



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

Female entrepreneurship and the creation of more and better jobs in sub-Saharan African countries

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Summary

Income and jobs do not automatically empower women but can contribute as they generate the necessary resources that support agency. This paper investigates the question of how female entrepreneurship programmes can best generate more and better jobs for women in sub-Saharan Africa (SSA). To answer this question, we assess the literature and the cases of two female entrepreneurship projects of Mozambique-based social incubator for women's economic empowerment MUVA. MUVA seeks to maximise opportunities for women entrepreneurs, while addressing specific challenges through a process of personal transformation.¹

The literature mentions an 'employment crisis' or 'underemployment crisis' in SSA, with enterprises in the formal economy unable to absorb the demand for jobs, forcing many young Africans to find work in the informal sector, often in agriculture and family enterprises. For the foreseeable future, the way out of this crisis is to support as many self-employed, micro-, and small business owners, among them many women entrepreneurs, to improve business performance. Even if these small, often unproductive enterprises may not create many jobs for others on an individual level, collectively they do, while also creating much-needed employment opportunities for the entrepreneurs themselves.

Enterprise development interventions aiming for more and better jobs in SSA should therefore include these small businesses. They should not concentrate on high growth potential and larger formal industries only, as they cannot create enough jobs to absorb available labour supply. If the survival rate of small enterprises could be increased through better access to business services (e.g. training and finance), they could become more resilient and sustain – or even increase – employment over time. Women-led enterprises must not be ignored in the effort to increase and improve employment outcomes but need special attention as they often face gendered constraints. Both the literature and the MUVA experience show that the way forward is personalised and more psychology-based training for women entrepreneurs to develop their entrepreneurial behaviour and mindset. As the case of MUVA shows, by combining this with 'harder' skills, such as book keeping, building client relations, and improving the quality and pricing of products or services, female entrepreneurs not only improve their business outcomes and save some money, but also have the potential to increase employment opportunities for others.

The MUVA findings show that when women entrepreneurs learn that having mixed teams improves business performance, it can lead to better opportunities for women workers. The MUVA experience shows that this does not happen automatically, but that participating women entrepreneurs need to better understand their own gender perspectives on work and feel confident about the importance of being a role model for other women in their community.

Enterprise development programmes for micro- and small female-led businesses increase labour productivity through their trainings and support for better access to finance, leading to higher-paid and more stable jobs. Higher levels of labour productivity for small businesses (often small steps over time), can be achieved by saving and investing in physical and human capital; for instance, new technology or human capital development. Combined with support to understand the strengths and weaknesses of their businesses, the focus on savings and investment – little as it might be – will improve female entrepreneurs' productivity. If this can be achieved on a large scale, over time it could increase demand in the market giving rise to new business opportunities and future employment for women.

¹ For more information on the work of MUVA+ and PAM on economic empowerment, agency strengthening, and informality, see Thorpe, Barenboim and Come (2022); Ault, Quak and Guimarães (2022), and Quak and Barenboim (2022), respectively.

Key Messages

- Young Africans – men and women – face many barriers in the labour market that urgently need to be tackled. Also, women face many gendered constraints and challenges within the labour market.
- Lack of opportunity means many women start their own businesses, as self-employed or micro business owners, in an attempt to secure work and income. These businesses not only provide work for the entrepreneurial women themselves, but also others: directly, as employees (male and female); and indirectly, through forward and backward linkages with other enterprises in the formal and informal economies.
- Female entrepreneurship programmes should have a strong focus on these micro-enterprises and the self-employed from business and employment perspectives. Although individually these enterprises will not dramatically add to the number of new jobs, collectively they will continue to play an important role in providing work and incomes for many for the foreseeable future.
- The MUVA experience shows that self-employed women and female micro-business owners can improve their business outcomes with the right support, with small but positive implications for their employment and that of others (e.g. more work reduces underemployment and has the potential to create new jobs and more stable incomes).
- For women entrepreneurs to create better jobs, they need to have the right entrepreneurial skillsets and equal opportunities to increase productivity, which over time will also allow them to play their part within SSA's structural economic transition.

I. Introduction

Female entrepreneurship programmes often seek women's economic empowerment through opportunities and skills to generate higher-paid and more stable jobs. Income and jobs do not automatically empower women but can contribute as they generate the necessary resources that support agency. It is important that sufficient and decent jobs, and other employment and income opportunities, are created and made accessible for women. The question that this paper tries to answer is how to do this through the means of female entrepreneurship programmes within the context of sub-Saharan Africa (SSA). It analyses the case of MUVA, a social incubator based in Mozambique that aims to increase female economic empowerment through targeted and tailored innovative human-centred approaches.

The context of SSA is relevant for various reasons. First, there is a lack of jobs for young people in SSA, as population growth outperforms job creation significantly (Quak 2021). Only three million formal jobs are created each year in Africa, while 10–12 million young people enter the job market (AfDB 2016). Many can only find work in the informal economy, mainly in agriculture and household enterprises. A key issue is that African countries have struggled to transform structurally from low productivity agriculture to higher-productivity non-agricultural sectors (Jayne, Yeboah and Henry 2017). Recent economic growth based on commodity exports does not deliver enough jobs and lacks inclusive and sustainable linkages with local businesses to increase productivity at enterprise and sector levels (Quak and Flynn 2019). A recent report from the African Development Bank (2019: 45) stated that by 2030, 'only half of new labour force entrants will find employment, and most of the jobs will be in the informal sector.' Researchers have emphasised that the African 'employment crisis' is mainly the result of structurally low demand in the labour market, which is exacerbated by the slow pace of 'demographic transition' towards lower mortality and fertility rates (Fox and Kaul 2017).

Secondly, young women often face unequal work opportunities and more challenges compared to young men, due to biased norms and traditional gender roles, combined with institutional failures to address gendered constraints in education and labour markets (Hanmar *et al.* 2014). For example, the MUVA Urban Youth Survey conducted in Maputo and Beira in 2017 found that women were significantly more likely to work in 'low skilled jobs' even when keeping factors such as education constant (Arau *et al.* 2018). Many women in SSA have their first child at a very young age; just over a quarter of women aged 20–24 give birth before age 18 (UNICEF 2020), which increases their care responsibilities at a crucial moment in their lifecycle. This, along with other obstacles (e.g. less mobility and lack of network opportunities), impacts women's expectations, self-confidence and aspirations in their education and early work trajectories, reducing their chances for higher-paid and more productive jobs in the formal sector throughout their lifecycle (Hanmar *et al.* 2014).

Recognising that low-productivity agriculture and household enterprises will continue to absorb large parts of SSA's labour force (including many women) for the foreseeable future, scholars such as Losch (2016), Rodrik (2015) and Fox and Thomas (2016) argue that the starting point for employment strategies, policies and interventions should be targeted at existing small enterprises. In SSA, micro-, small and medium-sized enterprises (MSMEs) mainly operate in the informal economy and will remain the main job creators for the foreseeable future (ILO 2019); most MSMEs, and particularly those led by women, are micro-enterprises. Therefore, interventions that aim for more and better jobs must include the vast number of small enterprises and improve their role and position within markets and value chains (Fox and Kaul 2017; Quak and Flynn 2019).

Different types of women's economic empowerment programmes have taken different approaches to tackling these challenges. This paper focuses on how female entrepreneurship programmes – interventions that target women's self-employment and women-led micro- and small enterprises – could contribute to the urgent need to create more and better jobs in SSA. The rationale to focus on entrepreneurship in this paper is that women who own an independent enterprise provide employment for themselves, and could improve their income, wellbeing and livelihoods (Brush and Cooper 2012), while also providing work for others: directly, as employees (male and female); and indirectly, through forward and backward linkages with other enterprises in the formal and informal economies.

When women increase their incomes or make their employment more secure, they are more likely to invest in their children's education, which contributes to demographic transition and gives a new generation of young women a better starting position to enter the labour market or to start their own businesses (Lee, Patierno and Madsen 2020; Karra, Canning and Wilde 2017). Scholars have concluded that encouraging and supporting women's entrepreneurial endeavours makes sense not only for the individuals involved, but also from a macro-economic perspective (Sajjad *et al.* 2020; Vinay and Singh 2015; De Vita, Mari and Poggesi 2014).

This paper will draw on both the literature and the lessons learned from Mozambique-based social incubator MUVA. It will assess two female entrepreneurship projects MUVA has developed: MUVA+ for urban vegetable and fruit market sellers; and the Acceleration Project for Micro and Small Businesses (PAM) for women-led micro- and small enterprises with growth potential. By exploring MUVA's entrepreneurship experience, this paper contributes to debates in the literature about job creation and quality of employment through female entrepreneurship programmes.

Box 1: Definitions of job, employment and work

'Job' and 'employment' are often used interchangeably and have the same synonym, 'work'. A job refers to the function or position related to the work involved, whereas employment refers to the paid condition of work. Any reference to jobs in this paper means having a *paid* job, which is synonymous with being in employment because conditions and arrangements are in place related to work done for an employer. This paper will not use the term 'job' in relation to someone who is self-employed or runs a small enterprise. However, it will occasionally use the term 'employment' in relation to working arrangements women entrepreneurs have made for themselves if they are self-employed or own a micro-business.

Associated with employment, concepts such as 'quality of employment' and 'decent work' have emerged to emphasise that being paid for work is not enough to deliver a fair income, job security, ability to organise and participate in work related decisions, and equality of opportunity for all women and men (Burchell *et al.* 2014). This paper prefers to use the terms 'better quality of jobs', 'better jobs', or 'quality of employment' to refer to the many aspects of the decent work agenda; but it always does this by putting the discussion of better jobs/employment within the context of the importance of creating more jobs in SSA in the first place (Quak and Flynn 2019). In the context of SSA, there is a lack of formal employment and a lack of quality employment upon which the level of remuneration depends. 'Decent work' might be the ultimate aim: the process that generates more *and* better jobs is what matters most for SSA.

2. Female entrepreneurship and job creation – what we know from the literature

The importance of micro- and small businesses

According to the International Labour Organization (ILO 2019), combined with self-employment in the formal and informal sectors, micro- and small enterprises account for seven out of ten jobs worldwide. In most low- and middle-income countries (LMICs), micro- and small businesses are the most important contributor to total employment and the creation of new jobs, but in SSA self-employment alone accounts for 50 per cent of total employment (ibid.). Several country studies confirm that micro-enterprises and self-employment are the most important source of work in SSA (Ajuwon, Ikhide and Akotey 2017; Diao, Kweka and McMillan 2018). The bulk of job growth – other than creating jobs for oneself in self-employment or as a business owner – is often accounted for by enterprises in the informal sector, although some studies show that job creation comes mainly from a very small subset of informal firms that share characteristics with firms in the formal sector (ibid.).

Due to this employment picture, it is often argued that support focuses on small enterprises with high growth potential, referred to as ‘constrained gazelles’ (Grimm, Knorringa and Lay 2012). However, a review of the literature on firms’ contributions to employment creation conducted by Spratt, O’Flynn, and Flynn (2018) concludes that investments in larger firms contribute more to total employment growth than investments in MSMEs. Kersten *et al.* (2017) found the same results for South Africa; whereas Page and Söderbom (2015), who analysed enterprise surveys for ten countries in SSA, concluded that both smaller and larger firms create similar numbers of jobs, though job quality (i.e. duration and wages) was found to be lower in smaller firms. Li and Rama (2015) explain that the quality of employment is better in larger firms, which typically have higher survival rates and labour productivity rates, compared with smaller firms, which mainly operate in the informal sector. For example, for similar jobs in African firms the wage differential between small and large firms can be up to 80 per cent (Page and Söderbom 2015).

However, as already explained in the introduction of this paper, in the context of SSA, scholars recognise that for the foreseeable future creating work for oneself through self-employment or as a micro-business owner, even in unproductive enterprises, will continue to absorb large parts of SSA’s labour force. This is because larger firms and smaller firms with growth potential will not create the many jobs that are needed (Fox and Kaul 2017). Even if smaller, unproductive enterprises individually might not create many jobs for others, they still create employment opportunities for business owners themselves; and the vast number of these businesses collectively makes them relevant to any employment strategy or policy in SSA (Quak and Flynn 2019).

Instead of looking at the size of enterprises, research also suggests looking at sectors or subsectors. Spratt, O’Flynn and Flynn (2018) reviewed different sectors’ contributions to employment growth (combined with poverty reduction and pro-poor growth) in lower-income countries. They concluded that the most relevant factor was to support labour-intensive sectors such as agriculture, manufacturing (especially food processing and light industry such as textiles), and construction, while other sectors such as services, finance and extractives generate smaller gains in terms of employment. These findings are in line with conclusions from other studies of African countries, such as Jouanjean and Te Velde (2013) and Fine *et al.* (2012).

Evidence from Ethiopia, for example, shows that ‘micro and small enterprises’ in the agri food-processing sector could increase job opportunities through government and donor incentives

and support measures to improve farm productivity: 85 per cent of the jobs created by these micro and small enterprises related to the agribusiness sector (Wossen and Ayele 2018). However, as a study in Mozambique has shown, the sectors which absorb high amounts of labour are not always the most advanced, and as such they do not achieve their full potential due to various constraints. Although manufacturing MSMEs are considered critical to job creation, new jobs in Mozambique were mostly created in services and commerce (Sawaya and Bhero 2017). An explanation could be that manufacturing MSMEs operated at 'very low levels of productivity, had owner-managers who had received less education and training, and functioned using spontaneous operating methods, used obsolete production machinery and tools, and overall had no drive to create additional employment' (ibid.: 467).

What do these findings mean for women's economic empowerment programmes that focus on self-employment and small businesses?

- Given that women entrepreneurs are mostly self-employed or own micro-sized firms, mainly in the informal sector (Quak and Barenboim 2022), these findings suggest that in the context of SSA it is unlikely these enterprises could become significant creators of paid jobs for others. The high number of low-productive enterprises, with women mainly operating in less labour-intensive sectors, such as low-added value commerce and services, means that they are less likely to increase employment, even if they improve overall business performance (e.g. increasing their number of clients). However, collectively these enterprises provide crucial employment for local communities and create important employment opportunities for the women entrepreneurs themselves.
- If providing better access to business services could increase the survival rate of businesses (e.g. training and finance), these women-led enterprises would become more resilient and sustain, or even increase, employment opportunities, including for women (Box 2). Furthermore, with the right support and encouragement there is no reason to suggest women entrepreneurs could not move into more promising sectors, establishing more productive, value-adding enterprises in labour-intensive sectors, such as manufacturing and processing. This could reduce the perception that women entrepreneurs create less jobs than their male peers (Kuschel, Labra and Díaz 2018).

Box 2: Are female entrepreneurs creating more jobs for women than men?

Despite repeated claims, there is little hard evidence in the literature that women entrepreneurs employ more women than men and value their employment more, particularly in LMICs. A World Bank study analysing enterprise survey data from 82 countries shows that female-led firms tend to employ more female workers as a share of the total workforce, after controlling for sector, age and type of firm (Cirera and Qasim 2014). Although in 49 per cent of the countries in the sample there were no significant differences, in the remainder the average difference was statistically significant and positive, indicating that female-led firms tend to have a larger share of female workers than firms led by men (ibid.). Another study shows that during a research experiment when female employers had to decide who to hire, they hired women 50 per cent of the time, but when male employers made the call, women only had a 40 per cent chance of being hired (Coffman, Exley and Niederle 2018).

Lessons learned from enterprise development interventions

Enterprise development interventions that aim to create more jobs – on the demand side of the labour market – are much less likely to take a gendered approach when compared with supply-side (e.g. employability) interventions (Fox and Kaul 2017). A literature review by Fox and Kaul (*ibid.*) shows that some of these programmes target women, providing access to finance, entrepreneurship and business training; however, the impact on job creation is often very limited. This could relate to the size of women-led enterprises, which are mostly on the micro-level, with little room for job creation even after receiving funds or training. It could also relate to more gender-specific constraints overall on women upscaling their businesses.

Enterprise development interventions can be separated into an element that focuses on access to finance and another on access to entrepreneurship training. Entrepreneurship training for the self-employed generally results in better business skills and improved motivation in particular; but this mainly results in increasing business income rather than job creation (McKenzie and Woodruff 2015). For programmes working with micro-enterprises, McKenzie and Woodruff (*ibid.*) do not find a positive and significant change in employment because of the high cost to small firms of hiring an employee. Importantly, the literature shows that the type of training is important. The more specific and targeted the training is, the higher the likelihood of improved results for employment.

Cho and Honorati (2013) show that either intensive short training or substantially extended training have the best business outcomes that over time could generate jobs for young people. The use of psychology-based training programmes that develop key behaviours associated with a proactive entrepreneurial mindset appear to deliver more lasting improvements for small business owners than more traditional business trainings. An experiment in Togo showed that entrepreneurs who went through personal initiative training earned higher profits than those in traditional trainings or control groups at every percentile (Campos *et al.* 2017). Campos *et al.* (*ibid.*) find that these firm owners used more labour, were more innovative and made bigger investments, but did not use more paid workers or have higher levels of inventories than those who received traditional training.

Overall, the reviewed literature is mixed regarding the evidence on job creation outcomes of interventions providing access to finance. However, most scholars conclude that the ability to increase productivity or achieve higher sales may contribute to a modest increase in jobs and job quality; access to cheap financing will allow firms to purchase more capital assets and converting assets into increased production usually requires more labour and often results in job quality improvements (Ayyagari *et al.* 2016).

Traditionally, access to finance can be granted through business competitions, micro-finance institutions or special SME services. Kersten *et al.* (2017: 330) find 'a positive significant effect of SME finance on capital investment, firm performance, and employment within the supported firm; whereas the summary effect on profitability and wages is insignificant'. Other meta-evaluations of SME financing programmes (Grimm and Paffhausen 2014, 2015; Cravo and Piza 2016) find limited effects on employment growth for small businesses, although improving firm performance, which is relevant to improving underemployment issues in SSA. Schemes with thorough selection mechanisms, identifying micro- and small enterprises with high growth and job creation potential, are the most successful in creating jobs. However, in the context of SSA there are not many such firms and funding focuses mainly on high-calibre firms and involves people with higher levels of education in urban areas (Mamburu 2017).

The sum of funding – through grants or loans – is also important, as the literature shows that larger amounts given to individual small enterprises are more likely to create jobs than small amounts (Flynn and Sumberg 2018). Therefore, it seems that SME financing programmes are more successful than microfinance programmes in creating jobs (Grimm and Paffhausen 2015; Banerjee, Karlan and Zinman 2015). This may relate to the informality of businesses

that are supported by microfinance, which tend to be less productive and face many constraints. However, evaluations on microcredit interventions are usually ineffective at measuring job creation. The main point is that the aim of such schemes is generally income stabilisation, and not employment more generally. Furthermore, loans are too small and loan periods are typically too short to lead to sustainable job creation. However, while jobs may not be created, microcredit could still improve underemployment and self-employment issues (Mader 2018; Sykes *et al.* 2016).

From the literature a common thread can be identified which shows that combining access to finance interventions with advisory services, technical assistance and business trainings tends to have a more positive effect on employment generation and improvements in quality of jobs (Paniagua and Denisova 2012; ILO 2015; Fox and Kaul 2017). Well-designed and implemented trainings are needed because many small enterprises are risk averse, lack the ability to provide satisfactory loan applications and do not recognise the need for financing for expansion. Although a combination of several business services, integrating training, mentoring and support to access new markets is more promising for job creation, providing these business services is expensive; for that reason, they are targeted mostly at larger firms or a limited number of small firms with the highest growth potential (Fox and Kaul 2017).

What do these findings mean for women's economic empowerment programmes that focus on self-employment and small businesses?

- Evaluations of financial interventions do show some successes for self-employed women and women-led micro- and small businesses, but often lack results on job creation. The focus of these programmes is on measuring earnings or increases in hours worked as indications of whether the quality and sustainability of a job has improved (Grimm and Paffhausen 2015). This indicates that such interventions are more likely to improve the employment situation and incomes of small business owners and the self-employed. They have the potential to create employment for others and are more likely to create better opportunities for workers who are already employed.
- Interventions are not all about access to finance; women entrepreneurs need better business and networking skills, and improved self-esteem and self-confidence (Ault, Quak and Guimarães 2022). The type of training and mix of training subjects is important. Personalised and psychology-based training for women entrepreneurs is key to developing their entrepreneurial behaviours and mindset. It might not result in significantly more jobs but could reduce 'underemployment' and improve their own employment situation, which are still important employment outcomes in the context of SSA.
- A combination of financial and non-financial support to entrepreneurs could result in better employment outcomes, but if this means less programme outreach due to higher costs or restricting selection to enterprises with high growth potential only, this is likely to exclude most women-led enterprises. Therefore, such programmes need to target female entrepreneurs.

Productivity versus job creation – implications for women's economic empowerment

Although SSA urgently needs many new paid jobs, it also needs better quality and better paid jobs, which would normally come with increased labour productivity. Higher incomes

are necessary as they will increase demand in domestic markets, which over time will generate more jobs for men and women. As we have seen in the section above, investment and support in agriculture may deliver the largest amount of employment in the short term; however, given the low value added per job, these investments may not contribute much to long-term economic development. Jouanjean and Te Velde (2013: 9) mention that investments in capital-intensive sectors may produce relatively few jobs in the short term, but that they ‘may have the greatest potential for long term “transformational” effects such as increases in labour productivity’. However, to some extent the labour force needs to be prepared before capital-intensive investments can create enough returns, as training local staff is a high-cost factor.

Context-specificity is key for employment outcomes. Investment strategies should consider countries’ income levels and phase in the economic transformation (Fox and Kaul 2017). In the SSA context, most scholars agree that what is most important now is to increase the demand for jobs through investment and support for labour-intensive sectors, including improvements in labour productivity in small enterprises in the formal and informal sectors that dominate SSA to create more and, over time, better jobs. From this perspective, it is beneficial that labour-intensive sectors require lower levels of initial investment to increase productivity than capital-intensive sectors, which benefits small enterprises.

This is important because currently labour productivity growth is only 0.6 per cent per year in SSA (ILO 2019) and high population growth slows the effect of any efforts to increase productivity. The reality for SSA is that low labour productivity at job entry level does not increase sufficiently during a lifetime, keeping young people – men and women – in low quality, low-productivity work (Karra, Canning and Wilde 2017). Demography is also an important factor in how technological change affects labour markets. Whereas most other regions face technological change and automation in a time of ageing or even declining working populations, SSA faces the challenge of a rapidly growing working population for decades to come, while technological change threatens to replace labour (Abdychev *et al.* 2018).

For SSA, studies point to a large but uncertain impact of technological change and automation on jobs. McKinsey Global Institute (2017) and the World Bank (2016) estimate that the impact on SSA countries could be sizeable but will be less than in advanced economies as labour costs remain low. Abdychev *et al.* (2018) argue that technological change in SSA is more likely to complement labour rather than to completely substitute it. The region’s lower wages make it more profitable to invest in technology that complements the relatively cheap labour force. In this scenario, labour productivity growth, instead of capital-based productivity growth, could result in higher real wages and better working conditions, while importantly also increasing the overall labour share, to absorb new entrants into the labour market (*ibid.*).

However, any technological change could result in more inequalities (Baumüller 2018; Hernandez *et al.* 2016). The literature on ‘digital dividends’, for example, shows that ‘faster growth, more jobs and better services will fall short if digital investments are not accompanied by long overdue reforms in a country’s business regulations, skills development systems, and public sector governance’ (Deichmann, Goyal and Mishra 2016: 3). This is relevant for inequality between regions and communities, but also for gender equality. Policies and investments that aim to increase productivity in sectors and enterprises need to have a strong gender strategy and include women entrepreneurs – to achieve greater equity *and* for economic reasons, regarding their (potential) contributions to economic growth and employment (Sajjad *et al.* 2020; Vinay and Singh 2015; De Vita, Mari and Poggesi 2014).

What do these findings mean for women's economic empowerment programmes that focus on self-employment and small businesses?

- A focus in these programmes on productivity would be highly relevant for women entrepreneurs as their businesses are characterised as low-productive enterprises operating in highly competitive, low-margin, informal markets (Quak and Barenboim 2022). The best approach would be to seek higher labour productivity at enterprise level as this not only could increase the incomes, wellbeing and livelihoods of women entrepreneurs, but also of their employees. This does not mean an overhaul of the way these women do business in the short term but supporting them to make small steps to improve productivity levels through better access to finance and entrepreneurship and finance training, combined with efforts to reduce the structural and gendered constraints that women entrepreneurs face. If it is possible to achieve this on a large scale, over time it could increase demand in the market giving rise to new business opportunities and future employment for women.²
- Technological change should be complementary to labour to ensure that productivity growth contributes to more and better jobs for all. To achieve this, policies and interventions must ensure that digital and technology dividends are shared equally as many (young) women lack access to digital tools as well as necessary skills, which needs to be addressed based on local needs and context.³ This is relevant on the micro-level for the development of female entrepreneurship, for their livelihoods and wellbeing, as well as on the macro-level, because it shows that women entrepreneurs have an important role to play in the structural transformation of their nations' economies.

3. The MUVA experience on female entrepreneurship and job creation

MUVA's approach to female entrepreneurship

To respond to the heterogeneity of women entrepreneurs in Mozambique, MUVA designed two separate projects each focusing on the needs of specific groups of entrepreneurs. MUVA+ was a project for informal self-employed fruit and vegetable sellers in urban markets in Maputo.⁴ MUVA also created PAM, which supports female micro- and small business owners who sell goods and services in deprived urban neighbourhoods of Maputo city and province.⁵ Although the content of the projects is very different, both offer a tailored, human-

² If women are involved in this structural economic shift, it would potentially spur the demographic transition in SSA as studies have shown that more years of education and prospects of higher income for women reduces family sizes and increases the age at which they have their first birth (Quak 2021).

³ MUVA Tech was designed based on the premise that there was a strong demand for digital skills in the labour market. However, it soon found that young women lacked access to digital tools as well as skills that many employers consider to be basic digital skills. However, while basic digital skills are considered essential, most employers tend to put more emphasis on soft skills, such as communication, proactivity and ability to learn quickly, etc. See also: <https://muvamoz.co.mz/bridging-the-digital-gender-gap-in-urban-mozambique-insights-from-the-muva-tech-project/?lang=en>

⁴ Information and data from MUVA+ are derived from several evaluation reports, including evaluation reports for each cycle, and from assessing the anonymised data of baseline and endline surveys and interviews with participants.

⁵ PAM information and data are derived from the completion report (2021), evaluation reports for the three cycles, and from assessing anonymised data from baseline and endline surveys and interviews with participants.

centred approach, with a combination of soft and hard skills and a strong focus on gender equality. The primary objective of both projects is to economically empower women by supporting their entrepreneurial endeavours. Empowerment would enable them to improve their livelihoods and incomes (Thorpe, Barenboim and Come 2022). Creating more and better jobs for others was not a primary objective; but, particularly for PAM, it was anticipated that this could be an unintended positive impact of the project, and therefore was measured for monitoring and evaluation.

The 60 PAM participants – spread over three cycles with cohorts of around 20 participants each – were diverse: some worked in businesses traditionally associated with women, such as hair salons, whereas many worked in more innovative, less gender-specific sectors, such as print shops. Most of them had paid employees. The PAM project contained three intensive training rounds, mostly done online due to the Covid-19 crisis. Training topics included: branding; online presence; product improvement; improving entrepreneur-client relationships; access to certificates to show greater reliability to clients; and improving delivery strategy and finance. A human-centred development approach was used to identify specific needs and understand specific gender constraints, and to use this knowledge to find tailored solutions. The trainings were combined with two business research cycles for each entrepreneur, individual sessions with mentors and a seminar series led by experts.⁶

PAM participants were on average 25 years old and nearly two thirds of them had completed or were still in tertiary education. At baseline, most PAM participants said they had a small client base. At endline, 72 per cent of participants said they had increased the number of clients, showing a possible correlation between the methodology and certain business outcomes. The endline evaluations also show that 68 per cent of participants said that their business improved after participating in the project. The project sought to improve self-esteem and build self-confidence through the human-centred approach and an emphasis on gender equality.⁷

A total of 130 MUVA+ participants were spread over three cycles, with around 43 participants in each cycle. They worked in vulnerable and often precarious positions; and were all self-employed. Selling fruit and vegetables in markets, they are subject to strong seasonality effects, with different prices throughout the year, making their sales, costs and profits highly volatile. The MUVA+ project provided participating market sellers with 18 weeks' training on women's soft skills for entrepreneurship and business management (such as business skills and basic accounting), as well as self-efficacy and personal initiative. One week of tailored one-to-one mentoring with trained facilitators followed each week of training. The training and mentoring were combined with access to financial services, such as opening a bank account or other financial services, and access to market commissioners to make their voices heard.

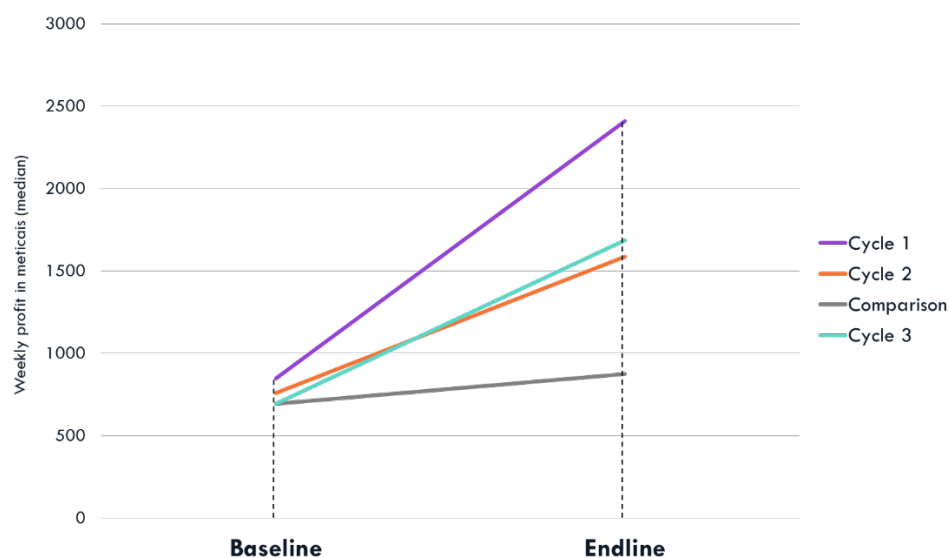
The project evaluation showed that the MUVA+ approach resulted in positive business outcomes such as increased sales, reduced costs and improved profits.⁸ It found that over six months MUVA+ participants' weekly profits doubled – and more than doubled in cycle 1 – compared with a control group of market sellers that only saw a small increase in profits over the same period (Figure 1).

⁶ For more information on the methodologies of PAM and MUVA+, see Thorpe, Barenboim and Come (2022).

⁷ For more information about the outcomes of PAM and MUVA+ projects in general and on self-esteem and self-confidence in doing business, see Thorpe, Barenboim and Come (2022) and Quak and Barenboim (2022), respectively.

⁸ Information was derived from the MUVA+ evaluation report titled *Evaluating the effectiveness of self-efficacy for business training for market sellers in Mozambique: A mixed-methods evaluation of MUVA+*.

Figure 1: MUVA+ project's impact on weekly profits



Source: Authors' own. Created using data from MUVA (unpublished).

One of the main differences was that the MUVA+ participants actively started to look for opportunities to sell other products with higher profit margins. This is evidence that this group of vulnerable women entrepreneurs can improve their self-employment situation if they receive the right support.

MUVA's contributions to creating more and better jobs by supporting female entrepreneurship

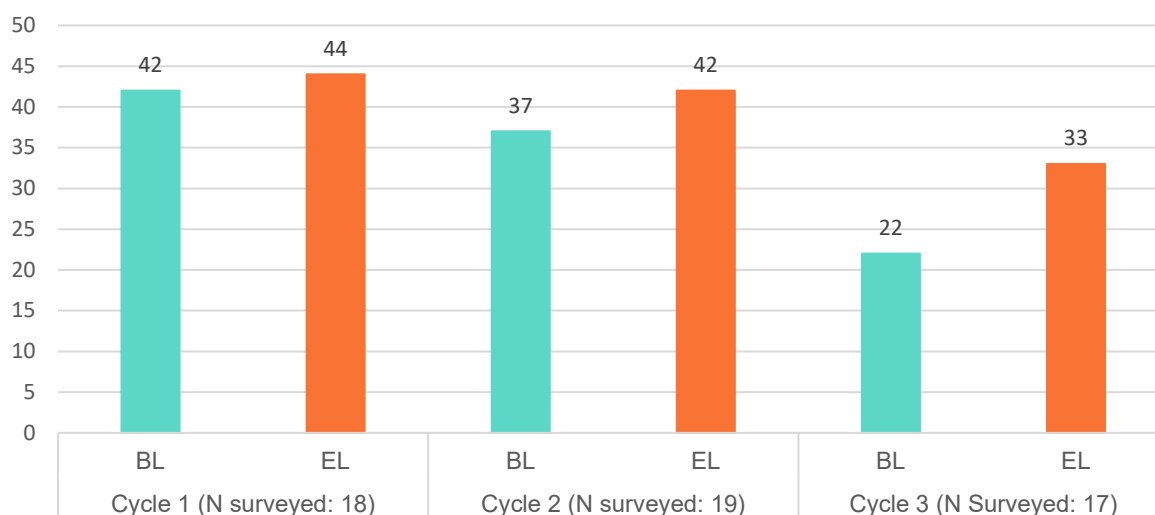
PAM worked with micro-business owners who employed several workers, either permanently or temporarily, whereas MUVA+ was for self-employed women. Thus, from the perspective of creating more and better jobs, PAM is the focus of this assessment. Having said that, in the context of Mozambique the relevance of the employment situation of the many self-employed and micro-business owners themselves should not be underestimated. Therefore, this section also considers the employment situation of the participating entrepreneurs in both projects.

As an enterprise acceleration project, PAM provided participants with a combination of soft and hard skills trainings, while its human-centred approach identified and addressed their specific needs. Although the project was designed to empower the women entrepreneurs economically, it was hoped that the approach would also have positive impacts on job creation and quality of employment. The assumption was that enhanced empowerment through female entrepreneurship projects would improve women's ability to improve business outcomes, which could generate more employment and might improve working conditions. Because PAM was rolled out during the Covid-19 pandemic in 2020 and 2021, the expectation changed to at least sustaining the number of workers during the pandemic.

Using survey data from the project's monitoring and evaluation activities, we followed 54 of the total 60 participants from baseline to endline. The data show that at baseline PAM participants had in total 101 workers, which increased to 119 after the project had ended – an increase of around 18 per cent (Figure 2). As a result, the ratio of workers per participant increased from 1.9 to 2.2. The percentage of PAM participants that had at least one worker also increased from 76 per cent at baseline to 87 per cent at endline. Six participants who

did not have workers at baseline had at least one worker at endline. Two participants who had workers when the project started did not have workers when it ended. The increase in workers came from 20 participants, while 11 participants mentioned a decline in workers during the same period, and 23 participants sustained the number of workers. Although this is a small sample, it shows the potential of the project to maintain or even increase total employment during an economically difficult period.

Figure 2: Number of workers employed by PAM participants (by PAM training cycles)



Note: The PAM project was implemented in three cycles with cohorts of approximately 20 participants each. Baseline (BL) and endline (EL) surveys for monitoring, evaluation, and learning were conducted at the beginning and end of each cycle.

Source: Authors' own. Created using project data.

Importantly, not all workers received remuneration for their activities in the small businesses owned by the PAM participants. The number of paid workers increased during the timespan of the project from 85 to 94, which means that just half of the newly created jobs were paid. However, this also means that the percentage of paid workers compared to total workers decreased from 84 per cent to 79 per cent. This may be explained by the high percentage of family and household workers in businesses (Table 1). Nearly half the workforce in these enterprises are family and household related. The proportion of family members working in enterprises only increased by 1 percentage point by endline, so it might be reasonable to assume that during the pandemic more family members were willing to work without remuneration.

Table I: MUVA employment outcomes

Category and gender disaggregation	Baseline		Endline	
	No.	% of total	No.	% of total
<i>Workers</i>	101	100	119	100
Female	69	68	81	68
Male	32	32	38	32
<i>Workers remunerated</i>	85	84	94	79
Female	60	87	68	84
Male	25	78	26	68
<i>Workers not remunerated</i>	16	16	25	21
Female	9	13	13	16
Male	7	22	12	32
<i>Workers not remunerated and part of household</i>	10	10	21	18
Female	4	6	11	14
Male	6	19	10	26

Source: Authors' own. Data are derived from assessing participants baseline and endline surveys for the three PAM cycles.

The workers' profiles show that the PAM participants had more women workers; 68 per cent were women workers, a proportion that did not change after the project had ended. A total of 12 jobs were created for women and six for men, which did not significantly change the ratio of female to male workers (from 2.16 to 2.13). There might be a trend in hiring more women workers in the longer term as the data show that the proportion of female workers hired within 1–6 months is nearly 10 percentage points higher than the proportion of female workers hired over 1–3 months from the endline survey (67% vs 76.5%). The average age of workers hired was around 27.5 years of age for both sexes.

In interviews at baseline, participants often stated that they preferred not to hire women due to their gendered perspectives on work. That they still hired women might have been because many work in sectors that attract women employees (e.g. hair dressing). This led MUVA to make changes in the project after cycle 1 of PAM had ended, with greater emphasis in cycles 2 and 3 on job creation for women, entrepreneurial leadership and being a female role model. This might explain the slight improvement in women entrepreneurs' views on women employees and to some extent the promotion of work opportunities for women. The sample is too small to make any conclusive statements, but most participants (68%) mentioned at endline that they believe in the benefits of mixed-gender teams.

Although improving the quality of work is important for development, this is more difficult to accomplish for small and mostly informal enterprises. Most women entrepreneurs who participated in PAM (94%) did not give their workers a formal contract; this did not change after the project had finished. However, there was an increase in verbal contracts from 66 per cent to 82 per cent and a decline in the percentage of workers with no contract or

agreement (from 28% to 12%). There was a slight increase in the percentage of employment on a more regular basis (defined as every week, from 47% to 48%). However, the percentage employed on a temporary basis increased from 20 per cent to 27 per cent. Just over half of paid workers received low compensation for their work (between 1–1,000 meticais per month, equivalent to US\$0.0016–15.67), but this percentage decreased to 43 per cent by endline. More workers started to receive higher compensation.

Based on these findings, although difficult to generalise, it shows that an acceleration project such as PAM, with a focus on micro- and mostly informal women-led businesses in the urban context of Mozambique, has the potential to create paid jobs and to some extent better jobs. Even during a difficult and uncertain period such as the Covid-19 pandemic, these micro- and small businesses sustained local jobs with the potential to create more and better-paid jobs. This also reflects improvements in the employment situation of the business owners themselves, with most of them able to pay themselves a more stable salary. This may relate to improved business performance and increases in the number of clients, as they stated at endline.

MUVA+ does not aim to create jobs for others but to improve the self-employment situation of the women involved. Although market sellers do not create jobs directly, around 10 per cent mentioned they received some support in their work from family members, but this was not paid work. As shown in Figure 2, MUVA+ participants increased their profits significantly during the project, compared with the control group. In the project surveys, the participants showed a significant increase in the ability to pay themselves a salary each month and to save money, which might be related to improvements in their business outcomes. These findings show that the MUVA+ approach improved the women's self-employment situation.

MUVA is conducting a follow-up survey with MUVA+ and PAM participants, which will provide further data to assess impact in the longer term.

4. Conclusions – how MUVA has contributed to knowledge

The MUVA findings show that the MSME sector holds great potential to create jobs, even if each enterprise can only create a few jobs because this is what most of them can afford. Especially in low-income countries, such as Mozambique, where large industries with large workforces are very limited – and will remain limited for the foreseeable future – most available jobs are within these small enterprises, which mainly operate in the informal sector. Thus, enterprise development interventions that target more vulnerable micro-businesses should not do this with an expectation of dramatically increasing the number of jobs within these enterprises. However, they can improve underemployment issues, while the employment contributions of small enterprises collectively are relevant and are a sufficient reason to support them.

There is also space to target enterprise development support at the most promising enterprises with high-growth potential, which could result in more jobs created per enterprise. However, the downside to this approach is that it excludes the vast majority of enterprises in countries such as Mozambique and could increase gender inequalities, particularly if it is not gender sensitive.

Hence, self-employment and owning a micro-business will remain the main sources of income for many in low-income countries, especially women. This should be taken seriously in policies and programmes from employment and business perspectives. The literature synthesis and MUVA's experience show that targeted enterprise development interventions

could improve the employment situation and incomes of micro-business owners and self-employed women, while reducing underemployment and potentially creating jobs for others. As MUVA shows, a human-centred approach designed differently for specific target groups of women entrepreneurs, combining soft and hard skills, and addressing gender inequalities, can have positive employment and business outcomes.

The MUVA findings also show that women entrepreneurs learn that having mixed-gender teams can improve business performance and lead to better opportunities for women workers. The MUVA experience shows that this does not happen automatically, but that participating women entrepreneurs need to better understand their own gender perspectives on work and feel confident about the importance of being a role model for other women in their community.

Furthermore, the literature shows that a focus on productivity could be highly relevant for women entrepreneurs as their businesses are characterised as low-productive enterprises operating in highly competitive, low-margin, informal markets. This could be supported by adding innovation and finance components to entrepreneurship trainings. By focusing on savings and investment to make small innovation and expansion steps, productivity levels could be improved, as shown by PAM and MUVA+ data.

Over time, increased labour productivity would increase business competitiveness and incomes. This might result in some micro-business owners not being able to compete. However, in this scenario it might also mean that more and better job opportunities would be created in the remaining MSMEs. With the right support and encouragement there is no reason to suggest women entrepreneurs could not improve labour productivity or even move into more promising sectors based on growth and employment, such as manufacturing and processing.

Thus, the MUVA experience adds to the knowledge that enterprise development programmes targeted at women have the potential to improve the employment situation of entrepreneurial women themselves and that of their current and future employees.

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