

Westminster College, MO (Fulton, MO)
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Micro\$Opua-Microfinance for Refuge Women in Mozambique
May- June 2021

Problem

41.2% of the population in Mozambique is illiterate according to *Index Mundi*. Over 60% of the people live in rural areas with little access to health care services, education, and basic needs. The rural population is far less economically stable than those in very populated areas which is why many children are illiterate. It is too expensive for them to receive an education and this is very problematic. Education is only the beginning of many problems that have to be solved in order to make Mozambique a more stable country economically and politically. The country is among the poorest countries in the world.¹ It was devastated by the Frelimo-Renamo war that lasted for 16 years from 1977 to 1992.² Like many other areas in Mozambique, the school system has not recovered from this. To date the country has a very low formal education completion rate. More than half of the 28.83 million citizens live below the poverty line with a life expectancy of fifty-three years in 2014.³ That is twenty four-years lower than the average American.

According to Ocha Services Central, when Cyclone Idai hit Mozambique, it killed over 1200 people and 3 million people got displaced. Less than a month northern Mozambique got affected by another cyclone called cyclone Kenneth that killed over 20 people and displaced over 280 thousand people. Those incidents did not stop the war happening in Cabo Delgado it only increased the war displacing many refugees around the country. The war started in 2017 is ongoing. More than 250 thousand people are displaced and 25 thousand people are now immigrants in Niassa. It's still unknown the cause and the persecutors but victims claim that those are opposite group and government military. When natural disasters such as cyclone Idai, Kenneth or war happens often we forget to understand the position women stand during those times. Most women lucky the use of tampons or pads because it cost 1 dollar that it's above the cost of living daily. While young girls miss school for a week each month adult women struggle in silence when it comes to sanitary and access to pads in times of war. Even though education still a challenge many women have found refuge in business to help their families.

Project

Literacy for Lichinga is a Community Tutoring school that is free of cost and has space for community teaching use. It was initiated by Estela's father in 2006. The school offers after-school tutoring program to underprivileged students who cannot read or write. The main focus of the school is to improve the literacy rate of the community and to have a community that is well informed and capable of thinking critically while also contributing to the economic development of the society. In the past, the school has given an opportunity to students who are illiterate to attend some type of higher level of education. Now with the pandemic the classrooms are used only in the weekends.

Micro\$Opua is a microfinance project that helps young women to be educated about business and have the opportunity to start their own business with goal to help their families and in the future to become financially independent. We will use the Literacy for Lichinga classrooms for two weeks. With the help of our organizations we will educate these women with tools related to women empowerment, self-esteem, business and microfinance. In March 2020 Micro\$Opua educated 3 young women and now they own their own business in cloth, beauty and food supplies. Micro\$Opua plans to take this opportunity to educate those immigrant women's victims of cyclone and war towards financial independence and stability.

Desptar is another organization in Mozambique founded in 2012 with the main focus to empower young girls and reduce early pregnancies. They have been working with several communities and they helped provide awareness in more than 20 communities. According to 2018 UNICEF study 46.4% of girls age 15 and 19 are either pregnant or have already become mothers, because girls get pregnant early, drop out before they finish high school, and they face stress due of the change and rejection of their family and community. This also

¹ Statistics adopted from the, *UNESCO Mozambique, Annual Report 2015* (Rep.).

² Dava, P. O., Chigora, P., Chibanda, T. W., & Sillah, R. (2013). An analysis of the effects of civil war and prospects for development in Mozambique: the case of Frelimo-Renamo in Chokwe District. *International Journal of Humanities and social sciences Invention*, 2(6), 70.

³ Statistics adopted from the, *UNESCO Mozambique, Annual Report 2015* (Rep.).

results in girls who do not have a financial way to sustain their kids and themselves. Our main goal in partnering with Despertar is to have an organization involved that is more than familiar with this specific issue, and to help bring together a sustainable solution for the young mothers. The team will be providing a microfinance workshop for young mothers, to better teach them how to open a business. In addition to working with Despertar organization and different local activists, our team will be working with tools from the African Leadership Academy. This workshop will take two weeks. The first week, we will teach a concept called Build-In-A-Box (<https://www.africanleadershipacademy.org/programs/biab/>) to train young people in how to be a successful problem solver in their community. Build-In-A-Box is a curriculum created by the African Leadership Academy that aims to educate young entrepreneurs through different equipment on critical thinking skills, business models and solution-based projects. Through this training, they will receive an initial fund of \$20 dollars and each team of five will open a business. After a week, they will come back to give their own business experience and share their successes and areas to improve on. The young women targeted by our project will be starting projects related to sewing cloth, selling beauty and care products, printing and IT, and food. Those business will allow them to generate more money to become financially independent. Each girl will get \$50-100 to start their business. At the end of 3 months, they must return 50% and after 6 months another 50%. After the Projects for Peace team leaves, both partner organizations will be working with the young women to continue the project.

Benefits of the Project

1. Allow the women and girls to receive the education and support they need to start their own business;
2. Reduce teenage pregnancy rate through education and support;
3. Provide the learning resources and funds for the girls;
4. Increase the amount of time the girls spend on their education to have the ability to start their own business;
5. To provide opportunity in business for women and young girls who are victims of cyclone and war;
6. Allowing those immigrants/ victims to find peace and hope through education and business;
7. Improve their literacy and business skills;
8. Communicate the importance of having Entrepreneurial Leadership skills in a society

Timeline

March 20 - May 20- Connect the project with women of Westminster on campus.

May 22- The Project for Peace team at Westminster travels from Chicago to Lichinga, Mozambique

May 25- Opening Ceremony: The community members, volunteers, women and our team will come together, and present the project to the community; construction will begin;

May 30- Partner organization gets connected with the community and selects women who will participate.

May 31 -Build-In-A-Box/Microfinance training for teenage mothers begins;

June 5- young women and victims of war and cyclone start their own business;

June 5 -The Westminster Project for peace team begins to teach IT skills (basics of how to use a computer) to the participants and teaching them how to create email, Facebook page of their project and how to get connected to Westminster women of Westminster community.

June 10-Young women present their business and get feedback and advice to continue running their business successfully;

June 11- The young women will make presentations on what they have learned;

June 12 - Closing ceremony in which the community, professors, students, teenager mother, partners and our team will come together to celebrate the new business created by those women. The young mothers will have their own business making this summer, a summer with a lot of positive change for the community. This day will not only be a day to celebrate all what have been done but also the sustained engagement and partnership with Westminster Community.

June 13- The Westminster College team travels to African great Lake located in Lake Nyasa.

June 14- Team travels back to the States.

June 25-Aug 3 - The Westminster Project for Peace team works on the report and article to give an illustration into what was done back in Lichinga, Mozambique.