SUSTAINABLE MICROENTERPRISE AND RESILIENCE TRANSFORMATION (SMART) PROJECT

Sustainable Resilient Growth

Sub-Project: Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices

Major Activities

01 Training on capacity Building
02 Batches
- Participants: 32 (Male:27, Female: 05)

02 Environment Club formation
05 Clubs
- Members: 166 (Male: 115, Female:51)

03 Environment Club Meetings
10 Meetings
- Participants: 334 (Male:237, Female:97)

04 Project Inception Workshop
01 Event
- Participants: 50 (Male:47, Female: 03)

05 Day Observation Program
1 Event
- Participants: 73 (Male: 47, Female: 26)

06 Training on Climate Vulnerability and Environment Management
02 batchesParticipants: (Male: 03, Female: 46)

07 Grant distribution for ME's RECP Implementation to 72 ME's

08 Support for Organic Fertilizer Production Demonstration (Vermi-compost/Tricho-compost) 02 Demonstration

Overview

The Sustainable Microenterprise and Resilience Transformation (SMART) Project, implemented by RRF from 30 January 2025 with support from PKSF and the World Bank, strengthens microenterprises in agribusiness, manufacturing, and services across 2 districts, 5 upazilas, and 17 unions. SMART promotes green growth by supporting microenterprises to adopt environmentally friendly business practices, operational safety standards, modern technologies, and climate-resilient solutions. Through capacity building, knowledge dissemination, behavioral change interventions, and cluster-based development, the project aims to reduce pollution, preserve ecosystems, enhance productivity, and enable scalable, sustainable models. Overall, SMART is contributing to a more resilient microenterprise ecosystem and fostering long-term environmental and economic prosperity.

Specific Objectives

- To adopt resource efficient, cleaner production and good agricultural practices (GAP)
- To adopt climate resilient technologies
- To promote processing and marketing of Flowers
- To promote circular economy
- To increase technical knowledge and capacity of the MEs

Capacity Building and Training

Training on Capacity building of Project related staffs
32 Microdir staff received this training

Training on Climate Vulnerability and Environment Management
Total 49 ME's (03 male and 46 female) received this training

🌿 Environmental and Social Impact

- Promotes climate-resilient crop and resource management practices.
- Enhances soil health through organic farming and crop residue management.
- Supports development of flower varieties resistant to drought, heat, salinity, and pests.
- Encourages mulching to conserve soil moisture, regulate temperature, and reduce erosion.
- Promotes efficient irrigation systems (solar pump, drip irrigation) for water conservation.
- Uses protected cultivation (shed/poly shed) to safeguard crops from heat, pests, and diseases.

💰 SMART Loan Information

In this FY 24-25 **BDT 16297905** disbursed to **116 borrowe**r under AGROSHAR-SMART loan component

⚠️ Challenges and Lessons Learned

Major Challenges Faced

- Heavy rainfall damaged several flower fields and poly sheds, affecting production and harvest.
- Entrepreneurs faced difficulties in implementing their RECP plans due to delays in grant payments through banks.

Actions Taken and Lessons Learned

- Promoted environment-friendly input retailers using solar-powered fans and lighting to reduce energy costs and environmental impact.
- Encouraged microenterprises to produce organic fertilizer from flower waste, promoting sustainable resource use.
- Supported microenterprises in using organic fertilizers and pesticides in flower cultivation,

ℹ️ Basic Information

Supported by:
PKSF & World Bank

Duration:
From 30.1.25 to 30.6.28

Budget:
BDT 546,900,000/- (Loan- 485,000,000 /- andgrant- 61,900,000 /-)

Staff:
08

No. Of Beneficiary:
1200
Female: 905
Male: 295

Area:
District 02
(1. Jashore District :Jhikarjacha Upazilla)
2. Jheniada District: (Jhenaidah Sadar, Kaligonj, Koatchandpur and MahespurUpazilla)

🌟 Voice of Transformation

Fahima Khatun, a 43-year-old homemaker from Mundumala, Jhenaidah, transformed her life with support from the RRF-SMART project. In 2025, she joined Kullah Mahila Samity and received a SMART-Agrosar loan of BDT 1,00,000 along with a BDT 16,000 grant to set up Trico compost chambers. With training on climate-smart farming, GAP, IPM, and ecological practices, Fahima produced 150 kg in her first batch and 325 kg in the second. She successfully sold compost, developed packaged products, and strengthened her family's income. Today, Fahima stands as an inspiring example of how RRF-SMART empowers women, promotes sustainability, and turns organic waste into a source of income and respect.