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## JITA Social Business Bangladesh Limited: Reaching the unreachable in Bangladesh

*JITA Social Business Bangladesh Limited : Atteindre les communautés mal desservies du Bangladesh*

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## **JITA Social Business Bangladesh Limited- “Reaching the unreachable in Bangladesh”**

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**Abstract.** This article analyses how the NGO Care has created with various stakeholders a new social enterprise –JITA. By integrating distribution channel, market creation model, research initiative and multi dimensional partnerships JITA is exploring a powerful platform that empower women, create employment opportunities and educating as well as building access to underserved consumers.

**Keywords.** Rural marketing, Community engagement, Social business, Base of the pyramid, Inclusive business

### **1. JITA's realm within the Base of the pyramid community:**

**Scenario 1:** *Tariq, a mid aged rural male from Southern Bangladesh, has always possessed the dream of becoming an established distributor in the locality. But for years Tariq failed to find such opportunity as because there was no renowned company who would do business with him and as consumers in such remote rurals seemed unreachable for geographical dispersion as well as socio-cultural dynamics. However things changed rapidly when Tariq get involved in a rural supply chain having reputed companies at one hand and a network of door to door sales women in other hand. Today Tariq is a great is earning a great reputation as an entrepreneur ensuring the sales of seven company products to more than ten thousand remote households.*

**Scenario 2:** *Zahid is a 25 year old rural habitant of central Bangladesh who was struggling to find a job for years. It was very difficult for him as he refused to look for opportunities in urban areas due to intensive competition and the rural market was not promising enough to offer him with a stable job. But, fate was not too cruel to him and due to his perseverance he fought against all odds and joined a unique rural supply chain model where he started working as a product delivery person going to rural sales ladies in remotest places with a bicycle. Today Zahid is earning a satisfying amount of living without moving into cities (unlike his friends) and has emerged as a youth icon in the rural locality.*

**Scenario 3:** *China Begum openly acknowledges the amazing transformation bestowed upon her life . Like most rural poor women in Northern Bangladesh she was married off at an early age and went through shivering domestic violence and poverty. The only remedy for her was to get financially independent in a backward locality where women would hardly get such opportunity. However there was one such opportunity that was offering the work of door to door as a sales entrepreneur. China was trained to be a saleswomen entrepreneur and since then, she never looked back. Now she has become the main earning member of the family. Today her newly built house stands proudly in the locality as a symbol of her socio-economic freedom.*

**Scenario 4:** *Rosy is a housewife like most other women of her village. The nearest shop to buy daily necessities is two miles away from her deep rural neighborhood. Even if she ever walks such distance, the highest possible chance remains she will not get all necessary products. So she remained overwhelmed with the challenges of finding daily necessities (including hygiene, nutrition products) for years until the day a sales lady walked in to her door-steps with all the things she requires. Now Rosy doesn't have to go anywhere for anything. She just waits for the sales woman to arrive every week. Her standard of living has drastically changed.*

From the above illustrations, it is clear that the scenarios are depicted from Bangladeshi BoP communities. Although, the perspectives are different from

one another, the conclusion is the inclusion of JITA Bangladesh’s rural intervention. Each scenario represents valuable components and impact of JITA’s unique approach to undertake BoP market of Bangladesh and vision of *‘reaching the last mile’*

## 2. JITA Social Business Bangladesh Ltd- Birth of a vision with some amazing milestones to achieve

JITA Bangladesh has emerged as a solution to the highly informal Bangladeshi rural marketing and distribution system that does not allow the accessibility of healthy nutritious products and services and hinders poor’s market participation opportunity as entrepreneur or employee. JITA is the joint venture social business of CARE International and Danone Communities dedicated to empower women through an extensive network of enterprises, creating employment opportunities and improving access to market for the underprivileged people of Bangladesh. JITA works through a long experimented rural distribution model that reaches daily necessities mainly under categories of **Health, Household energy, Information and Education** through door to door sales ladies (As China Begum in Scenario 2) known as Aparajitas (Means women who never accept defeat) getting products delivered from Private Sector partners by a commission based unique supply chain model involving local entrepreneurs and delivery persons. By innovating and managing this revolutionary rural distribution model JITA is currently not only reaching more than 2 million rural consumers with better living standard but also directly socio-economically empowering more than 4000 poor women and providing entrepreneurship and employment opportunities for thousands.

**Now JITA is moving with mission of covering the entire BoP market of Bangladesh by 2015.** In the process of reaching these unreachable localities JITA will be –

- Empowering socio-economically more than Eleven thousand women as JITA ‘Aparajitas’
- Providing Business opportunities for more than Four hundred sub-district level local entrepreneurs (there are around 450 sub-districts in Bangladesh)
- Creating sustainable employment opportunities for more than thousand rural youths.
- Reaching with better lifestyle for more than Seven million Base of the Pyramid consumers through products of health, household energy, information and education category.

In other words, JITA Bangladesh’s standing can be validated with its growing ability to

- A. Make ‘impactful’ safe, affordable and demand-driven products available to rural BoP consumers that help them have a better life as well as increase their monthly savings and household incomes in the process.
- B. Increase the number of inclusion of rural women as sales ladies as well as to leverage their income opportunities thus livelihood.

- C. Bridge the rural marketing landscape with Bangladesh’s growing private sector, such that equitable economic growth reaches those most impoverished and marginalized.
- D. Develop itself as a sustainable business that can be effectively replicated in to other countries that exhibit a need for such a model.

## 3. How the JITA Journey Began:

The formation of JITA is considered to be a significant milestone for Social business arena as it has established a striking example by being transformed from a non- governmental organization (NGO) CARE Bangladesh project named Rural Sales Program (RSP). CARE piloted the Rural Sales Program (RSP) in 2005 by addressing the problem of highly informal rural marketing and distribution system of Bangladesh which deprives poor’s access to many important products, information and income generating opportunities. The project started with 25 poor women selling BATA shoes door to door in the northern region of Bangladesh. Soon it became clear that RSP had tapped into a massive market and there was a bright, prosperous future ahead. So RSP management started expanding its operation in some other areas of the country. The main objective was to create economic empowerment for rural women by providing them with suitable products to sell in BoP market. As the number of women increased RSP took the revolutionary decision of creating product basket (Bundle of different company products) for women instead of selling single line product. Over the period of time gradually RSP could involve Prime private sector players such as Square Toiletries, Unilever Bangladesh and Grameen Phone in the program. As a consequence RSP ladies ‘Aparajitas’ got wider range of product to sell in the communities thus started attaining sustainability in their door to door business. By the increasing success of the project, RSP management could envision a future model that not only could sustainably improve livelihood of sales women but also create significant impact towards BoP consumer living as well as win-win situation with rural market seeking private companies. With the inclusion of a superior partner as Unilever, RSP brought a new innovation in distribution model (creation of local distribution hub system and delivery men with viable structured commission mechanism. By 2010 RSP was dealing with seven private sector partners including newly joined Grameen Danone Foods Ltd and BIC. In the mean time a global acknowledgement was already being established (Publication in Forbes, recognition from Oxford University etc) due to sustainability of the model. CARE management became highly interested on finding a way to make it up a separate business entity. As the model was well recognized both in development and private sectors, it didn’t take long to attain a valuable investment, came in the form of Danone Communities who partnered with Care International to make RSP into a separate Social Business.

Today JITA aims to reach a far more sustainable and successful position in the social business arena which would never have been possible by working as a donor dependent project.

#### 4. How JITA is unique in its approach

There are many established rural distribution models around the globe as Grameen 'shakti' ladies in Bangladesh, BRAC Health-women or Avon ladies in Africa. Now JITA Bangladesh has emerged as a promising social business in the BoP arena with its ability to take integrated strategies which is very unique in nature. Before going deep into JITA's operational model or activities its significant to know some of JITA's attributes those make JITA stand apart from contemporary organizations-

- **"Basket of Goods":** JITA Bangladesh is the only supply-chain model which distributes various company products/services through single channel/sales force. As a consequence JITA Sales Ladies Aparajitas got valuable opportunity of carrying a "Product basket" having goods varied from Unilever Soap-Shampoo to d.light's solar lamps. This provides lucrative opportunities to Aparajitas to earn a handsome amount of sales commission.
- **Impactful Products:** Through the rural market expertise, community research and multiple partner selection JITA distribution model provides 360 degree supports to rural communities and bring appropriate wider range of necessary products. As a consequence JITA brings various health-hygiene customized products altogether required by rural communities such as sanitary napkin, Micro-nutrient food item, shaving products, Agro-inputs etc.
- **Beneficiary Selection and incubation:** Though almost all rural distribution initiatives got appropriate system of choosing rural sales agents from rural background JITA Bangladesh, remaining coherent with its social objectives, applies methodical process for searching, recruiting, training and nurturing sales ladies. "JITA Aparajita selection Criteria" guides to obtain sales ladies having background of past family/social struggle, poverty etc and train and monitor their sales activities to ensure sustainable women empowerment.
- **Consumer Awareness & Market Creation:** The Total Rural population in Bangladesh is estimated to be close to 100 million where only around 25% of this population is under direct access of private sector. The 75% is untapped market. Through JITA distribution model and with extensive support from JITA's market creation initiatives, many researches are being conducted and awareness/market promotion campaigns assist the partner companies to penetrate and create demand for their products and channel them through the distribution system. Thus BoP communities become well aware about health-education-hygiene and required while having access to associated products
- **Balancing Impact:** Almost all global door-door

distribution initiatives are being operated keeping the goal of consumer benefits. However, JITA has the uniqueness of balancing its focus on both BoP consumers and Sales women welfare. JITA has been created with the vision of women empowerment through creating a series of network and reaching BoP consumers. Hence, bringing impactful products to the community JITA always ensures such product basket which provides sustainable income source for sales ladies.

#### 5. What JITA Bangladesh Does?

**Women Empowerment:** "A woman is the full circle. Within her is the power to create, nurture and transform." And here JITA is unleashing that power through directly engaging destitute rural women as door to door seller "Aparajitas" in a unique business distribution model. JITA's inclusive business approach has been created having the vision in center of empowering poor women through sustainable economic independence that brings out women's very own power to transform their lives.

In order to make socio-economically sustainable JITA search and select poor rural women and provide them with product specific sales training with basic accounting knowledge as well as door to door marketing techniques necessary to be an aparajita. After training aparajitas are directly involved in rural hub based supply chain system. They buy products of distribution partners from JITA hub and sell them to undeserved areas on retail commission through JITA's direct assistance. JITA design consumer education program on aparajita's products and services so that they find a ready market to serve. Moreover JITA introduce, promote and link aparajitas with different activities of rural community.

With the vision of empowering more than Eleven Thousand women all over Bangladesh JITA is heading faster than ever. Around 40 districts are already being covered by us having more than Four thousand ladies experiencing socio-economic freedom. By engaging into JITA's commission based sales activity aparajitas are securing an earning avj BDT 2,000 (20 EUR) per month. JITA seek village ladies who desperately look for financial capacity and get out of personal misery. "My husband died leaving me with two young children and no money to survive. But not only I survived but also built a new house and managed to give education to my children. Because I became an aparajita"- Fatema. Like Fatema most of the women became aparajita as they had no other proper means to survive. Currently these women are not only surviving rather building savings and assets such as land, animals, shops etc. JITA is empowering women and showing the rural community that women are widely capable of doing business activities. As a result rural community is welcoming and accepting the positive change JITA brings. Moreover aparajitas are being treated as social idol and symbol of "poverty winners" among rural inhabitants; specially female groups. "I had no face in the society as a divorcee woman. Nobody helped me or showed any respect. After I built my own house being an aparajita, the notion completely changed of the community. Now everyone is interested in my work and many

women want to become an aparajita”- Beshobala (Rural Woman from North Bengal)

**Employment Creation:** JITA is having nation-wide network through which local entrepreneurs are given prospect of working as area distributor under JITA rural supply chain. Most of these local small business owners faced challenges for years to get such opportunity due to the isolated nature of Base of the Pyramid market. JITA provides them with the standing ground of distributing necessary products through a proven sales force in deep rural areas. JITA entrepreneurs (Hub Manager) are not only having a better living/income generation source but also putting huge social contribution by serving the underserved localities. These entrepreneurs are selected through special JITA criteria and trained extensively to become successful rural distributors. JITA also ensures the growth and progress of their entrepreneurship by continuous monitoring/management and up gradation of distribution/product arrangement strategies.

JITA’s special focus is on uplifting the rural youth who are generally deprived of income-seeking activities. Currently around 300 young people, who were previously unemployed, have got opportunity to earn continuous earning by working as delivery persons in JITA. Significant improvement can be measured in lives of these young workers of JITA. JITA entrepreneurs and delivery-men have set examples of aspiration, success and vision in their underprivileged communities.

**Awareness and access for rural consumers:** Improving rural community lifestyle stays as the vital objective of JITA Bangladesh. Considering the ignorance, poverty & chaotic market and distribution systems of rural communities, JITA got a multi dimensional approach to reach its vision of changing scenarios for the poor on consumer level. Currently JITA is serving around 2 million deep rural consumers.

JITA considers below four categories to be integrated in creating a rural **Consumer Life Style Model:**

- Health (Nutrition & Hygiene)
- Agriculture
- Household Energy
- Information (social and empowerment)

JITA dig down deep by conducting research on different under-privileged communities under the context of the requirements and challenges for consumers to attain lifestyle having balanced attributes from above mentioned categories. JITA recognizes the importance of maintaining a proper portfolio offering for rural consumers and for the prospective social impact.

Thus JITA creates market and access for products which can improve

- the nutrition-hygiene condition of rural households (as Micro-nutrient food, fortified yogurt, , soap, sanitary napkins),
- the agricultural practice thus transform households

towards health & prosper

- knowledge and communication sharing (information/awareness relevant for rural living) &
- household energy consumption pattern (as introducing solar cook-stoves and lamps)

## 6. The way JITA Bangladesh does it:

**A. Rural Supply Chain System:** JITA Bangladesh has been placed and presented as one of the six successful sustainable development models in the global event ‘Million Development Goal (MDG) Countdown’ 2012 as JITA got the most cost effective robust rural distribution system currently comprised of around 4000 Aparajitas, ensuring door to door sales to rural underserved consumers around Bangladesh. JITA’s innovative supply-chain model includes rural poor women as door to door seller of “a basket of goods” including impactful products like health hygiene nutrition and agricultural inputs. Built on a long experimented sustainable business model where a rural franchise called ‘Hub’ delivers inventory to the women, which in turn procure from MNCs, local conglomerates and rural producers. Paid “service persons” facilitate product lifting and sales, and enhance program quality. Actors, including rural poor women accumulate wealth based on a viable commission structure provided by partner companies. Jita’s rural supply chain model is currently working through around 150 local distribution hubs in 150 sub-districts selling impactful and necessary products from private sector companies such as Unilever, BATA, BIC,d.light, Lalteer Seeds, Square Toiletries, Grameen Danone Foods Ltd, Marico etc.

This supply chain remains in the core of JITA’s overall business model as well as the source of organizational revenue. Besides distributing commissions to Hub and aparajita level JITA obtains certain amount of commissions for managing the whole system from each supply-chain partner organizations. It is to be mentioned that the transformation as a social business has dramatically uplifted the commission structure due to JITA’s increasing capacity and focus to do business with BoP and ever-growing BoP market share enjoyed by partner Unilever, BATA, Square through JITA channel

**B. Research and Development Projects:** JITA got specialization on getting market insights, understand consumer demand, geographical market mix, socio economic pattern and changes over time from a social business perspective to support both Private sector & NGO’s rural intervention.

JITA conducts market/community research on rural needs, challenges, suitable product/service identifi-

cation, product experience feedback etc on behalf of organizations like Bright (Solar Lamp), Mitsubishi (Micro-Nutrient Food Supplement), Square Toiletries (Sanitary Napkin). Currently Jita has built a research partnership with Said Business School, Oxford University in order to measure Bottom of the Pyramid consumer impact in JITA operational area.

JITA also provides technical support, bringing knowledge and expertise as partnership broker between corporations and NGO's. There are many development organizations that are building partnership with JITA and aiding their objectives through utilization of our unique distribution channel and Market expertise. CARE Bangladesh with collaboration of Private Sector Companies GSK is implementing community health worker program and intending to spread health service through JITA network. Project Laser Beam- A multi organizational collaboration has chosen JITA as an implementation partner to eradicate child-malnutrition.

- C. **Market Creation:** Rural and deep rural market is in such condition that these markets are not only unaware of the appropriate products, but also their needs on appropriate necessities and lifestyles. JITA plays not only the role of creating access to BoP community but also the responsibility of making them aware on relevant issues. JITA put high focus on developing consumer knowledge, education and awareness in areas of nutrition, hygiene, technology by creative rural campaigns through partnering with associated companies and institutes. JITA activation team design and implement activation programs through rural household yard meetings, rural market events, school-college program, door to door communication etc those cover problem/challenge addressing, product orientation/information, product availability assurance etc. Recently JITA designed awareness/activation programs for essential products like Sanitary napkin, vegetable seeds, Shaving products, Nutritional food item etc.

## 7. Sustainability Issue always comes first:

JITA became a separate social business from Rural Sales Program because of its proven sustainable business model. The entire system is operated through a meticulous commission structure. If we look even closer, it is clear that *JITA's sustainability is entirely relied upon the sustainability of aparajitas*. The increasing capability of JITA to increase income and retention of Aparajitas is ensuring organizational long term solid standing.

JITA has become a sustainable inclusive business as:

- Over years JITA brought sustainability by making systematic improvisation on aparajita product basket (portfolio). Initially (with formation of RSP) JITA aparajitas used to earn USD 7 per month by

selling BATA shoes. Strikingly their earning increases to USD 13 when fast moving Unilever & Square high demand products were brought into basket. This step was a revolutionary for the business model as aparajitas started dedicating entire work-effort on the sales channel. Business pie was even more extended for aparajitas through the inclusion of rural produced items. Finally on top of this business viable product portfolio significant social as well as economic value was added through impactful products (Backed by market creation model) such as agro seeds, solar lamp, micro-nutrient, sanitary napkins etc.

- JITA also focuses on maximizing **cost reduction** for the itself and also for private sector partners, rural enterprises, farmers, and extreme poor women and their households.
- JITA seeks to reform the rural market system, making it more active and responsive to the needs of the poor, the overriding strategy will be to ensure **social and economic empowerment** of the poor and marginalized cross-sections of rural Bangladesh.

## 8. JITA Integrated BoP strategy- Creating Opportunities in the face of challenges:

JITA Bangladesh was formed on the basis of a tested mission that its rural distribution model is capable enough to bridge the gap between underserved consumer and needed private sector offerings and to create sustainable rural women empowerment through sales entrepreneurship that no other approaches could attain before. After the formation in 2012 JITA has already crossed a successful year exceeding investor's expectations both in terms of achieving business and social target indicators. The business has expanded rapidly in different geographical directions with new distribution hubs establishment and inclusion of new private sector partners. The sales women number has just doubled within a year and so does the number of BoP consumer reached. Unilever, Square, BATA, GDFL etc companies promptly acknowledge JITA's contribution in reaching a concrete standing in rural markets through the amplifying strategic positioning of JITA resulted from the formation of such social business.

However JITA's first year was not only about aggressive expansion or periodic achievements but also about 'learning through experiences' and 'developing new strategies/opportunities for long term sustainability and predictive challenges'.

Initially JITA experienced few cases on 'aparajita retention challenges'. As a consequence JITA found it's highly important for long term benefit to dig down the reasons. After thorough research it was identified that appropriate consumer demand should come as the focal point of the entire mechanism. Only through understanding specific community needs, appropriate distribution strategies can take place. Now Aparajitas income has dramatically increased after they are given with suitable products (based on sales-route wise

demand) and thus aparajita retention rate has increased. JITA Bangladesh is in the middle of developing ‘Rural strategic center’ that is having all necessary data/ information regarding BoP market. This software-based mechanism has started allowing JITA to have solid grip on rural community demand, geographical spread, consumption pattern, local market information etc. Thus JITA is now having increasing capacity over aparajita selection criteria, training modalities, distribution hub location fixation, effective sales route creation and above all appropriate product/distribution partner selection. JITA has developed region wise strategic mapping on BoP market and guidelines on approaching these vastly diversified communities.

While introducing any new product in Bop market, JITA has strict guideline to conduct community research on the product through innovative methods (like product experience, periodical questionnaire survey). Only after having satisfying results of such research activities JITA would proceed with product/pricing customization if requires. A perfect example can be given through JITA’s research on Mitsubishi’s micro-nutrient product. Having research on both BoP urban and rural communities JITA has gone forward with the product only after some customizations were brought into flavor, ingredient and pack size. Also the household research on Bright Solar lamps provided the insight on the crucial factor of pricing strategy and product user-friendliness.

To have better understanding on how to create more impact on BoP consumer level, JITA has partnered with Said business School; Oxford University for doing impact assessment research in JITA intervention areas.

The greatest strategic development JITA has achieved is regarding the initiation of Market Creation Model and integrating it with JITA core supply chain system. Considering the long term vision, JITA identified the significance of introducing various products which would directly create impact on consumer’s welfare. Also these products need to ensure sustainable income source for Aparajitas so that they keep these in their product basket for long. In addition to that companies owning those products would also demand significant sales impact with social objectives. As a result JITA introduced innovative market creation programs where markets are created for products which are believed to aid JITA’s impact vision of building a healthy and enlightened rural lifestyle. Though it takes time to establish new market and to inbuilt new awareness/learning’s JITA has started getting measurable results from its approaches during last one year through activation programs on Nutrition-Shokti Yogurt (GDFL), Shaving and Hygiene (BIC), Sanitation- Sanitary napkin (Square Toiletries).

It is believed that JITA may continue facing the dilemma on balancing between its consumer and aparajita benefits in recent future. Aparajita’s sale is the crucial decider of JITA’s business and social objectives. However the social objective of providing consumers with utmost impactful products will remain as equally important if not more. The only way to balance between objectives is to ensure that the impactful products turns out to be the most sellable ones. JITA is striving to achieve exactly this solution with assistance from JITA BoP research and JITA Market creation modalities.

## 9. Looking into JITA Impact:

JITA (past RSP) started with 26 sales women in 2005 and by the end of 2012, JITA has empowered **4,080 sales women and established 136 hubs around Bangladesh**, these women earn around BDT 2000 (USD 25) per month on average from JITA- partners products. These in return assist the improvements of women’s livelihood conditions and social positions, confidence levels, and participation in household decision-making. Most women have been able to save up and invest in assets as lands, farms etc. these women are also being able to support their households, their children can afford to go to schools, and their acceptance in the community has been amplified. The female members of the communities they serve in value their services and to some extent, rely on the Aparajitas for their community mobilization. In these communities the Aparajitas build a sense of ownership and on an average an Aparajita serves 200 households per month. Their network is being enhanced within their route plan and her total coverage is 200 households throughout the year.

On the other hand, these Aparajitas also create an impact on the consumers that they serve and also the society they belong to:

- Improved lifestyle conditions of family members due to increased consumption of products associated with Health, Energy, Education and
- Improved consumer awareness fostered through conveyance of product information by sales ladies during door-to-door sales (Given women have the opportunity to trade products for products there will be additional household savings in the form of hard cash, there will be increased control over household expenditures. There will be increased expenditure for children’s and self (women).

JITA has formulated a KPI (Key Performance Indicators) and milestones matrix, based on which the organization can assess its achievement and targets against the planned targets. The KPIs are as follow:

## 10. A future where different continents experience JITA:

JITA is highly replicable. After having a long tested period of JITA’s distribution model, it is very much likely that JITA is moving ahead with the aspiration of expanding its business around the globe. There will be two different mechanisms JITA will like to adhere. The distribution model, even as it is now, generates a positive net present value based on future contracts and net cash flows demonstrating that it is already financial sustainable. Separating it from CARE into its own independent entity has resulted in new overhead costs originally not sustained by the project but it has also allowed for growth and social impact expansion. Through partnerships development with new private sector distributors or expansion into new products with existing partners- brings in new sources of commission and revenue. As a result, these figures

are modest and easily attainable. The financial self-sufficiency of JITA, combined with its simple hub-and-spoke structure and low marginal costs, indicate that it is highly replicable in a relatively short period of time. There is unanswered market opportunity in Bangladesh to facilitate rural distribution and sales for certain types of daily use goods to BoP consumers. Currently it is very difficult for companies to get into these rural markets. Danone is privy to this fact, having spent notable time and resources in attempting to penetrate this market with its GrameenDanone yogurt. In fact, before partnering with JITA, GrameenDanone was providing its yogurt at a loss. The partnership cut GrameenDanone costs and increased rural distribution and sales.

For many companies, rural market penetration, especially when targeting BoP (Bottom of the Pyramid) consumers, requires significant investment and development of the

appropriate distribution and sales structure. Most companies would prefer to work within a framework that already exists. JITA has established and expanded this framework. With JITA’s existing structure and rural sales system, when new companies is attempting to penetrate these rural markets, they realize the benefits of working within an existing structure, and are likely to want to partner with JITA- providing significant potential revenue opportunities.

Already countries from separate continents as Vietnam, India, Uganda, Zambia are eagerly waiting to replicate JITA approach. JITA realizes how dramatically BoP scenario can be transformed globally if such initiatives can be taken. JITA’s vision has always been reaching the end miles and now let it be the end miles of thousand corners of the world.

**Table 1.** Key Performance Indicators

Impact	Impact indicator	Key Performance indicator	Final target 2015	Methods for Data Collection	Reporting Frequency	Assessment Frequency
Ensure Sustainable Income of Aparajita	Income of Aparajita exceed baseline income	Manage supply chain delivery of sales in alignment with BP	More than 1000tk (increasing weekly average income)	Quantitative	Quarterly	Annually
Create women Employment	# of active Aparajita	Aparajita Hire and Train	12000 Aparajitas (20% increasing )	Quantitative	Weekly	Quarterly
Developing Enterprises	Develop HUBs	Manage training (hub managers) of operational chain	More than 400 HUBs	Quantitative	Quarterly	Quarterly
Employ Service Persons	Recruit 800 services person	Hire , Manage training (service persons) of operational chain	More than 800 service person	Quantitative	Quarterly	Quarterly
Create women Empowerment	a) Increased Annual HH income and assets b)Increased HH savings c) Women’s participation in HH decision making d) Ownership and control over acquired resources e) Social security in market access and mobility .	Baseline, Data collection, Analysis, Reporting	End of 2015 Baseline	Quantitative and qualitative survey	Annually	Annually
				PRA exercise <sup>1</sup>		
Provide people access to quality product	More access to health, hygiene, nutrition and HH products with overall Impact in their life.	Increase market access of HH by door to door sales product	6 million consumer reach with quality product	Quantitative and qualitative survey	Annually	Annually
				PRA exercise		
				Review of Government reports		