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Abstract
This paper explores building of youth entrepreneurial spirit through education at (SCDE), University of Ghana. Considering youth unemployment problem confronting Ghana, building their entrepreneurial spirit to create jobs for themselves is one good strategy. A mixed method research design was adopted. Thus 51 students participated in the study. Purposive and convenience sampling procedures were adopted in selecting the sample for the study. Percentages and descriptive-narratives approaches were used in presenting the results. The youth largely bought into the idea of building their capacities and skills in entrepreneurship. Even as they were passionate in doing so, were equally worried about the costs of credit for start-ups and continuing education. It recommends that families, banks, higher education institutions and government should support the youth build entrepreneurial capacities to create sustainable jobs for themselves and many others.

Keywords
Youth, Education, Entrepreneurial Spirit, Empowerment, Job Creation, Development

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Introduction

Unemployment has been found, globally, to be closely related to lack of adequate education. It is much more of a problem to school dropouts and to those with a minimum education than to those who have attended schools and succeeded academically (Brimley and Garfield, 2002). This observation held sway for some time due essentially to the fact that the higher education institutions were few, and the educated population at the time, were not many. Many new jobs were created to take care of the educated population. Yet, the International Labour Organisation (cited in The Economist, 2013) reports that 75m young people globally are looking for jobs. In fact, in the U.S. economy, unemployment in the late 1990s for workers 25 years and older was 7.2 percent among those who had not graduated from high school. High school graduates’ unemployment was 3.9 percent. For those with high school diplomas but less than a bachelor’s degree, it was 3.2 percent. Unemployment was only 1.9 percent for college graduates, making it absolutely clear that people with adequate education are usually able to adjust to new jobs and new occupations more easily and with less frustration than those with limited schooling (Brimley and Garfield, 2002). Africa has a population of over one billion people. One in five people are aged between (15 and 35) and this cohort constitute youth in sub-Saharan Africa. They account for 37 percent of the working-age population, yet constitute 60 percent of the continent’s unemployed (Amoafio, 2011). Ghana, as a country, admits that education is imperative and human development precedes economic development. No wonder, the Government of Ghana’s spending on education rose from GHc503 million to GHc1.7 billion between 2003 and 2011. The figure represents 18 to 27 percent of public expenditure (Kaly-Dery, 2011).

As a developing country, Ghana has a youthful population structure (33 percent) which is typical of sub-Saharan Africa, and continues to grow. Today, Ghana has in existence “Unemployed University Graduate Association.” Jonah (2011) asserts that the National Labour Commission estimates a staggering unemployed graduate figure of 700,000 to an estimated population of nearly 25 million (Ghana Statistical Service, 2010). According to the 2010 Population and Housing Census, the working age population (15–55 years), which used to be around 50 percent since the 1960s, now constitutes 55 percent of the population (Ghana Statistical Service, 2010). The proliferation of social ills, including increased conflict, mental and financial stress, drug abuse, higher divorce rates, and higher crime rates (Sharp, et al. 2002, cited in Biney, et. al. 2014) being witnessed today constitutes some of the challenges of unemployment facing the youth. This represents a serious waste of time, energy, intellect and talent bearing in mind the private and public investment made in the schooling of those involved. Another research conducted by Trade Union Congress (TUC) of Ghana revealed that between 250,000 and 300,000 graduates were produced every year by the [more than forty-eight] universities for the job market (Donkor, 2014). It appears that there are no coordinated strategies fashioned to address the unemployment problem confronting today’s youth. Meanwhile, the advancement in information communication technology (ICT) today is seen as the age of entrepreneurship. However, successful entrepreneurs are hardworking people, and as the old saying goes: success is 99 percent perspiration and one percent inspiration. As observed by Gilbert and Eyring (2011), entrepreneurs must prove to be managers who constantly identify risks and find creative ways to remove them. That certainly should serve as a guiding principle to potential youth entrepreneurs in Ghana.

Hence, entrepreneurship holds the key to addressing unemployment challenges currently facing the youth in Ghana. Empowering the youth to start and grow their businesses beyond the limit of hawking, street vending, letter writing, knife sharpening, junk collecting to selling dog chains can only be realised through education. Though some of the youth have found jobs as mechanics, carpenters, small artisans, barbers and personal servant, but that is about all. The most important thing about young people is the way their minds work. Young people are [adventurous and take informed risk, and are in a] better [position of] driving innovation (Gates, 2016). In fact, innovation and entrepreneurship is the name of the game. Young people seem innovative, and also possess enterprising mindset. Jones (2015) asserts that an enterprising mindset is about having a way of thinking which sees opportunities rather barriers, that sees possibilities rather than failure and wants to do something to make a difference rather than sit and complain about the problems. Lyons (2015) asserts that he has long been an advocate of entrepreneurship as a mindset, process, skill set, and tool kit that can help us solve the economic, environmental and social challenges that our communities face. He adds that “people who get help [in] building their entrepreneurship skills develop self-efficacy, and that self-efficacy empowers them to think bigger about their enterprises, and to manage the necessary risks required for success” (p. 458). As a researcher and lecturer in adult education, community development and entrepreneurship, finds Lyons assertion appropriate and apt in the face of unemployment and poverty facing us presently in Ghana. The youth must be taught to gain self-confidence and desire to persevere and create sustainable jobs for themselves.

I served as one of the facilitators that tackled the youth unemployment challenge through an education programme dubbed “Commonwealth Youth Development Work,” which started as a collaboration programme between Commonwealth Secretariat and University of Ghana in 2000/2001 academic year. The products of the programme have been educated to acquire entrepreneurial characteristics.
as visionaries, passionate, independent thinkers who share business ideas, and are goal-oriented persons. The youth are also taught to be leaders, creative, persistent and moderate risk-takers who have the entrepreneurial eye to recognise an unrecognised need and create business out of the situation. They are also trained to become agent of change in the provision of goods and services to communities in which they operate. These skills built in the youth have largely empowered them in whatever ventures they established. The skills acquired largely aid them to establish enterprises for themselves and many others across the length and breadth of Ghana. After all, entrepreneurs are the fuel of the private enterprise system. The youth in particular, are to be equipped with entrepreneurial skills to generate jobs for themselves, and many others. The Ghana National Youth Policy, as pertains in South Africa, defines ‘youth’ as ‘persons’ who are within the age bracket of fifteen (15) and thirty-five (35) years. The study also captured middle adult population whose ages were beyond 35 years. However, providing entrepreneurial education to the youth that constitutes about (33 percent) of the population in Ghana, is critical to be instituted by both Commonwealth Secretariat and University of Ghana. This approach of providing entrepreneurial education to the youth by the School of Continuing and Distance Education (SCDE) possesses the power of addressing, to some extent, the state of youth unemployment in Ghana. This is significant to the extent that the state of unemployment and poverty confronting today’s youth is alarming.

The United Nations Population Fund (UNFPA, 2005) State of the World Population Report revealed that nearly half the world’s population, about 3 billion people, was under the age of 25 years. Thus, over 500 million youth aged 15 – 24 live on less than $2 a day; those at work are mainly trapped in low wages, low-skill sectors with little chance of anything better or any way out of poverty, and are often abused and exploited (Williams, 2007). From the business perspective, one of the key ways of alleviating poverty in developing world, including Ghana, is by spreading entrepreneurial talent through education to engender growth of small and medium sized enterprise (Biney, 2009). In the midst of challenges raised, there is no doubt that the future of the World, and Africa in particular, will depend greatly on the entrepreneurial investments made in education of the youth to engender their smooth transition to productive adulthood. In any case, entrepreneurs provide the competitive zeal, create jobs, new ventures, and opportunities for others, and improve the economic growth and social harmony. Youth entrepreneurs are visionaries and self-starters who love the adventure of a new enterprise. They have the talent, knowledge, skills, ideas, attitude of providing a spirit of energy, initiative, and potential for progress. Above all, they are agents of change, thus, doers who see a market need and satisfy that need by translating it into a successful business (Cordeiro, 2007). The broad-based knowledge and skills acquired through entrepreneurial education provided by SCDE to the youth can successfully be translated into job creation in the communities. Although laudable the effort being made by SCDE in building the capacity of the youth in this direction, it appears that the youth have some challenges in securing cost effective credits to fund both their education and small-scale businesses established. On the basis of the above supposition, the questions to be answered then are: How can the youth become meaningfully equipped with entrepreneurial skills to create jobs for themselves and others? and What strategies should be put into place to address challenges potential young entrepreneurs encounter in driving their small-scale businesses? The researcher next takes a look at objectives underpinning the study.
The main objective of the study is to find out how the SCDE has been building the entrepreneurial spirit of the youth through education. On the basis of the major issue raised, the specific objectives of this study are to:

1. Identify skills youth entrepreneurs can be equipped with to start small-scale businesses.
2. Find out challenges potential entrepreneurs face in operating their businesses.
3. Identify strategies youth entrepreneurs could adopt to address challenges facing their businesses.

The 21st Century has been described as the age of entrepreneurs, and this description seems appropriate considering the state of unemployment, poverty, lack of skills and near hopelessness facing a large number of the youth. Thus effort necessarily has to be made to address these challenges, probably, through entrepreneurship. Simpson (2014) observes that many young women and men are unable to secure formal employment opportunities; encouraging entrepreneurship is an ever more important way of harnessing their enthusiasm, energy and ambition to contribute to economic development. He adds that the majority of the world’s young people are in developing economies, where formal jobs are scarce and even informal jobs may be hard to find. Micro, small and medium-sized businesses are the drivers of new jobs, and behind every enterprise lies the spirit and imagination of an entrepreneur. Ryan (2006, cited in Cordeiro, 2007) asserts that “on average, 60 percent of the populations of Commonwealth countries are under the age of 30” (p. 38). Indeed, countries such as Australia, United Kingdom, and Canada inclusive as per Ryan assertion. He adds that as a consequence of history, the majority of the young people are poorly educated, inappropriately trained and unskilled. For instance, about a third (33 percent) of Ghana’s population falls within the youthful ages of 15 to 35 years. Such a large cohort of youth needs to be provided solid education and training in entrepreneurship to create jobs for themselves and many others. This is significant to the extent that “entrepreneurs are widely considered to be an economic growth engine, catalysts of change and innovation, and often times powerful contributors to the local society” (Baumol, Litan & Schramm, 2007; Schumpeter, 1934 cited in Fortunato & Alter, 2015, p. 444).

The question one may ask is: Why focusing attention only on the youth, but not the children? The answer is that they are the largest cohort of the population globally and locally, and constitutes the future leaders, and so offering them education and training in entrepreneurship is a laudable intervention to be instituted by SCDE. Thus being daring, adventurous and passionate, the youth entrepreneurs will learn to take a calculated risk whenever embarking on ventures in which they have the desire, interest, adequate information, facts, skills, broad and rich knowledge base. In taking such decisions, acquisition of knowledge in entrepreneurship matters, because it will largely empower them to recognise unrecognised needs, gain new experiences, and address unmet needs in both communities and societies.

Entrepreneurship has evolved over time to embrace creativity, innovation and risk taking, as well as the ability to set-up and run a business (Debyser, 2013). This scholar adds that entrepreneurship is now considered as a key competence for all, [and] should be promoted at all levels of education (from primary school to university), as well as through lifelong learning. It is often perceived as a driver for growth and job creation as well as a means to make economies more competitive and innovative. However, supporting entrepreneurship goes beyond merely helping entrepreneurs or would-be entrepreneurs, and providing administrative and financial conditions conducive to business creation. It further embraces developing and boosting entrepreneurial spirit throughout society, in particular amongst young people, stimulating their creativity, initiative, and sense of responsibility as well as providing the skills and knowledge needed to set up and run a business. Hence education and training are vital for changing cultures and igniting entrepreneurial mindsets at an early age. This observation is significant because when the critical mass of the population, I mean the youth, are sufficiently provided with entrepreneurial education and training, many of them will become empowered to create sustainable businesses for themselves and many others. It was not for nothing
that the European Commission adopted two framework documents highlighting the importance of entrepreneurship education and training.

Indeed, in November 2012, a new strategy on education and training entitled “Rethinking Education” and, in January 2013, an “Entrepreneurship Action Plan” was developed by the Commission. The Commission ascertaining the essence of the concept of entrepreneurship invited Member States to reinforce entrepreneurship education at all levels and to strengthen the links between education and employers. In fact, the European Union is not alone here. The Commonwealth Secretariat, also aside developing the comprehensive Diploma Module “Promoting Enterprise and Economic Development” for the youth in the Commonwealth Countries to invest in entrepreneurship in 2007, has also developed a number of Online Modules, including “International Perspectives in Youth Entrepreneurship Training”; “Perspectives on Youth Entrepreneurship Training”; and “International Programme on Youth Entrepreneurship Training” in 2011 and 2013 respectively. All these documents seek to motivate, encourage, and provide the youth knowledge, skills, attitudes and strategies to adopt to vigorously drive their entrepreneurial spirit and mindset. It is therefore not surprising to learn that the concept entrepreneurship is further perceived as a process that fuels innovation and creates value in economic and social settings. Hence an entrepreneur is a business-person who not only conceives, initiates and organises ventures, but also frequently takes risks in doing so. But not all independent business people are true entrepreneurs, and not all entrepreneurs are created through education and training in formal and non-formal education institutions equally. There are different degrees or levels of entrepreneurial intensity and drive, and this essentially depend upon how much independence one exhibits, the level of leadership and innovation they demonstrate in their businesses, how much responsibility they shoulder, and how creative they become in envisioning and executing their business plans. Hundreds of research studies have attempted to determine the common skills, personality and behaviour traits of successful entrepreneurs and the simple deduction from all this research is that entrepreneurs cannot be cloned (Knowles, 2003). Indeed, entrepreneurs tend to defy stereotyping and broad-brush labeling. Drucker (cited in Knowles, 2003) asserts that he has seen people of the most diverse personalities and temperaments perform well in entrepreneurial challenges. Ball (1995) aptly observes that:

an enterprising individual has a positive, flexible and adaptable disposition towards change, seeing it as normal, and as an opportunity rather than a problem...an enterprising individual has a security born of self-confidence...when dealing with risks, difficulty and the unknown. An enterprising individual has the capacity to initiate creative ideas, develop them through into action in a determined manner. An enterprising individual is able, even anxious, to take responsibility and is an effective communicator, negotiator, influencer, planner and organiser. An enterprising individual is active, confident and purposeful, not passive, uncertain and dependent (cited in Cordeiro, 2007: 77).

If generalization must be made, however, one can say that most of the youth entrepreneurs possess certain key characteristics, including vision, passion, independence, sharing, people-oriented and goal-oriented. They are also creative, persistent, agent of change and moderate risk-takers. Indeed, successful entrepreneurs have learned to visualise. They have a complete mental picture of where they and their ideas are going. Hence youth entrepreneurs are visionaries, but it appears that many have not been able to translate their great ideas into creating jobs. This may be due to lack of education and availability of funds to drive their ideas and visions. Providing the youth skills in planning their business, research on markets for their products or services, and keeping records alone are not enough. Alertness to unexploited business opportunities, access to technology and reliable credit facility must be made available to the youth entrepreneurs at the right time and in sufficient quantities to pursue their dreams. The term enterprise as used in this paper can be equated or used interchangeably with the term small business in this context of youth entrepreneurship. The term small business is defined in terms of factors like the number of persons employed, the number of customers, turnover of funds, capital employed, and amount of sales, among others. It sometimes refers to business activity in the informal sector of the economy (Cordeiro, 2007). These definitions by Cordeiro may be limiting, hence Gatewood et al. (1995) define small business looking at it from the following characteristics:

- It has a small share of the market.
- It employs a small number of people.
- It is independently owned with the management and control in the hands of its owners.
- Management is personalised rather than formal.
- It is not part of a large group.

Osei, Baah-Nuakoh, Tutu and Sowa (1993, cited in Biney, 2009), defining small-scale enterprise in Ghana, used an employment cut-off point of 30 employees to indicate small medium enterprise (SMEs). They disaggregated SMEs into categories; micro business employing less than 6 people, very small employing 6–9 people; and small business employing between 10 and 29 employees. It is safe to infer from the various definitions aforementioned that most small scale enterprises employ not
more than 30 employees if the criterion of number of employees the business has is the yardstick used. It is also a fact that youth entrepreneurs are passionate and they are driven by a compelling vision they possess, but I daresay that acquisition of education and training in entrepreneurship matter, if they are to successfully realise their vision. After all, entrepreneurs are made, not born, and everyone has innate abilities to succeed in entrepreneurship. In Ghana, small-scale businesses are widespread, and can be found in all the three sectors of the economy—agriculture, industry and service sectors. These days, the telecommunication sub-sector is strongly coming up, following the information age era that we find ourselves in now. Hence, participating in education and training programs, seminars, workshops on management of small-businesses are important in this direction. It has also been observed that entrepreneurs are independent thinkers.

Knowles (2003) asserts that entrepreneurs have a need for freedom, a need to control their own destiny and be their own boss. But even as they are independent thinkers, they also believe in sharing ideas, views and thoughts on ways of executing projects and business plans. In that sense, building the youth entrepreneurs’ skills in developing realistic business plans are laudable things to do. This is because, as a kind of roadmap, business plans guides the youth largely to drive, and also succeed in their business endeavours. It further enables them acquire skills of analysing their strengths, weaknesses, opportunities and threats (SWOT) in managing businesses established. Astute entrepreneurs are risk-takers; however, they take moderate or calculated risks to successfully drive their businesses. It is instructive to learn that great entrepreneurs trust their instincts, but they listen to others, as well. The reasons often attributed to failure of small businesses, include uncertainties in many communities. There is a lot of conservatism, thus, the older people in our communities seem not to accept new ways of life and ideas espoused by the youth. The adults’ population in Ghana, who almost always expect absolute obedience, respect from the youth feel threatened, sometimes, by the style of music, new fashions in clothes and hairstyle young people exhibit. Lack of government support in terms of tax holidays or incentives is a challenge. Lack of access to credit, land and technology as well as the top-down methods of many funding agencies and adverse government regulations pose problems to youth entrepreneurs. The absence of integrated support systems, poor management skills and lack of realistic market research also pose a lot of challenges to the youth entrepreneurs in their business operations. These challenges must sufficiently be tackled; after all, the combined skills, knowledge, and information of entrepreneurs called intellectual capital, largely make enterprises’ succeed in their drive.
Hence the provision of planning skills, management skills, accounting and bookkeeping skills to youth entrepreneurs is the approach the education and training should take. The acquisition of skills in financial literacy, investment and financial risk management are equally important in their education. The skills enumerated are taught in a course I facilitate dubbed: ‘Promoting Enterprise and Economic Development’ as part of ‘Youth Development Work’ programme run at SCDE, University of Ghana. The students are taught to gather as much information and support as possible on businesses they are interested in before making a move to invest their investible funds in them. They are also encouraged to start their businesses in a small-scale, and further taught to raise the initial capital for the business from their own savings or family support. In this way, they can build safety net skills for themselves so as to decrease the amount of financial risk involved in the businesses they engage themselves in. Getting the youth entrepreneurs’ adequate education, training and skills in operating their businesses to maximise profit is significant, especially in the communities in Ghana, where poverty and unemployment appear to be extremely prevalent. This is significant because Cordeiro (2007) observes that small businesses have a high failure rate, ranging from 35 percent to 80 percent. He adds that as many as 90 percent of small business fail within five years. Even in U.K. where the environment is generally supportive of small, medium enterprises (SMEs), it is suggested that about 30 percent fail within the first two years. If a degree of such business failure is happening in Ghana; such a situation would certainly be a great loss to a developing economy, such as Ghana. Loss of tax revenue and loss of employment would be incalculable. It is equally a shattering experience for the young entrepreneurs themselves. That in itself requires that the youth entrepreneurs continue to build their capacity through education and training so that they can go into establishing ventures with both eyes wide open. This is important because Scarborough (2012) opines that “people with more education are more likely to start businesses than those with little education” (p. 16). He adds that a rapidly growing number of college students see owning a business as an attractive career option, and many of them are launching companies while in school. This should be expected because United States of America (U.S.A) is a land of opportunities. The same can be done in Ghana. However, small businesses require capital investment. In so doing, the youth entrepreneurs can anticipate problems, reduce the possibility of loss, and increase their chances of success. In fact, the prospect of failure should serve as a warning to youth entrepreneurs, such that they can adequately position themselves to overcome the situation. The researcher turns his attention next to the methods employed in designing the study.

Method

Students formed the sampling units and unit of analysis in the design. This study was conducted at University of Ghana, School of Continuing and Distance Education (SCDE), Accra Learning Center (ALC) between June 5th and 28th September, 2016. A mixed method design was adopted. Aspects of quantitative and qualitative methods were adopted at several stages throughout the study. However, the study is largely qualitative. Convenience procedure was sought in selecting the sample. The names of the accessible students, who were 240 in number, were compiled and serially labelled on pieces of papers. They were put into a container and reshuffled and 60 of them were randomly selected for the study. This sample size of 60 respondents out of the accessible population of 240 was typical attendees in terms of the institution under study. My intention as a researcher was to understand, analyse and explore the building of entrepreneurial spirit of the youth by using education as a tool as it is being carried out by the SCDE, University of Ghana, Legon. My intention was, therefore, to get a deeper insight into how the respondents assessed the entrepreneurial skills acquired throughout their education and training, the challenges they anticipate facing in operating their business enterprise, and strategies they intend to put in place to successfully address problems that confront them.

This was an exploratory study which gathered data through semi-structured interview instrument to conduct the in-depth interview of the respondents. The results were presented qualitatively in terms of themes and quantitatively in terms of statistics. Thematic analyzes was performed on the qualitative data and the quantitative data were equally analyzed following the steps recommended by Creswell (2012, 2013). These exercises were carried out by the researcher with support from two (2) research assistants. The data collected from closed-ended questions were analyzed using percentages. The responses from the open-ended questions were summarised, organised and interpreted in the form of tables. A
Analysis and discussion

A descriptive-narrative approach was also adopted following the steps recommended by Creswell (2012, 2013) to analyze some of the responses. The study sought the views of students on how effectively the entrepreneurial skills of the youth can be built to create jobs for themselves and many others. The challenges confronting them in managing their businesses were also examined and strategies to bolster the entrepreneurial acumen of the potential youth entrepreneurs were also put in place. The results of the study are presented next.

In all, fifty-one (51) students in the School of Continuing and Distance Education (SCDE), Accra Learning Center (ALC) participated in the study. The majority (65 percent) were males, and the remaining (35 percent) represented the female respondents, participated in the study. The number of male participants on Youth Development Work program almost always outnumbers that of the female participants. Of the diploma I and II students numbering 240, the male students were 155 compared to female students of 85. This is a distance education programme and tutorials are held on weekends. The male participants seem less burdened over the weekends as compared to the females who are over-burdened with home/household chores. The male students also appear more adventurous in taking informed risks as compared to their female counterpart, and thus participated in the study. That notwithstanding, in Ghana, parents or families give equal premium and attention to female education as they do to male education. In certain programs at University of Ghana, the number of female student enrollment out-numbers that of the male student enrollment. On age, the majority (52 percent) of the respondents fell within 18-35 years age groups, indicating that they were young adults. However, another (42 percent) and (6 percent) of the respondents were within the age ranges of 36-40 and 41-50 respectively. Although the program is branded as youth program, it is more of intergenerational type than that of youth focused program. This is because people who are beyond the age of 35 found the program attractive. Hence many are desirous to build their entrepreneurial capacities, knowledge and skills to own and manage their businesses. In terms of education, more than half (58 percent) of the respondents were diploma students. The diploma in youth development work program is read at University of Ghana, and is lower to that of degree program. Students who excel stand a chance for pursuing post-diploma programs to be awarded degree certificates in either education or humanities related programs.
Four key entrepreneurial skills comprising management, planning, financial and accounting as well as research and evaluation skills were listed to be categorised from lower level of (1) to higher level of (4). Table 1 presents the results as categorised by the respondents.

From Table 1, as per the evaluation of the program, youth entrepreneurs were occasionally equipped with all the four entrepreneurial skills, except financial and accounting skills which they were seldom (35) equipped with. For instance, it was revealed by less than half (35) of the respondents that youth entrepreneurs were occasionally equipped with management skills in small-scale businesses. Another (35) percent of the respondents indicated that they were frequently equipped with marketable management skills in small-scale businesses. In terms of research and evaluation skills, less than one-third (31) percent of the respondents indicated that they were occasionally equipped with all the four entrepreneurial skills to avoid unnecessary failure of their businesses. This is because the aforementioned skills are critical for success of any business enterprise established; else they cannot make any headway. When young entrepreneurs are made to acquire these skills, they would be in a better position of analysing their strengths, weaknesses, opportunities and threats (SWOT), and can learn fast enough to become astute entrepreneurs. On two processes in which youth entrepreneurs’ capacity can be built, multiple responses were offered. The majority (90) percent of the respondents found education as very critical in their survival and success in their business endeavours. More than half (60) percent of the respondents also indicated that training programs, including workshops, seminars, fora, mentorship and apprenticeship on the management of small-scale businesses should be instituted. They emphasised on the acquisition of computing and social media skills to promote and market their services and products. This should be expected, because we are in an era of ‘information age,’ making it necessary to be proficient in the use of current information technologies. The findings confirm Debyser (2013) assertion that entrepreneurship is now considered as a key competence for all, [and] should be promoted at all levels of education (from primary school to university), as well as through lifelong learning. Education is globally perceived as the key that unlocks human potential; hence it must continuously and regularly be offered, such that the youth entrepreneurs will be on top of managing their businesses efficiently and effectively. It is equally critical that the youth entrepreneurs take advantage of some short training programs in the form of seminars, workshops, lectures and fora to build their entrepreneurial capacities. Inferring from the data [since nearly all the participants found participation in education programs crucial], it can safely be concluded that potential youth entrepreneurs should not stop learning, but perceive learning as lifelong and life-wide as far as managing and succeeding in small-scale businesses are concerned.

<table>
<thead>
<tr>
<th>Table 1</th>
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<tbody>
<tr>
<td><strong>Entrepreneurial Skills the Youth are equipped with to manage their Businesses</strong></td>
</tr>
<tr>
<td><strong>Entrepreneurial Skills</strong></td>
</tr>
<tr>
<td>MANAGEMENT SKILLS</td>
</tr>
<tr>
<td>PLANNING SKILLS</td>
</tr>
<tr>
<td>FINANCIAL AND ACCOUNTING SKILLS</td>
</tr>
<tr>
<td>RESEARCH AND EVALUATION SKILLS</td>
</tr>
</tbody>
</table>

Multiple responses N= 51
Source: Field Data, 2016
Challenges Entrepreneurs face in operating Businesses

When respondents were asked to categorise challenges that confront youth entrepreneurs in operating or managing their businesses from no challenge (1) to major challenge (4), the results that emerged are explained in Table 2.

From Table 2, majority (90 percent) of the respondents found high cost of credit as major challenge confronting youth entrepreneurs in Ghana. This observation confirms my overall understanding on the credit/loan climate in Ghana, where banks interest rate charges on loans ranges between 30 percent to 36 percent. These charges are on the high side considering the fact that whatever products or services offered here in Ghana are facing stiff competition with products and services from other parts of the globe. This high cost of credit makes it extremely difficult, if not impossible, to produce or render services to make profit or break even. Nearly two-thirds (66 percent) of the respondents also indicated the unfriendly tax regime as another major challenge confronting youth entrepreneurs in Ghana. Stamp duty, tolls, income tax, and tax on profit among other taxes that small businesses pay, keep varying following the fall of the value of the cedi, the currency of Ghana, every now and then. These taxes which need reform, make operating of small-scale businesses extremely difficult. In the face of such difficulties, it becomes impossible for the small businesses to save substantial sum of money to expand the base of their businesses. Technical and commercial support in the form of business incubators and tax holidays to small business are not largely provided in our part of the world as it is done elsewhere. The implications are that many people cannot be employed, and new lines of small businesses cannot be created to offer employment to the teeming unemployed youth.

More than half (54 percent) of the respondents indicated that negative adult attitude towards youth ideas are a major challenge. This result is to be expected because in many of our communities, there seems to be a lot of conservatism among the adult population, thus, the older people not accepting the new ways of life and new ideas of the youth. They feel a bit restful when young people take leadership roles and try to push society in new directions. Half (50 percent) of the respondents revealed that poor managerial skills are major challenge in managing small-scale businesses in Ghana. Astute youth entrepreneurs must equally be good managers else they will drive their businesses underground. Indeed, entrepreneurs must make the most of the limited resources they have, be its people (the human resources) and its equipment and facilities (the capital resources). In fact, the survival of small business in Ghana often depends on people working in it. Selecting and managing people in the business is a critical task that small-scale youth entrepreneurs should not take for granted. The people should be organised, directed, led and controlled to ensure survival and profitability of the businesses.

In terms of the cost of training the youth entrepreneurs, nearly half (47 percent) of the respondents said the cost of their training was high. However, another (27 percent) and (26 percent) of the respondents respectively admitted that the cost of training youth entrepreneurs were moderate and low. To train many youth entrepreneurs, the SCDE should have a second look at the cost involved in training them, so as to attract as many youth as possible to be trained in enterprise promotion in Ghana. This is significant if it is viewed against the backdrop of massive and staggering unemployment figures, and excruciating poverty situation facing the youth of Ghana to address the challenges confronting them, and government support to be offered to the youth entrepreneurs to drive their businesses, successfully. On what the youth entrepreneurs should do to drive their businesses, multiple views were expressed by respondents. The results are presented and clearly explained in Table 3.

Table 2
Categorising Challenges Entrepreneurs face in operating Businesses

<table>
<thead>
<tr>
<th>Challenge</th>
<th>No Challenge</th>
<th>Low Challenge</th>
<th>Moderate Challenge</th>
<th>Major Challenge</th>
<th>Total (100%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HIGH COST OF CREDIT</td>
<td>4%</td>
<td>6%</td>
<td>0%</td>
<td>90%</td>
<td>100%</td>
</tr>
<tr>
<td>UNFRIENDLY TAX REGIME</td>
<td>0%</td>
<td>14%</td>
<td>20%</td>
<td>66%</td>
<td>100%</td>
</tr>
<tr>
<td>NEGATIVE ADULT ATTITUDE TO YOUTH IDEAS</td>
<td>2%</td>
<td>20%</td>
<td>34%</td>
<td>54%</td>
<td>100%</td>
</tr>
<tr>
<td>POOR MANAGERIAL SKILLS</td>
<td>0%</td>
<td>20%</td>
<td>30%</td>
<td>50%</td>
<td>100%</td>
</tr>
<tr>
<td>POOR PLANNING SKILLS</td>
<td>0%</td>
<td>20%</td>
<td>34%</td>
<td>46%</td>
<td>100%</td>
</tr>
<tr>
<td>INAPPROPRIATE EDUCATION</td>
<td>0%</td>
<td>20%</td>
<td>46%</td>
<td>34%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Multiple responses N= 50
Source: Field Data, 2016
Strategies to address Challenges facing Youth Entrepreneurs

This section took a look at exactly what the potential youth entrepreneurs should do to address the challenges confronting them and government support to be offered to the youth entrepreneurs to drive their businesses successfully. On what the youth entrepreneurs should do to drive their businesses, multiple views were expressed by respondents. An open-ended question posed to the participants on what specific strategies they could adopt to improve management of their business, the results or responses are presented, and clearly explained in Table 3.

From Table 3, the results demonstrate that the majority (65 percent) of the respondents indicated that the acquisition of effective managerial skills and practices are keys when it comes to ensuring the survival and profitability of businesses. But because many of the youth entrepreneurs lacked critical managerial skills and good practices in managing their businesses, such businesses keep failing to make progress. In so doing, some of the small businesses fail to capture the niche market to sell and promote their products and services. Good managers of small businesses take informed and calculated risk to drive their businesses. Thus, they engage in divergent and convergent thinking even as they plan for their businesses. They learn very fast on the business and operate to maximise their profit. More than half (55 percent) of the respondents assert that to improve on small-scale business management, the youth entrepreneurs should engage in lifelong learning. They should learn, educate and continue to engage in short training programmes to build their capacities in managing businesses. Although, apprenticeship and mentorship (20 percent), attracting more funding (12 percent), strong savings culture (8) and building of partnership (4) attracted low respondents response, they are equally important measures entrepreneurs who are ‘self-starters’ and ‘up and going’ should be concerned with. An open-ended question posed to the participants on the kind of support to be offered by government to see to the growth of small businesses to entice many of the youth to small-scale businesses operations, the respondents provided multiple answers. Table 4 explicitly presents the results.

From Table 4, the majority (78 percent) of the respondents indicated that the creation of enabling business environment will help improve the growth of small-scale business operations in Ghana. The finding confirms Cordeiro (2007) assertion that entrepreneurs wishing to establish enterprises often face bureaucratic barriers and little supports in terms of securing licences, permits, registration, negotiate paper work, run contract and source supplies. This observation is significant because provision of administrative support in the form of easing registration difficulties, licensing and provision of permits to businesses and removal of other barriers and bottlenecks in business operations are critical to the growth of business enterprise. More than half (59 percent) of the respondents respectively indicated that government provision of education and training as well as provision of zero taxation for start-ups/incubators are critical to the survival and growth of small-scale enterprises. Provision of education in critical managerial skills/planning, setting aims and objectives, setting time tables, financing and budgeting, researching, monitoring and evaluation are all critical managerial skills/areas that the youth entrepreneurs must be educated and trained on. More so, start-ups must be granted tax holidays to gain foothold in the market before they are brought to the tax net. This, in a way, will free the small enterprises to gain some breather and marshal both the human and non-human resources, combine them effectively to produce or renders services. Provision of soft loans/credit facilities (43 percent) and institution of reward systems (10 percent), though critical, received low responses. Perhaps the youth entrepreneurs perceived

<table>
<thead>
<tr>
<th>Strategies Youth Entrepreneurs should institute to improve management of business</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADOPT AND ACQUIRE EFFECTIVE MANAGERIAL SKILLS AND PRACTICES ON SMALL BUSINESSES</td>
<td>65%</td>
</tr>
<tr>
<td>LEARN, EDUCATE AND TRAIN MORE ON MANAGING SMALL-SCALE BUSINESSES</td>
<td>55%</td>
</tr>
<tr>
<td>SEEK FOR APPRENTICESHIP AND MENTORSHIP</td>
<td>20%</td>
</tr>
<tr>
<td>SEEK OR ATTRACT MORE FUNDING</td>
<td>12%</td>
</tr>
<tr>
<td>BUILD STRONG SAVINGS CULTURE</td>
<td>8%</td>
</tr>
<tr>
<td>BUILD PARTNERSHIP</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: Field Data, 2016
that when the business environment is made favourable and also granted tax holidays, they can nurture and grow their businesses to the extent that they easily plough back the profit to grow their businesses.

Table 4
What Government support be provided for Youth Enterprise Promotion?

<table>
<thead>
<tr>
<th>Government Support</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CREATE ENABLING/FAVOURABLE BUSINESS ENVIRONMENT</td>
<td>78%</td>
</tr>
<tr>
<td>PROVISION OF EDUCATION AND TRAINING</td>
<td>59%</td>
</tr>
<tr>
<td>ZERO TAXATION FOR START-UPS/INCUBATORS</td>
<td>59%</td>
</tr>
<tr>
<td>PROVISION OF SOFT LOANS/CREDIT FACILITIES</td>
<td>43%</td>
</tr>
<tr>
<td>INSTITUTION OF REWARD SYSTEMS</td>
<td>10%</td>
</tr>
</tbody>
</table>

Multiple responses
N= 51
Source: Field Data, 2016
Conclusions and recommendations

The paper explored how the SCDE has helped built the entrepreneurial capacities of the youth using the tool of education. It also looked at the challenges confronting youth entrepreneurs in managing their businesses and strategies to bolster the entrepreneurial acumen of the potential youth entrepreneurs were examined. As an exploratory study, the findings that emerged cannot be generalised. There is, therefore, the need for a quantitative study to be conducted to validate the findings that emerged from this exploratory study. I served as a facilitator, handling Module II: ‘Promoting Enterprise and Economic Development,’ one of the courses in training the youth on a Diploma program “Youth Development Work.” I also found the need to explore how this education program has contributed in building the entrepreneurial spirit of the youth. The findings of the study were that the youth were occasionally equipped with entrepreneurial skills, including managerial, planning, financial and accounting as well as research and evaluation skills in managing their enterprises. One would have expected that these critical entrepreneurial skills were provided the youth frequently. On challenges the youth entrepreneurs faced in running their businesses, not only was the cost of credit being high, but there was also an unfriendly tax regime to contend with. As to the strategies put in place to contain the situation, effective acquisition of managerial skills and practices as well as continuous engagement in lifelong learning in managing small businesses were advocated for the youth entrepreneurs. The government was asked to create favourable business climate or environment to improve the growth of small businesses in Ghana. The study revealed that education is very critical in the survival and success in the youth business endeavors. In that sense, the cost of education as far as entrepreneurship is concerned, should be brought within the reach of potential youth entrepreneurs. Based on the findings of the study, the following recommendations are made:

In order to equip the youth with entrepreneurial skills to jump-start small-scale businesses, it is recommended that SCDE:
- Should frequently build and improve upon the youth entrepreneurs managerial skills and practices with current developments in business management.
- Should build in youth entrepreneurs the drive and zeal to make learning a lifelong venture.

In order to address challenges potential youth entrepreneurs face in operating their businesses, it is recommended the financial institutions:
- Should design special product in the form of soft loans to target youth entrepreneurs who go into creating and establishing small-scale businesses.

In terms of strategies youth entrepreneurs could adopt to address challenges facing their businesses, it is recommended that government:
- Should develop business policy that seeks to create favourable business environment that will entice as many youth as possible to access important business entrepreneurial education and training to manage small enterprises.
- Should ensure that incubators and start-ups created by youth entrepreneurs are granted tax holidays and exceptions for at least, two years, to enable them gain some foothold and make a niche in the market so as to engender their survival and growth.

Considering the findings of the study and recommendations made, I suggest that further research could be conducted to validate some of the findings of the study. To be able to do that, it is my wish that a study is designed to interrogate adult learning and entrepreneurship. Such a study should factor into the equation the prospects thereof and challenges to be surmounted. I think that a study of such nature is important because, Scarborough (2012) asserts that entrepreneurship is not a generic trait; it is a skill that is learned. If that is the case, then many adult populations in the communities in Ghana, who are largely unemployed, can be trained to build entrepreneurial capacities to create businesses for themselves. Such a strategy will go a long way to stem the tide of migration/movement from the rural areas to the urban centers for non-existent jobs, but huge attendant challenges. Another exploratory study is to be conducted into Adult Education and small-scale business promotion in Ghana. Creating critical awareness in community members through functional entrepreneurship education, many community members would become empowered to create not only wealth for themselves and many others, but also make their communities vibrant and thriving ones. This ties in well with Smilor (1997) observation that entrepreneurship is not only an economic phenomenon, but also a force for community health, and well-being. I, therefore, conclude that entrepreneurship and community development is important now than ever, due to unemployment and poverty facing many community members in Ghana.
References


