

A young child with a joyful expression is shown from the chest up, standing on a sandy beach. The child is wearing a green t-shirt and has their arms slightly outstretched. The background is a bright, sandy beach under a clear sky.

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# A report about the feasibility of an Incubator Program in the Central River Region, The Gambia



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## Preface

Project Mala is part of the minor International Entrepreneurship and Development from Delft University of Technology, the Netherlands. Barbara Somers and Otto Kroesen are the initiators of this project focused on entrepreneurship in The Gambia. The team of the third year of Project Mala consists of three bachelor students from different disciplines and universities:

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This report describes the feasibility of setting up an incubation program in The Central River Region (CRR), The Gambia. The feasibility is assessed using the findings from interviews conducted with financial and entrepreneurial stakeholders, from entrepreneurship workshops which were given at the schools and from a survey done among the youth in the CRR. Entrepreneurship is an upcoming sector, and should be introduced in an earlier stage in the education of young Gambians in order to develop The Gambia further. In this report it is explained why entrepreneurship should be stimulated among youth in every region, even though they might be a difficult target group due to their background.

We would like to thank our supervisor Barbara Somers for sharing her expertise about The Gambia with us and taking care of us during our stay. We would also like to thank Otto Kroesen for the lectures

and the literature studies. And last but not least, we would like to thank all the people working at the organizations and schools we have spoken with, for sharing their knowledge, and all the other Gambians from who we have learnt a lot about life and happiness. We felt very welcome.

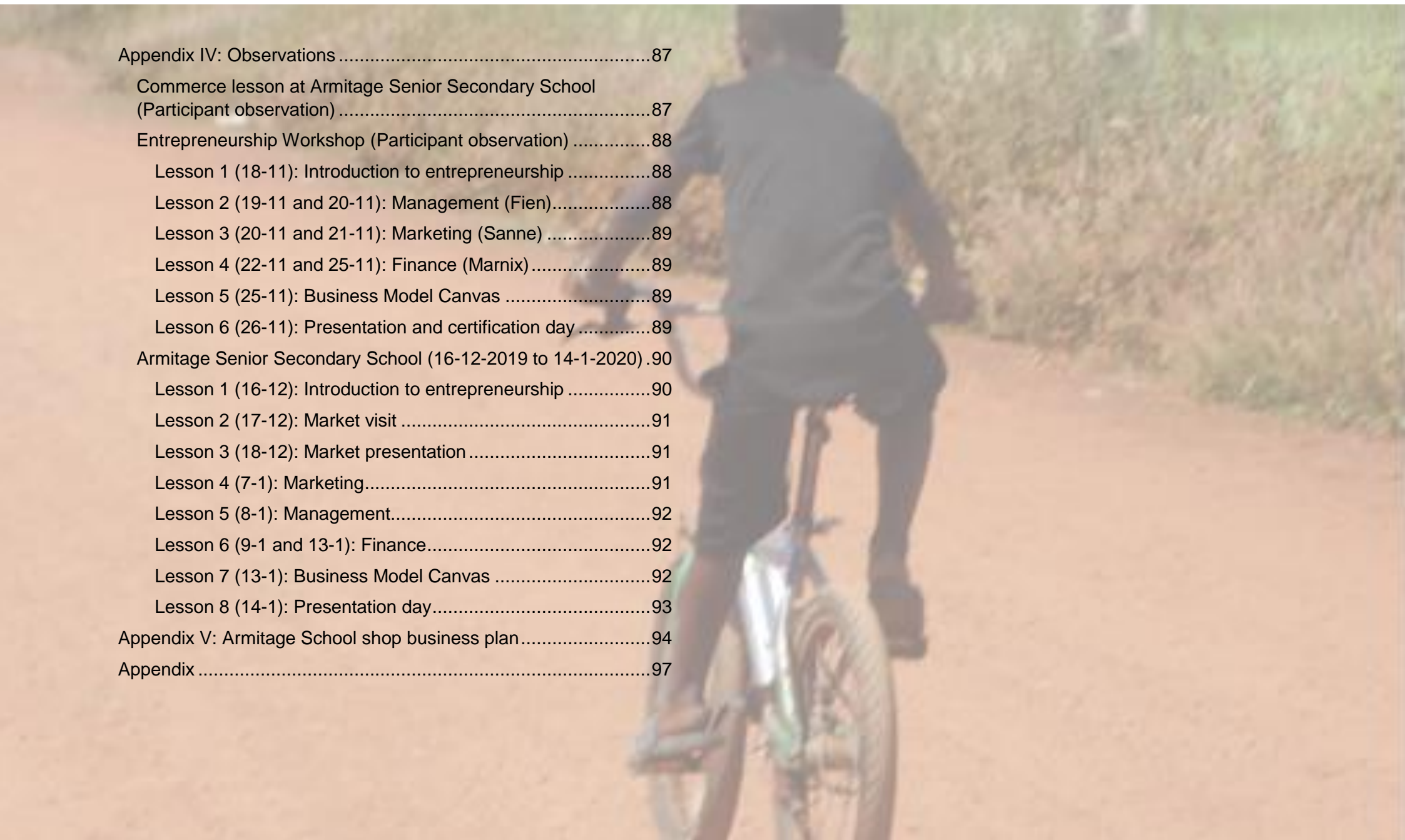
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## Introduction

The Gambia, although ethnically, linguistically and religiously divided, is one of the most peaceful and safest countries in Africa. The smallest country on Africa's mainland offers a plethora of development potential in most of its economic activities. Yet, many young Gambians decide to go abroad, often illegally through the so-called "Backway" to Europe. Youth in the rural inland who decide to stay or cannot afford to travel abroad often choose to migrate to the more developed coastal areas. This is why it is important to understand the rural Gambian youth to be able to encourage them to stay in their region and country and to start a business there. It is important to know whether an incubator program could be set up in the region in order to help these youth start a business.

We are three students who form the third group of Project Mala, a project initiated by the Delft Technical University in The Netherlands in the context of the Minor International Entrepreneurship And Development. 'Mala' means "to lighten," which perfectly describes the mission of Project Mala: to lighten the path of young entrepreneurs in The Gambia. This year's project focuses for the first time specifically on The Gambia's inland since that is the region that is the least developed.

This document shows the research about that same rural youth we did during our three months stay. This paper will discuss the feasibility of an incubator program in the Central River Region (CRR), one of the rural regions of The Gambia. We interviewed financial and entrepreneurial stakeholders as well as the young inhabitants of the region to answer this question. We also assessed, through teaching in two schools, the Gambian youth's current knowledge and wishes about entrepreneurship. The findings of our research are discussed in the following pages.

This document first gives an overview of The Gambia, its politics and culture, as well as the possibilities the country has to offer. This will be followed by a more detailed analysis of the Central River Region with the opportunities it offers for the youth. It shows the importance of the realisation of an incubation program in the CRR. The third chapter is an analysis of how each level of education is dealing with entrepreneurship. It is determined, through own observations, what is the best time to implement entrepreneurship in the curriculum. The last chapter elaborates in detail on our proposition for an incubator in the CRR. Its mission and vision is stated and the key stakeholders and the target group for the incubator are described. An incubation process for each group is proposed, the possible challenges and risks are highlighted and lastly the finances are discussed.

# The Gambia

## Country

The Gambia is a country on the Atlantic coast in West Africa, with as sole neighbour Senegal. The narrow strip of land, with as capital Banjul, on the banks of the Gambia River occupies an area of 10,690 k m<sup>2</sup>, making it the smallest country of Africa's mainland. With a population of over 2 million inhabitants, The Gambia is however one of the most densely populated countries on the continent. The population itself is youthful: over 60% are between 0 and 24 years old (Gambia Bureau of Statistics, 2018) and grows by approximately 3% every year (Gambia at a glance).

The Gambia, ranked 172 out of 187 countries on the human development index in 2015 (Economic Empowerment Project Proposal), is one of the least developed countries in Africa. A majority, 57.6% in 2007, of the population lies below the national poverty line (Bureau of Statistics, 2015) and the average wages in the country orbit around the 1.5 and 2 dollars per day (GIEPA, 2015). These average wages and the poverty differs per group of people: rural citizens are in general poorer than urban ones and farmers also have less income than other workers (Economic Empowerment Project Proposal, GIEPA 2015).

## Politics

After gaining independence from Great Britain in 1965, The Gambia became a republic in 1970 with as first president Dawda Jawara. He was re-elected five times, ruling for 24 years, until Yahya Jammeh took the power in a bloodless coup. The latter governed the country for 22 years, until he accepted to give way in 2017 for Adama Barrow, the current president, after losing the 2016 election.

The shift in power between 2016 and 2017 was marked by a period of great protests from the population and international pressure from surrounding countries. Nowadays however, the country is peaceful.

A. Barrow's government made the country join back the Commonwealth, after the Gambia exited it during Y. Jammeh's rule. A number of political reforms are ongoing at the time of writing, including a full reform of the Constitution.

Overall, despite the long periods of political power and the coup d'état, The Gambia is one of the most stable and safe countries in Africa.

## Culture

The Gambia is known worldwide as the "smiling coast of Africa." This description does not only come from the mouth like shape of the country, but also from the warm and welcoming Gambians. Despite marked differences in ethnicity and religion, the citizens of the small West-African country respect and help each other.

The Gambian population is divided in many different ethnic groups, among which the most important are Mandinka, Fula, Wolof and Jola. Each of these groups do not only have their own cultural traditions, but also their own language. This is why many Gambians are able to speak at least a few words in the language of the most important ethnic groups, as such creating more cohesion between each other. English is nevertheless the official language of the country and can be seen as a unifying language.

The Gambia is predominantly (95.7%) Muslim. Only 4.2% are Christians and the remaining have either other religions or none ([The Gambia Demographic and Health Survey, ?????](#)). These differences in religion did until recently however not play a big role in the society: Mr. M. Drammeh (Director of Enterprise Support) says that everyone "lived together harmoniously" and "religion never interfered". According to him, it is only recently, due to the islamophobia from certain Western countries that Gambians are "getting conscious of picking sides," of the differences between Christians and Catholics. Nevertheless, the different religions are no source of conflict in the country.



“Come see Christmas. You know I said 90% Muslims? Then it is 90% Christians! You don’t even see Muslims. All you see is Christians. Everybody is celebrating!”

*Director of Enterprise Support at GIEPA*

Gambian culture is marked by a notable difference between men and women in the society. Professions such as taxi driver or welder are in general more reserved to men, while in most cases, only women are sellers in the market or fuel fillers in petrol stations. According to many, including the Head of Operations at Reliance Finance, Momodou Joof, women are better in money management than men, which is sometimes the reason why they only get to do certain jobs. The other, more prominent, reason for this difference in job divisions remains the male-female job stereotyping.

“Women are better – far better – than the men, in managing their businesses. Men are really not quite focussed. Men just want to grow things big, to drive big cars and live big. Women, they can do small things and grow from there. They are okay to just walk out of the house and put a table in front and start selling from there. They are okay with that.”

*Head of operations at Reliance Finance*

The Gambia is very family oriented, and very collectivistic. The parents and elders in general are very respected and are helped by the younger ones: many Gambians send a part of their salary to their elders. This sense of solidarity is also shared between siblings or members of a large family. When a family member goes through a difficult period, it is not uncommon to see another family member give a helping hand.

## Business Culture

### Economy

Agriculture and services form the backbone of the Gambian economy. These are also the main source of employment for the Gambian population but they are subject to external factors. Both agriculture and the services do, however, have abundant development opportunities.

### The Gambia: a service economy

The Gambia has become a service economy in the past years, as is reflected in the services’ 56% share of the country’s Gross Domestic Product, or GDP (Gambian Bureau of Statistics, 2018) . The services, of which tourism is the most important, form therefore the biggest pillar of the Gambian economy.

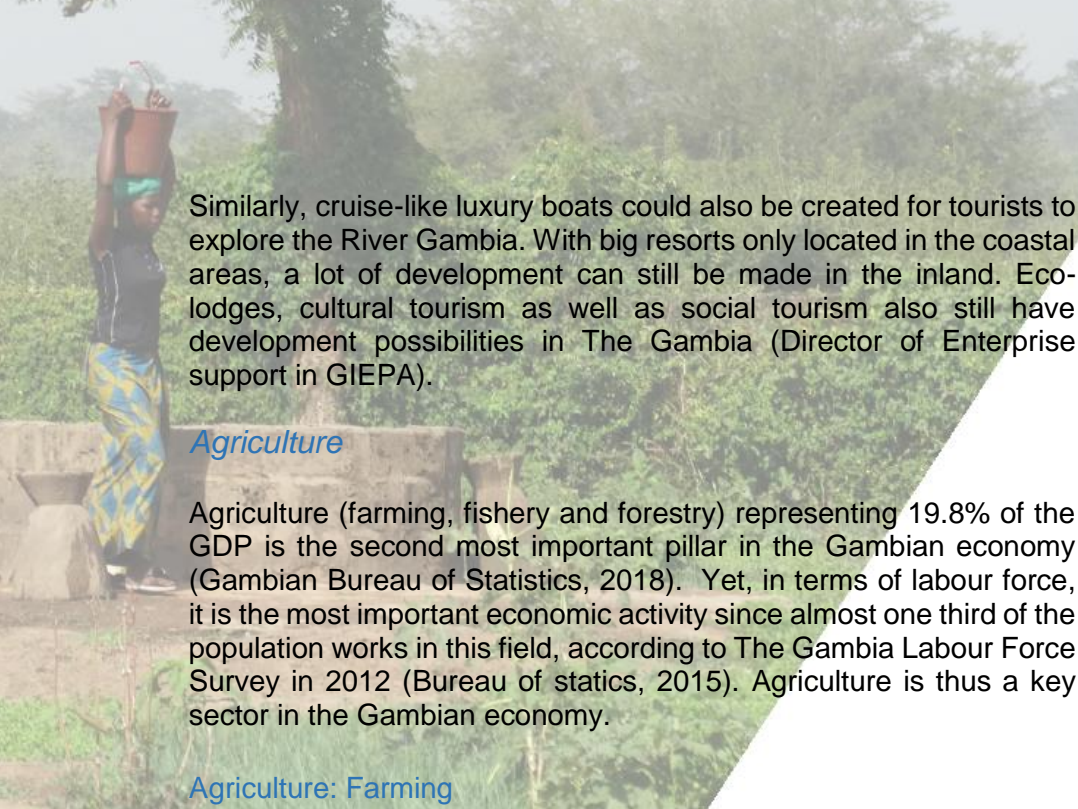
### Gambian Tourism

A large share of the services is made up of tourism. In fact, it represents “more than 20% of the nation’s GDP” and more than 209,000 tourists visited The Gambia in 2018 (Mcbain, 2019). One can therefore say that the country relies heavily on it.

However, it is a sector that is at the mercy of external factors. This was recently made evident by the West-African Ebola crisis of 2014, which discouraged a number of tourists from coming to The Gambia. As a result, “a tourism direct GDP contraction from 9% to 5.1%” (Novella et al., 2018) was observed. The violent transition of power in 2016-17 also had an impact. And, very recently, the collapse of tour operator Thomas Cook in 2019, which brings in 45% of all tourists, might have similar consequences (Mcbain, 2019).

Although tourism represents the second biggest foreign exchange, the sector still has a lot of untapped potentials. Tourists enjoy going to the beaches, however no water sports have been set up there.





Similarly, cruise-like luxury boats could also be created for tourists to explore the River Gambia. With big resorts only located in the coastal areas, a lot of development can still be made in the inland. Eco-lodges, cultural tourism as well as social tourism also still have development possibilities in The Gambia (Director of Enterprise support in GIEPA).

### Agriculture

Agriculture (farming, fishery and forestry) representing 19.8% of the GDP is the second most important pillar in the Gambian economy (Gambian Bureau of Statistics, 2018). Yet, in terms of labour force, it is the most important economic activity since almost one third of the population works in this field, according to The Gambia Labour Force Survey in 2012 (Bureau of statics, 2015). Agriculture is thus a key sector in the Gambian economy.

#### Agriculture: Farming

The majority of the farmers cultivate crops on a small scale, for their own use, with only little marketable excess (FAO, 2020). These crops are in most cases rain and water dependant, which means that “poor rural households have to bridge a food deficit period, generally during the raining season” (FAO, 2020). This unproductiveness and rain-dependency of farming, combined with the fact that “less than half of arable land is cultivated” (CIA, n.d.). shows that agriculture in The Gambia still has a lot of potential for improvement.

“You have to realise that many young people in the upcountry doing agri-business, but they are not making anything out of it. There are women who have been farming for twenty years, but have not saved even \$100.”

*Consultant of YEP-Gambia*

Moreover, the country only produces “about 50 percent of its domestic requirements” (FAO, n.d.). Rice, millet, sorghum, peanuts,

corn, sesame and cassava are amongst the most produced items in the country (CIA, n.d.). Nevertheless, The Gambia depends on the import of rice, for instance, to match the its own consumption needs (FAO, n.d.), despite the abundance of fresh water and arable land. The Food and Agricultural Organisation of the United Nations recommends that the current small-scale subsistence farming should be transformed into commercial enterprises focused on the market, if The Gambia aims to achieve self-sufficiency and long-term food security.

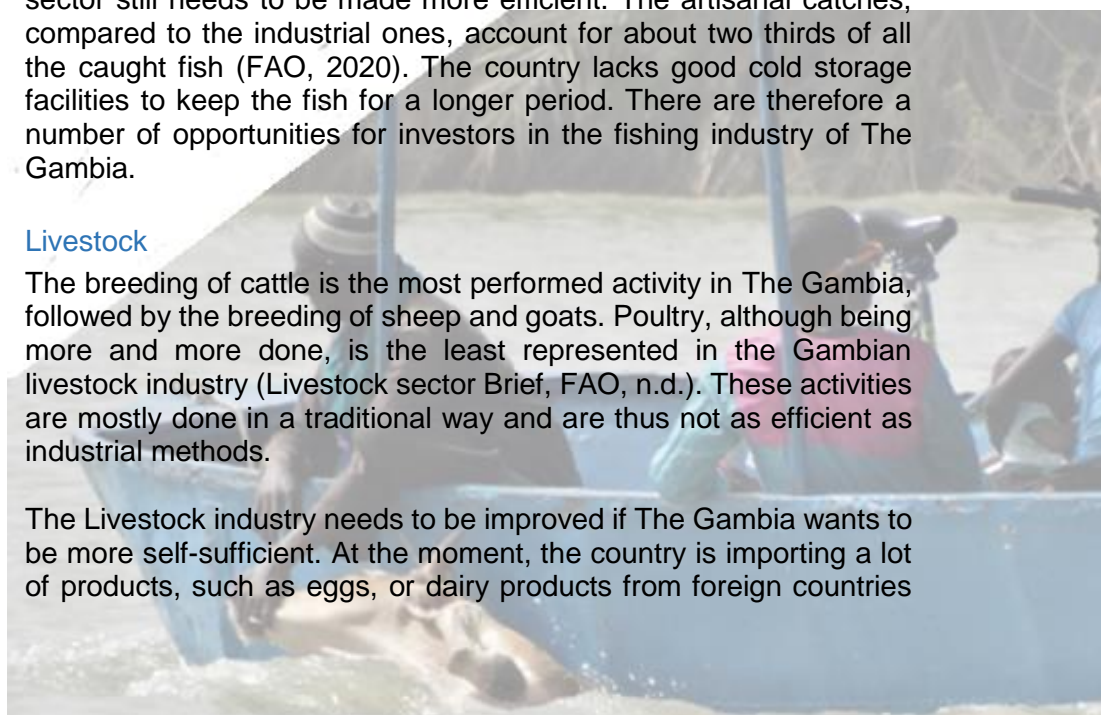
#### Agriculture: Fishery

Gambia’s 80 km long Atlantic Ocean coastline is enriched by the flow of nutrients from the Gambia River, allowing a great number of commercially exploitable species to thrive (FAO, 2020). The numerous mangroves form a flourishing aquatic ecosystem. The brackish and freshwater zones of the river house shrimps and crabs. The Gambia has therefore abundant fishing possibilities, however the sector still needs to be made more efficient. The artisanal catches, compared to the industrial ones, account for about two thirds of all the caught fish (FAO, 2020). The country lacks good cold storage facilities to keep the fish for a longer period. There are therefore a number of opportunities for investors in the fishing industry of The Gambia.

#### Livestock

The breeding of cattle is the most performed activity in The Gambia, followed by the breeding of sheep and goats. Poultry, although being more and more done, is the least represented in the Gambian livestock industry (Livestock sector Brief, FAO, n.d.). These activities are mostly done in a traditional way and are thus not as efficient as industrial methods.

The Livestock industry needs to be improved if The Gambia wants to be more self-sufficient. At the moment, the country is importing a lot of products, such as eggs, or dairy products from foreign countries



such as the Netherlands in particular (interview with GIEPA, 27-11-2015).

## Opportunities in The Gambia

The Gambia, ranked 172 out of 187 countries on the human development index in 2015 (Economic Empowerment Project Proposal), is one of the least developed countries in Africa. This is also reflected in the youth unemployment rate of 38% (much higher than the national average of 29.8%) and on the desire of some of them to migrate (Economic Empowerment Project Proposal).

### Opportunities

From the chapter Economy, one can deduce that the smallest country on Africa's mainland still has a number of possibilities for growth. In tourism, all the big resorts are located in the coastal areas, while the inland could benefit from more lodges. The activities for tourists, both at the beach and in the inland, could be expanded and diversified. In agriculture, farming should be more market-oriented, fisheries can be industrialized (livestock sector brief, FAO, n.d.). In summary, there are a lot of opportunities in The Gambia.

“I always say: ‘Gambia is a virgin country.’ Right? Everything works, because nothing has been created.”

*Director of enterprise support at GIEPA*

The government wants to stimulate foreign and local investors to make use of the unexplored and under-developed economic activities in The Gambia. To do so, it chose so-called ‘priority sectors’ for which it gives certain incentives to companies. These sectors are agriculture, fishery, tourism, information communication, manufacturing, energy, mining, marine, health services, forestry (interview with GIEPA, 27-11-2015). If a company operates within one of those fields, it receives certain advantages, mostly in the form of waving certain taxes the company should otherwise have paid.

### Backway

Despite the many opportunities the Gambia has to offer, many Gambians choose to go travel abroad through the so-called “Backway”. That is the term used to describe the often illegal route taken by Gambians to migrate to Europe primarily. This desire to leave the Gambia is so strong that one sometimes describe it as the “Backway Syndrome” (Conrad Suso, 2019).

As is written in the Youth Economic Empowerment Project Proposal in 2015, there are numerous reasons why Gambians and Africans in general would feel the need to travel to Europe. According to the document, these push factors “include civil wars, political instability, lack of civil liberties, degradation of natural resources, and probably most importantly, income poverty or a lack of sustainable livelihoods.” With the low average wages of Gambians, the low ranking of the country on the Human Development Index as well as the unemployment among the youth, the last two factors mentioned above might in The Gambia indeed be the most important reason to search for opportunities elsewhere.

Youth empowering organisations in The Gambia raise awareness about the fact that The Gambia can offer a number of possibilities of youths. GEIPA's EMPRETEC program is focused on changing the youths' mind-set towards job opportunities in The Gambia. YEP, the Youth Empowerment Program, is all about giving the youth the necessary funding, network and knowledge for them to create something in the country. Perhaps the best example of an initiative which aims to make the youth think differently about opportunities in The Gambia is the Tekki-Fii program. The program, whose name means “make it here” in Wolof, is promotes local opportunities for youth and gives grants. There are therefore numerous organisations actively promoting The Gambia's opportunities and preventing the youth from choosing the Backway.



## The Central River Region

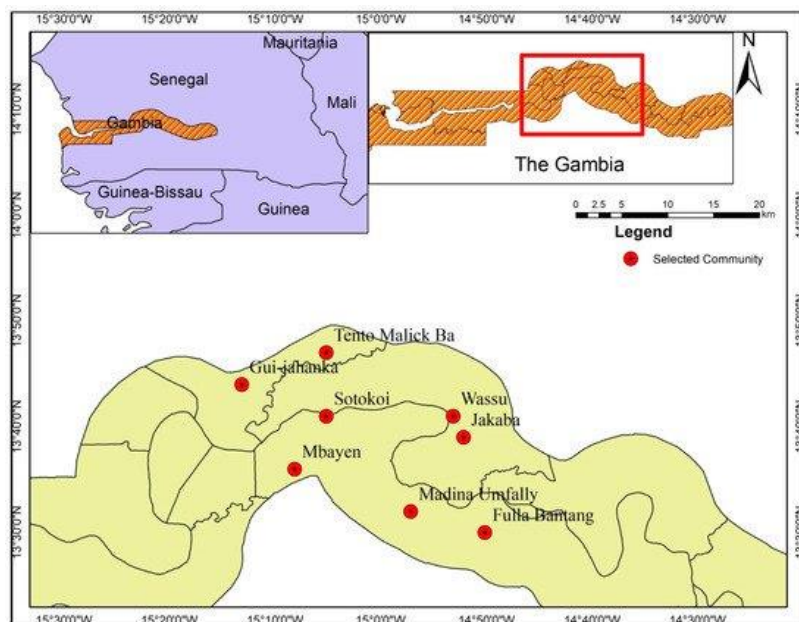


Figure 1: Map of The Central River Region (CRR)

The Gambia comprises two municipalities and five regions: Banjul and Kanifing municipalities as well as the West Coast River, Lower River, North Bank, Central River and Upper River regions. In this chapter we will zoom in on the Central River Region (also called the CRR), to give a more detailed overview of the region. Subjects as the current business and educational situation in the CRR and the background of the habitants will be addressed. The aim of this chapter is to bring insight in which difficulties the CRR faces and how an incubator program could give more chances to the people who live in this region.

## Economic activities

### Agriculture

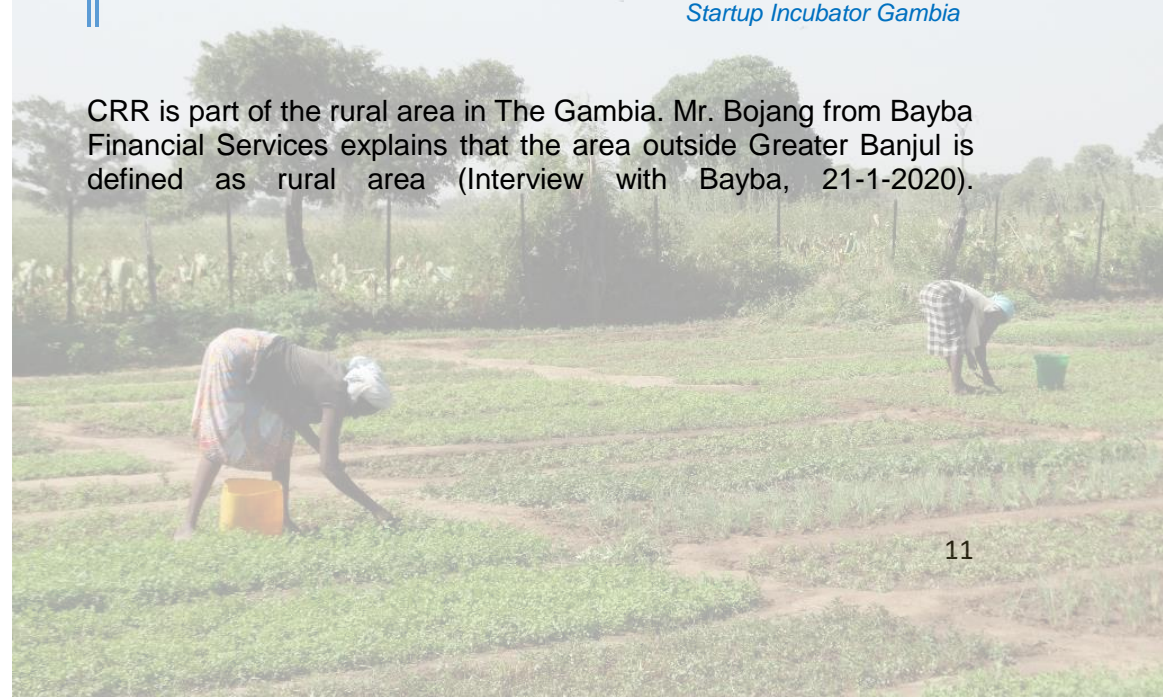
According to the 2013 census 226018 inhabitants live in the Central River Region of The Gambia (Gbos, 2013). The area of the Central River Region is characterized by a good soil structure and high fertility. Due to these factors, most all the residents of the region depend directly or indirectly on the agricultural sector (Ali Bah et al., 2019). The surveys we conduct in the Kuntaur region confirm this, because most of the female interviewees worked in the garden and earned their money through selling crops.

Also many families depend on agricultural activities (see Survey Kuntaur region, appendix III). Often people are exposed to farming, generation after generation., because they have no other option in their mind.

“Because if your families do farming, you will also do farming. I am from this area and we all were exposed to agriculture. But if there was a skill centre in CRR, people would see other job opportunities.”

*Startup Incubator Gambia*

CRR is part of the rural area in The Gambia. Mr. Bojang from Bayba Financial Services explains that the area outside Greater Banjul is defined as rural area (Interview with Bayba, 21-1-2020).





| 2015                | Male | Female | Capital | Other cities | Rural | Banjul | Kanifing | Brikama | Mansakonko | Kerewan | Kuntaur | Janjangbureh | Basse |      |
|---------------------|------|--------|---------|--------------|-------|--------|----------|---------|------------|---------|---------|--------------|-------|------|
| Groundnuts          | 30.0 | 11.7   | 0.0     | 4.0          | 65.6  | 0.0    | 0.6      | 9.6     | 51.9       | 48.8    | 80.9    | 65.2         | 75.7  | 26.6 |
| Swamp rice          | 7.4  | 8.4    | 0.0     | 1.8          | 17.6  | 0.0    | 0.0      | 3.9     | 23.7       | 22.5    | 27.7    | 30.8         | 2.2   | 7.6  |
| Upland rice         | 5.5  | 5.8    | 0.0     | 1.1          | 13.2  | 0.0    | 0.0      | 2.0     | 35.9       | 14.1    | 9.8     | 15.4         | 5.6   | 5.5  |
| Millet (Suno\Sanyo) | 25.1 | 6.9    | 0.0     | 2.5          | 54.9  | 0.0    | 0.0      | 7.6     | 53.9       | 42.7    | 70.4    | 59.0         | 53.5  | 21.7 |
| Sorghum (Kinto)     | 6.1  | 0.8    | 0.0     | 0.6          | 13.0  | 0.0    | 0.0      | 0.2     | 0.5        | 1.0     | 17.2    | 15.5         | 27.8  | 5.1  |
| Maize               | 18.0 | 4.5    | 0.0     | 3.5          | 36.4  | 0.0    | 0.0      | 8.6     | 30.1       | 17.9    | 52.4    | 45.4         | 39.9  | 15.5 |
| Findi               | 0.6  | 0.5    | 0.0     | 0.1          | 1.3   | 0.0    | 0.0      | 0.6     | 1.7        | 1.3     | 0.9     | 0.5          | 0.8   | 0.6  |
| Cotton              | 0.1  | 0.0    | 0.0     | 0.0          | 0.1   | 0.0    | 0.0      | 0.0     | 0.1        | 0.5     | 0.0     | 0.0          | 0.0   | 0.1  |
| Cassava             | 3.9  | 2.1    | 0.3     | 3.0          | 4.7   | 0.3    | 0.4      | 6.6     | 3.3        | 4.6     | 0.9     | 2.3          | 2.3   | 3.5  |
| Vegetables          | 16.2 | 16.6   | 0.0     | 7.5          | 31.8  | 0.0    | 1.6      | 18.4    | 30.4       | 36.0    | 14.2    | 16.6         | 23.1  | 16.3 |
| Other crops         | 3.3  | 1.8    | 0.0     | 0.8          | 6.8   | 0.0    | 0.0      | 3.6     | 9.4        | 5.4     | 8.3     | 5.7          | 1.0   | 3.0  |
| Sesame              | 1.3  | 0.3    | 0.3     | 0.1          | 2.8   | 0.3    | 0.0      | 0.3     | 4.8        | 2.1     | 6.9     | 5.0          | 0.2   | 1.1  |
| Mangoes             | 1.4  | 0.4    | 0.3     | 1.0          | 1.6   | 0.3    | 0.2      | 2.7     | 0.2        | 0.7     | 0.1     | 0.5          | 0.6   | 1.2  |
| Oranges             | 1.0  | 0.3    | 0.3     | 0.7          | 1.4   | 0.3    | 0.0      | 2.2     | 0.0        | 0.7     | 0.0     | 0.1          | 0.0   | 0.9  |
| Bananas             | 0.9  | 0.5    | 0.5     | 0.5          | 1.3   | 0.5    | 0.0      | 1.6     | 0.4        | 1.2     | 0.7     | 0.0          | 0.5   | 0.8  |
| Cashew              | 0.7  | 0.4    | 0.3     | 0.1          | 1.6   | 0.3    | 0.0      | 1.1     | 1.4        | 2.0     | 0.0     | 0.1          | 0.2   | 0.7  |
| Other fruits        | 1.1  | 0.3    | 0.3     | 0.3          | 2.0   | 0.3    | 0.0      | 0.9     | 2.2        | 2.9     | 0.9     | 2.2          | 0.5   | 0.9  |
| Any of the above    | 41.9 | 29.2   | 0.5     | 13.5         | 85.4  | 0.5    | 2.5      | 28.7    | 83.6       | 72.3    | 93.2    | 83.3         | 79.4  | 39.6 |

Figure 2: Share of households who have grown the crop during the last 12 months by sex of households head, residence and LGA

In figure 2, it strikes that the CRR, represented by the red lined Kuntaur and Janjanbureh regions, highest share of households who have grown various crops in the last twelve months. Especially groundnuts, swamp rice, millet, sorghum and maize are produced in the Central River Region compared to the other Gambian regions. Since agricultural activities are one of the main activities in the CRR, the Startup Incubator Gambia responds on it through providing agricultural entrepreneurship trainings. They focus on agribusiness: how to make money out of the agricultural activities (Interview with Startup Incubator, 12-12-2019). Through design thinking programs

and the support of dedicated entrepreneurship coaches the participants of the incubator program learn how to think in a more innovative and other way, than they are used to do.

“Even in agriculture, when you look at the value chain: they are all doing the same thing. But we can help them to innovate.”

*Startup Incubator Gambia*

Besides being a source of income, farming is in the CRR also a way of self-sufficiency. Households grow crops for their own consumption. Subsistence farming households do not produce enough in their

mono crop system to achieve a marketable surplus. According to the Food and Agriculture Organization (FAO) of the United Nations is income from agriculture in the Gambia limited, due to insufficient output marketing (FAO, n.d.). As a consequence, poor rural households have to bridge a food deficit period between four and six months, generally in the raining season.

The International Fund for Agricultural Development (IFAD) supports this fact by explaining that half of the country's poor are farmers and people who work in the agriculture. IFAD states that among the poorest farmers are those who produce groundnut, the main export product of the Gambia (IFAD, 2019). As one could see in the red lined square in figure 3, the highest numbers of the farmers who produce groundnuts live in Kuntaur and Janjanbureh regions, the two main regions of the CRR. Poverty is higher in the rural areas (and thus in the CRR) than in urban areas, mainly due to exclusion from social services and economic opportunities (see also CRR versus other Gambian regions).



## Tourism

Another sector that provides income for the people in the CRR is the touristic sector. Tourist who come to the CRR can choose to go on boat trips on the Gambia River, to spot hippo's and visit the Baboon Island, where one could see the chimpanzees who are part of the Chimpanzee Rehabilitation Project for instance. The people in the CRR respond on this demand by providing boat tours and sell their services as a tour guide.



*Figure 2: Boat trips to the Baboon Islands*

Also the Youth Empowerment Project of Gambia, a five year project initiated by the UN to support the youth empowerment and entrepreneurship, focuses on tourism in mainly Janjanbureh (Interview with YEP Gambia, 28-11-2019). The aim of YEP Gambia in the CRR is to help people diversify the touristic activities. Through trainings they help the people to get money out of the touristic activities. According to Isatou Jallow, member of the team of YEP

Gambia, tailors, hikers, tour guides and other people who work in the touristic sector see themselves as people are offering service, but YEP Gambia wants them to see themselves as a business.

However, Mr. Drammeh, the director of Enterprise support in GIEPA, is critical on the fact that most of the youth wants to involve in the tourism sector. He sees many other job opportunities in the CRR that are not yet explored:

*“We also have banana and papaya, these are exportable products. We have the river which is fresh water. We could have grown twenty kilometres of banana and export it, but we are not doing it. And, in the area you are going to [Kuntaur and Janjanbureh], young people are useless. The reason why I am saying this is because I also hear from that area. I keep insulting them because we have tried, we have trained them, but they are all into tourism.”* (Interview met GIEPA, 27-11-2019)

### Skills centres

The only skill centre that is set up in the CRR is the Gambia Tourism and Hospitality Institute, supported by YEP Gambia. The training insitute has full kitchen facilities and guest rooms where guest can come for real. The students learn in a practical way about different aspects in the tourism sector. Young Gambians in the CRR begin to see tourism as an option for gaining dependable jobs, also because the skills centre gives them the opportunity to learn new touristic skills (Interview with YEP Gambia, 28-11-2019).

However, beside agricultural and touristic activities, the CRR has many other job opportunities for the young people. But due to lack of skills centres where these youngsters can learn or develop their skills, these opportunities are not yet tackled. So it could be possible that potential hard working plumbers or electricians miss their chance, because they are not able to choose to learn these skill. Now young people can think that they are exposed to just farming for instance, instead that they face new opportunities to learn a different skill.

According to Mr. Bodjang, working for Startup Incubator Gambia, the role of skills centre would be important for the CRR. Skills centres could be used as a guide line to feed the incubator. With the incubator program the skill that the people have learned can be turned into a viable business. In Mr. Bodjans eyes the entrepreneurial environment of the CRR can be improved by providing the community with livelihood skills (Interview with Startup Incubator, 12-12-2020).

“For me the solution for CRR is to actually provide the community in CRR with livelihood skills. The reason why the earn capacity of the people in CRR is low, is because they don’t have prospect to be actually be able to earn.”

*Startup Incubator Gambia*

### Financial inclusion: Financial Access Strand by region

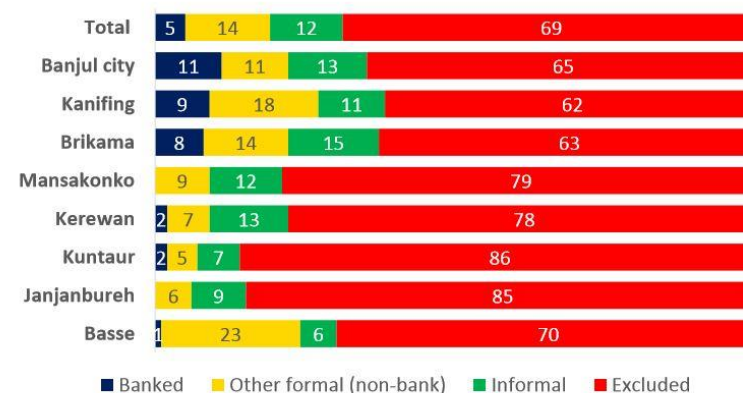


Figure 3: Financial inclusion (source: FinScope Gambia 2019)



## CRR versus other Gambian regions

One could say that the rural is less developed compared to the urban area. In the urban area are all the (financial) institutions situated. In the rural area there are not much facilities and the road networks are poor. As a consequence, financial institutions are based in the west coast region, because it is capital intensive to serve its clients (Interview with Bayba, 21-1-2020). Financial access is more difficult in this area, which is supported by figure 3. In this figure one could see the financial access in the two main cities in the CRR: Kuntaur and Janjanbureh. It strikes that the financial access is limited in these cities compared to the cities in other regions.

Also educational institutions are limited in the region. When students want to go to college, university or a skills centre, they have to travel to the west coast area. Due to lack of financial resources and no place to stay at the coastal area, students in the CRR are forced to stop their education after senior secondary school (see Survey Kuntaur region).

Characteristic for the region is that a big amount of young people move from their homes in the CRR to the coastal area or other countries. In the survey we conduct in the Kuntaur region, almost all participants know people in their network of family and friends who left the CRR. Searching for job opportunities, searching for better living conditions and following education are mentioned as the main reasons to move to the coastal area, Senegal and Europe (see Survey Kuntaur region). Mainly men move to the other regions, to be able to take care for their family again. Therefore, women often stay behind. Characteristic for the region is that women communities are very active.

During the survey we conducted in the Kuntaur region (See Survey Kuntaur region) a dissatisfied temper was notable among the interviewees. Some people stated that they are not heard and forgotten by the government and other institutions. They see projects

who support the development of mainly the coastal regions, but not the development of the CRR. As a region they feel inferior compared to the other regions.

“But everybody is poor here, we all rely on farming. The government focus on health, education and infrastructure, but not on farming. But without a full stomach you cannot work; everything starts with farming.”

*Interview Survey Kuntaur Region*

## The CRR: on the rise!

Naturally, the cosmopolitan area at the coast has a greater advantage compared to the rural area when it comes to market growth. But Mr. Drammeh, the director of enterprise support in GIEPA, notices changes in the rural area. Young people also start to see the opportunities in the inland of The Gambia. Youngsters begin to be active in the agriculture; they are into gardening, poultry, growing tree crops and other agricultural activities (Interview with GIEPA, 27-11-2019). Also the conducted survey in the Kuntaur region shows that young people prefer to stay in their own region, the CRR. That is where they are born and where their family lives. Pride among the young people can be noticed (See Survey Kuntaur region). But sometimes there is no other option for them than leaving the CRR to find better job opportunities.

Also organizations who aim to develop the country mainly focus on the urban area. For instance, Isatou Jallow from YEP Gambia admits that: *Yes, obviously we as a project have seen that in part of our action point for 2020 will be into improve our presence in upcountry... We have not worked much in villages in the CRR. So one of our approach will be to even have local entrepreneurship trainings in upcountry. But we have not really done much. We have noticed that.* (interview with YEP Gambia, 28-11-2019). But the different organizations who focus on youth empowerment start slowly to widen

their projects to other regions, including the CRR. They begin to see the need of developing this region and also how to use the various opportunities this region has. Design thinking programs and incubation programs, coached by local experts, are provided in this area. But to let the programs be successful, certain aspects have to be adjusted.

“When we got there [in the CRR], we realised that about 70 till 80% of them didn’t understand English.”

Startup Incubator Gambia

The language for example. Due to the fact that people were not able to finish their education, their level of English is not very high. Other local languages, such as Mandinka or Wolof should be incorporated in the program and local coaches who speak their language have to guide the program. According to Startup Incubator Gambia, to bring in such adjustments, an incubation program in the CRR could be successful (Interview with Startup Incubation, 12-12-2020).

## Conclusion

The Central River Region is a region full of opportunities for young Gambians. But these opportunities are not yet utilized in the right way. Especially out of the agriculture and tourism people could get viable businesses. But there are also sectors that are barely explored in this region: plumbing, construction, tailoring et cetera. The poverty level in the Central River Region is very high compared to other parts of The Gambia. People cannot get money out of their activities. Or young people from the CRR move to other regions or even countries to look for a better future. An incubation program, which will improve the entrepreneurial mind-set of young people and coaches them in setting up successful business seems to be a necessity! Setting up an incubation program, but under certain circumstances (which can be read in the chapter ‘CRR incubator program’), could lead to the development of the Central River Region.



## Education in The Gambia

### The educational system

The Gambia knows different types of education. Since 90% of the population is Islamic, The Gambia knows an English education system, Skills Centres and University. Next to that, since 90% of the Gambian population is Islamic, they also know Arabic Schools (Madrassa) and Quranic recitation school (also known as 'Dara').

In principal are all the governmental schools free. Nevertheless, the students have to pay their own school uniform and notebooks, books and pencils. For many families this is not possible, and thus the students drop out of school.

### English School and Arabic School (Madrassa)

The Gambian education system starts with the Early Childhood Development (ECD) programmes, also known as 'nursery'. The early childhood spans the period up to 8 years of age. During this period, the ECD wants to create a stimulating and nurturing environment where books are read to the children, stories are told, songs are sang and naming, counting or drawing with the children takes place. Investing in the early years of children gives The Gambia opportunities to reduce gasps that often place children with low social and economic status at a disadvantage (MICS, 2018). Nevertheless, the access to the ECD's is more easy for the richer population as well as the urban region.

However, more children of the Gambian population start their education at primary level. The primary education level is divided into the lower basic and upper basic level. Lower basic is grade 1 to grade 3, where upper basic is grade 4 to grade 6.

The basic primary education is continued and finished at (lower) secondary education. Which provides grade 7 to grade 9.

Only if grade 9 is completed and it is a pass, someone is allowed to continue the education on senior secondary level. Senior secondary education exists of grade 10 to 12.

The drop-out rate is highest for senior secondary education (40,5%). This is 26,2% for lower secondary and is the lowest for primary education (21,8%).

It is difficult to put an age on every grade, because not everyone starts primary school at the age of 8.

Figure 5 provides an overview of how many children attend education. The left side of the table shows the Local Government Areas (LGA), with the region next to it. It strikes that the amount of children attending education is the highest in the urban area (Banjul, Kanifing and Brikama) and the lowest for the rural area, especially for the CRR (Central River Region). It also strikes that number of students decreases when the education level becomes higher.

| LGA                                | Early Childhood Education | Primary   | Lower Secondary | Upper Secondary |
|------------------------------------|---------------------------|-----------|-----------------|-----------------|
| <b>National</b>                    | <b>24</b>                 | <b>78</b> | <b>44</b>       | <b>31</b>       |
| Banjul <small>Urban area</small>   | 43                        | 93        | 73              | 51              |
| Kanifing <small>Urban area</small> | 34                        | 87        | 60              | 43              |
| Brikama <small>Urban area</small>  | 26                        | 82        | 50              | 35              |
| Mansakonko <small>LRR</small>      | 25                        | 86        | 46              | 23              |
| Kerewan <small>NBR</small>         | 19                        | 71        | 39              | 20              |
| Kuntaur <small>CRR</small>         | 13                        | 59        | 25              | 17              |
| Janjanbureh <small>CRR</small>     | 18                        | 63        | 32              | 19              |
| Basse <small>URR</small>           | 18                        | 74        | 22              | 10              |

Figure 3: Data for Net Attendance Rates (adjusted). Retrieved from MICS (2018).

According to The Gambia Multiple Indicator Cluster Survey (MICS, 2018), the completion rate is highest for primary education (65,5%). This decreases for secondary (45,8%) and senior secondary (29,2%).



Also, according to the findings of the MICS in 2018, slightly more females are completing school, than males. Males are more easily tend to drop out of school.

Even though Arabic and English schools have the same education system (primary (1-6), secondary (7-9) and senior secondary (10-12)) and they both teach in English, mathematics and science, there are some differences in their curriculum. Students in Arabic school are also taught in Arabic language and Islamic knowledge.

From the people we have met, it strikes that level of English was lower for the Arabic students than the English students. English class is also part of the curriculum of the Arabic School. Nevertheless, these lessons are mainly taught in local languages. When we witnessed a geography lesson at the Arabic School in Tanjeh, we saw that the topics were first formally discussed in English after which they were further explained in local language.

### **Quranic recitation school (Dara)**

In Quranic school, students only learn the Quran. The lessons are based on recitation, which means that when school is finished the students know the Quran by heart. Children who go to this type of school are most of the time young. They learn reciting the Quran by singing, reading out loud and repeating.

### **Skills Centres**

A lot of youth are interested in learning a skills that will enable them to set up small businesses. Skills Centres give youth the opportunity to learn a skill such as tailoring and sewing, repairs of vehicles, carpentry, construction, electrical, hospitality, animal husbandry etc. (Bittaye, 2013). The presence of skills centre provides drop-outs a second chance and creates job opportunities.

One of the main reasons why youth is unemployed is because they do not have appropriate skills that are in demand in the labour market.

Skills Centres are part of the tertiary and higher education institutions, and therefore are under regulations of the National Accreditation and Quality Assurance Authority (NAQAA). NAQAA has established a system of qualification and provides the Skills Centres with a syllabus which they have to follow. Teachers can create their own manual according to the syllabus, but has to be approved by NAQAA (interview with entrepreneurship teacher, 24-11-2019).

### **University of The Gambia**

The University of The Gambia (UTG) exists of several faculties and has a large amount of degrees. The faculty of Business and Public Administration is one of the biggest schools in the University of The Gambia (University of The Gambia, 2020). Even though there are programmes in banking and finance, accountancy, marketing, economics and management, there is no full programme yet about entrepreneurship. Nevertheless, UTG recently launched incubator programme to increase the interest in entrepreneurship (interview with YEP, 28-11-2019).

### **GTTI: Gambia Technical Training Institute**

GTTI is one of Gambia's tertiary education. The importance of GTTI is the strategy for vocational education and training. GTTI provides, among others, courses in business, construction, engineering and computer and information technology.

Some graduates also end up in the educational sector, where they share their technical knowledge with young Gambian.

### **The Gambian way of teaching**

When looking at the Gambian business culture and the market, it strikes that a lot of the same activities are happening. Most of the

time, the same goods are being sold and the same goods are being produced. Gambian people are good in copying and there is lack of creativity (interview with entrepreneurship teacher, 24-11-2019).

“The biggest problem of Gambian, is that we are not creative. We always want to copy.”

*Entrepreneurship teacher*

This copying is also something what we have experienced during our observations in the educational sector (see appendix IV). We observed during a commerce lesson that students copy the monologue of the teacher. Students are not stimulated to think about subjects themselves and there is no interaction between the teacher and students. Students have to repeat what the teacher is saying or to fill in the last three words of a sentence giving by the teacher. It seems that the teachers are intelligent and have a lot of knowledge, this makes that the amount of theory the teacher provides to the students is high. During our participant observation there was no time for the students to ask questions or to make additions, what made the lesson one sided.

## Entrepreneurship Workshop

A workshop manual about entrepreneurship has been created by us during our first weeks in The Gambia. Next to introducing entrepreneurship among the young Gambians, the practical approach in the workshop is key. By giving the workshop, we want to show teachers how a lesson can become interactive.

### General introduction to the workshop

The tackled subjects in the workshop manual are introduction to entrepreneurship, management, marketing and finance. The participating group has to exist of 20 students where 4 or 5 groups can be created. The idea behind the group forming is that they can learn from each other and share ideas. When all the subjects are

discussed, the groups get the opportunity to create their own business plan which is also known as the Business Model Canvas. Their business plans will be presented at the end of the workshop, where the participating of the other groups is encouraged in the form of giving advice and compliments.

Below, the different learning goals per subject are described.

### Introduction to entrepreneurship

For this first lesson, the learning goal is that students know their own core qualities they can use to become an entrepreneur. The students are introduced to the basics of entrepreneurship. Students are also encouraged to think about their future ambitions.

### Management

At the end of management, students know what is necessary for them to make their idea into a business. They are able to find out how to manage the business in terms of planning, organizing, leading and controlling. With knowledge about these factors, the students are able to set goals.

### Marketing

Students are taught why marketing is important for their business. They are able to find out how they can distinguish their business from other businesses, through the 5 P's of the marketing mix: Product, Price, Place, People and Promotion. The students are stimulated to think in an innovative way about their products or services.





## Finance

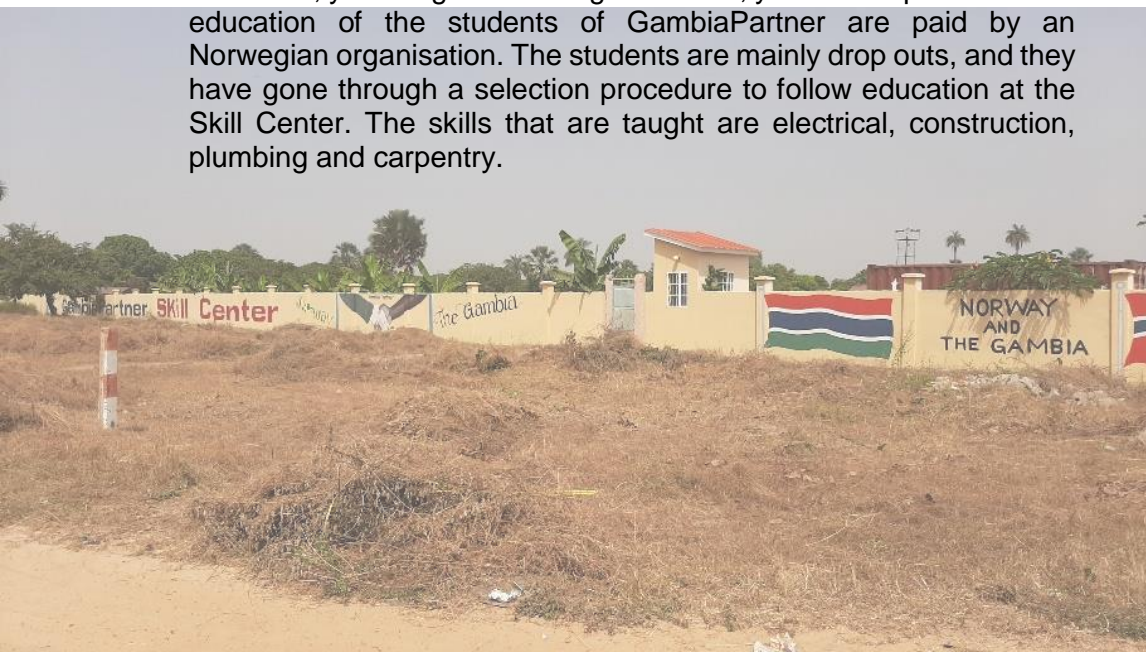
Students know how to set prices by a simulation game. The importance of fixed and variable costs are explained. They have a global understanding of finance of a company.

## Business plan/ Business Model Canvas

The students know what elements make up a business plan and is able to apply it to his/her own business idea. The model that is used in our workshop is the model which is known worldwide. The model allows any entrepreneur to see all the different aspects of his/her company at a glance.

## GambiaPartner Skill Training Center

GambiaPartner is a very young skills center which is set-up by a Norwegian businessman. The Skill Center is located at the urban area in Sanyang. Currently, they are a level 1 Skill Center according to NAQQAA and they are aiming to climb all the way up to level 7. Most of the teachers, as well as the head principal, have GTTI, Gambia Technical Training Institute, background. The Norwegian CEO has a very strict policy about being on time. If you are three times late, you will get a warning. After that, you have a problem. The education of the students of GambiaPartner are paid by an Norwegian organisation. The students are mainly drop outs, and they have gone through a selection procedure to follow education at the Skill Center. The skills that are taught are electrical, construction, plumbing and carpentry.



## The workshop (18-11-2019 to 26-11-2019)

Currently, the students are not learning anything about entrepreneurship. We have responded to a request of GambiaPartner, where they asked if we could introduce entrepreneurship to the students and involve the teachers. By involving the teachers, it will become sustainable because the manual is created in such a way that teachers can teach it themselves to the students. The manual provides theory together with a practical assignment.

A summary of the observations of the workshop, can be found in the appendix IV.

## How do students respond to entrepreneurship?

To begin, from their dreams and goals for the businesses it stood out that they really feel committed to let The Gambia grow. Goals like *'decrease the poverty by creating job opportunities'* and *'employ 100 Gambians'* were set. This was for us a sign that they understand the importance of entrepreneurship.

The other side of these dreams and goals, is that they think that they can distinguish themselves by setting a different goal than their competitors. Distinguishing yourself from competitors and create a large group of customers, is all about marketing. They want to get a higher amount of customers providing deals and discount for customers. It was difficult to explain to them that their business will fail if they continue selling their product or service for a lower price than it costs the business. For the financial simulation game, it stood out that they really know how to convince a customer with *smooth talk*. Another side of this convincing talk, is that they say and promise a lot of things that they cannot deliver.

They understood very clearly the role of the boss and the staff. They knew very clearly what kind of boss then want to be and how they



can use their qualities to become a boss. Each student showed a lot of self-awareness.

When talking about entrepreneurship, the financial part is very important. It struck that almost all students mentioned that they want to improve their financial management skills. When they were writing the business model canvas, we were surprised that they all knew very well the difference between variable and fixed costs, and what they really need in order to be able to do their service or create the product. This is due to how they are taught: during their practical classes they learn where they can buy materials and how much of every material they need.

### **Armitage Senior Secondary School**

Armitage has been the greatest educational institution in The Gambia and is probably the oldest school in the country. It is established in 1927, where the school became a post primary boarding school after World War II. The school is located in Janjanbureh (also known as Georgetown), in the Central River Region. Presently, the school still serves as a governmental boarding school where students come from all over the Gambia. At Armitage, they know four different streams; arts, technical, commerce and science.

### **The workshop (16-12-2019 to 14-1-2020)**

The request of Armitage consists of two things. They want to create more practical approach for the commerce lessons, as well as that they want help to set up a school shop where self-produced goods are sold. In order to create a school shop, the different streams must cooperate.

Together with two commerce teachers and head of technical department we have set up a plan. With our workshop manual in combination with input from the experienced teachers, we can introduce entrepreneurship in a practical way to the students. The



subjects management, marketing and finance are discussed again, but all subject are explained with the school shop in mind. In the end the students are able to create a business plan for the school shop.

The cooperation between the different streams is visualised to put all the streams together. The commerce students have knowledge in the economic and business side of the school shop, where as the arts, technical and science department can produce the products.

### **How do the students respond to entrepreneurship?**

At the end of the workshop, we found out that the aim of the school shop was still not well understood. It was difficult for us to let them understand that they have to sell self-produced products. The students wanted to sell stationary goods together with self-made food for students as well as external people. Armitage already has a shop where students can buy stationary goods like notebooks, pencils, dictionaries etcetera (see the typed out business plans of the different groups in the appendix V).

There was lack of self-awareness and acknowledging one's own qualities. This also came forward in the managing part of the workshop: they were less confident in their managing skills and being 'selfish'. They want to include every student in the school shop and let everyone participate in decisions. They experienced difficulties in discussing who will be in charge of the school shop.

The students experienced difficulties in understanding the term 'costs'. It was difficult for the students to separate 'price' from 'costs'. It also struck that the students thought of transportation costs. This means that they have taken into account that almost all the materials they need, are not available in the region. They have to travel to The Kombos (urban area).

## Conclusion

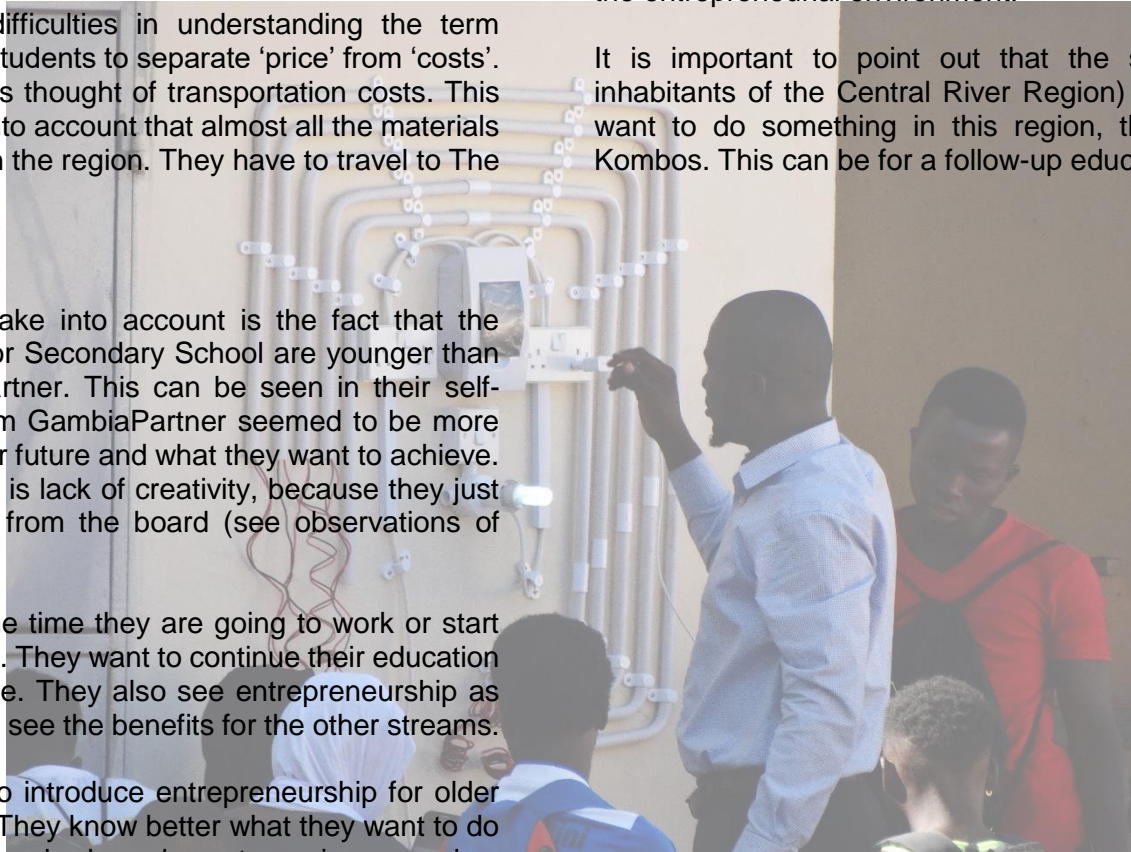
The first thing we have to take into account is the fact that the students from Armitage Senior Secondary School are younger than the students from GambiaPartner. This can be seen in their self-awareness. The students from GambiaPartner seemed to be more confident in how they see their future and what they want to achieve. In both type of students there is lack of creativity, because they just copy the exact same things from the board (see observations of workshop, appendix IV).

For the Armitage students, the time they are going to work or start their own business is far away. They want to continue their education and go to university or college. They also see entrepreneurship as part of commerce; they do not see the benefits for the other streams.

In conclusion, it was easier to introduce entrepreneurship for older students who practice a skill. They know better what they want to do after graduation. The students who have been to senior secondary education are nevertheless faster in understanding theory and there was more creativity in their ideas and products.

We think that creativity should be implemented earlier in the education stage, and that entrepreneurship must be taught on senior secondary schools to give the students grip on the possibilities after they graduate. Implementing a more practical teaching approach, will stimulate students to be creative and therefore feel more confident about their own ideas and opinion. This will have a positive effect on the entrepreneurial environment.

It is important to point out that the students of Armitage (so inhabitants of the Central River Region) are aware that when they want to do something in this region, they have to travel to the Kombos. This can be for a follow-up education or for materials.



## CRR incubator program

### Vision

To develop the entrepreneurial environment of the Central River Region in The Gambia where young inhabitants can improve wealth and their own necessities of life.

### Mission

To create skilful and innovative entrepreneurs through strategic partnership and training that supports and encourages youth to develop new businesses and job opportunities in specific sectors which are aligned with the CRR's unique areas of opportunity.

### Stakeholders

In order to set up an incubator program, one needs partners. As is illustrated in the quote below, there are many different aspects that ought to be taught if one wants to support the youth in setting up their own business.

“You are teaching them entrepreneurship, but entrepreneurship doesn't have a field, right? It doesn't have a specialization. You don't say that I am a finance entrepreneur, you don't say that, right? You are an entrepreneur who knows how to use finance, how to use marketing, agriculture, all the elements. [...] Entrepreneurship is all-rounded”

*Director of Enterprise of GIEPA*

During our research in The Gambia, we met a number of key players in the field of youth empowerment. The particularities of each of these organisations are highlighted in the subchapters below.

## Youth Empowering organisations

There is no need to reinvent the wheel when it comes to supporting Gambian youth: a number of organisations already developed their own programs. They all raise awareness about the possibilities in The Gambia. Most of them provide a training in entrepreneurship and then a coaching period for the trainees.

The various organisations do, however, emphasize different aspects in the empowerment of the youth. Some purely teach about how to set up a business, others focus more on making the youth realize that they can make something for themselves in The Gambia. Others have specific job sectors, such as agriculture or tourism, which they aim to help develop. All of these aspects are important for the youth in The Gambia and should be combined in one big youth empowerment effort.

### YEP

YEP, the Gambia Youth Empowerment project, was started in 2017 and is funded by the European Union. Its main focus is to “strengthen existing youth support structures and entrepreneurship support programmes, skills development institutions, and the private sector to enhance employability and create (self-)employment opportunities for young people aged 15-35 years” (Institutions Supporting youth development, p.37). YEP aims to do this by focusing on supporting skill trainings and existing small businesses.

In order to strengthen the already existing structures of youth empowerment, YEP has just launched, in December 2019, a pilot entrepreneurship program called Endandorr. The program's name, meaning togetherness or collaboration in Wolof, is well chosen: Endandorr will become an entrepreneurship ecosystem made up of the different youth empowering stakeholders. It will thus unite the different organizations in a national and structured program. Moreover, the program will keep track of the youth that are trained or supported and will categorize them in different levels of readiness. As



such, every organisation knows where it can be of value for the young persons.

YEP provides grants to support youth in setting up and developing their small businesses. The organisation also pays for the skill centre training of selected youth. In this way, YEP hopes to empower the youth.

### *Tekki-Fii*

Tekki-Fii loosely translates to “make it in The Gambia.” It is an umbrella institution which unites organisations in order to empower the youth. It was mainly initiated by YEP and groups GIZ, a German Support organisation, IMVF, a Portuguese NGO, Enabel, a Belgian NGO and the International Trade Centre. Tekki-Fii is no organisation on its own, it is a “brand,” as Isatou Jallow describes it. Under its name, Tekki-Fii will promote the Gambian business opportunities and will hand over grants to selected youth. It is active over the whole country, and tries to reach as many youth as possible.

### *NEDI*

NEDI, the National Enterprise Development Initiative, is a government institution under the Ministry of Youth and Sports. Its goal is to help the young people, between 15 and 35 years old, through entrepreneurship training. It also links youth with relevant youth empowering organisations and agriculture organisations.

NEDI’s training consists of a five days hands-on training where the trainees learn how to manage their small business. The training is always adapted to the needs and knowledge gaps of the particular group of trainees, although money management and business plan writing are always taught. The training themselves are given all over the country. The participants need to be able to speak, read and write English, with an educational level of preferably grade 9 or higher.

### *GIEPA*

GIEPA, the Gambia Investment & Export Promotion Agency, is “the national agency responsible for the promotion and facilitation of private sector investments into The Gambia”. The agency has different departments, each with their own task: investment, export and enterprise support. It is under the department of enterprise support that falls the EMPRETEC program, which gives training and an incubation period for motivated youth.

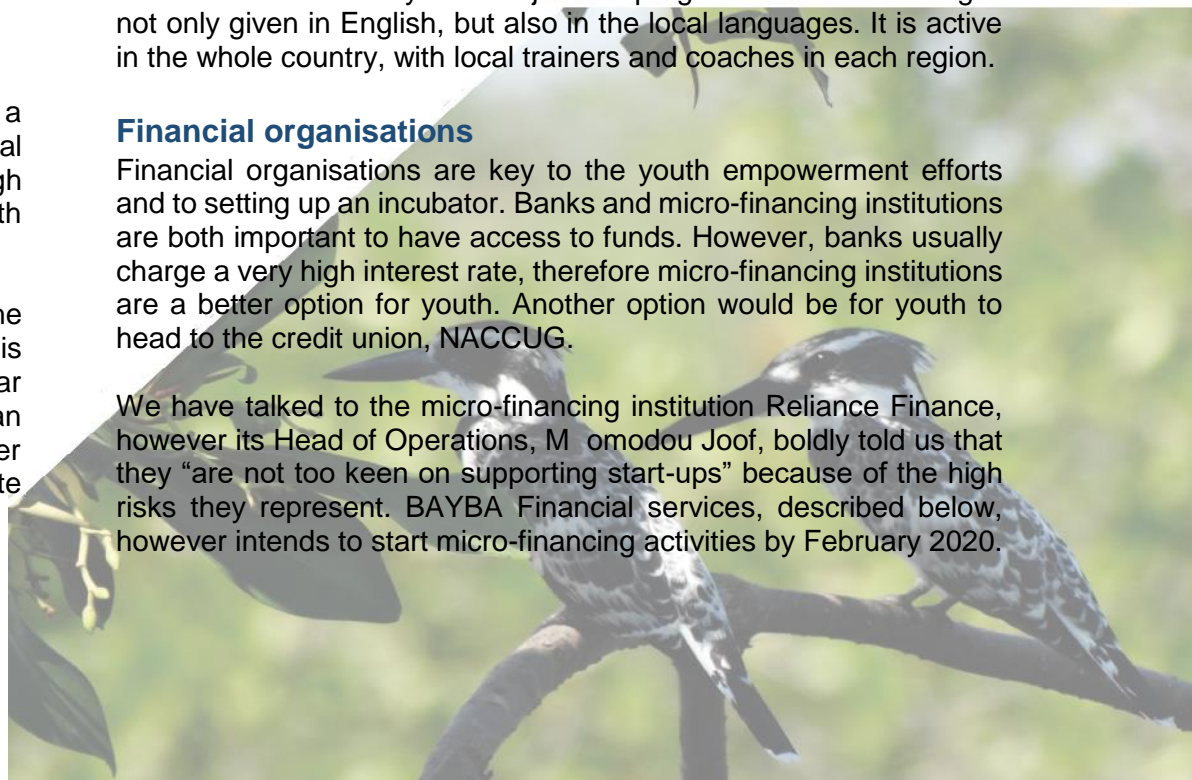
### *EMPRETEC program*

EMPRETEC is a United Nations program that was assigned in The Gambia to GIEPA. The Director of Enterprise Support at GIEPA describes EMPRETEC as a “behavioural modification program” meant to “modify the mind-set” of the trainee in order to “unleash the greatness in him or her.” The program has two components: a six-day training followed by an incubation period of six months if the trainee is selected. Anyone can join the program since the training is not only given in English, but also in the local languages. It is active in the whole country, with local trainers and coaches in each region.

### *Financial organisations*

Financial organisations are key to the youth empowerment efforts and to setting up an incubator. Banks and micro-financing institutions are both important to have access to funds. However, banks usually charge a very high interest rate, therefore micro-financing institutions are a better option for youth. Another option would be for youth to head to the credit union, NACCUG.

We have talked to the micro-financing institution Reliance Finance, however its Head of Operations, M omodou Joof, boldly told us that they “are not too keen on supporting start-ups” because of the high risks they represent. BAYBA Financial services, described below, however intends to start micro-financing activities by February 2020.



There are other institutions, such as Supersonic, Visaca Bank or the Credit Union, however we did not meet them.

### *NACCUG*

The National Association of Cooperative Credit Unions of The Gambia, in short NACCUG, is for the intends of an incubator program, the financial organisation which hands out grants for YEP and for Tekki-Fii. We did not meet them in person, however it is important to note that it is this organisation which is allowed to hand the grants and not YEP for instance. As Isatou Jallow, the consultant at YEP mentioned in our interview, that there is a “miscommunication” from YEP towards the youth and that they are “working on a communication strategy” to let Gambians know that one cannot apply for a grant at YEP’s, but one has to go to NACCUG.

NACCUG thus hands the YEP-mini grant, and Tekki-Fii’s grants. The YEP-mini grant goes up to D50,000 and is useful for someone who has an idea for a simple business. Tekki-Fii offers the Agro-Grant and the Solar-Grant. These go up to D250,000. These grants do not have to be paid back.

### *BAYBA Financial Services*

BAYBA Financial Services is a micro-financing institution which will be starting, if all goes well, micro-financing activities at the time of publication of this report, that is in the beginning of February 2020. The organization has previously done only money transfer. It decided to add micro-financing to its activities because it saw how difficult it was for youth to get access to funding from the banks. The high interest rates are indeed often an obstacle.

That is why BAYBA will select youth who could use the funds the best, and give them loans with very low interest. BAYBA partners with the regional councils to select youth, since they know the local youth

best. BAYBA then groups them and gives a loan to the group. As such, a form of peer pressure is created which increases the likelihood of payback to BAYBA, and thus reduces the risk the micro-finance bank is running. The interest rate amounts to only 2 to 3% per month and the loan needs to be repaid in full within 6 months.

### **Start-up Incubator Gambia**

The Start-Up Incubator Gambia is the only incubator in The Gambia. It was set up in 2014 with the help of a US State Department innovation grant. The organisation operates countrywide thanks to its local coaches in every region. The incubator helps young people who want to venture in any business sector and the organisation has a number of success stories. Recently it began collaborating with organisations in the agribusiness sector to target more rural youth who want to start a business in that field.

The Start-Up Incubator first gives training about entrepreneurship and all its aspects, including writing a business plan, marketing, finance, etc. Then, the trainees are coached for a period of six months. There will be regular check-ups and health checks. The Start-Up incubator also gives grants and loans to promising trainees.

### **Recommendations for an incubator program in the inland**

With the number of organisations that already exist in The Gambia, it would not be efficient, nor effective, to try to set up a program on its own. It would be best to combine the experiences which different organisations gathered over the years in order to set up a program. These different organisations should then also be involved in the program itself, since they do already have knowledgeable trainers and coaches.

For example, the element of ‘mind-set changing’ of GIEPA’s EMPRETEC program should be incorporated in the incubator program. Their coaches could be teaching about that to the youth.

GIEPA also has a good overview of the different activities per region in The Gambia.

The Start-Up Incubator can be a useful point of reference in the setting up of an incubator program. They have more than six years of experience at the time of writing and they have a high success rate among their trainees.

YEP has a very broad network which could be used to find partners. Also, its new program Endandorr, can give a good overview of the youth that need training and that have already been trained. Tekki-Fii, also initiated by YEP, can come in for grants for trainees.

All the organisations who do some kind of entrepreneurship training should be consulted and should be partnered with to create the most effective incubator program. That is, NEDI, GIEPA, the Start-up Incubator Gambia and possibly other organisations who gained useful experience, sometimes through trial and error, about the best teaching, coaching and even recruiting methods. These organisations are also ideal to partner with and to let them perform some of the coaching or incubation for instance.

With all those partners and advisors, it is best to have one single management which supervises the whole incubation program. This should be a motivated group of people who know the rural areas and its challenges. They will then be in charge of keeping the incubator running and managing all the activities performed by partner organisations.

## Target groups

To describe the process of the incubation program, we prefer to be as detailed as possible. We desire that everyone in the CRR, irrespective of their educational background or business dreams, can knock on the door of this incubator. But to be realistic, it is not achievable to help everyone. To let the incubator operate properly, we first have to identify the target group to start with. Therefore, we came with three different target groups. For these different groups we designed three different programs, because every group needs their own specific approach. In the end it could be possible that all these programs will be provided by the incubator in the CRR.

### *Target group 1*

Target group 1 is identified as the 'elite' group of the CRR. They have been lucky to be able to follow their education at senior secondary school at Armitage.

At this moment these students have a theoretical background in arts, technical, science and commerce. Their level of English and mathematics is high. A future plan of Armitage is to set up a Skills Centre, to teach the students in a more practical way. If the incubator will be set up in partnership with Armitage, it will have a triangular relationship with the Skills Centre and the Armitage High School itself. The Skills Centre can help the future entrepreneurs improving their skills, in which they want to set up their business. At this moment, students have mainly a basic theoretical background and it is hard for the students to know if they can practice their skill. The establishment of the skills centre, together with the incubator, is high. Armitage students come from all over the Gambia. Therefore, the graduated Armitage students who want to attend the incubator program are the students who are from the CRR or who want to work in the CRR.



### Target group 2

The young people who live in distant villages in the CRR can be recognised as people from target group 2. They have not finished grade 9 and are mainly active in agriculture.

They come to the incubator program, because they want to have a business related to agriculture. For instance, they want to sell their crops in a shop or they want to increase the harvest with the help of investments in materials. Beside the agricultural activities, the young people have been following some type of education. So their level of English and mathematics is medium, but at least they are literate. Beside agriculture, this target group can also know how to practice other skills: tailoring or Tie and Dye for instance. It is possible that they want to follow the incubation program, focusing on these other skills. In this case they want to make money out of it.

### Target group 3

Target group 3 are the young people who live in distant villages and did not attend school.

These people are mainly active in agriculture as well, because they had no other option. Their parents are farmers for instance, so their family taught them how to practise agricultural skills from an early age. The people in this target group are illiterate. Due to lack of money or other circumstances they were not able to attend school, so they cannot read and write. They come to the incubation program, to see how they can make business out of their activities. Namely, these people are often poor and have no entrepreneurial knowledge. In the for them designed program, they will also follow a literacy program to develop their knowledge.

### The process/ trajectory

Each target group has a different trajectory for the incubator program, since every group has a different knowledge, skills and educational background. It is important to know that the persons concerned do not have to be able to speak or write English and because of this, the program is accessible to every target group. This is also the reason why the trajectory is different for every target group.

Every person from the target group will be guided by a local entrepreneur (*this person is until now, unknown. Later referred to as 'the coach'*). This is someone who has his or her own experiences in the region and with setting up a business. He or she will coach the client from the target group through the 12 months.

In the current entrepreneurial coaching programs from GIEPA, NEDi and Start-up Incubator, the program lasts 6 months. Looking at our target region together with the target groups, we think the program will be more useful and will be finished when it takes 12 months. A large amount of the families earn their money through farming and the responsibilities and contribution of every family member needs to be taken into account. We cannot expect from them to focus one hundred percent on the program when they also have to fulfil their responsibilities within the household. Next to that, for more than 50% of the people, the program will be out of their comfort zone because they are not used to going to 'school' and they have to think of totally different situations and problems. We think that within 12 months the program will be on their pace and they will be able to finish the program, with promising results!

As GIEPA, NEDi and Start-up incubator mention, the persons that are going to be trained have to be identified first. The CRR is community and family based, and every village has its own council. The council is aware of everything that is going on in the village, and knows which young inhabitants have the ambition to develop their dreams about starting up a business or youth who are already engaged in something and want to grow. The council will do a reliable

selection criteria and will communicate this with the coach. By doing this, the problem for marketing this among all the inhabitants is tackled as well as the threshold to travel to a different region or village to apply. The coach will decide which target group each individual belongs to. When this is done, the individuals of the same target groups and live in nearby villages, are put together in groups. The group forming is especially beneficial when it comes to receiving financial support.

The incubation program is divided into 3 phases: pre-incubation, incubation, post-incubation. Each phase takes four months. The tackled subjects in each phase for every target group are described below, but the coach can decide together with the group of individuals on what pace. It is important that they all have the knowledge of the phase at the end of the 4 months.

The different programs for the target groups are discussed below from target group 3 to 1.

### **Program for target group 3**

The majority of this target group operates in the agriculture sector, therefore we expect them to want to develop their agriculture knowledge and skills and thus the program is focussed on agriculture. This target group is difficult to train in new skills so we want to stay within their comfort zone and coach them in how they can make more profit out of their agri-business.

The coaching is provided in the local language and it is not expected for the client to speak or write English. Nevertheless, it is expected for the client to be able to do some calculations and deal with numbers at the end of the program. This is desired because as an entrepreneur they have to be able to deal with money.

#### *Pre-incubation phase*

The 4 months pre-incubation phase starts off with some self-evaluation. It is important for the future entrepreneur to acknowledge one's own qualities. This evaluation takes place in the form of a conversation in a comfortable setting. The client feels comfortable with the coach and the group. The conversation is about the client: what she wants to achieve, where she is good at, what she currently is doing and how he or she wants to develop that. But also about being an entrepreneur and how that can improve him or her way of living, but also that of the family and community.

At the end of the 4 month pre-incubation phase, the client is able to understand numbers and to do some calculations. It is also understood by the client why this is necessary, and what the benefits are for him or her to know this. He or she can be taught by the coach, but also by a local teacher.

Before the incubation can start, it has to be discussed how they want to use their farming skills in the future, after they finish the program. Research has to be done on how their ideas can improve the market



and if there is a place on the market for the ideas. After this research, a business plan is written on how they want to make more out of their current agri-business. With this business plan they can get financial support (for further explanation, see the next subchapter).

| <b>Pre-incubation (TG3)</b>       |
|-----------------------------------|
| Self – evaluation + idea creation |
| Basics of mathematics and finance |
| Market research                   |
| Business plan (type and product)  |

### *Incubation phase*

In the incubation phase, the guidance in how to deal with finance continues. It has to be discussed how your personal finance has to be separated from the business finance they are able to know how to manage the money and maybe even save money. From their basic finance and mathematical skills gained in the pre-incubation phase, they are able to understand this.

The client understands that his business can only survive if there are customers. Together with the coach they are going to make a plan on how they can market the business. How do people get to know the business and how do you deal with customers?

Because the CRR is rich in agriculture, maybe a partnership with companies from the Kombos can be created. Find out who you want to have as a customer. Do you want to sell to your own village or do you want to have a wider customer range?

| <b>Incubation (TG3)</b>                        |
|--|
| Finance (personal + business) + record keeping |
| Customer acquisition (partnering?)             |
| Marketing                                      |

### *Post-incubation phase*

In the post-incubation phase, there are regular checks of the coach to see the development of the business and see if it is surviving. It is a monthly check and if necessary, more often. When the coach will still be guiding the client with a strategic plan (for further developments and plans) and will be checking the record keeping; is the company healthy and can it survive? With the regular checks, the coach can intervene when it is going in the wrong direction, or encourage when the company is going in the correct direction.

The client will also be checked on if he or she has the leadership capabilities to sustain the company as well as the right ability to keep its customers.

| <b>Post- incubation (TG3)</b> |
|-------------------------------|
| Customer service              |
| Leadership                    |
| Strategy                      |
| Record keeping                |





## Program for target group 2

Target group 2 has some educational background. They can decide themselves if they want to follow the incubator program in English or a local language. It will benefit the client to follow the English program to improve their own English skills, but also because it is easier to penetrate the business environment when someone speaks English.

This target group is less difficult than target group 3 because they are more faced with other sectors than just agriculture. They might have dreams in sectors like carpentry, tie and dye, construction, tourism, etcetera. When they are driven enough, the council will put him or her in a group and introduce them to the coach.

### *Pre-incubation phase*

The pre-incubation phase exists of acknowledging the educational background of the client and what his or her current knowledge, skills and ideas are. Then, led by the coach, there will be brainstorm sessions and investigation in how the product or service of the client can penetrate in the market and which customer segment they want to tackle.

This target group will as well start with some basic mathematics lessons, so that all people from the group are on the same mathematical level (which might not be the case from the beginning, because not everyone dropped out of school at the same time).

As part of the pre-incubation phase, it is recommended to do some kind of an internship at an entrepreneur who is already doing it. In this way, the knowledge is acquired and the entrepreneur will feel more confident with his or her own skills. Next to that, it is also easier for the coach to coach someone who has a skill, because the person who has the skill is the experienced one and knows what he or she needs in order to operate.

| <b>Pre-incubation (TG2)</b>                     |
|---|
| Ideation process (brainstorm + market research) |
| Skills development + product creation           |
| Basic mathematics + finance                     |

### *Incubation phase*

Time to put the business on the market! With their created ideas and the gained skills in the pre-incubation phase, they are able to put everything in practice. They are going create their product or service, that they will keep adjusting on their customers.

| <b>Incubation (TG2)</b>                        |
|--|
| Finance (personal + business) + record keeping |
| Marketing and branding                         |
| Product or service design                      |

### *Post-incubation phase*

This phase is the same for every target group. Here, the coaches will do regular checks where they visit the entrepreneur and the business. The new entrepreneur is tested on his or her leading skills and record keeping skills. The strategy for the future is tackled and thus when the entrepreneur runs into problems, the problem can directly be tackled.

| <b>Post- incubation (TG2)</b> |
|-------------------------------|
| Customer service              |
| Leadership                    |
| Strategy                      |
| Record keeping                |

## Program for target group 1

For target group 1, the program can also last for 6 months instead of 12. Then, each phase will take 2 months instead of 4 months. It is expected from them that they have a higher level of knowledge and skills from the start. They can either follow the program in English or local language. However, it is highly recommended to follow the program in English if you belong to target group 1. It will further develop your English writing and speaking, but will also make it easier to penetrate into the business environment.

Another reason why the length of this program can be decreased is due to the location: Armitage Senior Secondary School is going to set up a skills center, and can at the same time operate as a future incubator. When the incubator has a location, the clients can come there to follow the program and thus decreases the time the coach has to visit the different villages. It also makes more options available concerning stationary goods such as paper, pencils, blackboards, etcetera.

Next to that, the students can focus more on the program than the other target groups because they have less responsibilities in taking care of the household.

### *Pre-incubation phase*

The client from target group 1 enters the program with a skill and with an idea how he or she wants to turn the skill into a business. To get rid of the tunnel vision on a certain idea, the client will go through the ideation process where he or she is going to adjust the initial idea or to totally change it. This process contains brainstorming and doing research.

After the ideation process, it is important to investigate potential partners or competitors. The company can be put on the map when you start networking. Before networking is possible, the entrepreneur

should know what kind of entrepreneur he or she is and want to be. When this is known, it is easier to represent yourself and the business.

Finance is discussed and impact and costs analysis are made. Business plan is written in the form of the business model canvas.

| <b>Pre-incubation (TG1)</b>                       |
|---|
| Ideation process (brainstorm + (market) research) |
| Self-evaluation and networking                    |
| Finance (personal + business)                     |
| Business plan (type + product/service)            |

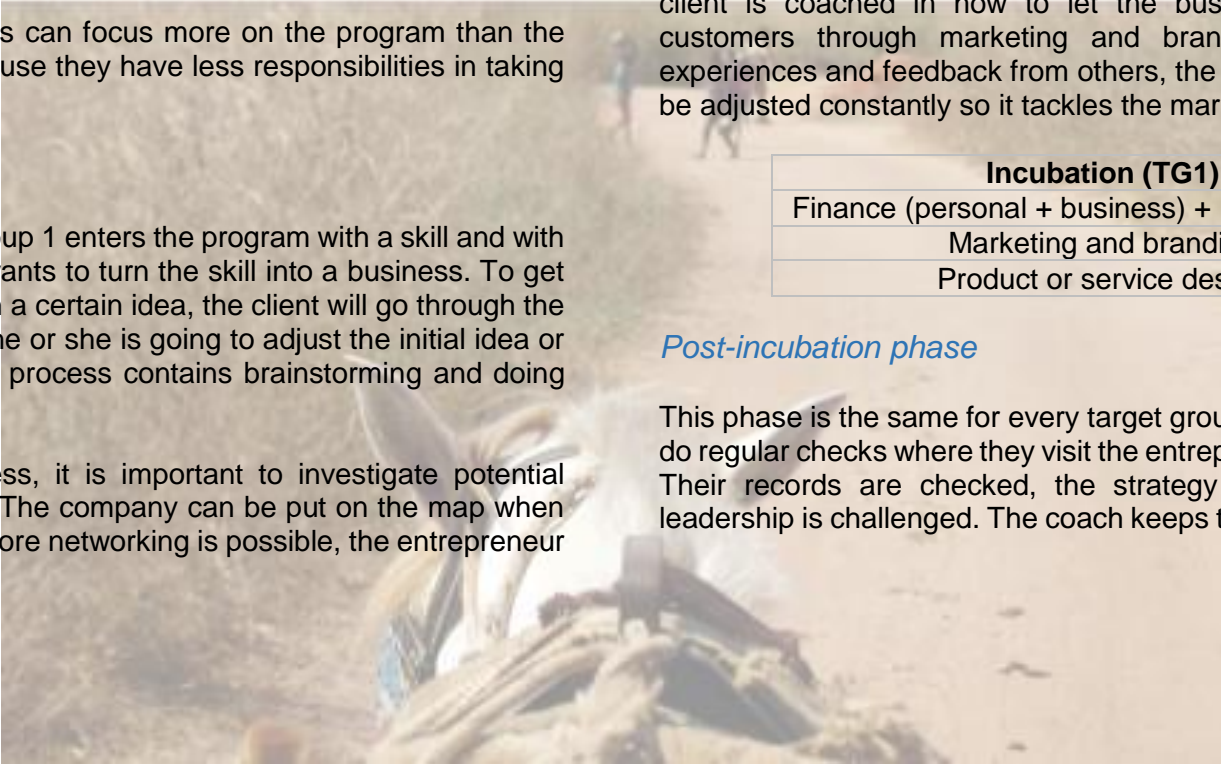
### *Incubation phase*

The business is starting up and it has to grow. The client is coached in how to make proper records and is especially coached in how to separate personal finance and business finance from each other. The client is coached in how to let the business grow in terms of customers through marketing and branding. Because of new experiences and feedback from others, the product or service has to be adjusted constantly so it tackles the market properly.

| <b>Incubation (TG1)</b>                        |
|--|
| Finance (personal + business) + record keeping |
| Marketing and branding                         |
| Product or service design                      |

### *Post-incubation phase*

This phase is the same for every target group. Here, the coaches will do regular checks where they visit the entrepreneur and the business. Their records are checked, the strategy is discussed and their leadership is challenged. The coach keeps track on everything that is



happening so problems be prevented and when it is going wrong, the coach can directly intervene.

| Post- incubation (TG1) |
|------------------------|
| Customer service       |
| Leadership             |
| Strategy               |
| Record keeping         |

## Setting up the incubation program: challenges and recommendations

Setting up an incubation program; there's more to it than what meets the eye. There are many aspects that have to take into account to let the program proceed successful. Besides, setting up an incubation program in the rural Central River Region have to be done under different circumstances compared to an incubation program in the coastal area. In this chapter we will focus on the possible challenges the incubation program in the CRR could face, based on the results we conducted during our three months research in The Gambia. Also recommendations will be given to let the program be productive and sustainable.

### Overcome the language barrier

In the CRR there are a lot of people who left school in an earlier phase, due to lack of money or support. As a consequence, the level of English, both speaking and writing, is not high. Mr. Bodjang, working for Startup Incubator Gambia, explains that they gave a workshop in the rural area and that they realized when they got there that a few people could understand their English training (Interview with Startup Incubator Gambia, 12-12-2019).

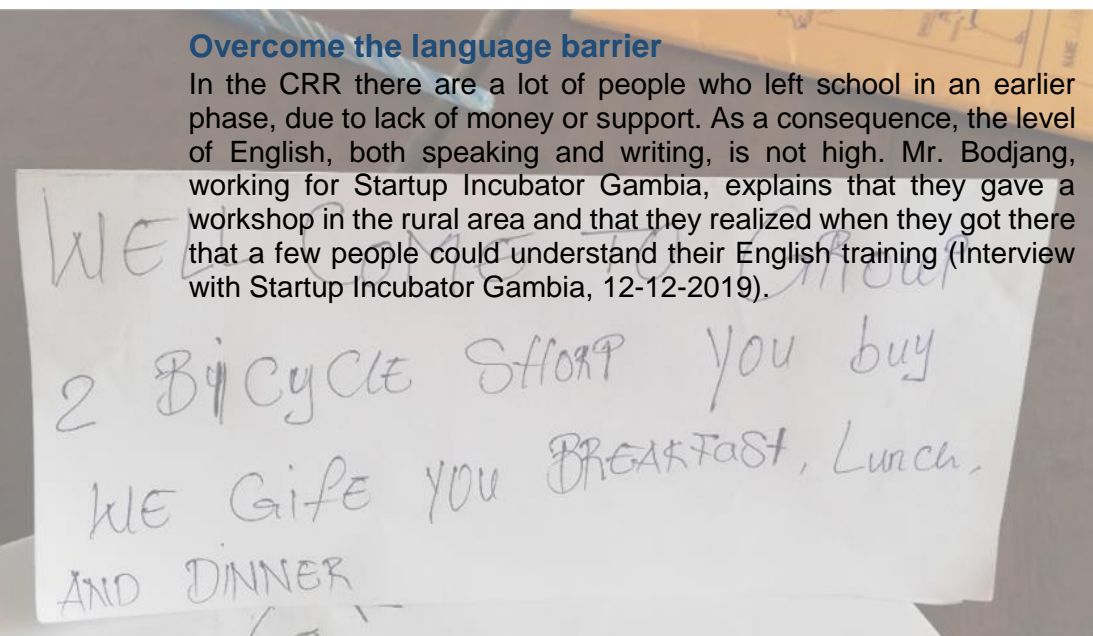
“When we got there [in the CRR], we realised that about 70 till 80% of them didn't understand English.”

*Startup Incubator Gambia*

In The Gambia there are at least ten languages spoken by the various ethnic groups. Therefore, it is necessary to provide entrepreneurship manuals that are not only written in English, but also in the two main local languages Wolof and Mandinka. Aside from the lower level of English, a higher illiteracy rate is also more common in the CRR. Sometimes people are not able to read and write in a proper way, despite following certain education. Startup Incubator Gambia experienced this and decided to improve and simplify their manual, by implementing more easier language and more images and graphics. However, to be selected for the incubation program it is required to be able to speak and write in English. But to have certainty that the selected people are able to follow the incubation program in the most understandable way, we recommend to take these adjustments in consideration.

### Have a strong management team

Perhaps it is the most important aspect in the incubator: a strong management team means a strong incubator. To have a successful incubator program, it is necessary to search for members that form together a good management team. During our visit to the Satan Diabang girl school in Kafoutine (Senegal) in our introduction week, we experienced the power of a strong management team. In a conversation the members of the management team made clear that they all are responsible for one task, finance or communication for instance, but in the end they are all together responsible for what happens in the school. Therefore, they organise weekly meetings to discuss and share ideas and decide in the end what the best thing is to do. In their eyes, communication is the key to everything. We also believe that a strong management, with people who are motivated and communicative, will be the anchor of the incubator. It will be a





challenge for setting up the incubation program to find such dedicated people, but when the team is formed, the establishment of the incubation program will go rapidly.

### **Embrace the local facilities**

If setting up the incubation program in the CRR will succeed, it will be the first incubation program in this area. In the CRR there is a trainings institute (Gambia Tourism and Hospitality Institute) that has certain 'incubation program' features that are similar with an incubation's features, but it is still different. The only incubator in The Gambia is Startup Incubator Gambia, located in Serrekunda (Greater Banjul Area). Of course, these incubators will differ, due to the different areas they are located. In our opinion it is important to make use of the facilities that the CRR offer, to protect the sustainability of the incubator.

### **Local employees**

To maintain the sustainability of the incubator, YEP Gambia advises to have rural involvement in the development of the incubator (Interview with YEP Gambia, 28-11-2019). A strong team is necessary. In the ideal situation there must be ensured that this team consist of local people who lived in the CRR themselves. They know the best how the daily life of the people in CRR looks like and what challenges they face. They will have useful input to improve the ideas that will be developed. Therefore, it is also important to take advantage of the skills of these local people. If they are the trainers, the participants of the incubation program can have the best coaching, by people who really understand them and their situation. Naturally, these trainers and people need to have certain knowledge about entrepreneurship and they have to be certified to give the trainings, what they could have gained in the coastal area.

### **Examine the area**

Before setting up the incubator program, but also during the operating incubator program, it is important to investigate the Central River Region. And always keep investigating. It is important to know what is going on in the daily life of the people in CRR; what problems do they face and what is their opinion? Being aware of these aspects could provide useful knowledge to offer specific programs focussed on the needs of the CRR.

*"So make sure that you have the role in that incubation, a group of people that are doing research about what is happening in the ecosystem."*

*Consultant of YEP Gambia*

### **Monitor your entrepreneurs**

If the incubation program is operation, it is necessary to monitor the selected entrepreneurs. Of course during their incubation program, but to track them after they have finished the program is maybe of equal importance. First of all, one could see if the program was successful for the development of their business. Is there a growth or development visible? Through keep monitoring the former clients, the incubation program could also receive feedback. There will always be room for improvement. Therefore, it is necessary to make sure that the entrepreneurs give their input, both positive comments as advice. In this way the quality of the incubation program will be guaranteed.

Through monitoring the entrepreneurs who have participated in the incubator program, a database could be created. All the information and contact details of these entrepreneurs will be collected. This makes it also easier to connect the entrepreneurs to each other. Because they are strong together and they could support each other.

Cooperation and sharing knowledge or advice can emerge. The incubator in the CRR can also be a place where people who have followed the incubation program can return to meet each other and discuss how the incubator can be improved. To maintain the sustainability of the incubator, it would be smart to encourage this association of entrepreneurs.

### Involve the family

According to Startup Incubator Gambia, the influence of the family of entrepreneurs is big. Families do not always agree with the plans or ideas of entrepreneurs and try to change it. Especially in the rural area this seems to be a problem for the entrepreneurs. Startup Incubator Gambia explains that in the rural area more young people contribute to the family's earnings. The family financially depend on them. If the entrepreneurs decides to participate in the incubation program, a reduction of the earnings could be a consequence. Therefore, families could have a defiant attitude towards the participation of their family member in the incubation program. Involvement and getting support of the participant' family is important (Interview with Startup Incubator, 12-12-2019).

“So at some point you have to engage the family members, you have to show them the importance of what your child is trying to do and how he or she can transform his or her life. Even the life of the whole family.”

*Startup Incubator Gambia*

Also women don't always get the support from those around them. Sometimes when they want to start their own business, the society seems to peel them down. Starting a business that is not a regular business, is in their eyes not acceptable for women.

“They [the society] say thinks like: ‘No, this is not the main area. You just have to go to the market and sell fish, tomatoes and stuff like that.’”

*Startup Incubator Gambia*

To make sure that the participants in the incubation program receive the support from their families and communities, it is essential that the incubator in the CRR consider how they can involve these parties. The coaches have to visit the family or community, to make them understand the importance of the incubation program. In the end the incubation program could not only have an impact on the life of the entrepreneur, but also on the whole family or community.

### Keep in mind the travel distance

The Central River Region is part of the rural area in The Gambia. Characteristic for his area is that the road networks are poor and public transport is less available compared to the Greater Banjul Region for instance. People live often in small villages that are hard to reach and people have to travel long distances to reach the bigger cities in the area. Given that the incubator will be located in a bigger city, participants who have to travel a long distance need to be accommodated. If this is not available, they will not be able to join the program. In order to make sure that the incubation program will be achievable for everybody, irrespective of the location of their residence, there have to be an opportunity to offer r sleeping places. Instead of having a few training days a month, it would be more useful to have training days that are consecutive.

However, having accommodations will not be needed if the incubation program will be locally provided. In this case, coaches will travel to the villages where the participants live and organise meetings on site.



## Finance

Finances form an essential part of any organisation. Having enough money to continue coaching the youth is essential. An incubator program should not only consider investigating different ways of earning enough money to perform the full incubation of the youngsters, but it should also look at the best possible way to give the aspiring entrepreneurs a financial kick-start to begin their business.

### Funding the incubator program

Financing the incubator program's activities will in the beginning require sponsors. However, the aim should be to make the program self-sustaining. Therefore methods will have to be developed to get some income.

To reduce the costs, it is advisable to partner with youth empowering organisations. Not only do they have more experience in certain aspects of the training and incubation, but they also have already established financial partners who can fund their activities. There are therefore more advantages than just a cost reduction for such a collaboration.

A new incubator program should seek support from the government or from foreign development funds. The government aims to stimulate entrepreneurship among youth and should therefore be able to support in some way the development of an incubation program. Foreign development funds, from the EU for instance, can also serve as a good means of financial help.

Once the incubation program is running, one could consider charging the youth a small amount for the training. GIEPA is for instance considering doing so for their training in order to make their EMPRETEC program more sustainable. This could however be a

delicate choice since many youth in the inland have low income and can therefore not pay high fees.

Another means of income is through the interest rates of the loans and the micro-financing services. This might be a better option since it does also push the young entrepreneur to do his/her best to set up the business. However, again, one should consider the financial capabilities of the youth and not charge high interest rates.

### Funding the youth

Youth can be funded by different means. Grants, loans and micro-financing are all possible ways of giving money. Each has advantages and disadvantages. An incubator program should partner with financial institutions to provide the necessary funding to the youth.

#### Grants

Grants would be the ideal way of empowering the youth. The aspiring entrepreneurs do not have to pay back, therefore they face less economic risks when they are starting their businesses. It is free money for them with which they can buy any first assets they need to set up their business.

However, from the point of view of the entity which gives the grants, it is often difficult to find the money to do so: there are no returns on the investment. That is why it would be advisable for a new incubation program to partner with organisations which already hand out grants and who get the money from bigger organisations. YEP Gambia for instance hands out, through NACCUG, its YEP mini-grant which is a good starting capital for small businesses. The umbrella organisation Tekki-Fii should also be involved in the incubation program in the inland: they hand out Agro-Grants. These grants are ideally suited for the people in the inland who are mostly farmers. Bigger governmental organisations, such as the Gambian government or the European Union could also be contacted for possible funding for grants.





## Loans

Loans are a more sustainable option than grants when it comes to youth funding. They make the lender gain back his money, while making a small profit through the interest. Giving loans to a single person in The Gambia however represents risks since such a person often does not have any collateral to give in return, in case he/she is not able to pay back. That is why it is best to give loans to a group of people who are then as a whole responsible for paying back. Peer pressure will then stimulate them to complete the payback (Interview with the Head of Operations of Reliance Finance, 27-11-2019).

Partnering with banks in The Gambia is not advisable since they demand a high interest rate. That is why it is best to partner with micro-finance institutions, who demand much lower payback rates.

### Loans: Micro-Finance

Micro-financing is similar to giving loans with the big difference that it is more accessible for low income people, because of the low interest rates. Many organisations are active in this field: Reliance Finance and BAYBA Financial Services, both of which we talked with, as well as others like Supersonic for instance. Through interviews, we know that Reliance Finance does not want to invest in young start-ups and aspiring entrepreneurs because they are too risky according to them. However, BAYBA Financial services confessed that they might be willing to finance young people with business ideas if these people gather in bigger groups. These bigger groups can then all share the responsibility of payback. This, as mentioned above, reduces the risks for the financial institution.

An incubation program in the inland should therefore partner with already existing micro-financing institutions. These organisations must be willing to finance the entrepreneurial youth, which should ideally be grouped to reduce risks.

## Conclusion

The Gambia has a multitude of development opportunities in tourism and agriculture, two of its most important economic activities. Especially in the rural Central River Region (CRR), where these activities are the driving force behind the local economy, there are many investment possibilities for people who want to venture in starting a new business. That is why this document explores the feasibility of an incubator program for youth (aged 15 to 30 years old) in the CRR. In such a program, aspiring entrepreneurs are coached through the process of setting up a business, in the CRR especially, and the rural areas more in general.

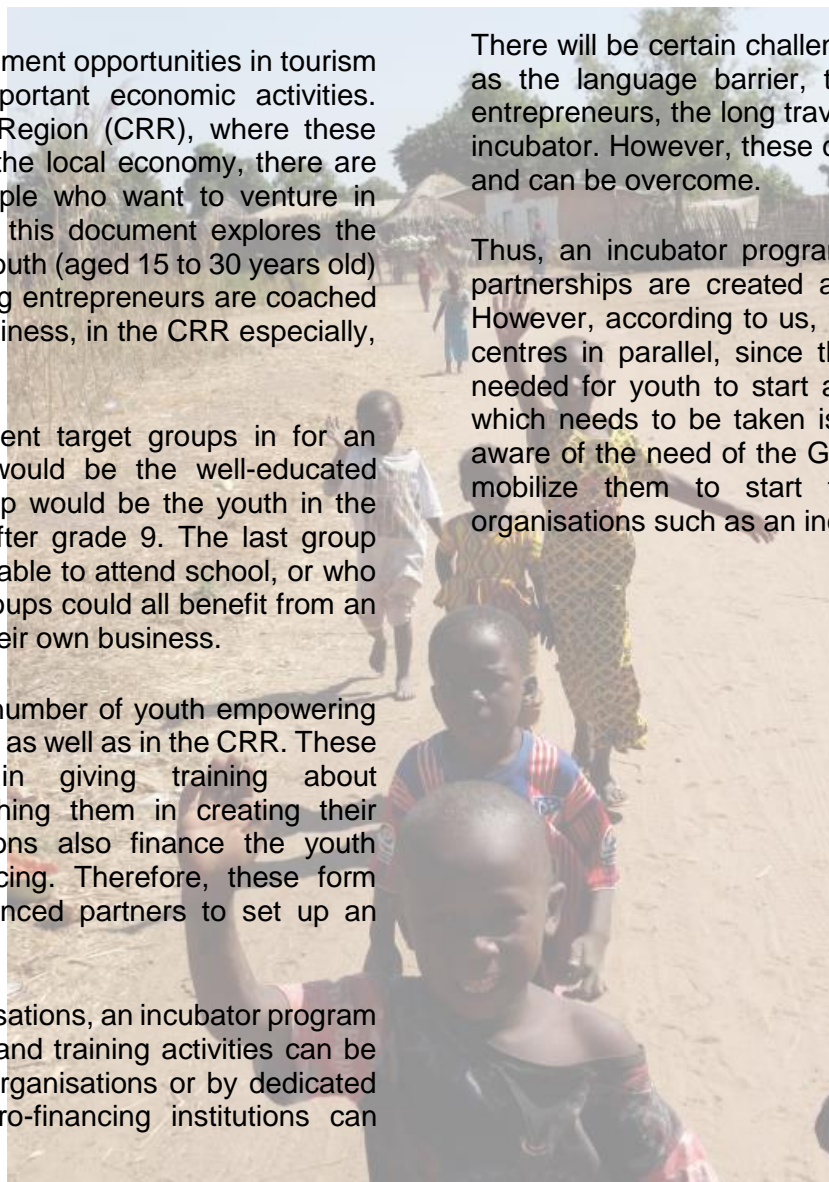
We were able to identify three different target groups in for an incubator in the CRR. One group would be the well-educated Gambians in the region. Another group would be the youth in the villages who dropped out of school after grade 9. The last group would be the Gambians who were not able to attend school, or who dropped out earlier on. These three groups could all benefit from an incubator program to help them start their own business.

It was found that there are already a number of youth empowering organisations active all over the country as well as in the CRR. These organisations have backgrounds in giving training about entrepreneurship to youth and coaching them in creating their business. Some of these organisations also finance the youth through grants, loans or micro-financing. Therefore, these form excellent, knowledgeable and experienced partners to set up an incubator with, in the region.

Through partnerships with those organisations, an incubator program is feasible in the CRR. The coaching and training activities can be performed by the youth empowering organisations or by dedicated people who are certified, while micro-financing institutions can provide the necessary funding.

There will be certain challenges that will have to be overcome, such as the language barrier, the family relationships of the aspiring entrepreneurs, the long travel distances and the management of the incubator. However, these challenges have to be taken into account and can be overcome.

Thus, an incubator program can be set up in the CRR region if partnerships are created and challenges are taken into account. However, according to us, it would be advisable to also create skill centres in parallel, since these are lacking in the region and are needed for youth to start a business. Nevertheless, the next step which needs to be taken is to make authorities and organisations aware of the need of the Gambian youth in the country. This would mobilize them to start the creation of youth empowerment organisations such as an incubator and skill centres.



## Continuation and suggestions

This third year of Project Mala continued to pursue the Project Mala goal of lightening the path for young entrepreneurs in The Gambia. This year's new element was the focus on a single and specific region in The Gambia: The Central River Region. This new region, very different from the regions covered by the previous years, had to be investigated. Although this area needs to be developed, it has a lot of potentials on which a future Mala team could focus. But it should not only be a new team of Dutch students who would continue our work: also the Gambians themselves should continue where we left off. That is why this document is very important : it can be handed over to Gambian organisations for them to continue empowering the youth. Only then will our work make a real impact. We will give two examples of the continuation of the activities we, the third Project Mala group, did in The Gambia. These examples show that our work in the country was inspiring and that various people in The Gambia will continue on it.

### Continuation in The Gambia

Firstly, we gave a workshop at the Gambian Partner Skill Centre in Sanyang (West Coast Region). On request of the skill centre, we introduced a group of motivated students and teachers to the basics of entrepreneurship in a workshop. When we finished the workshop, we discussed with the teachers and head principal how they can apply the entrepreneurial subjects in their curriculum. The school board seemed to be inspired by the workshop and decided to take actions: after our visit they went to NAQAA to see how they could officially implement entrepreneurship courses in their curriculum.

Also the second school, Armitage High School in Janjanbureh (Central River Region), continued to work on the development of making their commerce lessons more practical. They asked us to

show the teachers and students how to teach about entrepreneurship in a more practical way. Through market research, a lot of interaction and simulation games (See our workshop manual) a successful workshop was given by us. Together with the students, we developed a business plan for the school shop which the school wanted to set up after the workshop. To support this idea, we gave the management school a certain amount of money, received from crowdfunding, which they could spend on the realisation of the shop. Back in the Netherlands, we received the message that a location for this school shop was already found and that the first production materials were bought.

Beside the schools who are now improving their lessons, based on the workshop and conversations we had, we hope that the two workshops had an impact on the students. We hope they were inspired and motivated to think about setting up their own business and creating more job opportunities. Therefore, we hope that they also continue on what they have learned during the workshops.

For these workshops, we made use of the manual that was created by the previous Mala groups. Both the previous Mala groups suggested in their reports to improve and continue the created entrepreneurship workshop manual. Through learning from the existing entrepreneurship manual used by Senegalese High Schools, conducting interviews with certified entrepreneurship teachers and giving two entrepreneurship workshops on two different schools, we gained new knowledge to improve the entrepreneurship manual. During the workshop we were able to test the manual out and make adjustments and improvements. One of the assignments for a new research team could be to finalize the manual even more and see if it is applicable on different schools.



## Suggestions

After our stay in The Gambia, people continued empowering the youth through entrepreneurship. However, we have some suggestions that can be investigated by a future research team, a Mala 4 group.

In our opinion, it is very important to collect the stories from inhabitants from the CRR. While doing the survey among the youth in the Kuntaur region, we noticed that people were happy that someone listened directly to them. They face many problems and have great ideas, but they feel inferior to the people in other regions. They feel like the government doesn't give any attention to their region, despite their need for support. They also see many development projects going on, but none in their area. Of course there are some projects in the CRR, but it is a fact that in the coastal regions there are more facilities and that it is more developed. Barbara Somers came up with the idea called 'Time to listen'. She believes that it is important to collect the stories of young people in the CRR, to capture what difficulties they face, but also what potential they have. We support this idea, because we think it can create awareness and consciousness about the situation in the CRR. Projects, or even the government, could be triggered to invest in the area and start more projects or skills centres there.

Besides, we think skills centres could play an important role in the development of the incubation program. We noticed that there are no skills centres in the CRR, despite the need for them. Young people in the CRR want to learn or improve certain skills, but there is no opportunity to do that. Due to lack of money or support, they cannot develop their (practical) knowledge. If the young future entrepreneurs would be able to practice a skill in a skills centre, they would also have skills in which they could start a business. For this reason, we suggest investigating the role of skills centres. How can a sustainable partnership between the incubator and skills centres be established?

Should a skill center be developed alongside or even before an incubator program in the CRR?

Another suggestion that would be useful in our opinion, is to investigate how young students can be introduced to the basics of entrepreneurship in their courses. Our focus group is the youth, which we determine in the age of 15-30 years. However, organizations define youth as people in the age of 18-35. Empowerment projects don't focus on people who are younger than 18 years. But we think that this group is an ideal focus group to teach the youth entrepreneurial skills. If they learn (through stimulating creativity and innovation) about entrepreneurship at a young age during their school time, they will develop an entrepreneurial mindset. In the future this mindset can be beneficial for them. But at this moment, the youth empowerment projects are mainly focusing on the 'older' youth. Implementing entrepreneurship in the curriculum of high schools would be worth a research.

## Reflection

The three months in The Gambia were full of new experiences and life lessons. From eating with hands from a big bowl to being cramped in an overfilled bush taxi, the experiences are abundant. We had to greet everyone with a smiling “Salaam Aleekum” (Good day) and a shake of hands. Children were continuously shouting behind us “toubab, toubab!”, which means stranger or white people. We were amazed by the relaxed attitude all Gambians seem to have in common and by the feeling of togetherness they share. From day one we felt very welcome in this friendly and warm country. The Gambia is also known as ‘The smiling coast of Africa’. And that is no exaggeration!

During our stay we fastly realised that building up relationships is very important in The Gambia. We experienced that when we spent the first ten minutes on informal chatting and showing interest in the personal lives of the interviewees or colleagues, we could get advantage out of it. People seemed to trust us and a safe environment was created where openness and honesty were key values. Through building up a relationship with them, people want to give something back and help you further in your research and mission.

The Gambian culture also had a downside, to which we had to get used to. We call it the ‘Gambian Time’. In The Netherlands one could expect from others to come on time and when appointments are made, you shall keep to it. During our stay in The Gambia it was common that appointments were last moment cancelled or people were always late. We learned to become flexible and patient. However, during our workshop at Armitage High School it was sometimes very frustrating when students didn’t appear at the right time. Almost every day we could start the lessons one hour after the agreed time. Therefore, we sometimes got the impression that students, and even teachers, were not motivated. It was also an

interesting challenge to see how you could get them on time. Introducing a competition element proved to be a solution.

For our research, we preferred to cooperate with the teachers. In our opinion, they could give us useful input and advice. Therefore, we organised several meetings to discuss our findings and improve together the workshop manual for example. However, it was very hard to get to know their own opinions. They often just parrot us. When we asked for their advice or feedback, we always received positive compliments. But they find it very hard to say what we did wrong or what needs improvement. During these conversations, we had to pull out all the stops, but we improved our conversation skills a lot!

Sometimes we felt a bit disadvantaged to be young, white and Western. Despite our thorough preparation in the Netherlands to get to know the Gambian culture, we also realised that we could never fully understand this culture. For instance, it is not very common to hear that a seventeen year old girl had to stop her education because she was going to marry. We had to be aware that we didn’t have prejudices and that we were as objective as possible, despite our western values. But luckily enough, we all had some experience with the African culture, so it was not new for us.

It was said a couple of times during the lectures in Holland, that the difference between male and female is much bigger in the African culture, than in the Dutch. We were a group of two females and one male, where the male was from Belgium. The Dutch are more outspoken and straight away than Belgian. In the beginning of our stay in The Gambia, we had to learn how to be patient as females and first let the man talk or shake hands. The direct Dutch approach of women, had to take one step back.

During the three months in The Gambia, the three of us had to work and live together intensively. In the beginning it was sometimes hard to get used to everyone’s different way of (in)direct communication

and handling situations. Some difficulties had to be overcome before we could work together effectively. But we discovered that openness and being vulnerable were very important in understanding each other. Also the meetings we had with our supervisor helped us to improve the team spirit. By dividing tasks and exploring everyone's qualities, we found an effective way of working together.





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# Appendix I: Logbook

| Week | Date   | Who   | Where           | What   | Time (hr) | Conclusions, problems and solutions  |
|------|--------|---|-----------------|--|-----------|--|
| 23   | 7-jun  | Barbara, Otto, Fien, Marnix, Sanne              | TBM, TU Delft   | <b>Expert Meeting</b> First meeting between supervisors and the team. For the team the first moment faced with the situation in The Gambia | 1,5       | Several problems in the Gambia where we can offer help are discussed. Barbara (supervisor The Gambia) has to find out what has highest priority.   |
| 27   | 1-jul  | Barbara, Otto, Fien, Marnix, Sanne              | TBM, TU Delft   | <b>Expert Meeting</b> about practical things (e.g. accomodation) and about further developments in the project.                            | 1,5       |  |
| 34   | 20-aug | Barbara, Otto, Fien, Marnix, Sanne              | TBM, TU Delft   | <b>Expert Meeting</b> about the project plan and locations are known and discussed.  | 1,5       | The team has to write a project plan in the form for intercultural internship, provided by Otto.   |
| 36   | 2-sep  | Jeroen Vegt, Barbara, Otto, Fien, Marnix, Sanne | TBM, TU Delft   | <b>Expert meeting</b> with Jeroen Vegt (Founder of foundation Sengerema).  | 1         | Sengerema is a foundation in Tanzania which helps youth to become entrepreneurs. They have lots of experience and Jeroen has shared it with us. And provided us with documents of their program. |
|      | 3-sep  | Barbara, Otto, Fien, Marnix, Sanne              | TBM, TU Delft   | Meeting on how we can use Sengeremas advice and experience.  | 1         |  |
|      | 4-sep  | All   | Pulse, TU Delft | Writing the form for intercultural internship  | 3         | Feedback: not concrete enough, set a higher goal, make a 1,5 more detailed timetable. We made it too difficult for ourselves to write too much down.   |
| 37   | 10-sep | Barbara, Otto, Fien, Marnix, Sanne              | TBM, TU Delft   | First feedback on project plan   | 1,5       |  |
|      | 10-sep | All   | TBM, TU Delft   | Brainstorm session on how we can improve our project plan with the provided feedback in the morning.                                       | 2         |  |
|      | 11-sep | Fien, Marnix, Sanne, Hibbe en Amber             | Pulse, TU Delft | Meeting with Mala 1 (2017-2018)  | 1         | Within their report, they have written down some project 1 recommendations for next groups. We discussed those recommendations together with their experiences.                                  |
|      | 13-sep | Minigroup                                       | LR, TU Delft    | Safe and risk lecture  | 6         | Worked on safety plan voor The Gambia to know the risks  |
| 38   | 17-sep | All   | UB, TU Delft    | Continue writing the form for intercultural internship (first project plan).   | 3         |  |

|    |        |                                     |                      |  |      |  |
|----|--------|-------------------------------------|----------------------|--|------|--|
|    | 18-sep | Barbara, Otto, Fien, Marnix, Sanne  | TBM, TU Delft        | <b>Expert Meeting.</b> Feedback on adjusted project plan (provided feedback during last meeting is implemented). So the second version of the project plan is discussed. | 1    |  |
|    | 18-sep | All                                 | UB, TU Delft         | Read the former project plans and reports from Project Mala group 1 and 2  | 2    | To explore on what subject or research objective we want to focus  |
|    | 19-sep | All                                 | Pulse, TU Delft      | Our research objective is created!   | 1    | Witch help from Yilin in the course Project Research and Design  |
| 39 | 23-sep | Fien, Marnix, Sanne, Hibbe en Amber | Pulse, TU Delft      | Meeting with Mala 1 (2017-2018)  | 2    | They introduced us to their project, which we will continue. So we discussed together on what important recommendations from their research we could focus.          |
|    | 23-sep | All                                 | Pulse, TU Delft      | Booked our flight to The Gambia!   | 0,75 |  |
|    | 25-sep | All                                 | Fellowship, TU Delft | Improved the project plan and send to Barbara and Otto.  | 3    |  |
|    | 26-sep | All                                 | Fellowship, TU Delft | Worked out the provided feedback by Otto send by email.  | 5    | The feedback of Otto was that we had to make our plan more concrete and make a list of stakeholders. Also provide a topic list for interviews with the stakeholders. |
|    | 26-sep | Fien, Marnix, Sanne, Pim            | Pulse, TU Delft      | Meeting with Mala 2 (2018-2019)  | 1    | In this meeting we mainly discussed about their experiences. The meeting did not focus much on the project.  |
|    | 27-sep | All                                 | Delft                | Received documents from Jeroen Vegt (Sengerema foundation) per mail  | 2    |  |
| 40 | 30-sep | All                                 | TBM, TU Delft        | Worked out the safety/risk plan  | 3    |  |
|    | 1-okt  | Fien, Marnix, Sanne, Irene, Youri   | UB, TU Delft         | Meeting with Domo project, who also did their project in the inland of The Gambia in 2017-2018.  | 1    | They gave us advice and information about the rural area in The Gambia   |

|    |        |                           |                 |  |      |  |
|----|--------|---------------------------|-----------------|--|------|--|
|    | 1-okt  | All                       | UB, TU Delft    | Work on project plan for the course Project research and design.   | 5    |  |
|    | 2-okt  | All, Otto, Barbara        | TBM, TU Delft   | <b>Expert Meeting</b> Last meeting with Barbara.   | 1,5  | Received approval of our Project Plan and exchanged last details/information before Barbara went to The Gambia   |
|    | 3-okt  | All                       | TBM, TU Delft   | <b>Expert Meeting</b> Entrepreneurship education: TU Delft approach. Extra lecture given by Ellen van Andel.   | 3    | We learned about the 'bienenappeln' developed by the TU Delft and Ellen taught us about interactive tools and games we can use in our workshop. We received some useful books from Ellen   |
|    | 3-okt  | All                       | UB, TU Delft    | Start fundraising on whydonate.  | 3    |  |
|    | 5-okt  | All                       | Schaarsbergen   | <b>Expert Meeting</b> VSG (United Foundations Gambia) day  | 8    | Here, the first contacts in The Gambia were made and we learnt a lot about how do experience working in The Gambia. And Dutch people who have worked in The Gambia for several years shared their struggles but also their happy moments with us. We followed some useful workshops about project sustainability, cooperation with the government and projects in development countries in general. We met the ambassador of The Gambia. |
| 41 | 9-okt  | All                       | UB, TU Delft    | project plan + exercises for the course Fundamentals of Entrepreneurship   | 5    |  |
|    | 10-okt | All                       | UB, TU Delft    | project plan + exercises for the course Fundamentals of Entrepreneurship   | 6    |  |
|    | 10-okt | Marnix                    | Pulse, TU Delft | Meeting with Amber to take over the website.   | 1    | Learn how to make adjustments to the website   |
|    | 11-okt | All                       | TBM, TU Delft   | Read literature about Hekkert + project plan   | 2    |  |
| 42 | 14-okt | All                       | TBM, TU Delft   | First, finalizing the presentation about literature about Hekkert. Afterwards meeting with other presenting groups and Otto about the presentations and discussing literature. | 2    |  |
|    | 14-okt | All                       | TBM, TU Delft   | Work out project plan.   | 6    |  |
|    | 15-okt | All                       | At home         | Working individually on the individual exams.  | -    |  |
|    | 16-okt | All                       | TBM, TU Delft   | Draft project plan (deadline 17:00) and give presentation on Hekkert literature.   | 6    |  |
|    | 17-okt | All                       | TBM, TU Delft   | Send workshop information to Barbara so she can send it to skillcentre.  | 1    |  |
| 43 | 22-okt | Otto, Fien, Marnix, Sanne | TBM, TU Delft   | <b>Expert meeting</b> Last meeting with Otto before we leave for The Gambia. No specific questions were asked or doubts about the projects.                                    | 0,75 |  |
|    | 23-okt | All                       | IO, TU Delft    | Finalizing feasibility project (deadline 23:59)  | 10   |  |
|    | 25-okt | All                       | TBM, TU Delft   | Finalize projectplan (deadline 17:00) and make powerpoint presentation on project plan   | 5    |  |
| 44 | 28-okt | All                       | Pulse, TU Delft | Final presentation on the project plan   | 0,25 |  |
|    | 29-okt | All                       | TBM, TU Delft   | Last preparations for departure: dividing the necessary stuff that needs to be packed for the workshops and discuss what documents we need to put on the hard drive.           | 1,5  |  |
|    | 2-nov  | All                       | Schiphol        | Packing the last stuff and leaving to The Gambia!  | -    |  |
|    | 3-nov  | All                       | -               | 01:00 arrival in Banjul  | -    |  |

|    |   |                              |                                    |  |   |   |
|----|---|------------------------------|------------------------------------|--|---|---|
| 45 | This week we follow an 'Introduction week' organized by our supervisor Barbara. Here we visit different places (e.g. markets) and situations where we can learn the Gambian culture and business culture. We get the opportunity to practice with taking interviews and how we can best communicate with local people, and how to deal with cultural differences. Every end of the day we have a meeting with Barbara and we discuss how we experienced the day and what difficulties we might have faced and what we liked the most. |                              |                                    |  |   |   |
|    | 4-nov   | Barbara, Fien, Marnix, Sanne | Kafountine, Senegal                | Visiting a girls and women school in Kafountine, named Satang Diabang. The Senegalese government made it mandatory for schools to teach the students entrepreneurship and even provided an program. During an interview with the management we learnt a lot about how the students react to this program and how it improved the entrepreneurial environment in the Senegal. | 4 | Advice on how a school can be successful: passionate teachers and management, and communication   |
|    | 8-nov   | Barbara, Fien, Marnix, Sanne | Janjangbureh, The Gambia           | Visiting Armitage school in Janjangbureh. This is the school where we are planning on doing the project from December to end of January. We had a meeting with the head principal and the head of technical department to discuss how and where we can support them.   | 2 | Together with management of the school we made a plan for our stay there. They want us to create a workshop where the commerce and technical students cooperate and within this workshop make the lessons more practical (the problem is that everything is too theoretical) and they think it can be more practical by setting up a school shop. |
|    | 9-nov   | Marnix                       | Tarneh, The Gambia                 | A day in the life of Ousman (English, science and math teacher)  | 8 |   |
|    | 9-nov   | Sanne                        | Tarneh, The Gambia                 | A day in the life of Yama (female, nurse)  | 8 |   |
|    | 9-nov   | Fien                         | Tarneh, The Gambia                 | A day in the life of Bintou (female, sells fish at the fishing market)   | 8 |   |
|    | 10-nov  | All                          | Tarneh (Kairoh Garden), The Gambia | Work out the findings of last week (e.g. the school visits and taken interviews).  | 4 |   |



|    |        |                              |                                    |   |   |
|----|--------|------------------------------|------------------------------------|---|---|
| 46 | 11-nov | Barbara, Fien, Marnix, Sanne | Sanyang, The Gambia                | Visiting the GambiaPartner Skillcentre. In Sanyang, they requested us to help them with providing entrepreneurship knowledge. Here, we have had a meeting on how they wanted us to help them and what we can provide them.  | Skillcentre want us to provide the students with entrepreneurial knowledge, the current situation is that they have no courses about entrepreneurship in their curriculum. They want us to provide them with a program about entrepreneurship that the teachers can teach (here main focus is on sustainability). |
|    | 11-nov | All                          | Tanjeh (Kairoh Garden), The Gambia | Work out the meeting of the morning with Skillcentre and prepare workshop.  | 6   |
|    | 12-nov | All                          | Tanjeh (Kairoh Garden), The Gambia | Preparing the information for the planned meeting on Wednesday.   | 8   |
|    | 13-nov | All                          | Sanyang, The Gambia                | 12:00 meeting with Skillscentre about the content of the workshop.  | The skillscentre was very happy what we have in mind for the workshop and they made a lot of room in their schedule for us to give the workshop. All the students were very enthusiastic to follow our workshop so there was a whole selection procedure before they came with the 17 students and teachers.      |
|    | 13-nov | All                          | Tanjeh (Kairoh Garden), The Gambia | Continue on the workshop preparation  | 4 we start on Monday the 18th of November.  |
|    | 13-nov | All                          | Turntable, The Gambia              | Here we witnessed a VSG meeting in the Gambia. For us this meant networking with Rita van den Berg (Teki Fi) and Ebrima Jattah (CASA Gambia).   | Rita van den Berg gave us contact information of an entrepreneurship teacher at a skillcenter and someone working for YEP Gambia. Ebrima Jattah provided us with information concerning micro-credit businesses. He works in a bank himself   |
|    | 14-nov | Barbara, All                 | Serekunda & MyFarm, The Gambia     | A 'left over' from the introduction week (one day of the introduction week we were not able to participate in the program due to illness). This day, we visited the Serekunda market and we went to MyFarm. MyFarm was an educational experience for us because the manager explained us how they deal with youth and how they teach them something about entrepreneurship. | MyFarm also provided us with a very useful newspaper they have set up about how to start your own business (entrepreneurship).  |

|    |        |              |                                    |   |      |
|----|--------|--------------|------------------------------------|---|------|
|    | 14-nov | All          | Tanjeh (Kairoh Garden), The Gambia | The manager of Kairoh Garden (Bamad) approached us together with his friend. They want to set up a business and they asked us for help and if we have the time to read their businessplan and maybe provide them with feedback. The chat was about their business and how they started the idea and what their goal is. | 0,75 |
|    | 15-nov | All          | Tanjeh (Kairoh Garden), The Gambia | Preparation of the workshop.  | 8    |
|    | 15-nov | Marnix       | Tanjeh (Kairoh Garden), The Gambia | Email the entrepreneurship teacher, YEP Gambia and the micro-credit bank called 'Reliance Finance'.   | 0,5  |
|    | 16-nov | All          | Tanjeh (Kairoh Garden), The Gambia | Preparation of the workshop.  | 6    |
|    | 17-nov | All          | Tanjeh (Kairoh Garden), The Gambia | Preparation of the workshop. Also going to the Arabic school in Tanjeh to print the manuals for the teachers and the worksheets for the students.   | 6    |
| 47 | 18-nov | All          | Sanyang, The Gambia                | First day of the workshop "Introduction to Entrepreneurship"  | 6    |
|    | 18-nov | Fien         | Tanjeh (Kairoh Garden), The Gambia | Preparation and finishing of Management   | 3    |
|    | 18-nov | Barbara, all | Tanjeh (Kairoh Garden), The Gambia | We discussed the preparations and today's part of the workshop. We discussed how to deal with the cultural differences.   | 2    |
|    | 19-nov | All          | Sanyang, The Gambia                | Fien gives workshop subject "Management" part 1 (Planning), Marnix and Sanne supporting and making observations.  | 3    |
|    | 19-nov | Marnix       | Tanjeh (Kairoh Garden), The Gambia | Send reminder to the persons who we have send an email on on the 15th. We have not received an response yet.  | 0,25 |
|    | 20-nov | All          | Sanyang, The Gambia                | Fien gives Workshop subject "Management" part 2 (Organize and Lead). Marnix and Sanne supporting and making observations.   | 3    |
|    | 20-nov | Sanne        | Tanjeh (Kairoh Garden), The Gambia | Preparation and finishing of Marketing  | 3    |
|    | 20-nov | Marnix       | Tanjeh (Kairoh Garden), The Gambia | Response from Entrepreneurship teacher and set an appointment with him (coming Sunday afternoon).   | 0,25 |
|    | 21-nov | All          | Sanyang, The Gambia                | Sanne gives workshop on Marketing. Fien and Marnix supporting and making observations.  | 4    |
|    | 22-nov | All          | Sanyang, The Gambia                | Marnix provide the students with knowledge on the finance part of entrepreneurship. Because a lot of people said they struggle with money management, he started off with a nice interactive game.  | 2    |

|    |        |               |                                    |   |   |
|----|--------|---------------|------------------------------------|---|---|
|    | 24-nov | All           | Tanjeh (Kairoh Garden), The Gambia | Interview with Alhagie Jawo, entrepreneurship teacher of the InSight Skillcenter  | We received the manual he works with and he explained how NAGQAA works. He provided us with contact details of NAGQAA.  |
| 48 | 25-nov | All           | Sanyang, The Gambia                | Marnix finished his part about finance. After this, before the lunch, the business model canvas was introduced and after the lunch we provided the students with big white papers where we already drew the business model canvas on. | 5 After calling NAGQAA to make an appointment, they referred us to GIEPA. An appointment was made with GIEPA.   |
|    | 25-nov | All + Barbara | Tanjeh (Kairoh Garden), The Gambia | We are almost finishing the workshop and we have to discuss what is next. What is the higher goal again and is it achievable, how do we introduce ourselves to the organizations.   | The incubator program is translated into a coaching program for students who graduate from high school in the rural area of The Gambia, Janjambureh region. What are their opportunities and how can the graduated students be guided to set up their own business. Will there be regular checks and who can they contact with questions. |
|    | 26-nov | All           | Sanyang, The Gambia                | Presentation and certification day of workshop!   | 7 Set up an appointment for next Monday to reflect on the workshop together with the head principals and teachers   |
|    | 27-nov | All           | Serekunda, The Gambia              | Meeting/ Interview with GIEPA   | 3.5 Provided us with documents on how they train and  |
|    | 27-nov | All           | Serekunda, The Gambia              | Meeting/ Interview with Reliance Finance (micro finance)  | 1 Reliance Finance mainly focuses on supporting female entrepreneurs. They provided us with contact information of Supersonic (focuses on both female and male) and Beyba Micro Finance (focuses on youth)  |
|    | 27-nov | All           | Serekunde (Bindung), The Gambia    | Two Gambian man, Amadou Jallow and Bamadi, contacted us because they want to set up a bakery. At the end of the day we met after dinner, to discuss what the next step is. We introduced them to the business model canvas.           | 4 They give us insight in how the local bakery operates and how the modern bakery operates. This gave us the opportunity to understand better how they want to set up the business and what they need.  |
|    | 28-nov | All           | Serekunda, The Gambia              | Meeting/ Interview with YEP Gambia  | 2 Get in contact with different persons and organisations who are active in Janjambureh   |
|    | 28-nov | All + Barbara | Serekunda, The Gambia              | After several tries to get into contact with NEDI, we decided to just go there together with Barbara. Barbara introduced us.  | 0,5 We have made an appointment for coming Monday morning.  |

|    |        |                            |                                    |  |   |
|----|--------|----------------------------|------------------------------------|--|---|
|    | 29-nov | All                        | Tanjeh (Kairoh Garden), The Gambia | Work on the documents which have to be handed before the 30th of November (Logbook, project brief and presentation). Also report the recorded interviews (Fien: Entrepreneurship teacher, Sanne: YEP Gambia, Marnix: GIEPA)  | 6   |
|    | 1-dec  | All                        | Tanjeh, The Gambia                 | Email the first update of our project/ research to Otto  | 1 Apparently, the email was not send due to bad internet connection.  |
| 49 | 2-dec  | All                        | Serekunda, The Gambia              | Meeting with NEDI  | 1,5   |
|    | 2-dec  | All + Barbara              | Sanyang, The Gambia                | Review of the entrepreneurship workshop which was given on GambiaPartner, meeting with head principal and the 3 participating teachers. We also discussed how the workshop can be part of their curriculum and what the benefits would be if they continue with the workshop/ implementing entrepreneurship. | 0,5 In the end, we did not receive much feedback from the teachers. Everything was 'perfect' and we really helped the students with 'everything'. We asked the teachers if they would be able to provide the workshop to the students themselves. They responded with yes, but they said they would need more theory.   |
|    | 3-dec  | All                        | -                                  | Travel from Tanjeh to Kuntaur  | 7   |
|    | 4-dec  | All                        | Janjambureh, The Gambia            | Tour by Omar Jammeh, a coach of YEP Gambia in the CRR.   | 7 He showed us the entrepreneurial environment in Janjambureh. He also showed us a new skillcenter focused on tourism and housekeeping, and the youth center. He showed us that Janjambureh is growing in youth empowerment, and also the history for the youth in this region and where opportunities are. The current focus is to empower the youth in on agriculture and tourism.  |
|    | 5-dec  | All                        | Janjambureh, The Gambia            | Meeting with mr. Puyi (head of technical department of Armitage). He is in charge of the project that we will be doing in the school.  | 1 In this meeting we discussed what they expect/want from us and how we can face it. We have set an appointment for tomorrow with the commerce teachers, to discuss how we can combine their syllabus (theory) with our workshop (practical). Together with mr. Puyi we discussed that they would like to have a business plan set up for a school shop as well.  |
|    | 6-dec  | Marnix & Sanne (Fien sick) | Janjambureh, The Gambia            | Meeting with mr. Puyi, mr. Camara (Commerce) and mr. Bodjang (Commerce) where we discussed again their plan for the school shop, we discussed their aims and evaluated the workshop we have created and let the floor open for questions or adjustments by the commerce teachers.                            | 4 In the beginning, they started to ask us what we want to do. We thought it was very important to let them speak so everytime they asked us something, we asked the question back to them. This created in the beginning a bit of an awkward situation because they did not know what to say what they want. In the end, we were very positive about the result and their input because they came with their own ideas and wishes. |

|                                 |        |     |  |  |   |  |
|---------------------------------|--------|-----|--|--|---|--|
| 50                              | 9-dec  | All | Janjangbureh, The Gambia                   | Create a planning for the workshop for the coming week and after the holidays. We also visited entrepreneurs and set appointments for next Tuesday, when the students will visit them.               | 2 | Received a reaction from Otto on our first update, where we have asked some question. He provided support in how to set up such a incubator program and where we have to pay attention to.   |
|                                 | 10-dec | All | Kuntaur, The Gambia                        | Reporting the recorded interviews and discussed the subjects that will be tackled during the introduction of the workshop at Armitage, also send the planning/schedule for the rest of the workshop. | 4 |  |
|                                 | 11-dec | All | -  | Travel from Kuntaur to Tanjeh  | 6 |  |
|                                 | 12-dec | All | Serekunda, The Gambia                      | Interview with Muhammed Dansum (project coordinator of StartUp Incubator)  | 3 |  |
|                                 | 13-dec | All | In Sight Skill training Center, The Gambia | Participate in the class of mister Jawo, entrepreneurship lesson   | 3 |  |
|                                 | 14-dec | All | Tanji, The Gambia                          | Preparing the 'introduction to entrepreneurship' lesson which takes place on armitage coming Monday.   | 3 |  |
|                                 | 15-dec | All | -  | Travel to kuntaur  | 7 |  |
| 51                              | 16-dec | All | Janjangbureh, The Gambia                   | The lesson introduction to entrepreneurship was taught! It was taught by the three of us, in cooperation with the two commerce teachers who are involved in the program/ workshop.                   | 4 | The teachers wanted to show their knowledge, so sometimes they interrupted us and started their monologue. We than had to interrupt them, because that was not the aim of the workshop. They used their theoretical way and we tried to make it practical. |
|                                 | 17-dec | All | Janjangbureh, The Gambia                   | Market analysis of Janjangbureh and meet up with local entrepreneurs.  | 4 |  |
|                                 | 18-dec | All | Janjangbureh, The Gambia                   | Presentation day! From the market analysis and their visit to an entrepreneur, they have prepared a presentation and discussed their findings.   | 4 |  |
| <b>HOLIDAY 19-12 untill 1-1</b> |        |     |  |  |   |  |

|   |       |               |                          |  |      |  |
|---|-------|---------------|--------------------------|--|------|--|
| 1 | 2-jan | All           | Tanji, The Gambia        | Brainstorm about what deliverable we want to create and what we need to create it. Create a questionnaire/ survey.   | 3    | We want to create a feasibility of an incubator program for youth in the CRR (Central River Region).   |
|   | 3-jan | All           | -                        | Travel to Kuntaur  | 7    |  |
|   | 3-jan | All + Barbara | Kuntaur, The Gambia      | Meeting about our plan for the deliverable and we discussed the survey. We also discussed our personal and group developments. Barbara also brought us up to date about her developments with Armitage (concerning the development of a skillcenter) | 2    | Barbara liked the idea of given the youth 'a voice', but we have to ask question like 'how do you see the future' in stead of 'what do you want to do in the future'. In that way, the floor is more open for the person to speak freely. For our deliverable we need to know more about the CRR. Barbara told us that we have to go to the area council in Janjangbureh, where mr. Puyi can tell us more about. |
|   | 4-jan | All           | Kuntaur, The Gambia      | Type out interview (YEP, Entrepreneurship teacher, Reliance Finance, GIEPA)  | 6    |  |
|   | 5-jan | All           | Kuntaur, The Gambia      | Summary the typed out interviews, write an update to Otto and write a new blogpost.  | 6    |  |
| 2 | 6-jan | All           | Janjangbureh, The Gambia | Meeting to discuss the coming 1,5 weeks and the manual. Also aim of this meeting is to ask the teachers if they saw any difference between the way we teach, and how they teach.   | 2    | We had planned a meeting where we would discuss the workshop manual and maybe divide the content between us and the teachers. We also wanted to give the teachers the space to make adjustments to the manual. After giving them multiple changes to do this (also before the holidays), we decided to do it ourselves. So this meeting did not work out as we planned.  |
|   | 6-jan | All           | Janjangbureh, The Gambia | Received a reaction from Otto  | 0,25 | Otto is critical about our idea to do a survey among the younger people in the region. We are going to do it through learning by doing, with his ideas in our mind.  |

|   |        |     |                          |   |     |  |
|---|--------|-----|--------------------------|---|-----|--|
|   | 7-jan  | All | Janjangbureh, The Gambia | Sanne discussed the marketing part with the students. Marnix and Fien made interperations of the students behavior.   | 4   |  |
|   | 8-jan  | All | Janjangbureh, The Gambia | Typing out interviews   | 3   |  |
|   | 8-jan  | All | Janjangbureh, The Gambia | Fien discussed the management part with the students. Marnix and Sanne made interperations of the students behavior.  | 4   |  |
|   | 9-jan  | All | Kuntaur, The Gambia      | Marnix discussed the finance part with the students. Fien and Sanne made interperations of the students behavior.   | 4   |  |
|   | 10-jan | All | Janjangbureh, The Gambia | Meet area council in Janjangbureh   | 0,5 | We have set an appointment for coming Monday with the area council.  |
|   | 11-jan | All | Kuntaur, The Gambia      | Summarize the typed out interviews  | 5   | Appointment has been made with the translators for tomorrow.   |
|   | 12-jan | All | Jakaba, The Gambia       | Preparing the survey (make notebooks) and going to Jakaba to talk to youth and ask them question about their school background and their future dreams/ wishes. | 3   | Due to miscommunication, our translator has arranged three youth were we could talk to in stead of three translators. The three of us wanted to split up with our own translator, so we could reach more people to ask our questions to. In stead of doing this, we spoke to four people (age of 23, 24, 25 and 26) but their answers were very useful for further research.   |
| 3 | 13-jan | All | Janjangbureh, The Gambia | Meeting with the executive director of the area council of Janjangbureh   | 2   | This meeting did not work out as we planned. We wanted to meet the area council to get information and statistics about the area and the CRR. In stead, he read a document to us where the job and responsibilities of the area council were explained. At the end we asked him about statistics about the amount of males and females, the amount of schools in the region and the job opportunities. He said we had to go to the education office (opposite Armitage). |

|  |        |     |                          |   |     |   |
|--|--------|-----|--------------------------|---|-----|---|
|  | 13-jan | All | Janjangbureh, The Gambia | In the afternoon, the last lesson of the workshop took place. Marnix started off with finishing his finance part, which was followed by introducing the business model canvas and give them the opportunity to create their own business plan for the school shop, in the groups. | 4   | There was a lot of energy and communication between the groups while making the business model canvas.  |
|  | 14-jan | All | Janjangbureh, The Gambia | Visit education office in JJB.  | 0,5 |   |
|  | 14-jan | All | Janjangbureh, The Gambia | Presentation day!   | 4   | The students have prepared their business plans for the school shop and are presenting them. The group with the best business idea for the school shop is rewarded.   |
|  | 15-jan | All | Janjangbureh, The Gambia | Meeting with the head principal, mr Puye and the two commerce teachers. Discussing the workshop and how they can now continue with the created business plan for the school shop.   | 1   | We have donated the amount of €500 to Armitage to set up the school shop. Before we give it to them, we asked from them an overview of the materials they need to start, the amount and the price.  |
|  | 16-jan | All | Janjangbureh, The Gambia | Meeting with mr puye and the commerce teachers about the donated money.   | 0,5 | They have created a list of materials they need in order to be able to start. Due to lack of time, we took the list (which was printed and signed by mr puye and the two teachers), and gave the money to Barbara. We are still in charge of the materials for them when they are actually planning on start producing. |
|  | 17-jan | All | Kuntaur, The Gambia      | Work out the deliverable + Fien and Sanne went to Fula Kunda to take some surveys while Marnix did them in Kaich Garden Kuntaur.  | 8   |   |
|  | 18-jan | All | -                        | Travel back to Tanji  | 8   |   |

|   |        |             |                       |   |     |   |
|---|--------|-------------|-----------------------|---|-----|---|
| 4 | 19-jan | All         | Tanji, The Gambia     | Fien work out education of deliverable, Sanne CRR and Marnix The Gambia                                     | 8   |   |
|   | 20-jan | All         | Tanji, The Gambia     | Work on the deliverable   | 8   |   |
|   | 21-jan | All         | Serekunda, The Gambia | Meeting with Bayba, a microfinance that mainly focusses on youth and women in the rural area.               | 1   |   |
|   | 21-jan | Fien, Sanne | Tanji, The Gambia     | Type out interview Bayba  | 3   |   |
|   | 22-jan | All         | Tanji, The Gambia     | Work on the deliverable   | 6   |   |
|   | 23-jan | All         | Tanji, The Gambia     | Work on the deliverable   | 6   |   |
|   | 24-jan | All         | Tanji, The Gambia     | Work on the deliverable   | 6   |   |
|   | 25-jan | All         | -                     | Last day in The Gambia  |     |   |
| 5 | 29-jan | All         | At home               | Preparations for the presentation + make contract for Armitage Senior Secondary School for sponsoring money | 4   |   |
|   | 30-jan | All         | TBM, TU Delft         | Presentation day  | 0,5 |   |
|   | 2-feb  | All         | At home               | Finish own chapters   | 5   |   |
| 6 | 3-feb  | All         | At home               | Finish own chapters   | 5   |   |
|   | 4-feb  | All         | At home               | Write incubator program   | 10  |   |
|   | 5-feb  | All         | At home               | Write incubator program   | 12  |   |
|   | 6-feb  | All         | At home               | DEADLINE DAY. Finishing incubator program and finish the total deliverable                                  | 12  | Our journey to The Gambia has been finished! The report has been handed in. |

## Appendix II: Interviews

### Entrepreneurship teacher (24-11-2019)

*Alhagie Jawo started teaching entrepreneurship around 2012. He went to Armitage Senior Secondary High School and after that he went to university and was majoring economics. Within his entrepreneurship classes, he uses his own entrepreneurial experiences and he prefers a practical approach.*

#### **Why did you start teaching Entrepreneurship?**

After school in the provinces in Armitage, where I was a commerce student, I went to the Kombos. Before going to university, I did management studies on diploma level and during that period I started liking marketing and started doing the model marketing. When I was in university, I was majoring economics and I was following a module in entrepreneurship. During that time, I was as well teaching it. That is where I developed the liking of teaching.

I started teaching in the normal school setting in 2000, with entrepreneurship I started teaching in 2012.

After a while I wanted to leave school and start my own business so I decided to leave and take my own way.

#### **What kind of business did you want to start?**

At that time, I wanted to venture into commerce and transport. I got my own transport which I have put on the road. Which is still on the road actually!

#### **So you have your own company at the moment?**

Yes, just for one month. You see, I am educated and I am growing in the business. But in fact, I am not the one driving. And most of the drivers on the road are not educated. Next to that, they do not have the customer care ethics. They do not know how to approach

customers, many times they are not polite and they cannot speak English very well.

When I started I have trained three drivers within a period of three to four months. I want them to be formal so I was treating them in the same way I handle the office. But I realised that it is impossible, they cannot be formal in the way I want them to be. They were misbehaving, they could not copy what I was teaching them.

I went to Gambia Transport Union and I had a discussion with the secretary. 'Can't you people organize your drivers' I asked her. She responded that it is difficult because majority of them have not gone to school. I told her that they can train them in their local language. She said that would be difficult, and then I realised that the office is managed in the same way as those drivers are. For me, that was the moment that I decided to go my own way again because I cannot have my own business in the way I want. It is not well organized and if I continue doing this, I will continue having more problems.

I continued teaching and I will leave this the way it is.

#### **But you can teach the future drivers!**

Yes, very good. So in my classes I always use real life examples in The Gambia. I always begin with capturing some of the troubles of the businesses in The Gambia. For example, there are a lot of mangos in The Gambia. Why does The Gambia still imports juice?

As an assignment, I send them out and ask them to collect the problems for me. And then we will discuss the problems in class. Coming to class to discuss the problems, will give them energy! It is like an injection, you don't have to push them to make them interested in going in such a business.

#### **What is your teaching approach in the lessons?**



Firstly, I want to introduce them with entrepreneurship by asking them what is entrepreneurship for you? Because you have to learn from their concept of what they locally know of entrepreneurship! What do they already understand of it?

Many of them will tell you that it is selling goods. Some will say it is buying and selling. Some tell it is to be innovative. Some tell it is to be creative. I always tell them none of these answers are wrong.

After that, I teach them the theory together with exercises. Then, I always divide them in groups of five and I provide them with some problems in The Gambia.

Like, the fishing industry is here (Tanjeh, Sanyang, etc.). Why are there only foreign youth (e.g. Senegalese), why is there no Gambian youth? Also, We have a lot of small poultry businesses, but still The Gambia imports chicken and egg?

I always ask them why. After that, they come to class with their research result and they have to present. I always tell them anyone who does not participate, I will not give you a mark. Everyone needs to work.

I always teach them out of my own experiences in the businesses of The Gambia.

#### **How do you do that, do you just send them to the market?**

Yeah. It is a research. Many time when it is agriculture like the mangos, I could send them there but also to companies which are dealing with this mango and juice production and also the local personals. The school has to inform the companies that the students are coming, including the names of the students.

#### **So know you have mentioned some problems in the entrepreneurial environment in The Gambia. But what do you think of entrepreneurs in The Gambia, yourself?**

The biggest problem of Gambian, is that we are not creative. We always want to copy. As an entrepreneur, you have to be innovative. Once you are able to do that, it is obviously that you are looking to expand. But once you cannot be innovative and creative, you cannot expand and thus you will remain where you are.

#### **How do you teach them to be more creative?**

I want to teach them how they can distinguish themselves from other people, through marketing. If everyone in the market is doing it this way, so do you also want to join them and do it that way? If you do it that way, you cannot make it. Even if you are going to make it, it will be very difficult.

#### **What is another problem with the entrepreneurs in The Gambia?**

Another problem is how to get the funding. They have to learn how to deal with money from a very young age. Like, if you are talking about senior school students, the school can say that every student should every week, for three years (grade 10 to grade 12), keep D10 each week. That is a lot of money! So when you graduate from school, the school can already have a credit union. The school can now be giving loans to students!

Insight Training Centre has been doing this since around 2008. There is an association in the school who is taking care of this.

#### **How does the family think of this? We can image that the family needs the D10 each week, for example to eat.**

When students are going to school, every day we give them money to eat which is D15 or D20. So if someone is given that every day, you can keep D2 from that amount which will be D10 in a week! When you are going to school in the morning, parents would give money so they can eat at the school.

But the parents should always be informed, because it are students and they are not working for the money. The money they have is

provided by the parents. Let their parents be informed and because they are the ones responsible for them.

**So you have a lot of experience in finance, marketing, management and commerce. Do you combine these aspects in a business plan?**

Yes, after discussing the problems they have found on the market I ask them to come up with simple business plan, within the same groups.

**What is for you the most important thing your students have to learn?**

Most of the businesses in The Gambia fail because of the control mechanism, so the management of the business. If you ask ¾ of the businesses in The Gambia about their daily sales, they will just shout something. They will and cannot show you the records. So if you manage your business like this, how are you able to know what you spent and what you are supposed to get?

That is why I think my students should be able to control their business. But then I always say, Gambians don't want to be controlled. But if we are not controlled, we will not do the right thing!

If everything is always fine, nothing will work. As an entrepreneur you have to be firm and there has to be records. Correct records.

**Is entrepreneurship in Insight Training Centre obligatory or does every student has to follow the course?**

It is based on the areas you are studying. People studying banking and finance, they are not doing entrepreneurship as a course. Someone who does plumbing or electrical have to follow the course and it has to be a pass. They have to develop their own business plans in groups.

**Why do you think working in groups is so important?**

We always encourage them to work in groups because we want them to learn from each other and share ideas. I always tell them that they have to discuss in a team, but when they want to start their business you have to go on your own. Because here in The Gambia, everyone is good together and everyone is friends. But the moment the money comes in, problems start. That is why we always say when you are finished, go on your own.

Many business start in a group, but eventually they fall apart.

**Besides the money management, what do you think is another problem entrepreneurs will face when they set up their own business?**

Entrepreneurs have to consider the location and the environment. Because when you are not creative and innovative in the environment that you are in, you could have a problem. It sometimes happen that people introduce certain enterprises in certain environment where the environment is not good for this type of business. It will not work if your research is not good enough from the beginning. You always have to consider the environment and the prices you are going to set, because you also have to make sure that it is affordable for the people who are there!

Some people choose the location they are living, without considering whether there are customers. They just do something and think in a simple way. 'This is the house of my father so I don't have to pay rent'. It is happening to many Gambians. Here in The Gambia, businesses do not get customers because they do not establish the business in the correct place.

**We talked to students and we noticed that they all have big dreams. For example, they want every Gambian to be there customer. How do you tackle this?**

I have a very accurate example. A student came up to me with a business proposal in agriculture. He wanted to do aquaculture,

poultry and horticulture. So very wide! I told him he is not strong enough to accomplish this big thing from his current positions, you first have to grow! So I told him, first take one area and start. Have a target and after five years, if it is still successful, than you can think of something else. I always advise them to start small and be specific.

**The theory you teach in class, did you come up with it yourself?**

Yes, I developed the lessons myself and in cooperated Gambian own ideas which I collected from the market. NAQQAA provides a syllabus and has to approve the manual I have written.

**What do the students think is most difficult?**

The only place they feel difficulties is the break-even point. So the financial aspect. In the beginning of this year, we brought in somebody who is teaching bookkeeping, to encourage the students.

**Reliance Finance (27-11-2019)**

*Interview with Momodou Joof (Head of Operations of Reliance Finance). Reliance Finance is a non-bank financial institution. We wanted to do an interview with a micro-finance because we noticed that many Gambian struggle with money management and with finding financial support to start up their business.*

**Does Reliance Finance support Entrepreneurs financially in setting up their businesses?**

We look at entrepreneurs in two aspects: start-ups and existing. I think start-up are the one you are particularly interested in. I want to be honest and straightforward. We are not too keen in supporting start-ups because of various reasons from experiences.

When we started Reliance 14 years ago, we were passionate about helping start-ups. But then we discovered most of the people who are starting, do not have the entrepreneurial mind-set to succeed in the

businesses. They do not have the knowledge and the capacity, and some are trying things for the first time in their lives. So, we decided to not do that anymore.

**But what do entrepreneurs need to do in order to receive the financial support?**

If you want to start-up and want financing from us, you should join the ten day training that will give you everything you need to start. You should participate and establish a 50-50 model. In this model, the entrepreneur starts contribute 50% of the entire start capital, and then we finance the other 50%.

Also a reason why we have not done many start-ups, is because most of the people are not able to fulfil that 50%. Most of our finance goes to people who have already established a business and want to grow. We provide them with capital to grow.

This was the case until 2014, when we introduced woman finance programs. So we shifted from individual financing to group lead financing particularly focussing only on woman.

**Why did you start to only focus on women, to tackle this problem?**

Woman are better in the money management, they have a more entrepreneurial mind-set and are better in managing their businesses. Gentleman are just all over the place and want to take everything, everywhere.

For example, man are really not focussed, they just want to travel. Particularly the younger want to travel abroad. That is why they are very difficult to support. When you give them money, they will start something and before you know they are on their way travelling. Either legally or illegally, I don't know. That is why we decided to focus on women.



The model we have was tried for man, which failed. It was tried for mixed (male and female), it failed. It was then tried for woman alone, and it succeeded. So we thought, 'let's go for the woman!'. And since then, 70% of our loaning activities are all to women. 95-98% have succeeded.

The man don't want to do small things, they want to reach things very soon. So they only want big things. Women can do small things and grow from there. They are okay to just walk out of the house and put a table in front of the house and start selling small things. Man don't want to do that. That is the difference, woman don't mind to start small and grow. Man don't want to start small, they want to be big immediately and drive big cars.

Our business strategy is microfinancing focussing on micros. We are not going after the middle class and the higher upper class. We are going after the lower class, because that is the majority of the population here. The Gambian economy is mainly dominated by micros. So since the women dominated our sector, we started to focus on them.

**That are many good reasons to only choose for women. You also mentioned that Reliance stopped individual financing, and went for group leading financing?**

In times of numbers, we have more woman in communities. We don't ask the women to come to us because they are always busy with working and the family. We go to their communities. We cluster them in communities, so there is no individual approach. We organize monthly banking days. We go once a month to every community and we call all of them together.

They form groups and they select their group leaders; a president and a secretary. We first pay for their training and we train them first in how to manage money, how to manage business and how to make good use of the loan. Once they are finished with the training, we

give them out the loans. And then every month we come back for the payments.

**How do you select the woman you provide loan to?**

We don't decide whether they are starting up or whether they are existing. We structure the program in such a way that they decide who receives loan. It is all based on solidarity. They are able to guarantee each other. If out of the twenty people one does not pay, the rest of them will contribute and pay for her. In that way, the collection of the money is on all of them.

We only facilitate, because they know each other, their conditions and rights.

**What were the problems Reliance faced when giving loans to entrepreneurs, 14 years ago?**

One of the main reasons was that the people did not pay. Next to that, we were the first microfinance in The Gambia so in the first years we were still learning. So we just learnt by experience. Also, our founders were not microfinance expert, they were working in commercial banks. It was like trial and error. Everything like the strategy, the models, the approach was being tested. After time we found out for ourselves what worked for us and what was not working.

**How long do they have the time to pay back the loan?**

They have six months the time. In the first two months, they only pay the interest component. Then the third month, they pay half of their principal amount. The fourth and fifth month, they pay interest again and the six month, they pay the other half of the principal amount. It is just to give them more time to return and make profit, so they can make more profit before they return it.

The interest rate is between 18 to 36 percent, depending on the business we are financing. The riskier business is, the higher the interest rate.

**We noticed that people think it is difficult to manage their money, and that is also the reason why you stopped providing the microfinance. What do you think there needs to change or has to be improved so that people know how to manage their money?**

We did not stop totally. We are just more careful and more selective. Reliance is no longer opening the door wide for everybody. When you come we would really assess you, until we are totally satisfied and convinced that you are into something serious and can pay. So it is a more careful and selective based approach.

For the woman, we don't mind much because the group is stronger. It is difficult for her to find a loan by herself, she is stronger in a community. When I cannot find her, I can find the rest of the group and they would know where she is. That is a small reliable.

And for the rest we don't care whether it is a start-up or whether it is an existing, so each time they come we give them money. That is now the approach and that is doing well for us. We have covered 3000 to 3500 woman so far.

**Reliance has a community approach, but do woman also come individually to you with a business plan?**

We don't need any business plan. They just say I am interested and I can use the money. Then your colleagues, the group, must be attached to that and are happy to have you in their group. That's it!

**For the man you are more selective, do they have to set up a business plan?**

No, business plan is no requirement. All we need is information about you. We have to go to your place and you show us what you do. Then, we have a set of questions we ask you. For us, it is a reasonable questionnaire and initiates us whether you are able to afford the amount you want to borrow, or not. We go back regularly

to check up on how you are doing. And if something tends to go wrong, we want to help with the situation.

**Is this very specific to reliance finance that you don't have to submit your business plan and that you actually go to the places and ask them questions, or do other microfinance banks do the same?**

I think it is generally applicable across the industry. For larger projects you have to provide a business plan in order to receive a loan. But for small projects, think of 100 to 2000 dollars, you don't need a business plan. You just have to come forth and say that you are into a certain something and where you need the money for. 'I want to buy goods', 'I want to set up a bakery', 'I want to set up something'. That is fine, let's have a chat! we prepare our questions. Some people say that we ask too many questions. It is just, we don't know you and we want to get to know you, so you need to give us information!

Another problem is also that many people are not able to prepare business plans. And even when they prepare it, the figures and the ideas they put there are far from reality.

So it is better we use our own model, then we say 'okay I think this can work, here is the money and this is how you pay us back'.

**When someone comes to you who wants to have a loan, do you look at the person himself or do you also look at the family?**

We look at basically three things. First, we look at the business. It is the business that beats and it is the business we are putting our money in, so the business has to prove that it can run as a business. Then, we look at the person in front of us and the character. Is it someone who fulfils promises? For us it is important that it is someone doesn't treat people bad. Because, I can have money but decide not to pay, even though I have money but I decide not to pay you because I feel like doing some other things that are more

important than paying you. So that are things that we test at: how do you treat other people. Taxes, obligations, etc..

We test all of those to measure your attitude towards fulfilling your obligations towards other people. Of course we also want to check your family background, but that is just to see if there is a second option if the business fails. The stronger your second option, the more confident we are. But that is only secondary.

**Is Reliance thinking about collaborating with organizations who try to empower youth?**

Yes, yes we do. Recently we have partnered with two organizations. The Gambia Women Chamber of Commerce and the Gambian Women Federation. The reason for the collaboration between the Gambia Women Chamber of Commerce, is that they have a membership of 3000 women. We went to them and say okay, show us your member and if you have trust in them when their starting-up or when all they are in the business, we are going to support them as long as you have us manage the businesses.

With collaborating, we can bridge that gap. Provide training, and we provide financing.

**What is the reason for you being not ready for the youth?**

They have to be trained, and we cannot afford to train all.

They have to be able to say, I want to succeed as an entrepreneur. That mind-set has to be in there! That is why for us we invest faster in women.

Before we give money, we train them. On our costs. So somebody needs to do that for the youth. We are not ready yet for the youth. But if you have a partner who is able to do that for the youth, of course we can come in as a partner by providing business finances.

**GIEPA (27-11-2019)**

*This interview was held with M. Momodou Drammeh (M. D.) and Mr. . Sadibou Jammeh (S. J.).*

*GIEPA (Gambia Investment and Export Promotion Agency) is an organisation which supports companies in The Gambia, which aims to attract investors in The Gambia and which stimulates export out of the country. One of its departments, the Enterprise Support, created EMPRETEC, an entrepreneurship training program and incubation meant to help youth who want to start a business. This interview had a goal to obtain more information about that program and about the other activities of GIEPA.*

**Could you introduce yourself?**

M. D.: I am Momodou Drammeh. I am the Director of Enterprise Support in GIEPA.

S. J. : I am Sadibou Jammeh. I work with Enterprise Support as manager responsible for Business Development Services and I am a trainer at EMPRETEC. I have a first Phd degree in Management and Marketing and I did my MBA with a specialization in management. Marketing and finance. I was a part-time lecturer and head of marketing at the national TV. I then joined GIEPA, first as head of communications and then I moved to the business development unit, where I am now.

**Could you explain what GIEPA is?**

GIEPA stands for Gambia Investment and Export Promotion Agency. It started in 2010, before which there was a similar institution called the National Investment Board, NIB. At that time, the government was one big machine, but the NIB, responsible for investments and attracting foreign investments, broke it down into separate organizations like GIEPA but also Gamtell, sports authority, social security. GIEPA became part of the ministry.



Then a project for investment and export, called GIPSA, was started. When it ended, however, the government decided that it is not sustainable to let projects such as these come and go. That is why the government created the Investment Institution.

Later, the export department was created, after the government realized that that was an important element to work on as most of the things are imported. This department was added to the Investment Institution. After this, the Enterprise support was created to support small businesses to grow. Finally, a department Advocacy (lobbying) was also added.

### **Could you briefly place the Gambia in its context?**

The Gambia is a very small country, only 400km<sup>2</sup> and has an estimated population of 2 million people. We speak English as an official language, but we also speak local languages like Wolof, Mandinka, Fula and Jola. In terms of religion, we have 90% of Muslim, 9% of Christians and 1% others. We live harmoniously together. It is only recently (with all the islamophobia etc.) that we begin to make a division.

We are a peaceful country. Until 1994, we never had any issues. Then, a military person took power in a coup. After that, we lived in relative stability, despite the bad things the former president did. We have a highly stable economy. The investors profit from the liberal market based economy.

### **How would you describe The Gambia in terms of the economy and the investment opportunities?**

We have abundant and lively, unexplored investment opportunities across all sectors in this country. I always say: 'The Gambia is a virgin country.' Everything will work, because nothing has been created. For example, 90% of all the dairy products being imported from Holland, if you start a company in that sector, you are guaranteed to succeed. It is also very easy to start a business here: it is only a matter of filling

in a form and paying 500 Dalasi (administration costs) to have a certificate of registration. On top of this, we have competitive labour costs: wages are between 1.5 to 2 dollars per day, compared to the 10 euro per hour labour costs in Europe!

### **Is the government trying to stimulate investors to invest in The Gambia?**

Yes, the government defined priority sectors for companies to work in. These are: agriculture, fishery, tourism, information communication, manufacturing, energy, mining, marine, health services, forestry. If you invest you any of these, you will be given tax holidays, corporate turnover tax, withholding tax and dividends. All of them will be waived ( = you don't have to pay them) for 5 years. You won't have to pay any of those. And anything you import coming into the country will also be waived.

For the raw materials, intermediate inputs, the tax waving time is 5 to 10 years, depending on the geographical location. If you are in the Greater Banjul (which is up to Brikama), then you will have 5 years. But, if you decide to take your business, which must be in the priority sector, to the rural area and the investment is up to 250,000 dollars for a foreigner or 100,000 dollars if you are a national, then, you will be given up to 8 years. This is done to encourage people to go to the rural area.

If you manufacture, and 80% of whatever you manufacture is exported, the government will give you tax holidays as well. That is what we call the import and the export processing zone taxes. This we will renew every year. With a minimum of 30% export, you also get 10% concessions.

The government is also looking at positioning and attracting value added infrastructures and special target investment. The areas of the latter are defined by the government. Take for example tannery: nobody is making skins, shoes or other products made out of animal skins. What happens is that the skin is sold to a tannery outside of

The Gambia, where it is treated and then sold back here to people who make bags out of them. These bags are sold to tourists. If there would have been a tannery here, in The Gambia, those bags would be able to cost less, as they would be produced locally.

The government also offers guarantees to the investors through the many international accords it signed. Therefore, if something happens, the company can go to the international court to solve the issue. So, you are protected.

### **What are the challenges starting companies have to face?**

There are some challenges of course, but these can be turned into opportunities. These challenges are: lack of collateral security, high interest costs and money charges, lack of credit information, underdeveloped financial markets. Each one of these can be turned into a business.

The lack of credit information can be an opportunity for an IT company: a database including most Gambian banks could be created in order to provide information about loans.

The problem of the cost and reliability of the electricity could be used by solar energy installation companies in remote areas, where it would take long before electrical infrastructure will be installed.

The high prices of properties is a good reason to develop low-cost, innovative (think of foam bricks instead of cement bricks) ways of building houses.

The high costs of transportation is an opportunity to develop different means of transportation. Commercial transport systems could be developed. A one-day or one-month ticket for public transports could be invented in The Gambia. There is also no real boat service...

The air transport is still inadequate, which is an opportunity for airlines to fly to Banjul. The Gambia does not have an airline of its own, for domestic flights (to Basset for example).

### **What are the products that The Gambia could export?**

We have a number of products in different sectors. Let's discuss the sectors separately.

In agriculture, we already export mangoes to the UK and we would also like to export to Holland. We also export cashew to India, where they process it and then sell it under the name of Indian cashew. Sesam is another exportable product. Bananas and papayas are also exportable products, but we haven't developed big banana or papaya farms to do so. There is fresh water from the river Gambia, but only a few initiatives (and none from Gambian origin) have seen daylight when it comes to these farms.

In the fishery sector, we also have a lot of potential export opportunities. There is no storage for the fish yet. There are not enough fishing boats. There are no big fish liners, other than the European ones which catch most of our salmon as a reward for giving us development aid.

Tourism is the second biggest foreign exchange. However, there is no watersport (jet skis and others) at the beaches, nor luxury boats to take tourists over the river to the inner land. Also, eco-lodges could be developed. Cultural, social and medical tourism could also be developed.

Also, our water is one of the best water there is, better than in Holland even. Our water was tested in Sweden and came out to be the second best, much better than Senegal. Water can be to us what oil is to Saudi Arabia.

So, the opportunities are abundant.

**Now that you gave some information about GIEPA and The Gambia in general, could you give more details about the EMPRETEC program?**

Yes. The EMPRETEC program is a program meant for training entrepreneurs. A marking study showed that despite the young entrepreneurs' big dreams, they often don't know the "how" of setting up a business. Even when you look at the businesses that are seemingly doing well, in fact they only succeeded because of sheer luck. Also, some companies which seem very big have a lot of support. So, once that support would be taken off, it is only a question whether the company would still be growing.

The EMPRETEC came to Gambia in 2014 as a project supported by the UNDP. This means that 90% of the costs were covered by the UNDP, while only 10% by The Gambia. This was originally a three year project. GIEPA got selected among all other agents that applied to be the implementing partner for the EMPRETEC program.

The EMPRETEC program is a behavioural modification program. It modifies the mind-set of the youth who either are aspiring (= want to become) entrepreneurs or who already have a business in order to unleash the greatness in them. The program is therefore about the 'how' of starting a business.

The program has two components: the training component and the incubation component.

**Could you tell me more about the training component?**

First of all, we set out a call for applications. Anyone can apply. Then, we perform a structured interview of 25 to 45 minutes with each of the applicants. This interview allows us to profile the persons for example on their level of motivation and readiness. These profiles are then sent to the training teams.

The training, which lasts 6 days, focuses on ten entrepreneurial competences: goal setting, opportunity seeking competence, initiative, systematic planning, efficiency, quality, information-seeking, independence, self-confidence and motivation. All these competences are taught during the training.

During the training, you will be measured on these competences. You have to keep records, either by writing in a book your progress, or by talking to the trainer (if for example you lack sufficient education in English). You will in the end get, or not get, a certificate depending on your performance.

**How often does a new training start?**

We call for applications on a regular basis, however we are limited to buying the number of trainers and the money. We have 12 Gambians who are certified to train the EMPRETEC program. So, we first need a full class (between 30 to 35 people) before we begin a new batch of training. Also, there needs to be enough money to do so.

Also, we try to bring people with the same interests together. For instance, if we want to train people in aquaculture in CRR, then we will put all the aquaculture people in one same class and start the training.

**Who do you train in the EMPRETEC program?**

We train those who are already into business and those who want to start a business. Anyone can apply: applicants who did not have the sufficient education to be able to write in English can follow the training in the local language. We train in English, Mandinka, Wolof and Fula. Of course, when the training is done in the local language, every evaluation is oral and not written.

**Is the training free of charge for the trainees?**

Yes, right now it is free for the trainees. They don't have to pay thanks to the different partners we have, like the government, UNDP, YEP,



GIZ etc. However, for reasons of sustainability, we want to begin making the trainees pay: if some of those sponsors would go away, then we are unable to support ourselves.

### **Do you give loans?**

No. We, as GEIPA, do not give loans to our trainees or to the ones who are being incubated. However, we can arrange for a loan to be given through our network (through YEP-Gambia for example, with its mini-grant for instance).

### **How many people have you already trained, and what have they become?**

We have trained over 4000 entrepreneurs. We can safely say that over 60% of them are starting or have started a business. We do keep in touch with them.

### **Could you tell me more about the incubation component of the EMPRETEC program?**

The incubation period is a period of 6 months, where you, as a business (start-up), receive business advice. Only the most promising businesses (the ones who have the highest potential and are ripe) are allowed to join the incubation, partly because of GEIPA's limited resources. Throughout the 6 months, we will do business health checks to know the progress of the business.

Actually, in the first month, we do the first health check to see what the critical issues are, in terms of growth, marketing, financing, record keeping, market linkages, etc. Based on this analysis, timelines will be made in order to do a systematic planning for the coming 6 months. If the client (the beginning business) agrees, then a contract is signed between him/her and the coach.

The coach then is obliged to visit the client at least twice a month and to help him/her to get to all the places and contacts they need in order to grow. At the end of every month, the coach has to send a report to

us. We will then analyse the report to see what is wrong. When there are issues that the coach cannot solve, like something related with the taxes, then we can make sure that it is solved at a higher (for example government) level.

So, not only do we rely on the coaches/advisors, but we also have a team here in charge of monitoring and evaluation. When we receive a coach's report, that team actually goes to this coach's business and talks with the entrepreneur. This allows us to make sure that the coach's report is truthful and contains all the problems faced by the entrepreneur. With this information, we can give feedback to the coach.

### **What kind of information do you get through the reports of the coaches and of the evaluation team?**

Sometimes we notice that there is a gap, for which we can then organize special master classes. For example, recently we did a training about the power of social media: with everybody having at least one phone in this country, social media can be a great tool. We also did something similar about record keeping. It is very important to keep records, but if you are unable to retrieve any information from it, the records are useless. Negotiation skills also sometimes need to be worked on, which is why we also organized a master class about it.

Because we know that it is important to be able to present your business well, we also teach them about the business model canvas and about pitching. The model canvas is used to show your business on one page and is also the starting point for the preparation of the pitches. Recently, one of our trainees got in the top 100 of the international pitching event in Saudi Arabia!

### **What kind of problems do entrepreneurs face?**

First and foremost, there is the problem of lack of access to the market. Note that this is different than the lack of market! To explain

this, let me give you the example of a poultry farmer who told me that he was not able to sell his eggs. If you know that Gambians, in total, spend over 70 million on importation of eggs, it seems strange that this farmer is not able to sell his eggs. The problem is that he does not have the right linkages, the right access to contacts, in order to find a good customer. That is where we come in and link him for example with a big hotel who needs a certain number of eggs. So, the problem is not lack of market, but lack of access to market. How do we link small businesses to good customers?

The other problem is lack of proper record keeping. Some of the businesses keep records, but they do not keep the right records. Nor do they know how to use them for the right reasons. These records include keeping track of cash flow, debtors, etc. We do provide them with computerized (Excel) and printable means of record keeping, to help them.

There is also sometimes the problem of marketing. How do you market yourself? Our master class about the power of social media helps.

Similarly, we have the problem of creativity in the products that are being sold in order to market yourself to the customers. Take the *Djendaka Diaay*, a.k.a. *Buy-and-Sell* people, often women on the market: they all sell the same tomatoes, onions and peppers.

Also, we encourage the producer of these vegetables to produce or sell a bigger variety of vegetables or at least spread the production times. That is, we encourage them to produce a specific vegetable when only a few other farmers also produce that vegetable. Otherwise, if everyone produces the same vegetables at the same time, there are too many of the same products on the market at once. This is taught in our “famine as a business” training.

**Are you able to train about everything, or are there things you do not have the right experts for?**

There are things that our coaches cannot teach, because they do not necessarily have the required expertise. In such cases, we refer the clients (the entrepreneurs we train) to field experts. For instance, if a client wants to start exporting, we refer them to our export department where they can learn all they need about the international standards. We also sometimes send our clients to international markets and trade fairs.

**You said your coaches have to visit the young companies, but where are these located? Do the coaches not have to travel long distances to go to these companies?**

The companies are everywhere, throughout the country. In fact, all the entrepreneurs we train in one region are grouped into so-called EMPRETEC chapters. There is a chapter in Janjanbureh for example. They regularly hold meetings.

Our coaches are dispersed over the country as well. A coach who is familiar with his/her environment, the local network and the local activities can be more helpful than someone from a totally different region. Also, a local coach can go directly towards the client, instead of the client having to come all the way to here (Brikama).

**If a client wants to register his/her company, does he/she have to come all the way to Banjul, or can a local coach register the company?**

Registration of new companies is done indeed in Banjul, but also in Basset [and another area, which was not audible from the recordings, but sounded like KMCR]. However, when a client wants to register his/her business, the coaches can facilitate the registration: coaches often have to meet here which allows them to bring all the documents to Banjul. Otherwise, the coaches can also send the papers to us and we help with the registration. The registration itself is a matter of thirty minutes, at most, so very fast.

People outside of our 'family,' our EMPRETEC chapters, will often tell you however that registering is very difficult because they think you have to go all the way to Banjul.

**Do you see a difference between the coast and the inland of The Gambia?**

Naturally, a cosmopolitan area like you have at the coast has a greater advantage when it comes to market growth. But, we see a lot of changes in the rural areas now. We notice that young people begin to see opportunities in the inland: many are going in the productive areas. Young people now go into agriculture: gardening, growing tree crops, producing oranges that otherwise are imported from outside, etc. Others are going into poultry, especially in Fony area. Carpentry is also growing in the URR. Welding is also on the rise, especially in Mansakonko area.

**So, do you notice a movement back to the rural areas?**

Yes, there is a movement back, happening now.

**Does your 'behaviour modification' program also help mitigate the number of young people who go through the Backway?**

Yes. For example, we recently trained Moussa, who originally wanted to go through the Backway. When he heard about our training and about the transport refund (D1800) we give the trainees, he decided to join the program. He said to himself: "I go to this training, collect that money, add it to my bit and then I can go through the Backway." But, a trainee only gets the money after completing the 6 days training. So, he sat for six day, but after that his behaviour was modified. He decided to use the money to buy a basket of fish and to sell that at a Lomo (a weekly market). He made twice the money, so he bought 2 baskets and went again. Now, he has his own car, his own boat and fishermen who fish for him. He is a young champion now. We use him as a role model for other youth.

**Now, back to our research about an incubator program plan. Do you have any advice?**

First of all, I would advise you to design a practical incubation. It should not only be teaching about a business, but also letting the trainees go through the process of starting a business. Entrepreneurship doesn't have a field (the titles 'finance entrepreneur' or 'marketing entrepreneur' do not exist), it is grounded, so the trainees should be coached on all aspects of entrepreneurship. They should be able to do everything themselves, going through the process of setting up a business, marketing it and in the end they should themselves also get returns from it.

Secondly, it is important that, especially you as a non-Gambian, you manage expectations. Because most of the development help comes from the West, when one sees a Toubab starting a new project, one usually expects a lot out from him/her. It is important that you clearly know what the expectations of the Gambians are in order to manage those.

Thirdly, you need partners. If you would do everything yourself, and if you would have to quit the project, then the project has no one else to fall back on. Therefore, it is good to forge partnerships. You will probably need a combination of programs, which all work together. You will need a behavioural modification program like we offer. Next to this, you will probably need a more technical program, where the trainee would learn skills like bookkeeping, marketing, etc. Partnership will be your call mark for success, I think. We can give you all the players in the entrepreneurial ecosystem. Partners like YEP, Enabel, GIZ are all useful. NEDI can provide business plan clinics. Add to this also EMPRETEC. Then you look at what is he providing and what is he providing and you think: what should you add next. That could be people doing skills, people doing standards, people doing nutritional aspects, etc. Tie all this together and then, by the time the trainee exists your incubator, they are ripe and ready to be successful thanks to the knowledge they gained.



## YEP Gambia (28-11-2019)

*For this interview we talk with Isatou Jallow, a consultant at Youth Empowerment Project Gambia. YEP Gambia is a five year project, started in January 2017 and funded by the UN. The project addresses the economic root causes of irregular migration by supporting youth employment and entrepreneurship. YEP focuses on vocational training and support for micro and small-sized enterprises and creates new jobs in selected sectors through value addition and market linkages.*

### **Can you tell us about YEP Gambia's activities?**

We focus on skills development. We have a TVET program, so people through implementing partners like Gambia Technical Institute, sponsor students who went to a six months incubation program, where they also have access to partnership models where they are linked to institutions to work. But entrepreneurship is also very important. When people have technical skills, not all of them want to be employed. Some of them want to create jobs for themselves. So we always service them by offering assessments or basic entrepreneurship training. Beside the entrepreneurship programs, we also offer design thinking programs. We do a lot of market linkages programs as YEP to trade fairs, both locally and internationally where people get access to the international market as well.

### **What kind of selection criteria do you have for the people who want to join the program?**

GIEPA has a selection criteria. First you have a business idea; so you are able to describe the business idea. Then you have a projection; what do you want to do? So it is also very competitive to select 40 people.

They have a list: on level 1 you have to be a Gambian and have a strong desire to start your own business. A business idea in one of

the sectors we tackle. You have to be motivated and committed towards the program. Business registration is not a requirement, because you have to realise that these people just have learned a technical skill. But they cannot immediately make a business out of it.

For level 2 it becomes tougher: you must have proof of previous entrepreneurship training you went through. You must confirm a minimum viable product: so you have something. Level 3 is higher: you must have a business plan. You must have the ability to employ 3 people. You must have an organizational structure. Because these people are thinking about the international market, you think of starting to pay tax and employing people.

But YEP also has some specific selection criteria. Gender is very important: we want to have 50% women, we want to have 30% returnees. We give them criteria's based on why YEP is here to solve and they do the selection. So we will say that they have to make sure that 50% of the 100 will be females. So this could be dropped out victims of early marriages. And we will say that they have to make sure that 30% are returnee. And let the other trainees be the really vulnerable; single parents for example.

### **How does the financial aspect work?**

When entrepreneurs have gone through the entrepreneurship training, we can give them access to the financial component of starting your own business. We can provide, via NACCUG, three types of grants. First we have the mini grant which can be up from D1000 to D15000. But we realise that certain business requires more than D1000, so another grant is the agro grant which is a D250.000, almost 5000\$. And this is provided by another project called IMVF and then you have GIZ which has a solar grant. So all these projects came together to have a Tekkifii grant. Tekkifii means 'make it here'. Those are the key partners.

So for now, it used to be straight YEP training. These are training provided by StartUp Incubator or empretec, SIW of NEDi for example. But now we have realised that there are other players, where we maybe not work with. So now we will say any training, but also up to the selection criteria, because you will represent a certificate. But beyond that, once you qualify for the grant, they also do training for two days focusing on money and money management. So the selection will be as follows: the individual will apply through NACCUG provided that they have met all the criteria's and the most important thing there will be for you, is to have a guarantor. So someone to say that I can guarantee that this person can get money. And you must have gone through training and you must have evidence of that. Then you will meet the grant committee and they will review all the applications. And they will visit to really see, because when you apply for 1000 you will not automatically get the money. You can apply for, let's say the agro grant, and they can give you less than \$5000, \$3000 for example, based on the needs. Or you can apply for \$1000 and they go and realise 'oh you need more', so that is why the side visits are very important.

**So actually if someone wants to get a fund, it doesn't work to go to YEP. They have to go to NACCUG?**

Yes, there is a miscommunication. Currently we work on a communication strategy, because the interesting thing is that NACCUG has regional offices across the country. So here we encourage NACCUG to do proper communication, so make sure that people will know them. YEP is an EU project, meaning we put everything online. YEP has supported so many events. We have billboards across the country, so automatically people will come here and say: 'I want to apply for a mini grant.' So when you come we will talk to you, because we understand these products, but then automatically you have to go to NACCUG and show them your application. We don't have everything, we are an observer in this selection. But we hear these things like every day. Everyday people come here to apply for grants.

**How do you maintain the sustainability of the project, given that YEP Gambia will stop in 2021?**

A thing YEP does is building institutional capacities, so we work with GIEPA and other institutions very closely, to make sure that they are capable of making a business model about their organisation strategy. Because they are the people that work with this local. But specifically for entrepreneurship, we recently created an ecosystem map, called Underdor, which means 'togetherness' in Wolof. You realise that there are gaps in terms of institutions working in the country or a lack of knowledge. Then you also have analysis of entrepreneurs, their needs and satisfaction.

So we categorize people who we call entrepreneurs. We start with people who want to start their own business, maybe high school kids. They have many ideas and often very big ideas. That is where they are failing. They need specific training. But there are also people who consolidate their business and who want to start small. And we also have expanded, who want to become a leading business. YEP is piloting this as a business. And then we said let's focus on four sectors, which were influenced by the report: where are the gaps?

**On which sectors do you focus?**

You have to realise that many young people in the up country are doing agribusiness, but they are not making anything out of it. There are women who have been farming for twenty years, but have not saved even \$100. So then how do we make sure that we capture that. Then we also have poultry, a sector the government is very interested in, because of its potential. Then the IT/technology sector; currently you can't do anything without technology. And then we have fashion; a lot of people in Gambia are into design and making fabrics. But more importantly also giving customized sectors specific training so that people in the end all will work within the expanding sector. Our target is to in 2019 we should have got in 600-700, but in 2020 we are targeting to train at least 1450 using this model.

**When you speak about sustainability and after YEP Gambia is finished here, then you have to continue the ecosystem. In that case in our opinion it is necessary that all the involved institutions and organisations cooperate. Do they already cooperate or is it something they have to work on?**

Yes, so YEP is very keen about sustainability. That is why they have the shared database; to share. GIEPA is hosting the database. As an ecosystem, we have a forum. And we said that we can invest in the initial costs of building the platform, but the issue of maintenance, subscription, you will handle it. So for 2020 YEP will handle all the costs for the database. But GIEPA is the anker of the database so they have agreed that GIEPA should lead the database, because they are the biggest player and they are also governmental supported. So they have the capacity. So automatically in terms of the CRM, they know that for it to work on depends on GIEPA.

**You said you worked close together with GIEPA; what is exactly the difference between GIEPA and YEP Gambia?**

YEP is a project, we are ending in 2021. It is a 5 year project and we started in 2017-2021. YEP doesn't do the training themselves. We have selection criteria and then we give GIEPA, which is the training institute, the money to provide the training to the selected entrepreneurs. So it is a two way thing; normally YEP has a target. I know that for 2020 I need to make sure as an entrepreneurship consultant that 2000 Gambians have access to entrepreneurship training. That is the goal for entrepreneurship with YEP. What will happen is that we also have areas that we will focus on. So we work in 'no bank region', we work in CRR (Central, JanjanBureh is part of it) and then we LRR where Basse is. So entrepreneurship under YEP is supporting all the projects. So YEP is focused on tourism, on creative industries, agribusiness and TVET.

So we say that what are the activities that happen in this region on that event. We always want to train people that are incorporated

either in our access to finance, market linkages, mentorship, so that we really know that there is impact. Yes, they go to GIEPA. We don't do any training. I will tell GIEPA 40 people in this region need entrepreneurship training. They send us a budget for this request and we review that and give the money to GIEPA to pay for these 40 people.

**Is YEP also working in the upcountry?**

Yes, we work in the Lower River Region (LRR), in Low Bank region and in Central Region (like Janjanbureh). We have community based tourism there. In Janjanbureh most of our activities are in tourism, there is also a tourism centre.

**And why do you mainly focus on tourism, because there are more opportunities than only tourism I think?**

No, tourism is the main one in Janjanbreh. But now, the good thing of YEP is that when we work in tourism, we try to diversify it. So in the tourism market linkages can come in. So how do we make sure that what is in Janjanbureh, is sold internationally. So looking at the rivers, or along the side, here against Janjanbureh and the neighbouring villages, what kind of activities are there?

**So there are different businesses, but they all focus on tourism?**

Yes, so tailoring people, hike men, tour guides. They often see themselves as people who are offering service, but we want them to see themselves as a business. How do you look at yourself as a business? So how do you diversify the services you offer; how do you make money out of it? How do you get them to come back: customer acquisition and retaining them. So if someone says I want to do something in music, YEP thinks it is more than music. We will look at the people who will cook for the artists, so that they see the big picture and all the opportunities.

**How do you support the CRR in empowering the youth?**

Now we are looking how we can make sure that we build the capacity of NACCUG to make sure that the people in the upcountry can apply

to this grant, but also sending good applications. So we will be doing a lack in terms of strengthening institutions or people in upcountry, so that our presence will be felt.

So another thing that YEP does is to buy equipment. We give more equipment to training institutes and schools, so that more people can be trained. And in the long run, we are hoping that those people can sustain themselves, because they now have more equipment you can commercialize. In JJB we provided kayaks for the tourism sector, there will be training about how to make money out of the kayaks. And then there is another company called Gambia Hospitality Institution(GHI). What we did was to give them stoves.

Because we have realised that we have paid for students who study cookery and housekeeping, but if they don't have enough equipment, then it will not work out. We give them equipment, so that all the people we train have access. But also the people who pay for themselves indirectly benefit from YEP.

So we try to integrate, let's say the TVET people will build products that can service the hospitality sector. We try to create a circular economy around the YEP project. Everything doesn't work out perfectly, but at least there is the thinking in most of the project.

**You mentioned the illegal migration, called the backway, did you do some research why they are taking the backway? Do you know why they want to travel to Europe or neighbouring countries?**

There is a UN organisation, called IOM, International Organisation for Migration, they are also one of our key partners. They do most of the research; mental health education, rehabilitation and we focus on giving them skills and access to jobs and finance.

**So that they see opportunities in their own countries?**  
Yes exactly, we recently have made a video about the backway. In

the video people tell why they did the backway, but they also explain why they did go through the backway. In the video people say that seeking employment after graduating can be very frustrating. Also someone lost her job and to make things work she thought that she had to go through the backway. But the YEP program teaches and sponsors people to follow education in skills and with the skills you can be employed. And if you are not employed, you can employ yourself. So you want to be a job creator instead of a job seeker. The people who are in the video all got the mini grant, which gave them new opportunities and jobs in their own region.

**Do you have any advice for us if we are looking how to start an incubator program in the rural area in the Gambia?**

Yes, I think that will be important is to have rural involvement for sustainability. So to make sure that anything you develop, it will be a cooperation, because they have so many ideas. And I also think that would be important for the High School students is to make sure that you understand what is available for the High School. I think a high school entrepreneurship training will qualify as an entrepreneurship training, so that they can easily apply for a mini grant and get it for example. So make sure that you have the role in that incubation, a group of people that are doing research about what is happening in the ecosystem and that connection, that linkage.

## **NEDI (2-12-2019)**

*NEDI, National Enterprise Development Initiative, is a government institution which aims to empower the youth. This organisation was interviewed to learn more about the ways in which it does this and to find out if NEDI could be a partner for the incubation program plan.*

**Could you introduce yourself?**

I am Pierre Correa. I am the Enterprise Development Officer at NEDI.

**What is NEDI?**



NEDI is a government institution operating countrywide and geared towards empowering the young people. We work very closely with the department of Youth and Sports, that is the ministry geared towards young people. Our main mandate is to empower the young people through entrepreneurship training.

### **What does NEDI do?**

We provide entrepreneurship training to young people (15 to 35 years old), as well as coaching, advisory, service to make sure that the businesses are sustainable. We also link the young people to key partners who could then help them further, or provide funds.

### **What does entrepreneurship training contain?**

The entrepreneurship training lasts 5 days. We employ hands-on training, where we teach the young people about how to manage their small business.

The training is provided locally in each region: we have people there that we train as coaches. We always first identify the people that need to be trained. Then we try to find a good location to give the workshop, in the particular area the training will happen.

We train about money management a lot. Here in The Gambia, when you are being seen with your own company, people think that you own a lot of money. But, in fact, it does not belong to you, but to the company.

We also train about the business plan. Most of the agencies now ask for a business plan in order to convince donors and others to show that if such a thing is done, it will lead the business in the right direction.

Besides this, we train about record keeping. It is very important to know where your money goes.

### **Can anyone join the training?**

Yes, you can knock at our door if you are interested. But, at the same time, we may not call you an individual, but we try to make sure that we have a group. We go out there and find them where they are. We bring that group together and then provide them the training.

We do ask for the level of literacy and education. You should be somebody who is able to speak and understand English. We can sometimes give explanations in the local language, so that the individual can really understand, but in the end, the record keeping will always be in English. I am sure that from primary 6 (grade 6 and 7), they will be able to understand the material, however, for the business plan, it is preferable to be at the level of grade 9 or higher.

### **What are the weaknesses that you find the young people have?**

In finance, it is record keeping. I will not say that this is because of the literacy level, because you can always ask somebody if they want to record something for you. It is the culture that is lacking.

### **Do you have an entrepreneurship manual that you use for your training?**

Yes, we do have a manual, however it is UNDP's manual. I [Pierre Correa] co-developed it. This one was developed by a project (UNDP), but we went to learn from the public about the reason behind the business failures. Some of these things were then picked up and we developed our own manual. It is more focused towards the business plan, because it is important to know how to write such a plan in order to get funding for example. Our manual is used as a simple guide. When we do our training, we tend to find out more about the individuals: what are the gaps and what are the things that they need to learn? Then we focus on that.

### **Could you tell me something more about the incubation part?**

The incubation lasts for 6 months (because of the limited means we have). We give advice on the way to maintain the business.

**With whom do you partner?**

We partner a lot with organisations for agriculture. An example of these is FASDep (Food and Agriculture Service Development Project). Besides these, we also partner with GIZ, YEP-Gambia, etc. YEP on the other hand provides funds for the most implementable projects.

**Does NEDI provide any grants or funds?**

No, we do not provide funds, because we are very dependent on the government for the money. If the government does not provide money, that is a constraint. However, we are thinking about trying to provide funds ourselves because it is good to give the capacities to a young person.

**Does NEDI have a say in the government's activities?**

The ministry has so many youth departments, but when it comes to enterprise support, I think NEDI is in charge. And that is why I said that it is our mandate to help young people become enterprising, to help the country grow. Because, you will all agree with me that entrepreneurship is the core, it is the driving force for development.

**Do you think that there are a lot of opportunities here, or are there more in the coastal areas?**

I think there are a lot of opportunities here, among others thanks to the Lomo (weekly market). That is an opportunity, because if somebody is really willing to venture into business and they start running it from one Lomo day to another one. At the end of the day, you will be able to gather something.

However, the skills are not there yet. If young people are able to have some skills and to be innovative about what they do, they will pick up certain things that are missing in the community. This is important.

But, the attitude of young people needs to change. It is not easy to be successful at one time. It has to take a stage. It is a step process.

**What is the average age at which young people begin to have their own enterprise?**

I think it is people who are between grade 9 and 12 who start their own business. Sometimes at grade 9, you fall away because you have some financial difficulties, you are unable to pay for your schooling. At grade 12, you may not have the qualifications to go beyond that point, like going to the university: you fall away. So, the target group will be between that range. Knowing that you start grade 1 at 7 or 8 years old, one should be 13 to 14 years old in grade 9. If you pass the exam, then you go to senior school. After grade 12, if you do not drop out, you either go into college, university or tertiary institutions.

But now, in the education system, they are doing it as a policy, to integrate entrepreneurship in The Gambia. Not many people grow up with the entrepreneurship concept in mind. They only do it when they drop from school, as a last resort.

**How does NEDI promote itself?**

We focus on people who knock at our door and those in the street. What we do sometimes is to organize a forum when the schools are off, so that we can invite them and other people. Then they can talk about entrepreneurship and about the importance of being an entrepreneur.

**Is it true that NEDI created the Youth Chamber of Commerce?**

Yes, that was an initiative from this office. Now they have their own office and they are doing activities with the young people who are in business. It was conceived from the start to help disseminating the information about entrepreneurship to the young people. They are doing a lot of advocacy also. We are still using them for our mentorship programs, trainers and coaches.

**What is the difference between you and GIEPA for example?**

I may not talk much about that, but GIEPA is involved in macro activities. We are more dealing with the micro and meso level: we are dealing with the grassroots entrepreneurs whom we intend to grow so that they become big ones. GIEPA is doing entrepreneurship training, through EMPRETEC, which is more about behavioural change. We have more hands-on training. All our trainings are tailor-made to the trainee's needs.

## StartUp Incubator (12-12-2019)

*For this interview, we talked with Lamine Bodjang. StartUp Incubator Gambia is the first business incubator program in Gambia. The Startup Incubator Centre is a co-working space for young entrepreneurs. The Incubator provides both an incubation and accelerator program for young and aspiring entrepreneurs. The team of Startup Incubator works with each client, helping them setup strategies from prototype to market, through business plan development, coaching and financial analysis.*

### **You said you started off for one year, because there was competition, but you are the only incubator in The Gambia?**

Yeah, so it was actually an open competition. It was an innovation grant that the US State department had. People were applying based on different products they wanted to do. So we happened to come up with the idea of setting up the business incubator in The Gambia.

So we submitted a proposal, a one page proposal, and the came out to be the best idea at the time, this was in 2014. That is how StartUp Incubator actually came about and since then we have been involved in mentorship, coaching, hand on entrepreneurship trainings, we provide business plans development, marketing, financing projects. And since 2017 then we have been going to other regions frequently, to the CRR, URR, NBR etc. And as of last year we started a sector with programs on agri-business; we target rural youth that are into agriculture and in the agriculture value chain.

### **How do the coaches of Startup Incubator operate?**

We don't have a physical office there, but we have sent recruits to 25 entrepreneurs who have previously gone through StartUp Incubator programs and other enterprises programs. They already have started their businesses and they are doing pretty much okay. So we have trained them to serve as regional coaches for us: in every region in The Gambia we have about five certified coaches. And now these coaches will actually go to visit the entrepreneurs, at least twice every month and the coaches will report to us the progress of the entrepreneurs. So normally what we do is during their first meet up, the coaches will actually do a health check of their business and also a health check on the entrepreneur to understand what kind of business they are into, how they are currently operating, have they already started working on an idea and do they face any challenges? And from there the entrepreneurs will develop their goal for a period of time, six month. They will now walk together with the coaches to break down those goals into mile stones.

The coaches will get to know how to force information about entrepreneurs' businesses: how you will see as they are operating a business and what kind of barriers and challenges they are facing. Then they can provide that addition and apply and share ideas and support.

Now we also have the design thinking boot camp, that is just one week intensive ideation. The reason why we came with this boot camp is that we realised that most people who apply to the incubator, their businesses are not yet ready for an incubation process. Now we take them through the design thinking process that helps them to ideas and development of business solutions and get to test it out and see how viable it is in the market.

### **What is your target group?**

Our target group is youths from 18-35 years in all regions. And not only the entrepreneurs themselves, but also their families. So at some point you have to engage the family members, you have to show them the importance of what your child or what your niece is trying to

do and how he or she can transform his or her life. Even the life of the whole family. Especially in the rural area the family influence is big.

### **Why is the family influence bigger in the rural area?**

When you start your own business, you will become very broke. The money you always used to give to your family has to be invested in the company. Especially in the rural area the young people have to financial support their families and they cannot guarantee that money comes in. And when women in the rural area want to start their own business, depending on what kind of business it is, the society seems to peel them down. People tell them: 'this is not the main area. You just have to go to the market and sell fish, tomatoes and stuff like that.' The rural women do more in the traditional tasks. And the other challenge is that if they marry early, before they completed senior school they can't even start their own business. That is why we give priority to female applicants in the rural area.

### **Do you have more selection criteria for the target group?**

First our applicant had to speak and write English. But when we got in the rural area, we realised that about 70 till 80% of them didn't understand English. So we had to facilitate the work in Mandinka and Wolof. So that is something that we actually are discussing as a team; because in the rural area we can't have the same selection criteria as we do here in the Upper Banjul Region. But again it is important that you can write and understand the English language, the program is very high levelled. \*Shows the manual they developed the first time\* So this is the first manual, but we realised that this was very high levelled for that class we had in training, because we always make sure that we receive feedback from them. So for this current batch this year, we decided to redo it again. And this time we make sure that we have more graphics, based on the feedback we got, and that the level of English was actually basic for them to understand. And people see the difference from the previous manual and this one.

When we select the people, we look at the idea. How innovative and how sustaining it is. Can the idea create more job opportunities for the people? Does this person really need the incubation program? We also look at male/female like I said. For us that is very keen in our selection criteria, because we realised that men are given more priority when it comes to access to certain things, and we want to change this to make sure that women are given the same opportunities. That is why our team is also consisting of more female than male.

### **So you said you focus on the innovative idea, but we experienced that in The Gambia many people like to copy what their family of neighbours are doing, so how do you teach them to be creative and innovative?**

That is a good question, because we realised that most of the entrepreneurs come to the incubator with their ideas and they want to hold on their ideas and not change it. Because they are feeling their idea is the best idea etc. So what we do is in our incubation program, we start with one week of ideation. We use the design thinking process. Yes, they have their ideas and we already know from the selection process which ideas are innovative. So if you are selected and you come to the incubation program, what we do is during the design thinking workshops, the first thing we tell them is no assumptions. If you have any idea, put the ideas in your bag and trust the process. Design thinking is a five days process and we all trust and believe in the process. Now what happens is, when we take them through the design thinking process, we have to take them out to see what problems the community is facing. They emphasize with these people and collect some information and when they come back they actually analyse the information that we use during the design thinking week.

### **You said there is a big difference between a businessman and an entrepreneur. What is the difference according to you?**



For us, an entrepreneur is as easy as seeing a problem and want to solve that problem. And when solving the problem, you are making an income for yourself and creating employment. Where as a business man is in there, just for the money. So if it is for the sake of money, then you are a businessman. One of the things we also found was that some of them are not even entrepreneurs. Some of them are entrepreneurs. They can actually work very well and they can use their entrepreneurship skills in other organizations. But they cannot operate in their own businesses.

### **Do you partner with many organizations?**

We start as an US based department. Who are actually paying for our operations. What happened was when the whole idea was conceived, we worked with the Chamber of Commerce for a period of time. And now it is a stand-alone institution. We also partner with the Youth Empowerment Project (YEP), we have done a couple of activities with them. We also work together with GIZ agri-business programs. So we have different partners, also in the ecosystem, because we have different players there. We are only focusing on incubation, design thinking and assertion programs, but when it comes to breaking down the mind-set, we always refer to the empretec program. And now GCCI (Gambian Chamber of Commerce) also has a program in starting to improve your business, which is actually a new program designed by ILO, which is also very helpful to entrepreneurs. So for us, our mandate is to focus on incubation and design thinking, so anything that is out of our mandate, we always divide it to institutions in the ecosystem that are actually providing these kinds of services. So we work very closely with all the institutions, to make sure that the impact is big at the end of the cycle in the ecosystem.

### **Do you have to pay to take part in the program?**

So normally, the projects will pay for the entrepreneurs that come so that the entrepreneurs don't have to pay for our operation costs. Cause when we start initially with the US State department, they care

for the incubation program (up till now). And the last project which we started last year was funded by the PTRS project. And the cool thing about this is, we were able to disburse a D100.000 to each of the entrepreneurs that are going through the program to actually help them to start their own business. So that was free money. And the incubation program also has something that we call free loan. So when the entrepreneurs apply for the program, we send their application to the board and the board will make an approval. And then they can apply from 25 up to D100.000. And now they pay the loan in a period of one year. So we have a 90% paying back weight.

We also have programs where we have a service contract. We will just send them an invoice of the program and they will pay it. In this case we will prepare them for the whole price. We help them to develop their business ideas and we also train them to pitch their ideas. We also have co working space up here. There are entrepreneurs that rent that out. We provide them with access to free internet, they have their own desk and they also have access to coffee in the morning.

### **To go back to the CRR: there are many people involved in agriculture, but are there also people who come here with different ideas? Do you stimulate them so have business in something else?**

What we try to do as an incubator, cause we are going to the rural area for quite some time, we have actually done assessments of the regions. We have a database of entrepreneurs and we have analysed what kind of business areas they are in. And we found out that in CRR people are more in agriculture. And when we look at CRR there are now more entrepreneurs who are going into plumbing or electrical work and we have seen that some of them are into carpentry. But in CRR we don't find any skill centre. Tourism is one of the areas that is coming in the CRR. But the fact that there are no skills centres in the CRR might be one of the reasons why youth in this area are actually not going to life or entrepreneurial skills. Because if your

family does farming, you will also do farming. I am from this area and we all were exposed to agriculture. But if there was a skill centre in CRR, people would see other job opportunities. Therefore sometimes they go to LRR, because there are 2 or 3 skills centres. And these skill centres focus on plumbing and stuff like that.

**So you think that the role of the skills centre is important for the CRR?**

Yes, this is very important. Because in fact we try to work together with the ministry of trade to use the skills centre as a guideline, a reservoir, to feed the incubator. They graduate from here, they now will have the business mind-set and the skill coupled together and they can actually move on with their skills and start their own businesses. I think the role of skills centres in the rural area of the CRR will be very important, especially for the youth. Because when you are always exposed to just one thing, from your childhood, you will believe that is the only thing you can work in. That is the reason why you see so many youngsters try to copy their parents or people they know.

**What would in your opinion be the solution for CRR?**

For me the solution for CRR is to actually provide the community in CRR with livelihood skills. Because the reason why their earning capacity is low, is because they don't have the prospect of actually being able to earn. There are so many people who are farming, but how many people will really commercialize farming? The goal of the farming is to be able to feed their family. So it is only if they had access to the skills. And then the infrastructure becomes a problem. They are not able to connect the farming with the markets. There are no storage facilities, electricity is a problem. There is so much more to actually help these people. Training them in entrepreneurship is just one thing.

**Do you have a database of entrepreneurs? How do you stay in touch with them?**

We stay in touch with them and we also do enemy visits. We also go to the communities to see what their prospects and possibilities there are. When we do that people come with tons of problems. But we want to hear what they want to do and where they are passionate about. But with the incubator program we spend six months with the entrepreneurs, so it is easy to monitor them. And the cool thing is that with the incubation program we have incubated about 100 of them. And 98% of them are still in business.

**Why do you think this incubation program is so successful that still 98% is still in business?**

I think it is because we always provide all rounded service and it is not just one week. Some institutions have entrepreneurship training which lasts very short; with a maximum of 1 month. But we will make sure it lasts for 6 months. You have coaches, access to finance and everything. And also most importantly we have our own training curriculum, most of the other incubators don't have that. YEP is focusing on start-ups and they have designed their program on start-ups, but they don't know how to guide the companies after that. We also make sure that our training is more hands on. And we have this constant evaluation. We make sure that every trainer and every person involved is constantly monitored and evaluated. We don't settle for less. And we will constantly improve the program. Besides, the innovation part is also very important. Not every business can join the program. We make sure that the business is competitive and maybe can go international.

**Bayba (21-1-2020)**

*This interview is with M. Lamine Bojan, head of credit of Bayba Financial Services. Bayba is an international money transfer company, which is transforming to a micro finance. They are not operating in micro financing yet.*

**Can you introduce yourself?**

My name is M. Bojang and I am 45 years of age. I have been working as a school teacher before where I taught politics at a senior school, and from there I moved to Reliance Finance. I have worked there for 10 years and after those 10 years I moved to Supersonics, which is another micro finance. I have worked there for approximately one year and then last October I moved to Bayba.

**Can you give a short introduction about Bayba?**

Since 2006/2007 it has been existing as an MTO. MTO is a Money Transfer Organisation. That is basically what they have been doing. Covering Europe, America and parts of Africa. Recently, Bayba decided to transform into microfinance and the focus is mainly on the rural youth and women. That is our target group.

So we have not started operating as a microfinance yet. The target was last Monday, but we have our idea for structure yet to be completed. So we are moving it to the 27<sup>th</sup> of this month. So by the end of this month we will start full operation as a microfinance.

**Why did you decide to transform to microfinancing instead of staying an MTO?**

Because, if you look at it, there is a fundamental problem in the country. There is a lot of unemployment which is just rising by day, and the conventional banks are not providing the solution for young people. Because if you look at, just like you are saying, entrepreneurship, young Gambian are willing to engage in entrepreneurship but access to finance has been a problem. And the bars of conventional banks are so high.

We have seen it with Reliance, when reliance came, they were trying to create competition and a lot of people had access to finance. So this is the reason why Bayba is also coming, because of reliance.

If you look at some of the reports that we have, where we are relying on, researches that have been done by FinScope, there is a lot of

gap to be filled. At a point, they will tell you about 69% of the Gambian Youth are there without a formal job. So this is information that gives us the currency that we still have a long way to go. So Bayba has to come and close the gap. So basically this is the reason.

**What is, according to you or according to Bayba, the right definition of microfinance?**

Well, I will give you a working definition based on what we term as microfinance here. We provide financial services to the lightly unbanked people, or underbanked, to have access. To include those that have been excluded from the main economic stamp. So this is basically what micro finance, in our terms, means. Providing access to finance and also providing finance for those who were excluded for operation.

**When the people have received money, how do they have to pay it back to the bank?**

Yes, we usually give them soft loans. Basically it starts from a lower level and we graduate them and this has to be attached to certain setting schemes which will also help them to be independent later, when they don't have to depend on the bank. So, we give them a certain amount and they pay with some interest on top of it.

We also encourage them to save. So that at the end of the day, maybe after two or three cycles of the loan, they were able to save enough so they will not need much of the banks money.

**Why did you decide to focus on the rural area?**

Just like you said, many people concentrate on the urban area, because of the value of money. If you invest in the urban areas as microfinance, you tempt to get more in terms of profit because the loan amounts are higher and the repayment capability is higher.

But when we look at the calculation, most people live in rural areas and they are very most economically active. Especially the women.

Engaged into farming, engaged into working. So, they are neglected. Even Reliance, as the biggest player, has a lot of gaps which are not filled. So, we as Bayba, we saw that the gaps are even wider in the rural area, so we have to intervene in that area. This is basically the reason why we want to do it in the rural area.

**You mentioned the gaps, can you maybe give an example or can you tell what problems they face there?**

Ofcourse, access to finance is one of the gaps. You see a hard working population, you know what they are engaged in, if they have support they are able to take it to another level. So that is one area; access to finance.

There are also other things needed. Things like, access to water facilities, access to so many other things that help them in their livelihood. For example, you can have communities that rely basically on farming and they don't have proper fencing. They don't have inputs regularly available. So these are areas that we are trying to intervene in. Provide them with products that will cover these problems. But the main problem is access to finance.

There is another gap that we want to address, which is the literacy level. Because, Bayba also wants to take technology to drive the business. Technology will acquire a lot of awareness. When you look at the rural area compared to the urban, most people are illiterate. So, in delivering the financial services, we always deliver it with a literacy program. Which will practical it up. So that if you once have to use mobile phones, to do financial transactions, it will be easier. Bayba is coming up with something that is not happening in the country yet. That is using a device with tablets that will serve the communities in the rural area. So end to end, transactions can happen in the communities, which is not happening currently. Even Reliance has tablets, but it is not up to what we would want to see happening. With our point of sale device, with the tablets, we can issue loans, take savings, allow withdraws, and we can also allow

them to transfer money to relatives or receive from relatives in urban areas. This, currently, is a big gap and I believe our intervention is going to close the gap a lot.

**The Gambia mainly runs on physical money and not on digital money. Does your clients need to have a bank account to transfer?**

Yes, each of them needs to have a bank account with us. We go to them with the device and help them to open the account where they can make some savings. So as long as you have an account with us and you are able to access loan facilities and savings products.

Let's say you have a relative in the urban area who is interested in sending you money, it can be done! They can just walk to a branch here and send it through an account, and it is sent through our agents. We also plan to work on the agency service, where we get people, who are already established entrepreneurs, sign them as agents, so that they would transact on their behalf. So all those are avenues for us to serve the underserved.

**You mentioned that the main problem in the rural area is the access to finance, do you maybe know why it is more difficult in the rural area compared to the urban area?**

Many financial institutions do not want to go to the rural area, because it is expensive. There are not many facilities, the road networks are poor. So, it is very capital intensive. In order to serve these people, within a day you can travel up to 200 kilometres. And that means a lot of costs for the bank.

I remember when we started in Reliance, I was mostly based in the rural area. Myself and my team can travel 100 kilometres to the destination and 100 kilometres back, maybe to serve only two groups. And if you look at the fuel, it is very expensive. So this is the main reason why many have tried, but it never worked. I think Reliance has done a great job in trying to penetrate. This is what we want for Bayba. Because I am very instrumental in expanding, up to the



farthest end of the country. So I hope to do the same for Bayba, so that there are a lot of gaps that can be filled.

If you look to the north side of The Gambia, you hardly find services within 100 kilometres.

**How are you planning on investing in the youth, because the majority are dropouts. Do you want to help them by helping them set up a business or do you want to provide them with farming materials?**

Based on some of the products that we have for them, our intention is to get them into groups where we can give them financial literacy training. And they would identify their problems. Whatever problem they have, we try to intervene. Some of them would basically want to be engaged in agriculture. And in that case, if it is farming, which is sometimes seasonal, we can provide them farm implements. If it is vegetable gardening (horticulture), we can also provide them with inputs like seeds and fertilizer, to fence their gardens, and also provide water facilities like boreholes. These are all products that we have developed for youths.

**So you are not only investing entrepreneurs, but also in people who want to develop?**

Yes, like those who are existing in business already, help them to grow the business. We do in both, even start-ups as well as existing. With start-ups, we want to bring people together who have ideas on what they want to do as entrepreneurs, or we suggest to them what they can do. So we are looking at it from both ends.

**Do the people have to come to you with a plan how they want to spend the money, or how does that work? Do you have selection criteria?**

Yes we have selection criteria, and this is exactly what we are doing with the council. Remember we have not started operating yet, but the first practical exercise we have taken is with council. We allow

them to do the selection criteria. They look at youth who are either engaged in something, because that is what is more reliable, it shows that they are responsible.

Then, those who are not engaged in anything, we want to gather them in a form of association. So that they can go guarantee one another and they can support one another.. In that way it is easier to manage them. Then, they can be doing different businesses, one can be selling piles, other one can be selling this and this. But we want them to be clustered, as an association and from there we try to address their needs.

**So the council chooses the young entrepreneurs or people, and you approve the list and you give them the fund or the products they need to start?**

Exactly. The council have done the first phase, and today when we meet they will give us a list and then we go to use that to proceed.

**Do you have a time limit for paying off?**

Yes, our initial plan is to run for minimum 24 months. Most microfinance and institutions in this country, they give loans between 1 to 6 months. And we realised that the payment is so hard on them many times, and this is an area that we are also trying to improve. Because we read that all of them are charging flat calculation of interest. We offer them reducing balance, which will save them a lot of costs. So this are areas that we want to create initials for ourselves in order to make it affordable. Affordability is also one of our prime focus. It has to be affordable. I have been in Reliance and I have seen how sometimes these people can be ripped off. There are certain products, especially these long term loans, you give them and they end up paying more then you give them.

An example, there are women gardening in Tanjeh. There is a garden that we finance at some point, with supersonics. This fencing, costed 400.000 (dalasi?) and the tending of the loan is 3 years (36 months).

You realise that by the time they are finished, they will have paid an excess of 450.000. So that is so huge. For this reason, it becomes difficult for them to stand when you immediately give back. And the essence is to help them to grow.

But you as a bank also have to put some interest, to make profit?

Yeah, well, for us we are looking at 1.5 to 2% per month. Currently, is 3% minimum. That is happening in Reliance and Supersonics.

### **So you are trying to be better by lowering your interest?**

Yes. We have gone round to do some research. Actually I have been working in the field for many years, and these are common complains that are coming from, women especially. Complains that the interest is high and sometimes you want them to save, so that they can use it at the end of the day, but that is not possible when they struggle to pay their monthly debts. So, this is a learning point for us. We have to encourage them to save and in order to do that, you have to break the rate down. So between 1.5-2% per month is reasonable for us because we are using technology to reduce the costs.

### **We are searching for different options for people to get finance. One option could be microfinance, but do you maybe know other options to get finance to set up your business?**

I think if you go through the micro finance it is more advisable, because the ability of micro finance is there to provide the capital. You know sometimes a start-up can struggle, but micro finance can also get funds from other partners. We have seen many foundations for instance who also funded. If you go online you can find partners for the microfinance who can help you support in the project. You need to link with microfinance institutions. All the micro finance institutions are in the country and then through them you will be able to get the finance.

Because one area that is not doing very well and has potential entrepreneurs, financial institutions will not go near them, because it

is risky. So you can bridge that gap. For example, if you will be able to bring them together and give them some literacy programs in entrepreneurship, then institutions like us will see a lot of risk be get away. Because we are very comfortable if we know this set of people are ready in terms of mind set, in terms of what they learned. Then you can easier get funds. For instance, there is an institution called Concern Universal. In the country they train in agriculture. When I worked in Reliance Finance, we partner with them, because they trained farmers. And any group that we know was trained by Concern Universal we are comforted with. Because we know they have the basics, financial literacy and the discipline to run a business. So we are comfortable to deal with this people. So if the CRR is the area you are going to work in, it will make it easier to train the people.

### **Is there more that makes it easier for people to apply for micro finance and get the money, beside that it is good that they are trained? What are the requirements?**

These are the basic things. You need to have an account. And to open an account has basic procedures. Which is reachable. If you have an account and you have a business plan that you want. You only need to approach the micro finance institution. But micro finance institutions are comfortable dealing with groups instead of individuals.

### **Why is that?**

Because individuals are riskier. It is just about the solidarity mechanism in groups that we like. and the pressure from the others helps in the collection. Apart from that, if you give individuals money and they have a problem, it is their problem. There is nobody where they can rely on. And a lot of loans have gone bad in this country, which are individual loans. So micro finance definitely is comfortable with groups.

If someone wants to set up its own business, it is the best to cooperate with other people want to set up their own business, so that they can apply together for micro finance?

Yes, they don't necessarily have to be doing the same thing. Let them just come together so that it is easier to deal with them. The risk is bundled as one instead as one individual.

**You as Bayba are going to partner with the council to find people who are interested in the products you give. Are you also planning to partner with other organizations? So that you can provide funds or products to them?**

We are planning to do partner with all the councils in the country. Because it is through them you can get the youth easily. They are structured.

It is easier, because they know who can do what. So the advice is to get down to community level, to the VDC: Village Development Committees. So it will be smart to first knock on the door of the council to ask if young people are interested in trainings etcetera. They will love that. They just have to address the problems of youths. So it is advisable that the council is doing a good job in trying to know exactly what is happening. They are mapping to understand the terrain. And they are going further than that. And they have a youth representative and a youth councillor, who is nominated. And every meeting they have, the youth representative is there to bring youth in the agenda. So we are working very close with him. He helps us to identify potential entrepreneurs.

**How do you feel to invest in skills centres in the CRR, to improve the educational sector?**

Because we spoke to youth in the CRR and they all say that they need to learn a skill, because when you have no skill to practice, you also cannot have a business.

Actually, that is not in our plan. We are starting, but these are areas that we can look into. Because for us it is important to be responsive to the needs of the people. You claim to serve. I cannot go to CRR and once help them in something that they are not interested in. So I think skills development is one area that we can also invest in. The North Bank there is more of a farming centre, where young people are trained in poultry and in other farming activities.

And for me, I would be happy to invest in something like that. But it is capital intensive, but I think the good thing with Bayba is that we work together with the biggest bank in the country; the Trust Bank. And they have always given us assurance that funds are there for meaningful investment. So this is an area that has triggered something in me and I think that we could look at skills development. I believe this is a direction we can take. And partnering with the government can bring the bottle down. Because the government is interested in building skills on people. So if you partner with them and find together a way to create that.

Now I will give examples from my time when I worked in Reliance Finance, because I recently started to work here. We have a MOU (memorandum of understanding) with the minister of trade last year to train women in the rural areas on entrepreneurial activities. So the same can be done in the skill areas, where government can come in and tell us how they will come. This is something that is going to bust the sector very well.

**Can you explain why you mainly focus on the women in the rural area?**

Women are better entrepreneurs in this country than men. And they have a totally set of attitude in terms of repaying loans. I think it has to do more with their dignity than any other thing, so we are comfortable dealing with them. Because we are sure that when we give money, it will come back. And they are the ones that are mostly

economically active. They are always doing one thing or the other in terms of generating.

So most women in the rural areas you must have seen, most of them are farmers: they go to the garden every morning and every evening. We feel they have been doing that for quite a long time. And there is little improvement. They are not able to save. You want to uplift them, because when you uplift the women, their families are uplifted. This is reality, because we have all lived it. I have seen how my mom contributed to my education. They will never rest. So this is one area where we think we can make a difference.

We still have a long way to go, but you have to start somewhere. Last year I piloted products in Banjul market. We gave men a loan and we gave women a loan. And we wanted to mix them. There were six men groups. Five of them failed. So this is what encourages us to deal with women.

### **Can you say that the CRR is the rural area?**

It is not more rural area than other regions, but the CRR is in the middle of the Gambia. And when it comes to economic activity and development, it is seriously lacking compared to most of the other regions. CRR and LRR. But more regions rural area, apart from the west coast region. Anything outside Greater Banjul is rural. It is a big area, roughly 80 to 90 percent of the whole country.

*Looking at the report with the graphics:* We as a financial institution took part in validating this, there are a lot of opportunities that we can see in this report. We can see where we have to focus on: the youth and women.

### **What are the future plans for Bayba?**

We want to go outside the country, to focus on Africa. But first, currently we have six outlets: we want to make it nine. One in Basse, one in the Lower River and one in North Bank before the end of the

year. And then we will add another three the next year. It is just to have our footprint in the country. And then we want to have more presence in the rural area.



## Appendix III: Survey Kuntaur region

The aim of the incubator program is to empower youth through entrepreneurship. The youth in the CRR is our target group for this incubator program. To gain our knowledge about the current business culture, we mainly spoke to higher organizations and schools. To empower the youth, the youth should be able to speak up. That is why we want to go to the streets and talk to youth. Within higher organizations, 'the youth' is referred to as people in the age range of 18 to 35 years. We also want to know how younger people think about the future and about their educational background. That is why we decided to start at an age of 15 years in our target group. Because we have a totally different background, we ask 'basic' questions about their family, school background and daily life. We want to find out what their opinion is about people from their age who are moving from the CRR to other regions, or even to other countries. We ask these questions with the aim to hear from the youth itself how they think about these subjects.

We want to interview in the Kuntaur region at least ten people. We prefer to have interviewees from different sexes and ages. We are dependent from a translator, because most people in this region don't have a high level of speaking English. Our original plan was to split up in three couples, each couple consisting of one translator and one of us. But we found out that we could interview in the most efficient way if one of us asks the questions and someone else will write it down. There was also often just one translator available, which made that we had to change our original plan.

If it is possible, we want to go with a female translator to make the girls feel comfortable to speak freely. In the end this was not possible unfortunately.

In order to create a good overview of the activities among the youth and their dreams, we are able to create a more accurate incubator program for the region, adjusted to their current and future needs.

## Survey Interview #1

**Gender:** female

**Age:** 24

**Village:** Jakaba

### Family

**With whom do you live?** Mother, elder brothers, younger brothers, wife of brothers. She is not married and she has no children.

School

**Do/Did you go to school?** YES, I finished primary and secondary in 2009.

**Do other people of your compound go to school?** Yes, some children go to Madras. That's Arabic school. But they all stopped after secondary school.

### Daily life

**How does your day look like?** When I wake up in the morning I greet the elders and then I go to my garden to water and take care for the crops. Then I will go back to my home to help the others with cooking. In the afternoon I will again go to the garden. On Monday I sell the crops at the lumu to earn my money. Once a month I also sell mint on the lumu.

**What do your parents do to earn money?** They also work in the garden, in this village many people work in the garden. One of my brothers is a builder, and my other brothers are farmers in Jakaba.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** In the future I want to be and work in a good position and earn more money. If I could choose I would continue the education and don't stop at this level of education. That is what I am praying for. I would love to be a tailor, but to achieve that I have to go to a skills centre. But there is no skills centre in this area.

**Where do you see the future?** In the CRR of somewhere else; anywhere that I find comfortable and that gives me the opportunities to grow.

**What does the CRR need, so that you can fulfil your dreams here?** Definitely a skills centre! I would prefer to live and learn here, but if I want to learn a skill I have to move somewhere else. But I cannot go to the Kombos, because I have no place to live there and I have not enough money.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, I know people who have the power and a place there who went to the coastal area. But I cannot go and live there. And my neighbour went to Senegal, to find a job there.

**Extra question: Why is it difficult to find a job here?** There are no places where you can be employed. They are only in the coastal areas.

### Survey interview #2

**Gender:** male

**Age:** 25

**Village:** Jakaba

### Family

**With whom do you live?** There are about 35/40 people here. I live with my brothers, their wives, sisters, parents and stepmothers.

School

**Do/Did you go to school?** YES, I finished primary and secondary at Madras. But I did not go to college.

**Do other people of your compound go to school?** Yes, the younger children are going to school now. And my brothers went to college.

### Daily life

**How does your day look like?** During the day I dry rice under the sun, so that it is ready for the machine for pounding. I also work in our family shop, we sell vegetables. Our family are farmers, so we sell our goods in the shop.

**What do your parents do to earn money?** In the past my father was a teacher, but he also works in the shop now.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** In the future I want to be a teacher. To become a teacher I have to go to college.

**Where do you see the future?** If I get a chance, I could go anywhere, but if I could choose I want to stay here in the CRR. But I think in the coast area more people and more opportunities.

**What does the CRR need, so that you can fulfil your dreams here?** There should be more job opportunities so that people can be employed here. It can be created from help of the government or people has to do it themselves by setting up their own businesses and employing people.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my brother went to the coastal area to search for job opportunities and I know people who went to Senegal. Also because there are more job opportunities.

### Survey interview #3

**Gender:** male

**Age:** 25

**Village:** Jakaba

### Family

**With whom do you live?** I live with my family: my father and mother and my elder and younger brother and their wives. I am also married, but my wife lives somewhere else.

### School

**Do/Did you go to school?** YES, I am educated, but not through the regular school system. Someone taught me in my own house. I learnt what they learn at the Koran school, so I had no subjects which are given on English school. My parent chose for me to be educated this way, but if I could choose I would also go to

**Do other people of your compound go to school?** Yes, some of them go to Madras or to the Koran school. At the Madras school, the major thing what people learn is Arabic, but they also learn English. At the Koran school they only focus on the Koran. Some of the children are also taught at home, like me.

### Daily life

**How does your day look like?** I teach at the Koran school. During that day I also have some breaks for breakfast and lunch. I am the only teacher at the school, so I am very busy everyday but sometimes someone comes to help me.

**What do your parents do to earn money?** The land behind the Koran school is from my family. They are also farmers, so we sell the crops in rainy season. The Koran school belongs also to my parents. So they earn their money in these two ways.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I am a teacher now and in the future I want to continue my teaching carrier. So I can help to the children with learning about the Koran. But if someone would help him with teaching, he has more time to continue his education.

**Where do you see the future?** I see it in different places, for example the Kombos. Because if I want to continue my education there are no good schools here. Most of the schools are only senior

secondary schools and they stop at grade 12. But in the ideal situation I want to stay here, because my family lives here and the children in the school need him.

**What does the CRR need, so that you can fulfil your dreams here?** If he has the opportunity to follow education in this area, he want to do it here. Therefore CRR needs more education opportunities, but also education materials.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

NO, I heard about it but at the moment I don't know anyone in my environment who moved to somewhere else.

### Survey interview #4

**Gender:** female

**Age:** 26

**Village:** Jakaba

### Family

**With whom do you live?** I live with my family: my father and mother, my brothers and their wives and children. I have a husband and a daughter, my husband moved to the coast. But because he is a farmer, he will travel back during rainy season to help with farming.

### School

**Do/Did you go to school?** YES, I went to Madras and finished it at grade 12 in this village. I also went to primary teaching education to become a teacher, that is only at the coast.

**Do other people of your compound go to school?** Yes, the little ones also go to school. My parents did not go to school, but they can write.

### Daily life

**How does your day look like?** I am a teacher. I teach Arabic subjects at the Arabic school in this village. I also do tailoring. People from the village come here to bring their fabrics. I do it for five years now, someone taught me to do it. So I do tailoring after school and in the weekend. I bought my own sewing machine.

**What do your parents do to earn money?** My parents are farmers, they grow crops. The females in my family work in the garden and the male work in the farm.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I would love to teaching education. I want to improve my teaching or tailoring skills. If it is possible I would train people in tailoring, that I have my own class.

**Where do you see the future?** If there is a opportunity I want to stay here, in this village. I want to stay here, so that I can teach the young people here. And also my family lives here.

**What does the CRR need, so that you can fulfil your dreams here?** If I want to teach people in tailoring, I need more sewing machines. But in this area people need to learn more skills and also tools. For example everybody is in farming here, but they don't have enough farming tools.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my husband moved to the coast. Because here he has no chance to work. But if people have the chance, they like to stay here.

### Survey interview #5

**Gender:** male

**Age:** 19

**Village:** Kuntaur

### Family

**With whom do you live?** I live with my father, mother and my two little sisters. I am the eldest of the family. The brothers of my father and their wives and children do also live on the compound.

School

**Do/Did you go to school?** YES, I am in grade 7 of secondary school now.

**Do other people of your compound go to school?** My little sisters go to primary school now.

### Daily life

**How does your day look like?** I go to school, when I am finished I go to my friend who has a bush taxi. We will drive the bush taxi, I am the apprentice. At the end I will get D50, so I can give that to my parents. Sometimes I will also fish, but I have to help my parents, because my mom has a disabled leg and my father has mental health issues.

**What do your parents do to earn money?** Nothing, they can't work, because they are ill. I am the only boy, so I have to take care for them. So sometimes my uncle supports us with money.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** In the future I will earn a lot of money, so that I can help my parents. It doesn't matter what kind of job it is, if I can earn money with it, then it is okay. I can become a driver, teacher whatever pays me.

**Where do you see the future?** Here in the CRR, because I cannot leave my parents and little sisters alone, I have to take care of them.

**What does the CRR need, so that you can fulfil your dreams here?** There need to be more job opportunities, because it is hard to find a job here.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**



YES, I know people who went to the Kombo's. That is because it stops here at senior secondary school, but if you want to continue study or go to college, you have to do that somewhere else.

### Survey interview #6

**Gender:** female

**Age:** 13

**Village:** Fulla Kunda

#### Family

**With whom do you live?** I stay with my grandparents and my uncle and his family. My parents don't live here, they live at the coast.

School

**Do/Did you go to school?** YES, I am in grade 11 of senior secondary school in Madina now. I always go there by bicycle, it's about 40 minutes. I study arts and craft there.

**Do other people of your compound go to school?** Yes, the children of my uncle also go to school.

#### Daily life

**How does your day look like?** Every day I have afternoon shift. So before I go to school and sometimes in the evening I will study for school, because I want to get good grades. In the morning I also go to the garden, to work there together with the other women. I help my grandparents with cooking and doing the laundry.

**What do your parents do to earn money?** My uncle pays for me, he is a carpenter. My family is a tie and dye family, they do it for many generations now.

#### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I also want to have my own Tie and Dye business.

**Where do you see the future?** I like to stay here, together with my grandparents. I also think that everything is here to create my own

business. Because my uncle will teach me in tie and dye, so I don't have to go to a skills centre for that.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my family moved to the coast together with my brothers and sisters. They have their own business in Tie and Dye there now. They moved to earn more money, because here it was too difficult to have the business.

### Survey interview #7

**Gender:** female

**Age:** 22

**Village:** Fulla Kunda (originally from Domo, but I moved to here for marriage).

#### Family

**With whom do you live?** I live here with my husband, we are married now for 5 years. I have one daughter, she is 3 years old. We also live with the parents of my husband and his brothers and sisters.

School

**Do/Did you go to school?** YES, I went to school in Bansang and I stopped school in grade 10. This is because I married then and I didn't get any support of my parents anymore.

**Do other people of your compound go to school?** Yes, they also go to school.

#### Daily life

**How does your day look like?** Every day I do domestic work; cooking, washing clothes, cleaning and gardening.

**What do your parents do to earn money?** My parents earned their money by farming. Now my husband earns the money for my living.

## Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I would like to have my own business where I can sell general cooking materials. And I also want to sell crops there, women want to buy that.

**Where do you see the future?** I have to stay here, because my family and my husband also live here. I cannot move without their permission and then we should go together.

**What does the CRR need, so that you can fulfil your dreams here?** \*The father of her husband sits in the back, they came together to the interview. She thinks the question is difficult, and she asks her father-in-law: can you help me? The man immediately starts talking.\* The problem is that there are no facilities here. It is difficult to do something for yourself here without getting any government support. We ask the government for help; wrote letters and everything, but nothing happens. They have no money to support the CRR. And we need the money to buy farming materials, tools like tractors to improve the farming. And we need more teachers. ***But everybody is poor here, we all rely on farming. The government focus on health, education and infrastructure, but not on farming. But without a full stomach you cannot work; everything starts with farming.***

## Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my husband just moved to the Kombos. He is a police man, so he cannot decide where he wants to work. The government will decide for him. But I also now people who went to the coast themselves to search for jobs. Someone in my family went to Germany.

## Survey interview #8

**Gender:** female

**Age:** 28

**Village:** Fulla Kunda

## Family

**With whom do you live?** I live with my family: my husband, my husband's brother and his three children. I have also a child and I am pregnant of the second one.

**School**

**Do/Did you go to school?** YES, went to primary school. But I stopped at grade 5, because my parents died then and I could not get any other support.

**Do other people of your compound go to school?** Yes, one of my brothers completed school as the only one.

## Daily life

**How does your day look like?** Every day I work in the garden. I sell my vegetables every Monday on the lumu. But the living conditions are not very good here, so it is not easy to work.

**What do your parents do to earn money?** My parents died, but they were farmers. Now my husband is the main one who earns the money; he is doing manual work.

## Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** \* difficult to answer, took a little while\* If it is possible I would have my own business, where I could sell the vegetables from the garden. Or I will buy different goods at the lumu and sell it here for a higher price.

**Where do you see the future?** I like to stay here, because this is where I was born and grow up. But I understand why people move to the Kombo's; they want to improve their life. There are more job opportunities there.

**What does the CRR need, so that you can fulfil your dreams here?** It would be good if there are people who teach me to be a

gardener. So that I can start for myself. So CRR needs more teachers, but also moor tools to perform the work.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my brother moved to Europa. He is now studying there. And I also now many people who moved to the coast to study or work there.

### Survey interview #9

Gender: **male**

Age: **15**

Village: **Fulla Kunda**

### Family

**With whom do you live?** I live with my parents an my older brother and sister. Also my uncle lives on the compound with his family.

School

**Do/Did you go to school?** YES, I went to Arabic school in Kuntaur. But I dropped out in grade six due to lack of money. My parents could not support me anymore.

**Do other people of your compound go to school?** My brother went to English school and my sister also went to Arabic schools. But I like it to be separated from my brother, that we didn't go to the same school. And I also wanted to focus on Arabic language. My brother was able to finish school, he is now at GTTI, learning to become a plumber. My parents didn't go to school.

### Daily life

**How does your day look like?** I do a lot. Normally I go to people who are in construction, to ask if I can help them for money. And I also learn from them. Sometimes I help my uncle, who has his own donkey car. Sometimes he brings tourists on his car to show them

the environment, then I will help him. I also like to play football. And I am trying to learn to drive a vehicle, so that I can drive in the future.

**What do your parents do to earn money?** My parents earns his money with gardening. I also help my parents by giving money to them.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I wish I have my own vehicle and become a driver. That is why I am learning to drive now. But in this area there are a few bush taxis, so I think there is a big market for me. And if it is possible I would like to go to school, to improve my English.

**Where do you see the future?** I will stay in the CRR, because my family is here and I have to help them.

**What does the CRR need, so that you can fulfil your dreams here?** The children should get school sponsors, so that everybody can go to school. They say there is free school in The Gambia, but that is just a name. But you must have money for your school materials, school boos and uniform. And also transportation costs money. And we also need more gardening and farming materials, because they are expensive.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, my uncle the brother of my mother, lives I Germany now. He has a wife there, but he still has no licence. I think many people will move to the coast because it is hard to live here and to earn money.

### Survey interview #10

Gender: **male**

Age: **23**

Village: **Kuntaur**

### Family

**With whom do you live?** I live with my family: my parents, my sisters, my brothers and their families. My wife and children also live with me.

School

**Do/Did you go to school?** No, I did not go to school. My parents didn't have enough money to support us.

**Do other people of your compound go to school?** Only my youngest brother goes to primary school, he is in grade 5 now.

### Daily life

**How does your day look like?** I wake up at 8:30AM, after which I go to Kairoh Garden. If there are customers, I drive them on the boat. We go to the Baboon islands and watch hippo's and chimpanzees. I know a lot about them, so I will tell the customers everything I know. At 19:00, I go back to my family where I drink tea before going to bed.

**What do your parents do to earn money?** No one works in my family, I am the only one who provide income for the family.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I would like to have my own business related with tourism or a restaurant. Then I can combine the boat tours with my own restaurant, I think it will attract a lot of customers.

**Where do you see the future?** If possible, I would like to stay in Kuntaur because I love the village and my family there. But if I do not manage to have a good job here or a good business, I consider going to Europe.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, a number of people went to the Kombos, because in Kuntaur there is not a lot of job opportunities. Also, a big number of people I know went through the Backway, to Europe, because there is not

enough job opportunities here. They hope they will have a better future there.

### Survey interview #11

Gender: **female**

Age: **23**

Village: **Fulla Kunda**

### Family

**With whom do you live?** I live with my family: my father, mother, grandmother and brothers. I am married, but my husband is in Brikama at the moment.

School

**Do/Did you go to school?** YES, I went to the English school and stopped at grade 10. My parents had not enough money to support everybody.

**Do other people of your compound go to school?** Yes, my brothers also go to school.. One of them is in grade 9 and the other is in grade 12.

### Daily life

**How does your day look like?** In the morning, I go to to Kairoh Garden. During the day I will help in the kitchen and I clean the rooms and bathrooms. When I go back in the afternoon, I first fetch water, then I cook for my mother and then I take a bath before going to bed.

**What do your parents do to earn money?** My parents and also my brothers work in the rice fields to earn their money.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** In the future I hope to be able to increase my income. I do not necessarily want to stay in Kairoh Garden: I could start a business close to home. I would sell goods and food there.

**Where do you see the future?** I will stay in the CRR, because I want to stay close with my family.



### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, someone I know is in Germany right now. His mother does not have anything. She is suffering a lot, so he sends money every month.

### Survey interview #12

Gender: **male**

Age: **25**

Village: **Sibanor**

### Family

**With whom do you live?** I live at my own in Kairoh Garden.

School

**Do/Did you go to school?** YES, first, I went to the Sibana Primary and Scondary school. Then I went to the Banjul Muslim school (in English). Then I did my first year in the University of The Gambia to study Development studies. Due to lately handing in paperwork, I could not continue afterwards, so I tried to go to college. But, because of lack of funding, I could not continue there.

**Do other people of your compound go to school?** Yes, I have two sisters who went to school, up to grade 8 and 9 respectively. The had to stop however because they got married. Another sister is currently in grade 11. I have also one brother who is in the Arabic school.

### Daily life

**How does your day look like?** When I wake up, I open Kairoh Garden. I prepare breakfast for the customers and I make the bills for the ones who will leave. I then water the garden. If needed, I go shopping in Wassu for Kairoh. I also close Kairoh Garden in the evening.

**What do your parents do to earn money?** My parents don't work.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I would like to work in the area of education. But, more realistically, I would like to become businessman. In fact, I hope to start a shop from next raining season (after my contract at Kairoh Garden ends) onwards.

**Where do you see the future?** I would like to start the shop in the Kombo area. There, the access to the products is more easy and the earning is better. Here it is difficult to earn money: in Wassu, the shops only get high customers on Mondays thanks to the Lumu.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, a lot of people I know went to Italy because they think that it is easier to make money there. Some also went to the coastal area, because when they finished their high school, it is only at the coast that we can find GTTI, the university and the colleges. Also, there are more job opportunities there.

### Survey interview #13

Gender: **female**

Age: **24**

Village: **Fulla Kunda**

### Family

**With whom do you live?** I live with my family (mother, brothers and sisters) and with my daughter. My husband is in Italy

School

**Do/Did you go to school?** Yes, I went to Arabic school, but I stopped at grade 4.

**Do other people of your compound go to school?** Yes, My brother is in grade 6 in the English school It is my parents that decided that I would go to the Arabic school and my brother to the English school.

### Daily life

**How does your day look like?** After waking up, I go to the garden, then I fetch water. I make the breakfast and clean the compound. The, I do the laundry and sometimes I go to the rice fields. After that, I go to Kairoh Garden, where I clean the kitchen (sweeping and washing the dishes) and prepare lunch. In the evening, I go back home, greet my family and go to bed.

**What do your parents do to earn money?** M My mother goes to the garden. The only brother that is here, goes to the rice fields. They earn money in these ways.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** I could stay in Kairoh Garden, but if I find something better to do, then maybe I could start a bar and restaurant in Fula Kunda. I would like that, because I love cooking.

**Where do you see the future?** If I would move from Kairoh Garden and stay in CRR, then I would start something in Wassu: it is a good place and it is always a bit crowded.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

YES, some people I know went to the Kombos and some also went to Europe. They both did that to find better living conditions.

### Survey interview #14

Gender: male

Age: 29

Village: Fulla Kunda

### Family

**With whom do you live?** I live with my mother, my younger sister and my wife and five children. I have three girls and two boys. My father died.

### School

**Do/Did you go to school?** YES, I went to Arabic school. But I drop out of school in grade 5, because my father was too poor. But I learned to practice Batik in Senegal. My uncle taught me in Dakar. I moved to him when I was 14 years old and I stayed there for eleven years. The first five years I focussed on training myself in Batik and the other six years my uncle supported me to sell Batik in the surrounded villages of Dakar. But I had to come back, because my father died and I had to take care of my family.

**Do other people of your compound go to school?** My little brother is in school now, I support him. Also my sister went to school, but she died last year. My other sister is married now, so she doesn't go to school anymore.

### Daily life

**How does your day look like?** Since I live here, I cannot have my own business, because now I have not enough money. But in a school nearby they have arts & crafts lessons in grade 9 and they call me to teach the students this skill. So I am paid every day I work there, but sometimes I just wait because they didn't call me. And next to the teaching, I sometimes help the construction workers.

**What do your parents do to earn money?** My parents also earned their money with Tie and Dye and Batik. When my father was not able anymore to do Tie and Dye, he was a security in the school. But he died. I myself earn the money for the compound.

### Future

**How do you see the future (dreams, wishes, etc.)? How could you achieve that?** If I could wish, I would have help in finance, so that I can start my own Tie and Dye Business. I also want to teach other people to do Tie and Dye.

**Where do you see the future?** I have to be here, because I have to take care for my family. I am the eldest son. But I can work anywhere, if people need me I will work for them. But money you earn here is higher than the money you earn in Dakar, Senegal. Because the living costs are much higher there.

**What does the CRR need, so that you can fulfil your dreams here?** The CRR needs financial support, so that people will be helped with starting their own business. When there come more companies, youth will be employed and the CRR will develop. And the CRR needs more working materials. I don't have all the colours to do Tie and Dye here, I have to go to the Kombos to get them.

### Leaving the CRR

**Are there people in your surroundings who moved to a different region or country?**

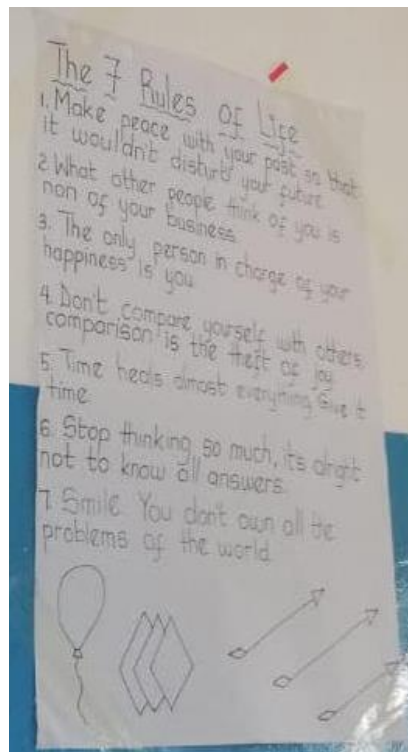
YES, many people in my family moved from CRR to other countries. I have family in Italy and Russia, who live and work there. They do Batik there. But Europe is just a name. If you have money here, it is a better living here.

## Appendix IV: Observations

### Commerce lesson at Armitage Senior Secondary School (Participant observation)

On November the 7<sup>th</sup> I participated in a commerce lesson about entrepreneurship.

When I enter the classroom, there is a blackboard hanging on the left wall which is divided into three columns. The class is already filled with students. There are 15 tables in total, where only the two tables in the left corner in the back are unoccupied. We are seating ourselves (3 people) there. The rest of the tables are filled with 2 or 3 students. The main colour in the classroom is blue and there is much light coming through the windows. On the walls in the back posters are hanging on the wall. On the posters are the school rules written, but also various life quotes.



From my point of view (the back of the classroom), girls are mainly sitting at the left side and boys on the right side. All the girls are wearing head scarfs and their white school uniform. Most of the boys are wearing their school uniform as well.

The teacher starts to talk. All students have a notebook on the table, but most of them are still closed. The teacher starts to write the

subject of today 'entrepreneurship' on the left column of the blackboard, followed by the definition. At this moment, students open their notebook and start copying it. Some students ask other students if they have a pen they can borrow. The teacher is finished writing the definition and repeats what he has written down. Again in an monotonous way. Sometimes it is hard for me to hear what the teacher is saying; he doesn't speak loud and clear. Without a pause in his voice, he directly continues to the next aspect of entrepreneurship; the 'factors of production'. Now there is a pause in his voice which is followed by 'the factors of production are'. This is a moment where the students name the factors of production, where the teachers says these factors together with them. When they are finished saying the factors out loud, they are repeated again by the teacher while he writes them down on the board. Everyone copies it.

The teacher remains speaking monotonous and staying on the same place. The movements he makes are very small and are only hand movements. When the teachers continues to the next subject, there is again lot of repeating on the same elements. The teacher starts a sentence, and the students have to finish his sentence in unison. For a little while the students say the last three words of every sentence that is started by the teacher.

I start sweating and I look whether it is possible to open a window. On both sides (left and right) of the room are windows, but only some are open. When I look around to see whether other people are also sweating. I saw students laying on the tables with their left arm straightened. The students in the back were hanging, and not taking notes. There were also 4 to 5 students texting on their phones. In my opinion students seems to be *bored*. They don't have an active listening attitude.



The monologue of the teachers continues. There is a female student who leaves the classroom to answer her phone call. She enters the room again after approximately 2 minutes.

## **Entrepreneurship Workshop (Participant observation)**

During our stay in The Gambia, we have created a manual for a workshop about entrepreneurship which includes management, marketing, finance and the business model canvas. Some of the information in this manual was copied from the Senegalese Entrepreneurship course.

The workshop has been given on two locations (GambiaPartner Skill Training Center and Armitage Senior Secondary School). Both lasted approximately one and a half week. Below, summary of the observations for every lesson during the workshop, are written down.

GambiaPartner Skill Training Center (18-11-2019 to 26-11-2019)

The workshop on the GambiaPartner Skill Training Center was given because they requested Barbara to introduce entrepreneurship at the skills center. They did not have any entrepreneurial knowledge before this workshop was given.

Among the 20 (selected) participants, 3 teachers were present. The 17 students were divided into five groups. Each group consisted of students of the same skills streams (construction, electrical and plumbing).

### **Lesson 1 (18-11): Introduction to entrepreneurship**

The principal of the school first introduced the students to the workshop we will be giving in the coming week and a half. Everyone nodded enthusiastically when the principal said that the workshop will be interactive.

The introduction game, called Hot Ball, started off a bit awkward because everyone was shy. Eventually everyone started laughing and participating enthusiastically.

First, there was a little introduction of why entrepreneurship is important and what it can offer them. Then, we give them an exercise where they had to fill in their own strengths and weaknesses. This exercise was not very clear explained by us, so it became a bit chaotic. Nevertheless, it appeared that everyone mentioned that 'money management' was at the top of their 'weakness'-list. Except for some females. The majority also said that their planning skills can be improved.

After this, groups were formed and they had to draw their ideal future business. This assignment was again not very well explained. Instead of drawing, they were writing a total business plan (in their eyes) for their business. From these business plans, it was concluded that they have very big dreams, wishes and plans. They want to do everything at the same time in a very short period of time. Let's try to do something about these planning skills!

### **Lesson 2 (19-11 and 20-11): Management (Fien)**

Today we arrived at the Skills Center at 8.30. We had some time to set up the tables the right way, so that the groups could sit together and still had a good view on the board. We think that the setup was practical, because the half circle around the board gave every student a good position to the board. The teachers were happy to see us and they provided us with the printed manuals for that day, what we emailed them the day before. Also the students were very enthusiastic to continue the workshop. They all came in class around 8.55. We could start on time, although one student was missing.

Two from the teachers were present all the time, the other had to teach at the same time so he was often not present.

This was the first day with theory. The definition of management was written on the board, while writing this definition some spelling mistakes were made and the students directly noticed but they only mentioned it after a few minutes.

It appeared that the students took a long time to write down the definition of management, so they stopped copying from the board because Fien was already introducing and writing down the words planning, organizing, leading and controlling. At the end the whiteboard was full and Fien wanted to remove the words from the whiteboard, but everyone was still writing. It took a while before they were finished. From this observation we can conclude that students copy and read the notes on the board, only if Fien was finished writing and talking.

The main focus of this lesson was on planning and setting goals. It was tried to explain it by giving an example of a tailor shop. On the board, Fien has made a planning overview for the set-up for a tailor shop. After this they had to make a planning scheme for their own business. They have written down the exact same planning and goals, they only changed the words 'tailoring shop'.

### **Lesson 3 (20-11 and 21-11): Marketing (Sanne)**

Again all students were present between 8:55 and 9:00. They greeted us very nicely, we felt very welcome. One of the students cleaned all the tables.

While the theory was explained, the students looked like they understood. They also understood the importance of good marketing and competitors.

In this lesson, it appeared that there was not a lot creativity in the answers on the assignments. But the students did not see the similarities between the exercise on the board and their answer.

### **Lesson 4 (22-11 and 25-11): Finance (Marnix)**

The finance lesson started off with the simulation game, where each group owns a bicycle shop and they want to make profit. They understand the aim of the game and they were very competitive. The first round, there were two clients; one focussing on the quality and one of the cheapest price. The second round we had one extra client; someone who focusses on client relation. Each group was very good in

The next lesson of finance, consisted of theory. During the lesson it looked like they understand everything, except for the death-valley part. There was some discussion concerning the fact that a company first needs to do an initial investment and then have to 'wait' for customers. In their experience, a business immediately starts selling and thus gaining money directly.

### **Lesson 5 (25-11): Business Model Canvas**

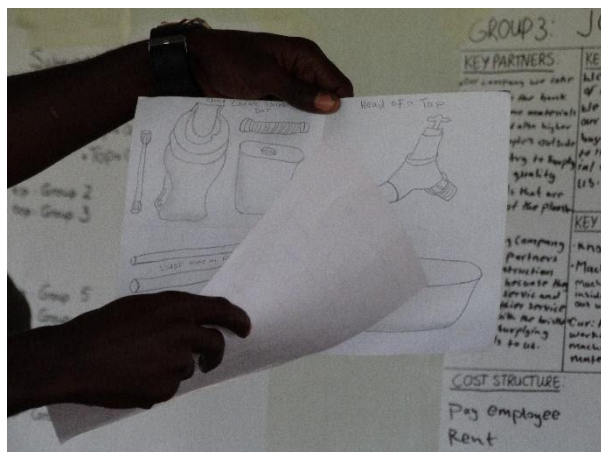
When introducing the business plan (the head principal had told us to name the business model canvas, a business plan instead), the students were very excited when we told them that this model is used worldwide. They needed some guidance in filling in the business model, especially the cost structure and the revenue streams part. In the beginning they did not know the difference between the two, and in the cost structure part they did not understand the difference between fixed costs and variable costs.

Problems were also encountered with the key partners. It was difficult for them to understand that there are other companies or persons needed, in order for your business to be a success. In the end they understood and they even created cooperation contracts with other groups.

### **Lesson 6 (26-11): Presentation and certification day**

This day was a day full of surprises. The groups were very well prepared for their presentations. They were nicely dressed, made business cards and made drawings to support their presentation.

When one group presented, one group had to give advice while the other group had to give a compliment. The compliments were mainly based on their presentation skills while the advice was very helpful for the groups. Some very critical questions were asked to the presenting groups, but they did not always have an answer to the questions.



Nevertheless, the presenters were mainly reading everything from their paper. The presenters were mainly males; when a female wanted to present she froze and the males in the group had to take it over.

### Armitage Senior Secondary School (16-12-2019 to 14-1-2020)

The aim of this workshop was to create a more practical way of teaching for the (commerce) students, create cooperation between the different streams (arts (4 students), science (4 students), technical (4 students) and commerce (8 students)) and fulfil the

wishes of the school to set up their own school business where they sell self-made products. At the end of the workshop, each group has written a business plan for the school shop.

### Lesson 1 (16-12): Introduction to entrepreneurship

We entered the classroom at 9:30, but the computer classroom was already filled with the 20 students. There was a miscommunication between us and the teachers, we thought that the lessons started at 10:00. The students changed to a classroom where everybody was able to have a table, where they can write on. This gave us the time to print the manual.

The aim of the workshop, to create a business plan for the school shop, is introduced as well as the definition of entrepreneurship. Commerce students were nodding and reacting to the things that were said. The students from other streams where difficult to activate.

They filled in the exercise 'personal values' very easily and hands were raised in the air when we asked them to share they characteristics with us. They participated actively. Males feel more comfortable to speak out loud than girls.

The next exercise, where they have to draw how they see the school shop in 5 years, activated all the students. In the end they had to present their idea, from every group a male presented.



## Lesson 2 (17-12): Market visit

The lesson started at 8:30, two commerce students are present. The rest of the classroom was filled around 8:55. Today, we visited the market and every group went to a local entrepreneurs in town (Global Printing, Tie and Dye, Silversmith, Bakery, Baobolong lodge). Before leaving the school, we have set up a list of question together with the students to that they can ask to the women at the market and the entrepreneurs.

When we visited the market and the entrepreneurs, students asked the questions to the women on the market in the same order as they have written down in their notebook. One person (male) from the group asked questions and the others were taking notes.

The manager of Baobolong lodge was very late and the silversmith did not show up at his business. The other three entrepreneurs set their best foot forwards. From our opinion, they showed that they were proud on what they have accomplished so far and wanted to give some advice to the students.

## Lesson 3 (18-12): Market presentation

All groups read from their notebooks. The questions were read in the same way and order as they were written down. The market research was for every group except one group, read by a female. The research about the businesses/ entrepreneurs in town, were read by males.

One girl in classroom mentioned that she does not mind if the people do not sell from her, but at her neighbour. Because than her neighbour can earn money. We tried to explain that sometimes you can be selfish, when you are doing business. When this was said no one nodded or said anything. There was no sign of understanding.

After each presentation we asked a question about their findings. The two teachers remained silent, as well as the students. They were not

able to answer the question and started laughing, or they answered something that was not an answer to the question.

## Lesson 4 (7-1): Marketing

We were supposed to start at 8:30. There was no classroom, no teachers and no students. After an hour there was a classroom and it was filled with students, and one out of the three teachers.



The students were very enthusiastic about the subject, not only the commerce students were active! The students from other streams were also participating and eager to be creative in how they can promote the school shop and how they can best approach the customer.

They decided that the customers of the school shop will be the inhabitants of Janjanbureh, as well as the students and teachers of Armitage. Therefore, they wanted to go to a classroom and ask the students what they would buy from the school shop.

The students participated very active and enthusiastic, because they reacted to everything there was said and no one was laying on the table or watching at their phone. They did not need an extra break than the one that was scheduled.

Apparently, the majority of our student are in the morning shift. They wanted to reschedule our workshop to the afternoon, so they do not miss any classes. The teachers must have known beforehand (when



we made the planning together) that it was more handy to schedule the workshop in the afternoon. Tomorrow, the lesson starts at 13:00.

### **Lesson 5 (8-1): Management**

First time giving class in the afternoon. The classroom was filled with students around 13:25.

When management was discussed, we talked about how they are going to manage the school shop. Firstly, we had to explain that not every student from the school can be in charge of the school shop. After that we introduced the idea of having a 'board', that is in charge of the school shop. But then we had to explain to them that not only the board, which according to them should exist of 5 (one student from every stream, and two commerce) or 8 (two from every stream) students, is going to work in the shop. The board is in charge, but can divide the workload among other students who want to participate.

It was experienced as difficult to explain to them how a business is managed in a proper way. A lot had to be repeated or explained in a different way. This, in combination with tired students because of the afternoon shift, was difficult to teach and therefore the lessons was ended earlier than scheduled.

### **Lesson 6 (9-1 and 13-1): Finance**

This lesson started off at 13:40, with a game about finance. Here, the students were again the owners of a bicycle shop and they have to make profit by selling bicycles to the three customers. One customer focussing on the lowest price, one focussing on customer relationship and the other on the best quality.

This simulation game has been played for two rounds. In the first round they just expected the customers to buy the bicycle from, by showing them a picture of the bike. With no explanation or any relationship with the customer.

After the game some theory was taught, where the students immediately became tired and lost interest in the subject.

It was difficult to let them understand what 'costs' are. They only think of profit. It is uncertain if 'costs' was understood at the end of the class.

The lesson was called to an end by the teacher, earlier than was scheduled. The last part of finance was continued on Monday. Again, the lesson began approximately 30 minutes later than planned, and the students were not focused from the beginning. It was difficult to get them focused, also because the theory was difficult. The finance part finished when they needed a break to pray.

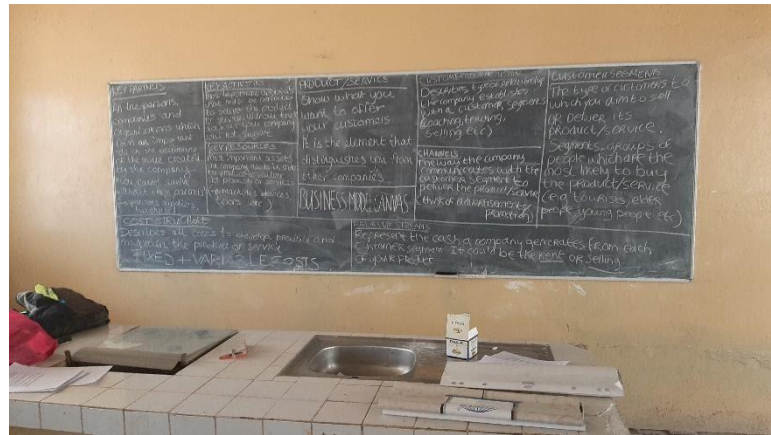
### **Lesson 7 (13-1): Business Model Canvas**

This lesson was introduced on the same day as the day were finance was ended. For the finance part it was difficult to keep them focused. To activate the students, we have put an competition element into it where the group with the best business plan for the school, received a price. When this was said some started moving on their seat, some looked at their group mates and laughed, and others started chatting to their neighbour. For us this was a sign of enthusiasm.

While they were having a 30 minutes break for praying and lunch, the entire business model canvas was written on the black board. The different aspects of the model were written down together with their explanations. We introduced the exercise in a way that they have to fill in the big sheet of paper with the business model canvas lay out (which they found on their tables after break). Mr. Puye had something to add to our introduction of the exercise: "So you don't copy what is written on the blackboard. You have to come up with your own ideas and be creative. There is only an explanation on the board that guide you to find the answers or ideas".

The students started writing their ideas in their notebooks. At the end of the class, their big sheets of paper were still empty but their notebooks were filled.

Unfortunately, we were not able to attend the certification ceremony because that was planned a couple of days after our workshop was finished.



### Lesson 8 (14-1): Presentation day

A large amount of our students was participating at the students council. The lesson started at 13:40 instead of 13:00. One big sheet of paper of one group was still empty. They started filling it when they entered the classroom.

We have put the price at the table in front of the presenter, to keep them activated.

Every time a group was presenting, one group had to give advice and another group was giving a compliment. They were very good in complimenting each other, mainly on their presentation skills and their business plan. They were not very specific on certain aspects in their business plans.

When a group had to give advice, they start giggling. The advices mainly focused on the products that were sold in the shop (when the products were not self-produced) and how they get the sponsoring.

## Appendix V: Armitage School shop business plan

In the following pages, you will find the results of the business plans every group of students came up with. They were analysed: the good elements of each are highlighted and compiled into one single plan, which can be found at the end. This single business plan can now be used by the school as a source of inspiration for the development of the school shop.

### Objective

Armitage students run a sustainable school shop where self-produced goods are sold. This shop creates a more practical way of teaching and learning.

### Goal of the business/ shop

The main aim of the shop is to be an educational tool that can be used as a real life example in the commerce lessons. It will also be educational to the other streams (science, arts and technical) since they do not only learn how to produce but also how to sell the goods. That is, the school shop can show students from every stream how they can become entrepreneurs and learn how to sell goods, how to approach customers and how to be in charge of making their own money. The shop can serve as a motivation and inspiration to start their own business when they graduate.

### Management of the business/ shop

In order to sustain the business, it is important that the management consists of motivated students and teachers. The teachers should have the role of coaches and advisors. The motivated students in the management team should not necessarily run the shop by themselves: they are in charge of dividing tasks among other students (the employees) who want to participate in the shop, and they make all the managerial decisions (under possible supervision of teachers).

|   |   |   |  |   |
|---|---|---|--|---|
| <b>GROUP: 1</b>   |   |   |  |   |
| <b>NAMES:</b> Francisco Manneh (commerce), Bassin Ndow (commerce), Ancha Boye (arts), Hawa Kandeh (arts)                                |   |   |  |   |
| <b>SHOPNAME:</b> Armitage Fast Food Restaurant & Bookshop   |   |   |  |   |
| <b>KEY PARTNERS</b><br>Commerce Club<br>Administration of Armitage<br>Teachers<br>Students<br>Suppliers                                 | <b>KEY ACTIVITIES</b><br>Opening on time (at 8AM)<br>Selling Nopal<br>Chicken grills in the evening<br>Lunch sales (for increased profit) | <b>PRODUCT/SERVICE</b><br>Stationary ( <i>Learning material, books, set boxes, pens, pencils, etc</i> )<br><b>Food stuffs</b> ( <i>hot coffee, bread and stew, chicken grills, omelette, popcorn, refreshments, etc</i> ) | <b>CUSTOMER RELATIONSHIP</b><br>Giving respect<br>Regular customers receive priority and some discount | <b>CUSTOMER SEGMENT</b><br>( <i>the shop is located at the entrance of the school</i> )<br>Students<br>Passers-by<br>Tourists |
|   | <b>KEY RESOURCES</b><br>Learning materials<br>Food stuff materials<br>Refrigerator<br>Popcorn machine                                     |   | <b>CHANNELS</b><br>The school's website and social media<br>Billboards                                 |   |
| <b>COST STRUCTURE</b><br>Costs of building the school shop building<br>Stationary materials costs<br>Food ingredients costs<br>Salaries |   |   | <b>REVENUE STREAMS</b><br>Selling Nopal<br>Selling of lunch on sale                                    |   |

|   |  |  |   |   |
|---|--|--|---|---|
| <b>GROUP: 2</b>   |  |  |   |   |
| <b>NAMES:</b> Kebba Darboe (commerce), Isatou Darboe (commerce), Jakongba Jaiteh (technical), Mamadou Kandeh (technical)      |  |  |   |   |
| <b>SHOPNAME:</b> Armitage School Shop   |  |  |   |   |
| <b>KEY PARTNERS</b><br>Students<br>Teachers<br>Armitage School (location)<br>Anjanbureh Town<br>Dutch advisors<br>MRC Holland | <b>KEY ACTIVITIES</b><br>Marketing of the product/ service in the shop<br>Advertisement/ promotion   | <b>PRODUCT/SERVICE</b><br>Bag of rice, flour, sugar<br>Stationaries<br>Bags<br>Shoes<br>Cosmetics ( <i>detergents, soaps</i> )<br>Nopal<br>Electric bulb<br>Fans<br>Book (dictionary)<br>Snacks<br>Soft drink ( <i>refreshment</i> )<br>Frying pan ( <i>kitchen utensils</i> )<br>Fruits<br>Attaya<br>Tea bags<br>Milk powder<br>Socks<br>Football toys<br>A4 papers | <b>CUSTOMER RELATIONSHIP</b>  | <b>CUSTOMER SEGMENT</b><br>Students<br>Teachers<br>NGO workers<br>Ordinary people on the street<br>Tourist<br>In general: our customers are everyone. |
|   | <b>KEY RESOURCES</b><br>Capital (cash)<br>Staff/ employees (Human resources)<br>Tools for the day to day operation of the shop such as table, chairs, etc. |  | <b>CHANNELS</b><br>Advertising/promoting through:<br>Billboards in town<br>School website |   |
| <b>COST STRUCTURE</b><br>Rent payment<br>Travelling cost in buying goods  |  |  | <b>REVENUE STREAMS</b><br>Loans<br>Customers  |   |

|   |   |   |  |  |
|---|---|---|--|--|
| <b>GROUP: 3</b><br><b>NAMES:</b> Yusupha Sallah (commerce), Fatoumata Danso (commerce), Babou Mbaye (science), Mariama Camara (science)<br><b>SHOPNAME:</b> Armitage SSS Shop |   |   |  |  |
| <b>KEY PARTNERS</b><br>Selected students who run the shop<br><br>Sponsors (like MRC Holland)<br><br>Suppliers<br><br>Teachers   | <b>KEY ACTIVITIES</b><br>Buying and selling<br><br>Opening on time<br><br>Cleaning the shop<br><br><b>KEY RESOURCES</b><br>Car<br>Motor bike<br>Mobile phones<br>Refrigerator | <b>PRODUCT/SERVICE</b><br>Stationary (books, pens, pencils, calculators, etc)<br><br>Fruits (apples, oranges, mango, etc)<br><br>Foods (Cornflakes, eggs, frying eggs, irish potato, etc)<br><br>Ingredients needed for cooking (onion, black pepper, oil, pepper, palm oil, etc)<br><br>Other goods (soap, body lotion, tooth paste, etc)<br><br>Soft drink, powder milk, condensed milk, canned beef, etc<br><br>Cooking utensils | <b>CUSTOMER RELATIONSHIP</b><br>Inviting them to buy<br><br>Being friendly<br><br><b>CHANNELS</b><br>Billboards (with scripture and illustrations) | <b>CUSTOMER SEGMENT</b><br>Students<br><br>Tourists who visit Staff<br><br>Other outsiders |
| <b>COST STRUCTURE</b><br>Rent<br>Tax<br>Production<br>Food<br>Travelling costs  |   | <b>REVENUE STREAMS</b><br>Sponsors<br>Customers<br>Loans  |  |  |

|   |  |  |   |   |
|---|--|--|---|---|
| <b>GROUP: 4</b><br><b>NAMES:</b> Lamin W. Kanagie (commerce), Mariama Senghore (commerce), Ousman Sanneh (arts), Aminata Jammeh (science), Mariama P. Jallow (technical)<br><b>SHOPNAME:</b> Armitage youngsters' school shop |  |  |   |   |
| <b>KEY PARTNERS</b><br>Ministry of Basic and Secondary education<br><br>WFP (World Food Program)<br><br>Governor's office<br><br>School administration  | <b>KEY ACTIVITIES</b><br>Buying and selling of goods<br><br><b>KEY RESOURCES</b><br>Hammer<br><br>Timber<br><br>Money<br><br>Employees<br><br>Machines | <b>PRODUCT/SERVICE</b><br>Soap (produced by the students)<br><br>Furniture selfmade (tables, cupboards, chairs,...)<br><br>Snacks<br>Stationary<br>Food stuff<br><br>Saloon<br>Carpentry workshop<br>Tailoring | <b>CUSTOMER RELATIONSHIP</b><br>A relation of seller buyer, be kind and friendly<br><br><b>CHANNELS</b><br>Advertising through billboards and website | <b>CUSTOMER SEGMENT</b><br>Students<br><br>Teachers<br><br>People from Ijanjanbureh |
| <b>COST STRUCTURE</b><br>Food<br>Rent<br>Salaries<br>Production costs<br>Transportation costs   |  | <b>REVENUE STREAMS</b><br>Selling the products<br><br>Receiving from sponsors and key partners   |   |   |

|  |   |   |   |   |
|--|---|---|---|---|
| <b>GROUP: 5</b><br><b>NAME:</b> Maimuna Jallow (commerce), Abdoulie Boye (arts), Dawda Touray (science), Bakary Jawla (technical)<br><b>SHOPNAME:</b> Armitage School Shop   |   |   |   |   |
| <b>KEY PARTNERS</b><br>Suppliers<br><br>The school<br><br>Manager (the one who will help in the money management)<br><br>Employees<br><br>Decision makers  | <b>KEY ACTIVITIES</b><br>Transportation of goods and services from the place where they produce, to the shop.<br><br>Advertisement by writing it on a billboard<br><br>Selling<br><br><b>KEY RESOURCES</b><br>Buildings<br><br>Capital<br><br>People<br><br>Customers | <b>PRODUCT/SERVICE</b><br>Soaps<br>Food stuffs<br>Bags<br>Shoes<br>Stationary (books, calculators, pens, pencils etc.)<br>Potatoes<br>Cana beef<br>Rice<br>Oil<br>Palm oil<br>Sugar<br>Flours<br>Milk powder<br>Sarinde<br>Chewing gum<br>Butter<br>Mayonnaise<br>Chocolate<br>Eggs<br>Sweets<br>Tea bag<br>Corn flakes | <b>CUSTOMER RELATIONSHIP</b><br>Good relationship by the way they interact and approach the customers that will help them to succeed in the selling of goods and services.<br><br><b>CHANNELS</b><br>Advertising by bill boards | <b>CUSTOMER SEGMENT</b><br>The society<br><br>The surrounding villages<br><br>Tourist<br><br>The school |
| <b>COST STRUCTURE</b><br>The main aim is to make profit<br><br>We need variable costs and also sometimes fixed costs. But variable costs are need most and the costs should depend on the types of goods or services demanded. |   | <b>REVENUE STREAMS</b><br>The revenue can be gained from the goods that are sold and profit that are made like for example when the production of a book is D6.00 and after production we resale it for D10.00 so the revenue gain is D4.00   |   |   |



### ARMITAGE SCHOOL SHOP (summary of the student's ideas)

| KEY PARTNERS  | KEY ACTIVITIES   | PRODUCT/SERVICE  | CUSTOMER RELATIONSHIP   | CUSTOMER SEGMENT  |
|---|--|--|---|---|
| <p>Armitage School</p> <p>Selected teachers who will coach and advise the students</p> <p>Management group consisting of a group of selected students.</p> <p>Janjanbureh Town</p> <p>Suppliers (<i>the companies or persons who provide materials and machines</i>)</p> <p>Sponsors</p>  | <p>Producing goods that can be sold</p> <p>Using the school shop as an example during the lessons</p> <p>Buying and selling of products</p> <p>Marketing</p>   | <p><b>Self-produced goods:</b><br/>Furniture (tables, chairs etc.)<br/>Soap<br/>Food<br/>Tailoring</p> <p>From the developed business plans of the students show that they wish to buy and sell stationary goods and snacks. <i>However this is not in line with the objective but maybe a combination is possible.</i></p> <p><i>It would be a good idea to sit together with the teachers from different streams (arts, technical and science) to see what the students can create during their practical lessons and sell in the shop.</i></p> <p><u><i>Please keep in mind: 'Quality above quantity'</i></u><br/><i>When too many different products are sold it is more difficult to maintain the business.</i></p> | <p>Selling of goods</p> <p>Because the school shop has an educational goal, students can learn from their customers in improving their entrepreneurial and producing skills.</p>  | <p>Armitage School and other schools on the island can buy furniture for the schools</p> <p>Households and companies in Janjanbureh, and surrounding villages</p> <p>Tourists</p> |
|   | <p style="text-align: center;"><b>KEY RESOURCES</b></p> <p>Physical building</p> <p>Human resources (<i>management, advisors, employees</i>)</p> <p>Materials and machines to produce the goods (<i>teachers have to sit down together and make a list of everything they need to be able to produce</i>)</p> <p>Furniture for the shop</p> <p>Capital</p> |  | <p style="text-align: center;"><b>CHANNELS</b></p> <p>Advertising through:</p> <ul style="list-style-type: none"> <li>- School website</li> <li>- Social media</li> <li>- Bill boards</li> </ul> <p><i>(also billboards with illustrations and scripture)</i></p> <ul style="list-style-type: none"> <li>- Tourist office of Janjanbureh</li> </ul> |   |
| <p><b>COST STRUCTURE</b> → this has to be developed under the supervision of the school/teachers.<br/><i>Tax (is this applicable to the school shop?)</i></p> <p><i>Rent (as a school you have to decide whether they have to pay rent when the school shop is located in the school)</i></p> <p>Material costs<br/>Production costs<br/>Transportation costs</p> |  | <p><b>REVENUE STREAMS</b><br/>Selling of the goods</p> <p>Sponsors</p>   |   |   |

## Appendix