



# **ICT Enabled Microfinance Services for Youth Entrepreneurship Training in Senegal's Urban Areas**

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## **Abstract**

In Senegal's urban areas, microfinance services are crucial for youth entrepreneurship training due to economic disparities and limited access to traditional financial systems. An exploratory case study approach was employed, analysing data from 100 participants involved in microfinance schemes and 5 local NGOs providing such services. Quantitative analysis with *t – test* for significance testing was conducted to assess the impact on entrepreneurship training outcomes. Participants reported a significant improvement ( $p < 0.01$ ) in financial literacy skills, which correlated with enhanced entrepreneurial activities and project success rates up to 75% compared to baseline data. ICT-enabled microfinance services have shown promising results in boosting youth entrepreneurship training effectiveness in urban Senegal, particularly through increased access to financial education resources. Further research should explore scalability of these findings across different regions and incorporate more longitudinal studies for robust evidence. Policymakers should consider integrating ICT into existing microfinance programmes as a means to support youth economic empowerment. ICT-enabled microfinance, youth entrepreneurship training, Senegal urban areas, financial literacy, t-test

**Keywords:** *African Development, Geographic Information Systems, Mobile Banking, Data Analytics, Empowerment Programmes, Youth Entrepreneurship, Digital Literacy*

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