Rmtp Newsletter Transformation



December 2023 Issue - 01







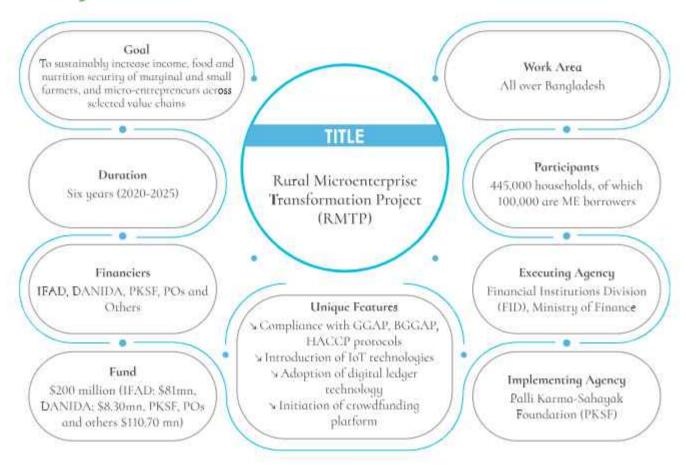
he prospective economic transformation Bangladesh to the upper middle-income country status by 2031 will significantly depend on promoting more inclusive growth. Microenterprises (MEs) are emerging as drivers of transformation. economic At present. microenterprises face different challenges including in the fields of adequate financing, product product selection, diversification. traceability, certification. technological innovation, knowledge transfer, and marketing services. To better the market scenario, PKSF has launched the Rural Microenterprise Transformation Project (RMTP) with the aim of improving income, food and nutrition security of marginal and small farmers. microentrepreneurs. This project is co-financed by IFAD, DANIDA and PKSF. The project's components are Value Chain Enhancement, Financial Services, and Institutional Strengthening and Project Management. A total of 65 value chain sub-projects are being implemented under the project in horticulture, fisheries, and livestock sectors across 47 districts

through 47 NGOs, officially termed Partner Organizations (POs). These sub-projects make a range of innovative interventions, such as systematic vaccination campaigns for cattle, commercial silage production, introducing doublelayer trucks and boats for livestock technologu transportation, adoption in aquaculture, safe vegetable cultivation following the Global Good Agricultural Practices (GGAP) protocols, production of cold-pressed mustard oil, marketing of native chicken meat with both BST1 and halal certifications. and providing capacity building training on Hazard Analysis and Critical Control Point (HACCP) nutritional interventions. Additionally, this project provides introduce opportunities to new technologies, such as a crowdfunding web application and a blockchain platform, collateral free large loans, Internet of Things (IoT) in agriculture, and digital ledger technology to improve microenterprise operations.

RMTP is strengthening the rural microenterprise sector by applying a value chain approach that brings together all relevant actors micro-entrepreneurs, input suppliers, technical services. microfinance institutions, agribusiness, processors, wholesalers and retailers. Through this, the is generating social, project nutritional, financial, economic and institutional benefits for some 450,000 microenterprises including rural women, men and youth, with particular emphasis on gender issues and creating productive jobs for many more. The project has achieved all its time-bound targets and key performance indicators till date. Additionally, the commercial cultivation, demonstration, and marketing of tulip flowers in Tetulia of Panchagarh district has earned recognitions both at home and abroad. The IFAD Supervision Mission and the Financial Institution Division (FID) of the Ministry of Finance have expressed satisfaction over the project's implementation progress. RMTP, by the end of its tenure, is expected to successfully achieve all its goals and objectives, creating a stir in the development of rural microenterprises and contributing to strengthening the country's macroeconomic strength.



PROJECT AT A GLANCE



PROJECT COMPONENTS

he project consists of three components: 1) Value Chain Enhancement, 2) Financial Services, and 3) Institutional Strengthening and Project Management.

Value Chain Enhancement

This component is enabling 345,000 microenterprises to sustainably expand their business operations through adoption of efficient production methods, compliance with internationally recognised safety and traceability standards, and strong market linkages. It has contributed to creating a conducive environment

that promotes the growth of and other value chain actors. The microenterprises and strengthens their linkages with agribusinesses

component comprises five subcomponents: organization





of producers; (ii) provision of technical and business services (including GGAP compliance) to producers through private advisory services; (iii) integration of actors across selected value chains; (iv) strengthening of downstream agribusinesses (including GGAP and HACCP compliance required); and (v) policy dialogue with the Government. The project is investing in value chain commodities that have competitive advantage, market demand, growth potential and are produced by small farmers micro-entrepreneurs. interventions made under the Value Chain Enhancement component fall into three broad categories:

- Crops and horticulture (highvalue cereal crops, high-value fruits and vegetables and pulses, oil seed crops etc.),
- » Fisheries and aquaculture (mud crab, carp, other local species etc) and

 Livestock (meat, dairy, dairy products, poultry and poultry products).

Financial Services

This component offers sustainable financial services to micro entrepreneurs, growing/larger enterprises, and agribusinesses. It

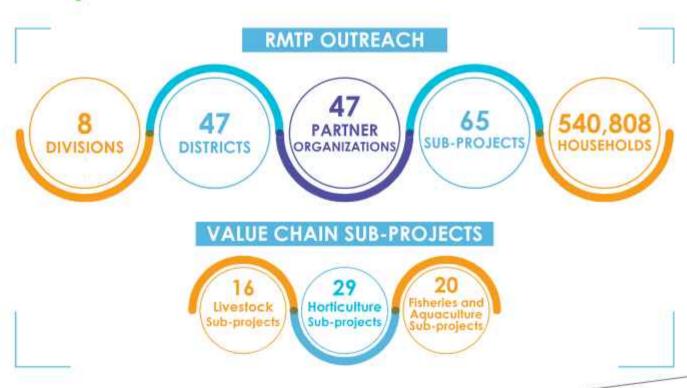


aims to foster the sustainable growth of these businesses. So far, 73,605 micro-entrepreneurs have been provided with a loan of BDT 3.52 billion. Additionally, the project provides special financial support to large microfinance institutions (MFIs) for supporting growing/large enterprises and agribusinesses. The Project has selected 28 such MFIs for disbursing BDT 1 billion during the project period.

Institutional Strengthening and Project Management

This component aims to strengthen the capability of PKSF and its Partner Organizations (POs) by leveraging trends in Information Communication Technology (ICT) through 'Distributed Digital Ledger Technology', e-commerce and branding, financial services through crowdfunding, and adoption of other befitting technologies.

PROJECT PROGRESS





MAJOR EVENTS

Project participant selection through KoBo Apps

RMTP is currently implementing 65 value chain sub-projects across the country. In order to select project participants effectively and appropriately, data are being collected through the projectimplementing POs using KoBo Toolbox. The project participants



are chosen from diverse segments of society, including men, women, youths, socially excluded individuals, extremely poor, poor, transitional poor and enterprising poor. The data gathered through KoBo can be utilized to track the individual progress of participants throughout the project's lifecycle.

GGAP and HACCP protocols implemented for ensuring food safety

The project has introduced Good Agricultural Practices (GAP) and Hazard Analysis and Critical Control Points (HACCP) protocols

in the agricultural production and agro-processing sectors. The project has conducted three Training of Trainers (ToT) courses for university teachers, local service providers (LSPs). government officials. and farmers. With the successful completion of these courses, expert trainers are now providing comprehensive training to project participants. So far, 11,416 farmers have benefited from this initiative, highlighting RMTP's unwavering commitment to improve food safety standards at the farmer level.



Farm mechanization & modernization technologies introduced at field level

RMTP is promoting the adoption of farm mechanization and modernization technologies for livestock, poultry, horticulture, and fisheries producers. Through strategic partnerships with leading private sector entities like Brac, Trade Global Limited, ACI, Nourish, Kazi and Kazi, and Afrab, the project ensures convenient access to technical and technological support for farmers. This initiative aims to enhance productivity and efficiency while minimizing costs for farmers, reflecting RMTP's commitment to leverage private sector expertise for agricultural advancement.



Diversified milk products to fulfil demands of consumers

Bangladesh's dairy industry is meeting the growing demand for milk products by diversifying products. To meet an everincreasing demand and reduce import dependency, RMTP has introduced various initiatives to produce a wide range of high-quality milk-based products. These include sweets, curd, ghee, cheese, butter, and buttermilk. These products are now easily accessible online and offline, offering better customer experiences.



Establishing vaccine hubs at grassroots

The livestock sector continues to face various challenges, with one notable issue being the high mortality and morbidity rates



among cattle. To address this problem, RMTP has established 175 vaccine hubs in 36 upazilas of 12 districts in the country. This initiative aims to provide regular, high-quality vaccination services to approximately 650,000 livestock (including cows, buffaloes, goats, and sheep) belonging to 200,000 farmers annually. Additionally, efforts have been made to combat vaccine hesitancy by training around 2,000 skilled vaccinators and educating 200,000 farmers through training programs.

Farmers in hills get support for farming high-value fruits

With active assistance of RMTP, YPSA, a PO of PKSF, works to support local farmers in Sitakunda and Mirsharai upazilas of the hill district of Chattogram to cultivate high-value fruits and crops in hilly soils under RMTP. As part of this initiative, 50 farmers have received 5,000 coffee seedlings, and another 50 farmers have been provided with 1,200 cashew nut seedlings. These previously importoriented crops are now fostering new aspirations among the local farming communities. The cashew nut trees are currently in bloom, raising hopes among farmers for a profitable yield.



Vegetable export to UK, UAE

Five RMTP-supported farmers are exporting safe vegetables to the United Kingdom and the United Arab Emirates. SDC, a PO of PKSE, is looking after them in the field. The farmers achieved a 25% price increase per kilogram for their export items that included high quality brinjals and beans. These vegetables are recognized for their adherence to safety standards, enhancing the farmers' economic growth and establishing a positive reputation of Bangladesh in international markets.



2400 tonnes of vermicompost produced a month under RMTP

The RMTP project is currently helping entrepreneurs produce 2,400 tonnes of vermicompost, valued at around BDT 24 million, every month. These initiatives not only help farmers contribute to the greater development of the country but also promote environmental conservation by producing and distributing biofertilizers.





TRAINING

ToT on Financial Literacy: 3,386 persons

Training on Financial Literacy: 79,040 persons

Training on Nutrition, Climate, Environment, and Social Issues: 2,72,477 persons

Generic Technology Transfer: 71,474 persons

Training on Contract Farming: 1,087 persons

Advanced Technological Training: 12,032 persons

ToT on GGAP and HACCP: 26,251 persons

FIELD VISITS



Denmark Ambassador to Bangladesh visits tulip garden in Tetulia

Denmark Ambassador Bangladesh H.E. Winnie Estrup Petersen paid a visit to a PKSFsupported tulip garden at Tetulia in Panchagarh on 13 February 2023. IFAD's Country Director in Bangladesh Arnoud Hameleers, PKSF Senior General Manager and RMTP Project Coordinator Dr Akond Md Rafigul Islam and ESDO Executive Director Dr Md Shahid Uz Zaman accompanied the Ambassador. This year, 20 farmers cultivated tulips on two acres of land in Darjipara village of Tetulia upazila of Panchagarh district through ESDO, a Partner Organization of PKSF under RMTP.



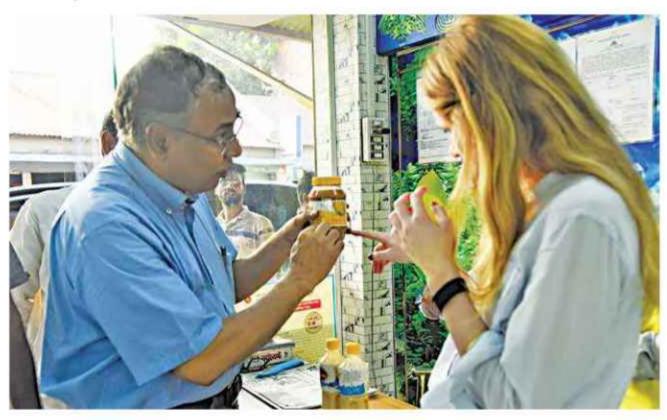
As part of regular monitoring visits by the Financial Institutions Division of the Government of the People's Republic of Bangladesh, Muhammad Amin Sharif, Senior Assistant Secretary of FID, visited RMTP activities implemented through YPSA in Chattogram on 23 April 2023.



IFAD Mission rates RMTP's progress as 'Satisfactory'

An IPAD Supervision Mission expressed its satisfaction with the progress of the Rural Microenterprise Transformation Project (RMTP). Over the past two years, two supervision missions and two support missions have been conducted by IFAD. During suppervision, the team visited various value chain activities at the

field level. These included vaccine hubs, diversified dairy products, two-layer transportation for livestock, ready-to-cook and readyto-cat products, as well as safe vegetable production.







SUCCESS STORIES

Cattle hotel in Sirajganj makes a mark



arc. 148 formally recognized livestock markets across the country. These markets (locally called 'haats') usually operate twice a week for trading, but remains functioning almost every day as traders turn up with their unsold cattle. These cattle are kept in temporary sheds near the markets, or tied up under the open sky. The traders stay beside the carrle or in nearby houses for one or two days due to unavailability of hotels in those areas.

An innovative initiative by Master Shahidul Islam of Kamarkhand upazila in Sirajganj district is changing the scenario.

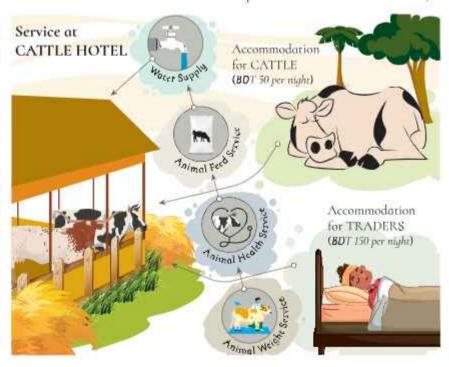
Shahidul has been dealing in cattle trading for 20 years. He buys cattle from different parts of the country and supplies them to other areas, mainly Sylhet and Chattogram. At one point, he discovered that traders faced a number of challenges when they brought cattle to markets, as there was barely any room for safekeeping the cattle and stocking their feed.

This prompted Shahidul to come up with an innovative solution: safe accommodation for both traders and cattle. He established the country's first 'Cattle Hotel' in his neighbourhood in 2020. Initially, the initiative did not gain much attraction as the hotel lacked some basic amenities. But things started to turn around when PKSF stepped in, 'The hotel was refurbished with financial and technical support from RMTP.

The refurbishments include treatment facilities for animals, installation of weight machines, improved drainage system, lighting and ventilation management, and heat reduction management. PKSF's partner organisation National Development Programme (NDP) is implementing the project in Kamarkhand. At present, cattle and traders are getting one-stop services under the same roof.

Now, the hotel, located adjacent to the Baradhul Haat of Kamarkhand upazila, is accommodating 10 traders and 150 cattle daily on an average. A trader has to pay BDT 150 for himself and BDT 50 for each cattle for a night's stay.

While this 'Cattle Hotel' has solved the area's ages-old problem of accommodation of livestock animals and traders, it has also impacted Shahidul's income level. On an average, he earns about BDT 9,000 daily from the hotel. Shahidul is currently looking for more land to expand his business. Furthermore, a





comprehensive database of project farmers has been established at Shahidul's end, facilitating seamless

communication between traders local entrepreneurs have already and farmers. Meanwhile, having seen its potential, a number of own cattle hotels.

replicated his model and set up their

Commercial silage production turns Rubel's dream into reality

d Rubel Hossain is a 25-year-old youth of Betua village at Ullapara upazila in Sirajqanj district. Born and raised in a family ruled by, above anything else, excruciating poverty, Rubel could not afford to continue his studies after the Higher Secondary School Certificate (HSC) examinations.

Now driven by a dire need to support his family, he was feeling even worse as he could not find a sustainable source of income. Rubel, already having access to internet, would watch videos on Facebook and YouTube on various micro and small enterprises. These videos inspired him to pursue an agricultural initiative but he would not see success.

Rubel then received training fodder cultivation under an intervention of the Rural Microenterprise Transformation Project (RMTP), implemented through National Development Program (NDP), a local Partner

Organization of PKSF which, jointly with IFAD, finances the project. He gained knowledge about modern ways of producing and marketing silage (green fodder compacted and stored in airtight conditions).

"After the training, I cultivated five tupes of grass on two acres of land. Also, I received a grant of BDT 15,000 from the project. I used the money to buy a vacuum machine and started producing silage," said Rubel, adding that his business was immediately off to a promising start. Subsequently, Rubel obtained a trade license to start a company called 'RP Agro Feed'. He also opened a Facebook page to promote his product, resulting in a tremendously well response from buyers even from distant places like Pabna, Barishal and Dhaka.

At present, he produces and sells over five tonnes of silage per month to earn a net profit of around BDT 35,000. Currently, Rubel is training local farmers on growing fodder in fallow land.



Technology empowers women in Bangladesh

n the northernmost part of Bangladesh, in the foothills of the L Himalayas, a group of women in brightly-coloured headscarves walk along rows of equally vibrant tulips. These women are the part of a group of farmers under RMTP who were provided with tulip bulbs and training on how to grow the flowers then market them online. They jointly cultivated tulip in one acre of land.





After cutting, grading, and packaging the flowers, they are sent to Dhaka for sale. Within 45 days, the farmers have made about BDT 1 million.

As the tulips bloomed, the local economy flourished. With the vibrant tulip fields capturing attention on social media, tourists flocked to the picturesque destination, breathing life into local businesses, including

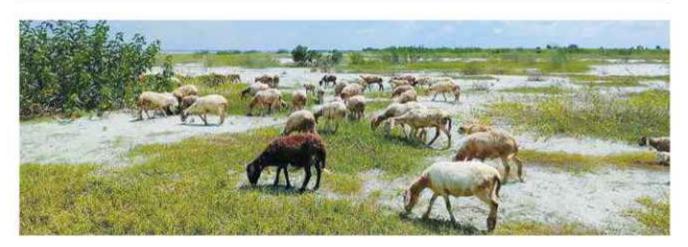
restaurants and accommodation establishments.

Both the entrance fee to the tulip garden and flower orders can be paid using mobile money transfer and mobile banking, with many customers placing orders on WhatsApp and Messenger.

As her phone pings with a new order, flower grower Shumi Akter tells us how "the marketing and cashless money transfer system have boosted our confidence."

But today's success did not come easily—it required sacrifice and determination. "Many of our neighbours criticized us for cultivating tulips. Now, they are turning to us for advice on how to grow tulips," says flower farmer Sajeda Begum. The women's success is shifting attitudes around gender norms and inspiring others to invest in this profitable venture.

Garol sheep farming: profitable venture in livestock sector



shraf Ali of Kalitala, Sariakandi Upazila, Bogura, retired from a construction company at the age of 60. After retirement, he started some businesses but lost his capital. He broke down emotionally. Later, he saw the lucrative possibility of raising Garol Sheep on YouTube and became enthusiastic about Garol rearing.

He was identified as an entrepreneur in a Value Chain Development subproject of RMTP implemented
through its partner organization
named Gram Unnayan Karma
(GUK). He started raising Garol in
a modern system with the support
of RMTP. With proper farm
management and support from the

services providers, at present he has in his farm a total of 92 Garols. Also, three employees are working in his farm.

He said, "There is a huge demand

for Garol meat in the market as it is delicious. Now, Garol meat is selling at BDT 800 per kg in the market."

He participated in the Livestock Exhibition-2022 organized by the





District Livestock Office, Bogura in Sariakandi Upazila to inspire others to keep Garol rearing. Garol became the main attraction at that fair, and he won the first place.

Ashraf Ali said, "Female Garol start giving birth at the age of six months. They usually eat many kinds of food like goat or sheep." After deducting his monthly expenses for running the form, he earns about BDT 12,000.

Ashraf Ali said that he will increase the size of his Garol farm in future, so that he can supply more Garols to interested farmers.

Osman Gani, a field worker at the Sariakandi Livestock Office, said Ashraf Ali is a pioneer of Garol farming in the area.

Following his success, many of the local farmers rearing Garol in Bogura. One such entrepreneur is Mia Mohammad, a student from Dhap village in Sariakandi Upazila. He said, "Beside my studies, I'm rearing Garols at my home. Now, I'm able to provide extra financial support to my parents and can bear my educational expenses."

Through the RMTP project, 70 Garol demonstration farms have been established through eight Partner Organizations.

Technology changes Mithun's life



ithun Mondal, a 50-yearold marginal farmer,
resides in Arjinaogaon
Dakkhin Para of Naogaon Sadar
Upazila. He has a house and a small
plot of fallow land. He struggled to
fulfill the basic needs of his family
members. In his family, there were
five individuals, including his wife,
a son and his wife, and a grandson.
Previously, he managed to earn a
living by toiling on others' land as a
day labourer.

Mithun was chosen as a participant in the RMTP project, facilitated by PKSF in collaboration with its Partner Organization, Dabi Moulik Unnayan Sangstha. With the help of the project, he gained technical expertise in cultivating high-value fodder and learned effective marketing strategies through the 'Market Expansion of Safe Meat and Dairy Products' value chain sub-project.

Supported by his wife's unwavering encouragement. Mithun dedicated himself to cultivating grass on a small piece of land. He diligently followed all the suggestions and secured a lease of 100 decimals of land. Within a few months, he started selling grass to neighboring livestock farms. Recognizing the

immense demand for grass, he wisely invested in two electric vans, which significantly contributed to the expansion of his business. Additionally, the project assisted him in establishing business connections with 60 meat and dairy farmers from the Naogaon and Bogura districts.

At present, his daily income stands at BDT 3,600 from selling fodder cultivated on his leased land. Mithun's success story has inspired 50 project participants to venture into the fodder business with technical and technological support of the RMTP project.



KEY TECHNOLOGIES EXPANDED

A hand here		Nine double-deck trucks and two double-deck boats launched for livestock transportation to reduce carrying cost and thereby to support buyers and farmers in maximizing their profits.
	>	1500 LSPs using apps for providing livestock services to 200,000 farmers.
		Cattle hotels developed and modernized for bettering connections among buyers and sellers.
		Cold-pressed mustard oil production.
		Commercial cultivation of tulips.
		Six milk chilling plants established by local traders who collect 5,000 liters of milk daily.
		Artificial insemination introduced for increasing productivity of Black Bengal goars.
		Meat pickle introduced at the microentrepreneurs' level.
		Cow comfort technologies introduced at the farm level.
		Sixteen weighing & health check up service points for livestock established.



MEDIA OUTREACH





MARCH

মহিষ ভেড়া ছাগলের কৃত্রিম প্রজনন সেবা সম্প্রসারণে সমঝোতা চুক্তি

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गमकाम इक्टियमक



পিকেএসএত্তের অটাট সহযোগী সংস্থা ও দ্রাক কৃতিম প্রজনন এন্টারলাইজের মধ্যে সমধ্যেতা চুক্তি



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তেঁত্ৰিয়া (পঞ্চগড়) সংবাদদাতা প্ৰকাশ : ২৯ ছন ২০২২, ১৬:৫০



তেঁত্বিলিয়ার উচ্চ মুপ্যের কল ও কসলের জাত সম্মানারণ ও বাজারজ্ঞাত করণ শীর্ষক ত্যাপু চেইন উপ-প্রকপের আগুতার এক সমব্যোত্য স্মারক স্বাক্ষর অনুষ্ঠান অনুষ্ঠিত হয়েছে। মঙ্গলবার (২৮ জুন) বিকেলে উপজেলার ইএসভিও মহানন্দা কটেজের সেমিনার কক্ষে ইএসভিও র আয়োজনে পদ্ধী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)-এর সহযোগিতায় অনুষ্ঠানটি অনুষ্ঠিত হয়।

Dhaka Tribune

Delegates from Denmark embassy in Bangladesh, IFAD visit tulip garden in Panchagarh

Twenty farmen of Tetulia Upazila are new producing around 100,000 tulips this year



Tollune Desk

Nation of Fig. 2003, Service of Square Community Services

A delegation financing a rural development project boosting microecorprises visited take fields in Panchagarh district on Monday.

The delegation included Winnie Estup Peroven, Ambassador of Germank in Bangladesh, and Amoud Hameleers, Country Director, Bangladesh, at the International Fund for Agricultural Development

প্রথম আলো

টিউলিপের বাগানে ডেনমার্কের রাষ্ট্রদূত

প্রতিনিধি, পালাড়

পঞ্চগড়ের তেঁডুলিয়া উপজেলায় ডিউনিপ যুবলর বাগান খুরে দেখেছেন বাংলাদেশে নিযুক্ত ভেনমার্কের রাউন্ত উইনি আউল পেটারসান। গতকাল সোমবার বিকেলে উপজেলার দর্জিপাড়া গ্রামে ডিউলিপ যুবলর বাগান খুরে নেখেন তিনি। এ সময় ডিনি ডিউলিপ যুবল, খুনীয় যুকাচামি ও শিশুনের সঙ্গে ছবি ভোলেন।

এ সমা উইনি আইপ পেটারসান বলেন, তিনি
পূবই পুশি যে বাংলাদেশেও টিউলিপের চাম হছে।
এই ফুল সাধারণত শীতপ্রধান দেশে চাম হয়ে থাকে।
সেই সঙ্গে তিনি আরও পুশি, এখানে টিউলিপের
বিভিন্ন জাতের মধ্যে একটি নাম ডেনমার্ক। সেই সঙ্গে
তিনি ধনাবাদ কৃষকদের সহায়তাকারী সংস্থা
পিকেএসএফ ও ইএসভিওকে।

টিউলিপ বাখান ঘূরে উইনি আন্ত্রাপ পেটারসান আরও বলেন, ডেনমার্কে টিউলিপ ঘূল ঠিক শীতের শেষে বাজারে উঠতে শুরু করে। এই দুশ্য দেখে মনে হয়, ডেনমার্কে বসপ্তের আগমনী বার্তা নিয়ে আসে টিউলিপ। ঠিক তেমনিভাবে বাংলাদেশের টিউলিপ দেখেও মনে হজে বসন্ত আলছে।

এ সময় তেনমার্কের রাউন্তের সঙ্গে ইফাদ বাংলাদেশের এ দেশীয় পরিচালক আনেডিড রেমিলার্স, প্রকল্প কর্মকাঠ্র মেরিয়েল জিমির মানে, পরী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফ) সিনিয়র মহারাক্সাপক (কার্যক্রম) আকন্দ রাফিকুল ইসলমে, ইকো-সোশাল (এডেজপমেন্ট অপানাইজেশনের (ইএসভিএ) প্রতিষ্ঠাতা নির্বাহী পরিচালক মুহথদ শহীদ উক্ত জামান প্রমুখ উপস্থিত হিলেন।

পঞ্চগড়ের ঠেতুলিয়া উপজেলায় বিত্তীয়বারের মতো ক্ষুদ্র চার্যদের মাধ্যমে দুই একর ভ্রমিতে পামার পর্যায়ে করা হয়েছে টিউলিপের চাম। এই প্রকল্প রাস্তবার্যন করেছে বেসরকারি উন্নয়ন সংস্থা ইকো-সোশ্যাল ভেচেলপমেন্ট অর্গানাইজেশন (ইএসভিও)। এতে আর্থিক সহায়তা দিয়েছে পিকেএসএফ।

ইএসডিওর কর্মকর্তালা জানান, প্রকল্পটি বাস্তবস্থানের ক্ষেত্রে শীরপ্রধান এলাকা হিসেবে পঞ্চপত্রের তেঁতুলিয়া উপজেলাকে নির্বাচন করা হয়।
১০ জানুয়ারি উপজেলার দল্লিপাড়া গ্রামের ২০ নারী উদ্যোক্তা চামির মাধ্যমে সম্প্রতি নেলারক্ষাক্রস থেকে আনা টিউলিপ গাছের বান্ত (বীজ হিসেবে ব্যবহৃত রূপান্তরিত কাও) রোপণ করা হয়। ২০ চামির মোট দুই একর জমিতে ১০ প্রজাতির ১ লাখ টিউলিপের বান্ত রোপণ করা হয়। এই ফুল মোটাতে ব্যবহার করা হয়েছে উক্ত কৃষিপ্রযুক্তি। ফুলপ্রলো একটি বিশেম মোডনেটোর (ছাউনির) নিচে চাম করা হছে। আর চারপাশ মিরে দেওয়া হয়েছে বিশেম নেট নিয়ে, যা তাপ নিয়ন্ত্রণের পালাপাশি নিয়ন্ত্রণ করে সুর্যের আলো।

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