



Women and liveability – Best practices of empowerment from Mozambique

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and HIV hazardous Mozambique life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were also the success factors of the empowerment projects.

Keywords: empowerment projects, Mozambique, liveability, livelihood, success factors, womenfolk

Introduction

Between the 1st and 5th centuries AD, waves of Bantu-speaking people migrated from the west and north through the Zambezi River valley and then gradually into the plateau and coastal areas of what is now known as Mozambique (Fig. 1). They established agricultural communities or societies based on herding cattle. They brought with them the technology for iron making, a metal which they used to make weapons for the conquest of their neighbors. Coastal trade of Mozambique was at first dominated by Arabs and Persians, who had established settlements as far south as Mozambique Island (Havemann, retrieved 2014).

From about 1530s, Portuguese trading posts and forts displaced the Arabic commercial and military hegemony, and gained control of the Island of Mozambique and the port city of Sofala. Small groups of Portuguese traders and prospectors seeking gold penetrated the interior regions, where they set up garrisons and trading posts at Sena and Tete on the River Zambezi and tried to gain exclusive control over the gold trade. The Portuguese attempted to legitimise and consolidate their trade and settlement positions through the creation of *prazos* (land grants) tied to Portuguese settlement and administration. While *prazos* were originally developed to be held by Portuguese, through intermarriage they became African Portuguese or African Indian centres defended by large African slave armies known as *Chikunda*. Historically within Mozambique there was slavery. Human beings were bought and sold by African tribal chiefs, Arab traders and Portuguese and other European traders as well. Many Mozambican slaves were supplied by tribal chiefs who raided warring tribes and sold their captives to the *prazeiros* (Brown, Morgan & Lehrman, 2006).

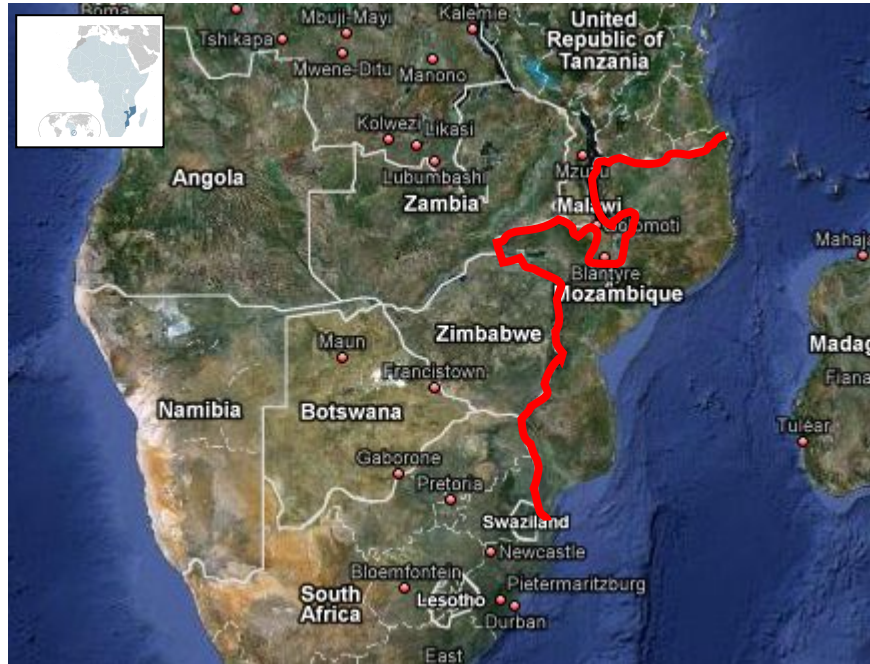


Fig. 1. Location of study

An anti-authoritarian coup in 1974 in Portugal ended colonial rule and its ten-year war with the Frelimo independence movement. Since independence from Portugal in 1975, Mozambique has been battered by civil war, economic mismanagement and famine. A peace deal in 1992 ended 16 years of civil war, and the country has made much progress in economic development and political stability.

Mozambican support for armed groups fighting the white-minority rule governments in Rhodesia and South Africa led to those two countries sponsoring the Renamo movement, which fought Frelimo in the 1977-1992 civil war. This conflict, combined with Rhodesian and South African intervention and central economic planning by the Marxist leadership of the ruling Front for the Liberation of Mozambique (Frelimo) left the country in chaos. About a million people died in the civil war and millions more fled abroad or to other parts of the country.

Frelimo party formally abandoned Marxism in 1989, and a new constitution the following year provided for multiparty elections and a free market economy. A UN- negotiated peace agreement between Frelimo and rebel Mozambique National Resistance (Renamo) forces ended the fighting in 1992 when both sides signed the resulting Rome Peace Accords. Frelimo has won all subsequent elections, some of which have been disputed by Renamo and smaller opposition groups. Political life has nonetheless remained stable, with Renamo continuing to work within the constitutional system.

As a result of sound economic policies under the rule of President Guebuza the country has emerged as one of the world's fastest growing economies, with foreign investors showing interest in Mozambique's untapped oil and gas reserves. Coal and titanium are a growing source of revenue.

Most of the population works the land, however, and infrastructure nationwide still suffers from colonial neglect, war and under-investment.

The economy suffered serious setbacks when in 2000 and 2001 Mozambique was hit by floods which affected about a quarter of the population and destroyed much of its infrastructure. Furthermore, in 2002 a severe drought hit many central and southern parts of the country, including previously flood-stricken areas. Poverty remains widespread, with more than 50% of Mozambicans living on less than \$1 a day.

Severe droughts, devastating cyclones and floods in central and southern provinces characterize Mozambique's environmental hazards. A long civil war and recurrent drought in the hinterlands have resulted in increased migration of the population to urban and coastal areas with adverse environmental

consequences. Other environmental issues include desertification, pollution of surface and coastal waters, and elephant poaching for ivory.

Economic profile

At independence in 1975, Mozambique was one of the world's poorest countries. Socialist mismanagement and a brutal civil war from 1977-92 exacerbated the situation. In 1987, the government embarked on a series of macroeconomic reforms designed to stabilize the economy. These steps, combined with donor assistance and with political stability since the multi-party elections in 1994, have led to dramatic improvements in the country's growth rate. Fiscal reforms, including the introduction of a value-added tax and reform of the customs service, have improved the government's revenue collection abilities. In spite of these gains, Mozambique remained dependent upon foreign assistance for 40% of its 2012 annual budget and over half the population remained below the poverty line.

Subsistence agriculture continues to employ the vast majority of the country's work force and smallholder agricultural productivity and productivity growth is weak. A substantial trade imbalance persists although aluminum production from the Mozal smelter has significantly boosted export earnings in recent years. In 2012, The Mozambican government took over Portugal's last remaining share in the Cahora Bassa Hydroelectricity Company (HCB), a significant contributor to the Southern African Power Pool. The government has plans to expand the Cahora Bassa Dam and build additional dams to increase its electricity exports and fulfill the needs of its burgeoning domestic industries.

Mozambique's once substantial foreign debt has been reduced through forgiveness and rescheduling under the IMF's Heavily Indebted Poor Countries (HIPC) and Enhanced HIPC initiatives, and is now at a manageable level. In July 2007, the US government's Millennium Challenge Corporation (MCC) signed a \$506.9 million Compact with Mozambique. Compact projects will end in September 2013 and are focusing on improving sanitation, roads, agriculture, and the business regulation environment in an effort to spur economic growth in the four northern provinces of the country.

Citizens rioted in September 2010, after fuel, water, electricity, and bread price increases were announced. In an attempt to lessen the negative impact on people, the government implemented subsidies, decreased taxes and tariffs, and instituted other fiscal measures.

Mozambique grew at an average annual rate of 6%-8% in the decade up to 2013, one of Africa's strongest performances. Mozambique's ability to attract large investment projects in natural resources is expected to fuel continued high growth in coming years. Revenues from these vast resources, including natural gas, coking and thermal coal, titanium and hydroelectric capacity, could overtake donor assistance within five years(CIA, 2014).

- GDP (purchasing power parity): \$18.94 billion (2008 est.); \$28.15 billion (2013 est.)
- GDP per capita (PPP): \$900 (2008 est.); \$1,200 (2013 est.)
- Labor force by occupation: - agriculture: 81%; - industry: 6%; - services: 13% (1997 est.)
- Population below poverty line: 70% (2001 est.); 52% (2009 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/mz.html>

Social profile

Mozambique's almost 25 million inhabitants consist of the African 99.66% (Makhuwa, Tsonga, Lomwe, Sena, and others), Europeans 0.06%, Euro-Africans 0.2%, and Indians 0.08%. In terms of religious affiliations the composition is Catholic 23.8%, Muslim 17.8%, Zionist Christian 17.5%, other 17.8%, none 23.1% (1997 census). Given the more or less proportionate plurality of Mozambique society the government does not face the challenge of preventing the country from breaking apart along ethnic and

religious lines. Political life has remained stable, with the ruling party continuing to work within the constitutional system.

Mozambique’s population has increased from 21,669,278 in 2009 to 24,692,144 in 2014 (the 51th. highest in the world) as the growth rate has arisen from 1.791% to 2.45% respectively in spite of the effects of excess mortality due to AIDS and high infant and maternal mortality rates. The national sex ratio is 0.95 male/female in 2014 although both sexes have improved life expectancy at birth : male from 41.83 years in 2009 to 51.85 years in 2014 and female from 40.53 years to 53.37 years respectively. Remarkably, the national life expectancy was only 52.6 years placing Mozambique at 213 in world comparison. Remarkably too, maternal mortality remains high at 490 deaths /100,000 live births (2010), the 20th highest in the world.

With health expenditure at 6.6 % of GDP (2011) it is not surprising that there is only 0.03 physicians (2008) and 0.7 beds (2011) for every 1,000 population. Drinking water source has improved for 80.3 of the urban population and only for 35% of the rural population (2012). By contrast, improved sanitation facility access only benefits 21 per cent of urban and rural population. For 56.4 % of urban and 89.3% of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and water contact disease, leptospirosis and schistosomiasis (2013). Undernourishment has seen 15.6 % (2009) of Mozambican children under the age of 5 years underweight, the 46th highest in the world. What is most worrying about Mozambican current health risk is the adult prevalence rate of HIV/AIDS which stood at 11.1 % (2012) the 8th highest in the world. A total of 1,554,700 people (2012) lived with this disease the 5th highest in the world, and 76,800 deaths in the country were due to HIV/AIDS in 2012 the 5th highest in the world.

Urbanization decreases from 37% of total population in 2008 to 31.2% in 2011. Education expenditure only manages to produce a not very impressive national literacy rate of 56.1% (2010) for the population aged 15 and over. The female literacy rate in 2010 is only 42.8% up from 32.7% in 2003 while that of the male rose from 63.5% to 70.8% for the same years. Females enjoyed a school life expectancy of 8 years as compared to 10 for males (2011).

Given a less than adequate span of proper education child labour – the employment of children ages 5-14 – which totaled 1,369,080 or 22% (2008) is lower than Kenya’s 26 % (2000).

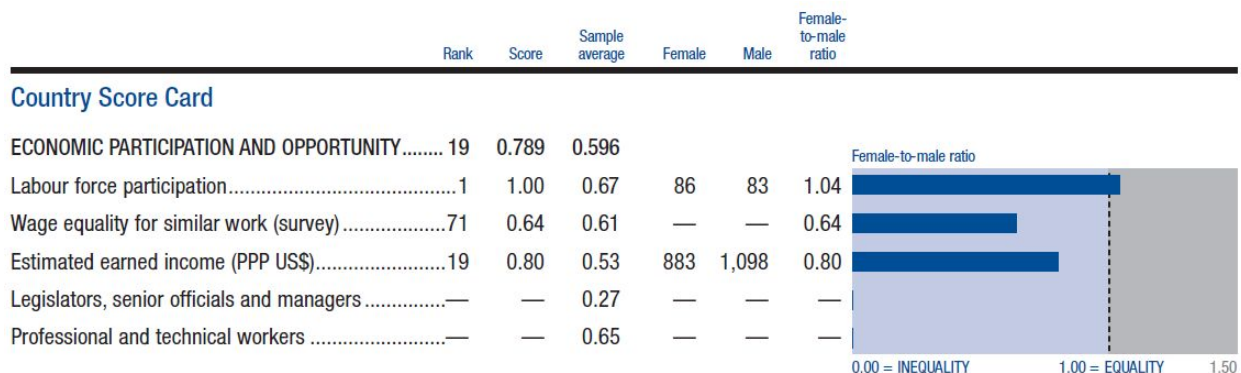
State of socio- economic participation of women in the country

Mixed women empowerment characterizes the state of socio-economic participation of women in contemporary Mozambique. The overall score for economic participation and opportunity for women in the labour force decreases from 0.813 in 2009 to 0.789 in 2014. Yet, the women’s estimated earned income has improved from USD 663 to USD 993, an increase of 49.8 % for the same years (Table 1).

Table 1. Gender inequality in economic activity

Gender Gap Subindexes	Rank	Score	Sample average	Female	Male	Female-to-male ratio
Economic Participation and Opportunity	3	0.813	0.594			
Labour force participation	1	1.00	0.69	89	77	1.16
Wage equality for similar work (survey)	52	0.70	0.66	—	—	0.70
Estimated earned income (PPP US\$).....	3	0.81	0.52	663	819	0.81
Legislators, senior officials, and managers	—	—	0.30	—	—	—
Professional and technical workers.....	—	—	0.84	—	—	—

Source: <http://www.weforum.org/pdf/gendergap2009/Mozambique.pdf>



Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.276)

Women, nevertheless, remain the more hard-pressed when it comes to coping with livelihood and liveability challenges. For instance, burdened with the task of being a single bread-winner Mozambican women often face the difficulty of accessing adequate capital, effective marketing and competent management. Being at the receiving end of the aftermaths of poverty and AIDS Mozambican women often find themselves confronted with the challenge of reviving and rehabilitating their spirit and will to survive and to carry on caring for their family.

Best practice project 1: Banco Oportunidade Mozambique (BOM)

Project initiators, location and background

BOM (Fig.2) was launched by Opportunity International in 2005, it took over some 2,600 clients from CARE and from Mennonite Economic Development Associates of Canada. CARE retained a 10 percent share of BOM and a seat on its board of directors. Other shareholders include Opportunity International, U.S. – 60 percent; Opportunity International, U.K. – 14 percent; and Oikocredit, Netherlands – 16 percent (Helmores et al., 2009).

Project design

At around 7:30 every morning, in Mozambique’s central province of Manica, a four-ton truck leaves the provincial capital, Chimoio. It travels for an hour or more into the countryside and can often be seen lumbering down one of the few good roads that lead to Sussendenga, Catandica and other rural villages. It is one of two mobile banks maintained by BOM that ply the hinterlands of the country’s three central provinces, serving existing clients and recruiting new ones in places miles away from any other financial services.

Each of the villages served by the mobile banks has an extended population of about 75,000 people. With their regular schedules and service days, the trucks are expected in each village. By the time they arrive, a good number of clients have gathered to access their accounts. For three of these villages, the truck is the only bank that serves the community.

Each mobile bank goes to a different village every day and is open for business by about 9:00 a.m. On board are five BOM staff members: two tellers, one supervisor, the driver and a security guard. They serve clients with near-normal banking hours, from 9:00 a.m. to 3:00 p.m., returning to the main branch by 5:00 p.m. – a long day for the team, who typically rotate mobile duties with other branch staff. Each village served by a BOM mobile bank also has at least one resident loan officer who cultivates and maintains client relationships and develops new loan applications.

The first of the two mobile banks was launched in June 2007 and currently serves about 1,500 savers, 1,200 of whom are also borrowers. The second was launched in January 2009. By the end of this year, BOM hopes to reach 2,500 clients with its mobile banks.

Banco Oportunidade Moçambique (BOM), Mozambique	
Areas of operation	Six out of 10 provinces, mostly peri-urban and rural areas
Established	2005
Type of institution	Bank
Main funding sources	Opportunity International, shareholder capital, savings, loans, grants
Number of personnel	120
Number of branches	6 (4 peri-urban, 2 mobile)
Number of borrowers	7,545
Number of deposit accounts	18,601
% of clients who are women	44%
Gross loan portfolio	\$1,967,538
Average loan balance	\$353
Loan interest rate	5.5% per month
Gross savings portfolio	\$1,227,698
Average savings balance	\$80
Savings interest rate	3-9% annually
Percentage of group loans	38%
PAR > 30 days	3.96%
Operational Self-Sufficiency	93%

Data as of December 2008

Fig. 2. Some facts and figures about BOM

All of BOM's branches except the mobile banks are connected to each other via the Internet. And since 2005, all branches, including the mobile banks and containers, have used biometrics – digital fingerprint impressions – to identify clients when they make a withdrawal. Each client registers his or her fingerprint along with a scanned copy of their ID document and a photo taken with a simple digital camera. Once a client verifies the fingerprint at the teller window, the photo appears with the client's record confirming to the teller the identity of the client. The biometric system is used for any movement of funds, whether a transfer or withdrawal. Once a loan is disbursed to the client's account, he or she can only withdraw money using fingerprint verification.

Clients do not have passbooks. Statements are available on request and one is provided free per month. However, statements are rarely requested as clients can ask for their balance when they make a withdrawal.

The biometric ID system, BIDS, was developed by IT consultants for Opportunity International, BOM's primary shareholder. It is integrated with the core operations system, eMerge, provided by Temenos. In an effort to be cost-effective and paperless, BOM keeps a digital photo of each client and a scanned copy of each client's ID in its database. With the exception of photocopiers, the mobile banks and containers are fitted with the same equipment as the branches: laptop computers, fingerprint readers, Webcams, scanners and a small safe. All communications and uploading of transactions between the branches, the containers, the mobile banks and the head office in Maputo are conducted through wireless mobile phones (Helmore et al., 2009).

Project impact

Mozambique is a culturally diverse country. In the south, women tend to dominate the informal markets while men tend to be employed in the formal sector, i.e., in mining or manufacturing. In the north, more men work in the informal sector than women. BOM serves the markets where there is need for their services, irrespective of gender (Helmore et al., 2009).

Regina story:

Regina Zanga, 58, is living alone, something very unusual for an African woman. For the time being, she is staying in a one-room shack with bamboo and tin walls, a tin roof and a scrap-wood door. The arrangement is lonely but practical: From her hut, she can keep an eye on the brand-new, permanent, five-room, cement block house being built for her block by block, room by room, with the profits from her business as a vegetable vendor. Meanwhile, her children are sleeping at her brother's house.

Regina is a mother of six and grandmother of two whose husband abandoned her years ago. After that, she lived with her brothers (and continued to do so until recently), selling vegetables at the Madruga market in Matola, 25 kms from Maputo, the capital of Mozambique. Because she had no investment capital for her business, Regina had difficulty generating enough income to support her children. Without adequate capital, she was forced to buy low-quality, often wilted vegetables on credit, and most of her proceeds went to repay her debts. Finally, in 2000 things began to change. Regina joined a group of five women belonging to an MFI called MEDA and was able to take out a loan of \$40 at a monthly interest rate of 5.5 percent. This enabled her to purchase larger quantities of fresh, high-quality produce and to keep the profits from their sale. MEDA has since been acquired by the microfinance bank Banco Oportunidade Moçambique, or BOM. The acronym means "good" in Portuguese.

The name of Regina's solidarity group is Humelela, which means "when water appears" in the local language. In December 2005, each member received a loan of \$200. At that point, Regina left the group and began taking larger loans from BOM on her own, but she has since returned to the group because of the support she receives and the more manageable size of the loans. There is great camaraderie among the members of Humelela. Since her first loan, Regina has taken a total of 15 loans both within the group and as an individual. Her largest loan was for \$500. She has used this money for working capital, for expanding her business and for the construction of her house.

The work on Regina's new house began in 2003 and she expects it will be finished in 2009. For the most part it is being built by her family members and friends, though she occasionally hires workers for specialized jobs. She now has running water on the plot and one room in the new house has been covered, allowing her to store the building materials she has been saving for the rest of the house. Besides building the house, Regina draws on her savings, which she replenishes regularly, to educate her children. Three are now in school and one is working.

For Regina and her family, it has been a long journey from the grass hut they once lived in to their new cement block house. Today the future looks bright. "I have been working for a long time, little by little, to build this house for the future," Regina says, her arm around the shoulders of her granddaughter. "And even though I won't be here one day, I'll be happy, because my family will have a better place to sleep" (Helmores et al., 2009).

Best practice project 2: CAIXA, Mozambique

Project initiators, location and background

CAIXA is about much more than financial independence. In Mozambique, where most people don't live to see their 40th birthday because of AIDS, it's about empowering women to be economically independent and to make their own decisions (<http://www.thefreelibrary.com/With+help+from+CAIXA:>). CAIXA's main interest is to see women progress PWRDF (Primate's World Relief and Development Fund) initially supported to cover operating costs.

Caixa Geral de Depósitos (CGD) has been widely acknowledged as Portugal's leading banking institution for 130 years (<http://www.portugaloffer.com/cgd/index.html>).

In 1997, CGD established Banco Comercial e de Investimentos (CAIXA) in Mozambique (http://en.wikipedia.org/wiki/Caixa_Geral_de_Dep%C3%B3sitos#Africa).

Project design

Participating women started by forming a micro-credit union. As a matter of fact, the first micro-credit group began with cassava cakes. As many cassava cakes as 147 women could produce and sell. Eventually, they raised \$7. Not much but enough to start a micro-credit union where the five-cent fee to open an account was within reach of members (Conventional banks require \$50.).

That was in 2000. Today, more than 3,000 women are Shareholders in CAIXA (which means, literally, "bank"). Shares cost 40 cents and more than 1,911 shares have been sold for a total of \$9,771. But that's not all. Incredibly, CAIXA now holds in trust savings of more than US \$255,000.

Project impact

Elizete story:

Elizete's own experience with CAIXA began when she opened an account in 2001. A year later, she got a loan to start a business selling cassava, maize and peanuts. She was already selling lemonade out of her home, working at a government job, studying for a degree in social education from The Catholic University of Mozambique and raising three children.

The money she made allowed her to pay for her university studies--she completed her degree in six years--and to put her son through university. Now, her twin girls are headed to university. For their 18th birthday, Elizete gave each of them some money to open their own accounts at CAIXA and handed them the lemonade business. "It's theirs to run," she says.

As daughters see how mothers turn everyday activities such as raising chickens or importing *capulanas*--a popular form of women's dress--into cash, they are learning firsthand the difference between a life of subsistence and a life of substance. "It really affirms your place in society and brings you much more dignity," points out Elizete (<http://www.thefreelibrary.com/With+help+from+CAIXA:>).

Best practice project 3: Apron project, AMF, Mozambique

Project initiators, location and background

The African Millennium Foundation (AMF) is a strategic non-profit and non-governmental organization committed to the social and economic empowerment of the people of Africa, especially women. AMF seeks to target poverty, hunger, and disease at its very root by providing African women and children with the necessary tools for achieving self-sufficiency. Through grants to grassroots organizations, volunteer service, advocacy, and education, AMF fosters civil society and sustainable development through implementation of microcredit programs and others that fuel community development, thus helping people help themselves. Today, AMF works in partnership with 17 women's grassroots organizations in 12 countries reaching over 360,000 people. (<http://lamf.org/download/AMFPressKit.pdf>).

The African Millennium Foundation (AMF) was created because women's grassroots organizations, especially in Africa, the world's poorest continent, are often bypassed in international development programs due to traditional approaches to change and lack of voice. New women's microcredit grassroots organizations are emerging at a very rapid pace all over the world, but in Africa women represent 80% of the poorest and continue to be left out of the centers of power. AMF works to increase the ability of women to participate effectively in their societies and help them and their families move out of abject poverty.

Project design

Through a partnership with Gadhia Solar, AMF has developed a replicable training program by introducing solar ovens with related microcredit enterprises to the women of Mozambique. One of the greatest challenges faced by women in Mozambique is getting fuel for cooking.

Purchasing firewood costs almost 1/3 of an average month's income. Many women who cannot afford to buy the firewood walk several miles in rugged terrain to gather wood for cooking. This can take up much of their day, allowing little time for income generating activities. By introducing solar ovens, families will be able to save money and time while also reducing smoke affects on health and their carbon footprint. Through a integrated microcredit program, the solar ovens will provide families with new income generating activities including drying of vegetables, baking of cakes, and frying of chicken to be sold in the local market.

As a commitment to the Clinton Global Initiative, the project will create a sustainable and replicable training program of solar ovens and microcredit enterprises (http://lamf.org/projects_solar.php).

Project impact

Beatri Ernesto Lougs:

Beatri Ernesto Lougs, 48 years old, has a husband who is HIV positive and does not work, supporting 7 children 2 who are not her own that have been orphaned by AIDS, working her farm she grows cassava and vegetables that she sells earning \$1.50 a day, she wants to use the solar oven to dry vegetables to sell in the market to provide her children with a better home.



Fig. 3. *Beatri Ernesto Lougs*



Fig. 4. *Adelina Fenias Tamele*

Adelina Fenias Tamele:

Adelina Fenias Tamele, 29 years old, supports her son and six younger brothers after losing their parents to AIDS, her family is currently supported by Reencontro with food rations and school fees, the solar oven project will allow her to earn an income to support the family, she is interested in using the solar oven to fry chicken and bake cakes in the market (http://lamf.org/projects_solar.php).



Fig. 4. *The African Millenium Foundation family leans how to cook on solar oven*

Conclusion

Socio-economic empowerment projects have enabled disadvantaged Mozambique people to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Mozambican cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on illiterate women, on remotely located women, on chronically neglected and physically disabled women adds value to the projects.

The Mozambican experience also underlines the vital role of prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, sometimes with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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