# Business Development Support and Poverty Alleviation among Small Entrepreneurs: A Systematic Literature Review and Full-Text Evidence Synthesis

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## ABSTRACT

This systematic literature review synthesizes evidence on how business development support (BDS) influences small entrepreneurs, enterprise performance and sustainability, livelihood improvement, and poverty alleviation. A Web of Science search identified 1,214 records. After database filtering, 297 records were screened by title and abstract and 90 reports were sought for full-text retrieval. Sixty-four reports were available for full-text assessment; 18 were excluded and 46 studies were included in the synthesis, comprising 43 primary studies and three secondary syntheses. Six overlapping support dimensions were identified: financial support, training and capability development, management and advisory support, infrastructure/technology/digital support, market linkage, and institutional/programme support. Financial support was the most frequently studied dimension, while market linkage and management/advisory support were comparatively underexamined. The evidence indicates that BDS most consistently affects proximal enterprise outcomes such as access to finance, survival, formalization, employment, productivity, sales, profit and expansion. Income, livelihood security, assets, empowerment and household well-being also improved in several studies, but evidence of sustained poverty exit is less developed. The synthesis therefore supports a sequential pathway in which BDS influences resources and capabilities, which shape enterprise outcomes and may subsequently improve household livelihoods and poverty-related outcomes. Effectiveness remains conditional on skills, infrastructure, market access, institutional quality, social networks, gender, geography and external shocks.

**Keywords:** business development support; small entrepreneurs; microenterprises; SMEs; poverty alleviation; livelihood improvement; microfinance; entrepreneurship training; market linkage; digital finance

## INTRODUCTION

Small entrepreneurs, microenterprises, self-employed workers and SMEs frequently operate with restricted access to capital, technical knowledge, managerial capability, infrastructure, technology, networks and markets. Business development support is intended to relax these constraints through financial services, training, mentoring and advisory services, infrastructure and technology, market linkage, and broader institutional or programme support. Yet these instruments differ greatly in intensity, duration, target population and delivery model, making it inappropriate to treat BDS as a single homogeneous intervention.

The full-text evidence also shows that support can affect several stages of an entrepreneurial pathway. Some interventions primarily change access to credit or technology; others build skills, alter business practices, improve formalization or strengthen market participation. These proximal changes may improve survival, employment, sales, profits or expansion. Household income, livelihood security, assets, empowerment and basic-needs consumption may improve later, but these household outcomes should not be assumed simply because a business outcome is positive. (Valle et al. 2022) is especially important on this point: entrepreneurship education, financial literacy and access to credit were positively associated with poverty reduction, whereas entrepreneurial performance itself was not significantly related to poverty reduction.

Recent secondary syntheses reinforce the unevenness of the evidence base. (Dela Cruz et al. 2025) mapped a large body of financial access interventions for MSMEs in low- and middle-income countries and found that

lending-related evidence was much more developed than evidence on several complementary support forms. (Muda and Lonik 2020) similarly showed that income dominates assessments of the economic effects of microcredit in the Malaysian Amanah Ikhtiar Malaysia literature. This pattern raises related questions: whether finance is being evaluated more often because it is genuinely the most consequential form of support, and whether less studied dimensions such as market linkage and management support have been systematically neglected.

A further problem is theoretical fragmentation. In the included primary evidence, 25 of 43 studies did not state a clearly identifiable underpinning theory in the reviewed full text. The remaining studies drew from diverse perspectives including Institutional Theory, Sen's Capability Approach, Empowerment Theory, social capital, financialization, human-centered design, credit constraint and risk mechanisms, social power and governmentality. This diversity is useful for explaining different mechanisms, but it also limits cumulative theory building across the BDS-to-poverty pathway.

The review addresses five research questions:

RQ1. What forms of business development support have been examined in relation to small entrepreneurs?

RQ2. How does business development support affect business performance and sustainability?

RQ3. To what extent does business development support contribute to poverty alleviation and livelihood improvement?

RQ4. What factors influence the effectiveness of business development support in improving business and poverty-related outcomes?

RQ5. What theoretical, methodological and empirical gaps exist in the literature?

# METHODOLOGY

The review followed a systematic literature review design and reports the study selection process in accordance with PRISMA 2020 principles (Page et al. 2021). The review protocol defined the scope, eligibility criteria, search strategy, study selection procedure, data extraction fields, methodological appraisal approach and synthesis method before interpretation of the evidence.

**Review design and scope**

Table 1 operationalizes the review scope by linking the target population, BDS exposure, comparison, outcomes and context to the screening logic. Critically, it keeps enterprise outcomes analytically separate from household and poverty outcomes, reducing scope drift across the five research questions.

Table 1. PICOC framework used to define the review scope.

| Element | Operational definition | Application in this review |
|---|---|---|
| Population | Small entrepreneurs, microentrepreneurs, self-employed workers, microenterprises, SMEs/MSMEs, eligible cooperatives and household businesses. | Studies had to focus on entrepreneurial or enterprise actors rather than a broad nonbusiness population. |
| Intervention / exposure | Identifiable BDS or support access mechanism: finance/microfinance/grants, training, mentoring/advisory, management support, infrastructure/technology/digital support, market linkage, or institutional/programme support. | Both direct interventions and empirical studies of access, constraints or unmet support were eligible. |

| | | |
|---|---|---|
| Comparison | Where available: control groups, non-recipients, alternative contracts/support packages, pre-post comparison or heterogeneous subgroups. | A comparison group was not mandatory because the review also includes qualitative/contextual evidence. |
| Outcomes | Enterprise creation, survival, growth, sales/profit, productivity, employment, formalization, innovation, credit/market access; income, assets, welfare, empowerment, livelihood security, poverty. | Business and household outcomes were extracted separately to avoid treating business performance as equivalent to poverty reduction. |
| Context | 2020–2026 peer-reviewed open-access article/review literature located through Web of Science; developing, emerging and other contexts relevant to small entrepreneurs. | The review is intentionally broad geographically but narrow in population, support and outcome relevance. |

**Eligibility criteria**

Table 2 translates the review scope into explicit full-text inclusion and exclusion rules for population, BDS exposure, outcomes, design and publication characteristics. Critically, the rules retain empirical evidence on support access and implementation conditions for RQ4 while excluding studies without an identifiable BDS mechanism or relevant outcome.

Table 2. Full-text inclusion and exclusion criteria.

| **Domain** | **Include** | **Exclude** |
|---|---|---|
| Population | Actual/prospective small entrepreneurs, microenterprises, self-employed workers, SMEs/MSMEs, household businesses, eligible cooperatives; reviews explicitly focused on these populations. | Broad non-entrepreneurial populations where business evidence was incidental. |
| BDS/support | Identifiable finance, grants, microfinance, training, mentoring/advisory, management support, infrastructure/technology/digital support, market linkage, institutional/programme support, or empirical evidence on access/unmet support. | No identifiable business development support/service or support access mechanism. |
| Outcome | Enterprise creation, performance, survival, growth, employment, formalization, innovation, market/finance access; income, welfare, empowerment, livelihood security, poverty; or empirical support access/constraint outcomes. | Outcomes outside enterprise, livelihood, poverty, or support-related domains. |
| Design | Primary empirical study; or systematic/evidence review directly synthesizing eligible support/outcome evidence. | Bibliometric only, conceptual only, simulation/model only, macro policy comparison without entrepreneur-level outcomes, or non-systematic secondary commentary. |
| Date/type/language | 2020–2026, English, open-access article/review literature as defined in the database search. | Outside the period, document type, language, or open-access criteria specified in the protocol. |

**Information source and search strategy**

The literature search was conducted in Web of Science in May 2026. Search terms combined concepts related to business development support, small entrepreneurial populations, and poverty or livelihood outcomes. Before title and abstract screening, the database results were restricted to publications from 2020–2026, articles and reviews, English-language records, and open-access records. The sequential filtering and screening counts reported in Table 3 provide the numerical basis for the PRISMA flow in Figure 1. The complete Boolean search string was:

("business development service*" OR "business support" OR "enterprise support" OR "entrepreneur* support" OR "small business support" OR "SME support" OR "microenterprise support" OR "entrepreneurship development" OR "financial support" OR microfinance OR training OR mentoring OR "technical assistance" OR "market access") AND ("small entrepreneur*" OR microentrepreneur* OR "micro entrepreneur*" OR "small business*" OR microenterprise* OR "micro enterprise*" OR SME* OR MSME* OR self-employ*) AND (poverty OR "poverty alleviation" OR "poverty reduction" OR livelihood* OR income OR welfare OR "household income" OR "economic empowerment" OR "living standard*")

Table 3. Database filtering and screening counts.

| Stage | Records | Decision rule |
|---|---|---|
| Initial Web of Science search | 1,214 | Search string above. |
| Publication years (2020–2026) | 570 | Removed records outside the review period. |
| Articles and reviews | 556 | Restricted document type. |
| English language | 536 | Restricted language. |
| Open access | 297 | Restricted to open-access records before title and abstract screening. |
| Title and abstract screening | 297 screened<br>90 retained<br>207 excluded | Ninety records had plausible population, support and outcome relevance. |
| Full-text reports matched/retrieved | 64 of 90 | Exact title and/or DOI match to the 90-record set. |
| Full-text exclusions | 18 | Did not meet the full-text eligibility criteria. |
| Included in synthesis | 46 | 43 primary studies + 3 secondary syntheses. |

**Study selection process**

After database filtering, 297 records entered title and abstract screening. Of these, 207 were excluded and 90 reports were sought for full-text retrieval. Sixty-four reports were matched to the available full-text archive by exact title and/or DOI, while 26 could not be retrieved or matched. The 64 available reports were assessed against the eligibility criteria in Table 2. Eighteen reports were excluded at the full-text stage, and 46 studies were retained for synthesis.

**Data extraction and evidence coding**

For each included study, data were extracted on country/context, population and sample, design, theory/framework, BDS intervention or exposure, six non-mutually exclusive support dimensions, business outcomes, poverty/livelihood outcomes, mechanisms, moderators/context factors, key findings,

contradictory/null findings, evidence direction, and reporting issues. The extraction also distinguished 31 primary effect studies, 12 primary contextual studies, and three secondary syntheses. Contextual studies were retained because RQ4 explicitly concerns access, implementation conditions, constraints and unmet support needs; they were not interpreted as equivalent to causal intervention effect studies.

### Methodological appraisal and confidence in inference

Because the included evidence spans randomized and quasi-experimental evaluations, panel/survival models, cross-sectional surveys, qualitative case studies, mixed methods and secondary syntheses, a single numeric quality score would imply comparability that the designs do not possess. The review therefore used a design-stratified methodological appraisal. Experimental/quasi-experimental and longitudinal/panel designs were given greater weight when discussing causal or temporal effects; cross-sectional studies were interpreted as associational; qualitative and mixed-method studies were used primarily to explain mechanisms, implementation conditions and lived experience; and secondary syntheses were treated as contextual evidence rather than independent effect estimates. Study-specific reporting concerns were logged rather than silently corrected.

Table 4. Methodological profile and inferential contribution of the included studies.

| Design family | N | Primary inferential contribution | Main limitation for synthesis |
|---|---|---|---|
| Experimental / quasi-experimental | 7 | Strongest evidence on intervention effects and heterogeneous impacts. | Often intervention and context-specific; follow-up duration varies. |
| Longitudinal / panel / survival | 4 | Temporal relationships, persistence, financing constraints and survival. | Residual confounding and model dependence remain possible. |
| Cross-sectional quantitative | 14 | Associations among support, performance, welfare and moderators. | Cannot establish temporal order or strong causal effects. |
| Qualitative / mixed / case study | 16 | Mechanisms, barriers, implementation, empowerment and unmet support needs. | Not designed to estimate average treatment effects. |
| Other empirical | 2 | Specialized empirical evidence outside the categories above. | Comparability with other designs is limited. |
| Secondary synthesis | 3 | Evidence mapping, thematic consolidation and gap identification. | Not treated as independent primary effect evidence. |

### Synthesis approach

A narrative thematic synthesis was used because the interventions, outcome measures, populations and research designs were too heterogeneous for a defensible, pooled effect estimate. Support categories were allowed to overlap because many programmes combine finance, training, mentoring, technology and market support. Evidence direction was coded as predominantly positive, mixed/conditional or constraining/negative for the 43 primary studies. These direction counts are descriptive only: they do not weight sample size, effect magnitude, design quality or risk of bias and therefore are not a substitute for meta-analysis.

## RESULTS

### Study selection

Figure 1 visualizes the study selection counts reported in Table 3. Of the 90 reports sought for full-text retrieval, 64 were available for eligibility assessment; 18 were excluded after full-text assessment, leaving 46 studies in the synthesis: 43 primary studies and three secondary syntheses.

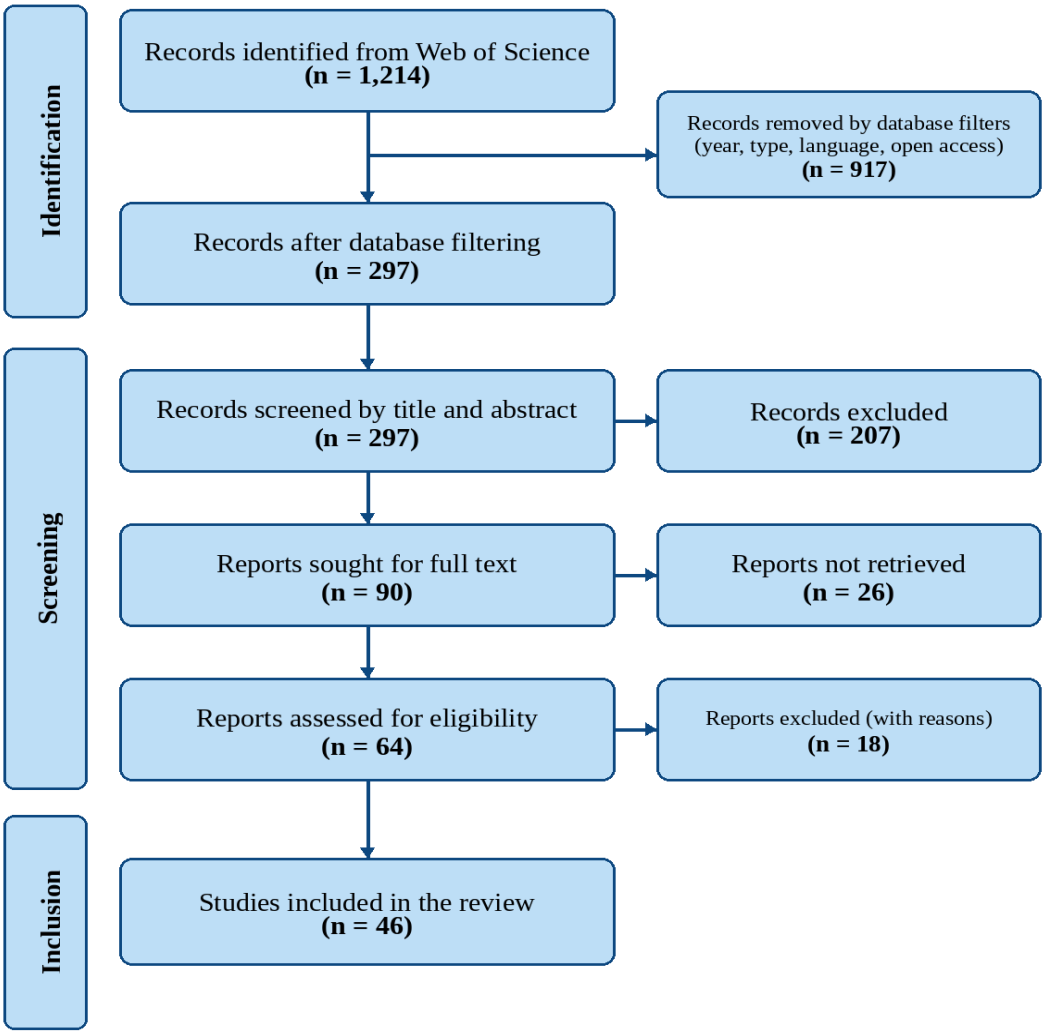



Figure 1. PRISMA 2020 study selection flow based on the screening counts reported in Table 3.

**Study characteristics**

The synthesis contains 46 studies: 43 primary studies and three secondary syntheses. Publication was concentrated in the later part of the period, with 14 studies in 2025, eight in 2023, seven in 2021, six in 2022, five each in 2024 and 2026, and one in 2020. The evidence spans Africa, Asia, Latin America and Europe, with recurring single-country evidence from Malaysia, India, China, South Africa, Bangladesh and Indonesia. The review therefore captures diverse institutional and entrepreneurial settings rather than a single programme model.

Evidence role distinction is important for interpretation. Thirty-one studies directly evaluate or statistically relate an identifiable support intervention/exposure to business or livelihood outcomes. Twelve additional empirical studies explain support access, constraints, implementation conditions or unmet needs. The three secondary syntheses consolidate broader evidence but are not counted as independent primary effects.

**RQ1: Forms of business development support examined**

Six overlapping BDS dimensions emerged. Financial support was by far the most frequently studied dimension (30 of 43 primary studies). Training and capability development appeared in 19 studies; institutional/programme support in 17; infrastructure, technology or digital support in 10; management/advisory support in seven; and market linkage in six. Because many programmes combine several elements, these counts are deliberately non-exclusive.

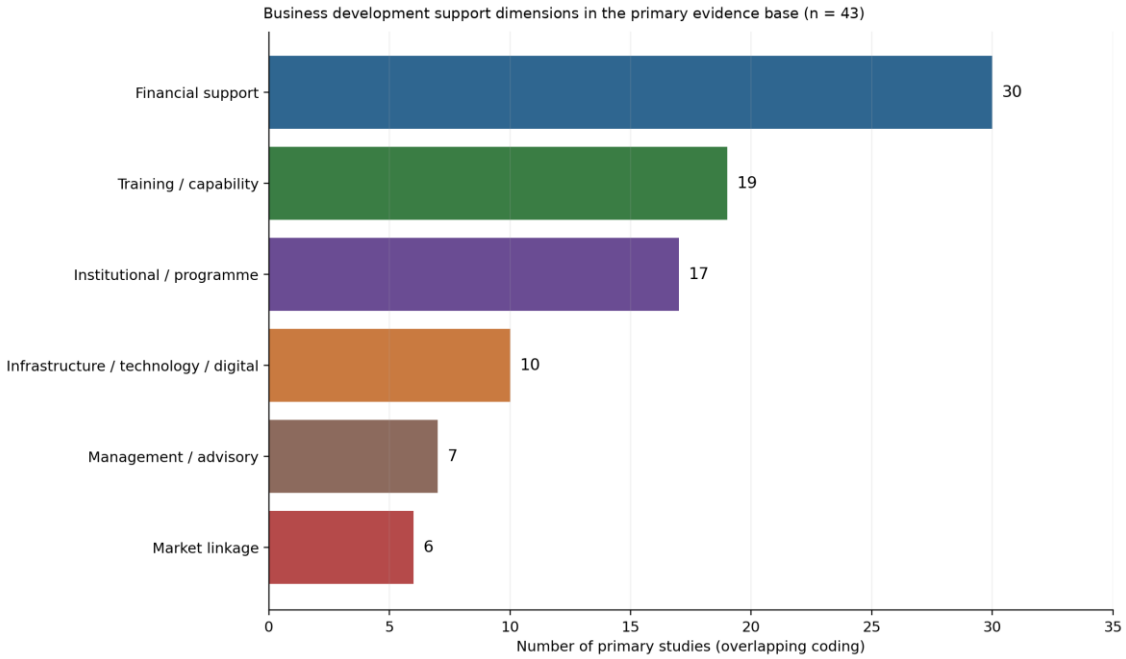



Figure 2. BDS support dimensions in the 43 primary studies. Counts overlap across dimensions.

Table 5. BDS dimensions and descriptive direction of evidence in primary studies.

| **BDS dimension** | **Primary studies** | **Predominantly positive** | **Mixed / conditional** | **Constraining / negative** |
|---|---|---|---|---|
| Financial support | 30 | 16 | 12 | 2 |
| Training / capability | 19 | 12 | 6 | 1 |
| Institutional / programme | 17 | 8 | 8 | 1 |
| Infrastructure / technology / digital | 10 | 5 | 4 | 1 |
| Management / advisory | 7 | 6 | 0 | 1 |
| Market linkage | 6 | 5 | 0 | 1 |

Financial support includes public financial support, microcredit, Islamic microfinance, grants, low-interest loans, formal and informal finance, village funds and digital finance. Training ranges from action-oriented entrepreneurship training and technical processing skills to financial literacy and university-provided marketing support. Institutional/programme support includes active labour market programmes, university-industry engagement, government venture capital programmes, cooperative start-up support and community extension. Technology-oriented support includes digital finance, online work, human-centered equipment design and production technology. Market linkage is less common and usually appears as one component of a broader package rather than as a standalone intervention.

**RQ2: Effects on business performance and sustainability**

The clearest pattern is that BDS affects proximal enterprise outcomes more consistently than it affects long-term poverty. Business sustainability or survival was coded in 14 primary studies, employment or job creation in 12, business growth or expansion in seven, innovation/adoption/productivity in six, and profit/profitability in four. Other studies examined formalization, financing constraints, credit access, asset allocation or access to government investment.

Finance frequently improves enterprise performance, but its effect depends on product design and context. (Bika, Subalova, and Locke 2022; Feng, Meng, and Li 2023) (Bin Yusoff et al. 2022) found a significant positive association between use of public financial support and SME performance in Malaysia. (Jalil 2021, 2021; Ullah, Ali, and Sidiki 2024; Ullah et al. 2024) (Battaglia, Gulesci, and Madestam 2023) showed experimentally that repayment flexibility improved business outcomes and socioeconomic status while lowering default, with effects operating through greater risk-taking and insurance protection. (Xiang et al. 2026) found that formal finance was positively associated with rural entrepreneurial performance whereas informal finance was not. By contrast, (Paweenawat and Srivisal 2025) found that village-level microcredit relaxed constraints on expansion of existing household businesses but did not increase new business startups. (Simons-Cappa et al. 2026) further shows that informal credit can support livelihoods while simultaneously increasing delinquency risk.

Training and capability interventions also show positive but heterogeneous effects. (Gielnik, Blagoev, and Melyoki 2025) found in randomized trials that action-oriented entrepreneurship training increased self-employment through a reinforcing motivation-action pathway. (Bhardwaj 2026) reported that skill-based fennel processing training improved practice adoption, processing efficiency, daily earnings and livelihood security among tribal women. (Kigozi et al. 2025; Raharjo et al. 2021) (Murdiati et al. 2023) found a strong positive association between university marketing/training support and revenue among women-owned SMEs. (Astiti and Darmawan 2023) (Kim, Rodriguez-Ramirez, and Yang 2024) found no overall earnings effect from a small business training programme for self-employed workers in Nicaragua, despite positive effects for low-educated women. This heterogeneity indicates that training content and participant characteristics matter.

Bundled support appears especially relevant to sustainability. (Ibourk and El Aynaoui 2023) found that Morocco's MOURAFAKA start-up programme was associated with stronger cooperative survival, management/governance and market access capability. (Soemitra, Kusmilawaty, and Rahma 2022) reported that financing, joint responsibility and mentoring jointly supported women's microbusiness growth, with mentoring showing the strongest effect. (Curry et al. 2023) (Marinho and Melo 2022) nevertheless documented persistent barriers to systematic innovation despite programme support, showing that risk perceptions and organizational traditions can limit the conversion of assistance into sustained innovation.

Contextual studies explain why apparently similar interventions produce different results. (Basson and Omoruyi 2025) identified business expertise gaps, poor infrastructure, weak access to external finance and limited market access as simultaneous constraints on SMME growth. (Wiid and Cant 2021) (Tefera 2026) found that training/awareness and infrastructure quality were associated with higher business formalization intensity. (Hussain and Tyagi 2025) showed that access to business credit can depend on political connections (Yang and Cui 2021), while (Holland, Molyneux, and Winstanley 2025) documented inaccessible guidance, scarce funding and structural barriers among disabled entrepreneurs. These studies show that the effectiveness of BDS is partly determined before the intervention reaches the entrepreneur: access itself is uneven.

**RQ3: Poverty alleviation and livelihood improvement**

Household and livelihood outcomes are present but less consistently measured than enterprise outcomes. Among the primary studies, income/earnings appeared in 21 studies, explicit poverty reduction/status in 13, livelihood security in 11, health/education/human capital outcomes in nine, household welfare/well-being in six, economic empowerment/freedom in six, and consumption/basic needs or assets/savings in a smaller number. These categories overlap and include both direct measures and qualitative evidence.

Several microfinance studies report gains that extend beyond the enterprise. (Chibbonta and Chishimba 2023) (Makara, Faimau, and Maphosa 2026) found that savings-led microfinance in Lesotho increased household income, consumption and access to basic needs while enabling business formation and asset acquisition. (Alqatan et al. 2025) linked progressive microcredit to household well-being and business expansion in Tunisia. (Ferdousi, Mahmud, and Mahmud 2023) reported better savings, employment generation, living standards and poverty-related outcomes among MFI beneficiaries in India. (Rifai, Wong, and Goh 2021) reported benefits at community, enterprise and household levels in Indonesia, and (Maouloud and Othman 2021) found that Islamic microfinance increased Mauritanian microentrepreneurs' income.

However, the household pathway is not automatic. (Valle et al. 2022) found that entrepreneurship education, financial literacy and credit access were associated with poverty reduction, but entrepreneurial performance itself was not significantly related to poverty reduction. (Kananura et al. 2025) documented greater financial security, empowerment and social support from a poultry microenterprise intervention in Uganda, yet only six of 30 participants continued poultry rearing after the programme. (Hackl and Najdi 2024) showed that digital livelihood training can be undermined by economic crisis, regulation, platform barriers and exclusion from financial systems. (Baker 2021) similarly found that digital financial inclusion did not reduce microfinance risk or cost or improve margins and could deepen financial dependence. These findings support a staged interpretation in which business improvement is a necessary but insufficient condition for durable poverty reduction.

**RQ4: Conditions shaping BDS effectiveness**

The full-text evidence identifies conditions at four interacting levels. At the entrepreneur level, prior skills, motivation, education, gender, disability, financial literacy and social capital influence the capacity to convert support into action. At the enterprise level, firm age, ownership, sector, market position, asset base and business model affect both support access and returns. At the institutional and market level, credit rules, political connections, infrastructure, digital systems, programme accessibility, regulation and market linkage determine whether support is usable. Finally, external shocks such as pandemics, illness, drought or broader economic crisis can overwhelm otherwise promising interventions (Salim, Yatim, and Zahid 2024).

Several studies directly demonstrate these contingencies. (Babajide et al. 2022) found that relational and network social capital strengthened the effect of microfinance on female entrepreneurial success. (Campos et al. 2025) showed that randomized grants cushioned pandemic-related losses in business ownership, sales, profits, income and well-being, especially for women. (Sánchez-Cañizares et al. 2025) found that training, low-interest loans and hiring subsidies increased job creation among the self-employed, although earnings effects were not robust across analytical models. (Ebewo, Schultz, and Mmako 2025) identified mentorship, education, supportive policy and collaboration as enabling conditions for women entrepreneurs while financial exclusion, social norms and weak policy implementation remained constraints. (Garcia 2025) adds a critical perspective: empowerment-oriented entrepreneurship training can individualize responsibility and obscure structural precarity.

**Overall evidence pattern and confidence of interpretation**

Among the 43 primary studies, 25 were coded as predominantly positive, 16 as mixed or conditional, and two as constraining/negative. These counts should not be interpreted as a pooled treatment effect. Positive evidence is distributed across finance, training, institutional support, technology, management/advisory support and market linkage, but the strength of inference varies sharply by design. Experimental and longitudinal studies provide the strongest leverage on intervention effects and persistence; cross-sectional studies identify associations; qualitative studies explain why support succeeds or fails in contexts.

The secondary evidence is consistent with this interpretation. (Dela Cruz et al. 2025) shows a large but uneven evidence base dominated by financial access interventions. (Muda and Lonik 2020) finds that income dominates microcredit impact assessment in AIM literature. (Fundira et al. 2025) highlights the importance of entrepreneurship pathways, value chains and enabling systems for scaling agricultural enterprise. Together, these syntheses support the conclusion that BDS is not one intervention but an ecosystem of complementary resources and institutional conditions.

**RQ5: Theoretical, methodological and empirical gaps**

The included literature reveals several recurring gaps in theory, research design and substantive coverage. These gaps are summarized in Table 6 and provide the basis for the future research priorities discussed later.

Table 6. Theoretical, methodological and empirical gaps identified in the included literature.

| Gap | Current evidence | Why it matters | Priority for future research |
|---|---|---|---|
| Market linkage | Only 6 of 43 primary studies coded market linkage; often bundled rather than isolated. | Entrepreneurs may receive finance/training but still face weak demand or buyer access. | Test market linkage as a direct intervention and as a complement/moderator of finance and training. |
| Management /advisory support | 7 primary studies; generally positive but sparse causal evidence. | Managerial capability may determine whether resources are converted into sustainable performance. | Use experimental or longitudinal designs comparing advisory intensity and content. |
| Integrated support packages | Many positive examples are multi-component, but component effects are rarely separated. | Programme effectiveness may depend on complementarity rather than one support instrument. | Factorial or multi-arm designs comparing single versus bundled support. |
| Long-term poverty outcomes | Enterprise and income outcomes are much more common than durable poverty transition. | Business success cannot be assumed to produce sustained welfare improvement. | Measure poverty thresholds, assets, consumption, education, health and resilience over longer follow-up. |
| Theory integration | 25 of 43 primary studies lack a clearly identified theory in the extracted full text. | Fragmentation limits cumulative explanation of mechanisms and boundary conditions. | Explicitly connect resource/capability, institutional and livelihood/capability mechanisms. |
| Equitable access to BDS | Political connections, disability, gender and geography shape access in several studies. | Average programme effects can hide exclusion before treatment begins. | Model selection into support and test accessibility, targeting and distributional effects. |
| Digital support risk | Digital finance/work can expand access but also increase precarity, dependence or exclusion. | Technology is not automatically inclusive. | Assess costs, platform power, data access, digital capability and downside risk alongside uptake. |
| Design strength | Cross-sectional and qualitative evidence remain prominent. | Associations and lived experience are important but insufficient for causal claims. | Increase randomized, quasi-experimental, panel and survival designs with prespecified outcomes. |

# DISCUSSION

### Interpretation of the main findings

The synthesis indicates that BDS works most plausibly through a conversion process rather than through a single direct effect. Finance relaxes liquidity and collateral constraints; training changes skills and action; advisory support shapes decisions; technology changes productivity or transaction costs; market linkage expands demand and buyer access; and institutional programmes determine who can enter support systems. These mechanisms affect enterprise behavior and performance before they affect household welfare. This sequential logic explains why a positive support-business relationship can coexist with weak or inconsistent poverty effects.

The distinction between primary effects and primary context studies is therefore analytically useful. The effect studies indicate whether measurable outcomes have changed, whereas contextual studies reveal who obtains support, what complementary resources are missing, and why implementation can fail. For example, the positive effect of finance can be weakened by inaccessible support systems, inadequate infrastructure or poor market access; conversely, training may have little effect if entrepreneurs lack capital or demand. The evidence thus favors complementarity over single instrument explanations.

**Business performance and poverty alleviation**

A central contribution to this review is to separate enterprise outcomes from poverty outcomes. Survival, formalization, revenue, profit, employment and productivity matter because they can create income and resilience, but they do not establish that a household has moved sustainably out of poverty. Durable poverty reduction requires the enterprise gain to be large enough, persistent enough and transferable enough to improve consumption, assets, education, health, security or other dimensions of well-being. It also requires resilience to repayment pressure, shocks and market volatility.

This distinction helps reconcile apparently contradictory findings. An intervention may improve business continuity without increasing household welfare or raise income for one subgroup while producing no average effect. A financial product may expand credit access yet increase delinquency or financialization risk. A training programme may build confidence and skills while leaving structural market constraints untouched. Rather than treating such findings as failures of BDS, the evidence suggests that different support instruments affect different links in the pathway.

**Theoretical implications**

The included studies do not share one dominant theory. Institutional Theory appears explicitly in some work on women entrepreneurs; the Capability Approach is used to interpret support needs among disabled entrepreneurs; Empowerment Theory appears in research on vulnerable women; other studies use social capital, financialization, human-centered design, credit constraint/risk, social power and governmentality perspectives. The absence of an explicit underpinning theory in 25 of 43 primary studies suggests substantial room for stronger cumulative theorization.

As an interpretive synthesis rather than a claim that the included studies jointly tested these theories, the evidence can be organized through three complementary lenses. A resource/capability lens explains how finance, skills, technology and advice create productive capacity. An institutional lens explains why rules, programme design, political access, infrastructure and markets condition the value of those resources. A livelihood/capability lens explains why identical business gains can generate different welfare outcomes across households. This combination is more consistent with the evidence than a finance-only explanation of poverty alleviation.

**Market linkage and integrated support**

Market linkage is the least frequently coded support dimension in the primary evidence base, appearing in only six of 43 studies, compared with 30 for financial support and 19 for training/capability. This is a substantive gap rather than merely a counting difference. Several contextual studies identify market access as a binding constraint, and programmes that combine management and market capability, such as the Moroccan cooperative start-up programme, show promising sustainability effects. Yet few studies isolate the incremental contribution of market linkage or test whether it strengthens the effects of finance and training.

Future research should therefore move beyond asking whether entrepreneurs receive support and whether support connects them to viable demand. Useful designs would compare finance-only, training-only and bundled finance training market packages; measure buyer access, customer growth, repeat sales and market diversification; and follow both enterprise and household outcomes over time. This would directly test whether market linkage is a missing conversion mechanism between business assistance and poverty reduction.

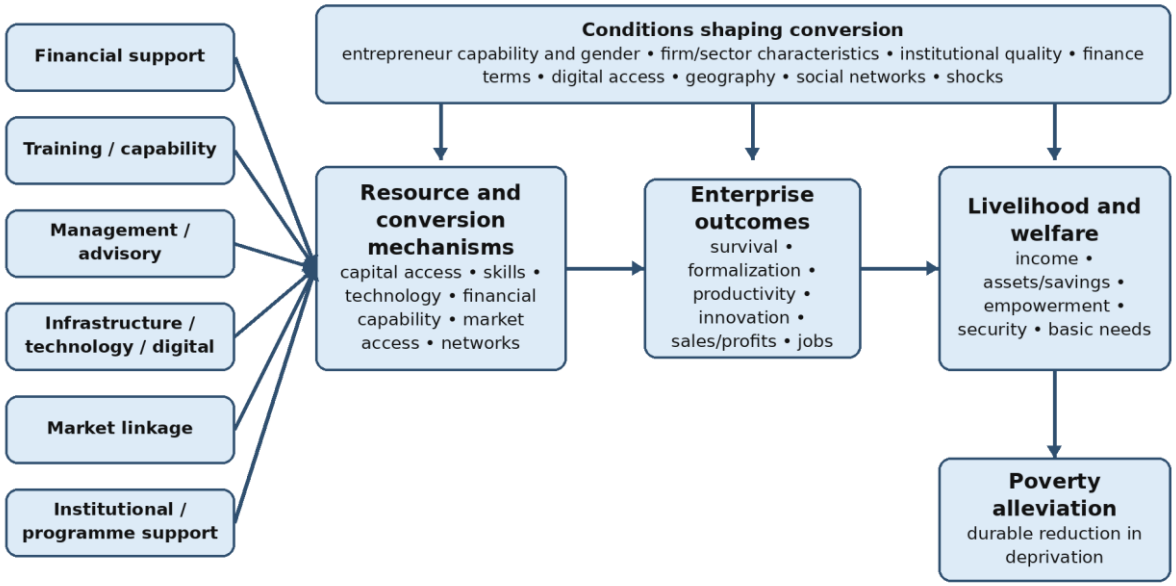



Figure 3. Evidence-informed pathway from BDS to poverty alleviation. The framework synthesizes the mechanisms and conditions identified across the included evidence and is not presented as a model jointly tested by all studies.

Figure 3 depicts the evidence-informed pathway as a sequence rather than a single direct effect. BDS first changes entrepreneurs' access to financial, human, managerial, technological, market and institutional resources and capabilities; these changes then influence enterprise-level outcomes such as survival, formalization, productivity, sales, employment and growth. Poverty alleviation is treated as a downstream outcome that depends on whether enterprise gains are sufficiently persistent and transferable to improve household income, assets, livelihood security, empowerment and well-being. Entrepreneur, enterprise, institutional/market and external-shock conditions can strengthen or weaken each transition in this pathway.

**Research implications**

Researchers should specify which link in the BDS to poverty pathway is being tested. Studies of credit access, formalization, sales or survival answer different questions from studies of household consumption, assets or poverty status. Clear separation of these outcomes would reduce overstatement and allow evidence from different designs to accumulate more coherently. Research should also report programme dosage, duration, delivery organization, repayment terms and complementary services so that apparently similar interventions can be compared meaningfully.

**Programme and policy implications**

The evidence does not support a universal finance-only model. Finance is the most studied dimension and is often beneficial, but its effects depend on skills, repayment design, infrastructure, institutions, markets and shocks. Programmes should therefore diagnose the binding constraint before selecting the intervention. Where capital is the primary barrier, suitable finance may be sufficient; where management, technology or demand are binding, finance should be combined with capability development or market linkage. Accessibility also matters: support that exists formally but is inaccessible to women, disabled entrepreneurs, remote firms or politically unconnected businesses cannot generate inclusive effects.

**Implications for poverty alleviation evaluation**

Programme evaluations should avoid describing enterprise performance as poverty alleviation unless household welfare is measured directly. A stronger standard is to trace at least two stages: an enterprise outcome and a

household outcome, preferably over a period long enough to observe persistence and shock resilience. This would allow policy claims to distinguish short-term business activation from durable poverty reduction.

**Limitations**

This review has several limitations. First, the search was restricted to Web of Science, so relevant studies indexed only in other academic databases may be absent. Second, the database results were restricted to open-access publications, which reduced the English-language article/review set from 536 to 297 records before title and abstract screening. This restriction may have introduced selection bias by excluding relevant subscription-based studies and may have disproportionately represented research with particular geographic, funding, disciplinary, or publication characteristics. Third, 26 of the 90 reports that passed title and abstract screening were not matched to the current full-text archive and therefore could not be assessed; the final inclusion count could change if those reports are retrieved. Fourth, intervention types, populations, measures and designs are too heterogeneous for a meaningful pooled effect estimate. Fifth, the review uses a design-stratified appraisal rather than a single standardized numeric risk-of-bias score across all study types. Sixth, the secondary syntheses are retained for contextual triangulation but are not independent effect observations. Finally, some included papers contain reporting ambiguities or inconsistent sample information; these issues were logged and interpreted cautiously rather than silently reconciled.

These limitations mean that the most defensible conclusions concern recurring mechanisms, conditions and evidence gaps rather than an average numerical effect of BDS. The review should therefore be read as a structured full-text evidence synthesis of the retrieved Web of Science open-access evidence base rather than a complete census of all potentially relevant literature. Future updates should incorporate additional databases and supplementary scholarly searches, where feasible, to assess whether broader retrieval changes the evidence profile.

# CONCLUSION

This paper employed an SLR methodology. The full-text synthesis indicates that business development support can improve entrepreneurial resources, capability, business activity and livelihood conditions, but the pathway to sustained poverty alleviation is conditional. Financial support dominates the literature and frequently improves enterprise outcomes, yet finance alone cannot compensate for weak skills, infrastructure, markets or institutions. Training and capability development are generally promising, especially when action-oriented and linked to specific production or management needs. Institutional/programme support, digital and technology support, mentoring and market linkage can strengthen the conversion of resources into sustainable enterprise outcomes, but these dimensions remain less consistently evaluated.

The evidence therefore supports a sequential interpretation: BDS changes access to resources and capabilities; these changes influence survival, formalization, productivity, growth and employment; enterprise gains may then improve income, assets, empowerment and livelihood security; and only persistent, transferable household gains constitute evidence of poverty alleviation. This distinction matters for both scholarship and policy. The most important empirical gaps are market linkage, management/advisory support, integrated support packages and long-term household poverty outcomes. Future studies should test these links directly, use stronger causal and longitudinal designs, and examine who is excluded from support as carefully as they examine outcomes among recipients.

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# APPENDIX A. CHARACTERISTICS OF THE 46 INCLUDED STUDIES

This appendix reports the evidence role, context, design, support exposure, principal outcomes and evidence direction used in the synthesis.

| Study | Role | Context / sample | Design | BDS exposure | Main outcomes / finding | Direction |
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| Bin Yusoff (2022) | Primary effect | Malaysia; Malaysia; 670 usable SME responses (from 3,832 questionnaires distributed); random sampling across 14 states. | Cross-sectional SME survey analyzed with PLS SEM. | Use of public financial support services | Public financial support services were significantly associated with SME performance, while entrepreneurial orientation did not significantly moderate that relationship. | Mixed/conditional evidence |
| Dela Cruz (2025) | Secondary | Low- and middle-income countries; One hundred and forty-seven studies featured interventions that targeted multiple firm sizes, though most (379 studies) analyzed microenterprises, such as households and smallholder farmers. The EGM includes 413 studies. | Evidence and gap map (secondary synthesis) | Financial access interventions: policy/regulation, financing systems/institutions, access facilitation, lending products and financial literacy | The map included 413 studies. Lending products dominated the evidence; welfare outcomes were common for microenterprises, whereas SME evidence focused more on firm performance and less on employment and welfare/poverty outcomes. Digital and regulatory interventions were relatively understudied. | Secondary synthesis / heterogeneous evidence |
| Kigozi (2025) | Primary effect | Uganda; Uganda; 15 agro-processing MSMEs (e.g., yogurt, fruit juice and wine processors) participated in the HCD process. | Human-Centered Design intervention/development study using interviews, observation, surveys, prototype testing and product quality checks. | User-centered processing technology, user manuals and processor training | Human-centered redesign of processing equipment, user manuals and training addressed production capacity and ownership cost needs and was presented as a route to improved livelihoods and reduced postharvest loss. | Predominantly positive evidence |
| Feng (2023) | Primary context | China; Shenzhen Stock Exchange Small and Medium Enterprise Board (2011–2018); Listed SMEs on the | Panel data regression with year/industry fixed effects; mediation analysis for | City-level digital finance / digital inclusive finance as an alternative | Digital finance expanded SMEs' access to finance and alleviated financing constraints, but it also increased | Mixed/conditional evidence |

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| | | Shenzhen SME Board; 3,961 firm-year observations after exclusions. | financing constraints; robustness and instrumental variable checks. | source of financial support. | allocation to financial assets; when financing constraints were relieved, part of the financialization tendency was reduced. | |
| Hussain (2025) | Primary context | India; rural and urban households operating small businesses/microenterprises; India Human Development Survey panel. Analysis focuses on households with business-purpose loans; descriptive table reports 9,300 rural and 1,775 urban observations. | Panel household fixed-effects regressions with endogeneity and selection checks, including instrumental variable/Heckman-type and matching robustness analyses. | Access to business credit, with political connections examined as a determinant of loan access/loan amount. | Politically connected business households tended to secure larger loans in several specifications, showing that access to financial support is shaped by institutional and political connections. | Mixed/conditional evidence |
| Kim (2024) | Primary effect | Nicaragua; Nicaragua; national LSMS self-employed worker sample across 2005, 2009 and 2014; quasi-experimental programme evaluation. | Quasi-experimental difference-in-differences with propensity score matching using three LSMS waves. | Government small business and skills training programme | The training programme did not raise self-employed earnings overall, but effects were positive for low-educated women, partly through more working months and second job activity. | Mixed/conditional evidence |
| Basson (2025) | Primary context | Overstrand Local Municipality, Western Cape, South Africa; 12 SMME owners selected purposively. | Qualitative study using semi-structured interviews and thematic analysis. | Finance access, skills training, infrastructure, market access and government support. | Growth was constrained by business expertise gaps, poor infrastructure, weak access to external finance and limited market access; entrepreneurs regarded available support as inadequate or misaligned. | Constraining/negative evidence |
| Alqatan (2025) | Primary effect | Tunisia; Using a dataset of 278 households across 110 administrative sectors in Tunisia from 2012 to 2020, this study employs two-stage least | Longitudinal observational dataset (2012–2020); simultaneous equation models | Progressive microcredit with increasing loan amounts over successive cycles | Progressive microcredit was associated with better household well-being and supported business expansion; household well- | Predominantly positive evidence |

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| | | squares (2SLS) and three-stage least squares (3SLS) econometric techniques to estimate simultaneous equation models. | using 2SLS/3SLS | | being also depended on income, net business benefit and homeownership, while profitability was linked to capital and fixed assets. | |
| Tefera (2026) | Primary context | Urban informal businesses in Ethiopia; 381 informal business owners selected using stratified random sampling. | Cross-sectional survey analyzed with a partial proportional odds model. | Access to training and awareness; infrastructure quality; policy interventions such as incentives and capacity building discussed. | Access to training and awareness and better infrastructure quality were significantly positively associated with higher formalization intensity. | Predominantly positive evidence |
| Gielnik (2025) | Primary effect | Low- and middle-income countries; Kenya, Tanzania and Uganda; baseline N=1,156, short-term N=872 and 1-year follow-up N=622 in randomized training trials. | Randomized controlled field trials with baseline, short-term and one-year follow-up. | Action-oriented entrepreneurship training | The randomized trials supported a pathway from action-oriented training to self-employment through mutually reinforcing entrepreneurial motivation and action, with implications for reducing youth unemployment. | Predominantly positive evidence |
| Bhardwaj (2026) | Primary effect | Rajasthan; India; Rajasthan, India; analytic comparison sample N=250 (125 trained and 125 untrained tribal women); programme had trained a larger population over time. | Comparative mixed-method programme evaluation of trained versus untrained women, with repeated field observations/interviews. | Skill-based fennel processing training, improved processing technology and value chain practices | Skill-based processing training improved practice adoption and processing efficiency, raised women's daily earnings and household income, and strengthened livelihood security. | Predominantly positive evidence |
| Kananura (2025) | Primary effect | Uganda; Rural Uganda; 30 women interviewed nine months after a poultry microenterprise demonstration; 20 reached the final intervention phase and 6 continued poultry rearing. | Qualitative exit interviews with content analysis. | Poultry microenterprise intervention supported by microfinance/start up capital | Participants reported greater financial security, empowerment, trust, social support and skills, but sustainability was weak: only six of 30 women continued poultry rearing beyond the project. | Predominantly positive evidence |

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| Makara (2026) | Primary effect | Lesotho; Semonkong, Lesotho; 30 SILC beneficiaries in a qualitative single case study. | Qualitative single case study using interviews and observations. | Savings and Internal Lending in Communities (SILC) savings-led microfinance | Savings-led microfinance increased household income, consumption and access to basic needs and enabled small business formation and asset acquisition, although some negative consequences were also reported. | Predominantly positive evidence |
| Ullah (2024) | Primary effect | Low-income areas; Low-income areas; 200 small entrepreneurs in a paired before/after microfinance comparison. | Single group before/after comparison; paired sample t test | Microfinance facility for small entrepreneurs | Before/after comparisons indicated that microfinance contributed positively to entrepreneurial development among small entrepreneurs in low-income areas. | Predominantly positive evidence |
| Battaglia (2023) | Primary effect | Bangladesh; In a field experiment among traditional microfinance clients and larger collateralized borrowers in Bangladesh, we randomly assign the option to delay up to 2 monthly repayments at any point during a 12-month loan cycle. | Randomized field experiment | Credit contracts with optional repayment flexibility | Repayment flexibility improved business outcomes and socioeconomic status and lowered default among traditional microfinance clients; the mechanism operated through greater entrepreneurial risk taking and insurance protection. | Predominantly positive evidence |
| Bika (2022) | Primary effect | Kazakhstan; Not reported in abstract | Mixed methods study | Microfinance organisation lending and borrower relationships | Microfinance organisations provided small but important resource flows for everyday business development yet did not promote formalisation; borrower–MFO relations remained highly personalized and context dependent. | Mixed/conditional evidence |
| Chibbonta (2023) | Primary effect | Zambia; Not reported in abstract | Cross-sectional quantitative survey; descriptive | Microfinance services to marketeers | Marketeers participating in microfinance reported better | Predominantly positive evidence |

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| | | | statistics and regression | | livelihoods; participation and outcomes varied with gender, knowledge, marital status, business type and business duration. | |
| Wiid (2021) | Primary context | South Africa (township MSMEs); Exploratory research, conducted among 498 MSMEs located in South African townships, revealed that the obstacles, which are restraining growth relate to the economic climate, business environment, personnel and finances. | Exploratory survey of township MSMEs | Access to finance from financial institutions and government support programmes | Township MSMEs faced economic, business environment, personnel and financial obstacles, while institutional requirements, administrative processes and perceptions of financiers constrained access to growth funding. | Predominantly positive evidence |
| Murdiati (2023) | Primary effect | Malaysia; Malaysia; 227 women-owned SME respondents. | Cross-sectional stratified questionnaire survey; correlational/statistical analysis. | University-industry support, particularly marketing and training | Women-owned SMEs reported a strong positive association between university support—particularly marketing and training—and business revenue. | Predominantly positive evidence |
| Marinho (2022) | Primary effect | Brazil; Not reported in abstract | Qualitative focus group study | ALI innovation programme and innovation process training | The ALI programme exposed persistent barriers to systematic innovation: entrepreneurs perceived innovation as risky and constrained by tradition and firm/leader characteristics, indicating a need to adapt training. | Mixed/conditional evidence |
| Valle (2022) | Primary effect | Cebu Technological University community extension beneficiaries; | Cross-sectional survey analyzed with PLS SEM. | Entrepreneurship education, budgeting/financial literacy and | Entrepreneurship education, financial literacy and access to credit were positively associated with poverty | Mixed/conditional evidence |

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| | | country not stated in abstract; Philippines; 172 valid responses from community extension MSME beneficiaries. | | access to credit facilities | reduction, but entrepreneurial performance itself was not significantly related to poverty reduction. | |
| Yang (2021) | Primary context | China; SMEs listed on the National Equities Exchange and Quotations (NEEQ), 2014–2016; NEEQ listed SMEs with and without government guiding fund investment. The methods section reports funded and non-funded samples, but sample totals are reported inconsistently across sections. | Probit regression for investment selection probability and multiple linear regression for investment amount. | Government venture capital guiding fund financial support. | Government guiding funds selected SMEs partly on ownership concentration, age and asset size; investment amounts were also related to selected operating/financial characteristics. | Mixed/conditional evidence |
| Muda (2020) | Secondary | Malaysia; Not reported in abstract | Review of 13 empirical AIM studies | Amanah Ikhtiar Malaysia (AIM) microcredit | Across 13 AIM studies, income was the dominant economic outcome, followed by assets, vulnerability and spending; the review concluded that microcredit has potential to improve poor households' economic status but identified limited attention to spending. | Secondary synthesis / heterogeneous evidence |
| Ebewo (2025) | Primary context | South Africa; South Africa; 9 women entrepreneurs affiliated with a Centre for Entrepreneurship Development. | Qualitative in-depth interviews. | Mentorship, education, supportive policies, collaboration, funding and government intervention programmes | Mentorship, education, supportive policies, collaboration and government programmes enabled women entrepreneurs, while financial exclusion, social norms, ineffective policy and low self-efficacy constrained outcomes. | Predominantly positive evidence |

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| Holland (2025) | Primary context | United Kingdom; United Kingdom; 37 disabled people identifying as self-employed or entrepreneurs, interviewed through interviews/focus groups. | Qualitative interviews and focus groups underpinned by the capability approach. | Accessible business guidance, peer mentorship, start-up/growth funding and adjustment support | Disabled entrepreneurs faced inaccessible guidance, scarce funding and structural/institutional barriers; peer mentorship was often necessary to navigate support systems. | Constraining/negative evidence |
| Sánchez Cañizares (2025) | Primary effect | Spain; Southern Spain; random sample of 1,265 self-employed people. | Observational survey with propensity score matching and logistic regression analyses. | Active labour market policies including free training, low-interest loans and hiring subsidies | Training, low-interest loans and hiring subsidies increased job creation. Earnings effects from training and hiring subsidies were positive in PSM estimates but not robust in logistic regression models. | Mixed/conditional evidence |
| Fundira (2025) | Secondary | Eastern and Southern Africa; Not reported in abstract | Literature review/synthesis using innovation system, ecosystem and value chain lenses | Finance, seed system/local enterprise support, business development services, ICT and value chain/policy interventions | The review identified five scaling pathways and emphasized finance, business development services, ICT, supportive policy, infrastructure and market/value chain development as complementary enablers. | Secondary synthesis / heterogeneous evidence |
| Garcia (2025) | Primary context | Brazil; corporate sponsored national women's entrepreneurship training programme; Ethnographic case study conducted within the programme between 2019 and 2022; the abstract does not state a fixed participant count. | Ethnographic qualitative case study. | Corporate sponsored entrepreneurship and empowerment training for women. | The training programme promoted empowerment and financial independence narratives but also individualized responsibility and relied on gendered emotional labour. | Mixed/conditional evidence |
| Campos (2025) | Primary effect | Kenya; Leveraging on a unique timing of collecting baseline data just before COVID 19, | Randomized grants and business training experiment with | Randomized business grants and business training | Randomized grants substantially cushioned pandemic losses in business ownership, sales, | Predominantly positive evidence |

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| | | we examine the impact of randomized grants and business training of partnered female and male microentrepreneurs two years after the crisis. | two-year follow-up | | profits, income and well-being, especially for women; impacts operated partly through greater female labour supply. | |
| Xiang (2026) | Primary effect | CFPS rural household context; country not stated in abstract; Not reported in abstract | Observational secondary data analysis using CFPS; exact design not stated in abstract | Availability of formal versus informal finance | Formal finance was positively associated with rural entrepreneurial performance, whereas informal finance was not; the formal finance effect varied across regions. | Mixed/conditional evidence |
| Simons Cappa (2026) | Primary context | Peruvian Amazon, Peru; Yurimaguas, Peruvian Amazon; 310 microentrepreneurs surveyed in Q1 2024. | Cross-sectional survey analyzed with PLS SEM. | Informal financial credit | Informal credit was driven mainly by psychological motivation and social lender choice. It supported livelihoods but was linked to accidental and intentional delinquency, showing a tradeoff between access and financial vulnerability. | Mixed/conditional evidence |
| Paweenawat (2025) | Primary effect | Thailand; Not reported in abstract | Quasi-experimental observational study; instrumental variable probit models | Thailand Village Fund microcredit programme | The Village Fund reduced financial constraints on expansion of existing household businesses but did not increase new business startups. | Mixed/conditional evidence |
| Goel (2024) | Primary effect | Jabalpur, Madhya Pradesh; country not stated in abstract; Jabalpur, Madhya Pradesh, India; 150 beneficiaries of three MFIs. | Cross-sectional questionnaire study with exploratory/descriptive statistical analysis. | Microfinance institution financial services | MFI participation was associated with better savings, some employment generation, improved living standards and poverty reduction among beneficiaries. | Predominantly positive evidence |

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| Salim (2024) | Primary effect | Malaysia; This study was conducted in Malaysia to examine the effectiveness of the microfinance programme for urban single mother entrepreneurs in MSMEs during the COVID 19 pandemic and Movement Control Order (MCO). | Cross-sectional quantitative online questionnaire study | Microfinance programme with economic, digital and governance/empowerment support | Economic empowerment, digital empowerment and governance were identified as important determinants of microfinance programme effectiveness for urban single mother entrepreneurs during the pandemic. | Mixed/conditional evidence |
| Ferdousi (2023) | Primary effect | Bangladesh; Bangladesh; treatment N=199 social business fund entrepreneurs and control N=117 entrepreneurs. | Quasi-experimental observational evaluation using propensity score matching and binary logistic regression. | Social business fund; training and support services discussed as complementary support | Access to a social business fund significantly increased young microentrepreneurs' income; the authors recommended complementary training and support services. | Predominantly positive evidence |
| Ibourk (2023) | Primary effect | Morocco; newly created agricultural cooperatives in Marrakech region; Programme and cooperative databases. The abstract reports a survey of 232 cooperatives plus 1,131 cooperatives; the methods section reports an ad hoc survey of 272 cooperatives, including 131 MOURAFAKA beneficiaries. This discrepancy is retained as a reporting issue. | Survival function analysis and Cox regression using cooperative administrative/survey data. | MOURAFAKA start-up support: strategic diagnosis, training/coaching, technical assistance, advice, commercial promotion and development plan support. | MOURAFAKA beneficiaries had higher survival probabilities, and the programme was associated with stronger management/governance and market access capabilities. | Predominantly positive evidence |
| Hackl (2024) | Primary effect | Lebanon; Not reported in abstract | Mixed-method observational study using interviews and surveys | Digital skills training and access to digital freelance platforms/social impact enterprises | Economic crisis, regulatory exclusion and platform/financial system barriers undermined the viability of digitally trained freelance | Mixed/conditional evidence |

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| | | | | | work for refugees and crisis-affected youth. | |
| Curry (2023) | Primary context | Bangladesh; Not reported in abstract | Program case study | Technical, managerial and entrepreneurial training, supervision and formal health system linkage | The Skilled Health Entrepreneur model combined skills, entrepreneurial training and health system linkage to support income security, professional standing and social power among self-employed birth attendants. | Predominantly positive evidence |
| Babajide (2022) | Primary effect | Southwestern Nigeria; Southwestern Nigeria; 276 female microentrepreneurs across 80 microfinance institutions. | Cross-sectional survey; ordinal regression. | Microfinance combined with social capital resources and loan officer relationships | Relational and network social capital strengthened the effect of microfinance on female entrepreneurial success; trust, productive networks and supportive loan officer relationships were particularly important. | Predominantly positive evidence |
| Soemitra (2022) | Primary effect | Indonesia; Indonesia; 200 women microentrepreneurs. | Explanatory mixed methods; PLS SEM plus qualitative analysis. | Joint responsibility system, financing and mentoring through a Micro Waqf Bank | Financing, joint responsibility and mentoring all supported women-owned microenterprise growth, with mentoring showing the strongest effect; qualitative evidence reinforced the empowerment role. | Predominantly positive evidence |
| Baker (2021) | Primary context | India; Not reported in abstract | Critical/qualitative analysis of digital financial inclusion and microentrepreneurship | Digital payments, alternative credit scoring and microfinance-based digital financial inclusion | Digital financial inclusion did not materially reduce microfinance risk or cost or improve microentrepreneurs' margins and could deepen precarity by formalising financial dependence. | Mixed/conditional evidence |

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| Astiti (2023) | Primary effect | Karangasem Regency; country not stated in abstract; The total sample comprises 25 respondents, who were selected using census data. The study concluded that the income of women engaged in the coconut shell handicraft business increased by up to 15%. | Participatory mixed-method program evaluation | Business management and technical training, market information systems, benchmarking and business partnerships | Training, technical guidance, market information support and partnerships improved product design, demand and working hours, and women's income increased by about 15%. | Predominantly positive evidence |
| Jalil (2021) | Primary effect | Malaysia; Rural Malaysia; 563 microenterprises surveyed; stratified random sampling. | Cross-sectional survey; SEM using AMOS. | Microfinance with digital finance | Microfinance was positively associated with rural microenterprise development, and digital finance partially mediated the relationship. | Predominantly positive evidence |
| Rifai (2021) | Primary effect | Indonesia; Riau Province, Indonesia; 164 UED SP microfinance beneficiaries across villages at different development levels. | Case study survey of microfinance beneficiaries with before/after and perception-based outcomes. | Village-level microfinance programme | Village-level microfinance was reported to have positive effects at community, microenterprise and household levels, supporting deeper outreach to the rural poor. | Predominantly positive evidence |
| Maouloud (2021) | Primary effect | Mauritania; Mauritania; 381 PROCAPEC Islamic microfinance beneficiaries. | Cross-sectional survey; SEM. | Islamic microfinance products | Use of Islamic microfinance products increased microentrepreneurs' income; gender did not significantly moderate the relationship. | Predominantly positive evidence |
| Raharjo (2021) | Primary effect | Yogyakarta; Indonesian industry association context; Yogyakarta, Indonesia; 20 ASMINDO handicraft industry members participated in GFRC training. | Descriptive qualitative study using direct observation of training activities. | Training in GFRC handicraft production techniques | GFRC production training enabled new product models and improved production efficiency; the authors linked these gains to potential productivity, economic and welfare improvements. | Predominantly positive evidence |

**Appendix B. Full-Text Exclusions (N = 18)**

| ID | Study | Title | Primary full-text exclusion reason |
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| 6 | Lwesya (2023) | Frontiers in microfinance research for small and medium enterprises (SMEs) and microfinance institutions (MFIs): a bibliometric analysis | Bibliometric mapping only; no direct empirical assessment of BDS recipients or outcomes. |
| 14 | García (2026) | Human Capital and Certifications Predict Operational CSR in Food Service Micro Enterprises: Evidence from Piura, Peru | Predictors are education, certification and sales; the study does not evaluate receipt/access to BDS or an eligible business/livelihood outcome. |
| 19 | Monroy Gomez (2022) | Small and Medium Enterprises' Perspectives on Food Fortification Amid the Growing Burden of Malnutrition | Focus is food fortification and malnutrition; support is discussed as an enabling environment rather than evaluated as BDS for entrepreneur outcomes. |
| 20 | Frese (2024) | Learning from African entrepreneurship on the psychological function of entrepreneurial preparedness | Perspective/conceptual synthesis built from earlier training studies; it does not contribute a new eligible empirical sample or systematic evidence synthesis. |
| 22 | Mago (2024) | The Regulation and Inequality Nexus in Microfinance and Tourism Sectors | Qualitative literature review plus secondary case illustration; no new eligible entrepreneur-level effect data and is not a systematic evidence synthesis under the protocol. |
| 34 | Aspiranti (2020) | DYNAMIC BEHAVIOUR MODEL: A SUSTAINABLE SMEs DEVELOPMENT | System dynamics simulation/model; no observed entrepreneur or enterprise outcome data. |
| 35 | Marques (2020) | Local Development Platforms (LDP): an operational framework for business development | Conceptual business development framework with future empirical application; no empirical evaluation. |
| 38 | Kaasila Pakanen (2026) | Tracking figurations of empowered entrepreneurs: a postcolonial feminist reading of gendered othering and epistemic violence in women's microentrepreneurship | Deconstructive analysis of texts reporting a development project; it studies representation/discourse rather than observed support effects on entrepreneurs or livelihoods. |
| 39 | Hidalgo Mayorga (2025) | Financial Literacy as a Tool for Social Inclusion and Reduction of Inequalities: A Systematic Review | Systematic review is broad financial literacy/social inclusion evidence across multiple populations; entrepreneurs/MSMEs are not the explicit target population of the review. |
| 50 | Gamarel (2026) | SeCuRE Pilot Trial: A Community Engaged HIV Status Neutral Microeconomic Intervention in the United States | Participants are selected for HIV/economic vulnerability, not entrepreneurship; primary outcomes are feasibility, acceptability, financial self-efficacy and HIV related outcomes. Microbusiness content is ancillary. |
| 53 | Khan (2024) | The role of informal support systems during illness: A qualitative study of solo self-employed workers in Ontario, Canada | Examines savings, family/friend loans and emotional/practical help during illness; these are informal coping supports rather than BDS interventions/services. |
| 55 | Alaoui (2024) | A NEW CROWDFUNDING MODEL FOR FINANCIAL INCLUSION BASED ON DONATIONS AND INTEREST FREE | Agent-based simulation of a proposed crowdfunding model; no observed entrepreneur sample or real-world outcome evaluation. |

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| | | DEBT: A FUZZY AGENT BASED SIMULATION APPROACH | |
| 65 | Osei (2020) | Rural Poverty Alleviation Strategies and Social Capital Link: The Mediation Role of Women Entrepreneurship and Social Innovation | Women entrepreneurs and poverty outcomes are studied, but the explanatory exposures are social capital/social innovation/entrepreneurship performance rather than an identifiable BDS intervention or service. |
| 68 | Kato (2023) | Unlocking the Potential of Microfinance Solutions on Urban Woman Entrepreneurship Development in East Africa: A Bibliometric Analysis Perspective | Bibliometric analysis only; no direct empirical evaluation of entrepreneur outcomes. |
| 70 | Ghore (2023) | Rethinking human capital: Perspectives from women working in the informal economy | Focus groups with broad informal sector women workers examine human capital concepts and social protection; no specific BDS intervention effect evaluation for entrepreneur/MSME outcomes. |
| 72 | Coronel Pangol (2023) | Microfinance, an Alternative for Financing Entrepreneurship: Implications and Trends Bibliometric Analysis | Bibliometric analysis only; no direct empirical evaluation of BDS recipients or outcomes. |
| 81 | van der Wal (2021) | HIV sensitive social protection for vulnerable young women in East and Southern Africa: a systematic review | Systematic review targets unemployed/out-of-school young women and HIV-sensitive social protection broadly, rather than entrepreneurs/MSMEs as the review population. |
| 86 | Mahdich (2021) | POLICY RESPONSE OF ASIAN ECONOMIES TO COVID 2019 PANDEMIC: CHINA, THE REPUBLIC OF KOREA, JAPAN | Country-level COVID policy comparison; no entrepreneur-level sample or outcome evaluation. |

**Appendix C. Reports Sought But Not Yet Matched To The Full-Text Archive (N = 26)**

These records remain outside the full-text synthesis because an exact title/DOI match was not available in the current archive at the time of analysis.

| ID | Year | Author | Title |
|---|---|---|---|
| 13 | 2026 | Corpuz, JT | Contributions of community-based coffee enterprises and coffee-based farming to community development in Amadeo, Cavite: A case study in the coffee capital of the Philippines |
| 16 | 2025 | Namayengo, FMM; Antonides, G; van Ophem, J | Impact of Microcredit on Performance of Women Owned Non-Farm Microenterprises |
| 18 | 2023 | Jafree, SR; Ahsan, H; Mustafa, M | The low odds of poor women with small business loans emerging from poverty: Critical social policy implications for Pakistan |
| 28 | 2021 | Gafni, H; Hudon, M; Périlleux, A | Business or Basic Needs? The Impact of Loan Purpose on Social Crowdfunding Platforms |
| 30 | 2022 | Mintah, C; Gabir, M; Aloo, F; Ofori, EK | Do business records management affect business growth? |

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| 31 | 2022 | Jalil, MF; Ali, A; Ahmed, Z | Microfinance services and MSE growth in Pakistan: The mediating perspective of social and psychological capital |
| 40 | 2025 | Chandrasekar, V; Mohanty, AK; Geethalakshmi; Gopal, N | Empowering Women through CIFT Solar Electric Backup Fish Dryers: Enhancing Livelihoods and Environmental Sustainability in the Coastal Districts of Nagapattinam and Puducherry |
| 47 | 2026 | Akram, AA; Alex, L; Freeman, J; Dal Santo, L; Betancourt, TS | Labour Market Impacts of a Mental Health and Entrepreneurship Intervention in Post Conflict Sierra Leone: Evidence from Young Women and Men |
| 48 | 2026 | Begum, J; Kusakabe, K; Tsusaka, TW | Support services for rural women micro entrepreneurs in Bangladesh: a sectoral comparison |
| 52 | 2024 | Malki, I; Ghalib, A; Kaousar, R | The impact of microfinance on entrepreneurship and welfare among women borrowers in rural Pakistan |
| 54 | 2024 | van Niekerk, L; Claassens, N; Fish, J; Foiret, C; Franckeiss, J; Thesnaar, L | Support factors contributing to successful startup businesses by young entrepreneurs in South Africa |
| 56 | 2024 | Pei, JZ | SOCIAL RESPONSIBILITY OF GREEN MICROFINANCE INSTITUTIONS: A TOOL FOR PROMOTING WOMEN'S ECONOMIC EMPOWERMENT IN CHINA |
| 58 | 2024 | Huang, MJ; Zhao, RR | How does social capital promote rural returnee entrepreneurs' entrepreneurial persistence? |
| 59 | 2024 | Adane, F; Aryeetey, R; Aryeetey, G; Nonvignon, J | The costs of implementing anaemia reduction interventions among women fish processors in Ghana |
| 60 | 2023 | Reza Gharehbagh, R; Arisian, S; Hafezalkotob, A; Makui, A | Sustainable supply chain finance through digital platforms: a pathway to green entrepreneurship |
| 63 | 2020 | Bhagat, A; Roderick, L | Banking on refugees: Racialized expropriation in the fintech era |
| 64 | 2022 | Macours, K; Premand, P; Vakis, R | Transfers, Diversification and Household Risk Strategies: Can Productive Safety Nets Help Households Manage Climatic Variability? |
| 69 | 2021 | Aidara, S; Al Mamun, A; Nasir, NAM; Mohiuddin, M; Nawi, NC; Zainol, NR | Competitive Advantages of the Relationship between Entrepreneurial Competencies and Economic Sustainability Performance |
| 76 | 2021 | Al Mamun, A; Muniady, R; Nasir, NABM | Effect of Participation in Development Initiatives on Competitive Advantages, Performance, and Sustainability of Micro Enterprises in Malaysia |
| 78 | 2020 | Malik, K; Meki, M; Morduch, J; Ogden, T; Quinn, S; Said, F | COVID 19 and the future of microfinance: evidence and insights from Pakistan |
| 79 | 2021 | Sodhi, MS; Knuckles, J | Development Aid Supply Chains for Economic Development and Post Disaster Recovery |

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| 82 | 2020 | Garcia, A; Lensink, R; Voors, M | Does microcredit increase aspirational hope? Evidence from a group lending scheme in Sierra Leone |
| 83 | 2020 | Islam, A; Pakrashi, D | Labour Market Participation of Women in Rural Bangladesh: The Role of Microfinance |
| 85 | 2020 | Shenkar, A; Elam, AB; Glinski, A | Strengthening the Women's Entrepreneurship Ecosystem within the Energy Sector |
| 89 | 2020 | Ahmed, I; Khoso, I | The Impact of Micro finance on Self-employment and Poverty Reduction: A case of Sindh Rural Support Organization and Tameer Micro Finance Bank, Sindh |
| 90 | 2020 | Buera, FJ; Kaboski, JP; Shin, Y | Taking Stock of the Evidence on Microfinancial Interventions |