

Micro\$Opua-Microfinance for Refugee Women in Mozambique

Estela David, Lichinga, Mozambique, Westminster College (eclamida@gmail.com)

Dulcie Rosales, Santa Fe, New Mexico, United States of America, Westminster College

Maria Mashood, Accra, Ghana, Westminster College

Micro\$Opua has a goal to empower youth through microfinance allowing them to become financially independent and reduce the level of unemployment in our society. This summer, our goal was to empower 30 refugees and unprivileged women from ages of 15 to 17 years old in microfinance concepts allowing them to start and run a business and become financially independent in Mozambique. After applying two consecutive years to the Davis Project for Peace in which I did not get funding I have used that time to improve the project based on the feedback I received. I raised \$ 1,000 U.S dollars which we used to run a pilot and prototype with 3 young people, two females and one male in 2018, 2019, and 2020 which was an opportunity to learn and improve upon the project.

While I was in high school in Mozambique (2010-2014), I used to sell cookies to raise money which I bought toiletries and school supplies with, since then I have had the dream to share the experience of starting a business with other young people, especially those who drop out of school due to war, natural disaster, or the fickleness of money. In 2018 to 2020, I ran a pilot with 3 young people in Mozambique: Isabel Miguel David, Dadinha "surname" and Samuel Miguel David. Isabel bought a sewing machine, Dadinha sells cookies and Samuel opened an IT store where he helps people print, scan, and fix computers and phones. All of them are using the money from their business to pay school fees at their university.

In Lichinga, Mozambique, there has been a huge percentage of unemployment in the past two years, and the country has been dealing with the aftermath of two cyclones and a war which is currently happening in the state of Cabo Delgado that has resulted in a huge number of immigrants, most of them women. Most men died during the war, with those refugee women becoming the breadwinners surviving on donations to sustain their families. Micro\$Opua's training in microfinance is aggressively responding to this issue in a creative way. Most women in Lichinga sell vegetables in the market with no education and support. They help their families by bringing bread on the table every day. Educating those women on business techniques and lending \$50 U.S. dollars to each one of them to start their own business not only responds to unemployment, but also to women's employment after a war and natural disasters. This creates hope that all women can succeed in owning a business, helping their families, and become entrepreneurs even after a life-changing experience.

Lichinga is the poorest capital city in Mozambique, besides being my hometown, it has also been a place where many immigrants have been placed due to the large amount of available land. I chose this city because of these reasons and, after being away from home and "not working constantly on projects" for over 7 years. I felt more connected to organizations and activists back in Lichinga. When you leave home to get educated abroad, it's very important to include your community in the process of executing a solution, in order to avoid conflicts. This is because you might become a "savior"/rescuer of your community, and it's important to find a solution together with them. My work back home allowed more people to believe in themselves because they were inspired by my experience, due to the fact that I come from the same community they are in, and they see this work as a solution because if I ran a successful business before, they can do it.

The implementation of the project was in 3 phases, one where we planned everything, the implementation/execution of the project, and finalizing reports and expressions of gratitude. While planning the project, I had to get permission from legal entities due to COVID-19 restrictions. While getting all the paperwork done, one of the other challenges was getting permission to have refugee women attend the session because of political risks and restrictions. Two days before the event, I was sure that the event would have less than 15 people due to the challenges described above, but we did not allow those challenges to influence the project's goal. One of the challenges I had faced while communicating with people was transportation, we did not know that most of the participants lived 30 miles away from the venue. During the first session in the morning, we got several phone calls from participants asking for transport and we managed to get help from my father who drove back and forth to all participants.

I define peace as an opportunity to have basic resources to stay alive and be able to fight for your dreams. I still remember our family meetings while growing up where my father asked which meal we could have everyday, we were only allowed to pick one and my brother and I had arguments between

lunch and dinner. I use those memories as motivation to work hard to never face the same situation again and allow those who are still struggling to get out of the situation as soon as possible.

During this summer, 31 women started their own business and others continued after a week of our project implementation. Right now the goal is to become sustainable and keep running their business in order to become independent and stable. By the end of December of this year, all women should return all the money they got, \$50 U.S. dollars. One of the women already returned 25% percent of this money. Once they return the money, they must run their own business and become activists, and they have to identify 15 to 30 women that would be interested in also being trained and getting funding. Our long term goal is to train 1-2 groups of 30 women each year, this is a continuous project that will not only be in Lichinga, but the entire country as well. This is a microfinance movement for unprivileged women. Some changes that might happen due to lack of funding are the number of participants we will train. We might drop from 31 to 15 people, but we are still raising money for the implementation of the project in the future.

Before the implementation of the project, I thought that the biggest and most complicated part of all projects out there was getting funding. It is indeed complicated, but during the project I have learned that one of the biggest challenges is the continuous implementation of it without my presence. Most projects die when the people in front of it leave or step back from their responsibilities. Now when I see the world and places that need help, I see potential and the need to train people in their local community. The people facing those challenges because they are the ones who will engage in their community everyday and hopefully be able to take it to the next level. Now, I have goals to share this experience and our techniques on microfinance not only with the women and youth of Mozambique, but also of Latin America. I am Ambassador for Microfinance for Women, and it is my personal goal to share this project with the rest of the world. Yes, my project was impacted by the COVID-19 pandemic. During the project we made face masks with traditional cloth “capulana”, hand sanitizer and soap to use during the conference, and each classroom had 15 people that respected the social distance restrictions. One of the impacts was that we got more partnerships with leaders in the community and the local government when we had to ask permission to host the event. They hope to continue working with us in the future. I can't lie, it was very stressful and challenging to host this event but the pandemic allowed us to plan in advance, which actually resulted in a long term relationship with the team organizing the event, we had the opportunity to get to know each other more. I would advise the future PfP to plan as early as possible and involve the people “on the ground” with planning, every little thing that counts. Don't wait to do things at the last minute such as planning restroom logistics, buying soap, or even face masks. All the details count, in order to avoid stress at the end of or during the event, plan ahead and buy materials weeks before the event. Make sure to communicate with the local authorities and city council to avoid breaking any local regulations during the event. One of the challenges we faced while running the project in the middle of a global pandemic was getting all the paperwork and permission to run the event from the local authorities, local government, and also the community leader. The experience of being in line to wash hands, women getting bags, and getting face masks of the same local brand made the experience more engaging because we were happy to go through those routines that often we do not enjoy as we were becoming a stronger, tight knit community. So far the project has benefited 31 unprivileged women who are survivors of domestic violence, war, and natural disasters. This project was valuable to the members of the community there because they have expressed how they never had experience with microfinance. This is an opportunity to both reduce unemployment and empower women through business. I have learned that giving financial education and money to women so they can start a business is not enough. There is more to do out there. I have learned that following up with the participants by giving them advice, mentorship and guidance after the training is crucial because they can easily have the business fail while it is still in its early stages of development. You might ask how I learned this, 2 weeks after the implementation of the project, we created a WhatsApp group where the women could engage and share their experience. One of the women reached out expressing how she was struggling with self esteem with going out and selling cookies. This anxious moment was important as it can heavily influence whether or not the participant wants to continue her business, but our guidance was able to help her. I learned that following up with one on one meetings, mentorship, and guidance can greatly benefit them, allowing them to know that they are not alone.

