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SAARC Development Fund



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# SAARC Development Fund

SDF Quarter-3 Newsletter, July-September 2022

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## Greetings from SAARC Development Fund (SDF).

Welcome to our latest newsletter, the third this year, all of which we hope have helped keep you updated on our efforts in the region.

These newsletters reflect the journey of the Fund, which was established by the Heads of the SAARC Member States to promote the welfare of the people of SAARC Region, to improve the quality of life, and to accelerate economic growth, social progress and poverty alleviation in the SAARC Region through projects implementation.

Despite significant progress, much remains to be done as SDF continues with its mandate of building regional integration through project-based collaboration.

This third quarter newsletter covers a number of updates and stories from the field about people we empower. SDF operates through the three financing windows: Social, Economic and Infrastructure. SDF has about 100 projects approved by the SDF Board under the three funding windows with a fund commitment/allocation of over USD 134 million.

The trust of our partners makes everything we do possible. We wish to acknowledge the enormous contribution of all our partners for working together with us to achieve sustainable results through our projects in the SAARC Member States.

Thank you and happy reading!

## Our Funding Windows

### Social Window

Social Window funds projects on poverty alleviation, social development focusing on education; health; human resources development; support to vulnerable/disadvantaged segments of the society; funding needs of communities, micro-enterprises, rural infrastructure development.

### Economic Window

Economic Window extends funding to projects in Trade and Industrial Development, Agriculture and allied sectors, Services Sector, Science and Technology, and other non-Infrastructure areas.

### Infrastructure Window

Infrastructure Window of SDF extends funding to projects in Energy, Power, Transportation, Telecommunication, Environment, Tourism and other Infrastructure areas.



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# Sustainable future for smallholder farmers

*A successful completion of SDF's Livelihood Enhancement project in Bangladesh*



In 2018, SDF engaged in a livelihood enhancement project to provide smallholder farmers in the SAARC Member States with opportunities to improve their livelihoods through small scale agro-business focusing on value chain development.

The project, implemented in Bangladesh, Bhutan, India, Maldives, Pakistan and Sri Lanka, focused on development of agri-food value chains and expansion of existing value chains to expose smallholders to new markets, new skills and technologies, and greater income security.

In Bangladesh, the livelihood enhancement project successfully completed in August this year, benefiting 100 farmers and more than 1,000 households as secondary beneficiaries in Bogura and Gazipur districts.

According to our implementing partner - Rural Development Academy (RDA) in Bogura and our lead coordinating agency - SAARC Agriculture Centre, farmers in the project areas are using the vacuum frying technology to produce jackfruit and banana chips, making tomato sauce. They are aware of nutrition, hygiene, packaging and marketing.

**“In terms of results on the ground, income of the farmers have increased by at least 15 percent using these new practices of value addition,” said Monirul Islam, Assistant Director at RDA. He said that the post-harvest losses for selected vegetables and fruits have reduced by 10 percent.**



With funding support of over TK/BDT 17.5 million (USD 0.18 million), the project will be replicated in other communities. “The farmers here are inspired to establish agro-processing sheds and start their own businesses,” Islam said.





## Women in Gazipur launch local Tomato Sauce

Women make up about 65% of the farmers/agricultural workers in Bangladesh but they face many barriers to access the resources they need to succeed.

Providing women opportunities in value addition and agri-enterprise is critical to build robust and sustainable rural communities.

Tania Sultan, 32 and Rebeya Begum, 42 are leading the SDF-supported livelihood enhancement project in Gazipur, Bangladesh. Gazipur is known for their huge seasonal tomato production, especially by its smallholder farmers. Tania and Rebeya are members of the farmers' group who have now turned it into an opportunity to launch their local tomato sauce.

Tomatoes are difficult to handle. Once harvested, tomatoes cannot be kept for long as they ripe and decay easily so they have to be sold immediately.

Tania says that tomatoes fetched them only BDK 1 to 2 per kilo during the peak season. Sometimes, they did not even harvest the tomatoes and just left them to decay in the farm because of low prices. But this process of innovation and value addition to their tomatoes has not only given them profit (BDK 5 per sachet of 8 gram) but have generated interests among other women farmers in the agri-business.



## Empowering young farmers

29-year-old Mehedi Hasan is a banana and jackfruit farmer in Bogura, Bangladesh. He spends two days a week at a nearby food processing centre, built with SDF-support, to produce banana and jackfruit chips through a vacuum frying technology.

He says the value addition to their agriculture produce have ensured an increased income for himself, his family and other members of the farmers' group in Bogura district. It has also encouraged young people to learn food processing, marketing and packaging techniques to increase the value of their harvests.

Hasan is one of the many young individuals in Bogura who are now trained in agro-processing, operating the vacuum frying technology, food safety standards, packaging, marketing and the overall concept of value addition to agricultural produce.



# Making an impact on the lives of people with disabilities

Disability, resulting from accidents and illnesses, are part of life in countries around the world. In developing nations, these incidents are further complicated by poverty and lack of quality treatment or rehabilitation services.

SDF has been working with Centre for Rehabilitation of the Paralyzed (CRP) in Bangladesh since 2013 to provide scholarships to professionals from SAARC member states to pursue Master's programme in rehabilitation science. In addition to the annual scholarships, an international hostel, library and computer lab for advanced research, and a 400 kVA power substation at CRP were also built.

With USD 1.5 million SDF grant for the first phase of the project and USD 0.74 million for the second, over 120 students from the SAARC Member States have availed the scholarship in Phase I of the project.

Many of these graduates today are serving in various capacities as either senior occupational therapists or consultants, who are constantly developing treatment and rehabilitation services for people with disabilities.

Mustafa Kamal Rahat Khan, 39, is a senior occupational therapist at the CRP in Dhaka. He is currently heading the pediatric department and meets at least 30 children with disabilities a day from all across Bangladesh.

Rahat is from the first cohort of the SDF-funded scholarship students in 2014 and is now providing services for children with disabilities. Leading a team of 13 therapists, he is in-charge of running a two-week residential programme designed to integrate children with cerebral palsy and other diseases into family and community life.

"This programme has helped me as a clinician and occupational therapist to explore innovative treatment methods and interventions for children," Rahat said. "Through quality research and assessment tools, I was also able to evaluate the interventions and services I was providing to children with different conditions."

One of the achievements of his Masters Programme, Rahat added, was the development of a well-structured autism group therapy protocol for children with autism and their family members, which has shown to improve the child's social and interactive skills.



Thirty-one-year-old Fatema Iris completed her Masters Programme in Rehabilitation Science (MRS) in 2018. A student of the fourth MRS batch, Fatema is working as a clinical occupational therapist in the area of spinal cord injury rehabilitation.

As part of her studies, Fatema introduced a treatment protocol – a peer group exercise programme for stroke patients – which she later implemented in her department with 140 patients. This programme is now being implemented in other CRP branches as well.

Fatema hopes to be a rehabilitation scientist one day through extensive disability-related research. "The Masters Programme, first of its kind, was such an enriching experience. On top of that, getting to interact and exchange ideas with friends from other countries in the SAARC region was special," she said.

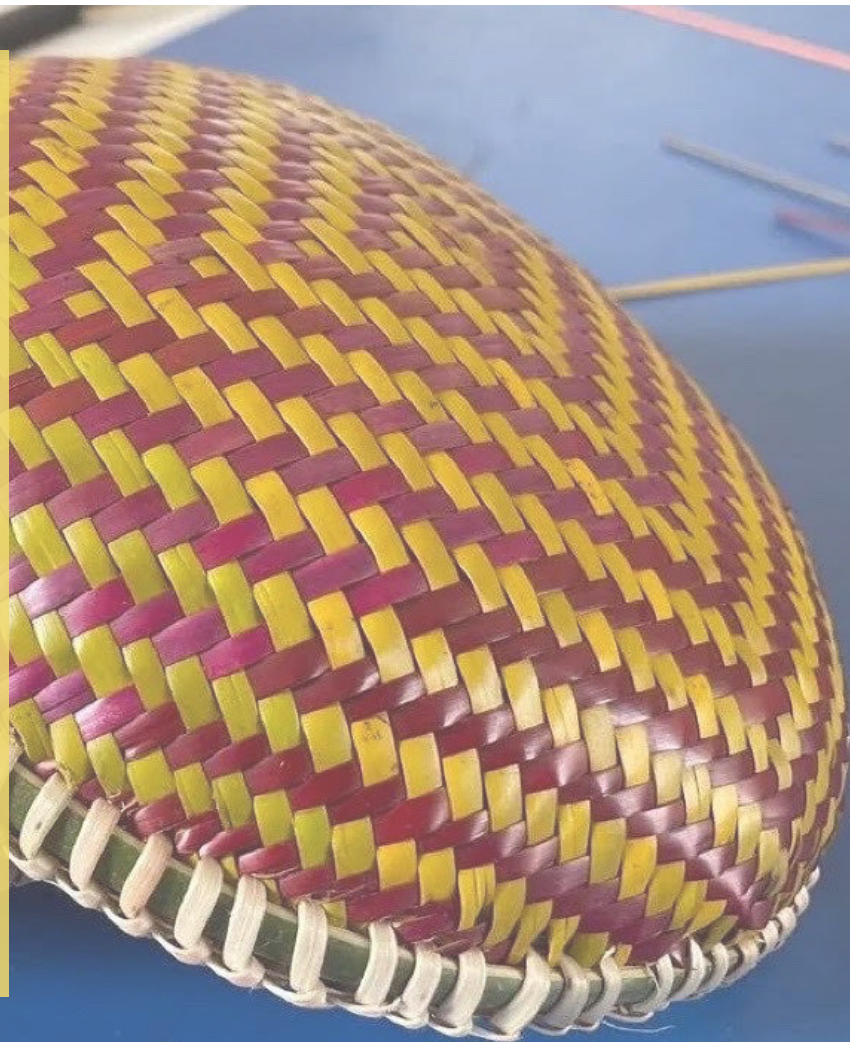


## IN BRIEF SDF Board approves the No Cost Time Extension for Bamboo Project

Bamboo constitutes a significant portion of the total forest area in SAARC region. However, the sector has suffered from poor protection and management including inefficient harvesting systems and underutilization of the natural resource. There is also a huge opportunity for bamboo related value-added and market-oriented products.

Therefore, SDF-funded project 'Promoting Integrated Bamboo Based Enterprise Development among SAARC Countries' is being implemented in Afghanistan, Bhutan, Bangladesh, India and Nepal since 2017 with an approved grant of US \$ 4.39 million.

With the objective to promote community-based bamboo resource development, management and enterprise development, SDF Board has recently approved a No Cost Time Extension to project partners to ensure completion of pending activities in Bhutan, Bangladesh and India.



**IN PICTURE** - Participants of a training on "Regional Agri-businesses Focusing on Agro Food Processing" held on 13 September 2022 at ICAR-IIHR in Bangalore, India under the SDF-funded livelihood enhancement project.



# Supporting women entrepreneurs in South Asia through training in networking, e-commerce and digital marketing



There has been an unprecedented growth in e-commerce and online business. Evidence is emerging on how the COVID-19 pandemic has accelerated this trend of using digital marketplace and e-commerce, particularly by women entrepreneurs to transform their businesses.

Rehana Akter, 44, is an entrepreneur who set up Bangladesh's first manually produced tableware ceramics business – Clay Image.

From only one store in Dhanmondi, Dhaka, Clay Image's physical presence has expanded to 10 stores in Bangladesh along with the growing presence online. Today, her products are sold in over 35 countries, especially through her digital and e-commerce platforms.

Rehana is one of the many participants of the SDF-funded training under the project "Networking and Capacity Building of Women Entrepreneurs (SMEs) from SAARC Countries", which has helped female entrepreneurs and businesswomen learn how to harness the potential of digital marketing and e-commerce to strengthen their businesses.

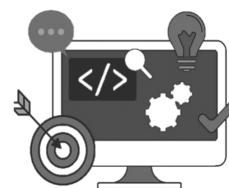
With an approved budget of USD 0.73 million, the project began in 2017 in Afghanistan, Bangladesh, Bhutan, India, Nepal and Pakistan and successfully completed in 2020. SDF's implementing partner in Bangladesh, Bangladesh Women Chamber of Commerce and Industry (BWCCI), say that there is a strong uptake of e-commerce across the

**IT** was the first time I was attending such a training and it was timely... right before the COVID-19 pandemic so whatever we had learned were put to practice during the crisis. We had to go digital," says Rehana. "With lockdowns and restrictions, we made our goods and services accessible online. This has helped us explore other markets and connect with our customers."

region with consumers making a greater shift to online shopping. SDF's funding has allowed them to kickstart this initiative among women entrepreneurs and BWCCI is now scaling up this project with support from other development partners to train more women entrepreneurs.

Another participant of the training, Luisha Akhter says that social media marketing has shown tangible changes in her business. The training inspired her to open up social media accounts for her business and to start taking orders online.

Forty-seven-year-old Luisha is the owner of Anupama Hoshtohshilpo, a clothing and handicraft store using traditional knitting and patterns. A housewife seven years ago, Luisha now runs a production unit in Bogura, Bangladesh with 65 workers and four supervisors to meet the growing demand mainly through her online platforms.



# Economic and Infrastructure Windows

The Economic & Infrastructure (E&I) Windows of the fund provides loans for financing both sovereign and non-sovereign projects in the SAARC Member States. The mandate of the E&I windows is to finance economic and infrastructure projects in the member states with direct benefit going to at least 2 member states. The lending is guided by the SDF Board-approved Credit policy and E&I policy guidelines.

The E&I Team continues to strategize in order to garner sound bankable projects and have initiated preliminary meetings with several relevant organizations and partners. In September, SDF's E&I team held discussions with the Chief Executive Officer of Druk Hydro Energy Limited (DyHE), a subsidiary company of Druk Green Power Corporation in Bhutan, for exploring investment opportunities.



## MONITORING & EVALUATION -ASSESSING THE PROGRESS OF SDF PROJECTS



In August this year, SDF conducted its first project monitoring field mission to a SAARC Member State since 2020. The onset of the COVID-19 pandemic and its impact globally has challenged SDF's implementation of projects. Our monitoring and evaluation of projects and programmes were also disrupted, especially due to the travel and other restrictions.

This resulted in obstruction of the normal cycle of monitoring and evaluation to provide timely suggestions or feedback during project implementation. SDF team has tried to fill the gap through virtual discussions with the implementing partners for progress, achievement, and problems. However, our monitoring and evaluation is being accelerated to ensure physical progress monitoring of ongoing projects and output evaluation for completed projects.

During the recent field mission to Bangladesh, the team visited the project sites and held discussions with partners. In June, SDF team also conducted monitoring field missions to assess the status of the livelihood project and an Economic & Infrastructure project in Bhutan.





# Who we are?



SAARC Development Fund Secretariat was established in April 2010 by the heads of the eight member countries of South Asian Association for Regional Cooperation (SAARC) – Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.

Our mandate is to promote the welfare of the people of SAARC region, to improve their quality of life, to accelerate economic growth, social progress and poverty alleviation in the region and to contribute to “Regional Cooperation and Integration through Project Collaboration”.

SDF manages projects in all the SAARC Member States under its three investment Windows: Social, Economic and Infrastructure Windows. For details, Visit Website: [www.sdfsec.org](http://www.sdfsec.org)



Towards Regional Integration and Economic  
Cooperation Through Project Funding

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