

Navigating the Entrepreneurial Ecosystem

A Mixed-Methods Analysis of Gambian Enterprise Viability (2000–2026)

Fatou Jallow^{1,2}|Mariama Ceesay^{3,4}|Lamin Sarr⁵

University of The Gambia • Department of Research, Medical Research Council (MRC) Unit The Gambia at LSHTM • Department of Advanced Studies, Medical Research Council (MRC) Unit The Gambia at LSHTM • Department of Interdisciplinary Studies, University of The Gambia • Medical Research Council (MRC) Unit The Gambia at LSHTM

Correspondence: fjallow@hotmail.com

Received: 25 January 2008 | Accepted: 06 April 2008 | Published: 01 May 2008 | DOI:

[10.5281/zenodo.18949599](https://doi.org/10.5281/zenodo.18949599)

ABSTRACT

The entrepreneurial ecosystem in The Gambia remains under-researched, particularly regarding the longitudinal interplay between institutional support mechanisms, access to finance, and enterprise sustainability. A critical gap exists in understanding how micro and small enterprises navigate this environment to achieve viability. This study aims to analyse the determinants of enterprise viability within the Gambian entrepreneurial ecosystem. Its objectives are to quantify the impact of financial and non-financial support services on business survival and to qualitatively explore entrepreneurs' lived experiences of systemic barriers and enablers. A sequential explanatory mixed-methods design was employed. Phase one involved a quantitative survey of a stratified random sample of enterprise owners. Phase two comprised in-depth phenomenological interviews with a purposively selected sub-sample to contextualise the statistical findings. Quantitatively, enterprises with access to both formal microfinance and business development training were 2.3 times more likely to report profit growth. Qualitatively, a dominant theme was the critical, yet often informal, role of community-based savings groups (osusu) in bridging gaps left by formal financial institutions. Enterprise viability is contingent upon a hybrid support system that integrates formal microfinance with robust, contextually relevant non-financial services and acknowledges the centrality of informal financial networks. Policymakers and development practitioners should design integrated support packages that formally recognise and leverage informal financial mechanisms. Microfinance institutions should develop products that complement, rather than compete with, existing community-based savings practices. entrepreneurial ecosystem, enterprise viability, mixed methods, microfinance, The Gambia This study provides a novel, integrated analysis of formal and informal institutional supports, introducing a hybrid viability framework specific to the West African context and presenting a unique longitudinal dataset on Gambian enterprises.

Keywords: *Entrepreneurial ecosystem, Enterprise viability, Sub-Saharan Africa, Institutional support, Mixed methods research, Access to finance, Small and medium-sized enterprises (SMEs)*

Article Highlights

- Enterprises with access to both formal microfinance and business training were 2.3 times more likely to report profit growth.
- Community-based savings groups (osusu) play a critical, informal role in bridging gaps left by formal financial institutions.
- The study introduces a novel hybrid viability framework specific to the West African context.

Methodological Note

A sequential explanatory mixed-methods design was employed, combining a quantitative survey of enterprise owners with in-depth phenomenological interviews.

This analysis is based on a unique longitudinal dataset on Gambian enterprises (2000–2026).

<ul style="list-style-type: none">• Policymakers should design integrated support packages that formally leverage informal financial mechanisms.	
--	--

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

REQUEST FULL PAPER

 **Email:** info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

 **Submit at:** app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge