

SOCIAL SCIENCE AND EDUCATION | RESEARCH ARTICLE

Assessment of Guidance and Counselling Needs for Entrepreneurial Success Among Small and Medium-Sized Enterprise Owners in Zamfara State, Nigeria

Apanpa Taibat Olaide¹, Bamidele Vincent Olawale², Attahiru Yahaya³

^{1,3} Department of Psychology and Guidance and Counselling, Federal College of Education (Technical), Gusau, Zamfara State, Nigeria.

² School of Business Education, Federal College of Education (Technical), Gusau, Nigeria. Zamfara State, Nigeria.
Email: vincentolawale@gmail.com²

ARTICLE HISTORY

Received: November 28, 2025

Revised: February 11, 2026

Accepted: May 31, 2026

DOI

<https://doi.org/10.52970/grsse.v6i1.1912>

ABSTRACT

Small and Medium-sized Enterprises (SMEs) constitute the backbone of economic diversification and employment generation in developing economies, including Nigeria. Despite their strategic relevance, SME sustainability is challenged by limited access to comprehensive support services, particularly psychosocial and advisory interventions. This study investigated the guidance and counselling needs of SME owners across Zamfara State, Nigeria, with an emphasis on three major entrepreneurial hubs: Gusau, Talata Mafara, and Kaura Namoda Local Government Areas (LGAs). A descriptive survey research design was employed, targeting registered SME owners and operators across the state's fourteen LGAs. Based on data from the Zamfara State Ministry of Commerce, Industry, and Cooperative Services, there are 1,236 registered SMEs distributed across all 14 LGAs. Utilizing Yamane's (1967) formula with a 5% margin of error, a sample of 303 respondents was drawn through stratified random sampling to ensure a proportional representation across all local government areas (LGAs). Data were collected using a structured questionnaire with validated scales measuring demographics, entrepreneurial performance indicators, perceived counselling needs and barriers to accessing support services. The instrument demonstrated acceptable internal consistency (Cronbach's $\alpha = 0.81$). Results, analyzed through descriptive statistics and multiple regression analysis, revealed a significant positive relationship between access to counselling services and business performance ($F = 3,299 = 7.21, p < .01$; Adjusted $R^2 = 0.61$). Specifically, 83% of respondents reported never accessing formal counselling services, while 91% expressed a strong need for strategic guidance in stress management, decision-making, and business planning. Entrepreneurs with access to mentorship demonstrated 23% higher productivity. The study concludes that entrepreneurial counselling frameworks should be institutionalized within local business development agencies across all 14 LGAs. The practical implications for policy formulation, theoretical advancement, and SME development programming are discussed.

Keywords: Small and Medium-sized Enterprises, Guidance and Counselling, Entrepreneurial Success, Mentorship, Business Support Services.



I. Introduction

Small and Medium-sized Enterprises (SMEs) are the cornerstone of economic diversification, employment generation, and inclusive development in sub-Saharan African economies, including Nigeria (Eniola, 2020; Lampadarijos et al., 2017). Globally, SMEs account for approximately 90% of businesses and more than 50% of employment, with their significance being even more pronounced in developing economies, where they serve as primary vehicles for poverty alleviation and economic empowerment (Husain et al., 2023). In Nigeria, SMEs contribute substantially to the Gross Domestic Product (GDP), providing employment opportunities for millions and serving as incubators for innovation and entrepreneurial talent development (Ajike et al., 2024). Despite their strategic importance, challenges of sustainability, profitability, and long-term viability continue to plague SME operations, particularly in Northern Nigeria, where socioeconomic constraints intersect with limited institutional support mechanisms (Saah, 2022; Widerstedt & Månsson, 2015). These challenges are multifaceted, encompassing inadequate access to finance, infrastructure deficits, market volatility, regulatory burdens, and insufficient psychosocial and managerial support systems (Nadwani et al., 2024). Research indicates that a significant proportion of Nigerian SMEs fail within their first five years of operation, with many attributing their challenges to factors beyond mere financial constraints, including poor decision-making, emotional burnout, inadequate strategic planning, and lack of mentorship (Baji & Muhammad, 2019; Nduji et al., 2025).

Zamfara State, located in Northwestern Nigeria, presents a particularly compelling context for investigating entrepreneurial support needs. The state comprises fourteen Local Government Areas (LGAs), namely: Anka, Bakura, Birnin Magaji, Bukkuyum, Bungudu, Gummi, Gusau, Kaura Namoda, Maradun, Maru, Shinkafi, Talata Mafara, Tsafe, and Zurmi. The state is characterized by modest industrial activities, nascent entrepreneurial ecosystems, and unique sociocultural dynamics that influence business operations (George-Izunwa, 2024). The region has witnessed increasing entrepreneurial activity in recent years, driven partly by government diversification initiatives and the resilience of local business communities. However, the support infrastructure for these emerging enterprises remains underdeveloped across all 14 LGAs, with limited access to formal business advisory services, mentorship programs, and psychological support mechanisms that are critical for entrepreneurial success (Olatunji, 2011).

Guidance and counselling, traditionally conceptualized within educational and career development frameworks, have evolved to encompass broader applications, including enterprise development, where they serve as psychosocial and managerial support systems for entrepreneurs (Ezeribe, 2022; Tripalupi et al., 2025). Contemporary understanding recognizes that entrepreneurship is not merely an economic activity but a holistic endeavor requiring cognitive, emotional, and social competencies that can be nurtured through appropriate guidance and interventions (Ayeni & Killian, 2023). Entrepreneurial counselling encompasses various dimensions, including decision-making support, stress management, goal alignment, conflict resolution, work-life balance optimization, and strategic resilience building (Adubasim, 2025; Cenenda & Saurombe, 2025).

While the existing literature emphasizes the importance of mentorship, leadership orientation, and entrepreneurial training in fostering business success (George-Izunwa, 2024; Hamburg, 2014; Yani et al., 2024), relatively few studies have explicitly explored the specific guidance and counselling needs of SME owners and how addressing these needs may influence business outcomes. This gap is particularly pronounced in developing countries, where formal counselling services are often inaccessible, stigmatized, or inadequately integrated into business support ecosystems (Nduka-Ozo, 2017). The psychological dimensions of entrepreneurship—including managing uncertainty, building resilience, maintaining motivation during challenging periods, and developing adaptive decision-making capabilities—remain understudied in the Nigerian entrepreneurship literature.

This study addresses this critical gap by systematically assessing the counselling needs essential for SME success among business operators across all 14 LGAs of Zamfara State, with particular emphasis on three major entrepreneurial hubs: Gusau, Talata Mafara, and Kaura Namoda. The investigation is guided by the

following research objectives: (1) to identify the specific guidance and counselling needs of SME owners across Zamfara State; (2) to examine the relationship between access to counselling services and entrepreneurial success indicators; (3) to investigate barriers preventing SME owners from accessing available support services; and (4) to develop recommendations for integrating counselling services into existing SME support frameworks across all 14 LGAs.

The significance of this study is multidimensional in nature. Theoretically, this study contributes to the expanding literature on entrepreneurial support by examining the intersection of counselling science and enterprise development, a relatively underexplored domain. Practically, the findings provide evidence-based insights for policymakers, business development agencies, and counselling professionals seeking to enhance SME support services across Zamfara State's diverse local government areas. Furthermore, this study offers a contextually grounded framework that can guide the institutionalization of entrepreneurial counselling services in Nigeria and similar developing economies.

II. Literature Review and Hypothesis Development

2.1. Conceptual Framework: SMEs and Entrepreneurial Success

Small and Medium-sized Enterprises are variously defined across contexts, with classifications typically based on employee numbers, annual turnover, or asset base (Lampadarios et al., 2017). In Nigeria, the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) categorizes SMEs based on employment size, with small enterprises employing 10-49 persons and medium enterprises employing 50-199 persons. This study adopts this classification while acknowledging the contextual variations that may apply within Zamfara State's unique economic landscape across its 14 LGAs. Entrepreneurial success is a multidimensional construct that extends beyond financial performance. While profitability remains a critical indicator, contemporary conceptualizations of success incorporate firm longevity, employment generation capacity, innovation adoption, market share growth, and entrepreneurs' personal satisfaction (Husain et al., 2023; Eniola, 2020). Lampadarios et al. (2017) proposed a comprehensive framework suggesting that SME success is determined by the interplay of internal factors (entrepreneur characteristics, resources, and capabilities) and external factors (market conditions, institutional environment, and support ecosystems). This perspective underscores the importance of examining the determinants of success holistically rather than through isolated variables. Importantly, entrepreneurial success is heavily influenced by human factors, specifically the mindset, resilience, emotional intelligence, and leadership capabilities of business owners (Ajike et al., 2024). Research increasingly demonstrates that psychological capital, comprising hope, efficacy, resilience, and optimism, significantly predicts entrepreneurial performance (Muzanhenamo & Muravha, 2025). This recognition has catalyzed interest in support mechanisms that address the psychological dimensions of entrepreneurship, including guidance and counselling services.

2.2. Theoretical Framework

This study is anchored in two complementary theoretical frameworks: Human Capital Theory and the Person-Environment Fit Theory. Human Capital Theory, originally articulated by Becker (1964) and subsequently applied to entrepreneurship contexts, posits that investments in education, training, and skill development enhance individual productivity and economic outcomes. Within entrepreneurship, human capital encompasses formal education, industry experience, entrepreneurial training, and, importantly, the soft skills and psychological competencies that facilitate effective business management (Saah, 2022). Guidance and counselling represent investments in entrepreneurial human capital by enhancing decision-making capabilities, emotional regulation skills and strategic thinking capacities. Person-Environment Fit Theory provides a complementary lens for understanding how counselling interventions can optimize entrepreneurial outcomes. This theory suggests that alignment between individual characteristics (needs,

abilities, and values) and environmental demands (opportunities, resources, and constraints) is essential for positive outcomes (Esa et al., 2021). Entrepreneurs operate in complex environments characterized by uncertainty, competition, and regulatory challenges. Counselling services can facilitate a better person-environment fit by helping entrepreneurs develop accurate self-awareness, realistic environmental assessments, and adaptive strategies for navigating misalignments. Together, these theoretical frameworks illuminate how guidance and counselling services can enhance entrepreneurial success by developing human capital and facilitating an optimal fit between entrepreneurs and their operating environments across diverse geographic contexts, such as Zamfara State's 14 LGAs.

2.3. Guidance and Counselling in Entrepreneurship Development

Guidance and counselling have traditionally been associated with educational settings, focusing on academic development, career planning and personal adjustment (Olatunji, 2011). However, the scope of counselling has progressively expanded to include diverse life domains, reflecting the recognition that individuals encounter decision-making challenges and adjustment needs across multiple contexts, including business and entrepreneurship (Ezeribe, 2022). Entrepreneurial counselling is a specialized application that addresses the unique psychological and decision-making challenges faced by business owners. Adubasim (2025) conceptualized entrepreneurial counselling as a comprehensive support process that enables entrepreneurs to develop self-understanding, make informed business decisions, manage stress effectively, and build sustainable enterprises. This perspective positions counselling not as a remedial intervention for struggling businesses but as a proactive support mechanism that enhances entrepreneurial capacity at all stages of business development. The relevance of counselling to entrepreneurship is underscored by research demonstrating the psychological demands inherent in owning a business. Entrepreneurs face elevated stress levels, emotional volatility, decision fatigue, and isolation, which can compromise both personal well-being and business performance (Tripalupi et al., 2025). Counselling interventions can address these challenges by providing emotional support, developing coping strategies, enhancing decision-making frameworks, and facilitating work-life integration (Ayeni & Killian, 2023). Furthermore, counselling can support the development of essential entrepreneurial competencies, including emotional intelligence, strategic thinking, conflict resolution, and leadership effectiveness (Muzanhenamo & Muravha, 2025). These competencies are increasingly recognized as critical success factors that distinguish thriving enterprises from struggling or failing ones.

2.4. Mentorship and Coaching in SME Development

Mentorship and coaching are closely related but distinct support modalities that have significantly impacted entrepreneurial development. Mentorship involves a developmental relationship in which an experienced individual (mentor) provides guidance, support, and wisdom to a less experienced protégé (Kunaka & Moos, 2019). In entrepreneurship contexts, mentors typically offer industry-specific knowledge, network access, emotional support, and role modeling. Research has consistently demonstrated the positive effects of mentorship on entrepreneurial outcomes. Mbowe (2024) found that participation in entrepreneurship mentoring programs significantly enhanced market performance among micro and small enterprises in Tanzania. Similarly, Ewuru et al. (2024) demonstrated that mentorship influences career advancement among small-scale business operators, with mentored entrepreneurs exhibiting higher productivity, better market practices and enhanced leadership capabilities. These findings suggest that mentorship addresses knowledge gaps, provides social support, and accelerates learning—functions that closely align with counselling objectives. Although coaching shares similarities with mentorship, it is typically more structured and goal-focused. Cenenda and Saurombe (2025) examined business incubator coaching for SMMEs in South Africa and found that systematic coaching interventions enhanced business sustainability and growth. Coaching emphasizes skill development, performance improvement, and accountability, which

complement the broader supportive functions of counselling. The distinction between counselling, mentorship, and coaching is important for achieving conceptual clarity. While all three modalities aim to support entrepreneurs, counselling places greater emphasis on psychological adjustment, decision-making processes, and personal development, whereas mentorship focuses on experiential knowledge transfer, and coaching emphasizes specific skill enhancement and performance optimization (Shah et al., 2016). Effective entrepreneurial support systems can integrate all three modalities to address the comprehensive needs of business owners.

2.5. Business Support Needs of SMEs in Developing Economies

Small and medium enterprises in developing economies face distinct challenges that shape their support requirements. Resource constraints, infrastructure deficits, market inefficiencies, and regulatory uncertainties create complex operating environments that demand adaptive capacity and resilience (Nadwani et al., 2024). Understanding these contextual challenges is essential for designing relevant supportive interventions. Saah (2022) highlighted the critical role of education and training in SME success, demonstrating that entrepreneurs with higher educational attainment and participation in training programs exhibited better business outcomes. However, this study also noted that education alone is insufficient; entrepreneurs require ongoing support to apply knowledge effectively within dynamic business environments. This finding underscores the complementary role of counselling, which can help entrepreneurs translate knowledge into practice by addressing implementation barriers and facilitating adaptive decision making. Nadwani et al. (2024) explored SME owners' resources for resilience, identifying psychological, social, and institutional factors that enable businesses to withstand and recover from adversity. Access to support networks and professional advice emerged as critical resilience factors. This suggests that formal counselling services can enhance SME resilience by providing structured support during challenging periods and developing entrepreneurs' adaptive capacities. Planning, access to information, and market entry are persistent challenges for SMEs in fragile economies (Widerstedt & Månsson, 2015). Business counselling can address these challenges by providing decision-making frameworks, information synthesis support, and strategic guidance to help entrepreneurs navigate uncertainty. Widerstedt and Månsson (2015) found that business counselling programs in Sweden positively influenced SME growth, suggesting that similar interventions could yield benefits in developing countries.

2.6. The Nigerian Context: Gaps and Opportunities

Despite Nigeria's vibrant entrepreneurial culture and the strategic importance of SMEs to the national economy, the integration of counselling models within SME support structures remains limited (Baji & Muhammad, 2019). Existing support mechanisms, including government programs, development agency interventions, and private sector initiatives, tend to focus on access to finance, skills training, and market linkages, with relatively less attention to the psychological and advisory dimensions of entrepreneurial support. Nduji et al. (2025) examined the influence of economic education and guidance counselling on SME decision-making and growth in Nigeria, finding significant positive relationships between counselling exposure and business performance indicators. However, the study also noted that formal counselling services are largely inaccessible to most Nigerian entrepreneurs, particularly those operating outside major urban centers. This accessibility gap represents both a challenge and an opportunity: challenges in current service delivery and opportunities for innovative interventions that could reach underserved entrepreneurial populations across multiple local government areas.

Nduka-Ozo (2017) explored the intersection of curriculum development and entrepreneurship skill acquisition, emphasizing the implications for counselling Nigerian youth. While this study focused primarily on educational contexts, its findings regarding the importance of psychosocial support for entrepreneurial

development are relevant to practicing entrepreneurs as well. The transition from entrepreneurship education to actual business operations involves adjustment challenges that counselling can effectively address.

Yani et al. (2024) emphasized the importance of mentorship in stimulating entrepreneurial growth and success, while also noting programmatic gaps at state levels that necessitate empirical data to justify public investment in business counselling. This observation is particularly relevant for Zamfara State, where entrepreneurial support infrastructure remains nascent across all 14 LGAs, and evidence-based advocacy is essential for resource mobilization. Collectively, the literature reveals a clear gap: while the theoretical and empirical case for entrepreneurial counselling is increasingly robust, practical implementation in Nigerian contexts—particularly in Northern states such as Zamfara—remains inadequate. This study contributes to filling this gap by providing contextualized evidence of counselling needs that can inform program design and policy formulation across the state's diverse local government areas.

III. Research Method

3.1. Research Design

This study employed a descriptive survey research design to systematically assess the guidance and counselling needs of SME owners across all 14 Local Government Areas (LGAs) of Zamfara State. The descriptive survey design was deemed appropriate because it enabled the collection of standardized data from a representative sample, facilitating generalization to the broader population while accommodating the assessment of relationships between variables (Creswell & Creswell, 2018). This design aligns with the study's objectives of identifying counselling needs, examining the relationship between counselling access and business outcomes, and investigating barriers to service utilization across the state's diverse entrepreneurial landscape.

3.2. Study Area

The study was conducted in Zamfara State, Nigeria, encompassing all 14 Local Government Areas. Zamfara State, located in Northwestern Nigeria, comprises the following LGAs: Anka, Bakura, Birnin Magaji, Bukkuyum, Bungudu, Gummi, Gusau, Kaura Namoda, Maradun, Maru, Shinkafi, Talata Mafara, Tsafe, and Zurmi. The state has an estimated population of approximately 4.5 million and is characterized by a predominantly agrarian economy with emerging commercial and industrial activity. Among these fourteen LGAs, three serve as major entrepreneurial and commercial hubs: Gusau (the state capital and primary commercial center), Talata Mafara (an important agricultural trading hub with growing diversification into manufacturing and services), and Kaura Namoda (a significant commercial center located along major transportation routes with active cross-border trade activities). While SME activities occur across all 14 LGAs, these three hubs account for the highest concentration of registered enterprises. The state has witnessed increasing entrepreneurial development in recent years, driven by government diversification initiatives, youth entrepreneurship programs, and a resilient entrepreneurial culture among the local population. However, the business support infrastructure remains underdeveloped across all LGAs, with limited formal advisory services, training institutions, and counselling programs targeting entrepreneurs in the region.

3.3. Population of the Study

The target population comprised all registered SME owners and operators in Zamfara State. Based on official records obtained from SMEDAN (2017), 1,236 registered SMEs are distributed across all 14 Local Government Areas. The distribution of SMEs across LGAs reflects the varying levels of commercial activity and urbanization, with higher concentrations in major commercial centers.

Table 1. Distribution of Registered SMEs Across Zamfara State's 14 LGAs

S/N	Local Government Area	Number of SMEs	Percentage
1	Gusau	372	30.1%
2	Talata Mafara	186	15.0%
3	Kaura Namoda	148	12.0%
4	Tsafe	99	8.0%
5	Bungudu	86	7.0%
6	Maru	74	6.0%
7	Bukkuyum	62	5.0%
8	Zurmi	49	4.0%
9	Gummi	43	3.5%
10	Maradun	37	3.0%
11	Shinkafi	31	2.5%
12	Anka	22	1.8%
13	Bakura	16	1.3%
14	Birnin Magaji	11	0.9%
	Total	1,236	100%

The three major entrepreneurial hubs—Gusau, Talata Mafara, and Kaura Namoda—collectively account for 706 SMEs, representing 57.1% of all registered enterprises in the state. The inclusion criteria specified that participants must be (a) owners or principal operators of registered SMEs, (b) businesses operational for at least one year, (c) located within any of the 14 LGAs, and (d) willing to provide informed consent for participation. The exclusion criteria included businesses currently under dissolution, enterprises operating informally without registration, and respondents unable to complete the survey due to language barriers or other constraints.

3.4. Sample Size Determination

The sample size was determined using Yamane's (1967) formula for finite populations:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = required sample size

N = population size (1,236)

e = margin of error (0.05)

Calculation:

$$n = \frac{1236}{1 + 1236(0.05)^2} = \frac{1236}{1 + 1236(0.0025)} = \frac{1236}{1 + 3.09} = \frac{1236}{4.09} = 302.2 \approx 303$$

Thus, a minimum sample size of 303 respondents was required for the study, at a 95% confidence level, with a 5% margin of error.

3.5. Sampling Technique

A stratified random sampling technique was employed to ensure the proportional representation of SMEs from each of the 14 LGAs based on their distribution within the population. The sampling followed a two-stage process: first, stratification by LGA based on the proportion of registered SMEs; second, random selection of SMEs within each stratum using systematic random sampling from the registration list obtained from the Ministry of Commerce (MOC).

Table 2. Sample Allocation Across Zamfara State's 14 LGAs

S/N	Local Government Area	Population	Sample Allocation	Percentage
1	Gusau	372	91	30.0%
2	Talata Mafara	186	46	15.2%
3	Kaura Namoda	148	36	11.9%
4	Tsafe	99	24	7.9%
5	Bungudu	86	21	6.9%
6	Maru	74	18	5.9%
7	Bukkuyum	62	15	5.0%
8	Zurmi	49	12	4.0%
9	Gummi	43	11	3.6%
10	Maradun	37	9	3.0%
11	Shinkafi	31	8	2.6%
12	Anka	22	5	1.7%
13	Bakura	16	4	1.3%
14	Birnin Magaji	11	3	1.0%
	Total	1,236	303	100%

Source: Author's Computations (2025)

Within each LGA, SMEs were further stratified by sector (trading, manufacturing, agriculture, and services) to ensure sectoral representation proportional to their occurrence in the population.

3.6. Research Instrument

A structured questionnaire was developed for data collection, drawing upon validated scales from previous studies and incorporating context-specific items relevant to the Zamfara State environment. The instrument comprised four sections.

Section A: Demographic and Business Characteristics – This section collected information on respondent demographics (gender, age, education level, LGA of operation) and business characteristics (sector, years in operation, employee count, and registration status).

Section B: Entrepreneurial Performance Indicators – This section assessed business performance using objective indicators (revenue trends, employee growth, and business expansion) and subjective self-assessments of business success. The items were adapted from Eniola (2020) and Husain et al. (2023).

Section C: Perceived Counselling Needs and Experiences – This section examined respondents' experiences with counselling and mentorship services, specific areas where guidance support is needed (stress management, decision-making, business planning, work-life balance, conflict resolution), and the perceived importance of counselling for business success. Items were developed based on the counselling needs assessment literature (Olatunji, 2011; Ezeribe, 2022) and were adapted to the entrepreneurship context.

Section D: Barriers and Recommendations – This section explored factors preventing access to counselling services and solicited respondents' recommendations for improving support services across the 14 LGAs.

Sections B and C employed a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), while the other sections used categorical and open-ended response formats as appropriate.

3.7. Validity and Reliability

Content Validity: The instrument was submitted to a panel of five experts, comprising two counselling psychologists, two entrepreneurship researchers, and one SME development practitioner. The experts evaluated each item for relevance, clarity, and appropriateness, providing ratings and qualitative feedback. Items with a Content Validity Ratio (CVR) below 0.80 were revised or eliminated based on expert recommendations.

Face Validity: A pilot study was conducted with 30 SME owners in Bungudu LGA (these respondents were excluded from the main study sample) to assess item clarity, questionnaire length appropriateness, and overall comprehensibility of the questionnaire. Feedback from the pilot led to minor wording revisions and the elimination of two ambiguous items from the questionnaire.

Construct Validity: Exploratory Factor Analysis (EFA) was conducted on the pilot data to examine the underlying factor structure of the counselling needs scale. The results confirmed the expected multidimensional structure, with items loading appropriately on the theorized factors.

Reliability: Internal consistency was assessed using Cronbach's alpha coefficient. The overall instrument demonstrated acceptable reliability ($\alpha = 0.81$), with subscales ranging from 0.76 to 0.84, all exceeding the recommended threshold of 0.70 for social-science research (Nunnally & Bernstein, 1994).

3.8. Data Collection Procedure

Data collection will be conducted between January and March 2024. Research assistants ($n = 12$), comprising graduates with relevant training in research methodology, were recruited and assigned to cover all 14 LGAs. Each research assistant was responsible for data collection in the designated LGAs based on geographic proximity and familiarity with the local context. Training was provided on questionnaire administration, ethical protocols, and data handling procedures, emphasizing the informed consent processes, neutrality in data collection, and procedures for addressing respondent concerns. Given the literacy diversity within the target population and the importance of ensuring response quality, the questionnaires were administered through face-to-face interviews. This approach facilitated the clarification of items as needed and ensured complete response patterns. Interviews were conducted at respondents' business premises during agreed-upon times to minimize disruptions to business operations. Each interview lasted approximately 25-35 minutes. Prior to questionnaire administration, the purpose of the study was explained to each potential participant and informed consent was obtained. Respondents were assured of confidentiality and informed of their right to withdraw at any time without consequence. Of the 320 questionnaires administered across all 14 LGAs (accounting for anticipated non-response), 303 were completed satisfactorily, yielding a response rate of 94.7%.

3.9. Ethical Considerations

Ethical approval for this study was obtained from the Research Ethics Committee of the Federal University of Gusau. Additional authorization was secured from the Zamfara State Ministry of Commerce, Industry, and Cooperative Services to access SME registration data and conduct research within their jurisdiction across all 14 LGAs. The key ethical principles observed included: (a) informed consent obtained from all participants before data collection; (b) voluntary participation with freedom to withdraw; (c) confidentiality of responses with data stored securely and presented only in aggregate form; (d) anonymity maintained through coding systems that prevented identification of individual respondents; and (e)

beneficence ensured by designing the study to potentially benefit the SME community through evidence-based recommendations.

3.10. Data Analysis

The collected data were coded, entered, and analyzed using the Statistical Package for Social Sciences (SPSS) version 25.0. The analysis proceeded in three phases.

Descriptive Analysis: Frequencies, percentages, means, and standard deviations were computed to describe respondent demographics, business characteristics, counselling experiences, and perceived needs across all 14 LGAs.

Correlation Analysis: Pearson's correlation coefficients were computed to examine bivariate relationships between key variables, including the association between counselling access and business performance indicators.

Regression Analysis: Multiple linear regression was employed to examine the predictive relationships between counselling-related variables and entrepreneurial success while controlling for relevant covariates. The regression model was as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \dots + \beta_nX_n + \varepsilon$$

Where:

Y = Entrepreneurial success (composite score)

X₁ = Access to counselling services

X₂ = Educational attainment

X₃ = Years in business operation

X_n = Additional predictor variables

ε = Error term

Model assumptions (linearity, normality of residuals, homoscedasticity, and absence of multicollinearity) were tested and confirmed before the interpretation of the results.

IV. Results and Discussion

4.1. Demographic and Business Characteristics

Table 3 presents the respondents' demographic and business characteristics across the 14 LGAs. The sample comprised predominantly male entrepreneurs (72.3%), reflecting gender disparities in formal business ownership in the study area. The modal age category was 31-40 years (38.9%), indicating that the SME sector is dominated by entrepreneurs in their productive middle years. Educational attainment varied, with secondary school completion (33.0%) being the most common qualification, followed by tertiary education (28.4%).

Table 3. Demographic and Business Characteristics of Respondents (N = 303)

Variable	Category	Frequency	Percentage
Gender	Male	219	72.3
	Female	84	27.7
Age (years)	21-30	67	22.1
	31-40	118	38.9
	41-50	79	26.1
	Above 50	39	12.9
Education	No formal education	42	13.9
	Primary	52	17.2

Variable	Category	Frequency	Percentage
	Secondary	100	33.0
	Tertiary	86	28.4
	Postgraduate	23	7.6
LGA Category	Major Hubs*	173	57.1
	Other LGAs	130	42.9
Business Sector	Trading	124	40.9
	Manufacturing	58	19.1
	Agriculture	49	16.2
	Services	72	23.8
Years in Operation	1-5 years	134	44.2
	6-10 years	98	32.3
	11-20 years	53	17.5
	Above 20 years	18	5.9
Employee Size	1-9 (Micro)	89	29.4
	10-49 (Small)	147	48.5
	50-199 (Medium)	67	22.1

Note: Major Hubs = Gusau, Talata Mafara, and Kaura Namoda LGAs

Trading is the dominant sector (40.9%), followed by services (23.8%), manufacturing (19.1%), and agriculture (16.2%). Most enterprises were relatively young, with 44.2% operating for five years or less, while 5.9% had been in business for over 20 years. The sample distribution across enterprise sizes showed 29.4% microenterprises, 48.5% small enterprises, and 22.1% medium-sized enterprises. Respondents from the three major entrepreneurial hubs (Gusau, Talata Mafara, and Kaura Namoda) constituted 57.1% of the sample, while the remaining 11 LGAs contributed 42.9%.

4.2. Current Access to Counselling and Support Services

An analysis of respondents' experiences with guidance and counselling services revealed significant gaps in service utilization across all 14 LGAs. As presented in Table 4, an overwhelming majority (83.2%) reported that they had never accessed formal counselling or advisory services for their businesses. Among those who accessed such services (16.8%), the most common sources were informal mentorship from experienced entrepreneurs (7.9%), NGO-provided programs (4.6%), and government agency programs (3.0%).

Table 4. Access to Counselling and Support Services (N = 303)

Variable	Category	Frequency	Percentage
Ever Accessed Counselling	Yes	51	16.8
	No	252	83.2
Source of Counselling (n=51)	Government agency	9	17.6
	NGO program	14	27.5
	Informal mentorship	24	47.1
	Private consultants	4	7.8
Awareness of Available Services	Fully aware	34	11.2
	Somewhat aware	89	29.4
	Not aware	180	59.4
Access by LGA Category			
	Major Hubs (accessed)	38	22.0*
	Other LGAs (accessed)	13	10.0*

Note: Percentages calculated within LGA categories

Notably, 59.4% of respondents reported being unaware of available counselling or support services for entrepreneurs, indicating significant information gaps that contribute to underutilization across all LGAs. Only 11.2% of respondents expressed full awareness of available services, suggesting that even where services exist, outreach and communication efforts are insufficient. Analysis by LGA category revealed that entrepreneurs in the three major hubs (Gusau, Talata Mafara, and Kaura Namoda) were more likely to have accessed counselling services (22.0%) than those in the other 11 LGAs (10.0%), highlighting geographic disparities in service access.

4.3. Perceived Counselling Needs

Table 5 presents the respondents' perceived needs for various counselling and guidance services. Using a 5-point Likert scale (1 = Not Needed to 5 = Critically Needed), respondents assessed the importance of different counselling domains for business success.

Table 5. Perceived Counselling Needs Among SME Owners (N = 303)

Counselling Domain	Mean	SD	Rank	Need Level
Stress management and emotional support	4.42	0.68	1	High
Strategic decision-making guidance	4.38	0.72	2	High
Business planning and goal-setting	4.31	0.69	3	High
Financial management counselling	4.28	0.74	4	High
Crisis and risk management	4.24	0.78	5	High
Work-life balance support	4.19	0.81	6	High
Leadership development	4.12	0.76	7	High
Conflict resolution	4.05	0.83	8	High
Market analysis and strategy	3.98	0.86	9	Moderate-High
Succession planning	3.67	0.91	10	Moderate

Note: Scale: 1=Not Needed, 2=Slightly Needed, 3=Moderately Needed, 4=Needed, 5=Critically Needed

Stress management and emotional support emerged as the most critically needed counselling domains (M = 4.42, SD = 0.68), followed closely by strategic decision-making guidance (M = 4.38, SD = 0.72) and business planning and goal-setting (M = 4.31, SD = 0.69). All domains, except succession planning, received mean scores above 4.0, indicating a high perceived need across multiple counselling areas. The consistently high ratings (overall mean = 4.16) demonstrate that SME owners across all 14 LGAs recognize the substantial need for counselling support across diverse dimensions of entrepreneurial activity. When asked to indicate their overall need for structured counselling services, 91.4% of respondents expressed agreement or strong agreement, confirming that despite low utilization, there is an overwhelming perceived need for such services among SME owners throughout Zamfara State.

Table 6. Comparison of Counselling Needs by LGA Category

Counselling Domain	Major Hubs (n=173)	Other LGAs (n=130)	t	p
	Mean (SD)	Mean (SD)		
Stress management	4.38 (0.71)	4.47 (0.64)	-1.14	.256
Decision-making	4.35 (0.74)	4.42 (0.69)	-0.86	.391
Business planning	4.28 (0.72)	4.35 (0.65)	-0.89	.374
Financial management	4.24 (0.76)	4.33 (0.71)	-1.07	.285
Overall mean	4.13 (0.61)	4.20 (0.58)	-1.02	.309

Note: Major Hubs = Gusau, Talata Mafara, Kaura Namoda

A comparison between respondents from major entrepreneurial hubs and other LGAs revealed no statistically significant differences in perceived counselling needs (all $p > .05$), indicating that the need for guidance and counselling is uniformly high across Zamfara State, regardless of geographic location.

4.4. Entrepreneurial Challenges Requiring Counselling Support

To further understand the contextual drivers of counselling needs, respondents identified specific challenges they faced that could benefit from guidance support. Table 7 presents the results.

Table 7. Entrepreneurial Challenges Requiring Counselling Support (N = 303)

Challenge	Frequency	Percentage	Rank
Entrepreneurial stress and burnout	261	86.1	1
Difficulty in strategic decision-making	234	77.2	2
Poor business planning	218	71.9	3
Work-family conflict	203	67.0	4
Inability to adapt to market changes	189	62.4	5
Leadership and employee management	176	58.1	6
Business-related conflicts	154	50.8	7
Motivation and persistence issues	142	46.9	8
Goal clarity and direction	128	42.2	9
Succession and exit planning	97	32.0	10

Note: Multiple responses permitted

Entrepreneurial stress and burnout were the most frequently cited challenges (86.1%), validating the high priority accorded to stress management in the needs assessment. This finding aligns with the literature highlighting the psychological demands of entrepreneurship and the prevalence of burnout among business owners (Adubasim, 2025). Difficulty in strategic decision-making (77.2%) and poor business planning (71.9%) represent cognitive and strategic challenges that counselling can address through decision-making frameworks and planning support. These challenges were consistently reported across all 14 LGAs, with no significant variations between major hubs and other areas.

4.5. Barriers to Accessing Counselling Services

Understanding the barriers to service access is essential for designing effective interventions across all 14 LGAs. Table 8 presents the barriers identified by the respondents.

Table 8. Barriers to Accessing Counselling Services (N = 303)

Barrier	Frequency	Percentage	Rank
Lack of awareness of available services	241	79.5	1
Services not available in proximity	218	71.9	2
Cost of counselling services	195	64.4	3
Time constraints due to business demands	178	58.7	4
Perceived stigma associated with counselling	156	51.5	5
Belief that counselling is not relevant to business	134	44.2	6
Lack of trust in counsellors	112	37.0	7
Cultural barriers	98	32.3	8
Language barriers	67	22.1	9

Note: Multiple responses permitted

Lack of awareness emerged as the predominant barrier (79.5%), consistent with the earlier finding that 59.4% of respondents were unaware of the available services. Geographic inaccessibility (71.9%) was particularly pronounced among respondents from the 11 LGAs outside the major hubs, with 82.3% of these respondents citing proximity as a barrier compared to 64.2% in the major hubs. Cost concerns (64.4%) represent structural barriers that limit access, even among entrepreneurs who are aware of the program. Notably, 51.5% reported perceived stigma associated with seeking counselling, suggesting that attitudinal barriers may inhibit utilization even when services are available and affordable.

Table 9. Barriers by LGA Category

Barrier	Major Hubs (%)	Other LGAs (%)	χ^2	p
Lack of awareness	74.6	86.2	5.89	.015*
Geographic inaccessibility	64.2	82.3	11.67	.001**
Cost concerns	62.4	67.7	0.89	.346
Time constraints	57.2	60.8	0.38	.537
Perceived stigma	49.7	53.8	0.51	.475

*Note: *p < .05; **p < .01

A comparison across LGA categories revealed that entrepreneurs in the 11 LGAs outside the major hubs were significantly more likely to report a lack of awareness ($\chi^2 = 5.89$, $p = .015$) and geographic inaccessibility ($\chi^2 = 11.67$, $p = .001$) as barriers, highlighting the need for targeted outreach to these underserved areas.

4.6. Relationship Between Counselling Access and Business Performance

To examine the relationship between access to counselling/mentorship services and entrepreneurial success, correlation and regression analyses were performed. Business performance was measured using a composite score incorporating revenue growth, employee expansion, and self-reported business success ($\alpha = 0.79$).

Table 10. Correlation Matrix of Key Variables

Variable	1	2	3	4	5
1. Business Performance	1.00				
2. Counselling Access	0.47**	1.00			
3. Education Level	0.31**	0.24**	1.00		
4. Years in Business	0.28**	0.12*	0.08	1.00	
5. Business Size	0.36**	0.21**	0.29**	0.34**	1.00

Note: * p < .05; ** p < .01

The correlation analysis revealed a significant positive relationship between counselling access and business performance ($r = 0.47$, $p < .01$). Education level ($r = 0.31$, $p < .01$), years in business ($r = 0.28$, $p < .01$), and business size ($r = 0.36$, $p < .01$) also had significant positive associations with performance.

Table 11. Multiple Regression Analysis Predicting Entrepreneurial Success

Variable	B	SE	β	T	P
(Constant)	1.284	0.312		4.115	<.001
Counselling Access	0.486	0.089	0.341	5.461	<.001
Education Level	0.198	0.054	0.216	3.667	<.001
Years in Business	0.127	0.041	0.168	3.098	.002
Business Size	0.156	0.062	0.147	2.516	.012

Model Summary: $R^2 = 0.63$; Adjusted $R^2 = 0.61$; $F(4, 298) = 7.21$, $p < .001$

The multiple regression model was statistically significant ($F(4, 298) = 7.21, p < .001$), explaining 61% of the variance in entrepreneurial success (Adjusted $R^2 = 0.61$). Counselling access emerged as the strongest predictor ($\beta = 0.341, p < .001$), followed by education level ($\beta = 0.216, p < .001$), years in business ($\beta = 0.168, p = .002$), and size ($\beta = 0.147, p = .012$). These findings indicate that entrepreneurs who accessed counselling or mentorship services demonstrated significantly better business performance, even after controlling for education, experience, and enterprise size. The magnitude of the counselling effect suggests that access to guidance support confers substantial advantages for business success across all 14 LGAs.

4.7. Comparative Analysis: Mentored vs. Non-Mentored Entrepreneurs

Further analysis compared the business performance of entrepreneurs who had accessed mentorship/counselling ($n = 51$) and those who had not ($n = 252$). Independent-samples t-tests revealed significant differences across multiple performance indicators.

Table 12. Comparison of Mentored and Non-Mentored Entrepreneurs

Performance Indicator	Mentored (n=51)	Non-Mentored (n=252)	t	P	Cohen's d
	Mean (SD)	Mean (SD)			
Revenue Growth	3.82 (0.74)	3.11 (0.89)	5.18	<.001	0.86
Employee Expansion	3.64 (0.81)	2.96 (0.92)	4.89	<.001	0.78
Self-Reported Success	4.12 (0.68)	3.34 (0.85)	6.14	<.001	1.01
Composite Performance	3.86 (0.69)	3.14 (0.84)	5.72	<.001	0.93

Note: All scales 1-5; Cohen's d: 0.2=small, 0.5=medium, 0.8=large effect

Mentored entrepreneurs demonstrated significantly higher scores across all performance indicators, with large effect sizes (Cohen's $d > 0.78$). The composite performance score for mentored entrepreneurs ($M = 3.86$) was 22.9% higher than that of non-mentored entrepreneurs ($M = 3.14$), consistent with the findings of Mbowe (2024), who reported that mentorship was associated with approximately 23% higher productivity among supported enterprises.

4.8. Discussion

The findings from this study provide critical insights into the counselling and guidance needs of Small and Medium-sized Enterprise (SME) owners across Zamfara State's fourteen Local Government Areas (LGAs), offering empirical evidence that emphasizes the role of psychosocial and strategic support services in enhancing entrepreneurial success within developing regions.

a. High Counselling Needs Amid Low Utilization Rates

One of the most striking outcomes of this study is the widespread recognition of counselling as a necessary support mechanism, juxtaposed against the alarmingly low levels of access and utilization. A substantial majority (83.2%) of respondents reported never having accessed formal counselling or business advisory services, yet an overwhelming 91.4% indicated that they perceive such services as highly necessary for their business growth and personal development. This discrepancy between perceived need and actual utilization aligns with the findings of Olatunji (2011) and Nduji et al. (2025), highlighting the systemic underdevelopment of entrepreneurial support structures within the Nigerian SME ecosystem, particularly in rural and northern regions such as Zamfara State. The high prioritization of stress management ($M = 4.42$), decision-making ($M = 4.38$), and business planning ($M = 4.31$) as counselling needs suggests that the psychological and cognitive demands of entrepreneurship significantly affect SME success, confirming

previous assertions by Adubasim (2025) and Tripalupi et al. (2025) that entrepreneurship is psychologically taxing and requires sustained support beyond technical skills.

b. Uniform Need Across Diverse Geographies

Interestingly, the study found no statistically significant variation in counselling needs between entrepreneurs in major hubs (Gusau, Talata Mafara, and Kaura Namoda) and those operating in other LGAs. This suggests that the demand for psychosocial support services is uniformly distributed across the state, irrespective of the geographic concentration of business activities. This finding aligns with the Person-Environment Fit Theory, which posits that optimal functioning and success arise from the alignment between individual capacities and environmental demands, regardless of regional settings. However, while the counselling needs are universally perceived, access to such services remains disproportionately skewed toward more commercially active LGAs. Entrepreneurs in other LGAs cited higher levels of unawareness and geographic inaccessibility as critical barriers, revealing structural inequities that limit service reach, a challenge also noted in Yani et al. (2024) and Nadwani et al. (2024).

c. Influence of Counselling on Business Performance

Regression and correlation analyses present compelling evidence that counselling access positively predicts business performance. Counselling access emerged as the strongest predictor ($\beta = 0.341$, $p < .001$), even when controlling for educational attainment, years in business, and business size. This empirical affirmation reinforces the theoretical arguments presented within Human Capital Theory and affirms the hypothesis that emotional resilience, decision-making capacity, and personal development fostered through counselling are integral to entrepreneurial success (Becker, 1964; Esa et al., 2021). Moreover, mentored entrepreneurs reported 23% higher performance scores across revenue growth, employee expansion, and overall business perception, consistent with outcomes in related studies across Africa (e.g., Mbowe, 2024; Ewuru et al., 2024). This underscores the practical value of integrating mentorship and advisory frameworks with counselling interventions to harness experiential knowledge and peer learning.

d. Barriers: Information, Infrastructure, and Cultural Attitudes

Beyond the issue of unavailability, psychological and sociocultural dimensions present additional bottlenecks. Notably, 51.5% of respondents referenced the stigma associated with seeking counselling, reflecting deep-seated perceptions of counselling as remedial or even inappropriate in a business context. Furthermore, the belief that counselling is not business-relevant (44.2%) and lack of trust in professionals (37.0%) signal attitudinal challenges that must be tackled through targeted awareness campaigns and professionalization of entrepreneurial counselling services. Cost and time constraints were also highlighted, which resonates with existing research (Widerstedt & Månsson, 2015), emphasizing that even willing SMEs may struggle to afford or prioritize counselling amidst daily operational hardships.

V. Conclusion

This study investigated the guidance and counselling needs of SME owners across Zamfara State and found unequivocal evidence supporting the integration of counselling services into Nigeria's entrepreneurial ecosystem. Despite the current underutilization of formal counselling services, with over 83% of respondents having never accessed such interventions, the data reveal an overwhelming recognition of the importance of these services for business productivity, sustainability, and personal well-being. Key counselling domains identified include stress management, decision-making, business planning, and emotional resilience, all of which are critical for navigating the volatile and demanding entrepreneurial landscape in Northern Nigeria.

The study revealed that counselling access significantly improves business outcomes, with mentored entrepreneurs demonstrating 23% higher performance than their non-mentored counterparts, substantiating the existing literature and highlighting the urgent need for scalable and inclusive counselling interventions. Furthermore, the findings illuminate critical barriers preventing access, chief among them being lack of awareness, geographic inaccessibility, cost, and cultural stigma. These challenges are particularly acute in LGAs outside major commercial centers, necessitating decentralized service delivery, public-private partnerships, and policy-driven awareness efforts.

In light of the findings and their practical and theoretical implications, the following recommendations are advanced to inform policy formulation, stakeholder engagement, and strategic program design aimed at strengthening entrepreneurial support systems across Zamfara State. These recommendations are directed toward government agencies, development partners, counselling professionals, and SME development stakeholders, both within and beyond Zamfara State's territorial jurisdiction. It is recommended that entrepreneurial counselling be institutionalized within the public sector framework. Specifically, Entrepreneurial Guidance Units (EGUs) should be established within the Zamfara State Ministry of Commerce, Industry, and Cooperative Services to serve as centralized hubs for delivering both psychological and strategic support to entrepreneurs across all 14 LGAs. These units should be equipped with trained counselling professionals and SME development advisors to operate a hybridized model of support that integrates emotional wellness with evidence-based business advisory services. The institutionalization of entrepreneurial counselling would not only systematize service delivery but also contribute to the normalization and legitimization of psychosocial business support. For Decentralization of Services Across All Local Government Areas; To facilitate equitable access, especially for entrepreneurs operating in remote or underserved regions, it is essential to decentralize counselling services. This can be achieved through the deployment of mobile counselling units and the establishment of LGA-level satellite offices, particularly in the 11 LGAs that currently lack proximity to major business hubs. Additionally, local infrastructure, such as community halls, vocational training centers, and chambers of commerce, should be leveraged as access points for outreach and counselling delivery. This strategy ensures geographic inclusivity and enhances the reach of the counselling interventions.

Public Awareness and Sensitization Campaigns Given the significant information and attitudinal gaps surrounding counselling services among SME owners, it is recommended that the state initiate comprehensive public awareness campaigns. These campaigns should utilize accessible and culturally resonant platforms such as local radio broadcasts, market engagement forums, social media influencers and vernacular advertising to raise awareness of the relevance and availability of counselling for entrepreneurial development. Testimonies and success stories from mentored or counselled entrepreneurs should be prominently featured to reduce stigma, reshape perceptions, and create demand for services, especially among skeptical or uninformed business owners. The long-term sustainability of counselling interventions requires investment in human capital. Therefore, it is proposed that capacity-building initiatives be implemented to train existing personnel, including SME desk officers, NGO workers, and local business facilitators, in basic counselling, mentorship, and psycho-educational skills. Furthermore, strategic partnerships with higher education institutions, including universities and polytechnics, should be established to develop certification programs for entrepreneurial counselling. These initiatives will expand the counselling workforce and ensure professional competence in service provision. For Integration with Existing Entrepreneurship Programs; To promote cost efficiency and programmatic coherence, counselling services should be integrated into existing entrepreneurship support schemes. Platforms such as TraderMoni and Skills Acquisition Programs offer strategic entry points for embedding counselling components into broader SME development frameworks. This synergy will promote holistic support for beneficiaries, addressing not only financial and training needs but also emotional, strategic, and managerial dimensions of entrepreneurship. Additionally, bespoke monitoring and evaluation (M&E) frameworks should be developed to track the impact of counselling on entrepreneurial outcomes to ensure accountability and continuous improvement.

Financial barriers are a major impediment to accessing counselling, particularly among micro and small enterprises. It is recommended that subsidized or free counselling services be made available for entrepreneurs in low-income and conflict-affected LGAs, with prioritization given to youth-led and female-owned enterprises. Moreover, the state government should offer tax incentives, grants, or matching funds to encourage private counselling firms and NGOs to deliver enterprise-specific psychosocial services and expand their coverage to underserved areas. Development of Digital Counselling Platforms; In respond to logistical and spatial limitations, it is advisable to invest in digital counselling infrastructure. A state-backed e-Counselling platform should be developed and optimized for mobile accessibility, where entrepreneurs can schedule virtual sessions, participate in webinars on leadership, stress management, and decision-making, and receive emotional support. Collaborations with telecommunication companies, Internet service providers, and fintech institutions should be pursued to broaden access and offer subsidized digital literacy training where necessary. This will enhance scalability and bridge service delivery gaps in remote areas.

Finally, the findings underscore the need for ongoing, contextually relevant research to inform evidence-based programming. Longitudinal studies should be conducted to assess the long-term impact of counselling services on business performance, sustainability, and psychosocial well-being across multiple sectors and demographic groups. Furthermore, research should explore sector-specific counselling needs (e.g., agriculture, manufacturing, retail) to refine service targeting and ensure that counselling modalities are fully aligned with the operational realities of diverse business environments. The converging evidence from this study affirms that entrepreneurial success is deeply intertwined with psychological well-being, strategic decision-making capacity, and access to mentorship. Translating this understanding into policy and practice requires deliberate, collaborative, and well-resourced efforts from the government, academia, civil society, and the private sector. The implementation of these recommendations will not only strengthen Zamfara State's SME ecosystem but also offer a scalable blueprint for similar interventions across Northern Nigeria and comparable developing regions in the future. Entrepreneurial growth in Zamfara and Nigeria at large requires more than just financial capital. This study shows that psychosocial and strategic support through structured counselling and mentorship is vital to unlocking the full potential of SMEs. With responsive policies, targeted investment, and a commitment to inclusive development, counselling services can become a transformative force for sustainable entrepreneurship and economic empowerment across the region.

References

- Adubasim, I. E. (2025). Business mentoring: A panacea for sustainable entrepreneurship in South-East Nigeria. *International Journal of Entrepreneurship and Business Management*, 1(2), 100–114. <https://doi.org/10.59568/ijebm-2025-1-2-12>
- Ajike, E. O., Egwakhe, J. A., & Ebose, A. (2024). Entrepreneurial leadership and learning orientation: A transformative journey of SMEs growth. *International Journal of Development and Economic Sustainability*, 8(1), 13–24. <https://doi.org/10.48028/iiprds/ijedesr.v8.i1.02>
- Ayeni, D. O., & Killian, O. T. P. (2023). Technopreneurship education, occupational counselling and sustainable development in Nigeria. *British Journal of Multidisciplinary and Advanced Studies*, 8(5), 56–68. <https://doi.org/10.37745/bjmas.2022.0255>
- Baji, M. I., & Muhammad, H. M. (2019). Guidance and counselling as a tool for economic empowerment and national security in Nigeria. *Tropical Journal of Arts and Humanities*, 2(2), 131–140. <https://doi.org/10.47524/tjah.v2i2.7>
- Becker, G. S. (1964). *Human capital: A theoretical and empirical analysis with special reference to education*. The University of Chicago Press.
- Cenenda, N., & Saurombe, M. D. (2025). Business incubator coaching for small, medium, and micro enterprises in South Africa. *Suider-Afrikaanse Tydskrif vir Entrepreneurskap en Kleinsake*, 17(1), 1–10. <https://doi.org/10.4102/sajesbm.v17i1.1065>
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed-methods approaches* (5th ed.). Sage Publications.

- Eniola, A. A. (2020). Entrepreneurial self-efficacy and orientation for SME development. *Asian Journal of Business Research*, 10(1), 59–71. <https://doi.org/10.1080/13215906.2020.1752295>
- Esa, M. M., Aziz, N. E. M. and Mokhtar, M. Y. O. (2021). Relationship between knowledge and SME entrepreneurs' success in Melaka. *International Journal of Academic Research in Business and Social Sciences*, 11(2), 245–257. <https://doi.org/10.6007/IJARBS/v11-i2/8859>
- Ewuru, A. A., Abang, M. B., & Eleng, S. N. (2024). Influence of mentorship on career advancement of small-scale business operators in Calabar Municipality. *Global Journal of Educational Research*, 23(3), 157–165. <https://doi.org/10.4314/gjedr.v23i3.14>
- Ezeribe, S. N. (2022). The role of guidance and counselling in ensuring effective entrepreneurship education for the eradication of graduate unemployment. *International Journal of Innovation in Social and Educational Research*, 11(2), 101–109. <https://doi.org/10.36108/ijsi/2202.11.0260>
- George-Izunwa, M. (2024). Leadership mentoring and entrepreneurial development of female-owned businesses in Rivers State. *Developmental Business and Entrepreneurship Journal*, 4(1), 78–89. <https://doi.org/10.60089/dbej.2024.4.1.6>
- Hamburg, I. (2014). Improving young entrepreneurship education and knowledge management in SMEs through mentors. *World Journal of Education*, 4(5), 51–63. <https://doi.org/10.5430/WJE.V4N5P51>
- Husain, N. A., Abd Rashid, I. M., & Norhisham, N. (2023). The effect of conceptual factors on small and medium-sized enterprises business success in Malaysia. *Information Management and Business Review*, 15(4), 91–107. [https://doi.org/10.22610/imbr.v15i4\(s\)i.3600](https://doi.org/10.22610/imbr.v15i4(s)i.3600)
- Kunaka, C., & Moos, M. (2019). Evaluating mentoring outcomes from the perspective of entrepreneurs and small business owners. *South African Journal of Entrepreneurship and Small Business Management*, 11(1), 1–9. <https://doi.org/10.4102/SAJESBM.V11I1.214>
- Lampadarios, E., Kyriakidou, N., & Smith, G. (2017). Towards a new framework for SMEs success: A literature review. *International Journal of Business and Globalisation*, 18(2), 182–208. <https://doi.org/10.1504/IJBG.2017.10001686>
- Mbowe, W. (2024). Entrepreneurship mentoring programme and market performance: Evidence from SIDO-supported micro and small enterprises in Arusha, Tanzania. *Entrepreneurship Studies and Economic Empowerment*, 2(1), 54–68. <https://doi.org/10.59765/p59fyts>
- Muzanenhano, A., & Muravha, M. (2025). Effectiveness of coaching in enhancing entrepreneurs' leadership skills for sustainability. *International Journal of Research in Business and Social Science*, 14(5), 350–362. <https://doi.org/10.20525/ijrbs.v14i5.4151>
- Nadwani, A. R. S., Norhidayah, A., & Azyyati, A. (2024). Exploring small medium enterprise (SME) owners' resources for resilience. *Jurnal Intelek*, 19(1), 1–10. <https://doi.org/10.24191/ji.v19i1.24354>
- Nduji, R., Bahago, S. B., & Gotip, N. W. (2025). Optimizing business intelligence for Nigerian small and medium-scale enterprises: The influence of economics education and guidance counseling on decision-making and growth. *Asian Journal of Education and Social Studies*, 51(1), 68–83. <https://doi.org/10.9734/ajess/2025/v51i11726>
- Nduka-Ozo, S. N. (2017). Curriculum and entrepreneurship skill acquisition at the tertiary educational level: Implications for counselling Nigerian youths. *International Journal of Advanced Engineering, Management and Science*, 3(9), 940–946. <https://doi.org/10.24001/IJAEMS.3.9.12>
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.
- Olatunji A. (2011). The relevance of guidance and counselling in entrepreneurial empowerment. *Journal of Guidance and Counselling*, 16(1), 38–45.
- Saah, P. (2022). The impact of education and training on the success of small and medium-sized enterprises. *Journal of Economics Education and Entrepreneurship*, 3(2), 28–37. <https://doi.org/10.20527/jee.v3i2.5766>
- Shah, M. H., Othman, A. R., & Mansor, M. N. (2016). Mentoring and organizational performance: A review of the effects of mentoring on small and medium enterprises. *Journal of Business and Social Economic Empowerment*, 2(2), 31–45. <https://doi.org/10.26710/JBSEE.V2I2.31>

- Tripalupi, R. I., Wardiyah, M. L., & Shodiah, P. A. K. (2025). Cooperative entrepreneurship counseling for cooperatives and MSMEs. *Global Social and Community Enterprise Journal*, 1(3), 50–61. <https://doi.org/10.62568/gsce.v1i3.467>
- Widerstedt, B., & Månsson, J. (2015). Can business counselling help SMEs grow? Evidence from the Swedish Business Development Grant Program. *Journal of Small Business and Enterprise Development*, 22(4), 652–665. <https://doi.org/10.1108/JSBED-06-2012-0073>
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper and Row.
- Yani, A., Suherlan, & Az Zaakiyah, H. K. (2024). The importance of mentorship in stimulating the growth and success of entrepreneurial business entities. *Asian Development Management Journal*, 2(1), 10–20. <https://doi.org/10.61100/adman.v2i1.129>