

SMART INSIGHTS

A Biannual Newsletter of Sustainable Microenterprise
and Resilient Transformation (SMART) Project

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*Sajeda Khatun, a dairy
farmer from Bhola reduces
waste, boosts income.
story on page 08*



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The first half of 2025 marks another milestone for the SMART project as it continues its journey to empower microenterprises across Bangladesh through sustainable, inclusive, and climate-resilient development. This edition of *SMART Insights* captures the tangible outcomes of our collective commitment to innovative clean energy solutions across all sub-sectors under the SMART project.

Over these six months, the project has not only expanded its footprint, approving 60 sub-projects through 48 Partner Organizations but also allocated over BDT. 2,700 crore and provided financial assistance to more than 12,000 entrepreneurs, 73% of whom are women.

At the heart of this progress lies our shared focus on Resource-Efficient and Cleaner Production (RECP) practices. Whether it's a dairy farmer in Bhola reducing feed waste, or loom operators in Sirajganj adopting cleaner production, SMART's interventions are fostering a culture of innovation, efficiency, and environmental stewardship.

We extend our sincere appreciation to the Government of Bangladesh, the World Bank, our Partner Organizations, and community stakeholders for their unwavering support. As the project eyes its target of reaching 80,000 microenterprises, the commitment to a greener, more equitable future remains stronger than ever.

We hope this edition not only informs but also inspires continued collaboration in building a sustainable and resilient Bangladesh.

SMART PROJECT PROGRESS >>

GREENER COMMUNITIES, BRIGHTER FUTURES: THE SMART PROJECT JOURNEY

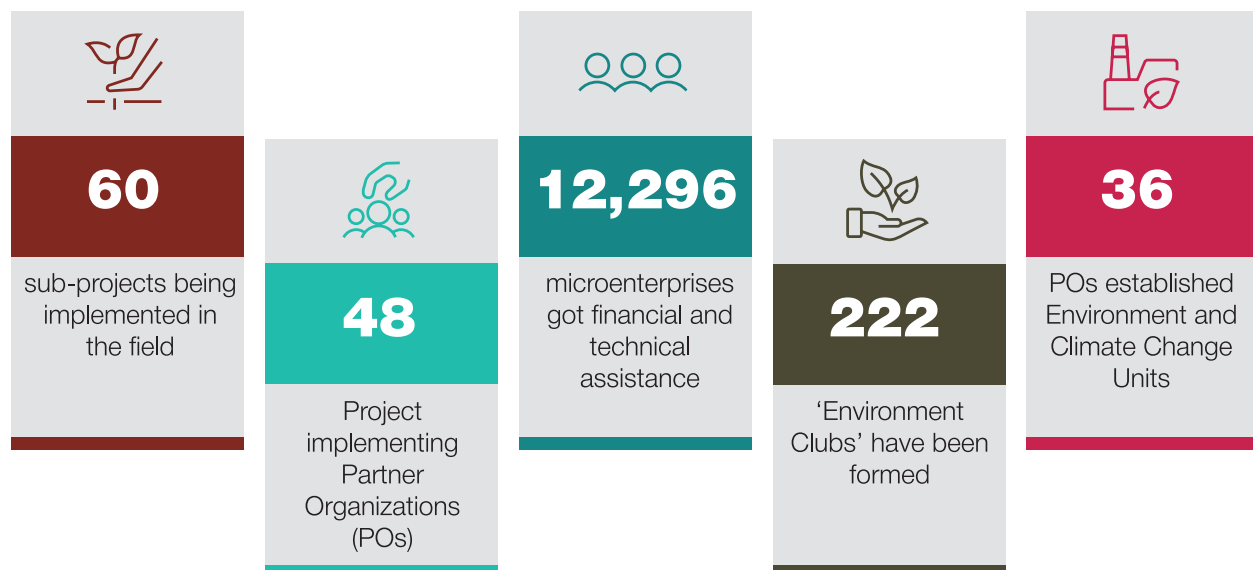
In Bangladesh, where vulnerability to climate change often casts a long shadow, a remarkable initiative is gradually spreading the seeds of sustainability and resilience. The SMART project, implemented by PKSF, is not just about financial aid; it is a mission to enable microenterprises (MEs) to thrive in transforming the sector by embracing climate-resilient, Resource-Efficient and Cleaner Production (RECP) practices.

Focusing on vital sectors like agribusiness, manufacturing, and services, particularly in areas most susceptible to environmental stress, the SMART project is supporting a new era of green growth and sustainable business. This approach, which focuses on protecting the environment and improving safety, is working to build a stronger, more resilient local economy by supporting MEs.

The last six months (January-June 2025) have seen the SMART project gather impressive momentum, translating ambitious goals into tangible progress on the ground:

Expanding reach and implementation

The project's foundational work is now firmly rooted in the fields, with a total of 60 sub-projects being implemented through 48 Partner Organizations (POs). The SMART project has extended financial and technical assistance to 12,296 microenterprises at the grassroots. All the supported MEs have promised to adopt at least two RECP practices. Thirty-five percent of them have promised to adopt more than two RECP practices. As a collective initiative balancing business growth with environmental preservation, a total of 222 'Environment Clubs' have been formed under 32 sub-projects by June 2025. These clubs facilitate various activities aimed at increasing environmental awareness among local communities and business clusters. Additionally, the project facilitated 36 POs to establish Environment and Climate Change Units (ECCUs).

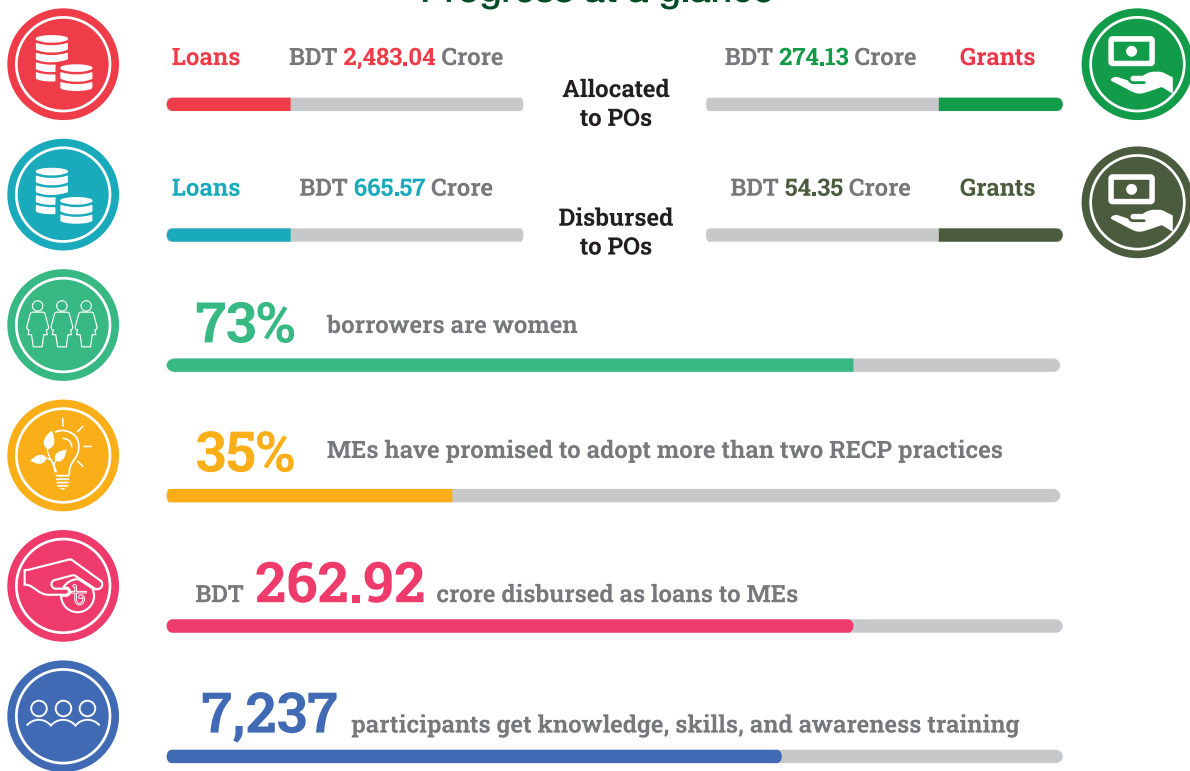


Fueling growth: Culturing the financial need

Financial support is the lifeblood of microenterprises, and the SMART project has been a crucial channel. By June 2025, BDT 2,757.17 crore has been allocated to the POs, with BDT 2,483.04 crore provided as loans, and BDT 274.13 crore as grants. Besides, BDT 719.92 crore has been disbursed to the POs, with BDT 665.57 crore provided as loans, and BDT 54.35 crore as grants.

A total of BDT 262.92 crore has been disbursed as loans to a total of 12,296 micro-entrepreneurs under the project till June 2025. A powerful testament to the project's inclusive vision is that 73 percent of these borrowers are women. These women are being supported to lead and transform within their communities.

Progress at a glance



Building capacity: Equipping for the future

Various initiatives have been undertaken to promote green growth by implementing climate-resilient RECP practices with project support. As part of these efforts, the project helps enhance the knowledge, skills, and awareness of micro-entrepreneurs in areas such as environmental vulnerability, environmental management, safe product production, use of new technology, enterprise development, and branding and certification. A total of 7,237 participants have received training on these issues. Additionally, training has been provided to the officers of the POs on Project Implementation, Environmental Vulnerability and Climate Resilience, Monitoring and Evaluation, Procurement and Financial Management, and Sexual Harassment Complaints and Remedies.



Collaborative spirit: Strong partnerships drive success

The SMART project's progress has not gone unnoticed. The World Bank has actively supported its journey, conducting three Implementation Support Missions (ISMs) that offered invaluable insights, enhancing both the quality and effectiveness of project delivery. Furthermore, the Project Steering Committee (PSC), under the leadership of the Secretary of the Financial Institutions Division, has held seven meetings, consistently commending the project's remarkable progress at each review. This strong stakeholder engagement emphasizes the collaborative commitment to SMART's success.

The road ahead: A vision for 80,000 MEs

The SMART project remains committed to its goal of reaching a total of 80,000 microenterprises spanning 21 sub-sectors with essential financial and technical support. Through its innovative approach, blending economic empowerment with environmental responsibility, the SMART project continues to be an inspiration of hope, enhancing economic resilience and driving green growth while making significant contributions to Bangladesh's long-term climate and environmental goals.



WORLD BANK'S PRACTICE MANAGER MEETS SMART PROJECT TEAM

As we look back on the key moments that shaped our journey toward sustainable development, a significant meeting on 14 May 2025 between the World Bank and Palli Karma-Sahayak Foundation (PKSF) stands out. Christian Peter, the World Bank's Practice Manager of Environment, Natural Resources, and Blue Economy, visited PKSF, engaging in a key dialogue with Managing Director Md Fazlul Kader and the SMART project team. This gathering not only served as a powerful reaffirmation of shared goals but also marked a notable transition in leadership.



The SMART is a project where we are prioritizing resource efficiency, green growth, and climate resilience of the microenterprises.

- Md Fazlul Kader
Managing Director, PKSF

During the meeting, Eun Joo Allison, the then World Bank Task Team Leader (TTL) for the SMART project, introduced Keisuke Iyadomi, who was set to assume the role of the new TTL in July 2025. This seamless handover highlighted the continuity and strength of the partnership. PKSF Managing Director Md Fazlul Kader extended his heartfelt thanks to Eun Joo Allison for her consistent support throughout her tenure, expressing his hope for effective cooperation with Keisuke Iyadomi as the project moves forward.



The core of the discussion, however, revolved around the impact of the SMART project. PKSF Managing Director Md Fazlul Kader passionately articulated the project's broad-reaching benefits and its core philosophy. He stated, "The SMART is a project where we are prioritizing resource efficiency, green growth, and climate resilience of the microenterprises." He highlighted the tangible economic advantages for participating microenterprises, emphasizing that "By adopting resource-efficient technologies, MEs can achieve significant cost savings." He further elaborated on the 'zero-waste approach' propagated by PKSF, empowering MEs to convert waste into valuable resources, thereby enhancing their offerings and profitability.



We should put necessary emphasis on the value chain where the best results can be achieved.

- Christian Peter
Practice Manager of Environment, Natural Resources, and Blue Economy, The World Bank

Echoing Md Fazlul Kader's insightful assessment, Christian Peter from the World Bank fully acknowledged the comprehensive impacts of the SMART project. He strongly affirmed the World Bank's commitment to these initiatives, stating, "We should put necessary emphasis on the value chain where the best results can be achieved." Both leaders collectively recognized the deep-rooted and enduring partnership between the World Bank and PKSF, reaffirming their commitment to continued collaboration far into the future.

Also in attendance were PKSF Deputy Managing Director Md Mashiar Rahman and SMART Project Coordinator Gokul Chandra Biswas. Deputy Project Coordinator Md Rawshan Habib presented a brief overview of the project's ongoing activities during the meeting.

This high-level engagement reinforced the shared vision between PKSF and the World Bank to advance climate-resilient, inclusive growth in Bangladesh through the SMART project.

ECO-FRIENDLY INNOVATION IN ACTION: FID SECRETARY VISITS SMART PROJECT SITE IN THAKURGAON

On 25 January 2025, Secretary of the Financial Institutions Division (FID) Nazma Mobarek visited the 'Eco Hollow and Solid Block Factory' in Thakurgaon Sadar upazila. This factory, supported by the SMART project, is promoting eco-friendly construction materials through Resource-Efficient and Cleaner Production (RECP) practices. Implemented by the Eco-Social Development Organization (ESDO) with PKSF's financial and technical support, the sub-project spans eight districts in the Rangpur division. It aims to support 1,200 microenterprises in adopting sustainable practices in construction, reducing environmental impact while enhancing productivity.

Commending the initiative, Nazma Mobarek said, "The production of eco-friendly construction materials not only conserves resources but also sets a benchmark for sustainable practices in microenterprise development."



She was accompanied by National Board of Revenue (NBR) Commissioner Touhidul Monir, Deputy Secretaries Mohammad Amin Shorif and Muhammad Mizanur Rahman, along with senior officials from PKSF and ESDO. Dr Md Shahid Uz Zaman, Executive Director of ESDO, provided an overview of the sub-project's impact on environmental conservation and local livelihoods.

The visit demonstrated how the SMART project is helping small businesses grow in a way that's good for the environment. By using new technology and eco-friendly methods, the project is creating jobs, supporting women, and encouraging businesses that can adapt to climate change.

SMART PROJECT EARNS HIGH PRAISE FROM WORLD BANK, FID, AND ERD

The SMART project has earned high praise from both the Financial Institutions Division (FID) and the World Bank. This recognition came during the recent wrap-up session of the World Bank's Implementation Support Mission (ISM). The mission ran from 8 to 20 April.

Eun Joo Allison, the then TTL of the World Bank for the SMART project, expressed the World Bank's satisfaction with the project's progress. Her thoughts were echoed by Md Ahsan Kabir, Additional Secretary of the FID, who chaired the wrap-up session.

The Mission began with a kick-off meeting



World Bank team visited field-level interventions.

chaired by PKSF Deputy Managing Director Md Mashiar Rahman, who highlighted the SMART Project Management Unit's (PMU) commitment to implementing low-cost, energy-efficient technologies, especially for wastewater management in the loom sector.



Stakeholder workshop at Bogura.

Throughout the Mission, the World Bank team conducted a thorough review of the project's progress in each of the components. They also

visited various field activities. From 13 to 17 April, they visited plastic recycling efforts in Chattogram (implemented through YPSA), eco-friendly construction and eco-tourism projects in Thakurgaon and Panchagarh (through ESDO), automobile workshop interventions in Bogura (through TMSS), and machinery and equipment-related businesses in Bogura (through GUK).

A stakeholder workshop was also held at GUK's headquarters in Bogura, gathering regional stakeholders, micro-entrepreneurs, and relevant government officials.

WORLD BANK EYES BIOGAS POTENTIAL IN DAIRY FARMS UNDER SMART PROJECT

A World Bank mission recently concluded a five-day visit (19-23 January 2025), focusing on the potential for installing biogas plants in dairy clusters under the SMART project. The assessment aimed to determine the pre-feasibility of these installations and visit ongoing field activities.

Led by Eun Joo Allison, the then TTL of the World Bank for the SMART project, the team engaged in a series of meetings, field visits, and discussions with stakeholders. The mission began with a kick-off meeting at the PKSF Bhaban-1, chaired by Md Mashiar Rahman, Deputy Managing Director of PKSF, and included representatives from the Bangladesh Biogas Development Foundation (BBDF).

From 20-22 January, the team conducted technical field visits to dairy clusters in Sirajganj, Pabna, and Munshiganj districts. These visits allowed them to observe the implementation of biogas plants and Resource-Efficient and Cleaner Production (RECP) practices and assess progress across dairy, loom, and textile microenterprises supported by the SMART project. The team interacted directly with local micro-entrepreneurs, gaining insights into the project's impact and its role in fostering sustainable business practices.



The visit concluded on 23 January with meetings involving various government and private agencies to further explore the feasibility of establishing community-based biogas plants within these dairy clusters. The World Bank team underscored the importance of community engagement for successful project outcomes. Gokul Chandra Biswas, Project Coordinator of the SMART project and General Manager of PKSF, along with other officials from PKSF and its Partner Organizations, accompanied Eun Joo Allison.

SMART SOLUTIONS FOR BIG SAVINGS AND CLEANER PRODUCTION IN DAIRY FARMING

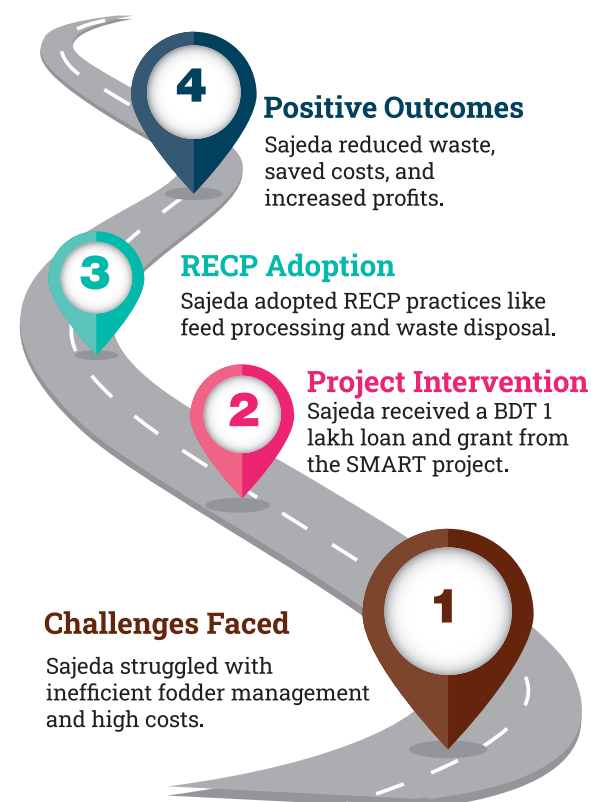
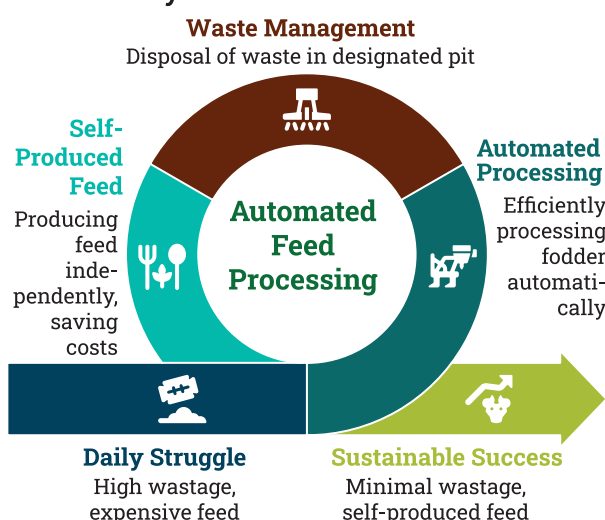
The sky over Rasulpur village in Bhola district was a canvas of soft, cotton-like clouds, a gentle reminder of the recent rain. The path to Sajeda Khatun's tin-shed home was muddy, but the journey revealed a story of transformation. We walked down the road to meet Sajeda Khatun. At 42, she is a dedicated dairy farmer and a member of SMART project's Cattle and Buffalo sub-sector, and has turned challenges into triumphs with strategic support from the project.

Before joining the SMART project, Sajeda faced daily struggles in managing her 14 cattle, including 8 milch cows that produced around 60 liters of milk daily. She needed 360-370 kg of fodder, but a significant 30-40 kg went to waste each day because she had to manually chop it. Her reliance on purchasing expensive concentrated feed from the local market further squeezed her profits. The process was labor-intensive, costly, and inefficient.

Recognizing her potential and need for sustainable practices, the SMART project provided Sajeda with a BDT 1 lakh loan and a small grant. This crucial assistance enabled her to adopt two key Resource-Efficient and Cleaner Production (RECP) practices: self-processing feed using multifunctional feed chopper/crusher machine and waste disposal pit. She invested in a modern feed processing machine and installed a waste disposal pit.

The impact was immediate and profound. "I used to buy over 360 kg of fodder every day, and more than 40 kg was wasted because I had to cut it by hand," Sajeda explained, her voice now filled with relief. "Now, with the processing machine, there's virtually no waste. Plus, I don't have to buy concentrated feed anymore; I make it myself, saving about BDT 15 per kg!"

Dairy Farm Transformation



This simple yet effective change drastically reduced her daily fodder use to about 330 kg, with minimal wastage. By crushing her own concentrate feed, she saves BDT 10-15 per unit. These savings, coupled with reduced labor and time, have significantly boosted her farm's profitability and given her more time to manage her household, which includes her husband, two sons, and one daughter.

Sajeda's farm now stands as a model of efficiency. Her ability to produce most of her feed on-site has made her less vulnerable to market price fluctuations. In an inspiring display of entrepreneurial spirit, she also offers fodder chopping and feed grinding services to other farmers in Rasulpur, generating additional income and strengthening community ties.

Looking ahead, Sajeda Khatun is filled with aspirations. She hopes to expand her herd of milch cows and invest in advanced dairy machinery, such as milking machines, to further enhance her farm's productivity. Her journey from a struggling farmer to a successful, environmentally conscious entrepreneur highlights the transformative power of targeted interventions and the resilience of individuals like Sajeda, who are building a greener, more prosperous future for themselves and their community.

TRAINING AND WORKSHOP >>

MICRO-ENTREPRENEURS IN SIRAJGANJ PRIORITIZE WASTE MANAGEMENT, PRODUCT DIVERSIFICATION

Micro-entrepreneurs in Sirajganj, known for their expertise in producing *Lungi* and *Gamcha*, are now setting their sights on product diversification. They aspire to expand into quality garment production while adhering to environmental and waste management protocols, provided they receive the necessary financial and technical support.

This vision was expressed during a workshop organized under the SMART project at the National Development Programme (NDP) Head Office in Sirajganj on 19 February 2025. The event served as a platform for local micro-entrepreneurs to discuss the adoption of new technologies, and resource-efficient and cleaner production methods.

The workshop was graced by Md Mashiar Rahman, Deputy Managing Director of PKSf, as the Chief Guest, with Md Alauddin Khan, Executive Director of NDP, presiding over the session. Also in attendance were six micro-entrepreneurs, PKSf Panel Supervisors, and other stakeholders. The session commenced with a welcome speech by Gokul Chandra Biswas, Project Coordinator of the SMART project.



In his concluding remarks, Md Mashiar Rahman emphasized on the importance of efficient waste management in loom and dyeing factories. He highlighted the potential of solar power systems as an alternative energy source, stating, “Use of solar power can significantly reduce electricity consumption and serve as a viable alternative where transparent sheets on rooftops cannot be used.” He also recommended conducting a study to assess the impact of poor waste management practices on the local community in loom and dyeing clusters areas.

As part of the workshop, participants visited a mini-Effluent Treatment Plant (ETP) at a dyeing factory in Tamai village, Belkuchi upazila, along with several loom factories in the business cluster. The visit provided insights into sustainable waste management solutions, reinforcing the commitment of micro-entrepreneurs to adopting environmentally responsible practices.

FOUNDATION TRAINING CONDUCTED FOR NEWLY-APPOINTED SUB-PROJECT OFFICIALS

From January to June 2025, the SMART project successfully conducted a comprehensive foundation training program for newly appointed officers of Partner Organizations responsible for implementing various sub-projects. This initiative aimed to equip them with essential skills and knowledge to ensure efficient, results-driven project execution.

The inaugural batch of training began on 15 October 2024 at the Padakkhep Institute of Development and Management in Mohammadpur, Dhaka. Gokul Chandra Biswas, Project Coordinator of the SMART project, formally launched the program. Over the six-month period, 134 newly recruited officers participated in the sessions, bringing the total number of trained officers under the SMART project to 317 to date.

The foundation training was conducted in 13 separate batches, each spanning three days. Facilitated by experts from the SMART Project Management Unit, the training covered a wide range of core operational areas critical to successful project delivery.

Key modules included Resource-Efficient and Cleaner Production (RECP) practices, environmental and information management, financial and procurement systems, communication and knowledge management, and gender and social inclusion. Each module was designed to address specific implementation challenges, offering practical tools and insights. For example, the environmental management module emphasized on eco-friendly practices, while financial and procurement sessions focused on sound budgeting, resource efficiency, and transparency.



To further strengthen technical capacity, a specialized Training of Trainers (ToT) on Climate Vulnerability and Environmental Management was delivered to 54 officers. Additionally, targeted training in Financial Management & Audit and Procurement was provided to 132 officers across sub-projects.

This training initiative marks a significant step toward enhancing the operational readiness of Partner Organizations. By equipping their officers with essential skills and knowledge, the SMART project continues to advance its mission of fostering sustainable and resilient microenterprise development across project areas.

PARTNER ORGANIZATIONS RECEIVE MIS REFRESHER TRAINING

The SMART project organized a comprehensive refresher training on Management Information System (MIS) implementation from 22 to 26 June at PKSF Bhaban. A total of 129 participants from various Partner Organizations (POs) attended the training.

The sessions covered a wide range of topics, including guidelines for the disbursement of loans and grants, the link between entrepreneur selection and RECP implementation, and the integration of MIS data management. Participants were also trained on the Result Framework Indicators, the different modules and sub-modules of the MIS software, and accurate data entry procedures.

In addition, common challenges and mistakes in MIS data preservation were discussed, along with recommended corrective measures. The refresher training aimed to strengthen the capacity of POs and ensure more effective and consistent use of the MIS system across the SMART project.



SNIPPETS FROM THE FIELD >>

CODEC HIGHLIGHTS SMART INITIATIVES TO LOCAL ADMINISTRATION

A coordination meeting of NGOs, chaired by the UNO of Bagerhat Sadar upazila, was held on 17 May. During the meeting, the Project Manager of CODEC presented on 'Promoting Eco-Friendly Construction Materials through Resource Efficient and Cleaner Production (RECP) Practices' sub-project, highlighting its objectives, RECP implementation, and various entrepreneurial activities. The UNO commended the project's use of eco-friendly, cost-effective, and sustainable concrete blocks, noting their significance in reducing dependence on topsoil. Representatives from other NGOs also praised CODEC's efforts and expressed their commitment to future collaboration, acknowledging the project's important role in promoting local development and environmental conservation.



GHASHFUL ORGANIZES YOUTH CAMPAIGN IN SAPAHAR



Ghashful organized a 'Youth Engagement Campaign' in Sapahar, Naogaon, under the 'Promotion of Value-added Fruits Products for Sustainable Growth and Instituting RECP Practices' sub-project, themed 'Youth Power for a Sustainable Environment'. Over 100 young people, teachers, and volunteers participated in the event on 20 May. Activities included a rally, expert discussions on youth's environmental role, a quiz, documentary screening, and tree sapling distribution. Speakers from Porsha Government College and Sapahar Pilot High School highlighted youth as environmental pioneers. The campaign successfully engaged local youth in environmental activities, inspiring a stronger movement for a sustainable future.

ESDO TRAINS MASONS IN ECO-FRIENDLY BLOCK PRODUCTION

Eco-Social Development Organization (ESDO) conducted a three day residential training from 20 to 22 May in Thakurgaon. The program focused on 'Resource-Efficient Block Production and Environment-Friendly Block Laying Methods for Masons' under the SMART project's 'Eco-Friendly Construction Materials' sub-sector. Officials from Public Works Department, Department of Environment, LGED, and Water Development Board served as resource persons in various sessions. Masons received certificates and materials, for promoting sustainable construction practices and a greener future for the industry.



FISH FARMERS GET CLIMATE-RESILIENT TRAINING



Two Partner Organizations Jagorani Chakra Foundation (JCF) and Center for Community Development Assistance (CCDA) recently conducted specialized training sessions to help fish farmers tackle climate challenges and promote sustainable practices under the SMART project.

On 8 March, CCDA organized a day-long training at its Siddheswari-4 branch in Cumilla, engaging 25 fish farmers in discussions on climate vulnerability, pollution control, RECP, and environment-friendly techniques. Expert guidance was provided by National Environment Award winner Professor M A Matin and Senior Upazila Fisheries Officer Md Mizanur Rahman, equipping participants with practical skills for sustainable aquaculture.

Similarly, JCF held a training session on 19 March at its Nehalpur branch in Jashore. It was attended by 25 fish farmers. Resource persons from Noapara Model College and Keshabpur Government College, along with SMART project officials, led sessions on climate risks, pollution management, RECP, and gender equality.



Both events aimed to strengthen the resilience of fish farmers and encourage the adoption of eco-friendly technologies, contributing to a more sustainable and climate-smart fisheries sector.

NDP ORGANIZES WORKSHOP ON ENVIRONMENTAL CLEARANCE FOR LOOM SECTOR



National Development Programme (NDP) organized a day-long workshop for 40 loom entrepreneurs under the SMART project on 14 May. The workshop focused on environmental awareness and obtaining environmental clearance, crucial for the traditional loom industry in Sirajganj. Speakers emphasized on the mandatory nature of environmental clearance for industries. Discussions covered application steps, documentation, and the need for eco-friendly production to mitigate environmental damage and health risks arising from traditional practices. This initiative aims to foster sustainable development in the loom industry by enhancing environmental compliance and promoting green production methods.

EARTH DAY CELEBRATION HIGHLIGHTS SMART PROJECT'S GREEN INITIATIVES

Ghashful celebrated the 55th International Earth Day themed 'Our Strength, Our Earth' on 22 April in Naoga. The event featured a rally led by UNO Md Selim Ahmed, who emphasized on renewable energy's role in climate change mitigation. The discussants highlighted collective responsibility for environmental preservation. The discussion showcased SMART project's interventions in promoting solar power, biogas, and organic fertilizer, contributing to Bangladesh's renewable energy goals. The discussions also highlighted daily eco-friendly practices for a sustainable future.



GUK HOSTS CLIMATE-RESILIENT RECP TRAINING



Gram Unnayan Karma (GUK) organized a 'Climate Vulnerability and Climate Resilient RECP Training' for micro-entrepreneurs of the SMART project's Machinery and Equipment sub-project on 28 May in Bogura. Resource persons from BITAC, Shaheed Zia Degree College, and GUK's Gender Specialist led the sessions. The training, inaugurated by GUK's Assistant Director Sardar Zia Uddin and moderated by Project Manager Md Saiful Islam, aimed to equip entrepreneurs with sustainable practices. This initiative underscores the commitment to fostering environmentally sensible microenterprises.

JCF ORGANIZES YOUTH ENVIRONMENTAL ENGAGEMENT PROGRAM

Jagorani Chakra Foundation (JCF) organized youth engagement sessions at ANH Secondary School and Chanchra Secondary School on 23 and 24 June in Jhenaidah. Conducted under the Gopinathpur Environment Club as part of the 'Adopting Technologies and Practices for Resilient Green Growth in Fisheries Sub-sector' sub-project, the initiative aimed to promote environmental awareness among students. Through discussions, quizzes, and prize distributions, students learned about climate change, pollution, plastic waste, and sustainable fish farming. The program encouraged youths to reduce plastic use, embrace eco-friendly technologies, and build public opinion against environmental degradation. Over 100 students took part in the sessions that concluded with a strong call for collective responsibility in protecting the environment, highlighting the critical role of young people in driving sustainable change.

WORLD ENVIRONMENT DAY 2025 OBSERVED AT FIELD LEVEL



The SMART project observed World Environment Day 2025 through a range of events held throughout June, in line with this year's theme 'Say no to plastic pollution- it's time to act'. Partner Organizations hosted impactful activities, including discussion meetings, vibrant awareness rallies, and tree sapling distribution and planting. Discussions covered pollution causes and effects, remedies, recovery, disaster and waste

management, and climate change impacts. Speakers highlighted plastic's environmental and health hazards, advocating for the 3R (Reduce, Reuse, Recycle) principle. They also emphasized on lowering carbon emission and expanding tree cover for a sustainable planet. Some sub-projects conducted clean-up campaigns, with environment club members and community participants joining in, applauding the initiatives.

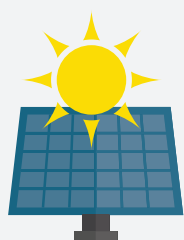


EMPOWERING MICROENTERPRISE WITH CLEAN ENERGY THROUGH SMART PROJECT

Sk. Salahuddin Ahammad, RECP Specialist, SMART project, PKSf

Microenterprises are vital to Bangladesh's economy, providing jobs and supporting local livelihoods. However, many face challenges such as unreliable electricity, high energy costs, and reliance on fossil fuels. The SMART project, implemented by PKSf with the World Bank support, promotes clean energy, especially solar power as a sustainable solution.

The project integrates Resource-Efficient and Cleaner Production (RECP) strategies, helping MEs reduce energy use, water consumption, and pollution without lowering productivity. Solar energy is an ideal fit, powering equipment like lights, fans, water pumps, sewing machines, dryers, heaters, and aerators.



WHY SOLAR ENERGY FOR RECP IN MICROENTERPRISES?



RENEWABLE AND CLEAN ENERGY SOURCE

- Zero operational emissions
- Lowers carbon footprint
- Reduces fossil fuel reliance



ENHANCING ENERGY EFFICIENCY

- Ensures efficient use of energy
- Reduces transmission losses
- Optimizes resource use to demand



COST REDUCTION AND ECONOMIC EFFICIENCY

- Low operating costs
- Reduces fuel and grid cost



DECENTRALIZED AND SCALABLE FOR MICROENTERPRISE NEEDS

- Widely adaptable in off-grid and semi-grid areas
- Flexible sizing based on business requirements

MICROENTERPRISES USING SOLAR ENERGY



Agriculture

Solar pump, solar dryer, solar fencing



Dairy/Poultry

Lighting, water heating, small-scale chilling



Retail

Solar-powered lights, fans, point-of-sale tools



Tailoring

DC sewing machines, lighting

The SMART project supports MEs across Agribusiness, Manufacturing and Processing, and Services, covering 9 sectors and 21 sub-sectors where solar systems can improve energy access, reduce costs, and enhance sustainability.

GHG Reduction Impact

Supporting 80,000 MEs with an average 100 watt solar system, the project aims to install about 8 MW capacity. With 4 hours of daily operation, annual energy production would reach approximately 11,680 MWh, reducing greenhouse gas emission by an estimated 7,825 metric tons of CO₂ equivalent per year.

SMART Project's Role

1. Conducting energy audits and identifying solar opportunities in priority sectors like Horticulture, Livestocks, Aquaculture, Footwear, Mini garments, Loom, Food processing etc.
2. Facilitating financing through grants, soft loans, and co-financing for solar PV systems to operate pumps, light, fans, aerators, dryers, sewing machines, etc.
3. Providing training to MEs and Partner Organizations on the use and maintenance of solar power panels and adoption of RECP practices.
4. Implementing pilot sub-projects to demonstrate benefits and promote replication.

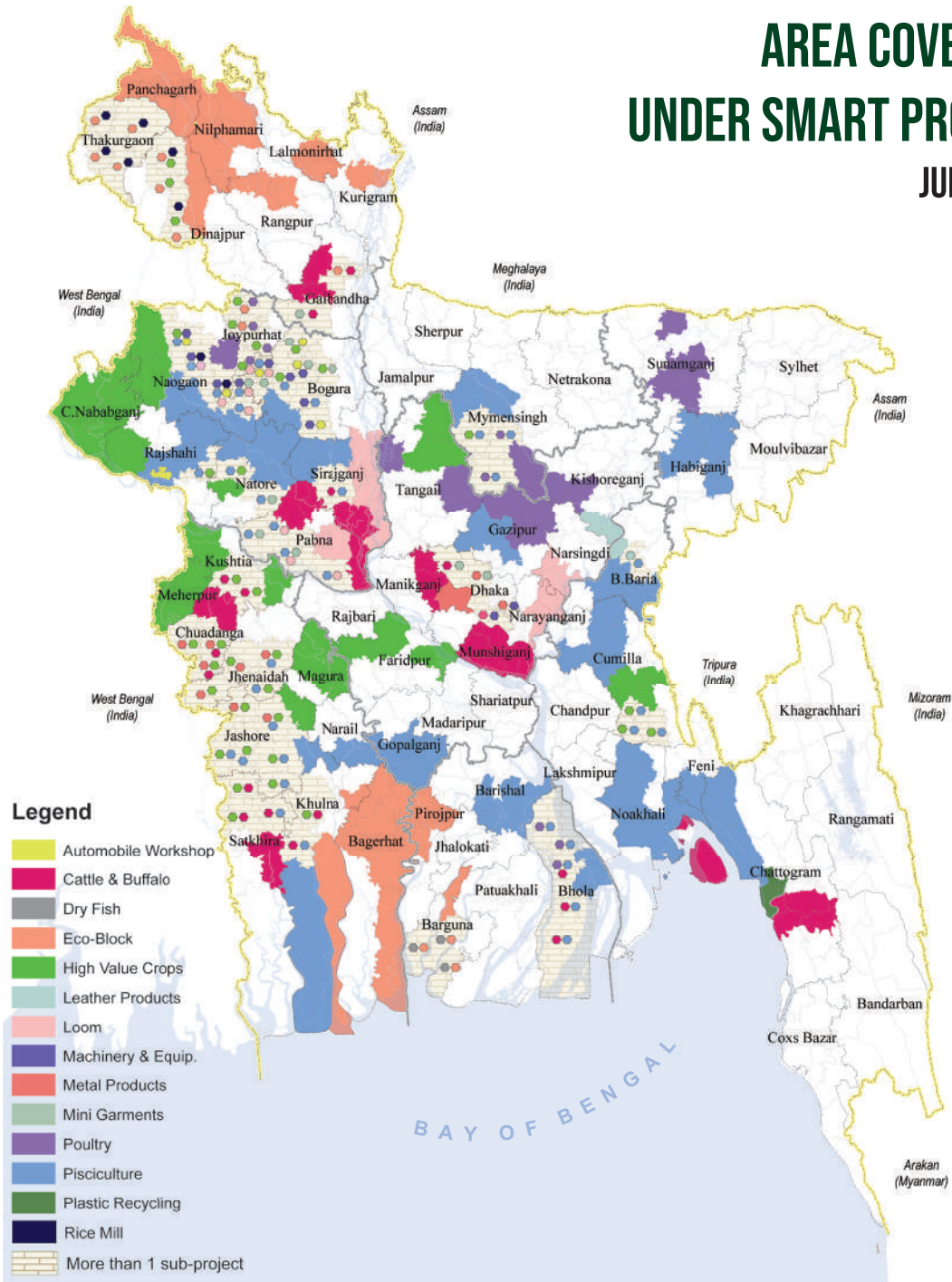
Solar power can revolutionize the way microenterprises operate, making them more productive, cost-effective, and environmentally responsible. With the right support, it is a gamechanger for sustainable microenterprise development.

Over the past six months, implementation of 21 sub-projects of the SMART project has begun in the field through 20 Partner Organizations. The new sub-projects are being implemented under nine sub-sectors.

SL	Sub-project	Partner Organization	Sub-sector	Working District
01	Adopting Resource-Efficient and Cleaner Production (RECP) Technologies and Practices for Resilient Green Growth of Dry Fish Processing Microenterprises	Coast Foundation	Dry Fish Processing and Trade	Cox's Bazar
02	Promoting Sustainable Mini Garments through RECP Practices	Gram Unnayan Karma (GUK)	Mini Garments	Bogura and Gaibandha
03	Promoting Sustainable Growth in Loom Sub-sector through RECP Practices	Pabna Protishsruti	Loom	Pabna
04	Adopting Resource-Efficient and Cleaner Production (RECP) Technologies and Practices for Resilient Green Growth of Dry Fish Processing Microenterprises	SANGRAM (Sangathita Gramunnayan Karmasuchi)	Dry Fish Processing and Trade	Barguna and Potuakhali
05	Promotion of Value-added Fruits for Sustainable Growth and Instituting RECP Practices	Shishu Niloy Foundation (SNF)	High-value Crops	Jashore and Jhenaidah
06	Promotion of Medicinal Plant for Sustainable Growth and Instituting RECP Practices	Uttara Development Programme Society (UDPS)	High-value Crops	Natore
07	Promotion of Value-added Fruits for Sustainable Growth and Instituting RECP Practices	Wave Foundation	High-value Crops	Chuadanga and Meherpur
08	Promoting Resource-efficient Practices in Ensuring Cleaner Production of Machinery and Equipment Sub-sector	BASTOB- Initiative for People's Self-Development	Machinery and Equipment	Dhaka
09	Promoting Efficiency in Fabrication of Metal Product through Resource-efficient Way	BASTOB- Initiative for People's Self-Development	Metal Products	Dhaka
10	Production of Duck Egg and Meat with Adoption of Improved Processes and Helping in Creating Market Linkage to Increase Income and Employment in Haor Areas	Friends in Village Development, Bangladesh (FIVDB)	Poultry	Sylhet
11	Promoting Resource Integration and Environmentally Sustainable Footwear Production of Microenterprises	People's Oriented Program Implementation (POPI)	Leather Products	Kishoreganj and Brahmanbaria
12	Promoting Resilient Green Growth in Dairy Sub-sector through Ensuring RECP	Programme for Community Development (PCD)	Cattle and Buffalo	Pabna
13	Promoting Resilient Green Growth in Beef Fattening Sub-sector through Ensuring RECP	DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha	Cattle and Buffalo	Kushtia
14	Promoting Resilient Green Growth in Dairy Sub-sector through Ensuring RECP	SKS Foundation	Cattle and Buffalo	Gaibandha and Bogura
15	Promoting Sustainable Growth in Loom Sub-Sector through RECP Practices	Village Education Resource Center (VERC)	Loom	Narayanganj and Narsingdi
16	Promoting Resilient Green Growth in High-value Crop Cultivation Sub-sector through Ensuring RECP	Ahead Social Organization (ASO)	High-value Crops	Joypurhat and Bogura
17	Promoting Sustainable Growth in Livestock Sector through Ensuring RECP Practices	Atmabiswas	Cattle and Buffalo	Chuadanga
18	Promoting Resilient Green Growth in Dairy Sub-sector through Ensuring RECP	Community Development Centre (CODEC)	Cattle and Buffalo	Chattogram
19	Utilization of RECP Practices in Loom Sub-sector for Sustainable Development	Dabi Moulik Unnayan Sangstha	Loom	Joypurhat, Bogura, and Naogaon
20	Promotion of Value-added Vegetables for Sustainable Growth and Instituting RECP Practices	Jagorani Chakra Foundation (JCF)	High-value Crops	Khulna, Jashore, Chuadanga, Magura, and Satkhira
21	Promoting Sustainable Mini Readymade Garments through RECP Practices	Organisation for Social Advancement & Cultural Activities (OSACA)	Mini Garments	Pabna and Natore

AREA COVERAGE UNDER SMART PROJECT

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SMART INSIGHTS

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