

## **THE INFLUENCE OF BUSINESS ADVISORY SERVICES ON YOUTH AND WOMEN ENTREPRENEURS TOWARDS POVERTY REDUCTION IN THE GAMBIA**

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### **ABSTRACT**

*This study examines the critical role of business advisory services (BAS) in fostering youth entrepreneurship and reducing poverty in The Gambia. BAS provide essential support to emerging entrepreneurs through guidance on marketing strategies, financial management, business planning, and operational efficiency, thereby addressing significant knowledge and resource gaps. These services are particularly important for women and youth, who often face barriers such as limited access to finance, inadequate training and education, weak government policies, and insufficient access to relevant information. Given that youths aged 15–35 represent more than 68% of The Gambia’s population, the promotion of entrepreneurship is vital for employment creation and sustainable economic growth. The research employed a survey method with descriptive statistics to generate accurate data analysis. Closed-ended questions were used to collect systematic and quantitative responses. The study specifically explored the impact of government policies on youth entrepreneurship and poverty alleviation. Findings reveal that BAS provided by government*

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*institutions, including the National Enterprise Development Initiative (NEDI) and the Gambia Investment & Export Promotion Agency (GIEPA), significantly enhanced entrepreneurial performance. Entrepreneurs reported improvements in employment creation, sales growth, product quality, and cash flow management. However, challenges such as the sustainability of businesses, irregular migration, and the desire for overseas employment continue to hinder youth entrepreneurship. Many young Gambians still aspire to migrate to Europe and America for better opportunities, undermining local entrepreneurial growth. The study concludes that BAS are indispensable for guiding entrepreneurs in starting, running, and sustaining successful ventures, ultimately contributing to poverty reduction and economic resilience.*

**Keywords:** Entrepreneurship, Youth, Development, Education, Training, Government, Policy, BAS.

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## **1. INTRODUCTION**

Even though the Gambia government and other agencies intervene with a series of programs and support to the youth, they still face numerous challenges that hinder their efforts in their entrepreneurship endeavours and development. Despite the availability of financial institutions, non-financial institutions and government agencies policies, and non-governmental organisations regarding financial inclusion for the informal sector, youth entrepreneurship still faces enormous challenges which daunt their capacity for entrepreneurship development

and poverty reduction in the Gambia. The rate of irregular migration and the displacement of young people (mostly boys) within the country in search of white-collar jobs and migrating to their Eldorado for better living conditions and employment opportunities in Europe and America. The key factors affecting Youth entrepreneurship development in the Gambia are lack of adequate financing, inadequate training and education, inefficient government policies, and lack of access to relevant information (MSMEs, 2014). The study recommends that business advisory services (BAS) are crucial for entrepreneurs to guide them through the start, run, and sustain of their ventures, leading to increased success.

Despite the availability of financial institutions, non-financial institutions and government agencies and policies and non-governmental organisations regarding financial inclusion for the informal sector, youth entrepreneurship still faces enormous challenges which daunt their capacity for entrepreneurship development and poverty reduction in the Gambia. The rate of irregular migration and the displacement of youth people (mostly boys) within the country in search white collar jobs and migrating to their Eldorado for better living conditions and employment opportunities in Europe and America.

Additionally, inadequate financing is one of the main factors that affect potential youth startup businesses and those startups planning for expansion. Many young people in sub-Saharan Africa may choose to go into entrepreneurship as an option, but most of them are poorly prepared and have limited access to financial capital (World Bank, 2005). This is caused by the high interest rate charged by the commercial banks and

microfinance institutions. High demand of collateral by financial institutions poses difficulty for the young people. Though the central bank of the Gambia has a policy for collateral support to those who cannot meet the criteria of high demand of valuable collateral by the banks and microfinance institutions, it is still very difficult for the youth to access finance to start a business due bureaucratic bottleneck. Even though the Gambia government and other agencies intervene with a series of programs and support to the youth, those are not enough to flame the fire of entrepreneurship and poverty reduction in the country.

Youths are the wealth of the Gambia, a country not endowed with many natural resources and its population is said to be youthful with 37.2 percent of the total population (Gambia Bureau of Statistics, 2013). Youth age (15 – 35) constitute over 68% of the population thus, requiring greater attention and resources for employment creation (Gambia Bureau of Statistics, 2018). Youth unemployment stands at 41.5 % a little higher than the national unemployment 35% (Gambia Bureau of Statistics, 2018). Even though the Gambia government and other agencies intervene with a series of programs and support to the youth, they still face numerous challenges that hinder their efforts in their entrepreneurship endeavours and development. The key factors affecting Youth entrepreneurship development in the Gambia are basically lack of adequate financing, inadequate training and education, inefficient government policies and lack of access to relevant information (MSMEs, 2014).

## **2. REVIEW OF LITERATURE**

### **2.1 Empirical Review**

Entrepreneurship is a powerful driver of economic transformation, involving the identification of opportunities and their conversion into innovative products or services (Stylianou et al., 2025). However, youth entrepreneurship in The Gambia faces significant challenges, including limited access to finance, inadequate business training, and a lack of supportive infrastructure (Tanimu et al., 2025). Addressing these barriers is critical to unlocking the potential of young entrepreneurs and enabling them to drive economic growth (Avnimelech & Zelekha, 2015). Entrepreneurship development in The Gambia has become a key focus for addressing the country's economic challenges, particularly high unemployment and poverty. With a large youth population and limited formal job opportunities, entrepreneurship offers a pathway for young people to create their own livelihoods and contribute to the economy. However, while the potential is immense, the journey to fostering a thriving entrepreneurial ecosystem is filled with both opportunities and obstacles (Gambia Investment and Export Promotion Agency [GIEPA] (2020). To support entrepreneurship development, various initiatives have been launched by the government, NGOs, and international organizations. The Gambian government, for instance, has integrated entrepreneurship training into programs like the National Youth Service Scheme (NYSS), equipping young people with essential skills in business planning, financial management, and marketing. Partnerships with international organizations have provided funding and technical support for startups. Microfinance institutions, such as the Unique Finance

Company and the Gambia Women's Finance Association (GAWFA), have also stepped in to offer loans and financial services tailored to small businesses (International Labour Organization [ILO], 2021). These efforts are complemented by capacity-building programs from organizations like the Gambia Chamber of Commerce and Industry (GCCCI) and the International Trade Centre (ITC), which provide training in business management and digital skills Gambia Chamber of Commerce and Industry (GCCCI) (2022).

The concern for women and youth entrepreneurs using business advisory services resonate deep with enthusiasm amongst many communities and or rural development initiatives around the world. (Dzisi, 2014) revealed a Ghanaian study on the establishment and growth of youth-owned businesses. The study found that the administrative and legal framework, business aid support, management experience, financial availability, and social and cultural attitudes can all be barriers to running a business. Furthermore, these and other problems are cited in the entrepreneurship development model (Nieman, 2003) as impeding the growth and sustainability of entrepreneurship. They divide the elements into two categories: external (supportive and cooperative) factors, such as lack of funding and mentoring, lack of training and development, lack of role models, and government bureaucracy that hinders entrepreneurs (law and networking), and internal (entrepreneurial orientation) factors, such as lack of education, lack of work experience, lack of culture, and lack of personal orientation. The environment including both internal and external factors can have a favourable or negative impact on small business performance. Regardless of their degree of

development, entrepreneurship has been incorporated into the educational and training systems of many nations (Sambu, 2012). Women entrepreneurs are indispensable, accounting for a substantial share of employment and business ownership (Stylianou et al., 2025).

One of the first countries in Africa to incorporate elements of entrepreneurial education into its educational and training programs was Kenya. However, Kenya has also seen rapid population increase, with over 40% of the country's population in the basic and secondary education age range (Zepeda, 2013). To determine if they are connected to the performance of young businesses, Maebare (2015) modified an entrepreneurship company development model that focused on internal (entrepreneurial orientation) and external (supporting and cooperative environment) aspects. The relationship between the business environment factors—such as geography, crime, and corruption—and the performance of young businesses was also examined. The research revealed that young businesses in the Capricorn District Municipality have performed poorly in terms of creating jobs, employing less than five people. (Naji, 2019) outlines the elements that influence the growth of entrepreneurship, paying particular attention to the significance of training in entrepreneurship development and orientation. He thought that four major factors—economic development, culture, technological advancement, and education—had an impact on entrepreneurship. According to his research, you may anticipate robust and steady entrepreneurial growth in regions where these elements are present. The circumstances could affect the rise of entrepreneurship in both positive and negative ways.

While negative impacts produce an environment that inhibits the growth of entrepreneurship, positive influences generate conditions that are conducive and facilitate the emergence of entrepreneurship.

According to the results of a study by Olowa and Olowa (2015), the most significant factors influencing the growth of entrepreneurship in agribusiness in Nigeria are the following: using appropriate official knowledge along with local knowledge; extreme enthusiasm to do or achieve great works; knowledge of national and regional markets; fair benefit sharing among workers; a tendency to work in groups; price stabilisation of agricultural products; and having supportive family members who have a positive view of owning agribusiness enterprises. It came to the conclusion that among the other elements thought to be crucial for the growth of entrepreneurship, social and cultural variables are highly regarded. Even though entrepreneurship education is crucial, research has shown that training is more successful at developing entrepreneurial skills. Studies have shown a strong correlation between business creation and entrepreneurial training in both the short- and long-term horizons as measured by entrepreneurial ability, as well as entrepreneurial mindset and thinking (Matani, 2020).

According to Tanimu et al. (2025, p 599), in The Gambia, where traditional sectors such as agriculture and tourism dominate, entrepreneurship can diversify the economy and reduce dependence on a few industries. For example, young entrepreneurs in The Gambia are increasingly venturing into sectors like technology, renewable energy, and agribusiness,



creating new opportunities for growth. Youth entrepreneurship focuses on the involvement of young people in entrepreneurial activities. In The Gambia, where over 60% of the population is under the age of 25, youth entrepreneurship is not just an economic imperative but also a social necessity. High youth unemployment rates, estimated at over 40%, have made entrepreneurship an attractive alternative for young people seeking to earn a livelihood (Arshed *et al.*, 2018). Youth entrepreneurship offers several advantages. First, it empowers young people to become self-reliant and financially independent. Second, it fosters creativity and innovation, as young entrepreneurs often bring fresh perspectives and ideas. Third, it contributes to community development by addressing local challenges through entrepreneurial solutions. For instance, young Gambian entrepreneurs have developed mobile apps to improve access to healthcare and created sustainable farming techniques to combat food insecurity (Tanimu, et al, 2025).

## **2.2 Theoretical Review**

### **2.2.1 *Entrepreneurship Orientation Theory***

Entrepreneurship training and advisory services significantly impact youth and women entrepreneurs, with motivation and determination influenced by family support, peer influence, and development partner assistance. Startup success is significantly influenced by peer motivation, group members' support, and the determination of youth and women entrepreneurs, as well as continuous engagement and collaboration from family, partners, and government. The business idea's market viability is determined by stakeholders' support, previous employment, relevant skills, and the ability to mobilize necessary resources.

The strength of the theory of entrepreneurship training and business advisory services is that youth and women need to have the motivation and passion to succeed in any business. As this theory helps to identify the strength and weakness (internal factors) and opportunities and threat (external factors) to further boost the chances of business success and limits the chances of business failure according to (Wandera, 2013).

The factors that limit access to financing for youth and women is also due to the high interest rates, lack of enough collaterals and failure to repay the loan due to diversion of the loan to personal expenses, and the age of the borrowers. The fact is many youth start business at early ages without the required skills and knowledge and at that early age they are easy to be influenced by their spouses or relatives and even be prone to peer influence to divert the invest fund to other areas that are non-income generating and became stranded at the time of loan repayment, leading to bad loans and limits their ability to repay the loans according to (Cook, 2013).

### **3. RESEARCH METHODOLOGY**

The study adopted a descriptive survey design to examine the influence of Business Advisory Services (BAS) on youth and women entrepreneurs in The Gambia. The target population comprised entrepreneurs who had either received or not received BAS between 2021 and 2025. A total of 80 respondents were selected using stratified random sampling, ensuring fair representation of both groups. Data sources included both primary and secondary data. Primary data were collected through structured questionnaires containing Likert-scale and open-ended questions, while secondary data were

drawn from government reports, NGOs, and international organizations. The questionnaire was validated by experts and piloted for clarity. Reliability was confirmed with a Cronbach's Alpha of 0.82, showing high internal consistency. Data collection was done physically and electronically with the help of trained assistants. For analysis, data were processed using SPSS (version 25). Descriptive statistics (frequencies, percentages, charts) summarized the findings, while Chi-square tests examined associations between BAS and entrepreneurial outcomes. Open-ended responses were analyzed thematically. Ethical considerations included voluntary participation, informed consent, and assurance of confidentiality and anonymity.

#### **4. DISCUSSION**

This helps us to know the respondents that receive Business Advisory Services (BAS) from the institutions that provide BAS services across the country. It is meant for us to know the level at which the youth and women entrepreneurs within the country have access to advisory services, mentorship and coaching from business advisors and coaches. It has been proved that entrepreneurs with advisors/ coaches have better chances to succeed in business, especially in decision making. Entrepreneurs should have someone to guide, support and direct on relevant issues that may have an impact on their business success/ failure. According to the data analysis, about 65.6% of the respondents have received business advisory services, while 34.4% indicated not receiving any form of business advisory services in any form. The chart below shows

the youth and women entrepreneurs that have received business advisory services (coaching and mentorship).

***Institution received the Business Advisory Services (BAS)?***

This helps us to identify the institutions that provided the business advisory services in the form of coaching and mentorship to the youth and women entrepreneurship within the Gambia from the past 5 years (2021-2025). It has been identified that 58.9% of the respondents received business advisory services from government institutions mainly (NEDI and GLEPA), 27.4% indicated from private institutions, 13.7% indicated receiving from nongovernment and partners.

***How does Business Advisory Services Received Contribute to the success of your Business?***

This helps us to know how business advisory services influence the business success of the youth and women entrepreneurs. The table below shows the influence of business advisory services on the business success of the youth and women entrepreneurs across the country.

Table 1. Influence of Business Advisory Services on the Business of the Respondents

Description	Agree	Strongly Agree	Disagree	Strongly Disagree	Unsure	Total
Increase Sales/turnover	52	17	4	3	4	80
Increase Market Share	43	25	4	3	5	80
Increase number of Employees	39	15	14	5	7	80
Improve Product Quality	44	28	2	5	1	80

Business Expansion/Growth	39	26	6	5	4	80
Improve Marketing Strategy	41	33	2	2	2	80
Development of good Business Plan	43	31	2	2	2	80
Proper Record Keeping	34	40	2	2	2	80
Better Cash Flow Management	41	32	2	2	3	80

Source: Field Survey, 2025.

The study reveals that 52 and 17 respondents agreed and strongly agreed that the Business Development Services (BDS) received help to increase their sales/turnover, while 4, 3 and 4 respondents disagree, strongly disagree and unsure that BDS received help to increase their sales/turnover. On Market share however, 43 and 25 respondents agree and strongly agree that the BDS received has helped increase their market share, while 4, 3 and 5 respondents disagree, strongly disagree and unsure that the BDS received help increase their market share, 39 and 15 agree and strongly agree that the BDS helped increase their number of employees, while 14, 5 and 7 disagree, strongly disagree and unsure that BDS helps them increase their number of employees. The improved product quality got the endorsement of 44 and 28 respondents who agree and strongly agree that the BDS received has helped to improve their product quality, while 2, 5 and 1 disagree, strongly disagree and unsure that BDS helps improve their product quality. Frankly, 39 and 26 respondents agreed and strongly agreed that the BDS received had helped them in their business expansion/growth, while 6, 5 and 4 respondents disagree, strongly disagree and unsure that BDS received had helped in

their business expansion/growth. Improved marketing strategy receives the endorsement of 41 and 33 respondents who agree and strongly agree that the BDS received helped improve their marketing strategy, while 2, 2 and 2 disagree, strongly disagree and unsure that BDS received helped improve their marketing strategy. On development of a good business plan, respondents subscribe by 43 and 31 that the BDS helped them in the development of a good business plan, while 2, 2, and 2 disagree, strongly disagree and are unsure that BDS helped in the development of a good business plan. 34 and 40 respondents agree and strongly agree that the BDS helped them maintain proper record keeping, while 2,2, and 2 disagree, strongly disagree and ensure that the BDS helped maintain proper record keeping. Cash Flow Management was greeted by 41 and 32 respondents who agreed and strongly agreed that BDS helped them in better cash flow management, while 2, 2 and 3 respondents disagree, strongly disagree and ensure that the BDS helped them in better cash flow management.

## **5. CONCLUSION AND RECOMMENDATIONS**

In conclusion, business advisory services significantly influence youth and women entrepreneurs in The Gambia by providing essential training, improving access to finance, raising awareness about governmental support initiatives, facilitating networking opportunities, and ultimately reducing failure rates among new businesses. These factors collectively contribute towards poverty reduction by enabling more successful entrepreneurial endeavours within these demographics.

Actually, a good number of the entrepreneurs indicated that they received business advisory services and mainly from

government institutions (NEDI & GIEPA) and other institutions. Majority of the respondents agreed and strongly agreed that the BAS they received contributed greatly to their business success. It helped them increase employees, sales, market share, improve product quality, develop a good business plan, maintain proper record keeping and better manage cash flows. A good number of the entrepreneurs indicated they receive support from these projects, majority of the entrepreneurs benefited from business advisory services, grants, matching grants, and few loans.

Business advisory services, a crucial tool for entrepreneurs, provide essential skills and knowledge to navigate the complexities of starting and running a business, with 65.6% of respondents receiving such services. Entrepreneurs using Business Analytics (BAS) often secure better financial access through improved business plans and pitches, attracting investors or lenders, despite only 44% of respondents having access to financing. 89.5% of respondents are aware of government initiatives empowering youth and women entrepreneurs, with business advisory services often disseminating information about these programs to boost participation. BAS offers crucial networking opportunities for young and female entrepreneurs, connecting them with mentors, potential partners, and other businesses, fostering growth and sustainability. Entrepreneurs with improved skills, better financing, and supportive networks experience reduced failure rates, enhancing individual income and community economic development. With the training and networking opportunities for young entrepreneurs in the Gambia, the

biggest challenge of facing youth and women entrepreneurs in the Gambia is lack of proper sustainability of relevant projects.

As per the recommendations derived from this study, business advisory services need to be continually provided to the entrepreneurs to help guide them over a period of time on how to start, run and sustain a business venture. From the results it has been observed that entrepreneurs who benefit from business advisory services are more successful than those without access to business advisory services.



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