

# JSF Success Stories

Jobs, Skills and  
Finance (JSF) for  
Women and Youth  
in The Gambia  
Programme



International  
Trade  
Centre



## Jobs, Skills and Finance (JSF) for Women and Youth

The “Jobs, Skills and Finance (JSF) for Women and Youth in The Gambia” Programme funded by the 11th European Development Fund is implemented by the United Nations Capital Development Fund (UNCDF) in collaboration with the International Trade Centre (ITC). The project has an overarching focus on promoting a green economy such as renewable energy, sustainable construction and eco-tourism. ITC’s support focuses on improving the relevance, effectiveness, and accessibility of vocational and technical training as well as other market-led skills training to improve employability and job creation. The project improves strategic direction and coordination at national and regional level for a market-oriented TVET system, strengthens the capacity of training providers and effectiveness of their services, and supports the roll-out of training opportunities through and in formal skills training and apprenticeship programmes.

### Funder:

#### ***European Development Fund***

Created by the European Union, the European Development Fund (EDF) seeks to finance development cooperation with African, Caribbean and Pacific (ACP) countries and overseas countries and territories (OCTs).

The EDF finances projects or programmes which contributes to the economic, social or cultural development of the countries in question. It also funds regional cooperation and integration programmes.

#### **Jobs, Skills and Finance (JSF) for Women and Youth Implementing Partners**

#### ***International Trade Centre***

ITC is a joint agency of the World Trade Organization and the United Nations. ITC assists small and medium-sized enterprises in developing and transition economies to become more competitive. In the Tekki-fii Programme in The Gambia, ITC implemented the Youth Empowerment Project (YEP). For more information visit [intracen.org](http://intracen.org), [yep.gm](http://yep.gm)

## ***UN Capital Development Fund (UNCDF)***

The UN Capital Development Fund (UNCDF) is the United Nations' flagship catalytic financing entity for the world's 46 Least Developed Countries (LDCs). With its unique capital mandate and focus on the LDCs, UNCDF works to invest and catalyse capital to support these countries in achieving the sustainable growth and inclusiveness envisioned by the 2030 Agenda for Sustainable Development and the Doha Programme of Action for the least developed countries, 2022–2031.



 **Jalima Cham**

# An opportunity that births a new business for Jalima

The construction of the Senegambia Bridge created economic opportunities for the people of the Gambia and Senegal due to the increased flow of goods and services. However, that is not the case for some small-scale traders like Jalima Cham.

Jalima Cham, 33, was a trader operating along the trans-Gambia transport corridor whose livelihood was disrupted due to the construction of the bridge. She was selling cold water, popsicles, and mango at the Yellitenda terminal before the construction of the bridge. Her customers were mostly commuters who had to wait a while before crossing to the other end of the river.

Business at the ferry terminal flourished before the bridge's construction, according to Jalima. "Business was very good," she said. Jalima continued, "I sold out almost every day. The market was there for what I was selling. I earned decent income through the business to provide for myself and my family."

However, business for Jalima slowed after the construction of the bridge. The reduced transit time meant fewer or no customers for her.

She said, "Even though the bridge is good for the economy of The Gambia and Senegal, I was devastated when it was constructed because I lost my main source of living."

All hope was not lost. The European Union-funded Jobs, Skills, and Finance programme implemented by the International Trade Centre (ITC) would offer her an opportunity that would give her an alternative source of living. In 2021, she applied for a training programme under the project and got accepted.

"What motivated me to apply for the programme was the opportunity it offered and the desire and thirst to sustain and grow my business and gain more knowledge to earn more income."

The training, according to Jalima, was a life-changing venture as it marked the beginning of growth for herself and her business. "The training was beneficial because it equipped me with in-demand skills at a time I thought I had lost my main source of living. I was able to learn how to process and preserve food."

Shortly after completing the training programme, she received coaching services thanks to the project. The coach offered all the guidance for her to become a successful entrepreneur. "The coach guided me on how to start and manage a successful business. She also coached me on proper record keeping, budgeting and how to make a profit."

Jalima was also supported with start-up materials which enabled her to start a food processing business after the completion of the coaching sessions. Named Jalima Agrofood processing and Preservative Centre, her business processes food products such as pepper sauce, groundnut cake, and baby food for sale in Soma and surrounding communities. Business, she said, is booming, and she is making a lot of sales.

“My products, especially the pepper sauce, are a hot cake”, she said with a big grin. “It is always in high demand. I am even struggling to meet the demands of my customers. As a mother of two, Jalima uses her income to improve her family’s living conditions. “My income has helped me to pay my bills, and I am thankful for that.”

Jalima hopes to expand her business to employ more people and contribute immensely to the economy of The Gambia.



»» **Isatou Mboge**

# Jobs, Skills, and Finance Programme: Making dreams come true

Growing up, Isatou Mboge has always had a passion for cooking. Her dream was to one day start a business to prepare and sell healthy, delicious food while earning a decent living. In pursuit of this dream, Isatou enrolled at the Gambia college in 2019 to study catering. At college, she was exposed to both theoretical and practical components of food preparation.

Her education at the Gambia college gave her a foundation to build the rest of her journey. Upon completion of college education, Isatou came across an opportunity the International Trade Centre provided under its European Union-funded Jobs, Skills, and Finance Programme.

ITC (International Trade Centre) Jobs, Skills and Finance (JSF) for Women and Youth focuses on improving the relevance, effectiveness, and accessibility of vocational and technical training and other market-led skills training to enhance employability and job creation.

Isatou applied and was enrolled to study a 9-month programme on agro-food processing. The training helped her to gain practical skills in food processing and entrepreneurship, which ultimately paved the path for her to achieve her childhood dream.

Reflecting on the impact of the training on her business, Isatou, with a smile, says: “The training was very helpful.” She continued: “I learned all the skills in food processing and preservation methods. I was introduced to food safety and how to prepare, process and store food.” During the training, Isatou and her colleagues got the opportunity to learn from experienced facilitators and build a strong network among themselves. “I was able to meet and build a network with other young people with the same ambition as me. This enabled me to learn from them, too.” The training programme also honed Isatou’s entrepreneurship and business skills.

The training programme was further complemented by a business coaching and start-up support scheme to enable Isatou and the other young people to start and run their businesses. Business coaches play a crucial role in supporting young entrepreneurs to find a strong foot in the field of entrepreneurship.

As potential entrepreneurs, getting coaches by their sides give young people an insight into the business world, which, to an extent, widen their knowledge of starting and managing a business. Isatou’s coach supported her in her entrepreneurial journey.



She got the chance to be offered technical guidance and advice. “The coach was helpful,” Isatou shared. “My coach helped me develop a strong business plan and offered advice on business management and how to start my business.”

After successfully completing her training and coaching programme, Isatou wanted to start her business, but getting the start-up capital to buy materials proved very difficult. She needed to be in a more robust financial standing at the time to purchase raw materials to start production. Not only that, but the assets were also not there, too. “I wanted to start my business because I have the skills and received coaching, but buying the materials was very difficult because they were expensive.”

In 2023, the project supported Isatou with start-up materials: a gas cooker, microwave, blenders, glass cups, bowls, cooking pot, environmentally friendly cooking stoves, fridge and more. Isatou shared: “These materials helped me start my business. I now have a business called Idelious Food Processing and Catering Services. I now earn a decent income through the business to take care of my needs.”

Isatou`s business is growing. She participated in the last edition of the Gambia Chamber of Commerce and Industry Trade Fair Gambia International – The Gambia’s biggest trade show – to earn more income, give more visibility to her business and expand her network.

Training programme complemented by coaching and start-up support is a gateway to helping young entrepreneurs realise their goals and achieve their dreams.



 **Kerr Ardo**

# The Farmer Business School: An economic uplift for the community of Kerr Ardo

Located about 75 kilometres away from the Greater Banjul Area, Kerr Ardo is a small community in the North Bank Region of The Gambia, situated right on the border with neighbouring Senegal. It is a close-knit community that thrives on subsistence farming. However, most of the produce from those farms, such as rice, groundnuts and maize, are regularly taken into Senegal to be processed, grinded or pounded into powder. This is because there were no processing plants or equipment in the community or its surrounding communities.

In 2020, Kerr Ardo was part of the target communities for implementing the pilot JSF Farmer Business School programme.

The International Trade Centre, through its European Union Funded Jobs, Skills and Finance Programme for Women and Youth, partnered with the Food and Agriculture Organisation (FAO), the Department of Agriculture through the Ministry of Agriculture, the Institute of Social Research and Development (ISRAD) and Innovator Spaces, to establish the first Farmer Business School (FBS) programme in the country in three provinces CRR, LRR and NBR.

The Farmer Business School is designed to change farmers' perspectives by introducing them to farming as a business and introducing new farming techniques to enhance value chain links while improving productivity and income opportunities. The school explores first-hand learning approaches to strengthen farmers' knowledge of good agricultural practices.

Mariama Ceesay, one of the women beneficiaries, explains that on regular bases, the women of Kerr Ardo used to journey all the way into Senegal to access roasting, milling, and grinding machines for their groundnuts, rice, and other cereals.

She explains, "In the past, there was no roasting machine in this community. Therefore, we found it difficult to produce peanut butter and even more difficult to profit from our small businesses. But since the farmer Business School came, we have been given a milling machine and a peanut roasting machine. It is now easier for us to produce peanut butter and other food items within a shorter period with less expenditure. These have improved, to a great extent, our capacities to take care of our families."

The state of the women in Kerr Ardo before the Farmer Business School started was more vulnerable and highly dependent.

However, after going through the Farmer Business School training, one of the women representatives, Mariama Gaye, said, “We feel empowered. Before school, we struggled to maintain our farms or sell our produce to care for our families. But now, all the women here have learnt financial management. I, for example, now get over 50% of the money to feed my family from the farm. As women, our regular journeys into Senegal to access the processing machines exposed us to numerous threats. But today, we are grateful that we have most of what we need right here in Kerr Ardo to care for ourselves and our family needs.”

Kebba Touray, the man in charge of the milling machine in Kerr Ardo, expressed joy and gratitude over the machines given to their community.

“Before I was put in charge of the milling machine, we were trained on maintenance, operation, and financial management. Through that, we can now process our own produce and have also opened a bank account to save the returns from the operation of the machines. This makes both our work and the initiative very sustainable. We, therefore, cannot emphasize enough our gratitude to the JSF project for such a timely intervention in our community,” Kebba stated.

The International Trade Centre is committed to working with stakeholders and partners to support and empower medium and smallholder farmers to become more competitive while reducing the vulnerabilities of low-income communities.



 **Jamali**

**“Men who used to discourage their wives now join them in the garden.”**

In 2019, the European Union-funded Jobs introduced the Farmer Business School in the country's various regions to enhance income and employment opportunities. One of these 20 schools is a women's garden in Jamali Ganyado, a predominantly farming community in the Central River Region.

This business school initiative aimed to change farmers' perspectives by introducing them to new farming techniques, thereby enhancing productivity and income opportunities. The school explores hands-on learning approaches to strengthen farmers' knowledge of good agricultural practices such as financial management, bookkeeping and resource mobilization.

Alkali Dawda Njie is the village head of Jamali, and he starts by describing the situation of the women before the school. "In the past, we did not know much about ways and means of improving productivity on our farms," he said. "For this reason, many women left their garden beds to dry out because they could not find the market to sell all their produce, and they could not preserve the unsold produce for longer periods," he added.

The Farmer Business School was designed to change farmers' perspectives by introducing them to new farming techniques, enhancing productivity and income opportunities. The school explores hands-on learning approaches to strengthen farmers' knowledge of good agricultural practices.

Since its inception, the school has supported farmers to embrace more profitable farming means and improve their skills to produce quality products effectively and efficiently for the market.

Dawda Njie continued to highlight the differences that the FBS has brought to not just the women of Jamali but also the men and the whole community.

Mr Njie said, "The men used to discourage their wives from going to the garden because they thought it was a waste of time and resources. But today, men are not only encouraging their wives to join the garden, but they join them to work on the beds. This is because the women no longer depend entirely on their husbands when it comes to taking care of the household's needs and paying their children's school bills."

Alkali Dawda Njie attributes these great leaps and significant shifts in their productivity to the intervention of the JSF Farmer Business School initiative. He stressed the need for more gardens around the country to take up the Farmer Business School strategy as it would significantly enhance livelihoods and create more income and job opportunities.

“33 women from our garden were fortunate to be trained in the farmer business school. And now, they are doing step-down training for the rest of the 205 farmers in this garden. The knowledge transfer is boosting productivity.” Said Mr Njie.

He went on to state that they are in the process of acquiring more land from the regular contributions that the women are making so that everyone would get access to space and benefit from the school’s lessons.

The Alkali of Jamali was full of praise for the Farmer Business School initiative, as it has improved the overall health and well-being of the community of Jamali. He said, “Even the Doctor at the community clinic said at some point, based on his assessment, the people’s health has improved greatly due to the healthy food they consume.”



 **Alagie Faal**

**“Without  
agriculture,  
we can’t feed  
the nation”**



Most food consumed in The Gambia is imported. Still, many young entrepreneurs are starting food production companies, encouraged by the availability of UN-supported capacity-building programs in Agriculture.

At only 24 years of age, Alagie Faal has built a successful small agric business by turning family land in Kanuma, which is in Gambia's North Bank region, into farmland, where he grows fruit and vegetables to sell to restaurants and hotels.

He started his company after receiving training from the Job Skills and Finance Programme, which focused on supporting women and youth, particularly in rural areas, through skills development, green financing, and financial inclusion.

### **SKILLS:**

Under the JSF programme, through the Skills component, ITC (a JSF partner) focuses on skills development for women, youth and MSMEs (Micro, Small and Medium Enterprises) – by providing support to local training providers to improve the quality and accessibility of vocational training schemes offered to youth and women, which will be linked to the Cash for Work (CfW) opportunities, and key sectors at the local level. ITC has a process of rolling out these trainings under the Skills for Youth Employment (SkYE) Fund model. Under the scheme, Local training institutions are contracted based on a competitive funding model to train trainees in different skill areas highly demanded by the labour market.

Through this process, Alagie Faal underwent training from Gambia Horticultural Enterprise (GHE) on horticulture vegetable production for three months, from March-June 2020. "Before I started this business, I was a carpenter, but agriculture was always my passion. Without agriculture, we cannot feed the nation, and I had a dream to supply The Gambia with healthy produce.

About four years ago, my stepfather told me that free UN (United Nations) training in agriculture, horticulture, and food processing was available. He applied for me, and I was accepted.

I was thrilled because we are a farming family with little money, and I would not have been able to afford fees and transport. But all of these expenses were included in the offer, so I could go to the GHE and attend the training.

The training was beneficial. We learned about agronomics, how to manage crops, when to plant, Entrepreneurship and how to select the right site.

Once I graduated, I got the idea to start my own fruit and vegetable business. My stepmother owned some land and allowed me and my brother to use it. The land was all bush back then, so my brother and I cleared it to create a garden.

In the beginning, I faced many challenges. Any time we planted or sowed seeds, rodents would come and destroy everything. We also had to cope with termites, pests, and diseases.

Eventually, we overcame these problems. Today, we protect the crops with netting to protect them from rodents, and we cover them with plastic for three to four days to generate heat, which suppresses the termites, thanks to the technical advice I got from the GHE and my coach.

We grow many different crops here. We have green bell peppers, hot yellow peppers, papayas, and strawberries.

We have been successful in selling our fruit in the Banjul region. We are supplying restaurants, hotels, and some private people.

Many people like our product because it is delicious. Our strawberries are large and sweet, and all our fruit and vegetables are organic. This is vital because chemicals are unsuitable for human health or the environment.

Starting an agriculture business in The Gambia takes much work. You have to be patient, or you will fail. Transport is a problem, and expansion is complicated because it is hard to access grants and loans. Funding is a big issue, especially for young farmers; however, with new funding schemes with ROOTs, GIRAV, UNCDF (United Nations Capital Development Fund), ITC, and the Gambia government am hopeful the challenge will be minimised.

My advice for anyone who wants to be an entrepreneur is to focus on agriculture so that we can be food self-sufficient and export to other countries. We have the land, and we can get water from the river. We almost have everything we need to build innovative businesses in the Agricultural sector in the Gambia.

I want Gambians to eat Gambian strawberries. People have the misconception that we do not grow the fruit here, which motivates me to succeed.”

*Article contributed by: UN News*



 **Isatou Ceesay**

**“This poultry is  
the gold mine  
in my backyard”**

Isatou is a smallholder poultry farmer in Mamud Faana in the Central River Region, The Gambia. She benefitted from on-the-job training and startup support under the European Union-funded Jobs, Skills and Finance programme for youth and women.

In 2019, ITC supported the roll-out of on-the-job poultry training for 45 poultry farmers under the programme. Isatou was one of them. Through the training, she and the other participants gained first-hand experience in both production and marketing of broilers.

After completing the training, they were supported with start-up kits to start their businesses in their community. The initiative builds on the new curricula and standards for poultry production that ITC developed in partnership with MOHERST and NAQAA.

Before she underwent the training, Isatou managed a small poultry in her house, where she would sell the little she could for her family's sustenance.

Occasionally, Isatou would encounter significant setbacks when the birds fell sick. She needed to learn more about how to care for and manage sick birds. She said, "When one of the birds falls sick, I did not know what to do. So, the sickness would spread among the birds, and many would die. This caused me great discomfort as I did not know how to administer sick birds or even medicate them."

After the training, Isatou received startup support of hundred and fifty chicks. She recounted how her poultry grew significantly based on what she had learned. "From the 150 chicks that I received, I managed and multiplied them until I reached about 500 hens. That is when I diversified and included layers onto the broilers that I already had. I can sell at least three crates per day at 300 dalasis (\$5.00) per crate," she said.

Financial management is a significant component in the growth of micro, small and medium-sized enterprises. The training boosted Isatou's financial literacy skills. With what she learned from the training, Isatou said, "Before the training, I would just sell and spend all the money on my needs and that of my family. But now, I have registered my business and opened an account where I make regular monthly savings. I now divide my profits to save part, spend some on my household needs and reinvest a quarter."

Isatou now runs one of the biggest poultry businesses in Mamud Faana. She has customers from neighbouring communities and makes even more sales during big market days (Lumos).

Isatou was full of praise for the JSF programme. With a smile on her face, she said, “I have realised how much money one can make in this business. This poultry is the gold mine in my backyard. I, therefore, intend to focus solely on it. This initiative has helped me grow so much that I have now taught my daughter, who is 16 years old, almost everything I learned. Now, she even administers injections on sick birds in other poultries within Mamud Faana. I plan to register my daughter’s business so that she becomes as empowered as I am.”

Like many others who benefitted from this initiative, Isatou’s story is about hope, persistence, and determination for success. And as she indicated, this is just the beginning.



 ***Kamala Fatty***

**“I am now able  
to foot my child’s  
university bill.”**

Kamala Fatty is one of the first batch of 30 beneficiaries of the Farmer Business School (FBS) programme in the community of Jahaur in the Central River Region. Since the graduation of the first batch, the women have been training other women gardeners in the community of Jahaur on best practices. Kamala highlighted the distinction between how they used to struggle on their gardens, yielding very minimal returns, and how they have now been enlightened through the FBS that she is now able to reap great yields and better income even to be able to pay for her child's university education of up to D38,000 (\$633.00).

"Before the school came," she stated, "we would just prepare random nursery beds and spread seedlings without proper spacing or seed count. This made it difficult for our produce to grow healthy or big enough for the market. That was the first thing that the school addressed," she said.

Kamala highlighted other factors that contributed to their low productivity levels, including a need for proper bookkeeping and financial mismanagement. "We used to just work on our farms, sell the little we could, and spend all the money we made without saving or keeping records. We did not even know that big savings could be made from our farms," she added.

The Farmer Business School, introduced in 2020 by the EU (European Union) funded Jobs, Skills and Finance programme for youth and women, was designed and implemented with partners such as the Food and Agriculture Organisation (FAO), the Department of Agriculture through the Ministry of Agriculture, the Institute of Social Research and Development (ISRAD) and Innovator Spaces, to change the perspective of farmers by introducing them to new farming techniques thereby enhancing productivity and income opportunities. The school explores hands-on learning approaches to strengthen farmers' knowledge of good agricultural practices.

On the flip, Mrs Fatty emphasised the need for other women in other parts of the country to be taught and adapt to these best practices because it has changed so much, her life, and those of the other women beneficiaries in Jahaur, for the better. "The most important factor in all this practice is that, like all my fellow women, I keep records, I can store and process my leftover products, I save part of my income in my account, reinvest part of my income and able to spend on my household needs" she added.

Kamala Fatty quickly mentioned that the most significant element the FBS addressed was a household conflict between the women and their husbands. This is because “we no longer depend entirely on our husbands for fish money, household needs or our children’s school fees. We are now making enough from our farms and the garden to take care of our personal needs and our children,” she said.

Kamala reiterated that life had been different since the Farmer Business School was introduced to them. She pledged that they would continue to disseminate the lessons learned to empower other women and youth as they strive to be a model for other communities across the country.





 **Kanni Touray**

# Farmer Business School boosts the income of women farmers.

Kanni Touray, a middle-aged woman, is the clerk of the 'Takayo Ligaye Diam Kanam' (Working together for growth) women's group in Mamud Faana. Through the intervention of the European Union-funded Jobs, Skills and Finance programme for women and youth, the Farmer Business School in the community of Mamud Faana benefitted from a grant in 2022 that brought them a pulverising machine to enhance their income and boosted their food processing capacity within the community.

In three months, Kanni explained, "We have been able to save up to 43 thousand dalasis (\$717.00) from the services of the machine alone. And it is from that money that would pay our machine operator and buy fuel for the machine."

She highlighted how women in Mamud Faana have been empowered and uplifted through the intervention of the JSF Farmer Business School. "Women in this community used to go out of this community to pulverize their cereals regularly. That posed major economic challenges as we incurred transport and pulverizing services costs. But now that we have our own machine, we no longer seek that service outside. Instead, people from neighbouring communities would come to us to pulverize their cereals."

This, Kanni stated, has greatly enhanced their financial management as women. "We have opened a bank account for the machine, and we can now save and spend on our families and children's school needs without entirely depending on our husbands. This has greatly reduced domestic and intimate partner violence among group members," she added.

Another major shift that the Farmer Business School brought to the women in Mamud Faana is that they no longer work in their gardens during the rainy season. "We used to only work on our gardens during the rainy season, but from the techniques and knowledge we have gathered from the school, we now work year-round and sell our produce all the way in Casamance. That is how much we have expanded and how well we are doing." Kanni stated.

As she explains the impact of the FBS intervention in her community, people kept coming into her compound to buy locally-made powdered soap from her. This is a business that Kanni had started after she benefitted from training to process unsold produce into products such as soap.

She said, "We were taught business and financial management, so every woman in our group has a personal bank account where they make savings from their own businesses and keep records of their expenditures and incomes to track how good or otherwise their businesses are doing."

Kanni added that, like her, most of her fellow women in the FBS are running their own businesses, which are focused on processing their unsold produce into soap or other food products to sell. She highlighted that “this has greatly reduced the spoilage rate of our unsold produce and enhanced our economic capacity.”

The EU-funded JSF programme introduced the Farmer Business School for Women and Youth to support youth and women-led businesses to enhance their income opportunities and create employment by introducing contemporary knowledge and farming techniques.



 **Lamin Manneh**

# From a two-time returnee to a big- time poultry farmer

Lamin Manneh has embarked on the irregular route multiple times, hoping to reach Europe. He narrated, “I went all the way to Morocco in 1998. I encountered so much hardship without success. I came back home.” Determined to get across the Mediterranean Sea to Europe, Lamin embarked on the journey again in 2003. “I went all the way to Libya. I had virtually no skill there, so I encountered the harshest treatment and conditions. I went from one capture to another until I could not take it anymore. It was then that I finally decided to come back home and settle on anything that would keep my head above water,” he said.

Since Lamin’s return, he has tried different skills until he finally landed in the poultry business. He started with masonry, moved on to carpentry, then painting and other skill areas.

He said, “I went into poultry for a few reasons. First, I love to be in the company of animals. Secondly, I am a stern believer in consuming local products and, most importantly, for the money.”

Lamin started his poultry six years ago, and since then, according to him, he has been able to complete the construction of his compound, settle down and expand his business. Part of this achievement, he attributed to the support he received from International Trade Centre’s Jobs, Skills, and Finance programme.

Lamin was among a batch of 45 new poultry farmers whom ITC has supported through on-the-job training in poultry production. The participants gained first-hand experience in both production and marketing of broilers. Upon completing the training, all the trainees were supported with start-up kits to start their own businesses in their community. The initiative builds on the new curricula and standards for poultry production that ITC developed in partnership with MOHERST and NAQAA. Following the poultry production training, 25 youth and women have started their own poultry businesses. Seven of them have been linked to the Young Poultry Farmers Association, which helps facilitate the marketing of their farms’ produce.

“I received 157 chicks upon completing my training,” said Lamin. “I expanded my poultry and immediately went into cross-breeding the broilers with the French breeds I have long had and a different breed from Germany. I had a great variety of birds. Through that, I sold hens almost every week, and because I had layers, I would also sell eggs.”

Lamin went on to recount how good business was going. He said, “I sold almost 60 birds just within the first week of Ramadan”. During Ramadan, when Muslims observe a month’s fasting from dawn till dusk, demand for chicken and chicken eggs goes through the roof, and Lamin had prepared himself for just the right period to scale up his sales and profitability.

Lamin hopes to expand his market to supply not just within Badibou but all the way in the Kombos. He said, “Demand for poultry products in Badibou is high, and I have clients from nearby villages in Senegal. I hope I will someday supply supermarkets and households within Kombo.”

This young man says he hopes his story inspires many others. He said, “Grass is not always greener on the other side. Sometimes, the grass is greener where one waters them.” After several attempts to seek success outside the Gambia, Lamin has settled back home and started a lucrative business that not only makes him good money but makes him stand out within and outside his community.



***Ndey Drammeh***

# **From Door to Door in Njawara to Supermarkets in Kombo**

With support from the Job, Skills and Finance programme, Ndey Drammeh went from operating a small-scale household business in Njawara in the North Bank Region to supplying supermarkets and provision shops in the Greater Banjul area and other parts of the country.

It started with a bit of house-to-house business of selling Findi, Chakri and Arraw within Ndey's neighbourhood. She would either carry a pan on her head and walk through the streets and into compounds selling or be visited by customers at her house. On that small scale, business was going barely as desired. It demanded intensive labour since she was working alone; the little profits made from the sales were barely enough to cater for her household needs while keeping the business afloat.

Mrs Drammeh was determined to grow her business and expand her customer base further afield. But only if she knew how.

"In 2018", Ndey said, "I benefitted from a 2-month training in Kembujeh that was co-organized and implemented by the Jobs, Skills and Finance programme for youth and women and Gambia Horticulture Enterprise where I improved my business and marketing skills. This helped me a lot in promoting my business and making connections in expanding my reach." She added.

The training funded by the European Union-funded Jobs, Skills and Finance programme and implemented by the Gambia Horticultural Enterprise was aimed at boosting the capacity of small and medium-scale enterprises, boosting market sales, and improving the packaging to meet competitive standards and creating more income opportunities.

Ndey Drammeh continued to highlight the impact that this training had on her. She said: "After the training, I registered my business under the name 'Ndimbalanteh Enterprise', which translates in Wolof to Helping out. I then started keeping records of my business from what I invest, what I get after sales, to how much I get as profit."

Despite this positive shift, Ndey continued to face a few more challenges. "I still struggled to travel all the way to Kerr Patteh, which is kilometres away, to access a milling machine. This was a major challenge as it was time-consuming and greatly delayed my time," said Ndey.



Mrs Drammeh started to see great improvements in her business. However, there was still a need for more expansion. “In 2019,” she said, “I applied for a grant, and through all the bank documents, business registration and bookkeeping documents that I have intact based on the lessons I learnt, I benefitted from a D250,000 (\$4,166) grant through the National Alliance of Cooperative Credit Unions (NACCUG). With that amount, I was able to buy my own processing machine. With that, I can now not only process my cereals into finished products, but I can do it within my own environment and in a short time.”

Ndey Drammeh now has two people working with her. She is now able to package her products better to meet competitive standards.

A smile tore across Ndey’s face as she said, “Today, I have my products on supermarket shelves in Kombo, especially in Serrekunda. And customers now call me from different locations across the country to order my products. Life has not been the same!

