

Doing Business with Low-Income People

*Inclusive Business for Sustainable Development in
Bangladesh*





Zunaed Rabbani
Executive Director
Market Development Forum



Md. Nurul Amin
Director Operations
iDE Bangladesh



Saif MM Islam
Program Coordinator
Private Sector Engagement(PSE)
CARE Bangladesh



Parveen S Huda
Managing Director
Renaissance Consultants Limited

Development Organizations, due to their field-level presence and decades of experience working with the poor, play a crucial role for private sector to reach out to BOP. Hence, Market Development Forum (MDF), a paid-membership network of around 20 development organizations, projects and consultancies was pleased to be a partner in this series of discussions. By bringing our members on-board, we wanted to make sure that the development partners are tuned to the private sector demands and operational methods, who could lead to better partnerships. Furthermore, MDF, as a platform will be able to share the cases and lessons learnt with a wider stakeholder, which enhances the chance of scaling up and replication, or simply enables, a better understanding of the market development approaches.

IDE-Bangladesh promotes improved livelihoods for small farmers and smallholders through market orientated solutions. Our techniques and methodologies require targeted interventions in a wide range of agricultural supply chains, designed to create, stimulate and embed markets that serve the needs of the rural poor. At a more strategic level we seek to raise awareness of the huge potential commercial benefits that accrue to those private sector actors willing to engage with 'bottom of the pyramid' markets. Our partnership with BIF provided a great opportunity to bring leading private sector actors and one of Bangladesh's largest INGOs together to discuss strategies for harnessing the power of the markets.

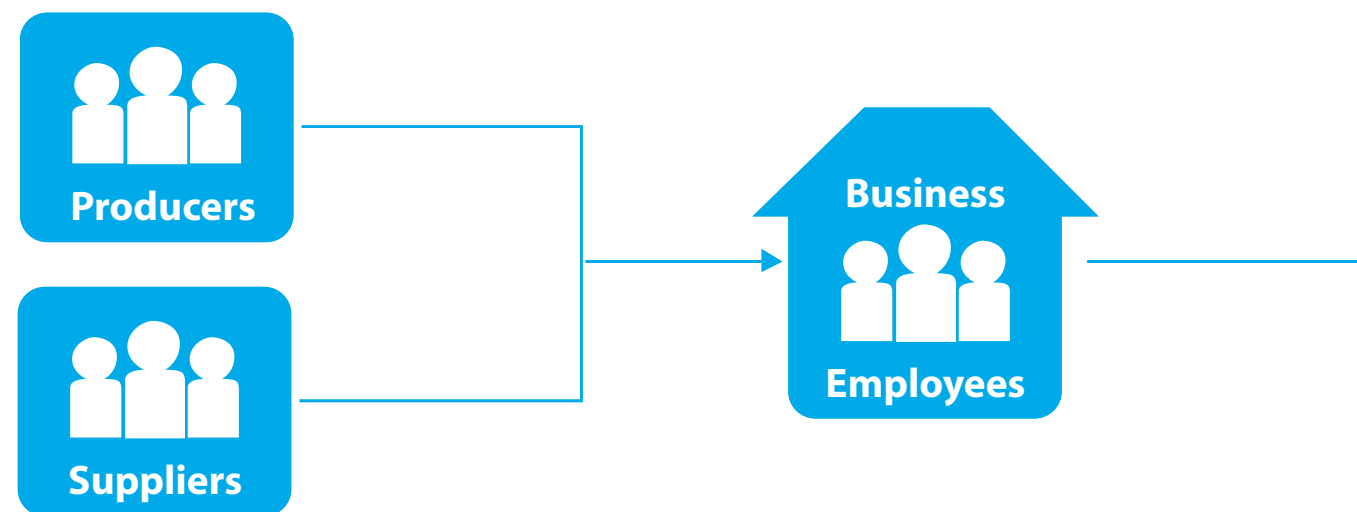
Three discussion strands, business to business, employers and consumers were used to showcase examples of BOP market development, but with the emphasis on honest discussion of the risks and potential pitfalls of entering markets often considered a higher risk proposition for many businesses. This BIF organized demonstration has brought fresh eyes and ears to the private sector engagement debate, and built strong linkages between the NGO and business sectors. IDE will continue to build business based discussion platforms that stimulate new and innovate incursions in the still untapped potential of BOP markets.

Inclusive business has emerged to occupy a significant place to generating sustainable livelihoods and has the potential to contribute immensely in sustainable business. The low income population around the world has over time gained importance as a resource that can be sustainably utilized by businesses for building strong supply chains by developing producer and supplier capacity, investing in existing and potential employees' skill development and expanding the portfolios of new markets and products.

We at CARE have been working towards developing and promoting inclusive business models. The concept of inclusive business is gradually evolving in Bangladesh and the purpose of the series of workshops was to exchange information and insights as well as create awareness about the strengths and opportunities of inclusive business models among the private sector as well as nonprofit organizations. We are grateful to our partners for their utmost support in effectively carrying out these workshops. We look forward to continuation of the momentum created and future efforts to scale up inclusive business models and partnerships for sustainable development.

It has been evident for some time now, that sustainable development cannot be achieved through only traditional development efforts. It is very important to link low income people with existing markets for their goods and services, in order for them to continue to benefit from those beyond the time frame of the development project. This can be achieved in collaboration with business organizations that interact with low income people as producers / suppliers in their Supply Chains or as employees or distributors in their firm. Also some businesses are producing goods and services for the low income people. As traditionally, businesses are not used to working with development sectors to co-create win- win models for such collaboration in benefitting the low income people as well as themselves, I think this series of workshops helped to open their minds a lot more with various examples of success models that were shown. I thank CARE Bangladesh's PSE team for allowing us to coordinate these series of events for them and being a part of the promotion of Inclusive Business for the development of low income people of Bangladesh.

Inclusive Business : Where



Business and Development meet



“ Inclusive Business refers to profitable core business activity that also tangibly expands opportunities for the poor and disadvantaged in developing countries.”

Modeled by The Practitioner Hub of Inclusive Business

Methodology of the Programme

A responsible and accountable private sector can be a major driving force in Bangladesh to reduce poverty. At the same time, sustainability of business also depends on people in the forms of producers, workers and consumers. From this perspective, CARE Bangladesh, with support from International Development Enterprises (iDE), Market Development Forum (MDF), and Business Innovation Facility (BIF), designed a series of events for the private sector and NGOs to exchange insights and promote awareness about inclusive business and mainstreaming of it by embedding it in core business operations including supply chain, production and marketing. The essence of the concept is in engaging the low income, semi skilled groups in all aspects of business for mutual sustainability.

The events were organized in an innovative way with inputs from prospective participants on event design and content through a round table that preceded each workshop. The needs discussion roundtables and the ensuing workshops were implemented during January and April 2013 and organized in three thematic areas: (i) Building Sustainable Supply Chains - featuring poor producers and suppliers; (ii) Investing in Employees' Skills Development featuring particularly unskilled and semi skilled workers; and (iii) Reaching the Bottom of the Pyramid Consumers - featuring low income consumers earning between US\$ 0 - 3,000 annually.

Participants

Workshop-1: Developing a Sustainable Supply Chain

ACI Agro Division, ACI Logistics (Swapno), Orascom Telecom Bangladesh Ltd (Banglalink), Bombay Sweets Co Ltd (BSCL), New Zealand Dairy Products Bangladesh Ltd., Lal Teer Seed Ltd., Partex, Holcim Cement (Bangladesh) Ltd., Gemcon Food and Agricultural Products Ltd. (Meenabazar), ITS Labtest Bangladesh Ltd., Jams Knitwear Ltd., Intertrek Testing Service Bangladesh Ltd., Bangladesh Development Service Center (BDSC), Aftab Bahumukhi Farms Ltd., Kazi Farms Group, Matrix, Syngenta, Katalyst, Bangladesh Institute of ICT in Development (BIID), Muslim Aid UK, Rangpur Craft, Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) and Char Livelihoods Programme (CLP), Supply Chain Development Component (SCDC), National Agriculture Technology Project (NATP), Strengthening Dairy Value Chain Project, World Vision, D'Light, Partex, Holcim Cement Ltd., Meenabazar, ITS Labtest Bangladesh Ltd., Jams Knitwear Ltd., Intertrek Testing Service Bangladesh Ltd., Bangladesh Development Service Center (BDSC), AftabBahumukhi Farms Ltd., Kazi Farms Group, Rahimafrooz Bangladesh Ltd.

Workshop-2: Investing in Employees' Skill Development

DBL Group, DBL Group, Islam Garments Ltd., Consultants and Trainers, Li and Fung Bangladesh Ltd., Muslim Aid UK, Swiss Contact, Centre of Excellence Agro Food Skills (CEAFS) Foundation, iDE, GIZ, Dhaka Ahsania Mission, SME Foundation, Poverty Reduction by Increasing the Competitiveness of Enterprises (PRICE) Project

Workshop-3: Market Development Opportunities and Challenges in Reaching the Bottom of Pyramid Consumers

bKash, GrameenDanone Foods Ltd., BRAC Bank Ltd. Square Toiletries Ltd., Grameen Distribution Ltd., CEAFS Agro Food, ACI Ltd., ACI Logistics (Swapno), Infiniti HR, Jita Bangladesh, Bangladesh Brand Forum, BRAC Dairy Ltd., Bangladesh Institute of ICT in Development (BIID), A K Khan Bangladesh Ltd., D.Light, Olympic Industries, Fortune Group, Bata, Econo, GrameenPhone

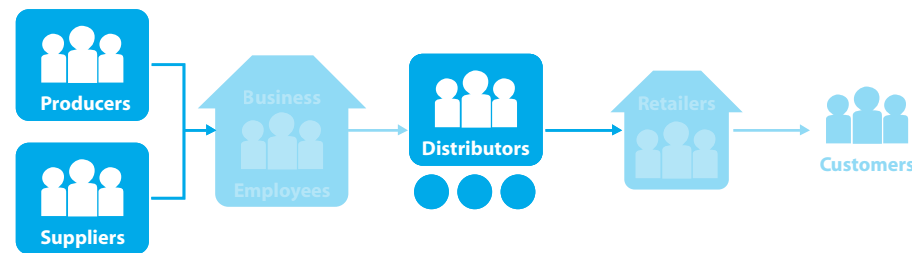
Decades of development work has helped reduce **poverty**, improve **health**, and enhance the spread of **education** along with much other advancement in **human development**. The Millennium Development Goals (MDGs) have been a useful guiding light for a much developed world in 2015: The proportion of the global population living below US\$ 1.25 a day has been halved; 2 billion more people have access to safe drinking water; and the proportion of urban slum dwellers has decreased from 39% to 32% improving at least 200 million lives (MDGs Report 2012, United Nations). Time has come however when policymakers, leaders, development practitioners and businesses are asking each other, "Are the current approaches to development the most sustainable ones ?" With a growing population, increasing industrialization and deteriorating environment, continuation of only the current approaches will result in 600 million people without proper access to safe water, 1 billion people living on less than US\$ 1.25 a day and rising infant and maternal mortality rates despite the existence of cure. Indicators on food security, completion of primary education, access to sanitation, environmental sustainability, gender parity & women empowerment and urban-rural divide all continue to have significant scope for improvement.

While development efforts face challenges of **sustainability**, **businesses** also face sustainability questions. In the face of rapidly depleting natural resources, effects of global warming and climate change industries' fuel for production as well as sources of natural raw materials are being increasingly endangered. A relatively small pool of skilled human resources is continually attracted and counter-attracted by industries using attractive compensation packages and promising career paths. Businessmen are always kept on toes to constantly cater to high risk, highly competitive markets where consumer tastes are constantly evolving.

Amongst such acute challenges, sustainability is the nexus that has begun bringing development practitioners and corporate leaders together over the last decade. The strategy that has helped each of these groups come up with a sustainable means to mitigate the challenges is that of **inclusive business**. Through inclusive business, it is increasingly being recognized that the **low income**, less skilled groups earning between US\$ 0-3,000 a year is a significant resource that must no longer be ignored. This low income group represents a resource that could be: utilized through capacity building of producers and suppliers so that sustainable sourcing is made possible; trained in the most needed skills to be hired as employees to ease the highly competitive labor market; and be engaged as consumers who represent an underutilized value of US\$ 5 trillion, globally.

CARE has worked on developing and promoting inclusive business models for sustainable development and sustainable business for the last one decade through its **Private Sector Engagement** (PSE) agenda. The key learning from this series of workshops is synthesized in this booklet for greater knowledge sharing and support to developing future **inclusive business models** and **partnerships**.

Developing a Sustainable Supply Chain



Key findings of the workshop

- Sustainability of business is important because of **economic development**, **technological progress** including sophisticated equipment employed in product manufacturing including 3D printers, **population growth**, **education**, changing **consumer preferences** and fads, **inflation**, rising **inventory** costs, **macroeconomic changes**, enhanced **market espionage** sometimes hampering consumer privacy, sprawl of **social media** and increased connectivity. Other reasons are:

- **Environmental stewardship** partly emerging from green packaging e.g. Benson and Hedges' elimination of cartons of 10 packets as that was adding little value to attract retailers but incurring environmental costs

- **Social well-being** - being socially responsible and reflecting concern for consumers' well being through products e.g. Swapno's sale of live fish

- Generic strategies recommended for sustainable supply chains by International Supply Chain Education Alliance (ISCEA):

- Communicate an **integrated vision** so that all value chain actors work towards the same broad goal

- Consider total **cost of ownership/acquisition** that would include opportunity, social, personal and health costs and not remain focused on unit costs only

- Manage **supplier relations** aptly and form long term partnerships

- Monitor and enforce **compliance to sustainability** standards and inclusive business

- The importance of **environmental sustainability** is a core business issue especially for organizations that rely on natural sources of raw materials.

Steps towards a Sustainable Supply Chain - Sustainable Sourcing is at the heart of business

We live in a world where only 31.5 percent of land area remains covered by forest, carbon dioxide emission per capita are 4.7 metric tons, alternative and nuclear energy use is only 9.2 percent of total energy use. On top of that, global population, currently a staggering 7 billion is increasing at 200,000 (World Bank, 2010) people per day adding higher pressure on the already depleting supplies of natural resources. Sustainability is therefore indispensable but so is continuity of the availability of the goods and services we have become so used to. Therefore, establishing robust supply chains that promote sustainable sourcing is key to continuing business. Ensuring quality input supply to producers and suppliers, facilitating producers' and suppliers' access to finance, information/training and markets as well as instilling a system to provide infrastructure and transport support lie at the heart of sustainable sourcing.

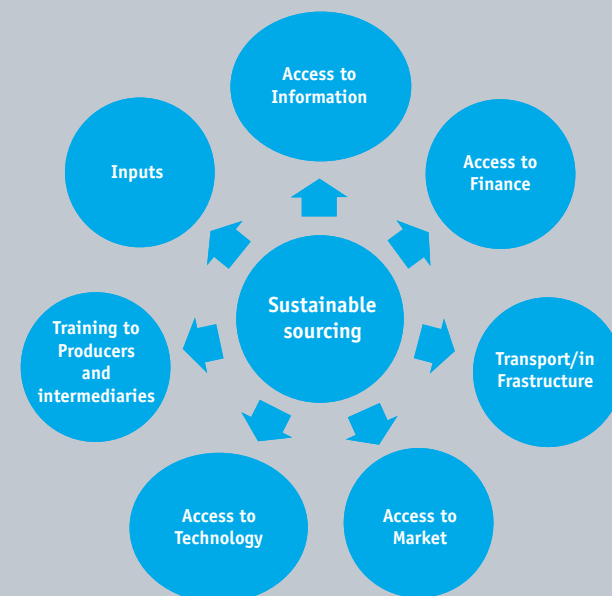


Figure 1: Sustainable Sourcing

Recommendations

Good quality inputs foster good quality outputs - Invest in your suppliers' capacities!

It is difficult for large processors and retailers operating for the urban markets to know their root level suppliers or build relationships. However, unless companies work out some means to know their suppliers and enhance their capacities, access to inputs, finance, technologies and techniques, ultimate product quality may suffer affecting business. Contract farming models will only work when bottlenecks are removed enabling participation of the poor as useful suppliers.

Empower women as your sustainable suppliers!

In many parts of the world, women excel in agriculture and aquaculture more than their male counterparts; in Bangladesh, women are hardly seen in leading roles in agriculture and potential productivity and growth prospects are not being utilized. There are problems of capacity, gender discrimination as well as access to finance and infrastructure and a lack of innovation in opportunities: women's roles do not necessarily need to be confined to farming - they can also be collectors, input sellers, transport providers etc.



Photo Credit : Pintu Saha, SHOUHARDO - II project, CARE Bangladesh

Insight of the workshop

"Trust and Relationship: Key to building strong and sustainable supply chains"

Bombay Sweets Company Ltd (BSCL) with support from Katalyst, as explained by its Head of Marketing Mr. D D Ghosal identified and organized farmer groups, affiliated them with input suppliers and gave buy back guarantee irrespective of quality or quantity of production. This Contract Farming model not only created easier and more sustainable sourcing for BCSL for its Potato Crackers yielding economies of large scale production on 334 acres of land in Debiganj, Panchagarh of northwest Bangladesh, but also helped construct a robust supply chain through trust and relationship building. This promise of risk sharing, personal commitment from higher management and support in creating access to credit for poor farmers from Rajshahi Krishi Unnayan Bank and Mercantile Bank Ltd., have added up to build strong ties of BCSL with its farmers. The faith manifested by BCSL on the farmers has led to very high rates of recovery of loan from the farmers to the lending banks.

A case in point:

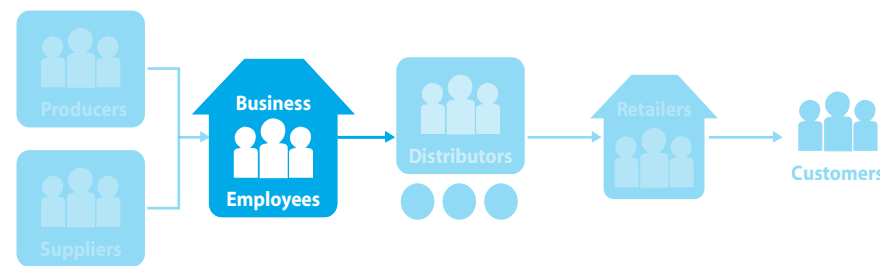
SHOUHARDO's collaboration with the private sector for livelihoods for the low income groups

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) II is a USAID, Government of Bangladesh and CARE funded project that is currently going through its second phase of implementation focusing on agriculture and livelihoods, nutrition and hygiene, ultra poor empowerment, governance and disaster recovery and climate change across eleven districts of Bangladesh with a beneficiary number of 370,000. A striking feature of SHOUHARDO, a development project, is its private sector collaboration for about 17,666 beneficiaries for livelihoods, nutrition and empowerment of the ultra poor and effective partnerships in the key areas of skill development, market linkage, rural sourcing and responsible business. The various livelihood opportunities worked upon by SHOUHARDO include developing vocational and entrepreneurial skills, and building capacities of collectors and other value chain participants in way of strengthening the supply chains of the private sector.

A model of SHOUHARDO's partnership is provided below -

Partnership with PARTEX Star Group for sustainable furniture supply using alternative raw materials and skills development: The art of carpentry is age old and produces exquisite products at the expense of rapidly depleting timber. PARTEX Star Group has estimated that at the current rate of deforestation, the Bangladesh carpentry and furniture industry would have almost no timber left in about a decade. The mitigation measure and business plan was therefore to develop plywood as an alternative to raw timber for furniture to enhance the sustainability of the furniture industry in an environmentally friendly way and accordingly build carpenters' capacity to work with plywood. SHOUHARDO helped organize 231 carpenters in four regions and created the linkage with PARTEX for capacity building and market.

Investing in Employees' Skill Development



Key findings of the workshop

- Bangladesh's **high population** makes it a remarkable place for the growth of **labor intensive industries**.
- The Readymade Garments (**RMG**) industry continues to dominate worker engagement discussions with its annual US\$ 20 billion turnover, employment of **4 million mostly women** workers and contribution of **76% to the export earnings** (Mckinsey 2011, BGMEA).
- There is little evidence of **increase in compensation** of unskilled or semi skilled workers as result of training - capacity building by NGOs like CARE has sometimes resulted in career progression but has no *direct* impact on compensation.
- The importance of improving **poor workers' living conditions** to relieve stress and enhance health for higher productivity is being increasingly heightened. There is a need for including financial literacy in workers' capacity building programs.
- Insufficient cooperation by government sponsored RMG training centers with NGOs or the RMG factories to train labor makes core beneficiaries lose out on access to much needed training infrastructure and subsidy - government projects select beneficiaries by their own criteria and their placement evidence is yet to be demonstrated.
- High turnover in the supermarkets sector in Bangladesh has stimulated interest among the business leaders to provide training to the workers; impact on business is yet to be seen.
- There is a need for attention to workers' skills development, knowledge about jobs and safe working conditions in industries in and beyond RMG. More organizations like CEAF, Public Private Partnerships (PPP) should come into being.

What affects Employee Productivity?

Human resources are at the heart of any organization and their capacity and productivity affects success of business. Bangladesh is a labor intensive country with 56.7 million (Bangladesh Labor Force Survey, 2010) people constituting the labor force, a high proportion of which lives in the rural areas. The Ready Made Garments (RMG) industry is the largest industrial employer with 3.6 million workers nearly 80% of who are women (BGMEA). Since the largest contributors to GDP are labor intensive, it is only rational that labor productivity and capacity needs are provided due importance. There are several factors that affect labor productivity as shown below.



Figure 2: Factors affecting Employee Productivity



Recommendations

Invest in your workforce's skills - it is the same industry, most will come back to you even if they happen to leave!

Workers form the heart of production in labor intensive industries. Even though immediate impact of training on business is not manifested, developing the workforce's capacity is important for product consistency and to keep pace with the changing market. NGOs can help select workers for capacity building and provide training. Once trained, high caliber workers can be absorbed in the mainstream supply chain with mutual benefits.

Care for your workers' health and safety - not only humanity and rights, but also your reputation and business are at stake.

Ensuring safe and healthy working environments have become a burning issue especially in Bangladesh with respect to cheap sourcing of RMG and have acutely harmed the international reputation of the industry affecting business prospects. Safe and healthy workers are better motivated and yield higher productivity rather than those who feel unsafe. Eventually, resulting fatalities hurt the manufacturers' reputations and ultimate consumer perceptions.

Photo Credit : Sumit Khan, PSE, CARE Bangladesh

Insight of the workshop

"Employers are more likely to invest in employees' capacity building if there is a mechanism to measure return on investment (ROI) of training."

It has been historically demonstrated that capacity building programs especially for the less skilled workers are the hardest to implement following the lack of any mechanism to measure the immediate impact of training or ROI on productivity. Monitoring and Evaluation systems to link training to production or productivity are hard to find in the business entities of Bangladesh and as a result, it becomes increasingly difficult to convince employers to train workers. Moreover, there is a widespread perception among owners that any training expenditure is a sunk cost as the trained employee may soon be attracted away by a competitor. This problem is the most acute in the largest labor intensive industry of Bangladesh - the RMG sector employing 3.6 million workers, mostly women.

A case in point:

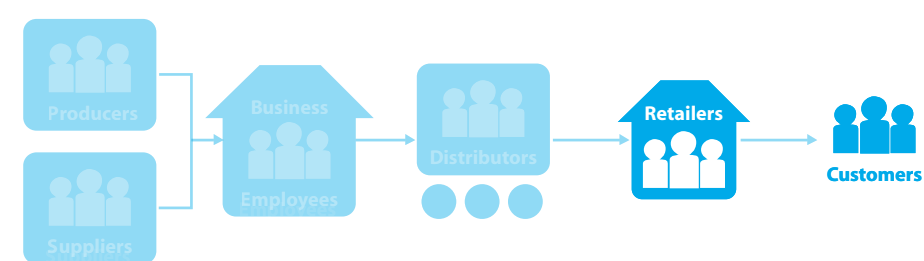
Capacity needs of the employees in the supermarkets sector

Bangladesh is a relatively new player in the modern retail sector. The twelve year old industry is accounting for around 2 percent of total sales in the country, which is worth about Tk. 15 billion and is expected to reach Tk. 206.50 billion by 2021 (The Financial Express Bangladesh). But the retail sector is struggling to find, train and retain skilled workers and there is a high rate of turnover in almost all the large companies working in this sector. Thus, with growing demand for supermarkets, a huge number of skilled employees will be required to cope with the future competitive business environment in this sector.

To develop a pool of potential employees for retail chains, Renaissance Consultants Ltd. (RCL) has planned to develop its capacity to build up skilled / semi-skilled youth workers. For this purpose, RCL got support from Swisscontact through SkillFUL project to conduct Rapid Training Need Analysis (RTNA) to assess the current skill requirements for skilled and semi-skilled workers in the supermarket sector and to identify skill gaps.

From the findings of RTNA, RCL plans to implement the "Skill Development Training Program" (SDTP) to the unemployed and underemployed youths at the community level and the target trainees will atleast have completed primary school. Through the training program, RCL plans to develop "a pool of potential employees" for retail chains.

Market Development Opportunities and Challenges in Reaching the Bottom of Pyramid Consumers



Key findings of the workshop

- **Consumer preferences** and needs at the BoP remain in latent form as they are more engaged in fulfilling their daily needs than focusing on a broader view of life, future aspirations, health needs etc.
- BoP consumers' **purchase behavior** is driven more by immediate pleasing needs of entertainment, low cost cosmetics, quick spicy snacks like chips and other fried snacks - the BoP lacks a vision beyond tomorrow.
- Expenditures on health and nutritious products are rare due to **limited awareness** and a tendency to resist such expenditures unless symptoms become acute and hamper daily life.
- BoP **latent demand needs** to be sensitized to be effective demand for goods and services that hold potential benefits for them in terms of an **improved quality of life**.
- The BoP is **cash poor** but with flexible finance means and once convinced of a product's **value for money**, the BoP is willing to spend significant amounts of money.
- **Price elastic** behavior of BoP makes the market challenging for companies that are used to serving high end markets.
- BoP marketing offers a significant scope for **market diversification** especially with highly competitive high end markets.
- A persisting inadequacy of **market information** continues to hamper BoP marketing by companies.
- **Adulterated products** of established brands by counterfeiting and fraud to make them affordable to the BoP by unethical businessmen hampers the reputation of the original brand and discourages companies to go for BoP marketing.

Appropriate Product Positioning is the key to reaching BoP consumers effectively

BoP consumers count much on 'value for money' of expenditures. They look for smart solutions to their problems. Once convinced, they are willing to pay a relatively high price. A product that is shoddy and does not provide a long lasting solution is not likely to 'fly' with BoP even if it is cheap. The following illustration provides some detail.

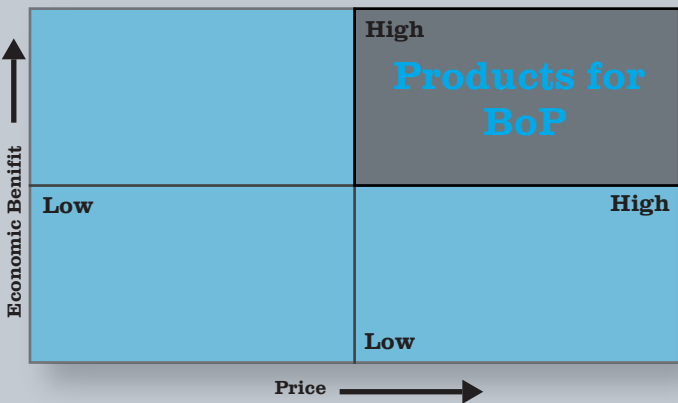


Figure 3: Product Positioning Strategy for BoP consumers



Photo Credit : Sumit Khan, PSE, CARE Bangladesh

Recommendations

Don't assume that shoddy and cheap goods attract the BoP - the key is innovative solutions to problems!

As long as the BoP finds that an offering innovatively and effectively solves their problems, they would be willing to pay a relatively high price if supported by a feasible financing mechanism. This creates a profitable and large market for the private sector.

Take the bottom - up approach : Don't teach them what they need - find out how they perceive what they really need!

Most often, the manifest needs of nutrition etc. do not appeal to the BoP. Their latent needs motivate the most and products that have been able to address those immediate latent needs have prospered. Innovative below-the-line approaches that do not directly address manifest needs but work through latent motivators have higher chances of success. NGOs and social enterprises have deep insight on BoP behaviors and can effectively engage in private sector partnerships.

Insight of the workshop

"Latent needs of the BoP appeal the most - live their lives to understand their needs"

If not "live their lives" literally, at least going close to the BOP to learn about their latent needs and aspirations helps develop relevant products and carry out appropriate marketing. The BOP usually does not see too far ahead in the future and "nutrition" "health" and other generic needs often do not appeal to them unless they are physically unwell. A generic example shared at the workshop was that of a water purifier for the BoP - the usual attitude seems to be apathy towards the product as no immediate need is felt. One generation that has grown up by drinking water from a pond or river perceives it as a significant 'step up' when the next generation drinks from a tube well in the court yard. The need for a water purifier is not felt till serious health problem symptoms are witnessed due to the tube well water e.g. arsenic contamination etc. The biggest challenge therefore is to be able to associate a need that is not obvious to the consumer due to a myopic lifestyle, with the consumer's latent need that might directly strike the 'value for money' aspect.

GrameenPhone's success in being the market leader in mobile telephony business with 40 million consumers largely drew on the BoP market and through below the line marketing across 35 districts reaching 3 million people. This rigorous campaign helped reduce any perception of premium price of the product and created a brand association that appealed to emotional and love needs of every human being, irrespective of income, to reach out and connect to the loved ones.

A case in point:

Fortified sandals for BoP consumers - happy consumers, happy environment!

According to Bata, Bangladesh has 125 million people, 78% of the total population, who earn less than US\$ 3,000 a year. Bata has been operating a rural sales network for its sandals in collaboration with JITA Bangladesh and earned BDT 50 million in 2012 with an upward trend giving the company a goal of reaching BDT 150 million by 2015. However, this success has been time consuming and demanded strenuous marketing, below the line, to identify and understand the needs of rural consumers and design and market products accordingly. Going close to rural and BoP markets makes it possible for the private sector to realize demand pattern and accordingly serve the consumers - BoP's type of demand could be significantly different from usual. Bata was informed by JITA that its usual leather sandals available through urban outlets were found to be too fragile for frequent use by rural consumers. To mitigate rural consumers' rejection of usual, comfortable Bata sandals, the company came up with 'fortified' sandals made of recycled material that not only helps the environment but also potentially lowers costs.

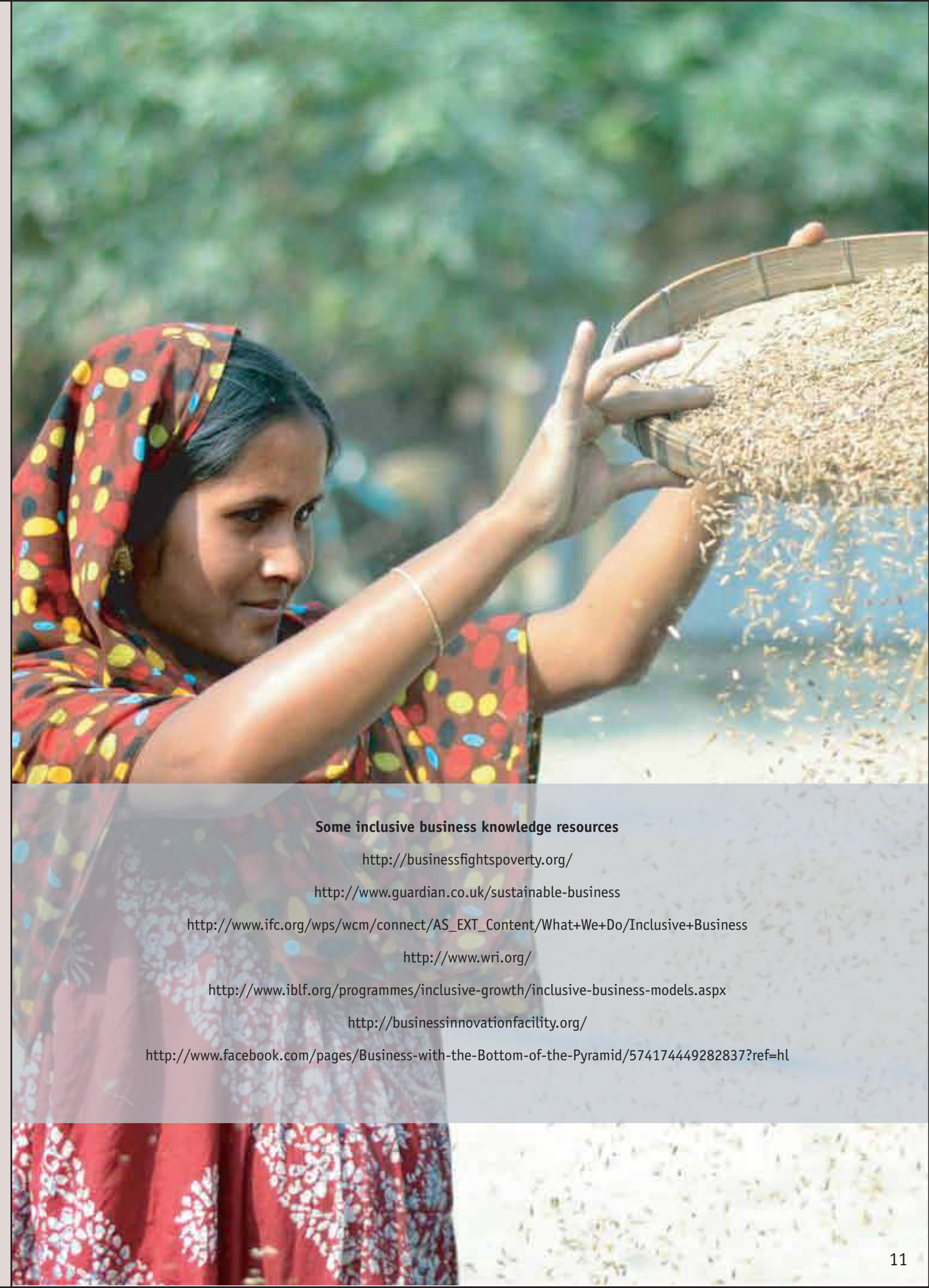


Photo Credit : Eric Haldar, RCL

Upcoming event on Inclusive Business

Participate in a two-day workshop on "Cross Sectoral Partnership for Inclusive Business" to be organized by Business Innovation Facility in July 2013. Stay connected with the Practitioners Hub of Inclusive Business (www.businessinnovationfacility.org) to get information about the workshop. The Hub also provides a space for the practitioners to connect, share knowledge and gain new insight that will help their Inclusive Business ventures grow.

Download the report from - www.carebangladesh.org



Some inclusive business knowledge resources

<http://businessfightspoverty.org/>

<http://www.guardian.co.uk/sustainable-business>

http://www.ifc.org/wps/wcm/connect/AS_EXT_Content/What+We+Do/Inclusive+Business

<http://www.wri.org/>

<http://www.iblf.org/programmes/inclusive-growth/inclusive-business-models.aspx>

<http://businessinnovationfacility.org/>

<http://www.facebook.com/pages/Business-with-the-Bottom-of-the-Pyramid/574174449282837?ref=hl>



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