

The Role of Mentoring Services in Agricultural Small and Medium Enterprises in the Gambia

Lamin Kemo Mamanding Fatty^{1,2}, Idu Ogbe Ode², Benjamin Gowon Ahule²

¹School of Agriculture and Environmental Sciences, Brikama Campus, University of The Gambia, Banjul, The Gambia

²Centre for Food Technology and Research, Department of Sociology, Faculty of Social Sciences, Benue State University, Makurdi, Nigeria

Email address:

laminkmf@gmail.com (Lamin Kemo Mamanding Fatty), iduoode@gmail.com (Idu Ogbe Ode),

bahule@bsum.edu.ng (Benjamin Gowon Ahule)

To cite this article:

Lamin Kemo Mamanding Fatty, Idu Ogbe Ode, Benjamin Gowon Ahule. The Role of Mentoring Services in Agricultural Small and Medium Enterprises in the Gambia. *Science Journal of Business and Management*. Vol. 11, No. 1, 2023, pp. 52-65. doi: 10.11648/j.sjbm.20231101.17

Received: January 30, 2023; **Accepted:** February 22, 2023; **Published:** March 31, 2023

Abstract: The performance of SMEs in The Gambia is very poor; a possible solution is to provide mentoring service to them. Mentoring is the function of nurturing and supporting by providing SMEs with professional skills development, and moral support to positively impact on the business sustainability. This study empirically investigates the basic profile of agricultural business mentoring, the skill sets; and to represent the importance of the skills as represented in the model and to understand the mentoring for start-up business in the country. Semi structured questionnaires with reference to literature studies from other countries were used to gather data. Data was collected from staffs and sample size of 100 respondents from the agro-enterprises was identified, out of which 62 were received. Results indicated that limited numbers of female staffs were involved in agro-enterprises. The results revealed some average relationship between educational level and entrepreneurial skills are significantly correlated. It was suggested that there is need for an efficient, effective and advisory service for training if people are to start a small business in the country successfully. In conclusion, we suggested that the authorities, private organizations and non-governmental organizations to help strengthen their support in term of entrepreneurial skills training, encouragement, and finance to the individuals and groups. Also establishment of mentoring organization and entrepreneurship training as well as innovative skills in all high and tertiary institutions in the country to put into consideration.

Keywords: The Gambia, Mentoring, Agricultural Small and Medium Enterprise

1. Introduction

1.1. Background

The Gambia is primarily reliant on agriculture, which in the late 1990s contributed to a quarter of the country's gross domestic product. When we consider the labor force, where three-quarters are employed in agriculture, this dependence is even more obvious. Moreover, the majority of agriculture consists of raising cattle, raising groundnuts for export, and growing for subsistence [7]. According to the Central Statistics Department of The Gambia, the economy performed well in 2004 due to the country's strict monetary and fiscal policies [6]. By the end of 2005, the average annual inflation rate had further decreased to 4%, while the treasury bill rate had significantly decreased to 12% from

27% a year earlier. The overall fiscal deficit as a percentage of GDP (including grants) was 4.5% in 2004 (down from 4.7% in 2003). growing levels of poverty. The over-reliance on agriculture as the only or one of the main sources of income, the lack of diversification from agriculture-based activities, the decline in agricultural production, and the lack of post-harvest storage, processing, and marketing skills are all direct causes of the growing poverty in rural areas.

Poverty in the Gambia manifests itself in the form of multiple deprivations where 53% of the population is food poor while 61% is categorized as absolute poor of which 74% is in the rural areas. Agriculture has been and still continues to be the most reliable and viable source of food and income for most of the population as 75% of the labour force is engaged in this sector for their livelihood. The sector contributes between 25-30% to GDP and also generates about 40% of total export earnings; and an estimated two-

thirds of total household income [1]. The rural population is overly dependent on agriculture as the single source of income generation for which they are poorly equipped and lack sufficient coping mechanism. Moreover, while about 59% of the population is categorized as potential labor force, only 14% is actually employed, of which 79% is operating in the informal sector [2].

Furthermore, the rural agriculture population is reported to earn a mean annual income of only GMD 2,742 (US\$107.50) as compared to those in the business and finance services who earn an annual mean income of GMD 14,990 (US\$584.32). The major constraint for the rural poor is the dependence on single economic activity, lack of skills to diversify source of income to supplement household livelihoods, insufficient access to financial and technical resources to engage in other productive activities, and lack of market opportunities for diversified products and services. A possible solution to these problems is to develop a mentoring scheme that will support the start-up entrepreneurship or small business. Entrepreneurial development and support is achieved through mentoring. The purpose of mentors is to help others by offering social and professional support.

A mentor-protégé relationship is a great way to get the professional guidance you need and to have another source of moral support [11]. Because of the issues with the government, The Gambia is a place where entrepreneurs lack the resources necessary to progress new ventures, necessitating the need for a support system. Mentoring and advice are two ways that this help can be given [10]. The goal of the study is to evaluate the existing profile of entrepreneurship mentoring in the Gambia in terms of education and skills. The main goals of the mentor are to offer 'just-in-time' help and to contribute value by sharing knowledge, wisdom, abilities, and attitudes [22].

1.2. Objective

The objective of the study is to determine the basic demographic features of agricultural small and medium enterprise in The Gambia and the skill sets of entrepreneurship mentoring based on the entrepreneurial and business skills.

SMEs have a crucial role to play in stimulating growth, generate employment and contribute to poverty alleviation. They represent over 90% of privates' business in the continent and contribute to more than 50% of the employment and GDP in most African Countries [1]. Therefore, giving proper support to agricultural SMEs would add more to the contribution by creating employment to the Gambians. In most small and medium enterprises in West Africa are in the informal sector which they tend to compose the high end. For this reason most SMEs especially Agricultural SMEs, still carry some features of the informal sector's culture and behavior. Thus it is necessary to consider their status for any meaningful development. Furthermore, the small enterprises are known in facilitating value added, thus with mentoring in agricultural SMEs' it would help in creating an avenue for business growth in the country. The

rapid urban growth of West African countries provided them with favorable environment. Urban growth has been constant and significant in West Africa in the last couple of decades. In three countries of West African Monetary Union (WAMU), the population leaving in urban areas is more than 40%. Urbanization is particularly fast in coastal zones. Big cities offer to these SME a stable market that can be tap using informal channels to offer low to medium income family's ordinary and inexpensive product [13]. With the above mentioned objectives, it will give effect to the development of a "skilled, versatile, dynamic and efficient workforce", and create opportunities for self-employment in both the formal and informal economy, within the context of Vision 2020 and the Poverty Reduction Strategy Paper (PRSP) in The Gambia. High potential sectors of the economy, such as agriculture, tourism, fisheries, re-export trade and infrastructure can be targeted for the activities for a significant contribution towards the objectives of GAMJOBS.

The main themes of the study are to answer the following questions: What are the skills perceived to be important by entrepreneurs in Agricultural SMEs in The Gambia? Are there skills that are perceived to be important by entrepreneurs operating in these contexts that are not understood in existing models? Is there a need for further training in skills required by entrepreneurs aiming to start-up new business ventures?

2. Literature Review

2.1. Mentorship in Agricultural Small and Medium Enterprises

The Gambia government's national strategy on small business and entrepreneurs to contribute to the national economy includes development of Small and medium enterprises, skill training and appropriate technology and supports for creation of entrepreneurship. The establishment of mentoring programs for agricultural small and medium-sized businesses and support that will especially connect to mentoring entrepreneurship as a key instrument in helping to achieve success in business startup are the subjects of this study. The current research advances knowledge of the primary goals of SMEs and the key business competencies that influence their behavior throughout the startup phase. The Gambia's administration made a point of outlining its aims in 2002 with regard to enhancing industrial, fostering sustainable growth, and creating jobs. So, the government sees a mentorship program as a tool that can help the Gambia accomplish two of its main economic goals. [8]

2.2. Agricultural Mentoring of Small and Medium Enterprises

The Institute of Business Advisors South Africa identified the mentoring relationship as: "an ongoing, long-term business counselling relationship between an experienced business advisor and client which covers a diverse range of topics as a business develops" [12]. In addition, hence,

mentorship is described as a "protected connection in which learning and experimenting may occur, and potential talent can be developed, in which results can be judged in terms of competences gained rather than curricular terrain covered. According to Klasen, and Clutterbuck, mentoring frequently helps mentors advance in terms of their own personal development, pride, and experience as well as mentees' advancement in terms of the skills they learn and the confidence they gain [14]. As a result, mentoring is meant to help mentees learn specific skills or competencies. So, emphasis is focused on the mentor's prior experience, talents, and capacity for inspiring and assisting mentees. This calls attention to crucial queries like "Who is a mentor?" "What talents do they possess?" and "What function do mentors play." In addition, it stresses the importance of learning in the mentor-mentee relationship.

2.3. Agricultural Mentoring Process

Many regions of the world and a variety of scientific and functional areas have experienced varied developments in mentoring. This emphasizes two distinct mentoring styles, namely sponsorship mentoring (North American) and developmental mentoring (European). Developmental mentoring is more focused on learning, support, and helping the mentee grow as a whole person than sponsorship mentoring, which is more focused on career success [14]. Often a more powerful senior executive, the mentor's goal is to help the mentee make the best career decisions. Because the mentor uses the relationship to facilitate the mentee's development through the learning cycle, which helps the mentee reflect on previous acts and plan new ones, mentoring is a crucial kind of learning.

2.4. Integrated Mentoring Methodology of Agricultural SMEs

Two roles that are utilized in the mentoring process have been discovered through research on mentoring over the years. There are two of these: a psychological and a vocational one. These responsibilities have been further broken down into nine different developmental roles. Sponsorship, exposure and visibility, coaching, protection, and demanding assignments are the five supporting functions that make up the vocational function. Role modeling, acceptance and affirmation, counseling, and friendship are the four supporting functions that make up the psychosocial function. Befriending, counseling, coaching, and tutoring are all techniques a holistic mentor will employ. Using various developmental roles like coach, guardian, counsellor, and networker/facilitator. Miller describes this process as an integrated approach to mentoring [19]. By acting in a directed manner, which encompasses the responsibilities of coach and guardian, the mentor assumes the initiative and has last say in decision-making about conversations, criticism, and goal-setting. Experience-based learning, often known as learning by doing, is how people pick up new skills. It comprises posing queries in an effort to comprehend past

deeds with the intention of influencing present deeds. According to McGill and Beaty, learning is the ongoing process of having an experience, reflecting on that experience, and learning from it [18]. He went on to say that the relationship between an individual's actions and the actual learning process is one of the most crucial aspects of learning.

The following are some of the learning opportunities: Reflection: The event will be taken into account and evaluated in order to analyze, assess, and comprehend; Generalization: Plans will be made, and past experience will be considered; and Testing: The freshly created plans will be implemented. As previously mentioned, by thinking back on what they did, the person will learn. By developing a deeper grasp of the real experience, this contemplation helps the person advance. This study looks into the learning experience in build up for agricultural business sustainability and creates an environment for start-up.

2.5. The Roles of a Mentor and Mentoring Agricultural SMEs

Both the mentor and the teaching method must be flexible. Mentors must also use their knowledge, expertise, and experiences to improve the performance of the mentees. The main responsibility of the mentor is to "react to the mentee's needs" [14]. The ability to transition between the various supportive roles is a crucial competency required by mentors. They include mentoring, coaching, parental guidance, and counseling. It takes time and effort to construct a network, and the process of network creation is lengthy. Trust and faith in the mentees' skills are necessary for sharing that network with them.

- I. *Entrepreneurial Performance*: There are several variables that might affect how well an entrepreneur performs. According to Antonites, these includes: a rise in output; a rise in the workforce; a rise in the company's net worth; a rise in profitability; and the conclusion of the first market-related transaction [3].
- II. *Performance Motivation*: Longenecker, Moore, and Petty accentuate the fact that motivation for the entrepreneur is based on the potential rewards [16]. These rewards can be broken into three categories; namely, profit, independence and personal fulfillment. The following skills are used by entrepreneurship mentors to motivate and mentor entrepreneurs: Giving constructive criticism (as well as giving advice, being a sounding board, encouraging others, and assisting with change management) [21].
- III. *Entrepreneurial Skills*: Entrepreneurship mentors must have a solid grasp of creative and innovative thinking, the capacity to recognize, comprehend, and take risks, the capacity to recognize and evaluate opportunities, and the capacity to relate to a role model who could have a positive influence on the entrepreneur [2].
- IV. *Creativity and Innovation*: According to Watson,

thinking creatively is crucial to the entrepreneurial process [23]. Entrepreneurs turn opportunities into new businesses through innovation. To seize an opportunity, business owners must be imaginative and creative in their thinking, as well as adept at seeing problems and potential solutions. Entrepreneurs will employ creativity and innovation when they spot a fresh concept or business opportunity. Before a result is obtained, the creative thought process goes through several stages. The act of putting a novel concept or opportunity into practice is known as innovation.

V. *Risk Propensity*: Entrepreneurs need to come up with a plan to avoid, reduce, or deal with potential dangers [11]; in addition to the economic risk vs return analysis, other factors such as career risks, family and social risks, and psychological risks must also be taken into account.

VI. *Opportunity Identification and Evaluation*: The opportunity's evaluation is a crucial phase for the entrepreneur because it will reveal whether the opportunity is worthwhile to pursue [11]. Macro, micro, and market environments make up the setting in which an entrepreneur works. These environments are influenced by a variety of internal and external factors, which in turn will direct the entrepreneur and help them recognize possibilities and risks.

VII. *Role Models*: An entrepreneur's development includes role models in a big way. Entrepreneurs who are able to make reference to a successful person will feel more certain that they can achieve the same success. Parents, relatives, businesspeople, and other entrepreneurs are examples to follow. [11]

VIII. Business Skills

(a) *Business Plan*: The business plan is a primary document that describes all the internal and external rudiments that could affect the new adventure and the strategies that will be used to manage these rudiments (11) It include all the factors that will affect the launch- up of the business to establish the business's objects and strategies for the short- term and the long- term opinions that will need to be made. The ideal of the business plan is to anticipate the progress of the design and the means of establishment, and must be flexible and only be a companion and help investors and entrepreneurs to gain a better understanding of the business in terms of its objects, strategies and the terrain in which the business will operate.

(b) *Communication Skills*: The purpose of communication is to spread knowledge, promote comprehension, and have an impact on the target audience. Entrepreneurs must interact with the people in their area since they operate there, which necessitates communication. This includes the workforce, vendors, financial institutions, government agencies, and clients. Verbal and

nonverbal forms of communication include face-to-face interactions, telephone calls, telefaxes, e-mail, letters, memoranda, reports, films, and oral presentations. [15]

(c) *General Management Skills*: Oosthuizen believes that the fundamental tasks carried out by all managers, regardless of level of management, are generic management skills [20]. Because they help with organizing, managing, and directing the necessary resources, these abilities are crucial for businesses. Regardless of the size of the organization, these tasks are present at all management levels. The four skill types that managers and business owners need include technical skills (knowledge and techniques), analytical skills (information analysis), interpersonal skills (communication, motivation, and relationship management), and conceptual skills (vision, creativity and long-term orientation).

(d) *Financial Management*: According to Bloom and Boessenkool, financial management is one of the most important management skills [5]. Financial information affects every aspect of the entrepreneurial venture. Financial management entails minimizing the costs, maximizing the profit, and planning and controlling the finances of the venture. In an entrepreneurial enterprise, managing cash flow is crucial because it involves both financial intake and cash outflow. As all early presumptions about the profitability of the business were quantified, competent financial management will do the same.

(e) *Marketing Management*: The marketing management is responsible for managing the marketing mix (product, price, promotion, and distribution), choosing the marketing strategy, and deciding on the marketing tenets of the new business [4]. One of the most vital abilities for an entrepreneur is marketing because it helps them determine the market's potential. As a result, marketing expertise will make it easier to decide how much to charge for a product or service, how it will be delivered, and how to advertise so that the public is aware of it. As a result, developing a marketing plan is essential for any new business because it will determine how it will compete and function in the market and, in the process, help the entrepreneur achieve their objectives [11].

(f) *Production Management Skills*: [9] concurs that the entrepreneur is in charge of the business's operations and production. To do this, all the elements involved in producing the finished good or service must be planned, organized, led, coordinated, and controlled. To make the new business profitable, the entrepreneur must adhere to strict budgetary restrictions, quality standards, stock management, and logistics. According to Rwigema

and Venter, and Marx, this responsibility also includes creating an organizational structure that will help the new business expand [21, 17]. The organizational structure can expand horizontally or vertically and can change based on the type of business, the products or services it offers, its location in the world, and its corporate culture. Entrepreneurs need to be able to recognize and respond to potential organizational demands.

- (g) *Human Resource Management*: Any new business must give careful consideration to managing its human resources since doing so can provide it a competitive edge. To ensure the highest return, these assets must be cultivated and properly maintained [21]. Without human participation, a new venture would not exist. Managing the employees within the business is the entrepreneur's responsibility. Entrepreneurs need to hire people well, train them, and then inspire and manage them [17]. For any company, the human element is a crucial asset, and this is especially true for a young company. Entrepreneurs must efficiently manage their workforce, which includes handling all the duties of a human resource manager.

3. Methodology

This chapter explained the research framework, research design, sample and sampling method, research respondents, the instruments used for data collection (assessment) the procedures followed, and the data analysis methods. The empirical study was qualitative research, which formed part of the first stage, to determine the concepts to be included and to support the foundation and background of this study. This is based on existing literature and secondary data available on skills linked with SME success and start-up and related training. The method of data collection for the study is communication through self-administered electronic and hard copy questionnaire that are formal. The respondents were drawn from private organizations of Agricultural Small and Medium Enterprises currently operating within The Gambia.

The current phenomenon under investigation is the role of mentoring within agro-enterprise in The Gambia's urban and semi urban region. Non-probability sampling using judgment and interpretation in drawing up the sample frame. The research sample uses snowballing where the SME participants (Company managers) referred another SME in the industry. The number of respondents interviewed came to a total of 62 SMEs out of target population of 100. The target group of the current study is defined as those including owners, owner-managers, managers of SMEs and emergent entrepreneurs (employees) within the agro-enterprise. These were selected as the population for the study. The managers or proprietors of the enterprises requested to identify other agro-enterprises who have to meet the following criteria: qualification, experience in

business set-up, age, and involvement in entrepreneurship. A structured research instrument (a questionnaire) used as the instrument to collect data through self-administration. The self-designed questionnaire adapted from previous used, tested instruments with the questions designed using constructs, and variable that been identified in the exploratory study described.

The research used a variety of data analysis techniques that were most appropriate to interpret the data, draw conclusions from the data and realize the research objectives. A statistical computer package, Statistical Package for Social Science (SPSS) 17.0 for windows was used. The study was classified as quantitative and some little amount of qualitative aspect. Non-parametric tests are often used in place of their parametric counterparts when certain assumptions about the underlying population are questionable. The whole 62 questionnaires (12 for managers and 50 for employees) received was used to determine the reliability and validity of the questions by using α -Cronbach method. After the test has been conducted, it has shown the reliability of questions using the 69 items (variables) for managers, showing the significance of 0.915 Cronbach Alpha of standardized items of 0.927. For the employees, 70 items were used, and shown the significance of 0.665 and Cronbach Alpha of standardized items 0.859 The formula is:

$$\alpha = \frac{k(\overline{\text{cov}}/\overline{\text{var}})}{1+(k-1)(\overline{\text{cov}}/\overline{\text{var}})}$$

Descriptive Statistics

In order to have a broader appreciation of the data collected, descriptive statistical technique was used to describe characteristics of the population or samples. The arithmetic average or mean (\bar{x}) comprised a point which coincided with the sum of the scores divided by the number of scores. Data was used to analyze for the mean, standard deviation, frequency and percentage for the appropriate data.

Kruskal-Wallis and Wilcoxon Mann-Whitney Test

The Kruskal-Wallis H test is used when more than two groups are compared. This test is an extension of the Wilcoxon Mann-Whitney U test and non-parametric analogue of a one-way analysis of variance and detects differences in distribution location (SPSS 17.0). This tries to show the relationship between the variable like (age, gender, and level of education with entrepreneurial skills) for managers and employees for their understanding and importance. These analyses were carried out at each and there were not many significant shown, and therefore, further carry out test applied using Mann-Whitney test. Wilcoxon Mann-Whitney test was used to test the null hypothesis that two populations have identical distribution functions against the alternative hypothesis that the two distribution functions differ only with respect to location (median) if at all. At this level, tests were also carried out between age, gender and level of education for managers, employees, and managers and employees with entrepreneurial skills. Spearman

correlation calculations used the assumption that both X and Y values are sampled from populations that follow a normal distribution. The spearman correlation test analyzed the relationships between level of education and entrepreneurial skill sets.

4. Results and Discussions

4.1. Demographic Profile

The descriptive statistics of the composite variable are shown in Tables 1 to 19. This section provides the demographic profile of the sample to act as a frame of reference for interpretation of the results. The following section discusses the scores awarded in relation to gender, age, ethnic language, and level of education. Respondents were under no obligation to write their names or provide any other personal information. This section responds to the first objective: To determine the basic demographic of agricultural SME staffs of enterprises in The Gambia with reference to gender, age, ethnic language, and educational level.

4.1.1. Gender

Table 1 indicates that male and female SME staffs of managers and employees represents 83.3% and 78% respectively of respondents. Male represented a larger

number of managers (n =10) than females' managers (n = 2) as well as the male and female employees (n =39, n = 11) respectively.

4.1.2. Age of Enterprise Staffs

An amount of 41.7% of SME enterprise managers are within the age of 41 to 50 years while 44.0% of the employees are in the range of 20 to 30 years of the respondents. A large number of managers (n = 5) fall between 41– 50 while the employees (n = 22) fall within less than/equal to 30 years Table 2.

4.1.3. Ethnic Language of Staffs

Mandinka languages are widely spoken by most managers (50.0%; n = 6) and employees (46.0%; n = 23) however; in many enterprises, different languages are spoken (25.0%). The remaining eight ethnic languages were not significantly represented Table 3.

4.1.4. Level of Education of Staffs

Many of SMEs enterprises managers obtained other certificates (41.7%; n = 5) while many employees obtained certificate/diploma (56.0%; n = 28). The rationale behind asking this question is to determine if there is a relationship between education and entrepreneurial skill Table 4.

Table 1. Distribution of Gender for Staffs..

| Gender | Managers (n = 12) | | Employees (n = 50) | |
|--------|-------------------|------------|--------------------|------------|
| | Frequency | Percentage | Frequency | Percentage |
| Male | 10 | 83.3 | 39 | 78.0 |
| Female | 2 | 16.7 | 11 | 22.0 |
| Total | 12 | 100.0 | 50 | 100.0 |

Note: n (number).

Table 2. Distribution of Age in Years for Staffs.

| Age range | Managers (n =12) | | Employees (n = 50) | |
|-----------------------|------------------|------------|--------------------|------------|
| | Frequency | Percentage | Frequency | Percentage |
| Less than/equal to 30 | 0 | 0.0 | 22 | 44.0 |
| 31 – 40 | 3 | 25.0 | 20 | 40.0 |
| 41 – 50 | 5 | 41.7 | 7 | 14.0 |
| 51 – 60 | 1 | 8.3 | 1 | 2.0 |
| equal to/More than 61 | 3 | 25.0 | 0 | 0.0 |
| Total | 12 | 100.0 | 50 | 100.0 |

Note: n (number).

Table 3. Distribution of Ethnic Language for Staffs.

| Ethnic language | Managers (n = 12) | | Employees (n = 50) | |
|-----------------|-------------------|------------|--------------------|------------|
| | Frequency | Percentage | Frequency | Percentage |
| Mandinka | 6 | 50.0 | 23 | 46.0 |
| Wolof | 2 | 16.7 | 7 | 14.0 |
| Fula | 0 | 0.0 | 1 | 2.0 |
| Jola | 1 | 8.3 | 10 | 20.0 |
| Sarahule | 0 | 0.0 | 1 | 2.0 |
| Serere | 0 | 0.0 | 3 | 6.0 |
| Others | 3 | 25.0 | 5 | 10.0 |
| Total | 12 | 100.0 | 50 | 100.0 |

Note: n (number).

Table 4. *Distribution of Level of Education for Staffs.*

| Level of education | Managers (n = 12) | | Employees (n = 50) | |
|---------------------|-------------------|------------|--------------------|------------|
| | Frequency | Percentage | Frequency | Percentage |
| Grade 12 | 1 | 8.3 | 20 | 40.0 |
| Certificate/diploma | 4 | 33.3 | 28 | 56.0 |
| Bachelor's degree | 1 | 8.3 | 0 | 0.0 |
| Master degree | 1 | 8.3 | 0 | 0.0 |
| Others | 5 | 41.7 | 2 | 4.0 |
| Total | 12 | 100.0 | 50 | 100.0 |

Note: n (number).

4.2. Perception of Entrepreneurial Skills in Small and Medium Enterprise

The descriptive statistics of the composite variable for skills are shown in the tables follow. Respondents need to answer questions by choosing no understanding (1), little understanding (2); understanding (3), more understanding (4), and most understanding (5). The other aspects concern the rating of importance attached to these variables as no importance (1), little importance (2), importance (3), more importance (4) and most importance (5) The sample consist of 12 respondents (managers) and 50 respondents (employees). The Questionnaires on skills consist of 7 factors. As the factors consist of an average across the questions and the factors have been found to be reliable, only the results of these seven factors will be discussed in this chapter and not the results of each individual question. All the 7 factors consist of five sub dimensions and these will be examined in addition to the overall scores on the eight factors. However, only areas which have shown significance will be mention in the discussion. Table 5 indicates that general management skills as described in the questionnaire are regarded as more understood skills by both managers and employees ranging from (Managers (M 3.83 to 4.68) and

(employees (m 3.92 to 4.68) when compared the two. There was only one very significant difference for managers on the understanding of general management skills sub-dimension (creation of new product with t-value of 0.0004 and one significant difference on processing at t-value of 0.022). It can be seen from the results that managers' perception of understanding and importance was very significant on these sub-dimensions.

Table 6 indicates that decision making skills as described in the questionnaire are regarded as more understood skills by managers and employees ranging from (managers (M 4.00 to 4.50) and (employees' M 3.54 to 4.86). In the t-test results, three significances were found in problem solving, evaluation and services.

In Table 7, the results indicated that financial management skills regarded as more understood skills. In this variable, the mean value for managers and employees range is (managers (M3.50 to 3.67), and employees (M 3.92 to 4.34). However, the t-test shows one significance difference in income statement. There is some degree of understanding on marketing management skills Table 8. The mean values range for managers and employees (managers (M3.17 to 4.17), and employees (M 4.10 to 4.48). The t-test shows one significance difference on distribution.

Table 5. *Perception of Understanding between Managers and Employees on General Management Skills.*

| General management Skill | Position | | t-value |
|--------------------------|----------------------------|---------------------------|-----------|
| | Managers (n =12) Mean (SD) | Employees (n=5) Mean (SD) | |
| Leadership | 4.25 (0.45) | 4.68 (0.79) | 0.018* |
| Creation of new product | 3.83 (0.72) | 2.80 (0.81) | 0.0004*** |
| Processing | 4.00 (0.43) | 4.00 (0.88) | 0.022* |
| Assessment | 3.83 (0.58) | 3.92 (0.40) | 0.630 |
| Developing strategy | 3.92 (0.52) | 4.12 (0.39) | 0.220 |

Note: *p<0.05; ***p<0.001, n (number of observations); SD (standard deviation).

Table 6. *Perception of Understanding between Managers and Employees on Decision Making Skills.*

| Decision making | Position | | t-value |
|-----------------|-----------------------------|------------------------------|---------|
| | Managers (n = 12) Mean (SD) | Employees (n = 50) Mean (SD) | |
| Identification | 4.00 (0.74) | 3.54 (0.50) | 0.069 |
| Planning | 4.50 (0.52) | 4.86 (0.34) | 0.046 |
| Problem solving | 4.33 (0.49) | 3.86 (0.45) | 0.008** |
| Evaluation | 4.25 (0.45) | 3.92 (0.50) | 0.033* |
| Services | 4.25 (0.45) | 4.60 (0.73) | 0.0308 |

Note: *p<0.05; **p<0.01, n=number of observations SD (standard deviation).

Table 7. Perception of Understanding between Managers and Employees on Financial Management Skills.

| Financial management | Position | | t-value |
|----------------------|-----------------------------|------------------------------|---------|
| | Managers (n = 12) Mean (SD) | Employees (n = 50) Mean (SD) | |
| Income statement | 3.50 (1.00) | 4.32 (0.55) | 0.017* |
| Balance sheet | 3.67 (1.16) | 4.28 (0.61) | 0.100 |
| Cash flow | 3.67 (1.07) | 4.34 (0.56) | 0.057 |
| Budgeting | 3.50 (1.00) | 4.00 (0.64) | 0.122 |
| Inventory | 3.50 (1.00) | 3.92 (0.670) | 0.190 |

Note: *p<0.05; n=number of observations SD (standard deviation).

Table 8. Perception of Understanding between Managers and Employees on Marketing Management Skills.

| Marketing management | Position | | t-value |
|----------------------|-----------------------------|------------------------------|---------|
| | Managers (n = 12) Mean (SD) | Employees (n = 50) Mean (SD) | |
| Product design | 3.17 (1.19) | 2.88 (0.82) | 0.406 |
| Pricing | 3.75 (0.75) | 4.10 (0.58) | 0.155 |
| Promotion | 4.17 (0.39) | 4.44 (0.76) | 0.088 |
| Distribution | 4.08 (0.52) | 4.48 (0.68) | 0.036* |
| Sales techniques | 3.83 (0.94) | 4.14 (0.50) | 0.293 |

Note: *p<0.05; n=number of observations SD (standard deviation).

Table 9 indicates that production management skills are regarded as more understood skills except in manufacturing (M= 2.94). Further test using t-test shows one significance

difference in manufacturing and one very significance difference shown on resource.

Table 9. Perception of Understanding between Managers and Employees on Production Management Skills.

| Production management | Position | | t-value |
|-----------------------|--------------------------|------------------------------|---------|
| | Managers (n=1) Mean (SD) | Employees (n = 50) Mean (SD) | |
| Manufacturing | 3.67 (1.07) | 2.82 (0.85) | 0.023* |
| Resources | 4.17 (0.58) | 4.72 (0.61) | 0.008** |
| Cost | 4.00 (0.00) | 4.06 (0.47) | 0.371 |
| Quality Control | 4.42 (0.53) | 4.60 (0.57) | 0.293 |
| Production scheduling | 4.08 (0.52) | 3.90 (0.54) | 0.289 |

Note: *p<0.05; **p<0.01; n=number of observations; SD (standard deviation).

In the human resource management skills (training) is considered more understood skills (Table 10) in which the mean value (managers 4.50 and employee 4.90) as very high.

When t-test was carried out, to compare managers and employees, it shows two significance differences on recruiting and training.

Table 10. Perception of Understanding between Managers and Employees on Human Resource Management Skills.

| Human resource management | Position | | t-value |
|---------------------------|-----------------------------|----------------------------|---------|
| | Managers (n = 12) Mean (SD) | Employees (n=50) Mean (SD) | |
| Recruiting | 4.33 (0.49) | 4.72 (0.70) | 0.036* |
| Selection | 4.17 (0.58) | 3.52 (0.93) | 0.044* |
| Placing | 4.00 (0.60) | 3.70 (0.79) | 0.168 |
| Motivating | 4.33 (0.49) | 4.72 (0.45) | 0.326 |
| Training | 4.50 (0.52) | 4.90 (0.36) | 0.042* |

Note: *p<0.05; n=number of observations; SD (standard deviation).

4.3. Relations Between Level of Education and Entrepreneurial Skills for Employees

This section tries to examine the second objective of relationship of understanding and importance attached to the entrepreneurial skills for business mentoring for a new venture. The ratings on the factors could be influenced by demographic variables in other words some groups might rate a certain factor higher or lower than other groups. For statistical comparison between groups, there has to be, if not equal numbers, then at least large enough numbers of

respondents in each groups. Groups that are compared are age, gender and level of education of managers and employees with entrepreneurial skill sets and only the variables that shows significance are shown on the tables. Scores across the three areas, age, gender, and level of education is compared by means of the Kruskal Wallis test (section C). To judge the significance of differences between groups, the p-value is used. A p-value of below 0.05 is chosen as the significance level and below 0.01 very significant levels. There is only one significant difference found in understanding between managers and general

management sub dimension skills (developing strategy p-value 0.027) and significance shown on the importance. One very significant difference was found between the employees' level of education perception. Difference is on sub-dimension of performance motivation (being a sound board p-value 0.003) on the importance of while non on the understanding. The Kruskal-Wallis test indicated a significant

effect, there were two significant differences found between employees' perception of understanding and three significant differences of importance and level of education. These differences are on the sub-dimensions of general management skills (creation of new product, assessment, and developing strategy) below table 11.

Table 11. Comparison between Employees Understanding and Importance on General Management Skills and Level of Education.

| General management skills | Significance of understanding score | Significance of importance score |
|---------------------------|-------------------------------------|----------------------------------|
| Creation of new product | 0.052 | 0.046* |
| Assessment | 0.047* | 0.192 |
| Developing strategy | 0.284 | 0.048* |

**p<0.01; *p<0.05.

There was only one very significant difference found between employees understanding and level of education for sub-dimension of decision making (planning at p-value of <0.001) and significance on the importance on the same variable. There

is one significant difference understanding and one importance differences found between employees and level of education. These are on the sub-dimensions of production management (resources and manufacturing) Table 12.

Table 12. Comparison between Employees Understanding and Importance of Production Management Skills and Level of Education.

| Production management | Significance of understanding score | Significance of importance score |
|-----------------------|-------------------------------------|----------------------------------|
| Manufacturing | 0.149 | 0.051 |
| Resources | 0.028* | 0.265 |

**p<0.01; *p<0.05.

There was only one very significant difference found between employees understanding and level of education for sub-dimension of human resource management (training) and no significance on the importance aspect. There was only one significant difference found between employees understanding and level of education for sub-dimension of entrepreneurial skills (marketing management). There was only one significant difference found between managers and employees' perception of importance and level of education for sub-

dimension of general management skills (leadership) and non on the understanding. There were two significant difference found between managers and employees understanding and level of education for sub-dimensions of marketing management skills (distribution and sales techniques) below (table 13). There was only one significant difference found between managers and employees' perception of importance and level of education for sun-dimension of entrepreneurial skills sets (production management).

Table 13. Comparison between Managers and Employees Understanding and Importance Marketing Management Skills and Level of Education.

| Marketing management | Significance of understanding score | Significance of importance score |
|----------------------|-------------------------------------|----------------------------------|
| Distribution | 0.020* | 0.079 |
| Sales techniques | 0.039* | 0.306 |

**p<0.01; *p<0.05.

4.4. Managers and Employees Using Understanding and Importance of Entrepreneurial Skill Set Using Mann-Whitney

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are shown. One significant difference was found between the managers and employee groups on the importance attached to the sub dimensions of general management skills.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test while two significant differences were found between the managers and employee groups on the understanding of the sub dimensions of general management skills Table 14. Differences are on

leadership and creation of new product. Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given above in Table 14. One significant difference was found between the managers and employee groups on the importance attached to the sub dimensions of general management skills. Differences are on only creation of new product.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 15. Four significant differences were found between the managers and employee groups on the understanding of the sub dimensions of decision making skills. Differences are on planning, problem solving, evaluation, and services. Scores across two variables,

managers and employees are compared by means of the Mann-Whitney test Table 15. One significant difference was found between the managers and employee groups on the importance attached to the sub dimensions of decision making skills. A difference is on identification.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results show one significant difference was found between the managers and employee groups on the understanding of the sub dimensions of financial management skills. Differences

occur only on income statement. However, there is no significance difference shown on the importance.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given below. One significant difference was found between the managers and employee groups on the understanding of the sub dimensions of marketing management skills. A difference is only on distribution among sub dimensions of marketing management no significance difference is seen on importance in this sector.

Table 14. Comparison of Staffs Understanding and Importance on General Management Skill.

| General Management skill | Significance understanding | Significance importance |
|--------------------------|----------------------------|-------------------------|
| Leadership | 0.001** | 0.792 |
| Creation of new product | <0.001** | 0.001** |

**p<0.01; *p<0.05.

Table 15. Comparison Staffs Understanding and Importance on Decision Making.

| Decision making | Significance understanding | Significance importance |
|-----------------|----------------------------|-------------------------|
| Identification | | 0.007** |
| Planning | 0.002** | 0.108 |
| Problem solving | 0.079 | 0.17 |
| Evaluation | 0.008** | 0.096 |
| Services | 0.030* | 0.338 |

Note: **p<0.01; *p<0.05.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 16. Two significant differences were found between the managers and employee groups on the understanding of the sub dimensions of general management skills. Differences are on manufacturing and resources. Scores

across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 16. Two significant differences were found between the managers and employee groups on the importance attached to the sub dimensions of production management skills. Differences are on manufacturing and resource.

Table 16. Comparison of Staffs Understanding and Importance of Production Management.

| Production management | Significance understanding | Significance importance |
|-----------------------|----------------------------|-------------------------|
| Manufacturing | 0.006** | 0.021* |
| Resources | 0.001** | <0.001** |

Note: **p<0.01; *p<0.05.

Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 17. Four significant differences were found between the managers and employee groups of understanding of human resource management. Differences are on recruiting, selection, motivating, and training. Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results are given in table 17. Three significant differences were found between

the managers and employee groups on the importance attached to the sub dimensions of human resource management skills. Differences are on recruiting, Selection, and Training. Scores across two variables, managers and employees are compared by means of the Mann-Whitney test and the results show one significant difference was between the managers and employee groups on the importance attached to the sub dimensions of the need for mentoring areas of skills.

Table 17. Comparison Staffs Understanding and Importance on Human Resource Management.

| Human resource management | Significance understanding | Significance importance |
|---------------------------|----------------------------|-------------------------|
| Recruiting | 0.003** | 0.017* |
| Selection | 0.018* | 0.011* |
| Motivating | 0.013* | 0.060 |
| Training | <0.001** | 0.009** |

**p<0.01; *p<0.05.

4.5. Hypothesis Testing Using Spearman Correlation

Based on a few previous studies, the objectives of the study are formed according to current needs. The primary goal of this study is to identify the entrepreneurial mentoring skill sets based on established motivational, entrepreneurial, and business competencies. To demonstrate the weight given to the mentoring predefined skill sets that have been determined to be essential for creating a successful start-up business.. As discussed earlier, managers and employee understanding level of entrepreneurial skills can influence business start. So, it is appropriate to carry out the study in order to assess the existing situation in mentoring of agricultural SME managers and employees and, entrepreneurial skills sets. This study identifies a number of factors that can influence managers and employee perceptions and importance to entrepreneurial skills in SME start up. Due to limitations in this study, this paper will only discuss the managers and employees understanding and importance of entrepreneurial skills and training needs.

Based on previous studies and the current situation in mentoring of agricultural SMEs, the following hypotheses are formed.

1. Relationship between Age and entrepreneurial skills.

H0: $\rho=0$ There is no relationship between age of male and female entrepreneurial skills.

H1: $\rho \neq 0$ There is a relationship between age of male and female and entrepreneurial skills.

As hypothesized, there was no significant correlation shown between age and decision making skills. This hypothesis therefore shown relations, thus age is not considered a contributing factor to SME start-up. The results in general management skills shows that there is no correlation between age and general management skills, although literatures have indicated that age is very essential in any business management. This may be due to low level of education by staffs (Table 18). There was no strong correlation in the data set between age and financial management skills as well as shown Table 18. In the table, no strong correlation was shown between marketing management skills and age of staffs. Thus the hypothesis that on this relation is null. As well in the production management skills there is no correlation shown between age and production management skills. However, in the human resource management skills and age has shown a strong correlation between age and this skills (motivating) Table 18. Thus indicating that in business venture, motivation is very essential as depicted in [9, 21].

Table 18. Spearman Correlation Coefficient between Age and Entrepreneurial Skills.

| | | | | | |
|---------------------------|------------------|-------------------------|-----------------|-----------------|-----------------------|
| Human resource management | .488 | .230 | .042 | .591* | .436 |
| | Recruiting | Selection | Placing | Motivating | Training |
| Production management | -.380 | -.070 | .234 | .221 | -.030 |
| | Manufacturing | Resources | Cost | Quality control | Production scheduling |
| Marketing management | -.255 | .050 | .260 | .494 | .267 |
| | Product design | Pricing | Promotion | Distribution | Sales techniques |
| Financial management | -.115 | .051 | .060 | -.175 | .085 |
| | Income statement | Balance sheet | Cash flow | Budgeting | Inventory |
| General management | -.392 | -.295 | .237 | -.531 | -.367 |
| | Leadership | Creation of new product | Processing | Assessment | Developing Strategy |
| Decision making | -.069 | .485 | .437 | .224 | .280 |
| | Identification | Planning | Problem solving | Evaluation | Services |

Note: * $p < 0.05$.

4. Needs for Mentoring in Entrepreneurial Skills by Staff

Spearman correlation analysis indicated a positive correlation significant at 0.01 level (two-tailed) between human resource management and entrepreneurial skills

(0.767) and significant at the 0.05 level between marketing and entrepreneurial skills (0.677) and also between production and age in years (-0.602) Table 19.

Table 19. Age and Entrepreneurial Skills Needs by Staff.

| | Age | General management | Human resource management | Marketing | Production | Decision Making |
|---------------------------|--------|--------------------|---------------------------|-----------|------------|-----------------|
| Age in years | 1.000 | | | | | |
| General management | -.176 | 1.000 | | | | |
| Human resource management | .049 | .767** | 1.000 | | | |
| Marketing | .143 | .677* | .500 | 1.000 | | |
| Production | -.602* | .594* | .519 | .527 | 1.000 | |
| Decision Making | .200 | .535 | .313 | .501 | .136 | 1.000 |

Note: ** $p < 0.01$; * $p < 0.05$.

4.6. Relationship Between Staff and Entrepreneurial Skills

In trying to find the relationship between the variables, we carry out correlation in the following analysis.

Managers (A) perception of understanding of entrepreneurial skills is equal to employees (B) ($H_0: \mu_A = \mu_B$) or managers (A) perception of understanding of entrepreneurial skills is not equal to employees (B) ($H_1: \mu_A \neq \mu_B$).

There is no relationship between education and entrepreneurial skills ($H_0: \rho = 0$) or there is a relationship between level of education and entrepreneurial skills ($H_0: \rho \neq 0$).

4.7. Discussions

There was only one significant difference for managers on the understanding of general management skills sub-dimension (developing strategy with p-value of 0.027). It can be seen from the results in various tables that managers understanding and perception of importance was very negative but significantly on developing strategy of understanding.

There is the possibility that this could be linked to the fact that more like to venture into small business but lack understanding how to go about to be a successful even though literature shown indicated this earlier on.

Combining the two groups (managers and employees) also have shown only few significant difference of their perception of importance to general management skill, two under marketing management and one on entrepreneurial skill sets. Thus the combination has shown many significant differences. This can be attributed to the fact that there is need for more training through mentoring of SME start-up.

Using Kruskal-Wallis test to find further significance difference between the variables to verify the hypothesis, there were not many significances shown. However, some significance was depicted with the literature findings. For the employees, two significances were found on their perception of understanding and three on importance with level of education. This indicates that education is essential in certain managerial sector for small business start-up. There was only significance difference in shown on decision making and also human resource management probably these skills are considered to be more of the top managerial functions. With the need for training area, significance was emphasized on marketing meaning this is an area they need to be train properly.

In term of the relationship of the two groups (managers and employees) with level of education, there was no significance on general management skills on the understanding but shown importance on leadership side. Thus leadership is very importance in any business set up which also depicted from the literatures. At marketing management skill, the group considers two areas of understanding and the need for training in entrepreneurial skills is also highlighted by both groups. This means that

there is need for training in skills to be more acquainted to start-up business.

Further test was carried out to strengthen the significance using Mann-Whitney Test on all areas of the variables, however, there was no significance found on managers, and employees sector. Significance was seen only between the grouping of managers and employees with different variables (level of education and entrepreneurial skills). Under performance motivation skills both managers and employees have shown their understanding but only attached importance to one area.

At general management skills both managers and employees' perception of understanding has shown significance difference on two sub-dimensions and one importance indicating that management is an importance skill to start-up business and this is also consistence with literature findings. Between the grouping (managers and employees) and level of education of marketing management skills, there was good number of significance difference mainly understanding and one at importance. This further validates the plausibility of the literature where it is indicated that decision making needs understanding and is very important in any business set-up [20].

In the financial management skill of managers and employees grouping with educational level, there was only one significance difference on their understanding indicating that not very much understanding is required contrary to literature findings. There was also one difference on marketing management in this sector but literature indication was considered very understanding as well as important for any business especially in the SME. There were two significant differences shown between the group (managers and employees) and level of education of production as also depicted by literatures [21, 9]. At human resource management the group (managers and employees) with level of education, there were four significant differences for the understanding and three for importance which is in line with the literature [17, 21] indicating business strengthening needs effective and efficient recruits.

Correlation test was used to further clarify the strong relation that exists between the entrepreneurial skills and the staffing for SME set up. This is where hypothesis test was either accepted or reject based on the findings. The results from the findings are in all the entrepreneurial skill sets, indicated a high degree of significant relation between the independent variables and dependent variables (age and entrepreneurial skills). Therefore, the $H_0: \mu_M = \mu_F$ is accepted that there is a relationship between of staff (male and female) and entrepreneurial skills.

5. Conclusions and Recommendation

Small and medium enterprises play an active role in supporting the economic growth of a country, yet little research of mentoring of SMEs has been conducted in The Gambia in this sector. As was shown in earlier chapters,

mentorship of agricultural SMEs is essential for enhancing The Gambia's entrepreneurial performance. The primary goal of this study was to lay the groundwork for future investigation. Regarding SME mentorship, it has assessed the situation as it stands. The study is designed to help businesses in practice, academics, SME support organizations, government SME organizations, and entrepreneurs better understand the value of mentoring in agricultural SMEs and other types of firms.

5.1. Conclusions

The findings showed that male employees outnumber female employees and that male business managers constitute the majority of businesses. The majority of SME firm managers are between the ages of 49 and 52, while employees are generally under 30. The majority of employees speak mandinka, although the supervisors are fluent in a variety of languages. The remaining eight ethnic languages seldom had any speakers. Several management of SMEs companies earned additional credentials, while staff did so with certificates or degrees. To find out if there is a connection between education and entrepreneurial skill, this question is being posed. The rationale behind asking this question is to determine if there is a relationship between education and entrepreneurial skill. This is an important discovery because it shows how education may have a big impact on small enterprises. It also shows how agricultural SMEs may have a big impact on how well new businesses survive, stabilize, expand, and mature. This is the primary goal of the study.

Managers and employees have very high understanding in entrepreneurial skill sets; however, venturing into small business sector is still not being seriously given high motivation to start-up. Managers and employees' perception of importance in general management (resources) showed a very small significance showing how importance skill development can enhance small business sector.

There is a strong relationship shown between training needs in human resource management and general management skills. It found four strong correlations in financial management skill (balance sheet, cash flow and income statement, cash flow and income statement, cash flow and balance sheet, and inventory and budgeting). These correlations have shown the second and third objectives of the study. Relationship between entrepreneurial skills needs of staffs is very strong in human resource management and general management skills. There is also strong correlation between managers and employees on financial management skills. A strong correlation is also shown between educational level and financial management skills (balance sheet and income statement, cash flow and income statement, cash flow and balance sheet, and inventory and budgeting).

In summary, Small and medium Enterprises (SMEs) in The Gambia are largely not properly structured, and are informal, labour intensive, which have centralized or concentrated management. They are basically involved in trading activities and disorganized as a result of low-level capacity in

management, marketing and technical know-how as well as low level of knowledge of entrepreneurial and regulatory practices, policies and accounting practices. Past successive and present government in The Gambia attempted to address the problems of SMEs, which is a pointer to the he government has all along appreciated the crucial role and significance of SMEs as the 'soul' of economic growth and development and hence industrialization. Contrary to the generally believed notion or assumption, this research found out that access to financial skills or capital is not the greatest problem facing SMEs in The Gambia. The greatest or worst problem confronting agricultural SMEs is managerial capacity. Access to capital or finance is necessary but not a sufficient condition for successful entrepreneurial development. If one has the entire funds in the world and does not have the capacity to manage that fund and thus not have the necessary information as to what he/ she should do, the money would go down the drain.

The key problem areas facing the SMEs include management problems, access to finance/capital, infrastructure, policy inconsistency and bureaucracy, level of entrepreneurial skills among others.

Capacity building especially in terms of business knowledge, self-confidence, skills and attitude, acquisition and development of entrepreneurial spirit and right business motivation and ability to set goals and imperative for entrepreneurial success.

5.2. Recommendations

The results have also shown that there is a need to boost the proportion of female entrepreneurs. The marginalization of female entrepreneurs in the past was a result of cultural and societal conventions. But in other regions of the world, there are several instances of successful women business owners [21].

The government should upgrade a National Entrepreneurial Institute to train, develop and promote entrepreneurship to business especially the SMEs.

SME sector should establish in every local government within the educational department involving institutions to be responsible for public enlightenment, training and education of entrepreneurs.

The Ministry of Agriculture should be involved in sourcing appreciate equipment and other facilities for the recommended facilities to be commonly shared.

Agro-cultural SMEs should inculcate the habit of training and developing their management and staff in other to build capacity for meeting the challenges of the time information and telecommunications technology and other technological areas.

SMEs should provide needed statistics and information to relevant agencies whose contributions are vital to creating and sustaining an enabling environment.

SME sector should through its business development services provide support in areas of capacity building and skills upgrade, identification of sources of funds with attractive interest rate, electronic and printed information's

on raw materials market equipment sources, regulatory, legal and tax matters, developing financial records among others.

From the above problems and suggestions there are more areas to make a research. Thus my future research would focus on “Success and sustainability factors of Agricultural Small and medium Enterprises in The Gambia’s Business sector.

References

- [1] African Development Bank (ADB) (2003) Enhancing Development in Africa: African Women in Small and Medium Sized Businesses, the continents hidden growth reserves. ADB, Egypt.
- [2] Antonites, A. J. and J. J. Van Vuuren (2001) Recent Developments Regarding Content of Entrepreneurship Training Programs. Paper delivered at International Entrepreneurship Education Conference. Kruger National Park, Mapumalanga, South Africa. University of Pretoria.
- [3] Antonites, A. J. (2003) An Action Learning Approach to Entrepreneurial Creativity, Innovation and Opportunity Finding. DCom Thesis, University of Pretoria, South Africa.
- [4] Bennett, J. A. (2002) Marketing Management. In Nieman, G and Bennett, A (eds). Business Management: A Value Chain Approach. pp 175-203. Van Schaik. Pretoria.
- [5] Bloom, J. Z. and A. L. Boessenkool (2002) Financial Management. In G. Nieman, and A. Bennett (eds). Business Management: A Value Chain Approach. pp 205-256. Van Schaik. Pretoria. 270.
- [6] Central Statistics Department (2005) Economic Census Report, Capacity Building for Economic Management Project, Dept. of State for Finance and Economic Affairs (Banjul, The Gambia).
- [7] Department of Agricultural Services (2001) Review of the Agricultural Sector of The Gambia pp 2.
- [8] Department of State for Finance and Economic Affairs The Gambia (DOSFEA) (2006) Report for the UN Office for the High Representative for Least Developed Countries, Landlocked Developing Countries, and Small Island Developing States’.
- [9] De Wit. (2002) Productions/Operations Management and Outbound Logistics. In Nieman, G and Bennett, A (eds). Business Management: A Value Chain Approach. 153-174. Van Schaik. Pretoria.
- [10] Driver, A., E. Wood, N. Segal, and M. Herrington (2001) Global Entrepreneurship Monitor. Executive Report. Graduate School of Business, University of Cape Town.
- [11] Hisrich, R. D. and M. P. Peters. (2002) Entrepreneurship (5th edition). London. The McGraw-Hill Companies.
- [12] Institute of Business Association (IBA) (2001) The Institute of Business Advisers South Africa. Membership Information 20/09/2001, ref S2L.
- [13] Ibrahima, Th. (2007) Unlocking the Potential of Small and Medium Sized Enterprises in West Africa: A Path for Reform and Action. Master Dissertation, Russian Friendship University, Massachusetts Institute of Technology.
- [14] Klasen, N. and D. Clutterbuck (2002) Implementing Mentoring Schemes: A Practical Guide to Successful Programs. Oxford Boston Butterworth-Hememann.
- [15] Labuschagne, M. (2002) Communication Management. In Nieman, G and Bennett, A (eds). Business Management: A Value Chain Approach. 283-294. Van Schaik. Pretoria.
- [16] Longenecker, J., C. Moore, and J. Petty (2003) Small Business Management: An Entrepreneurial Emphasis, 12th edition, Thomson South Western, Ohio, United States.
- [17] Marx, A. E. (2002) Human Resource Management. In Nieman, G and Bennett, A (eds). Business Management: A Value Chain Approach. pp 257-282. Van Schaik. Pretoria.
- [18] McGill, I. and L. Beaty (2001) Action Learning: A Guide for Professional Management and Education Development. Revised Second Edition. Kogan Page. London.
- [19] Miller, A. (2002) Mentoring Students and Young People. Kogan Page Ltd. London.
- [20] Oosthuizen, T. F. J. (2002) General Management and Leadership. In Nieman, G and Bennett, A (eds). Business Management: A Value Chain Approach. pp 99-127. Van Schaik. Pretoria.
- [21] Rwigema, H. and R. Venter (2004) Advanced Entrepreneurship. Oxford University Press. Cape Town.
- [22] Sullivan, R. (2000) Entrepreneurial Learning and Mentoring. International Journal of Entrepreneurial Behavior and Research. 6 (3), 160-175.
- [23] Watson, G. E. H. (2004) A Situational Analysis of Entrepreneurship Mentors in South Africa, Dissertation for M.Sc. of Commerce in Business Management, University of South Africa.