



# FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative

## Bangladesh Nutrition Activity

### FEMALE SALES AGENT MODEL TO EMPOWER WOMEN THROUGH NUTRITION & WASH SUPPLY CHAIN



**USAID**  
আমেরিকার জনগণের পক্ষ থেকে

**iSocial**



# About Bangladesh Nutrition Activity

To address the issues of poor dietary diversity and nutritional status, poor sanitation and hygiene, gender inequality in decision-making related to household production and consumption, low level of participation of women in income-generating activities, Feed the Future Bangladesh Nutrition Activity funded by USAID is working with a combination of market system development and social behavior change (SBC) approaches that empower market and community actors to address underlying causes of malnutrition in Bangladesh. Through the Activity, children under five years of age, pregnant and lactating women, and adolescents learn ways to better meet their nutritional needs and practice healthier behaviors. The Activity is focused on three results:

Throughout the five years, the Activity contributes to improved nutritional outcomes in selected Upazilas of Bangladesh. The Activity is focused on three results:



## Result 1:

Increasing consumption of nutritious, diverse, and safe diets by rural households



## Result 2:

Increasing social and economic empowerment of women and adolescents

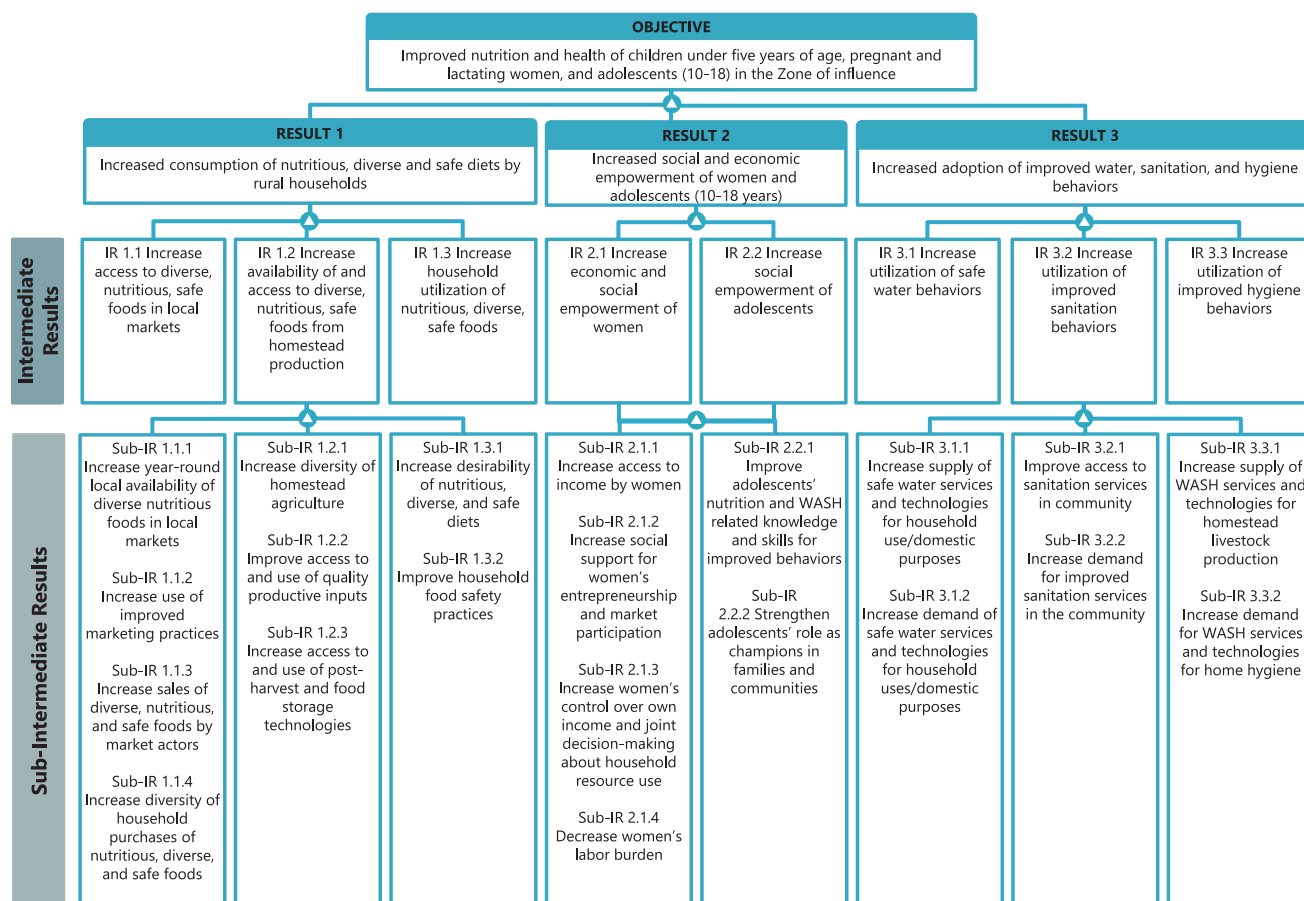


## Result 3:

Improving the adoption of improved water, sanitation, and hygiene (WASH) practices

## BNA Results Framework:

To sustainably improve the nutrition and health of children under 5, pregnant and lactating women, and adolescents in the ZOI, SBC and market development will catalyze change for all three results, and interventions under each will reinforce and contribute to objectives under the other results. Recipient will use the same platforms, approaches, and points of intervention across results in the same geographic areas to concentrate impact, rather than work with each sector in isolation



*BNA Results Framework*

## Partnership for Result 2 with iSocial, the FSA network:

Bangladesh Nutrition Activity (BNA) is planning to build a sustainable networks of last mile sales agents (LMSA) in selected 6 Upazillas of Faridpur and Patuakhali. They are expecting that such networks of last mile sales agents will not only provide income-generating opportunities for local entrepreneurial women (and men) but it will also give rural households easy access to nutritious food and WASH products at their doorsteps or at a convenient location within the community. They also prefer the last mile sales agents to raise awareness among female household members on the consumption of nutritious food, women empowerment, and improved WASH behavior. The last mile sales agents of iSocial have been awarded for one year (January 15, 2021, to January 14, 2022) to implement the Female Sales Agent/FSA model followed by Immediate Result (IR. 2.1.) Increase social and economic empowerment of women and its Sub IR. 2.1.1. Increase access to income by women, Sub IR. 2.1.2. Increase social support for women entrepreneurship and market participation, Sub IR. 2.1.3. Increase women's control over own income and joint decision making about household resource use and Sub IR. 2.1.4. Decrease women's labor burden. Female Sales Agent is a micro-franchise model, based on the principles of entrepreneurship the primary target of the Female Sales Agents (FSA) is women, children, and adolescents Access to knowledge (SBCC) Access to products and services. And increase social support to Women Entrepreneurship and Access to Income by Women Earning opportunity of FSAs Build up a connection to BoP.



# About iSocial



**iSocial:** a social enterprise working for building a country-wide woman entrepreneur -based BoP supply chain, is targeting to meet the demands of essential products and services of the BoP populations, especially women, children, and adolescents through this created platform. In the process of creating a viable BoP supply chain, iSocial focuses on creating job opportunities for the young population, especially women. iSocial has three business portfolios: DataSense, Shujog, and ImpactTech.

**Shujog:** Shujog is the network of impactpreneurs [women and men micro-franchise and freelancers] for reaching every household with essential products and services. The network size is currently 5000+. Shujog app is the platform for B2B and young impactpreneurs.

**DataSense:** A strategic business unit for BoP data and business intelligence for B2B market.

**ImpactTech:** A strategic business unit for bringing digital solutions for businesses working at BoP market.



**Kallyani:** Women micro-entrepreneur network, working from home with a shop, going door-to-door for serving their community and becoming part of the digital economy.

**Shujog Shohojogi:** A network of location-based freelancers, facilitating the business of Kallyani and Sukormi and iSocial Hubs.

**Sukormi:** A network of micro-merchants, the lifeline of BoP the supply chain.

**Freelancer:** A network of freelancers for collecting data and performing outsourcing activities.

## Kallyani Model

Kallyani Model is an end-mile community-based business network where young women entrepreneurs known as Kallyani (woman who brings wellbeing) and their male counterparts, Sukormi (man who works for good) provide products and services to rural households and elsewhere in safe spaces, focusing on a wide range of impact areas including: needs of adolescent girls, maternal, neonatal and child nutrition, digital financial inclusion, economic empowerment of women at door-steps, and skill development, among others. The Kallyani network reaches the bottom of the pyramid (BoP) market with strategic products and services impacting lives of 25 million of women, children, and adolescent girls



## About the Project

### Building a Sustainable Agri-Nutrition Supply Chain Engaging Female Sales Agent

The pilot project aimed to design and operate a supply chain to reach the BoP household with Agri-based nutrition products, especially leafy vegetables. The reason behind this model is that, despite the rural areas being a hub for the production of agriculture output, due to a lack of knowledge, the intake of a balanced diet with vegetables is below the requirement, causing severe malnutrition problems among the BoP households. Because women make the majority of household food decisions, the idea is to reach out to women through a network of female sales agents, in this case, FSAs(Kallyanis). The lack of knowledge of hygiene and access to hygiene products are also challenges. The project also ensured the supply of those products with a proven business model.



## Result 2 : Social and economic empowerment of women

### IR 2.1

#### Increase Economic and social empowerment of women

- FSA is a micro-franchise model, based on the principles of entrepreneurship
- The primary target of the Female Sales Agents (FSA) is women, children and adolescents
- Access to knowledge (SBCC)
- Access to products and services.

**Sub IR 2.1.1**  
**Increase social support to Women Entrepreneurship and Access to Income by Women**

- Earning opportunity of FSAs
- Build up a connection to BoP market (B2B)

**Sub IR 2.1.2**  
**Increase Social support for Women's entrepreneurship and market participation**

- Design of a perishable agriculture-based supply chain.
- Training and Mentorship
- Making FSAs an actor of market system by connecting them with suppliers and buyers.

**Sub IR 2.1.3**  
**Increase women's control over own income and joint decision making over household resource use**

- Own DFS account of FSAs
- Engagement of family members in the business of FSAs

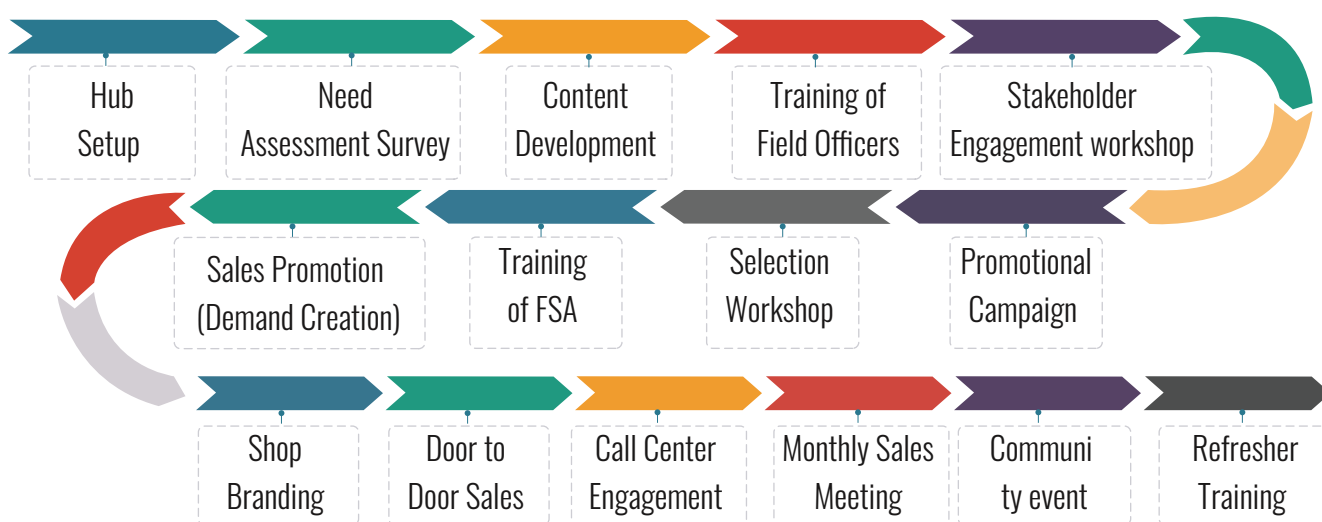
**Sub IR 2.1.4**  
**Decrease Women's Labour Burden**

- Engagement of Sukormi (male counter-part) in supply chain of FSAs
- Home delivery system of products by iSocial
- Digital payment for avoiding visit to any banking agent points

## Project Facts

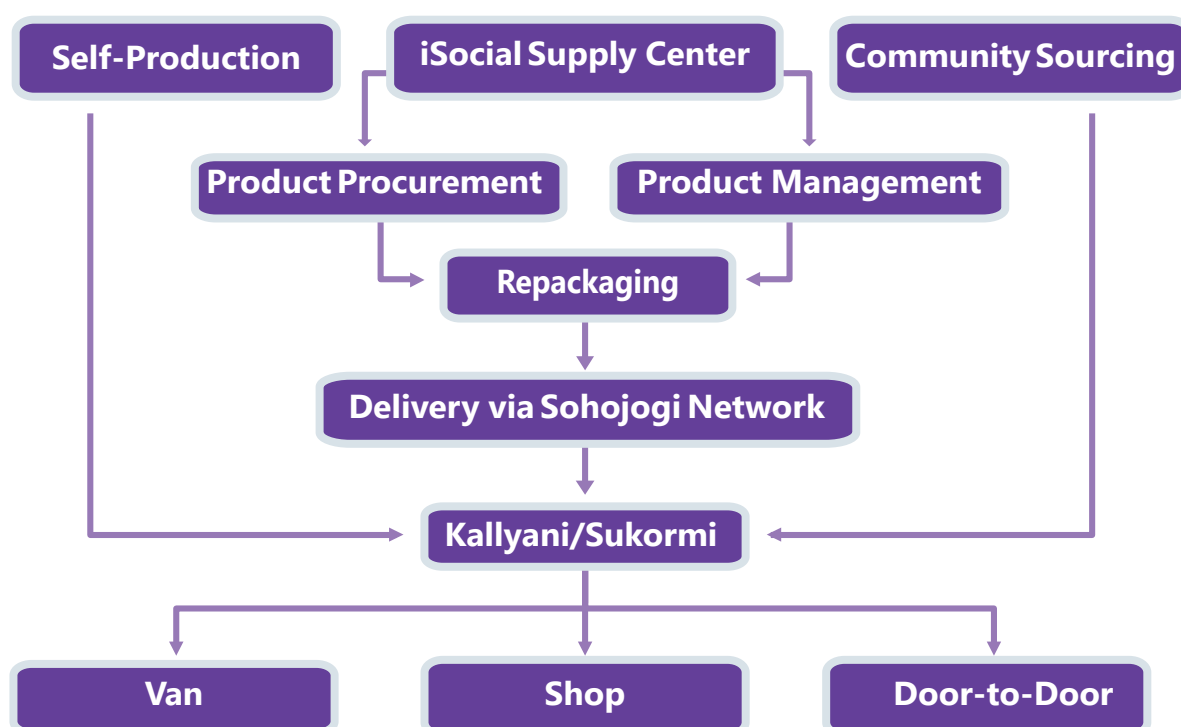
- ✓ **Area of operation:** Two districts of Feed the Future zone of influence: Faridpur and Patuakhali.
  - 📍 Three Upazilla in Faridpur: Faridpur Sadar, Sadarpur, Char Bhadrashan.
  - 📍 Three Upazilla in Patuakhali: Patuakhali Sadar, Mirjagonj, Kolapara
- ✓ Number of growth centers covered: 18    ✓ Number of FSA for the pilot: 123    ✓ Number of Hub setup: 6
- ✓ Number of courtyard session conducted: 1009    ✓ Total project Budget: BDT 2,0195,727

## The FSA Model Roadmap



## Perishable Supply Chain Diagram

A perishable supply chain developed under the project, which needs continuous modification till perfection is achieved. The following challenges emerged from the pilot phase:





## Digital Ecosystem

**Order processing:**



**Option 1:**  
through app



**Option 2:**  
through call  
by a sales  
executive



**Option3:**  
by a field  
officer



**Option4:**  
Manual  
order  
book

**Payment:**



Manual Payment:  
Cash



Digital Payments:  
DFS Wallets

**Sales Record:**



**Option 1:**  
through app



**Option 2:**  
Paper-based

**Customer  
Registration**



Customer registration at Shujog platform



# Sustainability

What is Sustainability to iSocial Continuation of the FSA activities beyond the project period with reasonable income and impact on nutrition intake of the communities

## Sustainability of FSA Network and Supply Chain



1. Absorption of 123 FSAs into the Kallyani network of Shujog.xyz



2. Satisfactory income level Over a period of 12 months



3. Brand identity of FSA and demand creation



4. Graduation Opportunity to be Created



5. Perishable Supply Development and Continuous Improvement



# The Achievements and Sustainability Plan: Kallyani Network

## 1. Absorption of FSAs into the Kallyani Network of Shujog.xyz

### Achievement

For viability of iSocial to run the business in the project area, additional Kallyanis are going to be added.

For optimizing the cost of facilitation of Kallyani business, instead of Salary based field officer, gig-based workers are going to be deployed

123 FSAs are now part of country-wide Kallyani Network



### Sustainability Activities



600 more Kallyanis to be deployed by June 2022



60 gig-based Shujog Shohojogi to be deployed by June 2022 for facilitating the business of Kallyani

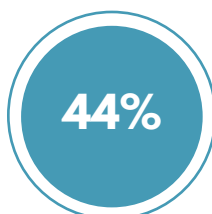
## 2. Satisfactory Income level Over a Period of 12 Months

### Achievement

Share of sales connected to project objective is 47% which is satisfactory. However, overall sales performance is 44% not satisfactory.



Average monthly Income of an FSA BDT 596



44% Achievement of sales target



47% sales in Nutrition [Perishable] and WASH

### Sustainability Activities



Trade credit 50% of eligible monthly turnover amount



Cash credit powered by Bank Asia BDT 50 – 200 k

### 3. Brand Identity of Kallyani and Demand Creation

#### Achievement

Reasonable brand identity has been created. Brand building activities will continue:

1. Community billboard
2. Sales cart branding
3. Courtyard session



123

Signboards for FSAs  
123 Wall painting



123

Sales Cart Branding



123 Aprons for FSAs



1009

court-yard Sessions

#### Sustainability Activities



Brand building to continue

### 4. Graduation Opportunity for Kallyanis

#### Sustainability Activities

1. Shujog Learn platform to be launched in January, 2022 for skills enhancement

2. Shujog Connect platform to be launched in April, 2022 for connecting to opportunities outside iSocial



Connecting to bigger income earning opportunities with iSocial



Shujog Connect platform to be launched in April, 2022 for Connecting to opportunities outside iSocial



Shujog Learn platform to be launched in January, 2022 for skills enhancement

## 5. Labor Burden Issues Addressed

Engagement of family members has been done through other partners, where FSAs and their family members participated.

### Progress



120 Sessions with Family Members and gatekeepers



390 Delivery of products at home

### Sustainability Activities



Engagement of family members will continue:  
Connection with family members by Shujog

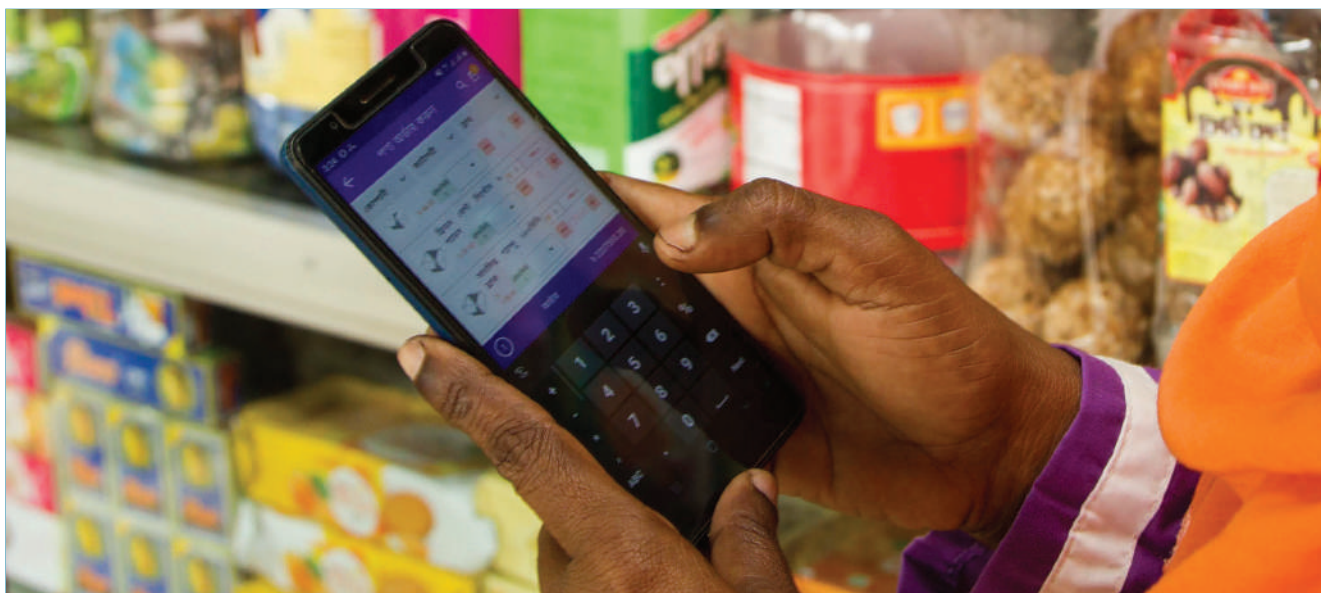




**Rekha Akhtar**, a middle-aged mother living alone, is now became more than a housewife after her only daughter married and her husband moved to Malaysia to work as a migrant worker. She opened a shop of her own, with an initial inventory worth BDT 20,000 (approximately USD 250). Under the project Period, she received specialized training on nutrition, WASH, and women's empowerment. She sold nutrition and WASH products equivalent to BDT 1,000 in every courtyard session. Her monthly revenue from her KShop BDT 30,000.



## My Story



**Sima Rani Ojha**, from Patuakhali is an FSA of iSocial. Entrepreneurship gave her a new purpose to live. Sima doesn't have any children, and for this, she had to face a hard time in her life. But, with support from her loving husband and family, she started a shop in 2016. Her monthly revenue from her Kshop is BDT 20,000 to BDT 30,000. She faced challenges in keeping sales transaction records manually, and because of this, sometimes she could not fully calculate her profit or loss. The Shujog platform helped her with book-keeping. She wants to add more products and services to her business to grow it more.

**Sebika Rani** started doing small voluntary work from a very early age. Her dream was to become an entrepreneur and serve the people of her community. Sebika heard about iSocial from one of the field officers in Patuakhali and joined immediately. She participated in the 5-day long inauguration training and then started working as a female sales agent. When her village people saw that she was providing SRH and nutritious products like sanitary napkins, nutritious vegetables, and fruits, they appreciated her and started buying her products. Buying sanitary products was difficult for the women of Sebika's community. When she sold those products at their doorsteps, women highly appreciated Sebika's service.

## Major Takeaway from the Pilot

### Perishable Supply Chain

Making a community-based supply chain viable requires further action research.

### Equivalent to the minimum wage income of FSAs

It takes a minimum of a year for a Kallyani to reach the desired income level. For the effective period of business by the FSAs during the project, which is on average five months, the income level is satisfactory.

### Access to digital devices

It was found that access to digital devices is relatively lower among the potential FSAs compared to other areas in Bangladesh. iSocial, thus, introduced an EMI-based offer for smartphones.

### Limitation in working capital for FSAs

Due to the tight project timeline, the selection process allowed Kallyanis to have a lower working capital base. As it is a perennial problem for other areas, iSocial introduced trade credit on its own and cash credit with support from Bank Asia. It is expected that the injection of working capital will allow the FSAs to reach the desired level of income in the post-project period of operations.

### COVID-19 and Mitigation of its Impact

The movement restrictions and infection of the HQ team field team and FSAs negatively impacted the project activities. While the infection was possible to control by applying strict safety measures, the supply chain disruption was not possible to avoid due to lock down and shut down during the project period.

## COVID-19 and Mitigatory Actions

- ✿ Introduction of distance learning as a mode of training of the selected FSAs.
- ✿ Strict social distancing during all events.
- ✿ Masking and hand sanitization had been mandatory in all occasions.
- ✿ Rotation in HQ for ensuring social distancing at in-person office modality.
- ✿ Solation of COVID-19 affected colleagues and healthcare advice and support.



