

MENTORING FOR ENTREPRENEURSHIP



Practical guidelines for
COMMUNITY-BASED BUSINESS DEVELOPMENT SERVICES

Helvetas is a politically and denominationally neutral development organisation. In Switzerland, Helvetas is structured as an association of 100,000 members and donors and is supported by twelve regional volunteer groups.

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List of Abbreviations

ADN	Agente de Desenvolvimento de Negócio / Business Development Agent
BDS	Business Development Services
HELVETAS	Helvetas Swiss Intercooperation
HOJE	Skills and Opportunities Leading to Youth Employment
ILO	International Labour Organization
IPEME	Institute for the Promotion of Small and Medium Enterprises
MIRUKU	Cooperative for the Promotion of Micro, Small and Medium Enterprises
MSME	Micro, Small and Medium Enterprises
NGO	Non-Governmental Organisation
RMA	Rapid Market Appraisal
SDAE	District Service for Economic Activities
SDEJT	District Service for Education, Youth and Technology
SIM!	Skills for Youth in Mozambique
SMART	Specific, Measurable, Achievable, Relevant, Time-bound
SOCINNE	Business Incubation Society
SWOT	Strengths, Weaknesses, Opportunities and Threats
TVET	Technical and Vocational Education and Training



Preface

In Mozambique, young people face significant challenges in entering the labour market. Recruitment levels in both the public and private sectors have declined year after year, leading to extremely high unemployment. The International Labour Organization (ILO) estimates that young people aged 15 to 24 “face serious difficulties in finding and keeping decent employment,” noting that the global youth unemployment rate is three times higher than that of adults, and that 23.5% of young people are neither employed, nor in education, nor in training (NEET). In a country where the majority of the population is young, the challenges of unemployment, informality, and limited professional opportunities continue to constrain the transformative potential of youth.

Entrepreneurship, though promising, is hindered by barriers such as limited access to training, absence of start-up equipment, lack of guidance, weak support networks, and the unavailability of youth-appropriate business development services in rural areas.

In this context, vocational training and the choice of self-employment have become solutions for many young people, whether through formal pathways (institutions) or informal ones (Cooperative Groups), enabling them to start business activities as a means of improving their livelihoods. However, it has been observed that many young entrepreneurs embark on self-employment without a clear idea, without a reality check, and without an understanding of how best to manage a business. In other words, they possess technical know-how but lack entrepreneurial skills and ongoing guidance to sustain their initiatives.

Helvetas Swiss Intercooperation (HELVETAS) has supported the emergence of community-based business development services through the HOJE Project in northern Mozambique (Nampula and Niassa), helping young people and entrepreneurs aged 18 to 40 by providing support to micro-enterprises through Business Development Agents (Agente de Desenvolvimento de Negócio - ADNs). The approach has proven successful in mentoring micro-enterprises in rural, peri-urban and urban areas, helping them to strengthen and grow their businesses. Its main characteristics are accessibility, flexibility and inclusiveness.

This **Mentoring Manual** has been designed as a practical and strategic tool to support the development of young people and entrepreneurs in Mozambique. This initiative is promoted by HELVETAS as part of its commitment to economic inclusion and youth capacity-building. Mentoring plays a vital role in strengthening young people's entrepreneurial spirit and business success, as it provides not only the knowledge required to grow a business, but also the confidence to face adversity, the wisdom to make decisions, and the ability to define short- and long-term goals.

By connecting young entrepreneurs with experienced mentors, the process creates a space for mutual learning, personal and professional growth, and the strengthening of innovative and sustainable initiatives. Ultimately, reinforcing the bonds among community members contributes to greater social cohesion in a region at risk of conflict. The mentoring process emphasises the adaptation of traditional knowledge held by entrepreneurs and the tailoring of business development services to local realities.

This manual is based on concrete field experience, national and international good practices, and valuable contributions from technical staff, partner organisations and, above all, from the young people who face the daily challenges of entrepreneurship in Mozambique. It provides practical guidance, participatory methods and ethical principles to support mentoring that promotes inclusive development.

ADNs and local government institutions have expressed a strong desire to continue the approach and to support micro-enterprises in developing their businesses through entrepreneurial skills training and progress monitoring. For this reason, the Mentoring Manual has been developed with clear steps that can be applied by any institution. We are confident that it will provide clear, concise and practical guidance for those wishing to integrate this approach into their programmes supporting young entrepreneurs.

Ali Magido

Project Coordinator, HOJE
Helvetas Swiss Intercooperation

Acknowledgements

Helvetas expresses its gratitude to all those who contributed to the development of this manual, and especially to the young people who inspire this initiative with their energy, resilience, and vision for the future.

A special word of thanks goes to the donors of the HOJE Project for their continuous support in improving the livelihoods of young entrepreneurs through the implementation of the mentoring approach applied to their businesses.

This manual was produced by the HOJE Project team and includes the testimony of a Business Development Agent (ADN) and a young entrepreneur from Malema.

We also extend our appreciation to the collaborators and partners of the HOJE Project, in particular SIMI, MIRUKU and SOCINNE, who tested the approach and provided regular feedback to the project team. Their experience across different contexts will contribute to future initiatives for young entrepreneurs. None of this would have been possible without their dedication to monitoring and supporting the progress of the entrepreneurs' businesses.

This manual is a tool that will continue to evolve and adapt as the approach develops.

Introduction

Helvetas has been present in Mozambique since 1979, implementing projects in the thematic areas of Water–Food–Climate and Skills–Employment–Income, with cross-cutting commitments to Advocacy, Gender and Social Equity. In northern Mozambique, particularly in the provinces of Nampula, Niassa and Cabo Delgado, Helvetas has supported young people through the projects *Habilidades mais Oportunidades que Resultam em Jovens com Emprego* (HOJE) and *Skills for Youth in Mozambique* (SIM!). Both focus on equipping young women and men with vocational and entrepreneurial skills that help them improve their livelihoods.

The HOJE project is currently in its third phase (2024–2027), building on the lessons learned from earlier phases, which demonstrated the value of non-formal, community-based training approaches. Phases I and II developed and consolidated the *Cooperative Group Approach*, leveraging traditional mechanisms of skills transfer to reach disadvantaged youth. In Phase III, HOJE expands this work with a stronger emphasis on mentoring and Community-based Business Development Services (BDS), aiming not only to provide training but also to ensure that young people can transition into self-employment or consolidate their micro-enterprises.

Entrepreneurship and micro-enterprises in Mozambique

Youth employment remains one of the country's greatest challenges. Each year, around 500,000 young people enter the labour market, while only about 25,000 formal jobs are available. This imbalance forces the majority into self-employment or informal activities. In rural areas, where formal opportunities are even scarcer, self-employment becomes the primary means of generating income. For young women in particular, entrepreneurship represents a pathway to financial independence and greater control over their lives.

Micro-enterprises dominate the Mozambican economy: around 90% of all businesses are micro or small. In rural areas, they often take the form of family businesses, independent artisans, cooperative groups or small shops with fewer than four workers. These enterprises are vital for diversifying income sources and reducing dependence on subsistence agriculture. However, they face significant constraints: limited management skills, low financial literacy, restricted access to finance and weak linkages to markets or value chains.



Previous HOJE assessments showed that many trained youth remain “survival entrepreneurs”, struggling to grow their businesses despite having acquired technical skills. The main barriers do not lie in motivation or talent, but in the lack of business guidance and support networks. BDS in Mozambique remain concentrated in provincial capitals and are often designed for larger businesses or donor-funded initiatives, leaving rural micro-entrepreneurs with virtually no support.

The mentoring model introduced by HOJE addresses this gap by anchoring support within community networks and mobilising local entrepreneurs, the Business Development Agents (ADNs), as mentors. These actors combine business experience with community trust to provide practical, accessible and flexible guidance. Mentoring supports young people in defining their “life project”, helping them align personal aspirations with family and community resources, and gradually transform ideas into viable business plans.

Mentoring as a cornerstone of post-training support: anchoring business assistance in local networks

The mentoring approach builds on the informal support mechanisms already present in communities, such as experienced entrepreneurs advising younger ones, families pooling resources, or peers exchanging ideas, and transforms them into more structured and reliable forms of business development support. Mentoring emerges as a practical response to the reality faced by young entrepreneurs in Mozambique, who rarely have access to conventional BDS or incubators, which are concentrated in urban areas and often inaccessible due to cost or complexity. The model is based on the principle that the most effective way to support youth is to anchor business assistance within existing local networks, drawing on trust, proximity and community relationships.

Grounded in proximity, trust and experiential learning, mentoring mobilises private actors such as artisans, micro- and small entrepreneurs, and business associations. They provide guidance in areas not typically covered by formal training, such as market orientation, entrepreneurship coaching, psychosocial support and the use of social networks for insertion.

Rather than creating parallel systems, mentoring strengthens and enhances the local ecosystem of businesses and associations without adding unnecessary bureaucracy. It offers a practical and flexible pathway for vulnerable youth (women, internally displaced people and young people with low literacy) to gradually consolidate their life project, test ideas and develop sustainable businesses. Anchoring business support in local networks thus transforms traditional practices of mutual assistance into structured processes that open real opportunities for insertion and resilience among young Mozambicans.

From trainee to community reference in women's entrepreneurship

Fernanda Lagoas, an entrepreneur and mother of a young daughter, lives in Cuamba district, Niassa province. Her passion for pastry began as a household activity, but quickly became her family's main source of income. In 2023, she took part in the training delivered under the HOJE II project, where she learnt new production and management techniques, and discovered the value of sharing her knowledge with other young women.

"During the training, I always encouraged the young women to believe that it's possible to start small and grow. I used to tell them how I began with very few resources but a lot of determination," Fernanda recalls. After completing the training, she chose to continue supporting her colleagues as they started their own businesses.

With the project's support, she strengthened her skills in Entrepreneurship, Life Skills and Savings. Using this knowledge, she opened her own takeaway business, expanding beyond cakes to offer full meals. "Today I can manage the business better, record sales and plan my expenses. The difference shows in my finances and in the way customers recognise my work," she explains.

Her commitment and leadership caught the attention of Helvetas local partner MIRUKU, which invited her to become a Business Development Agent (ADN) in 2024. Since then, Fernanda has been training and assisting micro-enterprises across different sectors, promoting business skills, savings groups and the empowerment of women entrepreneurs. "As an ADN, I feel I can help other women make a living from what they know how to do. I want to keep supporting entrepreneurs and become a reference in Niassa," she says.

Fernanda's story shows how mentorship, when rooted in the community itself, multiplies impact, transforming an ordinary neighbour into a role model and inspiring a new generation of local entrepreneurs.





At the heart of community-based business development services

Community-based business development services are not external interventions or top-down solutions, but initiatives that grow from the strength of local actors, networks and markets. In rural Mozambique, where formal incubators or enterprise-support institutions are largely absent, mentoring provides a practical way to anchor services within communities and respond to the real needs of young people and micro-entrepreneurs.



WHAT MAKES THIS APPROACH UNIQUE



Accessible and inclusive: services are delivered close to home, in the local language, and adapted to the realities of vulnerable groups such as women, internally displaced youth and those with low literacy.



Built on trust and social cohesion: mentors are respected entrepreneurs or artisans within the community; their credibility strengthens commitment and encourages peer support.



Strengthening market linkages: mentors connect young people to suppliers, customers, associations and value chains, opening doors to real opportunities beyond training.



A catalyst for business growth: mentoring goes beyond technical advice, it helps entrepreneurs clarify goals, test ideas, keep simple financial records, and transform subsistence activities into viable businesses.



Stimulating local economies: by strengthening micro and small enterprises, mentoring enhances competitiveness, generates income and creates jobs within the community itself.



Flexible and sustainable: by working with existing businesses and associations as service providers, the model avoids costly parallel systems and reinforces the resilience of local enterprise ecosystems.

Mentoring is not the only service entrepreneurs need: access to finance, specialised technical expertise and other business development support remain essential. But it is the crucial link that connects young people to these opportunities, ensuring that local knowledge and social networks become a springboard for meaningful insertion, resilience and growth.

The actors in the mentoring journey

Mentoring is a long-term, **relationship-based process** in which a person with greater knowledge and experience in a given field, the mentor, supports and guides another person with less experience, the mentee, in pursuing their goals. The relationship is built on **mutual trust, regular interaction and a clear agreement on roles and expectations**.

Although the mentee has less experience, they are an active participant in the process: they receive knowledge, test ideas and share feedback. Both the mentor and the mentee learn from each other, the mentor by reflecting on their own practice, and the mentee by applying new skills and insights to their business.



Mentoring differs from coaching. Coaching is usually short-term, task-focused and may not require expertise in the field the client wishes to improve. Mentoring, by contrast, is holistic, typically involves someone with substantial experience in a relevant area, and combines technical guidance with role-modelling, encouragement and psychosocial support. It is not only about “knowing what to do”, but also about **building confidence, resilience and networks**.

In the mentoring of micro-enterprises, there are three main actors: the Mentee, the Mentor and the Facilitators.

Mentee

The primary beneficiaries, those who directly gain from mentoring, are young Mozambican entrepreneurs, especially women, aged between 18 and 40. They may be recent graduates of vocational or entrepreneurship training, or micro-entrepreneurs at the beginning of their business journey.

Mentees often move through different phases: idea validation, business start-up and growth. Mentoring adapts to each stage, helping them refine their life project step by step rather than waiting until the end of the training process.

The selection criteria for mentees (young entrepreneurs) are as follows:

- Be a Mozambican citizen aged between 18 and 40

- Be engaged in some form of business activity

- Be interested in acquiring or strengthening entrepreneurial skills and committed to completing the full mentoring process

- Live in the area where the project is being implemented

- Not be benefiting from a similar programme

- Priority is given to: women entrepreneurs, entrepreneurs with disabilities, and entrepreneurs displaced by conflict

- Agree to contribute 25% of the mentoring cost



Tip:

Mentees who make a financial contribution to access mentoring, even a symbolic fee, tend to value the process more, show stronger commitment, and are more likely to complete the full mentoring journey.

Mentor

Mentors are private-sector actors from diverse backgrounds (experienced entrepreneurs, artisans, Business Development Agents (ADNs), or staff from incubators) who guide mentees with a focus on enterprise development. They do more than provide technical advice: **they open their professional and social networks**, connecting young people to clients, suppliers and new opportunities.

To be credible, a mentor must run their own business, have proven experience, and be recognised in the community as a role model. Their value lies not only in what they teach, but also in the example they set and the trust they inspire.



Business Development Agents / Agentes de Desenvolvimento de Negócio (ADN)

Business Development Agents (ADNs) are local entrepreneurs who act as business mentors and advisors within their communities. They combine practical business experience with a strong commitment to supporting other micro-entrepreneurs. ADNs guide young people in entrepreneurship skills, financial literacy, market orientation, and establishing links with suppliers and clients. Their added value lies in their **dual role as business actors and trusted community figures, which gives them both credibility and proximity**. In many districts, ADNs organise themselves into business associations that operate as facilitators, connecting them to wider markets and helping to ensure quality standards.

Selection criteria for mentors

-
- Be aged between 22 and 45
-
- Have been running a business for at least five years
-
- Have a good reputation within the community
-
- Be available and motivated to train and support the businesses of other entrepreneurs in their community over a six-month period
-
- Have previous experience in training or mentoring others
-



Tip:

An ADN who intends to provide mentoring must be an entrepreneur themselves, actively running a business and having practical experience. This is essential to inspire confidence and ensure credibility in the eyes of their mentees (young entrepreneurs).



TIPS BOX –

Career guidance is the bridge between learning and earning

Career guidance helps young people make realistic choices, prepare for the labour market and build long-term confidence. In Mozambique, networks of ADNs and business associations are uniquely positioned to provide this continuous support (from pre-training orientation to post-training insertion) rooted in the realities of local economies.

Key lessons and practical recommendations

- Turn associations into local labour-market information hubs: ADN networks can act as community-level observatories, sharing service requests, job offers and new business opportunities among their members. This collective intelligence strengthens both their credibility and visibility.
- Anchor guidance within the local ecosystem: ADNs and business associations are closest to local labour markets. They know which professions are in demand, which services are growing and which businesses are hiring. Their guidance makes mentoring more relevant and market-oriented.
- Help young people make informed choices: Many youths choose a profession by chance, based on what they see around them. Short orientation sessions before training, “recruitment days” or two-day observation internships help test motivation before selecting a profession.
- Strengthen skills in orientation and mentoring: Mentors and associations should receive training in Rapid Market Appraisal and simple guidance techniques, such as effective questioning and short counselling sessions, to better support youth with low literacy or limited professional experience.
- Ground the “life project” in reality: Before starting training, young people should identify their resources, goals and constraints. Presenting their “life project” to their family for validation helps align aspirations with real possibilities and available support.
- Simplify tools and standardise processes: The mentoring process should use simple tools, enrolment forms, assessment sheets and follow-up templates, to keep monitoring structured while preserving the human focus on dialogue and trust.
- Support does not end with training: Insertion rarely follows a linear path. Youth who do not find employment after three months should receive renewed support, such as coaching sessions, short internships or referral to incubation services, instead of being left behind.
- Strengthen the “social contract”: Every mentoring relationship should begin with a clear, realistic agreement defining expectations, responsibilities and an action plan to ensure progress and accountability.

Facilitators

Facilitators are local actors, public or private (local authorities, larger BDS providers or **business associations**), who drive the implementation of mentoring. Their role is not to replace mentors, but **to ensure quality, accountability, linkages and capacity strengthening**.

Among all facilitators, business associations are the most important actors, as they are rooted in local economies, bring entrepreneurs together, and provide a natural platform for peer learning, collective action and access to wider value chains.

The main responsibilities of facilitators include:

- **Identification:** selecting qualified mentors who meet minimum criteria of experience, credibility and motivation to support young people.
- **Capacity building:** training mentors in business and mentoring skills to ensure consistent quality of support.
- **Monitoring:** following mentoring processes, measuring results and applying a results-based financing approach to engage ADNs, aligning incentives with the outcomes achieved.
- **Networking:** promoting exchanges among entrepreneurs through associations, clusters and local networks, fostering collaboration and linkages to broader value chains.
- **Business Development Services (BDS):** strengthening access to both financial and non-financial BDS, including business training, incubation, marketing support, facilitation of access to finance and advisory services, adapted to the realities of rural youth and micro-enterprises.



Tip:

- After selecting the mentors, facilitators must ensure their training in business and mentoring competencies in order to guarantee quality.
 - The contracting of ADNs should follow the principle of results-based financing, linking payments to the actual outcomes achieved during the mentoring process.
-

Turning inspiration into a growing business

Isilda Munteia is a 19-year-old young entrepreneur from Malema district, in Nampula province, who runs a small business selling electrical materials. After taking part in the business skills training promoted by the HOJE project, she improved the marketing of her products and began keeping proper financial records, allowing her to better track profits and losses.

From informal sales to organised bookkeeping and stable profits

“Before, I really struggled to manage my money, I would spend without thinking properly. But now that I am putting into practice what I learned, I have managed to increase my income to 10,000 meticaïs per month (around the minimum public-sector salary in Mozambique), compared to the previous 7,000 meticaïs,” she explains. Isilda is one of 232 young people who graduated in April 2025 from various short vocational training courses.

Her decision to work with electrical materials came not only from the inspiration of her brother and husband, both electricians, but also from analysing the local market. With an initial investment of 10,000 meticaïs, she entered a trade with clear demand and began to build a more stable and profitable business.

Find out more about Isilda story here: <https://www.facebook.com/share/175sjscV2Y/?mibextid=ww>



The Mentoring Process

In Mozambique, many young entrepreneurs start their businesses with strong technical skills but without the entrepreneurial knowledge needed to manage and grow them. This gap often leads to business closure, stagnation with few customers, or low income that discourages continued effort.

The mentoring process responds to these challenges by making **business development services accessible in rural areas**, where formal institutions or incubators are scarce. The choice of this approach is driven by:

- **Supply-side limitations:** formal institutions cannot cover the diversity of entrepreneurial needs, nor respond quickly to emerging market opportunities.
- **Demand-side barriers:** young people with low levels of education, limited financial means, or living far from cities are unable to access conventional business support services.

The starting point is the identification of a **qualified entrepreneur with a successful business, social recognition, and genuine interest in supporting others**. After a short preparation and training period, this person mentors a group of around ten young entrepreneurs over six months. They are supported through a combination of:

- **business training** (practical and adapted),
- **on-site follow-up** (direct observation of business practices),
- **personal advice and guidance,**
- **access to networks of clients, suppliers, and associations.**

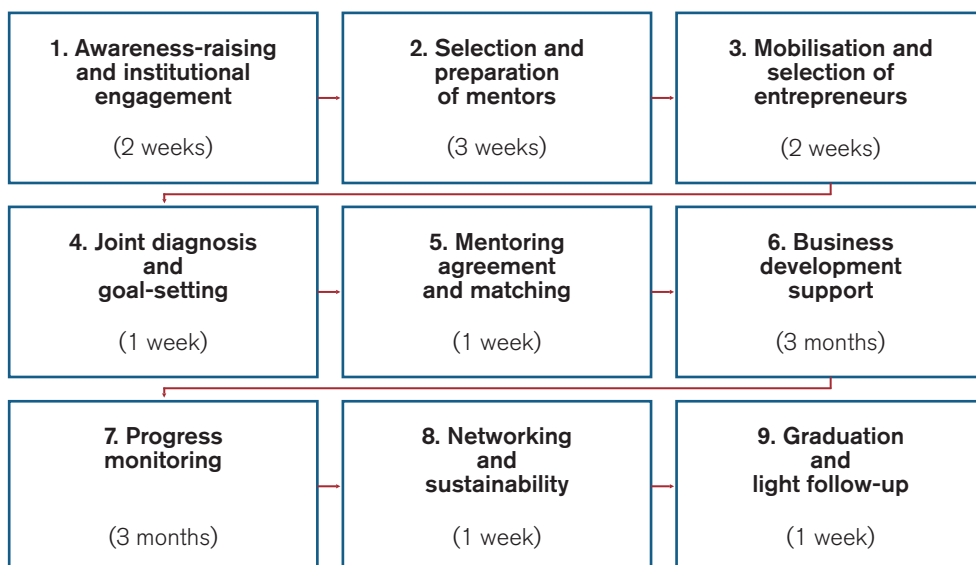
The process is **gradual and adaptive**, beginning even before formal training with the validation of each mentee's *"life project"* (their business idea, aspirations, and available resources). It then progresses through the start-up and consolidation phases, ensuring that new entrepreneurs can gradually professionalise and build sustainable livelihoods.

Mentors benefit from additional labour, expanded networks, and increased recognition within the community, while mentees benefit from **local and accessible services** that combine knowledge transfer with practical support grounded in trust. After mentoring, some young people may continue collaborating with their mentors, while others expand their businesses independently or join local business associations and cooperatives.



Main stages of the mentoring process

The mentoring journey follows nine stages, designed as a step-by-step pathway that is adapted to local realities and promotes long-term sustainability.



1. **Awareness-raising and institutional engagement:** presenting the approach to public authorities, business associations and communities in order to build legitimacy and local ownership.
2. **Selection and preparation of mentors:** identifying qualified entrepreneurs, assessing their motivation and interpersonal skills, and providing initial training.
3. **Mobilisation and selection of entrepreneurs:** engaging local leaders to mobilise and profile interested young people.
4. **Joint diagnosis and goal-setting:** carrying out an initial assessment of the business and defining clear, realistic and SMART objectives.
5. **Mentoring agreement and matching:** formalising the mentor–mentee relationship with defined roles, responsibilities and feedback mechanisms.
6. **Business development support:** delivering training, counselling and practical guidance in entrepreneurship, financial management, marketing and market linkages.
7. **Progress monitoring:** systematically following up on the application of learning and on business performance.
8. **Networking and sustainability:** connecting young entrepreneurs to associations, clusters and services to integrate them into the local economy.
9. **Graduation and light follow-up:** gradually reducing the intensity of support while remaining available, and encouraging participation in networks and alumni groups.

Mentoring – the stages in detail

To introduce mentoring and community-based business development services in a given area, a **Rapid Business and Market Appraisal**¹ is first carried out with the following objectives:

- **To map existing business activities and local enterprise services;**
- To assess the main management and **market-access gaps** faced by micro-entrepreneurs;
- **To identify potential mentors** (entrepreneurs, artisans, ADNs) with credibility and willingness to support others;
- **To review existing support structures** such as business associations, financial institutions, savings groups and government services (e.g. SDAE, SDEJT).

Based on the findings of this Rapid Business and Market Appraisal, the mentoring process is implemented through a structured sequence of stages, ensuring that the support services are tailored to the needs of young people and micro-enterprises in rural contexts.

¹ <https://beamexchange.org/resources/192/>

» Stage 1 – Awareness-raising and institutional engagement

The first stage ensures that all stakeholders understand the mentoring approach and support its implementation. Credibility and endorsement from institutions and associations motivate both mentors and mentees to fully commit.

Main activities:

- Preparing an introductory note and communication materials explaining the mentoring approach;
- Holding meetings with government representatives (e.g. SDAE, SDEJT) and community leaders to present objectives and coordinate implementation;
- Engaging business associations and local networks to secure support, identify potential mentors and encourage participation among mentees.



Tip:

Early involvement of institutional and community actors strengthens credibility, helps mentors gain recognition, and increases their accountability to both the young people and the wider community.

» Stage 2 – Selection of mentors

Good mentors are the cornerstone of this approach. Beyond technical competence, the ideal mentor must demonstrate strong communication skills, social recognition and a genuine willingness to share their networks.

Main activities:

- Sharing minimum selection criteria with government structures and associations;
- Collecting lists of potential candidates from these actors;
- Conducting semi-structured interviews to assess experience, motivation and interpersonal skills;
- Providing training in entrepreneurship and mentoring skills to pre-selected candidates, selecting those who perform best in practical assessments;
- Presenting the mentoring approach in detail, clarifying responsibilities, selection criteria for mentees and the results-based payment mechanism.



Tip:

- Selection should combine the assessment of technical skills with observation of interpersonal competencies. Mentors who are active entrepreneurs are more credible and inspiring for young people.
- Mentors should receive clear guidance and a code of conduct. Whenever possible, mentees may also take part in the matching process to strengthen compatibility and trust.

» Stage 3 – Selection of mentees (young entrepreneurs)

Mentors, supported by local authorities and community leaders, mobilise and select young entrepreneurs based on minimum criteria defined by the project. **This community-based selection increases transparency and strengthens local ownership.** The mobilisation and selection process includes:



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👤 Isolda dos Anjos P. Roroge

Promotional leaflet for training courses developed by a Business Development Agent (ADN)

- Share the minimum selection criteria for entrepreneurs with mentors and local leaders;
- Support mentors in disseminating the mentoring opportunity (leaflets, posters, word of mouth);
- Request mentors to mobilise interested entrepreneurs;
- Request mentors and local leaders to hold meetings with the mobilised entrepreneurs to explain the mentoring approach, expected commitments and benefits (e.g. skills to be provided), and to register those interested in receiving mentoring;
- Request mentors to share the list of selected entrepreneurs for project verification and validation;
- Record the selected entrepreneurs in the locations where mentoring will take place with the ADNs, and **conduct basic interviews to assess motivation, previous experience and the viability of their initial business idea (“life project”)**, asking questions such as: How did you hear about this opportunity? What do you hope to improve in your business through mentoring?
- Validate the final list of mentees with the project team to ensure fairness and gender balance.



Tip:

Selected entrepreneurs should live in the same area as the mentor to facilitate the support process.

>> Stage 4 – Diagnosis and goal setting

This stage forms the foundation of the mentoring relationship. The mentor and mentee work together to understand the current situation of the business and define realistic objectives.

Main activities include:

- **Conducting a personalised diagnosis:** Mentors engage actively with entrepreneurs to understand their business (e.g. how long they have been operating, monthly income, number of workers, main clients and level of demand, source of supplies), assessing both subsistence and growth potential.
- **Using Life Project tools** (e.g. life project form, SWOT analysis, resource mapping) to guide reflection.
- **Supporting young entrepreneurs** in defining SMART goals (Specific, Measurable, Achievable, Realistic, Time-bound) for the short and medium term.
- **Carrying out a SWOT analysis** (Strengths, Weaknesses, Opportunities, Threats) to identify internal and external factors that may influence the business positively or negatively. This includes discussing aspirations and constraints with the family and community to ensure local support and realistic expectations.
- **Identifying training needs:** Through checklists and guided questions about what the mentee wishes to learn to improve their business management, the mentor identifies required entrepreneurial skills training. A simple mentoring plan is then developed, outlining training topics (entrepreneurship, financial literacy, marketing, etc.) and on-site coaching.

 SOCIAL CONTRACT

The social contract in mentoring is a simple yet powerful tool that structures the relationship between mentor and mentee. It sets out clear expectations, roles and mutual responsibilities. Unlike a legal contract, it does not focus on formal rights and obligations, but rather **on trust, reciprocity and shared accountability**.

The mentor commits to providing guidance, sharing knowledge and opening relevant networks, while the mentee commits to active participation, applying advice and respecting agreed timelines. The contract may be written, verbal or symbolically agreed in the presence of community members. By clarifying from the outset that mentoring is not about financial support but about capacity building and guidance, the social contract helps prevent unrealistic expectations and strengthens commitment on both sides [OECD, ILO].

**Tip:**

The diagnosis should not only identify weaknesses but also recognise strengths and existing resources that the young person can mobilise.

>> Stage 5 – Mentoring agreement (social contract)

A written commitment is established between mentor and mentee. It **clarifies roles, expectations, meeting frequency, confidentiality, and mutual responsibilities**. It also reinforces that mentoring does **not** imply direct financial support or start-up kits, but rather capacity building and access to networks.



The agreement should include:

- **Responsibilities of the mentor** (training, guidance, network introductions).
- **Responsibilities of the mentee** (attendance, applying advice, openness to feedback).
- **Duration** (typically six months) **and modalities** (group sessions, individual coaching, on-site visits).
- **Mechanisms for feedback and monitoring.**

**Tip:**

Using simple, accessible language and discussing the contract with families increases commitment and reduces unrealistic expectations. Templates such as the HOJE mentor–mentee Commitment Agreement can serve as a reference.

>> Stage 6 – Business development support

The mentor supports the mentee in developing their business through entrepreneurial skills training and personalised advice. Training typically covers the following themes:

- **Entrepreneurship:** technical advice to improve products/services, creativity and personal initiative.
- **Financial education:** budgeting, savings, cost management.
- **Savings and rotating credit:** promotion of savings groups and exploration of microfinance options when viable.
- **Business management:** income and expenditure, record keeping, pricing, and cash flow monitoring.
- **Market and commercialisation:** understanding demand, market dynamics, improving sales strategies and participating in fairs or exhibitions.
- **Marketing:** customer acquisition and retention, customer relations, digital tools and brand identity.

For mentees seeking formal financing, mentors provide guidance on available institutions and microcredit options. In parallel, young entrepreneurs are encouraged to showcase their products or services, participate in peer exchanges, and take part in business fairs to expand networks and market opportunities.

INSTITUTIONAL LINKAGES: ROOTING THE MODEL FOR SUSTAINABILITY

Collaboration with government bodies for business certification and registration strengthens credibility and helps integrate mentees into formal structures.

To safeguard the quality of the training delivered by ADNs, HELVETAS works closely with IPEME (the Institute for the Promotion of Small and Medium Enterprises), the accredited government authority responsible for certifying trained entrepreneurs. IPEME registers entrepreneurs in its national database and conducts assessments to determine the level of competence acquired through the mentoring process.

**Tip:**

- As part of the entrepreneurship training, the mentor may train all 10 entrepreneurs in one group. However, for mentees with limited time who cannot join group sessions, the mentor may provide individual lessons.
- Group training is efficient, but individual follow-up is essential for vulnerable young people with limited time or low literacy. Mentors should adapt their methods (visual tools, oral record-keeping, peer exchanges) to the mentee's context.
- Entrepreneurs who do not feel comfortable joining savings groups or participating in rotating credit schemes should not be pressured. Instead, mentors should encourage them to practise individual saving.



» Stage 7 – Monitoring progress

In this stage, the mentor follows the entrepreneur's business performance, assessing whether the knowledge gained during the entrepreneurial skills training is being applied in practice and what impact it is generating in the enterprise. Regular on-site visits are carried out at the place where the mentee conducts their business.

- **Monitoring is not merely a control mechanism**, but a space for joint reflection, self-assessment and adjustment of the mentoring plan.
- **The mentor uses tools** such as monthly reports, verification of financial records and mentor/mentee logbooks.
- Monitoring should include **simple performance indicators** (e.g., increase in customers, improved quality, average income) so that the young **entrepreneurs themselves** can clearly see the progress achieved.



Tip:

- If skills gaps are identified, the mentoring cycle may be extended for an additional month to ensure that the desired level is achieved.
 - Follow-up should preferably be carried out individually and at the entrepreneur's place of business, allowing the mentor to closely observe daily practices.
 - Organising group exchange sessions where mentees share experiences can strengthen collective learning.
-

» Stage 8 – Linking to networks and ensuring sustainability

At this stage, the mentor connects mentees with existing business development services and facilitates links between entrepreneurs operating in the same community, creating conditions for their businesses to remain viable beyond the mentoring cycle.

Accordingly, mentors should:

- **Facilitate connections** with suppliers, buyers, service providers and financial institutions, expanding market opportunities.
- **Encourage young entrepreneurs** to join savings groups, cooperatives, incubators or local clusters, thereby strengthening their integration into business ecosystems.
- **Support the formalisation process** with local authorities (e.g., SDAE) for entrepreneurs wishing to legally register their enterprises.
- **Promote access to business associations and networking events**, which serve as platforms for building partnerships and increasing visibility.

**Tip:**

Institutional linkage is essential to anchor businesses within the local system and ensure long-term sustainability.

>> Stage 9 – Graduation and light follow-up

In the final phase, the intensity of mentoring is reduced, but support does not disappear. The mentor remains available whenever needed.

- The graduation process should include a **joint review of the mentoring journey**, acknowledging achievements and identifying next steps.
- Young entrepreneurs are encouraged to **join business networks, alumni groups or cooperative groups**, strengthening peer support systems.
- A **symbolic certificate ceremony** may be organised (with certificates issued by government entities such as IPEME) to celebrate important milestones and reinforce the credibility of the young entrepreneurs in the market.
- Light follow-up may include **periodic check-ins via phone, WhatsApp or group meetings**, ensuring that the young entrepreneurs remain motivated and connected to their support network.

**Tip:**

- Entrepreneurs' certificates are issued at Government level by IP-EME (Institute for the Promotion of Small and Medium Enterprises).
 - Graduation is not the end of the process, but rather the transition to a new phase of autonomy, supported by institutional and community networks.
-

Turning “Love for children” into a business

Carlas Machava, Eufasia Manuel and Ornana Ali are three young women from Ilha de Moçambique (Nampula Province), aged between 24 and 36. After completing the six-month Early Childhood Educator course offered by the HOJE project, they faced a harsh reality: none of the local nurseries had vacancies. Disappointed but determined, they decided to turn their shared dream into action.

Thanks to a prize of 10,000 meticaís (equivalent to more than a minimum wage in Mozambique), which they received after winning the HOJE business plan competition, they created *Cantinho das Crianças*, a community nursery that opened in March with just 10 children. Since then, the small initiative has been growing steadily and earning the trust of local families.

“We are growing, and our aim is for the community to trust our work. Once this is achieved, we will adjust our prices to match the capacity of the families who seek our service. For now, we charge a modest monthly fee per child, enough to cover operational costs and keep the business running,” explained Carla, the director of the nursery. In addition to the physical service, they use social media to promote their work and attract more families. In the long term, they hope to acquire their own premises rather than relying on rented facilities.



What makes this story powerful and instructive

- Broadening the range of opportunities: Most labour-market assessments highlight saturated trades (repair, carpentry, tailoring) and often overlook community services such as childcare, a sector with high relevance and potential in rural areas. This story shows how mentoring helped young women identify and explore this essential opportunity.
- Gender inclusion through real role models: By seeing women leading and managing a child-care enterprise, other young women are encouraged to take on leadership roles themselves. *Cantinho das Crianças* becomes a living example that women can successfully combine motherhood, caregiving and entrepreneurship.
- Unblocking a systemic barrier: Supporting training and entrepreneurship in childcare is not just about selecting a “female-friendly” trade. It helps remove a major structural barrier: many young people, especially women, cannot work because they have no safe place to leave their children. By offering a community nursery, these entrepreneurs created a service that enables mothers to work with greater security and independence.

The journey of Carla, Eufasia and Ornana illustrates how mentoring can broaden horizons: helping young people identify essential social niches, promoting gender inclusion and building business models that respond not only to the market, but also to the real needs of their communities.

Accessible, flexible and inclusive: mentoring that adapts and transforms

The mentoring approach developed under the HOJE project was designed to respond to the realities of disadvantaged young people in northern Mozambique. Drawing on the experience of Business Development Agents (ADNs) and community-based trainers, the approach values proximity, trust and the strength of social networks. It also recognises the life project of each young person: their aspirations, the resources they can mobilise from family and community, and their initial skills. Mentoring therefore goes beyond merely responding to labour-market demand; it helps young people balance market opportunities with their personal context and ambitions.

Accessible and close to the youth

Mentoring is carried out within the community by trusted local actors who speak the local language and understand cultural dynamics. This proximity ensures that young people can access support near their homes, a crucial condition for young women, mothers and people with disabilities. It also responds to a gap in Mozambique's training system, where most institutions and vocational training centres prioritise technical skills but offer few opportunities for business-skills development. Business incubators are concentrated in urban zones, leaving rural and peri-urban areas without adequate support.

The model is administratively simple and can quickly adapt to new occupations, including those brought by internally displaced people (IDPs). Even entrepreneurs who started their businesses less than a year ago and have low incomes can benefit from mentoring, gaining personalised and contextualised support. By anchoring mentoring within the community, young people can rely on family and local networks as part of their life project, reducing costs and increasing continuity.

Flexible formats adapted to diverse needs

Mentoring takes different forms depending on the needs and situation of the mentee: individual or group sessions, at the mentor's workplace, in community spaces or even via WhatsApp. Regardless of the type of business, provided it is legal, young people can receive support, including those running activities from home or informal spaces without physical infrastructure.

This flexibility allows young people to combine mentoring with other responsibilities, such as household duties, agriculture or seasonal work. The content goes beyond what is taught in formal training centres, incorporating region-specific practices, local market knowledge and business skills adapted to remote settings with no training institutions. Sessions do not take place in formal training centres but in familiar, accessible environments, reinforcing the practical relevance of the support. This ensures that learning is concrete, context-specific and immediately applicable.



Inclusive for the most vulnerable

Priority is given to those normally excluded from formal training systems: women, IDPs, early school-leavers and young people with low literacy. Simplified tools and accessible methods, visual materials, oral records, peer exchange and practical demonstrations, are used. These methods are particularly effective in low-literacy contexts, allowing disadvantaged youth to participate fully and progress in their life projects.

The approach also promotes more equitable gender dynamics by encouraging male entrepreneurs to involve their wives and turn their businesses into family-based initiatives, thus increasing women's participation in the local economy. Young people with disabilities are also included to ensure the integration of the most marginalised groups. By prioritising inclusion, the approach not only creates opportunities for vulnerable individuals but also strengthens community cohesion.

Built on trust and social networks

A cornerstone of the approach is the “social contract” between mentor and mentee, establishing clear roles, expectations and mutual responsibilities. Mentors not only transmit skills but also open their social and professional networks, linking young people to clients, suppliers and community leaders.

Rather than relying solely on external credit, young people are encouraged to mobilise their social capital and community support to start or expand their micro-businesses. Over time, mentors and mentees may even collaborate commercially, generating reputational benefits for the mentor and accelerating the young person's pathway to independence.

Promoting equity and empowerment

Grounding mentoring in local structures directly contributes to the empowerment of disadvantaged youth, especially women. They receive support not only in acquiring technical and business skills but also in developing the confidence needed to make decisions, negotiate with markets and gradually build their independence. After the training, mentees can mobilise capital and gain sufficient experience to become independent from their initial mentor and establish their own businesses.

This trajectory, from aspirations and family support to training, employment and eventually business consolidation, reflects the essence of the “life project”, illustrated in Figure 1.

This approach has already shown strong results in Mozambique and can be replicated in other African contexts. It demonstrates how mentoring, when rooted in community structures and built on social trust, can combine accessibility, flexibility and inclusion to help young people realise their life projects and achieve sustainable (self-)employment.

From learning to earning: How mentoring builds sustainable entrepreneurship



Interview with

Joaquina Gumeta,
Director-General of IPEME

Why do you consider the mentoring approach effective for young entrepreneurs in Mozambique?

Because it fills the gap that exists between training and real employment. Many young people complete vocational or entrepreneurship courses but lack the confidence and guidance to turn their skills into a viable business. Mentoring provides exactly that: a bridge between learning and earning.

The ADN model is particularly effective because mentors are not external actors, they are local entrepreneurs who understand the realities of the market, the local culture, and the day-to-day challenges of running a small business. This proximity builds trust and ensures that learning is immediately applicable: it is learning through practice, not theory alone.

How does mentoring promote inclusion and empowerment, especially in rural areas?

The approach opens opportunities for those who are usually excluded: Women, internally displaced youth, and people with low levels of schooling. In rural and peri-urban areas, the ADN often becomes the main point of contact for professional support.

Mentoring adjusts to the rhythm of the mentee: it can take place on market days, after working hours, or even in the field. This flexibility prevents exclusion and encourages participation.

Because mentors come from the same community, their example strengthens local solidarity and social cohesion. They become role models who show that success is possible without having to leave one's home and land.

What are the main challenges and opportunities in expanding the mentoring model to more rural areas?

The challenges are clear: long distances, limited communication, and fewer available services. However, the opportunities outweigh the obstacles. Rural communities have strong informal networks (cooperation, word-of-mouth communication, community events) which are natural entry points for mentoring.

We combine on-site visits with WhatsApp follow-ups and community group meetings. The main opportunity is that mentoring creates trusted local reference points: people whom others seek out for advice. Once a network of mentors is established, it becomes easier to connect entrepreneurs to buyers, cooperatives and financial services.

When mentors help young people formalise their businesses, the local economy gains dynamism: new services emerge, families increase their income, and local markets become more vibrant. In this sense, mentoring acts simultaneously as an economic and a social accelerator.

In your view, what ensures the sustainability of the mentoring model beyond the project?

Sustainability will come from transforming mentoring into a market-based system for business development services, where different actors participate and benefit. Mentors must be recognised as service providers and able to earn revenue from their work, not only through project funding, but also from clients, associations and partnerships with other organisations.

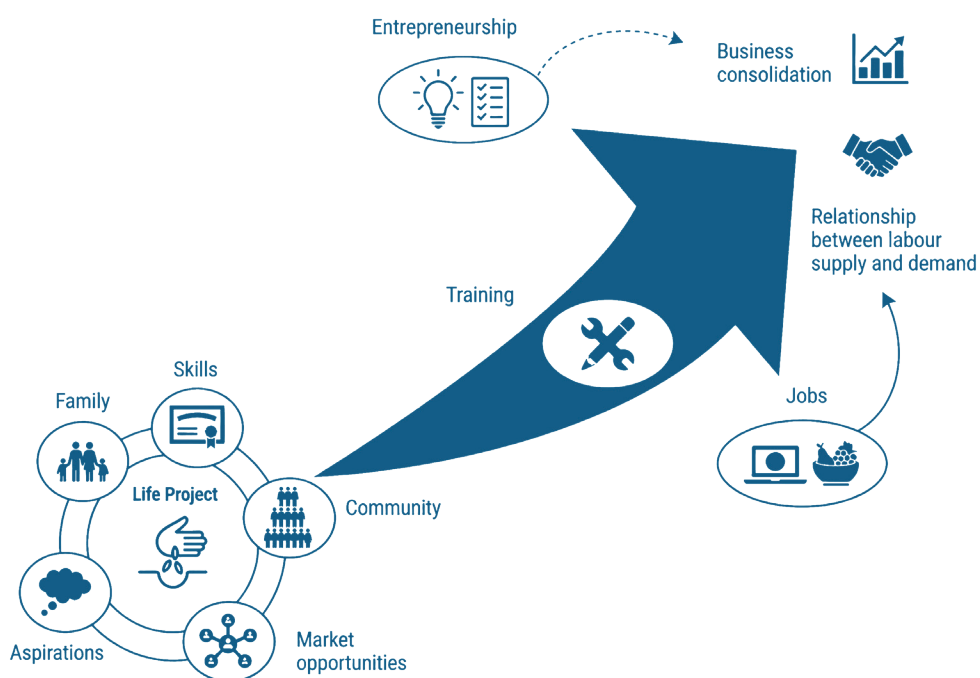
This is already happening: several ADNs are being hired by local business associations and municipalities to continue providing support, while others generate income by offering complementary services such as bookkeeping or marketing advice.

At the same time, public institutions can ensure quality and coordination, while private actors sustain demand. When these elements work together, mentoring stops being a project activity and becomes part of a dynamic local ecosystem: a self-sustaining system of continuous capacity building and entrepreneurship promotion that continues to grow even after external support ends.

Furthermore, ADNs are increasingly able to guide entrepreneurs towards market and financing opportunities, linking them with financial institutions and supporting the legalisation and formalisation of micro-enterprises, including registration with the INSS.

LIFE PROJECT

Traditional career guidance often assumes a linear pathway from training to employment. In reality, young people in rural areas face multiple constraints: low levels of schooling, a scarcity of formal jobs, dependence on family support, and strong community ties. For most, successful insertion is not a single event but **a gradual process that requires time, diversified post-training support services, and repeated cycles of mentoring and follow-up.** The Life Project approach responds to this reality by helping each young person define a pathway that balances their aspirations with the resources available to them such as family support, community networks, and their own skills.



It is essential that young people develop **an initial idea of their goal (their life project) before starting any skills training or business training.** Entrepreneurship is a process that begins with orientation and the shaping of aspirations, matures through skills development, and only later translates into a viable business. Mentoring grounded in the Life Project helps young people validate their initial ideas, align them with the resources they can mobilise (family, community, and networks), and progressively refine them into feasible business plans. This approach emphasises social capital (the relationships and networks that open doors to markets, clients, and opportunities) as the most important resource for entrepreneurship, often more decisive than financial capital.

Previously, interventions focused mainly on labour-market demand. However, many young people still struggled to start their businesses after completing training because their personal situation, resources, and investment capacity had not been considered. In this approach, artisans or Business Development Agents (ADNs) play multiple roles: they provide **labour-market information, career guidance, mentoring, job placement support, entrepreneurship coaching, and psychosocial assistance**. To perform these functions effectively, they must be **strengthened not only in pedagogy, technical updating, and business skills, but also in youth mentoring and psychosocial support**. Business associations, due to their direct connection with local labour markets, are uniquely positioned to provide this guidance and link young people to career opportunities and insertion pathways.

By anchoring mentoring in **the Life Project**, young people are not simply pushed towards market demand, but supported to mobilise their social capital, gradually test business ideas, and find a realistic balance between ambition and opportunity:



The Life Project begins before training and **evolves throughout skills development.**



Youth insertion requires **time, diversified support, and iterative mentoring cycles.**



Guidance must **consider both market demand and personal circumstances and resources.**



ADNs and business associations are central actors that **can provide professional guidance** and market linkages.



Strengthening mentors **in pedagogy and psychosocial support** makes them effective anchors for orientation and coaching.

Link to employment creation

Mentoring within the HOJE project goes far beyond technical support. Its real value lies in the social capital it mobilises. Experience shows that when supporting young entrepreneurs in rural and fragile contexts, relationships of trust, local networks and community bonds are far more decisive than initial financial capital. Other approaches often assume that start-up kits or support funds are the key to success. Our experience confirms the opposite. It is the social network that is the determining factor for the sustainability of youth entrepreneurship. This includes the trust built between mentor and young entrepreneur, and the access this relationship provides to clients, suppliers and business opportunities.

Mentoring builds this connection gradually, beginning before the training itself and continuing through to the consolidation of the business.

Insertion from the outset

Linking young people to employment and self-employment cannot begin only at the end of vocational or business training. It must start at the first interaction with the mentor, when the young person is guided in defining and validating an initial business idea, their “life project”. This project matures throughout the different stages of capacity development, from orientation and skills training to practical experience and post-training support. From the start, the mentor acts as the main gateway to the market and as a guide to transform aspirations into realistic pathways.

Access to clients and value chains

The mentor acts as an intermediary between the young person and the market. Through their network, they open doors to clients, suppliers, savings groups, business fairs and local value chains. This mediation is often more effective than any stand-alone financial support, as it ensures that young people learn to navigate real economic circuits, negotiate and build a professional reputation.

Sustainability beyond project funding

By investing in the mentors' social and professional networks, the mentoring approach reduces dependence on external support and builds resilience for young entrepreneurs. Even after project funding ends, young people continue to benefit from their mentors and from their integration into broader networks of local entrepreneurs. Strengthening these linkages is crucial for the survival and growth of micro-enterprises in rural areas, where isolation and limited access to information remain persistent challenges.

Social contracts and appropriate incentives

For this linkage to remain strong, the mentoring relationship must be clear and mutually recognised. The social contract between mentor and mentee establishes expectations on both sides and reinforces the mentor's responsibility to facilitate the young person's professional insertion. At the same time, mechanisms such as results-based financing help align incentives, ensuring that mentors see themselves not only as trainers but also as facilitators of employment and self-employment.

Thus, the real “link to employment creation” does not lie solely in the technical skills acquired, but in the integration of young people into networks of trust and market opportunities. This is the core of the mentoring approach: accompanying young people from the moment they conceive their life project until they are sustainably integrated into the labour market, whether as employees or as entrepreneurs.

From unrealistic hopes to achievable plans: the effect of mentoring

Lucas Luís, 27 years old, married and father of two children, found in entrepreneurship the source for his survival. As a small entrepreneur in Malema, he only dedicated himself to the sale of basic necessity products. However, he felt that there was no evolution in the business; the lack of knowledge, combined with difficulties in managing the earnings – which were minimal – increased the risk of failure and overshadowed the possibilities of growth for his business.

"In May 2024, my ADN, Metelicha, came to my shop and shared the opportunity for six-month training and mentoring in business skills under the HOJE project. I did not hesitate and went to register," said Lucas.

During the mentoring process and the advice of the ADN, the modules of entrepreneurship and marketing, specifically the topic on the creative entrepreneur, awakened in Lucas the possibility of growing his business by combining products. Therefore, he added another range of products to his shop; that is, he also started selling bread and tea, and as a promotional strategy, for the client who chooses to buy bread and have tea, there is a bonus of bread with butter.

Lucas did not stop there. His thirst to progress made him increase his investment, having also become a mobile wallet agent and promoter of banking services; that is, from a small entrepreneur he came to have four lines of business (grocery shop, sale of bread and tea, mobile wallet agent and promoter of banking services).

Having benefited from other modules such as financial education, savings, financial management, market and commercialisation, led to an increase of his monthly income from 9,000 MT (nine thousand meticaïs) to 15,000 MT (fifteen thousand meticaïs), about two minimum wages of the public sector in Mozambique.

"Before, I had many difficulties in managing money. I did not know what production costs were, nor how to set prices. Today I can control my business better, I do the accounting record of sales and I have greater confidence with my partners," detailed Lucas.



Adaptation of the mentoring approach to more rural contexts

The mentoring model developed under the HOJE project has demonstrated strong effectiveness in intermediate urban centres such as Ribaua, Malema, Cuamba, Lichinga and Mandimba. These areas combine sufficient economic activity to sustain a dynamic network of mentors (ADNs), while maintaining a strong community connection.

However, as the approach expands to **more remote districts and villages such as Maua, Nipepe, Marrupa, among others**, specific adaptations become necessary. The structure of local economies, the available infrastructure and the socio-educational profile of both mentors and entrepreneurs require adjustments in the strategy, content and implementation modality.

Context and rationale

Rural areas are characterised by limited infrastructure, low levels of schooling, weak connectivity and smaller markets. Micro-enterprises are often linked to agriculture, livestock and small trade, with limited cash flow. Entrepreneurs and potential mentors are more isolated, and business opportunities are less diversified.

Despite these limitations, rural areas possess strong community bonds and informal support networks that can be leveraged. Mentoring therefore becomes not only a mechanism for business support, but also a tool for community development, strengthening social cohesion and stimulating local economies.

Adaptation of the mentoring strategy

- **Simplify and contextualise the content:** Use concrete examples, visual materials and the local language. Replace written reports with oral or visual records when necessary.
- **Alternate more between training and mentoring:** In rural areas, short and practical sessions followed by personalised visits are more effective than traditional classroom-style lessons.
- **Strengthen technical assistance and supervision:** Rural ADNs need more support from facilitators to maintain quality and motivation. Exchanges between ADNs from different districts help reduce isolation.
- **Use cooperative groups as an entry point:** The Cooperative Groups approach helps identify potential ADNs and serves as a bridge between vocational training and entrepreneurship support.
- **Promote gradual payment models:** Instead of single payments, allow contributions per module or in kind (e.g., agricultural products or services).

- **Leverage community events:** Local fairs and gatherings are ideal platforms for exhibitions, networking and follow-up of mentoring activities.
- **Integrate digital tools intelligently:** Even with limited connectivity, WhatsApp groups or voice messages can facilitate remote mentoring and continuous communication.

Key differences and implications

Aspect	Semi-urban areas (e.g. Malema, Cuamba)	Rural areas (e.g. Maua, Nipepe, Marrupa)	Implications
Profile of ADNs	Easier to identify experienced entrepreneurs; higher literacy levels; more competition and specialisation	ADNs are more isolated, have lower levels of schooling and often work alone	Simplify tools; reinforce technical and pedagogical support; promote exchanges between ADNs
Micro-enterprises	More diversified sectors, including services, commerce and crafts	Predominance of agro-livestock or mixed activities	Integrate mentoring into agribusiness and local value chains
Connectivity and logistics	Better access to training venues and services	Long distances, poor roads and limited transport	Combine in-person and digital mentoring (e.g. WhatsApp); organise sessions in clusters
Communication channels	Radio, posters and local events	Word of mouth and community gatherings	Use existing community structures (markets, churches, fairs) for mobilisation
Purchasing power	Moderate; possible to charge small fees	Lower cash circulation	Allow in-kind contributions or phased payments per module
Networking opportunities	Regular events, fairs and business associations	Fewer formal opportunities	Leverage traditional markets, local fairs and cooperative meetings as exchange platforms

Conclusion

Bringing mentoring to more remote rural areas **requires simplification, increased support and a creative use of local networks**. Despite the additional challenges, the potential is equally significant: by anchoring business development services within rural communities, the mentoring approach stimulates local economies, **strengthens social cohesion and empowers entrepreneurs who would otherwise remain beyond the reach of formal systems**.



Key messages

In conclusion, we highlight the main messages of this mentoring manual:

A. Mentoring is a dynamic process: it adapts to each stage of the entrepreneur's journey, from validating an idea to consolidating a business, and should not be treated as a one-off intervention.

B. Light but continuous support makes the greatest difference: regular check-ins, peer exchanges and community-based networks often generate more lasting impact than short, intensive activities.

C. Local mentors (ADNs) are the strongest pillars of the model: rooted in their communities, they provide not only technical guidance but also trust, credibility and access to social networks.

D. Practical guidance and realistic planning are critical: mentoring works best when day-to-day management advice is combined with a clear focus on achievable goals.

E. Gender inclusion requires proactive measures: in northern Mozambique, where few women run businesses, it is essential to encourage male entrepreneurs to involve their wives and to prioritise adapted mentoring for women.

F. Managing expectations is essential: mentors must clarify from the outset that mentoring is not a shortcut to credit or start-up kits, but a structured process of learning, guidance and growth.

G. Mentoring is part of a wider ecosystem: while it is a central element, effective business support also requires access to finance, technical expertise and market linkages. Mentoring acts as the bridge that connects young entrepreneurs to these services.

H. Social capital is as important as financial capital: relationships, trust and networks are the real assets that help young people move from subsistence activities to viable businesses.



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