



FSA MODEL FOR EMPOWERING WOMEN THROUGH AGRO-BASED NUTRITION SUPPLY CHAIN



আমেরিকার জনগনের পক্ষ থেকে



About Bangladesh Nutrition Activity

The Bangladesh Nutrition Activity (BNA) is a program of Abt Associates funded by USAID. The program is contributing to improvements in nutrition outcomes for children under 5, pregnant and lactating women, and adolescents (girls and boys) in the country's Feed the Future (FTF) zone of influence (ZOI) and zone of resilience (ZOR), which comprises 21 districts in Barisal, Dhaka, and Khulna Divisions and Cox's Bazar district. Three results underwrite this goal:



IR 1:

Consumption of nutritious, diverse, and safe diets by rural households;



IR 2:

Social and economic empowerment of women and adolescents; and



IR 3:

Adoption of improved water, sanitation, and hygiene (WASH) practices.

Achievement of improvements in all three result areas is the goal of the program to ultimately positively affect nutritional outcomes.

The BNA approach is to leverage explicit and implicit consumer and private sector motivations and employ facilitative, market-driven, and consumer-oriented tactics to drive sustainability. Also, BNA considers the needs of women and adolescents so that interventions are gender-sensitive and promote shifts in social norms for women and adolescents, particularly where gender and age inequality affect nutrition and WASH behaviours and outcomes. The BNA targets demand, supply, and the overall environment for nutritious foods and WASH products while strengthening the role that women play as decision-makers and change agents and improving their nutrition and WASH outcomes.

As a sub awardee of Abt Associate, iSocial is working uniquely on IR 2 with a set of cross-cutting activities under IR 1 & IR 3. iSocial with its Kallyani model which is a group of women entrepreneurs providing essential supplies and crucial knowledge & serving households with several service support to the base of the pyramid population at the last mile. These Kallyanis are the Female Sales Agent (FSA).

The objective of the iSocial's project is to build a supply chain of Agri-based nutrient products by engaging women micro-entrepreneurs and achieve two results:

1. Creating Sustainable income opportunities for women
2. Impacts on nutrition staffs and WASH in BoP households

About iSocial



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

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



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



SHUJOG
Unifying Opportunities

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.

iSolution

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

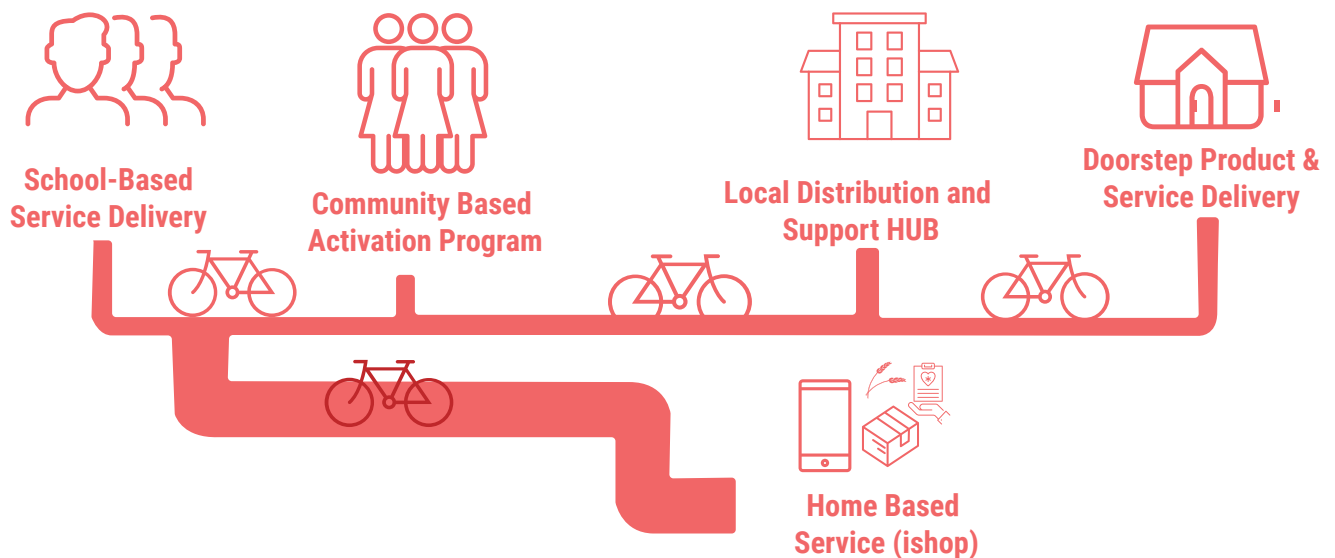
iSocial™

A for-profit social enterprise, facilitating B2B business to reach the last mile efficiently and facilitating BoP citizens to make the right choice in accessing essential products and services.



Kallyani model

Kallyani is a brand of women micro-franchise working at the BoP. The entrepreneurship-based micro-franchise model allows any young woman to offer products and services to rural households and elsewhere in safe spaces in a wide range of areas.



Impact areas: Nutrition, Health & Hygiene, Wellbeing, Food, Agriculture, Aquaculture, Digital Access, Financial inclusion, Good Health and Wellbeing, Sexual and Reproductive Health.

Specialization of Kallyani



Tothyo Kallyani: A network of Kallyani, specialized in individual, HH & Market level data collection along with providing ICT based services and conducting Information Awareness campaigns.



Krishi Kallyani: A network of Kallyani offering products and services to the farmers for crops, horticulture and aquaculture and facilitating nutrition landscape at the BoP market through agriculture.



Shasthyo Kallyani: A network of certified Health Service agents providing the community with healthcare Sexual Reproductive Health, referral service and mental wellbeing services.



Pushti Kallyani: A network of Kallyani, focusing on improving the nutrition status of BoP households by bringing state-of-the-art knowledge products and services related to nutrition through partnership.



Kishori Kallyani: A network of Kallyani, offering services and products dedicated to only 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, 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.

National & International Partners



B2B Partners & Clients



Design Element matched with Outcome of Result 2 of Bangladesh Nutrition Activity

Sub IR 2.1.1

Increase social support to Women Entrepreneurship and Access to Income by Women

Earning opportunity of FSAs through sales of strategic products in the bottom of the pyramid market (B2C) and providing services to businesses connected to BoP market (B2B)

Sub IR 2.1.3

Increase women's control over their 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 2.1.2

Increase Social support for Women's entrepreneurship and market participation

Design of a perishable agriculture-based nutrition products supply chain for door-step availability.

Training and Mentorship for micro-entrepreneurship and making FSAs an actor of the market system by connecting them with suppliers and

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

IR 2.1

Increase Economic and social empowerment of women

Kallyani is a micro-franchise model, based on the principles of entrepreneurship and income is generated through fulfillment of market specific demand

The primary target of the Female Sales Agents (FSA) is women, children and adolescents

FSAs ensure both access to knowledge (SBCC), products and services for women, children and adolescents in the areas of nutrition, sexual and reproductive health and WASH.

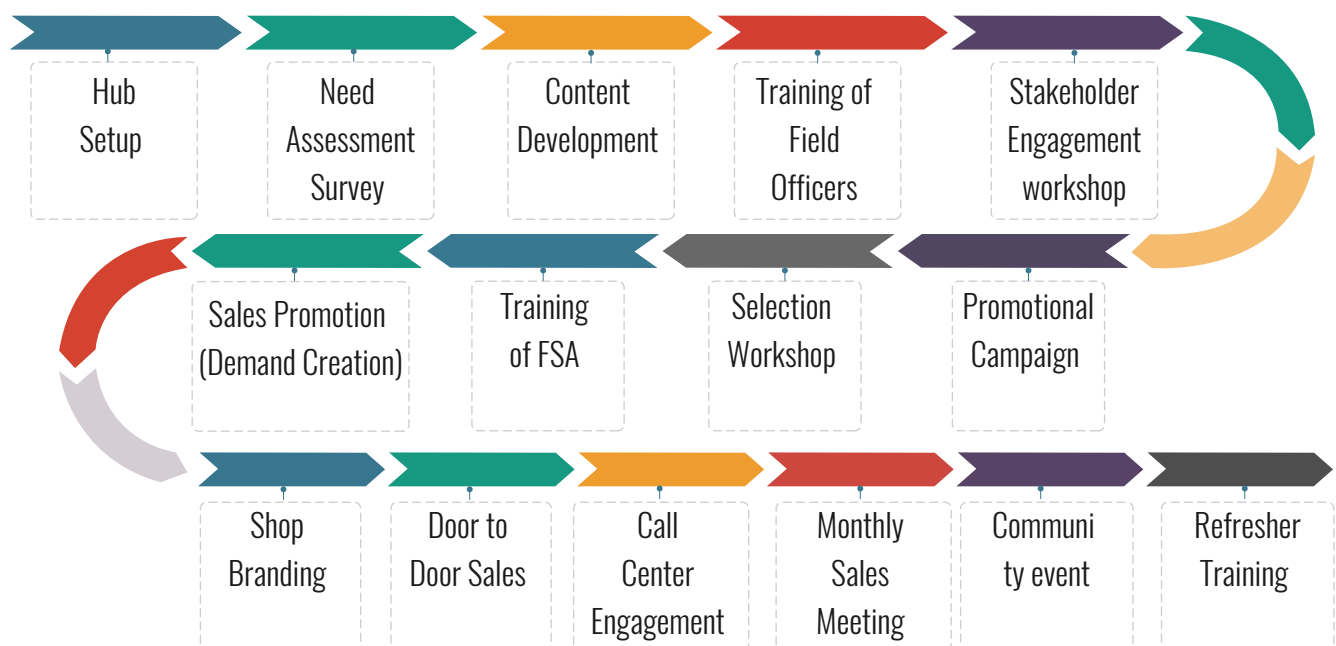
Project Facts

- 📍 **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



Theory of Change

Input IR 2.1 Economic and Social Empowerment for Women		Output IR 2.1 Economic and Social Empowerment for Women	
Needs Assessment	Product and service basket development	FSA's invests and become a micro-entrepreneur. Sub IR 2.1.2	Minimized burden for FSA's with support from family members, Sukormis and use of DFS
Stakeholder engagement	Training of FSA's	FSA's becomes an actor in the market for improving nutrition and WASH. Sub IR 2.1.2	Increased financial resources available with FSA's
Stakeholder engagement	Digital enablement of LMSA's		
Hub Office Set-up	Mentoring and hotline system		
Team building	Mentoring and hotline system	FSA's earns and obtains agency through income route. Sub IR 2.1.1	FSA's gain agency through social route by being recognized by the community. Sub IR 2.1.2
Training	Engagement of Male counter-part in the family		
TOT		Sub IR 2.1.1 Access to income	Sub IR 2.1.3 Increase women's control over own income and joint decision making over household resource use
Branding	Connecting to Sukormis (male counterpart of Kallyani)		
SBCC materials		Sub IR 2.1.2 Social support for entrepreneurship & market participation	
Product and service			
Promotional campaign	M&E		Sub IR 2.1.4 Decrease Women's Labour Burden

Theory of Change

Outcome IR 2.1

Economic and Social empowerment
for women

Perishable products supply chain
developed

120 Specialized Kallyanis called
LMSAs are deployed

FSSAs are trained on how to
provide knowledge, service and
products

FSSAs are digitally equipped for
making transactions, payments and
capture sales record

FSAs invested for becoming
micro-franchisee

FSAs provide necessary services
and sells relevant products at the
door-steps or from their k-shop

Male members of the family of FSA
participate in activities of FSAs

FSAS started earning as
micro-entrepreneurs



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 Kallyani Network and Supply Chain



1. Absorption of 123 FSA's into the Kallyani network of Shujog.xyz



**2. Satisfactory income level
Over a period of 12 months**



3. Brand identity of Kallyani and demand creation



4. Graduation Opportunity to be Created



5. Labour Burden Issues Addressed



6. Perishable Supply Development and Continuous Improvement

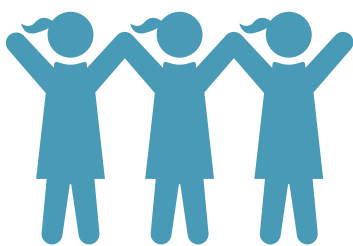
The Achievements and Sustainability Plan: Kallyani Network

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



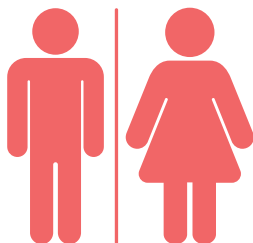
123 FSAs are now part of country-wide Kallyani Network

Sustainability Activities



600+

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



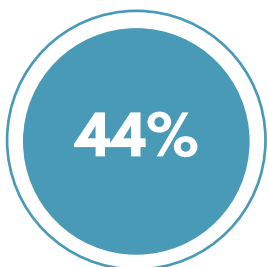
2. Satisfactory Income level Over a Period of 12 Months

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



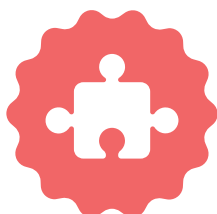
123 Aprons for FSAs



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



Connecting to bigger earning opportunity outside 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

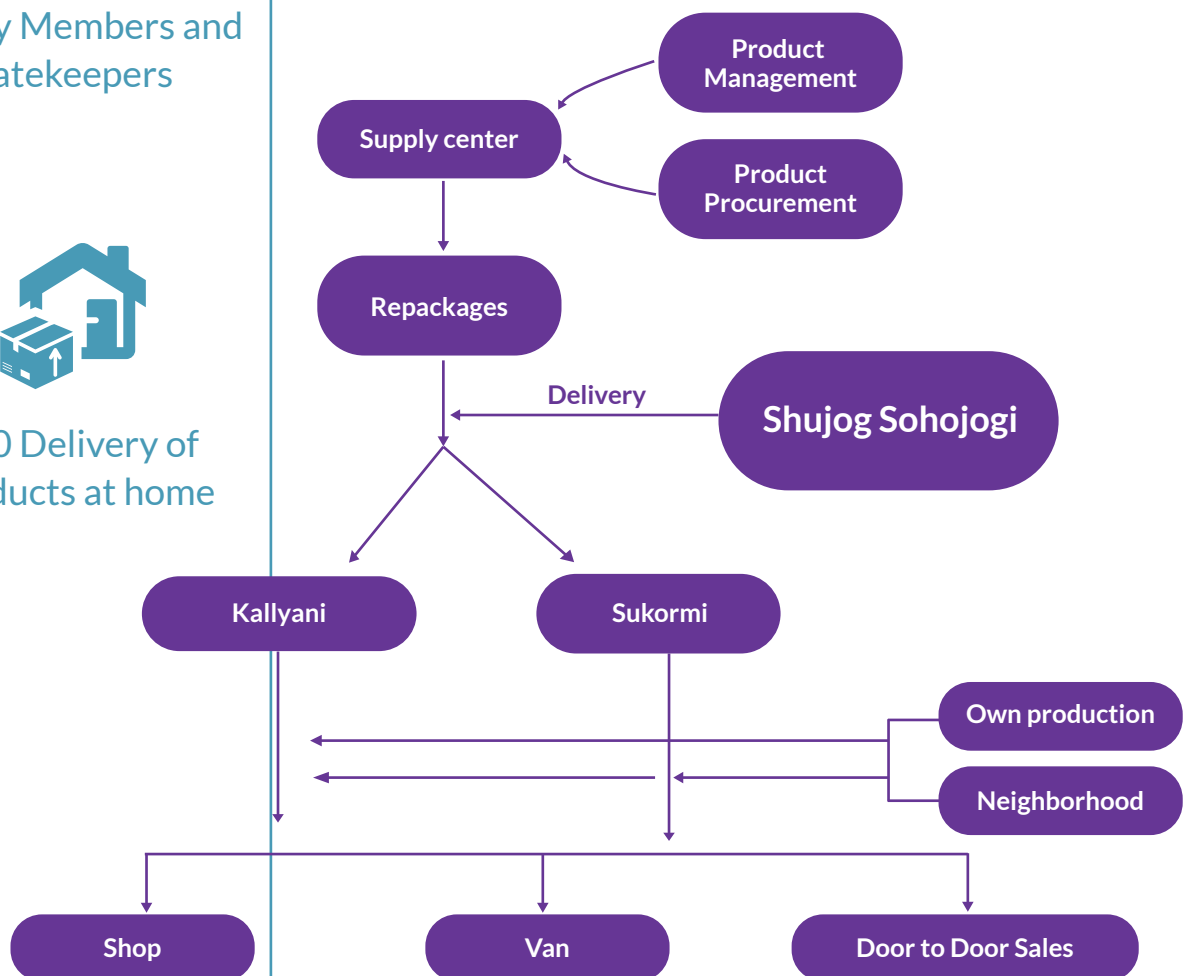


Engagement of family members will continue:
Connection with family members by Shujog

6. 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:



Sustainability of iSocial's Business

Creating a Critical Mass of Kallyanis in project area beyond project target

600 more Kallyanis will be deployed in the project area by June, 2022

Two-pronged Revenue Source:

**B2C
[10%]:**
Share of Sales Margin

Revenue by meeting services needs of various agencies utilizing the Kallyani network

Revenue earned during project period 35%

**B2B
[90%]:**

Revenue from Data intelligence services to institutions, based on data generation by Kallyani operations

Digital Ecosystem

Order processing:



Option 1:
through app



Option 2:
through call
by a sales
executive



Option3:
by a field
officer



Show how
Kallyani uses
the notebook
for preparing
an order

Payment:



Option 1: Bank Asia digital
wallet



Option 2: Wallet of other
DFS

Sales Record:



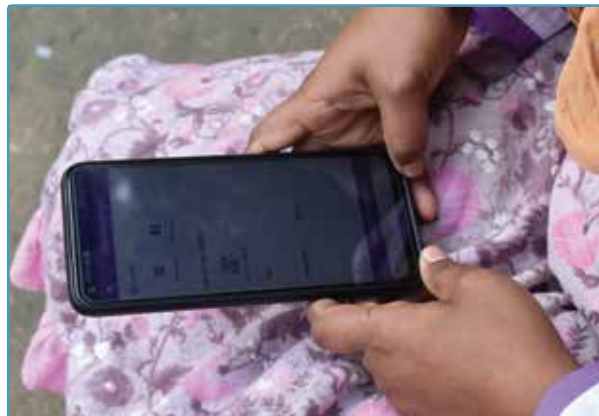
Option 1: though
app



Option 2:
Paper-based



Customer registration at Shujog
platform



Digital Payment through Shujog
Platform



Rekha Akhtar, a middle-aged mother living alone, is now a successful businesswoman. She became more than a housewife after her only daughter married and her husband moved to Malaysia to work as a migrant worker. Rekha opened a shop of her own, with an initial inventory worth BDT 20,000 (approximately USD 250). When iSocial was implementing the BNA project,

she received specialized training on nutrition, WASH, and women's empowerment. After successfully conducting 15 courthouse sessions with 5 customer groups, she reached 75 of her fellow community members. She sold nutrition and WASH products equivalent to BDT 1,000 in every courtyard session. Her monthly revenue from her KShop is Bdt 30,000.



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. After receiving training on nutrition, WASH, and women's empowerment, she conducted 15 courtyard sessions with five customer groups.

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.

My Story



Sebika Rani is a Female Sales Agent from Patuakhali. She 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. In the beginning, the people of her village judged her, but neighbor's

judgmental comments could not stop FSA Sebika Rani's door-to-door sales. 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.

COVID-19 and Mitigatory Actions

- ☼ Introduction of distance learning as a mode of training of the selected Kallyanis.
- ☼ 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.

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 Kallyanis 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 Kallyanis compared to other areas in Bangladesh. iSocial, thus, introduced an EMI-based offer for smartphones.

Limitation in working capital for Kallyanis

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 Kallyanis 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 Kallyanis 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.

PROGRESS REPORT

JAN 15, 2021- JAN 14, 2022

FEED THE FUTURE BANGLADESH NUTRITION ACTIVITY

SUB AWARDEE: ISOCIAL

SUBMITTED BY: SAYEDA MAKSUDA JAHAN

Table of Content

1. Background	3
2. Project Title	3
3. Objective	3
4. Project Location	3
5. Result 2: Increased Social and Economic Empowerment of Women and Adolescents	4
6. Target:	5
7. Activities and Achievements	5
7.1. STAFF DEVELOPMENT FOR PROJECT'S IMPLEMENTATION	5
7.2. WORK WITH EXISTING STAKEHOLDER INCLUDING GOVERNMENT	5
7.3. CAPACITY DEVELOPMENT OF LAST MILE SALES AGENTS	6
7.4. IDENTIFICATION AND SELECTION OF FSA	11
7.5. MARKET LINKAGES AND BUSINESS DEVELOPMENT OF FSA	12
7.6. Product Basket	13
7.7. BUSINESS PROMOTIONAL SUPPOR	15
8. Progress toward Result 2 Indicators (Qualitative).....	17
9. Key Challenges	18
9.1. Challenges/ Lesson learned	18
9.2 Any external Challenges.....	19
9.3. Challenge Mitigation.....	20
9.4. Areas of Improvement/Recommendation.....	21
10. Sustainability Plan	21
11. ANNEX	22
.....	

1. Background

Bangladesh Nutrition Association (BNA) is planning to build upon existing examples and sustainable networks of **last mile sales agents** (LMSA) in selected Upazillas of Faridpur and Khulna. 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.

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: **a) Kallyani Network** - reaches bottom of the pyramid (BoP) market with strategic products and services impacting lives of 25 million of women, children and adolescent girls; **b) NextMile**- offers services to corporate houses, development partners and government agencies for reaching BoP market cost effectively and with better accountability; and **c) Data Sense**- serves institutions with market intelligence.

The company has been working to build a digital ecosystem, where suppliers can offer products and services and buyers can access relevant products and services at the doorsteps. At the bottom of the value chain of this platform there is a network of Kallyanis (Kallyani and Sukormi Network-KSN), who are micro-franchisee, enrolled with *iSocial*, offering critical products and services of various mainstream and local suppliers with a profit margin. The product baskets are designed to provide essential services to BoP populations at doorsteps. This idea of providing the services makes the Kallyanis and Sukormis different from others. *iSocial* provides specialized training in the very beginning of their onboarding process concentrating in various concepts such as: health and hygiene, Nutrition, Financial Inclusion, Agriculture and other essential services related to livelihood.

The advanced and developed training module helps the entrepreneurs to become expert in various criteria and develop their skills. In the continuous process of active tasks and close monitoring help them to become more advance in the business field and to revamp their expertise. The main goal is to make the entrepreneurs expert in the business platform in order to provide healthy & safe life to the population through the developed business cycle.

2. Project Title

Setting up a network of Last Mile Sales Agents in selected areas of USAID Feed the Future Zone of Influence (Abt Associates)

3. Objective

iSocial will implement a network of last mile sales agents in Patuakhali and Faridpur districts (18 GCs under 6 Upazillas). The model provides income opportunities for entrepreneurs by offering products and services at doorsteps. Both the initiatives have shown concern specifically in the health service to ensure “nutrition” for the rural households of 6 upazilla in Faridpur and Patuakhali districts of Bangladesh.

4. Project Location

Districts	Patuakhali	Faridpur
Upazilla	Patuakhali sadar, Mirjagonj and Kolapara	Faridpur sadar, Sadarpur, Charbhadrasan
Timeline	From January 15,2021	To January 14,2022

5. Result 2: Increased Social and Economic Empowerment of Women and Adolescents

Introduction

The Bangladesh Nutrition Activity (BNA) is contributing to improvements in nutrition outcomes for children under 5, pregnant and lactating women, and adolescents (girls and boys) in the country's Feed the Future (FTF) zone of influence (ZOI) and zone of resilience (ZOR), which comprises 21 districts in Barisal, Dhaka, and Khulna Divisions and Cox's Bazar district. Three results underwrite this goal:

IR 1: Consumption of nutritious, diverse, and safe diets by rural households;

IR 2: Social and economic empowerment of women and adolescents; and

IR 3: Adoption of improved water, sanitation, and hygiene (WASH) practices.

Achievement of improvements in all three result areas is required to ultimately positively affect nutritional outcomes. As a subawardee of Abt Associate, iSocial is working uniquely on IR 2 with a set of cross cutting activities under IR 1 & IR 3. iSocial with its Kallyani model which is a group of women entrepreneurs providing essential supplies and crucial knowledge & serving households with several service support to the base of the pyramid population at the last mile. These kallyanis are the Last Mile Sales Agent (LMSA) The approach is to consider explicit and implicit consumer and private sector motivations and employ facilitative, market-driven, and consumer-oriented tactics to drive sustainability. Also, to consider the needs of women and adolescents so that interventions are gender-sensitive and promote shifts in social norms for women and adolescents, particularly where gender and age inequality affect nutrition and WASH behaviors and outcomes. BNA will target demand, supply, and the overall environment for nutritious foods and WASH products, while strengthening the role that women play as decision makers and change agents and improving their nutrition and WASH outcomes.

iSocial is working in six (6) Upazillas of Faridpur & Patuakhali district; respectively in Faridpur Sadar, Charbhadrasan and Sadarpur of Faridpur District; Patuakhali Sadar, Miraganj & Kalapara of Patuakhali District. The intervention area is around 2 km area of 3 growth centers in each Upazilla.

There are key milestones under IR 2 as below in this result framework-

1. Staff recruitment
2. Hub setup
3. Need assessment survey
4. Content customization and development for e-learning platform
5. Training of Field Officer (ToT)
6. Stakeholder Engagement Workshop
7. Promotional campaign
8. Selection workshop
9. Training of FSA
10. Sales promotion (Demand creation)
11. Shop branding
12. Door to door sales
13. Call center engagement
14. Monthly sales meeting
15. Community event
16. Refresher training
17. Digital inclusion of FSA
18. Documentary

Project Targets, Activities and Achievements:

6. Target:

The Subrecipient will recruit, onboard, train and, establish a total of 120 Last Mile Sales Agents (FSA) as sales agents among 6 upazilla in Faridpur and Patuakhali districts during the project timeline. 120 FSA will cover 24,000 households of 6 upazilla in Faridpur and Patuakhali districts during the project timeline.

7. Activities and Achievements:

The following activities should be implemented by the Subrecipient during the project timeline. At this point, the pandemic situation should be taken into consideration under this implementation plan will be conducted by maintaining proper safety measures.

7.1. STAFF DEVELOPMENT FOR PROJECT'S IMPLEMENTATION

- **Hub Setup:** Hubs play role for both the Field Officers to manage the FSA team, manage supply chain, train the team and other official purposes. For project operationalization 6 hub office set up is done at 6 Upazila . The hubs are located in central position from the closest growth centers in Upazilla level to ensure smooth supply chain mechanism as well as easy and safe commute for the Kallyani.
- **Training of Trainers (ToT):** The Subrecipient arranged and conducted 2-days master training for the ToT including pre-test and post-test on approved FSA module to 6 field officers by 25th to 26th may, 2021. The objective was, those trained 6 field officers will conduct FSA training and will coach and ensure the quality of demand creating session facilitation at the community level which will be conducted by those trained FSA.



7.2. WORK WITH EXISTING STAKEHOLDER INCLUDING GOVERNMENT

- **Stakeholder engagement:** Total 8 stakeholder engagement workshop were held at Faridpur Sadar and Mirjagonj with Govt Officials and Food vendors. The purpose of the workshop was to inform the vendors on the project goal of iSocial under the umbrella of BNA and alignment with the existing partner. Also, the introduction of iSocial as well as their specific activity around the growth center area was informed through this workshop. To implement the project activity and reach the goal support from these vendors will be very much crucial. This message was delivered and discussion on ways of collaboration and support took place. The participants

showed positive notion about the role of FSA and specifically mentioned that these women can be their very own sisters, wives, educated girls, neighbors. They acknowledged that the work of FSA will extend the vendors business and expand the market also by creating positive change in the community.

The Sensitization workshop with Govt. Officials was important to inform them about the project activity and for their support and participation towards project activities.



7.3. CAPACITY DEVELOPMENT OF LAST MILE SALES AGENTS

▪ Need Assessment Survey

A complete Need Assessment Survey was conducted at February at 6 Upazilla to identify the demand from community people. The methodology including the questionnaire and field plan was drafted and submitted to Abt Associate. Upon approval field plan was implemented along with enumerator selection and training. The finalized questions have been digitized in Kobo. The findings from first field visit has been shared with the Need Assessment lead which will help the field plan to be smooth and get an idea of the field prior to visit. A number of 7 enumerators were involved in data collection lead by the M&E officer. From the Need assessment report, we found the buying behavior of those community people and the business scope for FSA.



After the successful completion of the Need Assessment Survey, the team has completed data cleaning and data analysis. In the data analysis process, data analysis software STATA has been used. From the findings of need assessment survey, we have found a list of products women in household are interested to buy from a FSA.

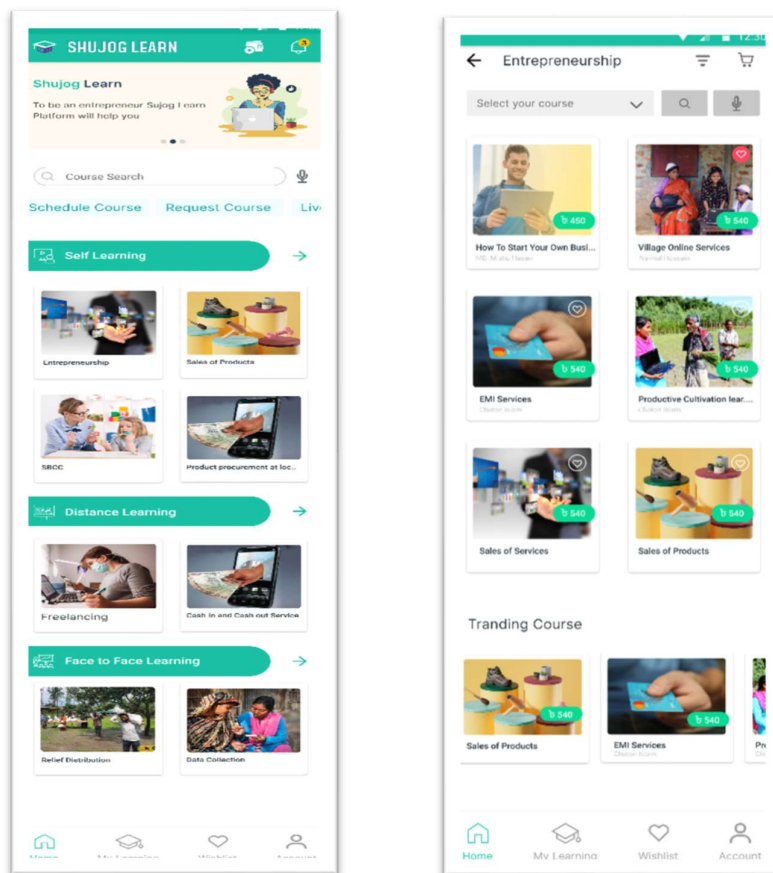
- **Content Development Workshop**

The Content Development Workshop took place in 3rd March. A number of 8 internal and external specialists joined in the workshop and shared their views on proposed curriculum for the LMSAs. Specialists were from organizations like Nutrition International, ICDDR,B, Abt Associates, iDE and iSocial. The specialists and other participants participated in developing the curriculum for training materials for ToT of FOs and training for LMSAs. A draft list of 10 specialists and the tentative agenda was prepared and shared with Abt Associates as a process (see Appendix 4). A total of 17 participant attended in the workshop. The workshop took place in Brac Center Inn. Specialists on Nutrition, WASH and Entrepreneurship attended and shared their recommendations on the draft curriculum and key points to keep in mind while preparing the content focusing on SBC.



Participation of specialists was very much important in this workshop to identify how LMSAs can be strengthened through the curriculum based on their organizational and specialization experiences. Participants from Nutrition International, ICDDR,B and Abt Associate stressed on the practical and reasonable contents regarding nutrition which can be transferred in call to action for the LMSAs intervention. Similarly iDE also has practical experience in the project specific locality, based on what they have shared what kind of specialized content can help in delivering product and creating demand in the focus of wash. Specialists also stressed on LMSAs entrepreneurial skill for smooth implementation of the project. The objective of this workshop was to develop the training module curriculum for LMSAs in alignment with the product basket derived from need assessment survey.

- **E-learning Training module development:** Digital solution team is developing an E-learning modules including the facilitator's guideline based on the contents development workshop by the sector specialists. The module will ensure the full coverage of all the contents for the FSAs and will allow the FSA to access the materials to review after the training whenever she requires assistance. The modules will be ready by November 1st Week.



- **Training to 120 FSAs:** From May, 2021 total 132 FSA got training on women entrepreneurship, nutrition, WASH, and financial literacy, business development, and market linkages, a sales pitch for products and services, mobile financial services, etc., and will include

the additional ICT tools. Moreover, iSocial has created a digital data-driven platform which has been named “*shujog*”. FSAs got a session on the use of “*shujog app*” for transaction data recording during the training as they will be recording their daily transactions through this application. The session conducted by maintaining the proper safety measure. In the training program they got sales simulation and Court yard session conducting session.

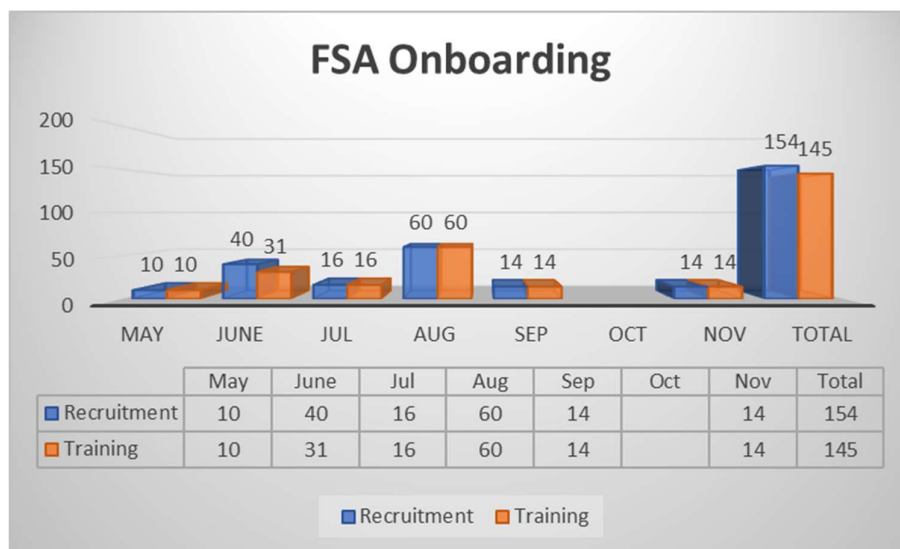


7.4. IDENTIFICATION AND SELECTION OF FSA

- **Promotional Campaign for identifying FSA:** iSocial has disseminated messages of the recruitment of FSA recruitment by Miking, Facebook Campaign, and the distribution of Stickers among the six Upazillas efficiently. Through this promotional campaign, the we ensured that most of the potential qualified adult female candidates receive information on the scopes and opportunities for attending in the recruitment process.



- **FSA Recruitment:** FSA selection workshops conducted just after the Promotional Campaign in all the selected Upazillas in the project. After completion of recruitment, one orientation session conducted for them. The session covered the briefing of the project objectives on women's social and economic empowerment, FSAs role, the benefits of joining as a sales agent, introduction to product basket, etc. per the objective of this project. A total of 132 FSAs recruited (20 FSA/Upazila) and oriented under this selection process through which they involve in the project model.



7.5. MARKET LINKAGES AND BUSINESS DEVELOPMENT OF FSA

Key Innovation of the project

iSocial has been working to build a digital ecosystem, where suppliers can offer products and services and buyers can access relevant products and services at the door-steps. At the bottom of the value chain of this platform there is a network of Kallyanis (Kallyani and Shukormi Network, KSN), who are micro-franchisee, enrolled with iSocial, offer critical products and services of various mainstream and local suppliers with a profit margin. There are Kallyanis, who are specialized. For example, there

Shashthyo Kallyani (healthcare), Kishori Kallyani (adolescent care), Tothy Kallyani (SBCC and data collection), and Krishi Kallyani (agriculture, focusing on homestead farming primarily). Based on the needs, new specialization can be developed. This proposal is to develop a revised basket of products and services, which can meet the needs of the small-holder aquaculture farmers as well as profitability of Kallyani by adding other relevant products and services.

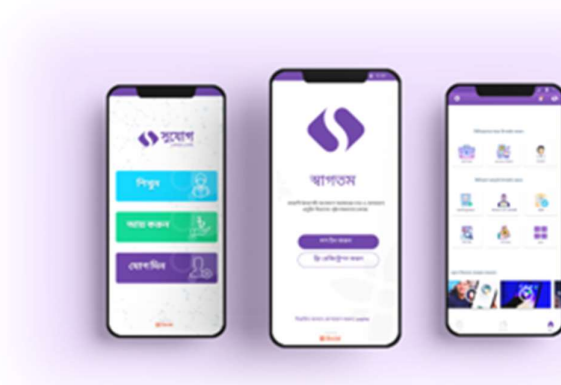
iSocial is developing an independent fulfillment service network (storage and delivery) available from Upazila to Household level at village level (branded as NextMile). This service works as an addition to the supply chain of all major manufacturers and producers in Bangladesh, so that anyone can reach a household through this service to their own beneficiaries. Also, one manufacturer or producer can avail both NextMile and KSN to reach the market, in this case small-holder aquaculture farmers. This system solves the problem of supply side by reducing cost of outreach, for demand side, farmers, small amount of inputs at their door-steps. Digital platforms (web and app) available for suppliers and Kallyanis makes the order processing, delivery tracking, payment and sales tracking visible at a near real-time basis.

As Kallyanis use smartphones and a mobile app, it is easier to combine knowledge service and input sales from one point to the small holders. A Kallyani, using the app, can place orders, make payment and record sales to each of the clients at the BoP. For this initiative, record of sales and order placement will create valuable insights for the suppliers and policy makers. iSocial's digital solutions and data analytics capability (branded as Data Sense) is able to address the lack of data-driven approach of market players in this sector.

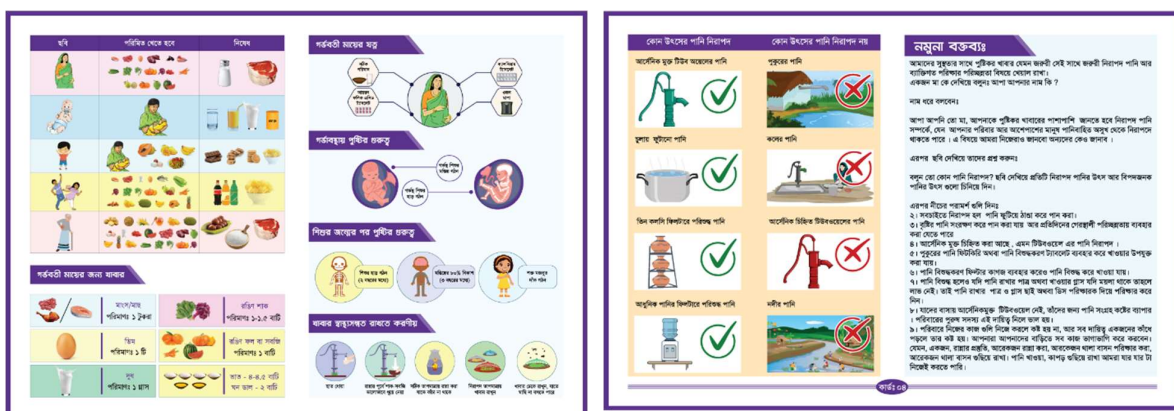
The primary goal of the project is to create a sustainable micro franchise-based supply chain model to serve the needs to small scale aquaculture farmers. In this process the project will build a network of community-based change agents for meeting critical needs of the community in multiple SDG impact areas including decent job creation, nutrition and partnership. Around 370 micro Franchises will be created within a year. The small farmers working in aquaculture will get access to inputs and knowledge from authentic sources. This will allow them to increase income, ensure nutrition balance within family and community and contribute to food security. The project will contribute to developing a replicable business model through this experimental project for spreading in other F-t-F areas. It will also help to understand what kind of viability gap funding is required for commercially sustainable models.

- **Supply chain Mechanism:** To establish a smooth supply chain, Field officers and iSocial sales and supply chain team visited to 18 Growth center and established contact with different vendors who will supply perishable products to Hub. Field officers is maintaining the overall supply chain system. FSAs are using these multiple supply chain platforms to place the order like, they order through the digital platform “Shujog”, iSocial's call center, or by communicating with Field officers. The sales executive of iSocial accumulated FSA's orders by creating Purchase Orders (PO) which sent to the FMCG Company. After the creation of PO, FMCG companies deliver products to the hub. The Field officers of respective hubs receive the products and deliver the products to FSA as per requirement. As there are potential whole-sellers, vendors, AIR in the GC (Growth Center), and neighbors or homestead gardeners, Field officers help FSAs for the linkage with them.

- **Digital inclusion of FSA's:** iSocial developed a digital business management platform (Shujog) through which one FSA can manage her overall business. By this platform, each of the FSA can place their product order and they can record their transaction data and Customer information.



- **BCC (Behavior Change Communication) Material development:** iSocial has developed some SBCC materials to promote FSA sales to her community. Those SBC and communication materials is using for boosting up the FSAs work and create an enabling environment, ensure social support from the community, markets, and household level. Each FSA will form 5 groups with 15 customers in each group and they will conduct 3 Court yard session with each group about Nutrition, WASH and Woman Empowerment.



- **Demand creation of Nutritious food and WASH product:** One of the major objectives of this project is to ensure the demand for nutritious food and improved WASH products at the community level. Those trained FSA will conduct courtyard sessions with 24000 HH women members for this achievement so that they can create a space for selling relevant products and

increase income as well as ensure social and economic empowerment. Each FSA will complete the formation of 5 groups with 10 participants each and will receive 3 learning sessions. A total of 15 courtyard demand creation session has been done by each FSA. Total 125 Court yard session done so far through which we have reached 1,932 Customers.



- **Door to Door sales:** After completing the courtyard sessions successfully, FSAs are visiting door-to-door community households for the expansion of their business. Field Officers are coaching and mentoring the FSA to reach the community to continue the door to door sales. Till now the total sales is **BDT 1,12,402**.

7.6. Product Basket

iSocial has a diversified product basket with several products and services. iSocial has partnership with around 30+ national private companies and some local private companies.

For FMCG products, iSocial have partnership with the following partners: ACI, Square, SMC etc. For Nutrition, iSocial have partnership with Arla, Care Nutrition etc. For Agriculture inputs, iSocial have partnership with Lalteer, Ispahani, Ali seeds and Dynamic Agro etc. For WASH partners iSocial have partnership with Folia water. iSocial have other partners for Health service & SRHR and for other products and services.

Primary Basket (shown below) will be the main focus for the LMSAs and the secondary basket will be the optional basket for LMSA. They can choose some categories from the secondary basket for their additional income. They will receive training for the particular baskets. Like If someone wants to

provide the health service then she will receive special training on that and she will also receive relevant certificate for the training.

Primary basket (Nutrition and WASH focused)	
Category	Our Products and Services
Nutrition Care	Nutritious food (Local fruits, Vegetables with BNA lists), Fortified products, MUAC tests, Hemoglobin and BMI tests, Monimix, Zinc supplements.
Agriculture Services	Home based agricultural (Vegetables seeds and compost fertilizers and bio pesticides for Homestead gardening) and aquaculture product and service, Zinc Rice.
WASH	Water filter, sanitary napkins, sanitation products, latrine products, referral services etc.
Behavioral change communication addressing health, hygiene and WASH	Products related to nutrition, health and advices Products related to safe water, personal hygiene and sanitation (sanitizer, soaps etc.)
Secondary basket (Optional Basket for Extra Income)	
Category	Our Products and Services
Health Care	Blood grouping, Blood pressure tests, Diabetic tests, Pregnancy test, Urinary tests etc.
SRHR	Contraceptive pills etc.
Digital financial inclusion	Shujog, Nagad, Grameenphone, Bank Asia
Lifestyles and wellbeing	FMCG products

- **Nutrition Fair:** iSocial organized nutrition fair with the support of USAID funded Feed the Future Bangladesh Nutrition Activity implemented by Abt Associate. The fair was organized on 15th Nov 2021 in Hat Krishnapur Bazar of Faridpur's Sadarpur Upazills. Our female sales associates are locally known as "Pushti Kallyani", several local organizations who support the nutrition activity and the adhering government officials of respective administrations was attending the fair. The main objective of this nutrition fair is to make people aware of the "importance of eating nutritious food". FSAs (Kallyani & Shukormi) sold WASH & nutritious products to the local people at affordable prices. They also provided important information regarding health and nutrition.

That day was brighter than usual at the Hat Krishnapur Bazar area because local people were attending the fair in a festive mood. Local youths staged a drama in the fair where they conveyed a message regarding nutrition and women empowerment. Customers availed themselves of a special discount while buying nutritious products from the fair.

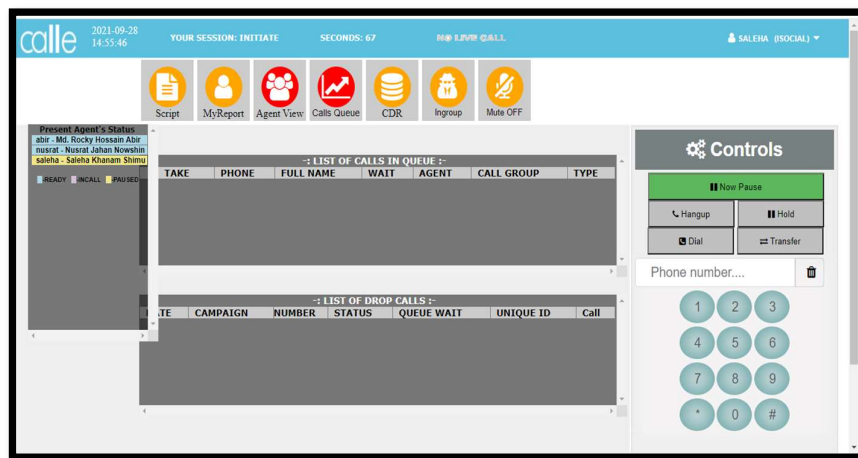
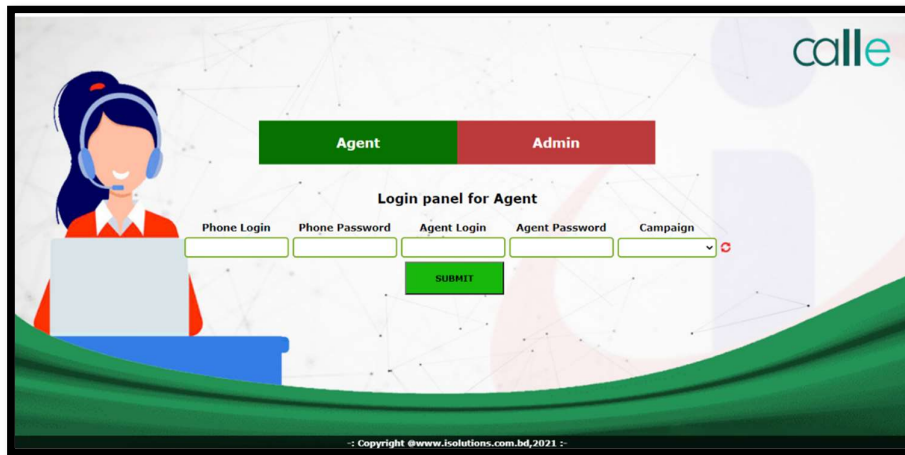


7.7. BUSINESS PROMOTIONAL SUPPORT

Shop branding: 120 Sales point is branded for 120 FSA. iSocial facilitated the process of shop branding and communication by the existing house or shop of the FSAs. This is branded to be identified as a service provider's point in the community to ensure their smooth sales. Along with door to door sales, FSAs are able to sell the products by sitting at their shop by this initiative. The community people will be able to identify FSAs houses as the new service provider's shop in the community. The branding materials covered by a customized signboard that is portray the FSA's shop and the Arrow sign, which help the customers to navigate the FSA shop.



Call Center Service: iSocial has a full-time operated call center, this call center is available 5 days a week for 9 hours. Their call center has an important role in the overall operational process. The call center services used for verifying the potential FSAs basic info in the selection process. The call center provides services for any technical support and troubleshooting of the FSAs. The FSAs can place orders through call centers, even customers can order through call centers. The call center agent talks with each FSAs once a week for taking their business updates and to know about their challenges or feedbacks and their sales updates. Through the call center, iSocial can easily verify the sales information and the customers' info.



Monthly Sales Meeting: Each FSA is attending a monthly sales meeting end of each month. In this meeting, they all gather in hub office and discussed about their monthly business achievement, field challenges and their opinions. In this monthly meeting FSAs will plan for their next month target and workplan for how to achieve the target.



8. Progress toward Result 2 Indicators (Qualitative)

Below please find relevant Milestone wise achievements for Result 2:

Activity	Revised Targets	Achievement
Quick need assessment for content development	6	6
Content development workshop with sector specialist	1	1
Training of Field officers (ToT)	1	4
Stakeholder Engagement	12	4
Branding & Promotional Campaign sticker	24,000	24000

Branding & Promotional Campaigning	48	40
Selection & Recruitment of LMSA's	120	140
Training of FSA's	150	129
Active FSA	120	101
Sales Promotion/ Demand Creation (Courtyard Session)	1800	132
Shop Branding Phase 1 -(Customize Signboard & Arrow Sign)	120	120
Shop Branding Phase 2- (Apron)	120	120
Door to door sales [customer reached]	24,000	1151
Call center Engagement [Number of calls]	360	200
Monthly sales meeting	48	9
Community event (Fruit fair/ Nutrition fair)	18	0
Refresher training of LMSA's	120	0
Documentary	1	0
Module development (with facilitators guideline)	3	3
Communication Materials Phase 1 - (Banner, Hub Office Signboard, 4 pager, VAN Signboard front side & back side)	1	1
Communication Materials Phase 2 -(Flash Card, Umbrella, Module Print)	1	1
Dissemination Event	1	0

Impact of the business/intervention model on the overall business in the intervention period

Geographical coverage

sales trend over the intervention period

9. Key Challenges

- For Covid 19 movement restriction project activities started late
- Low digital literacy and willingness to use phone app
- Field Officer turnover
- FSAs are facing challenges for selling perishable products due to the availability.

9.1. Challenges/ Lesson learned

Since the project coincided with the COVID-19 pandemic certain hurdles were inevitably faced. This section details some of the obstacles that were faced during the implementation of the project

Project design and implementation challenges

- ❖ **Limited investment Capability:** Most micro-merchants we worked with are new entrepreneurs and had not necessarily been saving capital with the objective of investing in a business, furthermore few families were ready to make a significant financial investment. Consequently, the investment capacity of the Kallyanis was limited slowing growth and affecting business maneuverability.

- ❖ **Credit practice in Aquaculture value chain:** Deferred payments are an entrenched norm in the aquaculture value chain. Consequently, Kallyanis, who generally did not have the sales volume or capital stock to offer products on customer-friendly credit terms struggled to be competitive with other suppliers in the market.
- ❖ **Affordability of digital device:** The project came upon a significant number of potential Kallyanis who could partake in the project but had to be skipped over due to not being able to afford a digital device. Conciliatory financing may be required to support these potential Kallyanis.
- ❖ **Low digital literacy:** The digital emphasis of the project made is especially vulnerable to challenges associated with technology use. Aside from occasional technological problems at the backend, we found it notably difficult to navigate situations where low digital literacy held up or slowed down operation, having to invest extra man hours to provide support to the Kallyanis.
- ❖ **FO turnover:** Field Officers were the primary touch point for the Kallyanis and critical to mentoring Kallyanis and facilitating their relationships with the market and potential customers. Multiple field officer turnovers occurred during the project, which required additional support from the head office and temporarily destabilized the cohort of Kallyanis being managed by the Field Officer.
- ❖ **Consent of Family for MF's:** It was not always smooth to attain and retain family consent with respect to the Kallyani's entrepreneurial involvement. Field officer had to pay special attention to family consent, not just during the training and recruitment stages, but also when the Kallyani had already begun her business to manage the family's expectations and preferences.

9.2 Any external Challenges

COVID-19: The pandemic had a multifaced impact on the project, which not only delayed activities, but will also affect overall outcomes:

- ❖ **Season delayed:** The fish farming season was delayed by a couple of months due to the pandemic, which affected the projects final outcomes.
- ❖ **Government restrictions/hard lockdown:** Protective measures made it more complicated and costly to implement activities such as recruitment and training. Furthermore, it made it difficult for the Kallyani to market their products to the community.
- ❖ **Financial impact and dampening effect:** The pandemic's financial dimension affected both the capacity of the Kallyanis to invest as well as the organic consumer demand in the community. This lowered the effectiveness of sales promotion and training activities during the project period.

9.3. Challenge Mitigation

This section details the interventions and improvisations that were made by the field implementation team in order to maximize project outcomes:

- ❖ **Deployment:** Community-based door-to-door sticker campaign was supplemented by FB Campaign. The Community mobiliser and FOs were trained for following Covid-19 safety protocol. Movement pass issued by local authority/e-CAB endorsement sticker was made available to field staff whenever needed.
- ❖ **Training-** When in-person learning was not possible, distance learning mode was used for training of MFs to avoid delay. Close in-person mentoring by FOs and online mentoring methods were applied for mitigating any gap in training. Follow-up in-person learning sessions were organized as needed. All face-to-face trainings were conducted with local government permission and transportation facilities were arranged for trainee where possible.
- ❖ **Sales:** Safety kits and orientation were provided to all MFs, to enable them to operate during the lockdowns if they wanted to. The MFs will also made the community members they visit aware of safety protocols.
- ❖ **Working capital support:** iSocial mobilized funds to give working capital support to 1000 Kallyani and Shukormis to continue their business smoothly despite the pandemic.
- ❖ **EMI Phones:** To make the program more inclusive iSocial offered phones on EMI schemes to potential Kallyanis, so they could invest their limited capital on stock rather than a digital device in the immediate term.

9.4. Areas of Improvement/Recommendation

- ❖ **Access to Finance:** Access to finance remains a significant barrier for Kallyanis looking to start, restructure or grow their businesses. iSocial believes that dynamic means-tested digital access to credit is the only scalable and economical solution to this problem. iSocial's experiences lending to Kallyanis during this project will be used to develop a full-fledged feature in the Shujog application.
- ❖ **Training on digital platform:** Digital literacy remains a significant barrier to the adoption of the application as well as maintaining cost-effectiveness of the project. iSocial's new initiative iSkill is focusing on developing content and software to provide support to and build the capacity of Kallyanis from within the Shujog app.
- ❖ **Participatory Application Design:** In future iterations of the Shujog application, greater care will be taken to ensure user participation in the design process and user testing in real-world environments. This is necessary to balance other aspects of product strategy with user acceptance.

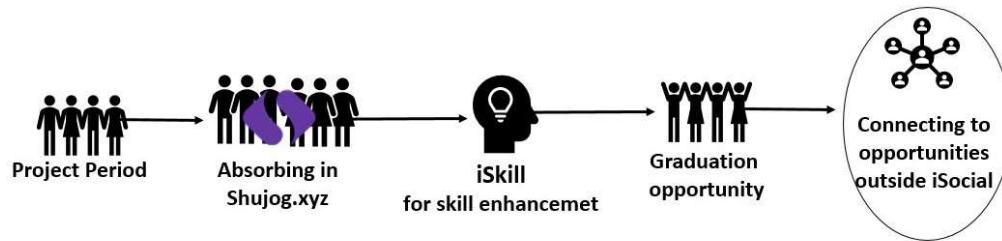
Digitization solution for agricultural value chain: Our target is to promote digitizing agri-business in the last mile by our micro merchants who will input purchases digitally. As they are going to follow POS (Point of sale), it will enable transparent transaction among with the farmers and the retailers. With the help of Agri-input suppliers of ours like - Lal Teer, Ispahani, FMCG partners- ACI, SMC, ARLA, Nestle etc. digitally, will create an effortless and effective operation for both parties. Moreover, door-to-door services in the BoP level will reduce time constraints. Considering the activity, as we are already launched it's in a developed phase.

Market Linkage: Usually in traditional method, farmers have to follow a long procedure to reach the end customers as there are various barrier in the supply chain market. But we are developing a direct linkage from farmers to customers with the help of our micro merchants. The idea is to connect buyers with the small-holder farmers through this web platform. Any seller (farmer) with the help of Micro-merchant (Kallyanis & Sukormis) can post their product detail with picture price for the purpose of sell and any buyer from any corner of the world can access to this website and buy their product of choice. This will help the farmers to connect with forward market It will open up direct channel to connect with smallholder farmers and the customers.

Innovative digital technology solutions: As we are combining the whole Agri supply chain in one ecosystem through digitizing it. From our partner suppliers, we will get the order data along with product demand data. Besides, from Shujog App we'll get the sales data, order payment data etc. Our Micro-Merchants will be capturing product & price data at doorsteps to provide input in the newly developed website- "Digital commodity exchange platform" to ensure the market linkage between farmers and forward market. These data will eventually be the assets for our agricultural industry.

10. Sustainability Plan

For continuation of the FSA activities beyond the project period with reasonable income and impact on nutrition intake of the communities, iSocial will absorb the existing FSAs in the Shujog.xyz network. For the viability of iSocial to run the business in the project area, additional Kallyanis are going to be added. One of the key factors in optimizing the cost of facilitation of Kallyani business is deploying gig-based workers instead of Salary based field officers. During the project period, 123 FSA were onboarded in the nationwide Kallyani network. The main goal in the post-project period (January – June 2022) is to deploy 600 more Kallyanis and 60 gig-based Shujog Shohojogi for facilitating the business of the Kallyanis.



Another focus of the sustainability Plan is graduation opportunity for the Kallyanis. iSocial has launched its learning management platform: iSkill, using this platform Kallyanis will be able to participate in different training modules to achieve new skills and enhance the existing ones. Another platform: Shujog Connect will be launched by April 2022. This platform will connect the Kallyanis with opportunities outside the iSocial arena.

11. ANNEX

About iSocial's Core Business

Launched in 2016, iSocial is a for-profit social enterprise, working to connect bottom of the pyramid citizens with mainstream market actors and development partners with a digital-human platform.

The vision of iSocial is a prosperous Bangladesh where there bottom of the pyramid citizens and actors benefit from digital inclusion through a market-based approach.

The mission of iSocial is to build a country-wide digital-human network with 100,000 young women and men, serving at least 50 million citizens at the bottom of the pyramid connecting all actors cost-effectively.

The core operation of iSocial is hybrid with three distinct strategic business unit, as described below:

A. Shujog: A digital platform with a mobile app called 'Shujog', primarily focusing towards attracting young women and men to 'learn, earn and connect' in 3 distinct roles:

- a) **Kallyani:** woman micro-entrepreneurs, offering products and services at the door-steps of the BoP community. We currently have 2000+ Kallyanis operating in 10 districts.
- b) **Shukormi:** the male counterpart of Kallyani. We now have 500+ Sukormis.
- c) **Shujog Shohojogi:** a network of gig-workers facilitating the business of Kallyani and Shukormi, by delivery of products and services to Kallyani and Shukormi, facilitating face-to-face training, conducting offline marketing campaign and so on. We now have 600+ Shujog Shohojogi.

Shujog mobile app is the key tool for the Kallyanis and Sukormis to conduct their daily business, where they can order products, pay digitally, and record their sales transactions. This app was developed with financial support of UNCDF under the project titled "Implementing a business model that combines the use of a digital platform with training, skilling and business development support to build women business networks of digital financial services for UNCDF Bangladesh" implemented during 2019-2020. The web application of Shujog now has fully functional back operations management modules. The Shujog app, as a super app, is going to have one more app: Shujog Learn or i-Skills, for offering online skills development courses for Kallyanis and Sukormis as well as young women and men, who want to explore career opportunities elsewhere. Shujog generates revenue from sales margin of products and services sold to BoP clients, from service fees collected from corporate clients by providing services to reach the BoP market (product delivery of e-commerce platform), collecting data for DataSense and other B2B clients.

B. DataSense: DataSense is the second strategic business unit at iSocial for research, data intelligence and management consultancy, which offers services to corporate, non-profit, government and development agencies in Bangladesh and abroad. The DataSense team is a combination of professionals from various disciplines, educated and trained in Bangladesh and abroad. DataSense is a team of 20 professionals and more than 2,400+ pool members across the country. The hold on the BoP generated through operations of Shujog app and other partners, has created business opportunities to serve data intelligence demand of the corporate sector, development partners and government agencies. DataSense already has more than 10 national and internal clients. DataSense team generates revenue from providing research services, data intelligence services and allied services to B2B clients.

C. i-Solutions: iSocial has been established as an internal unit to develop Shujog app. Now it started serving also external clients with a portfolio of solutions useful for companies operating in the BoP market.