oneself and the ability to aspire to more, or to set and act on goals.** Without believing in oneself – a sense of agency or power within – it can be difficult for an individual to aspire to setting goals or acting on them. In the *bolinha roxa* concept, learning, building or developing intra- and interpersonal skills are crucial to activating a sense of agency or power within, which can then foster the ability to aspire to more – in other words, to set and act on goals. Although placed on equal standing within the Venn diagram

in Figure 1, without the *bolinha roxa* pillar, the other two – technical skills and opportunities – would provide a weaker foundation for the path to empowerment and agency.

Intra- and interpersonal skills are theoretically diverse and can be defined differently for different target groups within MUVA's projects. This tailoring of the *bolinha roxa* can be thought of as a 'different kind of purple' for each group. While the types of intra- and interpersonal skills may vary between projects, a constant in the *bolinha roxa* is the focus on a set of steps to personal development. MUVA thus broke the *bolinha roxa* down further into inner and outer layers – or steps – that build on one another (Figure 2).

Figure 2: Bolinha roxa's layered components



Source: Authors' own. Adapted from Bischler and Manicom Rebelo (2019).

Intra-personal skills, which look *within* the individual, are fostered through the core layer of **reflection and introspection** and then a **self-assessment** layer. We then move to the outer layers, which focus on more relational skills *between* individuals, or **choice and negotiation**; and, finally, the outer **control layer**. While these layers do theoretically build on one another, the process is not always linear, and may often take a more cyclical form.

Inspired by the work of Paulo Freire (1981, cited in Rao *et al.* 2016: 28) on the process of conscientisation (*conscientização*), a reflective process whereby individuals or groups understand power relations and then take action to transform them, the core layer of reflection and introspection in the *bolinha roxa* is crucial to the development of intra- and interpersonal skills and therefore to the strengthening of agency.

When MUVA first designed and later rolled out its entrepreneurship programming in 2017, its early focus on intra- and interpersonal skills through the *bolinha roxa* made it one of the frontrunners in women's entrepreneurship and women's economic empowerment interventions.⁴ The next section will detail how MUVA implemented this concept in two of its entrepreneurship projects.

⁴ For more information on MUVA's entrepreneurship programme, see: <https://muvamoz.co.mz/entrepreneurship/?lang=en>.

4. Implementing the *bolinha roxa* in MUVA’s entrepreneurship projects – experiences from PAM and MUVA+

This section summarises PAM and MUVA+ project approaches and details key activities that contribute towards the *bolinha roxa* pillar through participants learning, building or developing intra- and interpersonal skills.⁵

PAM was a business accelerator promoting more financially sustainable female-led businesses. Participants included women in several industries, ranging from catering and other food services to communications. The project followed a process of bootcamps that provided technical (hard) and intra- and interpersonal (soft) skills training alongside ongoing business support and a seminar series. Participants watched MUVA-produced video lessons on topics intended to build hard and soft skills. Their learning was supported through daily individual phone and WhatsApp interactions, and market research. Emotional support during the coronavirus (Covid-19) pandemic, focusing on better team management, was also central to the project.

The MUVA+ project, a bundled self-efficacy project for business training for women subsistence produce market sellers in Maputo, involved a nine-week course with tailored one-to-one mentorship of the entrepreneurs by trained facilitators between training sessions. Beyond technical skills, MUVA+ focused on women’s soft skills for entrepreneurship, including self-efficacy and initiative training. A central component of the training involved using problem-driven iterative adaptation (PDIA) tools, helping the women to identify and prioritise problems.⁶

Both the PAM and MUVA+ approaches involved a mix of hard and soft skills training.⁷ However, as MUVA+ and PAM had very different target groups, the projects had to be tailored to participants’ needs, education levels, skills levels, communications styles, incomes, environments, business profiles and markets. These differences translated into variations in the intra- and interpersonal skills selected in each intervention. Table 1 details the soft skills selected in each project, which will be further assessed in section 5.

Table 1: Variations in intra- and interpersonal skills in MUVA projects

	PAM	MUVA+
Targeted intra- and interpersonal skills in MUVA projects ⁸	<ul style="list-style-type: none"> • Self-confidence • Aspiration • Empathy • Leadership • Communication 	<ul style="list-style-type: none"> • Overcoming barriers • Problem-solving • Creativity • Innovation • Proactivity • Aspiration

Source: Author’s own

⁵ Information on MUVA projects is drawn from a review of MUVA project manuals, reports, evaluations and other non-published material.

⁶ For more information on the implementation of PDIA in MUVA+ see: <https://buildingstatecapability.com/2018/10/02/bottom-up-pdia-and-the-fishbone-diagram-a-tool-for-life-not-just-for-business/>

⁷ For details on overall project methodology for MUVA+ and PAM, including a discussion on bundled approaches, see Thorpe, Barenboim and Come (2022).

⁸ Creativity and innovation were also important in PAM, and self-confidence was important in MUVA+, but are not included in our assessment due to lack of specific data.

In PAM, for example, there was a focus on leadership as many participants employed others and therefore learning to be a good leader and manager was important to their businesses, especially during the Covid-19 pandemic. In MUVA+, on the other hand, participants very rarely employed others, so leadership was deemed as less important to this target group relative to other soft skills when the project was designed. While the skills in these MUVA projects varied, the projects were similar in that activities built on each other through the four layers of the *bolinha roxa*, with the ultimate intended effect of building power within or a sense of agency.

The *bolinha roxa* in PAM

PAM used active learning and Freire’s popular education principles in its training. These principles encourage reflection, dialogue, shared experience and knowledge among participants, autonomy and accountability, and an awakening of consciousness within the individual and awareness of others. Activities employing these learning methods to develop intra- and interpersonal power, which may be thought of as power within and power with, respectively, are detailed below. Some activities followed the layers of the *bolinha roxa*, beginning with reflection and introspection and moving outwards, while others were introduced later in the project and only dealt with in its outer layers. Table 2 depicts how each activity generally followed these layers.

Table 2: PAM project components and intersections with *bolinha roxa* layers

MUVA project component	<i>Bolinha roxa</i> layer			
	Reflection and introspection	Self-assessment	Choice and negotiation	Control
PAM	–	–	–	–
Entrepreneurship cafés	x	x	–	–
Personal objectives activity	x	x	–	–
Modified SWOT analysis	–	x	x	x
Empathy map/personal journey	–	–	x	x
Reports and videos	x	x	–	–

Source: Author’s own.

- **Entrepreneurship cafés** – these informational sessions held at the beginning of PAM’s enrolment process included among their objectives activities to foster aspiration and build self-confidence in entrepreneurs.
- **Personal objectives activity** – like the staircase of life in MUVA+ (described below), this activity encouraged participants to set objectives while thinking about their long-term goals.
- **Modified SWOT analysis** – a modified strengths, weaknesses, opportunities and threats (SWOT) analysis where the last component, threats, was substituted for lessons.
- **Empathy map/personal journey activity** – this activity put participants in their customers’ shoes and through this process allowed them to empathise with customers and understand their needs, as well as differences between each

gender's needs. Participants were also encouraged to reflect on changes to their customers' lives due to the Covid-19 pandemic.

- **Networking activities** – (1) videos on networking were shown to participants; (2) interactive activities identified professional and personal networks, including using the empathy map tool; and (3) thematic groups were set up to debate and incentivise solidarity and collaboration between women.
- **Reports and videos** – various reports and videos were shared to stimulate reflection on gender roles and inspire participants with stories of successful female entrepreneurs.

The *bolinha roxa* in MUVA+

The MUVA+ curriculum encouraged participants to break their challenges into smaller, more manageable parts. Sessions on technical skills were interspersed with sessions meant to stimulate intra- and interpersonal skills. Reflecting on hard and soft skills learnt in each session and during homework and follow-up mentorship was also key to the curriculum.

Several activities and methods were used, often combined with the primary PDIA approach, to promote intra- and interpersonal skills with the ultimate goal of strengthening agency. As with PAM, some activities followed the layers of the *bolinha roxa*, such as the fishbone diagram (see below), while others were introduced later in the project, such as roleplaying, which moved through the *bolinha roxa*'s two outer layers. Table 3 depicts how each activity generally followed these layers.

Table 3: MUVA+ project components and intersections with *bolinha roxa* layers

MUVA+ project component	<i>Bolinha roxa</i> layer			
	Reflection and introspection	Self-assessment	Choice and negotiation	Control
Role model reflections	x	x	–	–
Fishbone diagram	x	x	x	X
Staircase of life	x	x	–	–
Roleplaying	x	x	x	–
Power triangle	x	x	x	x
SMART goals	–	–	x	x
Non-financial resource reflection	x	x	x	x

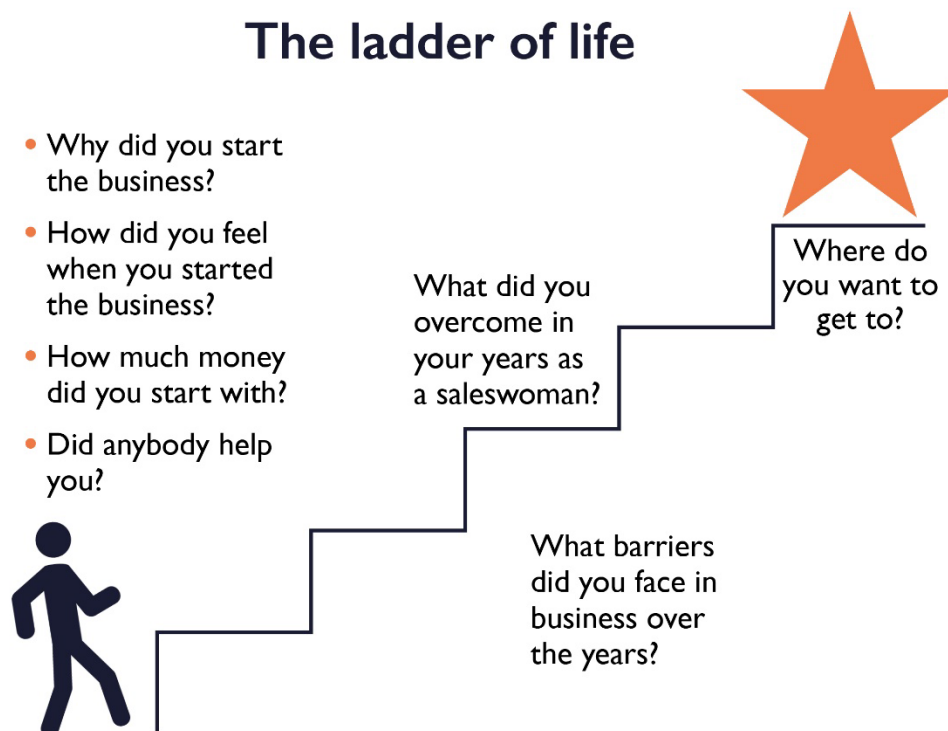
Source: Author's own.

- **Role model reflections** – guided and gender-sensitive reflections to help women see themselves as role models to other women in their communities.
- **Fishbone diagram** – a PDIA approach where participants learned to break problems into smaller pieces (more on this approach is detailed below).
- **Staircase of life** – an exercise where participants reflected on where they had reached in their business and where they had come from. It helped them to recognise barriers they had overcome and reflect on their resilience asking

questions such as, 'Why did you start your business?' and 'What have you overcome throughout these years as a market vendor?' By using a staircase as a metaphor, participants visualised barriers they had overcome and goals they wished to attain (the staircase of life diagram used in MUVA+ is depicted in Figure 3).

- **Roleplaying** – this activity used theatre to play out negotiation scenarios in the market and includes dissecting power relations. Participants learned words to use to negotiate in an assertive, clear and thoughtful manner. It encouraged solidarity between vendors to protect themselves.
- **Power triangle** – through storytelling and videos, this exercise showed participants how fellow market vendors might act as bystanders who have the power to intervene in situations, but often do not.
- **SMART goals** – participants were encouraged to define specific, measurable, achievable, relevant and time-bound (SMART) goals with programme facilitators (often related to smaller issues identified through the fishbone diagram exercise) and follow up on them each week. This also helped them to learn the difference between goals and dreams.
- **Non-financial resource reflection** – in this exercise participants reflected on and identified resources, including people, networks (of people) they had access to or shared information with, and abilities they could leverage to solve their problems.

Figure 3: Staircase of life diagram used in MUVA+

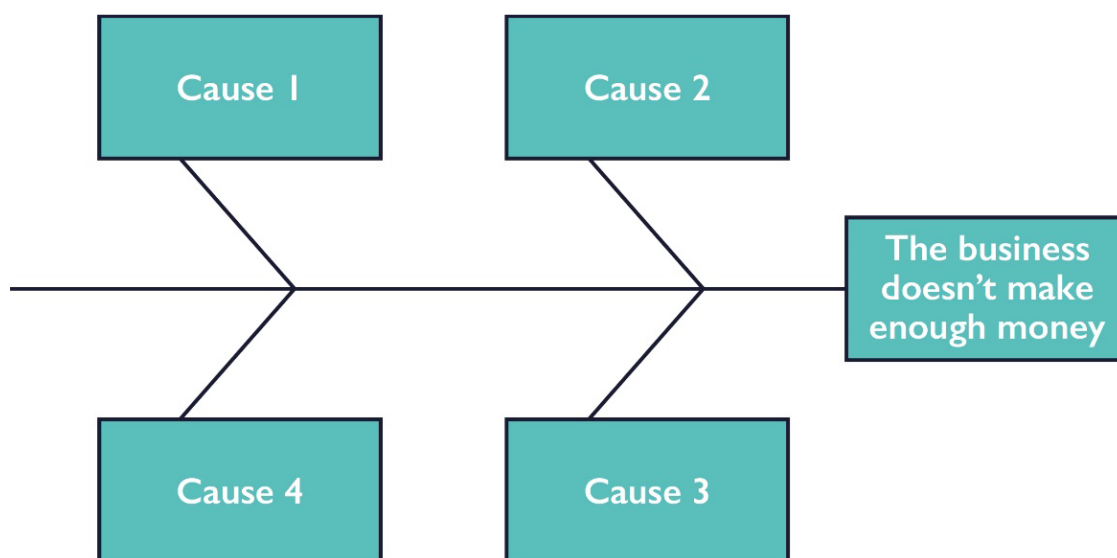


Source: Authors' own. Adapted from MUVA (2020).

The fishbone diagram through *bolinha roxa's* layers

The fishbone diagram, used as part of the PDIA approach in MUVA+,⁹ helped participants understand that their challenges were not insurmountable and could be broken down into smaller pieces or problems they could solve. This approach, integrated throughout the training, provides an excellent example of how activities promoting intra- and interpersonal skills moved through the layers in the *bolinha roxa*. The activity began with **introspection and reflection**, the innermost layer of the *bolinha roxa*. This involved individuals mapping out their main business challenge and working backwards to get to the root causes of this challenge. Participants uncovered the root causes of problems and were then guided to tackle them with facilitators. Participants then **reflected on and assessed** their necessities and **chose** to prioritise problems over which they had control by creating action plans. By evaluating what they did and did not have control over, participants who encountered causes out of their control were encouraged to go back to the fishbone diagram and move to other problems over which they *did* have control – giving them a sense of **control**. Throughout the MUVA+ course, participants returned to the diagram to work through different root causes. As they gained new technical skills, such as bookkeeping and profit calculation, they were encouraged to use these skills to make informed decisions about solutions they might try out to overcome smaller obstacles in their business. At the end of the project, they revisited the diagram to reflect on the obstacles they had already solved. Figure 4 illustrates the basic structure of the fishbone diagram used in MUVA+.

Figure 4: Fishbone diagram used in MUVA+



Source: Authors' own. Adapted from MUVA (2020).

⁹ See more at the Harvard University Center for International Development webpage on [Building State Capacity](#).

5. What we have learned from MUVA's female entrepreneurship projects

Results from PAM show gains across all targeted soft skills

PAM project evaluations and qualitative endline interview data with 20 participants¹⁰ show that PAM participants experienced increases or gains in both intra- and/or inter-personal skills at the end of the project, and often these gains spanned multiple skills. This section reviews evidence of the five intra- and interpersonal skills (self-confidence, aspiration, empathy, leadership, communication) PAM sought to foster in participants through the *bolinha roxa* concept. This does not mean that other impacts were not achieved, but this paper focuses on agency.¹¹

Self-confidence

Feedback from the entrepreneurs through qualitative interviews provides insights into how boosting their self-confidence and highlighting their position as role models in their communities with the potential to inspire other entrepreneurs began to challenge assumptions women made about themselves and their role in society, and thus contributed to changes in women's perceptions of their capabilities and self-confidence.

Twelve interviewees reported experiencing positive changes in self-esteem and self-confidence. Most expressed direct changes in their own thinking:

My thinking changed, my position changed, I started to see myself not as [my name], but to see my business.

Three interviewees described already having these qualities (e.g. optimism, self-confidence), but that PAM helped them to hone the quality or to uncover it:

[The self-confidence] already existed, but in MUVA it grew.

[In PAM] I was able to learn to do many things and I was able to self-discover things that I did not even know existed in me – it was there that I was able to awaken them.

Three interviewees also expressed a change in perception of women's place in society, which led to a change in their own perception of themselves:

*we, women sometimes feel incapable, so this type of **program cultivated the power of the woman**, it put us in a situation in which we can make things happen as women, even without anyone's help – one only needs to want and to learn – this was a lesson that I am sure will help many women.*

Words interviewees often used were **confident, fearless, secure, capable** and **empowered**. Three women also expressed gaining a sense of **legitimacy** in their business or their role as entrepreneurs. For example, taking part in an event held in a prestigious

¹⁰ PAM was implemented in three cycles. Qualitative endline interviews were conducted with 6–7 participants from each cycle to inform adaptation and learning in the project.

¹¹ For details of other business impacts achieved by women entrepreneurs that participated in PAM and MUVA+, see Quak and Barenboim (2022), Quak, Barenboim and Guimarães (2022), and Thorpe, Barenboim and Come (2022).

business location in downtown Maputo made the participants feel valued; as one said, she 'felt like a real businesswoman.'

Some interviewees referenced different project activities that led to these changes in self-confidence. For example, one commented that reading reports about other women entrepreneurs led her to believe that women were powerful. Another interviewee expressed that she felt herself growing 'step by step', perhaps a reference to the personal objectives activity, which helped to break down goals into smaller steps:

I have now started to see with new eyes, I think I can feel myself growing step by step, but I think I am growing through the steps I am taking.

Other interviewees expressed changes due to the PAM project as a whole. One woman spoke about 'an alarm' that went off inside her, which allowed her to discover an 'internal force', perhaps one of the clearest examples of PAM promoting of 'power within':

[I] woke up... I discovered an internal [power] that I have inside me, that I can make things happen, and this awakening... it may have been the PAM project.

Aspiration

Several interviewees seemed to already have goals for their businesses. But after participating in the PAM project, seven interviewees mentioned feeling more **motivated** or **capable** of achieving goals.

Two expressed having more general aspirations through references to **dreams**. In particular, one said she was able to dream bigger because she learned to 'dream' of the intermediate steps that now contributed to her larger dreams:

The most important [lesson] for me was the question of dreams... Before, I would dream simply of having orders... but today is different, today I dream of having orders in large volumes, and tomorrow I dream of having a store, one day I dream of having a company, and one day I dream with wings capable of flying. I dream of flying... I think this is the most important thing in PAM... the objectives that I had yesterday are not the same as today's objectives, but they are going to help me to reach what I want, and it is those objectives that are clearer now... the objectives I have today are going to help me be what I want tomorrow

While this quote reflects an ultimate increase in aspiration, we can see how breaking down objectives into smaller steps – likely in the personal objectives activity, among others – helped to make the interviewee's aspirations feel more realistic and contributed to an increase in her ambition.

One interviewee explained she felt she had **clearer objectives** and was closer to achieving them. Another said she could achieve her goals because she now understood she just needed the right tools:

What changed is that I discovered I have potential and that I can get where I want with the right tools, so my studies now are more focused on tools... after PAM I am now prepared to face the market that I want... I'm a more secure entrepreneur.

Several interviewees described concrete short- or long-term goals they had set, including renovating a hair salon, teaching classes, buying a shop or investing in their business.

Empathy

Seven PAM interviewees shared they learned the importance of empathy, patience and treating their customers well in PAM. Two interviewees expressed a belief that a good leader or a good boss should be empathetic.

Four interviewees specifically mentioned the value of the empathy map/personal journey exercise to their business as they learned empathy from this through learning to put themselves in their customers' shoes. One interviewee specifically mentioned that after participating in PAM and learning to listen to her customers, they now call her to tell her whether they are satisfied with the product and they even bring her solutions:

the [personal journey] – I really liked that exercise because I had never put myself in the place of the client... but I started to notice, when I asked for feedback from clients in the first months, they would say the chicken isn't properly plucked, but I just wanted to deliver it... [but] when I started to listen, [to ask] 'What do you think should be better?' – now the clients bring me solutions... and after MUVA a good deal of clients call me.

Another interviewee expressed a greater capability to take on challenges such as Covid-19 by using the skills she learned, including empathy, through the empathy map activity. She commented, 'what I liked most was to understand my clients' pains.'

Two interviewees said their business had gained more customers after they learned to treat customers well or satisfy them. One interviewee mentioned she now practised patience with customers, but not at home – an interesting outcome that links back to the idea that agency can be exercised in different domains (Chang *et al.* 2020; Gammage *et al.* 2016).

Leadership

PAM project evaluations that draw on both qualitative interviews and survey data indicate that PAM participants recognised their potential as leaders. Guided and gender-sensitive reflections helped women see themselves as role models with businesses who have the potential to empower other women and see that self-employment is more than just a survival strategy. It can be a path to empowerment, and a way to provide other women with employment.

Two interviewees revealed that participants perceived themselves as role models through informal conversations they had with other women. One participant shared she would tell women they were strong and capable, and could do anything men could. Another expressed that PAM not only taught her she could inspire others, but that she *must* inspire others, conveying the sense of duty she now felt. When chatting to other women, she often used herself as an example to show how a woman's business could grow and achieve success:

I provide myself as an example – look at where I am, I came from below, I'm not saying I'm at the very top, but it's by growing and stumbling that you will get there... do things slowly, little by little.

Communication

Among PAM participants who shared views on communication, three expressed the importance of this skill in managing or building relationships with customers. One expressed she learned how to be assertive and to say 'no' when customers asked for too many discounts. Another shared that, as part of the PAM project, researchers showed her she needed to work on improving her communication. After learning communications skills in PAM, she was better able to manage her staff.

Results in MUVA+ show gains in some targeted soft skills

This section reviews evidence of some of the intra- and interpersonal skills (overcoming barriers, problem-solving, creativity, innovation, proactivity, aspiration) MUVA+ sought to foster in participants. This does not mean that other impacts were not achieved, but this paper focuses on agency.

Self-confidence, legitimacy and overcoming barriers

MUVA+ project evaluations showed that women's self-confidence and aspiration improved after participating in the project. Additionally, focus group discussions revealed that MUVA+ participants felt valued after participating in the MUVA+ project. One participant expressed how before MUVA+ she felt 'like a beggar, asking for handouts in the market', but now she understood she was a business owner. Two participants expressed feeling capable and in control, with one feeling so able to overcome barriers that she also felt capable of helping others who had not participated in the MUVA+ course:

Now I can help anyone that hasn't had this training, I feel I am capable, I feel proud.

Choice and aspiration

The clearest changes in intra-personal skills in MUVA+ are related to changes in perceived choice and aspiration. A baseline survey in MUVA+ indicated that 53 per cent of participants wanted their business to grow as much as possible (as opposed to enough for survival) before MUVA+ training and mentorship, whereas this number grew to 72 per cent at endline.¹² Qualitative evidence in focus group discussions also found MUVA+ had triggered changes in participants' mindsets and aspirations. Some mentioned particular reflection and introspection activities that had contributed to this change in mindset, including the staircase of life and fishbone diagram activities. At least three participants mentioned that the staircase of life had allowed them to reflect on where they came from, and where they could go, signalling potential nudges to build aspiration and ultimately strengthen agency.

Two participants mentioned that a fear of risk-taking or a feeling of lacking control of their business was holding them back from accomplishing their goals. One participant mentioned she was afraid to even define her goals since she had no money to save and was responsible for providing for her family. After working with MUVA+ to project earnings if she diversified, she decided to set a small goal – adding a new product, potatoes – and saw her income increase, and then felt able to set goals. Another participant explained that once she used the fishbone diagram to learn what she did and did not have control over, she chose to invest her money in registering for an English class, rather than investing in business improvement. These examples show an increased sense of choice and control (a layer in the *bolinha roxa* approach) after taking part in MUVA+'s reflection activities.

Customer service and communication

Although not a defined interpersonal skill in MUVA+, qualitative evidence in MUVA+ showed that participants had learned to treat their customers with care after participating in the project. This in turn increased sales. In some cases, women indicated they previously had negative attitudes towards their customers but had learned to treat them well:

I learned that it is important to be friendly to my customers and to take their wishes into consideration. Before, when a customer asked me for the price and then did not buy anything, I often lost my temper and insulted them and

¹² Confidence interval of 90 per cent; sample size of 96 participants across three project cycles.

sometimes I sent them away. But now I [have] started to treat the customers better, I am friendly with them.

Focus group discussions also supported evidence that women learned to care for and pay attention to their customers when they came to their stands:

Before I didn't pay much attention to clients, sometimes they would come to buy [from me] and I would be occupied in gossip, but I don't do that now, I pay attention to [my] clients.

The importance of networks

An important finding from PAM and MUVA+ is that networks were key to participants' success in their businesses. One of PAM's objectives was to promote the creation of networks of women entrepreneurs to increase collaboration, business and sorority. This was a clear success in PAM as the networks created through PAM, in general or specifically through its networking-focused activities (entrepreneurship cafés, networking), led to several outcomes:

- **Gains in technical knowledge in PAM participants' industries** – for example, bakers and confectioners sharing how to preserve ingredients.
- **Increased referrals to/from and partnerships with fellow PAM participants** – for example, a hairdresser asking a bride if she has a baker for her wedding (and if not, providing a referral).
- **Increased business through expansion of customer bases among PAM participants** – for example, one participant deliberately buying chickens from her PAM colleague rather than at the market.
- **Introduction to online platforms that expand networks or the ability to network** – for example, participants sharing information from a marketing course in the PAM WhatsApp group, which remained open after the project ended.
- **Creation of supportive peer environments** – for example, participants continue mutual business support relations through social media.

The last observation is important as it relates to building power within and power with, or collective agency. Informal networking with peers in PAM led some women to feel inspired, believe in themselves, 'lose the fear' they had and understand they were not struggling alone – they faced challenges in common. Two interviewees stated that on meeting other entrepreneurs of similar profiles to themselves, they began to believe in themselves and feel more capable. One expressed feeling solidarity with her colleagues in knowing that they were all 'linked to the same problem.' Another shared that meeting other women in her line of business provided support as they 'help each other conquer this "fear" that eventually disappears.'

However, one PAM participant expressed dissatisfaction with the networking session, which focused on analysing networks to expand one's business. She expressed that she felt more could have been done to connect participants in particular sectors for concrete partnership opportunities.

In MUVA+, although not an explicit objective, we also see evidence of networking increasing agency in the project; in particular, collective agency or power with in the market setting. This evidence includes:

- **Partnership and differentiation agreements** – one participant reached an agreement with a vendor in the market, who cooked food, to sell her potatoes before they went bad. Two participants mentioned collaborating with their market stall neighbours to differentiate products:

I explained that we needed to differentiate the products we sell to avoid competition, and they understood me and now we sell different products – I sell papaya, another one sells lemons, and another pears, and business has increased.

- **Creation of supportive peer environments in the market** – two participants expressed getting along better with their colleagues. One said that before she never greeted her market neighbours, but now she does; they are friends, and they ‘help each other with ideas and advice. [They] even get together to go shopping which saves [them] money in transport, time, and facilitates [their] negotiations.’
- **Increased bargaining power in purchasing goods** – one participant stated she learned to buy products in bulk with her colleagues to get a better price. Another stated that she learned to negotiate in the MUVA+ roleplaying activity and then joined up with another participant to negotiate the price of *piri piri* (spice mix) with a wholesaler, resulting in a better deal for both.

While no networking session was held with MUVA+ participants, during the project participants reflected on power dynamics and their ability to intervene and help their colleagues in the power triangle activity. Participants also engaged in roleplaying activities, including acting out scenarios where market vendors banded together to negotiate with wholesalers. While most of the evidence we see in MUVA+ is not directly linked to these activities, it is possible that participants learned such behaviours or took the initiative after engaging in them during the project, as in the last example on bargaining power above. These examples all point to an increased power with among participants, which has helped them to increase both individual and collective agency and supports the idea of Gammage *et al.* (2016) that agency is more than simply ‘individual utility maximisation’.

6. Discussion

Investing in efforts to promote power within is a worthwhile approach to agency strengthening and building. Many PAM participants expressed views that one of the most damaging barriers is an internalised belief that women are weak, meant for particular roles only or simply not able to do certain things, beyond more visible, tangible or socialised barriers women face in the workforce, that are often imposed by patriarchal structures. Using the *bolinha roxa* concept, PAM worked to break down these barriers by promoting self-confidence and a belief in oneself or power within. In MUVA+, women also gained a sense of legitimacy after participating in the project. Interventions targeting soft, more intangible skills and outcomes may seem more difficult to deliver and harder to measure, as was expressed in the guidance for soft skills training for entrepreneurship programmes by Youth Business International (YBI 2019); but learning from MUVA’s entrepreneurship project shows that investments in such projects and interventions to strengthen agency are justified. One PAM participant shared how she felt few non-governmental organisations (NGOs) did the work that MUVA does:

PAM made the woman more daring, more able to do things for herself... this is very gratifying, [as] very few NGOs help women recognise their worth, their great worth

The power of networking and collective agency should not be ignored. Perhaps one of the most interesting lessons from both PAM and MUVA+ is that bringing women together provided a platform for them to exchange ideas, share knowledge, encourage each other, support each other's businesses through referrals and partnerships, and bargain within the market. While not a primary desired outcome of either project, the *bolinha roxa* components of the interventions meant to support individual agency and foster power within also had the inadvertent effect of promoting forms of collective agency, where alternative spaces or networks are created in which groups can collectively increase consciousness and voice, and act to achieve particular goals (Fernandez-Wulff 2019). This collective agency is linked to power with in MUVA's entrepreneurship programme. We see power with exercised in the economic domain in the examples of MUVA+ vendors coming together to buy in bulk or negotiate prices with wholesalers; and in PAM, we see it in entrepreneurs creating referral systems and partnerships between businesses. Both examples could also be considered examples of social power being exercised, since connections were made, or bridges built, within groups (VeneKlasen and Miller 2002). Lastly, power within was evident in entrepreneurs' comments about how they were able to relate to other entrepreneurs and feel supported, inspired, motivated – suggesting that this collective agency outcome may also contribute toward a sense of agency at individual level.

The broad networking outcomes that resulted from PAM and MUVA+ activities point to entry points for future female economic empowerment interventions targeting both individual and more collective agency in markets. How individual agency can be used to enhance networks and organisations to leverage collective agency for women entrepreneurs in LMICs needs more study, but this resonates with the findings of Gammage *et al.* (2016) and McKenzie, Puerto and Odhiambo (2019): trainings are not enough on their own; participants need active support in strengthening capabilities (Shariff 2018) while creating spaces to build and sustain networks with other women and women's associations (Fernandez-Wulff 2019).

While short-term results are encouraging, long-term effects on agency have yet to be measured. We have learned from reviewing literature on comparable programmes that it can be difficult to measure the long-term impacts of soft skills interventions on agency and empowerment, and these impacts may plateau over time (Stangl *et al.* 2015; Ubfal *et al.* 2020; Valdivia 2011; Batista and Seither 2019). In MUVA+ and PAM, qualitative and quantitative endline data were collected in the final weeks of each project or exactly at project endline. To confirm if these outcomes plateaued or remain strong, a large follow-up study will be conducted on the PAM and MUVA+ projects in 2022, which will feed into knowledge about longer-term outcomes. Among other desired long-term outcomes, the study will look at skills and agency to determine whether the plateau effect observed in other programmes is also apparent in MUVA's female entrepreneurship projects.

Tailoring of design and delivery to context and target group are important in MUVA projects. Another interesting aspect of MUVA's entrepreneurship projects is the degree to which they are tailored to contexts and participant groups. While MUVA+ and PAM share similarities in the conceptual frameworks they are built upon, including the *bolinha roxa* concept, they are vastly different in their details, delivery and emphases, including in MUVA's selection of targeted soft skills to strengthen agency. This does not mean that similar projects or programmes cannot be replicated in other contexts in sub-Saharan Africa or other LMICs; indeed, MUVA adapted its MUVA+ project to support young women in rural Mozambique through its *Sonho Rural* (Rural Dreams) project and also trained an NGO in Malawi, Women Together,¹³ on implementing an adapted version of MUVA+. However, it means that each one must be carefully tailored in its design and delivery, especially as the quality of trainings may matter even more in psychology-based programmes than in hard skills trainings (McKenzie 2021).

¹³ Women Together: www.womentogetherglobal.com/

7. Conclusions – how MUVA has contributed to knowledge

This paper shows how abstract concepts of power, agency and economic empowerment translate into the real world using the experiences of entrepreneurs who participated in two female entrepreneurship projects run by the MUVA social incubator in Mozambique. Agency strengthening through trainings that emphasise participants' intra- and interpersonal skills resulted in positive outcomes related to their self-confidence, aspiration, empathy, leadership and communication skills. These (soft) skills help women entrepreneurs believe they can act on the goals they set themselves and eventually achieve them, which are all needed for economic empowerment. Ultimately, as MUVA shows, on an individual level this gives them the opportunity to amplify their voice and increase their control over decisions and opportunities to widen their network.

This paper also highlights useful tools that worked for MUVA. For example, the fishbone diagram employed throughout the MUVA+ trainings showed participants how to break their business challenges into smaller, more manageable – and achievable – pieces. The personal objectives and staircase of life activities employed in PAM and MUVA+, respectively, both used a staircase metaphor to help women reflect on the challenges they had already overcome. These tools are all examples of activities that strengthen agency in cases where it may already exist, but which require some careful nudging through teaching, stimulating or encouraging particular soft skills.

Importantly, using these so-called soft skills in combination with hard skills (e.g. bookkeeping) and opportunities (e.g. opening a bank or savings account; market research to understand customers) within MUVA's female entrepreneurship projects not only resulted in strengthening participants' agency, but the women entrepreneurs in both PAM and MUVA+ also used their new skills and ambitions to improve their business performance (e.g. more customers) and outcomes (e.g. higher profits). These findings could be useful for other organisations in designing and implementing female entrepreneurship programmes in LMICs, although the projects cannot be replicated exactly as the context and type of female entrepreneur matter.

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