



Afghanistan



Bangladesh



Bhutan



India



Maldives



Nepal



Pakistan



Sri Lanka

Regional Integration and Economic Cooperation through Project Collaboration



SAARC
SAARC Development Fund

A CASE STUDY OF SDF-FUNDED PROJECT IN
SAARC MEMBER STATES:

**STRENGTHENING THE LIVELIHOOD
INITIATIVE FOR HOME-BASED WORKERS
IN SAARC REGION PROJECT (SABAH)**

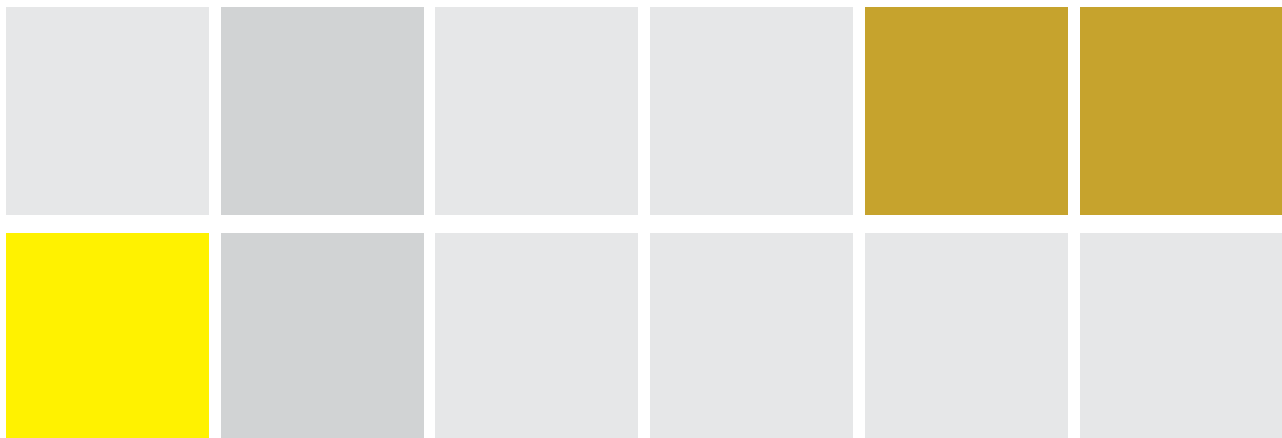


Study conducted by Indian Institute of Management
Bangalore (IIMB)



SABAH

Assessing its Regional and National Impact



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Foreword

by Chief Executive Officer, SDF

The SAARC Region, which comprises 3% of the world's land area, over 24% of the world's population, and around 3.3% of the global economy, is one of the fastest growing regions in the world. The region is endowed with a large youth population and an abundance of natural resources.

In spite of its huge potential, South Asia is one of the least integrated regions in the world. Its intra-regional trade accounts for less than 5% of its total trade. Its intra-regional investment is less than 1% of its overall investment. It faces considerable challenges in securing food for its growing population, managing its hungry and undernourished population, uplifting its people living below the poverty line, creating jobs for its working age population and providing access to education, healthcare facilities, clean drinking water, sanitation, and basic infrastructure services, such as electricity, sewage, roads and telecommunications, among others.

Taking cognizance of these challenges, in April 2010, the Heads of State or Government established the SAARC Development Fund (SDF) as the umbrella financial institution to fund sub-regional and regional projects in the attainment of the cardinal objectives of SAARC as enshrined in its Charter, viz. to promote welfare and improve the quality of life of the people, and accelerate economic growth and social progress in the region. Since its establishment as one of the Specialized Bodies of SAARC, the Fund has been actively engaged in facilitating substantive project-based collaboration

across the region under its three funding windows – Economic, Infrastructure and Social.

This Case Study undertakes a comprehensive analysis of the project, "Strengthening the livelihood initiative for home-based workers in the SAARC Region", popularly known as SABAH, which is a flagship regional project funded by SDF under its Social Window. It assesses the impact of this project at (a) the regional level in terms of fostering regional integration, cooperation, trade, connectivity and value chains; and sharing best practices and experiences; and at (b) the national level in terms of empowering women; building their skill sets and entrepreneurial capacity; creating value chains and their linkages to the local economy; developing new products; and generating wider externalities.

Our aim is to assess the SABAH model as a means for social development, help better understand the business case for women's employment, get insights into the approaches that work, learn from each other's experiences and draw lessons for future programs and projects.

We are committed to create employment opportunities, decent working conditions and entrepreneurship opportunities for women, and we will continue to do more.

Dr. Sunil Motiwal
CEO of SAARC Development Fund



भारतीय प्रबंध संस्थान बेंगलूर
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Subject: CASE STUDY REPORT ON "STRENGTHENING THE LIVELIHOOD INITIATIVE FOR HOME-BASED WORKERS IN SAARC REGION (SABAH) PROJECT" CONDUCTED BY INDIAN INSTITUTE OF MANAGEMENT BANGALORE (IIMB), INDIA

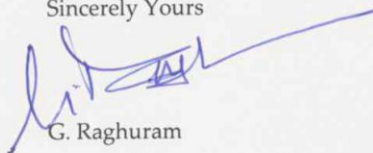
Dear Dr. Motiwal

I am pleased to share with you the final Case Study Report on "Strengthening The Livelihood Initiative for Home-based Workers in SAARC Region Project also referred to as SABAH Project" - A regional project funded by SAARC Development Fund, and implemented across all SAARC Member States.

At IIMB, we are happy to see the impact of the project at the Regional Level as well as at the National Level. The report highlights the scope to use such projects to harness the resources and talent in the informal sector in South Asia to realize the Sustainable Development Goals related to No poverty (SDG-1), decent work and economic growth (SDG-8), and partnership for the goals (SDG-17). The report includes broader lessons for future design, implementation and coordination of social projects in the SAARC region and in individual member countries.

The Case Study is a useful reference for Multilateral Development Banks (MDBs), International Financial Institutions (IFIs), Donor Agencies, Research Institutions, Organizations and Government Agencies engaged in social empowerment, entrepreneurship and social development related work in the region. It will provide insights about the elements that make for successful design and implementation of social sector projects in this region. It also highlights SAARC Development Fund's initiatives in the social sector for Regional Integration and Economic Connectivity in the SAARC region.

Sincerely Yours



G. Raghuram

Acknowledgments

This Study is an outcome of the collective efforts and contributions of various institutions and individuals. We would like to sincerely acknowledge the valuable cross country insights into and overviews of the project provided by SDF Management, and staff as well as SEWA and HNSA, our lead Implementing Agencies, in preparing the groundwork for this Study. We wish to thank the officials of all the country chapters of SABAH, our project Implementing Agencies, for generously sharing their data and best practices.

We are thankful to the home-based workers, managers of the Trade Facilitation Centers and Community Facilitation Centers, and retailers, who provided with key insights based on their experience and working with SABAH.

We are indebted to the Indian Institute of Management, Bangalore, for undertaking this Study and Prof. G. Raghuram, its Director for supervising it. We gratefully acknowledge the untiring efforts of Dr. Rupa Chanda, RBI Chair Professor in Economics and Professor in the Economics and Social Sciences Area at the Indian Institute of Management IIM, Bangalore, India, in conducting the Study and compiling its final Report.



Abstract

“Strengthening the livelihood initiative for home-based workers in the SAARC Region”, widely known as SABAH, is a flagship regional project funded by the SAARC Development Fund (SDF) under its Social Window. The project was conceptualized in collaboration with the Self-Employed Women’s Association (SEWA) and Home Net South Asia (HNSA) in 2008.

The project has been implemented in two phases in seven SAARC Countries, namely, Afghanistan, Bangladesh, Bhutan, the Maldives, Nepal, Pakistan and Sri Lanka. The project that started in August 2008 has resulted in the creation of the SAARC Business Association of Home-Based Workers (SABAH)- a social business organization -in each of the implementing countries. The project’s main objective is to increase the employability and income of Home-Based Workers (HBWs) in the region in the attainment of SAARC’s ultimate goals of promoting welfare and improving the quality of life of the people, and accelerating economic growth and social progress.

These objectives are envisaged to be achieved through a variety of activities under the project, which focus on building the capacity of HBWs, increasing the range of products they can produce, and linking them to the local, regional and international markets. The target beneficiaries of the project are marginalized home-based women workers from informal sectors, who are brought together through Trade Facilitation Centers (TFCs) and Community Facilitation Centers (CFCs) and provided with forward and backward market linkages, and collective marketing and branding strategies to enhance their income.

The present Case Study undertakes a comprehensive analysis of this project covering both the Phases, I&II, across all the seven implementing countries. It assesses the impact of this project at (a) the regional level in terms of fostering regional integration, cooperation, trade, connectivity, and value chains; and sharing best practices and experiences; and at (b) the national level in terms of empowering women; building their skill sets and entrepreneurial capacity; creating value chains and their linkages to the local economy; developing new products; and generating wider externalities.

Its broad objective is to assess the SABAH model as a means for social development, draw lessons for future programs and projects, and highlight the need for such regional projects as well as the role of SDF in addressing that need.

The Study is structured into four sections. Section 1 provides the background and motivation for this Case Study and a brief overview of SABAH’s operating model in terms of its key features and activities. Section 2 constitutes the core of this Study. It discusses the achievements and outcomes of the project in the implementing countries, based on a triangulation of both the primary and secondary evidences. It highlights the areas where the project’s outcomes have been more pronounced and areas where there has been a deviation from its targets. The primary evidence collected from a range of stakeholders through discussions and surveys is used to bring to light factors, which have shaped the project’s outcomes, as well as some of its constraints.

The discussion covers both the regional and national dimensions of SABAH. At the regional level, the focus is on the extent to which the process of regional integration has been facilitated through the promotion of trade, product development, creation of a value chain and other market linkages, regional collaboration and team building, and better understanding of each other’s practices. At the national level, the focus is on the empowerment of HBWs through entrepreneurship, skilling and capacity building on product development and its spillovers and externalities to the wider community. Section 3 brings to the fore the key insights into what has enabled SABAH to be effective and what have been its main challenges, its common facilitators and constraints, as well as its country-specific challenges. Section 4 sheds light upon the main lessons that have been learnt from the SABAH experience for similar future interventions in the SAARC countries. It also highlights the limitations of the Study.

List of Abbreviations

CFC	Community Facilitation Centre
DAC	Department for International Development
DFID	Development Assistance Committee
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
HBW	Home-Based Worker
HNSA	Home Net South Asia
KPMG	Klynveld Peat Marwick Goerdeler
LIA	Lead Implementing Agency
NGO	Non-Governmental Organization
NWAB	National Women Association of Bhutan
OECD	Organization for Economic Co-operation and Development
PFA	Project Financing Agreement
R&D	Research and Development
SAARC	South Asian Association for Regional Cooperation
SABAH	SAARC Business Association of Home-Based Workers
SBO	Social Business Organization
SDF	SAARC Development Fund
SEWA	Self-Employed Women's Association
TFC	Trade Facilitation Centre
UN	United Nations
UNEG	United Nations Evaluation Group
USD	United States Dollar

Executive Summary

■ Introduction

About SDF

The SAARC Development Fund (SDF) was established by the Heads of State or Government of the eight SAARC Member States in April 2010 as the umbrella financial institution to fund sub-regional and regional projects with a view to promoting welfare and improving the quality of life of the people, and accelerating economic growth, social progress and poverty alleviation in the region. In the attainment of these larger objectives, SDF facilitates regional cooperation and integration through project-funding under its three windows, namely, Social, Economic and Infrastructure.

“Strengthening the livelihood initiative for home-based workers in the SAARC Region”, popularly known as SABAH, is a flagship regional project funded by SDF under its Social Window.

The project was conceptualized in collaboration with the Self-Employed Women's Association (SEWA) and Home Net South Asia (HNSA), India, in 2008. It was initiated in August 2008 and has been implemented in Phase I & II. This project has resulted in the creation of the SAARC Business Association of Home-Based Workers (SABAH) - a social business organization - in each of the implementing countries, namely, Afghanistan, Bangladesh, Bhutan, the Maldives, Nepal, Pakistan and Sri Lanka.

The project's main objective is to increase the employability and income of Home-Based Workers (HBWs) in the region in the realization of SAARC's ultimate goals of promoting welfare and improving the quality of life of the people, and accelerating economic growth and social progress. The target beneficiaries of the project are marginalized home-based women workers in the informal sector. The major expected outcomes of SABAH include creating infrastructure; building skill sets and capacities of HBWs; enhancing income opportunities through stronger market linkages; promoting team work and learning; improving the product basket through value addition, diversifying products and upgrading their quality; and promoting

regional integration through value chains and market linkages as well as cross-country cooperation.

The approach is holistic in that various activities can be mapped, either individually or collectively, to the targeted outcomes. Accordingly, several common activities define the core philosophy, approach and intended outputs of the project. These can be grouped into five broad categories:

(a) setting up and operating the Trade Facilitation Centers (TFCs) and the Community Facilitation Centers (CFCs); (b) creating and expanding the membership base of HBWs; (c) providing training and capacity building to HBWs; (d) organizing and coordinating the production process; and (e) supporting marketing and branding activities. HBWs are brought together through TFCs and CFCs and provided with forward and backward market linkages and collective marketing and branding strategies to enhance their income.

About the Case Study

The present Case Study undertakes a comprehensive analysis of the project covering its Phase I&II across all the seven countries where it was implemented. Its focus goes beyond the project-specific design and implementation aspects to assess its objectives at (a) the regional level in terms of fostering regional integration, cooperation, trade and connectivity; creating regional value chains; and sharing best practices and experiences within the region; and at (b) the national level in terms of empowering women; building their skill sets and entrepreneurial capacity; creating value chains and linkages in the local economy and within communities; developing new products; and generating wider externalities. Its broad objective is to assess the SABAH model as a means for social development and draw lessons for future such programs and projects. The Study specifically discusses the following aspects:

- The Study specifically discusses the following aspects:
- Important facts and features of the project in each country to highlight the outcomes against the targets;

- ▣ Strengths of the project in each country, constraining factors, and commonalities and differences across the countries in these regards;
- ▣ Actual as well as perceived outcomes of the project and contributing factors (project, country and context-specific);
- ▣ Spillovers of the project to the wider community and to the SAARC Region;
- ▣ Steps needed to extend the reach and impact of the project and to make it self-sustaining; and
- ▣ Lessons for design, implementation and coordination of similar future interventions in the SAARC Region.

Methodology and scope

This Study is primarily based on interviews of a wide range of stakeholders involved in conceptualizing, designing, implementing, monitoring and evaluating the SABAH project and those involved in it in different ways as direct or indirect beneficiaries. These included SDF officials, project focal persons from the Lead Implementing Agencies (LIAs) and Implementing Agencies, HBWs, master trainers and cluster leaders, suppliers to SABAH, retail buyers of SABAH products, SABAH members who have become entrepreneurs and government officials. A total of 27 in-depth interviews were conducted over skype and phone during the period, April-June 2019. The interviews typically lasted for about an hour to 90 minutes and were open-ended or semi-structured, to enable rich, in-depth discussions.

Most of the interviews were conducted one-to-one, while a few were held with a group of 3 to 5 respondents, each taking turns to narrate their experience with SABAH and answering specific questions. These interviews were set up with the help of SDF as well as the SABAH country contacts. Short, structured questionnaires were also distributed among certain target groups through the project staff. A total of 19 such completed questionnaires were received from five of the seven countries. Hence, a total of 46 responses were obtained from the structured, semi-structured and open-ended surveys.

The primary information was supplemented with the secondary sources of information obtained from SDF; Implementing Agencies, namely, SABAH country chapters; and LIAs, namely, SEWA and HNSA. These documents included the project evaluation reports, country studies, summary reports, quarterly progress reports, project review and monitoring reports, and short case studies and reports on SABAH workers.

The analysis in this Study is based on a triangulation of the primary and secondary sources of information as well as the completed questionnaires.

Analysis and Findings

An examination of both the primary and secondary sources reveals that SABAH has succeeded in meeting its targets in some areas, such as creating a network of HBWs and building their skillsets through specialized trainings, developing new products and increasing variety in the product basket sold by HBWs, creating opportunities for employment for and enhancing incomes of HBWs, and providing exposure to HBWs through visits within the country and overseas for exhibitions and trade fairs. Similarly, thousands of HBWs have been registered and are now members of SABAH in the SAARC Countries.

There have also been positive outcomes at the regional level in terms of creating new products in the region and market linkages, building capacity and team spirit and promoting goodwill across the implementing countries, laying the foundation for future regional integration projects.

However, in some areas, such as long-term planning, continuity, financing mechanisms and timeliness, there are important lessons for future regional projects. The in-depth discussions and field interviews as well as responses to the questionnaires circulated among different stakeholders further indicate that the country and context-specific factors have played an important role in shaping the varied experiences and outcomes under SABAH across the implementing countries. They highlight the influence of political, social, organizational and administrative factors at the national level and of trade policies and connectivity issues at the regional level.

▣ Effects of SABAH project at the regional level

SABAH's impacts at the regional level are discernible in four inter-related areas: **(a)** creating a shared understanding of the economic benefits HBWs can reap through collaboration and cross-country learning of the best practices in this sphere; **(b)** regional skill and capacity building; **(c)** creating regional products with regional market linkages and associated regional infrastructure; and **(d)** enhancing goodwill and laying the basis for further regional collaboration among HBWs as well as other target groups.

Shared understanding and cross-country learning

The discussions with the stakeholders revealed that the project has promoted a region-wide understanding of how HBWs can contribute to their socio-economic status and of the very concept of team work. This has been enabled through the training and exposure provided to HBWs at SEWA about entrepreneurial opportunities, requirements and collective operating model that SEWA has pioneered. The latter has enabled transfer of knowledge and experience within the SAARC Region on how HBWs can be capacitated, how they can become entrepreneurs, and what are the best practices in this domain in other countries of the region.

Regional skills and capacity building

One of the biggest sources of impact have been the training workshops and capacity building efforts organized under SABAH at SEWA in India. Several thousand women across all the implementing countries have participated in these cross-country training programs and developed general as well as specific skill sets necessary for their empowerment.

Creation of regional products and market linkages

SABAH has led to the identification of markets and launch of new products in the region. It has also created a space to make these visible in other markets in the region and beyond through sales and publicity campaigns. There have been collective exhibitions, fairs and cooperative efforts among some country chapters of SABAH to market each other's products and to source

regional inputs. These products and the associated cross-border trade initiated by SABAH provide a basis for furthering regional integration through the creation of a regional brand and a regional marketing platform, with a possibility to create more backward and forward linkages among the SAARC Countries in future.

Foundation for further regional collaboration and integration

The implementation of a regional project such as SABAH is important from a longer-term perspective as it lays the foundation of goodwill and fraternity for enhanced regional cooperation and understanding. If these gains are capitalized upon by the governments in the region and supported by other development partners, including through SDF-funding, it can facilitate the introduction of other social, economic and infrastructure projects in the region to promote social development, intraregional trade and connectivity. Essentially, therefore, SABAH can serve as a model project for substantive project-based collaboration across the region.

▣ Effects of SABAH project at the national and local level

SABAH's impacts at the national and local levels can be categorized into three broad, though interdependent, categories: first, empowerment of women at various levels and the mechanisms that have enabled this; second, creation of markets through the development of products, value chains and product baskets; and third, development of infrastructure at the community level.

Empowerment

Women's economic, social, political and individual empowerment has been the most important upshot of SABAH across all the implementing countries. The project has empowered thousands of women participants as well as their families and communities. This has been made possible through different kinds of activities under this project, such as identifying HBWs and bringing them out of their homes, imparting training and capacity building to HBWs, establishing TFCs/CFCs to connect HBWs to the supply chain, providing opportunities to HBWs to participate in exhibitions and trade fairs, and promoting the very model of team work and entrepreneurship among HBWs. The project has resulted in increased and more predictable incomes of HBWs,

supplementing their household family earnings and, in some cases, serving as their sole means for sustaining the family. In addition, the project has made indirect and hidden contributions to the lives of HBWs at the individual level, coupled with their positive spillovers for families and communities.

Women's empowerment has also been facilitated by capacity building and entrepreneurship. There has been a provision of skilling in specific occupations as well as generalized training in leadership and management, group work and quality control processes under SABAH. This has enabled poor, rural and illiterate women to become confident about their capabilities, get employment, venture into new businesses to become entrepreneurs, and increase their earning potential and marketability, with an important bearing on their income, welfare and status in the family and community.

SABAH has enabled social, political, attitudinal and cultural changes by sensitizing its members and the wider community regarding the role women can play as producers, entrepreneurs and providers for their families. It has helped in politically empowering women by facilitating their representation in the local government bodies. Due to the growing prominence and recognition of HBWs with the help of SABAH, some of them have been nominated to the government committees and boards of local agencies. The project has helped transform mindsets of the people, while spurring attitudinal and cultural change for the better in the communities, in the families and among the individuals who have been influenced by the project directly or indirectly.

Creating market linkages

SABAH brings in many HBWs to sustain a production process that supports product development and diversification. Over the years, SABAH has been successful in developing new products, reviving indigenous products and expanding their variety. It has also trained HBWs to become quality conscious and skilled producers as well as manage inventories and supply chains. It has done reasonably well in developing a range of products that have a local and, in some cases, also international market. By doing so, it has fulfilled the basic requirement of a market, which is to create and provide the product to the market, though there have been challenges in terms of selection of products, quality, packaging, costs and scale in some countries.

SABAH's performance in creating backward linkages with the suppliers of inputs has varied across the countries. The producers and suppliers in some countries have benefited from the development of a supply and value chain and marketing opportunities created by SABAH, while in some other countries, these linkages have not fully developed, making it difficult to maintain and sustain them. Certain challenges have plagued SABAH's back-end sourcing, affecting its supply chains. One such challenge has been in finding raw materials for SABAH products. In some countries, like the Maldives and Bhutan, high dependence on importation of raw materials and other inputs for SABAH products has limited their domestic production, leading to higher costs of production, which has further been compounded by exorbitant internal logistics costs and, at times, by poor connectivity with the source countries for imports.

In terms of creating forward linkages with buyers, SABAH has played an important role in linking producers to retailers, including through SABAH's own retail outlets as well as other customers, in many ways. SABAH has indeed become an important source of demand for many HBWs and other suppliers. There have been some efforts aimed at marketing and branding to promote the visibility of SABAH products in the local and regional markets, though not uniformly across all the implementing countries.

Creating physical infrastructure

An important element of SABAH's operating model has been the creation of physical infrastructures in the forms of TFCs and CFCs. These serve as production, collection and storage spaces, and provide the infrastructure for additional activities, such as training, setting up retail outlets, cafés and catering facilities, thus benefiting not only SABAH members but also the larger community. The optimal utilization of these facilities for multiple purposes is an important feature of the SABAH model. In most cases, good TFCs have been developed in urban areas. But in some cases, it has been difficult to set up these facilities, especially CFCs, which have remained mostly rented properties or have not been established at all. A common difficulty has been finding land or premises at affordable prices for setting up these facilities.

Several important insights emerge from the varied country experiences with the establishment and

functioning of TFCs/CFCs. First, the country-specific factors, such as size, remoteness and geography, have often constrained the development of these facilities. Hence, it may be difficult to maintain the collection and production Centers in some countries in the region. Second, the country experiences highlight the fact that financial support may not have been adequate or sufficiently adapted to the specific conditions of different countries, i.e. higher real estate costs and lack of land. The misalignment of financing with the construction plans of TFCs/CFCs has also caused delays. Third, SABAH's success is highly dependent on the smooth functioning and cost effectiveness of these facilities. It was important for SABAH to raise enough revenues through sales and other activities enabled by TFCs/CFCs in order to cover the rental and operating costs of these facilities. Where this was not possible, the facilities had to be closed.

This interdependence between the TFC/CFC establishment and operation with the financial viability of the project created a vicious circle, as the inability to set up the facilities or find rentals at reasonable rates affected cash flows making some SABAH units unviable, further compounding the challenge of setting up these facilities. Finally, the country cases also highlight the importance of the government support in providing its buildings or land to carry out the CFC or TFC activities. Where this was available, the financial constraint was significantly eased. However, the government's role in providing infrastructural and other logistical support was largely missing and may have contributed to some of the failures.

Factors shaping SABAH's performance

Several factors explain SABAH's varied performance across the implementing countries. These can be broadly categorized into two groups, country-specific and project-related.

Country-specific factors and challenges

In several cases, country-specific attributes and conditions have been a major constraint, which posed serious challenges. These mostly pertain to the political, economic and geographic factors. The government's role in maintaining a conducive political climate for carrying out SABAH's activities across different parts of the

country, and in providing financial, infrastructural and policy-related support for the project was important. In several countries, elections and changes in the government and associated changes in its policy priorities affected continuity of the project. Although SABAH is not designed to be dependent on the government in terms of its core activities or operating framework, the larger enabling environment that can be created by the government was still important. Active presence and support of the government, both at the national level and at the regional level, would have made SABAH a more effective project.

Several important aspects of the SABAH framework, including development of production and collection facilities, creation of market linkages, scaling up SABAH's activities, and enabling wider spillovers within the countries and regionally, would have been facilitated with the government support and involvement. A more pro-active, consistent and holistic engagement with the government, adapted to the country requirements and synergized with other government policies and initiatives, would have certainly resulted in greater national and regional impacts from SABAH.

The country-specific characteristics relating to geography, local infrastructure, production capacity, import intensity, structure of economic activity and societal/attitudinal norms influenced SABAH's performance in different countries. Several implementing countries are highly import-dependent and have limited production capacity, restricting their ability to launch a wide range of viable products. This issue is relevant to countries, such as the Maldives, which has limited supply of indigenous raw materials and faces problems of internal logistics and connectivity. SABAH's success depended largely on the capacity to produce and diversify their product basket at a reasonable cost, conditions which may not have existed in some of the countries. SABAH's outcomes also depended on conditions, such as the presence of poor, rural communities with low levels of income and illiterate HBWs near one another, who are willing to work collectively. These conditions were not always present in some of the countries, such as the Maldives and Bhutan.

Other country-specific attributes which posed a challenge were high cost of real estate and unavailability of local infrastructure, such as roads, transport and connectivity. Countries like the Maldives have been adversely affected by the shortage of land for creating

TFC/CFC facilities at reasonable cost and non-availability of buildings at reasonable rentals for operating these facilities. The lack of access to microcredit, underdeveloped nature of the financial market in many of these countries and absence of alternative sources of financing outside the SDF support, also affected the project's performance. Hence, the country size, topography, logistics and supporting physical and financial infrastructure were not always conducive to realizing SABAH's objectives.

These differing country contexts suggest that the project needed to be flexible and customized to overcome the country-specific constraints and address the country specificities. There is little evidence to suggest that these contextual differences were factored into the project at the time of its conceptualization or during its implementation. Nor is there any evidence of alternative approaches or plans (financial, operational and logistical) to achieve the project's stated objectives when needed to suit the country-specific circumstances. The 'one-size-fits-all' approach appears to have been taken, affecting the project's success in some of the countries.

Project-related factors and challenges

In addition to the country-specific conditions which have affected SABAH's performance, the project-specific factors have also played a negative role. There have been shortcomings in the management and administration of the project at various levels, which were detrimental to the realization of its coveted outcomes. These include issues, such as project initiation, leadership and capacity, coordination and communication, and financial aspects.

The initiation of the project itself was problematic in some ways. The project was started once three Project Financing Agreements (PFAs) were obtained, even though the remaining countries had not finalized their PFAs and were not ready. There was inadequate preparedness and planning in some of the countries before launching the project.

There were also issues with the project leadership and capacity as some Implementing Agencies often did not have enough people to look after all the aspects of the project, including management, finance, operations, procurement, marketing, etc. There was also a lot of turnover of staff in the Implementing Agencies, which caused difficulties in adhering to production time-lines and quality standards. At the same time, the lack of continuity in the project leadership and senior positions

created difficulties in some countries. Frequent changeover of chairpersons with differing perspectives on how SABAH should operate and what would make SABAH sustainable, led to discontinuity in operations, impeding its performance.

There were also problems with the project coordination and communication, which affected the timeliness and quality of information and communication in the initial phase. This was mainly due to an intermediary set-up, where LIA was the conduit between the Implementing Agencies and SDF, as a result of which the Implementing Agencies could not report directly to SDF. This caused delays in reporting and funding, and often led to misunderstandings.

The problems also arose on several financial aspects of the project, particularly with regard to its sustainability and continuity as a business model, which varied across the countries, and forward planning in transitioning SABAH from SDF's grant support to a self-sustaining entity, was often lacking. Much depended on the ability of the country chapters of SABAH to generate sufficient cash flows and profits through their core and additional activities in order to maintain and operate TFC/CFC-based model of production and distribution. However, sales did not bring in enough profits in many countries and no-cost extensions had to be given by SDF to complete the project. Hence, sustainability of the project would require rigorous efforts in expanding production and sales, and creating other sources of income, possibly in partnership with other agencies, along with some form of support from the local and national governments.

Summary and Recommendations

This Case Study discovers many tangible and intangible benefits that have accrued from SABAH. The rich experiences narrated by the beneficiaries of this project and the range of issues highlighted by the stakeholders indicate the varied dimensions of its impact as well as the wide range of factors that have facilitated or constrained its process.

The main beneficiaries of the project are HBWs in each country considering the opportunities created by SABAH for skill development, capacity building, and employment and income creation. However, the project's effects have been far wider due to the creation of market

linkages within the countries, establishment of local infrastructure, development of new business and employment opportunities, transformation of societal attitudes and norms, and expansion of social and economic mobility for women workers. The regional impact has also been significant and covers many dimensions. The project has enabled cross-country learning and cooperation, created value chains and trade linkages between and among the countries, while fostering goodwill among those involved across the countries in the region.

Overall, the analysis shows that the country characteristics in terms of geography, local infrastructure, production capacity, import dependence, structure of economic activity and societal/attitudinal norms, among others, have played an important role. In addition, the project-related factors in terms of planning and execution have also shaped the performance of the project.

Project-related insights and lessons

The Study identifies certain gaps in the project's design and operating framework as well as in its management and administration. These are as follows:

Project design and operating framework

- ❑ A relevance and suitability analysis was required prior to launching the project as the differing country attributes and conditions made the project design less suited to some implementing countries than others.
- ❑ There was a need for customization and flexibility in the design to adapt to different country conditions and attributes.
- ❑ The project could have planned for alternate scenarios where certain important elements of the operating framework could not be implemented or were found to be unsuitable to some countries or if unforeseen circumstances led to deviations from the project plan. This required developing alternate intervention and risk mitigation strategies.
- ❑ Systematic background studies and baseline analyses and consultations could have been conducted in all the countries to identify beneficiaries and market needs. Where undertaken, the assessment could have been of a better quality.
- ❑ The project planning could have included clearly defined and measurable outcomes, based on some prior analysis or rationale. Other areas of impact and

their associated measures, beyond the immediate deliverables, could have been identified.

- ❑ The project could have mapped targeted outcomes with the relevant MDGs and with the SDF Charter objectives to focus attention on the national and regional development dimensions, particularly regional integration.

Project management and administration

- ❑ Partnerships and collaborations with other organizations could have been used to realize economies of scale and scope in activities and for technical and other support.
- ❑ There could have been more focus on marketing and branding, including in training activities to develop marketing and publicity skills.
- ❑ Online marketing platforms could have been developed for promoting the SABAH brand and selling products across the countries. An online regional marketing platform could also have been created. The project failed to make the best use of technology and digital means in a strategic manner.
- ❑ SABAH units in the implementing countries could have resorted to a regional outreach in promoting the project to showcase its activities and outcomes, and to influence the governments to address some of its challenges at the regional level.
- ❑ There was a need for sustained training programs to regularly upgrade skills and capacities of HBWs to cater to the changes in the product basket and evolving requirements at different stages of the project. More customized training activities could have been carried out to suit the requirements of individual countries.
- ❑ SABAH lacked a proper human resource management system. A management structure with a dedicated project head and a subordinate in each Implementing Agency for a sufficient period of time could have ensured continuity of operations.
- ❑ The project monitoring processes could have been stronger. A mid-term evaluation of the project would have helped identify the country-specific as well as common challenges in the implementation, thereby enabling timely course correction.
- ❑ The practice of granting no-cost extensions should have been discouraged. The operating principle should have been that if the project was unable to perform and meet certain targets or consistently failed on key performance indicators, then funds would not be given. No-cost extensions should have

been granted only when extenuating and unforeseen circumstances prevented achieving the targets.

- ❑ There was also a need to have better communication and coordination among the Implementing Agencies, SDF and mechanisms instituted to ensure the same.
- ❑ On financial matters, there was a need to regularize payment channels, timely payments and timely submission of audited reports.
- ❑ The budgetary allocations for different activities, such as for setting up of TFC/CFC facilities or for salaries of SABAH employees, should have been made in accordance with the cost structure and conditions in each country. The budget utilization should have been closely tracked on a regular basis through quarterly reviews and an interim assessment to identify potential financial risks for completing the project and anomalies in spending.
- ❑ There should have been proper plans to transition the project from Phase I to II. All the national chapters of SABAH should have been required to establish a detailed sustainability plan by a specified time to indicate how the project would continue independently beyond the funding period.

Limitations of the study

The analysis in this Study is constrained by certain limitations. As it is mainly based on the insights derived from the primary evidence, it is affected by the size and representativeness of the sample of respondents who contributed to the discussions, interviews and questionnaires. It was also affected by the quality of the secondary sources of information.

Recommendations

This Case Study highlights many important lessons, which can guide future projects in the region, particularly those concerned with social development and empowerment, and employment in the informal sector. It confirms that the SAARC Countries can greatly benefit from the social sector projects like SABAH, which taps into the untapped pool of informal women workers in the region. There is a lot of scope to improve capacity and to create new employment and business opportunities in this region for such workers, with many positive externalities for their communities. There is also the potential to scale up this model at the regional level through the creation of regional networks of such workers and regional marketing of SABAH products.

Regional organizations such as SDF can play an important role in facilitating the framing and implementation of such projects.

There are several important take-away. These are as follows:

- 1 A uniform model cannot be imposed across all the countries; flexibility is needed in its design and implementation. The specificities of the individual countries must be well understood and accommodated into the plan of the project and during its execution.
- 2 It is important to involve other partners at different stages of the project to enable economies of scale and scope, and leveraging the relevant expertise for support and for wider reach and impact.
- 3 The project should not be too dependent on the materialization of a few objectives, which themselves are dependent on external factors and are highly resource intensive. There must be a risk mitigation strategy and backup planning in case such objectives cannot be realized.
- 4 A properly worked out financial sustainability and transition plan is mandatory for continuation of a project and for handing it over or for extensions.
- 5 If national projects are to have a regional impact in a vast, yet the least integrated region like SAARC, the country project leaders will need to pro-actively engage in regional forums for advocacy and support to overcome regional constraints.

SABAH

Assessing the Regional and National Impact

Background to the Study

1.1 About the SDF

The SAARC Development Fund (SDF) was established by the Heads of State or Government of the eight SAARC Member States in April 2010 to facilitate the attainment of the larger objectives of the SAARC Charter in promoting welfare of the people of the SAARC Region and improving their quality of life; and accelerating economic growth and social progress. The Fund also aims to contribute to alleviating poverty in the region, which is the “over-arching goal” of SAARC, as defined by the leaders at the Twelfth Summit.

The Fund serves as the umbrella financial institution for SAARC projects and programs in pursuance of the objectives of the SAARC Charter. It aims to contribute to regional cooperation and integration through project funding and collaboration under its three funding windows: Social, Economic and Infrastructure. ‘Strengthening the livelihood initiative for home-based workers in the SAARC Region’ is just one example of the several regional projects funded by SDF, under its Social Window, to ameliorate the living standards of the people in this region; in this case, of women.

The Fund entrusted the Indian Institute of Management (IIM), Bangalore, India, to carry out a Case Study on assessing SABAH’s impact at the regional and national levels.

1.2 About the Project

‘Strengthening the livelihood initiative for home-based workers in the SAARC Region’, widely known as SABAH, is a flagship regional project funded by SDF under its Social Window.

SABAH was conceptualized in collaboration with the Self-Employed Women’s Association (SEWA) and Home Net South Asia (HNSA), India, in 2008. It was initiated in August 2008 and has been implemented in Phase I and Phase II. This project has resulted in the creation of the SAARC Business Association of Home-Based Workers (SABAH), a social business organization in each of the implementing countries, namely, Afghanistan, Bangladesh, Bhutan, the Maldives, Nepal, Pakistan and Sri Lanka.

The project’s main objective is to increase the employability and income of the Home-Based Workers (HBWs) in the SAARC Region, thus contributing to the attainment of SAARC’s ultimate goals of improving welfare and the quality of life of the people, alleviating their poverty, and accelerating economic growth and social progress in the region. The target beneficiaries of the project are marginalized home-based women workers from informal sectors.

The main outputs targeted under SABAH include creating infrastructure; building skill and capacity; enhancing income opportunities through stronger market linkages; promoting team work and learning; improving the product basket through value addition, diversification and quality upgrading; and promoting regional integration through value chains as well as cross country cooperation and learning opportunities. The approach is holistic in that the various activities can be mapped, either individually or collectively, to the targeted outcomes. Accordingly, several common activities define the core philosophy, approach and intended outcomes of the project. These can be grouped

under five broad categories: (a) setting up and operating the Trade Facilitation Centers (TFCs) and Community Facilitation Centers (CFCs); (b) creating and expanding the membership base of HBWs; (c) providing training to and capacity building of HBWs; (d) organizing and coordinating the production process; and (e) supporting marketing and branding activities. HBWs are brought together through TFCs and CFCs and provided with forward and backward market linkages and collective marketing and branding strategies to enhance their income.

1.2.1 Theory of Change Model

The theory of change framework illustrates the operating framework of SABAH. It highlights how the various common activities under the project are linked with the outcomes, impact and contribution towards achieving its intended goals.

1.2.2 Main activities under SABAH

There are several common activities undertaken in all the project implementing countries under SABAH. These activities, which define the core philosophy, approach and intended outcomes of the project, can be grouped under five broad categories: (a) setting up and operating TFCs and CFCs; (b) creating and expanding the membership base of HBWs; (c) providing training to and capacity building of HBWs; (d) organizing and coordinating the production process; and (e) supporting marketing and branding activities.

1 Establishment and management of TFCs and CFCs

- a. TFCs and CFCs are crucial to the functioning of SABAH. These are established as resource Centers for HBWs to participate in

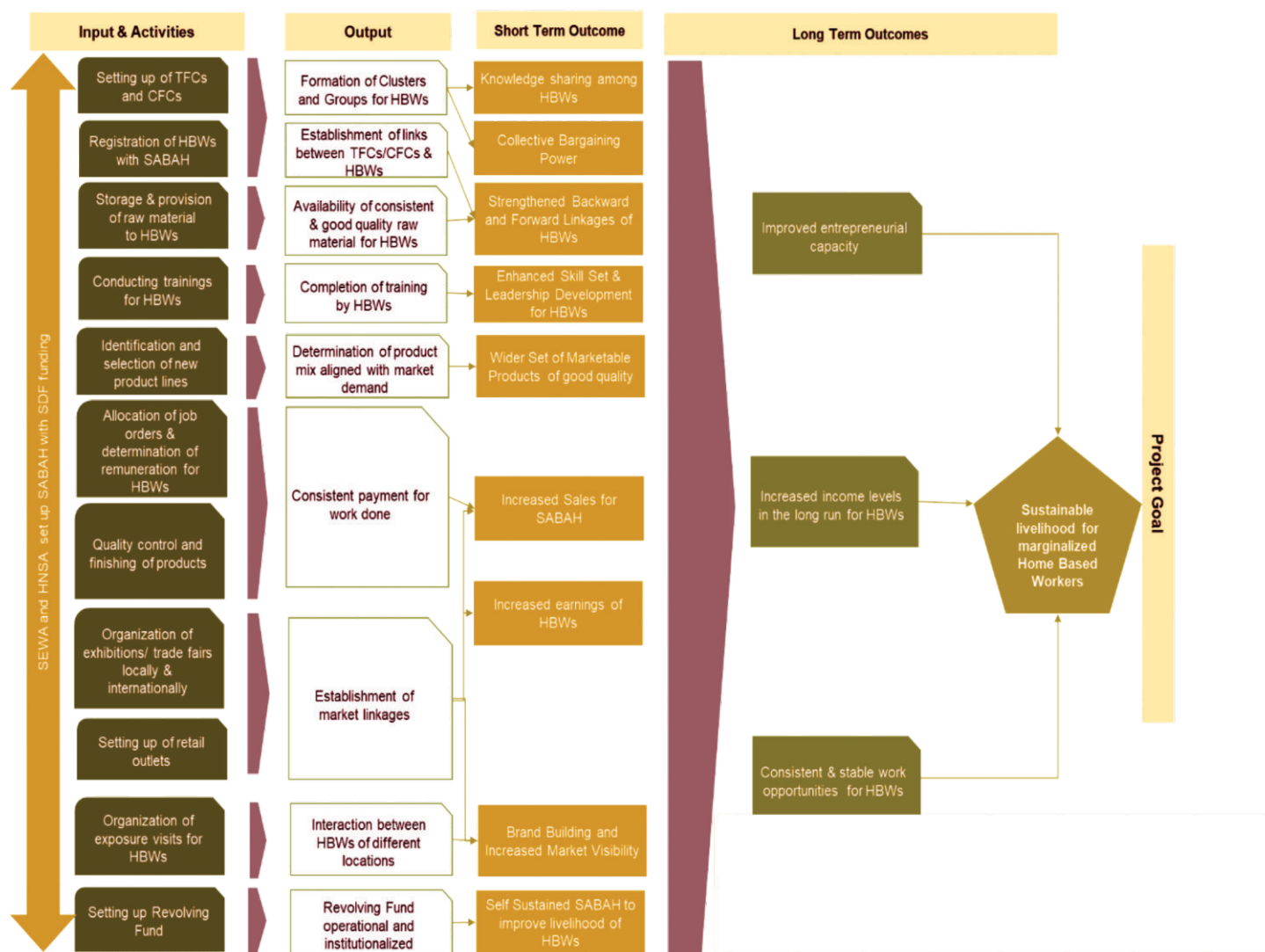


Figure 1. Theory of Change Framework and the SABAH Operating Model

meetings, workshops, training and production activities and help connect them to the market through backward linkages to suppliers of raw materials and forward linkages to retailers.

b. CFCs are in rural areas and TFCs are based close to urban areas. CFCs function as collection Centers for the rural areas from which the produce is taken to TFCs for sale in the market.

c. The major activities of SABAH involve and/or revolve around TFCs and CFCs in one way or the other: identifying land or buildings for purchase or rental for setting up TFCs and CFCs, establishing production operations in these Centers, buying and installing production equipment in the facilities, and setting up training facilities and managing the inventory of products and raw materials at these Centers.

2 Registering HBWs as members of SABAH

a. SABAH, in each country, along with its partner NGOs, has identified HBWs and registered them as primary or secondary members.

b. These members have been organized into clusters and production groups, with cluster leaders and master trainers. The groups are connected to CFCs and TFCs.

3 Training of HBWs

a. SABAH has organized trainings to develop general leadership and management skills as well as product-specific skills and knowledge.

b. Trainings were conducted in TFCs and CFCs and at the homes of HBWs. Groups of HBWs were also sent to SEWA in Ahmedabad, India, in the early stages of the project.

c. Some SABAH members were trained to become leaders in the organization, and some were selected to become master trainers.

4 Production related operations

a. Market research and surveys have been used to identify new product lines, designs and mixes of SABAH products.

b. Job orders are obtained by SABAH from retail outlets and regular buyers and allocated to HBWs based on their skillsets and performance. HBWs are remunerated based on the rates determined by SABAH, on completion of work orders.

c. SABAH is involved in managing the supply chain of production, from procuring raw materials to ensuring steady supply and quality of inputs and from overseeing the production process and checking product quality to providing support and resources to HBWs through a quality assurance unit.

5 Marketing and sales

a. SABAH enables members to participate in exhibitions and trade fairs in their own countries and in other countries in the region. These events have been used to increase presence and visibility of SABAH's brand and to provide its HBWs with stronger market linkages through new customers for their products, increased exposure to the market, and opportunities for knowledge sharing.

b. SABAH has set up retail outlets, sometimes in TFCs, and has also tied up with retailers in the market to ensure a steady flow of orders for its member-HBWs. Members are often involved in setting up and managing these outlets.

c. A portion of the proceeds from sales is used to replenish a revolving fund, which covers SABAH's operating expenses.

1.3 About the Case Study

The present Case Study undertakes a comprehensive analysis of the project covering its both the Phases I&II, implemented across all the seven countries. Its focus goes beyond the project-specific design and implementation aspects to assess its objectives at **(a)** the regional level in terms of fostering regional integration, cooperation, trade and connectivity; creating regional value chains; and sharing best practices and experiences within the region; and at **(b)** the national level in terms of empowering women by building their skill sets and entrepreneurial capacities; fostering local value chains and linkages in the local community and within the communities; developing new products; and generating wider externalities. Its broader objective is to assess the SABAH model as a means for social development and to draw lessons for future programs and projects.

In reviewing the project's impact on the aforementioned areas, the Study specifically discusses the following aspects:

- Important facts and features of the project in each country to highlight the realized outcomes against the proposed targets.

- ▣ Strengths and weaknesses of the project in each country and commonalities and differences across the countries in this regard.
- ▣ Actual vs. perceived outcomes in different countries and their contributing factors (project, country and context-specific).
- ▣ Spillovers of the project to the wider community and to the SAARC Region.
- ▣ Steps needed to extend the reach and impact of the project and to make it self-sustaining.
- ▣ Lessons for design, implementation and coordination of similar future interventions in the SAARC Region and in individual member countries.

This Case Study is expected to be used in business schools as a reference material concerning the social sector development and public policy in South Asia or the SAARC Region. It can also be used as a useful source of information by research institutions, organizations and government agencies engaged in social empowerment and development through entrepreneurship as it provides insights into the elements that enable the successful design and implementation of social business projects as SABAH. Last but not the least; it highlights SDF's initiatives in the social sector in the SAARC Region.

1.3.1 Methodology and scope

This Case Study is primarily based on interviews of a wide range of stakeholders involved in conceptualizing, designing, implementing, monitoring and evaluating the project and of those associated with it in different ways as direct or indirect beneficiaries. The latter includes the SDF staff, project focal persons of LIAs and Implementing Agencies, HBWs, master trainers, cluster leaders, suppliers, retailers, buyers, SABAH members and government officials. A total of 27 in-depth interviews were conducted over skype and phone during the period, April-June 2019.

The interviews typically lasted for about an hour to 90 minutes and were open-ended or semi-structured to enable rich, in-depth discussions. Most of the interviews were conducted one-to-one but a few were conducted with a group of 3 to 5 respondents, each taking turns to narrate their experiences with SABAH and answering specific questions. These interviews were set up with the help of SDF as well as the project staff. Appendix A provides the range and number of respondents interviewed for this Study.

Each group of stakeholders representing the mix of interviewees were asked a range of questions to derive the required insights. In addition to these discussions, short structured questionnaires were also distributed among certain target groups through the project staff. A total of 19 completed questionnaires were received from 5 of the 7 countries. Hence, a total of 46 responses were available from the structured and semi-structured/open ended surveys.

The primary information was supplemented with the secondary sources of information obtained from SDF, SABAH country chapters and LIAs. These documents included the project evaluation report, country studies, summary reports, quarterly progress reports, project review and monitoring reports, and short case studies and reports on SABAH workers. The analysis in this Study is based on a triangulation of the primary and secondary sources of information as well as the completed questionnaires.

1.3.2 Outline of the study

This Study is structured into four sections. Following this introduction (Section 1), Section 2, which constitutes the core of this Study, discusses the achievements and failures of the project in the seven implementing countries, based on a triangulation of both the primary and secondary sources of information. It highlights the areas where the project's outcomes have been more pronounced and areas where there has been a deviation from its targets. The primary evidence collected from a range of stakeholders through discussions and questionnaires is used to highlight the factors, which have shaped the outcomes as well as gaps in their achievement, both at regional and national levels. At the regional level, the focus is on the regional integration process facilitated by SABAH through regional collaboration in promoting trade, regional value chains and other linkages, and better understanding of each other's practices. At the national level, the focus is on SABAH's impact on empowering HBWs through developing their skill sets, capacities and entrepreneurial skills, having spillovers and externalities to the wider community. Individual experiences of HBWs are highlighted to illustrate the project's impacts on their way of life and livelihood, and on the communities they live in, as well as the challenges they faced during this project.

Section 3 derives the key insights regarding what has enabled SABAH to be effective, what have been its main

challenges, why it has worked better in some countries and not in others, what are its common facilitators and constraints, to what extent the factors identified are specific to the countries concerned, and to what extent they are attributable to the project design and framework.

Section 4 concludes by highlighting the main lessons that have been learnt from the SABAH experience for similar interventions in future in the SAARC Countries. It brings to the fore the issues of sustainability and relevance of the SABAH model to the region, its applicability across the countries, how it can be replicated and scaled up in other programs, and what could be improved upon or done differently in such projects in future. It also highlights how the SABAH Case Study and the insights it provides can be useful in a business school, and for effective design, customization and implementation of such projects in the region in future.



Analysis and Findings



This section assesses the extent to which the project has succeeded in achieving its outcomes across the seven implementing countries; the analyses are based on a triangulation of the primary and secondary evidences to assess the project's impacts at the regional and national levels. It highlights the achieved specific targets as against the deliverables defined under the project, as well as the non-measurable, qualitative, indirect and less visible aspects of its impact, as gathered from the project documents, in-depth discussions and interviews of a wide range of stakeholders involved in the project. It also analyzes the factors that have facilitated and constrained the realization of the targets, commonalities and differences in these factors, conditions across the implementing countries, and the extent to which various preconditions and assumptions underlying the successful implementation of the project have been satisfied.

2.1 Effects of SABAH at Regional level

The actual contributions of the project at the regional level are many. Among others, it has **(a)** enabled a shared understanding of the role of HBWs in the socio-economic development of the region, while also promoting cross-country learning of the best practices in this sphere; **(b)** developed skills and capacities of HBWs; **(c)** facilitated creation of regional products with regional market linkages and associated regional infrastructures; and **(d)** enhanced goodwill among all the stakeholders, creating the basis for further collaboration at the regional level.

2.1.1 Shared understanding and cross-country learning

SABAH has helped promote a region-wide understanding of how HBWs can contribute to their socio-economic status and of the very concept of team work. This impact has been enabled through the trainings and exposures provided to HBWs at SEWA about entrepreneurial opportunities and requirements and about the collective HBW operating model that SEWA has pioneered. The latter has enabled transfer of

knowledge and experience within the SAARC Region on how HBWs can be capacitated, how they can become entrepreneurs, and what are the best practices in other countries of the region. During the discussions with HBWs and several trainers, this appreciation of their counterpart HBWs in India and SEWA was evident in their statements as follows:

"The exposure by members to other countries in the region has helped us understand that others are like us. There is a demonstration effect."

"Yes, the skill sets SEWA focused on did not always match with our requirements. But the model needed to be learnt and fine-tuned. Woolens had to be customized for the Nepal market, but a lot was learnt from them. Organizing HBWs and how this is to be done is the main takeaway from SEWA. How do they manage 1.3 million workers at SEWA? There are a lot of lessons."

2.1.2 Skill and capacity building

Both the primary and secondary evidences indicate the important contributions made by SABAH towards skill and capacity building in the region through training workshops and other such exposures as trade fairs and exhibitions. These have focused on imparting specialized skillsets such as stitching, craftsmanship and food processing as well as generalized skills in leadership, financial management and communication. In almost all the countries, a significant number of HBWs have been exposed through out-of-station and out-of-country visits. In Afghanistan and Bangladesh, the number of HBWs who have benefited from visits to in-country TFCs/CFCs as well as out-of-country visits to TFCs/CFCs in the SAARC Region, is in line with the proposed targets (as per Appendix B). Exposure visits to SEWA in Ahmedabad or to the SAARC Region have taken place in all the countries, broadly in line with the expectations, though in some countries, such as Bangladesh, exposure visits within the country have not taken place as per the plan.

Leadership training for SABAH Pakistan members at SEWA, Ahmedabad



Overall, SABAH has enabled several thousand HBWs across all the implementing countries to learn from each other. As per the project documents, around 100 HBWs have participated in the regional training workshops (Afghanistan and the Maldives), highlighting the scope for learning and collaboration within the region and transfer of the best practices.

In some countries, such as (Afghanistan, Bhutan, Nepal and Pakistan), 1000 or more HBWs have been trained. Hence, many HBWs have had the opportunity to visit SEWA in India or to visit other SAARC Countries, illustrating the spirit of intraregional collaboration and cross-country learning of the best practices in the SAARC Region, with possible spillovers in terms of intraregional trade, market linkages and goodwill.

2.1.3 Regional product basket and market linkages

Discussions with stakeholders reveal that SABAH has not only led to the creation of new products at the regional level but has also created opportunities for sales and visibility of these products in other markets in the region. One SDF source noted that the market linkages across some countries were good, with connections being established, products being shared with other SABAHs, and instances of renewed demand for certain products from other countries.

Several project officers mentioned that their SABAH products were sold at the SEWA outlets in Delhi and Ahmedabad and how the SABAH regional network has helped them sell their products and overcome the challenges of doing business on their own. For example, SABAH Nepal confirmed that it had sold products made in Afghanistan and Pakistan and that its products have sold well in Pakistan and India. SABAH Pakistan has taken its products to India and Sri Lanka. SABAH has also created opportunities for exposure and publicity at the

regional level through exhibitions and fairs in each other's countries and for reaching out to international customers beyond the region through such platforms. Several SABAH members who were interviewed highlighted how their participation in fairs and exhibitions in other SAARC Countries, mainly India, enabled them to improve their sales and visibility in the region. HBWs from most of the countries have participated in handicraft sales at the Suraj Kund mela in India. According to one

SABAH manager, the regional fairs in India and Nepal have helped them identify products for which there is regional demand and find new customers.

Several SABAH officials mentioned about their positive experiences with the exhibition, "Ananta-The Enchanting Weave" held in Nepal in 2011 in which all the participating country chapters of SABAH had been provided a platform each to showcase and sell their products.

SABAH Products at Suraj Kund Mela



Box 1: Regional Platforms: Case of “ANANTA-an enchanting weave”

Recognizing the lack of recognition of the work done by women at home, SABAH Nepal organized an exhibition, “Ananta-The Enchanting Weave” from 21 to 23 October 2011. Its aim was to bring visibility to HBWs in the region by organizing a product show to demonstrate their skills and strengths.

Stalls were provided to the SABAH country chapters from each member state to display and sell their products. All support materials were provided by SABAH Nepal. An electronic payment system was installed in addition to traditional bill pads to facilitate transactions. All SABAH stalls made good sales. SABAH Nepal made direct sales of more than Nepali Rupees 150,000. A variety of product categories were displayed, including apparels, knitwear, home furnishings and accessories.

The event also helped showcase the supply chain process of SABAH. For example, the handloom production process was demonstrated from thread extraction till production and value addition of the final goods and all associated equipment was also displayed. The occasion was also used by HNSA to sensitize the public and communicate about HBWs. The event provided an unusual platform where all SABAHs in the region came together to promote the work and value of HBWs.

Source: Document on “Ananta” obtained from SABAH Nepal

SABAH Pakistan at ANANTA Fashion Show-Nepal



However, the general view is that exports within the region are largely limited to a few instances of SEWA outlets, and exhibitions and trade fairs and that much more can be done through sustained marketing efforts. Likewise, the respondents feel that although some linkages have developed in terms of input sourcing for production of SABAH items from other countries in the region, there is a scope to scale this up and to establish sustainable linkages.

Ananta Fashion Show-Nepal



2.1.4 Long-term foundation for regional cooperation

The regional outcomes with regard to training and capacity building, sales, trade, marketing, cross-country learning of the best practices, and joint events are significant from a long-term perspective as they lay the foundation of goodwill and trust for further regional cooperation. Apart from the exposure provided through visits to India, SABAH Nepal also trained women from Afghanistan and Pakistan, which is a good example of bilateral cooperation promoted by SABAH through its training activities.

In the case of Pakistan, the respondents highlighted how this was achieved despite the challenge of getting a 'No Objection Certificate' to ship the material from India into Pakistan, causing a delay of six months. The latter case illustrates how the project was able to overcome customs and procedural challenges affecting their bilateral

relations and promote bilateral trade, albeit on a limited scale.

The discussions also revealed that there is a scope to further regional marketing and sales through collective efforts of all the SABAH country chapters across the region and that long-term market and trade linkages can be created through a regional platform like SABAH and partnerships among its national chapters.

Several respondents affirmed that there is room to go beyond knowledge sharing and training exercises and to jointly leverage information and communication technology to create a common marketing platform with a common website and an online portal for advertising SABAH products, along with regional branding and marketing strategies, to increase sales and market linkages.

The respondents also stated that the project could be linked to other similar social sector projects and platforms of the governments in this region so as to exploit synergies across different development programs and actors.

2.1.5 Some critical regional factors

The discussions revealed that SABAH has made an important contribution in terms of laying a foundation for regional cooperation and trade, involving the informal sector in this region. At the same time, the respondents also mentioned that if the regional impact of the project were to be enhanced, several critical issues at the national and regional levels would need to be addressed, independent of SABAH or SDF.

At the regional level, further integration is possible under the social sector projects such as SABAH if there were a reduction in customs duties, less transport and logistics costs and efficient transport infrastructure so as to enable more input sourcing from and sales to each other's markets.

SABAH Nepal noted that the lack of port facilities and trade linkages with India had made it difficult for them to market products, such as cashews and spices from SABAH Sri Lanka, at their annual exhibition in Nepal, although there was interest between the two countries to sell their products in each other's market.

In addition, due to the lack of storage facilities and connectivity constraints, only small quantities could be sent from Sri Lanka through pilgrims to Buddhist destinations in Nepal. Such infrastructural factors currently constrain the regional exports even though there is demand. It was observed that if there were a link with the Nepalese Embassy in Sri Lanka, then the shipments could have been facilitated and sent regularly in larger quantities. Hence, to a great extent, it is the political will and cooperation among the governments in the region, which can enhance the regional impact of projects like SABAH.

At the national level, certain country-specific characteristics and factors have constrained the regional impact. For instance, in the case of the Maldives, high import dependence on most inputs as well as high logistical and other overhead costs on account of geographic reasons resulted in higher production costs for SABAH products and also limited the variety and scale of their product basket. This in turn has constrained the scope for fostering market linkages at the regional level. Furthermore, in the presence of a high-end tourist segment in the country and high value domestic sales, the focus of HBWs has shifted from the regional or overseas market towards the local market.

Overall, there have been several important areas of regional impact, in particular, skill and capacity building, exposure gained by HBWs and adoption of the SEWA model, all of which have promoted goodwill and trust among the project's participants. However, as were evident, national and regional factors, beyond the reach of SABAH or SDF, did play an important role. These include the role of the national chapters of SABAH and governments in terms of advocacy in regional forums, efforts to reach out to partner organizations in the other countries, creation of an umbrella organization comprising the national SABAHs to carry out joint activities in marketing and branding, and efforts to synergize this project with other social sector initiatives.

However, as is evident from the regional outcomes, it is clear that though many of the areas of impact are intangible, there is a scope for the governments and local organizations in the implementing countries to build on these gains to facilitate the introduction of other social sector projects in the region to promote intraregional trade, connectivity and mutual learning. Moreover, in a region which is the least integrated in the world, the very initiation of a regional project of this nature, which

connects so many poor women in the informal sector and links them to the national and regional markets, is a notable achievement in itself.

2.2 Effect of SABAH project at the National and Local Levels

At the local level, SABAH has had both tangible and intangible effects, though the experiences and outcomes have varied considerably across the implementing countries. The following discussion highlights three broad but interdependent categories of effect: the first being the empowerment at various levels and the mechanisms that have enabled this; the second being the creation of markets in terms of developing supply and value chains, and product baskets; and the third being the development of infrastructure at the local community level.

These can be seen as three related categories of contribution: first, contribution to the individual in terms of skills, capacity and earnings; second, contribution to the economy in terms of creation of markets and linkages; and third, contribution to the physical infrastructure, with each enabling the other areas of impact.

2.2.1 Empowerment: Economic, Social, Individual

The discussions revealed that empowerment has been the most important area of impact of SABAH across the region. The SABAH managers, HBWs, trainers and other stakeholders in all the implementing countries were highly appreciative of the many ways in which the project has empowered thousands of women participants as well as their families and communities. They highlighted how different kinds of activities under this project, such as identifying HBWs and bringing them out of their homes, training and capacity building, establishing TFCs/CFCs, creating opportunities to participate in exhibitions and trade fairs, and promoting the very model of team work, have contributed to the economic, social and individual development of thousands of women across the region.

The interactions with the respondents also highlighted the fact that these contributions have gone much beyond the recorded outcomes on the number of HBWs trained, incomes generated or new businesses set up, which are the most obvious metrics for assessing

SABAH's impacts on empowerment. There are indirect and hidden impacts on empowerment, which have been realized at an individual level, along with other positive spillovers for families and communities.

2.2.1a Economic Impact: income and business opportunities

The most immediate and concrete benefit derived by SABAH members and even others associated with the production process has resulted in increased and more predictable incomes supplementing their family incomes and, in some cases, serving as the sole means of sustaining the family. Almost all the SABAH managers, except for the Maldives, highlighted how SABAH members are doing better income-wise than before they joined SABAH, due to the establishment of not only retail outlets, which sell SABAH products, but also the creation of market linkages with shops and other specialized buyers under this project.

Several respondents noted that these outlets and linkages have helped them in creating more predictable and varied sources of demand for their products, resulting in increased local sales of their products and in a few cases, regional and international sales, substantially increasing their incomes. The examples from some of the countries highlight SABAH's impact on HBWs' incomes and livelihoods, which are as follows:

Box 2: Impact on income of HBWs in selected SABAH countries

In the case of SABAH Pakistan, income for some workers was noted to have increased from around PKR 500 per month to PKR 5,000 and, in some cases, even to PKR 80,000 per month. The case of Parveen Babi was cited, who is a CFC member in Pakistan and is now earning PKR 200,000 per month due to the linkages created by SABAH with a top designer to whom she now provides regular supplies. The case of another Ms. Bura Bibi was mentioned who is now earning PKR 80,000 to PKR 90,000 per month from sales to SABAH retail outlets, thus supplementing her family's income substantially.

The SABAH Bangladesh manager noted an average increase in income of around Tk 10,000 per month due to the expansion of the market and establishment of SABAH sales outlets.

The project manager of SABAH Afghanistan highlighted how non-earning women became independent SABAH members, earning around AFN 3000 to AFN 4000 per month and can now meet their own expenses.

In Bhutan, women weavers have increased their monthly income from Nu 3000 to Nu 4000 to at least Nu 12,000 and, in case of advanced weavers, to around Nu 30,000. Those selling mufflers are earning Nu 10000 to Nu 15,000 per month.

In the Maldives, according to the project official, "There is significant improvement in the livelihood of the women. They can buy new things. Some women have bought appliances with this income."

Source: Based on interviews

A mid-term assessment conducted by SABAH Nepal revealed that those who have been associated with the project from the beginning, have experienced a 133% increase in their income and that there has been an increase of 35% on an average on an annual basis. The sheer number of members whose incomes have been positively affected can be gauged from SABAH's large membership base in the implementing countries. SABAH Pakistan has over 3000 members, up from an initial strength of around 500 members, indicating a huge impact of the project on the members' incomes.

SABAH Bhutan-Women at work weaving





SABAH Afghanistan- Women making food products



These incomes have accrued through various channels, as gleaned from the discussions with the project managers and HBWs. The case of Krishna Devi Maharjan from Nepal, who is trained in tailoring and known for her good stitching quality, and who has been running a tailoring unit at SABAH Nepal's Khokana CFC, corroborates the latter. She explained how SABAH has helped her and other women by bringing tourists and other visitors to her CFC generate business for them. The tourist guides are told by SABAH to go to her shop.

Moreover, the Khokana CFC members get a platform at exhibitions wherein SABAH bears all the overheads and does not charge for the stalls. Similarly, the discussions with one of the members of SABAH Afghanistan highlighted how SABAH has ensured greater predictability in the incomes of HBWs in that country as it has, to some extent, reduced the problem of non-payment by shopkeepers and enabled more stability in purchase orders. Although some problems continue in the market, SABAH has enabled the women to have collective negotiating power with buyers and suppliers of raw materials.

Another source of bettering income opportunities for HBWs has been the increased demand for them due to the training they have received under SABAH and specialized skill sets they have acquired. In Afghanistan, private enterprises and shops, which need a regular supply of clothing and are seeking trained professionals, having come to know of the project, recruited good workers by offering a much higher pay (AFN 17,000 per month, as opposed to their SABAH remuneration of 10,000 per month, along with incentives). Some 17 trained HBWs in SABAH Afghanistan have joined other businesses. While the loss of trained members adversely affects SABAH's income, it is a gain from the workers' perspective. It demonstrates the increased marketability and earning potential of SABAH members due to the training and exposure they received.

In addition to the income generated through the sale of SABAH products, some of the SABAH managers also highlighted income opportunities that have been created or are planned to be created from additional activities. For example, SABAH Sri Lanka's project manager explained how income is being generated from the trainings imparted to other organizations like Oxfam as they have been recognized as an institution with training capacity. The manager particularly mentioned the case of one cluster leader, who was able to earn LKR 124,000 in three months by conducting a training program at a government institution as a food technologist. There are plans to generate income by starting a catering business as a side activity and by targeting the growing food and beverages segment wherein the food technologists at SABAH Sri Lanka can provide training to those HBWs who do not have food testing facilities.

Similarly, the discussions with SABAH Nepal revealed how the organization has been generating revenues through training and side businesses, such as catering, which employs many of the members and creates additional incomes for them. There are likely to be positive implications for the consequent income and employment prospects of other actors, who are benefiting from these additional training and business activities of SABAH, and for the wider community. Diversifying activities through projects, often in partnership with other NGOs and development agencies, has also helped generate income opportunities for SABAH members.

The income support coming from the sales by SABAH has not been limited to HBWs. The suppliers of raw materials and other inputs have benefited due to greater predictability in orders from and increased volumes of sales to SABAH.

One of the suppliers who provides ingredients such as rice flour to the food business of SABAH in Nepal highlighted how it has given him the opportunity to work as a regular supplier with a 30% increase in his income due to his growing volume of business and better utilization of his big machines on account of the larger and more predictable orders from the SABAH producers as well as local CFC's catering and café businesses. As a result, he explained how he is procuring more from the farmers and grassroots suppliers of rice, vegetables and other primary produce. This entire backend supply chain now benefits from more sales and increased incomes, bypassing the immediate SABAH membership of HBWs.

The secondary sources corroborate these benefits which have accrued to SABAH members. As shown in the tables in Appendix B, in several countries, the extent of increase in annual income is greater than 30%. Across the countries, over 50% of HBWs have been able to secure more regular job orders, thus ensuring greater predictability in their earnings. More than 50% of HBWs are documented to have upgraded their product quality and introduced new products. In terms of developing entrepreneurial capacity, some countries like Nepal and Pakistan have been very successful with many of their HBWs setting up independent businesses. A notable exception, however, is the Maldives for reasons that came out from the in-depth discussions with the respondents in that country, which have been illustrated elsewhere in this Study. In the case of Bangladesh, many of these benefits are yet to accrue as the project has not yet been completed and is under a no-cost extension.

SABAH's success in creating direct and indirect incomes, and employment opportunities, and augmenting incomes, through its core and additional activities, is evident from its growing number of members across the countries, running into several thousands. Several respondents highlighted how more and more women had been attracted to SABAH and how the resistance by their family members to working with the project had vanished over time, just because of its demonstrated employment and income outcomes.

2.2.1 Individual and Community Learning: Capacity Building and Entrepreneurship

Empowerment through skilling in specific occupations as well as generalized training in leadership management, team work and quality control, has been another significant achievement of SABAH. This has in turn enabled poor, rural and illiterate women to become confident about their capabilities, get employed through SABAH, venture into new businesses and become entrepreneurs, and increase their earning potential and marketability, with consequent impacts on their income, welfare and status in the family and community at large. As stated by Jalpa, an HBW and SABAH member in Nepal, *"SABAH has definitely influenced all spheres of my life. Before I was only a housewife but now I go to office, so my status has increased as I work in an organization. SABAH has had a big impact on my social life and that of many other women."*

Skilling and capacity building have been an important aspect of the empowerment process enabled by SABAH. In the first phase, training was received by SABAH members and staff at SEWA. The model was then customized and replicated in each country by master trainers. Thousands of women have received training through this process both in India and in the implementing countries. Training has covered technical and managerial skills. The trade-specific technical training has been provided in tailoring, food processing, packaging, weaving and design, including specialized skills such as measurement of ingredients, preservation techniques, pricing and quality assurance. General training has focused on enhancing skills in business

Stitching training at SEWA for SABAH Pakistan members



management, leadership, group management and teamwork, financing, marketing, contracting, dispute resolution and communication. In some countries, SABAH has taken its focus on skilling beyond the SDF project and integrated training into their other projects and activities. For instance, SABAH Pakistan has taken up skill building as a part of its livelihood project and has already provided training to over 400 persons in the province of Punjab.

Cutting and stitching training in Haripur TFC, Pakistan



Tailoring training- SABAH Afghanistan



The interviews and discussions clearly revealed how important the training received under the project has been for the participants' personal development, for improving their socio-economic status in the community, and in enabling them to set up their own businesses, earn more revenues, learn about the market, and improve the quality of their products, among others. The discussions also uncovered the wide reach of the training, with thousands of women benefiting in many of the countries. For example, in Pakistan, according to the SABAH's project officer, capacity building programs have benefited around 3500 women, while specialized

trainings in areas like professional stitching, design, etc. have benefited around 1600 women and another 200 Pakistani women have benefited from external training at SEWA. The range of skills imparted has also increased over the project period from only 4 to 35.

Likewise, the project officer of SABAH Afghanistan highlighted the fact that around 3000 Afghan women have benefited from the trainings they have received in a wide range of specific and general skills across the two phases of the project in Kabul and two other provinces. Moreover, a large number of women (around 120), who have become master trainers and cluster leaders through training at SEWA, are now capable of running CFCs and TFCs. One of the master trainers of SABAH Afghanistan narrated how much she has learnt from the SEWA training she received in 2008 and then used that learning to train several hundred women in cutting, stitching, making quality garments and quality checking in Afghanistan. In all, according to one SDF official, over 7000 persons have been trained under the project across all the countries, benefiting SABAH members as well as other organizations. The experience of one member of SABAH Nepal, as narrated by her, reveals how the project and in particular, the training she received under SABAH, has left a major mark on her personal growth, capacity, status and earnings and empowered her in multiple ways. Her story goes like this:

Box 3. Personal growth story of Krishna Devi

Krishna Devi was a weaver who worked on a piece rate basis. As her product quality was not up to the mark, her sole outlet was the village market. One of the local committee members of SABAH introduced her to SABAH and she became a member in 2010. She then realized her weak point and why her fabric was going for a low price in the market. She learnt about the market, network of buyers and how to market her products.

She received useful exposure through exhibitions and learnt what the market needs. She was able to build her own network in the process and set up her own business. Today, she has transitioned from being a home-based weaver to a producer who manages a group of 8-10 women, who produce at home and supply Thanka fabrics to SABAH. Her income level has doubled due to SABAH.

Source: Based on interview

There has also been an effect on the scale and profitability of businesses, which are linked to the SABAH supply chain, thereby generating a wider impact on the overall entrepreneurial activity in the community. The discussions with the SABAH members also confirmed the positive impact of these training programs and the support provided by SABAH to micro businesses. Several respondents highlighted how the training they have received has taught them to run their own enterprises. An assessment conducted by SABAH Nepal revealed that after eight years of the project, around 10% of its members had become micro and small entrepreneurs, not only contributing to their own earnings but also providing work and income to others in the community. The SABAH Nepal project manager highlighted the fact that in 2019, it plans to register at least 12 businesses owned by its members as for-profit companies, and that SABAH Nepal was providing support to such entrepreneurs in developing business, training and streamlining their activities.

2.2.1c Other impacts and externalities: Social, political, attitudinal and cultural

SABAH has also enabled social and cultural change by sensitizing its members and the wider community regarding the role women can play as producers, entrepreneurs and providers for their families. This was particularly pointed out in those SABAH implementing countries where women face difficulties in participating in activities outside the house. The following quotes capture the larger societal impact SABAH has had on the communities, families and lives of individuals.

SABAH Afghanistan Project Manager:

"SABAH was a project which was able to bring changes in the lives of member HBWs. First, the women did not come freely but step by step, more and more women came, learnt, got vocational training, developed skills, and were sent to trade fairs, workshops and exhibitions, even outside the country, in Nepal and India. During this project, HBWs became capacitated, created groups of small businesses and started working at home or at TFCs built through SABAH. When they started to work, their families did not allow them to come out of the province but by the end of the project, there was a change in mindset. They agreed to the social mobility of women. Today, these women are doing marketing, dealing with shopkeepers and customers and are creating linkages between producers and buyers."

SABAH Afghanistan master trainer:

"The project has brought a lot of change in their lives. Before they could not even come out of their homes and there were lots of problems in the initial phases. But they got hope and encouragement and many women came to work. HBWs are much happier and their social status has improved."

SABAH Pakistan Project Manager:

"SABAH has provided a lot of exposure on the social side. In Sind, which is a very conservative area, where women would not go out, now they have got linkages and are stepping out physically and socially. Their importance has increased at home. Men are allowing them in decision-making as they have now been to the city. Their social status and mobility, and respect in the village and mohalla have gone up. There is also an impact on the health and education of their children. In one village, there is an improvement in sanitation. So, the spillovers on the community, knowledge and other aspects are large."

SABAH has also helped in politically empowering women by facilitating their representation in the local government bodies. Due to the prominence and recognition of HBWs created by the project, some members have been nominated to the government committees and boards of local agencies. SABAH Nepal, in one of its projects with the UN Women on leadership development and political empowerment, has partnered with five other organizations and has trained 118 women leaders on politics and leadership. Eighteen of these women have stood for local elections of whom seven are in the local government bodies today. As one SABAH Nepal manager rightly put it, "They now have a voice."

SABAH has also transformed mindsets and spurred attitudinal and cultural changes for the better in the communities, in the families and among the individuals who came in contact with the project directly or indirectly. SABAH's impact on the mindset and attitude of the people was most emphasized by the respondents in the Maldives, who disclosed how the culture of working in isolation in the island country, given its geographical setting comprising clustered islands, has changed due to the project, with other positive effects for the country. One of the government officials, who was involved in the initial phase of SABAH in the Maldives, said:

“As a concept, it was attractive to the Maldives. The government wanted to have this project and wanted to mobilize women into economic activities.”

“The most successful aspect was that the people got exposure, they were inspired and learnt how to work collectively. It has been able to change the mindset of HBWs in the country, getting them together, encouraging them to join organizations and going for self-help. SABAH members have gone to other organizations using the SABAH concept. New ideas, training, formation of new NGOs and cooperatives, participation in other SAARC country events and showing a different way of working collectively, have been helpful. Some positive outcomes are there, like creating value in local products, people specializing in certain goods in more modern and artistic ways, women setting up their own shops and small NGOs now selling to the markets.”

Several other positive externalities have also been realized due to SABAH, with potential long-term benefits for the individuals and communities at large. One such externality is the partnerships that have emerged as a result of SABAH in some of the implementing countries for carrying out other development projects. These arrangements have created additional employment and income opportunities for SABAH members.

According to one SABAH official, apart from the developmental impacts these externalities would have on those targeted, they have also strengthened the non-governmental organizational network in some countries. For instance, SABAH Nepal has engaged in other development projects in partnership with the UN Women, other UN agencies, DFID, GIZ and the World Bank in that country. This has enabled them to conduct different activities, diversify their sources of income, make a greater impact by reaching out to the remote places in Nepal, publicize its work and expand its membership network.

Alliances have also been formed in some countries with other NGOs for performing SABAH's core activities. The SABAH Nepal official mentioned that an alliance has been created with six like-minded NGOs and a common business platform, called the Federation of Businesswomen's Association of Nepal, has been set up for selling the products of HBWs. The project manager in

Pakistan similarly highlighted how they are working with some 10-12 NGO partners (such as Sind Rural Support Program, Sungi Development Foundation, and IDSV Baluchistan).

Such partnerships have helped them achieve the spadework in identifying beneficiaries and needs in different regions of the country, increasing membership and widening their impact, and benefitting from the experience of other organizations.

Other interesting linkages have also emerged due to SABAH's activities, with benefits accruing to its membership and communities, and much beyond. For example, SABAH Pakistan is working with museums in that country, like the Chitral museum in the area of historical and heritage preservation, through its efforts to revive local handicrafts and indigenous skills. The national workshops, which bring together HBWs from different segments of the society and which involve partnerships with other organizations, have enabled cross-learning and cooperation.

Networking with local stakeholders in Nepal



National Workshop-Nepal



However, such cases of networking, partnerships and linkages with other development actors or institutions were evident in only these two countries. In some cases, the respondents specifically noted the absence of such networks. As stated by one SABAH Bhutan member, ***“There has not been much engagement with other NGOs. There is no networking here.”*** Hence, differences in country contexts as well as across various SABAH national chapters in terms of operation, management and effectiveness have affected the extent to which such networks and partnerships have been formed with other development partners.

2.2.2 Empowerment and SABAH: Highlighting Individual Experiences

The preceding sections reflect many dimensions and levels of effects that SABAH has had in empowering those directly and indirectly involved with it. These effects have been highly interdependent. The training has empowered HBWs through improved capabilities, skills and exposures, which have in turn economically empowered them by enhancing their incomes and business opportunities. Besides, being employed outside the home has socially empowered HBWs by improving their status in the society and giving them visibility.

Moreover, being employed and more skilled and proficient in their work has made these women more confident, capable of interacting with others, and even emboldened them to stand for elections of political bodies.

Experiences of some SABAH members and entrepreneurs

Individual accounts of four SABAH Nepal members and one SABAH Bhutan member capture this gamut of empowerment experiences, which are as follows:

Box 4: The journey of Vinita- From HBW to Coordinator

Vinita has been working with SABAH since 2010 and is 25 plus in age. Before this, she was a sample maker and worked privately. She went to India for training and attended the Suraj Kund exhibition 3 times. After joining SABAH, she has learnt to work in a group and manage a group and is now confident to talk in public. She not only works in SABAH but finds a family environment here. She is now a coordinator of the knitting department. She manages the supply chain and the daily

operations of this unit. She is empowered to handle all kinds of HBWs. In terms of skill sets, SABAH has taught her to produce good quality products.

Source: Based on interview

Box 5: The journey of Sabita–From HBW to Coordinator, Trainer and Breadwinner

Sabita was a tailor at home before SABAH came into being, and she still is. She had a stitching machine in her room and stitched clothes for the neighborhood. After she became a member of SABAH, she was sent to Ahmedabad for training where she learnt cutting and finishing techniques, which improved her skillsets.

After coming back from this training, her life has changed a lot. Earlier, she used to get payment on a piece rate basis. Due to her good output, she was selected as a sample maker in which capacity she worked for 7 years. Then she got promoted as a lead sample maker. This transition was made possible because she became more quality conscious due to the project and the training she received. Her products are now of much higher quality. She adheres strictly to quality standards learnt at SEWA.

Today, she is the coordinator of the stitching unit. She supervises and manages the stitching unit and is responsible for quality control. She handles 9-10 in-house women who stitch clothes in clusters. Her major responsibility is to get the products ready on time and on set quality standards. She has trained a team of fellow sisters in the production process, as part of her commitment to SABAH. She has also started producing side accessories and has started her own business for which she goes to exhibitions.

She is no longer limited to the domestic market. She can make quality products that now sell in the international market, thanks to the orders for bags, tops, pouches and a variety of products from the domestic and international markets, some from regular customers, which she gets through SABAH. Thence, there is a steady flow of customers due to SABAH. She earns by selling her products to

SABAH and gets paid regularly as a staff member of SABAH. Her income has increased by 30% after joining SABAH. SABAH has thus helped her in many ways, by enhancing her income and by providing her exposure to new opportunities. It has helped her take on the role of breadwinner for her family as her husband had an accident and could not work for two years. She has three children and due to SABAH, she has been able to run her household.

Source: Based on interview

Box 6: The journey of Jalpa–From Street Vendor to Producer, Manager and Businesswoman

Jalpa has been a member of SABAH Nepal since 2009. Before joining SABAH, she had very poor stitching skills. Her only identity was as a housewife. She made baby garments, which were not of good quality. She then started knitting work when her children grew up and also sold vegetables as a street vendor.

She came to know of SABAH as it opened near the place where she sold her vegetables. She joined the project as a HBW in 2009. For more than 18 months, she underwent various kinds of training, even while she continued to sell vegetables on the side. She received trainings in Ahmedabad and Nepal. This built her technical and leadership skills. She too got great exposure by participating in an exhibition. These experiences have upgraded her skills a lot. Earlier, she worked on a piece rate basis and was a sample maker for one year. Later, she became an Assistant Coordinator. She has supervised and trained 20 members. Now she is in the quality control department where she checks the quality of products before they go to the market. She gets good feedback from the market. The project has helped her upgrade her technical skills and has empowered her socially and economically. She has also seen how the lives of other members who knew no stitching have been transformed.

She has now started a village café under SABAH. She no longer sells vegetables on the street and has moved from the street to the café. The volume of her business has increased. This café uses organic vegetables and employs HBWs from the community.

Several members are directly involved in the café. She also supplies her produce to the main branch, which provides catering services to 300 members in 3 SABAH districts.

SABAH has impacted upon all spheres of her life. Before she was only a housewife and now she goes to work in an organization, which has uplifted her socio-economic status. She would have still earned her livelihood had she not been a member of SABAH but the project has made a big difference in her life. She has learnt to work in a larger group. It has taught her the value of working in harmony, collectively with others, all of whom are not only members of SABAH but they own the organization as theirs.

Source: Based on interview

Box 7: The journey of Anita–From HBW to TFC Manager

Anita said that earlier her husband opposed her going to SABAH to work daily. Now he allows her to go as he sees the benefits and her growth. She had a stitching machine at home. Her brother asked her to stay at home. After marriage, her husband also wanted her to work from home. But she chose to stay with SABAH. She changes two buses to go to work at SABAH every day. Although her husband told her that he would pay the double of what SABAH paid if she would stay at home, she continued to go to SABAH as she was convinced it is not just about work and income. She actually wanted to help her fellow sisters. Her status has gone up. Now her husband is also convinced and allows her to go to SABAH.

She has learnt to manage a TFC. There is a lot of learning by doing. As a quality control coordinator, she has to take the overall responsibility, which is a challenge. All HBWs are equal but she often needs to be strict and harsh with her fellow workers when they do not deliver or maintain quality as she has learnt the importance of quality, standards and timeliness by working at SABAH. She balances the dual role of a manager and a co-worker.

Source: Based on interview

Box 8: The journey of Dema–From Member to Trainer and Entrepreneur

Dema joined SABAH Bhutan in 2011 when she learnt about it. She had read about SEWA and its activities for women and group work. At that time, she had a small enterprise in food processing. She went to SEWA in Ahmedabad for a training.

She saw how women can do a lot of work. She got one month's training to become a master trainer. After the training, she implemented what she learnt. She started to train women around her. The project started from her kitchen. Every Saturday, she trained them how to process food, and about food safety and hygiene. Later, she formed a CFC with three members. This grew to 7-8 members. She taught them recipes and the use of spices both in theory and practice. She managed to teach around 80 ladies in her area. Many joined gradually and they started working in a group. As the government did not support her in setting up a production facility due to lack of her formal credentials, she got personal loans for education from the Bank of Bhutan (BOB) and Bhutan Development Bank Limited (BDBL). She studied about packing materials and everything else needed for this work. It was difficult to do it alone.

After 2013-14, she started producing, packaging, marketing and sending food samples to the market. She made mango pickles and rice papad. She sent her samples to Paro for the food festival and got a good feedback. She looked for bottles for packaging pickles and produced 45 bottles of pickles, which she sold and gave for tasting. Mr. Dorji, the SABAH Project Director, showed interesting her products. He liked her pickles and asked for a sample. He then asked her to supply pickles to SABAH. She formed a women's group and agreed to regularly supply pickles to SABAH as it was interested in supporting women. She then began handing over all her produce to them.

SABAH's exhibitions brought her positive outcomes and gave her good business. She now has a growing food business, with a nationwide market. She makes SABAH pickles. Women work in her house, so it is a residence-cum-production unit. She has done this for eight years and it is still growing.

In 2016, she looked for industrial land and leased it from the government. She approached SABAH to construct a building to set up her factory. Now 90% of the construction work is over and it should be completed in 2019. The production unit can then shift from her home to this new site. She has contributed to SABAH by training over 100 women in her district and 91 women and youths in another district on making pickles (on preserving and using seasonal raw materials, and packaging). She has trained female farmers and youths for SABAH.

Overall, SABAH has been an important source of demand for her produce and that of many other women. It has helped them in their marketing, which is difficult to do on one's own. As a result, her income has gone up and become stable. Her business is profitable and sustainable. Other women have also benefited. Some are running their own businesses and their living standards have gone up. Monthly, women are getting Nu 4000-5000 and at least Nu 3,000. She has got ISO certification and plans to sell outside the country, though packaging remains a challenge. If she overcomes this challenge, she can sell more. She needs the help of SABAH Bhutan to sell internationally.

Source: Based on interview

These personal growth stories reflect the huge transformative impact of SABAH on many women. The only metrics that can measure this impact are the numbers of women in terms of income, training, participation in exhibitions and fairs, and businesses established (given in Appendix 1 and discussed earlier). However, such metrics cannot fully capture the rich experiences narrated here. One of the respondents from SABAH Nepal summed up as follows:

"There has been significant growth in all these women. They are financially independent. Their perspectives have changed and there is a transformation in their lives. Many of them are now representing the voice of HBWs at SABAH."

2.2.3 Creating market linkages

An important part of SABAH's activities has been the creation of markets through backward and forward linkages. This includes identifying the needs of markets and developing a variety of products, developing the supply chain in the production process, and finally taking the produce to these markets with branding and other marketing support. The discussions with HBWs, suppliers, buyers, managers and other stakeholders revealed that SABAH's performance in this regard has been fairly good, though not on all aspects of creating market linkages.

Enabling product development and diversification

SABAH has mainly been successful in developing the product basket and creating a production process that brings in many HBWs. The development of this product basket has been possible through concerted efforts, sometimes by the individual country chapters of SABAH on their own, based on market surveys, and at times in partnership with other NGOs, using baseline surveys, which identify beneficiaries and market needs. The products are selected keeping in mind what could be locally produced and adapted, while also considering indigenous designs, skillsets and craftsmanship. There are in-house product development and design teams to do this.

SABAH Nepal has an in-house design team to customize product to meet customer requirements and follow latest market trends. SABAH Pakistan works with the government's R&D center for designing its products and expanding its product basket. It was mentioned by one project manager that even though there may be competing products in the market, SABAH products have their own niche due to their unique designs, colors and quality.

The product basket that has been developed in all the countries mostly comprises dress items and accessories (pouches and bags); handicrafts (lacquer work, embroidery, nakshikathas, thankas and bamboo and cane products); home furnishings (pillow covers and bed linens); and food items (pickles, papads, treacles and jams). Some of the SABAHs have diversified their product baskets over time to include a wider range of home and clothing items, and food products. SABAH Sri Lanka's project manager mentioned that the trend is shifting towards home-based and health foods, including foodgrains, fruits, vegetables and organics.

Hence, SABAH Sri Lanka has now increased its product mix by adding organic food and grocery items, spices, curry mixes, traditional rice, chilies, herbal products and ready-to-serve foods. SABAH Bangladesh similarly plans to expand its sales by diversifying the range of its products to include cane and bamboo products, fresh produce and organic products, and by adding retail outlets at some of its production facilities.

Textile and accessories sold by SABAH Pakistan



Food products developed and sold by SABAH Afghanistan



It is widely perceived by all the respondents that SABAH has been effective in developing new products, reviving indigenous products, expanding variety, and training HBWs to become quality conscious and skilled producers of these items as well as manage inventories and supply chains. However, there are several challenges - some are common across the countries, while some are specific to certain countries - which have plagued the production process as pointed out by a few SABAH managers and coordinators. These mainly pertain to issues of quality, lack of scale and capacity, and staffing and turnover. The following quotes from several SABAH project managers highlight these challenges:

According to the Project Manager of SABAH Sri Lanka:

“Seventy to eighty percent of the problem is on the side of HBWs. If we want to place orders to them, we cannot contact them. Phones have been provided but communication remains an issue. HBWs are not giving quality products or meeting standards. They are being asked to follow high standards, but their product quality continues to be poor. Some products, like custards, have been bought by shops but the samples have sometimes been unhygienic. Also, when groups are formed, often they do not have team spirit and don’t work well collectively.”

To address such problems, two district awareness programs have been launched in partnership with the Ministry of Rural Affairs and with the Ministry of Science and Technology to improve the quality of work of HBWs and to raise their productivity.

According to SABAH Nepal’s Project Manager, problems in the production process stemming mainly from HBWs are adversely affecting costs, capacity, pricing and the ability to get large orders from big companies. The Manager said,

“The efficiency of HBWs, their production and product quality are often quite low. This affects the cost of production, which is too high relative to factory made products. The marketing has been limited and supply capacity is restricted so they have not been able to get contracts from big companies. There are issues of uniformity and quality. Most of the products can only be supplied to small business houses. Many HBWs do not take this as a serious profession and see this job as work during their free time.”

Along similar lines, the SABAH Bangladesh Manager noted that the lack of scale and production capacity among HBWs affected costs and sales. He stated:

“Customers may ask for 70 pieces but when SABAH coordinates with members, it finds that they are unable to meet the demand. If the productivity of workers could be increased further, then the volume of production could be scaled up and more could be supplied to customers. This would also bring down the cost per unit.”

The secondary evidence, as presented in Appendix B, corroborates these different outcomes with regard to the product variety and related challenges. In some countries, the project has bettered the proposed number of product lines and mixes, as in the cases of Bhutan (especially in Phase II) and Bangladesh. However, in some countries like the Maldives, introduction of some products, such as crafts, has not materialized. Hence, there appear to have been country-specific challenges in introducing products.

Several SABAH managers also mentioned the problems arose in the production process due to staff turnover and changes in management. This was also highlighted earlier when discussing SABAH’s effects on income and business opportunities. Due to the skill sets acquired by SABAH members, they are often hired by competing organizations or they leave SABAH to start their own businesses.

While the latter has benefited the workers, it has affected SABAH’s production capacity, product development, timelines, and revenues as capable and trained workers were lost to other employers. It becomes difficult to fill the gap as sourcing members is often difficult in agrarian economies like Nepal, where potential members are often in the field. One respondent also cited the revenue sharing requirement and un-remunerative pricing of products by SABAH as a reason for leaving the organization. In the case of Sri Lanka, business activities had to be stopped due to conflicts of interest in management and improprieties in finances, necessitating changes in staff and slowing down of operations. There have been unique challenges in the production process in the case of the Maldives, due to country-specific characteristics. According to one government official, who was interviewed in the Maldives, the salary scale that has been agreed under SABAH is not suited to the Maldives where the per capita income level is much higher than in other SAARC Countries.

She noted that in Phase II of the project, as the salary was required to be a certain proportion of the budget, it was not possible to pay the requisite salaries to retain staff. Continuity in production planning and product development have been further hampered by the high turnover of project managers. Further, as pointed out by a government official as well as a SABAH Maldives project manager, the very model of a cluster-based production structure has been difficult to implement in the Maldives given that country's topography, with far-flung remote islands, as well as a culture of individualism as opposed to collectivism. Their view was that the SABAH production model was not suitable to the Maldives, and flexibility and customization were needed to suit the country-specific needs and conditions. Thus, SABAH has done reasonably well in developing a range of products that have a local and, in some cases, an international market. It has fulfilled the basic requirement of a market, which is to create and provide the products to the market. However, the selection of products, the product mix, quality, packaging, costs and scales have remained the major challenges in some countries.

Creating backward linkages with suppliers of inputs

Another crucial aspect for creating a market is to develop reliable backward linkages with suppliers to enable the production process and forward linkages with retailers. As with the product development, SABAH's experience in forming such linkages has varied across the countries. The producers and suppliers in some countries noted the benefits they have derived from the development of a supply and value chain and marketing opportunities spurred by SABAH, while others stated that the linkages have not really developed and it has been difficult to maintain and sustain them due to a mix of local and country-level factors.

The following case of Astendra, a supplier to SABAH Nepal's CFC at Khokana, shows how his business has been growing by the supplier linkages created with the help of SABAH:

Box 9: Case of a food ingredients supplier to SABAH Nepal

Astendra is one of the original members of SABAH. He owns a mill. Before he started supplying to SABAH, he would grind flour, spices and other items, whatever the villagers gave him.

Once SABAH came, he thought he would become a part of the supply chain. He knew that SABAH needs very finely ground flour for their food items. He took some samples to SABAH. Once his sample was approved, he became a regular supplier to SABAH. Now he provides ingredients like rice flour to the food businesses of SABAH Nepal, including for one of the signature dishes of the Khokana SABAH café. He also does the processing.

Till now, he has got regular orders from SABAH to the tune of 400kg flour per month. Because of his business from SABAH, he has got an opportunity to work as a regular supplier. Earlier, he only had ad hoc orders for ground material from the villagers. His business has increased by 30% on an average due to SABAH.

SABAH provides him with a list of members who are in the farming business. His collectors go to these members to collect rice, grains and other raw materials from these members. He is like a linking point between these grassroots suppliers, who are busy in the farms, and SABAH.

He then processes the items and provides the processed material to CFC at Khokana. He now uses big machines for processing. Although he had these machines earlier, he did not use them much as the orders were small. By utilizing these machines more effectively, he has been able to earn more. His ground items are also going directly to the village café in Khokana. Due to his regular affiliation with SABAH, he has started getting orders from other restaurants and catering chains.

He would like SABAH to network more with the market and to put others in touch with him. If SABAH could sell the ground material to other vendors, then the increased market size would enable him to scale up further. He could then procure and plan for a year and not month to month.

Source: Based on interview

The discussions with the SABAH project managers and producers revealed certain challenges that have plagued the project's back-end sourcing and the limitations affecting its supply chains. One such challenge has been in finding raw materials for SABAH products, which has limited the supply capacity of those providing to SABAH. The following case of Krishna Devi Maharjan illustrates

how due to the lack of readily available raw materials of the required quality and unavailability of trained weavers in sufficient numbers, she has not been able to meet SABAH's growing demand:

Ingredients sourced from suppliers for producing food products- SABAH Afghanistan



Box 10: Case of a weaver supplying clothing items to SABAH

Krishna Devi Maharjan needs a special thread of a certain quality for SABAH products. Only one supplier provides that quality thread in all of Kathmandu. Color combination of fabrics is also an issue as the readily available dyes don't give the required colors for SABAH's product designs.

As SABAH is choosy about the quality of threads, fabrics and dyes, she has faced difficulty in filling SABAH's orders on time. These constraints are not applicable to the local market as the latter has no such specific requirements on quality, color and design. She also faces a problem in getting good staff as there aren't enough trained weavers in the community and other organizations pick up the skilled weavers.

She suggests that SABAH should help producers like her by opening a thread bank which would ensure a reliable source of thread to enable her to scale up her production capacity.

In general, she would like SABAH to facilitate the procurement of good quality, customized raw materials (such as fabrics in specific dyed colors) from its market. This would save time for

producers like her to ensure quality and increase their productivity, with consequent benefits to SABAH from regular supply, low average costs and increased profitability.

Source: Based on interview

A different kind of sourcing problem was cited in two of the implementing countries, the Maldives and Afghanistan. SABAH managers in these countries noted that there was high import dependence on raw materials and other inputs for SABAH products, due to limited domestic production capacity in their countries. This import dependence has led to high costs of production given relatively higher customs duties and logistics costs, and poor connectivity with the source country for imports.

There have also been difficulties in developing the backward linkages due to internal issues in some countries. In the case of Sri Lanka, difficulties in transporting raw materials and produce from HBWs to the SABAH office was cited as a problem. In the case of Bhutan, road connectivity and remoteness were mentioned as hindrances impeding linkages with suppliers and producers.

The above-mentioned cases illustrate that while suppliers have benefited from their expanded business due to orders from SABAH, there have been several challenges. The scale of SABAH's sourcing is often not large enough to enable longer-term planning by its suppliers. If SABAH could expand the volume of procurement from its suppliers, there would be mutual benefit at a greater scale. There are also difficulties in getting quality inputs for the value chain of SABAH products.

SABAH could do more to establish arrangements with suppliers of specialized raw material and other inputs to facilitate its production process. Some of the country cases further suggest that the development of the back-end supply chain is ultimately dependent on the local capacity and in the case of smaller, remotely connected less developed economies, it may be difficult to create these linkages due to inherent structural and geographic factors. Thus, the experience once again suggests that the SABAH model may not equally work well in all countries and that country-specific attributes are likely to be important in shaping its results.

Creating forward linkages with buyers

On the forward linkage side, SABAH has played an important role in linking producers to retailers, including SABAH's own retail outlets as well as other customers, in many ways. As has already been highlighted in previous sections of this Case Study, SABAH has become an important source of demand for many HBWs and other suppliers.

The project official for SABAH Pakistan mentioned how concerted efforts are being made in terms of marketing, with three outlets being set up in Lahore, Islamabad and Karachi and feedback being provided from the market on quality and design aspects to the producers. All the respondents highlighted the significance of the regional and country fairs and exhibitions organized by SABAH in providing a marketing platform to SABAH members and helping them develop networks with the local buyers and, to some extent, with the global buyers. SABAH's food products have been able to establish their brand name in the regional and country markets.

HBWs of SABAH Afghanistan exhibiting and selling their products



However, it was also felt that there remain several challenges and room to improve marketing, branding and visibility of the SABAH products. The case of one SABAH member who has been running a retail outlet for the last two years illustrates this. Her shop is in the same building in which CFC is also housed. SABAH helps her fill her shop with quality products. On an average, she can sell around 8 to 9 sarees per month. She supplies around 25-30 shawls of different patterns and around 25 meters of fabric to SABAH each month.

The SABAH network picks up everything she produces leaving no inventories. SABAH has also helped her by

providing infrastructural support as she did not have to set up the retail outlet. While she admits to being benefited by SABAH's orders and customer network, she feels that SABAH could do more to bring visibility to the products made by HBWs like her, through more focused and innovative branding and marketing initiatives. She has had to invest a lot in getting the orders and developing the customer network. This includes using social media, going to different shops to show her samples and going door to door to find customers. Some give her job orders based on contacts and some come from the SABAH network. She also feels that while SABAH has provided her with training in various skill sets, it needs to provide members like her with more training in sales and marketing.

Similarly, benefits as well as continued challenges were highlighted by the respondents of SABAH Afghanistan. One of the master trainers in the garments section of SABAH Afghanistan stated that with a systematic process by which raw materials are procured from the local market, inventory management is done, and everything is recorded in the system, how, over time, their products have moved from one shop only initially to many more retail outlets. The project manager of SABAH Afghanistan highlighted how the organization had focused on marketing, by creating groups, with group leaders for marketing and production, and by the sustained extensive efforts to make wholesalers and retailers aware of SABAH products and about HBWs. However, both the respondents highlighted the challenges faced due to the local conditions. One continued problem is that shopkeepers do not pay for the produce on time, which affects the working capital of SABAH and the running of CFCs. Another problem is the difficulty in expanding sales due to the lack of CFCs in some places where the project is operating, which makes it hard to stock the produce for quick supply to the market.

Another challenge has been the unstable political and economic environment in Afghanistan during the project implementation period. These conditions have created difficulties for all the businesses, including SABAH, and have made it difficult to carry out marketing efforts outside Kabul. Such problems led to delays in marketing during the first phase of the project and the marketing budget could be used only in the second phase. Notwithstanding these challenges, both the respondents were of the view that marketing has been quite successful in generating sales of a growing number of food and accessory products.

The project manager of SABAH Bhutan, while noting the success in increasing sales and linking many HBWs to the market, cited the difficulties in marketing due to the high and fluctuating prices of certain raw materials, which rendered their products expensive. She mentioned that SABAH needs to undertake very strong marketing efforts if its products are to be competitive to edge similar products out, which are made in other SAARC Countries, like Nepal and India. She also cited the problems pertaining to access to and marketing in the remote areas compared to Thimphu (capital of Bhutan), spoilage of products due to weather conditions (food and fabrics being spoilt by humidity and heat), and the seasonal nature of activities like weaving in certain parts of the country, which cause uncertainties in the supply of SABAH products. It was also felt that the government could have extended marketing support by inviting SABAH to events and linking it to other organizations to give its products more visibility and marketability.

The project manager of SABAH Maldives highlighted the lack of retail outlets for their products and ineffective marketing. Although they had a sales agreement with the duty-free shop at the Malé airport, they had to give up this outlet as their HBWs could not provide a steady supply of products and the store could not be properly stocked as a result. She stressed the need to raise awareness about the project in the region through a well thought-out regional marketing strategy.

Overall, the discussions with producers, buyers and project officials indicated several gaps with regard to the creation of forward linkages to the buyers. The skills and knowledge needed for penetrating into the market were not always present among HBWs. The 'Trial and Error' and local methods were used for marketing the products but these did not always work. A focused marketing and branding strategy was often missing, and the supply chain was not always well envisaged by SABAH managers or HBWs. The general view among the respondents who sell their products to SABAH is that more could be done to bring visibility to SABAH products through strenuous branding and marketing efforts and that a system of regular sales needs to be developed as SABAH does not provide them with a steady flow of job orders.

Several suggested the need to leverage new forms and modes of marketing, such as online platforms and social media for this purpose, as well as the need for more training programs focusing on developing sales and marketing skills. There is also a general view that more

support is needed from SDF as well as from the government and partner agencies in their marketing efforts, as the SABAH members are already burdened with the range of activities they are required to undertake at present; from finding the market, identifying products to managing the supply chain and accessing the market. It is difficult for the SABAH members to focus on marketing and brand building initiatives alongside other core activities in the current setup.

2.2.3 *Creating physical infrastructure*

In addition to empowering HBWs and creating market linkages, another important element of SABAH's operating model is creating physical infrastructures, such as TFCs and CFCs. These Centers serve as production, collection, training and inventory management spaces, as well as the venues for additional business activities, such as retail outlets, cafés and catering facilities, thus benefiting not only the SABAH members but also the larger community. The optimal utilization of these facilities for multiple purposes is an important feature of the SABAH model.

SABAH TFC- Nepal



Members working at Bungmati centre-Nepal

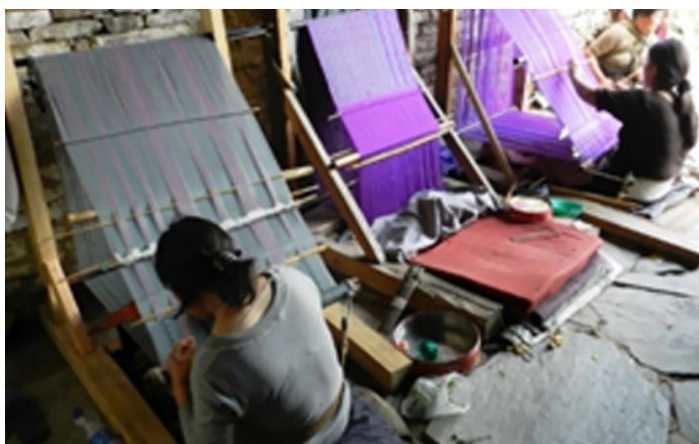


According to an SDF official, in most cases, good TFCs have been developed in urban areas. The discussions with stakeholders confirmed the contributions made by TFCs and CFCs in cases where SABAH has been able to successfully set them up and sustain them, as per the project plans.

Tailoring unit- SABAH Afghanistan



SABAH Bhutan-Weaving Unit



However, in several cases, the discussions as well as secondary evidence clearly highlighted the failure to meet the targets, especially in creating CFCs, which have remained mostly rented properties or have not been established at all. The respondents also noted the difficulties in sustaining TFCs/CFCs through their sales and other regular activities. The most common challenge cited was the difficulty in finding land or premises at affordable prices for setting up these facilities. Nowhere was this more prominent than in the case of the Maldives. The project manager for SABAH Maldives stated that they had tried to set up 5 CFCs during Phase II of the project but could not realize this goal.

Although they have identified two places, they were not able to find buildings at reasonable rentals, which could

be sustained by their sales. They also lack funds to construct CFCs as getting land and constructing the facility is too costly. If they could get a fixed asset such as a TFC, they could generate income from it through rentals, training, seminar halls, retail outlets and other facilities. One government official, who was involved in the initial phase of SABAH in that country, summed up the various challenges faced in establishing these facilities in the Maldives in the following manner:

Box 11: Challenges in setting up TFCs/CFCs in the Maldives

“As a business model, it is okay. But land is very expensive and the allocation of funds in the budget was not enough to create a proper TFC. In other countries, they could procure the land from the budgeted funds and set up TFCs. To get a space is difficult in this country as land is scarce. Government support was essential. TFC was temporarily rented and supported for three years under the project. Members could come and meet there. But when there were no more funds, they had to close down the facility. The SABAH office is now in the ministry itself. The central TFC was in Malé that did marketing, sales and product development.

In the islands, CFCs were expected as production Centers but this did not materialize. The production and selling arms did not function. There was no real production happening as things were taking time. Then the members moved on, on their own.

When setting up temporary TFCs, equipment was provided but it was substandard. New ones were shown but when the goods came, they were used ones. They could not be used. The policy makers were very unhappy. There is a value proposition in the TFC/CFC model and the concept is good. The problem is about getting land. The TFC construction cost is high. For 200 square feet for a two-story house, it would cost Maldivian Rupiah 5-6 million. The current government has framed a new board and is seeing what can be done.”

Source: Based on interview

The similar operational challenges and uncertainties were cited by the project manager of SABAH Sri Lanka. He mentioned how one of their functioning CFCs which was in Galle in a building owned by a government institution, had to be closed as some other organizations created a conflict about the use of those facilities. At present, CFC is operational in some rented rooms in a house where they are making products as well. They must meet rentals from the income generated through their business activities, but this is difficult. They have got a piece of land for a CFC from one of their HBWs, who is working in their papad production unit, but they do not have funds to construct the building, although under their agreement with SDF, they have a budget for the equipment that would be installed in the proposed CFC.

In the case of Bangladesh, the project official mentioned that SABAH has been able to activate only one TFC in Dhaka, though it had planned to open 18 CFCs outside Dhaka as well for which even venues were already selected. Even while funds were available, SABAH was unable to operationalize TFCs in these places due to various administrative and project management issues. Later, when SABAH was ready to reactivate the process of setting up TFCs, funds became unavailable. The current plan is to set them up by mid-2019. If they are unable to operationalize CFCs by December 2019, the project will not be viable and they will have to shut it down. The government will allow the project to continue only if it can start production. Hence, the SABAH management team in Dhaka is reaching out to other ministries and submitting proposals to source funds from other government agencies. They also need to set up an outlet for CFCs, but this has not materialized yet. Time delays, funding constraints and issues with the staff turnover and project management have been the main obstacles in creating these facilities.

The case of Nepal is quite different and interesting. There has been success in setting up and operationalizing such facilities. However, certain unanticipated conditions and external factors appear to have facilitated this process, as highlighted by one of the project managers in Nepal in the following manner:

Box 12: Establishment of CFCs in Nepal

Three CFCs had been set up by the end of 2012. These were run by members themselves who managed the day-to-day operations. CFCs were well connected to the central business unit of SABAH.

Two of the Centers had stable business during the project period, while one could not run for its low profitability. Even though it had a five-year business plan, it was difficult to attain the business targets as per the plan.

The earthquake of 2015 was a turning point for SABAH Nepal in terms of its operations. Following the earthquake, a lot of NGOs and local organizations got support packages. SABAH was able to get projects with some of these organizations. With the help of the international NGOs, they were able to add five more CFCs, taking the number to eight. In a way, the earthquake helped SABAH Nepal due to increased donor support, which it was able to capitalize on. They got government land and funding for construction and built a community center as a temporary structure.

Of the eight CFCs, four are around the valley in different districts near Kathmandu. Others are outside and far away in the east and west. TFC is inside the Kathmandu valley in Lalitpur district. Some CFCs are rented properties, while some have been constructed and are owned by SABAH. They have their shops and training Centers and are running as full-fledged business units. The issue confronting SABAH Nepal now is that these CFCs must be made independent and self-sustaining over time. Activities must be decentralized across these Centers.

Source: Based on interview

Clearly, Nepal's case has been successful. CFCs have expanded their activities over time. The ability of SABAH Nepal to leverage the funding that came into the country post the earthquake, presence of many potential partner organizations in that country, and organization's drive to tie up with other NGOs have largely enabled this success.

Overall, across the various country experiences with TFC/CFC establishment and functioning, several important issues emerge.

First, the country-specific factors, such as size, remoteness and geography have often constrained the development of these facilities. Hence, the collection and production center model may not have been appropriate for all the countries in the region.

Second, the country experiences highlight the fact that the financial support may not have been adequate or sufficiently adapted to the specific conditions of different countries, i.e. higher real estate costs and lack of land. Misalignment of financing with TFC/CFC construction plans has also caused delays.

Third, the project's success is highly dependent on the smooth functioning and cost effectiveness of these facilities. It was important for SABAHs to raise enough revenues through sales and other activities enabled by TFCs/CFCs in order to cover the rental and operating costs of these facilities. Where this was not possible, the facilities had to be closed.

Fourth, the interdependence between the TFC/CFC establishment and operation with the financial viability of the project created a vicious circle, as the inability to set up the facilities or find rentals at reasonable rates affected cash flows making some SABAH units unviable, further compounding the challenge of setting up these facilities. Finally, the country cases also highlight the importance of the government support in terms of provision of its buildings or land to carry out the CFC or TFC activities. Where this was available, the financial constraint was significantly eased. The government's support in providing infrastructural and other logistical requirements was largely missing, which may have contributed to some of the failures.



Factors shaping SABAH's performance



The discussions in the previous section underscore that SABAH's performance has not been consistent or uniform across the implementing countries in all aspects. In terms of specific activities, training is one area in which all stakeholders were unanimous that the project has yielded significant benefits. But in other aspects, such as creating market linkages and infrastructure, there have been mixed results, as highlighted by both the primary and secondary sources of information. There have been many reasons - some common and some different - across the implementing countries, which explain these mixed results. These factors can be broadly categorized into two groups, country-specific and project-related. It is important to analyze these factors as they hold lessons for other such social projects in the region.

3.1 Country-specific factors and challenges

It has clearly emerged from the earlier discussions that conditions prevailing in the implementing countries and surrounding circumstances have in many ways affected the extent to which the project has been able to deliver on its targeted outcomes. In several cases, the country-specific attributes and conditions have been a major constraint or have posed challenges. These mostly pertain to political, economic and geographical factors.

3.1.1 Political leadership, climate and support

The government's role in terms of creating a conducive political climate for carrying out SABAH's activities across different parts of the country and providing financial, infrastructural and policy support for the project has been important. In several countries, changes in the government leadership and policy orientation have affected the realization of SABAH's objectives.

The unstable government and unconducive political climate have been the major constraints in some countries. In Afghanistan, the political instability

and security concerns have hampered operations, especially outside Kabul. These conditions, according to SABAH Afghanistan's manager, have made it harder to bring women outside the home, reach out and expand the membership, and undertake intensive marketing efforts.

In the Maldives, the government was in charge of the project and has the majority of its share (60%), while the balance 40% is held by its members. The government has also given a seed capital to the project from its budget. However, political instability and frequent changes in the government have impeded the functioning of the project. As highlighted by one government official, who was engaged with SABAH during 2012-2015, there was a new government in 2012 and another in 2013, leading to changes in the government policy and orientation.

As the Ministry of Economic Development in that country was in charge of the project, such changes hampered SABAH's activities and the government's support to the project, with the government's interest and engagement in the project declining over time. For instance, initially, the Ministry had given SABAH a space in an old bank building at the time the President was very supportive of

the project. The government also helped SABAH look at other places for setting up its facilities. However, when the government fell, such support weakened and buildings had to be hired, raising operating costs, and the officials who had championed the project were laid off and could no longer contribute to the project.

In the case of Sri Lanka, changes in the political leadership during the project period created other kinds of challenges, triggered by the introduction of a new policy. For instance, the new government introduced the provision of social security for every working individual. This posed a procedural challenge for SABAH as an organization that employed self-employed HBWs and entrepreneurs, as there was no clarity whether such persons were also to be covered and if so, to what extent, and what their status and identity would be under the new policy. As highlighted by the project official, this requirement could impose an additional financial burden on SABAH, further compounding its already constrained financial capacity.

Likewise, the manager of SABAH Nepal mentioned that there has been no stable government and as a consequence, the organization has not been able to secure financial or other support from the government and no direct working relationship has been developed with the state authorities. However, with the recent focus on empowering the local government at the municipal level to deal with the local issues, there is now tremendous scope to partner with the local government authorities, which will also enable them to decentralize their activities. SABAH Nepal has also faced challenges due to the government's mistrust of NGOs, as the latter do not have a good reputation in Nepal and are scrutinized. Hence, it took them two years to get an NGO-status.

It was also widely felt that the governments in the implementing countries are largely indifferent or skeptical about the potential role of HBWs and their contribution to the economy and that they do not recognize the likely benefits of the cooperative model of development. As highlighted by one SABAH Bhutan member and entrepreneur, the government did not support her when she sought permission to set up a small factory with a group of women to produce food products, as they lacked formal qualifications.

Across the national chapters of SABAH, there was no assimilation of the project into the government's

machinery; there were difficulties in acquiring legal status for the organization as an NGO; and HBWs were not given legal status in some of the countries.

The lack of recognition of SABAH within the legal system in turn made it difficult to link the project to the government programs and agencies. As highlighted by one SDF official, support from SDF's counterpart agencies, which in this case, is the Ministry of Finance in respective Member States, was present at the initiation and closure of the project. Had there been active support during the implementation of the project as well, it could have performed much better. This is also evident from the cases where the Counterpart Agency has extended support during the implementation period of the project.

The SABAH Bangladesh project official mentioned that although the Ministry of Finance has been involved in the setting up of CFCs, has a representative on the SABAH board, and has also reserved some funds for CFC, they still do not have permission to use the funds. However, according to the lead Implementing Agency and SDF, this problem was partially caused by the Implementing Agencies, which were at times not pro-active in involving the local administration or relevant ministry to leverage similar projects and to get financial and other support from the government.

The role of the government has also been important in shaping the regional outcomes or lack thereof. The evidence indicates that the regional effect has been limited by factors that are largely determined by the governments in the region. These include the lack of regional integration in the SAARC Region; high customs duties in these countries, which have hampered the creation of regional value chains; lack of regional connectivity; poor trade infrastructure; and absence of cooperation and political will among the SAARC governments to leverage projects, such as SABAH, for regional gains.

An important insight that emerged from these experiences and narratives is that although the project as such is not designed to be dependent on the government in terms of its core activities or operating framework as they are mainly driven by the initiative of its member HBWs, the larger enabling environment that can be provided by the government was still very important. The active involvement and support of the government, both at the national level and at the

regional level, could have potentially made SABAH a more effective project. Several crucial aspects of the SABAH framework, including the creation of production and collection facilities, and market linkages; scaling up of SABAH's activities, and enabling of wider spillovers within the countries and regionally, had a scope for more pro-active government support and involvement. However, the government's presence has remained largely limited to taking over assets of the project on its completion, occasionally providing a space within its premises for a TFC/CFC, and in some countries, being in charge of the project, with lack of continuity in staffing and/or seriousness in commitment.

A more pro-active, consistent and holistic involvement of the government, adapted to country requirements and synergized with other government policies, development schemes and activities, could have potentially resulted in greater national and regional impacts from the project.

3.1.2 Country attributes

The country characteristics relating to geography, local infrastructure, production capacity, import intensity, structure of economic activity and societal/attitudinal norms have influenced SABAH's performance in different countries. Several implementing countries are highly import dependent with limited production capacity. This restricts their ability to launch a wide range of viable products. This issue is relevant for countries, such as the Maldives, and to a lesser extent, Bhutan, which have limited indigenous supply of raw materials and face problems of internal logistics and connectivity. SABAH's success, to some extent, requires the countries to have sufficient capacity to produce and diversify their product basket at reasonable costs, conditions which may not have existed in some of the project implementing countries like the Maldives and Bhutan.

Likewise, SABAH's outcomes also depend on the conditions such as the presence of poor, rural communities with low levels of income and illiterate HBWs near one another, who are willing to work collectively. These conditions were not always present in all the countries. In the Maldives, people are relatively better off than in the other countries and do not rely on a project, such as SABAH, to boost their incomes. HBWs lived in dispersed islands and were not used to the concept of working collectively, and maintaining regular communication between the central unit and these dispersed locations was a challenge.

On the other hand, the desired conditions were present in Nepal, such as the presence of an agrarian society, with low levels of income and prior exposures to community-based development projects spearheaded by NGOs and international development agencies. Such conditions were conducive to realizing wider impact in certain SABAH countries, compared to others.

Other country-specific attributes, which have posed a challenge is high cost of real estate and unavailability of local infrastructure, such as roads, transport and connectivity. Countries like the Maldives have been adversely affected by the shortage of land for the construction of TFC/CFC facilities at reasonable costs and the unavailability of buildings at reasonable rents for operating these facilities. The lack of access to microcredit, underdeveloped nature of the financial market in many of these countries, and absence of alternative sources of financing outside the SDF support, also affected the project's success. Hence, country size, topography, logistics, and supporting physical and financial infrastructure have not always been conducive to fully realizing the objectives of SABAH.

These differing country contexts suggest that the project needed to be flexible and customized to overcome the country-specific constraints and address the country specificities. There is a little evidence to suggest that these contextual differences were factored into the project at the time of its conceptualization or during its implementation. Nor is there any evidence of alternative approaches or plans (financial, operational and logistical) to achieve the project's stated objectives, when needed to suit the country-specific circumstances. The "one-size-fits-all" approach appears to have been taken, affecting the project's success in some of the countries.

The dependence of outcomes on the country contexts is perhaps best captured by the following comments from two project managers, reflecting very different perspectives about the success of this project:

Maldives:

"SABAH is not really successful in terms of giving concrete outcomes. It needs to demonstrate it has been a successful model. It has not been able to establish TFC and there is no sustained income flow. Though the products have been identified, the product chain has not developed. The members have not been reached out to as much as needed."

Nepal:

"It was set up as a social business and networked with several organizations. The jobs, members, projects of some sort have continued even after the SDF support ended. It has built a good base and the business has diversified. It is not just textiles but food and agro based products as well. The business has become stable though there are many challenges. Cash flow is important and is there."

3.2 Project-related factors and challenges

In addition to the country conditions, which have affected the project's performance, the project-specific factors have also played a role. The operational and management issues have at times adversely affected the execution of the project, including in countries where the model may have been better suited. The interplay of these project and country-specific factors has ultimately shaped the impacts of SABAH. The discussions with SDF and the project managers of SABAH in different countries indicated that there have been administrative and operational issues at various levels, which have affected the delivery of the project. These include issues, such as project initiation and planning, staffing, management, leadership, communication, timelines and financing.

3.2 Project Management and Administration

3.2.1a Project Initiation

The initiation of the project itself was problematic in some ways. As this was a regional project across the seven countries, a project financing agreement (PFA) was needed. According to the rules, if three such PFAs are obtained, the project could commence even if PFAs in the remaining countries are not finalized. Some Implementing Agencies were less efficient and could not sign PFAs by the agreed date, while some others could. There were also delays in signing PFAs in certain cases due to the documentation requirements for NGOs.

However, the project was initiated even though all the countries had not submitted their PFAs. In Nepal, the project official stated that, "The project started abruptly. Even though it had been planned in the second phase due to some issues in initiating the project in Pakistan, it

was moved into the first phase for Nepal." Due to such an abrupt start and being the first SABAH project, the official further observed that, "We were a guinea pig, which was broadly seen as experimenting with formats, reporting and system. Then this was given to the other countries. So, we learnt the hard way." While he did acknowledge SEWA's constant support in managing the funds at a time when SABAH Nepal did not have resources to manage the large-scale funding and steep learning curve they underwent, the view was that more preparedness and better planning were needed before launching the project in that country.

3.2.1b Project Leadership and Capacity

The project has immensely benefited from the support extended by experienced partners, such as SEWA and HNSA, and the flexibilities permitted by SDF. According to several respondents, LIAs provided the required technical support and shared their practical experiences with other Implementing Agencies in several countries. The extent to which this support could be utilized to develop further strategies, however, depended on the capacity of the individual Implementing Agencies, which varied. SDF provided sufficient flexibility to the Implementing Agencies in carrying out the project. It allowed extensions if the activities could not be completed by the given date or if the Implementing Agency was successful and wanted to expand its activities. The unutilized funds did not have to be surrendered to SDF unlike the case with other donors. These flexibilities are evident from the fact that most of the SABAH units were extended more than twice at no additional costs.

Notwithstanding this support and the flexibilities granted, several difficulties were encountered in administering this project. According to SDF and some SABAH managers, some Implementing Agencies did not have the requisite capacity to efficiently administer the project. They often did not have enough people to look after all aspects of the project cycle, including project management, finance, operations, procurement, marketing etc. The lack of capacity was a common reason for poor performance of the project in several implementing countries. There was also a lot of turnover of the Implementing Agency staff, which caused difficulties in adhering to production timelines and quality standards. Often, well-trained SABAH staff was hired by other organizations or they left SABAH to start their own businesses. Some SABAHs lacked up-to-date

reporting systems (as in the case of the Maldives), causing delays in submission of reports for obtaining funds from SDF. The lack of continuity in the project leadership and senior positions created difficulties in some countries. In the case of SABAH Maldives, all the respondents noted how frequent changes in chairpersons with differing perspectives on how SABAH should operate and what would make SABAH sustainable, have led to discontinuity in operations, impeding the performance of the project. Added to this were changes in the project team, the organization monitoring the project, and the government. The absence of a project manager largely contributed to the project's extension from December 2017 to end 2019 in the case of Bangladesh. The staffing and leadership issues have in turn impeded the prospect of earning revenues to cover overheads and running costs. The changes in the project management and SABAH teams also affected communication with SDF. Much depended on the chairperson and his/her connection and understanding with SDF.

machines were dispatched to the CFCs which were in other dispersed islands, they never reached. To date it is not known where the machines went. Some of the discussions also revealed absence of proper financial reporting and record keeping. In Sri Lanka, there were financial problems due to a conflict of interest between the chairperson and the business development manager. This hurt business activities.

The board had to step in and stopped SABAH's operations and forced a resignation of the chairperson. The government was petitioned to blackmark the SABAH name due to financial impropriety issues. Although the problem has been addressed and SABAH Sri Lanka plans to get new staff and to outsource the financial division to prevent such conflicts of interest, these financial management issues have hurt SABAH's activities and reputation in that country.

Discussions with stakeholders also indicated that the financial sustainability of SABAH as a business model varied across the countries and that forward planning in terms of transitioning SABAH from SDF's grant support to a self-sustaining entity, was often lacking. As seen from the earlier discussion, much depended on the country SABAHs' ability to generate sufficient cash flows and profits through core and additional activities in order to maintain and operate the TFC/CFC based model of production and distribution.

However, for the various reasons highlighted earlier, such generation of profits from sales did not materialize in many countries and no-cost extensions had to be given by SDF to complete the project. In several cases, project officials were of the view that the project would not have been sustainable without government provision of subsidized TFC/CFC facilities.

"Sustainability is an issue. A lot of work is needed to make the program profitable... We require LKR 2.4 mn in sales. But sales are only LKR 150,000 to 200,000 per month. So, there is an urgent need to expand sales to reach a sustainable position."

"We are running short of salaries, managing the salary account is difficult and there is none for staff...It is difficult to carry on like this."

The following quote from the project manager of SABAH Sri Lanka captures this sales-dependent sustainability challenge that is confronting some of the countries. To make it operations financially viable, SABAH Sri Lanka has now given targets to its members so that they maximize the organization's profit objectives rather than their own business objectives.

Such challenges with financial sustainability are also highlighted by several SABAHs to maintain a revolving fund. The revolving fund was aimed at sustaining the project when there was no further support from SDF or other sources. A corpus fund was to be built up when sales were good and would be kept aside. It would be drawn upon for intermediate support when SDF withdrew from the project. However, respondents noted that the revolving fund has not worked in this manner as revenues have been limited due to difficulties in marketing, staff turnover, and inability to set up CFCs/TFCs, among other reasons. Hence, they have used the revolving fund for carrying out project activities. Only some countries have kept the fund and used sales income to run project activities.

Thus, the experience in several countries suggests that SABAH remained dependent on grant funding and profits from product sales have often not been enough to sustain activities, although from an individual return on investment perspective, the project has been very beneficial to many HBW members. This implies that financial sustainability will require not only more effort in expanding production and sales but also in generating other sources of income through new activities and

involvement in other programs, possibly in partnership with other agencies. In addition, support from local and national governments in cash or kind may also be needed by many SABAHs.

The more successful cases, such as SABAH Nepal, are already undertaking this course of action. Others, such as SABAH Sri Lanka are now considering business and investment strategies, such as using interest earnings from earlier funds to meet overhead expenses or charging fees to their HBW members for using the SABAH logo. The latter is also considering entering into partnerships with other NGOs and district authorities to expand its activities and sources of income.

What is quite clear from these narratives is that most individual SABAH organizations have not yet developed plans to become financially independent and how to transition from SDF funding. Discussions indicate that most would like to get more time to stabilize their operations and overcome various challenges they face, particularly in setting up the CFCs. They would like continued support from SDF for some more time. As stated by one SABAH project manager, “There is no project continuity plan. In 2014, they finished the project and a no-cost extension was given. But there was no forward planning...The project needs continued support.”

3.2.1c Project coordination and communication

There were also administrative issues in the initial phase with LIAs due to the intermediary set-up where LIAs were the conduit between the Implementing Agencies and SDF. One challenge was that LIAs had physical presence in some but not all the countries. This created difficulties in managing a regional project. Although SDF gave permission to LIAs whenever the latter's support was needed in different countries, especially for training workshops and international trade expos, contact through technology was used, leading to delays and misunderstandings in all the Implementing Agencies in the absence of LIAs' physical presence. SDF too was not physically present in all the countries.

The intermediary structure led to some delays in information and communication flows between the Implementing Agencies and SDF. Several SABAH managers highlighted how direct communication with SDF would have been better.

It was also felt that LIAs often dictated to the Implementing Agencies and micro-managed their operations rather than facilitating and guiding them, thus creating frictions at time. The Implementing Agencies also complained that there were gaps in guidance and the quality of documentation was not up to the mark.

SABAH Sri Lanka's manager stated that there were reporting and funding delays when they sent the report to SDF to get funds. Queries would be sent, then SABAH would respond, then the issue would be finalized and finally SDF would release funds. Instead, the direct mode of communication would have worked better. Similarly, SABAH Pakistan's project manager also reported the delays caused by this indirect mode of communication and how at times the intermediaries would convey something different from what SDF had informed them. As she put it, **“The communication line was important as direct reporting and feedback were needed. The middle-man model was not useful. Once there was direct reporting, these issues were resolved.”**

On its part, LIAs noted that the Implementing Agencies were often lacking in capacity, did not put in enough effort and could not get information from its HBW members on time, which led to delays in operations and in closing the projects. This point was also corroborated by SDF. Overall, while the role of LIAs was important for training, project design and initial support, inefficiencies resulted due to their involvement as intermediaries between the countries and SDF. These problems led to changes in the reporting structure for some of the countries. The Maldives and Bangladesh were shifted to a direct reporting structure and the role of SEWA and HNSA was changed from that of a LIA to a coordinating agency.

3.2.1d Financial aspects of the project

In some countries, project operations and outcomes were affected by unexpected issues relating to finances and equipment. For instance, in the Maldives there was mismanagement of the machinery that was procured for CFCs. As reported by the project official, around Rufiyaa 240m was spent on machinery for CFCs. However, the machines that were procured were not automatic, were very heavy and difficult to carry. They were also different from those they were initially shown before the purchase. As the machines were not user friendly, after some initial use, they went to waste.

Moreover, when the machines were dispatched to CFCs which were in other dispersed islands, they never reached. To date, it is not known where the machines went. Some of the discussions also revealed the absence of proper financial reporting and record keeping. In Sri Lanka, there were financial problems due to a conflict of interest between the chairperson and the business development manager. This hampered business activities.

The board had to step in and stopped SABAH's operations and forced a resignation from the chairperson. The government was petitioned to create a blackmark against SABAH due to the latter's financial improprieties. Although the problem has been addressed and SABAH Sri Lanka plans to get new staff and to outsource the financial division to prevent such conflicts of interest, these financial management issues have affected SABAH's activities and reputation in that country. The discussions with the stakeholders also indicated that the financial sustainability of SABAH as a business model varied across the countries and that forward planning in terms of transitioning SABAH from SDF's grant support to a self-sustaining entity, was often lacking.

As seen from the earlier discussions, much depended on the ability of the national chapters of SABAH to generate sufficient profits through their core and additional activities in order to maintain and operate its TFC/CFC-based model of production and distribution. However, for the various reasons highlighted earlier, profits from sales were either minimal or nil in several countries and no-cost extensions had to be given by SDF to complete the project. In several cases, the project officials were of the view that the project would not have been sustainable without the government provision of subsidized TFC/CFC facilities. The following quote from the project manager of SABAH Sri Lanka captures this sales-dependent sustainability challenge that is confronting some of the countries:

“Sustainability is an issue. A lot of work is needed to make the program profitable. We require LKR 2.4 m in sales. But sales are only LKR 150,000 to 200,000 per month. So, there is an urgent need to expand sales to reach a sustainable position.”

“We are running short of salaries, managing the salary account is difficult and there is none for staff. It is difficult to carry on like this.”

To make its operations financially viable, SABAH Sri Lanka has now given targets to its members to maximize the organization's profits rather than their own profit.

Such challenges with the financial sustainability got further pronounced by the failure of several SABAHs to maintain a revolving fund, which was aimed at sustaining the project when there was no further support from SDF or other sources.

A corpus fund was to be built up when sales were good and would be kept aside. It would be drawn upon for intermediate support when SDF withdrew from the project. However, the respondents noted that the revolving fund had not worked in this manner as revenues have been limited due to ineffective marketing, staff turnover and inability to set up CFCs/TFCs, among other reasons. Hence, they have used the revolving fund for carrying out the project activities. Only some countries have kept the fund intact and used proceeds from sales to run the project activities.

Thus, the experience in several countries suggests that SABAH remained dependent on grants and profits from sales have often not been enough to sustain activities, although from an individual's return on investment perspective, the project has been very beneficial to many HBW members. This implies that the financial sustainability will require not only more efforts in expanding production and sales but also in generating other sources of income through new activities and involvement in other programs, possibly in partnership with other agencies. In addition, support from the local and national governments in cash or kind may also be needed by many SABAHs.

The more successful cases, such as SABAH Nepal, are already undertaking this course of action. Others, such as SABAH Sri Lanka, are now revamping business and investment strategies in order to use interest earnings from earlier funds to meet overhead expenses or charge fees to their HBWs for using the SABAH logo. The latter is also considering entering into partnerships with other NGOs and district authorities to expand its activities and sources of income.

What is quite clear from these narratives is that most individual SABAH units have not yet developed plans to become financially independent and on how to transition themselves from SDF-funding entities into self-sustaining entities. The discussions indicated that most of these entities would like to get more time to stabilize their operations and overcome various challenges they face, particularly in setting up CFCs. They would like continued support from SDF for some more time. One SABAH project manager said, “There is no project continuity plan. In 2014, they finished the project and a no-cost extension was given. But there was no forward planning. The project needs continued support.”



Summary and Recommendations



This Case Study outlines many tangible and intangible benefits accruing from a social sector project, such as SABAH, which aims to empower HBWs in the implementing countries. The rich experiences narrated by the beneficiaries of this project and the range of issues highlighted by the stakeholders indicate the varied dimensions of the project's impact as well as the wide range of factors that have facilitated and constrained its process. The following sections summarize the main outcomes of the project and the key lessons it provides for designing, executing and sustaining such projects in future.

4.1 Summarizing the findings

The main beneficiaries of SABAH are HBWs in each country. However, the effects have been far wider due to the identification of new markets, development of new products and product baskets, creation of market linkages within the countries, establishment of local infrastructure, development of new business and employment opportunities, transformation of societal attitudes and norms, and facilitation of social and economic mobility of women workers. The regional effects, although relatively limited in comparison to the national impacts, are nevertheless important as the project has enabled cross-country learning and cooperation, created some value chains and trade linkages between and among the countries, and fostered goodwill and trust among those concerned across the region.

If one examines more closely the different areas where SABAH has had an impact, then skill development and capacity building emerge as the most successful aspect of this project. This is mainly due to the reliable technical support provided by capable lead implementing agencies, namely, SEWA and HNSA, to the Implementing Agencies in the initial stages of the project and the relevance of the specialized as well as generalized sets of

skills imparted to HBWs and SABAH members. Given the low levels of capacity and exposure among the target beneficiaries, the training component of the project was no doubt very significant and transformative, as it imparted the basic understanding and knowledge of product development, design, quality control, end-to-end management of a social enterprise and setting up of a business. However, in other areas, the project has been constrained by certain local and national conditions, including factors such as the political leadership or geography. The government's role at the macroeconomic level in creating a conducive political and economic climate for carrying out the project activities and providing financial and infrastructural support was also important. However, many of the factors were beyond the control of SDF.

Overall, the analysis shows that the country characteristics in terms of geography, local infrastructure, production capacity, import dependence, structure of economic activity, and societal/attitudinal norms, among others, have played an important role. In addition, the project-related factors in terms of planning and execution have also shaped the performance of the project.

4.2 Project-related insights and lessons

The project was based on a holistic approach wherein various activities were linked, either individually or collectively, to specific outcomes. However, there were some weaknesses and gaps at different stages of the project. The following sections highlight these gaps and the associated lessons and recommendations, starting with the very design and operating framework of the project, to its execution and closure.

4.2.1 Project design and operating framework

The integrated and holistic nature of the project, while allowing a comprehensive approach to empowering HBWs and targeting a wide range of objectives with much scope for positive externalities, also created certain challenges. These stemmed from certain shortcomings in the project's planning as well as its operating model.

A relevance and suitability analysis was required prior to launching the project. As highlighted several times in this Study, the differing country attributes and conditions made the project design less suited to some implementing countries than others. The project presumed certain conditions, such as the presence of a large number of poor rural/semi-urban women and low income households in close proximity to one another, who could easily be brought together for team work; conditions conducive to setting up production and inventory facilities; and sufficient impact of training and other skill development activities on product quality, diversity and sales. Besides factors like local capacity, geography, income conditions, livelihood structures and political climate, among others, other conditions required to make the model successful were not always present or sufficiently conducive. Hence, a detailed pre-feasibility study of the project would have helped select the right set of countries to carry out the project.

Related to the above-mentioned issue was the need for customization and flexibility in design to adapt to different country conditions and attributes. More scrupulous prior planning was needed to assess if all the aspects of the operating framework needed to be in place in the manner envisioned to carry out the project activities and what flexibilities could be permitted if these did not materialize. This was particularly important in countries where establishment of TFCs/CFCs was difficult or too costly in the absence of budgetary allocations from SDF or where production was likely to

be more dependent on imports with associated costs and other difficulties. Hence, the project should have planned for alternate scenarios where certain important elements of the operating framework could not be implemented or were found to be unsuitable to some countries or if unforeseen circumstances led to deviations from the project plan. This required developing alternate intervention and risk mitigation strategies. Financial risks arising from higher than expected costs for setting up TFCs/CFCs or due to insufficient sales revenues and possible problems with operating a revolving fund were not factored into the project planning. Both the project documents and the discussions revealed that these risks were not explicitly identified at the time of designing the project, nor were mitigation strategies built into the plans.

Another shortcoming was the lack of a feasibility study or a baseline analysis, followed by exhaustive consultations, to identify beneficiaries and market needs before launching the project in some countries. The documents and discussions suggested that while this was done in some countries, through HNSA's network or in partnership with local NGOs during Phase I, no such needs assessment or prior consultations were done in the Phase-II project implementing countries. Even where the baseline survey was conducted in the Phase-I project implementing countries, the documents and discussions did not indicate that there was a consistent or uniform approach taken in terms of following a specified methodology or clearly defined criteria for identifying the target regions, beneficiaries and market requirements. A systematic and methodologically grounded approach to the baseline assessment before instituting the project could have led to more focused intervention strategies to address the needs of different regions and beneficiary groups within each country in filling specific skill and capacity gaps, developing a cost effective and sustainable product mix, creating viable value chain linkages within and across countries, and addressing divergent geographical, political and social conditions in the implementing countries.

Such a baseline study would also have helped develop risk mitigation strategies and plan alternative scenarios. In general, there was a need for more evidence-based and research-driven planning before implementing the project. The lack of such spadework is especially striking in case of the Phase-II project implementing countries where the lessons from Phase I could have been used to shape the project design in the second phase.

In addition to identifying market needs and beneficiaries, there was also a need to identify potential partnerships and networks that could be established with other development organizations and NGOs, and ongoing governmental and non-governmental programs, which were aligned with the project's activities and goals. In several countries, it was evident that no such networks were developed during the course of the project and SABAH was like a standalone project, which did not tie up with other agencies or departments.

While this may have been partially due to the relatively limited networking and partnership possibilities in some implementing countries, such as the Maldives, in several cases, such as Afghanistan, Sri Lanka and Bhutan, there was room to exploit synergies with other organizations and programs, which remained untapped. Prior identification and knowledge of such opportunities would have been useful for project officials. This could have led to more proactive approaches by the individual SABAH country chapters during the project to forge such partnerships and to reach out to the government to involve and internalize SABAH in its programs and policies.

The project planning could have included clearly defined and measurable outputs based on some prior analysis or rationale. The theory of change model as well as the Monitoring and Evaluation Framework did not properly define these targets. For instance, while the project documents do contain the targeted as well as actual outcomes, these do not provide information on aspects, such as numbers trained, number of registered members, number of facilities established, sales revenues, incomes generated, and whether these targets were based on any feasibility analysis and on what basis they were decided. These targets should have been derived through some evidence-based homework and baseline studies.

The project had a relatively limited set of measures to assess its impact. It could have been broadened to identify and measure other areas of impact, beyond the immediate deliverables. One such aspect was the sourcing and retail linkages created by the production process. While the core focus was on the production process and the number and variety of products developed, the larger benefits in terms of the number of suppliers who gained from the demand created by SABAH or the number of retailers or outlets that became clients of SABAH could also have been included as areas of measurable impact of the project.

At the regional level, there could have been measures, such as the number and range of products sold within the region, of intraregional trainings conducted and of joint efforts taken across the SABAH region. Likewise, additional activities, which could be undertaken by the individual SABAH entities, should have been identified during the project planning. Hence, a comprehensive mapping of activities with short-term and long-term outcomes, along with tangible impact assessment measures, was essential.

Finally, the project could have mapped targeted outcomes with SDGs and SDF objectives to focus attention on the national and regional development dimensions. Several SDGs, namely, SDG-1 on eliminating poverty, SDG-5 on gender equality, SDG-8 on decent work and economic growth, SDG-10 on reducing inequality, and SDG-17 on forming partnerships, were relevant to the activities of SABAH and could have been explicitly linked to measurable outcomes, such as the number of enterprises created, increase in income and number of HBWs who received training, among others. It is, however, encouraging to see that many of SABAH's activities were closely aligned with the larger objectives of SDF of promoting welfare and improving the quality of life, and accelerating economic growth, social progress and poverty alleviation in the region.

As highlighted elsewhere in the Study, the project could have included specific regional metrics, such as the number of regional events in which SABAH members participated, increase in regional trade and regional sourcing for production, number of cross-country trainings and joint events, among others, to measure regional outcomes. The inclusion of such measures for assessing the tangible outcomes would have helped assess the project's magnitude of impact at the regional level, which remained relatively limited. These measures of assessment in turn could have helped garner a regional visibility for the project.

4.2.2 Project management and administration

There were several areas where the impact could have been greater with better management and administration. These limitations often arose because some important factors were not considered during the project design and planning phase, consequently affecting the nature of the project activities and their outcomes.

4.2.2a *Activities and initiatives*

One key area which received little or no attention during the project related to forming partnerships and collaboration with other organizations. SABAHs did not take any proactive steps to tie up with other NGOs and development agencies in programs of common interest or to involve other organizations for reaching out to more regions and beneficiaries, increasing sales networks and links with the market or diversifying their activities. Such partnerships could have potentially increased the project's impact, reduced financial risks and helped garner technical and logistical support for SABAH's activities.

Similarly, the country chapters of SABAH did not make any concerted efforts to plug into ongoing government programs and initiatives to promote micro enterprises, team work and women's empowerment. The engagement with the government was often ad hoc, mainly limited to seeking permissions for buildings or land or using government premises. There could have been focused efforts to seek the government support for marketing as well as for making the government a source of demand for SABAH products for greater regional outreach and visibility and for making microcredit and other facilities available to women workers and MSMEs. Thus, economies of scale and scope were not leveraged through such collaborative arrangements.

More activities could have been undertaken in the area of marketing and branding, with defined strategies and targets. The training activities focused on other forms of capacity building and not on marketing and publicity related skills. There was a need for targeted training in marketing, branding and establishing a specific marketing unit consisting of SABAH employees to focus on marketing and branding activities through specialized trainings.

Online marketing platforms could have been developed for promoting the SABAH brand and selling products in the implementing countries. An online regional marketing platform could also have been created, enabling the country chapters of SABAH to collectively sell their products outside the region and in each other's markets, participate in regional exhibitions and fairs, learn from one another on a regular basis, and undertake trade promotion activities. Thus, a major drawback of the project was that it failed to make the best use of technology and digital means in a strategic manner.

There was only ad hoc marketing by individual members and learning by doing, which were not always effective. In this context, the aforementioned collaborations with other organizations would have helped SABAH's marketing and branding efforts by creating an extended network for promoting its brand and products through various means of ICT.

There should have been a focused regional outreach and promotion strategy collectively undertaken by the national chapters of SABAH. Lobbying and advocacy campaigns based on the SABAH experience could have been undertaken by the individual SABAH entities, with the support of SDF. Regional platforms for discussions and cross-country sharing of experiences and lessons could have been created.

Although training was possibly the most consistently successful aspect of the project, it was largely front-loaded rather than it being an evolving and ongoing process from the perspective of the SABAH members. There was a need for sustained training programs to regularly upgrade skills and to address additional skill and capacity requirements of members with changes in the product basket and changing requirements at different stages of the project. There was also a need for more customized training activities to suit the requirements of the individual SABAH country chapters and for a plan of action, which identified promising members and employees for undertaking specific kinds of training and upgrading their skills over time. As already highlighted elsewhere in this Study, there was not enough focus on training needs in marketing, branding and quality control. Trainings should also have been better integrated into the overall human resource management of employees and HBWs by SABAHs, i.e. as a means to incentivize and retain staff and members. There was also too much dependence on SEWA for training. Training opportunities and modules from and by local organizations, government departments and other specialized partners could have been explored.

4.2.2b *Capacity and coordination*

There were several problems pertaining to human resource management, monitoring and review mechanisms, payment practices, coordination and communication, budgetary allocation and financial matters, and mid-term assessment and correction.

SABAH lacked a proper human resource management system. The high turnover of staff, frequent changes in

leadership, issues of non-payment of salaries and dissatisfaction among employees are indicative of a poor human resource administration.

There should have been a management structure with a dedicated project head and a subordinate in each Implementing Agency for a sufficient period of time to maintain continuity of operations. Further, rather than depending on cluster leaders or master trainers who also had their own businesses, SABAH's field operations such as collection, sourcing, marketing, production and inventory management should have been overseen by salaried SABAH employees who were on the project payroll, and who would have an interest in maximizing SABAH's sales and profitability without any conflicting personal interest. The latter would also have overcome the problem faced by some cluster leaders and members, who supervised field operations but received no payment, causing dissatisfaction with the SABAH management. SABAH should also have instituted performance-linked incentives in terms of additional payments or opportunities for skill upgrading, overseas exposure and personal development in order to retain and incentivize its staff. Integration of training and exposure activities with human resource management practices was needed.

The project monitoring processes could have been stronger. SDF left the task of monitoring to its Implementing Agencies, which as noted earlier, suffered from problems of staff turnover, lack of continuity in management and leadership, and running of day-to-day operations by cluster leaders rather than by regular employees. So, various problems cropped up during the monitoring process. SDF could have been more engaged in monitoring and review of the project in each country. Alongside, there was a need to strengthen the monitoring capacity of the Implementing Agencies and set up the required management structure for monitoring within the SABAH mechanism. The monitoring process needed to track key performance indicators for various aspects of the project (financial, personnel, sales, facilities, budget utilization etc.) at regular intervals to identify slippages/deviations and accordingly propose risk mitigation strategies.

Interim assessments and reviews for course correction would have helped. A mid-term evaluation of the project during its implementation would have helped identify country-specific as well as common challenges and enabled timely course correction. Such an interim

evaluation would also have been useful for guiding effective implementation of the project in other countries. It could have been used for early identification of problems and likely deviations from the targeted outcomes enabling timely adoption of the risk mitigation strategies.

The practice of granting no-cost extensions should have been discouraged. There were too many such extensions. The operating principle should have been that if the project was unable to perform and meet certain targets or consistently failed on key performance indicators, then funds would not be given. No-cost extensions should only have been granted where extenuating and unforeseen circumstances prevented achieving the targets. More rigorous tracking of the project and its periodic assessments would have allowed SDF to better evaluate requests for no-cost extensions and to arrive at possible alternate solutions to address the problem.

There was also a need to have more effective communication and coordination among the Implementing Agencies and SDF and mechanisms instituted to ensure the same. The management of the project through LIAs proved to be problematic. It gave rise to delays in sharing information and reporting between SDF and the Implementing Agencies. The experience with involvement of LIA in the Phase-I project implementing countries shows that unless there is a well-defined mechanism for sharing information in a timely manner and unless LIA has a very good understanding of each country's unique context and is flexible in its approach towards each country, such an intermediary system of coordination and management may not be effective. Thus, there was a need to strengthen the internal capacity of the Implementing Agencies to ensure timely and reliable communication and coordination with SDF.

On financial matters, there needed to be more transparency and a proper system of accounting. Regularization of payment channels, timely payments and formalization of transactions were not systematically done across all national chapters of SABAH. In some cases, cluster leaders did not get paid or the expenses they incurred for supervising and undertaking activities in their own homes, were not paid by SABAH. The budgetary allocation for different activities, such as for setting up of TFC/CFC facilities or for salaries of SABAH employees should have been done in accordance with the cost structure and conditions in each country. The

budget utilization should have been closely tracked on a regular basis through quarterly reviews and an interim assessment to identify potential financial risks to project completion and anomalies in spending.

The project also suffered from the lack of preparedness and future planning beyond the period of SDF funding. There should have been proper plans to transition the project from Phase I to II, i.e. from the supervision of LIA to the Implementing Agency. SDF should have insisted that SABAHs provide such a transition plan and evidence of preparedness for carrying out the project on their own. In addition, SABAHs should have been required to establish a detailed financial sustainability plan by a specified time to indicate how the project would continue independently beyond the funding period. The sustainability plan should have included details of key aspects of sustainability, including financial flows and their utilization, staffing and human resource management, product development, and asset creation and ownership. None of the national chapters of SABAH established any sustainability plans even at the time of closure. Moreover, they received no-cost extensions without providing such plans. This was a major weakness in project implementation and monitoring.

However, it is important to recognize that many of the above-mentioned issues and associated recommendations have to be seen in a constructive light. As SABAH was the first project of its kind involving the informal sector across so many countries having both national and regional implications, it provides useful lessons for future. It provides important takeaways for project planning, implementation and management which can guide future social projects in this region as well as SDF's future activities in this sphere.

4.3 Limitations of the study

This Case Study relies on secondary and primary sources of information to derive key insights and lessons regarding the project in the seven implementing countries of SAARC. It highlights both the strengths and weaknesses of this project and the various challenges that have affected its execution and its outcomes. Based on this analysis, the Study makes recommendations on how the project could have been improved at its various stages, from inception to the time of closure. However, it is important to explicitly recognize some of the limitations of this Study. These mainly related to the size and representativeness of the sample of respondents

with whom discussions and interviews were conducted for the primary part of this Study.

The discussions with HBWs and project officials over skype and telephone, although very rich and insightful, were limited by the numbers who could be contacted. Actual field visits to SABAH Centers to understand the entire production process and the involvement of different stakeholders would have enabled a richer understanding of how the project functions and affects the lives of its members and others in the community. As physical visits to see SABAH operations were not feasible given the budgetary and time constraints, this understanding had to be gleaned from the interviews and completed questionnaires.

A related limitation was the response rate from the SABAH managers and project leaders. Even after repeated requests and follow-ups over email to the project managers to organize interviews with members and other stakeholders, some SABAH entities did not respond on time and logistical difficulties prevented the organization of such additional discussions. In such cases, the analysis was limited to the information provided by the main contact person, supplemented by the completed questionnaires received from the countries. This skewed the responses towards certain countries over others, affecting the representativeness of the sample that was interviewed, notwithstanding the fact that all the efforts were made to maintain a balance across all the implementing countries. Where more of such discussions with HBWs and other stakeholders, such as outlet owners, suppliers and CFC/TFC managers could be organized, richer insights could be obtained. This happened in the case of Nepal where the number of interviews and the variety of respondents exceeded those of the other countries, as the SABAH contact in Nepal helped in organizing several group discussions covering all relevant stakeholders.

Similarly, in the case of the circulated questionnaires which were sent to all the countries, some SABAHs did not respond and so no information could be collected. Some groups of respondents, such as the government officials, remained highly under represented. Although efforts were made to talk to the government officials in all the countries to elicit their views on the project, this could only be done in the case of the Maldives. There was also reluctance on the part of some SABAHs to connect with the government officials. The number of completed questionnaires received was also much less than desired,

with only one or two persons from each respondent group, namely, HBWs, TFC/CFC managers and retailers. As one could not independently reach out to the respondents and had to rely on the SABAH officials to circulate questionnaires among the concerned persons, it was not possible to increase the number of responses within the given timeframe. The small sample of respondents limits the generalizability of the findings. Had time and resources permitted, more respondents could have been contacted.

In some cases, due to the changes in SABAH's management over the project period, the nodal persons at the country chapters of SABAH were relatively new and could not comment as much on the earlier phases of the project in their countries. It was not always possible to organize a discussion with a more experienced official in all the cases. Thus, there remained some gaps in the information obtained from the interviews. In countries where the concerned official has had a long-standing association with SABAH, the information obtained tended to be more comprehensive.

The final limitation was the quality of the secondary sources of information. Although SDF and some of the country chapters of SABAH provided many project documents (project financing agreements, project closure reports, quarterly progress reports, and evaluation reports), many of these contained summary facts and statistics and did not provide explanations or analysis. There was no collated and tabulated information across the project implementing countries. Appendix B is an attempt at systematically tabulating information across the project implementing countries. The absence of a multi-country review format made it difficult to undertake comparative analysis of the project.

4.4 Recommendations of the Study

This Case Study highlights some important lessons which can guide future projects in the region, particularly those concerned with social empowerment and informal sector employment. The main insights and recommendations are consistent with those of the evaluation reports and are well corroborated by the case studies prepared by some of the country chapters of SABAH.

The main takeaway is that the SAARC Countries can greatly benefit from social sector projects like SABAH, which tap into the untapped pool of informal women workers in the region. There is a lot of scope to improve capacity and to create new employment and business

opportunities in this region for such workers, with many positive externalities for their communities. There is also the potential to scale up this model at the regional level through the creation of regional networks of such workers and regional marketing of SABAH products. Overall, while the experience across the SABAH region shows a mixed outcome, much has been achieved but much more remains to be done.

The most important takeaways from this Case Study are as follows:

- 1 A uniform model cannot be imposed across all the countries. Flexibility is needed in design and implementation. Country-specificities must be well understood and accommodated in project planning and execution.
- 2 It is important to involve other partners at different stages of the project to enable economies of scale and scope, leveraging the relevant expertise, for support, and for wider reach and impact.
- 3 The project should not be too dependent on the materialization of a few elements, which themselves are dependent on external factors and are highly resource intensive. There must be a risk mitigation strategy and a backup planning in case such elements cannot be realized.
- 4 Financial sustainability and transition planning must be made mandatory for continuation of a project and for handing it over or its extensions.
- 5 If national projects are to have a regional impact in a region like SAARC, then the country project leaders and governments will need to pro-actively engage in regional forums for advocacy and support to overcome regional constraints. There must be a regional plan of action.

SAARC DEVELOPMENT FUND (SDF) FUNDED PROJECTS IN SAARC REGION

NEPAL

INFRASTRUCTURE WINDOW

1. 37 MW Upper Trishuli Hydroelectric Power Plant
2. Expansion of Koshi Corridor 220 KV Transmission Line
3. 900 MW Upper Kamali Hydropower Project

SOCIAL WINDOW

1. SABAH
2. MCH
3. ZECS
4. CcC
5. SAEVAC
6. POST HARVEST
7. TOLL FREE
8. WASH
9. BAMBOO
10. NETWORKING
11. LIVELIHOOD
12. C-SUCSeS
13. SAARC B2B

AFGHANISTAN

SOCIAL WINDOW

1. SABAH
2. MCH
3. ZECs
4. SAEVAC
5. POST HARVEST
6. TOLL FREE
7. WASH
8. BAMBOO
9. NETWORKING
10. LIVELIHOOD
11. C-SUCSeS
12. SAARC B2B

PAKISTAN

SOCIAL WINDOW

1. SABAH
2. MCH
3. SAIEVAC
4. POST HARVEST
5. TOLL FREE
6. WASH
7. BAMBOO
8. NETWORKING
9. LIVELIHOOD
10. C-SUCSeS
11. SAARC B2B

INDIA

SOCIAL WINDOW

1. ZECs
2. WASH
3. BAMBOO
4. NETWORKING
5. LIVELIHOODS
6. C-SUCSeS
7. SAARC B2B

**PROJECTS - ECONOMIC &
INFRASTRUCTURE WINDOWS**

1 Purchase of new ATR aircraft for Drakair Corporation under

1. Purchase of new ATR aircraft for Drukair Corporation under sovereign guarantee extended by the Royal Government of Bhutan
2. 37MW Upper Trishuli Hydroelectric powerplant for the SPV-Trishuli Jal Vidyut Company Ltd with SDF financing up to USD 15 million.
3. Proposal to finance Government of Nepal for onward lending to Nepal Electricity Authority (NEA) for Expansion of Koshi Corridor 220 kV Transmission Line Project being extended to the Government of Nepal
4. 900 MW GMR Upper Kamali Hydropower Project in Nepal*
5. 13.2 MW Waste to Energy Project of Fairway Waste Management Private Limited in Sri Lanka*

MALDIVES

SOCIAL WINDOW

1. SABAH
2. MCH
3. CeC
4. SAIEVAC
5. TOLL FREE
6. NETWORKING
7. LIVELIHOOD
8. SAARC B2B

SRI LANKA

INFRASTRUCTURE WINDOW

1. 13.2 MW Waste to Energy Project

SOCIAL WINDOW

1. SABAH
2. MCH
3. SAIEVAC
4. POST HARVEST
5. TOLL FREE
6. WASH
7. NETWORKING
8. LIVELIHOOD
9. C-SUCSs
10. SAARC B2B

BANGLADESH

SOCIAL WINDOW

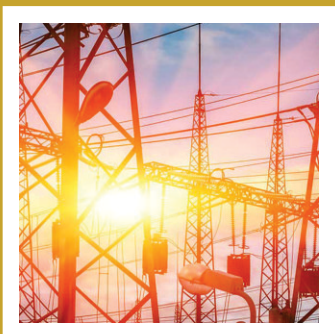
1. SABAH
2. MCH
3. CeC
4. SAEVAC
5. POST HARVEST
6. CRP
7. TOLL FREE
8. BAMBOO
9. NETWORKING
10. LIVELIHOOD
11. C-SUCSeS
12. SAARC B2B

PROJECTS - SOCIAL WINDOW

1. Strengthening the Livelihood Initiative for Home-based Workers in SAARC Region (SABAH)
2. Strengthening Maternal and Child Health Including Immunization (MCH)
3. Scaling up of Zero Energy Cold Storage technology for the horticultural commodities in the high hills of SAARC countries (ZECS)
4. Empowering Rural Communities: Reaching the Unreached (CcC)
5. South Asia Initiative to End Violence Against Children (SAIEVAC)
6. Post-Harvest Management and Value Addition of Fruits in Production Catchments in SAARC Countries (POST HARVEST)
7. Regional Inter-professional Master's Program in Rehabilitation Science (CRP) Phase I & II
8. Toll Free Helplines for Women and Children in SAARC Member States (TOLL FREE)
9. Strengthening of Water, Sanitation and Hygiene services in selected areas of SAARC Countries (WASH)
10. Promoting Integrated Bamboo Based Enterprise Development among SAARC Countries (BAMBOO)
11. Networking and Capacity Building of Women Entrepreneurs (SMEs) from SAARC Countries (NETWORKING)
12. Livelihood Enhancement of Small Farmers in SAARC Region through Small Agro-business Focusing on Value Chain Development (LIVELIHOOD)
13. Consortium for Scaling Up Climate Smart Agriculture in South Asia (C-SUCSeS)
14. SAARC B2B and E-Commerce Trade Portal (SAARC B2B)*

**In-principle approved*

Regional Integration and Economic Cooperation through Project Collaboration



Accelerate
economic growth, social
progress and poverty
alleviation in the region.



Improve
their quality of life



Promote
the welfare of the people of
SAARC region,



SAARC
SAARC Development Fund

SAARC Development Fund

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