



# Mentorship Handbook for Micro, Small and Medium Entrepreneurs (MSMEs)

## Foreword by Deutsche Sparkassenstiftung für Internationale Kooperation - DSIK

Think globally, act locally, cooperate internationally – this is our mission.

The Sparkassen were set up in Germany over 240 years ago as microfinance institutions for low-income earners. Since then, they have grown into one of the largest finance groups in the world – one that successfully combines outstanding professionalism with a strong social mandate. Tasked with sharing this successful model with developing countries and emerging economies, German Sparkassenstiftung for International Cooperation (DSIK) is bringing financial services and capacity building to the people who live there.

DSIK's regional project 'Strengthening of small-scale entrepreneurship in Southern Africa' aims at economic development and employment creation through enhanced small agricultural and non-agricultural enterprises in the project countries. The development of a mentorship program for MSMEs comprising a **Mentorship Handbook**, a **Mentor Toolkit** and a **Training for MSME Mentors**, is part of our ongoing efforts to provide entrepreneurs and institutions, which support them, with valuable skills and information to see businesses prosper.

Since 2013 DSIK has been training MSMEs, including farmers with its interactive Business Game Simulation Trainings. Participants and the local trainers in all ten provinces alike have shared with us their success stories and experiences in the past few years. The recurring question that arose after the 3-day-training was "What's next?"

Ultimately, we want to strengthen micro- and small-scale enterprises, and that can only be done through empowering entrepreneurs. In turn, MSMEs are enabled to establish resilient and formal economic structures of their own. To promote this autonomy, we have found the answer to the question of the next step posed by participating MSMEs: One answer is Mentorship, because it aims to strengthen the individual entrepreneurial mindset. Evidence from countries in Africa has proven that business acumen, resilience, self-efficacy, and entrepreneurial skills of business owners improve. In the long-run financial services can become more accessible by getting Micro-, Small and Medium sized enterprises (MSMEs) investment-ready and confident.

Beyond this the outstanding response on our request to well settled business and other professionals demonstrates the commitment of these group to give something back to the society in Zambia that has enabled their performance.

With the overarching mandate in Zambia and world-wide objective of promoting financial and entrepreneurial literacy, we are obligated to continuously expand our offerings and tailor them to the needs of our clients and target groups. Because of this, we created the mentorship program MENTORpreneur Zambia™ as a meaningful needs-driven and logical progression from the business games.

Since the launch of the first MENTORpreneur Zambia™ cohort, Mentees sold for example baobab powder abroad, designed new clothing collections, and developed and marketed virtual games and organic fish food to Zambian and even export clientele. The ambitious male and female entrepreneurs provided novel understanding on how to succeed in mentoring MSMEs in this region. This know-how is reflected in the following pages of this handbook, in the Mentor Toolkit and in the training for MSME Mentors – Knowledge is power to the people, so we invite you to use it to think globally, act locally and cooperate internationally.

MENTORpreneur Zambia™ provides awareness of goals. Our focus now is to ensure that the MENTORpreneur Zambia™ programme can continue sustainably under local ownership and responsibility – for a bright future ahead.



**Niclaus Bergmann**  
Managing Director

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## Foreword by the Minister of Small and Medium Enterprise Development

It gives me great pleasure to affirm the support of the Ministry of Small and Medium Enterprise Development for an initiative to develop a national mentoring programme, something that is long overdue. As a Ministry, our role in ensuring the success of local enterprises is critical to the sustained growth of the economy because of the important role that Micro Small and Medium Enterprises (MSMEs) play in job creation, innovation, and economic output. Nearly 500,000 young Zambians enter the job market each year with limited prospects of being hired. The gravitation of the youth towards entrepreneurial pursuits is therefore more a function of necessity rather than choice.

Because of this vital role that entrepreneurship plays in bridging the unemployment gap, it is important to support every initiative that will improve outcomes and enhance the prospects of entrepreneurial productivity. When correctly implemented mentorship can play a unique and specific role in the growth of MSMEs because it helps to harness the benefits of other interventions such as coaching, training, teaching and advising by formalising an approach that allows a mentee to draw life and business lessons from the shared experiences of a mentor.

The work that has gone into developing this Mentorship Handbook is commendable and will go a long way towards meeting the needs of our time. It is the product of many dedicated hours of deliberation and is designed to be a user-friendly guide for making mentoring accessible through a well-structured programme with impact.

I have no doubt that the implementation of the principles and practice guidelines set out in this Handbook will help to improve productivity outcomes of MSMEs not only in Zambia but throughout Africa.



**Hon. Elias Mubanga, M.P.**

Minister of Small and Medium Enterprise Development

## Foreword Bank of Zambia

The Bank of Zambia (BoZ) in collaboration with various partners supports efforts by the Government of the Republic of Zambia to create an enabling environment for the growth of micro- small- and medium entrepreneurs (MSMEs). The German Sparkassenstiftung for International Cooperation - DSIK (formerly known as Savings Banks Foundation for International Cooperation — SBFIC) is one of the partners that BoZ has been collaborating with since 2013, in the implementation of its Financial Inclusion Strategy with a focus on Financial Education.- The essence of this collaboration is for the provision of financial education to MSMEs and farmers through the interactive Micro Business Game (MBG), Farmers Business Game (FBG) and Savings Game (SG) trainings in Zambia.

At the beginning of 2021, DSIK expanded the scope of its operations into a regional programme to promote small-scale entrepreneurship in Zambia, Malawi, Namibia and Zimbabwe. Having enjoyed the Zambian hospitality and successful cooperation over the past years, DSIK has anchored its regional office in Lusaka.

One of the main tenets that will drive the small-scale entrepreneurship programme is Mentorship. Mentoring through professional, technical, advisory and other business development support services is important for entrepreneurs (including farmers) and small business owners to develop sustainable businesses that create jobs and wealth. Each entrepreneur or small business owner is different and requires diverse types of mentoring support and skills. A recent survey by Sage found that 93 percent of start-up owners indicated that mentorship was crucial to success and business longevity. A mentorship program also contributes to the resilience of both the business owner (mentee) and the business by steering their focus on responsibility and goals, particularly amid shocks such as the Covid-19 pandemic, impacts of climate change and other environmental disruptions to a business. Further, a mentorship presents an opportunity for mutual benefits in the context of enabling mentors share their expertise and improve their skills.

The BoZ therefore commends DSIK for expanding its services to include the development of a Mentorship Handbook and programme for Micro Small and Medium Enterprises (MSMEs). This handbook follows a holistic, approach which incorporates the Zambian context and seeks strong partnerships from non-profit organisations, academia as well as the public sector bodies. It is expected to meet high academic and accreditation standards to facilitate successful and effective support for the growth of MSMEs and thus contribute to the national agenda on economic development.



**Freda Tamba**

Director – Non-Bank Financial Institutions Supervision

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## Disclaimer

This handbook does not claim to be a completely exhaustive source of information and perceptions. Rather, it presents one complete mentorship program, including standards and materials, as well as examples from experienced mentorship organisations, tailor-made for entrepreneurs in the Sub-Saharan African context, exemplified by Zambia. Certain words such as *mentoring* and *mentorship* are being used as synonyms and so reasonable care should be taken to note any such occurrences.

*Deutsche Sparkassenstiftung für Internationale Kooperation* (DSIK) is committed to facilitate a screening platform for the mentees or mentors voluntarily participating in this programme, however will not directly screen participants on behalf of organisations nor will it inquire into the backgrounds of the participants or attempt to verify their statements. It is incumbent upon users to obtain sufficient information to make an informed and prudent decision about whether to continue with the use of this material. DSIK is not responsible for the conduct of the voluntary participants. Under no circumstances will the DSIK Mentorship Program or any of its affiliates be responsible for any loss or damage, including personal injury or death, resulting from participation in the program.

In no event shall DSIK or other partners behind the MENTORpreneur Zambia™ programme or any of its affiliates be liable for any damages whatsoever, whether direct, indirect, general, special, compensatory, consequential and/or incidental, arising out of or relating to your conduct or the conduct of any other participant, including without limitation, bodily injury, emotional distress and/or any other damages resulting from your communications or meetings with the participants or other persons met through the Mentorship Program.

This handbook is based on the needs assessment of Zambian entrepreneurs and the Zambian entrepreneurial support system, consisting of public and private institutions. For the needs and difficulties that have been addressed, the solutions should be diverse and innovative, and in particular also take into account local approaches and culture. Tailored to the challenges of Zambian MSMEs also means tailored by Zambian experts. Culture influences the use of language. Being a multi-cultural project, the diverse authors of this handbook claim that whether the generic masculinum or femininum is used in the different chapters, both genders are always referred to.



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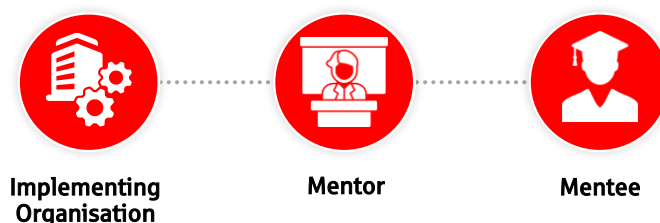
# 1 Introduction

Mentorship is important for entrepreneurs and small business owners to develop sustainable enterprises that create jobs. Each entrepreneur is different and requires diverse types of support and skills. The mentorship programme aims to contribute to the resilience of the entrepreneur amid shocks such as the Covid-19 pandemic. This handbook sets out the vision, mission, purpose, objectives and expected outcomes of a Mentorship programme for Micro, Small and Medium Enterprises (MSMEs) in Zambia; explains the holistic programme approach; and identifies the intended target group of this handbook. The present document gives a basic understanding of mentorship and guides the process of setting up a mentoring process and together with the MENTORpreneur Zambia™ Mentor Toolkit helps to lay the foundation for a professional and appropriate mentoring experience for both the mentor and mentee.

The first chapter explains what a holistic mentorship programme entails, the reason why a holistic approach is needed and the advantages of such an approach. Furthermore, this chapter details the role that MSMEs play in the economy and the specific intended outcomes that this mentorship programme intends to achieve with MSMEs in Zambia. The second chapter provides an overview of what mentorship is (and what it is not), explaining as well different types, formats, and duration of mentorship. It also elaborates on the cornerstones of a good mentor-mentee relationship, explains the characteristics of an ideal mentor and the benefits mentoring can bring them, as well as the characteristics of an ideal mentee. It shows in general the four phases of mentoring processes from preparation, establishing relationships, learning, and developing towards the ending phase. The third chapter focuses on mentoring for MSMEs in Zambia and contributes to a better understanding of the entrepreneurial mind-set and learning process and the specific challenges entrepreneurs face in Zambia. The subsequent section guides step-by-step through the whole process to set up a mentorship programme, beginning with the process design, the attraction and recruitment of participants, the matching of mentors and mentees, the mentor training, the ongoing mentoring process, the graduation and follow up, ending up with the measurement of success of the mentorship programme.

Throughout the handbook you can find progressive and hands-on inputs from experts related to mentorship on issues such as leadership, the importance of mental competencies, gender, and others. The handbook is only one of the “building blocks” for this mentorship programme and connects with other products such as a mentor toolkit, mentor training material, which all together help to implement a successful mentorship programme.

Target groups of this handbook are organisations that search for guidance to set up a mentorship programme and other stakeholders that want to support such a programme, as well as interested potential mentor’s and mentees that want to understand the basics of mentorship. In the beginning of each chapter, it is shown which specific target group the chapter is aimed at:





## MENTORpreneur Zambia™ insights from the pilot Phase

As a brand-new educational intervention in Zambia, we at MENTORpreneur Zambia™ see it as our responsibility to learn from the piloting, create baseline data and regular check-ins with mentors and mentees. Whenever you see this icon in the handbook, you will get exclusive insights from the data collected.

## 1.1 Background and Purpose

### Why mentoring Micro, Small and Medium Enterprises (MSMEs)?

According to research from the Bank of Zambia (BoZ) and the International Labour Organization (ILO), SMEs in Zambia account for 88% of the employment (UNDP, 2020). However, there are numerous obstacles for MSMEs to consolidate and formalise their businesses and to grow, which is why their contribution to GDP is low. Intention is the key to drive and achieve a goal, which is broken down into small successes, during the Mentorship practice. Studies have shown that mentorship also strengthens the mental health and resilience of small entrepreneurs, especially where challenges are so existential that they demotivate and threaten mental health (Baluku 2021).

Steps were taken to overcome the issues that have long hampered the growth of MSMEs in Zambia through the execution of the Micro, Small and Medium Enterprise Development Policy from 2010 to 2019. The overarching policy goal of creating a thriving, dynamic sector by the year 2015 that contributes 30% yearly to the development of good jobs and 20% to the GDP, however, was not met despite the effort. Instead, the employment contribution of the MSMEs sector was declining (Ministry of SME Development 2022). With the establishment of the new Ministry of SME Development in 2021, these efforts have been given a new anchor.

The challenges of making the MSME sector flourish are enormous. According to estimates by Financial Sector Deepening Zambia (FSDZ 2017), 97 percent of all enterprises in Zambia are in the SME sector, with 9 out of 10 of such businesses operating in the informal sector and hence not generating any taxes.

### Mentoring SMEs has proven to be the right intervention for these challenges.

Effective psychology-based entrepreneurship training, such as Mentorship, has empirically outperformed traditional business training in Sub-Saharan Africa (World bank Policy Brief Issue 22; Campos et al. 2017).

### Evidence from literature



**Women strive:** Mentorship is especially effective for female entrepreneurs; it achieves significantly higher revenue increases of female owned business than common business training does (Campos et al. 2017) – the revenue increase was 35 percentage points higher in a randomized controlled trial in Togo (Campos et al. 2017).





**Improved debt repayment:** Through mentorship, businesses are more likely to borrow and invest and less likely to default on loans, which is a perennial problem of the Zambian economy and needs to be tackled (Ayer 2021).



**Satisfaction gain:** Nearly 500,000 young Zambians enter the job market each year with limited prospects of being hired. The gravitation of the youth towards entrepreneurial pursuits is therefore more a function of necessity rather than choice. Mentorship for SMEs helps to build the mind behind it to create not only sustainable but also fulfilling jobs (Baluku et al. 2020), since the channel of improving mental outcomes is self-efficacy.



**Mentorship boosts resilience and confidence:** Being a psychology-based intervention, intangible outcomes of entrepreneurship including satisfaction of need for autonomy, work satisfaction and the intention to stay in self-employment contribute to start-ups being more resilient to shocks after having experienced MSME Mentorship (Baluku 2021; Baluku et al. 2020).



**Innovation brings new products and services:** Even compared to participants of common business trainings, entrepreneurs under Mentorship add more products and services to their portfolio (Campos et al. 2017).



**Holistic Ecosystem:** The success of Mentorship is context dependent. However, it is proven that in a stimulating context, mentoring functions as booster for information sharing, support with creating networks, guidance and experience sharing (Baluku et al 2020).



**Well-prepared Mentors are essential:** The expected effect of mentorship stands and falls with the quality of the mentor (Baluku et al. 2020).

## Micro Small and Medium Enterprises: Towards a definition

The lack of harmonized definitions, standardized data collection and indicator construction for MSME-related concepts creates a challenge of comparability over time and countries and hampers M&E processes of financial or capacity building interventions. Small and Medium-sized Enterprises (SME) are defined differently by different nations and organizations. The number of workers, followed by turnover and assets, is the most typical denominator for a definition (UN TFIG 2022).

Most governments, including those in middle- and high-income countries, the OECD, and the IMF, define a SME as an organization with up to 249 employees. Micro (1–9 workers), small (10–49 employees), and medium (50–249 employees) firms are the further divisions they provide for the category. When defining a SME, lower income economies more typically utilize a threshold of 50 or 100 employees.

The working definitions established by the Ministry of SME Development (MSMED 2022) are the following:

### Definitions of Enterprise types by growth level (MSMED Policy Rev. 1)



#### MICRO

Refers to any business enterprise registered with the Registrar of Companies whose annual sales turnover is up to one hundred and fifty thousand Kwacha (K150,000); Employing up to five (5) persons; and whose total investment is up to eighty thousand Kwacha (K80,000)



#### SMALL

Refers to any business enterprise registered with the Registrar of Companies whose annual sales turnover is from one hundred fifty thousand one Kwacha to three hundred thousand Kwacha (K150, 001 to K300, 000); Employing six to fifty (6 to 50) persons; and whose total investment for Manufacturing and Construction from eighty thousand one Kwacha to two hundred thousand Kwacha (K80,001 to K200,000) in Trading and Services from eighty thousand one Kwacha to one hundred fifty thousand Kwacha (K80,001 to K150,000).



#### MEDIUM

Refers to any business enterprise whose annual sales turnover is from three hundred thousand one Kwacha to eight hundred thousand Kwacha (K300, 001 to K800, 000); Employing fifty one to one hundred (51 to 100) persons; and 3.whole total investment for Manufacturing and Construction from two hundred thousand one Kwacha to five hundred thousand Kwacha (K200,001 to K500,000) and for Trading and Services from one hundred fifty thousand one Kwacha to three hundred thousand Kwacha (K150, 001 to K300, 000).



A study by ZIPAR in 2022 looked at the figures and proposes the following definition of MSMEs in Zambia:

Source: ZIPAR (2022)	MICRO	SMALL	MEDIUM
Turnover	ZMW 0 – ZMW 500,000	ZMW 500,001 – ZMW 1,000,000	ZMW 1,000,001 – ZMW 3,000,000
Number of employees	0 – 10	11 – 50	51 – 100

The study suggested deleting the variable on investment altogether as the variable is susceptible to undervaluation, asset inefficiency and lack of differentiation between family assets and company assets.



## Challenges for MSMEs

Why is the collective contribution to GDP so low?

Multiple challenges keep entrepreneurs small. Constraints in the **market**, the **infrastructure**, and the **finances** are a few of the difficulties SMEs in Zambia confront. Additionally, SMEs lack **necessary managerial, entrepreneurial, and technical skills** as well as **access to information**.

The Investment Landscape Report for the USAID Enterprise Development Growth Enhanced (EDGE) programme pegs the finance deficit for agricultural SMEs in Zambia as \$3.69 billion USD as of 2017 (USAID Zambia 2022)

Three months in their mentoring journey, MENTORpreneur Zambia™ Mentees were asked to share their challenges. The top 5 are:

1. Marketing and Sales
2. Business and Market Linkages
3. Access to Finance
4. Accounting & Book-keeping
5. Product Development

There is also a lack of leadership and mindset constraints to growth, which is why effective psychology-based entrepreneurship training, such as Mentorship, has empirically outperformed traditional business training in Sub-Saharan Africa (Worldbank Policy Brief Issue 22; Campos et al. 2017).

Let us explore the **MENTORpreneur Zambia™** solution!

## 1.2 Approach

The Programme will adopt an integrated approach system through a structured mentorship handbook and platform to guide all participating stakeholders i.e., the implementing organization, mentors and mentees.

The mentee is at the centre of the Mentorship intervention. The mentorship approach will take into consideration the whole picture of mentees being and managing a business as opposed to them tackling business challenges separately. The programme will take into account the mentee's capacity, location, culture, economic and political environments as well as government policies for relevance, focus, and national alignment. This will allow entrepreneurs to access all relevant information and support them to take charge of their businesses and to build up resilience as well as to find long-term solutions for various existing challenges through an interactive and conducive environment.

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## The need for holistic mentorship

Due to the multifaceted of challenges facing SMEs, successful entrepreneurial outcomes are invariably a result of a broad range of interventions, each of which on their own – or if implemented in isolation – is unlikely to yield unintended outcomes. Collaboration on the other hand is more likely to bring upon the intended outcomes. This calls for a holistic approach which is characterised by the belief that the parts of something are intimately interconnected and explicable only by reference to the whole. The entrepreneur must be seen as embedded in a network of inputs (raw materials, finances, human capital, etc.), outputs (markets, products, services, etc.), versatile supporters and sometimes challenging framework conditions and, finally, their own culture and the socio-cultural and political environment.

A holistic approach to mentorship thus means to provide support that looks at the whole person. The support should consider physical, emotional, and social wellbeing.

A holistic approach is essential to addressing the many challenges and causes that many MSMEs encounter. This will come with advantages such as;

- Addressing the leading causes of business challenges.
- Emphasising the connection between the mind (entrepreneur) and the business.
- Developing the entrepreneur's capacity to analyse business as a whole including all departments rather than narrowly on single challenges.
- Using a holistic approach, products are designed to have overall synthesis and to maintain brand image.
- Gathering and using information to ensure every aspect of a product or service is appropriately targeted, accessible, and desirable to the customers within it. This will not only help growth, but also customer retention and loyalty resulting in growth.
- Allowing business owners and companies to get real insights into their current and future markets.
- Enabling MSMEs to know more about their cultural background of where they are operating from in order to differentiate, strategize and expand on a global scale.

## Holistic Mentorship Programme Approach

By definition and understanding of the enterprises in Zambia, the cultural background and learning abilities are well understood to design relevant and impactful support.

The mentorship Programme will adopt the following holistic approaches:

- Engage the government bodies to participate through Ministries. This will allow MSMEs to easily gather information on policies affecting various industries.
- Engage the public and private sectors to use the Mentorship Handbook to further develop, customise and implement a mentorship programme.
- Engage and train experienced mentors from various industries in order to offer business advice based on actual experience rather than theoretical.
- Provide a networking platform for peer-to-peer learning.
- Provide information on various industries and stakeholders through the platform.
- Provide self-assessment and development material
- Work in collaboration with government agencies responsible for business registration, Tax and pension savings.



### 1.3 Vision

It is MENTORpreneur Zambia™'s vision to see thriving MSMEs contributing to high GDP growth, job creation and innovation.



### 1.4 Mission

It is MENTORpreneur Zambia™'s mission to develop self-driven, innovative, productive, responsible, influential, motivated entrepreneurs through Mentorship.

## 1.5 Intended Outcomes

Mentoring is a fundamental form of human development where a person invests time, energy, and personal know-how in assisting the growth and ability of another person. It has several benefits for all stakeholders including the mentors, mentees and support organizations, such like BoZ or organisations that may sponsor a mentorship programme.

Would-be successful business owners need assistance from others who have an intimate knowledge of how business works in various sectors. While information is readily available from business classes, books and the internet to help many business owners on their journey, it can be better absorbed and applied through the context an experienced mentor with a deeper understanding of how business works in the same sector can give.

The mentorship programme intends to provide a formal structure that will be used to help mentors and organizations to develop business through improved planning, performance and productivity. It will provide a platform for mentees to broaden business networks while promoting peer to peer learning aiding new opportunities, sharing of ideas and innovative solutions for business growth.

Within the established system, mentors will act as a sounding board to listen, offer advice, support and guide to develop and improve leadership and problem-solving skills that will enable mentees to make decisions confidently.

This handbook and the **Toolkit for SME Mentors** give guidance to set up a mentoring programme and set out to achieve the following outcomes:

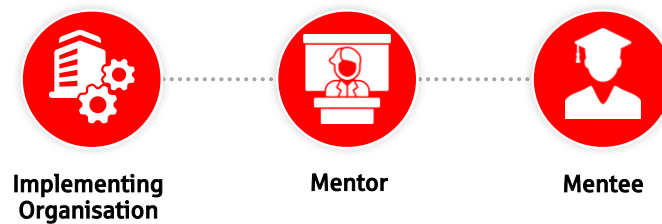
- To have a well-structured and formal mentorship experience with measurable outcomes.
- To have a mentorship programme aligned to National policies that addresses real MSME challenges.
- Ability to navigate the business world through experiential learning
- Ability to acquire first-hand information from mentors and the mentorship network within a reliable feedback mechanism



- Improved networking skills necessary for valuable business connections and partnerships
- Acquired problem solving skills with proven approaches as well as cultivating positive company culture
- Encouragement and gained confidence to run business and make decisions
- Lasting mentor-mentee relationships for consistent guidance and resources
- Ability to analyse situations and ask the right questions
- Improved communication skills (e.g., with staff to motivate/retain)
- To build a trusted support system that manages stress and frustration through learning curves.
- To Create a mentorship culture that will see a continuous circle of successful businesses owners mentoring entrepreneurs



## 2 Mentorship - the basics



Through a series of time-limited, confidential, one-on-one talks and other learning activities, a person who has gained experience assists a person in developing her objectives and abilities. The mentoring connection has advantages for both sides.

After reading this chapter, you should be enabled to clarify the role of the 5 “E”s of Mentorship for your institution or your own mentoring journey: Experience, Expectation, Exactness, Exchange, Extent

### 2.1 What is mentorship?

*“Mentorship is an optimistic, positive energy that unlocks business success.”*

**Nambula Kachumi**  
Executive Director – Women's  
Entrepreneurship Access Center

*“Mentorship is evolving the potential in a person for social and economic success.”*

**Patrick Shatamuka**  
Operations & Programs Manager –  
Women's Entrepreneurship Access Center

Mentoring practitioners and supporters frequently highlight the need for a common language in order to be more effective. Mentoring is frequently used interchangeably with coaching, advising and training and this create some confusion for both mentor and mentee. (Berelowitz, Darbonne & Shans 2020)

Mentorship is a guidance relationship between a mentor and a mentee in the process of personal and/or professional growth of a mentee. Ideally, this relationship equals a desire-driven individually tailored alliance to achieve a specific goal.





The following chart helps to differentiate between related terms, as well as create a shared understanding of the definitions:

	Mentoring	Coaching	Advising	Training
Characteristics	Mentors focus on relationship-based guidance, rooted in experience, by questioning, challenging, and encouraging the mentee. Mentoring develops skills, knowledge, and/or networks to enhance mentees' personal and/or professional growth	Coaches focus on structured learning by sharing knowledge and teaching specific skills which help the coached individual (coachee) to reach targeted personal and/or professional goals.	Advisors achieve pre-defined, limited objectives by sharing knowledge, training, and/or directly solving business challenges.	Trainers achieve pre-defined, limited objectives by sharing knowledge and training.
Who sets meeting agenda?	Agenda is set by the mentee (MSME) and agreed with the mentor	Coach sets the agenda according to the necessity of the coached (MSME)	Advisor sets the meeting agenda based on the issue the advised (MSME) wants to solve	Trainer sets training agenda based on the presented necessity
Soft or hard skills transfer?	Mentors transfer soft skills (e.g. leadership, problem solving) and hard skills (e.g. technical skills) to empower mentee	Coaches transfer mostly soft skills by facilitating process where mentee (MSME) finds his/her own solution	Advisor transfers defined hard skills (e.g. planning)	Trainer transfers defined hard skills and soft skills
How are solutions generated?	Mentee is guided to develop intrinsic solutions	Coach guides/instructs coachee to develop his/her own solution	Advisor provides answer to advised (MSME) but does not take responsibility of the solution	Trainer provides answers, but also guides group to develop intrinsic solutions
Who benefits?	Mutually benefits mentor and mentee	Benefits the coachee more than the coach	Benefits the advised (MSME)	Benefits the trained
Free or paid?	Typically free	Typically paid	Typically paid	Typically paid
Impact	Quality of life and power skills are positively affected; Cross-cutting experiential learning outcome (holistic)	Operational side, career-based process is improved	Specific question/task is/decision is being made (specific)	Certain skill is imparted (specific)

Source: Adapted from Berelowitz, Darbonne & Shans (2020).

In general, two kinds of mentorship can be distinguished:

**Informal mentoring** is when a mentoring connection develops naturally, almost as if it was a friendship. Colleagues, family members, and friends can all serve as informal mentors; they are someone you can go to for guidance or to be challenged.

**Formal mentoring**, which we are focusing on in this mentorship programme for MSME's Formal mentoring is a structured programme that connects people, who run a business with mentors who can assist them in achieving their development goals. Formal mentoring in organizations is naturally more equitable and inclusive, as it relies less on senior leadership favour. (Guider n.d.)

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## 2.2 Mentoring formats and modalities

Mentoring can have different modalities and formats and the most relevant for the MSME mentorship programme are presented below:

**One-on-one mentoring:** Under this common approach, a mentor is matched formally with a mentee for a defined period that can vary from several weeks up to 12 months or even more depending on the programme. Experience, talents, ambitions, and personality traits are used to match pairs. Meetings can be held in person or remote/virtually. If the programme is a success, the partnership can last permanently. One significant advantage is that trust is likely to be established sooner as the mentor gains a better knowledge of the mentee's concerns over time. One big concern is that the mentee only has one point of view and are strongly reliant on the mentor (for example, quality and availability). The success of the connection will be determined by how well mentor and mentee prepare.

**Peer-to-peer mentoring:** Mentees are paired with individuals who are at a similar level in their businesses. The approach is similar to one-on-one mentoring. This strategy takes advantage of peers' deep, shared understanding of challenges and the types of help required. According to studies, MSME mentees obtain the most value from peers whose businesses have comparable qualities but do better than their own, but are not direct competitors. Peers may not have the same knowledge of

potential answers as more experienced mentors, which is a limitation of this approach.

**Group mentoring:** This method is used when a mentor works with numerous mentees at the same time. The group meets on a regular basis. The advantage is that mentees benefit not only from the mentor but also from their peers. When training is focused on a specific skill set or operational improvements, the best outcomes are achieved. Major dangers include: a lack of in-depth personal ties compared to one-on-one mentoring; all mentees are present at the same time, which makes logistics more challenging; and managing a larger number of mentees necessitates a higher level of maturity from the mentor.

**Reverse mentoring:** A collaboration between a senior-level employee and a junior-level employee in which the junior-level employee helps fill in possible gaps in the more experienced person's knowledge. Reverse mentoring programmes often focus on new technology and business practices.

While each of these formats are useful, depending on the target MSMEs, evidence suggests embedding an element of one-on-one mentoring makes developing leadership skills and problem-solving of operational challenges more effective (Berelowitz, Darbonne & Shans 2020).

Mentoring relationships can be **face-to-face, online or hybrid** depending on the location, access to technology, time and availability of mentors and mentees.

The **duration** of a mentoring relationship can vary from several weeks up to one year or more. This depends on the needs of the mentee and the availability of both, mentee and mentor. A mentoring relationship between 3 and 6 months is being recommended as ideal in the described process and is to be proven as a valid duration through the pilot.

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The ratio of mentor to mentee depends on the availability and time of each mentor, but regarding the knowledge from experienced mentors interviewed in the development process of this handbook, a maximum of 3 mentees is recommended during the same time span.

## 2.3 Building blocks of a mentor mentee relationship

*"Each building block is important for a strong foundation, but without commitment the relationship will collapse."*

*Joseph Banda, Mentor*

Mentoring is a relationship between two persons intended at an individual, intrinsic, mind-set change as well as professional development and a strong and productive mentor-mentee relationship is built on the following building blocks:

### Trust

Mutual interest and trust between parties is critical for meaningful mentorship. Without trust, the mentee will neither open up on real issues nor consider the inputs of a mentor. Trust develops over time, and in many cases, a relationship will begin small and then grow and develop as the parties learn how they can benefit from and create value for one another. As the mentees' and mentors' trust grows, the relationship deepens as the parties learn how they can benefit from one another and create value for one another.

### Commitment

To get the most out of the relationship, both the mentor and the mentee need to be committed. Mentors must make a time commitment to truly support their mentees. To avoid sessions being cancelled and mentees becoming disillusioned and disengaged with mentoring, proper reflection on how much time can be committed to mentoring is required. This entails planning, such as determining what you want out of the relationship and committing to action in between sessions. (Intoo 2019)

### Confidentiality

Part of agreeing to the structure and expectations is also being clear about what is and isn't confidential. It's important to sense that you can safely communicate openly and effectively. The value of confidentiality goes both ways and confidentiality underscores all of the other building blocks. (Van Vugt & Ruggles 2018)

### Clear Expectations

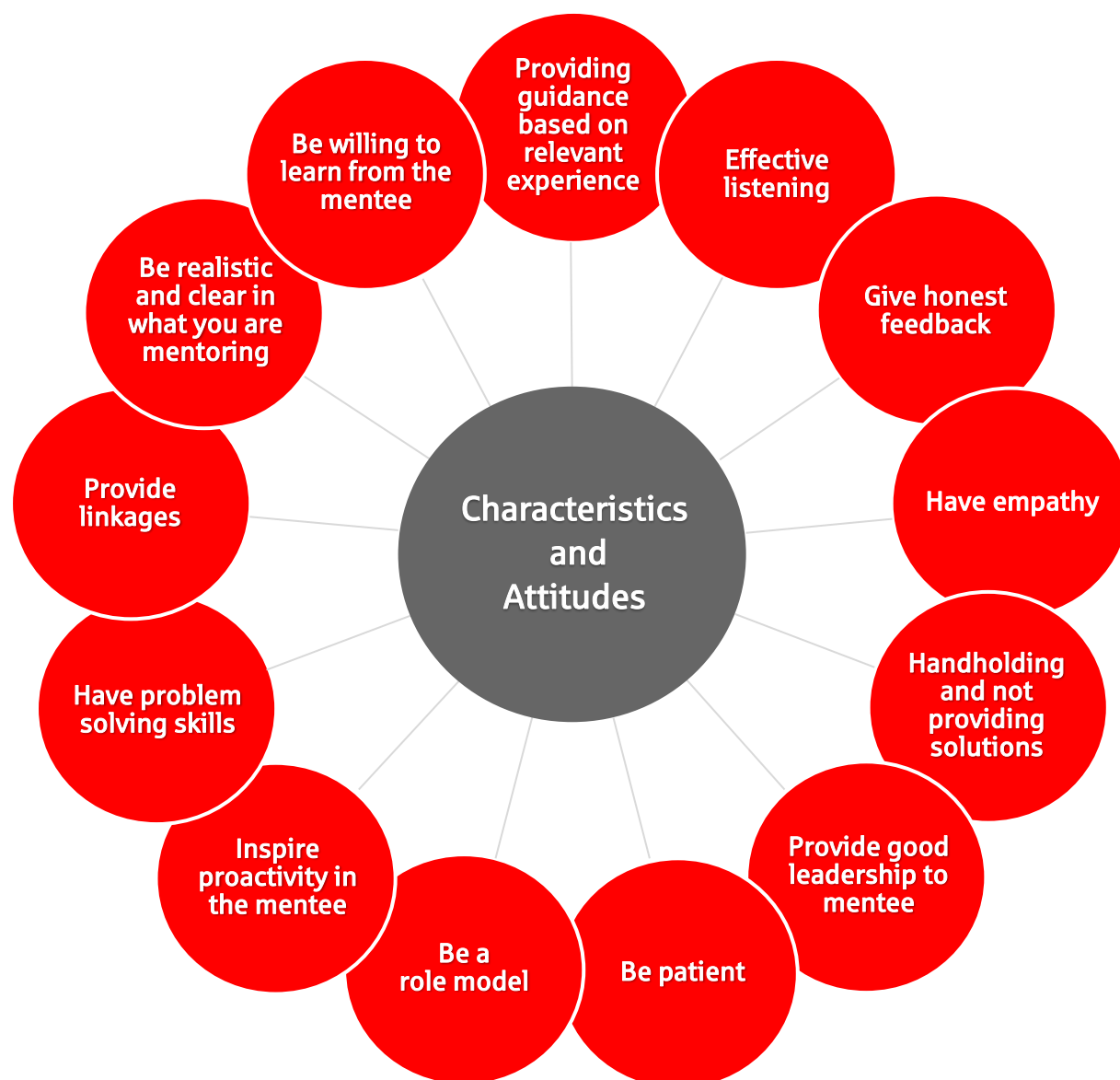
It's critical to comprehend each party's motivation because both the mentor and the mentee have certain goals in mind for the mentoring relationship. Whatever the mentor's motivations are, they should be communicated to the mentee, and vice versa. It may be necessary to establish a mentorship agreement and consider what to do in the event of a potential conflict of interest.



Mentor and mentee have to find the best way of contact (e.g., email, WhatsApp), agree in terms of frequency and duration of their meetings (i.e. weekly, monthly) and define how the meetings will take place (face-to-face or virtually). The format is just as important as the type of communication. Active listening and positive communication are key to mentorship.

## 2.4 The mentor: Characteristics and attitudes of an ideal mentor

Characteristics and attitudes that define an ideal mentor<sup>1</sup>:



Source: Results from the kick-off workshop for the mentorship programme for MSMEs in Zambia in December 2021.

<sup>1</sup> In December 2021 DSIK in partnership with BoZ and partner organisations organized a Kick-off workshop for the development of a mentorship programme for MSME's in Zambia. Mentorship experts, mentors and mentees shared their experience and came up with the characteristics of an ideal mentor and mentee.

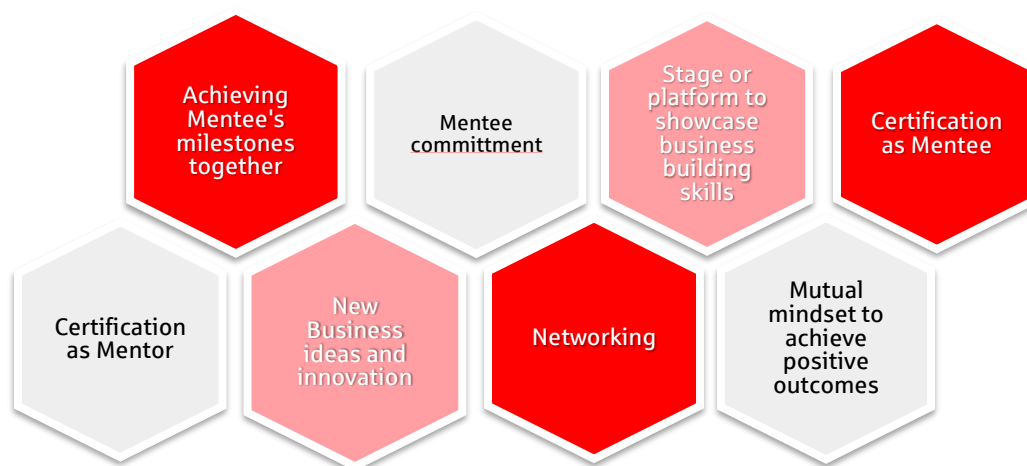
Literature on mentorship also indicates that an ideal mentor is a role model and a “giver”, has a passion for seeing others grow. He/she is an idealist that wants to contribute to see people strive and contribute to a better tomorrow.

## Benefits for Mentors

The table in Chapter 2.1. shows the difference between mentoring, coaching, training, and advising. If mentors do not receive a direct hourly wage for their service but work on a voluntary basis or for a symbolic fee, it is important to ensure their motivation and to keep it alive throughout.



MENTORpreneur Mentors of the first cohort state the following variety of options on how to build a big puzzle with motivating bits and pieces:



Mentoring is a two-way relationship that benefits both parties. The mentor benefits from the mentoring process by having access to new ideas, enhance his/her own career and professional network, develop skills as leader and communicator, get personal and emotional satisfaction and develop new friendships (Van Vugt & Ruggles 2018). Mentors get a certificate after completing the mentor training of the mentorship programme successfully. MENTORpreneur Zambia™ developed training modules to foster the skills of an ideal mentor, which can be found in Chapter 3.4 Mentor Training.

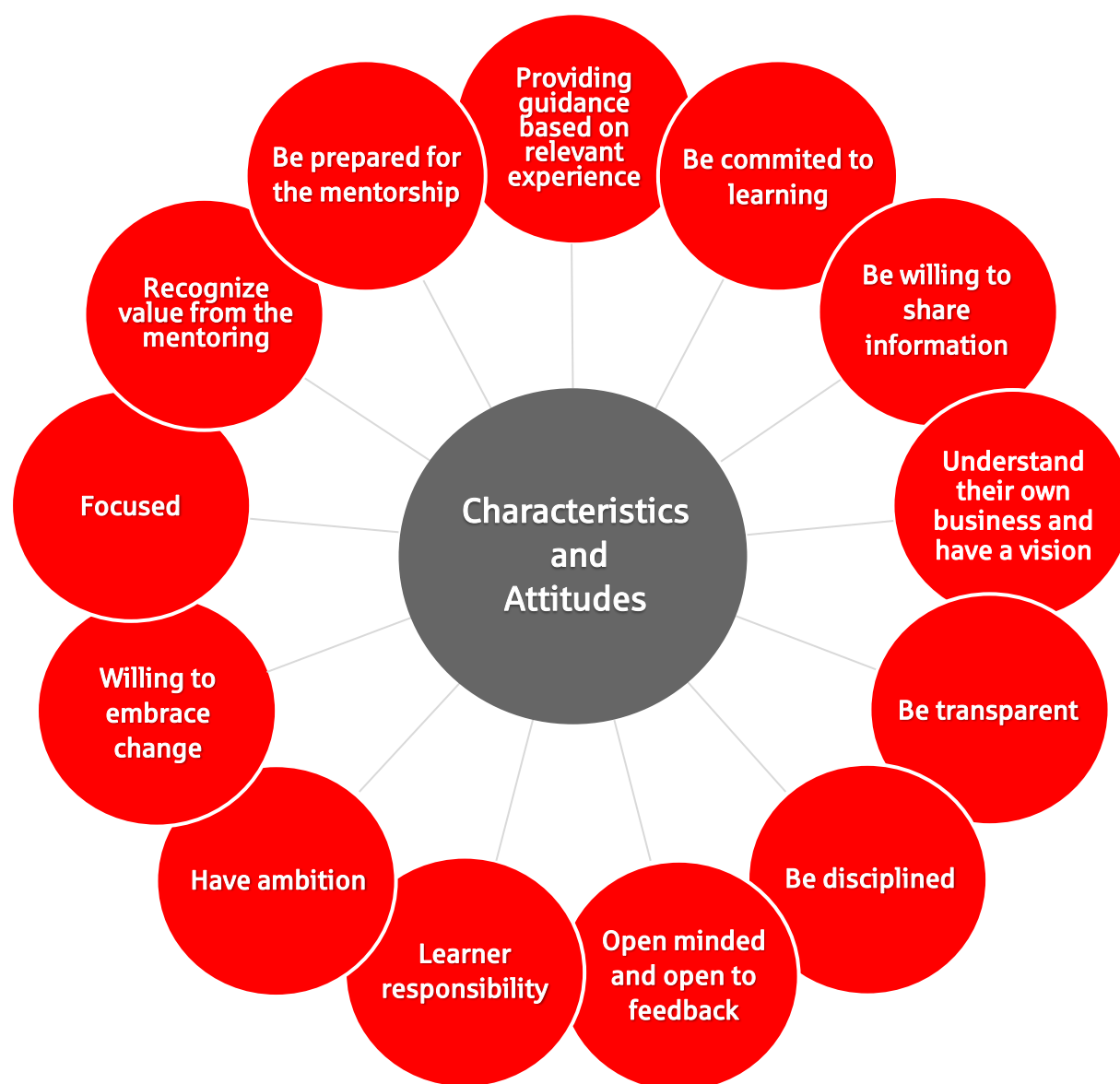
## 2.5 The mentee: Characteristics and attitudes of an ideal mentee

### Characteristics and attitudes of an ideal mentee

A key success factor for effective mentoring is that both sides are committed to the relationship. For mentees, it is important that they have the capacity to participate actively and work towards their goals. A significant risk to success is participating with the wrong intentions. As mentoring is often a free resource, based on the definition, entrepreneurs sometimes participate as a ‘check-box’ exercise rather than a genuine learning opportunity. (Berelowitz, Darbonne & Shans 2020)

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Some crucial characteristics and attitudes of an ideal mentee are:



Source: Results from the kick-off workshop for the mentorship programme for MSMEs in Zambia in December 2021.

## 2.6 The four phases of a mentoring process

In literature there are different descriptions of the mentorship process, some defining 4 and others 5 process phases. We will present the 4 phases model developed by K. M. Poulsen.

The mentoring<sup>2</sup> process is divided into the following four stages: Preparation, Establishing the Relationship, Learning and Developing, and Ending, each with a distinct purpose. While the time spent in each phase varies from relationship to relationship, this is the natural growth of the mentoring relationship.

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<sup>2</sup> Used synonym to mentorship

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**01**

### ***Phase 1 - Preparation***

This phase involves the final decisions of potential mentors and mentees to join the mentoring programme. Both potential mentors and mentees must decide whether the mentoring program's advantages and possible learning outcomes are worth the time and effort invested. Problems in the mentoring relationship may develop if these questions are not adequately clarified during the preparation phase. Mentors and mentees should also outline their personal expectations for the mentoring and any additional responsibility he/she will be personally accountable for.

**02**

### ***Phase 2 - Establishing the relationship***

Establishing the relationship starts mentors and mentees meet for the first time. Now the two must get to know each other well in order to have a healthy relationship based on openness and trust. This phase clarifies mutual expectations of the mentor and mentee as well as the mentoring process. They share why they chose to participate in the program and establish ground rules for their collaboration, which include: set up goals, clarify expectations, define cooperation, rules and ethics, conduct regular evaluation of the learning process and results and define the ending of mentorship relationship.

**03**

### ***Phase 3 - Learning and developing***

This is the stage at which genuine learning takes place, and mentorship meetings alone are insufficient to achieve this. Because of the mentor's support and the mentoring dialogues, mentoring can speed up the learning process, but the mentee must take action and experiment in real life between meetings to truly learn and not merely hypothesize with the mentor. To ensure that mentoring has a positive impact on the mentee – and the organization – the mentee, and preferably also the mentor, will receive new insight and understanding, which will lead to new behaviour and the development of new abilities.

**04**

### ***Phase 4 - Ending***

This phase focuses on ensuring a positive and productive conclusion to the formal mentoring relationship. The value of formal analysing individual outcomes, providing feedback to one another, and openly discussing the next step is a beneficial activity, as it guarantees that both mentor and mentee have cleared and aligned expectations for the next step. (Poulsen 2013 as cited in Kunaka & Moos, 2019)

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## 2.7 Understanding the Entrepreneurial mindset in Zambia

An entrepreneur can be described as an individual who creates a new business and is a source of new ideas and procedures, often enduring and taking a lot of business risks to later enjoy rewards. The term "entrepreneur" therefore often holds a rather positive connotations of an innovator and solution-finder. According to the Oxford Dictionary (2022) The activity of setting up a business or businesses, taking on financial risks in the hope of profit is known as entrepreneurship.

**Entrepreneurs are essential to any economy because they have the knowledge and drive to foresee requirements and sell viable new ideas.**

**"The biggest risk is not taking any risk"**  
Mark Zuckerberg



Success and failure are walking hand in hand on the entrepreneurial journey. Risk and hope are concepts, constantly mentioned in definitions of entrepreneurship. As an entrepreneur, it is helpful to remind yourself before you start that both success and failure are part of the journey.



Entrepreneurship that **succeeds** in assuming the risks involved in founding a firm is rewarded with money, notoriety, and chances for future growth.



**Failure** in entrepreneurship leads in losses and diminished market presence for individuals engaged.

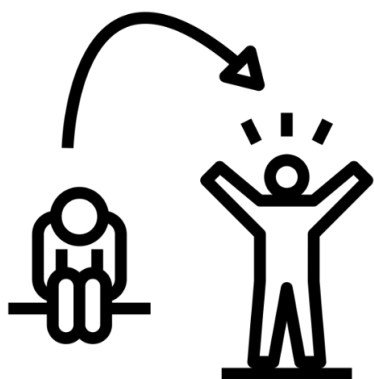
According to the Zambia 2010 census report, the majority of the country's population is below 35 years. Young people are churned out of school at various levels every year starting at grade 7,9,12, colleges and universities. Due to lack of employment opportunities, many of these young people find themselves in some form of income generating activity that usually may be a continuation of what the family does or did or copying/replicating the business type a neighbour or family member does. In this case usually retailing or farming business.

According to the Global Entrepreneurship Monitoring Report (2012) Zambia has over 40% of its population involved in business activities making it one of the most entrepreneurial countries in the world beating the likes of South Africa and Namibia. However, as promising as this may sound, these start-ups are seen to fail within 6 to 36 months due to a number of



difficulties in setting up and establishing their businesses. In light of this information, local entrepreneurs can then be categorized in 3 categories: Low, Mid and High achievers. This categorization is based on the influence and impact of social status, geographical location, culture, education level, political factors and language to mention just a few.

### Start with WHY – intentional entrepreneurs get further.



People take up entrepreneurship for many different reasons. While others question the status quo and wonder if there might be a better way to do things, others identify a gap in services, knowledge, or support in their community and decide to take care of it with a good business idea or an unconventional solution. Entrepreneurs go through a lot of psychological changes during their journeys and therefore need a positive mindset with a set of skills that equip them to recognize opportunity, take initiative, and innovate in the face of challenges to succeed in various settings. This normally calls for self-motivation and drive.

**“Ambition is enthusiasm  
With a Purpose.”**

- Frank Tyger

Entrepreneurial category	Exemplary Behaviour
Low Achievers	<ul style="list-style-type: none"> <li>• Exert low effort and activities</li> <li>• Do not follow or tune business according to trends</li> <li>• Afraid to formalize unless it comes with immediate benefits (loan or grant scheme)</li> <li>• Need pushing in order to achieve</li> </ul>
Medium Achievers	<ul style="list-style-type: none"> <li>• Comfortable</li> <li>• Can succeed with guided support</li> <li>• Understand business requirements</li> <li>• Put in some effort</li> <li>• Do not read widely only enough to keep going</li> <li>• Take up low risk ventures only</li> </ul>

<b>High Achievers</b> (strategist, visionary, Hustler)	<ul style="list-style-type: none"> <li>• Show Self-motivated Passion</li> <li>• Take risks</li> <li>• Follow trends</li> <li>• Aim to break barriers</li> </ul>
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**Table 1: Entrepreneurial categories and behaviours**

(Note: The Table shows a clear simplification of average behaviour. There are always expectations, and it doesn't claim to generalise. Individuals can exhibit characteristics of different groups, so types can be overlapping.)

In order to understand the Zambian entrepreneur's mind-set, there is need to consider the outlined behaviours and surrounding external factors to help identify the needs and to design the best suitable programmes or interaction initiatives that speak directly to the entrepreneur for impact.

Examples of external influencing Factors:

- **Social-economical** – These include income and education levels, social support networks, physical environment as well as the economy the entrepreneur is embedded it (currency exchange rates, regulations, inflation, etc.); These factors affect the 3 entrepreneur categories differently as they respond to changes and opportunities according to their standing.
- **Business development organizations**
- **Civil society organizations**
- **Business formalization and compliance infrastructure**
- **Access to finance**

## 2.8 Challenges for entrepreneurs in Zambia

The business world has become very competitive, and entrepreneurs face many challenges. Even though this is the case, the MSME sector in Zambia has great potential to contribute to economic growth, employment opportunities and poverty alleviation.

The low technology adoption, low literacy levels and high interest rates on bank loans are some of the major constraints affecting MSME business operations.

Some challenges affecting the sector fall into the categories below:

1. **Environmental factors** - The ever-changing business environment presents challenges for MSMEs given their limited resources as the success of any business is dependent on its ability to adapt to its environment quickly to associated new challenges and competition.
2. **Entrepreneurial competencies** – Many Zambian MSMEs do not recognize the importance of entrepreneurial thinking thus lack traits such as creativity, a sense of initiative, problem-solving, the ability to marshal resources, and financial and technological knowledge, including unwillingness to for compliance with government regulations. Self-doubt, inability to delegate tasks, Incapacity to advertise business/Brand

---

### 3. Financial management

- (1) Cash flow is essential to small business survival however MSMEs are unable to keep financial records of their expenditures, investments and or loans resulting in late invoicing, payments and re investment for business growth.
- (2) High interest rates on bank loans deter MSMEs from acquiring them to start or grow business.

### 4. Government policies and regulations - A clear regulatory framework is the foundation of a rich business environment

- (1) Fragmented coordination between government agencies responsible for the implementation of the and policy frameworks and measures meant to develop the SMEs, have created a business environment where SMEs are not sustainable
- (2) MCTI (GRZ, 2006), the sector's challenges include, but not limited to: (a) Limited access to markets, (b) Limited access to appropriate technology, machinery and equipment, (c) Limited access to suitable business financing solutions, (d) Inadequate business infrastructure such as roads and telecommunication facilities.
- (3) Other challenges identified by MCTI are (a) limited technical and management skills (b) inadequate and unsuitable operating premises that can facilitate enterprise growth (c) inadequate regulatory systems; and excessive competition from unregulated importation of cheaper products, some of which do not pay the correct taxes when imported disadvantaging local MSMEs

### 5. Education -Failing education standards, lack of entrepreneurial preparation /training at all levels of education

### 6. Social/cultural influence – mindset /upbringing, Zambian time mentality showing lack of commitment and respect for time.

The above challenges contribute to MSMEs remaining small and informal.

## Informal Sector in Zambia

The informal sector in Zambia comprises of companies that are usually characterized by the following three aspects:

1. Not registered with the Patents and Company Registration Agency (PACRA) or any other government institution responsible for commercial registration
2. Does not have an operating license, trade license or any other business license from any local government agency
3. Does not have a tax identification number (TPIN) from the Zambia Revenue Authority and hence does not pay any taxes

According to a study conducted in 2012 by International Growth Centre (IGC), using data from the Zambia Business Survey (ZBS, 2008) and World Bank Enterprise Survey (WBES, 2008) there were approximately 1.02 million informal Micro, Small and Medium Enterprises (MSME's) in Zambia as of 2008. According to the Central Statistics Office (2018), the informal economy employs around 90% of all workers. Most people employed in the informal economy are rural-based agricultural producers who have low skill levels, make modest incomes, and frequently work seasonally. For proper planning there is a need for further

research to be done to have more up to date figures and information. The 2022-MSME Survey by Bank of Zambia and the Zambian Statistics Agency (ZamStats) is a welcome step in this direction.

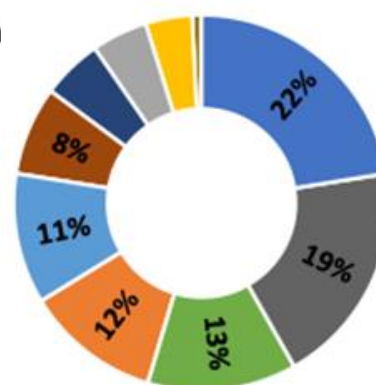
### Reluctance and difficulties to enter the formal sector

There are many different factors that hinder informal businesses from taking a leap and jumping into the formal sector. These include but are not limited to the following:

- **Complexity of Processes** – To get your business registered with PACRA there used to be multiple forms that needed to be filled in which to many was very a complex process to deal with. Currently through Smart Zambia they have taken the process online which was meant to simplify the process of registering a business.
- **High Costs attached to formalization and obtaining licenses** – Seeing as the informal sector in Zambia mainly comprises of micro and small enterprises the turnover of these entities is very minimal. In 2022, the cost of incorporating a private limited company at PACRA is ZMW K1,083.00 (PACRA 2022), which for many entrepreneurs is an unreasonable ask.
- **Tax Avoidance** – The general sentiments for most players in the informal sector is that formality leads to deductions through taxes. Due to lack of education and understanding of the tax system and its benefits for society, there is the negative connotation of taxes as profits being ‘eaten’ without any value creation. This misconception makes entities reluctant to move into the formal sector.



Challenges of small-scale business entrepreneurs in Zambia (needs assessment)



**Figure 1. Needs assessment of SMEs in Zambia in 2021,** Question "What are the biggest challenges you face right now?"; N=75.

The above Figure 1 depicts the needs assessment of SMEs in Zambia done in 2021 among 75 small-scale businesses. Among the biggest challenges, Financing was stated most often, followed by Business Strategy Development, and scaling up. When it comes to soft skills that entrepreneurs are missing to develop their business leadership, problem solving and networking skills were the top three.

## Big results require big ambitions.

- Heraclitus

### 3 The mentorship process for MSMEs in Zambia step-by-step

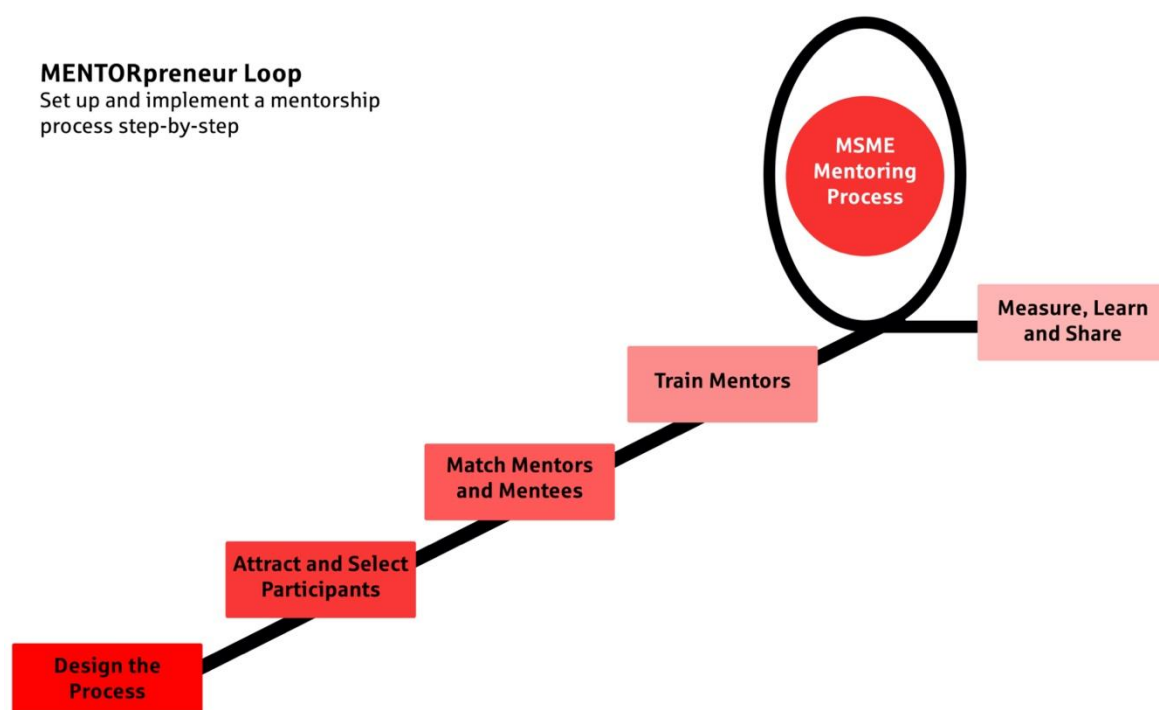


#### Implementing Organisation


As already referred to in chapter 1, mentorship has to be seen as a complementary strategy to other interventions.

*“Mentoring is the glue that binds and amplifies the impact of it all together – skills, knowledge, access to capital, business training and networking. Mentoring unlocks the potential for all those other interventions.”* (Kathleen Bur, Effective mentorship p. 13)

There is no ‘one size fits all’ approach or solution, so each programme has to be tailored to the specific needs of the MSMEs (mentees) one is targeting. This chapter guides step-by-step on how to set up a mentorship programme for MSMEs and shows examples how other organizations have been doing it. The main steps are Designing the process; Attracting and selecting the participant; Matching mentors and mentees; Training the mentors, Implementing the mentoring process for MSMEs and Measuring, learning from and sharing the results as illustrated in the graphic below:





<b>Design the Process</b>	Define the purpose and goals Conduct a needs assessment design mentorship programme elements.
<b>Attract and select Participants</b>	Application of potential mentors and mentees selecting participants.
<b>Match Mentors and Mentees</b>	Matching process & initial interaction
<b>Train Mentors</b>	Train mentors in main skills for mentoring process
	Train mentors in main skills for mentoring process
	Monitoring lessons learned and sharing good practices

Every single step is described in the subchapters below and accompanying material is being provided. This material includes examples, templates, links and practical tools. For step 5, the ongoing mentoring process, a mentor toolkit which provides information and instruments for mentors for the ongoing mentoring process has been developed by MENTORpreneur Zambia™.

## 3.1 Design the process

### 3.1.1 Define the purpose and goals

The first step lays the groundwork for a successful mentorship programme. End-to-end planning begins with audacious goal setting and assessing the landscape. Reflect and detail what the role of the mentoring program will be and what success looks like.

Questions that may help for your reflection are:

- 1) What are the main reasons for wanting to start a mentorship programme?
- 2) What ultimate problem is being addressed?
- 3) On what kind of MSME's is your program focusing?
- 4) What will MSME's gain from it?
- 5) What measurable outcomes will your program achieve?
- 6) Which geographical area will your program cover?
- 7) How many MSME's do you want to reach?
- 8) How does success look like for mentors and mentees?
- 9) How will you measure success?

Source: Guider and MentorMe Africa 2022.

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### 3.1.2 Conduct a needs assessment

In order to understand the real mentoring needs, the targeted MSMEs must be accurately assessed and analysed.

There are two popular assessment approaches for determining whether mentoring is a suitable solution and which elements are critical for the design: first, defining the challenges faced by MSME leaders (demand-led) and then aligning mentor capabilities to address these challenges (supply-led) or vice versa.

Assessment can be done via interviews in person or online questionnaires. Qualitative questions, such as “How can you describe the challenge of your business?” should be complemented by quantitative ones like “How many hours per week do you want to dedicate to Mentorship?”. If you opt for an online questionnaire, commonly used options free of charge are MS Forms or SurveyMonkey. It is recommendable to download the results directly to Excel.

Typical assessment questions to properly design and target a programme require general information such as name, gender, age, location, years of business, registration form, sector, target customers, number of employees, etc. and specific information related to mentorship needs such as e.g., biggest challenges, requested hard and soft skill development, access to technology, desired format of mentorship etc.<sup>3</sup>



For assessing the need towards mentoring, [this Needs Assessment Survey](#) was used during the Pilot.

### 3.1.3 Design mentorship programme elements

Mentoring experts advise that the programme structure should be based on a method that provides potential mentors and MSME mentees with support, direction, comfort, and accountability. The integration of gender and (inter)cultural aspects are also critical for a successful programme design.

With the purpose and goals defined and the analysis of the needs assessment, you are now able to design the main elements of your mentorship programme such as attracting and recruiting mentors and mentees, training the mentors, matching mentors and mentees, ongoing mentoring process, graduation & follow up and monitoring & evaluation.

Kinds of questions to ask yourself when planning are:

---

<sup>3</sup> For the pilot an assessment on both sides (mentors and mentees) has been done.

Participants	Promotion	Mentoring process	Measure
Is the enrolment open or closed?	How will you promote your mentorship programme?	Which type of mentoring are you offering?	Which feedback methodology will you use?
How many spaces will your programme offer?	Which materials will you need?	How will you match mentors and mentees?	How will you track results?
How will mentors and mentees be chosen?	Which people with influence do you have to bring on board?	How long will the mentor-mentee relationship last?	How will the reporting be done?
How will the sign-up process be?	Who can advocate for your programme?	How often does the mentoring take place?	
		Which role is technology playing?	
		In which areas will the mentors be trained?	
		How will they be trained?	
		Which support structure will you offer to mentors and mentees?	

It's also important to include a structure of support to mentors ("mediators") during the mentoring process in your design.

**Important:** To build long-term mentoring effectiveness, it's necessary to invest in a robust, well-resourced, intentional programme from the start. It is critical to examine the resource commitment required once you have a clear sense of purpose for the program, target participants, and a structure for the support on offer. Mentoring programs frequently fail because staff, time, and money are underestimated.

## 3.2 Attract participants

One of the key challenges for mentoring programme organizers is to accomplish the aforementioned work and then have poor participation rates. Attracting and recruiting the "right" participants is essential to the success or failure of mentoring. (Guider)

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### 3.2.1 Disseminate a Mentorship Programme

There is a two-step process in facilitating and creating the Mentorship relationships, which at this stage refer to the ties between the organising or implementing organisation and the participants. The first step involves the identification and selection of both mentors and mentees that meet certain criteria that had been set out by the organizers.

In the application process for mentees, information requested may cover the following sections:

1. Personal Information (name, gender, contact details, age, language, educational degree, etc.)
2. Professional experience (occupation, registrations of business, formal vs. informal business, product palette, number employees, target customers, sales channels, etc.)
3. Mentoring expectations (understanding and definition of mentorship, required support, etc.)
4. Communication (technologies available, communication preferences, etc.)
5. Commitment (time and space commitment, mentoring agreement, etc.)



For potential mentees to apply for a mentorship programme [this Mentee Application Form](#) was used during the Pilot (PDF Version).

The second step involves the matching of mentors with mentees. This is done by pairing a mentee who is working in a particular field of business with a mentor who has experience in said field or possibly a mentor with a particular skill set with a mentee lacking in that skill or looking to improve on that particular skill.

After defining selection criteria you have to make sure that your offer is reaching the right potential participants. So, depending on the kind of enrolment (open or invited only), you have to design your dissemination strategy accordingly.

---

**THE DELICATE BALANCE OF MENTORING SOMEONE IS NOT  
CREATING THEM IN YOUR OWN IMAGE, BUT GIVING  
THEM THE OPPORTUNITY TO CREATE THEMSELVES.**

**STEVEN SPIELBERG**






## MENTORSHIP PROGRAMME FOR MSMEs

**Micro, Small or Medium Enterprise**

**Are you an entrepreneur or business owner? Apply now!**

- Duration of programme: 3-6 months
- Weekly mentoring through experienced business builders and industry experts
- Linkages to peers, markets and a promising network

**Requirements:**

- Micro, small or medium business with commitment to grow
- Proven track record

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**SUBMISSION DEADLINE:**  
30TH April, 2022  
17:00 Hrs





For details and more information check our website :  
<https://www.sparkassenstiftung-southernafrica.org/>

If the enrolment is open, outreach campaigns via social media (i.e., Facebook, LinkedIn, radio, newspapers) as well as promoting your programme i.e. During industry events will help to gain visibility. If the enrolment is limited to invited mentors and mentees, these can be directly addressed orally, via e-mail, WhatsApp, or the best way you find to communicate with your (potential) target group. Don't presume that people will understand why mentoring is important. To attract participants, you need to highlight what's in it for them and what they commit to.

Benefits and rewards for potential mentors may be i.e., mentor training, gaining mentoring experience or getting a certificate as a mentor. Benefits and rewards for mentees may be related to promotion, salary grade change, empowerment, productivity increase, resilience to shocks.

Online or face-to-face sessions for potential participants (mentors and mentees) to get-to-know the concept of mentoring and ask questions should be part of this step. If your organisation already has a pool of potential mentors, this step only applies to potential mentees.

### 3.2.2 Application of potential mentees and mentors

After the dissemination of the mentorship programme, interested MSMEs (mentees) and mentors can register online. It is important that mentee seek this opportunity pro-actively and do not come i.e. through indication of someone. A filter to only accept candidates that fulfil specific criteria defined by your programme should be applied in the registration form.

The final decision if an applicant (mentor and mentee) will participate in your programme will depend on the matching result (see Step 3). If your organisation already has a pool of potential mentors, this step only applies to potential mentees.

But how do ideal mentors and mentees for your MSME mentorship programme look like? Which characteristic, attitude, and experience should they have? Apart from the more general characteristics already presented in chapter 2 (ideal mentor and ideal mentee), which are specific selection criteria for the MSME's your programme is targeting?

On the mentor's side, it might be important to have specific business-related skills, experiences and proven successes. According to Caren Holzmann "The best mentor-mentee relationship is when that mentor has run an MSME or been an entrepreneur and has that shared experience. 'I've walked in your shoes. I have felt that pain or loneliness. I lived

---

through *all these pain points and growth.* 'That is where the magic happens.' (Berelowitz, Darbonne & Shans 2020, p.16)

The mentors should be supportive and at the same time challenging.

In the application process (online form), the ambitions, expectations, years of experience, sector should be analysed for the selection.



For potential mentors to apply to a mentorship programme, this [Mentor Application Form](#) was used during the Pilot.

On the **mentee's side**, it is important that there are ambitions to grow and learn. Intrinsic soft-skill development is key to the success of mentorship. Among the most requested soft skills to enhance, entrepreneurs mentioned the need to improve their capacity to encounter conflicts. In the application process (online form), the ambitions, expectations (such as individual definitions of leadership), and formal requirements (business size, formality of business, revenues, number of employees, etc.) will be evaluated for the selection. The formal application process is also testimony to an applicant's ambition.

Tomi Davies, seasoned business mentor, investor and adviser, identifies 8 key personality traits to look out for when assessing an entrepreneur as a potential mentee:

1. **Level of motivation and passion:** Is the entrepreneur motivated by making money or by their love for turning their dream into a business? Is the entrepreneur excited to have a mentor and show willingness to listen?
2. **Risk appetite:** What is the entrepreneur's level of willingness to take risks? Is he/she risk averse or daring?
3. **Self-belief:** Is the entrepreneur confident? Does he/she inspire those around him/her? Do they believe in their vision, in this business proposition and making it happen?
4. **Flexibility:** Entrepreneurs face many ups and downs and have to adapt. How flexible is the entrepreneur in adapting to changes facing the business?
5. **Knowledge of their industry and place in the ecosystem:** Does the entrepreneur have a good grasp on what's happening in the industry in which they are working and their business's place in it? How well do they know the competition, the applicable regulations, and the sphere of influence around their business?
6. **Money management:** Is the entrepreneur good with money? Does he/she have a good idea of the business costs and planning for the future?
7. **Planning skills:** Can the entrepreneur plan effectively without falling into the planning paralysis trap? Are they focused on the short-term nitty gritty or can they also think of the bigger picture and plan longer term?
8. **Connections:** Connections do matter. What connections does an entrepreneur already have? Do they have the right connections they need to get their business off the ground?

Source: Van Vugt & Ruggles 2018.



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In the application it must be clear for the mentees: Who do they need as mentor (professional preferences such as area of expertise, job description, industry) and who do they want as mentor (personal preferences such as gender).

### 3.2.3 Selecting participants

During application, the skills of ideal mentor and mentee, as lined out in earlier chapters of this handbook, should be assessed.

#### Selection of Mentors

##### The ideal mentor

An ideal mentor would be someone with many years of experience in a particular field, proven track record in a particular industry or a person who possess a particular skill or set of skills that would be valuable to the mentees and is willing to dedicate time and effort to help develop the mentees business.

##### Important questions

When going about the application of mentors it is important to be very clear and precise in questioning in order to get information which is easily interpretable and to simplify the matching process.

Some of the questions asked in the pilot include, but are not limited to the following;

- What field did you study?
- What is the highest level of education or professional qualification you have received (academic/technical/vocational)?
- What is your occupation?
- What fields do you have experience in?
- How many years of professional/Business Management experience do you have?
- What is your experience with building businesses? Please tell us briefly about the businesses you have built or supported the development of.
- Have you been active as a mentor before?
- Did you ever receive a formal training in mentoring?
- Which description describes the value you bring as a mentor
- What is your primary expertise?
- What is your secondary expertise?
- What is a further expertise of yours?
- As a mentor, what kind of social and/or soft skills would you be able to support being further developed by mentees?
- Are you able to commit 6 months to this programme?
- How many hours per week are you able to commit to this programme?

##### Selection

As the selection process goes on it is important to be free, fair and without bias in the selection. As much as there are many things that should be considered there are some things which shouldn't. These include but are not limited to, Age, Sex, Race, Nationality, Locality etc. These factors should not determine whether or not a person can be a mentor. It is less about who they are and more about what they have accomplished and the skills that they possess.

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At the minimum the mentor should be able to dedicate one hour a week and have at least a smartphone and access to the internet.

## **Selection of Mentees**

### **The ideal mentee**

The ideal mentee would be someone who has been in business for at least a year, has clearly identified what areas of their business they would like to improve on and who is willing to dedicate time and effort to develop their business.

### **Important questions**

As with the mentors the questions asked to the mentees need to be just as clear. Doing so ensures accurate information is being collected and helps to increase the chances of successful matches being made between the two parties.

Some of the questions asked include, but are not limited to the following;

- What is the highest level of education or professional qualification you have received (academic/technical/vocational)?
- What is your occupation?
- What's the name of your business?
- Which of the following registration forms applies to your business?
- Which field(s) does your business operate in?
- Which product(s)/service(s) do you provide?
- Who are your target customers?
- Who is running your business?
- How many employees do you have?
- Which marketing channels do you use?
- How long have you been in this business?
- What is your central goal at the moment for your business?
- Which description describes the value that you seek in a mentor best?
- What are the biggest challenges you are facing right now?
- What expertise do you primarily request from a mentor?
- What expertise do you further request from a mentor?
- As a mentee, what kind of social and/or soft skills would you like to further develop with the help of a mentor?
- What can you do to improve your business?
- Are you able to commit 6 months to this programme?
- How many hours per week are you able to commit to this programme?

### **Selection**

The selection of mentees needs to be free and fair. Just as with the mentors, Age, Sex, Race, Nationality, Locality etc. should not be used as a deciding factor in the selection of mentees. Particular attention should be paid to those who give well thought out responses to the questions being asked as this indicates a certain level of dedication and specificity in requirements needed from a mentor.

At the minimum the mentee should be able to dedicate one hour a week and have at least a smartphone and access to the internet.

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### 3.3 Matching process & initial interaction

The right matching is critical for a successful mentor-mentee relationship. The more you know about your participants, the better chance for a great fit and a happy, productive mentoring outcome. (MentorMe Africa) A good application form as described in 2.2. is essential for this.

Key factors for the rights matching include:

- **The alignment of values and interests:** Mentors and mentees should be matched based on comparable interests, according to a meta-analysis of mentoring programs.
- **The alignment of expectations and goals of relationship:** Mentors and mentees should share the same long-term goals for a relationship built on mutual learning, empowerment, and trust.
- **The alignment on time commitment expectations:** Mentors and mentees should have the same expectations when it comes to the time commitment needed for the connection. Especially time constraints women might face due to their multiple social responsibilities should be taken into account.
- **The alignment on the format:** Mentors and mentees should agree if the meetings should be held presential, online or in a hybrid format.
- **A balanced gap of experience and context:** Mentors for MSMEs are frequently most helpful if they are one or two levels ahead of their mentee in their company journey or are higher performers. They will have a better knowledge of the mentee's difficulties and the options that are open to them.
- **A balanced personality and ego:** The connection will most likely fail if either the mentor's or the mentee's egos are too big. If the mentor's ego is big, he or she is unlikely to be an empowering resource for the mentee. If the entrepreneur has a lot of ego, he or she will be resistant to hearing comments. 46 Aside from ego, mismatching by personality and professional expertise can lead to conflict. Respect for the mentor and good communication are essential for success.

When it comes to matching, **gender dynamics** are a crucial factor to consider. The relationship will fail if mentee or mentor are uncomfortable with each other. This is especially true for female entrepreneurs who have male mentors. Mentors should also be capable of truly and readily bridging ethno-linguistic divides. When creating a relationship, being able to converse in the mentee's preferred language ensures openness and comfort. (Berelowitz, Darbonne & Shans 2020, p.16)

For the matching process there are mainly two alternatives, namely manual or software matching, depending on the number of mentoring pairs that will participate in your mentorship programme.

If you have no more than 40 – 50 pairs, you can work with a manual matching based on the online questionnaire mentees and mentors filled in. Options for the questionnaire can be for example Microsoft form or Typeform.

In both examples (Microsoft form or Typeform), the results of the 2 questionnaires (mentors, mentees) are received in 2 Excel sheets. To match potential pairs, you can use the “search function and type in key elements” so that potential matches can be identified and matched one by one.

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For bigger groups (more than 50 pairs) it is recommended to use a matching software otherwise the matching gets too complex and takes too much of your time. Using a software to run your programme makes things automated, simple, and far more manageable. This means that the matching requires no involvement from the programme managers, freeing up a lot of time to focus on other impact areas of the mentoring programme. The use of a matching software usually involves costs.

Examples for mentoring software come from Zangametrics <https://www.zangametrics.com> or Guider <https://www.guider-ai.com/blog/what-is-mentoring-software>. These platforms have an underlying scoring system that brings together (matches) mentees with their best fitting (registered) mentors. A digital matching architecture is based on a cross-cultural and gender sensitive questionnaire for both mentors and mentees to guarantee an objective-orientated matchmaking.

#### *Example Zangametrics Zambia:*

The Zanga Assessment 1.0 is designed to measure and determine current knowledge of business acumen in regard to four key competencies: mindset, relationships, leadership and execution. The Assessment takes about 15-20 minutes to complete. After completion of the assessment, each participant will receive a report with the results of their assessment. The assessment tools are flexible and available on a range of devices (smart phones, computers, laptop or tablets).

#### *Example Guider:*

Guider works by automating mentee-led matching, showing mentees a short list of the best mentors for their needs. The matching algorithm is highly accurate and removes subconscious human bias. You can set up and launch your programme in a matter of weeks. (Guider)

## **Matching of Mentors and Mentees**

After successfully selecting which mentors and mentees are best suited for the program, the next step is the matching. This is the process of carefully analyzing the data collected and identifying which mentor should be matched with a particular mentee in order to increase the chances of a successful business relationship.

### **The ideal match**

The perfect mentor-mentee match would be to match a mentee with a mentor who has plenty of experience in the industry in which the mentees business falls. The mentor should possess all the necessary skills and expertise the mentee is lacking and in search of. The mentor and mentee should be in the same city for ease of access to each other. Both the mentor and mentee should be able to commit a decent amount of time per week to the program and both should have at least a smartphone and access to the internet.

As much as this is the ideal match in reality ticking all the boxes would be practically impossible. This being said, the description above is only to give a basic guideline on things to consider as the matching process is being done.

The questions being asked to mentors and mentees should be formulated in such a way that it makes it identify which mentor and mentee responses align.

In the MENTORpreneur pilot the following were the questions which were matched together to give a good indication as to who would make a good match based on pairing a mentee who

is in a particular field of business with a mentor who has experience in said field or a mentor with a particular skill set with a mentee looking to improve on said skill.

Mentee	Mentor
Which field(s) does your business operate in?	What fields do you have experience in?
Which description describes the value that you seek in a mentor best (tick as appropriate)?	Which description describes the value you bring as a mentor (tick as appropriate)?
What are the biggest challenges you are facing right now? (select a maximum of three)	In which of the following fields of skills do you have the most experience? Please quantify your experience in every field.
What expertise do you primarily request from a mentor?	What is your primary expertise?
What expertise do you further request from a mentor?	What is your secondary expertise? What is a further expertise of yours?
How many hours per week are you able to commit to this programme?	How many hours per week are you able to commit to this programme?

As shown above the questions being asked are closely related and only slightly rephrased to ensure that making a match between the mentors and mentees is as simple and straight forward as possible.

As you go along the matching process will tend to get a little more difficult. This is due to the fact that the more obvious matches will slowly be made and there will be less options to choose from. Once this becomes the case what needs to be done is for there to be some initiative and decisions taken at the match makers discretion.

For example; A mentee may be a farmer who wants to increase his customer base and has identified his weak brand identity as a problem he is looking to fix. If there are no mentors left with farming experience or who has built a brand around a farm a good possible match may be someone who has vast experience in the field of marketing and customer relations.

Another situation that may arise is one where you find two mentees would be perfect matches to one mentor. In the event that this is the case, should the mentor be able to commit sufficient time for both mentees there would be no harm in matching one mentor to a maximum of two mentees.

No matter if you selected the manual or the software option, it is always good to have a first meeting between mentor and mentee to make sure that the chemistry is right. Mentors and mentees can use speed mentoring sessions to screen for prospective matches and discuss their ideas on fit.

### Post matching

After the matching has been done you may come across situations where the relationship between mentor and mentee did not work out. You should be prepared for that.

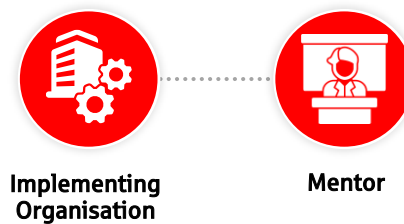
Some circumstances that may arise include but are not limited to:



- Mentor/mentee not being able to dedicate enough time
- Mentor/Mentee dissatisfied with pairing due to differences in fields of business and expertise
- Mentor/Mentee may have personal disagreements

This should not be a reason to be disheartened but you should be willing to make necessary adjustments to make another match.

### 3.4 Mentor training



The general qualities of an ideal mentor were already described in chapter 2. But there are also specific mentor qualities for MSME mentors, such as:

- Inspire and motivate entrepreneurs
- Have a heart and passion for entrepreneurs
- Be authentic
- Care deeply for the success of the entrepreneur
- Act as a facilitator to guide, not control the process
- Don't get too attached to entrepreneurs
- Pass on positive and optimistic energy

**Source: WEAC: B-A-B Mentor training power point.**

Mentors who have not received training are more likely to go on to the actual interaction phases with mentees before fully comprehending the various approaches and frequent difficulties that may develop.

There is widespread agreement that some form of training, particularly for volunteer mentors, is an essential component of good mentoring programs. Regardless of the sector in which a mentor mentors, there are several important abilities for effective mentoring that each mentor should develop or refine.

Mentor training...

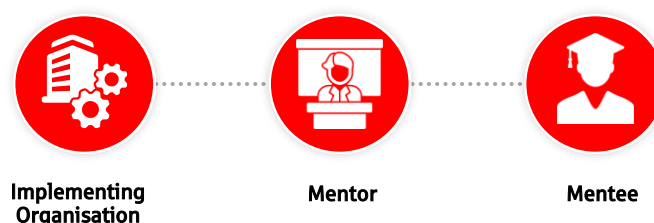
- Clarifies the purpose of mentoring by emphasizing the primary duties and role of the mentor vs the mentee, such as who leads the conversation and who asks the pre-meeting questions.
- Imparts mentoring techniques such as active listening, mindfulness and give positive and constructive feedback (communication skills)
- Enhances knowledge on leadership

- Gives specific contextual or cultural knowledge for the mentoring relationship that is crucial for building trust
- Sensitizes for gender specific challenges
- Exposes the mentor to strategies to recognize and address problems (conflict management)

MENTORpreneur Zambia™ developed training modules for each of these skills and they can be shared upon request. The training should preferably be done in person to strengthen the interaction between participants. To guarantee a participative approach it is recommended to have a maximum of 30 participants.

During the mentoring process ongoing support to mentors and mentees needs to be ensured. Re-matching and problem solving must also be thought of in advance, as it is an essential part of the programme. Speaking from the Zambian experience: No good mentoring programme can do without re-matching and troubleshooting.

## 3.5 Mentoring process



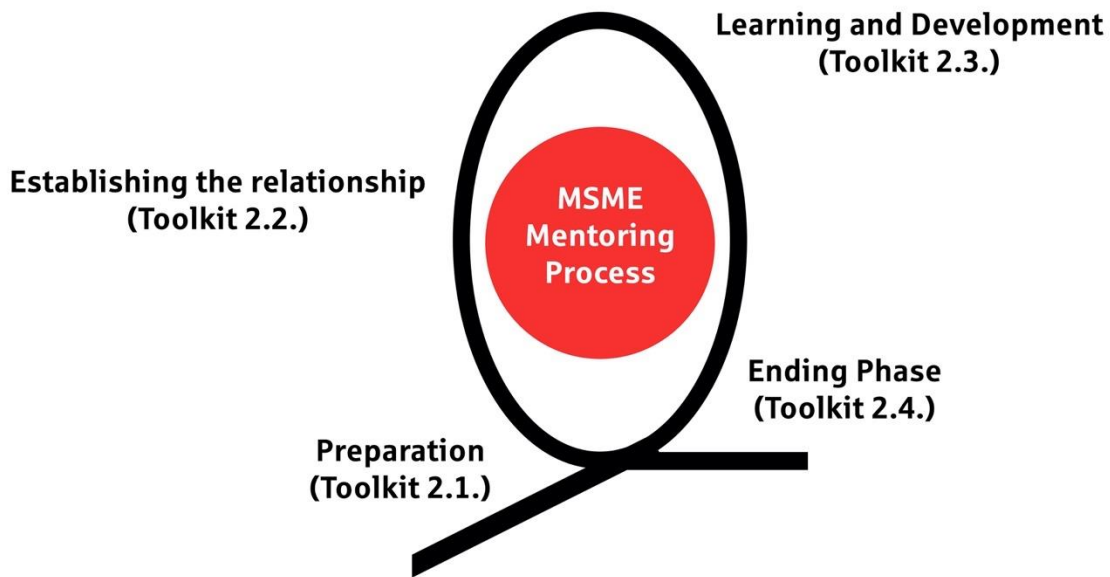
### 3.5.1 One-on-one mentoring

After matching is complete, the mentor training will be carried out and mentor and mentee will be introduced so that the actual mentoring, which is the core part, begins.

Mentoring relationships can quickly lose steam. This could be because the connection is new to both parties and isn't yet part of their routines, or because they prioritize other work responsibilities above the relationship, or even because they don't see enough value in it. You should expect a number of your members to quit out if you don't provide structure, advice, and inspiration. (Guider)

*"By stepping into the role of Mentor, you are taking on the responsibility of role model, motivator, advisor, coach, and door-opener, knowing the reward is in seeing the successes and failures of the entrepreneur you are mentoring."* – WEAC, B-A-B Mentor training

The mentoring process follows the 4 stages described in chapter 2, namely Preparation, Establishing the Relationship, Learning and Developing, and Ending. Specific tools for each stage can be found in the mentor toolkit on the platform. The following graphic shows the mentoring process as being part of the MENTORpreneur loop, which was described at the beginning of chapter 4, and indicates the sections in the mentor toolkit for each of the stages:



Starting the preparation for the mentorship process, mentor and mentee should get familiar with the idea of participating in a mentorship programme and reflect on their roles during the mentorship process (Tool 1 and 2 from the Mentor toolkit). At the very beginning both mentor and mentee should outline their expectations and responsibilities: What does the mentor expect from the mentee and what does the mentee expect from the mentor? Which responsibilities is the mentor willing to take and which will be assumed by the mentee? (Tool 3).

The mentor should keep in mind the main topics from the mentor training, such as giving feedback, active listening, be gender sensitive, etc. to guarantee an effective and healthy mentoring relationship (see also Tool 5).

Establishing a good and trustful relationship in the beginning is core for the success of the mentoring process. Mentor and mentee can inform themselves and get familiar with their match by reading their CV, LinkedIn Profile or other available information. It is important for the mentor to consider existing cultural differences and adapt the discussions accordingly. During the first meeting there should be time to get to know each other better which can include as well family or personal background information, besides information about the mentees and mentors experience and business information (Tool 6).

To lay ground to start the mentorship interactions with the mentee, it is important to assess the specific needs and challenges of the mentee to set up the goals that should be achieved until the end of the mentoring process (Tool 4).

After setting the goals for the mentoring process and defining the format, frequency and duration of meetings, etc. it is recommended to elaborate a mentorship agreement (Tool 7) which includes as well issues like confidentiality and avoidance of misuse of information.

Now the cornerstones are set to start the learning and developing phase. The Mentor toolkit offers several tools for this phase, such as analysing the common needs (Tool 8) and challenges (Tool 9) of entrepreneurs, depending on the issue to be discussed. It is helpful as well to design an action plan (Tool 10) where the mentee with the assistance of the mentor

designs specific activities as a result of each meeting. This plan should be revisited at the beginning of the next meeting.

As already described before mentoring relationships can vary from several weeks to several months (or even years), but all relationships come to an end (ending phase) and it is time to move on. Before exiting the relationship, mentor and mentee review and evaluate how the relationship was and if the established goals were achieved. Evaluation of the relationship can be done by using the mentor's evaluation form (Tool 11), the mentee's evaluation form (Tool 13) and the mentorship evaluation form (Tool 12). Evaluation of the goals and results can be done by using Tool 14 Goal Evaluation form.

The implementing organisation may also ask the mentor to do a final report after ending the mentorship relationship (Tool 15).

During the ongoing mentoring process, the role of the implementing organisation that is hosting the mentorship programme is to offer support and solutions to mentors and mentees in case of problems or conflicts.

### 3.5.2 Conflict Management



As human beings we don't have a choice about whether conflict will happen in our lives...

...but we have a choice about how we will deal with it.

#### Preparing for conflict in SME Mentor Training

Within the training content, the modules cover the following aspects:

- ✓ Understanding conflict
- ✓ Understanding five conflict types: Competing, avoiding, compromising, accommodating, collaborating
- ✓ Self-assessment: Conflict type
- ✓ Nine Stages of conflict
- ✓ Group discussion on conflict
- ✓ De-escalation techniques

Serious challenges that have already arisen in SME mentorship include cases of abuse, disrespect, and even legal disputes. Whenever people work together, and especially in a close one-on-one relationship, it is essential to take precautions and ensure that all parties implement the programme's ethical guidelines.

In the case of conflicts specifically around mentorship, the following steps can be recommended:

1. Identify an appropriate space for discussion
2. Agree to ground rules
3. Specify needs clearly
4. Be flexible in ways of handling the problem
5. Develop a solution that works for both: the mentor and the mentee

Overview: Potential entry points of conflict by target group. Anticipate conflict by asking the following questions:

 <b>Implementing Organisation</b>	 <b>Mentor</b>	 <b>Mentee</b>
<p><b>Selection process:</b> How are cancellations communicated without it resulting in a long complaints process?</p> <p><b>Matching Process:</b> How do we identify the need for re-matching? How do we implement the re-matching process?</p> <p><b>Trouble shooting:</b> Who is the contact person for legal disputes? Who is a good mediator within our institution? Do all participants know who to contact with different issues?</p> <p><b>Communication:</b> Do we send off individuals in a well-prepared stage? Are Mentors and Mentees still motivated? When do we need to check in with the participants?</p> <p><b>Closing:</b> When is the process finalised? How can we thank Mentors? How can we further support Mentors and Mentees?</p>	<p><b>Keeping it up:</b> What do I do if my mentee is not motivated?</p> <p><b>Self-correction:</b> What is my true intention?</p> <p><b>Communication:</b> Do I give constructive or destructive feedback? Am I objective?</p> <p><b>Misunderstanding:</b> Is there material in the Toolkit that can help me? Do I know when and where I can seek support from the implementing organisation?</p> <p><b>Closing:</b> When is my commitment done? When did I achieve my duties?</p>	<p><b>Keeping it up:</b> What do I do if my mentee is not motivated?</p> <p><b>Intrinsic goal:</b> What is my true intention?</p> <p><b>Communication:</b> Am I willing to receive honest feedback?</p> <p><b>Misunderstanding:</b> Am I willing to go through a re-matching? Do I know when and where I can seek support from the implementing organisation? Who is my contact person?</p> <p><b>Closing:</b> When is my commitment done? When did I achieve my goal?</p>

### 3.5.3 Accompanying strategies

To increase the commitment of mentors and mentees, creating a mentoring community will help the participants being part of something bigger. Apart from one-on-one mentoring, the mentorship programme can offer a variety of accompanying strategies, such as specific trainings, expert-inputs, peer-to-peer exchange, networking, etc. according to the necessities of your MSME's target group.



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Below you find some ideas for accompanying activities:

- Specific trainings
- Expert inputs, e.g., monthly events where MSME experts talk about relevant issues
- Newsletter and/or blog: Both will give more visibility to your mentorship programme. You can feature tips and inspiration, as well as celebrating success stories, individual progress and keeping participants up-to-date
- Networking: Depending on your target group you can create specific sub-groups (e.g. via WhatsApp) for female entrepreneurs, start-ups, people with disabilities etc.

### 3.5.4 Completion of mentorship

Mentors and mentees already examined the indicators and assessed the outputs and outcome of the mentorship relationship as part of the mentoring process (step 4.5.1.). We recommend that at the end of the mentoring process both, mentor and mentee receive a certificate of participation.

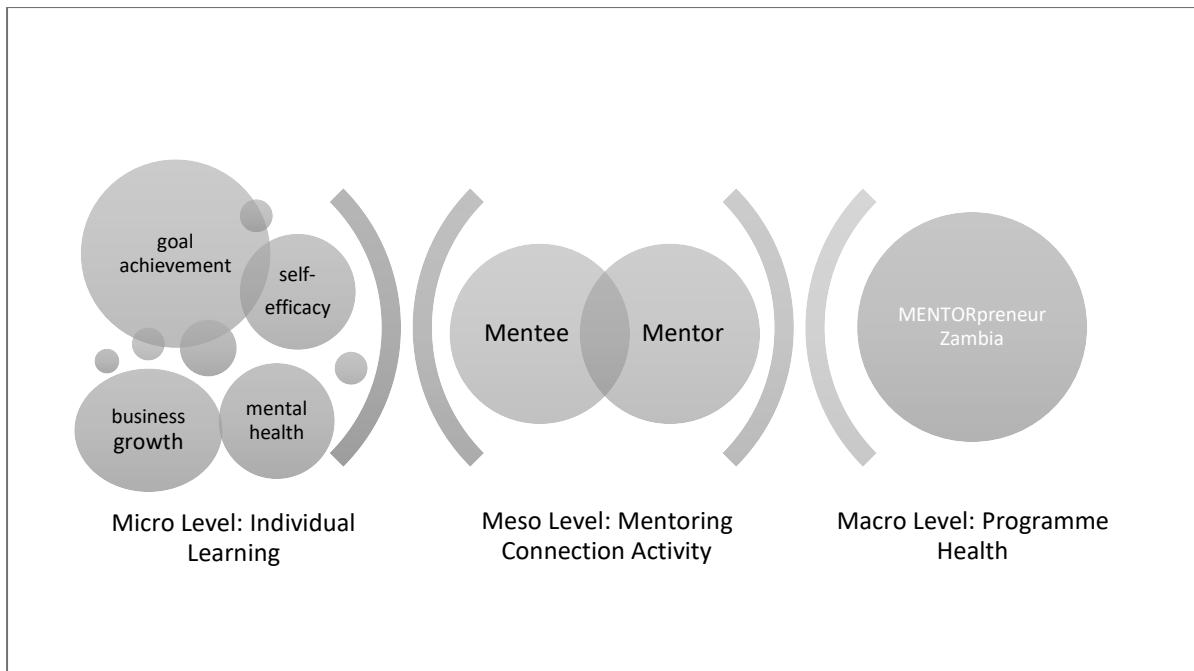
What is done post-program or after graduation varies from organisation to organisation. The implementing organisation may consider the following items:

- Report from both sides
- Check up on the initial agreement
- Follow-up on SMART goals
- Report template and questionnaires
- Mentorship journey report

## 3.6 Monitoring & Evaluation of programme

The final stage of a mentorship program implementation is measuring its success against its goals, reflecting on the lessons learned and adapting objective, indicators, methodologies of the mentorship programme if necessary.

There are mainly three levels of measuring the success of your programme: (1) Success of the **individual learning**, including accompanying activities, networking and all other sub-goals that an individual benefits from, (2) success of **mentor-mentee relationship** (learning of mentors and mentees), and (3) **success of the mentorship programme** (programme health) as a whole:



**Figure 2. Constant Monitoring of the Programme Health: Measure Mentoring at three levels, Macro (Programme level), Meso (Match level), Micro level (Individual level). Experience from MENTORpreneur Zambia™ 2022 pilot.**

Before measuring the success of the programme, the success of the mentor-mentee relationship should be measured at the end of the mentoring process by the mentor and mentee themselves.

To measure the overall engagement level, it may be helpful to track some quantitative data such as number of mentor-mentee relationships, number of mentoring sessions, number of actions set, total hours of mentoring.

One of the most important aspects of a good mentoring program is feedback. Gathering feedback from participants on what is working and what isn't, can allow the implementing organisation to create processes to address common issues. Guiding questions for an overall qualitative measurement of the mentor-mentee relationships that can help to stimulate this reflection can be:

- Did the mentees achieve their goals?
- Did the mentors find it valuable?
- What impact did the programme have on the participants?
- What are lessons learned from the mentor-mentee relationship and accompanying strategies?
- What would mentors and mentees recommend to your organization to improve the mentorship programme?



To get feedback from Mentees during the Mentorship process, this [online Mentee Report](#) was used after 3 months of Mentorship.

Guiding questions related to the measurement of the success of the accompanying strategies can be:

- Did mentors and mentees sign up for the offered activities? (Expert inputs, networking events)
- Were the accompanying strategies such as expert seminars, networking, etc. helpful for mentors and mentees? In which way?
- What do they suggest to maintain and what should be adapted or added?

We recommend to organize a workshop (live or virtual) at the end of the programme to do a collective reflection on the mentorship experience and to strengthen the future networking between mentors and mentees. One option is to invite other experienced stakeholders to get an external view of your programme. With the information collected from the mentors and mentees the implementing organisation is able to access the overall success of the mentorship programme.

To measure the progress, it may be helpful to analyse the overall number of goals set and achieved, the overall personal satisfaction and/or including external feedback on your programme as well.

Guiding questions can be:

- Have you hit the organizational targets and KPIs you set out to with the mentoring programme?
- What are overall lessons learned regarding the different steps of the mentorship programme?
- What should be adapted and/or improved for the next programme cycle?

The measurement can be done in different ways

- **Analytics:** These engagement metrics can be tracked manually by asking participants to keep track.
- **Reports:** Creating reports linked to your objectives is also a great way of showing progress. Utilise performance reports to show improvement.
- **Surveys:** Surveys are the best way to collect qualitative data such as employee engagement, employee satisfaction and personal improvement.
- Depending on the size of your programme, you can choose a manual tracking or use a software. (see recommendations in the matching section) (Guider)



## Acknowledgements

This Handbook for Mentorship of Micro Small and Medium Enterprises (MSMEs) has been produced as part of the MENTORpreneur Zambia™ Programme. Under the support of the German Federal Ministry for Economics Development and Cooperation the MENTORpreneur Zambia™ programme pilot was implemented by Deutsche Sparkassenstiftung (DSIK) Southern Africa in close collaboration with its Zambian partners Women's Entrepreneurship Access Centre (WEAC), MentorMe Africa, and the Accelerated Growth for SMEs (AGS) Programme.

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The contents of this manual would not have come about without the inputs and fruitful discussions and information sharing with Joseph Banda, the colleagues at Bank of Zambia's Non-Banks Supervision and Financial sector development unit, Zambian Development Agency (ZDA), Zambian Export Development Funds (ZEDF), Bongohive, and further key players in the Zambian holistic environment of entrepreneurial support. Many thanks.

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## Guest Contributions

### Mental Change and Employability

**By Nankhonde Kasonde-van den Broek**

The World Economic Forum's Human Capital Index finds that Sub-Saharan Africa currently only captures 55% of its human capital potential, compared to a global average of 65% (The Future of Jobs and skills in Africa Report, 2017). With more than 60% of its population under the age of 25, Sub-Saharan Africa is the world's youngest region.

Zambia's unemployment rate is high for both youth and adults. Formal unemployment and underemployment rates are as high as 7.9% and 10.2% respectively. From 2017 to 2018 formal sector employment decreased from 45.7% to 31.1%, while in the same period, informal sector employment increased from 31.0 % to 45.4% (LFSR, 2018). Implying that more than one in every three people in the labour force did not have a formal job in 2018.

By virtue of stagnated economic growth, coupled with a skills mismatch, young people are excluded from being absorbed into the labour market. When young people leave and do not connect to the labour market or find opportunities for further education and training, they become "invisible" to the existing administrative systems.

This requires radical shifts in the current human capacity ecosystems, including re-thinking the architecture of the skills ecosystem, accelerating upskilling and plugging upskilled youth directly into high growth market sectors and jobs of the future, and re-skilling the existing workforce. This means that the future world of work shall require a specific mindset change and application of enterprise thinking from all communities regardless of age, educational background, class or social status for employability.

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