

An Inclusive Business Model for the Rural Women Living Under Base of Pyramid: Empowering Women through Potential of ICT

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Abstract: This article ascertains the inclusive business model for rural women living under base of pyramid. Bangladesh is a land of world famous social enterprises like Grameen, BRAC, ASA and many more. However, a large percentage of women are still unemployed and their potentials are unexplored. The potential of women can be exploited through the opportunity and growth prospects of the IT sector in Bangladesh. IT is a relatively new sector in the country's economy. The World Bank, in a study steered in 2008 anticipated triple digit growth for Bangladesh in IT services and software exports. The Internet penetration has also grown up drastically. In spite of these government exertions and patron programs, there are still noteworthy gaps to evocatively leverage ICT for growth. This article is focused on women empowering social entrepreneurship business model in the IT sector of Bangladesh, where a proposed business model in project charter format is being used.

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I. Introduction

16.6 Million Females are in the age group of 15-24 in Bangladesh, out of which 56.43 % are school dropouts (CIA Report, 2015). Among this large group of literate/semi-literate women living under base of pyramid, majorities are not engaged in economic activities and hence less economic contributions to their families or society. There are few targeted programs for mass population and the people under base of pyramid.

Digital Bangladesh vision and its implementation offers the country a tremendous opportunity to leapfrog and accelerate its journey to becoming a middle-income country. Since, Bangladesh is moving from Least Developed Countries (LDC) to Developing Countries, time has come to explore different opportunities and industries. This market development exercise will focus on how rural women living under base of pyramid can be leveraged through ICT sector to improve their livelihood. This will also cover the current socio economic challenges where women can play a vital role through the potential of ICT sector.

II. Objectives

Broad Objective: To uplift the livelihood of the rural women living under base of the pyramid through an inclusive business model.

Specific Objectives:

- A. To convert rural literate women (high school graduates or dropouts) to rural entrepreneurs.
- B. To create 400 digital rural women entrepreneurs in 18 months and linkage them to the market.
- C. To improve the overall communication system of the rural population living under base of pyramid.

III. Women inclusiveness in IT Sector of Bangladesh

Bangladesh has already achieved a remarkable pathway of growth and development and desires to become the status of middle-income country by its 50th birthday (Rahman, 2015). In collaboration with industry associations and international trade support institutions the government of Bangladesh has taken both short and long term measures to support and enhance development of the domestic sector and increase the export of ICT products and services.

A huge local demand has been raised from the people who live under base of pyramid of the economy. This people cannot afford a computer or laptop to be digitally connected to the families living abroad or for academic purposes or for other communication purposes. Here, a real need of transformation in the socio economic sector of rural areas where people are still digitally under privileged. Now the question is whether a mass population can be involved in this digital revolution. This situation can be improved through a business model where a village woman specially those who are school dropouts, high school and college graduate but not having any source of income can open up an "information center" where people can come and take the necessary services.

A. Communicate to their families: through different communication applications like Viber, WhatsApp, and Skype. In fact, many mobile user does not have smartphone to use social apps to get connected. Also internet is expensive for many people and sometimes they don't know the meaningful usage of it. This Info center will help them to be connected to their families working and living abroad.

B. Education purpose: Still many rural students are disconnected from the digital world. This easy and convenient village information center will support rural digitally disconnected young students to obtain the necessary information through internet.

C. Internet for all: These information desks will complement internet for all program taken by Ministry of ICT. People will be able to use and know the real meaning of internet usage. However need more attention to ensure sustainable growth.

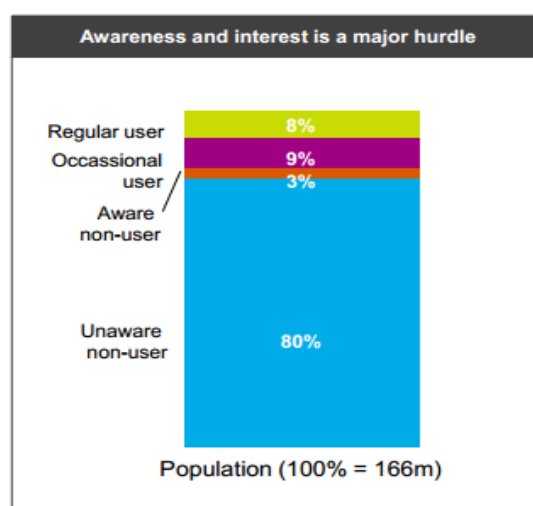


Figure 1: Internet user penetrations in Bangladesh (Source: Grameenphone)

However positive side is technology is moving in every level from urban to rural and remote areas. Now people understand the need of technology. So proper connection to the technology is essential.

D. Manpower availability and scalability:

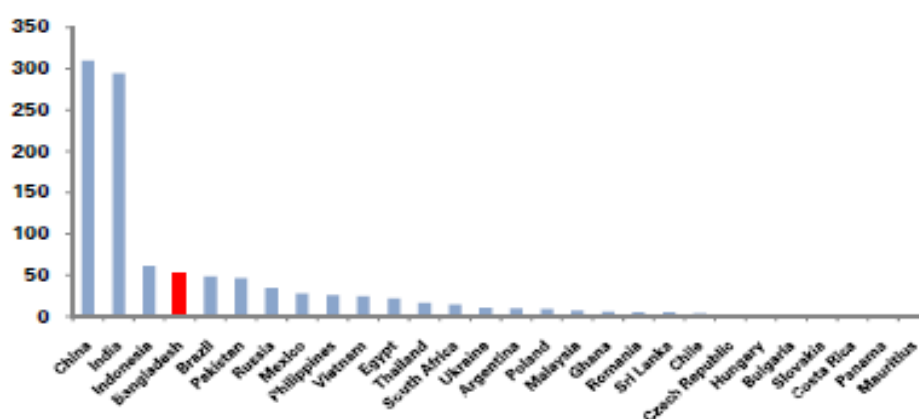


Figure 2: Population in the age group of 16-34 (Source: UN Database cited from KPMG report, 2012)

Bangladesh's demographics provide a constant supply of resources. Bangladesh has a large domestic market of 168 Million people with a relatively high young population base as over 34% are in age group of 15-34 years (CIA Report, 2015). This corresponds to a young working population of over 53 Million people. So this indicates a huge ready available of users who can really get the benefit out of the information center.

IV. Business Model for Information Center

This proposed business model is to provide a laptop and internet connection to a village woman. Every women entrepreneur will have internet access and they will work as an information center.

Pilot Project: Initially a pilot project can be taken in any close proximity to the capital Dhaka where several development organizations are directly working. According to the model and concept, each village women after training will get laptop and internet connection. They have to arrange their initial investment, whereas easy access to the finance will be provided in intervention. After that their community people will be the user or customer to her business services for their communication and other purpose. Being it social connection, application usage or any other purpose. The village women will only charge the cost plus 10% margin in order to make this business sustainable. The proposed project is presented as Project Charter in this report (Annexure).

Interventions require ensuring women inclusiveness in ICT sector:

This model needs enough support from Gov't and private sectors. Government intervention is required to reduce the bandwidth cost. In addition, fastest internet service and uninterrupted electricity connection with very low or subsidized cost will ensure cheaper cost. Following are the major activities that can ensure the successful completion of the required intervention.

Finalization of the intervention and scope:

Detailed work plan: a detailed work flow will ensure the steps of initiating the project in implementation point of view. Which will help the proper execution of the business plan.

Finalize the Business Model: A feasibility test is required for the proposed business model so that, any identified flaw may come up with proper solution and redesign the business model.

Initial Investment: Initial investment by the rural ladies and getting access to Finance and technologies are very challenging. So the pilot may be considered in Manikgonj District of Bangladesh where people are less disconnected. The interested women entrepreneur will buy laptop and internet connection with a minimum or full deposit initially. Initially they can take SME loan with reduced interest and once they will start earning then they will start repaying.

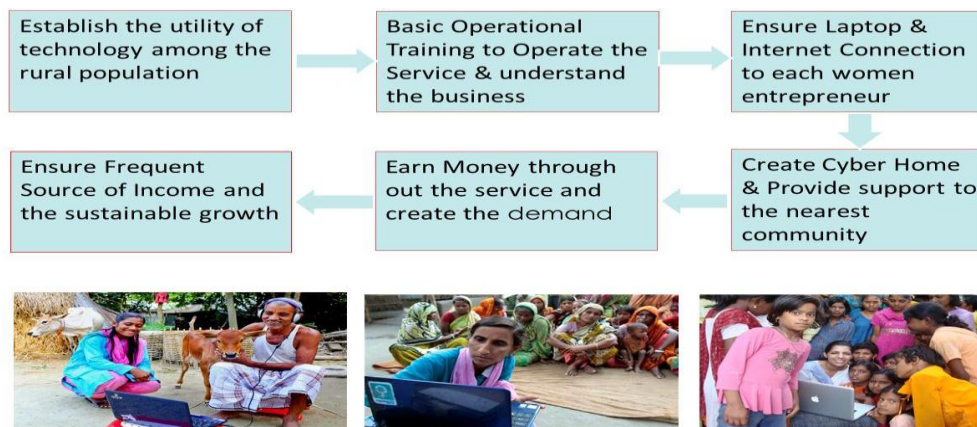


Figure 3: Proposed Business Model

Identify and Mobilization of Potential Entrepreneurs:

Identify the Resources: Among 168.9 million Population total number of female is 86.8 million and among them 16.8 million female are under age group of 15-24 (CIA World), out of which 56.43 % is school dropout, who can be potentially turned to be women entrepreneurs. Among those target groups, potential 400 rural women can be transformed into entrepreneurs in the initial phase.

Cultural Shift- Signal of change in mindset: Culturally or socially people in this part of world discourage women to work outside home. To establish business in small ICT domain, lots of encouragement is needed for women who can run the business. Understanding and social awareness is required for a mass level transformation. Women should be encouraged to come up with ideas and after incubation the idea should be complemented to a business plan.

Training to the project beneficiaries (rural women):

Education and training: Many institutions are now providing training and support to entrepreneurs. Bangladesh Computer Council (BCC) has taken so many initiatives on Industry development. Through train of trainer (TOT) program, a large number of village women can be trained in basic ICT domain (email, internet usage, communication and so on). Also local schools, college and their IT lab would be used for the basic training and skill development purposes. Here, Government and their offices like Union Information Center can partner at the intervention phase of the project.

Support rural women to prepare their business model

Tanning on Running a Small Business: Special training is required for the skills development of those selected rural women entrepreneur so that they can successfully run their business and earn their livelihood. This kind of training program will be organized through collaboration with NGOs and relevant government bodies.

Enable them to buy input & connect to the value chain

Access to Finance: To ensure the entrepreneurial growth, funding is a key element. Bangladesh Bank and other private Bank should have flexible policy for doing IT businesses. Sometimes village women are not eligible to apply for loan or other scheme. Flexible policy will enhance them to take financial advantages from formal institutions. Also they will be connected to several SME loans in a shorter access time so that they can fully avail it.

Access to IT/Technology: For rural socio-cultural environment this kind of technology driven business plan might not be very acceptable and the major reason behind that is lack of proper knowledge and so at the very initial stage changes in the mindset is required. Project need to ensure the availability of technology and devices so that they can get used to with it and realize the demand as well.

Assist them to activate the business- BDS linkage

Institutional Support: Many institutions are actively helping & training the entrepreneurs. Business development services will be provided through different institutions during and after the project.

Reducing IT cost: the internet bandwidth cost in Bangladesh is still expensive for many people. Here, Government can play a vital role by subsidizing cost. In addition, uninterrupted electricity is the key element for digital transformation. Intervention and lobbying will be required for a subsidized cost of Internet bandwidth.

Collaborative Approach: Finally, all the sectors and departments should work with each other in a coordinated way. Government can extend their support by allocating their available resources – both physical and human resources. Therefore, they must align institutions and agencies. On the other hand, the community must pin point the need areas and highlight to the donors, funding agencies where they can contribute further in this project to run successfully. All these required intervention and support from all the connected departments in private and public sector.

Exit: After the successful implementation of the model, when the new entrepreneurs will be able to run their own venture then the project will be handed over to the local rural women entrepreneurs.

Though, this is the last activity but it has to be planned before of anything to ensure the sustainability. The main strategy to exit is to handover the business to the private sector so that they can run the business successfully. Also the model should be self-sustained where less intervention is required in future development of this project.

V. Technical Approach

Technical Approach: The project is mainly inclusiveness of women in ICT sector of Bangladesh. An expert project manager is needed with experience in ICT & development sector. The key resources of the team should be capable of handling such a project. Many factors may influence the project. External stakeholders including regulators, internet service provider, telecom operators are the external stakeholders for this project. Even the people of the society, staying in the surrounding community has to be considered.

Capability building training for rural women:

This one is the most important and challenging part of this proposed business model. Because the group of people to be developed as an entrepreneur is absolutely detached from the light of technology. Bringing them to a certain skilled level in this kind of scenario might be critical. The entire training program has to be structured and detailed in order to ensure the best training provided to the rural women those can easily captivate those technical skills and implement in real-life.

Resource Planning: Any project’s success depends on using its resources. A proper budget can help to develop the business model. If the Project Manager fails to complete tasks within budget then eventually the entire project will fail. Following table shows the expected budget for 18 months project.

Table: 1 Budget for 18 months Pilot project

SL	Description	Amount in Bangladeshi Taka
1	Facility Setup	200,000
2	Facility Rent	180,000
3	Employee salaries	2,808,000
4	Project Manager’s Remuneration	450,000
5	Training & Entrepreneur development	1,000,000
6	Transport Expenses	250,000
7	Utilities	12,000
8	Other & Miscellaneous	100,000
Total Budget		5,000,000

Table 1, shows the projected cost for the 18 months operation of this project. Here in this budget the facility for office furniture and equipment have been considered BDT 200,000 and rent is projected at BDT 180,000 and utilities at BDT 12,000.

According the organizational hierarchy the total number of employees will be 13 (except Project Manager) and their yearly remuneration will be BDT 2,808,000 (BDT 12,000 average per month). Total yearly remuneration for the project manager will be BDT 450,000 (BDT 25,000 per month). Training and entrepreneur development is projected around BDT 1,000,000. These are only project management cost. However, the rural women will be connected to the access to finance for their initial investment which is between BDT 30,000 to BDT 40,000 minimum to start up their small business.

Time Frame Analysis: A Project plan work as a model for the project team; eventually a time budget (Reiss, 1995). Key activities are identified, under each key activity there are several other / sub-activities.

Table 2: Time Frame Analyses for 18 Months Pilot project

Time Frame analysis (18 months project)																			
Sl	Action Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Finalization of Intervention activities and Scope	■																	
2	Identification & mobilization of potential entrepreneurs		■	■	■														
3	Training to the project beneficiaries					■	■	■	■	■									
4	Support rural women to prepare their business model								■	■	■								
5	Enable them to buy input & connect to the value chain											■	■	■					
6	Assist them to activate the business- BDS linkage														■	■	■		
7	Exit																	■	■

Market Linkage to popularize this model:

Develop the market and educate local bodies: The project needs to engage multiple partners in different phases. ICT Division, BASIS and BCC can involve in a concept and design level. In the implementation level, the countrywide network of Bangladesh Computer council and Local Government/LGRD can be utilized. In addition the local UNO offices can be used for driving the project successfully.

Managerial Approach: The most important factor for any project is human involved factors. “Management support for projects, or indeed for any implementation effort, has long been considered of great importance in distinguishing between their ultimate success or failure” (Pinto et al: 1995, pp.75). Actually all the success criteria like time, cost, quality depends on the performance of human factors. A successful project contains motivated teams and motivation comes from setting realistic targets (Reiss, 1995).

Utilize Resources:

Planning & Monitoring: Involving Project managers and team in Planning and monitoring is another way to make the project successful. It helps to removes non-clarity and expedites the works (Reiss, 1995).

Project Manager:The Project manager plays a significant role in any project. They are responsible to the parent organization, Project and client, and his team (Meredith & Mantel, 2012). They also stated that “Project by definition a temporary entity and must come to an end”. So Project managers are not only responsible for the project but also the future of its team member.

Organizational structure & Decision making: Organization set up is very important for success of project. Some organizations are bureaucratic in nature and decision come from particular points, which in hence delay the project and fail to meet the key success criteria time.

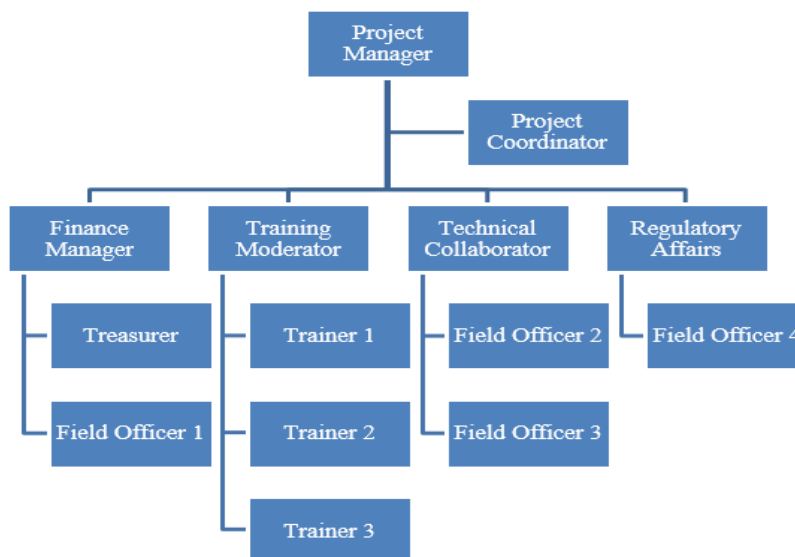


Figure 4: Organizational Structure of the Proposed Project

Engage Local NGOs and Government:

To achieve higher success rate Government help in terms of policies local support and NGO collaboration will spread this idea faster throughout their development network across the country.

Risk Factors:

The activities of the project are divided into key activities. Detailed activities are discussed in the next part of this essay. However, the project manager and organization management needs to decide on setting the deadline of all the activities and work breakdown. The major activity includes survey and design, procurement, preliminary works, pilot testing.

Consideration of risks factors: Here some key risk elements (Table-3) been listed that can hamper and delay the entire project. On the other hand, some issues are risky, and will delay the entire project. The likelihood multiple by consequence ≥ 12 has been considered as high risk level.

Risk: This is a calculation of Likelihood x Consequence, the values shown in the Matrix below are the risk values.

	1	2	3	4	5
1	1	2	3	4	5
2	2	4	6	8	10
3	3	6	9	12	15
4	4	8	12	16	20
5	5	10	15	20	25

Consequence
Red= High, White=Medium, Green=Low

Figure 5: Risk Assessment Matrix

	1	2	3	4	5
Likelihood	Very unlikely	Unlikely	Likely	Very likely	Highly likely
Consequence	No Problem	Little problem	Some Problem	Problem	Major problem

Table 3: Key risk areas and weighted average of occurrences (based on intervention & business model)

No	Risk factors	Likelihood	Consequence	LxC
1	Challenge to get access to finance	4	5	20
2	Collaboration between several division	4	4	16
3	Exposure to local politics	5	3	15
4	Institutional Support	5	1	5
5	Physical attack on Staff	1	5	5
6	Resistant to cultural change	3	3	9
7	Reducing IT costs	3	3	9
8	Poor weather condition (cyclone, flood resulting network disruption)	3	2	6
9	Training to the rural women	4	1	4

Mitigation of risks factors:

Following approaches can be taken to mitigate the risk factors.

1. Involve local government to reduce the conflict of interest and take their support.
2. Engagement with local schools and Colleges for training and workshop purpose. Use their facilities and trainer to build a sustainable model to train the people.
3. Take Conservative approach during communicating with rural people to avoid conflict in cultural shift. Also educate people in terms of understanding the importance of ICT in their daily life.
4. Knowledge sharing session to avoid cultural shock.
5. Take government and private sector support to reduce Internet associated cost.
6. Provide natural climate alert to save the assets and ensure the backup connectivity.
7. Develop short and effective training program for rural women entrepreneur and make a TOT based training program.

Impact Tree/Theory of Change (TOC) of Women Empowerment in ICT Sector of Bangladesh

Impact	Uplifting the livelihood of the rural literate/Semi-literate women living under base of the pyramid through digital technology			
Outcome	1. Create rural women entrepreneur in ICT Sector 2. Educate village women in terms of using digital technologies 3. Involve rural population in Digital way of communication 4. Boosting Demand for Technologically skilled Labour 5. Advancement in rural entrepreneurship development		400 Digitally Skilled Rural Women Entrepreneur	All Process, equipment and installation will be validated according to the business model.
Output	Potential entrepreneurs selected	Signal of change in mindset	Potential entrepreneurs sensitized	Training provided to managing the small businesses Entrepreneurs are oriented to IT technology Entrepreneurial workshop organized to operate the new SMEs Entrepreneur's obtained easy access to Finance Ensured access to IT technology & equipment Educated rural people to create the demand Ensured institutional support and partner's engagement to create a sustainable business model
Action Zone	Identify and Mobilization of Potential Entrepreneurs		Training to the rural women	Enable rural women to establish and operate rural IT firms - linkage to market and provide BDS

Figure 6: Impact Tree of the Proposed Project

VI. Evaluate the model through intervention success diamond

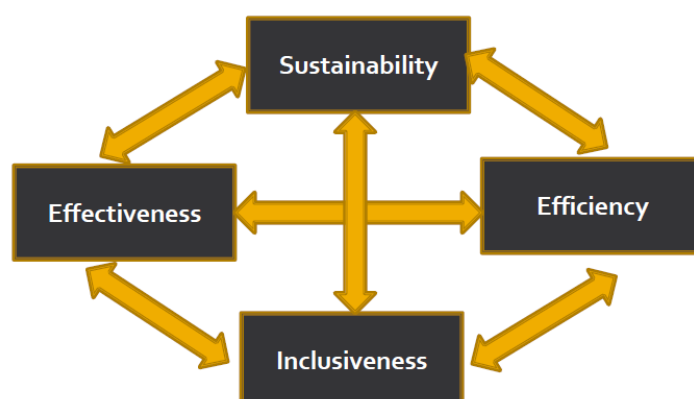


Figure7: Successful Intervention Model (Source: Jahan, S.M.)

Effectiveness: In this business model, rural women will be exposed to the latest technology. The entrepreneurial village women will get a laptop and hi speed internet connection along with basic operational training. The training module will enable them in such a way so that they can start earning by using this equipment. Throughout this social business our main objective is to empower village women by involving them in ICT sector. Model desired outcomes are as follows:

- A. Educate village women in terms of using Digital Technologies
- B. Create a source of earning (Developing Cyber Home Concept In every villages)
- C. Involve deprived rural population in ICT Sector

Inclusiveness:

Medium of communication: Initially they will setup a booth at their home with an intension to help the village people to communicate their families living outside the country through several communication application like as skype, viber. As this kind of communication enable the video conferencing, it will attract the village people as because they are not familiar using this mode of communication. Eventually it will attract huge response from ordinary village people. Because they are not only communicating verbally but also can see their desired person.

Education Sector: The impact of digital Bangladesh start spreading very fast whereas the infrastructural support not yet reach to the root. Results are publishing online. Some educational institute like Open University is taking classes and examination online. The majority student of the Open University belongs to rural areas. As they do not have any opportunity to go online from their village, they come across to the nearest town to avail the internet facility. If this model works and each village gets at least one laptop and internet connection then it will be very easy for those students to connect instantly. High School and college going students will also take these facilities for checking their JSC, SSC, HSC exams and submitting admission applications.

In nutshell, this model is capable to create the demand for this kind of service in the rural population. As the primary objective of this model was the inclusiveness of village people throughout women empowerment. This business model is highly effective because as the demand raises with the time those village women will become the cyber hub for those villages. The monetary policy that been discussed earlier, will start earning higher revenue as the time passes.

Efficiency:

Business Establishment Cost: According to this model each women under this program will receive the laptop and the internet connection. They will also receive the primary training without any cost in project phase. However, they have to invest to start up the project. When they start their venture only then they have to share a certain portion of their total profit. This kind of proposal will encourage urban female entrepreneur to start their own business. According to the demand they can also expend their business in future.

Facilitator's Benefit: In the recent past, the concept of "Village Phone" by Grameenphone, Bkash by BRAC, they have already made a very strong footprint. Similarly here the facilitator will earn from the profit sharing of those Cyber Homes. There are around 86,000 villages in this country. If the piloting Project brings the success

then the facilitator organization can gradually move to other villages. The market is still untapped with the 78% (22% Urban Population) of the total population of the country. So the monetary prospect for the facilitator is remarkable as well.

Sustainability: According to this model, once the cyber home concept become known to the rural population, it will start incurring revenue from the multi-purpose uses of internet among rural people. “However, recent experience of a number of developing countries in the East, particularly China, demonstrates that it is possible to regularly record double-digit growth rate on a sustained basis” (Bhattacharya & Deb, 2006; p.21). There is a huge opportunity of expanding the business in a very short period of time as because once the demand is created and the service is well acknowledged to the local people, the total utilization of the service will increase day by day as because of the nature of ICT sector.

Intervention Life Cycle:

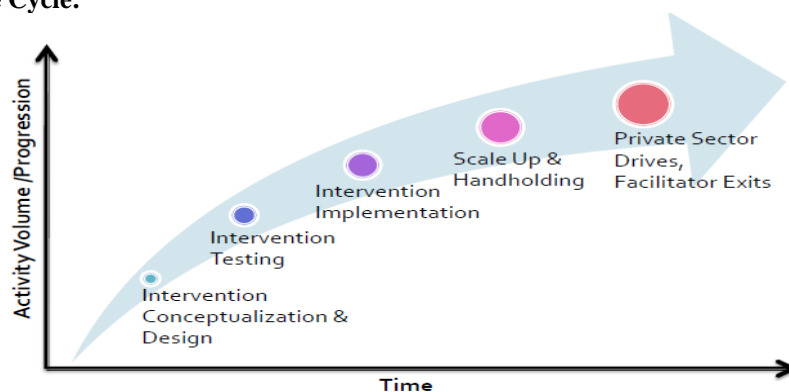


Figure 7: Intervention Life Cycle

Step-1 Intervention Conceptualization & Design: This part is the incubation part of the lifecycle where the business model can be considered at the conceptualization and development stage.

Step-2 Intervention Piloting: This is the second stage where the entire business model will run in a very small scale (1 District in Bangladesh) under very close observation so that exercise can come up with the flaw of the model and revise the entire model accordingly.

Step-3 Intervention Implementation: After successful completion of the piloting, this model will be implemented in a large scale all over the country. “Most project management literature advocates that project management has three major objectives: a project must be managed on time, within budget and to quality/performance specifications” (DeWit 1988, pp.165). In this stage a proper control on asset is highly required.

Step-4 Project Escalation in all the Villages: In this stage the main objective will be the development of a very strong channel throughout which will bring each and every village under this program.

Step-5 Private Sector Drive, Facilitator Exits: Depending on the success many private business or NGOs will show their interest to implement this model in rural areas in mass level.

VII. Conclusion

Managing a project is a complicated job which requires knowledge, experience, and team work. “Projects should transform an unsatisfactory (existing or future) state to a better state within a certain time, using a limited effort” (Cleland and Gareis, 1994). There should be a clear scope definition which explains the risk, limitations, deliverables and most importantly goal. However, the success of the project depends on so many things. Academics advised to focus many key areas, but in reality it varies from project to project. What is important for one project could be least important for other project. Risk also differs from project to project.

Here in this business intervention model is approaching to create and develop at least 400 rural women entrepreneur in any one district of Bangladesh, based on that a large people under base of pyramid can be gradually include under this business model. Altogether to develop a sector and flourish this to next level a proper plan with coordinated approach is essential. This will be only possible through a coordinated approach among Social entrepreneurs and responsible citizen groups toward the long term national vision of becoming a technology driven economy, particularly through engaging the rural women.

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Annexure: The Project Charter			
Objective: Overarching objective: Uplifting the livelihood of the rural literate/semi-literate women living under base of the pyramid through digital technology. Specific Objective: • To convert rural literate women (High school graduates or dropouts) to rural digital entrepreneur. • To create at least 400 digital rural women entrepreneurs and linkage them to the market.	Approach Technical Approach: • Capacity building training for rural women • Market linkage to popularizing this sector • Business Development Services		Risk Management Plan • Resistant to cultural change • Exposure to local politics • Reducing IT costs • Challenge to get access to finance • Collaboration between several divisions
	Managerial Approach: • Engaging Local NGO • Utilize resources & other local authorities		Risk Mitigation Plan • Involve local government to reduce the conflict of interest and take their full support. • Educate people in terms of understanding the importance of ICT in their daily life. • Take government, donors and private sector support to reduce Internet associated cost and get access to finance and input items • Engagement with local schools Colleges and NGOs for training and workshop purpose by using their facilities and resources
Resource 18 months, 14 persons BDT 5 Million	Personnel 1 Project Manager 1 Coordinator, 4 Trainers 2 Finance Personnel 1 Technical Collaborator 1 Regulatory Affair 4 Field Officers		
Major Activities • Finalization of intervention activities and scope • Identification and mobilization of potential entrepreneurs • Training to the project beneficiaries • Support rural women to prepare their business model • Enable them to buy input & connect to the value chain • Assist them to activate the business- BDS linkage • Exit		Evaluation Method • Baseline Survey • Interim Assessment • Impact Assessment	Partners: Implementation: AMTOB, BCC & Union Information Centre Stakeholder engagement: BASIS, BCS, BCC, MOICT, ISP Providers Other partners: Divisional ADC-IT, BRAC, Grameen Bank & other NGOs
			Exit Strategy • Handover this business model to private sector • Develop at least 400 individual rural women entrepreneur
			Sustainability • Post intervention regime • Need close monitoring and observation
			Ownership Rural Women Entrepreneur

		Total	18 Months	5 Mn
Schedule & Budget Breakdown (Pilot Project)				
Major Activities	Description	Time	BDT	
Finalization of intervention activities and scope	Intervention planning, concept designing and prepare the scope of work	1 Month	1 Mn	
Identification & mobilization of potential entrepreneurs	Find out the appropriate business model to convert the rural women to entrepreneur	3 Months		
Training to the project beneficiaries (rural women)	Curriculum design, monitoring, involve govt. and private bodies (NGOs, School)	3 Months	3 Mn	
Support rural women to prepare their business model	Support to the new entrepreneur to grow and develop their new venture	3 Months		
Enable them to buy input & connect to the value chain	Facilitate institutional and technical support and ensure access to finance and IT equipment	3 Months		
Assist them to activate the business- BDS linkage	Ensure successful collaboration between several institute and bodies.	3 Months	1 Mn	
Exit	Develop rural women entrepreneur and create sustainable opportunities from this model	2 Months		

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