International Journal of Development Strategies in Humanities, Management and Social Sciences p-ISSN: 2360-9036 | e-ISSN: 2360-9044

IJDSHMSS

November, 2023

Vol. 13, No. 2

Examining the Policy Framework for Skill Acquisition and Entrepreneurship Training Programmes in the Gambia

Olusegun Abatan

Department of Management Sciences, School of Business and Public Administration, University of The Gambia, The Gambia

Article DOI: 10.48028/iiprds/ijdshmss.v13.i2.24

Keywords:

Skill Acquisition; Entrepreneurship, Entrepreneurship Training; Poverty; Poverty Alleviation; Empowerment

Corresponding Author: Olusegun Abatan

Abstract

his paper examined the Policy Framework for skill acquisition and entrepreneurship training programmes in The Gambia. This was with a view to analysing policy documents within the National Entrepreneurship Policy environment. These include the National Entrepreneurship Policy and Strategy (2017-2021); the Gambia Technical and Vocational Education and Training (TVET) (Roadmap 2020-2024); the Gambia TVET Policy (2021-2030); National Youth Policy (2019-2028); National Micro, Small and Medium Enterprises (MSMEs) Policy (2019-2024); and the National Development Plan (2018-2021). Attempt was made to evaluate the various policy objectives and implementation strategies; the relationship between the stated national entrepreneurship and MSME goals and the actual impact on the target group (the youth). The results showed that there has been consistent weak performance in all entrepreneurship development indicators, and which have contributed to youth unemployment that has since remained at all-time high.

http://internationalpolicybrief.org/journals/international-scientific-research-consortium-journals-2/intl-jrnl-of-development-strategies-in-humanities-vol-13-no-2-november-2023

Background to the Study

The Gambia, like most developing countries in the sub-Saharan Africa, has a good number of youthful human resources. The irony of it is that majority of them are incapable of living above poverty line and majority of those in that class domiciled in the rural areas (Oladotun, 2020). Different government regimes have made rigorous efforts to alleviate the growing poverty level and bridge the broad wealth gap between the rural youth and the urban youth by formulating many policies and strategies such as Programme for Accelerated Growth and Employment (PAGE) (2012-2015); the Gambia Technical and Vocational Education and Training (TVET) Roadmap 2020-2024; the National Entrepreneurship Policy and Strategy (2017-2021); the Gambia TVET Policy (2021-2030); National Youth Policy (2019-2028); National Micro, Small and Medium Enterprises (MSMEs) Policy (2019-2024); and the National Development Plan (2018-2021).

These were developed towards the implementation of relevant skill acquisition and entrepreneurship training programmes by both governmental and non- governmental organisations to empower the youth to be self-reliant and financially independent and improve their well-being, including the entire society. According to World Bank (2014), several projects, which are both agricultural and non-agricultural in nature, have been introduced to enhance and prepare youth individuals for engagement in activities that would turn around their socio-economic sustainability. In addition, independent programmes outside normal institution curricula are handled by both governmental and non-governmental organisations in a situation whereby coaching sessions provided learners with various opportunities in the areas concerning entrepreneurship training and apprenticeships/ Technical and Vocational Education and Training (TVET).

According to Atibuni (2014), a critical analysis of TVET and its contribution to job creation in The Gambia have revealed many youthful individuals are unemployed and termed as poor simply because they were not taking up any form of training, either in entrepreneurship (business), technical, vocational career including informal sector (apprenticeship), that is capable of helping them to be employable as well as start their own businesses to earn a living.

Other scholars, such as Krueger and Kumar (2004) and Stromback (2010), have theorised regarding the probability of these empowerment interventions to stem the rising unemployment and the fact that they involve high training cost with low labour market returns. It is against this background that this paper examines the policy framework for skill acquisition and entrepreneurship training programme in The Gambia. This involves the analysis of the policy documents within the national entrepreneurship policy environment. Attempt is made to re-evaluate the policy objectives and implementation strategies, the relationship between the stated national entrepreneurship and MSME goals and the actual impact on the target group based on entrepreneurship development indicators.

Conceptual Review Skill Acquisition

Skill acquisition is basically a way through which an individual attains knowledge from constant practice which brings about ability to accomplish a particular job for survival and livelihood. For various motives, skill acquisition training focuses primarily on either vocational or technical aspect of life. Ilesanmi (2000) suggested that skill acquisition is the major objective of learning with the sole aim of positively transforming an individual psychologically, physically, intellectually, morally, economically, socially and culturally, so that such an individual can be financially independent and ultimately, contribute meaningfully to the society.

Ojo, Abayomi and Odozi (2014), opined that skill acquisition training is one of the most efficient means of empowering the youths and alleviating poverty through creative and innovative skills for the purpose of employability, entrepreneurship and financial independence. Entrepreneurship skills training, in the opinion of Ogundele, Akingbade and Akinlabi (2012), connotes formal education activity which leads to entrepreneurship proficiency, personal skills and intellectual advancement in the course of starting and developing one's profit-oriented ventures. Also, it was stated that entrepreneurship training should be uninterrupted, covering all levels of education, from elementary level through adult stage in order to expose the youth to the necessary skillful experience needed for self-discovery and creating entrepreneurship as well. These scholars emphasized the significance of feasible entrepreneurship and training in the attainment of sustainable economic advancement, employment opportunity and entrepreneur's accomplishment. Simply put, entrepreneurship major focus is to acquire ideas and necessary skills for the purpose of creating well opportunities for oneself and others, which in turns brings about national economic development, drastic reduction in crime rate and ultimately, poverty alleviation (Oviawe, 2010).

A large investment had been made by developed economies on entrepreneurial and vocational skill activities, considering the great impact and importance of entrepreneurship. It is a cogent means of creating dependable job opportunities and major way to poverty alleviation, which invariably leads to a sustainable national economic growth and development.

Entrepreneurship

From the Biblical point of view, the invention of entrepreneurship can be traced back to decades from the days of Adam and Eve in the Biblical period (Wickham, 2004). This is now evident in day-to-day dealings of mankind, and it covers nearly all the fields of human endeavours such as management and economics. It was coined from middle English word of Anglo-French generated from '*Entreprendre*', which means to "undertake". It is a synonym for business, firm, outfit, company and establishment around. Between that 15th century and 17th century, entrepreneurship had undergone some developmental phases. By the 17th century, it was already a widely used phenomenon in France (Carlen, 2016) In justification of this proposition, some

entrepreneurial activities such as subsistence farming, gold smiting, exchange of goods and services, arts and crafts, among others were identified as different types of entrepreneurial activities which took the form of trade by barter system before the advent of colonial masters.

Several researchers have viewed the concept of entrepreneurship from different angles. For instance, according to Herbert and Link (2009), the entrepreneurs (those who engage entrepreneurship activities) could come across economic agents with affinity for risk-taking for profit-oriented reason from market exchange. Garba (2010) affirmed that despite the fact that there are different meanings from different scholars, some aspects such as risk-taking, creativity, independence and rewards are distinctively common to all. Hence, it has been established that there have been recent attempts at recognizing these common perspectives in order to achieve a generally acceptable definition. For instance, Vanderwerf and Brush (1989), after reviewing twenty-five definitions of entrepreneurship, arrived at the conclusion that entrepreneurship is a business enterprise activity which involves some connections of behavioural variables such as creativity, innovation, general management, risk bearing and intention to attain high levels of growth and expansion.

The concept, according to Aderogba and Babajide (2015), involves having a strong drive for the purpose of innovation and creativity which is achievable within four scopes namely; individual, organization, environment, and ultimately the support by joint and collective systems in public and private establishments. To Hisrich and Peters (1992), it is a continuous method which involves innovating new things that can satisfy the needs of users through value addition. From another perspective, Dollinger (2001), quoted in Akanni (2010), emphasized the point that entrepreneurship comprises of creation of a new economic enterprise with a view to making profit or business expansion in a risky and uncertain situation. Also, Reynolds et. al (1999) defined entrepreneurship as any attempt at new innovation in terms of firm or enterprise or new venture creation, such as self-employment, a new business firm, or the expansion of an existing business enterprise, by an individual, a team of individuals, or an established business. In other words, entrepreneurship provides enablement to establish small business venture. Entrepreneurship is beyond starting a business, it is a procedural act through which individuals identify opportunities, allocate resources; and also create vales. Values are created by the identification of needs which are not met; therefore, an entrepreneur takes advantage of this situation and transforms it into opportunities for change and eventually becoming economic goods through actions and available resources.

Chigunta (2012), suggested that entrepreneurship training advancement will be an eye opener to new jobs, empowerment and economic dynamism in a world experiencing rapid globalisation with adequate policy and scholarly attention. He pointed out that it is important for potential young entrepreneurs to be skilful in business management especially for business organization, financial budgeting, effective utilization of time, coping with stress, getting more customers with cost effectiveness, tactics for recovering

as well as marketing and employing capable hands. Briefly, in his opinion, a unified promotional means for entrepreneurship such as skills tutelage, business counselling, mentorship support and establishing sustaining networks is very paramount.

From Aja-Okorie and Adali's (2013), point of view, youths should get the necessary knowledge, skills and transformation which will gear them towards developing entrepreneurship shrewdness through entrepreneurship education. Also, they suggested that some of the challenges encountered during the process could actually be surmounted by government by entrenching this kind of training in the universal basic education so as to make rural youth benefit immensely. However, despite the sizeable progress being experienced as a result of advent of formal education, and economic advancement, The Gambia is yet to turn the tide of poverty bedevilling most families in the society as a result of its dwindling economic status and internal market (Lahire, Johanson, & Wilcox, 2011). Entrepreneurship training is a designed process of learning with the aim of equipping an individual with the necessary set of skills and approaches for identifying and recognising new opportunities that are useful in starting and making a business venture operational and successful.

According to Worlu, Atayero and Amadu (2014), youth empowerment refers to situations whereby creative and innovative ability are enhanced using organized formal programmes to bring about increase in rate of establishment of business enterprise. They further asserted that enterprise growth and development leads to job creation, individual/national income generation and alleviation of poverty. It also focuses on individual who wishes to start or expand a business. In essence, entrepreneurship accelerates employment as it concentrates more on growth potential and innovation, and by extension, according to Okolie and Ogbaekirigwe (2014), enhancing national income and also perceived as a means of alleviating poverty.

Poverty and Poverty Alleviation

In a simple term, poverty can be defined as the state of being extremely poor. It is a state of being inferior in quality or insufficient in amount of money to be precise. Thousands of families are living in abject poverty. According to Odeh and Okoye (2014), poverty is the inability to acquire basic necessities of life such as proper feeding system, healthy living, participatory skills in polity and economy, and being actively involved in the overall programmes of the society. Abdussalam (2015) perceived poverty as a state of complete insufficiency of funds. The World Bank (1990) viewed poverty as a state of being incapacitated in achieving a proper means of livelihood. That is, when individuals in any given society cannot provide for their basic necessities of life, that is food, clothing and shelter, they are considered poor. Furthermore, poverty can be categorized into two major groups, namely, "absolute poverty", which can be defined as the state in which a subject lacks the means to meet his or her basic needs. Such basic needs are often listed in international poverty reduction programmes, and usually include food, water, shelter, basic education and basic medical care. This category of poverty is universal, and however, it can be completely eliminated as confirmed by some nations. There is also

what is called "relative poverty" which describes circumstances in which people cannot afford to participate actively in the society and benefit from the activities and experiences that most people take for granted. This category of poverty varies among different groups of individuals in the society.

In the less developed countries, it has been discovered that poverty level is high, particularly, amongst the women and children populace. Hence, the need by all stakeholders (government and its partners alike), to throw-in a concerted effort aimed at reversing the cycle (GBoS, 2016). It is pertinent to mention the fact that poverty has multiple dimensions. There are five major dimensions of poverty that have been identified by scholars. These are: Economic dimension, Health dimension, Socio-cultural dimension, Political and Legal dimensions (Development Initiatives, 2022)

Poverty alleviation is a trending issue presently in all countries of the world. It is also the first goal amongst the UN Sustainable Development Goals (Sachs, *et al.*, 2021). According to Lahire, Johanson and Wilcox (2011), poverty alleviation is a difficult process which entails not only enhancement in job creation, but also enhancement in human capital so as to provide the people with the enablement to seize employment opportunities. This enablement is what is known as employability. It is when an individual has acquired a skill that is in adequate demand that the fellow gets employed.

In the opinion of Edralin, Tibon and Tugas (2015), poverty can be alleviated in four different approaches. These include Economic Development Approach, Basic Necessities Approach, Rural Development Approach and Target Approach. Economic Growth Approach concentrates on capital development within the scope of capital stock and human capital. Human capital development involves areas like education, well-being, feeding and shelter needs of individuals. This is obvious from the fact that investments in these sources of human capital improves the quality of labour and thus its productivity and subsequently poverty alleviation (Edralin, *et.al.*, 2015).

Basic Needs Approach emphasizes the delivery of basic necessities of life like food, shelter, water, sanitation, healthcare, basic education, transportation and others can only be meaningful and impactful if the focus is based on taking care of the poor who are vulnerable members of the society without political power and influence (Ogwumike, 2002). Rural Development Approach is based on the peculiarity of the rural areas in respect of poverty alleviation and the multi-dimensional nature of poverty. This problem, which renders traditional poverty alleviation approaches almost useless without proper land tenure/assets ownership structure, funding opportunities, seems to emanate from the fact that most of the rural inhabitants in sub-Saharan developing countries are not educated neither are they skillfully trained nor employed (Commonwealth, 2021; Misk, 2023).

Theoretical Review: Empowerment Theory

Basically, empowerment comprises of some key constructs such as power, disempowerment, empowering, powerlessness, poverty and poverty alleviation which really have some relevance to most of empowerment theories. Tones and Tilford (2001) identified empowerment theory as a principal theory across various disciplines. This theory has found its way into social studies and become a major concept in correcting inequalities and towards achieving better and more equal distribution of resources for communities (Rose, 2011). Furthermore, the wider academic community believe that youth empowerment has a very solid theoretical foundation at levels of both process and outcome. The process, referred to as 'transforming state', provides youth with the avenue to be enhanced and attain the status of solution provider. Result of this process is called 'transformed state'.

Zimmerman, one of the originators and a renowned scholar on empowerment theory, posited the theory of youth empowerment and stated that it can be further categorized into three components: individual empowerment, organisational empowerment, and community empowerment (Pigg, 2009). Individual empowerment implies youth or adults developing skills to exert control and improve competence, as well as to develop crucial awareness to record effective collaboration for the progress of organisations and communities. Organisational Empowerment involves tools that are put in place to make available opportunities that would bring about skills acquisition for youth or adult with a view to translating their lives such that they are able to live meaningful lives while earning incomes and contributing positively to development in the society. On other hand, community empowerment energies driven at improvement of the community, combating threats to standard of living, and to provide avenue for people's involvement in all cadre of the country (Pigg, 2009). In addition, the need for a distinction between developing the individual and empowering youth in order to transform them to change agents in society.

Zimmerman (2000), concluded in his assertion that the strength of the aspect that concerns organisational and civic involvement is proved by its ability to connect individual well-being with the larger social and political environment, which is an indication that people need opportunities to actively participate in community decision making to improve their lives, organisations, and communities. Many scholars have supported its aptness but claimed its less effectiveness in youth empowerment because it was not fully confirmed. This is because of difficulties which are sometimes encountered during the execution. The required involvement of young people in daily operational management as well as organisational governance is another challenge encountered. This civic participation has been known to give rise the growth of young people.

Meredith, Bronwyn, Jeanne and Parrish (2013) indicated three dimensions wherein young people are engaged to enhance their creative and innovative capabilities. These are their mindset, prospects and participation, required to transform the community. The above approach speaks volume about aiding the development of youth, as well helps creating generations of civilly minded youth who are ready to improve their communities through strategic actions.

The Highlight of the policy Framework for skill Acquisition and Entrepreneurship Training Programmes in The Gambia

This section is devoted to the examination of the policy framework existing for skill acquisition and entrepreneurship training programmes in The Gambia. A selected number of related policy documents covering the political administrations of the second and third Republics were consulted and analysed. These documents include but not limited to the National Entrepreneurship Policy and Strategy (2017-2021), the Micro, Small and Medium Enterprises Policy (2019-2024), the Gambia Technical and Vocational Education and Training (Roadmap 2020-2024), the Gambia TVET Policy (2021-2030), and the National Development Plan (2018-2021). The analysis of the contents of these policy documents served as the main sources of documentary information. An evaluation of stated policy objectives and implementation strategies, and an observation-based policy impact assessment within the framework of current and emerging realities of the Gambian and global economies, were used as frameworks of analyses. This approach sought to identify entrepreneurship policy formulation and implementation patterns, as well as the relationship between stated national entrepreneurship and MSME goals and the intended and actual impacts on the targeted stakeholders. In this effort, the first section of this analysis presents a synthesis of insight on the current economic context of The Gambia as a background for understanding the rationale that are expressed in the policy documents reviewed. This was followed by a statement on the criteria used in the selection of the reviewed sources and an overview of the global context of entrepreneurship and skill acquisition programmes. An analysis of the institutional arrangements that underscore entrepreneurship and skill acquisition training programmes was subsequently conducted. This built the foundation for the analysis of Gambia's entrepreneurship and skill acquisition programmes support network within the specific context of their roles as incentives for development and national wealth creation in The Gambia. This was followed by an evaluation of the national Entrepreneurship Policy (2017-2021). This includes an assessment of its relationship with the MSMEs policy (2019-2024) and its impact on main-streaming, development, and survival rate of start-ups and other MSMEs in the country. The Gambia TVET Road Map document and the Gambia TVET Policy (2021-2030) were subsequently analysed against the backdrop of their roles as instruments for the stimulation and consolidation of enterprise culture and development in The Gambia.

Institutional arrangements, Entrepreneurship skill Acquisition and MSME Policy Environment in The Gambia.

A national business environment that is friendly to MSME growth, automatically increases the wealth of the nation, reduces unemployment, and consequently promotes the international competitiveness of the country. Youth unemployment in The Gambia currently stands at 41.5% (GBoS, 2018). This is the unemployment rate for young Gambians between the ages of 15 and 35. When this is distributed by gender, the evidence indicates that 44.7% of males and 55.3% of females constitute the youth unemployment data. According to Gambia Labour Force Survey (2018), when regional consideration is used, the evidence suggests that URR, WCR and NBR have the highest youth

unemployment rate of 24.6%, 21.7% and 16.3% respectively. When the educational qualification of the unemployed youth is considered, the evidence shows that unemployment is higher among those with tertiary education qualifications in comparison to those with secondary school qualifications. Young Gambians that are not in employment, education and training constitute 56.8% of total youth population in the country.

There were two to three distinct patterns that emerged from this analysis. The first is that youth unemployment occurs more among females than males with over 10% points. The second is that youth unemployment occurrence rate is twice higher in the rural areas, which accounts for 69.4% of all unemployed youth in comparison to urban areas, which accounts for 30.6%. The third is that youth unemployment is higher among youth(males) who have tertiary education diplomas, than males who hold secondary school qualifications. This evidence tends to reinforce the insight that only 18% (GTTI, 2018) of TVET graduates venture into entrepreneurship in The Gambia.

This situational preamble is used to gain insight into the prevailing youth unemployment situation and their degree of participation in the economic activities of the country. These are the situations to which entrepreneurship, MSME and skill acquisition policy formulation should be directed. Subsequently, analysis of the policies and the policy environment explored the extent to which youth unemployment and poverty alleviation attracts entrepreneurship skill acquisition and MSME policy attention in The Gambia.

The GoTG's national development agenda is encapsulated in the NDP (2018-2021) document where it outlines the goal of making the private sector the engine of national economic growth. In this effort, the GoTG seeks to transform the economy, create jobs, empower the youth through education and training, while building a caring society (GoTG, 2018). These national development goals tend to reinforce the strategic priorities of African Union 2063 agenda and UNDP's Sustainable Development goals (Agenda 2030). The development priorities that are inherent in these instruments provide further context for the institutional arrangements that underpin Gambia's skill acquisition and entrepreneurship development policy and strategy. In this regard, the pursuit of entrepreneurship development programmes in The Gambia emerges as a multi-layered process that spans through three ministries. These ministries tend to play complementary roles in the execution of national entrepreneurship policy. The participating ministries include, the Ministry of Youth and Sports (MoYS), Ministry of Trade, Industry and Regional Integration and Employment (MoTRIE) and Ministry of higher Education, Research, Science and Technology (MoHERST). The MoYS leads the youth development initiatives of government through the National Youth Council (NYC), National Entrepreneurship Development Initiative (NEDI) acts as the primary agency for youth engagement. The MoYS uses NEDI as the implementing agency for youth entrepreneurship programmes. MoHERST on the other hand, implements the youth empowerment policy through its TVET policy and directorate. The MoTRIE on its part coordinates all bilateral and multilateral partnerships which provide incentives for youth empowerment through skills training and access to markets. The EMPRETEC and the SKYE programmes and their collaborations with the NYC in setting up and resourcing the Gambia Youth Chamber and Commerce (GYCC) are good examples of MOTRIE's role in implementing the National Entrepreneurship Policy of The Gambia.

The entrepreneurship development goals of The Gambia are therefore conceived as a strategy for pursuing the strategic priorities that are enshrined in the development blueprint of the country. In this effort, the National Entrepreneurship Policy (2017-2021), the Micro, Small, Medium Enterprises (MSMEs) Policy (2019-2024), the National TVET Policy (2021-2030) and the national Youth Policy (2019-2028), form the core of statutory instruments which underpin the entrepreneurship development efforts of The Gambia. While complementarity of purpose exists among these policy instruments, it is also apparent that there exists significant chances of duplication of efforts and resources. This potential appears to exist more between the strategic priorities of the NEP (2017-2021) and those of the MSME Policy (2019-2024).



Figure 1: Gambia's Entrepreneurship Policy Environment **Source:** GoTG (2017)

The Entrepreneurship Support Network in The Gambia

The institutional arrangement that is described prior to this point is operationalised into linkages that constitute a quasi-ecosystem of entrepreneurship for The Gambia. As at 2018, there were about 115,000 MSMEs which accounted for 20% of Gambia's GDP (ITC, 2019). Most of the entrepreneurs that operate in The Gambia bear the features of necessity entrepreneurs or owner-manager models of entrepreneurship. In fact, 77% of these have not undergone business registration (ITC, 2019). According to Besting-Mayer (2020), the business support environment in The Gambia remains an obstacle for the survival and growth of MSMEs. The same source acknowledges that while the NEP seeks to address the challenges facing MSMEs, the policy fails to address the need for the main-streaming of effective incubation, acceleration, and business development programmes in The

Gambia. The institutions that interact to support entrepreneurship programmes in The Gambia include Gambia Investment and Export Promotions Agency (GIEPA), Gambia Chamber of Commerce and Industry (GCCI), Gambia Youth Chamber of Commerce (GYCC), the'Gambia Womens Chamber of Commerce (GWCC), as well as the Start-up Incubator Gambia (SIG), The Woman Boss, the National Enterprise Development Initiative (NEDI) and the Gambia Chapter of the Global Youth Innovation Network (GYIN Gambia).

Start-up development support services in the form of short-term trainings are offered by Business Support Organisations (BSOs) and programmes like Empretec Gambia, and GCCI, which provide training support using training programmes that are developed and localized by United Nations Conference on Trade and Development (UNCTAD), and other localized introductory programmes like Start and Improve Your Business (SIYB) programme which is developed by the International Labour Organization (ILO). In addition to this, the Start-up Incubator Gambia (SIG) and the Woman Boss also provide training support through training and business advisory services. Start-up financing has been identified as a major challenge to start-up survival and growth in The Gambia. A few grants scheme currently exist. These include a \$5000 start-up grant that is managed by the National Association of Cooperative Credit Unions of The Gambia (NACCUG) and co-financed by the EU-funded Youth Empowerment Project (YEP).

Policy impact analysis of the National Entrepreneurship Policy (2017-2021) sought to 'build a national entrepreneurship ecosystem that is inclusive and sustainable while providing incentives for new venture creation and formalization and growth of existing MSMEs. The policy sought to achieve this through five strategic pillars. These include:

- 1. Optimization of the regulatory environment for MSMEs
- 2. Improving entrepreneurship education
- 3. Facilitating technology exchange and innovation
- 4. Improving access to finance, and
- 5. Promoting awareness and networking among stakeholders (GoTG, 2017).

Table 1: Analysis of the NEP (2017-2021)

Policy Pillar	Target areas of impact	Impact/outcomes
Optimizing the	Improvements on regulation of	There is currently no evidence of improvements. In fact, during the
Regulatory	entrepreneurship related activities to	policy period Gambia's ease of doing business rating dropped from 146
Environment	improve services and remove	to 155 in 2019 (World Bank 2020). Please see Figure 2
	bureaucracy and cost of doing business	
	and improve confidence in the MSMEs	
T	investment environment.	TATE 11 - Courte have been used at a first sector of the s
Improving	Integrating entrepreneurship	While efforts have been made to integrate entrepreneurship education at
Entrepreneurship Education and	competences and skills into formal and	all levels of tertiary education, there is currently no evidence of the
skills	informal education, developing	formation of any active entrepreneurship ecosystem since the policy
Acquisition.	entrepreneurship curriculum, training	period. There are no incentives for entrepreneurship education and
Acquisition.	teachers, and strengthening linkages	policy-oriented research. There are no TVET postgraduation skills
	between the private sector and The Gambian education system.	training. There is currently no validated entrepreneurship education curriculum at the tertiary levels of education in The Gambia.
		Implication: Lack of entrepreneurship ecosystem means low stock of
		entrepreneurship talents, and this leads to low churn of high growth
		start-ups, increase in youth unemployment, lack of innovation, lethargic
		economic growth. As stated in the preceding paragraphs, majority of the
		115,000 MSMEs in The Gambia are convenience MSMEs. There were not
		innovative, high growth start-ups.
Facilitating	Support technology innovation and	The absence of technology start-up ecosystems in The Gambia means
Technology	transfer, promote technology transfer	that technology innovation and start-ups and R&D activities that
Exchange &	through inter-firm, intra-industry	precipitate tech innovation do not exist in The Gambia. This was
Innovation	collaboration. promote the participation	evidenced in the latest data on Gambia's ranking on global innovation
	of MSMEs in the renewable energy sector	index rankings (112 with a 27.49 score) (WEF, 2016), and technology
	through technology innovation. Promote	readiness as evidenced in the Network readiness index (NRI) (Portulans
	SMEs agro-practices through technology	Institute, 2022) and trademark and patent registrations.
	innovation	
Improving Access	The NEP (2017-2021) sought to enhance	These finance access objectives of the policy look quite ambiguous at first
to Finance	access to start-up finance by	sight. Perhaps, this was the reason why no progress has been made in
	'strengthening the capacity of the	improving access to start-up finance in the country. Lack of access to
	financial sector to serve the private sector	start-up finance remains the biggest challenge to beneficiaries of skill
	and develop the financial services to fund	acquisition and entrepreneurship programmes and entrepreneurs in The
	innovative new ventures in the country.	Gambia. Rather than aim to build the capacity of financial institutions to
		serve the private sector, the policy focus should have been engage
		inclusive innovation that provides fin-tech solutions including funding
		concepts that would aim to increase funding access to start-ups. One of these could have been in the form of establishing start-up funding
		schemes at both vertical and horizontal levels. Others could have been in
		the form of underwriting funding partnerships schemes with local and
		international partners.
Promoting	Raise awareness about entrepreneurship	While these are sporadic effort to create awareness on the benefits of
Entrepreneurship	opportunities, stimulate private sector-led	entrepreneurship, there is no evidence that concrete implementation
Awareness and	initiatives and strengthen network among	steps are being taken to achieve this. The best strategy for the promotion
Networks	young entrepreneurs.	of entrepreneurship networks is the establishment of ecosystems that
	,	would support the creation of incubators, accelerators, and science parks
		where stakeholders would interface to promote entrepreneurship and
		innovation especially for the growing youth population. This does not
		currently exist. While the strengthening of the linkages remains a wish,
	1	, , , , , , , , , , , , , , , , , , , ,

Source: GoTG (2017)



Figure 2: Gambia's Ease of Doing Business profile (2013-2019). **Source**: World Bank (2020)

The National Entrepreneurship Policy (2017-2021) sought to create an enabling environment for MSMEs. The policy sought to do this by optimising the regulatory environment and eliminating those bottlenecks that hinder the registration and formalization of MSMEs. However, the trend that is illustrated in the Figure 2 indicates that the ease of doing business policy objective was not achieved. Instead, the ease-of-doing business profile of The Gambia showed an incremental negative trajectory from 145 in 2016 to 155 out of 190 countries in 2019 (World Bank, 2020). This performance would indeed have a downward spiral effect on not just the ability of young entrepreneurs to start new business, but the ability of existing ones to survive and grow.



Network Readiness

Figure 3: Network Readiness Matrix **Source**: Potulans Institute (2022).

The Network Readiness Index (NRI) is an index of four pillars and sixteen sub-pillars which measures the network readiness landscape of a country based on its performance

IJDSHMSS p. 314

on technical innovation, access, and penetration, and use by government agencies and businesses. It measures the extent to which technology innovation affects economy and quality of life of citizens. The NRI also measures the prevailing regulatory environment and its impact on technical innovation. The NRI thus, emerges as a measure of a country's performance in the area of technical innovation, entrepreneurship, and technology adoption rate by entrepreneurs in specific sectors in a country. Implicitly, the NRI measure the rate of a country's techno-prenuership. Figure 4 shows that Gambia ranks 117th out of the 131 economies included in the NRI 2022. The evidence shows that The Gambia technical readiness, based on the indicated criteria is better than those of only 14 countries that are currently undergoing social and security disadvantages. This is certainly not a profile that indicates policy effectiveness and efficiency. The Gambia's main strength in the NRI relates to Technology where it ranks 107. However, its greatest scope for improvement, meanwhile, concerns People especially the youth where it ranks 124 out 131 (See Figure 4). This appears to be supported by its score in the youth development index rank of 139th out of 180 countries.



Figure 4: Gambia's 2022 NRI ranking by performance pillars **Source**: Potulans Institute (2022)

The Gambia's performance in trademark, patent and industrial design registrations is another indicator for assessing the rate of technical exchange and innovation that occurred in The Gambia during the policy period. In 2021, The Gambia recorded an 'abroad rank' of 169th in patent applications, 197th in trademark registration applications, and 139th in industrial design applications (WIPO, 2021).



Figure 5: Gambia's trademark class count in applications **Source**: WIPO (2021)

As shown in Figure 5, trademark class applications reached 531 in 2015. This dropped with 63% in 2020 when only 195 applications were recorded. While this generated a ranking of 197 in the abroad fillings, this source also indicates that 58% of all applications were non-resident fillings. Non-resident fillings in the context of this research were fillings that were made by entrepreneurs or companies that are resident overseas but seeking to do business in The Gambia. The implication of this is that only 42% of applications were received from Gambians or Gambian residents during the period under review. During the same period, The Gambia received 426 non-resident patent fillings through the Africa Regional Intellectual Property organizations from residents of the United States, India, Germany, United Kingdom, and South Africa. While generating an abroad ranking of 169, 29.7% of these applications were made by residents or Gambian residents are for the United States. What insight that is emerging from this data is that Gambians or Gambian residents and progents of the United States. What insight that is emerging from this data is that Gambians or Gambian residents are for the United States. What insight that is emerging from this data is that Gambians or Gambian residents made no patent registration application. The applications for industrial design registrations 116, with 72% of these recorded as non-resident.

(a) The implication of Gambia's WIPO records on the policy objectives of the NEP (2017-2021)

Drawing on the WIPO (2021). data, the dismal entrepreneurship performance of The Gambia can be analysed from two perspectives. First is the number of applications and Gambia's rankings in trademarks, patents, and industrial design applications. These data portray The Gambia as an uncompetitive destination for FDI for non-resident start-ups. This outcome reinforces the Ease of Doing Business ranking of 155 in 2018. The highlight of analysis is that majority of the applications recorded in The Gambia are non-resident applications. Gambians and Gambian residents recorded zero patent application in 2020, 42% of total trademark applications and 28% of all industrial design registration applications in the same year, respectively. This is evident in the fact that there is weak policy impact on growth of entrepreneurship in The Gambia.

(b) Gambia's performance on the Global Entrepreneurship Index (GEI)

The GEI provides another set of indices that facilitate the assessment of Gambia's entrepreneurship performance. Figure 6 illustrates Gambia's performance on the index. The GEI measures entrepreneurial attitudes, entrepreneurial abilities, and entrepreneurial aspirations at both institutional and individual levels. Thus, the GEI measures national entrepreneurship performance by assessing the comparative performance of the components of the entrepreneurship ecosystem wheel that is illustrated in Figure below. Thus, the GEI conceptualises national entrepreneurial ecosystems as self-organized, scalable socio-economic systems that draw on dynamic institutional linkages to harness national and individual entrepreneurial attitudes, abilities, and aspirations. Thus, the linkages and inputs that are evidenced in the ecosystems are expected to spur the creation of new ventures. Therefore, the rate of occurrence of new ventures becomes a function of the accumulated attitudes, abilities, and aspirations of individual young entrepreneurs in an institutional systems and structures that are modelled to support entrepreneurial behaviour. These behaviours and attitudes contribute to the comparative levels of entrepreneurial success and influence the choice of young people to venture into entrepreneurship.



Figure 6: Gambia's performance on the Global Entrepreneurship Index (GEI) **Source:** GEDI data (Knoema, 2023)



Figure 7: The Entrepreneurial Ecosystem Configuration **Source:** ITC (2019)

Drawing on this source, The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed. The pattern that is indicated in the Figure 6 shows a downward performance trajectory from 2015 to 2019. The Gambia lost 8.5 points from 25.6 in 2015 to 17.10 in 2019. In fact, within the NEP (2017-2021) policy period, entrepreneurship development lost momentum with almost 1.4 points. This is another indication that there is a mismatch between the entrepreneurship development priorities of the Gambia and the policy objectives and strategies that are articulated in the NEP (2017-2021). This impact can, arguably be seen in The Gambia' ranking in the 2019 global competitiveness ranking in Figure 8 below.





National competitiveness arises when nations pursue overlapping interest for their respective national well beings. This means that the relative performance of The Gambia is measured against the rest of the world. This measurement is carried out by using an aggregate of variables and benchmarks that the World Economic Forum calls the Global Competitiveness Index (GCI) and these include nut not limited to an assessment of a country's business sophistication and innovation performance. The business sophistication and Innovation performance of countries on the other hand are functions of the integrity of the entrepreneurship ecosystems that exist in those countries. The insight that is emerging from this analysis to a large extent is the highlight on the current situation of the country's entrepreneurship environment. The Gambia is ranked 124th out of 140 countries and this performance was recorded in 2019 which falls within the National Entrepreneurship Policy period in (2017-2021). Once again, this is another evidence that shows that there is a disconnect between the requirements of Gambia's entrepreneurship environment and the objectives that are articulated in the NEP (2017-2021).

The MSMEs Policy (2019-2024)

There is a great deal of overlap in the objectives of the NEP (2017-2021) and the MSME policy (2019-2024). This research views MSME growth as one of the outcomes of proactive entrepreneurship policies around the globe. It is also pertinent to highlight the context of this analysis and evaluate the strategic fit of Gambia's policy environment with the goal of using entrepreneurship development and new ventures creation to empower Gambian youth population. A further scope to the aims of national entrepreneurship development plans on The Gambia would include reduction in youth unemployment, developing a national culture of wealth creation, and enhancing the socio-economic competitiveness of The Gambia when put in parallel with other nations that have similar socio-political history. A further context of this analysis is the impact that outbreak of COVID-19 pandemic might have had on the MSMEs growth in The Gambia and around the globe.

The MSME policy (2019-2024) seeks to promote the creation and support of MSME through a national culture of entrepreneurship. The policy seeks to pursue this goal by building the capacity of young entrepreneurs and creating the business environment that support strategic partnerships and linkages among stakeholders. During the post MSME policy (2019-2024) validation period, trends in the global business environment that have implications on MSME growth, emerged. The first is the outbreak of COVID-19 pandemic while second is the launch of the Africa Continental Free Trade Area (ACFTA). by the African Union (AU).

The COVID-19 pandemic had a devastating impact on MSMEs around the globe. In The Gambia, 62% of small businesses reported loss of earnings because of the pandemic. MSMEs in the horticulture and poultry sectors were the hardest hit with 17.5% and 21.5% of them reporting total loss of earnings respectively (UN/GoTG/GBoS, n.d). A national average of 13.6% of MSMEs in The Gambia reported total loss of earnings due to the pandemic. A further implication of this is bankruptcies, credit repayment defaults, and

realignment of business survival strategies. According to the joint study by the GoTG, GBoS, and UN, twenty one percent (21%) of MSME owners reported to have engaged in other types of businesses while 16% reported to have engaged in other activities in order to survive the impact of the COVID-19 pandemic.

This carries implication for the MSME policy objectives and strategies as the pandemic altered entire value chains, forced the closure of many businesses and left others with huge debt portfolios to deal with. The full operationalisation of the ACFTA in 2021 also brought an added dimension to the prospects of MSMEs in The Gambia. The ACFTA treaty is supposed to broaden market access for African MSMEs without tariff barriers. Theoretically, this is supposed to be an opportunity for expansion for MSMEs which operate in countries that have well established entrepreneurship and innovation ecosystems that support MSME production capacity that can tap into the market access opportunities that are provided by the ACFTA on reciprocal basis. In the absence of the capacity for innovative products and services, Gambian MSMEs will feel negative impact of the treaty, as products from other countries would exploit the opportunities that are provided by the AFCTA to access the Gambian market, with superior value addition that cannot be matched or challenged by local MSMEs. This is already happening between the Gambia and entrepreneurs from neighbouring country Senegal, who are exporting training, educational and fintech services and FMCGs to The Gambia without Gambian products and services being able to command equal market presence in specific sectors in Senegal.

National Youth Policy (2019-2028)

The National Youth Policy (2019-2028) draws on the Africa Union (AU) youth charter to define youth as individuals who are within the ages of 15 and 35 (GoTG, 2019). The main goal of the policy is to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country'. Thus, Gambian youth would be characterized by strong professional ethics, spiritual and moral values and a level of independence, patriotism, and commitment that empowers them to choose self-development and career pathways that align with national vision and aspirations. The policy sought to pursue its goals through a select number of objectives. One of such objectives is to establish a framework and / or guidelines for youth formation to meet the projected national and skills needs; to address the socio-economic and health problems that confront the youth.

Youth Development and Empowerment in Context

This study is not investing on the debate on the conceptual distinctions between youth development and youth empowerment. Instead, this research pitches these concepts as quasi-synonyms which embody youth-focused programmes that are designed to enhance the well-being and economic status of young people in The Gambia. Such programmes draw on capabilities approach to seek support for young people in acquiring skills and competencies that are underscored by lifelong learning. The insight that is implicit in this analogy is that youth development indices tend to assess the health

and well-being of young people, the social and economic progress, level of poverty and civic participation as broad and composite index for youth empowerment performance assessment of nations. Hence, the analysis of The Gambia's national youth policy as an input source to the national entrepreneurship performance will be guided by the following indicators as defined by the Global Youth Development index (YDI) (Commonwealth, 2021) and the Global Youth Index (GYI) (MISK, 2023).

Domain	Indicator	Definition
Entrepreneurship and	Start-up rate and youth	% of start-up scale and growth, a % of youth population
Employability	unemployment data	
Innovation Capacity	Innovation capacity	Rate of product and service churn from R & D activities
Infrastructure and	Digital infrastructure	Technology readiness, internet access rate in relation to
connectivity		techno-innovation
Health and well-being	Mortality	Death from all causes, ages 15-35
	HIV rate self-harm	HIV rate ages 15-35
	Mental health	YLL from mental disorders, ages 15-35
	Drug abuse	YLL from drug use disorders,
	Alcohol abuse	A YLL from alcohol use disorders,
	Tobacco consumption	Tobacco smokers, % of ages
	Self-harm	Years of life lost (YLL) from self-harm, ages 15-35
Education	Literacy rate	literacy rate, youth total, % of ages 15-35
	School completion rate	Lower secondary completion rate, total, % of country-
		specific age group
	Digital natives	Five or more years' experience using the internet, % of
		ages 15-35
Employment and	Not in Education,	NEET youth, % of ages 15-35
opportunities	employment and training	
	(NEET)	
	Adolescent fertility rate	Adolescent fertility rate, births per 1,000 women ages 15-
		19
	Account	Youth who hold bank accounts of their own or who own a
		joint account in a bank or other financial institutions
	Underemployment	Time-related underemployment, ages 15-35
Equality & Inclusion	Gender parity in NEET	
	Gender parity in safety	
	and security	
	Gender parity in literacy	
	Early Marriage	
	Economic	Population percentage classified as extremely poor (<
	marginalization	US\$ 1.90PPP) or moderately poor (>= US\$ 1.90 and
Political and civic	Youth Policy score	score Scores on youth policy and legislation, public
participation		institutions, youth representation, and public budget and
		spending
	Voiced Opinion	Responding that they have voiced their opinion to an
		official
		in the past 30 days, % ages (15-35)
	Volunteered time	Responding that they have volunteered time in the last 30
		days. Ages (15-35)
	Recognition for	Responding that they have received recognition for
	community service	volunteering to help the community
Peace and Security	Internal peace score	Composite score for domestic peace and security.
	Interpersonal violence	YLL from interpersonal violence, age (15-35)
	Conflict and terrorism	YLL from armed conflict and terrorism
	Index for risk	Risk of humanitarian crisis and disaster, including climate
	management	change related risks
	0	U U U U U U U U U U U U U U U U U U U

Table 2: A Framework for Global Youth Development Index

Source: Commonwealth (2021) and Misk (2023)

Using these indicators, this nation is on the 139th position on the youth development index scale that comprises of 180 countries (Commonwealth, 2021). This performance also places The Gambia among the 12 countries with the lowest YDI in 2020 (Commonwealth, 2021). The Global Youth Index (2022) assessment of youth development is much narrower in scope when compared to the YDI. As it measures youth development in only 30 countries, The GEI uses 125 indicators (Misk, 2023) that are aligned with under two broad headings of: Foundation n for the futures factors and ecosystems for youth development.

Foundation for the future factors	Ecosystems for youth development			
Education and skills	Innovation capacity			
Entrepreneurship and employability	Economic dynamism			
Global citizenship and leadership	Infrastructure and connectivity			
Health and well-being	Security and governance			

Table 3: A fra	amework for	Global	Youth Index
----------------	-------------	--------	-------------

Source: Misk (2023)

The foundation for the future factors is thus described as factors that relate directly to youth development policies in a country. The factors listed under the ecosystem for youth development, on the other hand, are described as factors that create the conditions for effective youth development. These factors are more of framework conditions for the acceleration of youth development and empowerment initiatives in a country.

Although The Gambia is not surveyed in the GYI (2022), the inclusion of this framework in this Gambia-specific analysis is that it reinforces the assumption made and highlights those framework conditions that are essential for youth empowerment and participation in the national entrepreneurship and innovation ecosystems. The YDI (2020) and GYI (2022) highlight the central role of wellness programmes, high literacy rate among the youth, youth empowerment opportunities, and digital and data skills in achieving youth development. These factors are further highlighted in The Gambia's Youth and Trade Road Map (2020-2024) where occupations like software and multimedia developers and analysts, applications and testing technicians, network and hardware professionals generated the highest urgency scores as highlighted in ITC (2019).

This situation ostensibly created the conditions for Gambia's current weak performance, not only in the YDI where it ranks 139th out of 180 countries surveyed, it also contributes to The Gambia's performance in GEI where it ranks 133rd out of 137, and the Network Readiness Index where it ranks 117th out of 131. Further evidence that supports the country's weak performance pattern in youth entrepreneurship and related issues is the national TVET performance data as highlighted in the next section of this paper.

National TVET Policy (2021-2030)

The national TVET policy was formulated and validated in 2021. This is despite the fact that TVET is the oldest form of tertiary education in The Gambia. The Gambia TVET sector dates back to the colonial era when TVET institutions served as the main suppliers

of the middle level human resource requirement that were needed to satisfy the skills and capacity needs of the colonial and post-independence economies of The Gambia (GoTG, 2021). The implication of this is that while the capacity needs of The Gambia historically relied entirely on TVET from the colonial era to 1999 when the University of The Gambia was established, the programmes of TVET all these years had been conducted in an environment of policy void. Despite the central role that successive national development blueprints had apportioned to TVET, its delivery had been done without a harmonized policy direction prior to 2021 when the current policy was validated.

It is against this background that the TVET policy envisions TVET skills development in The Gambia to be a combination of processes that will seek to produce a quality, relevant and well-resourced TVET system that is accessible, equitable and inclusive to deliver, through lifelong learning, a skilled, competitive and employable youthful workforce for sustained socio-economic development (Billet, 2018) while ensuring that all actors in the TVET system in The Gambia will:

- i. Make technical and vocational skills development equitable, inclusive, and accessible to all.
- ii. Develop quality technical and professional skills in line with the current and future market needs, serving sustainable socio-cultural, environmental, and economic growth.
- iii. Promote the perception of the TVET system.
- iv. Promote an education-training-employment continuum; and
- v. Develop partnerships for the implementation of effective and efficient public policy for the sector.

The nine strategic pillars of the TVET policy, as presented in figure 9 below, are articulated to provide a harmonized policy direction for the TVET programmes in The Gambia. With the exception of the ninth pillar which aims to improve the image of TVET, there is no policy objective or strategy that aim to improve the choice of entrepreneurship as option by TVET graduates. The stated objectives of this policy will implicitly be reinforcing the over-reliance of TVET graduates on paid employment especially in an environment of relatively small private sector, moderate economic growth and paid employment opportunities. This further highlights the disconnect between the NEP, the national MSME Policy, the national youth policy and the national TVET policy. By this, there is no reinforcement of the youth empowerment objectives of these policies.



Figure 9: The Pillars and Key Strategic Objectives of the TVET Policy" **Source:** GoTG (2021)

Concluding Remarks: Skill Acquisition and Entrepreneurship Performance Gaps in The Gambia

This section presents the concluding remarks with the major focus on the evaluation of The Gambia's skill acquisition and entrepreneurship performance by drawing on the thematic areas of relevant national policies to highlight the gaps between the stated objectives and the actual performance.

National Entrepreneurship	Current Situation and Performance Gap	Indicators
Performance Theme		
Technology	The majority of 115000 MSMEs that	The Gambia's performance in Network Readiness Index,
exchange and	existed in 2018 are convenience MSMEs.	ranking 117 th out of 131 countries.
Innovation	77% of them are not registered (Mayer	
	Besting 2020)	
Access to Finance	The NEP (2017-2021) sought to enhance	There are just a few start-ups grant scheme. This include the
	access to start-up finance by	scheme managed by National Association of Cooperative
	'strengthening the capacity of the	Credit Unions of The Gambia (NACCUG and co-financed by
	financial sector to serve the private sector	the Youth Empowerment programme (YEP) which is
	and develop the financial services to fund	implemented by the ITC but funded by European Union.
	innovative new ventures in the country.	Others are equipment-based support that are attached to
		short term skills training. There is no government backed
, .	NY 11 1 1 1	start-up financing scheme in The Gambia
Improving	No accredited entrepreneurship	Only 18% of TVET graduates opt for self-employment upon
entrepreneurship education	curriculum in The Gambia, programmes for advanced	graduation (GTTI, 2018), No accredited entrepreneurship curriculum in The Gambia,
education	entrepreneurs. Isolated short-term	very few innovative start-ups in the country.
	trainings especially in funded skills	TVET which holds a great potential for improving the youth
	training programmes for the youth	unemployment situation is still perceived negatively and
	81 8	well-funded.
		Only 4% of the high-income group subscribe to TVET
		education in The Gambia.
		a split between Gambians who hold negative impressions of
		TVET at 34% negative and 35% positive, (MoHERST, 2020)
		while positive perception does not necessarily influence
		decision to subscribe to TVET in The Gambia.
Youth Employment	Currently youth unemployment is nearly	Youth unemployment averages 41.5% and NEET stands at
	double the national unemployment	56.8% (GBoS, 2018)
	average at 41.5% and NEET stands at	
Strategic	56.8% (GBoS, 2018) . An existence of quasi-entrepreneurship	ITC (2018) maps, envisions, and allocates responsibilities to
Partnerships and	ecosystem. The participants include: The	each category at different stages of the start-up development
linkages among	Gambia include Gambia Investment and	cycle. There is currently no known activation mechanism
small Businesses and	Export Promotions Agency (GIEPA),	through which the links and roles that are envisioned in the
Stakeholders	Gambia Chamber of Commerce and	ITC framework can be harnessed, activated, and sustained.
	Industry (GCCI), Gambia Youth Chamber	The incubation and accelerator roles appear to be
	of Commerce (GYCC). the Gambia	mismatched with some of the institutions identified against
	Women's Chamber of Commerce	them as those institutions are not in any way prepared to
	(GWCC), as well as the Start-up Incubator	assume action-oriented and business incubation roles. In fact,
	Gambia (SIG), The Woman Boss,	the only institution in the ITC schematic that has the closest
	the National Enterprise Development	design advantage in this regard is the Start-up Incubator
	Initiative (NEDI) and the Gambia Chapter	(SIG). However, its work, capacity and resources now
	of the Clobal Vouth Innovation Natural	
	of the Global Youth Innovation Network	support youth-led MSMEs. There are currently no
Youth	(GYIN Gambia).	accelerator institutions or programmes in the country
Youth Empowerment and	(GYIN Gambia). to 'establish a holistic, harmonious youth	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth
Empowerment and	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index.
	(GYIN Gambia). to 'establish a holistic, harmonious youth	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth
Empowerment and	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of
Empowerment and	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of
Empowerment and Development Gambian Standing in global	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137
Empowerment and Development Gambian Standing in global Entrepreneurship	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is
Empowerment and Development Gambian Standing in global	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of Gambia's performance when global	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is indicated in Figure4.5 shows a downward performance
Empowerment and Development Gambian Standing in global Entrepreneurship	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is indicated in Figure4.5 shows a downward performance trajectory from 2015 to 2019.The Gambia lost 8.5 points from
Empowerment and Development Gambian Standing in global Entrepreneurship	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of Gambia's performance when global	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is indicated in Figure4.5 shows a downward performance trajectory from 2015 to 2019. The Gambia lost 8.5 points from 25.6 in 2015 to 17.10 in 2019.
Empowerment and Development Gambian Standing in global Entrepreneurship	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of Gambia's performance when global	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is indicated in Figure4.5 shows a downward performance trajectory from 2015 to 2019. The Gambia lost 8.5 points from 25.6 in 2015 to 17.10 in 2019. WIPO rankings: In 2021, The Gambia recorded an 'abroad
Empowerment and Development Gambian Standing in global Entrepreneurship	(GYIN Gambia). to 'establish a holistic, harmonious youth cohort that is imbued with adequate knowledge and competencies which would serve to increase the skills stock of the country The measure of Gambian standing in global entrepreneurship development includes a comparative assessment of Gambia's performance when global	accelerator institutions or programmes in the country The Gambia ranks 139 th out of 180 countries in the youth development index. The Gambia's performance in GEI where it ranks 133 rd out of 137 The Gambia maintains an entrepreneurship development rank of 113 out of 137 countries that were surveyed in the Global Entrepreneurship Index (GEI). The pattern that is indicated in Figure4.5 shows a downward performance trajectory from 2015 to 2019. The Gambia lost 8.5 points from 25.6 in 2015 to 17.10 in 2019.

Table 4: Gambia Entrepreneurship Performance Gap Analysis

Source: GoTG (2021)

It is pertinent to mention that evidences of policy framework abound in respect of targeted effort by the GoTG to create statutory and structural incentives for skill acquisition (TVET) and entrepreneurship training programmes amongst youth who are vulnerable due to their poor standard of living. The evidences that emerged from this analysis indicate a very weak performance by The Gambia in its entrepreneurship and skill acquisition policy objectives. It is pertinent to mention at this juncture that entrepreneurship is not an end on its own. Instead, it is a means to the end goals of enhancing national competitiveness, enhancing youth empowerment, creating jobs and national wealth and poverty alleviation while improving the broader economic and social fortunes of the country. Against this background the outcome of this analysis generates evidences of targeted effort by the GoTG to create statutory and structural incentives for the growth of entrepreneurship and TVET. Existing evidences of such efforts include the formulation and validation of a NEP (2017-2021), the national MSME policy (2019-2024), the national youth policy (2019-2028), the national TVET policy and several bilateral arrangements that support the collection of youth empowerment activities data, and the continuous evaluation of national entrepreneurship and TVET policy environments.

However, the emergent insight indicates that The Gambia is yet to achieve the entrepreneurship and TVET objectives that are stated in the aforementioned policy documents. As shown in Table 4, only 115000 MSMEs existed in the country in 2018 and an overwhelming majority of these are categorised as convenience MSMEs that are established and managed by owner managers. This means that there are no structural incentives for the formation and sustenance of innovative start-ups in The Gambia. The status quo of Gambia's entrepreneurship and TVET ecosystems were described as quasiecosytem in this analysis. This lends credence to the evidence of the prevalence of convenience MSMEs instead of innovative new venture models of entrepreneurship in the country. A further implication of this is the 41.5% youth unemployment data. In addition, the number of Gambian youths that are NEET stands at 56.8%. These are indicators, which suggest that the most potent assets of The Gambia have remained a missed opportunity in Gambia's national development efforts. This evidence provides the thesis for the sustained weak performance of The Gambia in patent, trademarks, and industrial design registrations with WIPO, as well as its standing in the GEI, the NRI, and the YDI.

In addition, there appears to be a lackluster performance of TVET in providing the required empowerment to Gambian youth. Despite the initiation of several TVET-led youth empowerment programmes like the EU funded TEKIFFI progammes that focused on large scale of youth empowerment through skills acquisition, TVET subscription in the country still remains dominated by those from low- and middle-income backgrounds when compared to its subscription by only 4% of young people from high income backgrounds (GTTI, 2018). Further evidence indicates that the low TVET subscription rate by the high-income family group is due to their lack of awareness due to ineffective communication and lack of belief in the ability of TVET to offer them the rewards of

personal development, income generation, social recognition, and guarantees for other career growth and status improvements including liberation from woes of poverty.

In fact, while there is a split between Gambians who hold negative impressions of TVET at 34% negative and 35% positive (MoHERST, 2020), it emerged that only 18% of TVET graduates opt for the self-employment route during their school to work transition period. This may account for the very low start-up rate record of The Gambia and consistent weak performance in all entrepreneurship development indicators. This may also have contributed to youth unemployment that has since remained at all-time high of 41.5%. The insight that is emerging from this is that the expected impact has continued to be elusive.

References

- Abatan, O. O. (2020). *Youth empowerment project and poverty reduction in The Gambia*. Unpublished MSc thesis, University of The Gambia, The Gambia.
- Abdussalam, O. I. (2015). Impact of youth empowerment scheme on poverty alleviation in Nigeria, *International Journal of Research International Journal of Business*, *Economics and Law*, 8, (3) 35-39 (Dec.).
- Aderoba, C. T. & Babajide, D. A. (2015). Business enterprises and entrepreneurial practices in Nigeria, *European Journal of Business and Management*, 7(18), 7-16.
- Adesopo, A. (2020). *Development in perspective,* Kanifing, The Gambia: Gambia Printing and Publishing Corporation.
- Agbeze, C (2012). Tackling youth unemployment in Nigeria; the Lagos State development and empowerment programmes initiatives, *Afro Asian Journal of Social Sciences* (Quarter IV) 3(3,4)
- Agogbua, S. N. & Mgbatogu, C. D. (2022). Entrepreneurial skills and self-employment: A theoretical exposition, *International Journal of Development and Economic Sustainability*, 10 (5), 30-48
- Aja-Okorie, U., & Adali, O. (2013). Achieving youth empowerment through repositioning entrepreneurial education in Nigerian universities: Problems and Prospects, *European Scientific Journal*, 9(28), 113-132.
- Akanni, H. (2010). *Magnitude and demand for credit by SMEs.* A paper Presented at the West African Sub-Regional Seminar on Enterprises Credit held on March 15-17, 2010 in Accra, Ghana.
- Ariyo, D. (2005). *Small firms are the backbone of the Nigerian economy*. Available on http://www.africaeconomicanalysis.org. Retrieved February 2022

- Atibuni, S. (2014). A critical analysis of technical and vocation education and Training and its contribution to job creation in The Gambia. Research gate https://doi.org/10.13140/RG.2.1.1760.6566
- Barker, G., Knaul, F., Cassaniga, N. & Schrader, A. (2000). *Urban girls: Empowerment in especially difficult circumstances*, Intermediate Technology Development Group.
- Betchoo, N. K. (2014). Empowering youth for Sub-Saharan Africa's development, Annals of Humanities and Development Studies, 5(1), 101-110.
- Billet, S. (2018). Virtual conference report on improving the image of TVET: Bonn, Germany: UNESCO-UNEVOC.
- Byrd, D. (2007). *Small business management and entrepreneurship*, Chicago, Science Research Association.
- Calvès, A. (2009). Empowerment: The history of a key concept in contemporary development discourse, Revue Tiers Monde, 200, 735-749. https://doi.org/10.3917/rtm.200.0735
- Carlen, J. (2016). Introduction. in a brief history of entrepreneurship: The pioneers, profiteers, and racketeers who shaped our world (1-4). Columbia University Press. http://www.jstor.org/stable/10.7312/carl17304.3
- Chaudhuri, A. (2016). Understanding 'empowerment, *Journal of Development Policy and Practice*, 1(2), 121-141. https://doi.org/10.1177/2455133315612298
- Chigunta, F. (2012). *Youth entrepreneurship: Meeting the key policy challenges*, Wolfson College, Oxford University, England.
- Commonwealth (2021). Youth development index, Commonwealth Secretariat, London.
- Development Initiatives (2022). *Inequality: Global trends*, Available at: https://devinit.org/resources/inequality-global-trends/ (Accessed 2 Nov 2023)
- Diop, M. (2012). *More productive jobs for Africa's youth vital for the region's economic progress,* Washington DC., World Bank.
- Edralin, D. M., Tibon, M. V. P., & Tugas, F. C. (2015). Initiating women empowerment and youth development through involvement in non-formal education in three selected parishes: An action research on poverty alleviation *DLSU Business & Economics Review*, 24 (2), 108-123.

- Ekpiken, W. E. & Ukpabio, G. U. (2015). Entrepreneurship education job creation for graduate employment in South-South geographical zone of Nigeria, *British Journal of Education*, 3(23), 23–31.
- Emeh, I. E. J., & Eke, J. (2012). Tackling youth unemployment in Nigeria; the Lagos State development and empowerment Programs Initiatives, *Afro Asian Journal of Social Sciences*, 3(3.4), 1-30.
- Filmer, D. (2013). Productive jobs for Africa's youth vital for the region's economic Progress, Vol. 2 of Youth employment in Sub-Saharan Africa, *Africa development forum series*, World Bank, Washington DC.
- Friedmann, J. (1992). *Empowerment: The politics of an alternative development*. Oxford: Basil Blackwell, 17(4), 571–572. https://doi.org/10.1177/030913259301700422
- Gambia Bureau of Statistics (2016). *Integrated household survey*. (Retrieved from www.gbos.gov.gm on 23rd December, 2018)
- Gambia Bureau of Statistics (2018). Gambia labour force survey, Banjul: GBoS
- Gambia Technical Training Institute (GTTI) (2018). *Tracer study report (2015-2016)*. Banjul: GTTI
- Garba, D. (2010). The entrepreneur's complete self-assessment guide, Kogan 1(5)
- GEDI (2018). *Global entrepreneurship development index*. Available at {www. globalentrepreneurship-and-development-index/}. Accessed {July 5th2023}

Government of The Gambia (GoTG) (2018). National development plan 2018-2021. Banjul

GoTG (2021). National TVET policy (2021-2030), Banjul: MoHERST

GoTG (2019). National MSME policy (2019-2024). Banjul

GoTG (2019.) National Youth Policy (2019-2028). Banjul: Ministry of Youth and Sports

GoTG/GBoS/UN (n.d) The impact assessment of the COVID-19 pandemic on Micro, Small and Medium-sized enterprise in The Gambia. Available at {https://sdgs.un.org/sites/default/files/2021-10/Impact%20of%20the%20 COVID-19%20pandemic%20on%20MSMEs%20in%20The%20Gambia.pdf}. Accessed {July 8, 2023}

- Green, A., Oketch, M., & Preston, J. (2009). Making global classifications of types and levels of TVET". In: Maclean, R, & Wilson, D (eds) *International handbook of education for the changing world of work*. https://doi.org/10.1007/978-1-4020-5281-1_141. Accessed 23 December 2022.
- Herbert K. & Link, M. (2009). *African entrepreneurs: Pioneers of development*, Washington, D. C. World Bank
- Hisrich, M. & Peters, B. (1992). *Resources of the development of entrepreneurs, A guided reading list and annotated bibliography*, Commonwealth Secretariat London.
- Ibbih, M. J.; Anthony, M. & Itari, R. A. (2015). Youth empowerment and productivity: An imperative for economic development in Nigeria, *International Journal of Innovative Social Sciences & Humanities Research* 3(2), 86-99.
- Ilesanmi, P. A. (2000). Entrepreneurship development, Ilorin, Nigeria: Kola Success Publications
- IRC (International Rescue Committee) (2012). *Investing in a youth dividend: An analysis of donor strategies,* programmes and funding for youth and livelihoods in conflict-and crisis-affected contexts", International Rescue Committee: New York.
- ITC (2018) *The Gambia technical and vocational education and training (Roadmap 2020-2024).* Geneva: ITC
- ITC (2018) The youth and trade road map. Geneva: ITC
- ITC (2019). Entrepreneurship ecosystem In the Gambia. A network analysis of institutions supporting entrepreneurship, Geneva: ITC
- ITC (n.d) *Promoting SME competitiveness in the Gambia, Developing skills for youth empowerment*. Geneva: ITC: Geneva
- ITC (2022). Youth empowerment project progress report, Available at {chromeextension://efaidnbmnnnibpcajpcglclefindmkaj/https://yep.gm/storage/app /uploads/public/630/8bf/150/6308bf1501874504689866.pdf} Accessed, November 2023)
- Knoema (2023) *The Gambia's global entrepreneurship performance 2015-2019,* Available at: https://knoema.com/atlas/Gambia/topics/World-Rankings/World-Rankings/Global-entrepreneurship-index.Accessed(July 2nd, 2023)
- Kolade, T. T., Towobola, W. L., Oresanya, T. O., Ayeni, J. O., & Omodewu, O. S. (2012). Youth empowerment for sustainable development: The role of entrepreneurship education for out-of-school youth. *Chest*, 10(40.8), 17th.

- Lahire, N., Johanson, R. & Wilcox, T. (2011). Youth employment and skills development in The Gambia, Africa Human Development Series. World Bank. World Bank Working Paper; No. 217.
- Meredith, K. L., Bronwyn, L., Jeanne, D. & Parrish, R. (2013). Youth empowerment: The Theory and its Implementation, Youth Empowered Solutions. Technology consulting.
- Misk (2023). *Key findings: Global Youth Index 2022. Preparing youth for the post COVID-19 future.* Available at {www.gyi.misk.org.sa/}. Accessed: July 10, 2023
- Oakley, P. (2000) *The monitoring and evaluation of a process of Empowerment*, Paper presented at the 4th International Workshop on evaluation of social development held in INTRAC, Oxford between 3rd and 7th April.
- Odeh, M. A. & Okoye, C. O. (2014). Poverty reduction policy and youth unemployment in Nigeria. *Public Policy and Administration Research*, 3(4), 92-103.
- Ogundele, O. J. K.; Akingbade, W. A. & Akinlabi, H. B. (2012), Entrepreneurship training and education as strategic tools for poverty alleviation in Nigeria, America *International Journal of Contemporary Research* 2(1), 148-156
- Ogwumike, F. O. (2002). An appraisal of poverty reduction strategies in Nigeria: Central Bank of Nigeria (CBN). *Economic & Financial Review*, 39(4):1-17
- Ojo, L.; Abayomi, A. & Odozi, A. (2014). Entrepreneurship education: A viable tool for Youth Empowerment in Nigeria. *Academic Journal of Interdisciplinary Studies*, 3(4), 11. (Retrieved from https://www.richtmann.org/journal/index.php/ ajis/article/view/3064)
- Okolie, O. & Ogbaekirigwe, H. (2014). Entrepreneurship development through vocational education training: Issues and roles in skills acquisition and manpower development in a developing economy, *Journal of Educational Policy and Entrepreneurial Research (JEPER)*.1(2), 151-157
- Oladotun, O. (2020). Adult literacy and skill acquisition programmes as correlates of women empowerment and self-reliance in The Gambia, *Education Research International*, 1(8), https://doi.org/10.1155/2020/7264171
- Oluremi, H. A. & Agboola, G. M. (2011) Environmental factors and entrepreneurship development in Nigeria, *Journal of Sustainable Development in Africa* 13 (4)
- Oviawe, J. I. (2010). Repositioning Nigerian youths for economic empowerment through entrepreneurship education, *European Journal of Education Studies*, 2(2), 113-118.

- Parpart, J. (2002). Gender and empowerment: New thoughts, new approaches." In Vandana Desai and Robert B. Potter, (eds) *Companion to Development Studies*. New York: Oxford University Press, 338–341
- Pearrow, M. M. (2008). A critical examination of an urban-based youth empowerment strategy: The teen empowerment program, *Journal of Community Practice*, 16 (4), 509-525
- Pigg, K. E. (2009). Three faces of empowerment: Expanding the theory of empowerment in community development, *Journal of the Community Development Society*, 33(1) 107-123, DOI:10.1080/15575330209490145
- Portulans Institute (2022) Network Readiness Index 2022 Gambia. Potulans Institute, Washington DC.
- Reynolds, P. D., Hay, M., & Camp, S. M. (1999). *Global entrepreneurship monitor*, Kansas City, Missouri: Kauffman Center for Entrepreneurial Leadership.
- Rose, R. (2011). Micro-economic responses to a macro-economic crisis: a pan-European perspective, *Journal of Communist Studies and Transition Politics*, 27(3-4), 364-384.
- Sachs, J.; Kroll, C.; Lafortune, G.; Fuller, G. & Woelm, F. (2021). *Sustainable development Report* 2021. Cambridge University Press.
- Schumpeter, J. A. (1934). *The theory of economic development,* Cambridge: Harvard University Press.
- Shane, S. & Venkataraman, S. (2000) The promise of entrepreneurship as a field of research, *Academic Management Review*. 25 (1), 17–26.
- Sitoula, T. (2015). *Challenges and prospects of youth entrepreneurship in Kathmandu,* Kathmandu: University of Nordland.
- SkillsYouNeed (2020). Employability skills: 9 Skills Young People Need in the Future Workforce [online] available at https://www.skillsyouneed.com/rhubarb/skills-youngpeople-need.html https://www.skillsyouneed.com/ips/what-is-communication.html (Accessed July 9 2022)
- Stromback, T. (2010). Earnings, schooling and vocational education and training. *Australian Journal of Labour Economics* 13(3), 241–263
- Tones, K. & Tilford, S. (2001). *Health Promotion: Effectiveness, Efficiency and Equity*. Nelson Thornes.

- Tripney, J. S., Hombrados, J. G.; Newman, M.; Hovish, K. Brown, C.; Steinka-Fry, K. & Wilkey, E. (2013). Technical and vocational education and training (TVET) interventions to improve the employability and employment of young people in low- and middle-income countries: A systematic review. *Campbell Syst Rev* 9(1). https://campbellcollaboration.org/better-evidence/technical-vocationaleducation-training-interventions.html. Accessed 23 December 2022
- Undiyaundeye, F. & Otu, E. (2015) Entrepreneurship skills acquisition and the benefits amongst the Undergraduate Students in Nigeria, *European Journal of Social Sciences, Education and Research,* 4 (May-August), European Center for Science Education and Research.
- United Nations Department of Economic and Social Affairs (2015) *World population Prospects: The 2015 revision, key findings and advance tables.* UNDESA, Population Division
- United Nations Educational, Scientific and Cultural Organization (2015). *Proposal for the revision of the 2001 revised recommendation concerning technical and vocational e d u c a t i o n*. In: G e n e r a l C o n f e r e n c e , 38th S e s s i o n. https://unesdoc.unesco.org/ark:/%0b48223/pf0000234137. (accessed on 23 December 2022).
- VanderWerf, P. & Brush, C.G. (1989). Achieving progress in an undefined field. *Entrepreneurship Theory and Practice*, 14(2), 45–58.
- Waheduzzaman, W. (2010). *People's participation for good governance: A study of rural development programs in Bangladesh* (Doctoral dissertation, Victoria University).
- Wickham, P. A (2004). *Strategic entrepreneurship 4th (ed)*, New York, Pearson Education Limited.
- Wilken, P. (1979). *Entrepreneurship: A comparative and historical study,* Norwood, N.J.: Ablex Publishing Corp.
- WIPO (2023) Intellectual property facts and figures 2022. WIPO, Geneva
- World Bank (1990) World development report 1990: Poverty, Oxford University Press.
- World Bank (2005). *Doing Business in 2005 removing obstacles to growth,* Retrieved from http://www.doingbusiness.org/documents/DoingBusiness.
- World Bank (2005) A Better Investment Climate for Everyone. *World Development Report* 2005, World Bank Publications: Washington, DC.

- World Bank (2014). *World Bank supports technical and vocational education to prepare Youth for Jobs in Mauritania*. The World Bank IBRD-IDA press release; Washington, DC.
- World Bank. (2008). *Doing Business 2008 Report*. Retrieved from http://www.doingbusiness.org/documents/FullReport/2008/DB08_Full_Rep ort.pdf
- World Bank, (2017) Macro poverty outlook for Sub-Saharan Africa: The Gambia, http://pubdocs.worldbank.org/en/214601492188159621/mpo-gmb.pdf.
- World Bank (2018). Decline of global extreme poverty continues but has slowed:" World Bank. Press Release, 19 September 2018. World Bank website. http://www.worldbank.org/en/news/press-release/2018/09/19/decline-ofglobalextreme-poverty-continues-but-has-slowedworld- bank. Accessed 15 March 2019.
- World Bank (2020). *Trading economics: Ease of doing business in The Gambia*. {Available at: https://tradingeconomics.com/gambia/ease-of-doing-business}. Accessed:{July 2nd, 2023}
- World Bank (2021). Understanding poverty". *Community Development*. Retrieved 4th November, 2023 from worldbank.org
- Worlu, R. E.; Atayero, A. A.; Owoeye, S. T. & Amodu, L. O. (2017). Emerging trends in lifelong learning: The Covenant University perspective. (url: http: eprints.covenantuniversity.edu.ng/id/eprint/9779)
- Zimmerman, M. A. (1995). Psychological empowerment: Issues and illustrations. *American Journal of Community Psychology*, 23(5), 581-599.
- Zimmerman, Marc A. (2000). Empowerment theory: Psychological, organizational and community levels of analysis." In Rappaport & E. Seidman (eds) *Handbook on Community Psychology*, New York: Plenum Press.