HOJE PROJECT

Results of the 2026 Satisfaction Survey and Cost-Benefit Analysis

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The HOJE III Project (2024–2027) aims to improve the livelihoods of young Mozambican entrepreneurs (aged 18–40) by enhancing their skills and incomes. The project focuses on providing vocational training and supporting microenterprises through business management training and mentoring. This study assessed the satisfaction of HOJE project beneficiaries and analysed the economic benefits generated by entrepreneurial skills training and mentoring provided by Business Development Agents. The results demonstrate consistent improvements in business management, income, savings and investments among entrepreneurs.

Scan to learn more about the project

Participants:

234 Entrepreneurs

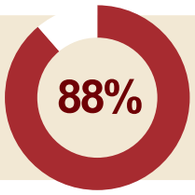
30 Business Development Agents (BDAs)

8 Districts in the provinces of Nampula and Niassa

40% Of the young entrepreneurs contributed financially to the training

ENTREPRENEURS

Training, best practices, and major results.



of entrepreneurs participated in training programs to improve their business management.

Modules with the Greatest Impact

- Financial Management
- Savings and Revolving Credit
- Financial Literacy
- Entrepreneurship

Changes Observed

- Better control of expenses.
- Daily financial records.
- Separation of family and business finances.
- Inventory management.
- Structured savings.
- Increased capacity to save.
- Customer acquisition and retention.

Achievements

- **96%** increased their monthly income
- **30%** increased the number of employees
- **93%** save money
- **87%** made new investments
- **55%** acquired more local customers
- **95%** reported increased sales
- **98%** consider the training worthwhile
- **100%** would recommend the training to others

BUSINESS DEVELOPMENT AGENTS (BDAs)

Local support for stronger businesses.

The BDAs have established themselves as local business services providers and continue to support entrepreneurs beyond the HOJE project.

Achievements

- **87%** consider the tools suitable for different sectors
- **93%** support business with registration processes
- **60%** provide services outside the scope of the HOJE project
- **93%** intend to continue offering training and mentoring
- **63%** consider the activity economically viable

- **Each BDA supports an average of 11 entrepreneurs**
- **Each entrepreneur receives an average of 3 visits per month**

Despite existing demand, most BDAs continue to generate modest income outside the project, demonstrating that the business services market is still consolidating.

ECONOMIC IMPACT

Training and mentoring led to significant improvements in business revenue and profits.

Microenterprise performance (monthly median figures)

Median Monthly Revenue

6,000 MT (before) → **10,000 MT** (after)

+67%

Median Monthly Profit

2,750 MT (before) → **5,000 MT** (after)

+82%

The median monthly profit of young entrepreneurs' microenterprises increased by approximately 2,250 MT. These results are consistent with the increases observed in sales, investment, savings, and customer acquisition.

Entrepreneurs also improved in the following areas:

- Management Practices
- Cost Control
- Reinvestment
- Inventory Management
- Business Diversification

COST-BENEFIT

The project generated significant economic benefits for entrepreneurs, young people, and BDAs.

MICROENTERPRISES

+82% in median monthly profit

The 477 supported microenterprises significantly increased their profitability, generating approximately **12,000,000.00 MT** per year in economic benefits.

TRAINED YOUTH

9,343 meticais per month per young person integrated into the workforce

Young people trained in cooperative groups achieved higher levels of income and economic integration, generating approximately **9,000,000.00 MT** per year in economic benefits.

BDAs

32 active agents in the market

BDAs generate additional income by providing training and mentoring services independently, contributing approximately **231,000 MT** per year.

For every 1,000 MT invested, HOJE generated approximately 3,000 MT in monetized economic benefits over three years.

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