



A Growth Path Model:
An Entrepreneurship Growth Pathway for
Women in Last-Mile Communities

4 November 2020

This publication has been realized within the scope of ENERGIA's current EWEE program (Empowering Women, Engendering Energy). ENERGIA, the International Network on Gender and Sustainable Energy is hosted by Hivos, an international organisation that seeks new solutions to persistent issues. It was completed as part of a 4 month long internship by Tanushri Majumdar, a Masters student from the Maxwell School of Citizenship and Public Affairs, Syracuse University.

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PREFACE

Introduction

This project is part of ENERGIA's current EWEE program (Empowering Women, Engendering Energy). It was completed as part of a 4 month long internship by Tanushri Majumdar, a Masters student from the Maxwell School of Citizenship and Public Affairs, Syracuse University. It aims to create a theoretical framework to identify key stages in last-mile women entrepreneurs to formulate a growth path to develop latent subsistence entrepreneurs into transformative ones. The process entailed collecting data and identifying existing models, collaborating with international partners, developing a development model with different stages of business independence and sophistication, validating findings through testing, and recognizing and rectifying key challenges faced.

This report is organized into 7 sections. Section 1 contains an introduction into the project, the rationale, and the scope and limitations of the project. Section 2 describes the methodology followed for developing the model. Section 3 delves into an in-depth analysis of the entrepreneur survey data organized based on the four characteristic areas – business operations, linkages and networks, finance, and personal empowerment. Section 4 highlights the challenges faced by the businesses in the different stages as well as the capacity building needs of entrepreneurs. Section 5 presents the Women's Entrepreneurship Growth Path Model as well as a summary table of stage wise characteristics. Section 6 outlines how to use this model to monitor growth over a period of time. And Finally, Section 7 provides recommendations for further research. The objective of the assignment is:

- to develop a theoretical framework for entrepreneurship development in last mile communities, from latent subsistence entrepreneurs to transformative ones
- to identify gaps in programme interventions and possible bottlenecks to growth for women entrepreneurs.

Scope and Limitations

This project focuses on profiling entrepreneurs using a literature review and survey data regarding business practices and challenges. Due to the current COVID-19 pandemic, all field research has been restricted to phone interviews as a means for ensuring safety of both surveyors and the communities. This limits the extent of data collection to due to time constraints within the parameters of an internship, as well as based on depth and follow-up with questions. Additionally, the data collected is not time series data and thus, no causality can be predicted from the findings. It is also possible that the responses are influenced by the effects of the pandemic. Thus, the findings should be addressed with caution. The study also covers entrepreneurs from four different countries and many different industries. Owing to the varied contexts of each entrepreneur, it is important to look at all entrepreneurs and situate any inferences from this project within their contexts. This project also only focuses on last-mile, small and medium women-led enterprises in the informal sector. It is important to recognize that growth for these communities may be expressed in different magnitudes and trajectories as compared to entrepreneurship in the context of formal business in the global North.

1. METHODOLOGY FOR DEVELOPING THE GROWTH PATH MODEL

This research examines the growth of women-led enterprises in last-mile communities and attempts to identify recognizable indicators for key milestones in the development of these enterprises.

The research was conducted in 3 stages with both qualitative and quantitative methods.

- Desk Research and Literature Review
- Partner and Expert Interviews
- Entrepreneur Survey

1.1. Desk Research and Literature Review

A literature review of grey literature on last-mile businesses and women's entrepreneurship was conducted to build a base understanding of the area and examine what models of entrepreneurship have already been designed. The review revealed that there are very few studies that assess the growth trajectories of last-mile businesses, especially women-led enterprises. Most studies only focus on specific aspects like their access to finance, connection to stakeholders, social impact, personal empowerment, etc. This initial research guided the next step of interviews and helped identify some initial characteristics of enterprises at different stages of growth to be tested further through interviews and surveys.

1.2. Partner and Expert Interviews

In order to understand the landscape of last-mile entrepreneurship, phone interviews were conducted with stakeholders listed below. These interviews as well as the previously mentioned review of literature on last-mile businesses and women's entrepreneurship, served as a first exploration into this field of study. A full list of interviews conducted is listed in Annex 1. These stakeholders are –

1. Representatives from partner organizations of ENERGIA's current EWEE program (Empowering Women, Engendering Energy)
 - a. Energy 4 Impact, Senegal
 - b. Solar Sister, Nigeria
 - c. Practical Action, Kenya
 - d. Centre for Rural Technology, Nepal
2. Experts in different facets of women's entrepreneurship including representatives from non-governmental organizations working in women's economic empowerment, microfinance institutions, development banks, social entrepreneurs, consulting firms, and renewable product distributors who work with women entrepreneurs.
3. Field mentors from the representative organizations who work directly with women entrepreneurs within the WE programme.

The interviews focused on 3 key questions:

- What are the characteristics of successful entrepreneurs?
- What stages of growth do women typically go through during the course of their business?
- Why do women entrepreneurs drop out of business?

1.2.1. Outcomes

Based on their own experiences, interviewees identified that “successful entrepreneurs” as having entrepreneurial spirit, management and technical skills, and the confidence to take risks and make decisions (see Box 1).

The partner and experts concurred in charting the following stages in the growth of women entrepreneurs – ideation, nascent, growth, maturity, transformation/high potential, and stagnation. These stages are described below and characteristics within the aforementioned stages relating to business operations, linkages and networks, access to finance, product, employment, skills and mentorship needs, and personal empowerment which have been tabulated in the Annex 2.

Table 1: Stages Determined From Interview Data	
STAGE	DESCRIPTION
Ideation	Identify a problem --> marketable solution Develop a business plan Collect start-up capital
Nascent	Conduct first sales Modify depending on customer response
Growth	Formalize business records Improve financial, personnel, stakeholder, business management systems Diversify products, value chains, or customers
Maturity	Keep up with market to prevent stagnation Maintain customer loyalty and brand image
Transformation/ High Potential	Identify new business opportunities Create social impact beyond the business
Stagnation	If market is saturated, then transition to a new business activity and restart at ideation stage If business is stagnated, businesses shutdown

Box 1: Traits of Successful Entrepreneurs

Entrepreneurial spirit: personal initiative, serious vision and goal orientation – setting targets, entrepreneurial alertness, self-efficacy and emotional quotient

Management and technical skills: financial management (e.g. separating personal and business finances), business management (e.g. record keeping, planning for improvement), personnel management (e.g. delegating tasks, teams, payroll), stakeholder management (e.g. suppliers, distributors, capital institutions)

Confidence to take risks and make decisions: low fear of failure, personal empowerment, risk tolerance, market awareness, patience and determination

1.3. Design of Survey

Based on the findings of the interviews, the key characteristics were organised into the following categories, for the purpose of survey design:

- Business Operations – government registration, extent of systemization, business expansion plans, and business challenges.
- Access to markets, linkages, and networks – sales channels, marketing channels, mode of transportation, extent of market, and access to associations and groups
- Access to finance – source of capital, access to loan financing
- Product – level of product modification (for quality and product-market fit) and diversification, product-market fit
- Employment – type of employees
- Skills and mentorship requirement – type of training needed
- Personal empowerment – self assessment of ability, freedom, and value

The above were further combined into the following broad 4 characteristics – business operations, linkages and market access, finance, and empowerment. These broad categories were then operationalized by a series of indicators which are listed in the table below –

Table 2: Characteristics and Indicators Examined	
CHARACTERISTICS	INDICATORS EXAMINED
Business Operations	Government registration Systemized business processes (hiring, marketing, procurement, finance, and sales and customer service) Business expansion plans Business income's contribution to household income Product modification or diversification Types of employees
Linkages and Market Access	Sales Channels Marketing Channels Mode of transportation used Membership in business networks Formalization of stakeholder relationships Reach of market
Finance	Source of Capital Ability to access formal/informal credit Membership in credit agencies or financing groups
Personal Empowerment	Self-assessment of abilities, decision making capacity, and value within business and household

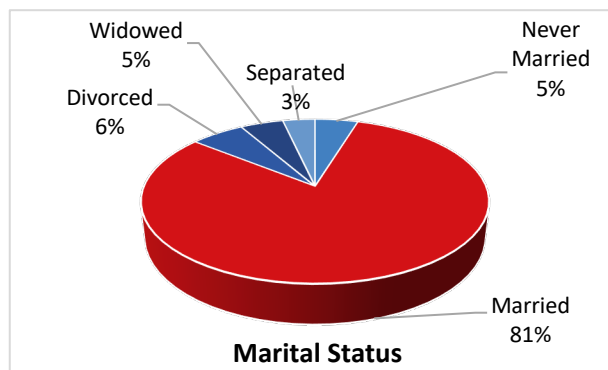
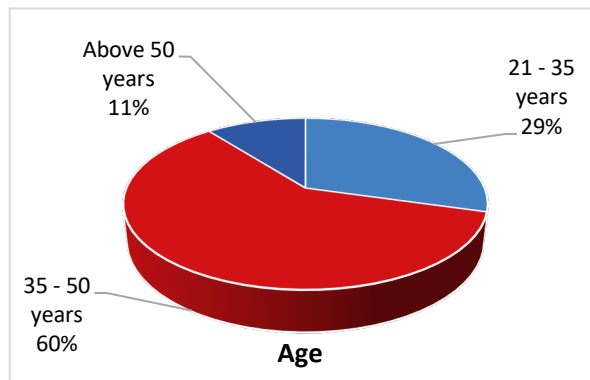
For each of these characteristics, the above indicators were identified through literature review and discussions with experts and ENERGIA partners, and translated into a quantitative survey for WEs, carried out by the business mentors of the four partner organisations within the EWEE programme. The surveys also further assessed the specific challenges faced at each stage and the specific capacity-building needs of the WEs. The survey questionnaire can be found in the Annex 3.

1.3.1. Conducting the survey

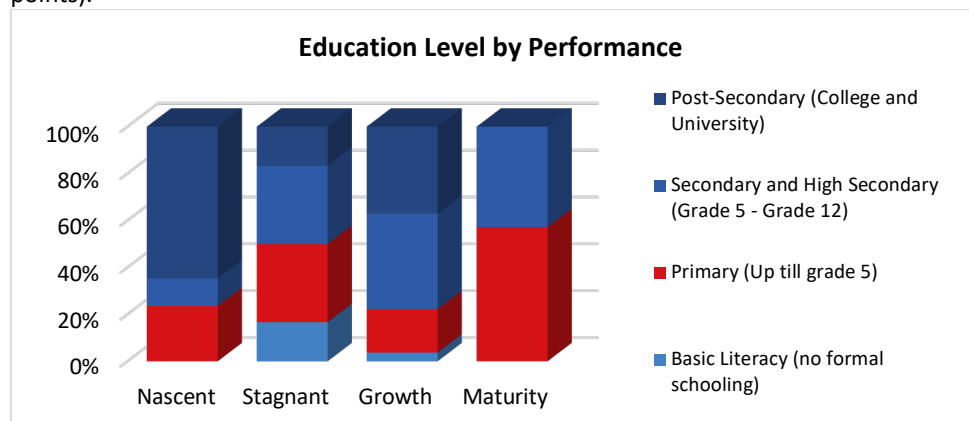
A total of 85 women entrepreneurs were identified through ENERGIA’s partner organizations in Senegal, Kenya, Nigeria, and Nepal.

The partners were instructed to identify and survey entrepreneurs who were evenly distributed based on performance – low, medium, and high performers. This categorization was done by the partners’ discretion and their perceptions of the entrepreneur’s performance. Due to the limitation in case selection and inability to access entrepreneurs in the ideations stage, we were unable to survey entrepreneurs in this stage and thus, the ideation stage has not been analysed in the survey stage.

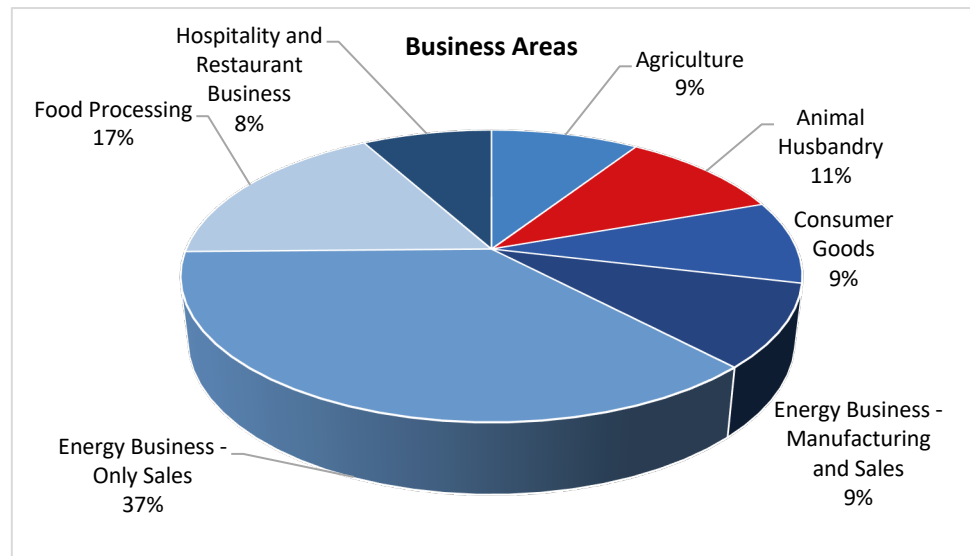
In all, 85 women entrepreneurs (WE) were surveyed from four countries – Kenya (20), Nepal (21), Nigeria (20), Senegal (21). Most WEs were between the **ages** of 35 and 50 years (60%). 81% of the respondents were **married**.



A breakdown of **education levels** by performance is provided in the chart below. Surprisingly, the newest and lowest performing businesses (nascent) businesses have the highest education levels. Education data for Senegal is not available (21 missing data points).



The WEs are engaged in a variety of **business areas** from agriculture, to food processing to selling renewable energy products. 42% were direct energy businesses working in the areas of manufacture and sales of energy products and 58% were productive use of energy businesses.



1.3.2. Data Analysis

The survey data was compiled and simplified. The entrepreneurs were then reorganized into categories based on performance. Performance was determined by their average monthly profit levels. However, in order to contextualize profits in particular countries, the average monthly profits were studied as a ratio of the country's monthly minimum wage, i.e. how many times of monthly minimum wage are the entrepreneurs earning through their average monthly profits. The countries' monthly minimum wage¹ is listed below –

- Kenya – 13,572 Kenyan Shillings (USD 127)²
- Nigeria – 30,000 Naira (USD 78)³
- Nepal – 8000 Nepalese Rupee (USD 69)⁴
- Senegal – 75800 CFA (USD 139)⁵

The entrepreneurs were organized by performance into 3 categories based on profits -

- Earning less than monthly minimum wage
- Earning 1-4 times monthly minimum wage
- Earning more than 4 times monthly minimum wage

Within the first category, the entrepreneurs were further organized on the basis of years in business –

1. Entrepreneurs in business 1-3 years earning less than monthly minimum wage
2. Entrepreneurs in business more than 3 years earning less than monthly minimum wage

¹ Approximate exchanges rounded to closes whole numbers, estimated as of September 2, 2020

² <https://tradingeconomics.com/kenya/minimum-wages>

³ <https://www.statista.com/statistics/1119133/monthly-minimum-wage-in-nigeria/>

⁴ <https://www.minimum-wage.org/international/nepal>

⁵ <https://www.minimum-wage.org/international/senegal>

The final categories are thus organized –

1. **Nascent Businesses** – Entrepreneurs in business 1-3 years earning less than monthly minimum wage
2. **Stagnant Businesses** – Entrepreneurs in business more than 3 years earning less than monthly minimum wage
3. **Growing Businesses** –
 - a. **Gradually Growing Businesses** : Earning 1-4 times monthly minimum wage, more than 3 years in business
 - b. **Fast Growing Businesses**: Earning 1-4 times monthly minimum wage, more than 3 years in business
4. **Mature Businesses** –
 - a. **Veteran Businesses**: Mature Earning more than 4 times monthly minimum wage, regardless of years in business
 - b. **High Potential/ Transformative Businesses**: Earning more than 4 times monthly minimum wage, 1-3 years in business

It is important to emphasize that is model is not all encompassing and there will be many exceptions and variability. It is vital to consider the aspirations of the women entrepreneurs themselves and assess whether they wish to grow further or if they are satisfied within their current level of growth.

2. ANALYSIS OF GROWTH PATH MODEL CHARACTERISTICS

2.1. Business Operations

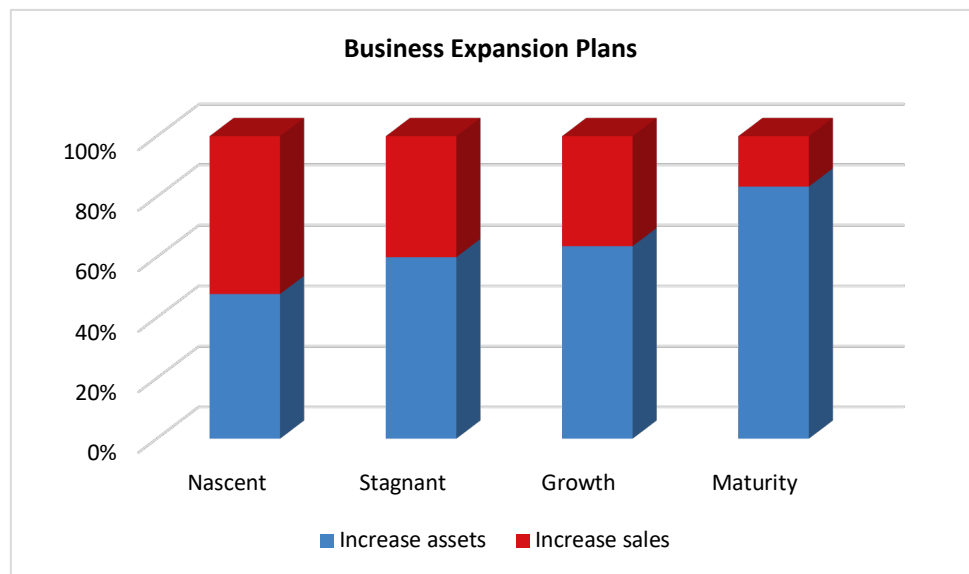
As businesses grew, the rate of registration grew as well. Surprisingly, mature businesses had the least operations systemized; this could be attributed to the fact that they have high profit margins already and thus see no additional value in optimizing systems. At the lower stages, businesses are focused on expanding by increasing production and sales, whereas at higher stages, businesses are focused more in expanding their assets and product portfolio. Growing and mature businesses also display a higher level of product modification and diversification, higher rate of permanent and semi-permanent employment.

Registration – Businesses in the nascent (10.7% registered) and stagnant (28.5% registered) stages had far fewer businesses registered with the government in comparison to businesses in the growth (55.8% registered) and maturity (62.5% registered) stages.

Systemized business processes – Within the four stages, the nascent stage (86% have some or all systems formalized) and growth stage (82% have some or all systems formalized) have the most processes systemized. The stagnant (43% have some or all systems formalized) and mature (39% have some or all systems formalized) stages had the least business processes systemized. Mature businesses have high profit margins already and thus, it is possible that they might be reluctant to change and see no additional value in system optimization. It is also possible that nascent stage entrepreneurs have very simple but systematized processes whereas mature businesses owing to the complication of their business find it difficult to systematize all processes.

- For **hiring systems**, businesses in the growth stage had the most formal systems – this can be attributed to the growth of businesses necessitating the hiring of more staff. Conversely, the nascent stage had the least systemization in hiring processes.
- For **managing business finances**, the stagnant and growth stages had over 40% systemization, whereas the nascent and mature stages had less than 40% systemization.
- For **procurement of supplies**, the growth stage had the highest systemization.
- For **sales and customer service**, the stagnant and growth stages had over 40% systemization, whereas the nascent and mature stages had less than 40% systemization.
- For **marketing**, the growth stage had the highest systemization.

Business expansion plans – There were two key areas in which the businesses wanted to expand their business, either through increasing sales (increasing production volume, adding more customers, hiring more staff), or increasing assets (investing in new equipment, opening new outlets, expand product ranges, or moving to better locations). The nascent (53% aspired to increase sales) and stagnant (40% aspired to increase sales) businesses were more focused on increase their sales volume. However, the businesses in the growth (64%) and mature (83%) stages were more interested in long term asset investments like equipment, better store locations, or expanding product ranges.



Business income’s contribution to household incomes – In the nascent stage, 78% of WEs were secondary or supplementary contributors to their household incomes, with only 22% being the primary breadwinner in their families. In the stagnant stage as well, majority WEs (57%) are not primary earners in their families. However, in the growth and maturity stages, the WEs become the primary breadwinners in their households, with 74% of growth stage WEs and 81% of maturity stage WE’s out-earning all their other family members.

Product Modification and Diversification – 68% of growth stage WEs have modified their product or service in some way, whereas only 18% of nascent stage WEs modified their products. This could be attributed to a knowledge gap; growth stage WEs have greater market access and have been in business longer and thus have a better understanding of customer needs, whereas nascent stage WEs, still in early stages of business have not yet understood their customer fully. Similarly, nascent stage WEs also have the lowest product diversification. Stagnant, growing, and mature businesses have modified and diversified their portfolio at higher rates.

Types of Employees – Most nascent businesses (69%) do not have any employees and are single worker businesses. However, all the mature businesses have some for of employees. Within the types of employees, family labour continues to be the most prevalent with 36% of all WEs employees family members as primary labour force. However, contract/ seasonal workers make up the second most employed type of labour force at 31%. While growing women seem to rely more heavily on contract based and not permanent employees, which could indicate a reluctance in maintaining a permanent payroll.

2.2. Linkages and Networks

As WEs grew, they also diversified their sales and marketing channels. For earlier stages, door-to-door sales and home-based shop sales were primary sales channels. As businesses grew, they expanded to physical brick and mortar storefronts and sold through multiple outlets. In marketing channels, social media marketing was an untapped marketing practice which could be further developed. Later stage businesses were also able to invest in dedicated larger transport facilities to move products. They also had further market reach and higher engagement in business networks.

Sales Channels – For nascent, stagnant, and growth stage entrepreneurs, door to door sales were a major sales channel, with 93% of nascent, 86% of stagnant, and 62% of growth stage entrepreneurs reported that they conducted door to door sales. For mature entrepreneurs, this was only 12.5%. Another major sales channel was home-based shops, with more than half stagnant (71%), growth (65%), and mature (69%) stage entrepreneurs engaging in it. For nascent entrepreneurs, this figure was 42.8%. Growth and maturity stage entrepreneurs also sold through physical storefronts, which was not a sales channel present in any nascent or stagnant entrepreneurs. Mature businesses also had the highest proportion of WEs (37.5%) selling through multiple locations/outlets.

Marketing Channels – Word of mouth and networking through family, friends, and acquaintances was the main source of marketing across all stages of WEs. The growth stage WEs had the most diverse marketing channels, with the largest proportion of WEs using social media, sales agents, and signage for marketing. Surprisingly, the mature stage WEs had the lowest number of WEs marketing through social media (6%). This could be attributed to two reasons – an unfamiliarity with the technology owing to age and lack of training, or a lack of need for social media marketing as these businesses are already flourishing. This could be an untapped source of revenue that is worth exploring.

Mode of Transportation Used – Within modes of transportation, public transport and travelling by foot were the most prevalent across all stages. While use of personal motorized vehicles like bikes, scooters, cars, or trucks were a rarity across all stages, growth and maturity stages reported more WEs having access to these facilities. Mature stage WEs also reported the highest proportion of WEs (25%) with access to dedicated large transport facilities like cars, mini-trucks, or vans.

Membership in business networks - Nascent WEs had the least engagement with women’s business networks (25%) and business associations (11%). Growth stage WEs had 35% engagement in women’s networks and 20% engagement in business associations. For mature WEs, there was 43% and 31% engagement respectively. Nascent WEs also reported the highest percentage of WEs not engaged in any type of network (18%), as compared to the mature stage where all the WEs were connected to some form of network.

Reach of market – Only 32% of nascent entrepreneurs reported going outside of their village often for sales. This figure was much higher for growth (59%) and mature (43.5%) stage entrepreneurs. 18% of nascent WEs never went beyond their immediate community for sales. This figure was much lower for growth (6%) and maturity (12.5%) stage entrepreneurs.

2.3. Finance

For all stages, personal and family saving were a major source of income. Earlier stage WEs relied heavily on reinvestment of incomes from other businesses whereas later stage WEs were able to access formal credit from commercial banks. Mature and growth stage WEs also had higher membership in formal credit agencies like MFIs and credit unions.

Source of Capital – For all stages, personal and family savings were the most important source of capital, indicating the importance of family wealth in the success of starting and sustaining business. For the nascent, stagnant, and growth stages, WEs also relied heavily on reinvesting income from other businesses to raise working capital. During the growth stage, WEs also begin to reinvest their profits back into their business as a means to expand their operations. During the nascent, growth and maturity stages, loans from MFIs, VSLAs, and NGOs are also a prominent source of income. In comparison, far fewer stagnant business reported having accessed loans from these sources.

Ability to access formal/informal credit - At the growth and maturity stages, the WEs are also finally able to access formal finance from traditional sources like commercial banks that require high interest payments and collateral. No nascent and stagnant WEs were

able to access traditional formal credit. 75% of mature business also accessed credit in the last two years as opposed to only 57% of nascent WEs.

Membership in credit agencies or financing groups – Mature businesses had the highest engagement in finance related organizations like self-help groups, VSLAs and MFIs and credit unions. 53.5% and 61% of nascent businesses were part of self-help groups and VSLAs respectively. A lesser 39% were engaged in more formal institutions like MFIs and credit unions. Withing stagnant WEs, high proportions of WE were part of self-help groups (86%) and VSLAs (71%), however, only 14% were part of MFIs and credit unions. Within the growth stage, 68% were part of self-help groups, 65% in VSLAs, and 47% were part of MFIs and credit unions. The mature WEs reported 94% membership in self-help groups, 87.5% in VSLAs and 75% in MFIs and credit unions.

2.4. Personal Empowerment

*As the businesses grew, empowerment scores of WEs also grew. 62% of mature WEs reporting **high** or **very high** empowerment scores. For nascent stage WEs, this figure was at 29%.*

The empowerment scores increased progressively. 71 % of **Nascent WEs** reported personal empowerment scores below the 50th percentile with 43% reporting below the 25th percentile. Only 11% of nascent WEs scored above the 75th percentile, 86% of **Stagnant WEs** reported empowerment scores below the 50th percentile with 43 % reporting below the 25th percentile. Only 14% of stagnant WEs scored about the 75th percentile. 45% of **Growth WEs** scored below the 50th percentile with only 21% WEs scoring below the 25th percentile. 26% of growth stage WEs reported very high empowerment score about the 75th percentile. Only 38% of **Maturity WEs** scored below the 50th percentile with 13% below the 25th percentile. 31% of the maturity stage WEs had very high empowerment scores above the 75th percentile. (Annex 4) It is unclear whether empower causes business growth or business growth causes empowerment.

Box 2: Entrepreneur Profile

Comfort Ubong, Solar Sister Entrepreneur

Nkpate Emen in Akwa Ibom State Nigeria

Comfort is a primary school teacher, a mother of four and a wife. Comfort has been a Solar Sister Entrepreneurs for over five years and has never missed any of her sisterhood meetings. She sells solar lights and clean cook stoves in her community and beyond. Most of her customers are fellow teachers from different schools. During her break time, she moves to other schools to sell her products and then at her free time at her, she moves from house to house to sell. "In my community, our electricity supply is so poor that we have light only three times in a month. As a result we stopped paying light bills and we were disconnected from the national grid". Comfort and most members of her community have been relying on solar products for over one year now. "We are connected to the outside world via our solar powered radio lantern". She is fondly called "Mama solar" (which means solar mother) in her community.

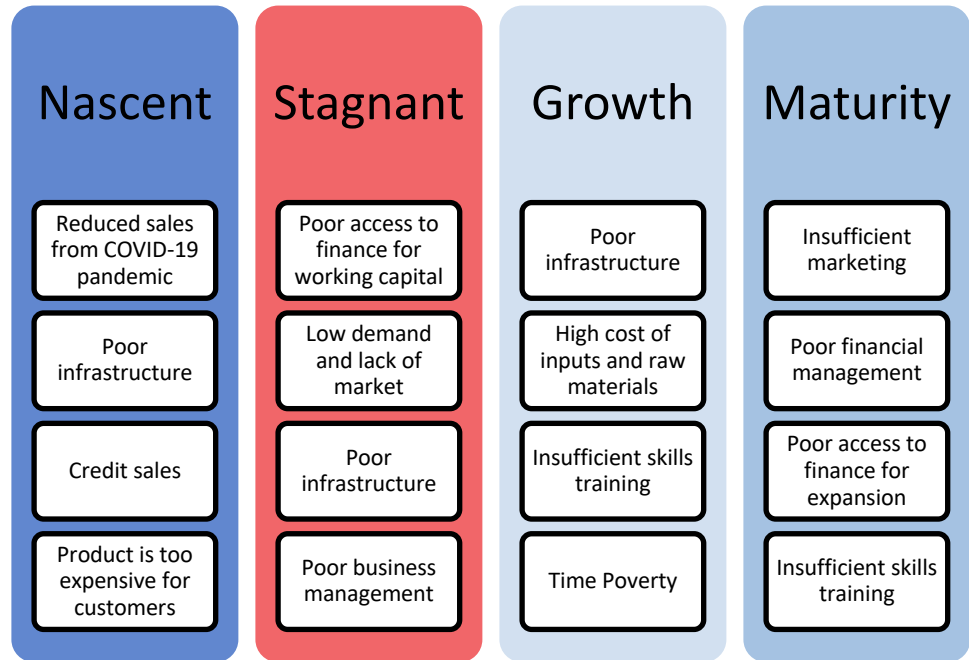
Comfort has been successful since she started her clean energy business. She is the SSE super star for her State and made it to Solar Sister Entrepreneurs' summit this January. She has been able to reach out to a lot of people with clean energy in her community and also grown her business which she counts as her greatest success. This success she attributes to the invaluable training and support she receives from Solar Sister. Apart from this, the profit she makes has supported the payment of their children's schools, feeding and other household expenses. Her children in school also studies at night with the solar lanterns.

One of the challenges she experienced was the decline in her customer base as a result of the pandemic. With the closure of schools and irregular salary payment, her business was severely affected. This affected her income, however she started reaching out to other members of her community. Another challenge is that some persons with low purchasing power at times want to collect products and pay on instalments especially phone charging lamps. This delays her restocking of products to reach out to more persons.

3. CHALLENGES AND NEEDS

3.1. Challenges

Entrepreneurs in each stage reported different types of challenges faced. The nascent and stagnant stages reported more access challenges, relating to access to market, finance or infrastructure. In the growth stage, entrepreneurs reported a more varied set of problems from access challenges to capacity challenges whereas entrepreneurs in the maturity performance stage reported having more challenges relating to management and skills. The top four challenges respectively for each stage are –



Nascent – Nascent entrepreneurs were more affected by the pandemic than any other stage and were having a difficult time reaching customers. This could be attributed to the nature of business in the nascent stage. Most nascent stage businesses were either sellers of energy products or juice and bread sellers. Their door to door and temporary market sales models were easily vulnerable to the COVID-19 pandemic. They also reported a difficulty in taking their products to market due to remoteness, a lack of public transport and the inability to afford dedicated transport facility for their businesses. The third most prevalent issue was that of credit sales, that is the WEs struggled with recouping their revenue from selling on credit. They also reported that credit sales was affecting their interpersonal relationships with friends and acquaintances due to lack of payment. WEs at this stage also struggled with product pricing, especially within energy product sales where they found that their product was priced higher than traditional non-renewable counterparts and thus were less competitive.

Stagnant – The stagnant stage WEs were struggling most with raising enough capital to sustain their operations. This is due to a combination of high interest rates, lack of collateral, as well as low reported revenue to assure money lenders. The stagnant entrepreneurs also struggled with low demand for their products. They found that their markets were saturated or there were more favourably priced alternatives to their products, which affected their market size. Like nascent entrepreneurs, stagnant WEs also struggled with poor infrastructure. They also reported that they were struggling with managing their business operations.

Growth – In this stage, the WEs seemed to struggle with challenges arising from expansion and scaling up. The most prominent challenge was that of infrastructure. At this stage, the WEs increased their production volumes and now using solely public transport, two-wheelers and/or carrying increased product volume to market by foot has become unsustainable and thus, they need to be connected with facilities that allow them to transport their product volumes in bulk affordably. Similarly, as they expand, highly priced raw materials and other inputs become more of a challenge as they try to expand their inventory. Growth WEs also reported that they felt that they lacked skills in their core business as well to diversify their product portfolio. For instance, growth stage poultry and goat farmers reported that they struggled with core capacities like understanding animal health, types of feed required, techniques to prevent disease, etc. The fourth most prominent challenge was that of time poverty. As their businesses grew, the WEs found it increasingly difficult to devote the required time to their businesses while also balancing their household responsibilities.

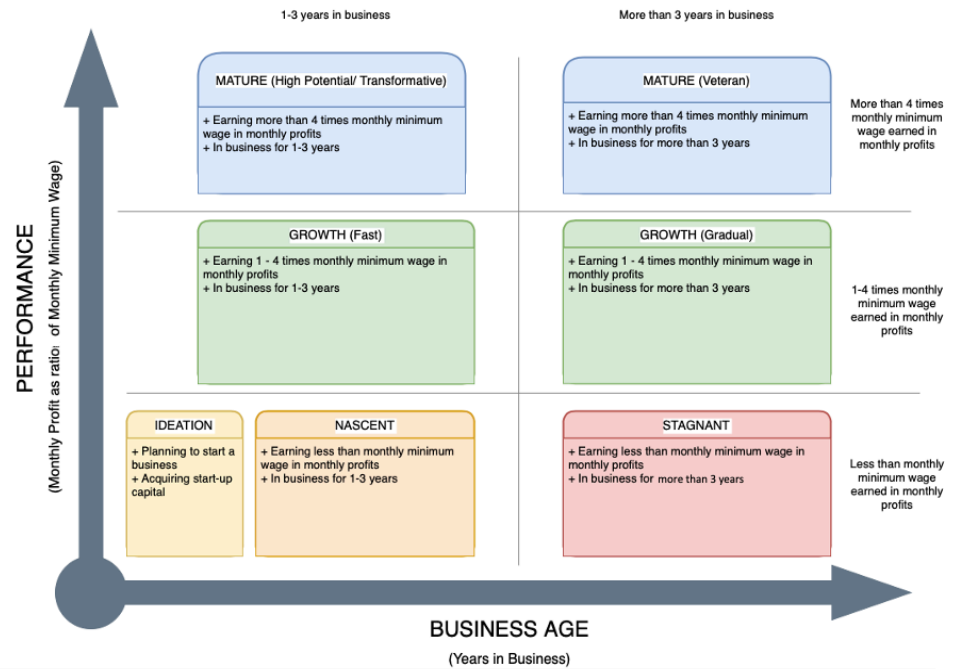
Maturity – The mature WEs reported the most challenges relating to business operations. The two most prominent challenges faced were relating to marketing and financial management. This is interesting considering that the maturity stage reported the least systemization. Their third most prominent challenge was accessing finance for expansion. This relates to the previous observation of the mature businesses' desire to expand their asset ownership through expanding product ranges, opening new outlets, and investing in new equipment. Similar to growth WEs, the mature business also reported that they struggled with insufficient training in core business skills.

3.2. Training Needs

For WEs across all stages business management, financial management and marketing skills were extremely prominent. All businesses also reported product or core business training as a high priority. This particular training varies from industry to industry. Within energy product sales, WEs desire training in understanding the technicalities of the product and how to repair it. WEs that manufacture energy products like improved cookstoves and briquettes, they want to learn how to improve the quality of their product. Within restaurant businesses, the WEs wish to learn more cooking and baking techniques, and within animal husbandry, WEs want to learn how to better manage their animals. This indicates a gap between the WEs and access to vocational training. At the nascent stage, WEs also indicated that they would like personal agency training. Stagnant WEs wanted support with developing business plans to be able to access finance. Both growth and maturity stage WEs listed business systems training as most prominent after core business skills

4. WOMEN'S ENTREPRENEURSHIP GROWTH PATH MODEL

The results of the survey, literature review and expert interviews can be condensed into the following graphic, which shows the different stages of growth of entrepreneurs followed by a matrix of stage-wise characteristics.



These stages were further analysed on the basis of four characteristics – business operations, linkages and networks, finance, and personal empowerment (summarized below). The ideation model has not been studied since the surveys focused on entrepreneurs already in business – not in the embryotic stages.

Table 3: Stage-wise Business Operations Characteristics

Nascent	Stagnant	Growth	Maturity
Not registered	Not registered	Registered	Registered
Simple but systemized processes	Low systemization	Complicated systems, low to medium systemization	Complicated systems, low to medium systemization
Expand production volume and sales	Expand production volume and sales	Expand asset ownership	Expand asset ownership
Secondary or supplement to household income	Secondary or supplement to household income	Primary household income	Primary household income
No employees or family members as employees	No employees or family members as employees	Family members, part-time, contract/seasonal workers	Family members, part-time, contract/seasonal, and permanent workers
Challenges related to infrastructure and sales	Challenges related to accessing finance for working capital	Challenges related to business processes and systemization	Challenges related to business processes and systemization

Table 4: Stage-wise Linkages and Networks Characteristics			
Nascent	Stagnant	Growth	Maturity
<p>Door-to-door sales, home-based shop</p> <p>Move product by foot</p> <p>Low sales, sales limited to immediate village/ community</p>	<p>Door-to-door sales, home-based shop</p> <p>Move product by foot, public transport</p> <p>Low sales, sales limited to immediate village/ community</p>	<p>Door-to-door sales, home-based shop, brick and mortar shop, multiple outlets</p> <p>Move product by public transport or personal motorized vehicle (scooter, car, truck, van, etc.)</p> <p>Steadily growing sales beyond immediate community</p>	<p>Door-to-door sales, home-based shop, brick and mortar shops, multiple outlets</p> <p>Move product by public transport or personal motorized vehicle (scooter, car, truck, van, etc.)</p> <p>Sustained sales with sales nodes outside of immediate community</p>

Table 5: Stage-wise Finance Characteristics			
Nascent	Stagnant	Growth	Maturity
<p>Main sources of capital are personal/ family savings and reinvestment from other businesses incomes</p> <p>Membership in self-help groups</p> <p>Access credit from informal sources like friends, family, local money lenders, etc.</p>	<p>Main sources of capital are personal/ family savings and reinvestment from other businesses incomes</p> <p>Membership in self-help groups</p> <p>Access credit from informal sources like friends, family, local money lenders, etc.</p>	<p>Main sources of capital are personal/ family savings, reinvestment of profits, loans from MFIs, VSLAs or commercial banks</p> <p>Membership in self-help groups, VSLAs, and credit-unions/ MFIs</p> <p>Access credit from formal sources like MFIs and commercial banks</p>	<p>Main sources of capital are personal/ family savings, reinvestment of profits, loans from MFIs, VSLAs or commercial banks</p> <p>Membership in self-help groups, VSLAs, and credit-unions/ MFIs</p> <p>Access credit from formal sources like MFIs and commercial banks</p>

Table 6: Stage-wise Personal Empowerment Characteristics			
Nascent	Stagnant	Growth	Maturity
<p>Low empowerment in ability to make decisions in household and business, feeling of respect and value from family and peers, self confidence</p>	<p>Low empowerment in ability to make decisions in household and business, feeling of respect and value from family and peers, self confidence</p>	<p>High empowerment in ability to make decisions in household and business, feeling of respect and value from family and peers, self confidence</p>	<p>High empowerment in ability to make decisions in household and business, feeling of respect and value from family and peers, self confidence</p>

5. APPLICATION OF THE MODEL

The model may be used as a tool to monitor growth applied over a longer period, possibly 6 months. Using the model in practice as an assessment will help the programme partners identify which entrepreneurs/areas report growth and which ones are lagging.

Looking at the 4 characteristic areas – business operations, linkages and networks, finance, and personal empowerment – will help indicate which areas need the maximum support and help tailor interventions more specifically.

This application process will occur in 3 stages –

- 1. Identifying the baseline**
 - a. Set up a Phase 2 timeline with the partners and identify WEs to track
 - b. Conduct a baseline survey with a diversity of WEs from different stages.
 - c. Identify the following –
 - i. What stage of growth are the women entrepreneurs now?
 - ii. What programme interventions are they receiving? Does this align with the needs of the respective stage?
 - iii. What are the problem areas?
 - d. Analyse whether baseline assessments of WEs match field mentor observations
- 2. Tailored interventions**
 - a. Based on the problem areas identified in stage 1, apply relevant programme interventions
 - b. Monitor interventions
- 3. Monitoring cycles (every 6-8 months)**
 - a. Conduct follow-up assessment of baseline WEs and track growth -
 - i. Are the tailored interventions effective?
 - ii. What has changed?
 - iii. What needs to be changed?
- 4. Redesign/Revamp scorecard (when required)**
 - a. Validate WEs' scorecard results with field mentor observations
 - b. Identify gaps in framework/scorecard design
 - i. What is missing?
 - ii. What is not relevant?

To study growth, it is important to look at the stages as fluid and study growth over time. It is possible that a WE is a mature businesses by definition (earning more than 4 times minimum wage), but still in the nascent stage in terms of business operations. Looking at the characteristics to identify where an entrepreneur stands in terms of the four main characteristics of business operations, linkages, and networks, finance, and personal empowerment is crucial to design successful interventions. WEs may also grow within stages, and not just from stage to stage, for instance a growth stage WE may be in the growth stage for 2 years but may slowly be improving on the characteristics within the stage.

To apply the model, the characteristics identified must be translated into a workable tool like a scorecard. A sample scorecard is available in the Annex 5.

6. FURTHER CONSIDERATIONS

This research is an exploration into the process of categorizing and monitoring growth within last mile communities to assess the efficacy of NGO and IGO programme interventions. It provides insights into many complex facets of women's entrepreneurship and identifies some key challenges these women entrepreneurs face. These are – a lack of systematization, low skill development within their core businesses and business processes, poor infrastructure, and low empowerment. A future researcher contributing to this body of work may want to focus on a comparison of growth between highly systematized vs. un-systematized last mile businesses or a study into the differences in growth characteristics for products vs. services, or perishable vs. non-perishable goods. It is also important to study WEs within stages: what are the differences between fast growing and gradually growing WEs in the Growth stage? What are the differences between veteran businesses and high potential businesses in the Maturity stage? This analysis will indicate why some businesses are able to grow exponentially over a small period of time whereas other businesses take many years to achieve that same level of revenue. Another area researchers may want to delve into is contextualising the model to national or regional level realities to study the contrast between last mile businesses in Latin America, Africa, or Asia. Women's inclusion into business processes especially in the last-mile continues to be a source of societal welfare for communities and financial independence for women entrepreneurs themselves and it is imperative that organizations working at the grassroots level are able to account for the realities of these women's lives and optimise interventions to best suit their local scenarios.

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