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甘比亞中小型農企業輔導方式之檢討

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

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摘要

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論文摘要內容：

甘比亞中小農企業的績效表現不佳，其中一個可行的解決之道是為中小企業提供輔導服務。輔導係指藉由提供應中小企業發展的專業技能與精神支持，培育對企業永續經營。卻少有相關研究探討甘比亞中小農企業之輔導。本研究參考相關文獻設計問卷進行資料蒐集，問卷對象為經理及員工，實際回收 62 份有效問卷。研究結果指出僅少數女性任職於中小型農企業，男性則佔多數(83%的經理與 78%的員工)，很可能是受到文化影響。此外，許多受訪者已取得學位證書(56%的經理與 42%的員工)，但卻很少或沒有接受過管理技巧的訓練。他們大多缺乏風險管理的知識卻冒險投資而往往以失敗收場。研究結果也指出管理技巧對投資的重要性。受訪者多數高度理解並重視商業投資議題。同時，教育程度與管理技巧也呈現高度相關。本研究推論，欲成功開展中小型事業者，會需要更具效率、效果的訓練和諮詢服務。總結而言，本研究建議甘比亞相關政府單位、私人機構與非政府組織加強對個人與團體在管理技巧訓練、及提供資金上的協助。日後中高級政府機構應將建立輔導組織、提供企業訓練以及創新技巧納入策略考量。

關鍵字：甘比亞、輔導、中小型農企業

ABSTRACT

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The contents of abstract of this thesis:

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. However, little studies relate to mentoring of agricultural SMEs in The Gambia. This study empirically investigate 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. A 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. Male dominated in all areas (83.3% for managers; 78.0 employees), probably due to cultural influences. It has also shown that many of the staffs had attained

diploma level (managers 56.0% and employees 41.7%) but had little or no training on entrepreneurial and business skills. It indicated that entrepreneurial skills are very important to venture in any business as most indicated that they had strong understanding within the mean range to venture in any business. The results also 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

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1. INTRODUCTION

1.1 Background

The Gambia is heavily dependent upon agriculture, which in the late 1990's accounted for a quarter of the GDP. This dependency becomes even clearer when we look at the labor force, where three quarters are engaged in agriculture. Furthermore, agriculture mostly consists of subsistence farming, livestock production, and cultivation of groundnuts for export (Department of Agricultural Services (DAS), (2001). According to Central Statistics Department, (2005), the economic performance of the Gambia in 2004 was positive as tight fiscal and monetary policies prevailed. The overall fiscal deficit as a percent of GDP (including grants) was 4.5% in 2004 (reduced from 4.7% in 2003); by the end of 2005, the average annual inflation further declined to 4%, while the treasury bill rate significantly came down to 12% from 27% a year earlier. The increasing poverty in the rural areas is the direct result of over-dependence on agriculture as the only or one of the main income generating activity, lack of diversification from agriculture based activities, decreasing agriculture production, insufficient post-harvest storage, processing, and marketing skills.

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 labor 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 (Department of Agricultural Services, 2001). 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 (Central Statistic Department, 2005).

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. Mentorship is the process of nurturing and supporting entrepreneurs. The role of mentors is to provide assistance in the form of professional and social support.

A mentor–protégé relationship is an excellent avenue for securing needed professional advice, as well as providing an additional source of moral support (Hisrich and Peters, 2002). The problems associated with government means that The Gambia is an environment in which its entrepreneurs are ill-equipped to advance start-up businesses and thus require a support network. This support can be provided in the form of mentoring/advising (Driver *et al.*, 2001). The study is to assess the current profile of the Gambia's entrepreneurship mentoring in terms of experience, education and skills. The mentor's primary objective is to provide 'just-in-time' support and to add value by imparting the benefits of education, experience, skills and attitudes (Sullivan, 2000).

1.2 Objective

There are three objectives:

1. To determine the basic demographic features of agricultural small and medium enterprise in The Gambia.

2. To determine the understanding of skill sets of entrepreneurship mentoring based on the entrepreneurial and business skills.

3. To represent the level of importance attached to the mentoring entrepreneurial skill sets identified necessary to become successful agricultural SMEs.

1.3 Justification

SMEs have a crucial role to play in stimulating growth, generate employment and contribute to poverty alleviation. They represent over 90% of private business in the continent and contribute to more than 50% of the employment and GDP in most African Countries (African Development Bank (ADB), 2003). 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 living 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 (Ibrahima, 2007). 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.

1.4 Research Questions

The main research questions to be address are:

1. 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?

2. Are the skills identified in the Agricultural SMEs considered important and understanding or not?

3. Is there a need for further training in skills required by entrepreneurs aiming to start-up new business ventures?

1.5 Definitions

1. Entrepreneurship

Hisrich and Peters (2002) define entrepreneurship as: "...the process of creating something new with value by denoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence."

2. Mentor and Mentoring

Mentoring is described as a form of support relationship between a novice entrepreneur (the mentee) and an experienced entrepreneur or manager (the mentor adviser) (Etienne St-Jean, 2009). It has been a part of the learning process for many years, dating as far back as ancient Greece (Anderson *et al.*, 1998). In recent years, the use of mentoring has formed a part of individual and group development and has improved learning processes. Mentoring can

be found at work, at educational institutions and in community development projects.

3. Small and Medium Enterprises

The Gambian economy thrives on micro and small enterprises (MSEs) which employ the largest share (60%) of the 15 to 64 years age bracket active labor force of which 70% are self-employed, contributing an estimated 20% to GDP. A Micro enterprise is defined as an informal economic activity with typically weak compliance to labor legislation and may use informal accounting and operational procedures. Micro enterprises typically require an average investment of less than GMD 75,000 (US\$2941.18). Small enterprises are defined as slightly more formal, may employ up to five workers and may have an average investment of below GMD 150,000(US\$5882.35). Medium enterprises are bigger than small enterprises and employ more than five workers with an average investment of more than GMD 150,000(US\$5882.35) (Department of Social and Human Development, 2006).

4. Semi-Urban Regions

These are residential areas on the outskirts of a city or town with strong presence of non-farm economy but in The Gambia, the population density is very high about 10,000 or more persons per square kilometer (Central Statistics Department, 2005).

1.6 Limitations of the Study

Once the research topic had been selected, an intensive literature search was undertaken. The results identified a lack of local research into the relationship between Gambian entrepreneurship mentoring and entrepreneurs. The lack of research, especially on a secondary data, made the literature review difficult. However, the relationship between mentors and entrepreneurs has been researched in other countries. As a result, this study endeavored to create a platform by means of which to highlight the current

position of entrepreneurship mentoring by including a descriptive analysis. Another point of difficulty was the collection of the target respondents for the questionnaires. The questionnaires were distributed and a follow up made by the intermediaries, through email contact but found it very difficult to receive the target number. Further research is therefore suggested as a means of establishing the specific relationships and correlated variables present between mentor and the entrepreneur.

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. This study is concerned with development of mentoring agricultural small and medium enterprises and support that will specifically relate to mentoring entrepreneurship as an important tool in assisting to achieve success in start-up of business. The present study contributes to the understanding of the principal objectives of SMEs and of the main business skills that affect their behavior for start up. In 2002, the Gambia government highlighted the government's intentions with respect to job creation, improving industrial and creating sustainable growth and development. The government thus views a mentorship scheme as a vehicle that can assist in achieving two of Gambia's key economic objectives (Department of Trade and Industry, 2006).

1. Agricultural Mentoring of Small and Medium Enterprises

The Institute of Business Advisors South Africa identified the mentoring relationship as: "an ongoing, long-term business counseling relationship between an experienced business advisor and client which covers a diverse range of topics as a business develops" (IBA, 2001). In addition, mentoring thus is define as a "protected relationship in which learning and experimentation can occur, and potential skill can be developed in which results can be measured in terms of competencies gained rather than curricular territory covered. Klasen and Clutterbuck, (2002), states that mentoring often contributes to the advancement of both mentors in their personal growth, pride, and experience and of mentees in the skills that they acquire and the confidence that they gain, as result, mentoring is to assist the mentees to acquire certain skills or competencies. Emphasis thus placed on the mentor's prior experience, skills capabilities and the ability to motivate

and support mentees. This highlights important questions, such as “Who is a mentor?”, “What skills do they possess?”, and “What role do mentors play in the mentoring process?” In addition, it stresses the importance of learning in the mentor-mentee relationship.

2. Agricultural Mentoring Process

Mentoring has developed differently in different parts of the world and within an array of scientific and functional disciplines. This highlights two different types of mentoring; namely, sponsorship mentoring (North American) and developmental mentoring (European). Sponsorship mentoring is more concerned with career advancement than with learning while developmental mentoring is more concerned with learning, support and developing the mentee as a whole individual (Klasen and Clutterbuck, 2002). The mentor is often a more powerful senior executive whose intention is to assist the mentee with making the correct career choices. Mentoring is a critical form of learning because the mentor will use the relationship to develop opportunities for the mentee to learn by facilitating the progress through the learning cycle that assists the mentee to reflect on past actions and to plan new actions.

2.2 Integrated Approach to Mentoring of Agricultural SMEs

Over the years, research on mentorship has identified two functions that are used in the mentoring process. These include a vocational function and a psychosocial function. These functions have been further subdivided into nine separate developmental roles. The vocational function has five supporting roles that include sponsorship, exposure and visibility, coaching, protection and challenging assignments. The psychosocial function includes four supporting roles; namely, role modeling, acceptance and confirmation, counseling and friendship. A holistic mentor will use the following roles: befriending; counseling; coaching; and tutoring. Miller (2002) refers to this process as an integrated approach to mentoring that draws on other

developmental roles such as coach, guardian, counselor and networker/facilitator. In directive behavior that includes the roles of coach and guardian; the mentor takes the lead and controls the discussions, feedback and goal setting.

Learning is a fundamental component of the mentoring process. An important component of the entrepreneur's development is the ability to learn. It is the entrepreneurs' ability to learn from their life experiences that significantly contributes to their success. However; several key components serve as a foundation for an understanding of learning. These components include change, fulfilling a need, product, process, function, natural growth, control, shaping, development of competencies, fulfillment of potential, personnel involvement, a self-initiated process, learner-evaluation, independent learning and learning domains. Adults thus, learn and alter their behavior based on their needs and experiences. This is commonly found to be true for entrepreneurs as they also learn through experiences using a reflective process (Watts, 2000; Rae and Carswell, 2000). As the entrepreneur and the business pass through the various stages of the entrepreneurial process, entrepreneurs must reflect on these critical incidents. These themes play a key role in entrepreneurial learning and include personal values, personal theory, known capabilities, active learning and relationships.

People would learn by experience and this form of learning originally called learning by doing. It entails asking questions to gain an understanding of past actions in the hope of influencing future actions. Learning as defined by (McGill and Beaty, 2001) as a continuous process of having an experience, reflecting on that experience and, learning from the experience. He continued that the most important components of learning are the relationship between the action of the individual and the learning process itself. These learning includes: Action – the actual event; Reflection – the experience will be considered and reviewed with the intention of analyzing, evaluating and understanding; Generalization – plans will be developed and past reflection will be taken into account; and Testing – the newly designed plans will be put

into action. As indicated above, the individual will learn by reflecting on the action. This reflection enables the individual to progress by gaining a better understanding of the actual event. This study looks into the learning experience in build up for agricultural business sustainability and creates an environment for start-up.

2.3 The Roles of a Mentor and Mentoring Agricultural SMEs

The mentor must be adaptive and the style be personalized. In addition, mentors must draw on their experiences, understanding and skills to enhance the mentees' performance. Essentially, the mentor's role is to 'respond to the mentee's needs' (Klasen and Clutterbuck, 2002). A fundamental skill required by mentors is that they must be able to move between the different supportive roles. These include coaching, role modeling, guardian, and counseling. The process of network creation is a long process and establishing a network takes time and effort. Sharing that network with mentees requires trust and confidence in the mentees' abilities.

2.4 Entrepreneurial Performance

The question of entrepreneurial performance can be related to many factors. According to Antonites (2003), these can include: an increase in productivity; an increase in the number of employees; an increase in the net value of the business; an increase in profitability and the completion of the first market-related transaction.

2.5 Performance Motivation

Longenecker *et al.* (2003) accentuate the fact that motivation for the entrepreneur is based on the potential rewards. 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: Providing constructive criticism (providing guidance,

providing encouragement, Being a sounding board, helping to manage change) (Rwigema and Venter, 2004).

2.6 Entrepreneurial Skills

Entrepreneurship mentors will need a thorough understanding of creative and innovative thinking, the ability to identify, understand and take risks, the ability to identify and evaluate opportunities and the ability to relate to a role model who could have a positive impact on the entrepreneur (Antonites and Van Vuuren, 2001).

1. Creativity and Innovation

According to Watson, (2004), innovative thinking is an important factor in the entrepreneurial process. Innovation is how entrepreneurs convert opportunities into new business. The entrepreneurs must think imaginatively and creatively and must identify opportunities and solutions in order to take advantage of an opportunity. Creativity and innovation are the skills that entrepreneurs will use when they identify a new idea and opportunity. The creative thinking process passes through various phases before an outcome is reached. Innovation is the process of converting a new idea or opportunity into action.

4. Risk Propensity

Entrepreneurs must develop a strategy to prevent, minimize or respond to the potential risks (Hisrich and Peters, 2002) and entrepreneurial risk is not only determined by the economic risk versus return explanation but also face career risks, family and social risks and psychological risks.

5. Opportunity Identification and Evaluation

The evaluation of the opportunity is a critical step for the entrepreneur as it will indicate whether the opportunity is worth pursuing (Hisrich and Peters, 2002). The environment in which an entrepreneur operates consists of a

macro, micro and market environment. These environments have many internal and external influences that, in turn, will guide the entrepreneur will continuously change to assists entrepreneurs to identify opportunities and threats.

6. Role Models

Role models form an important part of an entrepreneur's development. Being able to refer to a successful person assists entrepreneurs who will believe that they are able to attain the same success. Role models include parents, family members, businesspeople and other entrepreneurs (Hisrich and Peters, 2002).

2.7 Business Skills

1. Business Plan

The business plan is a preliminary document that describes all the internal and external elements that could affect the new venture and the strategies that will be used to manage these elements (Hisrich and Peters, 2002). It include all the factors that will affect the start-up of the business to establish the business's objectives and strategies for the short-term and the long-term decisions that will need to be made. The objective of the business plan is to anticipate the progress of the project and the means of establishment, and must be flexible and only be a guide and assist investors and entrepreneurs to gain a better understanding of the business in terms of its objectives, strategies and the environment in which the business will operate.

2. Communication Skills

The intention of communication is to create awareness, facilitate understanding and influence the intended recipient of the information. Entrepreneurs operate within an environment and this means that they need to communicate with the people in the environment. This includes staff, suppliers, financial institutions, government departments and customers.

Communication can be verbal and non-verbal and can be in the form of face-to-face communication, telephonic communication, telefaxes, e-mail, letters, memorandums, reports, videos and oral presentations (Labuschagne, 2002).

3. General Management Skills

Oosthuizen (2002) views general management skills as the basic functions conducted by all managers at any management level. These skills are essential for entrepreneurs because they assist with planning, organizing, leading and controlling the relevant resources. These tasks are found at all levels of management, regardless of the size of the business. The skills required by managers and entrepreneurs can also be sub-divided into four skills types which include technical skills (knowledge and techniques), analytical skills (analysis of information), interpersonal skills (communication, motivation and relationship management) and conceptual skills (vision, creativity and long-term orientation).

4. Financial Management

According to Bloom and Boessenkool (2002) financial management is one of the most important management skills. 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. The management of cash flow is vitally important in an entrepreneurial venture as it entails the inflow and outflow of cash. Therefore, effective financial management will quantify all the initial assumptions made about the viability of the business.

5. Marketing Management

The marketing management is for directing the marketing mix (product, price, promotion and distribution), selecting the marketing strategy and deciding on the marketing philosophy of the new venture (Bennett, 2002). Marketing is one of the most important skills for the entrepreneur because this

skill will assist the entrepreneur to assess the market's potential. Consequently, marketing skills will facilitate a decision on the pricing of the product or service, determining how the product be distributed and advertise that will be used to create the necessary awareness of the product or service. Thus, establishing a marketing strategy is significant to any new venture, as it will establish how the business will compete and operate within the marketplace and, in the process, assist in meeting the entrepreneur's goals (Hisrich and Peters 2002). The mentoring may facilitate in marketing activities such as product design, pricing, promotion, distribution and formulating marketing strategy.

6. Production Management Skills

De Wit (2002) agrees that the entrepreneur is responsible for the operations and production for the new venture. This requires planning, organizing, leading, coordinating, and controlling all the factors related to the creation of the final product or service. The entrepreneur must operate within set cost constraints, quality requirements, stock controls and logistics, in order to make the new venture viable. Rwigema and Venter (2004); (Marx, 2002) stated that this function also includes developing an organizational structure that can facilitate the growth of the new venture. The organizational structure can grow either horizontally and/or vertically which can evolve and change depending on the type of organization, products or services, geographic location and the corporate culture within the organization. An entrepreneur must be able to identify and react to possible organizational needs.

7. Human Resource Management

The management of human capital is a critical concern for any new venture as it can facilitate a competitive advantage for the organization. These assets must be nurtured and correctly managed to secure a maximum return (Rwigema and Venter, 2004). A new venture would not exist if it did not have human input. It is the entrepreneur's responsibility to manage the personnel

within the organization. Entrepreneurs must recruit effectively, train their employees, motivate, and lead their employees (Marx, 2002). The human element is a critical asset for any business and this is particularly true for a new business. Entrepreneurs must manage their staff effectively, which means managing the various tasks of a human resource manager as well. These tasks include managing the services to the organization (recruiting, selection and training), controlling the human resource function (implementing human resource policy and administration), advising staff and management (disciplinary conduct, salaries and budgeting), formulating a human resource policy and adhering to the labor legislation. The mentor may assist the entrepreneur with the management of the personnel functions. These include recruitment, selection, motivating employees, training employees and complying with labor legislation.

3. RESEARCH 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 flow chart of the research is shown in figure 1.

3.1 Research Framework

The research framework (figure 2) of the study was developed in accordance with the purpose of the study of the literature. I try to assign the role of the different variables that may influence the mentoring in implementing strategies to aid in the increase of small business start-up.

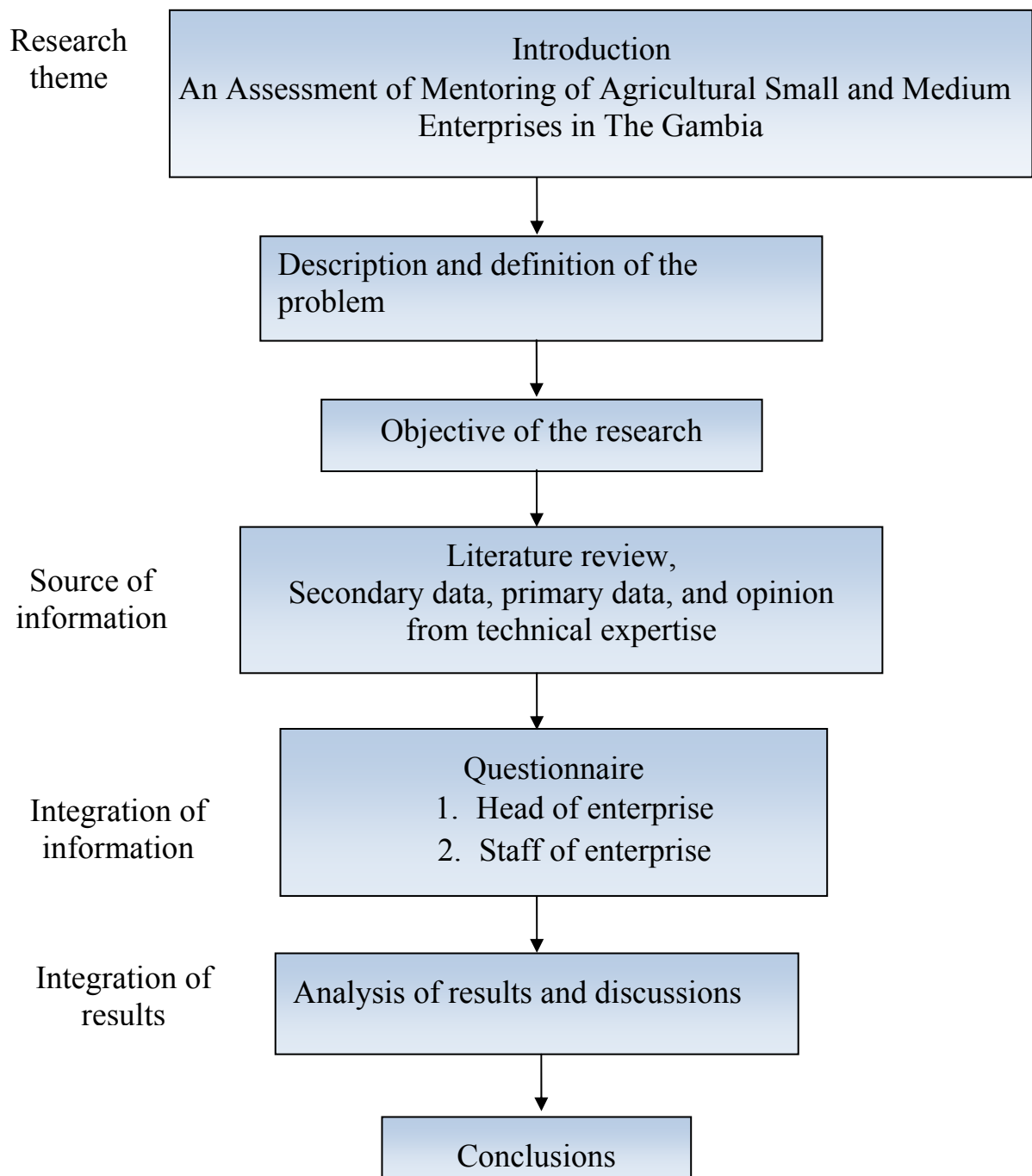


Figure 1. Flowchart of Research Work

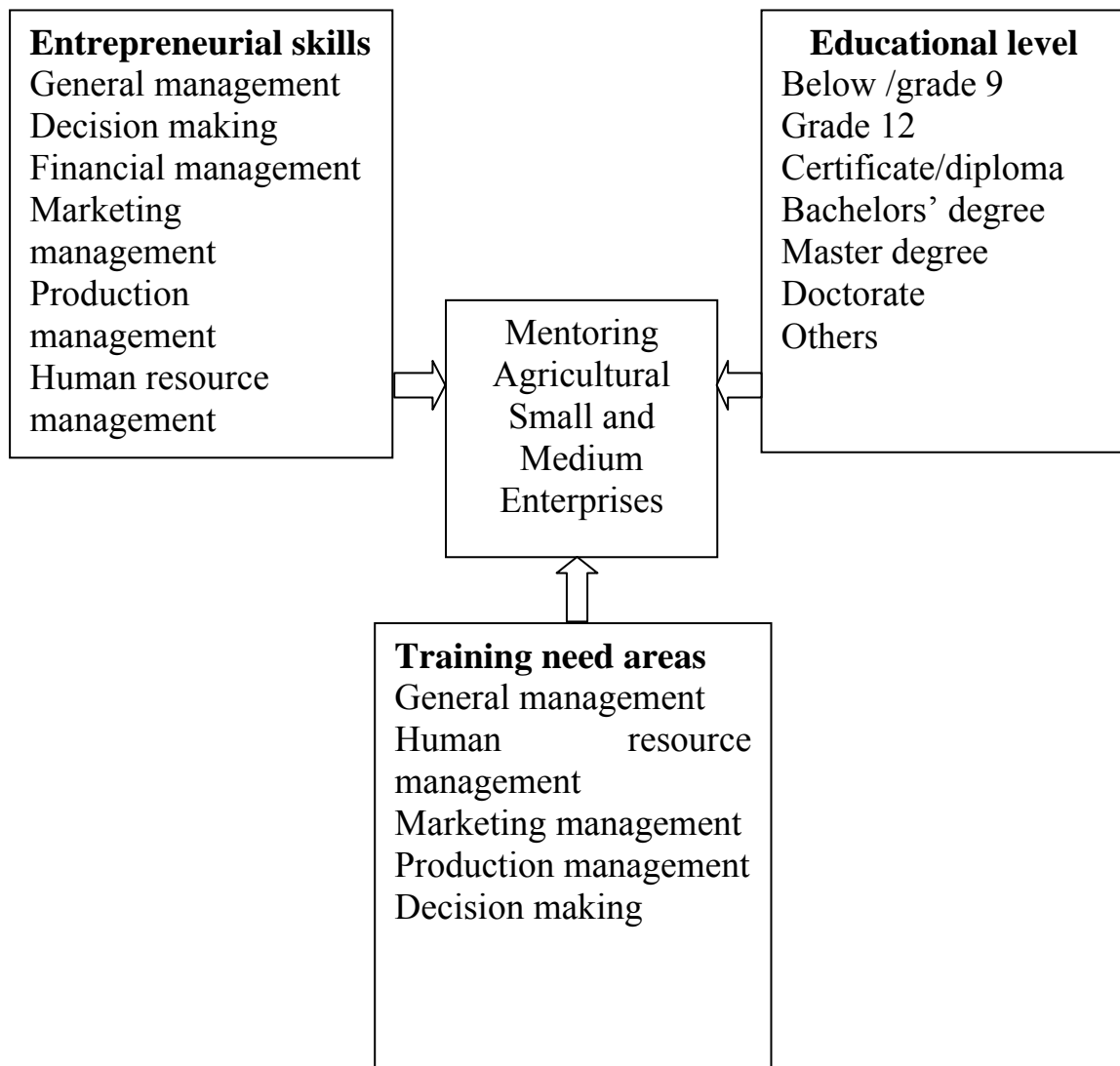


Figure 2. Conceptual Framework of the Study

3.2 Research Design

In the research, we describe what we are going to do with the respondents with a view to reach conclusions about the research problem. In order to gather the required information to respond to the research objective, quantitative and qualitative approaches were used. The research study used two-stage design comprising of an exploratory study and a formal study (Cooper and Schindler, 2008).

1. Empirical study

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 star-up and related training (chapter 1 to 2). In addition, a number of textbooks and articles reviewed. Various documents of SME development examined for specific data, trends results and conclusions that were relevant to the study. The exploratory study achieved the following: clarified definitions, concepts and constructs used in the study; variables linked with SME development and entrepreneurial performance (entrepreneurship, business, and personal (motivational). It identified previous research studies on SME development and SME mentoring in many part of developing countries. It refined the research design into the final blueprint that guided this study from the formulation to report about the analysis of the collected data. The final categories chosen are a combination of skills identified in the literature review and listed in table 1.

The method of data collection for the study is communication through self-administered electronic and hard copy questionnaire that are formal. The questionnaire consisted of open- and close-ended questions designed in accordance with the research objective with the intention of extracting the most relevant information. Since there is little research of this kind in The Gambia, the questionnaire had to be designed by the researcher using other

previously administered and validated types. For instance questionnaires from Gavin Edward Halliday, Watson, YarriKamara, 2004, and (Päivi Karhunen *et al.*, 2008), consulted with some modifications. For instance in section A, questions 1, 2, 3, 4 and 5 are common forms and are generally accepted in surveys. Questions 6 to 12 all modified with intention of extracting whether experience, education level and mentoring contribute to start-up. Questions 13 to 29 were adopted from other researches all aim to extract information on skills requirements. The close-ended questions used in this study offer the respondent a selection of possible alternative responses allowing the researcher to gather quantitative data. The open-ended questions described as free response questions in which the respondents express their views openly allowing us to gather qualitative data.

2. The Formal Study

The second stage involved the research design descriptors given in table 2. The formal study is that the investigators have no control over the variables. The study seeks only to report on what has happened and is happening. The research purpose is part descriptive in that one of the objectives is to find out what skills perceived as important and understanding of the skills by SMEs managers and employees in the agro-industry and if the SMEs had any training in these skills.

It is also part casual descriptive as it seeks to find out the link between a set of skills and start-up. The study gathers information about potentially confounding factors and uses such information to make cross-classification comparisons. This further determines whether there is a relationship between the skill, start-up and training. The formal study is cross-sectional, taking a snapshot of the perception of SMEs in agro-industry in terms of how they perceive the importance of certain skills to their businesses, rate their competences in those skills and if they had been trained in those skills. The topical scope of the study is statistical aimed capturing the features of the population of the SMEs in agro-industry in The Gambia making inferences

from sample characteristics. Generalizations about the results presented based on the actual findings, representative of the sample and the validity of the design. The study tested the following general management skill, decision, financial, marketing, production and human resource management. The literature study is conducted in mid part of 2009(June/August), the questionnaire administered in mid 2009(August to November) and the results analyzed in the later part of the same year and early 2010. The respondents were drawn from private organizations of Agricultural Small and Medium Enterprises currently operating within The Gambia.

Table 1. Skill Categories Used in the Questionnaires

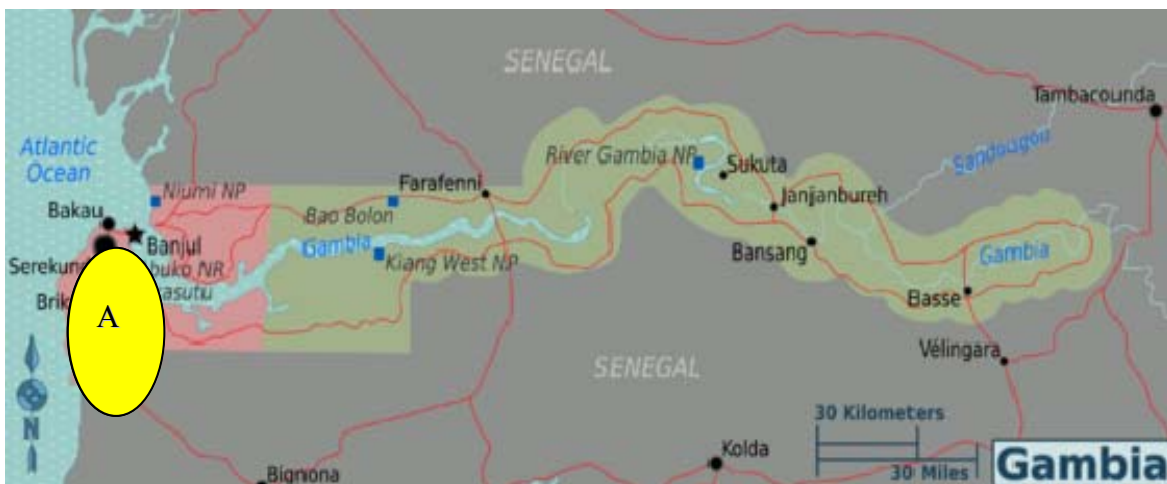
Number	Skill Types
1.	General management
2.	Decision making
3.	Financial management
4.	Marketing management
5.	Production management
6.	Human resource management

Table 2. Description of the Formal Research design

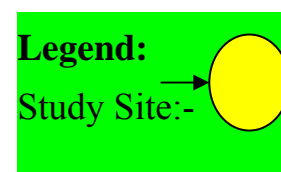
Category	Option Used
Research question clarity	Formal
Method of data collection	Communication
Purpose	Part descriptive
Time frame	Cross sectional
Scope	Statistical study

3.3 Study Site and Design

The current phenomenon under investigation is the assessment of mentoring within agro-enterprise in The Gambia's urban and semi urban region figure 3. Sampling is the selection of a number of individuals who provide the researcher with the necessary data from which conclusions can be drawn (Jankowicz, 2000). As indicated, the sample frame has unknown characteristics and it is difficult to establish the degree to which the sample represent the population as a whole. There is a lack of accurate parameters for SME mentoring service in The Gambia. To overcome this limitation, I used non-probability using judgment and interpretation in drawing up the sample frame. The selected sample frame represents the population who met the general parameters of the study's objectives. Welman and Kruger (1999) indicate that non-probability sampling offers several methods for identifying respondents. These include accidental, purposeful, quote and snowball sampling. Jankowicz (2000) and Welman and Kruger 1999) add that purposeful sampling allows the researcher to use his or her judgment for sampling.



<http://goafrika.about.com/library/bl.mapfacts.gambia.htm>
 Figure 3. Map of The Gambia with the Study Sites



Owing to the fact that an official registration of SMEs of agro-industry in The Gambia, not available (i.e. there was no sampling frame), the research started by compiling a list from various sources and SME agencies. The research sample uses snowballing where the SME participants (Company managers) referred another SME in the industry. This was because the frame list was not exhaustive and difficult to get all the names of SMEs. The questions were mail to the intermediaries (head of the institution where I work) to identify and distribute them to the enterprises managers or proprietors, who then identified other respondents table 3. 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. However, three enterprises have been targeted or contacted for the initial stage but went beyond during the research process. These are Gambia Horticultural Enterprise (GHE), Radville farm and Kombo Dairy farm. The representatives to be included during the process later identified others. Head of my institution and enterprises are identified as the intermediaries for distribution of the survey questions and who further identify other entrepreneur workers within their enterprise to be respondents as follows: 2 for those with employee number of 0– 10, 4 for 11–20, 6 for 21– 31, 8 for 31 – 40 and 10 for 41 above shown in table 4.

The questionnaires were distributed to the enterprises listed in table 5 through the snowballing selection total to 10. These are the enterprises that also responded. From this list, a total of 100 questionnaires were distributed and 62 responded.

Table 3. Identification of the Research Respondents

Company	Number	Respondent	Total
A	1	6	1 - 6
B	2	10	21- 30
C	2	6	7 - 12
D	2	8	13 - 20
E	2	9	31 - 39
F	2	7	55 - 62
G	2	15	40 - 54

Table 4. Selection of Respondents within the Enterprises by the Managers

SME I	SME II	SME III	SME IV	SME V
0 -10	11 - 20	21 - 30	31 - 40	41 above
2	4	6	8	10

Table 5. Agro-enterprises Surveyed, Number of Staffs, Questionnaires Distributed, and Received

Small and medium enterprise (SMES) (SMEs)	Number of staffs	Number of Questionnaires	
		Distributed	Received
Radville Farm	250	23	13
Nyambai Seed Shop	40	12	7
Vetsam Pharmaceuticals	40	12	7
Methodist Mission Agricultural Programme	22	6	6
AGROVET Company Limited	4	2	2
Kombo Dairy farm	29	11	7
The Colony of Bees Service Centre	8	3	2
National Beekeepers Association of The Gambia(NDAG)	8	3	2
Banjulunding Agro-food Processing Association	50	13	5
Rue Chicken Limited	25	10	7
Gunjur Fish marketing Limited	11	5	4
Total		100	62

3.4 Instrument for Assessment or Used to Collect Data

A self-completion questionnaire was used to collect the data. The questionnaire also developed based on the Tailored Designed Method (TDM) consisting of five elements, which individually been shown to significantly improve response to mail surveys (Dillman, 2000) (Appendix B). The questionnaire consisted of close ended and open-ended questions that facilitate the gathering of statistical results and opinions from the sample frame. The questionnaires were distributed using two different methodologies, paper-based self completion and e-mail based questionnaires. Wagner (2002) claims that there is a growing trend to use e-mail and internet to collect

information, yet urges that the researcher should evaluate the sample frame to determine if it is suitable for e-mail data collection.

The present study focused on a population whether the target population has access to e-mail in the sample frame. In this study I ran into the disadvantage of not receiving 100% respondents. The elements include a respondent-friendly questionnaire, up to five carefully timed contacts with the questionnaire recipient, personalized correspondence, and an offer to send a token incentive.

For this study, the target population initially contacted through email to introduce the study (Appendix A). One week after this email, a package, with a personalized letter, and an electronic questionnaire emailed to the target population (respondents) and the intermediaries. One week later, an email sent to non-respondents with a second enquiry for the development and problems encountered to a web-based version of the questionnaire. A second email sent to non-respondents the following three weeks. After three weeks, the non-respondents were contacted by the intermediaries (people who assisted me to distribute and collect the questions from the respondents) with response options. As a final contact, non-respondents were contacted again through email to request their participation in this study. All respondents mailed a token of thank you as an appreciation for participation in the study (Figure 4).

3.5 Instrument and Questions

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.

Only questions that contributed to meaningful answers of having certain skills and related training do contribute significantly to the start-up of SMEs included. All the questions checked to ensure that they ask questions

relevant to the propositions. They also checked to ensure there was no double meaning, bias and that the respondent would not mistake the meaning of the question. The structure of the instrument was such that the first section asked for demographic background on owner/manager and employees. This factor considered age, home language, education, number of years of experience, and entrepreneurial experience (if applicable) section A. The questions listed in Section B included questions in a multiple-choice format and questions in a free-choice format which allowed respondents to choose one or more alternatives. In addition, a section called 'Other specify' was also included.

The section C asked three investigative questions aimed at exploring what relations might exist between start-up in entrepreneurship. These questions include indicating which skills the SMEs perceived to understand for business start-up, success, and growth. These questions aimed at showing or not showing the relationship between important of skill awareness and SME start-up. Five point Likert scale questions used.

The section D is to evaluate themselves on their abilities on the said skill set. This will also indicate which skills successful SMEs are more important in comparison. The question aimed at showing or not showing the relationship between sets of skills and SME start-up. Five point Likert scales were used for rating SME knowledge and skills. The fourth section of the questionnaire asks to indicate the need for entrepreneurship training using five point Likert scales and where training is highly need. The section also ends with free response open- ended question that run an SME; give details of their own suggestions. The inclusion of a limited number of open-ended questions and the 'other – please specify' multiple choice format option, ensured the receipt of qualitative and quantitative data. Table 6 and 7 shows the design flow chart from construct questionnaire.

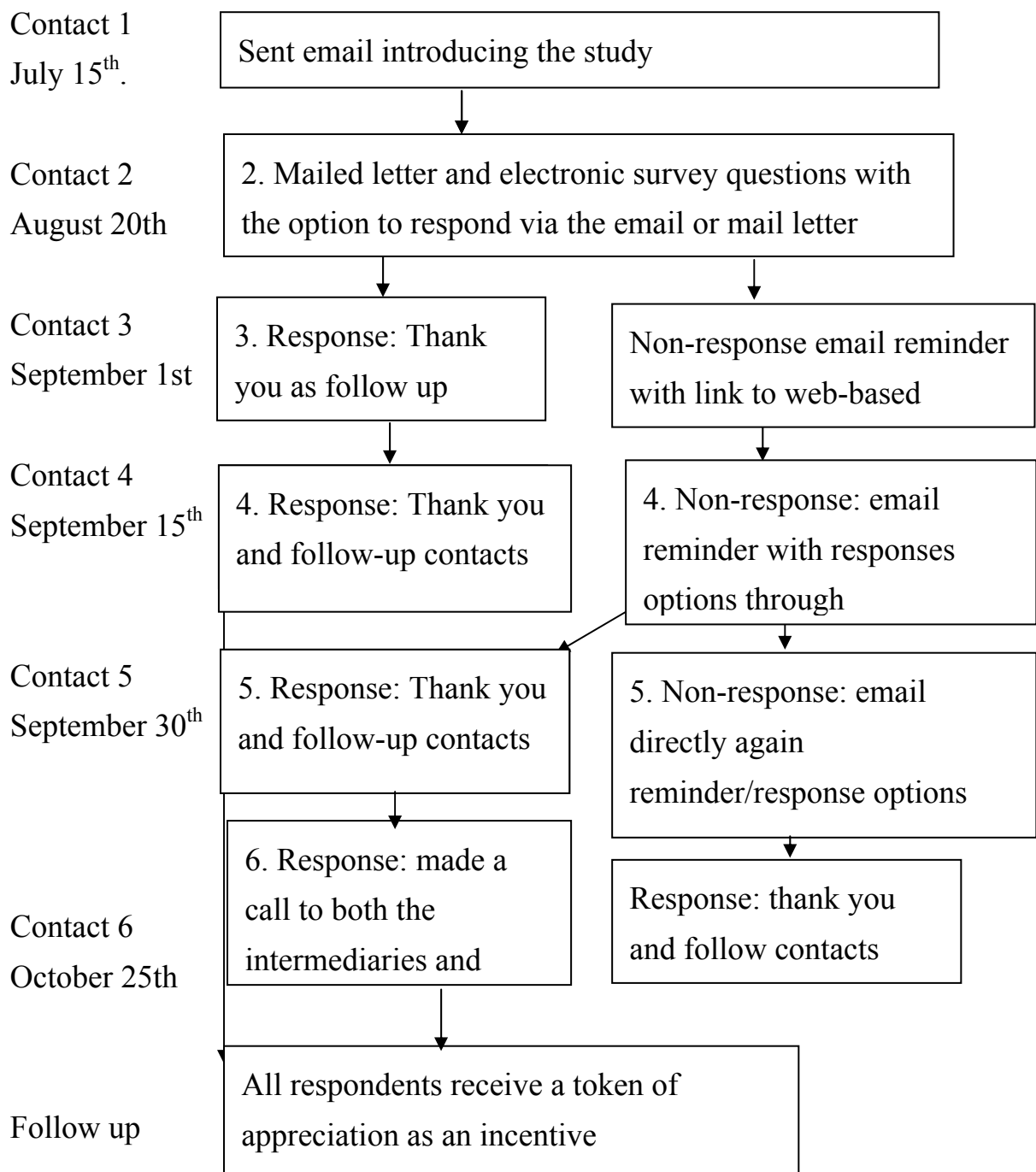


Figure 4. Schedule of Contacts (July – November 2009)

The questionnaire distributed with a covering letter (Appendix A). The covering letter showing the university name National Pingtung University of Science and Technology address and included; An explanation of the relevance of the study; a brief description of the objectives of the study; Instructions on how to administer the questionnaire; an assurance of confidentiality; Contact details if any difficulties were encountered and Thanks for their participation in the study, and the questionnaire distribution table 8. The intermediaries distributed seventy-five questionnaires as the targets population and other enterprises if many enterprises are found. This means a response rate of 62%. The electronic questionnaire has several advantages, including: The cost of distribution was greatly reduced using e-mail as a medium for distribution; Confidentiality of the participants was maintained by both the researcher and the organizations that chose to distribute the questionnaire themselves; The electronic structure of the questionnaire was made as simple as possible in order to extract as much information as possible. The use of an electronic questionnaire can have several disadvantages namely: The questionnaire was limited to the population who have access to a computer and e-mail and those who have basic computer literacy. Questionnaires offer little and no chance to clarify any questions or concerns that the respondents may have. Respondents could consult a third party without the researcher's knowledge (Kumar, 1999).

Table 6. Study Design Flow Chart from Construct to Questionnaire

Section	Questions 5, 9, and 27= Yes-No) Questions 13-19: Five point Likert-scale statements	
A. Demographic	General human Capital Specific human capital Company demographic	Question 1, 2, and 3: gender, age, ethnic language Question 4, education Question 6, 7and 8, 10, 11, 12: SME age, year, region, product, town
	General management Skills Decision making	Section B14.1,B14.2,B14.3,B14.4,B14.5: Leadership, Creation of new product, Processing, Assessment, developing strategy Section B15.1,B15.2,B15.3,B15.4,B15.5: Identification, Planning, Problem solving, Evaluation, Services
	Financial management Marketing management Production management Human resource management	Section B16.1,B16.2,B16.3,B16.4,B16.5:Income statement, Balance sheet, Cash flow, Budgeting, Inventory Section B17.1,B17.2,B17.3,B17.4,B17.5:Product design, Pricing, Promotion, Distribution, Sales techniques Section B18.1,B18.2,B18.3,B18.4,B18.5:Manufacturing, Resources, Cost, Quality control, Production scheduling Section B19.1,B19.2,B19.3,B19.4,B19.5: Recruiting, Selection, Placing, Motivation, Training

Table 7. Study Design Flow Chart from Construct to Questionnaire

Section C		Questions 20-26 and 28 Five point Likert-scale statements
Level of Importance	General management skill	C21.1,C21.2,C21.3,C21.4,C21.5: Leadership, Creation of new product, Processing, Assessment, developing strategy
	Decision making	C22.1,C22.2,C22.3,C22.4,C22.5: Identification, Planning, Problem solving, Evaluation, Services
	Financial management	C23.1, C23.2,C23.3, C23.4, C23.5: Income statement, Balance sheet, Cash flow, Budgeting, Inventory
	Marketing management	C24.1,C24.2,C24.3,C24.4,C24.5: Product design, Pricing, Promotion, Distribution, Sales techniques
	Production management	C25.1, C25.2,C25.3, C25.4, C25.5: Manufacturing, Resources, Cost, Quality control, Production scheduling
	Human resource management	C26.1, C26.2,C26.3,C26.4,C26.5: Recruiting, Selection, Placing, Motivation, Training
	Entrepreneurial support	D28.1,D28.2,D28.3,D28.4,D28.5: General management, Human resource management, Marketing, Production, Decision making
Need for Mentoring		

3.6 Data Analysis

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. This section discusses the statistical analysis techniques used to analyze the empirical research in detail. The first section provides a theoretical overview of the statistical techniques and the second section discusses the statistical reliability and creation of the factors.

1. Data and Method of Data Entry

The data collected from the questionnaires were mainly organized into nominal, ordinal and interval below Table 8. Tustin et al. (2005) describe these data forms as follows:

Nominal data – are numbers assigned to individuals such as owners, managers and other such as employees or secretaries (questions 1, 3, 5, 6, 7, 8, 9, 10, 11, and 12 of the questionnaires)

Ordinal data – numbers were used to differentiate between options and to rank them in order. For example, the most important areas are the skills for entrepreneurial skills (questions 13, 14, 15, 16, 17, 18, 20, 21, 22, 23, 24, 25, and 29 of the questionnaires).

Interval data – measured on an interval scale of respondents' age for question 2 .SPSS 17.0 for windows was used to do all calculations and the data were directly copied into SPSS.

For this study, the variables identified for use are coded as shown below Table 9.

Table 8. Type of Data and Measurement Characteristics

Type of Data	Classification of data	Example	Analysis to determine
Nominal	Classification	Gender(Male and female)	equality
Ordinal	Classification and ranking(Likert scale)	Not important Little importance Important Very important Most important	Not, very or most
Scale	Classification and order	Age and employees	Equality of ratios

Source: Adapted from Cooper and Schindler (2008)

Table 9. Measurement for the Variables

Variables	Qualitative	Characteristics	
Gender	Nominal	Male	0
		Female	1
Staff	Nominal	Manager	0
		Employee	1
Education	Ordinal	Grade9/below	1
		Grade 12	2
		Certificate/ Diploma	3
		Bachelors	4
		Master	5
		Doctorate	6
		Others	7
	Quantitative		
Age	Scale	years	

2. Data Analysis Techniques

The study was classified as quantitative and some little amount of qualitative aspect. Non-parametric statistics are used if the data generated from measures are ordinal or nominal or if the size of the sample is small (DePoy and Gitlin, 1998). Non-parametric tests are often used in place of their parametric counterparts when certain assumptions about the underlying population are questionable. The small sample size of this study indicates the non-parametric tests would be more suitable. A factor that often limits the applicability of tests based on the assumption that the sampling distribution is normal is the size of the sample of data available for the analysis (sample size: n). It can be assumed that the sampling distribution is normal even if there is no certainty that the distribution of the variable in the population is normal, as long as the sample is large enough (e.g. 100 or more observations). However, if the sample is very small, then those tests can be used only if there is certainty that the variable is normally distributed, and there is no way to test this assumption if the sample is small.

3. Reliability and Validity Test

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. Reliability is defined as the proportion of the variability in the responses to the survey that is the result of differences in the respondents. That is, answers to a reliable survey will not differ because respondents have different opinions, not because the survey is confusing nor has multiple interpretations. The computation of Cronbach's alpha is based on the number of items on the survey (k- entrepreneurial skills) and the ratio of the average inter-item covariance to the average item variance (number of items on each of the questions for managers/employees). The formula is:

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

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 was used, and shown the significance of 0.665 and Cronbach Alpha of standardized items 0.859

4. 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. Descriptive statistics is aimed at describing the data by investigating the distribution of the scores for each variable by determining whether the scores on different variables were related to each other (Terre Blanche and Durheim, 2002). This reduced the data set and allowed for easier interpretation. It was important to carry out this analysis because it provided a broad biography of the data under study. This statistical method provided information that helped in deciding whether the central location value could be regarded as a reliable representative value of all observations in the data. According to Cooper and Schinder (2008) descriptive statistics were used to point out location tendency (mean, median, mode), spread) variance, standard deviation, range, inter-quartile range) and shape (skewness and kurtosis). The arithmetic average or mean (\bar{x}) comprised a point which coincided with the sum of the scores divided by the number of scores. The standard deviation (S) showed the variation about the average of the data (Dimantopoulos & Schlegelmilch, 2002). Calculating the standard deviation of the theoretical distribution of the sample reflected how far the sample means could be derived from the population mean. Data was used to analyze for the mean, standard deviation, frequency and percentage for the appropriate data.

5. Kruskal-Wallis 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.

6. The Wilcoxon Mann-Whitney Test

This is one of the most powerful of the non-parametric tests for comparing two populations. We used this 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. The Wilcoxon Mann-Whitney test does not require the assumption that the differences between the two samples are normally distributed. In many applications, the Wilcoxon Mann-Whitney Test is used in place of the two sample t-test when the normality assumption is questionable. 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

7. Spearman Correlation Analysis

Spearman correlation calculations used the assumption that both X and Y values are sampled from populations that follow a normal distribution. At least approximately, although with large samples, this assumption is not too important. Alternatively, the nonparametric Spearman correlation is based on ranking the two variables and so makes no assumption about the distribution of the values. The spearman correlation test analyzed the relationships between level of education and entrepreneurial skill sets.

4. RESULTS AND DISCUSSION

The results that were obtained from the analysis of the data gathered for the purpose of this study are presented and discussed below. Responses were obtained quantitatively by using questionnaires. A total of 100 questionnaires were distributed and 62 usable responses were received and the response rate is 62% which can be considered as very high. The response rate of 62% is actually higher than the normal response rate of 10-20% using the electronic and hard copy question. As the respondents for this study are the company manager/owners and personnel (employees) influencing decision making in investment in Agro-enterprise business, are known to be less likely to respond to mailed questionnaires than people in the general population (Hunt and Chonko, 1987). Thus subject to the limitation of the low response rate, the data can be useful to shed light on the issue that is important in this study. The first section provides the reliability test on variable of gender and skills, and level of education and skills for both managers and employees.

4.1 Reliability Test

The reliability test conducted on the question for the various variables are shown below using Cronbach's Alpha (Table 10 and 11). The reliability analysis, assessed with Cronbach's Alpha reliability test, was carried out in order to ensure the internal stability and consistency of the items used in each variable. The values ranged from 0.73 to 0.96 (managers Table 10) and 0.68 to 0.94 (employees Table 11) on both understanding and importance, which can be considered to be reliable.

Table 10. Reliability Test using Cronbach's α Managers

Variables	Part I	Cronbach's Alpha	
	No. of Items	Understanding	Importance
Operational management	5	0.201	0.399
Decision making	5	0.817	0.394
Financial management	5	0.960	0.793
Marketing management	5	0.748	0.573
Production management	5	0.533	0.047
Human resource management	5	0.733	0.279

Table 11. Reliability Test using Cronbach's α on Employee

Variables	Part II	Cronbach's Alpha	
	No. of Items	Understanding	Importance
Operational management	5	0.693	0.117
Decision making	5	0.676	0.625
Financial management	5	0.932	0.837
Marketing management	5	0.767	0.563
Production management	5	0.714	0.159
Human resource management	5	0.853	0.397
Entrepreneurial skills	5	0.794	0.565

4.2 Demographic Profile

The descriptive statistics of the composite variable are shown in Table 12 to 28. 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.

1. Gender

Table 12 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.

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 13.

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 14.

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 15.

Table 12. 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 13. 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 14. 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 15. 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
Bachelors 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)

4.3 Entrepreneurial Skills

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 concerns the rating of importance attached to the 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 16 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 17 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 18, 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 19. 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 16. 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 17. 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 18. 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 19. 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 20 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.

In the human resource management skills (training) is considered more understood skills (Table 21) 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.

In Table 22, the highest mean value of managers and employees on importance of general management skills (leadership 4.75 and 4.72) are described as more important skills. On further test using t-test, there is only one significance difference shown on creation of new product.

In decision making skills¹ of (Table 23), the mean value of manager's perception of importance is high on planning (4.75) and employees (4.90). On the t-test results shows a very high significance difference between managers and employees on identification. This indicates that decision making skills are described as more important skills. In Table 24, the mean value of managers and employees shows significance only on balance sheet (4.25 and 4.40). The

t-test shows no significance difference. However, we could describe through the mean value as also an important by both of them.

Table 20. 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)

Table 21. 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)

Table 22. Perception of Importance between Managers and Employees on
General Management Skills

General management skills	Position		t-value
	Managers(n =12) Mean(SD)	Employees(n = 50) Mean(SD)	
Leadership	4.68(0.45)	4.72 (0.64)	0.755
Creation of new product	3.83 (0.58)	3.12 (0.75)	0.002
Processing	3.83 (1.12)	3.74 (0.97)	0.793
Assessment	3.83 (1.03)	3.82 (0.52)	0.793
Developing strategy	4.17 (0.72)	4.10 (0.36)	0.966

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

Table 23. Perception of Importance between Managers and Employees on
Decision Making Skills

Decision making skills	Position		t-value
	Managers(n = 12) M(SD)	Employees (n = 50) M(SD)	
Identification	4.17 (0.72)	3.46 (0.76)	0.008**
Planning	4.75 (0.45)	4.90 (0.36)	0.302
Problem solving	4.25 (0.75)	4.00 (0.54)	0.296
Evaluation	4.25 (0.62)	3.98 (0.47)	0.180
Services	4.33 (0.65)	4.50 (0.68)	0.441

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

Table 24. Perception of Importance between Managers and Employees on Financial management Skills

Financial management skill	Position		t-value
	Managers(n =12) Mean(SD)	Employees(n = 50) Mean(SD)	
Income statement	4.25 (0.75)	4.34 (0.59)	0.705
Balance sheet	4.25 (0.87)	4.40 (0.54)	0.576
Cash flow	4.00 (0.74)	4.32 (0.55)	0.180
Budgeting	4.25 (0.62)	4.02 (0.69)	0.274
Inventory	4.25 (0.75)	4.08 (0.67)	0.658

Note: n (number); M (mean); SD (standard deviation)

In Table 25, the mean value of managers' perception of importance on marketing management skills was high (promotion (M4.50) and employees (distribution (M4.50). There was no significance difference shown on t-test.

In Table 26, the mean value of managers' perception of importance on production management skills is also high (quality control (M4.42) while the employees' perception of importance was high on (resources 9M4.86). However, on the t-test results indicated a significance difference on resources, thus described as more important skill.

In human resource management skills1 of (Table 27), the mean value of managers is high on training (M4.67) and employees' perception of importance mean value is also high on training (M4.92). There is however, one significance difference, when t-test was carried out on selection. This indicates that human resource management skills are described as an important skill.

On the needs for mentoring in (Table 28), the mean value of managers' perception for training needs was high on marketing management skills (M4.58) and employees' perception on training was shown human resource management skills (M4.88). There was no significance difference shown on the t-test results.

Table 25. Perception of Importance between Managers and Employees on Marketing Management Skills

Marketing management skills	Position		t-value
	Managers (n = 12) Mean(SD)	Employees(n = 50) Mean(SD)	
Product design	3.58 (1.24)	3.00 (0.88)	0.146
Pricing	4.17 (0.58)	4.20 (0.54)	0.858
Promotion	4.50 (0.52)	4.44 (0.73)	0.746
Distribution	4.25 (0.75)	4.50 (0.74)	0.315
Sales techniques	4.17 (0.58)	4.06 (0.51)	0.105

Note: n=number of observations; SD (standard deviation)

Table 26. Perception of Importance between Managers and Employees on Production Management Skills

Production management skill	Position		t-value
	Managers(n = 12) Mean(SD)	Employees(n = 50) Mean(SD)	
Manufacturing	3.58 (1.17)	3.00 (0.78)	0.123
Resources	4.33 (0.65)	4.86 (0.41)	0.019*
Cost	4.00 (0.60)	4.04 (0.53)	0.836
Quality Control	4.42 (0.67)	4.72 (0.50)	0.162
Production scheduling	3.83 (0.72)	3.96 (0.64)	0.583

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

Table 27. Perception of Importance between Managers and Employees on Human Resource Management Skills

Human resource management skill	Position		t-value
	Managers (n = 12) M(SD)	Employees (n = 50) M(SD)	
Recruiting	4.42 (0.52)	4.74 (0.57)	0.071
Selection	4.08 (0.67)	3.50 (0.74)	0.016*
Placing	4.08 (0.67)	3.74 (0.80)	0.142
Motivating	4.58 (0.52)	4.82 (0.44)	0.162
Training	4.67 (0.49)	4.92 (0.34)	0.114

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

Table 28. Perception of Importance between Managers and Employees on Needs for Mentoring Areas

Skills need for mentoring	Position		t-value
	Managers(n = 12) M(SD)	Employees(n = 50) M(SD)	
Entrepreneurial skills	4.25 (0.75)	4.62 (0.60)	0.134
Human resource management	4.58 (0.52)	4.88 (0.39)	0.082
Marketing management	4.58 (0.67)	4.54 (0.73)	0.845
Production management	3.92 (1.09)	3.94 (0.82)	0.945
Decision making	4.08 (0.79)	3.98 (0.47)	0.672

Note: n=number of observations; SD (standard deviation)

4.4 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) and the results are given below in the Table 29 to 31.

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 29.

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 30.

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 31). 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 29. 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

Table 30. 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

Table 31. 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

4.5 Managers and Employees using Understanding and Importance of Entrepreneurial Skill Set using Mann-Whitney

Scores across two variable, 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 variable, 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 32. Differences are on leadership and creation of new product. Scores across two variable, managers and employees are compared by means of the Mann-Whitney test and the results are given above in Table 32. 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 variable, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 33. 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 variable, managers and employees are compared by means of the Mann-Whitney test Table 33. 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 variable, 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 variable, 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

Scores across two variable, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 34. 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 variable, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 34. 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 32. 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 33. 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

Table 34. 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 variable, managers and employees are compared by means of the Mann-Whitney test and the results are given in Table 35. 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 variable, managers and employees are compared by means of the Mann-Whitney test and the results are given in table 36. 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 variable, 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 35. 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

4.6 Hypothesis Testing Using Spearman Correlation

Based on a few previous studies, the objectives of the study are formed according to current needs. The main objective of this study is to determine the skill sets of entrepreneurship mentoring based on the predefined motivation skills, entrepreneurial skills and business skills. To represent the level of importance attached to the mentoring predefined skill sets that have been identified as necessary to becoming a successful entrepreneurship start-up. 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 Table 36. 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 has indicated that age is very essential in any business management. This may be due to low level of education by staffs (Table 36). There were no strong correlation in the data set between age and financial management skills as well as shown Table 36. 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 36. Thus indicating that in business venture, motivation is very essential as depicted in De Wit(2002); and Rwigema and Venter (2004).

Table 36. Spearman Correlation Coefficient between Age and Entrepreneurial Skills

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

Note: *p<0.05

2. 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 37.

Table 37. 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

3. Relationship between Staffa 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. Managers and Entrepreneurial Skills by Staff

As shown in Table 38, there appears to be strong degree of correlation significant at 0.01 levels between income statement and balance sheet, cash flow, and balance sheet and cash flow respectively. There were also strong correlation between balance sheet and cash flow, inventory as well as between budgeting and inventory respectively. There is also correlation significant at the 0.05 level between cash flow and inventory, budgeting Table 38.

Spearman correlation analysis indicated a positive correlation significant at 0.01 level (two-tailed) between distribution and promotion and between pricing and product design Table 39.

Spearman correlation analysis indicated a positive correlation significant at 0.01 levels (two-tailed) between income statement and balance sheet, cash flow and balance sheet, inventory; between balance sheet and cash flow, budgeting, and inventory; between cash flow and budgeting and inventory, and also between budgeting and inventory Table 40.

Spearman correlation analysis indicated a positive correlation significant at 0.01 levels (two-tailed) between distribution and promotion, sales techniques; between pricing and sales techniques at 0.05 levels between product design and promotion, sales techniques and between distribution and

sales techniques Table 41. These findings were also depicted by De Wit (2002); and Rwigema and Venter (2004).

Spearman correlation analysis indicated a positive correlation significant at 0.01 level (two-tailed) between human resource, general management and marketing management skills between human resources, and marketing management; between gender and human resource management, between general management, decision making and production management skills Table 42

Table 38. Financial Management Skills between Managers and Employees

	Income statement	Balance Sheet	Cash Flow	Budgeting	Inventory
Gender					
Income statement	1.000				
Balance Sheet	.829**	1.000			
Cash Flow	.899**	.844**	1.000		
Budgeting	.385**	.268*	.277*	1.000	
Inventory	.399**	.394**	.316*	.695**	1.000

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

Table 39. Marketing Management Skills between Managers and Employees

	Product design	Pricing	Promotion	Distribution	Sales techniques
Gender					
Product design	1.000				
Pricing	.444**	1.000			
Promotion	-.080	.200	1.000		
Distribution	-.044	.070	.640**	1.000	
Sales techniques	.128	.289*	.279*	.293*	1.000

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

Table 40. Financial Management Skills between Managers and Employees

	Income statement	Balance Sheet	Cash Flow	Budgeting	Inventory
Gender					
Income statement	1.000				
Balance Sheet	.889**	1.000			
Cash Flow	.841**	.800**	1.000		
Budgeting	.460**	.417**	.396**	1.000	
Inventory	.611**	.550**	.432**	.827**	1.000

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

Table 41. Marketing Management Skills between Managers and Employees

	Product design	Pricing	Promotion	Distribution	Sales techniques
Gender					
Product design	1.000				
Pricing	.245	1.000			
Promotion	.254*	.105	1.000		
Distribution	.102	.101	.643**	1.000	
Sales techniques	.269*	.344**	.432**	.287*	1.000

Notes: **p<0.01;*p<0.05

Table 42. Gender and Training Need for Entrepreneurial Skill Sets by Staffs

	General management	Human resource management	Marketing	Production	Decision Making	
Gender	1.000					
General management	.226	1.000				
Human resource management	.331**	.656**	1.000			
Marketing	-.006	.372**	.360**	1.000		
Production	-.028	.292*	.147	.138	1.000	
Decision Making	-.076	.291*	.173	.185	.274*	1.000

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

5. Relation between Education Level and Entrepreneurial Skills by Staff

Spearman correlation analysis indicated a positive correlation significant at the 0.01 level (two-tailed) between income statement and balance sheet, cash flow, budgeting, inventory(0.832, 0.935, 0.466, 0.537, $p < 0.01$) between balance sheet and cash flow, budgeting and inventory(0.836, 0.465, 0.405 $p < 0.01$), and between budgeting and inventory(0.907, $p < 0.01$) Table 43. These findings, depicted in Table 43 are consistent with the outcome of the previous research Bloom and Boessenkol (2002).

Spearman correlation analysis indicated a positive correlation significant at 0.01 level (two-tailed) between income statement and balance sheet and cash flow, and between balance sheet, cash flow, and budgeting and cash flow (0.918,0.928,0.391,0.572, $p < 0.01$); between balance sheet and cash flow, budgeting and inventory(0.871,0.387,0.561, $p < 0.01$); between cash flow and inventory(0.494, $p < 0.01$); between budgeting and inventory90.780, $p < 0.01$) and at 0.05 level between cash flow and budgeting (0.303, $p < 0.05$) Table 44. These findings, depicted in Table 44 are consistent with the outcome of the previous research Bloom and Boessenkool (2002).

Table 43. Spearman Correlation between Level of Education and Financial Management Skills by staff

	Level of education	Income statement	Balance Sheet	Cash Flow	Budgeting	Inventory
Level of education	1.000					
Income statement	-.098	1.000				
Balance Sheet	-.152	.832**	1.000			
Cash Flow	-.085	.935**	.836**	1.000		
Budgeting	.030	.466**	.465**	.392**	1.000	
Inventory	.041	.537**	.405**	.467**	.907**	1.000

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

Table 44. Spearman Correlation between Level of Education and Financial Management Skills by Staff

	Level of education	Income statement	Balance Sheet	Cash Flow	Budgeting	Inventory
Level of education	1.000					
Income statement	.134	1.000				
Balance Sheet	.087	.918**	1.000			
Cash Flow	.090	.928**	.871**	1.000		
Budgeting	.095	.391**	.387**	.303*	1.000	
Inventory	.209	.572**	.561**	.494**	.780**	1.000

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

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 significance 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 consistent with literature findings. Between the grouping (managers and employees) and level of education of marketing management skills, there was a good number of significant differences 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 (Oosthuizen 2002).

In the financial management skill of managers and employees grouping with educational level, there was only one significant 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 Rwigema and Venter (2004), and De Wit (2002). 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 (Marx, 2002; and Rwigema and Venter, 2004); 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 were either accepted or rejected 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 staff (male and female) and entrepreneurial skills.

5. CONCLUSIONS AND RECOMMENDATION

Small and medium enterprises plays 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 previous chapters have demonstrated, mentoring of agricultural SMEs is fundamental to improving The Gambia entrepreneurship performance. This study endeavored primarily to create a platform from which further research can be conducted. It has evaluated the current position with respect to SME mentoring. Hopefully, the study will assist practicing enterprises, academics, SME support agencies, government SME organizations and entrepreneurs to understand the role of mentoring in agricultural SMEs as well as other sectors of businesses.

5.1 Conclusions

The results revealed that male enterprise managers represent the majority of enterprises compared to female, as well as male employees form the majority than female. Most of the SME enterprise managers are within the age of 49 and 52 years while employees are within 30 years. Many languages are widely spoken by the managers; however, mandinka is the most widely spoken language by the employees. The remaining eight ethnic languages were not significantly represented. Many of SMEs enterprises managers obtained other certificates while employees obtained certificate/diploma. The rationale behind asking this question is to determine if there is a relationship between education and entrepreneurial skill. This is an important finding as education could have a significant impact on small businesses and therefore suggests that agricultural SMEs have a significant role to play in improving the performance of start-up survival, stabilization, growth, and mature businesses. This is the first objective of the research.

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, labor 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 findings have also portrayed that there is a need to increase the number of female entrepreneurs. In the past, cultural and social norms contributed to the marginalization of female entrepreneurs. However, there are several examples of successful female entrepreneurs in the other parts of the world (Rwigena and venter, 2004).

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 appropriate equipment and other facilities for the recommended facilities to be commonly shared.

Agrocultural SMEs should inculcate the habit of training and developing their management and staff in order 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 equipments 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.

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Appendix A

Questionnaire for Agro-Enterprise Development: An Approach to support entrepreneurship growth in the Gambia.

National Pingtung University of Science and Technology

Department of Tropical Agriculture and International Cooperation

Questionnaire

Dear Sir,

I am a Master student at National Pingtung University of Science and Technology in Taiwan. I am hereby requesting information about agro-enterprise development in The Gambia. I am studying agribusiness management and doing my research on enterprise development. I would like to send my questionnaires to you and some of your staff to fill in and mail it back to me.

It has been identified that mentors/advising are/is an important part of the Small and medium (SME) enterprise development strategy of the government. However, very little empirical evidence is available about the state of The Gambia entrepreneurship mentors.

This research project will assist; in trying to gain a better understanding of what Gambians' SME mentoring, what skills entrepreneurs have and what role they play in inducing entrepreneurial activity and performance. This research is critically important and will contribute to the entrepreneurship set up project development in The Gambia and also in mentoring.

Your participation is needed and greatly appreciated. By answering this questionnaire you will be contributing towards a better understanding of vital intervention in the field of entrepreneurship and small business management. Please be reassured that all information provided will be treated in the strictest confidentiality.

Please acquaint yourself with the following terminology and instructions before completing the attached questionnaire:

Table of Contents(Questionnaire as attached)	Pages
Section A Demographic Information/Profile of Enterprise	1 – 12
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Terminology

Facilitate- “Make easy, less difficult or more easily achieved, assist with understanding”.

The mentor’s role is to **facilitate** the entrepreneurial experience.

Instructions to complete questionnaire:

1. You may be the respondent or select respondent from your enterprise to answer the questions.
2. Select **(2 respondents if the employee number is 5 to 10), (4 for 11 to 20), (6 for 21 to 30), (8 for 31 to 50) and (10 for 51 above)** to fill in the questions if possible including you and assign a number to each one of them.
3. Provide the respondent background information such as (what they do, position, entrepreneurial work) and send it to me. It is just for verification.
4. How and why you select these people.
5. The questionnaire is a MS Word document and can be answered via Email.
6. If you print it, put it on both sides of the paper to minimize number of papers

Email Instructions:

1. Please save the attached Questionnaire to your hard drive.
2. Close your Email and open the saved questionnaire.
3. Proceed to answer the questions by using your left mouse, click two times on the right box, choose for default value is “checked”, and then click “ok”. For wrong answer you can choose “not checked” and then click “ok”.
4. Once you have completed the questionnaire save the alterations and return the document to me using the following Email address lfmino623@gmail.com. **See the letters in capital for clarification LFMINO623@GMAIL.COM if your selected person does not**

have an email, you may assist him/her to mail it through your email or send the hard copy to the provided below

Thank you for participating in this research process. If you face any difficulties with the questionnaire, please phone.

Mr. Ebrima Cham at 9907391.

(Gambia College, Head of School of Agriculture, Brikama)

Yours Sincerely

Mr. Lamin K M Fatty

MSc Student

National Pingtung University of Science and Technology

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1 Hsueh Fu Road, Neipu Hsiang, Pingtung Hsien, Taiwan 91201

[Tel:886-8-774-0429](tel:886-8-774-0429) Fax: 886-8-7740446

Appendix B

Questionnaires for the Survey Enterprise Mentoring in The Gambia

Questionnaire No:

To Respondent: Please read the following statement and kindly answer the questions. The researcher is a student at National Pingtung University of Science and Technology in Taiwan. This survey is an attempt to collect required information necessary for completion of this thesis focusing on Small and medium enterprise (SME) development. This research project will assist; in trying to gain a better understanding of what Gambians' SME mentoring are, what skills entrepreneurs have and what role they play in inducing entrepreneurial activity and performance. The research is critically important because it is/will contribute to the entrepreneurship set up project development and also mentoring in The Gambia. I hope that through your responses in the questionnaire would be of help to analyze the data and give relevant information to the government of The Gambia. Your participation is needed and greatly appreciated. By answering this questionnaire you will be contributing towards a better understanding of this vital intervention in the field of entrepreneurship and small business management.

Please be reassured that all information provided will be treated in the strictest confidentiality. Please acquaint yourself with the following instructions before completing the attached questionnaire:

- I. Mark X in the box of your choice**
- II. Write the number in the box where applicable**
- III. Write your opinion or suggestion(s) where possible**
- IV. Complete all pages and send it through email provided at the back or hard copy to the person who gives you the question.**

Region.....

Village.....

Position.....

Name of the Enterprise.....

Name of the Respondent.....

Date.....

10. Where do you get your mentoring service? May pick more than one if applicable.

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- (1) Association of Small Scale Enterprise in tourism (ASSET) A10.1
- (2) Business associations (3) Non-Governmental Organizations A10.2
- (4) Others (Specify)..... A10.3
- A10.4

11. Indicate in which of the following **products you operate in** this enterprise? **Mark all that may apply.** Mark X if applicable and state the number of entrepreneurs

Small-medium Enterprise

	Production	Wholesale	Retail	
Meat product	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	A11.1 <input type="checkbox"/>
Fishery product	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	A11.2 <input type="checkbox"/>
Vegetable product	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	A11.3 <input type="checkbox"/>
Others specify	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	A11.4 <input type="checkbox"/>

12. Which of the **towns** do you operate? **Indicate all that may apply**

- (1) Banjul (2) Serre Kunda (3) Brikama (4) Sukuta A12.1
- (5) Banjulunding (6) Bakau (7) Latri Kunda (Faji Kunda) A12.2
- (8) Kanifing A12.3
- (9) Others (specify)..... A12.4
- A12.5
- A12.6
- A12.7
- A12.8
- A12.9

Section B: Entrepreneurship Skill Sets (SME)

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Indicate the under-mentioned skills by using the following five-point scale:

1: No understanding

2: Little understanding

3: Understanding (Based on theory rather than experience or practice)

4: More understanding (Working knowledge)

5: Most understanding (Professional knowledge)

13. Performance Motivation Skills

B13.1 Providing constructive criticism	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B13.1 <input type="checkbox"/>
B13.2 Providing guidance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B13.2 <input type="checkbox"/>
B13.3 Providing encouragement	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B13.3 <input type="checkbox"/>
B13.4 Being a sounding board	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B13.4 <input type="checkbox"/>
B13.5 Helping manage change	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B13.5 <input type="checkbox"/>

14. Entrepreneurial Skill

B14.1 Leadership	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B14.1 <input type="checkbox"/>
B14.2 Creation of new product	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B14.2 <input type="checkbox"/>
B14.3 Processing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B14.3 <input type="checkbox"/>
B14.4 Assessment	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B14.4 <input type="checkbox"/>
B14.4 Developing strategy	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B14.5 <input type="checkbox"/>

15. Decision Making

B15.1 Identification (classifying)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B15.1 <input type="checkbox"/>
B15.2 Planning	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B15.2 <input type="checkbox"/>
B15.3 Problem solving	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B15.3 <input type="checkbox"/>
B15.4 Evaluation (Giving appraisal)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B15.4 <input type="checkbox"/>
B15.5. Services	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	B15.5 <input type="checkbox"/>

16. Financial Management

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- | | | | | | | |
|------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| B16.1 Income statement | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B16.1 <input type="checkbox"/> |
| B16.2 Balance Sheet | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B16.2 <input type="checkbox"/> |
| B16.3 Cash Flow | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B16.3 <input type="checkbox"/> |
| B16.4 Budgeting | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B16.4 <input type="checkbox"/> |
| B16.5 Inventory | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B16.5 <input type="checkbox"/> |

17. Marketing Management

- | | | | | | | |
|------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| B17.1 Product design | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B17.1 <input type="checkbox"/> |
| B17.2 Pricing | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B17.2 <input type="checkbox"/> |
| B17.3 Promotion | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B17.3 <input type="checkbox"/> |
| B17.4 Distribution | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B17.4 <input type="checkbox"/> |
| B17.6 Sales techniques | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B17.5 <input type="checkbox"/> |

18. Production Management

- | | | | | | | |
|-----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| B18.1 Manufacturing | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B18.1 <input type="checkbox"/> |
| B18.2 Resources | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B18.2 <input type="checkbox"/> |
| B18.3 Cost | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B18.3 <input type="checkbox"/> |
| B18.4 Quality control | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B18.4 <input type="checkbox"/> |
| B18.5 Production scheduling | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B18.5 <input type="checkbox"/> |

19. Human Resource Management

- | | | | | | | |
|------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| B19.1 Recruiting | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B19.1 <input type="checkbox"/> |
| B19.2 Selection | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B19.2 <input type="checkbox"/> |
| B19.3 Placing | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B19.3 <input type="checkbox"/> |
| B19.4 Motivating | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B19.4 <input type="checkbox"/> |
| B19.5 Training | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> | B19.5 <input type="checkbox"/> |

Section C Level of Importance of the Entrepreneurship skills

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In your opinion, indicate the level of importance of the under mentioned skills have in relation to the entrepreneur. This is about Entrepreneurial skills.

Use the following five-point scale:

1: Not important

2: Little importance

3: Important

4: Very important

5: Most important

20. Personal Motivation Skills

C20.1 Providing constructive criticism	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C20.1 <input type="checkbox"/>
C20.2 Providing guidance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C20.2 <input type="checkbox"/>
C20.3 Providing encouragement	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C20.3 <input type="checkbox"/>
C20.4 Being a sounding board	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C20.4 <input type="checkbox"/>
C20.5 helping manage change	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C20.5 <input type="checkbox"/>

21 .Entrepreneurial Skill

C21.1 Leadership	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C21.1 <input type="checkbox"/>
C21.2 Creation of new product	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C21.2 <input type="checkbox"/>
C21.3 Processing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C21.3 <input type="checkbox"/>
C21.4 Assessment	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C21.4 <input type="checkbox"/>
C21.5 Developing strategy	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C21.5 <input type="checkbox"/>

22. Decision Making

C22.1 Identification (classifying)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C22.1 <input type="checkbox"/>
C22.2 Planning	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C22.2 <input type="checkbox"/>
C22.3 Problem solving	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C22.3 <input type="checkbox"/>
C22.4 Evaluation (Giving appraisal)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C22.4 <input type="checkbox"/>
C22.5.Services	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C22.5 <input type="checkbox"/>

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23. Financial Management

C23.1 Income statement	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C23.1 <input type="checkbox"/>
C23.2 Balance Sheet	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C23.2 <input type="checkbox"/>
C23.3 Cash Flow	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C23.3 <input type="checkbox"/>
C23.4 Budgeting	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C23.4 <input type="checkbox"/>
C23.5 Inventory	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C23.5 <input type="checkbox"/>

24. Marketing Management

C24.1 Product design	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C24.1 <input type="checkbox"/>
C24.2 Pricing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C24.2 <input type="checkbox"/>
C24.3 Promotion	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C24.3 <input type="checkbox"/>
C24.4 Distribution	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C24.4 <input type="checkbox"/>
C24.5 Sales techniques	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C24.5 <input type="checkbox"/>

25. Production Management

C25.1 Manufacturing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C25.1 <input type="checkbox"/>
C25.2 Resources	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C25.2 <input type="checkbox"/>
C25.3 Cost	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C25.3 <input type="checkbox"/>
C25.4 Quality control	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C25.4 <input type="checkbox"/>
C25.5 Production scheduling	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C25.5 <input type="checkbox"/>

26. Human Resource Management

C26.1 Recruiting	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C26.1 <input type="checkbox"/>
C26.2 Selection	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C26.2 <input type="checkbox"/>
C26.3 Placing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C26.3 <input type="checkbox"/>
C26.4 Motivating	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C26.4 <input type="checkbox"/>
C26.5 Training	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	C26.5 <input type="checkbox"/>

Section D: Need of mentoring

27. Do you agree or disagree with the following statement? *Mentors/advising are excellent avenues for obtaining professional and moral support for entrepreneurs.*

(1) Yes (2) No **D27**

28. If yes” continue by, indicating **which type of** support do entrepreneurs need **using the following five point scale**

- 1: Not important**
- 2: Little importance**
- 3: Important**
- 4: Very important**
- 5: Most important**

Skills

	Not important	Little important	Important	Very important	Most important	
Entrepreneurial	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	D28.1 <input type="checkbox"/>
Human resource management	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	D28.2 <input type="checkbox"/>
Marketing	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	D28.3 <input type="checkbox"/>
Production	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	D28.4 <input type="checkbox"/>
Decision making	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	D28.5 <input type="checkbox"/>

29. Is the support taking the initiative to avoid a situation or to react to a situation?

(1) Take the initiatives to avoid a situation (2) Reactive to a situation **D29**

30. What type of mentoring is best **suited to mentors/advisers** in your opinion?

.....

.....

.....

31. Any other **comments** and/or **remarks/suggests** you wish to add?

.....
.....
.....
.....
.....

Once more thank you very much for completing the questionnaire

Best of Luck

Thank you for your cooperation.

Please return the questionnaire via Email to lfmino623@gmail.com or

National Pingtung University of Science and Technology

Department of Tropical Agriculture and International Cooperation

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[Tel:886-8-774-0429](tel:886-8-774-0429) Fax: 886-8-7740446

Appendix C

Table 55. Definitions and Values of Variables

Name	Label	Values	Measure
GEND	Participant gender	0=Male, 1=Female	Nominal
Age	Age in years	years	Scale
Lang	Ethnic Language	1= English, 2= Mandinka, 3= Wolof, 4= Fula, 5= Jola, 6= Sarahule, 7= Serere, 8= Others	Nominal
Edn	Level of education	1=Less than Grade 9, 2= Grade 12, 3=Certificate/ Diploma, 4= Bachelor, 5=Master degree ,6=Doctorate, 7=Others	Ordinal
Pcc	Providing constructive criticism	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Pvg	Providing guidance	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Pet	Providing encouragement	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Bsb	Being a sounding board	1=No Understanding, 1= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Hmc	Helping manage change	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Ldp	Leadership	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Cnp	Creation of new product	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Pcg	Processing	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Nominal
Asst	Assessment	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Dsg	Developing strategy	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal

Cont.

Name	Label	Values	Measure
Idn	Identification	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Plg	Planning	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Psg	Problem Solving	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Evn	Evaluation	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Svs	Services	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Inst	Income statement	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Bst	Balance Sheet	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Cfw	Cash Flow	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Bug	Budgeting	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Inty	Inventory	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Pdn	Product design	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Prg	Pricing	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Pmt	Promotion	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Dtn	Distribution	1=No Understanding, 2= Little Understanding, 3,=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal

Cont.

Name	Label	Values	Measure
Stec	Sales techniques	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Mnfg	Manufacturing	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Res	Resources	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Cost	Cost	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Qul	Quality control	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Prng	Production scheduling	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Recg	Recruiting	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Stn	Selection	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Pln	Placing	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Motg	Motivating	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Trng	Training	1=No Understanding, 2= Little Understanding, 3=Understanding, 4=More Understanding, 5= Most Understanding	Ordinal
Pcc1	Providing constructive criticism	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pvg1	Providing guidance	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pet1	Providing encouragement	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal

Cont.

Name	Label	Values	Measure
Bsb1	Being a sounding board	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Hmc1	Helping manage change	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Ldp1	Leadership	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Cnp1	Creation of new product	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pcg1	Processing	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Asst1	Assessment	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Dsg1	Developing strategy	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Idn1	Identification	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Plg1	Planning	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Psg1	Problem Solving	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Evnl	Evaluation	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Svs1	Services	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Inst1	Income statement	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal

Cont.

Name	Label	Values	Measure
Bst1	Balance Sheet	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Cfw1	Cash Flow	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Bug1	Budgeting	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Inty1	Inventory	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pdn1	Product design	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Prg1	Pricing	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pmt1	Promotion	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Dnt1	Distribution	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Stec1	Sales techniques	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Mnfg1	Manufacturing	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Res1	Resources	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Cost1	Cost	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Qul1	Quality control	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Prng1	Production scheduling	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Recg1	Recruiting	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal

Cont.

Name	Label	Values	Measure
Stn1	Selection	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Pln1	Placing	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Motg1	Motivating	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Trng1	Training1	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Msr2	Entrepreneurial	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Hmc2	Human resource management	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Mktg2	Marketing	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Prdn2	Production	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Dmg2	Decision Making	1=Not Important, 2= Little important, 3= Important, 4= More Important, 5=Most important	Ordinal
Ars	Initiative to avoid a situation or to react to a situation	1=Initiative to avoid a situation or 2= To react to a situation)	Ordinal

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University: University of the Gambia, 2000 – 2006, B.Sc, Agriculture and Biology

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7. Professional Qualification

1. Environmental Education and Professional Development Workshop for Teacher's August 8 – 27, 1997 at Girl's Guide Training Centre Kanifing
2. Internet Training 6th June 2005 at Gambia College
3. Four day Training on Guidance, counseling and Special Education at the Gambia College 10th – 13th April 2006
4. July/August 2007 Training on Poultry Dairy and Beef Animal in Ethiopia, Jimma Agricultural University
5. July 2008, Training on horse and donkey management at Sambelly Kunda for three weeks.