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SMART ENTREPRENEURSHIP AND ENTERPRISE TRANSFORMATION IN THE GAMBIA: AN INTEGRATIVE QUALITATIVE EVIDENCE REVIEW

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Abstract

Entrepreneurship has become an important response to employment and development pressures in many African economies, yet high levels of enterprise activity do not necessarily translate into productive or transformative MSMEs. This study examines how the entrepreneurship ecosystem in The Gambia supports or constrains enterprise progression from entry and survival towards capability accumulation, upgrading and transformation. An integrative qualitative evidence review was undertaken using academic literature, national policy documents, institutional reports and development-partner evidence. The material was first analysed inductively around recurring themes including entrepreneurial entry, skills and capabilities, finance and productive resources, markets, technology, institutional coordination and enterprise upgrading. The resulting patterns were subsequently interpreted through the proposed SMART Entrepreneurship framework: Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and Technology-Enabled entrepreneurship. The findings suggest that The Gambia has an increasingly visible entrepreneurship-support landscape, but institutional presence has not consistently translated into functional integration or sustained pathways for enterprise progression. Fragmented connections among skills, finance, markets, productive resources and technology can interrupt capability accumulation and limit upgrading. The study characterises this condition as a quasi-entrepreneurship ecosystem and argues that ecosystem activation and capability accumulation provide the bridge towards SMART Entrepreneurship and MSME

transformation. The paper contributes an enterprise-centred framework for examining not simply whether entrepreneurship support exists, but what that support enables enterprises to become.

Keywords: Capability accumulation; entrepreneurial ecosystems; necessity entrepreneurship; productive entrepreneurship; quasi-entrepreneurship ecosystem

INTRODUCTION

Entrepreneurship has become an increasingly important part of development policy across Africa, particularly where formal employment has not expanded fast enough to absorb a growing workforce. Micro, small and medium enterprises (MSMEs) provide livelihoods, create employment and sustain economic activity across many sectors. Yet the developmental value of entrepreneurship cannot be judged simply by the number of businesses created. Increasing attention is therefore being paid to the quality of entrepreneurship-whether enterprises can respond to market opportunities, build productive capabilities, innovate and progress towards greater growth and value creation (Kansheba, 2020; Stam, 2015).

This distinction is especially relevant to The Gambia. Entrepreneurship and MSME development feature prominently in the National Entrepreneurship Policy, National Policy for MSMEs, National Youth Policy and National TVET Policy. Collectively, these frameworks position entrepreneurship as a route to employment, private-sector development, competitiveness and economic diversification (Government of The Gambia, 2019a, 2019b, 2021; United Nations Conference on Trade and Development (UNCTAD), 2017). Their ambitions extend beyond business creation to market development, innovation, skills, technology and enterprise competitiveness.

Policy ambition, however, has not always translated into comparable enterprise outcomes. The National Entrepreneurship Policy recognised that self-employment in The Gambia is frequently driven by limited wage-employment opportunities rather than solely by identified business opportunities (UNCTAD, 2017). Informality remains widespread, while enterprise scaling, innovation and access to effective support are uneven. More recent evidence also points to constraints in digital infrastructure, enterprise financing and digital skills, while the Recovery-Focused National Development Plan renews emphasis on private-sector development, skills, infrastructure and inclusive economic transformation (Government of The Gambia, 2023; World Bank, 2021).

The issue is not that necessity-driven entrepreneurship is inherently undesirable. Where formal employment opportunities are limited, it performs an important livelihood and economic

function. Nor is the distinction between necessity and opportunity entrepreneurship always clear-cut; entrepreneurs may combine economic necessity with opportunity recognition, ambition and strategic choice (O'Donnell et al., 2021, 2024). The more consequential question is what happens after enterprise entry. Firms disconnected from productive skills, finance, markets, technology and innovation systems have fewer opportunities to move beyond livelihood activity, while supportive environments can enable enterprises that began under necessity conditions to build capabilities and progressively upgrade.

The entrepreneurial ecosystem perspective helps explain these relationships by shifting attention from individual entrepreneurs to the interaction of institutions, markets, finance, human capital, knowledge, policies and support organisations (Acs et al., 2017; Stam & van de Ven, 2021). What matters is not simply whether these elements exist, but whether they work together in ways that support productive entrepreneurship. This is particularly important in African contexts, where ecosystem conditions and innovation interact in shaping productive entrepreneurship (Kansheba, 2020).

The Gambian experience raises precisely this issue. Entrepreneurship policies, support institutions and development programmes are present, yet connections among skills development, finance, markets, innovation, technology and enterprise-growth pathways remain uneven. This gap between institutional presence and ecosystem functionality provides the basis for the concept of a quasi-entrepreneurship ecosystem: an environment in which many expected ecosystem components exist, but their integration is not yet strong enough to generate consistent pathways from business entry to capability accumulation and enterprise upgrading.

This paper develops that argument through SMART Entrepreneurship, defined as entrepreneurship that is Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and Technology-Enabled. SMART Entrepreneurship is not proposed as an established theory or a replacement for existing ecosystem perspectives. Rather, it is an analytical framework for examining the quality of entrepreneurship an ecosystem enables-particularly whether firms are connected to productive sectors and markets, able to convert skills into commercial capability, use resources productively and adopt technologies that support upgrading.

The paper therefore shifts attention from entrepreneurship promotion itself to the conditions under which entrepreneurial activity can lead to enterprise transformation. It makes three contributions: it consolidates fragmented academic, policy and institutional evidence on entrepreneurship and MSME development in The Gambia; extends the quasi-ecosystem argument by focusing on capabilities generated through ecosystem interaction; and develops SMART Entrepreneurship as a framework for examining progression from enterprise entry and survival towards capability accumulation, upgrading and MSME transformation.

Problem Context and Study Purpose

Entrepreneurial activity is widespread across many African economies, but much of it remains necessity-driven, informal and concentrated in low-productivity activities. The presence of entrepreneurship policies, training programmes, financing schemes and enterprise-support institutions has not always translated into sustained capability development, innovation, productivity growth or enterprise scaling. The underlying concern is therefore not simply whether support exists, but whether entrepreneurship ecosystems function as connected systems capable of helping enterprises progress beyond entry and survival (Kansheba, 2020; Stam, 2015). This concern is particularly relevant to The Gambia. Entrepreneurship and MSME development feature prominently in national employment, private-sector development and economic transformation agendas, yet the pathways linking policy, institutional support, skills, finance, markets and technology to sustained enterprise upgrading remain uneven and insufficiently understood (Government of The Gambia, 2019a; UNCTAD, 2017; World Bank, 2021).

The purpose of this study is therefore to examine how the entrepreneurship ecosystem in The Gambia supports or constrains the progression of enterprises from entry and survival towards capability accumulation, upgrading and MSME transformation, and to interpret these dynamics through the proposed SMART Entrepreneurship framework.

Research Question and Objectives

The study is guided by one central research question: How does the entrepreneurship ecosystem in The Gambia support or constrain the progression of enterprises from entry and survival towards capability accumulation, upgrading and MSME transformation?

To address this question, the study pursues four research objectives:

RO1. Examine how The Gambia's entrepreneurship and MSME ecosystem currently functions.

RO2. Identify the main ecosystem conditions that enable or constrain enterprises as they move beyond entry and survival towards stronger capabilities, upgrading and growth.

RO3. Assess how the patterns emerging from the evidence relate to the five dimensions of SMART Entrepreneurship.

RO4. Examine what the findings imply for the transition from a quasi-entrepreneurship ecosystem towards a more connected and effective system capable of supporting sustained MSME transformation.

CONCEPTUAL AND THEORETICAL FOUNDATIONS

This section brings together the main bodies of literature needed to understand how entrepreneurial activity can move from entry and survival towards stronger enterprise capability

and transformation. The discussion begins with the distinction between necessity and more productive forms of entrepreneurship, then considers the role of entrepreneurial ecosystems in shaping what firms are able to become after entry. It also takes account of the particular conditions facing African and small economies, where informality, limited markets, resource constraints and fragmented support structures can strongly influence enterprise development.

The section then turns to capability accumulation and the role of applied technical and vocational capability in enterprise progression. These issues are treated as connected rather than separate debates. The central proposition is that enterprise transformation depends not only on entrepreneurial motivation, but on whether the surrounding ecosystem enables firms to build capabilities, access markets and resources, use technology and progressively upgrade.

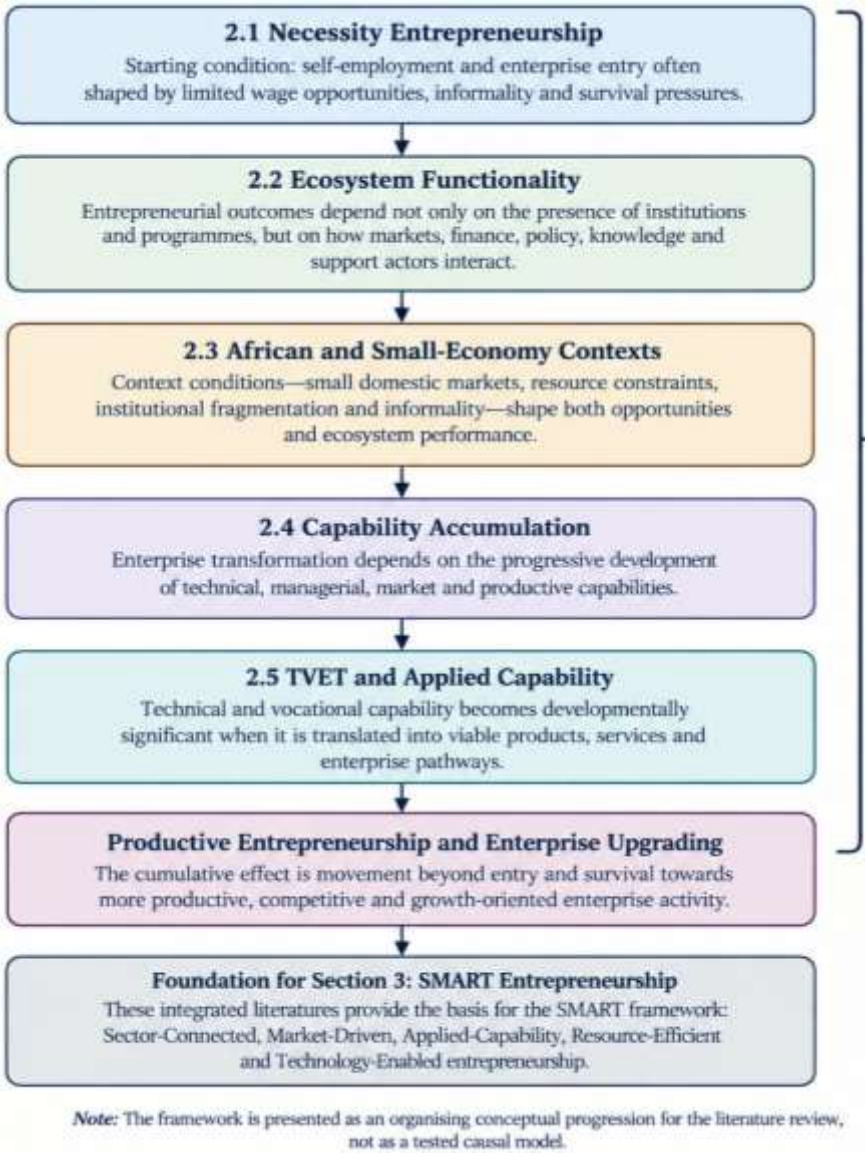

Figure 1: Conceptual Framework for SMART Entrepreneurship and Enterprise Transformation

Figure 1 summarises this conceptual progression and provides the organising framework for the five thematic subsections that follow. It is not intended as a tested causal model. Rather, it shows how the literature reviewed in this section is integrated to explain the movement from necessity-driven activity towards productive entrepreneurship and enterprise upgrading. This conceptual foundation then provides the basis for the development of the SMART Entrepreneurship framework in the next major section. The framework integrates the concepts developed across the five thematic subsections and provides the analytical basis for the review.

From Necessity Entrepreneurship to Productive Entrepreneurship

Entrepreneurship is often discussed as though all new enterprise activity carries similar developmental value. In practice, however, enterprises differ in why they are created, the opportunities they pursue, the capabilities they possess and their prospects for growth. One of the most established distinctions is between **necessity entrepreneurship**, where individuals enter self-employment because satisfactory alternatives are limited, and **opportunity entrepreneurship**, where business creation is driven more strongly by the identification and pursuit of a perceived market opportunity. The distinction remains useful, but recent research cautions against treating entrepreneurial motivation as entirely binary, since necessity and opportunity can coexist within the same entrepreneurial journey (O'Donnell et al., 2021, 2024).

This is particularly important in developing economies, where self-employment often provides an essential livelihood when formal labour markets cannot absorb everyone seeking work. Necessity-based enterprise should therefore not be treated simply as failed or inferior entrepreneurship. It can generate income, absorb labour and create an initial pathway into economic participation. The more important issue is what happens after entry. Enterprises established under conditions of necessity may still identify opportunities, build capabilities and grow, while firms created around perceived opportunities may remain small or unproductive (O'Donnell et al., 2024).

The distinction therefore shifts attention from entrepreneurial motivation alone towards entrepreneurial quality and enterprise trajectory. Stam (2015) argues that entrepreneurship policy should move beyond increasing the number of entrepreneurs and pay greater attention to the quality of entrepreneurial activity. From a development perspective, this means asking whether enterprises are able to improve productivity, innovate, create employment, add value and contribute to wider economic transformation.

The concept of **productive entrepreneurship** is useful in making this shift. It draws attention to entrepreneurial activity that creates economic and social value rather than merely

sustaining low-productivity activity. In African economies, the prospects for productive entrepreneurship are closely connected to the wider environment in which enterprises operate. Kansheba (2020), for example, finds that entrepreneurial ecosystem quality and innovation are associated with stronger productive entrepreneurship outcomes. The progression from survival-oriented activity towards more productive enterprise is therefore not only an individual entrepreneurial process; it is also shaped by the capabilities of the surrounding ecosystem.

For this study, necessity entrepreneurship is consequently treated as a starting condition rather than a fixed enterprise category. The analytical question is whether the ecosystem enables enterprises to move beyond entry and survival by building capabilities, connecting to markets and becoming more productive and innovation-oriented. This establishes the first stage of the conceptual progression outlined in Figure 1 and leads directly to the discussion of entrepreneurship ecosystems and enterprise transformation.

Entrepreneurship Ecosystems and Enterprise Transformation

The entrepreneurship ecosystem perspective emerged partly from dissatisfaction with explanations of entrepreneurial outcomes centred mainly on individual characteristics or isolated policy interventions. It instead views entrepreneurship as embedded within interdependent institutional, economic and social conditions, including markets, finance, human capital, knowledge, infrastructure, policy, networks and specialised support organisations (Acs et al., 2017; Stam & van de Ven, 2021).

Entrepreneurship therefore does not occur in isolation. Firms depend on customers, suppliers, finance providers, skilled labour, infrastructure, knowledge institutions, regulators and other businesses. Ecosystem effectiveness consequently depends not simply on whether these actors are present, but on how well they connect and whether their interactions support viable enterprise development.

This distinction matters because policy often concentrates on adding programmes and organisations to the entrepreneurship landscape. Training schemes, financing programmes, incubators and innovation centres may all exist without forming a coherent support system. Brown and Mason (2017) therefore caution against treating entrepreneurial ecosystems as inventories of actors and resources, emphasising instead the relationships, knowledge flows and complementarities that give them functionality.

Stam and van de Ven (2021) similarly conceptualise ecosystems as configurations of mutually dependent elements and emphasise the interactions through which institutional arrangements and resource endowments shape productive entrepreneurship. This relational

view provides the basis for distinguishing between ecosystem presence and ecosystem functionality.

The distinction is especially important in developing economies, where entrepreneurial processes are shaped by different institutional and resource conditions (Guerrero et al., 2021). For The Gambia, a small domestic market, limited specialised finance and expertise, dependence on imported technologies and a large informal sector make coordination particularly important. Fragmentation can impose additional costs on firms navigating multiple programmes without clear connections among skills, finance, production, markets and technology.

The ecosystem perspective adopted in this study therefore focuses less on whether support actors exist and more on whether they collectively enable enterprises to enter markets, build capabilities, innovate and upgrade. In Figure 1, ecosystem functionality is the mechanism through which entrepreneurial entry can begin to translate into stronger enterprise capability.

Entrepreneurship Ecosystems in African and Small-Economy Contexts

Entrepreneurship ecosystems across African economies operate under conditions that differ in important ways from many of the settings in which ecosystem theory was initially developed. Large informal sectors, infrastructure constraints, limited long-term finance, skills gaps, fragmented institutions and relatively weak innovation systems can constrain entrepreneurial opportunities and firm growth, even where self-employment, micro-enterprise formation and technology-enabled business models are widespread.

This creates an important development paradox: substantial entrepreneurial activity can coexist with limited productivity growth and weak firm scaling. Kansheba (2020) shows that, in African economies, the relationship between entrepreneurial ecosystems and productive entrepreneurship is partly mediated by innovation. Entrepreneurship policy must therefore do more than stimulate business formation; it must strengthen the conditions through which enterprises learn, innovate, reach markets and improve productive performance.

Institutional fragmentation is part of this challenge. Entrepreneurship and MSME responsibilities may be spread across several ministries, agencies and development programmes, creating duplication in some areas and gaps in others. Entrepreneurs may encounter multiple training initiatives while still facing limited support for technology acquisition, certification, production, market development or growth finance.

Small economies face additional pressures. Domestic markets are often narrow, specialised expertise and finance may be limited, and public institutions may perform several roles at once. Yet smallness can also create opportunities for stronger coordination because the

number of key actors is smaller. The challenge is therefore not simply ecosystem size, but the quality of its institutional connectivity and capability.

These issues are particularly relevant to The Gambia. A small domestic market increases the importance of sector selection, value-chain participation, regional market access and export readiness, while also making productive use of limited infrastructure, finance and technical expertise more important. Generic entrepreneurship support may therefore have limited transformational effect unless it is connected to sectors and markets where enterprises can create value and develop viable commercial positions.

For this study, entrepreneurship ecosystems in small developing economies are therefore assessed not only by the number of institutions or programmes they contain, but by their capacity to connect enterprise opportunity, productive capability and market access. This provides the foundation for the Sector-Connected and Market-Driven dimensions developed in the SMART Entrepreneurship framework.

MSMEs, Informality and Capability Accumulation

MSMEs account for much of the enterprise activity in developing economies and play important roles in employment, livelihoods and local economic participation. They are, however, highly diverse. Some remain micro and informal, while others formalise, adopt new technologies, enter more demanding markets and progressively strengthen their productive capabilities. MSME development therefore needs to be understood not only in terms of firm entry or formalisation, but also through the processes by which enterprises learn, adapt and become more capable over time.

Informality matters, but it should not be treated as the sole explanation for weak enterprise performance. While informal operation may reduce some immediate entry costs, it can also limit access to formal finance, public procurement, certification, technology support and larger commercial markets. Formalisation alone, however, does not produce transformation. A registered enterprise may still remain technologically weak, poorly connected to markets and unable to grow. The more important issue is whether the firm is developing the capabilities needed to improve productivity, meet standards, respond to customers and compete.

This places **capability accumulation** at the centre of enterprise transformation. Firms develop through repeated learning and application: strengthening technical and managerial competence, improving relationships with customers and suppliers, adopting appropriate technologies, raising quality and becoming better able to respond to market opportunities. For small enterprises, these processes often depend partly on external support because specialised knowledge, equipment, finance and technical expertise may be difficult to obtain independently.

From an ecosystem perspective, capability accumulation depends on the institutions and relationships through which such resources become accessible and usable. Training organisations, financial institutions, universities, technical institutions, larger firms, governments and enterprise-support organisations can each contribute, but their value depends on how effectively their support combines over time.

For The Gambia, the central question is whether existing entrepreneurship and MSME support arrangements enable this kind of cumulative development or remain concentrated around entry-level training, start-up support and microenterprise creation. In Figure 1, capability accumulation therefore represents the bridge between ecosystem support and enterprise upgrading and provides an important foundation for the **Applied-Capability, Resource-Efficient and Technology-Enabled** dimensions of SMART Entrepreneurship.

TVET, Applied Capability and Entrepreneurship

The relationship between technical and vocational education and training (TVET) and entrepreneurship is particularly important in economies where enterprise development depends heavily on technical occupations, small-scale manufacturing, processing, repair and service activities. TVET institutions have traditionally prepared learners for employment, but where formal wage opportunities are limited they are also increasingly expected to support self-employment and enterprise creation.

This transition is not always straightforward. Entrepreneurship is often added to technical programmes as a generic business module covering areas such as business planning, costing or record keeping. While useful, such training does not necessarily connect occupational competence to viable market opportunities. A technically capable graduate may still lack the market intelligence, equipment, industry relationships or enterprise support needed to build a sustainable business.

The challenge is therefore to connect **technical competence with entrepreneurial application**. Enterprise-oriented TVET requires learners to understand not only how to produce a good or deliver a service, but also who will buy it, what standards must be met, which technologies are appropriate and how the enterprise can enter and develop within a value chain.

The National TVET Policy in The Gambia recognises the importance of labour-market relevance, workplace learning, digital skills and pathways into both employment and self-employment (Government of The Gambia, 2021). The more difficult question is whether these aspirations are supported by sufficiently strong relationships among training institutions, employers, markets and entrepreneurship-support organisations.

The emerging **AgriSMART-VET** formulation illustrates this logic by linking employer-informed competence development, work-based learning, public-private collaboration and enterprise-oriented curricula rather than treating entrepreneurship as a stand-alone classroom subject. Its relevance lies in the underlying principle that technical skills become economically meaningful when connected to sector needs, market opportunities and enterprise application (MeOut Group, n.d.).

This helps clarify the **Applied-Capability** dimension of SMART Entrepreneurship. Applied capability refers to the ability to convert technical, vocational or professional competence into marketable products, services and productive enterprise activity through the interaction of skills, markets, productive resources and enterprise support.

Collectively, the five conceptual and theoretical subsections suggest that the developmental challenge is better understood through the following progression:

Necessity-driven activity → Ecosystem support → Capability accumulation → Productive entrepreneurship → Enterprise upgrading

This progression provides the conceptual foundation for the SMART Entrepreneurship framework developed in the next major section.

SMART Entrepreneurship and the Gambian Entrepreneurship Ecosystem

The preceding section has shown that the movement from entrepreneurial entry to enterprise transformation depends on more than individual motivation or the availability of isolated support programmes. It is shaped by the quality of the ecosystem within which enterprises operate: how effectively skills, markets, finance, productive resources, institutions and technology connect around the development of firms. For The Gambia, this distinction is particularly important because entrepreneurship-support structures are present, yet the pathways through which enterprises accumulate capabilities and progress beyond survival remain uneven.

SMART Entrepreneurship is introduced at this point as a way of examining the quality of entrepreneurship that such an ecosystem is capable of supporting. It does not replace the entrepreneurship ecosystem perspective. Rather, it shifts the analytical focus from the components of the ecosystem to the enterprise-development outcomes that their interaction may enable. This distinction is consistent with wider arguments that entrepreneurial ecosystems should be understood through the relationships and complementarities among their elements and through their contribution to productive entrepreneurship rather than through institutional presence alone (Brown & Mason, 2017; Stam, 2015; Stam & van de Ven, 2021).

Within this study, SMART Entrepreneurship describes entrepreneurship that is Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and Technology-Enabled. These dimensions reflect five conditions through which ecosystem support can become meaningful at enterprise level: connection to productive sectors and value chains; responsiveness to identifiable markets; conversion of knowledge and skills into productive activity; effective use of available resources; and the adoption of appropriate technologies. The framework is used as an analytical heuristic rather than as an established theory or a predetermined measure of ecosystem performance.

Figure 2 brings these two levels of analysis together. The Gambian entrepreneurship ecosystem provides the institutional and economic environment within which enterprises operate, while the SMART dimensions describe the qualities that enterprise activity may acquire when those ecosystem relationships function effectively. Capability accumulation connects the two. The analytical interest is therefore not simply whether ecosystem resources are available, but whether their interaction enables enterprises to become progressively more sector-connected, market-responsive, capable, resource-efficient and technology-enabled.

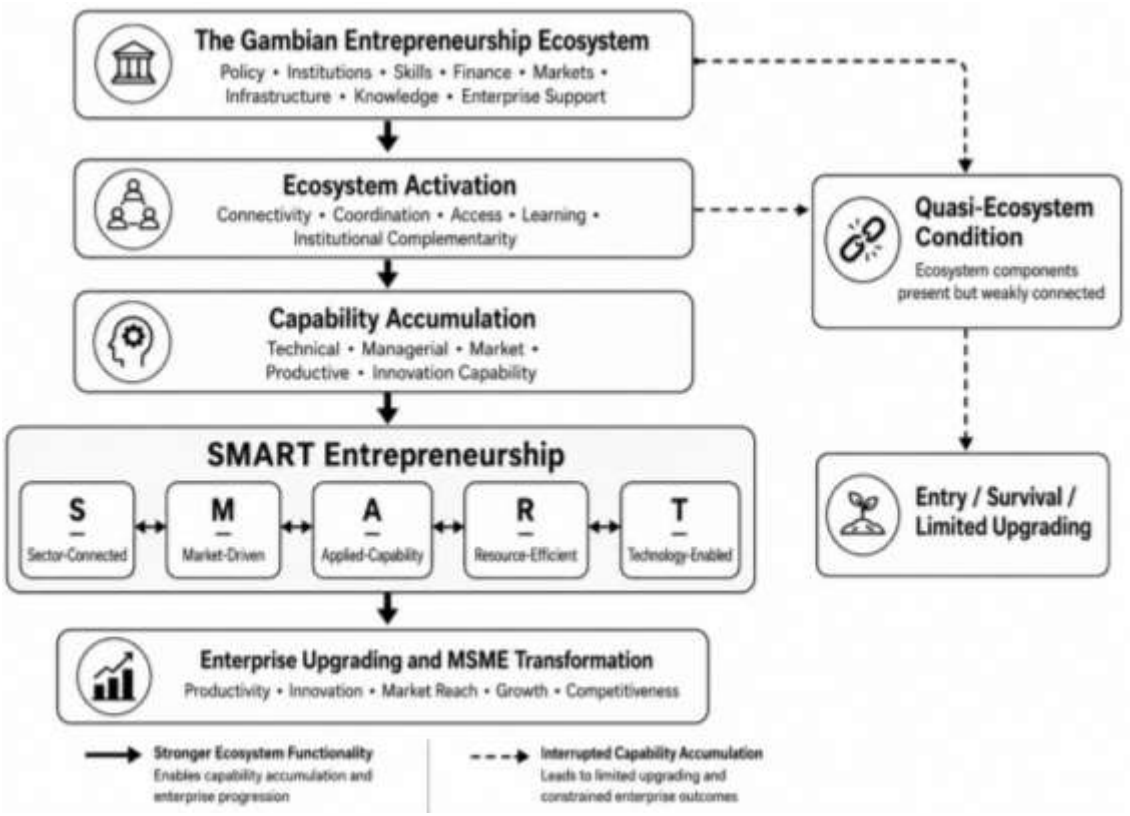

Figure 2: Embedding SMART Entrepreneurship in the Gambian Entrepreneurship Ecosystem

Sector-Connected Entrepreneurship

The first dimension of SMART Entrepreneurship recognises that enterprises develop within specific sectors, value chains and production systems. Their opportunities are shaped by sector needs, market gaps and the capabilities available within those systems. Entrepreneurship is therefore more developmentally meaningful when it is connected to identifiable areas of economic activity rather than promoted largely as a generic response to unemployment or self-employment.

Generic entrepreneurship programmes may encourage business formation, but their longer-term effect can be limited where they are weakly connected to productive sectors, value chains or demonstrated demand. Sector-Connected Entrepreneurship therefore considers whether enterprise support reflects the structure of the economy and enables firms to enter, participate in and progressively upgrade within sectors where real production and market opportunities exist. This is consistent with the wider ecosystem argument that productive entrepreneurship depends partly on the quality of firms' connections to markets, knowledge, resources and other economic actors (Kansheba, 2020; Stam & van de Ven, 2021).

This is particularly important in small and resource-constrained economies, where limited markets, specialised expertise, finance and productive infrastructure make it difficult to spread enterprise-development support across an unrestricted range of activities. Stronger sector connections can help concentrate scarce resources around areas with clearer potential for value addition, employment, import substitution, regional trade or export development.

Sector connection should not be understood simply as government "picking winners." The emphasis is on aligning entrepreneurship policies and programmes with identifiable economic opportunities and sector needs. Agriculture, fisheries, tourism, manufacturing, logistics and digital services, for example, require different combinations of skills, finance, technology, standards and market support.

Within the SMART framework, the central analytical question is:

To what extent is entrepreneurship development connected to identifiable productive sectors and value chains rather than treated as a largely generic activity?

Evidence may include sector-specific enterprise programmes, value-chain initiatives, industry-linked incubation, supplier-development arrangements, technical specialisation, sector-focused finance and entrepreneurship training linked to identifiable production or service opportunities.

Market-Driven Entrepreneurship

The second dimension of SMART Entrepreneurship focuses on the connection between enterprise development and **real market demand**. Enterprises are more likely to become viable when they respond to identifiable customer problems, unmet needs or commercial opportunities rather than treating business formation as an end in itself.

This matters because entrepreneurship programmes may emphasise training, business-plan preparation or registration without giving equal attention to whether a sustainable market exists. Entrepreneurs can therefore leave programmes with basic business knowledge but still struggle where demand is weak, products are poorly differentiated or routes to customers remain unclear. A market-driven approach shifts attention towards who will buy, why they will buy, what alternatives exist and how the enterprise will reach and retain its market.

Recent entrepreneurship research similarly links opportunity recognition to understanding customer and market demand and, in emerging-market contexts, to stronger new-venture performance (Anwar et al., 2022; Schlichte & Junge, 2025). Markets are also recognised within entrepreneurial ecosystem research as an important condition shaping productive entrepreneurship and firm growth (Stam & van de Ven, 2021).

For small economies such as The Gambia, market orientation must extend beyond immediate local retail demand. Opportunities may arise through tourism supply chains, institutional procurement, business-to-business markets, regional trade, exports and linkages with larger firms or public institutions. The key issue is whether enterprises are helped to identify and respond to these opportunities rather than simply encouraged to enter the market.

Within the SMART framework, the analytical question is:

To what extent are entrepreneurship policies and support mechanisms organised around demonstrated market demand and viable routes to market?

Evidence may include customer discovery, market research, product validation, market intelligence, procurement access, business-to-business linkages, export-readiness support and value-chain contracts.

Applied-Capability Entrepreneurship

The third dimension of SMART Entrepreneurship focuses on converting knowledge, technical competence and professional capability into commercially viable enterprise activity. The key issue is not simply whether individuals possess skills, but whether those skills can be applied to produce goods, deliver services, solve identifiable problems and create market value.

This is especially important in economies where enterprise opportunities are closely linked to technical occupations, processing, manufacturing, repair, construction, logistics and other applied activities. Entrepreneurship training alone is unlikely to produce viable firms where productive capability is weak, while technical competence does not automatically translate into enterprise development where access to markets, equipment, finance or business support is limited.

Applied-Capability Entrepreneurship therefore brings technical, vocational, professional and entrepreneurial capability into the same analytical frame. It asks whether the ecosystem enables people to translate what they know how to do into products and services for which there is identifiable demand.

The relationship between TVET and entrepreneurship is particularly relevant. Enterprise-oriented TVET seeks to connect occupational competence with work-based learning, employer input, production experience and market exposure. The emerging AgriSMART-VET formulation reflects this logic by linking employer-informed competence development, work-based learning and enterprise-oriented curricula rather than treating entrepreneurship as an isolated classroom subject (MeOut Group, n.d.). The broader principle is that entrepreneurial readiness becomes more meaningful when it develops alongside productive capability and exposure to real sector and market conditions.

Evidence may include technical and vocational training linked to enterprise pathways, apprenticeships, work-based learning, prototyping, production experience, industry mentorship and access to workshops, laboratories or other productive facilities.

Within the SMART framework, the analytical question is:

To what extent does the ecosystem enable technical, vocational and professional capability to be converted into viable and progressively stronger enterprise activity?

Resource-Efficient Entrepreneurship

The fourth dimension of SMART Entrepreneurship recognises that enterprise development occurs within real resource constraints. In many developing economies, entrepreneurs face limited finance, high input costs, infrastructure gaps, restricted access to machinery and specialised facilities, and relatively small domestic markets. Enterprise models requiring substantial initial capital or expensive technologies may therefore be difficult to establish and sustain.

Resource-Efficient Entrepreneurship focuses on how effectively firms use the financial, physical, institutional and material resources available to them. The aim is not to keep

enterprises permanently small or undercapitalised, but to organise scarce resources in ways that improve productivity, reduce avoidable costs and support continued upgrading.

Access to resources alone does not guarantee stronger enterprise performance. Finance, infrastructure, equipment and institutional support become developmentally significant when firms can combine them productively with skills, markets and technology. Resource efficiency therefore reflects the wider ecosystem argument that individual support factors derive much of their value from how they interact with other conditions shaping enterprise development (Frimanslund et al., 2023; Stam & van de Ven, 2021).

In practice, this may involve shared workshops and production facilities, cooperative use of machinery, appropriate-scale technologies, efficient use of energy and materials, access to existing institutional infrastructure and business models that allow firms to enter at manageable cost while building capacity progressively.

Within the SMART framework, the analytical question is:

To what extent does the entrepreneurship ecosystem enable firms to use scarce financial, physical and institutional resources productively and progressively?

Technology-Enabled Entrepreneurship

The fifth dimension of SMART Entrepreneurship focuses on how enterprises use technology to improve productivity, quality, efficiency and market access. Technology enablement should not be understood only in terms of high-technology start-ups or advanced digital ventures. For many MSMEs, the most relevant technologies may be comparatively simple, including digital payments, accounting tools, mobile marketing, improved processing equipment, energy-efficient machinery, basic automation and digitally supported logistics.

Innovation also need not depend on sophisticated technologies. Significant gains can come from incremental and appropriate technological adoption where the technology fits the enterprise's capabilities, resource base and market needs. The digital entrepreneurial ecosystem literature similarly shows how infrastructure, platforms and institutional conditions shape entrepreneurial opportunities and business models (Sussan & Acs, 2017).

For developing economies, the more immediate issue is often whether enterprises can access, absorb and use technologies appropriate to their stage of development. **Technology-Enabled Entrepreneurship** therefore concerns both access and application. Firms may require finance to acquire equipment, technical support to use it effectively, infrastructure to operate it reliably and market opportunities that justify the investment. Technology is most useful when it forms part of a wider process of capability accumulation rather than appearing as an isolated input.

Within the SMART framework, the analytical question is:

To what extent does the ecosystem enable entrepreneurs to adopt and use appropriate technologies to improve productivity, quality, market access and competitiveness?

Evidence may include digital adoption, fintech, e-commerce, production technologies, technology-transfer mechanisms, access to machinery, prototyping and innovation support.

SMART Entrepreneurship as an Integrated Enterprise-Transformation Framework

Figure 3 presents SMART Entrepreneurship as part of an integrated enterprise-transformation pathway. The framework begins with the policy and institutional architecture that shapes the entrepreneurship environment, moves through ecosystem functionality and capability accumulation, and then positions SMART Entrepreneurship as the point at which these conditions are translated into more productive forms of enterprise activity. Where the five SMART dimensions reinforce one another, the pathway extends towards MSME upgrading and transformation, with wider outcomes reflected in employment, value addition, competitiveness and more sustainable growth.

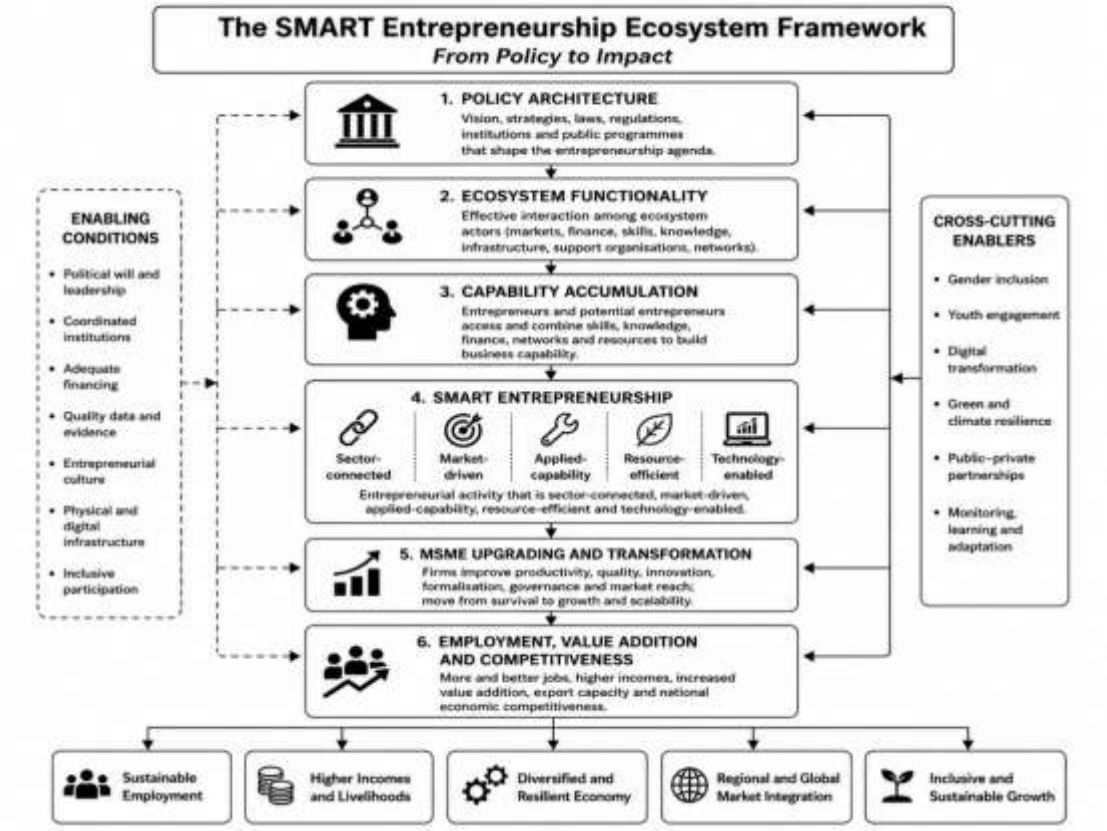

Figure 3: SMART Entrepreneurship Ecosystems Framework

The framework also recognises that this progression is not automatic. Political commitment, institutional coordination, finance, data, infrastructure and entrepreneurial culture shape the wider enabling environment, while gender inclusion, youth participation, digital transformation, climate resilience, public–private partnerships and continuous learning cut across the pathway. These conditions influence how effectively policy and ecosystem resources are converted into enterprise capability and, ultimately, into stronger enterprise outcomes.

The five SMART dimensions are most useful when they are considered together rather than as separate characteristics of enterprise development. Sector connection, market orientation, applied capability, resource efficiency and technology enablement are mutually reinforcing conditions. Their value lies in how they combine to shape whether an enterprise can move beyond entry and survival towards stronger productivity, innovation and growth.

The Quasi-Entrepreneurship Ecosystem

The idea of a **quasi-entrepreneurship ecosystem** helps explain situations in which many of the visible components of an entrepreneurship ecosystem are present, but their interaction remains too weak to support consistent enterprise progression. Policies, institutions and programmes may provide training, finance or incubation, yet entrepreneurs can still experience these interventions as fragmented, short-term or poorly connected. The issue is therefore not institutional absence, but limited **ecosystem functionality**.

This distinction is consistent with entrepreneurial ecosystem research, which cautions against treating ecosystems simply as inventories of organisations and resources. Brown and Mason (2017) emphasise relationships, knowledge flows and institutional complementarities, while Stam and van de Ven (2021) similarly stress the interaction of mutually dependent elements. An ecosystem can therefore appear relatively developed organisationally while remaining weak in its capacity to generate productive entrepreneurship.

In a quasi-ecosystem, support often reaches firms in separate pieces: training may not lead to finance, finance may not connect to viable markets, technical skills may remain detached from productive facilities, and technology programmes may operate without clear links to sector demand. Such fragmentation can interrupt capability accumulation and keep firms concentrated around entry-level entrepreneurship rather than sustained upgrading.

This is particularly important in small developing economies, where scarce resources make coordination more consequential. Parallel institutional activity can produce both duplication and gaps in areas such as technology acquisition, standards, certification, market development and growth finance. The presence of multiple programmes should therefore not be mistaken for a fully functioning ecosystem.

For this study, a quasi-entrepreneurship ecosystem is understood as one in which entrepreneurial activity and support structures are present, but the connections required for sustained enterprise upgrading remain incomplete. The concept does not diminish the value of existing institutions; it highlights the gap between what the ecosystem contains and what it is collectively able to produce.

The analytical question is:

To what extent does the Gambian entrepreneurship ecosystem operate as an integrated pathway for enterprise progression, rather than as a collection of partially connected interventions?

From the Quasi-Ecosystem to SMART Entrepreneurship

The relationship between a quasi-entrepreneurship ecosystem and SMART Entrepreneurship is fundamentally one of **enterprise progression**. A quasi-ecosystem may contain many of the institutions, policies and programmes associated with entrepreneurship development, yet weak connections among them can interrupt the capability accumulation needed for firms to move beyond entry and survival. SMART Entrepreneurship represents the condition in which those connections become sufficiently functional to support more productive forms of enterprise activity.

The distinction is therefore not between the presence or absence of an ecosystem, but between different levels of **ecosystem functionality**. Where support remains generic, market connections are weak, skills are poorly linked to enterprise opportunities, productive resources are fragmented and technology absorption is limited, firms may receive assistance without establishing a sustained pathway towards upgrading. Where these elements become more deliberately connected, enterprises are better positioned to accumulate capabilities and become more sector-connected, market-driven, applied-capability, resource-efficient and technology-enabled.

This does not imply that SMART Entrepreneurship eliminates necessity-driven enterprise. In economies where formal employment opportunities remain limited, necessity will continue to shape entrepreneurial entry. The more important proposition is that the ecosystem can influence what happens after entry. Enterprises that begin as livelihood responses may still progress if they can access the markets, capabilities, resources, technologies and institutional relationships needed to develop.

The conceptual progression can therefore be summarised as a movement from ecosystem presence to ecosystem functionality, from fragmented support to capability

accumulation, and from enterprise entry to MSME transformation. SMART Entrepreneurship provides the analytical lens through which this progression is examined.

METHODOLOGY

Research Design and Review Approach

This study adopts an integrative qualitative evidence review to examine how entrepreneurship policy, ecosystem functionality and enterprise capability development relate to MSME transformation in The Gambia. The approach is appropriate because relevant evidence is dispersed across academic studies, national policy documents, development-partner reports, institutional publications and other credible grey literature. Limiting the review to peer-reviewed studies would therefore provide only a partial account of the entrepreneurship ecosystem and its enterprise-development pathways.

Country-specific evidence was prioritised, while selected African and international literature was used where necessary to provide conceptual context or interpret areas in which Gambian evidence remains limited. This is consistent with integrative review approaches that allow different forms of evidence to be brought together around a common research problem (Lubbe et al., 2020; Snyder, 2019).

The SMART Entrepreneurship framework was applied only at the interpretive stage. Evidence was first analysed around broader themes emerging from the literature and the Gambian context, including entrepreneurial entry, capability development, finance and productive resources, markets, technology, institutional coordination and enterprise upgrading. These patterns were then interpreted through the five SMART dimensions: Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and Technology-Enabled entrepreneurship. This sequencing was intended to allow the evidence to inform the analysis before it was considered through the proposed framework.

Search Strategy and Sources

The search was designed to capture evidence on the conditions shaping enterprise development in The Gambia rather than only studies explicitly framed as entrepreneurship ecosystem research. Academic literature was searched through Scopus, Web of Science and Google Scholar, reflecting the multidisciplinary nature of the topic. A broad but transparent search strategy is appropriate where evidence is dispersed across disciplines and source types (Snyder, 2019).

Search terms combined entrepreneurship and MSME concepts with themes relevant to enterprise progression, including *entrepreneurial ecosystem*, *necessity entrepreneurship*,

productive entrepreneurship, *enterprise development*, *skills*, *innovation*, *finance*, *market access*, *technology adoption*, *value chains*, *institutional coordination* and *enterprise upgrading*. Searches focused first on The Gambia and were widened selectively to African, Sub-Saharan African and small-state contexts where country-specific evidence was limited.

The review also included relevant grey literature, including Gambian policy and strategy documents, statistical publications, programme reports and institutional studies. Sources from organisations such as the World Bank, African Development Bank, International Labour Organization, UNDP, United Nations Conference on Trade and Development (UNCTAD) and International Trade Centre were included where they provided evidence on MSMEs, employment, skills, finance, markets, technology or private-sector development. Country-level evidence was prioritised, while regional and international material was used mainly for comparison and conceptual interpretation.

Importantly, SMART Entrepreneurship was not used as an initial search category. The search first examined broader conditions affecting enterprise development, allowing patterns to emerge before they were interpreted through the SMART dimensions. Reference lists of particularly relevant studies and reports were also checked for additional material.

Inclusion and Exclusion Criteria

Inclusion and exclusion criteria were used to keep the review focused on evidence relevant to enterprise development and MSME transformation in The Gambia, while allowing sufficient flexibility for the mixed academic, policy and institutional evidence available in a relatively under-researched context. This is consistent with integrative review practice, where relevance, transparency and the suitability of different evidence types are central to source selection (Lubbe et al., 2020; Snyder, 2019).

Priority was given to Gambian evidence on entrepreneurship, MSMEs and the conditions shaping enterprise progression. African and international studies were included selectively where they provided useful conceptual or comparative insight. Recent evidence was preferred, while older sources were retained where they remained theoretically important or necessary for understanding policy and institutional development. The criteria are summarised below.

Table 1: Inclusion and Exclusion Criteria

Criterion	Included	Excluded
Geographical relevance	Evidence directly concerning The Gambia; African and international studies offering relevant conceptual or comparative insight	Studies with little relevance to The Gambia or comparable enterprise-development contexts

Subject relevance	Entrepreneurship, MSMEs, enterprise development, innovation, capabilities, finance, markets, technology, infrastructure, value chains, institutional coordination and enterprise upgrading	Literature only tangentially related to the study questions
Type of evidence	Peer-reviewed studies, relevant books and chapters, government policies and strategies, statistical publications, development-partner reports, institutional studies and credible programme evaluations	Promotional material, unsupported commentary and documents of unclear provenance
Time period	Primarily contemporary evidence, together with earlier foundational or historically relevant sources	Older empirical evidence superseded by more recent and authoritative material
Language	English-language sources	Sources not available in English where reliable translation could not be established
Analytical contribution	Evidence on enterprise entry, capability development, resource use, markets, technology, ecosystem functionality or enterprise upgrading	Descriptive material offering little evidence relevant to the analytical concerns of the study

Quality was assessed according to the type of evidence rather than through a single appraisal tool. Academic studies were considered in terms of research design, evidence and relevance, while policy and institutional sources were assessed according to the authority of the issuing organisation, transparency of the evidence and specificity of the information provided. This recognises that different forms of evidence in an integrative review cannot always be meaningfully assessed against identical criteria (Lubbe et al., 2020).

The aim was not to maximise the number of documents included, but to assemble a credible and relevant evidence base for examining ecosystem functionality and enterprise transformation in The Gambia.

Evidence Screening and Selection

Evidence was screened progressively to retain material that was both relevant to the research question and sufficiently credible for analysis. Academic records were first reviewed by title and abstract, while policy and institutional documents were screened through titles, executive summaries, introductions and relevant sections. Sources were retained where they

contributed evidence on entrepreneurship, MSME development, enterprise capabilities, markets, finance, skills, technology, productive resources or institutional support.

Potentially relevant sources were then examined in greater depth. Full texts were reviewed where necessary, while promotional material, weakly substantiated claims and duplicated evidence were excluded. Where several sources addressed the same issue, preference was given to those that were more recent, authoritative and transparent about the basis of their findings.

Because the review combines different forms of evidence, academic studies, policy documents and development-partner reports were assessed according to their respective evidential strengths rather than by identical criteria. The central consideration was whether each source could make a credible contribution to understanding ecosystem functionality and enterprise transformation in The Gambia, consistent with integrative review practice (Oermann & Knafl, 2021).

The screening process therefore sought to retain an evidence base capable of showing where enterprise capability is strengthened, where it remains constrained, and how far the ecosystem supports progression from entry and survival towards upgrading and transformation.

Analysis and Coding Procedures

The analysis was conducted in two stages so that the evidence could first be examined on its own terms before being interpreted through the SMART Entrepreneurship framework. This reduced the risk of forcing the material into predetermined categories.

In the first stage, the evidence was coded around recurring themes relevant to enterprise development, including entrepreneurial entry, skills and capability development, finance and productive resources, market connectivity, technology adoption, institutional coordination and enterprise upgrading. Coding and thematic analysis are useful for identifying patterns and relationships across diverse sources in an integrative review (Oermann & Knafl, 2021).

The process was iterative. Related observations were grouped, compared and refined, with particular attention to what happened after enterprise entry: whether firms were able to build capabilities, access productive resources, connect to markets, adopt appropriate technologies and benefit from sustained institutional support. This inductive stage allowed patterns to emerge before they were considered through a conceptual lens (Popenoe et al., 2021).

In the second stage, the emerging themes were interpreted through the five SMART dimensions: Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and

Technology-Enabled. The analysis therefore became more deductive, revisiting the evidence to assess where it supported, qualified or exposed gaps within the proposed framework.

Importantly, the analysis distinguished between the presence of ecosystem inputs and their contribution to enterprise transformation. Training, finance, infrastructure or technology support were not treated as evidence of stronger ecosystem capability simply because they existed; the analysis considered whether they contributed to productive activity, market connection, capability accumulation and enterprise upgrading.

The final synthesis moved from individual observations to broader patterns of ecosystem functionality and enterprise transformation in The Gambia.

Operationalisation of the SMART Framework

Following the initial coding and thematic analysis, the SMART Entrepreneurship framework was used to interpret the patterns emerging from the evidence. The five dimensions were treated as analytical lenses rather than as simple indicators of whether particular institutions or programmes existed. This reflects the wider view of entrepreneurial ecosystems as interconnected systems in which resources, institutions and relationships work together to shape productive entrepreneurship (Fernandes & Ferreira, 2022; Scott et al., 2022).The operational interpretation used in the review is summarised below.

Table 2: Operationalisation of SMART Entrepreneurship Dimensions

SMART Dimension	Indicative Evidence Considered in the Analysis
S-Sector-Connected	Linkages to productive sectors and value chains; industry relationships; supplier and buyer connections; alignment between enterprise support and sector opportunities
M-Market-Driven	Customer demand; market validation; domestic and export market access; standards compliance; market information and responsiveness to changing opportunities
A-Applied-Capability	Application of technical, managerial and entrepreneurial skills; learning-by-doing; production and management capability; conversion of training and knowledge into enterprise practice
R-Resource-Efficient	Productive use of finance, infrastructure, equipment, facilities and institutional support; ability to combine available resources in ways that support enterprise upgrading
T-Technology-Enabled	Adoption and productive use of appropriate technologies; digitalisation; production-process improvement; innovation capability and technological upgrading

The dimensions were not treated as mutually exclusive, since the same evidence could reflect more than one aspect of enterprise development. More importantly, the presence of a financing scheme, training programme, incubator or technology platform was not taken automatically as evidence of a strong SMART dimension. The analysis considered whether such support contributed to stronger capabilities, market connection, productive resource use, technology adoption and continued enterprise upgrading. This distinction between ecosystem presence and ecosystem functionality is central to the subsequent interpretation of The Gambia's entrepreneurship ecosystem.

Scope of the Review

The review focuses primarily on The Gambia, drawing selectively on African and international evidence where country-specific literature is limited. Relevant evidence is dispersed across academic studies, official statistics, policy documents, development-partner reports and programme records, with differences in definitions, reporting periods and levels of documentation. Greater weight was therefore given to sources that were transparent about their evidence base, methodology and institutional authority.

FINDINGS

The review points to a consistent pattern: The Gambia has an increasingly visible entrepreneurship-support landscape, but the movement from enterprise entry to sustained upgrading remains uneven. The findings are summarised against the four research objectives below.

Table 3: Summary of Findings

Research Objective	Evidence Base	Consolidated Finding
RO1. Examine how The Gambia's entrepreneurship and MSME ecosystem currently functions	Policy frameworks, institutions, enterprise-support programmes and relationships among ecosystem actors	Entrepreneurship-support institutions and programmes are increasingly present, but their contribution to enterprise transformation remains uneven. The evidence points to stronger institutional presence than functional integration, with support often operating through parallel rather than mutually reinforcing pathways (UNCTAD, 2017; World Bank, 2021; Government of The Gambia, 2019a).

RO2. Identify the main ecosystem conditions that enable or constrain progression beyond entry and survival	Skills and capabilities, finance, productive resources, markets, technology and enterprise-support pathways	Enterprise progression is more likely where capabilities, finance, markets and technology connect around productive opportunities. Constraints become more evident where support is generic, short-term or weakly linked to sector demand, market access and continued capability development (Government of The Gambia, 2021; World Bank, 2021; Kansheba, 2020).
RO3. Assess how the evidence relates to the five dimensions of SMART Entrepreneurship	Sector connections, market orientation, applied capability, resource use and technology adoption	Elements of all five SMART dimensions are visible, but their development is uneven. Sector initiatives, skills programmes, financing mechanisms and technology-support activities exist, yet the evidence does not suggest that they consistently operate as an integrated pathway for sustained enterprise upgrading.
RO4. Consider what the findings imply for movement from a quasi-entrepreneurship ecosystem towards sustained MSME transformation	Institutional coordination, capability accumulation, productive upgrading and relationships between interventions	The principal transition challenge is not simply to expand the number of entrepreneurship programmes, but to improve how existing institutions, resources and interventions connect over time around capability accumulation, markets and productive transformation.

Taken together, the findings reveal a recurring gap between ecosystem presence and ecosystem functionality. The central constraint is less the absence of entrepreneurship activity or support institutions than the weak connections among skills, finance, markets, productive resources and technology after enterprise entry. This provides the empirical basis for interpreting aspects of the Gambian environment through the quasi-entrepreneurship ecosystem concept and, subsequently, through the SMART Entrepreneurship framework.

DISCUSSION OF FINDINGS

The findings suggest that the central entrepreneurship challenge in The Gambia is not simply a shortage of institutions, programmes or entrepreneurial activity. Rather, it lies in how

effectively these elements work together to help enterprises move beyond entry and survival. This distinction is consistent with entrepreneurial ecosystem research, which increasingly treats ecosystems as systems of relationships and complementarities rather than collections of support organisations (Fernandes & Ferreira, 2022; Scott et al., 2022).

From Entrepreneurial Entry to Enterprise Progression

A central finding of the review is the distinction between encouraging entrepreneurship and enabling enterprise transformation. Training, finance, start-up programmes and self-employment initiatives may support business entry, but they do not automatically produce firms that become more productive, innovative or capable of scaling.

This is particularly important where necessity continues to shape entrepreneurial entry. In economies where formal employment opportunities are limited, self-employment will remain an important livelihood pathway. The more useful question is what happens after entry. Where entrepreneurs can build relevant capabilities, reach viable markets, access productive resources and adopt appropriate technologies, an enterprise that begins from necessity may still develop into a stronger and more productive business.

Policy emphasis should therefore move beyond entrepreneurship numbers towards the quality of the enterprise-development pathway. This reinforces Stam's (2015) argument that entrepreneurship policy should focus on productive entrepreneurial outcomes rather than simply increasing entrepreneurial activity.

Ecosystem Presence, Functionality and Capability Accumulation

The findings reinforce the distinction between ecosystem presence and ecosystem functionality. The Gambia has entrepreneurship agencies, training providers, financing initiatives, development programmes and other support structures, but their collective contribution is weakened where interventions operate in parallel rather than as connected stages in enterprise development.

This interpretation is consistent with ecosystem research that emphasises interaction, networks and institutional complementarity (Fernandes & Ferreira, 2022; Scott et al., 2022). Training is less likely to generate lasting enterprise gains when disconnected from productive opportunities, markets or follow-on support, while finance may have limited effect where firms lack managerial capability, appropriate technology or viable routes to market. As Frimanslund et al. (2023) observe, the contribution of an individual ecosystem element depends partly on how it interacts with the wider entrepreneurial environment.

This is where capability accumulation becomes important. Enterprise transformation rarely results from a single grant, training programme or piece of equipment. Firms develop by progressively combining technical, managerial, market and technological capabilities. Where support is episodic, enterprises may receive individual inputs without developing the broader capability needed to use them productively. Where skills, finance, markets, technology and institutional support reinforce one another, firms are better positioned to learn, adapt and upgrade.

Interpreting Enterprise Transformation through SMART Entrepreneurship

SMART Entrepreneurship provides a way of interpreting what stronger ecosystem functionality may look like at enterprise level. The five dimensions are most useful when understood as mutually reinforcing conditions rather than separate attributes. Enterprises are more likely to progress where they are connected to productive sectors, respond to real markets, convert knowledge and skills into productive capability, use scarce resources effectively and adopt appropriate technologies.

This shifts attention from whether support is available to what that support enables enterprises to do. Training matters when skills are applied productively; finance when it supports viable investment; technology when it improves productivity or market reach; and sector support when it connects firms to value-chain and market opportunities. In this sense, SMART Entrepreneurship provides an enterprise-level expression of ecosystem functionality.

The transition implied by the findings is therefore from a partially connected system towards one that supports cumulative enterprise development:

Necessity Entrepreneurship → Ecosystem Activation → Capability Accumulation → SMART Entrepreneurship → MSME Transformation

Ecosystem activation refers to stronger connections among institutions, resources, skills, markets and technologies. Capability accumulation captures the learning and productive strengthening that occurs as firms combine these inputs over time. SMART Entrepreneurship describes the qualities of enterprise activity that may emerge, while MSME transformation reflects movement towards greater productivity, resilience, innovation and market participation.

This progression is not automatic or strictly linear. Enterprises may develop unevenly across the SMART dimensions. Its value lies in showing how ecosystem functionality can influence whether entrepreneurial entry remains largely survival-oriented or becomes a platform for continued upgrading.

Contribution to Entrepreneurship and Ecosystem Research

The study makes three related contributions. First, it strengthens the distinction between ecosystem presence and functionality, particularly in small developing economies where multiple entrepreneurship interventions may coexist without forming a coherent pathway for enterprise progression. Second, it positions capability accumulation as an important bridge between ecosystem support and MSME transformation. Third, it develops SMART Entrepreneurship as an analytical framework for examining the kind of entrepreneurship that ecosystem interaction enables.

These contributions also have a practical implication. For The Gambia, the policy challenge may be less about continually adding new entrepreneurship programmes and more about improving the connections among existing ones. Greater attention to how skills, finance, markets, productive resources and technology come together around the longer-term development of firms may offer a stronger route towards enterprise transformation than isolated interventions.

SMART Entrepreneurship should therefore not be understood as a claim that every enterprise must develop equally across five dimensions. Its contribution lies in identifying the combinations of connections and capabilities that can help entrepreneurship move beyond entry and survival towards sustained MSME upgrading and transformation.

LIMITATIONS OF THE STUDY

This study has several limitations. First, it is based on an integrative qualitative review of secondary evidence, so the findings depend on the availability, quality and consistency of existing studies, reports and policy documents. Second, its focus on The Gambia limits the extent to which the conclusions can be generalised to markedly different entrepreneurial environments. Third, the relationships identified are interpretive and do not establish causal effects between ecosystem functionality, capability accumulation and enterprise transformation. Finally, the SMART Entrepreneurship framework has not yet been subjected to direct empirical testing. Future research should therefore examine its applicability using primary data, comparative studies and longitudinal designs.

CONCLUSION AND POLICY IMPLICATIONS

This study examined how The Gambia's entrepreneurship ecosystem supports or constrains movement from enterprise entry and survival towards capability accumulation, upgrading and MSME transformation. The evidence suggests that many of the institutions,

policies and programmes associated with an entrepreneurship ecosystem are present, but their contribution to enterprise transformation remains uneven. The central challenge is therefore less institutional absence than the effectiveness with which skills, finance, markets, productive resources, technology and enterprise support are connected around firm development.

The policy implication is clear. Entrepreneurship and MSME strategies should place greater emphasis on ecosystem activation and continuity of support. Training should connect to enterprise application and markets; finance to viable productive opportunities; technology to appropriate enterprise needs; and sector initiatives to value chains in which firms can progressively build capability. The objective should be to help enterprises accumulate what they need to grow rather than repeatedly exposing them to disconnected interventions.

SMART Entrepreneurship provides a way of interpreting this progression by focusing on whether enterprise activity becomes Sector-Connected, Market-Driven, Applied-Capability, Resource-Efficient and Technology-Enabled. Its purpose is not to prescribe a fixed pathway, but to highlight the combinations of capabilities and connections through which entrepreneurial activity can become more productive and transformative.

A wider implication is that necessity entrepreneurship need not remain a permanent enterprise condition. Where ecosystem relationships become more functional, firms that begin as livelihood responses may still build capabilities, identify stronger market opportunities and progress towards more productive forms of enterprise. The developmental challenge is therefore not simply to create more businesses, but to improve what the ecosystem enables those businesses to become.

The central conclusion is that entrepreneurship ecosystems become transformative when they enable enterprises to accumulate capabilities and move beyond survival. For The Gambia, strengthening connections among existing institutions and interventions may offer a more productive route towards sustained MSME transformation than simply expanding the number of entrepreneurship programmes.

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