EVIDENCE AND TOOLS FOR THE EFFECTIVE MENTORING OF MICRO, SMALL & MEDIUM ENTERPRISES

JULY 2020

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1. EXECUTIVE SUMMARY

This document contains recommendations on creating effective micro, small, and medium sized enterprise (MSME) mentoring programs for practitioners and supporters. A key driver for reducing global poverty and unemployment is increasing the growth and sustainability of MSMEs. While technical assistance, financing, and other initiatives can help MSMEs to achieve growth and sustainability, mentoring can also have high returns on investment. This is unsurprising, given mentoring's historic origins in the areas of knowledge sharing and social networks.

Yet there is a lack of consensus on what defines effective mentoring, evidence on good practices, and guidance on implementation. This publication addresses these gaps. Here are the major insights, with supporting findings found in the publication:

Ⓐ Define what mentoring means from the start

Mentoring practitioners and supporters consistently express the need for a shared language to increase effectiveness. It is common for mentoring to be used interchangeably with coaching and advising. Each has implications for how a mentor can approach a mentee's learning objective. In this report mentoring is defined as:

> A mentor focuses on relationship-based guidance, rooted in experience, by questioning, challenging, and encouraging the mentee. Mentoring develops skills, knowledge, and networks to enhance mentees' personal and professional growth (confidence, mindset, etc.). Mentoring can draw upon coaching, advisory approaches.
>
> Within mentoring, there are many modalities (e.g. self-directed, short-term, speed, online, crowd-sourced) and formats (e.g. one-on-one, peer, group). Evidence suggests that including some element of one-on-one mentoring increases MSME growth and sustainability.

Ⓑ Follow six steps to effectively build, operate, and support MSME mentoring

Implementing and championing good practices is more likely to ensure effective mentoring. The following are stages of the mentoring journey with an one-on-one format in mind.

1. **Design:** Begin by detailing the ultimate intended success of mentoring. With this vision of success, it is possible to define effective mentoring needs via demand- and supply-side assessments of target communities. After understanding the needs of potential program participants begin to design mentoring program elements and invest into adequate resources, e.g. a skilled program manager.

2. **Recruitment**: To start establish ideal criteria for the mentor and mentee participants that are likely to achieve the aforementioned vision of success. Critical to recruitment is to then set aside enough resources (e.g. time) and opportunities for potential participants to learn about mentoring.

3. **Mentor training:** Begin by building or refining participant trainings based on critical skills and mindsets to succeed. This is even for experienced mentors. With this foundation it is important to explore initial and ongoing support so mentors can apply their training.

4. **Matching/initial interaction:** To start match participants based on alignment of important factors like business experiences, cultural context, and/or other identities (e.g. gender). Given the importance of matching there should be early and frequent opportunities to assess chemistry and for all parties to revisit the match.

5. **Ongoing interactions:** Begin by setting up and regularly revisiting learning objectives in each interaction. In addition to learning objectives it is advisable to revisit roles and responsibilities in order to establish trust and respect.

6. **Graduation/follow up:** To end the formal mentoring program it is important to assess the experience against indicators on the relationship's value and set any future expectations.

Design: Initial planning and discovery of mentors and entrepreneurs

Graduation/follow–up: Mentoring formally stops and navigating post-mentoring dynamics

Recruitment: Initial discovery and outreach to mentors and entrepreneurs

MSME MENTORING PROGRAM

Ongoing Interactions: Engaging entrepreneurs and mentors over time

Mentor Training: Initial training of mentors to support entrepreneurs

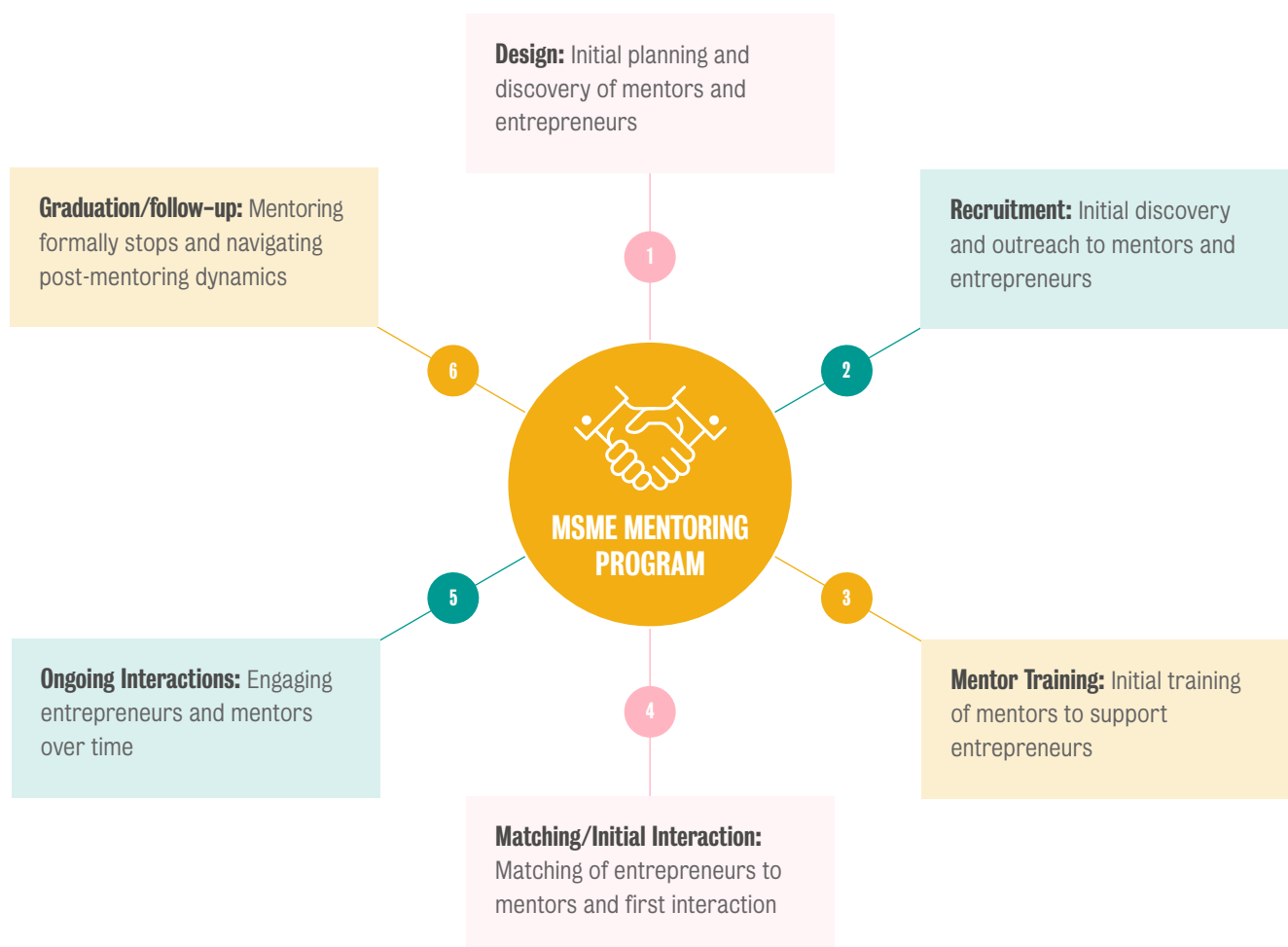**Matching/Initial Interaction:** Matching of entrepreneurs to mentors and first interaction

Figure 1: Stages of good practices for a MSME mentoring program

The ambition with these insights is not only to provide immediate support to practitioners, funders and other champions, but also to contribute to a growing recognition of the importance of the mentoring.

2. INTRODUCTION

MSMEs, defined here, as enterprises with less than a hundred employees, are critical actors in driving economic growth and poverty reduction worldwide.[1] The science and art of mentoring is a critical tool in helping MSMEs achieve growth and sustainability.[2] Effectiveness is defined as the ability of mentoring programs to produce these results. However, tactical hurdles and systemic constraints covering infrastructure, finance, human capital, and environmental concerns prevent MSMEs from succeeding.[3] It is assumed readers understand the general importance of MSMEs and mentoring – the focus is on effectiveness here.

What is the difference between mentoring, coaching, and advising?

Mentoring is often used interchangeably with coaching and advising. There is a general consensus that mentoring is when a more experienced or senior individual (the mentor) takes an interest in and encourages a less experienced individual (the mentee).[4] Yet mentoring stakeholders consistently share the need for a common language to increase effectiveness of the discipline. This would increase the likelihood of successfully recruiting and matching mentors with mentees and achieving learning outcomes.[5] Effective MSME mentorship should require:

- Setting expectations with participants on mentoring, coaching, and advisory distinctions.

- Ensuring mentors can pivot between mentoring, coaching and advisory approaches.

For additional differentiating characteristics between these terms, please see the Annex

Experiential knowledge sharing / outputs

Technical knowledge sharing / outputs

MENTORING

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

COACHING

Coaches focus on structured learning by sharing knowledge and teaching specific skills which help the coached reach targeted personal and/or professional goals.

ADVISING

Advisors achieve pre-defined, limited objectives by sharing knowledge, training, and/ or directly solving business challenges.

Figure 2 - Mentoring, coaching, and advising definitions

[1] Storey, 1994, [2] YBI, 2018, [3] Mowgli, 2020; YBI, 2018, [4] Allen et al., 2007, [5] Lall, 2020

What are specific mentoring formats and modalities?

Beyond differentiating mentoring from related terms these are some common formats and modalities for how MSMEs and mentors can effectively engage:

Formats (i.e. structures)
- One-on-one
- Peer-to-peer
- Group

Modalities (e.g. duration, matching)
- Self-directed
- Online
- Short-term
- Speed
- Crowd-sourced

One-on-one mentoring: Under this common approach, a mentor is matched with a mentee for 6-12 months formally. Pairs are matched on criteria like experience, skills, goals, and personality. Discussions are in person or remote. If successful, the relationship can continue beyond the program indefinitely. A major benefit is that trust is likely built earlier as the mentor gains a deeper understanding of mentee issues over time. A major risk is that they only have a single perspective and are heavily dependent on the mentor (e.g. quality, availability). Adequate preparation will be vital to the success of the relationship.

SPOTLIGHT: ONE-TO-ONE AND PEER COHORT-BASED MENTORING

Mowgli Mentoring's Entrepreneur Mentoring Program supports entrepreneurs by matching them with trained mentors and facilitating long-term, trust based, mutually beneficial, 360-degree relationships. Four phases over 6-12 months are:

1. Mentoring Awareness Sessions raise awareness on the importance and benefits of mentoring and provide information about the program to encourage applications.

2. Program-specific entrepreneur and mentor sourcing, shortlisting, interviewing, selection.

3. Three to four-day Kickstart Workshop as an intensive, interactive event for mentors to train, entrepreneurs to prepare, participants to match and co-develop working agreements.

4. 6-12 months of on-going supervision, support, facilitation (e.g., average pair meets 2-4 hours a month in bi-monthly calls, refresher session), capacity building, and graduation.

Peer-to-peer mentoring: Mentees are grouped with others at a similar stage in the business journey. The mechanics of the relationship are like one-on-one mentoring. This approach leverages the strong, common understanding peers have of problems, and the type of support needed. Studies show that MSME mentees get the most value out of peers whose businesses have similar characteristics but better performance than their own, while not being direct competitors.[6, 7] A major risk is that peers may not have the same knowledge of potential solutions as more experienced mentors.

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[6] Woodruff, 2018, [7] Cai and Szeidl, 2017

Group mentoring: This approach is when a mentor works with multiple mentees at one time. The group meets regularly, usually monthly, to discuss topics. The benefit is that mentees gain insight not only from the mentor, but their peers. Best results are seen when the training is on a specific skill set or adjustments to operations.[8] Major risks include: lack of in-depth personal relationships compared to one-on-one mentoring; all mentees are present at one time, which makes it difficult logistically; and higher EQ and mentor maturity level is needed to manage a higher number of mentees.

Self-directed mentoring: Like one-on-one mentoring, except that mentees chose their mentors from a list. A benefit is that the mentee feels empowered and may commit more to the relationship. The most significant risk is that mentees can be unaware of their own blind spots, needs, and what mentors can offer which may lead to ineffective selection.[9] There is also a greater likelihood of a mentoring relationship breaking down due to mismatching or lack of follow through (e.g. difficulty with scheduling, connecting).

Online mentoring: This approach includes a variety of methods done digitally, from short-term advice via phone calls and email to video conferencing. Online mentoring can reduce costs for participants (e.g. travelling large distances for meetings) and can open a larger pool of mentors for each mentee. A great risk is that relationships do not reach the depth of connection that comes with in-person meetings (e.g. limited non-verbal cues).

DEEP DIVE: SELF-DIRECTED, ONLINE MENTORING

A program of Mercy Corps, MicroMentor's easy-to-use social platform enables the world's largest community of entrepreneurs and business mentors to create powerful connections, solve problems, and build successful businesses together.

- Members start by setting up a profile highlighting their background, skills, and communication style. The more complete the profile, the better the chance a user has of connecting with a well-matched partner.

- Entrepreneurs and mentors search for each other based on fields including industry, expertise, language, and country. MicroMentor also sends recommendations to users that might be a good fit.

- Once users make a match, participants decide what to discuss, how to connect (e.g. in person, by telephone), and how frequently to connect (e.g. months, year). Average meetings are one hour per week over three months.

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8 Grow Movement, 2019, 9 Lall, 2020

Short-term mentoring: This approach focuses on a few, well-scoped learning goal(s) using a specific time window and defined process to get results. Because the goal scope tends to be very narrow, results may be immediate which can boost confidence. The risk with this approach is that the mentoring relationship lacks depth and can be near-sighted.

Speed mentoring: Consists of one-off, time-limited meetings, usually one hour or less, in which the relationship delivers targeted information and often networking opportunities. The benefit is that it requires limited time commitment. The risk is the likelihood of little or no benefit from the relationship given mismatching and the timeframe.

Crowd-sourced mentoring: MSME leaders post problems to an online platform for response. This provides access to a range of views, as well as a large pool of expertise. The risk is little control over the quality of advice. There is also often no depth to the mentoring exchange, especially when coupled with online mentoring.

While each format and modality is useful, depending on the target MSMEs, evidence suggests embedding an element of one-on-one mentoring makes developing leadership skills and problem-solving operational challenges more effective. The benefits, good practices and principles below are for one-on-one mentoring– but may be relevant to other approaches.

3. GOOD PRACTICES

FOR MENTORING MSMES

Implementing and championing recommended good practices ensures effective mentoring. This section details each stage of the mentoring journey for a one-on-one approach.
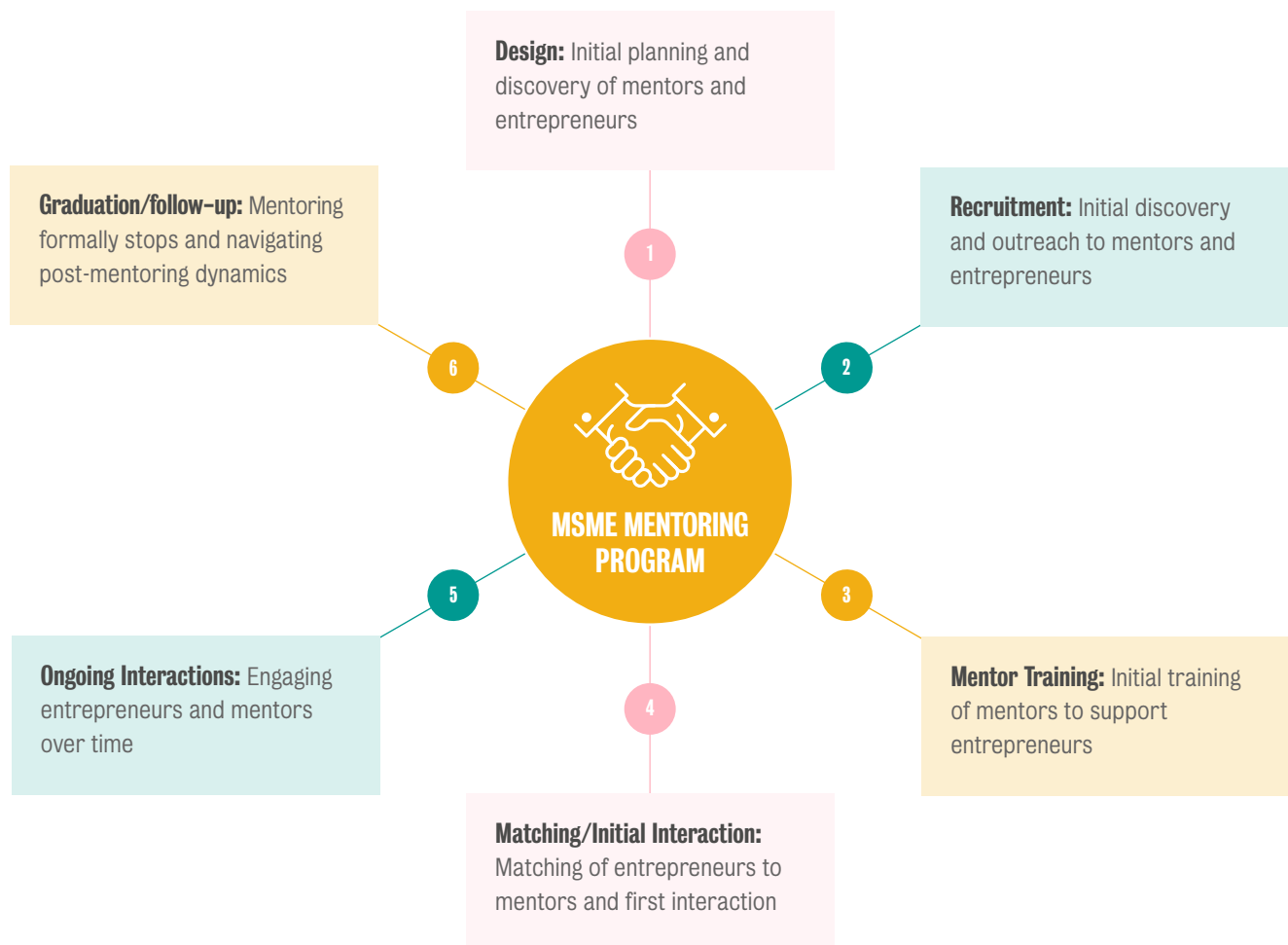
Design: Initial planning and discovery of mentors and entrepreneurs

Graduation/follow-up: Mentoring formally stops and navigating post-mentoring dynamics

Recruitment: Initial discovery and outreach to mentors and entrepreneurs

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6 **MSME MENTORING PROGRAM** 2

5 3

Ongoing Interactions: Engaging entrepreneurs and mentors over time

4

Mentor Training: Initial training of mentors to support entrepreneurs

Matching/Initial Interaction: Matching of entrepreneurs to mentors and first interaction

Figure 3: Stages of good practices for a MSME mentoring program

DESIGN

This first stage lays the groundwork for a successful exchange. End-to-end planning begins with audacious goal setting, assessing the landscape and profiling mentors and mentees.[10] While gathering sufficient resourcing is a critical success factor, effective mentoring does not necessarily begin with this step. To have an effective design, good practices to include are:

1 **Reflect and detail what the role of the mentoring program will be and what success looks like**

Mentoring alone can be a powerful tool and can unlock solutions when done intentionally.

> **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.[11]**

10 YBI, 2018 , 11 Interview with Kathleen Bury, Mowgli Mentoring, 2020

However, a major risk is not knowing or losing track of the intentions of the program. Is there a clear sense of why this mentoring program should exist? What ultimate problem(s) is being addressed? What measurable outcomes will this mentoring program achieve? Having a compelling 'why' from the start allows for customization of supporting program components.

2 Define effective mentoring elements using demand- and supply-side assessments

It is important to intentionally assess the specific issues preventing the vision above from becoming reality. This could be testing whether mentoring is a suitable solution, and if so, which elements are critical to design. There are two popular assessment approaches: first, defining the challenges facing MSME leaders (demand-led) and then aligning with the mentor capabilities to address these challenges (supply-led), or vice versa.

Demand-led assessment
The four-step demand-led approach qualifies and quantifies the challenges affecting MSME leaders. It informs how profiles, personas, and/or archetypes of potential mentees are created.

First, it is important to clearly target the intended MSMEs to serve. This often means segmenting the wider market by the type of enterprise, maturity of the enterprise, a specific sector(s), and/or demographics of the MSME leaders (e.g. age, gender). Having a clear sense of who to support then allows for digging deeper into the challenges they are facing.[12]

Second, with a clear target population(s), it is then important to understand and map needs, to determine the right type of support they should receive. This analysis of needs and challenges facing MSMEs can be completed using systems change and traditional business approaches (e.g. SWOT, power/asset mapping).

Third, each element of the mentoring program should tie back to one or more of the needs and challenges above. This is especially necessary, given that mentoring, coaching, and advisory approaches offer different benefits and risks to supporting an MSME leader's needs. Including this assessment early on helps prevent mentoring from being used as a one-size-fits-all solution, when in fact a different type of support may be more appropriate.[13] The design of the mentoring program's activities, systems, and structures should accommodate these needs.

Finally, the corresponding supply-led approach prioritizes defining the capabilities that mentors should offer that address the MSME challenges. The goal is creating a set of mentor profiles, personas, and/or archetypes. Are these identified mentors bringing the experience, skills, and/or resources that target MSME leaders need? If so, what should their roles and responsibilities be?

Supply-led assessment
A supply-led assessment begins with understanding the existing capabilities of a mentor pool first, segmenting the market and then profiling potential mentees. The market and potential mentees may exist, but the program can also create them.

In practice, assessing the effectiveness of an MSME mentoring program depends on the ultimate vision and outcomes for the target population of mentees. Much of the effectiveness comes from achieving a mentee's learning objectives during sessions. However, based on desired measures of success, there are insights that may be informative in terms of what MSMEs to design for:

- Survivability and increased resiliency are often a result of mentoring.[14] Targeting micro-enterprises can result in these successes but not others (e.g. turnover).

- As opposed to supporting small firms to survive, research suggests focusing on growing SMEs with the potential to create a higher number of quality jobs.[15]

- Mentoring is often perceived to be most valuable during the early stages of any developing business. This is especially true for MSMEs given their limited systems, resources, and capabilities.[16] However, the evidence supporting this is mixed depending on the size of the mentee and their operating environment.[17]

- Larger growth results over time from mentoring may be most likely for MSMEs transitioning between different growth stages.[18]

- Research suggests that mentoring programs are most effective if focused on urban areas where it is easier for MSME leaders to access resources (e.g. a higher density of other businesses as clients, suppliers, and/or partners, internet penetration).[19]

3 Design mentoring program elements from a needs perspective (e.g. systems, structures)

Structured parameters can be put in place, which help determine and set expectations for the recruitment, training, and matching processes provided by your mentoring program. The extent of systems and structures used provides guiderails to an otherwise free, undefined exchange between mentors-mentees that may or may not lead to the intended impact. From expert interviews, the structure(s) should be anchored in an approach that offers support, guidance, comfort and accountability to potential mentors and MSME mentees.[20] Formal mentoring programs typically provide support such as curricula, tools for monitoring outcomes, and guidance as needed.[21] Defining the use and role of technology is also critical, depending on how mentoring will be carried out. To increase the likelihood of an effective exchange, once matched, mentor and mentee should establish additional, context-specific parameters.

4 Collect and invest adequate resources into launch

With a clear sense of purpose for the program, target participants, and a framework for the support on offer, it is important to consider the resource investment required. Mentoring programs tend to fall apart due to underestimating staff, time, and money.

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[14] Brooks et al., 2018, [15] Page and Soderbom, 2015, [16] Department for Business, Innovation, and Skills, 2013; Devins et al, 2005,

[17] Brooks et al., 2018; Bloom, Nicholas, et. al. 2013., [18] Greiner, 1998; Mowgli Mentoring, 2020, [19] Davidsson et al., 2002; Sleuwaegen and Goedhuys, 2002,

[20] Bury, 2020, [21] Guttentag, 2020

> People do not feel that they need to invest in mentoring, they think it should be for a cheap price or free. They believe anyone can do it. It really depends. You might be able to tell people what to do – but that is not mentoring.[22]

Taking the time to invest in a strong, well-resourced, intentional program from the start is critical to developing long-term mentoring effectiveness. Resources include time, staffing (especially a skilled program manager), money, networks, infrastructure, and technology.[23]

RECRUITMENT

Recruiting the 'right' participants is essential to the success or failure of mentoring.

> Mentors who can really help a company solve challenges are usually people who have solved similar problems before. It is really important for mentoring programs to recruit and build on high-quality mentors, otherwise bad advice spreads around.[24]

Best practice to ensure high-quality mentors and mentees includes:

1 **Refine pre-set criteria for the ideal mentor and mentee participants**

When recruiting, essential factors to evaluate for include, but are not limited to:

Mentor selection essential criteria

Find specific business-related skills, experiences and proven successes: A mentor's background allows for an emotional relatability that helps strengthen mentoring relationships.

> 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.[25]

Find a balance of supportive behaviors and challenging leadership experiences: there is a belief among many practitioners that mentors should focus their approaches on the twin functions of 'support' and 'challenge'. Dr. Laurent A. Daloz argues that it is only when the mentor provides both a 'high challenge' and 'high support' function that the greatest development of the mentee is likely to occur.[26]

MSMEs and mentor selection criteria

Find a commitment and openness to mentoring: A key success factor for effective mentoring is that both sides are committed to the relationship. Common criteria to assess this are around time and the emotional capacity of all parties.

For mentees, ensure they have the capacity to participate actively and work towards their goals. A significant risk to success is if mentees participate with the wrong intentions. As mentoring is often a free resource, entrepreneurs sometimes participate as a 'check-box' exercise rather than a genuine learning opportunity.[27]

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[22] Bury, 2020, [23] Bury, 2020, [24] Correspondence with Lili Torok, Endeavor Insight, 2020, [25] Interview with Caren Holzman, Enabling Outcomes, 2020, [26] Daloz, 2012, [27] Interviews with Bury, 2020; Alexandra Salas, Bpeace, 2020

For mentors, ensure they have the capacity to learn, give their time, and follow through on agreed expectations.[28] As heard in expert interviews, a mentor who is successful and highly accomplished may be able to offer great guidance, but might not have the time to make a mentoring relationship successful.[29] Furthermore, it is generally recommended to avoid taking on mentoring in the middle of professional or personal turbulence.[30]

Find the best interpersonal skills of the individual(s): Successful MSMEs are generally led by a dynamic leader with an aptitude for learning and a resilient attitude. While seniority is often ascribed to traditional mentors there is no conclusive evidence that specific ages matter. In fact, there is growing literature proving that the more life and work experiences the mentor and mentee have in common the more likely the mentoring is to be effective.[31] Consider the differences in the communication styles faced by male and female MSME leaders as well as those from different cultural contexts. With an established study of mentoring within larger organizations, researchers assembled a list of essential mentor emotional skills and characteristics.[32]

- Personal security, confidence
- Willingness to trust
- Ability to communicate
- Introspective and open

- Innovative
- Patient and tolerant
- Accessibility

2 Set aside enough time for the recruitment process

Despite having a clear sense of recruitment parameters, not having enough time to thoroughly conduct the process can hinder effective mentoring. Most often, this occurs when mentoring programs underestimate the amount of time it takes to recruit quality mentors and mentees, though funder pressures sometimes play a role. Whether on an open rolling basis or with cohorts, there should be quality controls in recruitment (e.g. protect data, ensure dignity). Spending enough time conducting recruitment leads to 'quality in, quality out,' with mentoring results.[33]

3 Provide opportunities for mentors and mentees to 'get-to-know' mentoring

Where possible, setting up learning opportunities to experience mentoring is recommended. This could include setting up in-person or virtual sessions for potential participants to understand what mentoring is and is not, the benefits, and a typical interaction. This will give a clearer sense of what they are getting involved with and help decide on whether to continue.[34] These experiences can also ensure those who participate bring positive momentum to the program.[35]

MENTOR TRAINING

Effective mentoring programs conduct some degree of training or onboarding to fill in skill gaps and set expectations. Best practice when it comes to this includes:

1 Build or refine training for participants based on critical skills needed to succeed

This stage is another opportunity to set expectations and provide remedial support before one-on-one mentoring begins. There is a broad consensus in the literature that some form of training is a key factor in effective mentoring programs, especially for volunteer mentors.[36]

[28] Interview with Jaime Vargas, Swisscontact, 2020, [29] Guttentag, 2020, [30] Bury, 2020, [31] Department for Business, Innovation, and Skills, 2013, [32] Cunningham and Eberle, 1993, [33] Bury, 2020, [34] Bury, 2020, [35] Interview with Anita Ramachandran, MicroMentor, 2020, [36] O'Connor and Laidlaw, 2006; Ehrich et al., 2004; Douglas, 1997; Lall, 2020; YBI, 2018

Research suggests that without training, mentors have a tendency to move on to the actual interactive stages with mentees before fully understanding the potential approaches that may be useful and common problems that may arise.[37] There are three main benefits to training:

- Clarifies understanding about the goals of mentoring by highlighting the main roles of the mentor versus the mentee, e.g. who drives the conversation, pre-meeting asks.

- Helps mentors to approach the relationship with a structure applicable to various mentee needs. The public is not explicitly trained on mentoring techniques such as active listening, mindfulness and the ability to give positive as well as constructive feedback.[38] Training exposes the mentor to strategies to recognize and address problems.[39]

- Gives specific contextual or cultural knowledge for the mentoring relationship. Entering the mentoring relationship with this knowledge can be crucial for building trust.[40]

2 Explore offering initial and ongoing support

Training does not need to be limited to the onboarding period. Mowgli Mentoring, for example, offers support that extends into the program. They begin their program with a one-and-a-half-day workshop for mentors, followed by a year of ongoing capacity building.[41] Several remote mentoring approaches offer open office hours and technical support on an ongoing basis.

MATCHING / INITIAL INTERACTION

Matching is consistently cited as one of the most critical elements that ultimately leads to the success or failure of mentoring. Mentors and mentees, however capable on their own, will not succeed if misaligned.[42] Some of the issues underpinning matching must be worked through between the two parties, but several can be identified in advance or in the first interaction by the program staff. Best practice when it comes to matching and initial interactions, includes:

1 Match participants before the initial interaction based on key factors

Key factors include:

- **Alignment of values and interests:** One of the most crucial barriers to effective mentoring is a mismatch in the values of mentor and mentee. A meta-analysis of mentoring programs confirmed the importance of mentors and mentees being paired based on similarity of interests.[43] There are important cultural elements to consider, especially when matching across regions.

- **Alignment of expectations and goals of relationship:** Researcher Dr. Douglas recommends mentors outlining and discussing the aims of the program with mentees at the beginning of the program.[44] Both parties should want the same long-term outcomes of a relationship based on trust, empowerment, and mutual learning.

- **Alignment on time commitment expectations:** Both parties should be aligned in their expectations on the time commitment required for the relationship. Mentoring that is too light touch often does not end up adding value for either party. According to one interview: "There is always this little dance of 'how often should we connect or how aggressively to chase. How much should I chase the mentor…what if I have an urgent need, etc.'."[45]

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[37] Alred, 1998; St-Jean et. al., 2016, [38] O'Connor and Laidlaw, 2006; Ehrich et al., 2004; Douglas, 1997, [39] Benson et al., 2002, [40] Salas, 2020, [41] Bury, 2020, [42] Guttentag; Salas; Vargas, 2020, [43] DuBois et al., 2011, [44] Douglas, 1997, [45] Holzman, 2020

- **Balanced gap of experience and context:** MSMEs mentors are often most effective if they are one or two stages further along their business journey than the mentee or are higher performers. They will have a greater understanding of the problems faced by the mentee and the options available to them.

- **Balanced personalities and ego:** If the ego of either the mentor or mentee is too strong, the relationship likely will not work. If the mentor has high ego levels, they will be unlikely to act as an empowering resource to the mentee. If the entrepreneur has a high level of ego, they will be unlikely to be open to receiving feedback.[46] Beyond ego, inaccurate matching by personality and professional expertise can cause tension. Respect for the mentor and quality of communication are key to effectiveness.[47]

2 Ensure understanding of cultural context and other elements of identity

Local vs. non-local mentors

It is recommended that the mentor has a thorough understanding of the economic, political, and cultural context the mentee operates within, in order to provide the right type of advice.[48] Research varies on whether or not local mentors should be prioritized over non-local mentors.

Many interviewees feel that when possible, local mentors may give an edge to the experience by understanding local markets and the best guidance to offer within that context.[49] The same is true when it comes to extending network support.[50] Whether local knowledge is needed in a mentoring exchange is an important distinction to be aware of in developing country settings, as on the ground realities shift regularly due to a variety of political, economic and social factors.[51]

In one mentoring program in Uganda, local entrepreneurs worked with both in-country and international mentors. In this instance, local mentors were successful in helping the businesses to make incremental gains, navigating local markets. The international mentors were successful in recommending fundamental business pivots, and looking beyond the context of the local market.

Non-local mentoring has other proven successes as well. For MicroMentor, 40% of mentoring relationships are cross-border. They have found that many of the challenges faced by entrepreneurs are universal enough that non-local mentors can still provide value.[52]

Gender and language dynamics between mentors and mentees

Gender dynamics are an important element that should be considered when matching. If the mentee is uncomfortable with the mentor, or vice versa, the relationship will unsuccessful. This is particularly true for women entrepreneurs paired with male mentors.[53]

Furthermore, mentors should be able to bridge ethno-linguistic differences sincerely and easily. Being able to communicate conversationally in the most comfortable language of the mentee ensures openness and comfort when building the relationship.[54]

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[46] Bury, 2020, [47] Finkelstein et al., 2012, [48] Holzman, 2020, [49] Holzman, 2020, [50] Holzman, 2020, [51] Guttentag, 2019, [52] Ramachandran, 2020, [53] Holzman, 2020; Morris, 2020; Vargas, 2020, [54] Artiga, 2020; Ramachandran, 2020

3 **Establish and communicate opportunities to assess chemistry and check match early on**

Even with the most effective program planning and profiles matched on paper, it is important to match mentors with MSMEs based on real-time fit and connection, which can change over time. Where possible, it is recommended that mentor-mentee connection and fit is assessed prior to continuing a weeks- or months-long relationship together.

There is a high risk of failure if the mentee is uncomfortable with the mentor (or the other way around), and they still pursue a relationship. The matching process is a natural point at which to communicate to both parties that the match is flexible, and that it is appropriate for either to communicate fit or no fit.

Speed mentoring opportunities allow mentors and mentees to check potential matches with one another and share thoughts on fit.[55] The Universidad Catolica de Chile, for example, used a series of proxy questions in a speed-mentoring format in order to match entrepreneurs for mentorship. This helped them to improve the success rate of their pairings.[56]

ONGOING INTERACTIONS

Once matched, the typically less centrally controlled elements of the mentoring program begin. A structured program can guide the participants through their ongoing relationship by providing timely support, resources, and accountability. The rigor of structures can range from very flexible to highly controlled. Successful ongoing interaction best practice includes:

1 **Set up and regularly revisit objectives for each interaction**

> It is great you speak every week, but if you do not have objectives, it is just conversation.[57]

Mentoring programs risk failure especially when there is a lack of clarity about roles and purpose and no clear, measurable objectives.[58] These objectives may vary by relationship but should establish a mutually agreed upon idea of what success looks like with interactions. Without clear objectives, the mentoring pair may meet but not make progress against the mentee goals.[59] A balance between rigid agendas and open conversation is best. Program managers also play a critical role in ensuring objectives are discussed, rigorous, and revisited.

2 **Regularly revisit indicators for assessing progress against objectives**

Once objectives have been established, indicators are needed to measure and evaluate the success of the relationship. Without indicators and structure to measure against, it is often difficult by the end of a mentoring relationship to know whether the relationship was successful or not.[60] Having early assessment points can be useful for checking progress. It is advisable to set these check-in points frequently, to 'fail fast', if the match is not beneficial.[61]

Examples of indicators may include measuring activities (e.g. meeting frequency and length) and outcomes (e.g. increased business sales, employment creation, commercial linkages, access to finance, expanded network connections, additional investments).[62]

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[55] Artiga; Bury; Holzman; Morris; Ramachandran; Vargas, 2020, [56] Vargas, 2020, [57] Artiga, 2020, [58] Klasen and Clutterbuck, 2002, [59] Artiga, 2020; Vargas, 2020, [60] Artiga, 2020, [61] Guttentag, 2020, [62] Artiga, 2020

③ Set regular mentorship check–in milestones, including with the program manager

These check-ins should be deliberate sessions meant to pause and ensure the mentee is using any advice, both parties are still exchanging value, and are adhering to program guidelines. Research has shown that there is no ideal meeting frequency. In research conducted by St-Jean and Audet, mentee satisfaction was obtained in cases where meetings were held as often as twice a month and as rarely as once every two months.[63] While structured check-ins are advised, keeping a degree of flexibility, and practicing regular adjustments can decrease chances of dissatisfaction.

If using technology, ensure that the systems are accessible for both parties. Mentees often report frustration with mentoring because they cannot easily access platforms such as Skype or email.

④ Revisit and refine roles and responsibilities

Both the entrepreneur and mentee need to be clear on the evolving expectations of their role within the mentoring program. For example, mentors should promote the exploration of the mentee's ideas, rather than offering them a direct answer to their problems. At the same time, mentees should be willing to actively share information, drive, and participate in learning.

In addition, regularly define expectations on outreach and follow-up outside of one-on-one interactions. If both the mentor and mentee are comfortable, send a note taker or record each meeting, to capture the conversation and assemble a list of action times. Particularly in relationships where check-ins are more spread out, having a written summary of past conversations can increase effectiveness and help maintain enthusiasm.[64]

⑤ Regularly establish trust and respect

Across the board, interviewees named trust as an essential component for effective mentoring.[65] SQW Consulting shares that mentoring is essentially about human relationships and for those relations to work they need to be based on respect, honesty and trust.[66] The latter is emphasized by Dr. Kram's research, which finds trust as enhancing mentoring quality and efficiency.[67] While trust building is a direct and indirect intended output of all the stages above, it is advisable to reestablish the level of trust during the engagement. Trust building elements include:

- **Trust through business experience and success.** Trust can be built through the mentor having the right experience and proven success. Shared experience can be a powerful bonding link.[68]

- **Trust through local experience.** Like having relevant business experience, trust builds when a mentor has a deep understanding of the market the entrepreneur is operating in.[69]

- **Trust through reliability.** The most effective tool for building trust is consistency and follow-through. This 'showing up' helps demonstrate the relationship is a priority for both parties.[70]

- **Trust through learning the tools and mindset of mentoring** during mentor training. This prepares the mentors for how to build trust-based relationships in an accelerated manner.

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[63] St-Jean and Audet, 2009, [64] Interview with Rhett Morris, Endeavor Insight, 2020, [65] Artiga; Holzman; Ramachandran; Salas, 2020; Bury, 2020, [66] SQW Consulting, 2010, [67] Kram, 1985, [68] Holzman, 2020, [69] Holzman, 2020, [70] Holzman; Ramachandran, 2020

6   **Ensure length of relationship is adequate**

Regarding the length of the relationship, it is difficult to establish correlation between length and effectiveness. Some studies suggest 9-12 months is common for meaningful engagement.[71]

GRADUATION AND FOLLOW-UP

Graduation, or what is done post-program, varies for organizations – but there are good practices:

1   **Examine indicators, assess outputs and outcomes**

Outputs of a mentoring engagement will vary depending on the individual relationship and objectives set. While contribution can be measured, attribution can be difficult as the guidance mentors offer is often hard to quantify.[72] Despite this complexity, there are still common markers of success at the end of a mentoring relationship, including:

General outcomes[73]

- Mutual value for both parties
- Mentee becomes a mentor

Relationship-related outcomes[74]

- Duration of the relationship, especially if it continues outside the program
- Whether the mentor is on or joins the MSME's board or becomes an official advisor
- Whether the mentor/mentee continues to advise others

Business-related outcomes – like those highlighted earlier[75]

- Growth: turnover, headcount, valuation, profitability, new business lines, pivots etc.
- Networks and clients: connections to new champions and/or partners
- Access to finance and capital
- Improved operational approaches: productivity, efficiency, leadership strengthening, etc.

2   **Assess status at the end of the relationship and set clear expectations for the future**

Programs typically have an end point to the formal journey. However, a successful mentoring relationship can extend across years and allows the mentee to re-engage with their mentor as needed throughout their professional trajectory. At the formal graduation date, it is important to confirm and set clear expectations around whether or not to engage in the future (and if so, how).

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[71] Grossman et al., 2012, [72] Holzman; Morris, 2020, [73] Ramachandran; Vargas, 2020, [74] Holzman, 2002, [75] Guttentag; Holzman; Morris, 2020

5. CONCLUSION

The vision for this publication is not only to provide immediate support to practitioners, funders and other champions, but also to contribute to a growing recognition of the importance of mentoring to MSMEs. Two high level insights for readers to carry forward into work are:

1. Recognize mentoring works when done well, but clearly define the term from the start

2. Follow six steps to effectively build, operate, and support MSME mentoring

Feedback on this publication insights and findings are welcome, as it helps towards the aim of long-term, systemic impact.

ANNEX:

TOOLS & REFERENCES

A: Mentoring Definitions Reference Sheet

Defines mentoring as distinct from other related terms,
to create a shared set of definitions for the sector.

B: Effective Mentoring Checklist

A visual representation, with tips and tricks,
on effective mentoring good practices into general stages.

C: References

Interviewees and desk research references used for this publication.

MENTORING DEFINITION REFERENCE SHEET

This tool shoud: (1) Differentiate between related terms; (2) Create a shared set of definitions.

	Mentoring	Coaching	Advising
Who sets meeting agenda?	Typically agreed with the mentor but **agenda is led by the MSME**	MSME knows what they want to work on but the **coach sets meeting agenda**	MSME knows what they want to solve but **Advisor sets meeting agenda**
Soft or hard skills transfer?	Mentors transfer **soft skills (e.g. leadership, problem solving)** and **high-level hard skills (e.g technical skills)** to empower mentee	Coaches transfer **mostly soft skills** by facilitating a process where MSME leader does the 'work' and determines solutions	Advisors transfer d**efined hard skills (e.g. planning)** for addressing scoped out challenges
Where are solutions generated?	**Mentee** is guided to develop solutions	**Coach helps the coached** to develop questions and answers on their own	**Advisor** provides an answer to MSME leader
Ease of impact measurement?	**Medium difficulty** to ascribe attribution and contribution to impact	**Medium difficulty** to ascribe attribution and contribution to impact	**Medium-Low difficulty** to ascribe attribution and contribution to impact
Length of relationship?	Average is a **formal year**; can extend informally	Average **6-to 12 months** (i.e. short-medium term)	Average **3-9 months** (i.e. short-medium term)
Free or paid?	Typically, **free**	Typically, **paid**	Typically, **paid**

Mentoring – Advising (e.g. consulting)[76]
The Mexican Institute for Productive Competitiveness, (IPPC in Spanish), is a state agency in Puebla. Together with Innovations for Poverty Action they worked to match SMEs with local consulting firms, according to specialties and needs, and subsidized the cost. SMEs and the 'mentor' consultants decided on the scope and over a year met four hours per week to provide guidance and support. Services were effective at boosting productivity: a 57% increase in hiring and 72% increase in wages. There were also improvements in business practices like marketing and business strategy.

Mentoring – Coaching[77]
Grow Movement volunteers are in sixty countries and donate an hour a week to coach entrepreneurs in East Africa. An evaluation examined the effect of remote coaching in Uganda receiving consulting for up to nine months and follow-up audits. The study found increased monthly sales by 27% ($352) and 63% more likely to pivot or implement a new business model (e.g. adapting products to customer need).

[76] Bruhn et al., 2018., [77] Grow Movement, 2019

EFFECTIVE MENTORING CHECKLIST

1. Design

☐ Reflect and detail what the ultimate success of the mentoring effort is

☐ Define effective mentoring elements and goals with demand- and supply-side assessments

☐ Design mentoring program elements (e.g. systems, structures)

☐ Collect and invest adequate resources into launch

2. Recruitment

☐ Establish pre-set criteria for the ideal mentor and mentee participants

☐ Set aside enough time for rigorous selection during the recruitment process

☐ Provide opportunities for mentors and mentees to 'get-to-know' mentoring

3. Mentor Training

☐ Build or refine training for participants based on critical skills needed to succeed

☐ Explore offering initial and ongoing support to mentors and mentees

4. Matching & Initial Interaction

☐ Match participants before the initial interaction, based on alignment of key factors

☐ Ensure understanding of cultural context and other elements of identity

☐ Establish and communicate early on opportunities to assess chemistry, check the match

5. Ongoing Interaction

☐ Set up and regularly revisit clear objectives for each interaction

☐ Regularly revisit indicators for assessing progress against objectives

☐ Set regular mentorship check-in milestones

☐ Revisit and refine roles and responsibilities

☐ Regularly establish trust and respect

☐ Ensure the length of relationship is adequate

6. Graduation & Follow-up

☐ Revisit and develop indicators on the mentoring relationship's value

☐ Assess both parties' status at the end of the relationship and set future expectations

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Kathleen Bury	Mowgli Mentoring	Mentoring program, Middle East, East and North Africa, entrepreneurship, holistic growth
Harry Devonshire	Argidius Foundation	Funder, evaluation entrepreneurship, mentoring
Matthew Guttentag	Aspen Network of Development Entrepreneurs	Mentoring support, research, and insights on small and growing businesses, entrepreneurship
Caren Holzman	Enabling Outcomes	Advising services, strategy development; project design; workshop facilitation; research
Dr. Saurabh Lall	University of Oregon	Academic research on social entrepreneurship, entrepreneurial ecosystems, accelerators, philanthropy, evaluation, impact investing
Rhett Morris (fmr) Lili Torok	Endeavor Insight	Research and analytics on entrepreneurship, job creation, long term growth, mentoring
Mary Mwangi	Argidius Foundation	Funder, East Africa, entrepreneurship, mentoring
Anita Ramachandran	MicroMentor	Online platform, business mentoring, global presence, corporate volunteering
Alexandra Salas	Bpeace	Mentoring program, post-conflict countries globally, business volunteers
Jaime Vargas	SwissContact	International development project support, Central America, mentoring and business support

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