

SOUTH ASIA BUSINESS INSIGHTS

2023

(April Issue)

SCCI'S LEADERSHIP TRANSITION

IFTIKHAR ALI MALIK

MD. JASHIM UDDIN

SCCI DIARIES 2023
SOUTH ASIA INSIGHTS
IN THE SPOTLIGHT

SCCI

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MESSAGE FROM PRESIDENT, SCCI



Iftikhar Ali Malik

“Breaking the chains with courage born of persistence, together we progress to an innovative South Asia and a whole new world.”

Through thorns and storms, smiles and hopes, we have walked a long way in our journey to the South Asian dream. No matter how hard the chains are, in our beautiful journey, the chains of obstacles will be torn by our courage born of persistence. Whatever the hardships and difficulties, we will keep striving to turn the vision of an integrated and prosperous South Asia into a reality. With this in our mind, since the inception of SCCI we have been progressing towards various destinations of development for the benefit of mankind.

Being one of the pioneers of SCCI, I am contented with the progress having played many roles right from the beginning in 1992 together with our fraternity in this relentless endeavor with the passage of time over 30 years. The SAARC is our beloved home where we work together as brothers and sisters whom I love to cherish as my own kin.

I took over the SCCI presidency in June 2020 for two long years; one of the most difficult and harshest times in the entire history of the SCCI and the entire world. Covid-19 global pandemic and the subsequent lockdowns and adding to that the Russia-Ukraine war. We faced the most punitive economic crisis with the worst kind of mobility restrictions.

In spite of all those difficulties and hurdles, SCCI continued its initiatives and activities all across the region in the best possible manner. Since the lockdowns did not allow us to carry out our programs as usual we conducted online conferences, workshops and panel discussions focusing on several thematic areas related to the economy of South Asia in challenging moments.

Even in those difficult times SCCI voiced the concerns of the private sector and upheld regional cooperation in the larger interest of the peoples of South Asia. We have organized a number of events across

the region, including startup bootcamps, women entrepreneurs’ forums, international business conferences, trade fairs and workshops focusing on young entrepreneurs and SMEs, etc.

We have accomplished another milestone in the history of SCCI through the construction of the new SCCI headquarters in 2022. The SCCI secretariat has already been shifted to the newly constructed state-of-the-art building of SCCI. I am confident that this building will not only strengthen and integrate the organization but will be an emblem of regionalism, unity and brotherhood of the SAARC nations especially the private sector of South Asia.

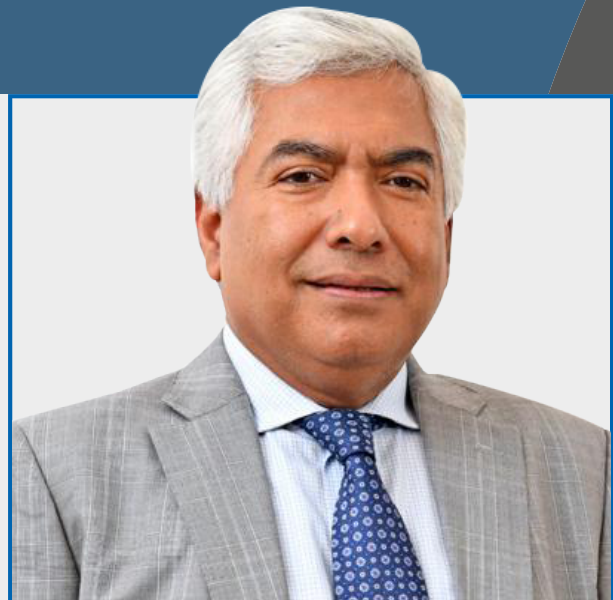
The SCCI Presidency handover to the next country in rotation, i.e., Bangladesh, is scheduled for May 2023. I am grateful and indebted to all my colleagues, members and the secretariat staff of SCCI for their unremitting support extended to me during my tenure of SCCI presidency. We have come a long way through thick and thin, yet there is still a lot to be done to make the dream of integrated and prosperous South Asia come true. We, the South Asian business community, have committed to taking forward the legacy of SCCI for generations to come.

My heartfelt greetings to the incoming president of SCCI, Md. Jashim Uddin from Bangladesh, and all office bearers of SCCI from all SAARC nations, Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. Breaking the chains with courage born of persistence, together we progress to an innovative South Asia and a whole new world.

With great bond of love,

Iftikhar Ali Malik

MESSAGE FROM INCOMING PRESIDENT, SCCI



Muhammad Jashim Uddin

“My focus will be to rejuvenate SCCI in the best way possible. I will give my utmost efforts to maintain the glorious traditions of SCCI and take it to newer heights.”

Respected Members,

I am honored to be nominated as the President of SCCI for the next two years. It is a great responsibility and a privilege that Allah Almighty has bestowed upon me. I acknowledge the good efforts of my predecessor, Mr. Iftikahr Ali Malik who has steered this dynamic, complex and very important organization during very tough times of COVID and other international crises.

The SCCI is a diverse business community of entrepreneurs, industrialists and traders who are the economic backbone of our region. In our mission, I would continue to strive to be a great resource for our members, business community, and the peoples of SAARC.

Over the past two years, the organization has suffered a lot due to external issues. My focus will be to rejuvenate SCCI in the best way possible. I will give my utmost efforts to maintain the glorious traditions of SCCI and take it to newer heights.

I would like to anchor my term on three pillars - advocacy, benefit and connectivity. Through advocacy, I would go with my team to every level of the government - to voice our concerns and the challenges that we face as a regional business community. I

would also work on maximizing the benefits that we offer to our members specifically to all private sectors and the people of South Asia in general. I commit to encourage regular networking of business, cultural, sports and social events in the region that will not only generate goodwill but stimulate the growth of the economy of our countries.

As your President, I would be honored to connect you all with the world of new opportunities, help you all understand business needs in changing dynamics, and introduce you all to emerging business networks in the region and beyond.

In gratitude,

Muhammad Jashim Uddin



Dasho Ugen Tsechup Dorji

MESSAGE FROM SENIOR VICE PRESIDENT, SCCI

“ Situated in the Eastern Himalayas, Bhutan, the land of the thunder dragon, is a mountainous country that mirrors the beauty of South Asian legacy.”

Situated in the Eastern Himalayas, Bhutan, the land of the thunder dragon, is a mountainous country that mirrors the beauty of South Asian legacy. By preserving nature and wildlife, Bhutan sets a meritorious example of sustainable development. The country's unique development philosophy is based on happiness (Gross National Happiness) rather than mere materialistic development at the expense of nature, psychological well-being, and culture. Focusing on a holistic approach to social development and moving beyond the measurement of GDP (Gross Domestic Product), Bhutan has been able to minimize the impact of the COVID-19 pandemic on its economy and society. Bhutan's well-preserved nature with unique biodiversity and an economy based on agriculture and forestry make it a happy place not only for humans but also for all living beings. With the notion "Happiness is a Place," Bhutan has been playing a pivotal role in South Asian sustainable development for decades.

Against this backdrop, the Bhutan chapter of SCCI has been working for sustainable development and regional economic cooperation in South Asia for decades. The long-serving leader, Mr. Iftikhar Ali Malik, the Pakistani doyen of the business world, has implemented several effective programs and projects for the betterment of the South Asian people and business community. Despite the great hardships wrought by the COVID-19 global pandemic, climate change, and power struggles between global superpowers, Mr. Malik has led SCCI with worldly-wise leadership. The Bhutan chapter of SCCI expresses wholehearted felicitations to Mr. Malik for completing his tenure of SCCI

presidency in the best possible manner, serving the region for over thirty years. Mr. Malik has been a guiding star and provided selfless guidance to all of us in SCCI, and we are grateful for his meritorious service to the South Asian society and the business world.

The Bhutan chapter of SCCI welcomes the incoming President of SCCI, the veteran Bangladeshi business leader, Md. Jashim Uddin, the current President of the Federation of Bangladesh Chambers of Commerce & Industries. We extend our comprehensive support to the incoming President for rendering his service to the South Asian business community and achieving the goals of SCCI. As Mr. Iftikhar Ali Malik always says, we should work together as brothers and sisters in the family of South Asia for the happiness of all.

Dasho Ugen Tsechup Dorji



Khairuddin Mayel Ahmadi

MESSAGE FROM VICE PRESIDENT, SCCI (AFGHANISTAN)

“ The land of bravery, the heart of Asia, the picturesque Afghanistan is an integral part of the South Asian economy. ”

The land of bravery, the heart of Asia, the picturesque Afghanistan is an integral part of the South Asian economy. Being a landlocked country located at the crossroads of Central Asia and South Asia, since ancient times, Afghanistan's strategic location in the geo-economic landscape of the world has been paramount. Not only in the historic Silk Road, but also in the modern international trade, Afghanistan reflects a great potential to be a major trade hub. Apart from agriculture and textiles, if Afghanistan taps the untapped natural resources of minerals and precious stones, the country has the potential to become a trillion-dollar economy in the region. Therefore, it is no wonder why Afghanistan's potential to boost South Asian economy is momentous.

Representing this great nation, being the Vice President of Afghanistan to SCCI, it is with immense pleasure, I would like to convey my heartfelt gratitude to Mr. Iftikhar Ali Malik, the veteran Pakistani business leader, for successfully completing the tenure of SCCI presidency and for his meritorious service to the South Asian region despite the deep challenges amidst changing global dynamics. Along with the leaders and members of SCCI, the efforts of secretariat staff have also been praiseworthy in rendering service to the South Asian people.

At the same time, on behalf of the Afghanistan chapter of SCCI, I am pleased to express our best wishes for the incoming president of SCCI from Bangladesh, Md. Jashim Uddin, for a fruitful leadership to SCCI. We, the Afghanistan chapter of SCCI, profoundly extend our fullest support to him for taking the SCCI

to the next levels. I am certain that together we can achieve our goals of strengthening regional cooperation and economic integration in South Asia. In our long walk to prosperity, all our South Asian nations have the potential to become unique economic powerhouses in the world. Let's work together for the benefit of all.

Khairuddin Mayel Ahmadi



Sheikh Fazle Fahim

MESSAGE FROM VICE PRESIDENT, SCCI (BANGLADESH)

“Needless to mention that in the pre-pandemic era South Asia had been the fastest growing economy in the world for several decades.”

Needless to mention that in the pre-pandemic era South Asia had been the fastest growing economy in the world for several decades. Indeed, South Asia reflected a great resilience during the covid-19 global pandemic, and now in the new normal pos-pandemic era, South Asia is striving to accelerate the region’s socioeconomic development thereby becoming a global powerhouse in a milieu of rapidly changing dynamics in the world. We, as the leaders of SCCI, are happy that SCCI has been a part and parcel of economic resilience and regaining economic strengths in the region through our effective projects and international events focusing on young entrepreneurs, women-led businesses, startups, small and medium enterprises, investments, tourism and intra-regional trade. Hats off to our beloved brother, Mr. Iftikhar Ali Malik, the great business magnate from Pakistan, for leading SCCI implementing important projects, initiatives and international events during this time of unprecedented challenge. We all are truly grateful to Mr. Iftikhar Ali Malik, for his relentless service to the people and business community of South Asia for over three decades.

I am also honored that the current president of FBCCI (Federation of Bangladesh Chambers of Commerce & Industries), Md. Jashim Uddin, is taking over SCCI presidency in 2023. On behalf of the SCCI Bangladesh Chapter, I would like to convey warm greetings and best wishes to the incoming SCCI president for a productive and effective leadership for the South Asian business community. We would also request our veteran leader, Mr. Iftikhar Ali Malik, to continue to be with us in this worthy

endeavor and be the guiding light to SCCI for generations to come.

In all its endeavors, we extend our fullest support to SCCI from Bangladesh which is a flourishing paradigm of South Asian economy. Being resilient during the pandemic time, in the post-pandemic world, Bangladesh reflects a robust economic growth together with a flourishing digital economy, growing trade flows, infrastructure developments, and macroeconomic stability. In fact, in terms of nominal GDP, Bangladesh is presently the second largest in South Asia and thirty seventh largest in the world. Therefore, the role of Bangladesh in accelerating the development of South Asia is absolutely paramount. In this context, I am certain that through our collective efforts based on an effective strategic plan, all our South Asian nations can reach the targets and mark milestones in our long journey to South Asian opulence which will be a star in the global economy for generation to come.

Sheikh Fazle Fahim



Vinod Juneja

MESSAGE FROM VICE PRESIDENT, SCCI (INDIA)

“In our South Asian home, we all are equal. Our commonalities are far greater than differences. Unity in diversity is the strength of our South Asian family.”

First of all, I must embrace my beloved brother, Iftikhar Ali Malik, and express my wholehearted compliments for successfully completing his tenure of SCCI presidency during a time of unparalleled hardships in socioeconomic spheres. He has indeed been a brilliant business tycoon and a selfless leader in South Asia extending his exemplary service to the South Asian community regardless of their background for about four decades. I am extremely pleased that we have worked together throughout the history of SCCI for the economic development of South Asia. On behalf of the Indian chapter of SCCI, I would like to convey profound gratitude to Iftikhar Ali Malik for his service, especially for strengthening SCCI fraternity in achieving our common goals.

I am also delighted with the fact that my other brother Jashim Uddin, the president of the Federation of Bangladesh Chambers of Commerce & Industries, is taking over SCCI presidency in this month of 2023 for the next term. While extending the fullest support from the Indian chapter of SCCI to the incoming president of SCCI, I would express best wishes to him for embarking on a fruitful leadership to the South Asian business community.

India's contribution to the South Asian economy is indeed extraordinary. Whilst India is now the most populous country in the world, the Indian economy is presently the largest in South Asia and fifth largest in the world. India is in fact the bellwether of South Asia becoming a high-tech hub in the global economy. India is the only South Asian country which

has produced startup unicorns having a well-developed startup ecosystem. Progressing towards energy efficiency, India's three main sectors; agriculture, industries and services, have begun to flourish in a robust manner. Studies suggest that India's economic potential is gigantic having the capacity to become the third largest economy in the world by 2030. Therefore, India's role in South Asian socioeconomic progress is indeed prominent. Throughout the history of SCCI, together with all South Asian nations, the Indian chapter has been able to host three SAARC business leaders' conclaves, international trade fairs, investment forums and many more.

In our South Asian home, we all are equal. Our commonalities are far greater than differences. Unity in diversity is the strength of our South Asian family. I am confident that with great bond of fraternity we, the South Asian business leaders of SCCI, can reach our common expectations through collective efforts making our home one of the best in the world.

Vinod Juneja
Mumbai, Maharashtra



Mohamed Rasheed

MESSAGE FROM VICE PRESIDENT, SCCI (MALDIVES)

“ Maldives, albeit a small archipelago, has been playing a crucial role in South Asian progress. ”

It is with immense pleasure, on behalf of the Maldives chapter of SCCI, I would cordially present sincere congratulations to Mr. Iftikhar Ali Malik, the legendary Pakistani business leader, for productively completing his tenure of SCCI presidency in spite of unprecedented challenges and difficulties caused by the outbreak of the global pandemic and the changing global dynamics. We all know that he is a mastermind in the business world. Being a pioneer of SCCI, the veteran business leader, with all his experiences, served South Asia marking many milestones in our journey to common prosperity. All his work for the people and development of South Asian businesses is indeed praiseworthy.

It is also remarkable that another veteran business leader, Md. Jashim Uddin, is taking over SCCI presidency this month. He is a well-experienced Bangladeshi business leader who can overcome any challenge. Hence, we are hopeful about the future of SCCI that we all can collectively work for the betterment of the SAARC region overcoming procedural barriers and other obstacles. The Maldives chapter wish him all the very best in carrying on SCCI activities, and we pledge our support to the organization to perform the needful in the best way possible achieving the targets for the benefit of South Asian people and business community.

Maldives, albeit a small archipelago, has been playing a crucial role in South Asian progress. Maldives is in fact an upper-middle-income country and is the fastest growing economy in South Asia currently having a growth rate of 12.3 percent

marking a speedy recovery in the aftermath of the global pandemic. The Maldivian economy is heavily dependent on tourism and hospitality sectors. In the post-pandemic era, with increasing arrivals of tourists, the growth of the country’s economy is sustained projecting a poverty reduction trajectory. In fact, over the past decade, Maldives has maintained a steady growth performance showing strong poverty reduction outcomes compared to some other nations in South Asia. Hence, needless to mention that Maldives forms an essential part of South Asian economy, especially in tourism, hospitality and coastal ecosystems. We all need to preserve our South Asian heritage and to be determinant for ensuring sustainable development in the SAARC region. Through collective measures, I am sure that we can achieve this worthy endeavor.

Mohamed Rasheed



Chandi Raj Dhakal

MESSAGE FROM VICE PRESIDENT, SCCI (NEPAL)

“ Nepal, the land of Himalayas, is the home to the world’s highest mountain, Everest, and many more gigantic mountain ranges whose beauty and glory rise way beyond the clouds. ”

The Nepal chapter warmly presents best compliments to the SCCI leaders, members, secretariat staff, and especially to the readers of this creative and informative magazine. Nepal, the land of Himalayas, is home to the world’s highest mountain, Everest, and many more gigantic mountain ranges whose beauty and glory rise way beyond the clouds. Based primarily on agriculture, tourism, textiles and remittances, Nepal is in fact an important part of the South Asian economy. Whilst Nepal possesses untapped mineral resources, Nepal’s hydroelectric potential is also significant. Moreover, Nepal hosts the permanent secretariat of SAARC (South Asian Association for Regional Cooperation) playing a paramount role in the economic and social development of South Asia.

On behalf of the Nepal chapter of SCCI, I am honored to reflect the gratitude of Nepali business community to our veteran leader, Mr. Iftikhar Ali Malik, the outgoing SCCI president for his relentless service to the South Asian region focusing on strengthening intra-regional trade, investments, entrepreneurship development, regional economic cooperation and many more. He is in fact a business icon not only in Pakistan and South Asia, but also in the world. I am very happy that the Nepal chapter has been able to contribute to the projects, initiatives and events in the best possible manner throughout the history of our SCCI in line with its objectives of enhancing economic integration and strengthening business connectivity in South Asia.

It is also significant that Md. Jashim Uddin, the current President

of the Federation of Bangladesh Chambers of Commerce & Industries, is taking over SCCI presidency this year ensuring the smooth continuation of SCCI activities with the passage of time. Whilst conveying best wishes to him, the Nepal chapter extends the fullest support to the incoming SCCI president, Md. Jashim Uddin, for all projects, initiatives and events which will be carried out during his tenure. I would like to reiterate that SCCI needs to have more emphasis on projects focusing on addressing the impacts of climate change on the South Asian economy, ICT and digitalization of business activities which would ensure better connectivity among the South Asian business community.

I would also take this opportunity to thank all the SCCI leaders, members and the secretariat staff from all South Asian nations who have strived to implement projects and initiatives for the betterment of South Asian economy and society. Regardless of the time, difficult or favorable, we will continue to serve South Asia attaining our common goals in our long road to prosperity.

Chandi Raj Dhakal



Senator Haji Ghulam Ali

MESSAGE FROM VICE PRESIDENT, SCCI (PAKISTAN)

“ Wisdom, courage and persistence lead the way to progress and perfection. ”

Wisdom, courage and persistence lead the way to progress and perfection. It has been a great honor that our esteemed Pakistani business leader, Iftikhar Ali Malik Saheb, has led the SCCI progress with all projects, initiatives and international events albeit the unprecedented hardships instigated by the eruption of the global pandemic, massive floods in Pakistan - the adverse impacts of climate change on South Asia's social and economic activities, and rapidly changing global dynamics due to violent struggles between world superpowers. He is a prolific pioneer of SCCI, servicing South Asia's people and business community for over thirty years. He is in fact a blessed role model, an icon of wisdom, courage and persistence who can overcome any challenge for the benefit of all. His exemplary leadership has been prominent not only in the business world but also in social spheres throughout his career. A great altruist he is for the people in need. Dearly respected Iftikhar Ali Malik, we salute you for all your great service and worldly-wise guidance to all of us in SCCI to carry forward the legacy for generations to come.

The Pakistani chapter of SCCI would also like to warmly welcome the new President of SCCI, Md. Jashim Uddin from Bangladesh to the fraternity of SCCI. He is also a long-serving, well-experienced business leader in South Asia currently holding the Federation of Bangladesh Chambers of Commerce & Industries presidency. Our heartfelt congratulations to you, respected Jashim Uddin, for taking over the presidency of SCCI. The Pakistani chapter of SCCI extends the fullest support to you for successfully continuing with all SCCI projects, initiatives, and

events focusing on enhancing intra-regional trade, investments, MSME development, startup ecosystems, young entrepreneurs, women-led businesses, and digital and green economy.

Even though Pakistan's economy is presently struggling due to various reasons, it is undeniable that Pakistan is a prominent part of the South Asian economy. Slowly, but surely, Pakistan will regain its economic progress. Pakistan is the fifth most populous country in the world and second largest in South Asia in terms of area whilst the economy of Pakistan is the third largest in South Asia. Pakistan's economic potential is gigantic, having the ability to become a trillion-dollar economy with vast untapped resources. Hence, Pakistan's role in the South Asian economic and social spheres is noteworthy. In essence, we all are equal reflecting unity in diversity. All South Asian nations have prominent roles to play in our collective journey to eternal prosperity. Like the sun in the deep blue sky, South Asia shall shine with glory and wisdom.

Senator Haji Ghulam Ali



Dr. M. Rohitha Silva

MESSAGE FROM VICE PRESIDENT, SCCI (SRI LANKA)

“ In South Asia, Sri Lanka is the highest-ranked country in terms of the Human Development Index and still has the second-highest per capita income in the SAARC region. ”

Effective leadership is neither appearing in publications nor making mere speeches, it is purely about results making progressive changes in socioeconomic spheres. In this rationale of leadership, Mr. Iftikhar Ali Malik is indeed an icon in the business world. In a time of unprecedented crisis, he has been able to lead SCCI successfully completing his tenure of presidency reflecting an exemplary model of leadership. It is remarkable that during his SCCI presidency, he has been able to carry on all major projects, initiatives and events in spite of the unparalleled chaos in South Asian and global spheres caused by the outbreak of the global pandemic, climate change phenomena, and rapidly changing dynamics in the world. In this worthy endeavor, as a part of the SCCI agenda during his leadership, I am extremely happy that the Sri Lankan chapter of SCCI has been able to implement projects and organize international events focusing on young entrepreneurs, startup ecosystems, business conferences, and women-led businesses including small and medium enterprises. Among the SCCI publications; studies and reports, the magazine is absolutely creative and informative depicting business articles, interviews with role models and up-to-date information on South Asian economy. Hats off to the editorial team for compiling this prolific magazine annually.

While conveying wholehearted felicitations to Mr. Iftikhar Ali Malik in Pakistan, the outgoing president of SCCI, for his meritorious service to the South Asian people and business community for over thirty years, I would warmly welcome the incoming president of SCCI, Md. Jashim Uddin in Bangladesh,

to the fraternity of SCCI. On behalf of the Sri Lankan chapter, I would express the fullest support to the incoming president for carrying forward SCCI to the next levels of development.

In line with the new normal realities in the post-pandemic era, climate change phenomena and changing global dynamics, I do believe that SCCI should focus more on digital and green economic paradigms with an emphasis on e-commerce, industry 5.0, renewable energy, eco-friendly products, innovations, and startup ecosystems. To achieve these goals, together with all SAARC member states, Sri Lankan chapter can play a pivotal role. Albeit the recent economic crisis in our country, Sri Lanka is in fact significant in the South Asian economy. In South Asia, Sri Lanka is the highest-ranked country in terms of the Human Development Index and still has the second-highest per capita income in the SAARC region. Having a great potential in maritime, textile, tourism, eco-friendly products, and ICT sectors, Sri Lanka together with all South Asian nations will be a great determinant in achieving the South Asian dream of sustainable prosperity. Representing the SCCI Sri Lanka chapter, I wish you all the very best with all your future endeavors.

Dr. M. Rohitha Silva

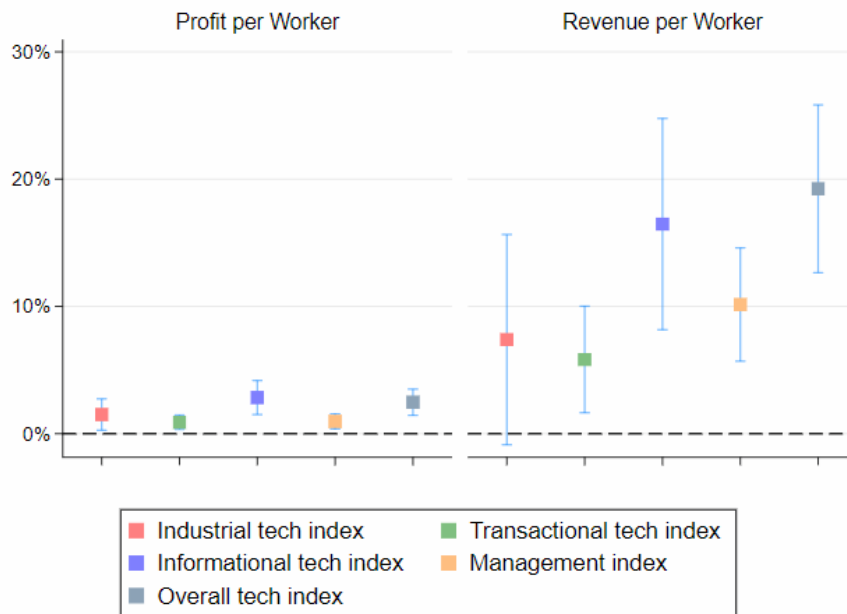
SHIFTING GEARS TO PROPEL BANGLADESH'S GROWTH ENGINE

Bangladesh's manufacturing miracle is much celebrated. Labor-intensive, export-oriented growth driven by the ready-made garments (RMG) industry has propelled Bangladesh's recent economic transformation. But this growth engine is under duress. Bangladesh will cease to benefit from duty-free quota-free market access to advanced economies once it graduates from least-developed country (LDC) status in 2026. Shifting global trends are also generating new challenges. The COVID-19 pandemic has introduced pressure points in reshaping global value chains. The European Union's Carbon Border Adjustment Mechanism is poised to penalize countries where climate change-related policies are less ambitious. And the growing use of industrial robots in high-income countries is reducing the importance of wage costs in determining international competitiveness. All in all, Bangladesh's emphasis must shift to broader considerations of efficiency and quality as it seeks to diversify its export basket and move up the value chain. Innovation and technology adoption are becoming increasingly central to enable this transition. This was illustrated during the pandemic when digital solutions made firms more resilient but also when weak firm capabilities hampered bringing vaccine manufacturing to scale for the world.

Technology matters for firm performance

Our report finds that firms with higher technology levels in Bangladesh's manufacturing sector perform better. After accounting for key differences, such as size, physical capital and age, a 25 percent increase in the overall technology level is associated with a 3 percent increase in profits per worker. Industrial technologies such as robots, informational technologies such as business management software, transactional technologies such as digital payment systems, and management practices such as incentivizing employees and monitoring performance are all associated with better firm performance. In fact, as much as 18% of the total variation in the performance of manufacturing firms (as measured by indicators such as profits per worker) is explained by their observed differences in technology. This is comparable to the share of the variation in performance that is explained jointly by other key attributes, such as firms' size, capital, age, sector, and location.

Figure 1: In Bangladesh's manufacturing sector, firms with higher technology levels earn higher profits and revenue per worker.

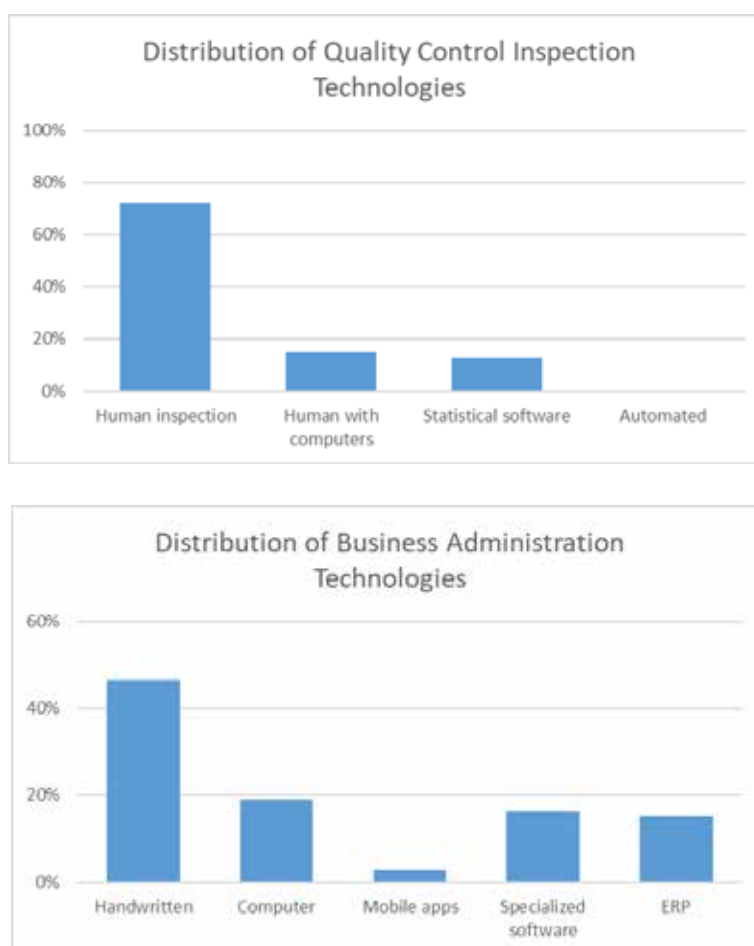


Even incrementally better technologies need to be diffused much more widely

While some firms in Bangladesh's manufacturing sector are at an advanced technological level, most use rudimentary technologies. In terms of business processes, the use of digital tools is few and far between. For example, 72 percent of firms practice manual quality inspections and 47 percent of them still use handwritten processes for business management. In terms of industrial processes, most

firms in Bangladesh still use basic machinery (that is, fully manual or powered but manually operated) in most production stages. The sewing stage in the RMG industry is the exception to this norm; 80% of RMG firms use semi-automated technology and another 9 percent use fully automated methods. In terms of management techniques, many firms do not even use basic management practices for setting targets, providing incentives to workers, and monitoring performance. For example, 32 percent of firms do not monitor any key performance indicators (KPIs).

Figure 2: Most firms in Bangladesh's manufacturing sector use basic technologies for quality control and business administration



Improving firm capabilities holds the key

COVID-19 has provided an impetus to the advent of digitalization around the world. In Bangladesh, however, the increased use of digital platforms by businesses during the pandemic considerably lagged that in other countries. So how can policy makers accelerate the adoption of better technologies? Improving firm capabilities is key. Firms typically underinvest in foundational managerial and organizational practices because of limited awareness of their true value.

Manufacturers in Bangladesh are no exception to this norm. They systematically underestimate the extent to which they are behind other firms in terms of technology use; nearly 84 percent of firms do not believe that they need external advice about adopting new technologies. The direct provision of business advisory services to firms can help overcome these information market failures. They are best implemented by private providers in competitive markets, with the government providing financial and regulatory support. More advanced firms such as RMG exporters or more technology-intensive industries such as pharmaceuticals can also benefit from technology extension services.

Connectivity to international markets must also be leveraged to strengthen firm capabilities. For example, firms that most often used information from foreign buyers or suppliers to make decisions about technology adoption, on average, used mobile apps to complete tasks related to business administration, human resources, and inventory management compared with other firms that, on average, used handwritten processes or standard computer packages. This matters for the RMG industry where supplier development programs can enhance technology transfer to domestic firms that are well ensconced in GVCs. But it matters just as much for the more nascent pharmaceutical industry where partnerships with multi-national enterprises through FDI, contract manufacturing, and joint ventures can enable domestic firms to acquire world-class experience.

Strengthening firm capabilities can enable manufacturers in Bangladesh to better withstand the headwinds in the world economy. There is little time and space for business-as-usual and technology adoption is necessary to change the equation from competing on wages to competing on productivity. In turn, productivity growth is a precondition for sustainably generating well-paid jobs. It can provide a very successful export-led manufacturing model in Bangladesh with a second wind.

Authors

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SAFTA's Struggles and Solutions: An Interview with an Indian Trade Expert, Mr. Pradeep Sehgal



What are the key factors that have hindered SAFTA's ability to increase intra-regional trade volume in the South Asian region?

SAFTA has been unable to effectively increase intra-regional trade volume in the South Asian region due to several key factors. One major issue has been the sensitive lists maintained by member countries, which include tariff lines that are exempt from tariff reductions or elimination under SAFTA. These sensitive lists contain many of the items that have the most potential for trade, making it difficult to achieve significant increases in trade volume. Additionally, Pakistan has continued to levy safeguard duties above the concessional rate of duty under SAFTA, further hindering trade. These factors have combined to limit SAFTA's effectiveness in increasing intra-regional trade in the region.

Who do you think are the blockers or irritants that have hindered the operationalization of SAFTA in boosting regional trade?

- Implementation issues by customs officials
- Denial of SAFTA benefits in many cases due to changes in the classification of goods
- Negative/positive lists maintained by member states
- Charging of duties that circumvent SAFTA

Are the sensitive lists maintained by the member countries of SAARC just and relevant? How are sensitive lists inhibiting the growth of intra-regional trade?

The sensitive lists maintained by member countries of SAARC are unjust and impractical. Rather than placing tariff lines from the perspective of safeguarding domestic industry, tariff lines have been selected based on their trade potential. This approach has hindered the growth of intra-regional trade.

How the Bilateral Trade Agreements between the South Asian countries are impacting SAFTA, and how these bilateral trade agreements can be aligned with SAFTA or vice versa?

The bilateral agreements were necessitated after it was felt by member states that the multilateral agreement (SAFTA) is not working. So bilateral agreements are not the problem but a circumvention solution worked out by member countries to boost bilateral trade.

How far are tariffs impacting bilateral and intra-regional trade in the region?

Tariffs have had a significant impact on trade in the region. High tariffs, negative/positive lists, coupled with improper or half-hearted implementation of SAFTA have impeded the trade potential.

How are NTBs/NTMs inhibiting regional trade, and how can these barriers be resolved?

One solution to resolving NTBs/NTMs inhibiting regional trade is to establish a joint mechanism for working out compulsory compliance requirements for imports. A protocol should be signed to acknowledge certifications issued by labs or institutes certified by the national accrediting agency of the respective country at the origin, rather than at the port of import. Additionally, creating a SAARC accreditation program for labs and institutes would also be a practical solution.

How could the South Asian nations exploit the untapped potential of Bilateral Trade?

- By Strengthening SAFTA
- By formulating protocol for Accreditation of certification Labs and Institutes
- By doing away with negative/positive lists
- By increasing the Trading points/ports

What role do you think the chambers of commerce and industry in the South Asian member countries can play in working with their respective governments to make SAFTA workable?

The apex chambers of commerce in each country should first focus on enrolling members who are actively involved in intra-regional trade. Unfortunately, these apex chambers are often led by large corporate houses that have limited stake in such trade. The stakeholders who would benefit the most from SAFTA are mainly small or medium-sized businesses. Their lack of participation in the chambers results in a lackluster approach to crucial issues, which hinders the trade potential. The chambers should work to ensure that their membership is representative of the broader business community and advocate for policies that facilitate intra-regional trade.

What would you like to recommend for SCCI to work with the member states to make SAFTA work?

- To identify the real stakeholders in the Trade and give them representation at the apex level
- To identify the real issues and to find the practical solutions.
- Simply by making demands from the governments of the member states is not going to yield the results. Many a times low hanging fruits are ignored for want of tall and lofty demands which do not yield any result
- Aim for what is in reach instead of aiming for the sky and remaining empty-handed

India in a Nutshell

Official Name	: Republic of India
Total Population	: 1.4 Billion
Capital	: New Delhi
Religion	: Hinduism
Official Language	: Hindi
Currency Unit	: Indian Rupee (INR)
Time Zone	: GMT + 5:30 Hours
2-AlphaCod	: IN

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Delhi's Red Fort, an enduring symbol of India's struggle for independence, holds a special place in the hearts of its people. Witness the awe-inspiring beauty of this majestic fortress, which now serves as a backdrop for India's annual Independence Day celebrations.

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Inspiring Change: Voices of South Asian Entrepreneurs on International Women's Day

Message from Ms. Afsana Rahimi, Chairperson SCWEC

As the Chairperson of SCWEC, I am proud to celebrate the remarkable achievements of women entrepreneurs across South Asia. SCWEC is committed to the development of woman's entrepreneurship with tangible goals of increasing business opportunities, building markets, and job creation as well as strategic networking and growing woman-run enterprises into mainstream business. It has always provided a platform for women entrepreneurs to connect, learn, and grow. I believe that through regional connectivity, women entrepreneurs in Afghanistan can access new markets and opportunities, and contribute to the economic growth and development of the entire South Asia region. Happy International Women's Day to all Afghanistan women, and women around the world who are working tirelessly to create a more equitable and just world for all.



Message from Vice President SCCI, Senator Haji Ghulam Ali (Pakistan Chapter)

This International Women's Day, we honor women entrepreneurs' tenacity, originality, and perseverance in promoting sustainable development. Women entrepreneurs are key drivers of economic growth, job creation, and poverty reduction, yet they face numerous challenges and barriers. Let's continue supporting and empowering women entrepreneurs by providing them access to finance, markets, networks, and skills. By investing in women's entrepreneurship, we can unlock their potential to contribute to the sustainable development of our communities and economies. Let's work together to create an enabling environment for women entrepreneurs to thrive and make a difference in the world.

Message from Ms. Sarojani Sherchan, Vice Chairperson SCWEC (Nepal Chapter)

On this International Women's Day, we celebrate the remarkable progress made by Nepalese women in recent years. I'm incredibly proud of the efforts made by the women in both the public and private spheres who have uplifted their living standards. Regardless of their backgrounds, qualifications, or marital status, Nepalese women have been innovative in solving existing societal challenges. Women in Nepal have achieved significant milestones in various fields, including education, politics, and entrepreneurship, and continue to serve as pioneers for future generations. However, much work still needs to be done to ensure that women in Nepal can fully realize their potential and access the same opportunities as men. On this special day, let us reaffirm our commitment to advancing gender equality and women's empowerment, and let us work together to build a more inclusive and equitable world for all.



Message from President FPCCI, Mr. Irfan Iqbal Shiekh

I feel honored to acknowledge the tremendous contributions of women entrepreneurs in Pakistan. Despite numerous challenges, women have emerged as a powerful force for positive change in our economy and society, and are driving innovation and growth in businesses across the country. The digital economy is rapidly transforming the business landscape in Pakistan, and women entrepreneurs are leading the way. From e-commerce platforms to digital marketing, technology has opened up new opportunities for women entrepreneurs to access markets, reach customers, and drive growth. As we look to the future, I believe that technology will continue to be a powerful force for empowering women entrepreneurs and driving economic growth in Pakistan. Together, we can create a more inclusive and prosperous South Asia for all.

Message from Ms. Hina Mansab, Vice Chairperson SCWEC (Pakistan Chapter)

8th of March is the day, dedicated to celebrating the social, economic, cultural, and political achievements of women across the world. From political representation to education and entrepreneurship, women are breaking barriers and pushing boundaries in all spheres of life. But we know that there is still much work to be done. On this International Women's Day, let us come together to celebrate the achievements of women in Pakistan, and to renew our commitment to the cause of women's empowerment. Let us harness the power of community and collaboration to create a better future for ourselves and for generations of women to come.



Startups Unveiled: Stories of Entrepreneurship in SAARC In Conversation with Mr. Nima Moktan From Bhutan



What inspired you to start Freelancer Bhutan, and what motivates you to keep going?

Before Freelancer Bhutan, I worked as a freelance programmer, designing and developing websites, software, and mobile apps for clients. I saw the potential in the freelancing industry and wanted to tap the market to benefit from the opportunities as well as help young people in Bhutan to offer their skills in a worldwide market.

As the first freelancer in Bhutan, I have experience and knowledge to share with the youth through various channels and resources, to train and educate young people on how to offer their skills and services to the global market, and that keeps me motivated.

As a digital firm, how do you see the role of technology in promoting economic growth in Bhutan and the SAARC region?

Technology can be a key factor in promoting economic growth in Bhutan and the SAARC region. By investing in digital infrastructure, e-commerce, automation, innovation, and skilling, we can unlock new opportunities for growth and prosperity.

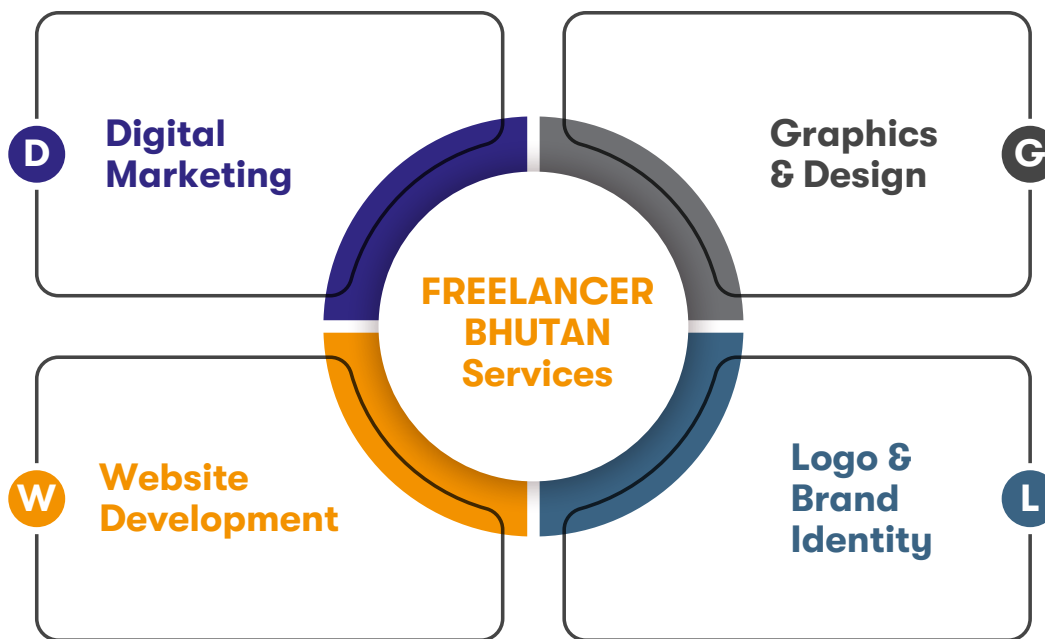
How does Freelancer Bhutan differentiate itself from other digital agencies in the market?

Freelancer Bhutan focuses on its strengths and unique selling propositions (USPs) in terms of expertise, client focus, creativity, technology, customer service, or pricing. It is also essential to continually innovate and stay up-to-date with the latest digital trends and technologies to provide the best value to clients.

Freelancer Bhutan has a significant presence in the international market, with 90% of its clients coming from countries such as the United States, Germany, China, Israel, and others. This global exposure enables Freelancer Bhutan to gain insights into different markets and industries, allowing the team to deliver diverse and innovative solutions to clients worldwide.

In what ways does your startup contribute to the local community and create employment opportunities in Bhutan?

Freelancer Bhutan's initiatives to train and employ local youths have had multiple positive impacts on the community. By training around 500 unskilled youths and 100+ skilled youths, Freelancer Bhutan has addressed the local demand for skilled workers, creating a pool of talented and qualified professionals who can offer their services to businesses and individuals within the community. Moreover, the employment opportunities provided by Freelancer Bhutan have helped to alleviate unemployment in the area, giving full employment to 7 youths who may have otherwise struggled to find work. Additionally, by utilizing the services of over 60 freelancers with various skills for their own projects, Freelancer Bhutan is supporting local talent and promoting economic growth within the community. Overall, Freelancer Bhutan's efforts to train and employ local youths in freelancing not only benefit the individuals involved but also contribute to the development of the community as a whole. The program has created new opportunities for economic growth and has helped to address local demands for skilled workers.



Can you share a failure that you experienced in your startup journey and what you learned from it?

During the initial phase of our business, we allocated a significant portion of our budget, mostly through loans, towards purchasing hardware and equipment that we believed would be essential for our operations. Additionally, we hired a large number of staff members who we thought would be necessary for the smooth functioning of our company.

However, as we began to carry out our projects and operations, we soon realized that we had overestimated the amount of hardware and staff that we actually required. This miscalculation resulted in a considerable amount of wasted resources and a loss of revenue for our business.

After this realization, we shifted our focus towards developing the skills of our existing staff members and exploring more cost-effective options for completing our projects. We started to rely more on the expertise of freelancers to carry out various tasks, instead of hiring more full-time employees. This shift allowed us to reduce our overhead costs and operate more efficiently, without sacrificing the quality of our work.

Our experience taught us the importance of careful planning and analysis before investing significant resources into any aspect of our business. We learned to be more mindful of our budget and to focus on skill development and cost-effective solutions in order to achieve long-term success.

Can you tell us about any upcoming projects or initiatives that your startup is working on?

The recent trend of Bhutanese youths leaving the country to seek better opportunities abroad has raised concerns about the country's ability to retain its talented workforce. To address this issue, efforts are being made to create a community of freelancers who can work from Bhutan and help boost the country's GDP and reduce its dependence on aid.

The initiative involves providing training to unskilled individuals on certain skills that are in demand in the global market. For those who are already skilled, the focus is on teaching them how to market their skills and attract clients from different parts of the world. By doing so, they can work remotely and earn a sustainable income while living in Bhutan.

How do you ensure that your startup stays agile and adaptable to changing market conditions and customer needs?

To stay agile and adaptable to changing market conditions and customer needs, we need to:

1. Stay in touch with your customers: Regularly seek feedback from the customers to understand their needs, pain points, and how they use our service. This feedback can help us make informed decisions on what needs to be changed to better meet customer's needs.
2. Foster a culture of experimentation: Encourage the team to experiment and try out new ideas. Give them the freedom to take calculated risks and learn from their failures. This can help us adapt quickly to changing market conditions and customer needs.
3. Keep a close eye on your competitors: Stay informed about what our competitors are doing and how they are responding to market changes. This can help us stay ahead of the curve and make informed decisions about how to respond to changing market conditions.
4. Stay lean: Keep our startup lean and agile by avoiding unnecessary overhead and focusing on delivering value to our customers. This can help you quickly pivot and adapt to changing market conditions and customer needs.

Staying agile and adaptable requires a mindset of continuous improvement and a willingness to learn and adapt quickly to changing circumstances.

Can you tell us more about your experience at the startup bootcamp organized by SCCI and how it has influenced your approach to entrepreneurship?

My experience at the startup bootcamp organized by SCCI in Nepal was like:

1. Learned from experienced entrepreneurs and industry experts
2. Developed key skills such as business planning, marketing, and pitching
3. Build a network of mentors, advisors, and potential partners
4. Test and refine the business ideas in a supportive environment

In terms of how it influenced Freelancer Bhutan's approach to entrepreneurship, it encouraged us to adopt a more strategic and data-driven approach to building a business, while also emphasizing the importance of networking and collaboration with other entrepreneurs and stakeholders in the ecosystem.

What advice would you give to aspiring entrepreneurs and startups in Bhutan?

As an entrepreneur myself, I would suggest:

1. Before you start your business, it's important to have a clear plan in place. This includes your goals, target market, pricing strategy, marketing plan, and financial projections. A well-thought-out plan will help you stay focused and make better decisions along the way.
2. Look for opportunities to solve a problem or fill a gap in the market. This will help you create a product or service that people actually need and want, which is crucial for success.
3. Your customers are the lifeblood of your business, so make sure you prioritize their needs and satisfaction. Listen to their feedback and make changes to improve their experience whenever possible.

Remember that building a successful business takes time, hard work, and persistence. Stay focused on your goals, stay positive, and don't be afraid to take risks and learn from your mistakes.





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SCCI Dairies 2023: Taking SCCI Forward

INFOCOM 2023 Conference

February 10-11, 2023, Dhaka, Bangladesh

The sixth edition of India's leading Technology, Business, and Leadership Conference INFOCOM 2023, held under the theme "Leading with Purpose," was organized in association with the SCCI and The Daily Star in Dhaka, Bangladesh.

need for increased technology trust and transparency, the potential outcomes of digital transformation, and the role of 5G technology in revolutionizing industries were among the topics discussed by the speakers and panelists. Additionally, cybersecurity, the importance of technology in education - EdTech, and the power of the mind were also discussed.

The panel discussion, "5G services in Enterprises", highlighted how 5G



Mr. Dhruva Mukherjee, CEO ABP Pvt Ltd., Mr. Shafquat Haider, Executive Committee Member, SCCI, Mr. Salman F. Rahman, Former President, SCCI, Mr. Jashim Uddin, Incoming President, SCCI, Mr. Sunil Gupta, Co-Founder & CEO, Yotta Infrastructure and Mr. Harish Agarwal, Managing partner for Kolkata and Bangladesh offices EY at the inaugural ceremony at INFOCOM Dhaka 2023.

INFOCOM, the leading regional Technology, Business, and Leadership Conference in India and beyond, has been promoting the use of Information and Communications Technology (ICT) for over 21 years.

The conference's inauguration ceremony was addressed by prominent figures in the business and technology industries, including Mr. Salman F. Rahman, Former President SCCI and MP & Advisor to the Prime Minister on Private Industry and Investment, who was invited as the Chief Guest, Mr. Jashim Uddin President, FBCCI as special guest, Mr. Shafquat Haider, Chairman, Council for Communication & IT, SCCI, Mr. Dhruva Mukherjee, CEO, ABP Pvt Ltd and Mr. Sunil Gupta, Co-Founder & CEO, Yotta Infrastructure.

The speakers highlighted the significance of ICT technology for Bangladesh's economic development and its potential to transform the country from a labor-intensive to a talent-driven economy.

Day one of the conference comprised six sessions, including three keynote speeches, two-panel discussions, and one fireside chat. The

technology will revolutionize industries and benefit the general public. The purpose of the conference, which brought together leaders in business and technology from Bangladesh and India, was to help businesses move into the next phase of collaborative growth through the use of ICT, share important experiences and lessons learned with peers in the industry, and interact and discuss the most recent technological trends.

Overall, INFOCOM 2023 served as a platform for experts to share their experiences and insights on technology and business, highlighting its potential for transformational change in society. The event's success is expected to lead to further developments in technology for the benefit of mankind.

It is worth mentioning here that INFOCOM 2022 was held in Kolkata, India December 1-3 in association with SCCI – where the Council for Communication & IT, SCCI meeting also took place.

The plan is to ultimately have INFOCOM events in all the SAARC countries.

Mr. Keerthi Gunawardane, President FCCISL called on President SCCI

February 25, 2023, Lahore, Pakistan

On February 25, 2023, Mr. Keerthi Gunawardane, President of the Federation of Chambers of Commerce and Industry of Sri Lanka (FCCISL), paid a courtesy call to Mr. Iftikhar Ali Malik, President SCCI, in Lahore, Pakistan. The aim of the meeting was to explore ways to enhance economic cooperation among SAARC member countries, with a particular focus on Sri Lanka.



Mr. Keerthi presented a gift to the President SCCI in a gesture of goodwill and appreciation.

Mr. Malik appreciated Mr. Gunawardane's visit and underscored the importance of SAARC member countries working together toward regional economic growth. He emphasized the need for increased private sector engagement in promoting trade and investment among member countries.

Mr. Gunawardane also discussed the challenges faced by Sri Lankan businesses in expanding their reach to other SAARC countries. He emphasized the need for greater collaboration and support from other SAARC member countries to overcome these challenges. Encouraging investment and attracting foreign capital are crucial policies for introducing new technologies and competencies in Sri Lanka within the SAARC region. However, achieving this requires a business-friendly environment and an investment climate that is conducive to growth.

Women's Business Conference "Building a Gender-Inclusive Digital Economy in South Asia: A Path to Women's Empowerment"

March 8, 2023, Islamabad, Pakistan

The SCCI organized the International Women's Business Conference on "Building a Gender-Inclusive Digital Economy in South Asia: A Path to Women's Empowerment" in partnership with Friedrich Naumann Foundation for Freedom (FNF) to celebrate International Women's Day on March 8, 2023, in Islamabad, Pakistan.

The objective of the conference was to explore the potential of digitalization and e-commerce as tools for women's empowerment in South Asia, identify and address the barriers to women's participation and promote the use of digital technologies to increase access to financial services. And to provide training and support to help women acquire the skills they need to succeed in the digital economy.

The International Women's Day Conference and Fashion Show was made possible by the generous support of three sponsors, namely Al-Fatah, Interloop Limited and EFU General Insurance Limited.

The inaugural session was addressed by Ms. Afsana Rahimi, Chairperson SCWEC, Ms. Hina Mansab Khan, Vice Chairperson SCWEC (Pakistan Chapter), Mr. Zulfiqar Butt, Acting Secretary General, SCCI and the chief guest of the event, Mr. Irfan Iqbal, President, Federation of Pakistan Chambers of Commerce and Industry (FPCCI).

While addressing the gathering, the chief guest of the conference, Mr. Irfan Iqbal, President, Federation of Pakistan Chambers of Commerce and Industry (FPCCI), said that the government is formulating policies to tackle the socio-economic constraints hindering female digital entrepreneurship. He said that equitable digital infrastructure, emphasizing the connectivity, accessibility, and affordability of the internet are prerequisites for gender inclusivity in the digital economy.

The conference comprised three sessions "Examination of the role of e-commerce in supporting the development of women-led enterprises in the region", "The barriers to women's participation in the digital economy" and "Action Planning: Way forward to empower women through digitalization and e-commerce" chaired by renowned mentors, Ms. Aisha Humera Chaudhry, Additional Secretary, Ministry of Information Technology and Telecom, Pakistan, Ms. Hira Zainab,

President SCCI, Mr. Iftikhar thanked Mr. Gunawardane, assuring him of his complete cooperation and support for maximum collaboration amongst the Member States to ensure greater economic integration in the region. He also proposed to bring more businessmen from Sri Lanka to the SCCI platform, which could contribute to taking the organization to new heights.

The meeting between Mr. Keerthi Gunawardane, President of the FCCISL, and Mr. Iftikhar Ali Malik, President SCCI was a productive discussion on enhancing economic cooperation among SAARC member countries, with a particular focus on Sri Lanka. The meeting ended on a positive note of commitment towards strengthening economic ties among SAARC member countries.



Ms. Hina Mansab, Vice Chairperson SCWEC (Pakistan Chapter) along with Mr. Zulfiqar Butt, Acting Secretary General SCCI presenting a token of appreciation to the chief guest of the conference, Mr. Irfan Iqbal Shiekh, President, Federation of Pakistan Chambers of Commerce & Industry.

Consultant & Former Secretary General, Pakistan Software Houses Association for IT and ITES, and Mrs. Neelofur Hafeez, Chief, National Commission on the Status of Women (NCSW).

The speakers included Ms. Maryam Iqbal, Chairperson, The Handicrafts Association of Pakistan, Ms. Padmaja Ruparel, Co-Founder, Indian Angel Network, India, Ms. Mahe Zera Husain, CEO of Five Rivers Technologies, founder of Pakistan Creates, Ms. Ambreen Zaman, Economic Empowerment Specialist and Member National Women Business Council, Ms. Sheema Saeed, Member, Women in Tech Maldives, Ms. Vishaka Nanayakkara, Board Director, Information and Communication Technology Agency (ICTA) of Sri Lanka, Ms. Zubia Zubair, Former Vice Chairperson, SCWEC, Ms. Sinthia Sharmin, Co-founder & Chief Content Officer of Shajgoj Limited, Bangladesh, Ms. Dure Shawar, Secretary General, National Business Women Council Panelist, Ms. Nazli Abid, Founder President WCCI Karachi, Malir and Ms. Uzma Shahid Butt, Former President, Women Chamber Of Commerce & Industry.

The conference panelist highlighted the importance of digitization and the rapid spread of digital technologies is creating new economic opportunities for enterprises, especially in South Asian countries. The benefits of digitalization unfortunately are not accessible to our women while they still face multiple obstacles to succeed in the digital economy.

While highlighting the barriers, the speakers were of the view that factors that hold women back in South Asia are multi-dimensional and are related to gender bias, lower participation in decision-making processes, limited digital skills, lack of trust, and unequal access to funding.



Panelists during the International Women's Business Conference 2023.

The conference provided valuable insights into the challenges and opportunities for women entrepreneurs in South Asia.

Based on the three sessions, several recommendations were made to empower women through digitalization and e-commerce. Firstly, it was recommended that policies and initiatives be developed to support and promote women-led enterprises, particularly in the digital economy.

Secondly, there is a need to address the barriers to women's participation in the digital economy, including access to finance, digital literacy, and gender biases. Thirdly, there is a need for more capacity-building programs and mentorship opportunities for women entrepreneurs to enhance their digital and e-commerce

skills. Finally, it was recommended that a collaborative effort be made by governments, the private sector, civil society, and international organizations to create an enabling environment for women entrepreneurs to thrive and contribute to the economic growth of the region.

The Women's Conference was followed by the fashion show "Hum Se Hain Rang", which served as a vibrant showcase of the inspiring creativity, cultural heritage, and entrepreneurial spirit of Pakistani women, highlighting the pivotal role they play in shaping a more equitable, diverse, and inclusive society.

The follow-up event to this conference will take place in July in Lahore, Pakistan to continue the momentum and build on the discussions and outcomes of this event to further advance the cause of women's empowerment.

SCCI Vice Presidents' Online Meeting

March 11, 2023, Online

The SCCI Vice Presidents' Meeting was held virtually on Zoom.us on March 11, 2023 at 12.00 p.m. (IST). The meeting was called on by Mr. Iftikhar Ali Malik, President SCCI, with the objective of discussing the matters related to the handover of the SCCI Presidency from Pakistan to the next country in rotation.

Mr. Zulfiqar Ali Butt, Acting Secretary General SCCI, while welcoming the respected participants, officially commenced the meeting.

The meeting was attended by Mr. Iftikhar Ali Malik, President SCCI, Mr. Sheikh Fazle Fahim, Vice President (Bangladesh Chapter) SCCI, Mr. Vinod Juneja, Vice President (India Chapter) SCCI, Dr. M. Rohitha Silva, Vice President (Sri Lanka Chapter) SCCI, Mr. Shafquat Haider, EC Member (Bangladesh Chapter) SCCI, Mr. Zubair Ahmed Malik, EC Member (Pakistan Chapter) SCCI, Mr. Ruwan Edirisinghe, Immediate Past President SCCI and EC Member (Sri Lanka Chapter) SCCI.

Mr. Zulfiqar Ali Butt, Acting Secretary General SCCI, informed the attendees that the China-South Asia Business Council Working Meeting (CSABCWM) is expected to take place on March 20, 2023, in Bangladesh. He also mentioned that since SCCI member chambers' Presidents and SCCI Vice Presidents would attend the CSABCWM, the SCCI Presidency Handover together with SCCI EC and GA Meetings can be organized during the same period in Bangladesh.

Furthermore, Mr. Zulfiqar mentioned that FBCCI has nominated Md. Jashim Uddin, President FBCCI, as the President of SCCI and Mr. Shafquat Haider as the Vice President (Bangladesh Chapter) SCCI.

Dr. M. Rohitha Silva, Vice President (Sri Lanka Chapter) SCCI, congratulated Mr. Iftikhar Ali Malik, President SCCI, for successfully completing his SCCI Presidency despite the difficulties. He further



Mr. Iftikhar Ali Malik speaking during the SCCI Vice President's meeting

appreciated Mr. Iftikhar Ali Malik's service of over 30 years to the SCCI implementing numerous projects for the betterment of the South Asian economy.

Mr. Vinod Juneja, Vice President (India Chapter) SCCI, expressed his deep gratitude to Mr. Iftikhar Ali Malik, outgoing SCCI President from Pakistan, for his exceptional service to the SAARC region despite the unprecedented difficulties caused by the outbreak of the COVID-19 global pandemic and the economic crisis. He appreciated Mr. Malik's dedication to the SCCI and his contribution to the betterment of the South Asian economy. He requested Mr. Iftikhar Ali Malik to continue with his great service for the development of South Asia for many years to come. He emphasized that SCCI is not a political entity but an economic entity that focuses on strengthening economic cooperation in South Asia. Mr. Juneja further requested Mr. Malik to continue his admirable service for the development of South Asia for many years to come.

Overall, the meeting provided updates on the upcoming CSABCW, the SCCI Presidency Handover, and acknowledged the dedication of outgoing President Mr. Iftikhar Ali Malik towards SCCI.

SCCI delegation called on His Excellency Mr. Esala Ruwan Weerakoon, Secretary General of SAARC

March 17, 2023, Kathmandu, Nepal

Mr. Chandi Raj Dhakal, Vice President SAARC SCCI (Nepal) along with Mr. Zulfiqar Butt, Acting Secretary General SCCI called on H.E. Mr. Esala Ruwan Weerakoon, Secretary General of SAARC on March 20, 2023, in Kathmandu, Nepal.

While extending a warm welcome, Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter) highlighted the need for increased cooperation between the business communities in Nepal and other SAARC member states. Mr. Dhakal stressed the importance of socioeconomic cooperation in driving business growth and economic development throughout South Asia. He further emphasized the potential for collaboration among SAARC member states to achieve future goals as a region, including expanding trade and investment.

During the meeting, Mr. Zulfiqar Butt, Acting Secretary General SCCI briefed H.E. Mr. Esala Weerakoon about the ongoing challenges associated with the registration of SAARC bodies in the absence of the 38th SAARC Standing Committee meeting since 2016. He requested the Secretary General's full support in taking up this matter with the Nepalese government.

Preparatory Meeting of the China-South Asia Business Council

March 20, 2023, Dhaka, Bangladesh

With the purpose of discussing the conceptual framework and operational matters regarding the 16th China – South Asia Business Forum (CSABF) scheduled to be held in July/August 2023 in Yunnan China, a preparatory meeting of the China-South Asia Business Council (CSABF) was held on March 20, 2023 at Intercontinental Hotel, Dhaka, Bangladesh. The meeting was jointly organized by the CCPIT Yunnan Sub-Council (China Council for the Promotion of International Trade) and SAARC Chamber of Commerce and Industry (SCCI). The leaders of CCPIT Yunnan Sub-Council, SCCI and Federations of Chambers of Commerce from Bangladesh, Nepal, Pakistan and Sri Lanka took part in the meeting.

During the meeting, the business leaders from South Asian countries together with the leaders of CCPIT Yunnan Sub-Council provided pragmatic ideas and strategic means for achieving the objectives of the 16th CSABF. The salient goal of the forum is to strengthen trade and economic cooperation between China and South Asian countries which form a significant part of the global supply chain.



(L-R) Mr. Tanveer Ahmed, Director Energy, Transportation, Science & Technology, Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter), H.E. Esala R. Weerakoon, the Secretary General of SAARC and Mr. Zulfiqar Ali Butt, Acting Secretary General SCCI.

Mr. Butt also reiterated the role of SCCI in promoting socioeconomic development programs that have benefited young entrepreneurs, women leaders, and small and medium business owners across the South Asian region. He emphasized the Chamber's efforts in facilitating cross-border business relationships and supporting the success of new ventures. He underscored the value that SCCI adds to the South Asian community.

H.E. Mr. Esala Weerakoon expressed Nepal's unwavering commitment to promoting regional economic cooperation and advancing the SAARC process in a constructive manner. He pledged his full support for the SAARC mechanism and expressed the willingness to work collaboratively towards driving sustainable growth across the South Asian region.

The meeting reached a preliminary consensus on the proposed invitation to Nepal for assuming the rotating presidency of the next China-South Asia Business Forum. The theme of the forum was also discussed, focusing on "Building an international first-class business environment and fostering new momentum for regional development".

During the meeting, representatives of South Asian chambers of commerce expressed their appreciation for the efforts made by the CCPIT Yunnan Sub-Council in facilitating the business-to-business meetings in various sectors. They extended their fullest support and expressed their willingness to actively take part in the China-South Asia Expo and the China-South Asia Business Forum. Overcoming the adverse impacts of the pandemic, the business leaders of China and South Asia expect to enhance business interactions among them and to accelerate economic, trade, and cultural cooperation among the South Asian countries and China.

Together with the international recognition gained by the CCPIT and South Asian chambers of commerce through their effective roles in the global supply chain, CCPIT Yunnan Sub-Council and Chambers of Commerce in South Asia are committed for collectively achieving the sustainable socioeconomic development in the region.



H.E. Ambassador Mosud Mannan ndc of Bangladesh, Mr. Harun Or Rashid Director, FBCCI, Mr. Md. Amin Helaly Vice President, FBCCI, Mr. Zulfiqar Butt, Acting Secretary General SCCI, Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal), Mr. Liu Qilin, President of CCPIT Yunnan Sub-Council, Mr. Keerthi Gunawardane, President FCCISL & EC Member, SCCI, Dr. Rohitha Silva, Vice President SCCI (Sri Lanka Chapter), Syed Moazzam Hossain Director, FBCCI and Dr. Nadia Binte Amin, Director, FBCCI.

China (Yunnan) – Sri Lanka Economic Forum

March 23, 2023, Colombo, Sri Lanka

The China (Yunnan) – Sri Lanka Economic Forum was held on March 23, 2023, at the Hilton Hotel in Colombo, Sri Lanka. The event was co-organized by the Federation of Chambers of Commerce and Industry of Sri Lanka (FCCISL), China Council for the Promotion of International Trade (CCPIT Yunnan-Sub Council), and SCCI, with the aim of strengthening the economic and trade relations between the Yunnan Province of China and Sri Lanka.

Against the backdrop of an evolving global landscape, the forum



The Chief Guest, Hon. Tharaka Balasuriya, State Minister of Foreign Affairs, Sri Lanka, addressing the gathering.



Mr. Keerthi Gunawardane, President FCCISL, and EC Member, SCCI welcoming distinguished guests



The Leader of Chinese Delegation, Mr. Liu Qilin, President of CCPIT Yunnan Sub-Council, addressing the gathering

provided a platform for key stakeholders from both countries to engage in meaningful discussions and explore opportunities for collaboration. The event was expected to contribute significantly to the socio-economic development of both nations and foster mutually beneficial business relationships between Chinese and Sri Lankan companies.

The forum was attended by a large Chinese delegation of 20 members led by the President of CCPIT Yunnan-Sub Council. The Chinese delegation consisted of leaders and high-level officials of CCPIT, chambers of commerce, regional government organizations, investors, importers and exporters from the Yunnan province of China. The main Chinese delegates were Mr. Liu Qilin, President of CCPIT Yunnan Sub-Council; Mr. Duan Zhaohui, Deputy Secretary General of China Chamber of International Commerce (CCOIC) Yunnan; Mr. Lei Lin, Level IV Division Rank Official of Trade and Investment Promotion Department Yunnan; Mr. Xia Nan, Director General of Lijiang City Bureau of Commerce, Ms. Li Ying, Principal Staff at Level3 of Department of Commerce Yunnan; Mr. Wang Jianhui, Chairman of the board Yunnan Aviation Industry Investment Group, Mr. Lin Jie, Deputy General Manager of Yunnan Airport Logistics; Ms. Ren Xiaodan, Market Development Department of Yunnan Airport Group.

Hon. Tharaka Balasuriya, State Minister of Foreign Affairs, Sri Lanka, graced the occasion, with his presence as the chief guest, delivering a speech on strengthening economic cooperation between China and Sri Lanka.

Mr. Liu Qilin, President of CCPIT Yunnan Sub-Council, in his speech, emphasized the importance of having effective business linkages between China and Sri Lanka which would be instrumental in the socio-economic development of the two nations.

Mr. Keerthi Gunawardane, President of FCCISL / EC Member of SCCI, while welcoming the Chinese delegation, distinguished guests, and participants, elaborated on the role of the private sector in strengthening the economic development of Sri Lanka together with economic powerhouses like China. Focusing on aviation, industries, manufacturing, services, tourism, economic zones, trade fairs, etc., Chinese high-level officials made several presentations that were useful to the audience of the Sri Lankan business community. The forum was compered by Mr. Duan Zhaohui, Deputy Secretary General

of CCOIC Yunnan. The closing remarks were made by Mr. Tilan M. Wijesooriya, Associate Director, SCCI.

Dr. Rohitha Silva, Vice President SCCI (Sri Lanka Chapter), Mr. Ruwan Edirisinghe, Immediate Past President SCCI, Mr. Macky Hashim, Past President SCCI, Mr. Ruwan De Silva, EC Member SCCI (Sri Lanka Chapter), Mr. Saranga Wijeyarathne, Director, FCCISL, Ms. Renuka Weerakone, Director General of BOI Sri Lanka, high-level officials of Export Development Board, Colombo Port City Economic Commission, Board of Investment, Ministry of Trade, Ministry of Industries, leaders of national chambers of commerce, etc. graced the forum with their presence as special invitees.

The participation of more than 200 distinguished individuals, including chairmen, managing directors, and founders of well-established Sri Lankan companies from various sectors, was a significant aspect of the China (Yunnan) – Sri Lanka Economic Forum. This provided an opportunity for interaction between the Sri Lankan business community and the Chinese business delegation.

The forum concluded with successful business match-making sessions and business-to-business meetings, which furthered the economic cooperation between China and Sri Lanka. These efforts serve to strengthen the relationship between these two great nations and facilitate the development of mutually beneficial business opportunities.



(L-R) Mr. Saranga Wijeyarathne, Director FCCISL, Mr. Ruwan De Silva, EC Member SCCI, Dr. M. Rohitha Silva, Vice President SCCI, Mr. Keerthi Gunawardane, President FCCISL / EC Member SCCI, Hon. Tharaka Balasuriya, State Minister of Foreign Affairs, Mr. Liu Qilin, President CCPIT Yunnan Sub-Council, Mr. Macky Hashim, Past President SCCI /EC Member SCCI, Mr. Ruwan Edirisinghe, Immediate Past President SCCI/EC Member SCCI, Mr. Tilan M. Wijesooriya, Associate Director SCCI.

Dinner hosted by Md. Jashim Uddin, Incoming President of SCCI in honor of SCCI leadership

March 23, 2023, Dhaka, Bangladesh

On March 23, 2023, a prestigious dinner was hosted by the incoming president of SCCI, Md. Jashim Uddin, in Dhaka, Bangladesh. The purpose of the dinner was to honor the esteemed leadership of SCCI and dignified delegates from SAARC member states.

This occasion highlighted the spirit of collaboration and continuity

within the SAARC business community.

The event was graced by the presence of notable personalities, including Mr. Chandi Raj Dhakal, Vice President of SCCI (Nepal Chapter), Dr. Rohitha Silva, Vice President of SCCI (Sri Lanka Chapter), Mr. Keerthi Gunawardane, Executive Committee Member, SCCI and President of FCCISL, Mr. Amin Helaly, Vice President FBCCI, Mr. Zulfiqar Butt, Acting Secretary General, SCCI, and Mr. Mahmood Ahmed, Deputy Secretary General, FPCCI.

The remarkable occasion provided an excellent opportunity for esteemed leaders and delegates to come together, exchange ideas, and strengthen the bonds of cooperation among SAARC member states.



SCCI leadership and Hon'ble delegates with Incoming President of SCCI, Md. Jashim Uddin.

Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter) Called on Hon'ble Mr. Pushpa Kamal Dahal, PM of Nepal

April 27, 2023, Kathmandu, Nepal

Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter) held a meeting with the Hon'ble Mr. Pushpa Kamal Dahal, Prime Minister of the Federal Democratic Republic of Nepal. The objective of the meeting was to discuss the prevailing financial situation and the associated challenges faced by the nation.

Mr. Dhakal highlighted the role of Nepal's business community in generating revenue and contributing to the country's economic development. He shared his concerns regarding the challenges faced by businesses in Nepal and emphasized the need for government support to overcome these obstacles.

The Hon'ble Prime Minister acknowledged the importance of the business community and their contribution to Nepal's economy. He shared details of government initiatives aimed at supporting businesses, incentives, and other measures to improve the SME sector and various industries. The Hon'ble Mr. Pushpa also discussed the government's efforts to attract foreign investment to Nepal.

The meeting provided an opportunity to Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter) to discuss the SCCI recognition



Mr. Chandi Raj Dhakal, Vice President SCCI (Nepal Chapter) called on Hon'ble Mr. Pushpa Kamal Dahal, Prime Minister of Nepal, Kathmandu, Nepal

renewal. He apprised, that Nepal being the host country of the SAARC secretariat should try its best to take necessary and effective steps for organizing the Meeting of the Council of SAARC Foreign Ministers and the Standing Committee at the earliest possible time which would help SAARC apex and recognized bodies to secure their status and help continue their activities as per their objectives.

The Hon'ble Prime Minister of the Federal Democratic Republic of Nepal, Mr. Dhakal, expressed his full support for the SCCI mechanism and promised to prioritize the registration status of the SAARC apex bodies. He emphasized the importance of realizing the economic potential of South Asia to achieve sustainable development goals, improve regional connectivity, increase commercial exchange, and encourage joint ventures.

In conclusion, the SCCI reaffirmed its commitment to Nepal's and the region's economic growth and development and expressed its willingness to work in collaboration with the government to overcome the current challenges.

Uncovering Trade Barriers in South Asia: Insights from Mr. Muhammad Yawar Irfan Life Member, SCCI (Pakistan)



A Visionary Leader and Entrepreneur: Muhammad Yawar Irfan Khan is a distinguished figure in both the business and legal domains, with a rich and diverse background. With a career spanning over two decades, Mr. Yawar Irfan Khan has excelled in the field of Intellectual Property Law across South Asia, the Gulf, the Middle East, and North African countries. As one of the most senior members of his firm, his expertise has been instrumental in providing comprehensive legal solutions to clients. Mr. Yawar's visionary leadership, combined with his extensive legal knowledge and entrepreneurial skills, make him an influential figure in the business community.

Why SAFTA could not play its role in increasing the volume of intra-regional trade in the region?

It is mainly due to the role of the developed economies of the region. Developing economies are unable to bear the burden of major players and have not been able to achieve a major share of profitability to sustain their growth levels in SAFTA.

Who do you think are the blockers or irritants that marred the operationalization of SAFTA in boosting regional trade?

As already highlighted in my previous response, I feel that the administrative attitudes of major SAFTA players were a major irritant that prevented developing countries in SAFTA from expanding their share.

Are the sensitive lists maintained by the member countries of SAARC just and relevant? How sensitive lists are inhibiting intra-regional trade growth?

Sensitive lists are impediments for the holistic growth of SAARC. They are indeed very relevant for the futuristic growth of SAARC. These sensitive lists are blocking the economies of countries like Pakistan & Sri Lanka, and Pakistan is the targeted country here due to this uncalculated restriction.

How the Bilateral Trade Agreements between the South Asian countries are impacting SAFTA, and how these bilateral trade agreements can be aligned with SAFTA or vice versa?

In my opinion, SAFTA has no major impact on SAARC. A serious dialogue among the states can resolve the issue.

How far tariffs are impacting bilateral and intra-regional trade in the region?

Tariffs are major hurdles in expanding intra-regional trade and commerce, and there must be a rational way to deal with this issue.

How are the NTBs/NTMs inhibiting regional trade, and how these barriers could be resolved?

These are also big hurdles. The resolution is only possible through dialogue among the member states with the will to enhance and expand regional trade and commerce.

How could the South Asian nations exploit the untapped potential of Bilateral Trade?

As highlighted, unless a dialogue and thereafter a consensus is reached, nothing is going to change.

What role do you think the chambers of commerce and industry in the SAARC member countries can play to work with their respective governments to make SAFTA workable?

These regional chambers, being the local custodians, can play a vital role in the creation and implementation of policy frameworks together with relevant public and private stakeholders.

What would you like to recommend for the SCCI to work with the member states to make SAFTA work?

SCCI holds the key to opening avenues in the region by acting as a major player among the member states to embark upon a highway of regional trade and commerce. SCCI must devise a mechanism for regional harmony in commerce, trade, and services post-pandemic era as the pandemic badly affected global trade and commerce. Therefore, there are high chances to learn from these experiences to have regional trade, commerce, and services growths made in the region, for example, in technology and science, as the world at large is still looking for remedies to come out of the effects caused by the pandemic.

What is the nature of your business?

Our group deals in textiles, textile-made products, garments, undergarments, retail chain stores for these, food products, mainly focused on the trade and export of branded basmati rice, and have luggage import and local retail through our owned outlets. Additionally, our group company, UTS, is a globally-known premier service provider in the protection of intellectual property rights.

When did you Join SCCI?

I joined SCCI approximately 15 years ago.

How has SCCI helped you in expanding your business across South Asia? (benefits derived from membership)

While the direct impact may not have been significant, SCCI has provided a valuable platform for me to interact with businesses and engage in trade with companies from across the SAARC member countries. Attending SAARC meetings held in different member states has allowed me to establish connections and explore potential business opportunities within the region.

Pakistan

Exploring Its Landmarks & Icons

Official Name :	Islamic Republic of Pakistan	Currency Unit :	Pakistani Rupee (PKR)
Populatio	: 231,402,117 (World Bank 2021)	Time Zone	: GMT+5:00 Hours
Capital	: Islamabad	2-AlphaCode	: PK
Religion	: Islam		

Fun Facts

The Kartarpura Corridor is a historic border crossing that connects Pakistan's Gurdwara Darbar Sahib to India, allowing visa-free travel for Sikh pilgrims. This remarkable corridor was established to provide a seamless travel experience to devotees visiting their holy site in Kartarpur village. It is a symbol of peace and brotherhood between the two neighboring countries, and a must-visit destination for anyone interested in history and spirituality.

The Indus Basin Irrigation System (IBIS) spans an impressive 45 million acres and is a vital source of irrigation for the country's agricultural lands. With its 19 barrages, 12 inter-river link canals, and 45 canal commands, this system is a true engineering marvel. It even boasts a network of over 64,000 watercourses. Not only that, but the IBIS is also one of the largest connecting irrigation systems in the world.

Makli Necropolis located near the city of Thatta in Sindh province, is a vast funerary site that houses some of the most exquisite architectural marvels of the 14th to the 18th century. It features several large funerary monuments of kings, queens, Sufi saints, and scholars, each with a unique story to tell. The site is recognized as a UNESCO World Heritage Site and is a must-visit destination for anyone interested in exploring the rich heritage of Sindh.

FOUR SOUTH ASIAN CITIES SHOW THE WAY FOR COLLABORATIVE, LOW-EMISSION DEVELOPMENT

The creation of Urban Low Emissions Development Strategies in cities in Bangladesh and India shows the value of sharing knowledge and insights at the local level.

The Third Pole

February 15, 2023

Cities are major sources of greenhouse emissions, globally producing more than 60% of planet-warming gases. At the same time, urban areas are vulnerable to the impacts of climate change, particularly in Asia, where 99 of the 100 cities most exposed to environmental risks are.

Many cities are therefore putting together plans that combine reducing emissions with adapting to a changing climate. These plans have much in common, and there is considerable scope for cities to learn from one another.



A cyclist walks by a lake in the city of Nagpur, Maharashtra. The city government has sought funding to buy bicycles that citizens can hire at bus stops and railway stations. (Image: Balaji Srinivasan / Alamy)

Since 2012, 14 South Asian cities have adopted or are collaborating on an Urban Low Emissions Development Strategy (Urban-LEDS). Urban-LEDS is an initiative by UN-Habitat and NGO ICLEI, which work with cities to accelerate development that is low-emission, resilient and inclusive, integrating this into existing development plans and processes. The aim is to achieve healthy cities that sustainably provide basic services to all, while ensuring economic productivity.

Narayanganj and Rajshahi in Bangladesh, and Nagpur and Thane in India are four examples of cities that used Urban-LEDS to develop their adaptation plans, in partnership with ICLEI South Asia.

Narayanganj to cut CO2 by hundreds of thousands of tonnes

Narayanganj’s adaptation plan, written in 2022, strives to achieve an annual greenhouse gas emission reduction of 12.6% by 2026-27 from a 2018-19 baseline. To do this, the city government identified a mitigation potential of 133,346 tonnes of carbon dioxide per year by 2026-27 while addressing local climate risks through initiatives around solid waste, buildings, transport, water supply, street lighting, wastewater and drainage, urban biodiversity and air quality.

Narayanganj has installed four air quality monitoring systems, which provide information to citizens on display boards at prominent places. Rooftop solar panel systems on two public buildings have led to energy savings of about 15,023 kWh and reduced emissions by 9,735 tonnes of CO2 for each building.

The city government has also sought funding to revive its surface water sources and networks.



MANAGING HEAT SUSTAINABLY IN RAJSHAHI

Rajshahi's plan developed a vision of a city that sustainably manages the risks of drought, heat and water scarcity, while cutting emissions. The local government wants to reduce its greenhouse gas emissions by 9.64% every year by 2026-27, using 2017-18 as a baseline. Its Climate Resilient City Action Plan, which is part of the Urban-LEDS and was approved in December 2021, identifies actions with the total mitigation potential of 60,748 tonnes of carbon dioxide equivalent every year, and addresses local climate risks in many of the same areas as Narayanganj.

A city-level natural asset map was prepared, with a demonstration project in the river embankment to create a public space that is rich in biodiversity and supports ecosystem services.

Energy efficiency was a core feature of the plan. The Rajshahi City Corporation retrofitted its office with energy-efficient devices. Across the city, it plans to reduce electricity consumption by 10.7% a year, and has also sought funding for electric minibuses.

Nagpur to cut emissions by 20%

Nagpur started in 2018 with the heat action plan that was first developed in Ahmedabad and has since been adopted by many cities in South Asia. Its Urban-LEDS plan says it will reduce emissions by 20% by 2025 from 2017-18 levels, and identified actions with a mitigation potential of 614,376 tonnes of CO₂ per year by 2025-26.

The Nagpur government also wanted to focus on enhancing biodiversity in the city. The local government surveyed a section of the city's trees, prepared a city-wide natural asset map and distributed a tree handbook to raise awareness.

Rainwater-harvesting systems with sensors that monitor groundwater recharge have been installed at two government-run schools. Nagpur now also has a children's 'climate resilient park', which focused on planting local species, urban farming, bird feeders, rainwater harvesting, a sensory walkway, tree labels and information boards on sustainable lifestyles.

The city government has sought funding to buy bicycles that citizens can hire. The plan is for them to be available at bus stops and railway stations for last-mile connectivity.

Natural flood control in Thane

The Thane city government aims to reduce annual emission by 22% from the 2017-18 baseline by 2025-26. For this, it has identified actions with a mitigation potential of 511,338 tonnes of CO₂ equivalent on an annual basis by 2025-26.

Thane is in a high-rainfall zone and also faces the impacts of sea level rise. The Thane Urban Flood Alert Network developed under the Urban-LEDS project has already been tested by flooding. The government estimates that trees, mangroves and soil in the city can sequester over 1.6 million tonnes of CO₂.

The local government has identified factors such as the city's location, unauthorised settlements, encroachments, inadequate urban infrastructure and transportation, insufficient access to basic municipal services, and poor economic conditions as contributing to vulnerability.

Common priorities, common solution

Many of the problems facing these four cities, along with thousands of others throughout South Asia, are similar – such as inadequate waste management creating greenhouse gas emissions, and loss of green cover that is also a carbon sink.

The solutions are also similar. The plans commonly feature ways to improve waste management, increase tree cover, and install solar rooftop systems starting with institutional buildings. Under the Urban-LEDS project, city governments exchange their experiences – both the challenges and successes. There is considerable scope for more regional cooperation in urban adaptation schemes.

This work is part of a collaborative editorial series between the World Bank, ICIMOD and The Third Pole that brings together climate experts and regional voices on **“Regional Cooperation for Climate Resilience in South Asia”**. The views and opinions expressed by the author are their own. The series has been funded by the United Kingdom's Foreign, Commonwealth and Development Office through the Program for Asia Resilience to Climate Change – a trust fund administered by the World Bank.



SOUTH ASIA TOWARDS A GREATER REGIONAL AIR CONNECTIVITY PROSPECTS & CHALLENGES

Air connectivity in South Asia needs a 360-degree, complete full-circle vision. At the same time, air connectivity in the region will not materialize in a substantial manner unless there is a degree of existing regional integration”.

Around one fifth of the world population lives in the South Asian region and over half of the population lives in poverty, the region’s diversity provides numerous opportunities for trade, investment, and economic growth. To achieve regional cooperation and integration in the region, strengthening regional air connectivity is the major step in the process of integrated South Asia. This was discussed in a study developed by SCCI (regional business organization of South Asia) titled as “South Asia towards a

greater regional air connectivity: Prospects & Challenges” which highlights the prospect and challenges of air connectivity in the region and examines and outline the way forward and policies recommendation to improve the state of air connectivity in the region.

Several regions have made significant progress by improving air connectivity through various initiatives. For example, ASEAN and EU regions have successfully implemented various measures to promote air connectivity within their regions, which has facilitated the movement of people and goods, stimulated trade and investment, and boosted tourism and cultural exchange.

Air Connectivity Benefits and Impacts

Initial Impacts	Direct Impacts	Wider impacts
People-to-people Interactions	Expanding region economic potential	Agglomeration Effects
Explore new destinations	Increase in Airport Industry Density	Economic spillovers
Business and Investment Opportunities	Inward and outward Investments	Gains from trade
Increase in Market Accessibility	Increase in Intra-Regional Trade	Exchange of knowledge & technology

Enhanced air connectivity improves the efficiencies in a wide spectrum of economic activities in the region. However, due to limited air connectivity, the tourist number of arrival in South Asia in 2019 were only 27 million compared to North America, 198 million, Europe, 968 million and China 30 million. In 2018, 4.3 Billion Passengers Carried by Airlines, 58 Million tons of Freight were also carried through air, aviation industry has also supported over 65 million jobs and contributed around 3.6 % to global GDP. Around 90 percent of (B2C) e-commerce parcels are currently carried by air. Around 6.8 trillion worth of good exported by air. Air connectivity has the potential to be a major driver of

economic growth and regional integration in South Asia, as it has been in other regions.

South Asia is a region with a large population and a growing middle class, can create a strong demand for air travel. Improved air connectivity would provide greater accessibility and convenience for people to travel within and outside the region for business, education, tourism, and other purposes. Secondly, it is also important for the economic development to attract foreign investments, boost trade, and to create job opportunities.

Monthly Schedule- Capital to Capital Air Connectivity in South Asia

Capitals Cities	Kabul	Dhaka	Paro	New Delhi	Male ²	Kathmandu	Islamabad	Colombo
Kabul	-	0	0	0	0	0	22(22*)	0
Dhaka	0	-	9(9*)	31(65*)	17(33*)	31(64*)	0	30(30*)
Paro	0	9(9*)	-	17(17*)	0	7(7)	0	0
New Delhi	0	31(66*)	19(19*)	-	31(81*)	31(160*)	0	31(93*)
Male	0	18(18*)	-	31(86)	-	0	0	31(156*)
Kathmandu	0	31(67*)	8(8*)	31(166*)	-	-	0	31(21*)
Islamabad	22(22*)	0	0	0	0	0	-	0
Colombo	0	31(31*)	0	31(92*)	31(172*)	31(21*)	17(17*)	N/A

Source: South Asian Airline websites, Skyscanner.net, mytrip.com, kayak.com (July-2022), (*) Number of flights operates in a month

“The SAARC aviation policies need to be revived to initiate direct flight operations to all countries’ capital which could enable free movement of people, business, investment, and trade in the region.”



The above table shows a monthly Schedule “Capital to Capital” air connectivity in South Asia, along with the total carrier’s flights operates in a month between the country pair and the number of air routes covered by the countries in the region. India and Sri Lanka are the only countries in the region that are well connected with all the countries in the region. New Delhi, Mumbai, Hyderabad, Chennai, Bengaluru, and Kolkata are the major cities of India that act as regional hubs for air traffic in the region.

Sri Lanka is well connected with all the countries in the region except for Afghanistan and Bhutan. Bangladesh also have a good connectivity with South Asian countries, except for Afghanistan and Pakistan. Bhutan is only connected to India, Bangladesh, and Nepal, while no direct flights operate to Sri Lanka, Pakistan, Afghanistan, and the Maldives from Bhutan. Currently Pakistan is only connected to Sri Lanka and Afghanistan. There were direct flights operated from Pakistan to India and Pakistan to Nepal and vice versa a few years ago. However, due to regional non-economic issues, no flights operates anymore between such routes. Afghanistan is the least connected in the region and has flights only to and from Pakistan. Around 180 carrier flights operate in a month between these two countries’ capitals, New Delhi to Colombo and vice versa, with average of 3 flights connecting each other capitals via their national flag carriers namely Sri Lankan Air Line and Air India. Currently, there are no direct flights from Islamabad to Colombo. However, there are direct flights operating between Karachi and Colombo with an average of 3-4 flights per week.

The state of connectivity in South Asia is evolving, despite a little progress, connectivity among capitals in South Asia is still inadequate.

In order to travel between neighboring countries, it is necessary to transit in the Middle East or Southeast Asia countries which increases both cost and time of travel. These limitations in intraregional connectivity undermine the potential for interaction of traders and investors to engage potential business engagements. It is important to note here that, commercial viability is also influenced by economic integration, which is also low in the region. Other issue with respect to low level of air connectivity includes, code sharing, visa bottlenecks, operational cost, geographic & route-specific issues, Regulatory Challenges and other non-economic issues.

To increase the level of air connectivity, traditional visa procedures need to be replaced by e-visas and visas on arrival across the region. This would be a major breakthrough in promoting tourism, peoples to people connectivity and business activities in the region, and also it would increase the demand for air travel in the region.

The SAARC aviation policies need to be revived to initiate direct flight operations to all countries’ capital which could enabled free movement of people, business, investment, and trade in the region. Therefore, SAARC countries’ stakeholders from both public and private sectors should meet at least once or twice a year to discuss such policy frameworks to boost aviation and other regional transport initiatives for integrated and connected South Asia.

Air transport is the business of freedom, bringing tremendous benefits to the world. With the right policy framework from governments, air connectivity can grow stronger, driving even greater social and economic progress in South Asia.

Ali Mufti

The Writer is Research Officer at SCCI
(the views expressed in the article are solely those of the author(s) and do not necessarily represent the views of SCCI)

Art and Entrepreneurship: The Story of Kalhudeli In Conversation with Ms. Himoo From Maldives



What inspired you to start Kalhudeli, and how did you develop the idea for your unique and personalized artwork?

Creating art has long been a passion of mine and has provided me with numerous benefits, especially for my mental well-being, over the years. I've always strived to make my mark in everything I do, and with Kalhudeli, I've merged my artistic expression with contemporary trends to produce something truly unique. I launched the artwork on Instagram, and the overwhelming support from my followers fueled my drive to refine and expand upon the idea, resulting in its ongoing evolution.

What sets Kalhudeli apart from other companies that offer personalized merchandise?

I believe Kalhudeli stands out from other companies because of its unique personalization. Each piece of art and quote is customized to reflect the individual preferences of my customers. I take great care to craft artwork that not only resonates with them but also captures their unique spirit.

What have been some of the biggest challenges you've faced in starting and growing your business, and how have you overcome them?

Here in the Maldives, it can be quite challenging to find the right materials and presentation options for my artwork due to limited resources. Additionally, there are few or no regulations implemented in place to help secure and protect artwork. It's an issue that we need to address and work on improving for the local artist community.

How do you balance your creative vision with practical business considerations, such as budgeting and marketing?

Finding the right balance between creative vision and practical business considerations can be tough. To make it work, I focus on the marketing channels and activities that have the most significant impact on my business. I also stay on top of current trends to keep up with the latest marketing strategies. And most importantly, I remain flexible and adaptable, ready to pivot when the market demands it.

What has been the response from customers to your products, and how do you measure the success of your business?

To me, success is all about making my customers happy and satisfied. Over the past three months, I've gained a following of more than 3,000 people, which I see as a major accomplishment. But what really makes it worthwhile is hearing all the positive feedback and knowing that my customers are happy with my work.

What are your plans for the future of Kalhudeli, and how do you see the business evolving over time?

My vision for Kalhudeli is to become a global brand, with my artwork being recognized and enjoyed across the region. I believe that as long as I stay connected and keep up with the latest trends, the evolution of my brand is inevitable.

What elements and environments are conducive to growing startups in Maldives?

Several elements and environments are crucial for supporting the growth of startups in the Maldives. These include:

- Access to funding and investment opportunities
- Supportive government policies and regulations
- Availability of resources and infrastructure, including co-working spaces, mentorship programs, and networking events
- A culture that encourages entrepreneurship and innovation
- Strong digital infrastructure and internet connectivity
- Access to regional and international markets

By creating an ecosystem that fosters and supports these elements, the Maldives can create a thriving startup culture and foster innovation and economic growth.

You attended a boot camp organized by SCCI in 2019. How has that experience influenced your approach to entrepreneurship?

The bootcamp was truly inspiring! I heard amazing success stories from fellow entrepreneurs and learned valuable lessons about starting and growing a business.

As a young entrepreneur in the SAARC region, what message would you like to share with other young people who are considering starting their own business or pursuing their creative passions?

For all the young people out there, my advice is to always explore your talents and start small. Test the waters and see how people respond. Learn, read and watch success stories, and never give up on your dreams. Make sure to put your own unique spin on everything you do, and always strive to stand out from the crowd.



Discovering the Maldives

Official Name	: Republic of Maldives	Religion	: Islam
Total Area	: 298 (sq Km)	GDP (current US\$)	: 5.41 (2021 billion)
Total Population	: 521,457 (2021)	Language	: Dhivehi (Maldivian)
Capital	: Male	Currency	: Rufiyaa (Rf)

Sinamalé Bridge: Revolutionizing Transportation and Promoting Renewable Energy in Maldives

Sinamalé Bridge is a marvel of modern engineering that has become an important transportation link in the Maldives. The 2.1-kilometer-long cable-stayed bridge connects the capital city of Malé with the nearby island of Hulhumalé. Since its opening in August 2018, it has eased traffic congestion and improved connectivity between the two islands.

China Harbor Engineering Company and the Maldives Transport and Contracting Company collaborated to construct the bridge. It is a state-of-the-art bridge that can accommodate both vehicles and pedestrians. With four lanes, it is designed to withstand extreme weather conditions such as strong winds and heavy rain.

In an effort to reduce the country's dependence on fossil fuels, a large-scale solar panel installation project has been initiated on the Sinamalé Bridge. In the Maldives, this is the first project of this magnitude for renewable energy. The initiative is part of the World Bank-funded Accelerating Sustainable Private Investment in Renewable Energy (ASPIRE) project run by the Ministry of Environment, Climate Change, and Technology. This venture intends to build the age limit from environmentally friendly power sources and to work with the joining of environmentally friendly power into Maldives' framework foundation.

Apart from its transportation benefits, Sinamalé Bridge offers breathtaking views of the Indian Ocean and the surrounding islands. The bridge has made it extremely easy for locals to commute.

SOUTH ASIA TRADE LEADS

The Region 46% of the total population aged 15 years and older in the region is employed. The indicator is a measure of the proportion of a country's working-age population (15 years and older) who are employed, and it provides an estimate of the ability of a country's economy to create jobs and generate income for its population.

The region has a huge population of 1.9 billion, which can offer a significant market for businesses and industries, the large workforce can potentially drive economic growth. The region has been experiencing a GDP growth rate of 8%, indicating a thriving economy which indicates an increased foreign investment, government policies, and a growing middle class in the region.

SOUTH ASIA ECONOMY & DEMOGRAPHICS

POPULATION
1.9 BILLION



GDP
\$4.09
Trillion

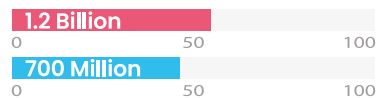
GDP
Growth
8%

GDP
Per Capita
\$ 2149

Male Population
973 Million

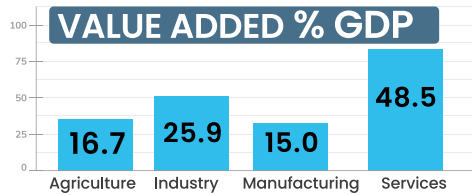
Female Population
928 Million

Rural/Urban Population



Employment to population ratio, 15+, total	46%
Employment in Agriculture	42%
Employment in Industry	24%
Employment in Services	34%

Service sector is the most important contributor to the South Asian economy, followed by industry and agriculture. The region's economy is primarily dominated by the service sector, which contributes 48.5% to the GDP, followed by industry (25.9%), agriculture, forestry, and fishing (16.7%), and manufacturing (15%).



Source: World Bank

DID YOU KNOW?

Afghanistan

Afghanistan's Figs, (fresh or dried) have the highest export potential to South Asia with additional exports worth

US\$130 million

Bangladesh

Bangladesh's Men's trousers & shorts of cotton shows the highest export potential to South Asia with additional exports worth

US\$94 million

Bhutan

Bhutan's Ferro-silicon shows the highest export potential to South Asia with additional exports worth

US\$11 million

India

India's Semi-milled or wholly milled rice shows the highest export potential to South Asia with additional exports worth

US\$375 million

Maldives

Maldives' Fish n.e.s cured shows the highest export potential to South Asia with exports worth US\$8.8 million

US\$8.8 million

Nepal

Nepal's Soya-bean show the highest export potential to South Asia with additional exports worth

US\$174 million

Pakistan

Pakistan's Citrus fruits (fresh or dried) Shows the highest export potential to South Asia with additional exports worth

US\$24 million

Sri Lanka

Sri Lanka's Cinnamon shows the highest export potential to South Asia with additional exports worth

US\$135 million

Source: ITC- Exports Potential Map



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Johar Town Lahore



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Banu Mukhtar Group of Companies
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Karachi



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Regions we Export to :-

Over the history, we have exported our goods to many of the worlds leading economies. The good we produce are supplied to many of the world's major retail stores such as Carrefour, Target, Auchan, and many other leaders of world retail markets. Moreover our commercial supplies in bed linen are being supplied to a 4,5 and 6 star hotels. These products mainly include very durable and high thread count products that speak for themselves. Our major export markets are Australia, Europe and UAE.

Product Range

We are exporting our product range around the globe that is mainly divided into the following two segments: Commercial products and Retail products.

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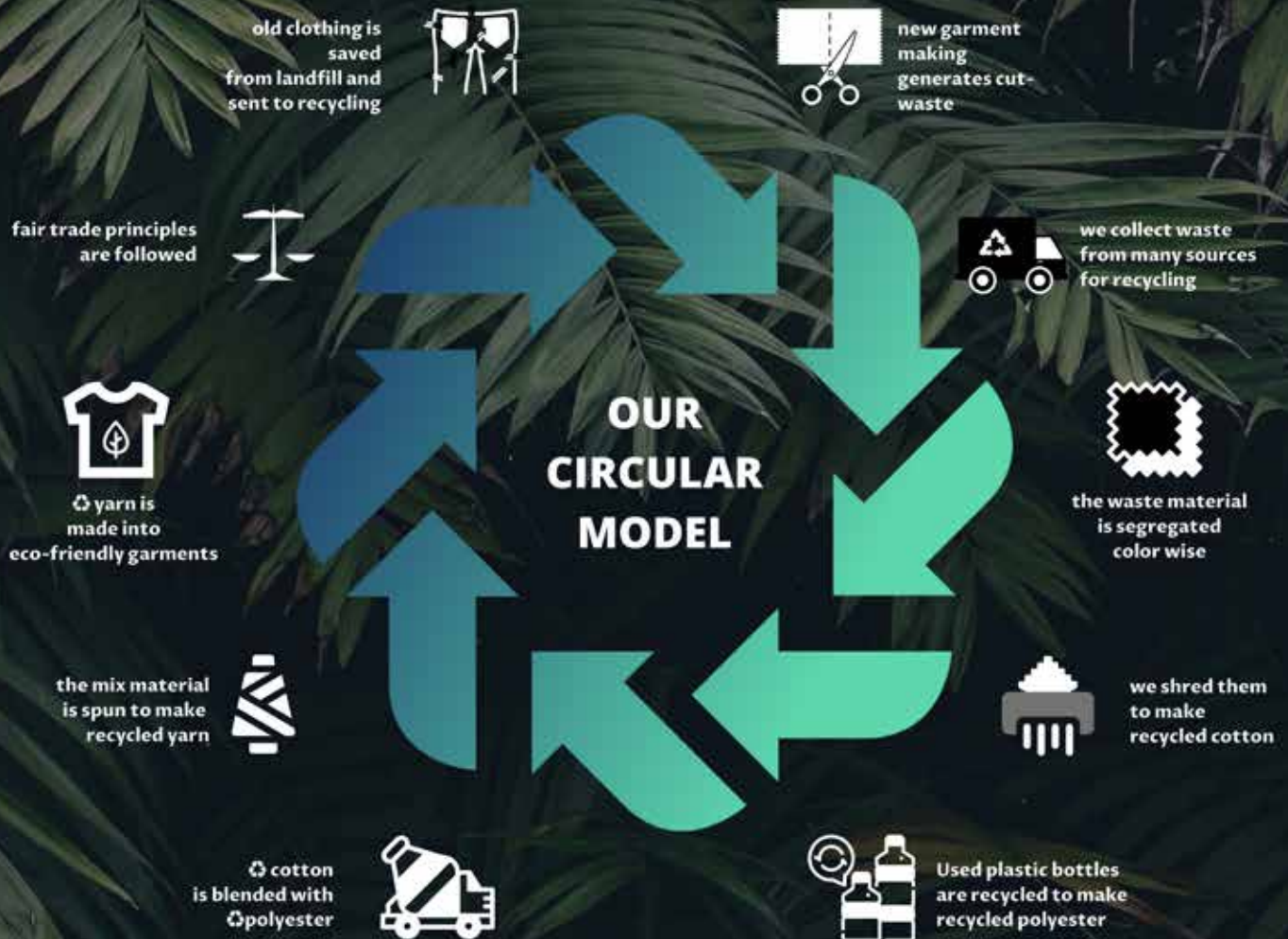


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Access to Pertinent Trade Data and Information

Stay updated with reliable and relevant information on South Asian economies and trade and investment dynamics through online and offline platforms such as emails, phone calls, post, and fax. SCCI keeps its members informed about seminars, programs, B2B meetings, and Presidential delegations.

Visibility and Brand Promotion

Reach your potential audience through exclusive advertising and business-to-business publicity. As an SCCI member, get listed on the website directory and avail sponsorship opportunities to fulfill your marketing needs. Showcase your brand to a broad target audience through SCCI magazines, Facebook, Instagram, and Twitter.

Networking Within SAARC and Beyond

Expand your reach and network by participating in Presidential Delegations, Conferences, Seminars, Business-to-Business (B2B) meetings, Trade Fairs, Investment Forums, and other initiatives. SCCI membership provides unique opportunities to connect with business communities within and beyond the SAARC region.

SAARC Visa Exemption Stickers (SVES)

SCCI provides an exclusive service of providing SAARC Visa Exemption Stickers (SVES) to its members, subject to applicable rules. The SVES facilitates members to travel in the region without the need to apply for bilateral visas, subject to policy governing SVES.

PRIVILEGES & BENEFITS OF SCCI MEMBERSHIP

Encouraging Platform for Young Entrepreneurs and Startups

SCCI engages and encourages young entrepreneurs to become members of the SAARC Young Entrepreneurs Council (SYEF). SYEF is an organized platform for young business professionals to network and engage with other young entrepreneurs in South Asia, contributing to regional cooperation dynamically.

Business Opportunities

SCCI's mission is to create business linkages and generate more business activity in the SAARC region. As an SCCI member, you can leverage the SCCI network and create strategic business linkages to grow your business. SCCI also promotes opportunities to identify new avenues of economic cooperation and grow existing businesses.

Women Empowering South Asia

SCCI provides a unique platform for women entrepreneurs in the South Asian region to network and contribute to enhancing trade and investments across the region. Women entrepreneurs from the SAARC region are welcome to join SCCI as prestigious Life Members and are facilitated with rewarding incentives.

Visa Facilitation

SCCI is committed to providing effective visa facilitation services, including visa application processes and follow-up, through Visa Recommendation services, to its members.

Promoting Policy Advocacy

SCCI influences policy recommendations and development by identifying and addressing the core issues, challenges, opportunities, and priorities that drive growth and prosperity in the region. SCCI formulates evidence-based policies, builds strategic relations with partners, and takes initiatives that enable the government and private sector to work together effectively.

HISTORY COUNTS: ARCHIVES FROM THE GLORIOUS PAST OF SCCI



A group picture was taken on the occasion of the changeover ceremony with President SCCI, Mr. Suraj Vaidya on March 14, 2016, in Kathmandu, Nepal



Mr. Padma Jyoti Former President SCCI with Deshabandu Macky Hashim Former President SCCI



SCCI's leadership with Mr. Salman Rahman, Former President, SCCI at Revitalizing SAFTA: Beyond Barriers, April 16, 2017, Dhaka, Bangladesh



Mr. Qasim Ibrahim, Former President, SCCI speaking during the Seminar on WTO and South Asia, May 21, 2000, Dhaka, Bangladesh



(L-R) Mr. Shakeel Dingra, EC member (Pakistan) Mr. Tariq Sayeed, Fmr President SCCI, Mr. Tanveer Sheikh President FPCCI, Mr. Dasho Ugen Dorjee, President SCCI, Mr. Jameel Mahboob Magoon, VP SCCI (Pakistan), Mr. Zubair Ahmed Malik, EC Member SCCI (Pakistan) with the Commerce Minister of Bhutan during the occasion of Bhutan assuming the Presidency of SCCI.



Commerce Minister of Pakistan, Makhdoom Amin Fahim, graciously accepting a memento, in the presence of Commerce Minister of India, Mr. Anand Sharma, during a reception hosted by President FPCCI, Mr. Zubair Ahmed Malik



SAARC Charter Day, December 22, 2008, Islamabad, Pakistan



55th Executive Committee Meeting of SCCI, Paro, Bhutan



Seminar on WTO agreement on TRIPS and Public Health, February 18, 2003, Mumbai, India



Mr. Suraj Vaidya, Former President SCCI presenting a Gold pin to Mr. Anis ul Haq (Late), Former President, SCCI for his relentless contributions during the 69th EC Meeting and 21st GA Meeting of SCCI, April 15, 2017, Dhaka, Bangladesh

SCCI HEADQUARTERS

Located in Islamabad's Mauve Area, the capital of Pakistan, the SCCI Headquarters is a prestigious 9-storey high-rise building with an auditorium. It is poised to become a prominent hub for excellence, information, research and development, proudly serving as the flagship headquarters for South Asia.

The Government of Pakistan has provided significant financial support throughout the construction of this landmark building. However, due to the unforeseen impact of COVID-19, the project encountered a delay of two years. Currently, the building is making steady progress towards its completion within a revised timeline of one year after the COVID-19 situation.

The building was inaugurated by Haji Ghulam Ali, Governor of Khyber Pakhtunkhwa (KPK) and Vice President of SCCI (Pakistan Chapter), in adherence to legal requirements and accordingly the secretariat has been successfully relocated and is now fully operational within the premises.

We cordially invite your interest in this cutting-edge building, designed to meet the highest standards of excellence.

SCCI HEADQUARTER
BUILDING PROJECT
ISLAMABAD

SCCI, Permanent Headquarters

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