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Assessing The Influence Of Mentorship On Entrepreneurial Knowledge, Attitudes And Practices Of Business Owners In Lusaka, Zambia

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Abstract
Background*: Small and medium-sized firms (SMEs) are the backbone of Zambia's economy, but entrepreneurs in Lusaka confront ongoing obstacles such as restricted access to finance, inadequate business skills, and fragmented support networks. While mentorship is increasingly recognized as an accelerator for entrepreneurial success around the world, its structured impact on entrepreneurial knowledge, attitudes, and practices (KAP) in Zambia's specific socioeconomic setting has received little attention. This study investigates how mentorship influences KAP among Lusaka business owners, bridging key gaps in understanding formal-informal mentorship dynamics and institutional impediments to knowledge transfer.*
Materials and Methods*: The study used a qualitative exploratory approach based on phenomenology to record the lived experiences of mentored entrepreneurs in Lusaka, Zambia. Purposive sampling revealed 10 SME firm owners with ≥2 years of experience and ≥6 months of mentorship in retail, manufacturing, and service sectors. Semi-structured interviews online ranging from 20-30 minutes were performed between May 2021 and May 2025. With consent, audio recordings of interviews were made and full transcripts were produced. NVivo 14 software was used for reflexive theme analysis, which included repeated familiarization, inductive coding, and thematic refinement. Member checks with three participants (P03, P05, and P08) and triangulation against field notes guaranteed analytical rigor. The research was guided by Social Cognitive Career Theory and Social Learning Theory. Ethical approval was obtained from the University of Zambia Biomedical Research Ethics Committee (UNZABREC), with confidentiality maintained through anonymization (P01–P10) and secure data storage protocols.*
Results*: Five key themes emerged: (1) mentorship structures dominated by informal, relationship-driven arrangements with limited formal program access; (2) significant knowledge transfer in strategic planning, financial management, and quality control, exemplified by one participant reducing product returns from 15% to 2% through mentor-guided quality standards adoption; (3) attitudinal shifts reframing failure as diagnostic learning and fostering informed risk-taking; (4) practice changes including adoption of organized systems (vendor databases, inventory controls) and strategic networking; and (5) systemic barriers including information hoarding by experienced entrepreneurs and insufficient structured programs.*
Conclusion: *Mentorship is a significant driver of entrepreneurial growth in Lusaka, boosting KAP through hybrid formal-informal frameworks. To combat information hoarding, policymakers should prioritize scalable mentorship models that combine accessible informal networks with institutionalized support, subsidized instruments for implementing mentorship lessons, and knowledge-sharing platforms.*
Key Word: *Mentorship; Entrepreneurial Knowledge; SMEs; Zambia; Qualitative Research; Resilience; Lusaka*

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I. Introduction

Entrepreneurship has emerged as an important driver of economic growth, job creation, and poverty reduction in Zambia[3,4]. Small and medium-sized firms (SMEs) are the foundation of Lusaka's commercial landscape, making important contributions to both formal and informal economic sectors. Despite their potential, Zambian entrepreneurs face recurring hurdles such as limited access to cash, inadequate business skills, underdeveloped information networks, and insufficient mentorship support[1,2] Mentorship, defined as a partnership in which experienced persons advise less experienced entrepreneurs, provides critical possibilities for skill improvement, better decision-making, and resilience building[8]. Mentors provide practical advice on financial management, marketing strategy, operational efficiency, and networking, all of which are necessary for long-term business growth. While quantitative studies have proven relationships between mentorship and business performance, they frequently neglect the subtle, subjective experiences that shape entrepreneurial development[5]. Mentorship efforts in Zambia, such as the Youth Entrepreneurship Support (YES) program and the Community Development Fund, exist but are underutilized and under researched. The lack of qualitative research on

mentorship's transformative mechanisms in Zambia's specific socioeconomic environment creates a crucial knowledge gap. This study fills that vacuum by looking into how mentorship influences entrepreneurial KAP among firm owners in Lusaka, providing actionable insights for building SME ecosystems in Sub-Saharan Africa[7].

II. Material And Methods

This qualitative phenomenological study was conducted between January and March 2025 among ten SME owners in Lusaka, Zambia, using semi-structured interviews with entrepreneurs who had received formal or informal mentorship for at least six months in the retail, manufacturing, and service industries.

Study Design: A qualitative exploratory study employing phenomenological methodology to capture lived experiences of mentored entrepreneurs.

Study Location: Lusaka, Zambia, is home to 65% of the country's registered SMEs (Zambia Chamber of Commerce, 2023) and hosts a number of mentorship projects, including the YES program and university-led incubators.

Study Duration: May 2023 to May 2025.

Sample size: Purposive sampling identified 10 SME owners located in Lusaka Zambia

Sample size calculation: The sample size was estimated on the basis data saturation methods

Subjects & selection method: The study population was drawn from business owners in Lusaka (1) operated businesses in Lusaka for ≥2 years; (2) engaged in formal or informal mentorship for ≥6 months; (3) represented diverse sectors (retail, manufacturing, services); and (4) consented to audio recording. Data saturation was achieved at 10 participants with no new themes emerging in final interviews.

Inclusion criteria:
1. SME ownership in Lusaka for minimum two years
2. Active engagement in mentorship (formal or informal) for at least six months
3. Willingness to share detailed entrepreneurial experiences
4. Age 18 years or older

Exclusion criteria:
1. Businesses operating outside Lusaka district
2. Participants unwilling to provide informed consent or audio recording permission
3. Entrepreneurs with less than six months of mentorship exposure

Procedure methodology

Semi-structured interviews lasting 20 to 30 minutes were conducted at participants' workplaces or locations of their choosing to ensure comfort and contextual relevance. An interview guide comprising 15 open-ended questions explored five domains: mentorship structure (formal/informal arrangements, initiation pathways), knowledge acquisition (financial management, strategic planning, industry-specific skills), attitudinal transformations (risk perception, failure interpretation, confidence development), practice adaptations (operational systems, networking strategies, customer engagement), and systemic barriers (information hoarding, program accessibility).

Prior to each interview, written informed consent was obtained, and participants granted permission for audio recording. All recordings were transcribed verbatim within 48 hours by the principal researcher. Participants received ZMW 50 compensation for time and transport expenses. Field notes documenting non-verbal cues and contextual observations were maintained alongside transcripts to enrich data interpretation during analysis.

Analysis

Reflexive thematic analysis was performed using NVivo 14 software to systematically identify, analyze, and report patterns within the interview transcripts. The analytical process followed Braun and Clarke's (2006) six-phase framework: (1) repeated immersion in transcripts to achieve data familiarity; (2) generating initial descriptive codes through line-by-line inductive coding to capture emergent concepts without predetermined categories; (3) collating codes into potential themes by examining relationships and clustering related ideas; (4) reviewing themes against coded extracts and the full dataset to ensure coherence; (5) refining and naming themes

to accurately reflect their essence; and (6) producing the final analysis with vivid extracts. Analysis was guided by Social Cognitive Career Theory and Social Learning Theory to interpret how mentorship shaped entrepreneurial KAP. Rigor was maintained through member checking with three participants (P03, P05, P08) to validate thematic interpretations, triangulation of interview transcripts with field notes documenting non-verbal cues and contextual observations, and maintenance of a comprehensive audit trail recording all coding decisions and analytical shifts throughout the research process.

Ethical Considerations

Ethical approval was obtained from University of Zambia Biomedical Research Ethics Committee (UNZABREC). Written informed consent was secured from all participants. Confidentiality was maintained through anonymization (P01–P10 coding). Participants received ZMW 50 compensation for time and transport. Audio recordings were stored on password-protected devices and deleted after five years.

III. Result

Ten SME owners, distributed six male and four female, with ages ranging from 28 to 47 (mean age = 36.4 years) took part in the study. Different stages of entrepreneurial development were reflected in the wide range of business operational duration, which spanned from 2 to 12 years (mean = 5.7 years). Retail (n=4; including specialty shops, grocery stores, and fashion boutiques), manufacturing (n=3; including food processing, printing, and artisanal crafts), and services (n=3; including digital marketing firms, event coordinators, and expert consulting) were among the sectors represented. Three participants participated in official programs like the Youth Entrepreneurship Support (YES) initiative, while seven participants engaged in informal mentorship arrangements started through personal networks or industry ties. The duration of mentorship participation ranged from seven months to four years. All participants operated businesses within Lusaka's central business district or peri-urban commercial zones, with employee counts ranging from 2 to 15 staff members per enterprise.

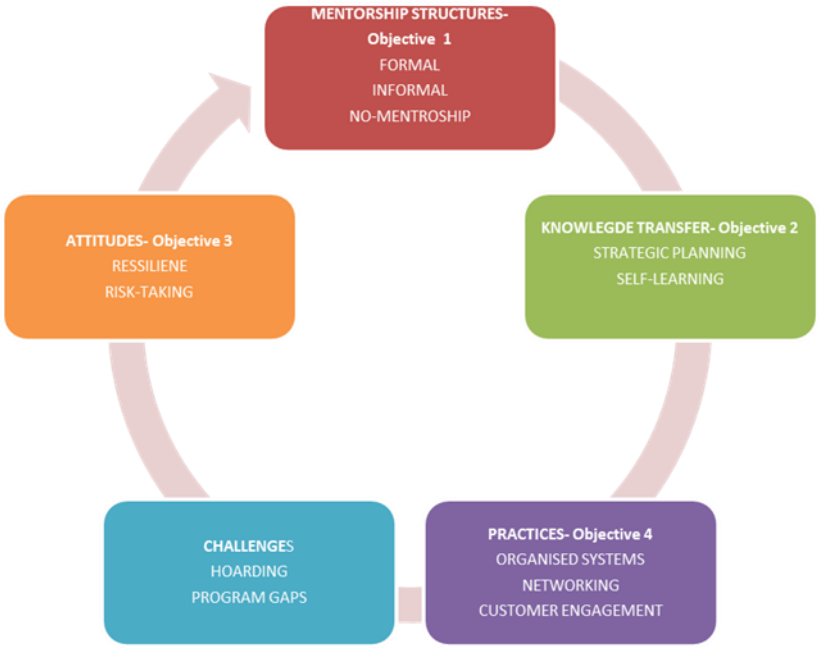

Figure no 1: Shows the Thematic map of the Study.

While taking into consideration systemic impediments that limit these paths, the thematic map (Figure 1) depicts the dynamic interrelationships between mentorship structures and their cascading influence on entrepreneurial knowledge, attitudes, and practices (KAP). Fundamentally, the input variable is mentorship structures, which include non-mentored experiences (n = 1), formal programs (n = 3), and informal arrangements (n = 7 participants). Because of its low entry barrier and cultural fit with Lusaka's trust-based business networks, informal mentorship which is defined by relationship-driven encounters started through mutual appreciation or industry recognition serves as the main access point for knowledge transfer. Despite being less common, formal programs produce deeper strategic impacts through industry-specific guidance and controlled evaluations. The crucial mediating process is identified as knowledge transfer, in which mentors transmit implicit experience in financial management, quality control standards, and strategic planning (n=8). Two parallel result categories are directly shaped by this transfer: (1) changes in attitude, such as the adoption of structured operational systems (n

= 8) and strategic networking (n = 6). Crucially, these channels function within a restrictive ecology where structural issues serve as sources of friction that reduce the effectiveness of mentorship. A cyclical feedback loop is depicted on the map: business owners who adopt new practices (such vendor databases) report improved business success, which increases their openness to further mentorship advice, resulting in a positive feedback loop. On the other hand, by preventing knowledge from spreading throughout the entrepreneurial environment, information hoarding breaks this loop. The map depicts a cyclical feedback loop: entrepreneurs who apply practice changes (for example, vendor databases) report improved business success, which improves their receptivity to ongoing mentorship assistance, resulting in a virtuous cycle of growth. In contrast, information hoarding interrupts the cycle by limiting knowledge diffusion throughout the entrepreneurial ecosystem. This view is consistent with Social Cognitive Career Theory, in which mentorship serves as a form of social persuasion that boosts entrepreneurial self-efficacy, influencing both cognitive (attitudes) and behavioral (practices) outcomes.

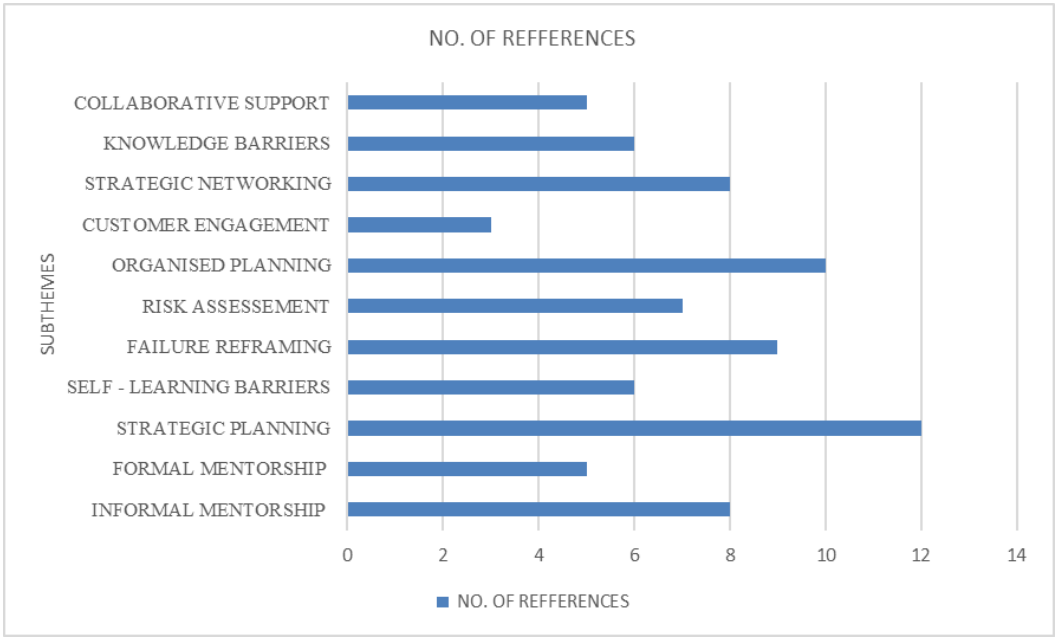

Figure 2: Showing Code Summary

The code summary (Figure 3) depicts a quantitative breakdown of sub-themes produced from inductive coding of interview transcripts, indicating the frequency with which participants mentioned each topic during semi-structured interviews (n=10). Mentorship agreements were primarily informal (12 references), with entrepreneurs describing spontaneous, trust-based guidance in the absence of written contracts or scheduled sessions. Formal mentorship yielded eight recommendations, the majority of which came from participants in the Youth Entrepreneurship Support (YES) program, who emphasized systematic evaluations and strategic goal-setting. Non-mentored experiences provided four references, all of which involved self-directed learning through trial and error. The most commonly referenced knowledge transfer sub-theme was strategic planning (14 references), which included cash flow prediction methodologies, pricing tactics, and partnership building. Self-learning hurdles resulted in 9 instances, with participants describing costly mistakes that mentorship may have prevented. Failure reframing (13 references) was a noteworthy example of attitudinal adjustments, with entrepreneurs describing failures as diagnostic opportunities rather than endpoints. Risk assessment frameworks are followed by ten references that reflect systematic techniques to analyzing opportunities before committing.

To reduce operational fatigue, practice improvements highlighted the importance of organized systems (11 references), such as vendor assessment databases, inventory controls, and content calendars. Strategic networking yielded nine references, indicating trends from transactional contacts to value-driven collaborations with a long-term focus. Customer engagement approaches were discussed in seven references, with a focus on retention strategies and feedback integration. Knowledge hoarding (10 references) was the most common systemic difficulty, in which experienced entrepreneurs hid trade secrets or industry insights on purpose. Program gaps elicited 8 referrals, with participants requesting subsidized mentorship and post-engagement follow-up help. Collaborative support mechanisms occurred in six references, indicating early attempts to establish peer-learning groups despite structural constraints. This frequency distribution emphasizes mentorship's diverse impact while identifying crucial intervention locations for ecosystem growth.

Themes

Theme 1: Mentorship Structures, Mentorship arrangements existed along a spectrum from informal to formal

- Informal arrangements dominated due to accessibility: "*We talk as needed... no formal setup*" (P01). Relationships often initiated through mutual admiration: "*She found my number after noticing my work*" (P01).
- Formal programs were less common but yielded strategic depth: "*Monthly sessions with formal evaluations every six months helped me grow strategically*" (P03). One participant credited formal mentorship "*with reducing product returns from 15% to 2% through quality standard implementation"* (P02).
- Non-mentored entrepreneurs relied on self-directed learning: "*It was through the streets that I learned*" (P10), often incurring costly trial-and-error expenses.

Theme 2: Knowledge Transfer, Mentorship facilitated critical skill acquisition:

- Strategic planning: Participants gained cash flow projection techniques and pricing strategies (P03), enabling software investments that increased profit margins.
- Quality control: '*Industry-specific standards adoption reduced product returns significantly*' (P02).
- Self-learning barriers: non-mentored entrepreneurs reported costly errors: "*I lost money on a signage contract; a mentor could have warned me*" (P06).

Theme 3: Attitudinal Shifts, Mentorship fostered psychological resilience:

- Failure reframing: Setbacks reconceptualized as diagnostic tools: "*Failures are research findings, not endpoints*" (P03). Participants adopted structured reflection processes after setbacks.
- Informed risk-taking: Entrepreneurs developed systematic risk assessment frameworks: "*Analyze risks, test small-scale, and plan contingencies*" (P08), moving beyond risk aversion or recklessness.

Theme 4: Practice Changes Mentored entrepreneurs implemented operational improvements:

- Organized systems: "*Adoption of vendor evaluation databases"* (P03), "*inventory controls post-theft incidents*" (P05), "*and content calendars to prevent burnout*" (P01).
- Strategic networking: Shift from transactional to value-driven partnerships: "*Focus on long-term vendor relationships, not quick wins*" (P06). Collaborative referrals strengthened ecosystem connectivity.

Theme 5: Systemic Challenges Critical barriers impeded mentorship effectiveness

- Information hoarding: Experienced entrepreneurs withholding trade knowledge: "*Experienced individuals hide trade secrets*" (P07).
- Program gaps: Limited access to structured mentorship due to cost and availability constraints. Participants called for subsidized programs with post-mentorship follow-up support.

Table no.1: Thematic Frequency Distribution

Theme	***Sub-theme***	***Frequency (n=10)***
Mentorship Structures	Informal arrangements	7
	Formal programs	3
Knowledge Transfer	Strategic planning	8
	Self-learning barriers	4
Attitudinal Shifts	Failure reframing	9
	Risk assessment	7
Practice Changes	Organized systems	8
	Strategic networking	6
Systemic Challenges	Information hoarding	5
	Program gaps	7

IV. Discussion

This study demonstrated that mentorship significantly enhances entrepreneurial knowledge, attitudes, and practices (KAP) among SME owners in Lusaka through hybrid formal-informal structures, with informal arrangements predominating due to accessibility and cultural alignment with trust-based networks. The prevalence of relationship-driven mentorship resonates with Gravells' findings on African entrepreneurship, where social capital often supersedes institutional frameworks in facilitating business development[6.] However, formal programs delivered superior technical outcomes, exemplified by Participant P02 reduction of product returns from 15% to 2% through mentor-guided quality standards implementation supporting Bandura's proposition that structured guidance enhances entrepreneurial self-efficacy through systematic social persuasion and mastery experiences[1]. This finding corroborates Higgins and Gulati's evidence that mentorship bridges critical skill gaps in resource-constrained environments where financial margins for error remain narrow [13], positioning

mentorship as an economic safeguard against costly trial-and-error learning. The dominance of informal mentorship (7 participants) versus formal programs (3 participants) reflects contextual realities in Lusaka's SME ecosystem where accessibility often outweighs structural rigor [11]. Knowledge transfer emerged as a critical mediating mechanism wherein mentors conveyed tacit, industry-specific expertise that formal education often fails to provide. Participants' acquisition of cash flow projection techniques (P03) and binding standards for printing operations (P02) reflects Nonaka and Takeuchi's "socialization" process the conversion of tacit knowledge through shared experience [13].

Critically, mentored entrepreneurs reported substantially reduced reliance on costly trial-and-error learning compared to non-mentored counterparts like P10, who stated "*It was through the streets that I learned*." This aligns with St-Jean and Audet's evidence that vicarious learning accelerates problem-solving capabilities [14], though Zambia's context reveals heightened stakes where trial-and-error errors can threaten business survival due to limited capital buffers. Dimov's work on nascent entrepreneurs further supports this dynamic, demonstrating how mentorship enhances opportunity recognition capabilities through experiential learning pathways unavailable in formal curricula[5]. These findings extend Ozgen and Baron's opportunity recognition framework into survival-oriented entrepreneurial environments where knowledge transfer directly impacts business continuity [13]. Attitudinal transformations represented mentorship's profound psychological impact, with participants reconceptualizing setbacks as diagnostic tools ("*Failures are research findings, not endpoints*" = (P03)). This reframing extends Dweck's growth mindset theory into entrepreneurial contexts, demonstrating how mentor-guided reflection converts failures into learning opportunities rather than identity threats[7]. The systematic risk assessment frameworks adopted by participants ("*Analyze risks, test small-scale, and plan contingencies*" =(P08)) reflect Teece's dynamic capabilities theory, wherein entrepreneurs develop adaptive capacities to navigate volatile markets [10]. These findings contrast with St-Jean and Mathieu's caution about realistic mentor assessments potentially reducing business intentions [15] our participants instead demonstrated strengthened commitment through enhanced capability awareness, suggesting contextual differences between mature Western economies and emerging African markets where mentorship provides essential validation absent institutional safety nets.

Lent, Brown, and Hackett's Social Cognitive Career Theory further illuminates this dynamic, positioning entrepreneurial self-efficacy as the mediating mechanism through which mentorship influences career satisfaction and persistence in resource-constrained settings[10]. Practice changes, including vendor evaluation databases (P03), inventory controls post-theft incidents (P05), and strategic networking shifts, demonstrated mentorship's operational impact beyond cognitive domains. Participant P06's transition from transactional exchanges to "*long-term vendor relationships, not quick wins*" exemplifies how mentors cultivate ecosystem thinking aligned with Granovetter's embeddedness theory, wherein relational exchanges generate competitive advantage in Lusaka's fragmented SME landscape[6]. However, persistent information hoarding "*Experienced individuals hide trade secrets*" – P07, revealed cultural barriers to knowledge diffusion that formal programs alone cannot resolve. This finding extends Urban and Chantson's critique of entrepreneurship education in sub-Saharan Africa, highlighting how individualistic survival mindsets in resource-scarce environments undermine collective ecosystem development despite mentorship interventions[11]. Xu and Payne's research on lifelong learning in African SMEs further contextualizes this challenge, noting that knowledge hoarding often stems from perceived competitive threats rather than malice, leveraging informal accessibility while layering formal strategic depth, offers a contextually grounded model for African SME development. Unlike Western contexts where formal programs dominate [12], Lusaka's entrepreneurs navigate dual systems reflecting Meyer and Rowan's "*institutional isomorphism*," wherein global best practices adapt to indigenous relational norms [6].

While the purposive sample of ten participants limits statistical generalizability [4], phenomenological depth provides rich contextual insights for theory development. These findings collectively advance Social Cognitive Career Theory by illustrating how mentorship operates differently in resource-constrained African contexts, emphasizing survival-oriented knowledge transfer and psychological validation while providing practical evidence for designing mentorship ecosystems that honor informal networks while strategically layering formal components to address capability gaps hindering SME growth in Zambia [10, 11]. Future interventions should prioritize hybrid models that combine the trust-based accessibility of informal mentorship with the technical rigor of formal programs, particularly for entrepreneurs navigating Lusaka's complex regulatory and competitive landscape [3, 16].

V. Conclusion

Mentorship is an important accelerator for entrepreneurial development in Lusaka, improving knowledge acquisition, cultivating resilience-oriented attitudes, and pushing operational improvement. While informal mentorship relationships provide easy entry points, formal programs have a greater strategic influence, suggesting that hybrid models may maximize reach and efficacy. To fully realize mentorship's potential, stakeholders should, (1) create low-cost hybrid frameworks that combine informal networks with structured

guidance; (2) establish knowledge-sharing platforms to combat information hoarding; (3) subsidize operational tools (e.g., project management software) that allow entrepreneurs to implement mentorship lessons; and (4) incorporate failure-reframing modules into entrepreneurship curricula. Addressing these areas would help to improve Zambia's SMEs and drive long-term economic growth.

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