

## Youth Entrepreneurship Training on Poverty Reduction in the Gambia

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**ABSTRACT:** Entrepreneurship is one of the major drivers of economic activities that promote development and poverty reduction in developed and developing economies of the world. Unfortunately, most youths in developing economies have very low propensities towards entrepreneurship activities. The key factors affecting youth entrepreneurship development in the Gambia are basically inadequate access to financing, training and education, inefficient government policies, and access to relevant information (Micro, Small and Medium Enterprises, 2014). Youths age (15 – 35) constitute over 68% of the population thus, requiring greater attention and resources for employment creation (Gambia Bureau of Statistics, 2018). The study adopted a research survey method and descriptive statistics was used for the analysis. The choice of this method was to provide accurate data analysis based on the objective of the study. To analyse the data quantitatively and systematically, closed ended questions were used. The results show that about 92.7% of the respondents indicated that they received one form of entrepreneurship training, about 65.6% of the respondents have received business advisory services, only 44% of the respondents have access to finance and about 89.5% of the respondents indicated that they are aware of initiatives by government and partners that were meant to empower youth and women entrepreneurs. The study recommends that, government and stakeholders should endeavour to fully implement the collateral system prepared for SMEs to have easy access to finance from the commercial banks in the Gambia with affordable rates.

**KEYWORDS:** Entrepreneurship, Youth, Development, Education, Training, Government, Policy

### 1. INTRODUCTION

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 (Micro, Small and Medium Enterprises, 2014). The study objective is to find out how government policies have any effect on entrepreneurship development in the Gambia.

## 2. LITERATURE REVIEW

### Conceptual Literature

#### Youth Entrepreneurship Development

Youth entrepreneurship is in essence an important social and economic development of nations. With the right policies in place, illegal immigration will be reduced and discouraged thereby creating an environment of hope for entrepreneurial development to succeed. Entrepreneurship is the activity of setting up a business or businesses, taking on financial risks in the hope of profit. Essentially, entrepreneurship is the process of developing, organizing, and running a new business to generate profit while taking on financial risk (Sopity, 2022). In a broader sense, entrepreneurship is the process of transforming the status quo by solving the most pressing problems and pain points in our society, often by introducing an innovative product or service or creating new markets. An entrepreneur in the other and is someone who has an idea and who works to create a product or service that people will buy, as well as an organization to support that effort. An entrepreneur takes on most of the risk and initiative for their new business, and is often seen as a visionary or innovator.

Mahmoud et al (2017) recall 2030 agenda for Sustainable Development adopted by the United Nations (UN) General Assembly in September 2015, serves as “a plan of action for people, planet and prosperity”. It offers an effective blueprint for inductive national development policies that are applicable and contribute to sustainable youth and development. Entrepreneurship as referenced in the 2030 agenda is not only critical to achieving Sustainability Development Goal 8 agenda Africa benefits from these initiatives because it guarantees sustainable peace and vibrant youths in the continent. Paul and say the absence of active and highly skilled people limits the chance of creating and developing business.

#### Poverty Reduction

The concept of poverty can be understood in many fronts. In reality, poverty reduction, poverty relief, or poverty alleviation, is a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty and give people a new face and better future. Poverty reduction" is often used as a short-hand for promoting economic growth that will permanently lift as many people as possible over a poverty line. Saul Cruz-Ramos (2022) discloses how Poverty is one of humanity's biggest problems. It is often a result of social corruption, war, physical or economic disaster, or personal irresponsibility. Its underlying cause is sin, usually committed against those affected by it, and not by themselves. It is a painful, fearful, hopeless and vulnerable way of life due to exploitation, isolation, lack of choice and powerlessness. An anonymous writer says poverty is experienced by people who are limited in choice. Economic poverty is limited ability to meet basic needs. It concludes that poverty dehumanises people, so that they believe that the problems that they face need to be solved by somebody else. Before now, World Bank (2020) says, the United Nations (UN) planned on eradication extreme poverty by 2030. Alas, the COVID-19 (coronavirus) pandemic and its associated economic crisis, compounded by the effects of armed conflict and climate change, are reversing hard-won gains in poverty reduction and shared prosperity. “The fight to end poverty has suffered its worst setback in decades after more than 20 years of progress” The report concluded. Global poverty, a pervasive issue, affects billions worldwide, particularly in Africa, despite its vast natural resources and rich cultural heritage.

## THEORETICAL REVIEW

### Entrepreneurship Orientation Theory

Entrepreneurship training and business advisory services are catalysts of change for the youth and women entrepreneurs, as it has been identified by (Ritche, 1982), that motivation and determination of groups or individuals are highly influenced by family support, influence by peers, assistance and support by development partners. There has been a track record to show that many startups are influenced by either motivation from peers or group members and peers. Therefore, it has been established that the success of youth and women entrepreneurs is greatly influenced by the amount of motivation received by the youth and women and the continuous determination by themselves through continuous engagement and collaboration by family, partners and government. Market viability and business idea is reflected from support of family and other stakeholders, previous employment track record and associated skills and knowledge relevance to the business. Technical and managerial skills are relevant in order to mobilise the required physical and financial resources to successfully operate a business. 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. This theory helps to identify the strength and weakness (internal factors) and opportunities and threats (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 are 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).

### EMPIRICAL REVIEW

The concept of poverty consists of material deprivation (i.e. food, shelter) and limited access to basic services (i.e. health, education). Now it tends to cover a number of intangible conditions such as lack of rights, insecurity, vulnerability, and discrimination. The combination of these two types of conditions serves to give us a fuller understanding of poverty. It can also make it difficult to measure and assess the effectiveness of poverty measurement and poverty reduction measures. Even a sufficient definition is difficult to find, and many policy statements prefer to describe the essence of poverty rather than a clear definition (Vandenberg, P., & Creation, J., 2006). Many scientists have studied the influential factors on poverty. Arshed et al., (2017) have tried to explain that family size, level of education and job characteristics cause people to be poor. According to Singer (2006), "Poverty means lack of money, goods and services". He says that the best way to alleviate poverty and help people is to give them access to basic human capital, namely education, health care and shelter. Also, he argues that this opportunity can be achieved through

entrepreneurship, starting a new business. Poverty is defined as the lack of a basic level of human needs such as shelter and sanitation, food, education, health facilities, clean drinking water, etc. (Sultan, D. F., Ahmad, J., Khan, A. S., & Rahman, R. U., 2018).

Entrepreneurship is a specific type of economic activity that is understood as a targeted activity aimed at making a profit based on the idea of self-initiative, responsibility and innovative entrepreneurship. The economic activity of an entrepreneur is a form of his/her participation in socio-economic production and in this way to make a profit to meet their and family members' interests and needs. There is no generally accepted definition of entrepreneurship in the world today. One of the researchers Ahlin et al. (2014) argue that entrepreneurship is the process of creating something new that is worthwhile, and an entrepreneur who spends valuable time and effort on it, assumes all financial, psychological, and social risks, and thus receives money and satisfaction as a reward. In his article, Ahlin (2014) attempted to analyze entrepreneurship and entrepreneurship from economic, psychological, managerial, and other perspectives. Renko et al. (2015) consider that an individual entrepreneur who is an independent decision-maker who runs the business at his own expense manages it and takes personal responsibility for providing it with the necessary funds. The success of this activity is the financial benefit received as a result of entrepreneurial activity and the feeling of satisfaction from doing business. 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 (Bosma and Sternberg, 2017).

However, youth entrepreneurship in The Gambia faces significant challenges, including limited access to finance, inadequate business training, and a lack of supportive infrastructure. Addressing these barriers is critical to unlocking the potential of young entrepreneurs and enabling them to drive economic growth (Avnimelech, Zelekha, and Sharabi. 2019). 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).

Entrepreneurship development in The Gambia faces significant challenges. Access to finance remains a major hurdle, as many entrepreneurs struggle to secure affordable credit due to high interest rates and stringent collateral requirements. Inadequate infrastructure, such as unreliable electricity and limited internet access, further complicates matters, especially for businesses in rural areas. Additionally, many aspiring entrepreneurs lack the necessary skills and knowledge to start and manage a business

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effectively. Cultural and social barriers also play a role, particularly for women, who often face challenges in accessing resources and overcoming gender biases. Limited market access is another issue, as many entrepreneurs find it difficult to connect with buyers and scale their businesses. Entrepreneurship development in The Gambia faces significant challenges. Access to finance remains a major hurdle, as many entrepreneurs struggle to secure affordable credit due to high interest rates and stringent collateral requirements. Inadequate infrastructure, such as unreliable electricity and limited internet access, further complicates matters, especially for businesses in rural areas. Additionally, many aspiring entrepreneurs lack the necessary skills and knowledge to start and manage a business effectively. Cultural and social barriers also play a role, particularly for women, who often face challenges in accessing resources and overcoming gender biases. Limited market access is another issue, as many entrepreneurs find it difficult to connect with buyers and scale their businesses. Poverty reduction is a central goal of entrepreneurship development in The Gambia. By creating jobs and generating income, entrepreneurship can lift individuals and communities out of poverty. According to the World Bank (2020), entrepreneurship is one of the most effective ways to reduce poverty in low-income countries, as it empowers individuals to take control of their economic destinies.

However, the link between entrepreneurship and poverty reduction is not automatic. It requires targeted interventions to ensure that the benefits of entrepreneurship reach the most vulnerable populations. This includes providing tailored support to women entrepreneurs, who often face additional barriers such as limited access to land and cultural biases.

### 3. METHODOLOGY

The study uses a survey research design to collect statistical data for descriptive analysis, saving time and ensuring representative results for generalization to the rest of the study population. The study focuses on 4,000 youth and women entrepreneurs in seven regions of Gambia, with a total population of 25,525. A random sampling design was used, with each possible combination having equal probability of being included. A sample size of 150 was chosen, using the Taro Yameni statistical formula. The sample size is  $N / [1 + N(e)^2]$ .

#### Socio Demographic Characteristics of Respondents

The data shows a high interest and involvement of young entrepreneurs in Gambia, with 80% aged 18-35 and 20% aged 33-35. The survey reveals nearly equal gender representation across the country, with 56% male and 43.2% female. 98.6% of respondents have some form of education, with 45.9% being secondary school graduates and 28.4% college graduates. The majority of respondents are single, with most working in sales and marketing, agriculture, retail shops, fashions/tailoring, and technical skills. Understanding these industries helps identify the interests and needs of youth and women entrepreneurs. The data analysis shows that 50% of respondents have businesses in rural and urban areas, with equal representation of both. The majority are sole proprietors, with 70% starting their businesses between 2019-2021. Most entrepreneurs are startups, with 90% starting within 2016-2021. Most businesses are sole proprietors, partnership businesses, and startups, with 95% creating employment for themselves and their families. Most businesses have an annual turnover of D50,000 or less, with the majority being micro, small, or medium entrepreneurs.

**Table 1 Gender Distribution of Respondents**

Ages	Frequency	Valid Per cent	Cumulative Per cent
18-32	3,200	80	80
33-35	800	20	100.0
<b>Total</b>	<b>4,000</b>	<b>100.0</b>	

Source: Survey Research, 2025

### 4. FINDINGS

This article explores the socio demographic characteristics of respondents, analyzes data using pie cart CPro and SPSS version 23, and discusses research propositions, findings, and problems encountered with youth and women entrepreneurs aged 18-35. The data analysis identifies demographics such as business type, age, gender, education level, and location of youth and women entrepreneurs. The data analysis focuses on the development of youth and women entrepreneurship in Gambia over the past five years (2016-2021), analyzing responses from 18- 35-year-olds across seven regions, examining individual opinions and beliefs across various industry areas. This enables us to ascertain whether the respondents have received any kind of entrepreneurship training from any organisation, non-profit, partners, or people, including agro- entrepreneurship or general business entrepreneurship training. According to the data, only 7.3% of respondents said they did not participate in any kind of business training, whereas roughly 92.7% of respondents said they had some kind of entrepreneurial training. The data analysis of the respondents' entrepreneurial training is shown in the table below.

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The study identifies institutions, donors, NGOs, and individuals who have provided entrepreneurship training and business development activities in Gambia over the past 5 years, assessing the level of empowerment among youth and women entrepreneurs. The data analysis shows that 66.7% of respondents have attended entrepreneurship training from Gambia Government Institutions like National Enterprise Development Initiative (NEDI) and The Gambia Investment & Export Promotion Agency (GIEPA) is the national agency responsible for promoting and facilitating private sector investments into The Gambia, 17.7% from donor partners and agencies, 8.3% from private institutions and individuals, and 7.3% have not received any training. This helps us to determine how the entrepreneurship training attended by the youth and women entrepreneurs influence their businesses in terms of productivity and profitability.

### Entrepreneurship Training Influence Businesses of Youth and Women Entrepreneurship

The data analysis shows that 85% of respondents agree or strongly agree that the training they received has increased their annual sales/turnover. Additionally, 53 respondents agree that the training has increased their market share, while 32 strongly agree, and 6 and 8 respondents disagree or are unsure about the effectiveness of the training. The study found that training has helped increase employee numbers, improved product quality, and facilitated business expansion. 43 respondents agreed that training increased their workforce, while 24 strongly agreed. However, 21 respondents disagreed, and 11 strongly disagreed. The majority of respondents agreed that training improved their product quality. The study found that 44 respondents strongly agreed that the training helped them improve their marketing strategy, while 30 and 63 respondents agreed that the training helped them develop a good business plan. Additionally, 32 respondents agreed that the training helped them maintain proper record keeping, while 38 and 53 respondents agreed that the training helped them better manage their cash flows. The study investigates if the entrepreneurship training provided to youth and women entrepreneurs in Gambia adequately covers crucial skill areas for business success.

**Table 2: How does Entrepreneurship Training Influence Businesses of Youth and Women Entrepreneurship**

Description	Agree	Strongly Agree	Disagree	Strongly Disagree	Unsure	Total
Increase Sales/turnover	49	44	2	3	4	102
Increase Market Share	53	32	6	3	8	102
Increase number of Employees	43	24	21	3	11	102
Improve Product Quality	40	48	5	3	6	102
Business Expansion/Growth	43	45	6	4	4	102
Improve Marketing Strategy	44	53	1	2	2	102
Development of good Business Plan	30	63	5	2	2	102
Proper Record Keeping	32	63	2	2	3	102
Better Cash Flow Management	38	53	4	2	5	102

Source: Field Survey, 2025

### Skills Areas Covered by the Entrepreneurship Training

The training program included general management, marketing management, communication skills, and business development plans. Respondents agreed that these skills were learned, while others disagreed or were unsure. Marketing management was also included, while communication skills were deemed essential. The business development plan was also included, but respondents disagreed or were unsure. Overall, the training program was seen as beneficial for the respondents. The training program was found to be beneficial for financial literacy, record keeping, cash flow management, and basic legal skills, according to a survey. However, some

respondents disagreed, indicating that financial literacy and record keeping were not included in the training. Cash flow management was also not included, while basic legal skills were not included. The data shows that 60.4% of respondents rated the entrepreneurship training they attended highly effective, with 33.3% stating it was effective, 4.2% unsure, and 2% highly ineffective. This positive rating suggests continuous training can boost productivity, efficiency, and effectiveness.

**Table 3: Skills Areas Covered by the Entrepreneurship Training conducted from the past 5 years (2016-2021).**

Description	Agree	Strongly Agree	Disagree	Strongly Disagree	Unsure	Total
General Management	55	40	3	1	3	102
Marketing Management	49	47	1	1	4	102
Communication Skills	44	49	3	1	5	102
Business Plan Development	38	57	3	1	3	102



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Financial Literacy	50	40	4	1	7	102
Record Keeping	37	56	6	1	2	102
Cash Flow Management	50	42	4	1	5	102
Legal Skills	54	33	7	1	7	102

Source: Field Survey, 2025

### SUMMARY AND CONCLUSION

Results from the study was disclosed firstly that, the engagement of youth and women in entrepreneurship related activities within the Gambia have increased from the past five years from 2016-2021 within the ages of 18-35 years, are more passionate and involved in entrepreneurship development from Banjul, Upper River Region, Central River Region and North Bank are involved in entrepreneurship related activities. There have been almost equal numbers of gender representation of the youth businesses. Secondly, the businesses of the youth and women have equal representation in both the rural area and urban areas. Majority of the youth and women businesses have been founded in 2016-2021. This is an indication that there has been an improvement in youth and women involvement in entrepreneurial development during the period of this study with annual turnover of between 0 - D50, 000. Only about 7% have more than D50, 000 annually as turnover, as a result this categorised the youth and women business as micro enterprises, which have very limited capacities to endure business success. Thirdly, it has been observed that almost a good number of the youth and women entrepreneurs have received entrepreneurship training and a good number of the training have been conducted by the government and its partners over the past five years. Overall, the training has been proven very influential as it helps their businesses to increase their market share and sales to increase profitability and productivity. The training had been proven to cover the most important skill areas needed to start, run and manage a business venture. They have been rated highly effective and

effective by the youth and women entrepreneurs. Fourthly, sources of funding are one of the major challenges affecting the youth and women enterprises across the country, as such more of the entrepreneurs indicated not receiving financial support before they start their businesses, although, some indicated they receive some form of financial support. These indications show that the sources of funding are very limited and not easily accessible to the youth and women. The percentages shown on the sources of funding are very discouraging to the entrepreneurs. A bunch of factors have been identified as limiting factors to their access to financing, and are not limited to high interest rates, collateral security, lower turnover, lack of business plan, lack of proper record keeping, lack of cash flow statement, limited access to financial institutions and other factors. Many entrepreneurs are aware of government initiatives supporting youth and women businesses over the past five years, including TEKKI FII, Youth Empowerment Fund, EMPRETEC, Women Empowerment Fund, GIZ ECOWAS project, and Standup for Youth project.

### 5. RECOMMENDATIONS

Entrepreneurship drives economies, reducing poverty, hunger, migration, crime, abuse, and early marriage among girls. The study recommends as thus:

1. Self-sustainability and financial independence for the Gambian economy.
2. More resources need to be put into the institutions that are providing entrepreneurship training, as it should be a continuous process and all should be given equal opportunity to attend the training.

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