



Bangladesh – IFAD Partnership

Rural Microenterprise Transformation Project (RMTP)
Annual Progress Report

January 2023 to December 2023

Report prepared by
Palli Karma-Sahayak Foundation (PKSF)

Progress Report,
Report No. 08
March 2024

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Acronyms

AWPB	Annual Workplan and Budget
BGAP	Bangladesh Good Agricultural Practices
BDS	Business Development Services
BDT	Bangladesh Taka
BSTI	Bangladesh Standard Testing Institution
COM/KM	Communication and Knowledge Management
CoP	Community of Practice
COVID	Corona Virus Infectious Disease
DLS	Department of Livestock Services
EoI	Expressions of Interest
EUR	EURO
FB	Facebook
GEF	Global Environment Facility
GGAP	Global Good Agricultural Practices
GGAqP	Global Good Aquacultural Practices
GoB	Government of Bangladesh
GYAP	Gender and Youth Action Plan
HACCP	Hazard Analysis Critical Control Point
ICT	Information Communication Technology
IFAD	International Fund for Agricultural Development
IFR	Interim Financial Report
IT	Information Technology
KM	Knowledge Management
LSP	Local Service Provider
M&E	Monitoring and Evaluation
ME/SMEs	Microenterprise /Small, and medium enterprise
MFIs	Micro Finance Institutions
MIS	Management Information System
MoEWOE	Ministry of Expatriates' Welfare and Overseas Employment
NBFIs	non-banking financial institutions
PACE	Promoting Agricultural Commercialization and Enterprises
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
PO	Partner Organization
RMTP	Rural Microenterprise Transformation Project
SLGA	Subsidiary Loan and Grant Agreement
SWOT	Strengths, Weaknesses, Opportunities, and Threats
USD	US Dollar
VC	Value Chain
VCD	Value Chain Development
ToT	Training of Trainers

1 Project at a glance

General Information

IFAD Division: Asia and The Pacific Division
 Project Implementing Agency: Palli Karma-Sahayak Foundation (PKSF)
 Country: Bangladesh
 Starting Date: 3 December 2019 (Date of signing financing agreement)
 Expected Closing Date: 31 December 2025
 Contact person (e-mail address): arafiq66@gmail.com

Activity number: 2000002356
Amount approved: EUR 183,969,000
Amount disbursed: EUR 154,872,000
 Amount to be refunded: N/A

Table 1: Co-Financing Information

Co-financing (source/amount/rate):	International Co-Financing		
	IFAD Loan	EUR	71,850,000
	IFAD Grant	EUR	900,000
	Denmark Grant	EUR	6,690,000
	Domestic Co-Financing		
	Palli Karma-Sahayak Foundation	EUR	11,165,000
	Private Sector, and Beneficiaries	EUR	1,865,000
	Partner Organizations (POs)	EUR	91,499,000
	Total	EUR	183,969,000

2 Brief Description and Project Objectives

2.1 Rational

International Fund for Agricultural Development (IFAD) experiences in Bangladesh have demonstrated that supporting small farmers to increase agricultural productivity and output positively affects household income growth, poverty reduction, and food security. Similarly, keeping microentrepreneurs to start and/or expand microenterprises generates income growth, improves food security, and reduces poverty. However, it has become clear that fragmented investment in primary production and microenterprises, without meaningful integration in profitable value chains connected with expanding markets, does not generate growth of the scale necessary to transform the rural economy and sustainably eliminate poverty.

Experiences in Bangladesh and globally indicate that successful small farmer and microentrepreneur integration within commodity value chains with comparative advantage, market demand, and growth potential can sustainably reduce poverty and food insecurity, improve the competitiveness of the agricultural sector, generate employment opportunities in the rural economy, and create broad economic multiplier effects that transform the rural sector. Such value chain integration requires the development of mutually beneficial commercial linkages between small farmers/microentrepreneurs and larger-scale consolidators such as private sector agribusiness. Participation of agribusinesses is fundamental to generating demand and creating markets that reliably absorb output from small farms and microenterprises; agribusinesses serve as engines of rural transformation.

2.2 Project Description

The Rural Microenterprise Transformation Project (RMTP), jointly financed by IFAD, the Government of Bangladesh (GoB), the Government of Denmark (DANIDA), and microfinance institutes, was launched in December 2019. Palli Karma-Sahayak Foundation (PKSF), an apex development organization, implements and manages this project. The six-year project aims to sustainably increase the income, food security, and nutrition of marginal and small farmers and microentrepreneurs across selected value chains.

The development objective is the sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small and marginal farmers and microentrepreneurs across Bangladesh.

The project has three complementary components as follows:

Component 1 - Value Chain Enhancement: This component will enable microenterprises to sustainably expand their activities through adopting efficient production methods, compliance with internationally recognized food safety and traceability standards, and strong market linkages. It will contribute to creating an enabling environment that promotes the growth of micro and small enterprises and strengthens their linkages with agribusinesses and other value chain actors. It has five sub-components: (i) organization of producers; (ii) provision of technical and business services (including Global Good Agricultural Practices (GGAP) compliance to producers through private advisory services; (iii) integration of actors across selected value chains; (iv) strengthening of downstream agribusinesses (including GGAP and Hazard Analysis Critical Control Point (HACCP) compliance as required); and (v) policy dialogue with Government.

Component 2 - Financial Services: This component will provide sustainable financial services to microenterprises and growing/larger enterprises and agribusinesses. It has three sub-components: (i) provision of financial services to microenterprises through partner organizations (microfinance institutions); (ii) provision of commercial finance to larger microenterprises as well as small/medium agribusiness companies through Micro Finance Institutions (MFIs); and (iii) optimal utilization of remittances through training to the family members of overseas workers. It can be

noted that the subcomponent (iii) optimal utilization of remittances through training to the family members of overseas workers is being implemented by the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) independently, and PKSF does not have any responsibility for this sub-component.

Component 3 - Institutional Strengthening and Project Management: This component aims to strengthen PKSF and PO capability as development organizations by leveraging trends in Information Communication Technology (ICT), financial services, commercial platforms, and new technologies to ensure that the project is managed satisfactorily. It has three sub-components: (i) PKSF capacity building, (ii) POs capacity building, and (iii) project management.

2.3 Expected Outputs/Outcome

The project's target groups are marginal and small farmers and microentrepreneurs. It indirectly supports all value chain actors (input suppliers, traders, processors, and advisory services). In terms of poverty, the project targets the (i) poor, (ii) transitional poor, and (iii) enterprising poor. An estimated 550,000 households will directly be benefitted from the project, of which 100,000 microenterprise borrowers and 450,000¹ will be benefitted from value chain development activities. Benefits include enhanced financial and social service delivery; improved technical capacities of livestock para professionals and para extension service providers; food safety in the project area and beyond; better awareness of food safety and nutrition intake among beneficiaries; improved animal health; and value chain development through improved market access, and development and expansion of rural businesses.

2.4 Project Management/Implementing Arrangements

PKSF works through around 200 licensed microfinance institutions (known as partner organizations or POs) with 9,500 branches nationwide. PKSF is currently providing inclusive finance and other services to more than 14 million poor households through this network. PKSF's aggregate assets amount to approximately USD 815 million, including its active loan portfolio, which currently stands at USD 292.90 million, with a recovery rate exceeding 99%. PKSF is supervised by the Financial Institutions Division of the Ministry of Finance of Bangladesh.

To implement and manage the RMTP, PKSF has established a Project Management Unit (PMU) integrated within its structure for overall project management purposes. The PMU consist of 24 Officials, currently working 21 members (1 Sector Value Chain Specialist – Livestock, 2 Value Chain Project Managers left their position). The PKSF is working for completing this recruitment.

RMTP's PMU is working with PKSF's Loan Operations Division in implementing the financial service program through POs as per established processes and norms. In addition, the division assists with selecting qualified large MFIs for financing larger enterprises and agribusinesses and works with POs and selected service providers to implement the value chain component. Besides, PKSF's support divisions, including Audit, Administration, Agriculture, Human Resources, Accounts and Finance, Livestock, Research, Training, M&E, MIS, and IT, provide relevant services to the project.

¹ Initially the project target was 345,000 under the value chain component. The last mid-term review mission, held in October 2023, revised the target and set the target for 450,000 participants under this component.

RMTP Component-1 working area map.

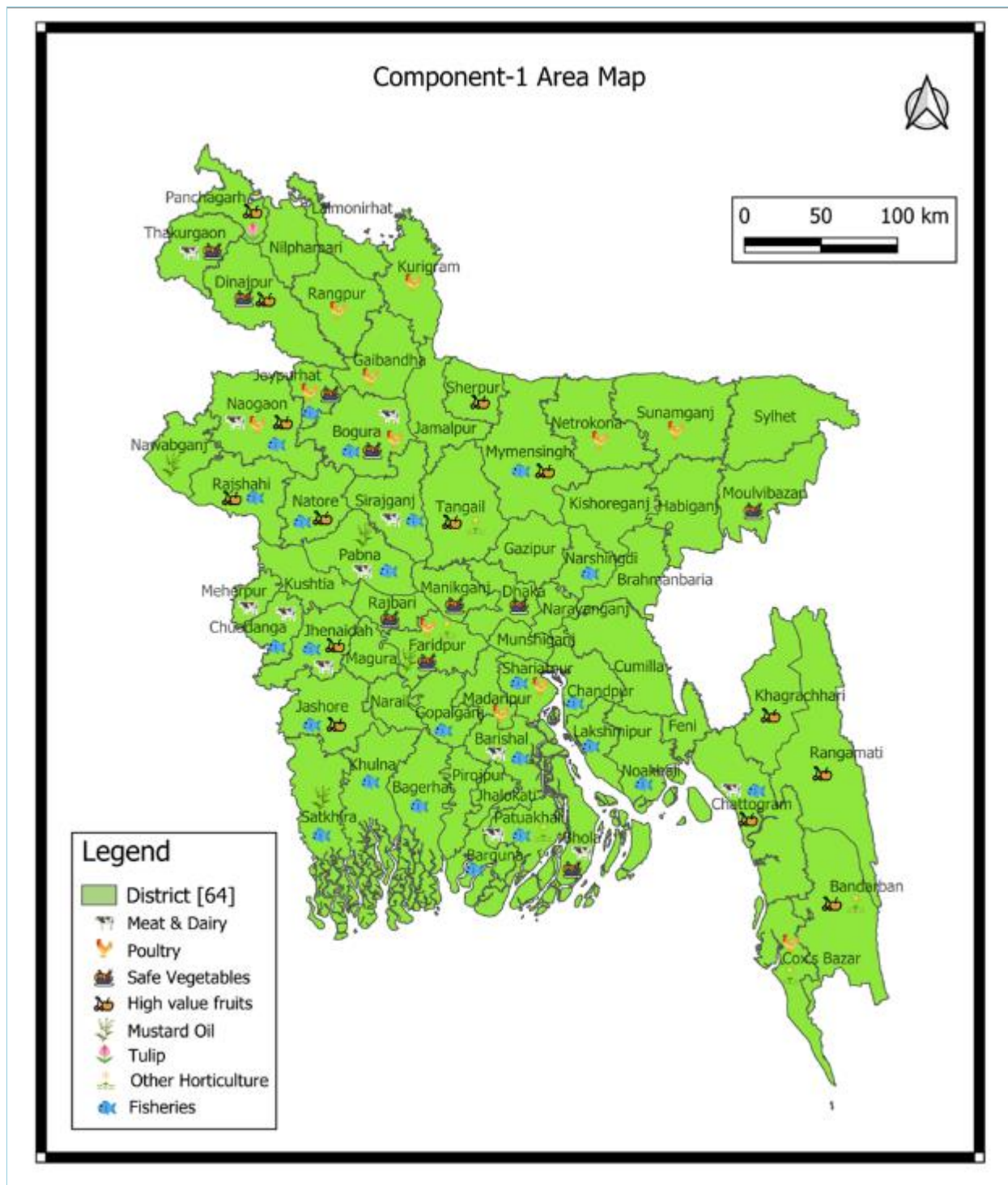


Figure 1: Countrywide Value Chain sub-projects map

3 Status of Implementation Progress

Overall, RMTP has accelerated implementation, especially Component 1 - Value Chain Enhancement. Excellent progress has also been observed under Component 2 - Financial Services, and Component 3 - Institutional Strengthening. This after, the implementation of the project's activities was severely disrupted by COVID-19 in the past two years (2020 and 2021). The component-wise progress is further elaborated below. See Annex for detailed information on the case stories (Annex 1), the targeted outreach (Annex 2), progress against the RMTP logframe (Annex 3), the DANIDA Indicators Report (Annex 4), the interim financial report (Annex 5), the physical and financial progress against Annual Workplan and Budget (AWPB) FY 2023-2024 (Annex 6), progress on the agreed actions (Annex 7) upon the mid-term review mission from 01-14 October 2023, integrated project risk management (annex 8) and piloting of major technologies in all sectors (annex 9).

3.1 Component-wise Project Progress

Component 1: Value Chain Enhancement

67 value chain sub-projects have been implemented under the three sectors, i) livestock and poultry, ii) horticulture, and iii) fisheries and aquaculture, by the following three sectoral strategy/policy papers. The distribution of different sub-projects is given below.

Table 2: Sector wise distribution of sub-projects and targeted number of households

Sector	No of Sub-Projects	Target HHs			
		Man	Woman	Total	Young
Livestock	16 8 – safe meat and dairy products 8 – Safe poultry and poultry related products	64,510	226,970	291,480	34,740
Horticulture	30 8 – safe vegetables 10 – high value fruits 2 – high value flowers 4 – mustard oil 1 – integrate agriculture in Lama 1 – safe vegetables in Chal lands 1 – safe street food in urban area 1 – multilayer cropping 1 – sunflower oil production and processing 1 – eco-tourism in Patuakhali	101,303	30,019	131,322	22,150
Aquaculture and Fisheries	21	90,305	33,695	124,000	15,380
Total		256,118	290,684	546,802	72,270

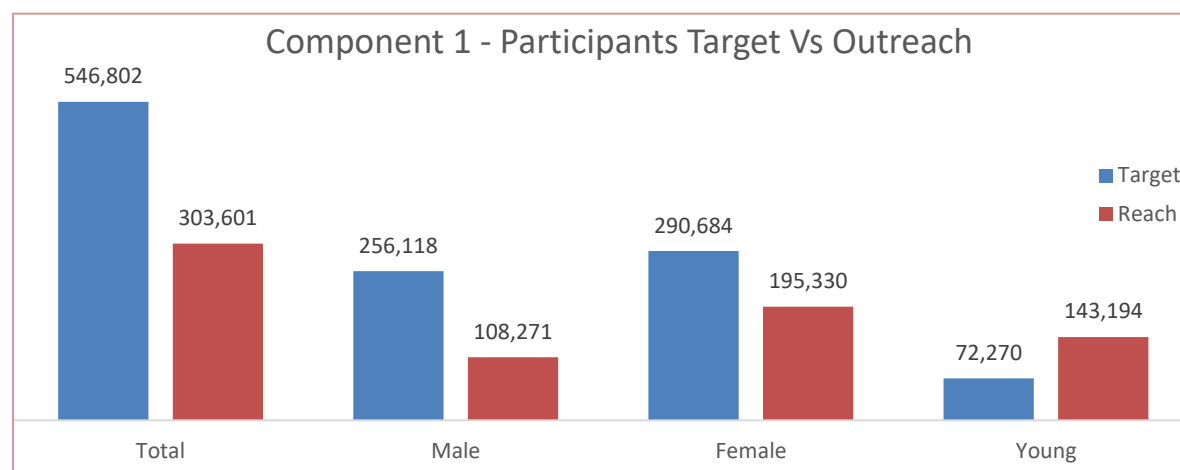


Figure 2: Target vs achievement under component 1 (as of December 2023)

Sub-component 1.1. Organization

Up to December 2023, the following progress is made under the three sectors.

Table 3: Cumulative achievements against cumulative targets

Interventions		Number
No of VC sub-project		67
No of POs Implementing		48
No of Districts Covered		47
Target	Total	546,802
	Man	256,118
	Woman	290,684
	Young	72,270
Reached	Total	303,601
	Man	108,271
	Woman	195,330
	Young	143,194

In addition, eight (8) sub-projects have been finalized for all the three sectors, out of that one sub-project for Livestock (Meat and Dairy), five sub-projects for Crops and Horticulture, and the rest two for Fisheries and Aquaculture. The additional sub-projects implementation to be started by the first quarter of 2024. The VC sub-projects information is listed as annex -2.

RMTP has adopted three training modules from PKSF, i) financial literacy, ii) business management, and iii) environment, climate change, nutrition, and social issue. The following trainings were provided to project participants and relevant service providers:

Table 4: Types of training provided to the farmers during this reporting period

Training Name	Number of Batch	Participants	Number
Training of Trainers (ToT) on financial literacy	107	Total	2,132
		Man	1,453
		Woman	679
		Young	1,107
Orientation on Financial Literacy for MC Members	8,165	Total	163,300
		Man	65,273
		Woman	98,027
		Young	69,303
	409	Total	8,182

Training on Business Management for ME and PA members		Man	5,398
		Woman	2,784
		Young	4,113
ToT on Nutrition-Sensitive Value Chains	6	Total	120
		Man	119
		Woman	1
Nutrition, climate, environment, and social issues training	18,133	Total	362,652
		Man	137,285
		Woman	225,367
Training on generic technological transfer	15,378	Total	307,562
		Man	127,820
		Woman	179,742
Training on advanced technological training	620	Total	12,403
		Man	5,426
		Woman	6,977
Training on contract farming	99	Total	1,988
		Man	1,503
		Woman	485
		Young	777

Moreover, a total of 1,152 Producer Association (PA) members participated in exchange visits for adopting technologies. The PMU developed two training modules on livestock to conduct this relevant training at the PO level. To strengthen nutrition education and facilitate the information campaign, the PMU has developed a total of 13 video documentaries for raising the awareness on nutrition of project participants among which 11 are teaser based and the rest 2 are drama based.

The progress during the reporting period on the output 1.1 of the DANIDA system indicator is given below:

Table 5: Progress on output 1.1 of the DANIDA indicators

Indicator Title	Target	Achievement
1.1.1 Number of supported rural producers that are members of a rural producers' organization	300,000 HHs	303,601 HHs
1.1.2 Number of households provided with targeted support to improve their nutrition	350,000 HHs	362,652 HHs

Furthermore, the participants who received the training on “nutrition, climate, environmental and social issues for organizations” are also receiving nutrition messages through video documentation, leaflet, etc., from the project.

Sub-component 1.2. Technical and business services

PKSF has prepared nutrition strategy, communication strategy, M&E framework, gender, youth action plan (GYAP), and Intra-Household Decision Making flipchart for the project. PMU has also adopted some sub-sector-wise booklets from the PACE project, which are used as training modules for most value chains.

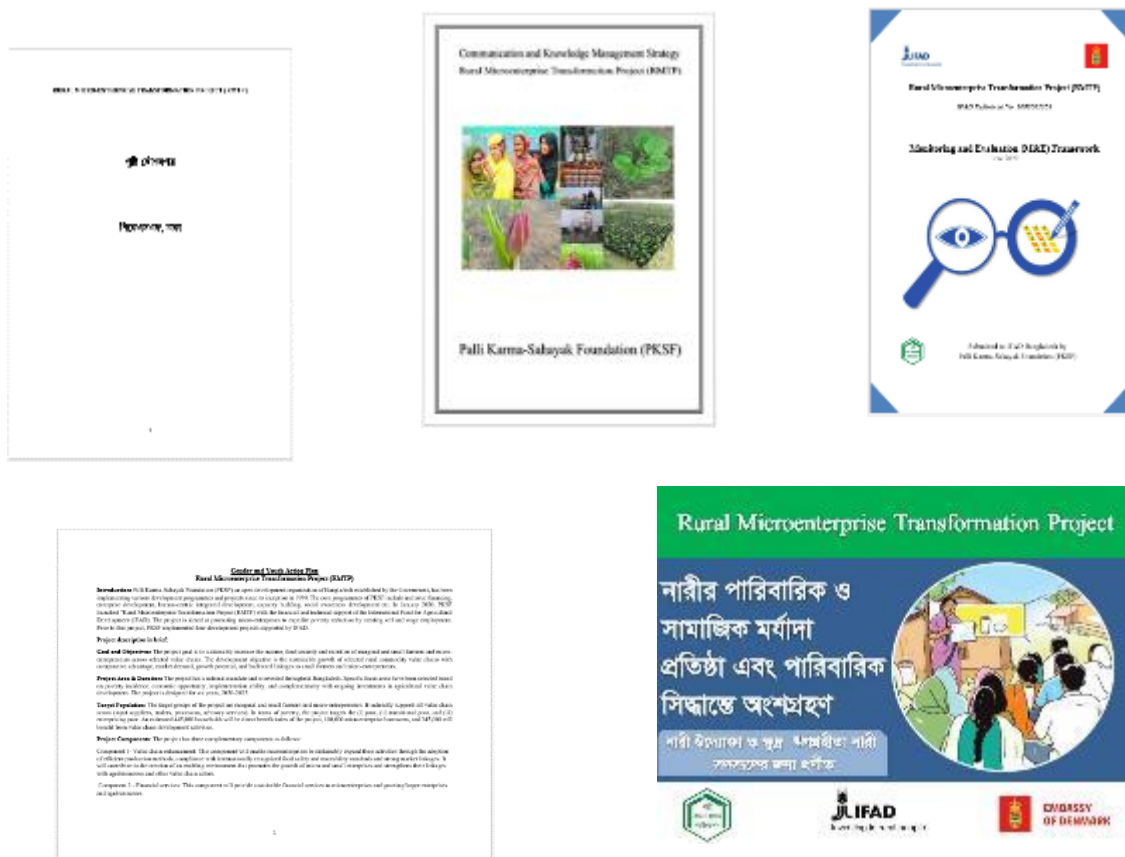


Figure 3: Strategies and Frameworks developed under RMTP

The livestock sector has printed 120,000 copies of handbooks on “Generic technological and management training on livestock (fattening and dairy)” and distributed them to the farmers during the session conduction. As of December 2023, a total of 116,127 copies of handbooks distributed to the farmers. The different trainings provided to the participants are listed below:

Table 6: Technical and business services provided Participants

Training Name	Number of Batch	Participants	Number
Generic technological and management training on livestock (fattening and dairy)	6,511	Total	130,228
		Man	35,565
		Woman	94,663
		Young	64,200
Advanced technological and management training on livestock	620	Total	12,403
		Man	5,426
		Woman	6,977
		Young	5,793
Livestock rearing technology and management training	9,162	Total	183,248
		Man	53,813
		Woman	129,425
		Young	93,408
Generic technological and management training on Horticulture	2,091	Total	41,825
		Man	24,902
		Woman	16,923
		Young	22,193
Generic technological and management training on Fisheries	2,442	Total	48,845
		Man	28,310
		Woman	20,535
		Young	20,969
	4	Total	81

Training of Trainer (ToT) for registered veterinary practitioners		Man	71
		Woman	10
		Young	24
GAP Training for Farmers	1,632	Total	32,650
		Man	14,519
		Woman	18,131
Piloted different technologies over all three sectors	3 sub-sectors	Young	15,112
		Total	86,856
		Man	40,305
		Woman	46,551
		Young	40,085

They adopted 65 types of technologies (Annex 9), including different types of mobile applications. During the reporting period, the progress on the output 1.2 of the DANIDA system indicator is given below:

Table 7: Progress on output 1.2 of the DANIDA indicators

Indicator Title	Target	Achievement	Remarks
Number of training days provided to farmers on GLOBAL GAP and HACCP	5,950 days	1,633 days	This training was organized for livestock sector beneficiaries. The other sectors will organize the same very soon, and the achievement will be increased.
Number of persons trained in income-generating activities or business management	9,000 Persons	8,182 Persons (Man – 5,398, Woman – 2,784, Young – 4,113).	This achievement is a bit lower than the target. This training was organized for livestock sector beneficiaries, and the achievement will be increased when the other sectors will start the same. Both the sectors will conduct this training in the next year.

Sub-component 1.3. Value Chain Integration

RMTP's PMU has identified products from three major sectors based on market demand and growth potential. For information on the status of VC sub-projects, see *Sub-component 1.1. Organization*. The PMU has analyzed the value chain for livestock and poultry sub-sectors and developed the sub-projects accordingly. In the reporting period, the livestock sector has identified the meat sub-sector to adopt global gap practices at the farm level.

The POs and Producer Associations (Pas) have collaborated with the private sectors such as **Bio-Tech** to provide ToT on GAP & HACCP protocols, **Trade Global Limited** for farm and processing sector mechanization, Green Agro and Bengal meat for sub-contracting agreements and provide training to the contract farmers as well. **Trade Global Ltd.** will establish 36 sales and services centers for mechanizing production farms and firms (processing). The livestock sub-project has made an agreement with **Solop Ghol Ghor** to sell milk, **Bengal Meat, Green Agro & Maya Agro** for selling live animals; **Nourish Poultry and Hatchery Ltd** for cattle feed and silage; **local service providers** for medicine and vaccine; and **community level vaccine hub** for ease vaccination. The project plans to collaborate, among others, with **Renata, One Pharma, Paromida, EJAB group, ACI, Ispahani**, vegetable testing lab, and machinery suppliers to get different services for the project participants.

During the reporting period, the progress on the output 1.3 of the DANIDA system indicator is given below:

Table 8: Progress on output 1.3 of the DANIDA indicators

Indicator Title	Target	Achievement	Remarks
Persons trained on production practices and/or technologies	450,000	273,918 persons (Man – 107,025,	This training was organized by 13,696 batches. The rest of the

		Woman – 166,893, Young – 129,752).	participants will be received training on this issue within the time frame.
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Sector: Livestock and Poultry

Under the RMTP, sixteen (16) sub-projects have been implementing in the livestock and poultry sector (eight for meat and dairy and eight for poultry). All these sub-projects focus on the safe and hygienic production of Meat and Dairy products, the development of Local Service Providers, and Farm Mechanization. Moreover, the application of ICT is being encouraged in farm and animal health service management.

Sub-projects: Meat and Dairy

All eight sub-project agreements with the implementing POs were completed in December 2021. The staff recruitment, staff orientation, and required training have been conducted. 193,183 (Man – 37,822, Woman – 155,361, Young – 79,699) participants' profile data were collected.

A total of 4,208 participants (Man – 2,412, Woman – 1,796, Young – 2,390) from the microentrepreneur and producer association members received training on business management. The training on contract farming development was provided to 773 farmers. The technical staff of POs provided 185 batches of training on farm mechanization to 3,708 participants (Man – 2,289, Woman – 1,419, Young – 1,900). The animal rearing technology and management-related training were provided to 165,689 farmers (Man – 51,562, Woman – 114,127, Young – 86,510).

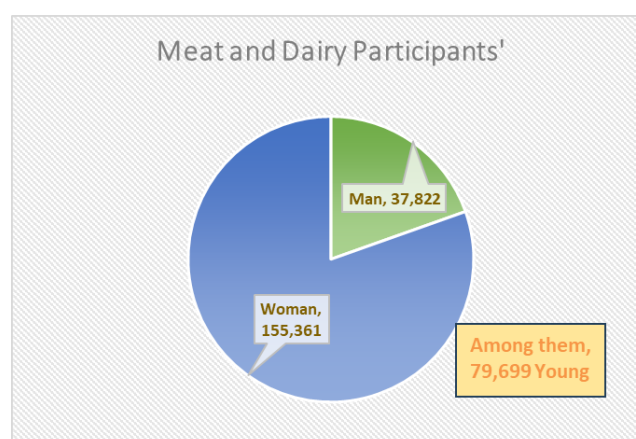


Figure 4: Meat & Dairy sub-project participants distribution

Table 9: Training provide under meat and dairy sub-project

Training Name	Number of Batch	Participants	Number
Training on financial literacy	1,912	Total	38,251
		Man	10,335
		Woman	27,916
		Young	18,017
Generic training on technology and management of livestock	5,519	Total	110,384
		Man	31,029
		Woman	79,355
		Young	57,302
Training on Nutrition, climate, environmental and social issues	8,870	Total	177,396
		Man	44,118
		Woman	133,278
		Young	85,184

These eight (08) Meat & Dairy sub-projects have been implemented focusing on the six (06) intervention areas, which are i) Access to Livestock Services, ii) Access to Feed & Fodder, iii) Farm Mechanization, iv) Products Marketing, v) Production & Marketing of Safe Meat, vi) Access to Finance & ICT. These sub-projects also identified prevailing Constraints/problems and identified interventions to meet these constraints. The following table shows the constraints and interventions.

Table 10: Meat & Dairy sub-projects Intervention area and Constraints

SL#	Intervention Areas	Constraints	Interventions
1.	Access to Live-stock Services	Lack of improved and modern live-stock services led to high frequency of cattle diseases and low per capita meat and milk production.	Create access to improved and modern livestock services by developing LSPs for improving animal health and productivity.
2.	Access to Feed & Fodder	Unavailability of quality concentrated and green grass resulted in low production and reproductive performances of animals.	Increase production and reproductive performances by strengthening the supply network of high yielding fodder, silage and ready-feed through local suppliers.
3.	Farm Mechanization	Lack of modern farm management technologies increases the cost of milk and meat production and hinders the scope for commercialization of farms.	Engage relevant private sectors for strengthening the supply chain of machine and equipment for farm mechanization.
4.	Products Marketing	Absence of dairy mechanization, product diversification and certification, branding and supply network caused a smaller number of large buyers interested to source milk and meat from locality.	Develop industry-grade dairy products through modernization of small processing units and strengthening its supply chain through promotional activities and linkage with national/premium markets.
5.	Production & Marketing of Safe Meat	Lack of knowledge on safe animal husbandry practices hinders commercial growth and market linkage opportunities with premium buyers for the locally produced animals.	Promote contract farming and subcontracting business models to adopt good husbandry practices for producing safe meat.
6.	Access to Finance & ICT	Limited access to financial and ICT services resulted in poor business management and poor business growth.	Create access and usage of advanced financial & ICT services for better transformation of livestock enterprises into profitable business.

Under these eight sub-projects, activities implementation, progress/achievement and results are describing following the intervention areas.

1. Access to Livestock Services:

Creating access to improve and modern livestock services by developing Local Service providers (LSPs) for improving animal health and productivity is the key focus of this intervention. By developing LSPs, both livestock services and the supply chain of vaccines and medicines were improved. The projects have taken initiatives to establish Vaccine Hub, Vet Service Point with joint collaboration of Department of Livestock Services (DLS) and interested private sectors (input companies). This vaccine hubs increase the access of quality vaccine at remotest area of the country. The Hubs linked with the LSPs to provide wider coverage and thereby sustaining the LSP network by securing enough business incentives for them. The project also developed Global GAP (GGAP) Master trainer who are potentially linked with different forward market actors and provide training to the contract growers. The project has mandate to establish private veterinary laboratory to promote quality veterinary diagnostic services for rural dairy producers through a viable business model.

The hubs were linked with different vaccine companies and the DLS to keep up stock of different



Figure 5: Lead Farmers received Training on GGAP

vaccines and ensure easy access for farmers. A total of 2,411 LSPs (Man – 2,371, Woman – 40 and Young – 1,219) received training on “Institutional Development of Livestock Services in the private sector”. These LSPs have provided the following services: 1,314,580 animals deworming, 262,075 animals vaccinated with FMD, Anthrax, and BQ, and 227,575 animals vaccinated with tetra valent FMD. The quarterly performance award-giving ceremony continues to encourage the LSP initiative at the field level. As of December 2023, 227 LSPs received

quarterly performance awards. In collaboration with DLS and Renata Ltd., the PMU supported the

development of the regional veterinary laboratory and service centers, where a registered veterinary surgeon provided animal treatment and required tests. A total of 26,755 Lead Farmers (Man – 10,120, Woman – 16,635, and Young – 12,999) received training on “Global GAP”. Established 217 vaccine hubs/clinics. These Hubs provided 7,00,000 doses of vaccine which reduced the mortality of dairy cattle to 1.3%. These vaccine hubs made available 4 types of cattle vaccine and 2 types of goat vaccine. Around 396,584 people got services from those vaccine hubs. The project has established 7 private veterinary labs across the project area. These labs offering confirmatory diagnostic services for livestock & poultry diseases. Treatment cost reduced around 50% after getting different tests for disease identification. Around 50,000 farmers already took services (at least one time) from these labs.



Figure 6: Regional Veterinary Lab for animal disease diagnosis

2. Access to Feed & Fodder:

Increasing production and reproductive performances by strengthening the supply network of high-yielding fodder, silage, and ready-feed through local suppliers is the key focus of this second intervention. To increase the capacity of dairy producers (meat and dairy producers) on fodder cultivation and feed preparation techniques; the sub-projects were facilitating workshops, training, farmers’ meetings, demonstration plots, etc. Under this intervention, the project supported to establish 435 commercial fodder demonstrations. These entrepreneurs connected to fodder dealers. There were 80 Fodder Markets developed so far. Around 376,988 farmers getting green grass from this arrangement. The project has developed 70 silage enterprises (5-1000 MT of Production), productivity increased in an average 20%. Developed 300 sub dealers (2-5 MT/per month sales), of which 22 developed as dealers (10+MT sales), about

entrepreneurs connected to fodder dealers. There were 80 Fodder Markets developed so far. Around 376,988 farmers getting green grass from this arrangement. The project has developed 70 silage enterprises (5-1000 MT of Production), productivity increased in an average 20%. Developed 300 sub dealers (2-5 MT/per month sales), of which 22 developed as dealers (10+MT sales), about



Figure 7: Fodder Market at the project area

entrepreneurs connected to fodder dealers. There were 80 Fodder Markets developed so far. Around 376,988 farmers getting green grass from this arrangement. The project has developed 70 silage enterprises (5-1000 MT of Production), productivity increased in an average 20%. Developed 300 sub dealers (2-5 MT/per month sales), of which 22 developed as dealers (10+MT sales), about

53,000 farmers purchasing quality ready feed, productivity increased in an average 15%. MoU with Alltech an MNC manufactured and marketing feed additives and nutritional cattle products, which reduced the products pack size for small farmers, available products in 36 Upazilas. The farmers applied these nutritional products to their cattle that reduced methane emission up to 12% & improved 6% feed efficiency. A total of 72 “Farmers Field Days” were organized jointly among DLS, farmers, feed companies and dealers, fodder seed companies, and dealers with approximately 19,004 participants (Man – 9,770, Woman – 9,234, Young – 8,985). In addition, 214 joint campaigns were organized to promote ready feed and calf starters, where 18,186 farmers (Man – 7,751, Woman – 10,435, Young – 10,652) participated. Besides this, 73 joint campaigns were organized to promote fodder seed, fodder, and silage, where 6,507 fodder traders (Man – 3,422, Woman – 6,507, Young – 3,979) participated.



Figure 8: Silage baler machine

3. Farm Mechanization:

The third intervention focuses on Engaging relevant private sectors to strengthen the supply chain of machines and equipment for expanding farm mechanization. LSPs and dairy producers on the use of farm machines and equipment. Training on equipment servicing also can be provided through local vocational training institutions to ensure after-sales service. One-stop service point to provide farm mechanization products and services to the rural producers. Establishing mechanized vermicompost plant to use the cow dung produced in the farm which reduces environmental pollution. The projects have taken initiatives to promote local entrepreneurs for linking organic fertilizer companies as well as to develop their own brands.

Under these sub-projects, the MoU made with Trade Globe Ltd (TGL) to promote machineries among the farmers of dairy sector. The project team organized more than 170 Promotional Seminars



Figure 9: Fodder cutting machines

at field level with the help of TGL, and sold more than 7,699 machines. These machines could reduce around 25% of production cost.

The Entrepreneurs received partial (contributory) support to establish 5 silage rolling machines, 15 fodder rolling machines, 66 fodder dealer points developed, 43 feed grain crushing machines, 419 fodder cutting machines, 15 TMR or feed mixing machines, 56 single milking machines, 20 double milking machines, 9 organic fertilizer production plants from Cattle Urine. In addition, 133 entrepreneurs established Biogas plants, and

238 Vermicompost production plants were established. Each plant has been producing 6-8 MT of compost every month and getting profit in an average of BDT 30,000-40,000. Around 143,000 dairy farmers selling their cow dung to these vermicompost plants. These plants have been able to reduce the environmental pollution caused by dung sustainably.

4. Products Marketing:

The fourth intervention focuses on Developing industry-grade dairy products through the modernization of small processing units and strengthening its supply chain through promotional activities and linkage with national/premium markets. Under this intervention, Producers are trained in processing milk and making other value-added products such as ghee, yogurt, cheese, sweetmeat, etc. Facilitate BSTI and HACCP/ISO certification to improve marketability, commercial viability and quality of the end products. Mechanization initiatives have been undertaken to ensure growth and development of the sector. For local processors, create market linkages with industrial processors and institutional buyers through improved packaging and marketing. Develop and promote local dairy products through social media marketing. Establishing collection points at the dairy cluster and thus facilitate the formal and informal processors to connect with the clusters. The project is working to establish additional chilling plants and pasteurization plant to confirm competitive milk price.



Figure 10: Milk collectors are collecting milk by using project given milk can

The sub-projects subsidized 262 milk collectors (Goalas)s to purchase milk can and to purchase 48 tanker vans to safe transportation of raw milk. Under the project, 380 milk collection centers have been developed to bulking milk as well as to increase marketability and bargaining power of small farmers. The project facilitated to establish 18 chilling plants across the project area. There are 24 chilling plants have been established as a demo effect. The chilling plants have been collecting around 3,900 liter of milk every day and number of farmer engagement is around 40,000. Around



Figure 11: Processed Ghee product marketing under the project

500 Goalas (milk collector) linked with big buyers (formal & Informal), they supply daily 145K liter of milk, 53000 farmers are linked with the Goalas. The project has been working with 577 informal milk processors to strengthen their capacity in terms of product diversification as well as business operation. The project also supported for certifications of their products. There were 57 entrepreneurs received BSTI certificates for their products and 41 factory got ISO:2200 certificate for food safety and hygiene. The project has been working with 17 cheese factories in Thakurgaon region to diversify of their products, market promotion and certification. The project has been working with 142 Ghee Making plant, produces 1.4 MT Ghee daily and absorbing 35K Liter milk daily. The project has established 3 mini pasteur-

ization plants at regional level to promote local brands. The plants are yet to be fully operational. 9 processing plants get supports to produce industry graded dairy products, 8 enterprises got support to trial fortified products with the help of university teachers. Furthermore, nine automated liquid milk packaging plants, 109 automatic cream-separated machines, 22 automatic ghee-making machines, and 22 yogurt incubators by the entrepreneurs have been introduced under the project.



Figure 12: BSTI, ISO and Halal Certification

5. Production & Marketing of Safe Meat:

The fifth intervention focuses on promoting contract farming and sub-contracting business models



Figure 13: premium frozen meat developed under the project

to adopt good husbandry practices for producing safe meat with alternative production and rearing technology that gives the exact expected growth without compromising the concerns over product and consumer safety. Improve infrastructure of existing slaughter houses and establish new points. The project is establishing small scale processing plants at entrepreneur level through developing contract farming. These plants produce safe meat and meat products like special cut meat, meat pickle, paya, vuri etc.

and dairy products. Seven (07) meat processing plants have been improved under this intervention that produced special cut (Tenderloin, sirloin, T-bone) certified meat. Each meat processing plant's average income/month is BDT 1,20,000. Four (04) abattoirs have been set up through which animals (cows and goats) are being slaughtered in a safe, halal, and hygienic manner. This also ensures environmental cleanliness. These slaughterhouses are also ensuring the distribution of safe meat to the people. Besides these, ninety-two (92) Slaughterhouses were Mechanized (Grants for the purchase of modern equipment/machines for butchers, in markets along main roads) as a part of safe slaughtering.



Figure 14: Meat processing plant developed under the project

A total of 15 awareness-raising demonstrations on Garol rearing were conducted in the Bogura district from which the entrepreneurs learned about the variety, species, rearing, and benefits of Garol.

6. Access to Finance & ICT:

The Sixth intervention focuses on creating access and usage of advanced financial & ICT services for better transformation of livestock enterprises into profitable businesses. The project aims to establish telemedicine services that can transform the quality vet service market more accessible to smallholders' farmers and can create income opportunities for veterinary practitioners. This intervention collaborates with banks and formal financial institutions to introduce specialized financing or financial products for livestock and dairy to offer customized individual loan products, especially to small-scale dairy producers. The project is linking the farmers with insurance service which can help farmers evade poverty traps by minimizing their expenses and safeguarding productive resources in years of severe production losses.



Figure 15: ICT based service Center developed under the project

PMU provided training and piloting on TallyKhata/S-Manager apps to 5,745 entrepreneurs (Man – 4,265, Woman – 1,480, Young – 3,251). The project established 70 union veterinary telemedicine centers. Around 14,000 farmers get vet services from these centers. The project provided training on record keeping/Sudokkho apps to 2,000 LSPs and 68 fodder online market developers to open their Facebook page and boost fodder selling. Introduced Payment gateway open for 2,500 enterprises. 6,400 farmers have access to telemedicine under the sub-projects. Two partner organizations piloting cattle insurance which include 200 farmers into this service. Around 46,000 member gets loan from the partner organization.

7. Other Activities:

546 informal processors have been assisted with various services such as skill development, technology transfer, and certification. Around 125,934 members are selling milk daily to these informal processors.

A regional small-scale meat processing plant has been developed by the project for safe meat processing and supply. So far, 12 such processing plants have been set up, benefiting about 6,367 cattle fatteners. Meat selected from a processing plant has been tested and certified antibiotic-free by a government lab. A total of 8,552 farmers have been linked as contract producers.



Figure 16: Small scale Meat Processing Plant developed under the support of the project

Role of Chilling plant

Initial investment: 7,50,000/- Monthly expense (BDT)		Monthly income (BDT)	
Milk purchase (42000lit)*45/-	1890000	Milk sale	2058000
Labor cost (1+2)	24000		
Utilities	35000		
Others	6000	Total income	2058000
Depreciation	6250	Expenditure	1956750
Total	1956750	Net income	99000

Under the sub-project:

Total 42 milk chilling plants have been developed, they are procuring more than 39K liter milk daily. Farmers linked 40000

Employment of poor people: fulltime: 54, part time:60

Project activities:

Capacity building, market linkages & promotions



Figure 17: Monthly Income and Expenditure analysis of a Chilling Plant

Role of Small scale meat processing plant



Per year cattle slaughtered:
Goat: 765
Beef cattle: 462
Contract farming: 580
Employment of poor people: fulltime: 5, part time:7

7 similar small scale processing plants have been set up under the project.

Investment size (without land): 28,00,000/-

Monthly expenses:

Cattle purchase: 315000
labor cost: 42000
Utilities:10000
Others:5000
Depreciation: 15000
Total: 3,87,000/-

Monthly Income:

Meat sale: 319200
Intestine, paya sale: 132000
Total: 4,51,200/-

Net income/month: 64,200/-

Return on total capital: 27.50%

Figure 18: Monthly Income and Expenditure analysis of a Meat Processing Plant

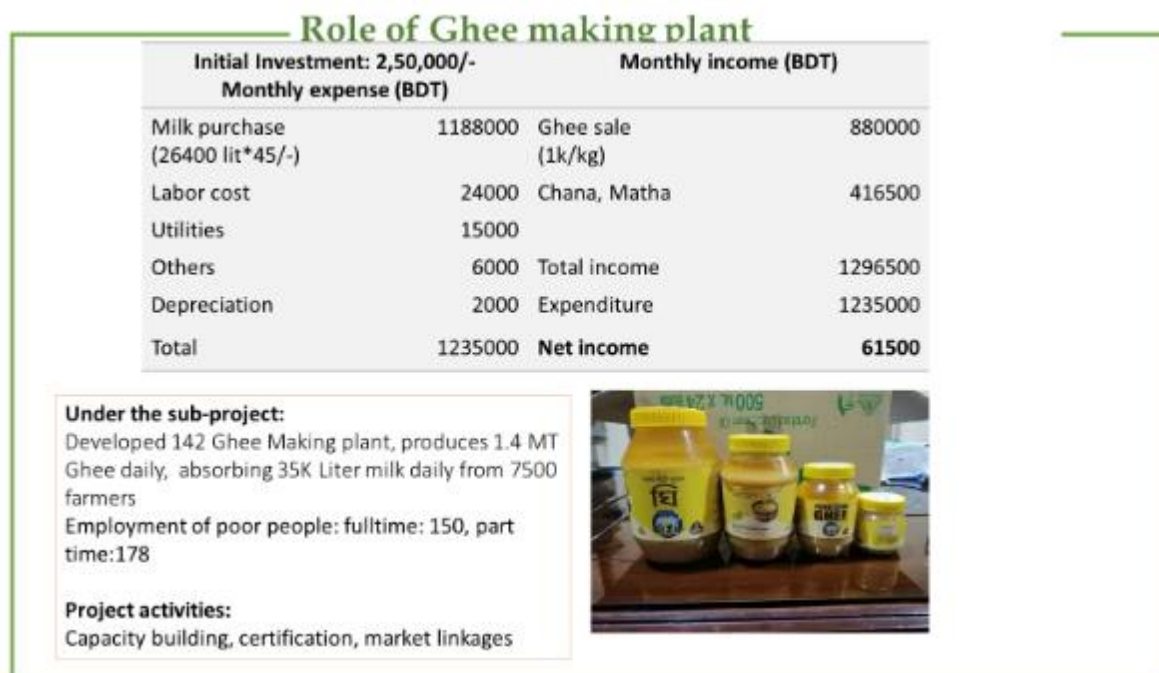


Figure 19: Monthly Income and Expenditure analysis of a Ghee Making Plant

Sub-projects: Poultry

Overall, the poultry sub-sector is considered to have a high potential in local and national markets. Short business cycles, profitability for small operations, and increase demand make poultry a sub-sector with direct benefits to poor and small producers. Therefore, the PMU focused on “Safe Poultry and Poultry Products Market Development” has been undertaken by RMTP. All the agreements focused project activities on the i) production of dressed chicken for the Upazila/district market, ii) production and supply of desi/semi-desi chickens as well as iii) Commercialization of poultry waste to produce vermicompost. Yet, there is the challenge of increasing feed prices. The stagnation of the meat price, thus, makes poultry farming only marginally profitable. Accordingly, the price fluctuation needs to be addressed by the production or marketing of dressed chicken and other chicken meat products in collaboration with supermarkets and restaurants. Moreover, attention is required for the i) improvement of hygiene in the farms, ii) reduction of mortality; iii) use of manure for compost production; iv) availability of curative services, and v) underweight of poultry birds compared to age/feed.

There are eight (08) VC sub-projects titled “Safe Poultry and Poultry Products Market Development”. The VC sub-projects are being implemented through the 12 districts from five divisions. All the sub-project agreements had been signed between PKSf and the respective eight POs. The staff recruitment is done. Around 86,555 participant’s (Man – 17,288, Woman – 69,267, and Young – 40,181) profile data collected by the M&E unit. The POs started the project implementation at the field level. Initially, they are providing training to the selected project participants by themselves or by the local service providers. The list of training provided to the farmers is given below:

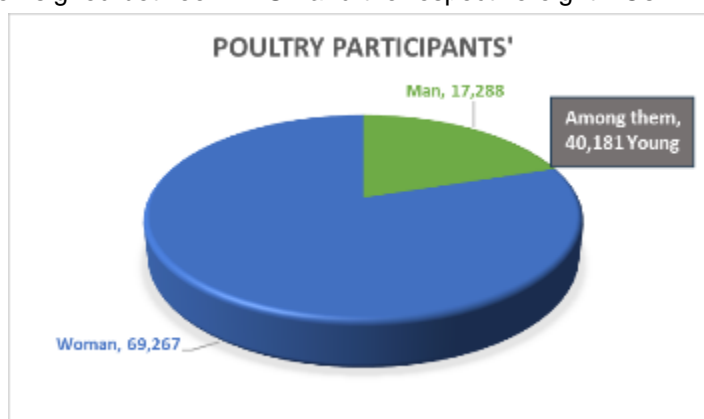


Figure 20: Poultry sub-project participants distribution

Table 11: Training provided under poultry sub-projects

Training Title	Batch	Man	Woman	Young	Total
ToT on Global GAP and HACCP Protocol to the service providers	1	24	0	10	24
Training on Global GAP and HACCP Protocol to the producers	26	2,368	1,224	1,610	3,592
Hands-on training to develop livestock service provider	10	148	62	143	210
Training by LSPs on feed, living, and disease prevention management to the hen rearer	648	1,615	11,341	4,879	12,956
Training by LSPs on feed, living, and disease prevention management to the duck rearer	130	4	2,596	800	2,600
Training by LSPs on pigeon farm development to the pigeon rearer	92	630	1,210	1,158	1,840
Training by LSPs on poultry rearing process to the farmers	327	813	5,727	4,522	6,540

Under these Poultry sub-projects, a total of 7,619 farmers (Man – 5,180, Woman – 2,439, Young – 3,549) attended issue-based meetings for sorting problems and solutions of backward and forward markets. At the union level, a total of 96 vaccine clinic/hubs established and these vaccine hubs were also organized 2,425 campaigns on poultry vaccination and deworming where 1,082,676 birds were vaccinated and dewormed. Aside, 969 birds were vaccinated for Ranikhet, Pox, Cholera, Duck Plague and Duck Cholera. In addition, 333 seminars were jointly organized by farmers, workers, and vaccine/medicine companies on organic safety in farms and farm management, where 6,487 farmers (Man – 3,179, Woman – 3,308, Young – 2,974) participated. Conducted 24 quarterly coordination meetings with DLS, Poultry Association, and relevant actors where 490 participants (Man – 426, Woman – 64, Young – 190) attended the meeting. A lesson-learning/knowledge-sharing workshop was conducted, in which 29 farmers participated. A poultry fair was organized where 1,035 farmers (Man – 865, Woman – 170, Young – 250) participated. Five VC committees for poultry sub-projects were formed consisting of 75 participants, including eight women.

Table 12: POs provided partial financial support to the poultry farmers

SL	Items	Farmers
1.	Refrigerator purchase by LSPs in the cool chain development	109
2.	Meat processing plant development	2
3.	Establishment of Union Level Egg shop for wholesale and/or retail	109
4.	Hygienic and Halal chain shop development	24
5.	Contact farming development for using 10 standards of GGAP	60

6.	E-agents / E-supplier development for poultry or poultry products selling	147
7.	Purchasing S-Manager Apps for commercial farmers or service providers	301
8.	Sub-dealer development for feed promotion for poultry birds	7,219
9.	Duck farm commercialization (DOC Pekin, Maskovi, etc.)	31
10.	Duck farm commercialization (DOC Khaki Campbel and Gending)	28
11.	Chicken farm commercialization (Multicolor table chicken and Sonali – A grade)	26
12.	Chicken farm commercialization (BAU-bro color chicken)	2
13.	Combined farm commercialization (DOC local chicks, and Khaki Campbel and Maskovi)	91
14.	Duck hatchery development through existing entrepreneurs at the district/upazila level	4
15.	Mini-hatching development at the family level (100 eggs capacity)	13
16.	Chicken koop model demonstration	37
17.	Poultry ready feed extension/promotion at union collection center	574
18.	Duck rearing demonstration in a bounded area	20
19.	Model shade-making for poultry birds	714
20.	Pure Sonali Chicken variety demonstration	335
21.	Farst growing local variety chicken demonstration	81
22.	Dealer point development by private veterinary practitioner	2
23.	Poultry Diagnostic Laboratory development by private veterinary practitioner	2

Poultry birds rearing booklet distribution to 23,000 farmers (Man – 2,835, Woman – 20,165, Young – 11,100).

Sector: Horticulture

The RMTP has been rolling out 30 VC sub-projects (Table – 2) through 21 POs of PKSf in 26 districts of Bangladesh. As of December 2023, the project selected 131,567 participants (Man – 93,811, Woman – 37,756 and Young – 39,353). However, the project plans to develop additional VC sub-projects under this sector. The PMU conducted a sectoral impact study and some of the results are described in this section. The sub-project wise progress is given below:

Sub-Projects: Vegetables

Under the horticulture sector, eight sub-projects have been implemented titled “Ecology friendly safe vegetable production and marketing” to sustainably increase the income, food security, and nutrition of marginal and small farmers in ten districts of Bangladesh. These sub-projects focus on i) increasing income through technology-based farming and processed goods production, ii) increase the number of entrepreneurs for processed products production and marketing, iii) local embedded service market development, iv) production and market system development considering the environment, safety, nutrition, and climate change issues, and v) increase women’s participation in business.

During this reporting period, all 75,043 (Man-59,078, Woman- 15,965, and Young- 19,889) participants’ profile information was collected using the KoBo data collection application. The baseline study of all eight sub-projects was completed.

A total of 49,711 (Man – 24,660, Woman – 25,051, and Young – 17,900) participants received training on “Nutrition, climate, environmental and social issues for organizations leaders.” 2,397 microentrepreneurs and vegetable producers (Man – 1,580, Woman – 817, and Young – 865) participated in the training on “Business Management.” The PO staff organized the “Contract Farming” training, where 1,964 contract farmers (Man – 1,492, Woman - 472, and Young - 645) participated. Total of 20,080 farmers (Man – 13,618, Woman – 6,462, and Young – 6,940) received training on “Technology and management of horticulture farming”. In addition, 1,327 farmers (Man - 945, Woman – 382, and Young – 542) received advanced training on “New technology and management of horticulture farming”. A total of 31,124 ME borrowers and producer association members (Man – 12,124, Woman – 19,000, and Young – 10,625) received orientation on financial literacy. The sub-projects provided training on GGAP to 3,476 (Man – 2,743, Woman – 733, and Young – 1,019) farmers. Total of 42 meetings were held on the market linkage between input suppliers and 616 lead farmers. The same market linkage meetings were held between big vegetable buyers and 594 farmers. RMTP has incentivized 1,045 entrepreneurs (Man – 801, Woman – 244, and Young – 307) to set up demonstration plots for safe common vegetable production. Similarly, 521 entrepreneurs (Man – 417, Woman – 104, and Young – 130) received incentives to establish demo plots for safe high-value vegetable production. The project established 263 vermicompost demo plots and 50 commercial vermicompost demo plots. Total of 2,245 entrepreneurs (Man – 2,019, Woman – 226, and Young – 915) tested the soil of their farms with partial support from the project. Total of 22 entrepreneurs received partial financial support for nursery development. A total of 16 vegetables collection centers and 22 safe vegetable outlets developed.

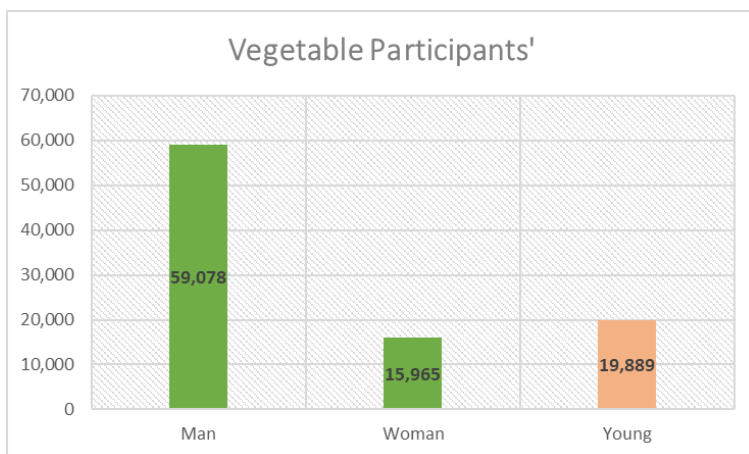


Figure 22: Safe Vegetable sub-project participants distribution



Figure 21: Safe vegetable produced under project

entrepreneurs received partial financial support for nursery development. A total of 16 vegetables collection centers and 22 safe vegetable outlets developed.

Vermicompost Plant: Increases Family Income

Vermicomposting is the process of turning organic debris into worm castings. The emphasis is on waste management rather than creating ideal conditions for raising worms. Project supported vermicompost preparation compound is around 2.5 decimals where yearly production capacity is 60 Mt. Cost of production per metric ton BDT 6,250.00 and average sales price per Mt is BDT 11,000.00 which makes net profit of BDT4,750.00 per metric ton. The yearly profit comes to around BDT 1,32,000.00 from a single vermicompost plant. The main components of vermicompost are cow dung and earthworms which are readily available in their household and nearby community.



Figure 23: Commercial vermicompost demo plots

Sub-project: Vegetables (Other crops)

There are six (06) other small scale sub-projects under the horticulture sector have started the sub-project implementation. Under these five sub-projects, 3,369 (Man1,820, Woman- 1,549, and Young- 988) participants' profile information was collected using the KoBo data collection application as potential farmers. The ecological farming at char lands, agro-ecotourism at coastal region, Integrated cropping in hilly area, sunflower and safe vegetable production, and street food at Cox's Bazar. The following activities were performed by the six sub-projects:

Table 13: POs provided partial financial support to the Vegetable (other crops) farmers

SL	Items	Farmers
Eco-Friendly and Safe Vegetables Production and Marketing in Char Lands		
1.	Training to farmers on ecological farming	276
2.	Training to lead farmers on advanced ecological farming	80
3.	Established demonstration on vegetable production by ecological farming	72
4.	Established demonstration on high value vegetable production by ecological farming	10
5.	Established demonstration plot on commercial organic fertilizer production at the entrepreneurs' level	3
6.	Established demonstration plot on bio-fertilizer production at the household level	10
7.	Provided partial financial support to test the soil nutrition	70
Community level agro-ecotourism development at the coastal region (Patuakhali)		
8.	Training to entrepreneurs on housekeeping and food & beverage service, catering and others	40
9.	Skill development training on crops, vegetables and fish production and poultry rearing naturally	24
10.	Orientation on agro-ecotourism development between entrepreneurs and service providers	208
11.	Training on nutrition, gender, environment etc. to the entrepreneurs	40
12.	Agro-based homestead service development	3
Multilayer integrated garden development and high value crops production and marketing		
13.	Training to farmers on fruits and crops production in organic way	226

14.	Model 20: demonstration	14
Sunflower and safe vegetable production		
15.	Training on sunflower production by mix culture method	100
16.	Training to the farmers on safe vegetable production	99
17.	Established demonstration plot on sunflower production by mix culture method	100
18.	Provided partial financial support to test the soil nutrition	88
Increase production through integrated farm management in Bandarban		
19.	Training to entrepreneurs on livestock and poultry rearing	100
20.	Training to entrepreneurs on fruits-crops production through good practice	56
21.	Provided partial financial support to entrepreneurs for sheep/goat rearing	19
22.	Provided partial financial support to entrepreneurs for hen rearing	15
23.	Provided partial financial support to entrepreneurs for fish culture	5
24.	Provided partial financial support to test the soil nutrition	20
Hygienic street food selling at Cox's Bazar Sea Beach		
25.	Training to entrepreneurs and producer association members on business management	44
26.	Training to farmers on sweet maize production	50
27.	Training to entrepreneurs on different fish recipe	50
28.	Training on nutrition, gender, environment etc. to the entrepreneurs	22
29.	Established demonstration on commercial vermi-compost	1
30.	Provided partial financial support to entrepreneurs for producing and selling of fish fry	1
31.	Provided partial financial support to entrepreneurs for establishing food court	1
32.	Provided partial financial support to entrepreneurs for pickle packaging	4

Sub-Projects: Fruits and Crops

The project is implementing ten (10) VC sub-projects on different varieties of high-value fruits and crops in 14 districts of Bangladesh. These sub-projects are focusing on i) ecology-friendly farming systems for high-value fruits and crops, ii) linkage between nursery owners and farmers for sapling sales promotion and boosting, iii) farm mechanization, iv) small scale local processing, and v) product packaging and marketing.



Figure 24: Learning Exchange visit organized under sub-project



Figure 26: Sapling distribution to the farmers

As of December 2023, the agreements, staff recruitment, and staff orientation have already been completed. The sub-projects staff were trained on the participant's data collection KoBo tool and collected 51,133 participants (Man – 31,401, Woman – 19,732, and Young – 17,968) participants' profiles. All VC sub-projects completed the baseline study with the support from M&E unit. Ten value chain committees were formed under ten POs, with 75 members (Man – 72, Woman – 3, and Young – 27) enrolled. The sub-projects provided training on “Nutrition, climate, environmental and social issues for organizations leaders” to 43,458 farmers (Man – 18,710, Woman – 24,748, and Young – 18,203).

Besides this, the sub-projects provided ToT on financial literacy to 471 facilitators who further cascaded that training to 10,845 ME borrowers and Producer Association members (Man – 4,244, Woman – 6,601, and Young – 4,335). Further, a total of 525 ME borrowers and Producer Association members (Man – 330, Woman – 195, and Young – 267) received training on business management. The sub-projects provided training on climate resilient variety adaptation to 420 farmers (Man – 309, Woman – 111, and Young – 182). Total of 20,385 producers (Man – 10,211, Woman – 10,174, Young – 7,992) received fruit and crop production training using organic processes. Total 180 nursery owners received skill development training on sapling production and mother stock management. Product packaging, processing, labeling, branding and supply chain develop-

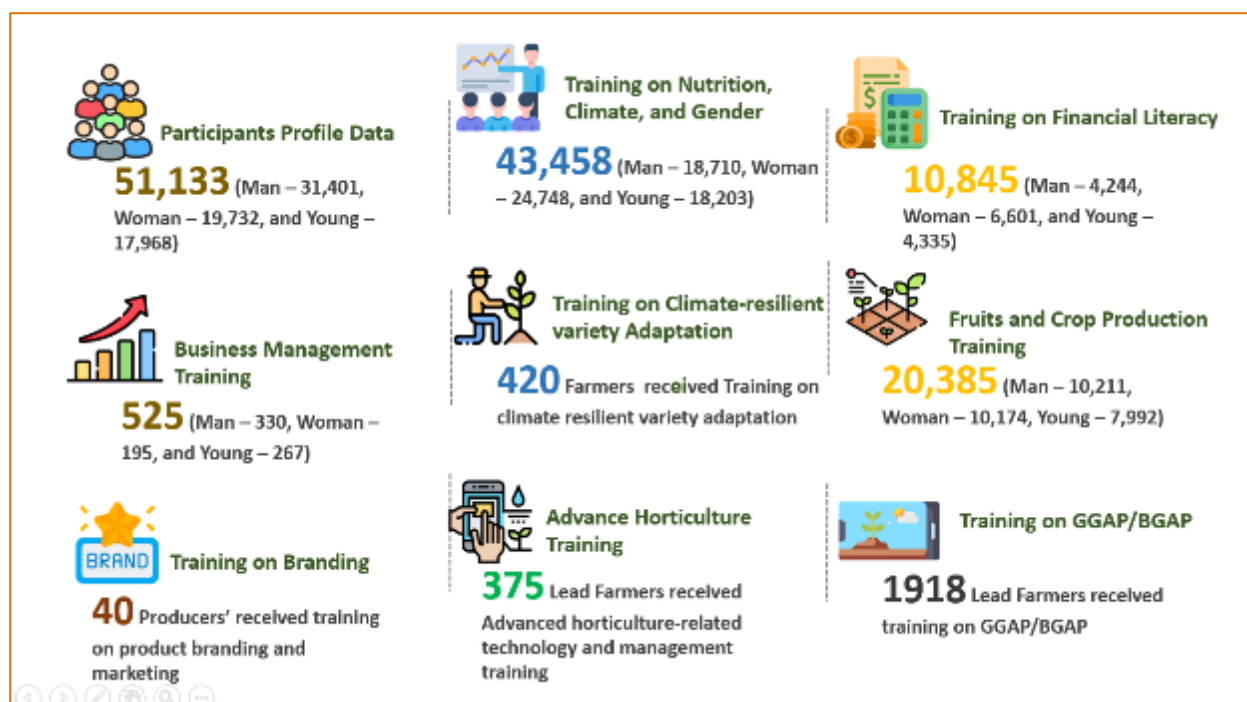


Figure 25: High Value fruits sub-project highlighted Activities

ment training has been provided to 40 entrepreneurs. Advanced horticulture-related technology and management training has been provided to 375 lead farmers, input sellers, and nursery owners. Moreover, GGAP/BGAP/HACCP training has been provided to 1,918 farmers (Man – 1,209, Woman – 709, and Young – 845) for facilitation of the entrepreneurs' level certification process.

The sub-projects have established 2,187 demonstrations of high-value fruits and crops (Mango-508, Custard Apple-72, Coffee-181, Cashew nut-158, Black Peeper- 152, Pomelo- 162, Malta-156, G-9 Banna-201, etc. 26 types of fruits and crops garden demonstration), with 163,876 saplings distributed among the farmers. In addition, the sub-project has provided subsidies to 57 nursery/tissue culture labs for mother stock development, 18 information and input centers development, 26 irrigation system (19 sprinkler and 7 drip) development, and 23 collection centers

development.

A total of 40 MoUs were signed by POs at the regional level with Bio Pesticide, Bio-Fertilizer, Agro Machineries, Nurseries, and Agro Processors for getting downstream technical services, training, and agronomic suggestions at the farmers' doorsteps. In addition, the sub-project conducted several workshops, such as the market linkage between farmers and nursery owners, collaboration between farmers, agri-input sellers, and related companies, and sensitization of product certification between entrepreneurs and certification authorities were conducted where 944 farmers (Man – 841, Woman – 103, and Young – 432) participated.

The sub-project has collected 2,187 demonstrations of high-value fruits and crops GPS locations from the demonstration plots to apply online visualization in google maps.

Sprinkler Irrigation: Rainfall for Tree and Soil

RMTP introduced 19 permanent-type sprinkler irrigation systems in the project area. Due to the scarcity of water during the dry season, farmers struggle to irrigate their land. Mostly they irrigate using the flood irrigation method which is costly and misuse of water is high for orchard management. A farmer introduced sprinkler irrigation at his 70 decimal dragon fruit orchards. He has been involved with RMTP project activity for around 1.5 years and received training on fruit production technology, technical service from project personnel, and a partial grant from the project to set up the irrigation facilities.



Figure 27: Demonstration Plot of Sprinkler Irrigation System

Considering the financial benefit of the irrigation system this is found that for 1 acre of land, sprinkler irrigation cost is around BDT 60,000 which is less than that of traditional flood irrigation in a single year being a cost-effective technology. This technology also reduces water loss by almost 80% than traditional irrigation systems. Around 500 farmers visited the technology and among them, 02 new beneficiary of RMTP established the sprinkler irrigation system at their orchard.

Drip Irrigation: Water Saving Technology

RMTP introduced 07 drip irrigation system at the project area. From the IDI this is found farmers are involved with RMTP for 18 month and receive technical support, training, grant, and linked with different technology. A Farmer introduce drip irrigation at his 132 decimal dragon and mixed fruit orchards.



Figure 28: Demonstration Plot of Drip Irrigation System

Considering financial benefit of drip irrigation system this is found that for 1 acre land, drip irrigation cost is around BDT 36,400, which is less than that of traditional irrigation in a single year which is cost effective technology. This technology also reduces water loss almost 80% than traditional irrigation system. Around 500 farmers visited the technology and among them 02 new non beneficiary of RMTP established the sprinkler irrigation system at their orchard.

G-9 Banana Collection Point: A Place of Farmers' Trust

A collection point is a place near to farmer's field where farmers can aggregate, sort, grade, and package their products in an ideal uniform manner. From project project-supported collection point, this was found that the owner of the collection point doing his collection point business for 2 years and 5 months in the traditional way. The total land size of his collection point is 03 decimal. After involving with RMTP, with a due suggestion from the project he has incorporated safe water facilities for fruit and crop washing, toilet facilities for buyer and seller, resting place for distant buyers, and different communication materials to connect with buyer and seller. In 2023 Around 310 farmers brought their product to the collection point where in 2022 the farmer number was 260. The collection point is getting more popular day to day due to the farmers bringing their products to the collection point from a short distance without getting hustle; Transport cost is minimal as the location is nearby to their farm; direct connection with buyers; they can receive money on the spot. Simultaneously buyers from Dhaka and other cities getting fresh and bulk products directly from farmers at a single point. Employment has been generated at the collection point who are working for grading, sorting, packing, loading, and unloading purposes, and last year around BDT 0.94 Mn wages paid to labor from the collection point. From the collection point, different fruits and vegetables like guava, dragon fruits, Malta, Pomelo, Lemon, Coconut, Bottle gourd, taro, etc. are being sold. With due project support 20 collection points were established in different parts of Bangladesh.



Figure 29: G-9 Banana Collection Point

Table 14: Training provided under high value fruits and crops sub-projects

Training Title	Batch	Man	Woman	Young	Total
ToT on financial literacy	42	417	54	240	471
Training on financial literacy	432	4244	6601	4335	10845
Training on Nutrition, climate, environmental and social issues	1741	18710	27748	18203	43458
Training on Business Management to the ME and PA members	21	330	195	267	525
Training on Climate resilient variety adaptation	22	309	111	182	420
Training on fruits and crops production using organic method	882	10211	10174	9840	20385
Advance training on technology and management of horticulture	15	363	12	130	375
Training on mother stock management and seedling production to the nursery owners	9	180	0	68	180
Training on product packaging, pricing, labeling etc. to the entrepreneurs	2	29	11	25	40
Training on GGAP and HACCP Protocol to the farmers	90	1209	709	885	1918

Table 15: POs provided technical support to the fruits and crops farmers and different actors

Item	Achievement
1 Product submitted for BSTI certification	56 of fruits and other crops processed product
2 Collection point development	20
3 Irrigation system development	26 Sprinkler & Drip
4 Exposure visits for new technology	300
5 Market linkage workshop with different actor	2
6 Demonstration plot establishment of HVFCs	2700
7 Sapling distribution to farmers	190000 saplings
8 Different fruits sapling distributed for mother stock development	85 nurseries
9 Commercial vermicompost & Trico compost demo established	16

Sub-Projects: Oil seeds and pulses

Given the high national demand for edible oil and the crisis around soyabean oil, the RMTP has taken four VC sub-projects titled “Increasing Income of Entrepreneurs through Production and Marketing of Safe Edible Mustard Oil” with four POs in four districts. The staff recruitment, orientation, and training on the data collection tool were completed. These four sub-projects were started in September 2022 and were later scaled up from 50 participants to 500 participants on the recommendation of IFAD Supervision Mission 2022. The staff collected participants’ profile data from 2,000 farmers (Man – 1,512, Woman – 488, Young – 495) through the KOBO toolbox. The project has set 1360 demonstrations for a high-yielding variety of mustard oil production and 12 commercial vermicompost production demonstrations. As of December 2023, the project has also provided subsidized support to 555 farmers for testing the soil quality, two entrepreneurs for supplying shallow machines/irrigation, 10 entrepreneurs for improving oil processing (set up cold press mustard oil processing Machine), and five farmers for testing the product quality. Besides, a total of 14 farmers received partial financial support for maintaining BSTI certification standards.

A cold-pressed mustard oil is extracted without the use of any heat or chemicals. The cold-pressed method of extraction preserves all the nutrients and flavor of the mustard seed. In this method, the seeds are grounded at room temperature and then placed in a press where they are slowly crushed to release their oils naturally. Project support to some of the entrepreneurs and it is found that the average monthly production of cold pressed mustard oil is 520 liters where the cost of production is BDT 205.00 per liter and sales price is BDT



Figure 30: Cold pressed mustard oil Machine operating by a Entrepreneur

230.00 per liter which comes net profit of BDT 25.00 per liter. The yearly profit from the plant comes to BDT 1,56,000.00 from the business. Entrepreneurs collect the mustard grain from selected farmers. The project supported machinery installation, technology, farmers' base that helped his business grow. They used to promote their product through social media marketing, posters, and marketing supported by the project and also at their own cost. They already received the BSTI certificate. Demand for cold press mustard oil is increasing day by day and entrepreneurs want to increase their business volume gradually.

Sub-project: Tulip flower

Under the horticulture sector, the project has achieved remarkable success in piloting “High-Value Flowers (Tulip) Cultivation and Marketing” in Tentulia Upazila, which introduced the cultivation of tulips in the Northern part of Bangladesh. The sub-project started with 140,000 tulip bulbs of six different varieties provided to twenty-two women farmers (in two sessions). All bulbs have grown and bloomed successfully. The news of tulip cultivation published in national print and electronic media has attracted thousands of people to the sites. The achievement of this sub-project piloting opened a new area in the floriculture subsector of Bangladesh. The mission recommended further expansion of tulip production and systemic marketing. The RMTP has withdrawn the support for tulip cultivation this year but still the farmers are producing tulips by themselves. A total of 22 farmers have been producing Tulip flowers. Cultivating the Tulip flower has increased the overall income of the Tulip Farmers. It has increased their savings. All the Tulip Farmers were women, they said these income and savings increased in their acceptance in the family. Women entrepreneurs play a leading role in making important decisions for their families. They also make family planning decisions by themselves. Socially, a respectable environment has been created for women entrepreneurs. They are getting the opportunity to participate in various social functions and events. Neighbors were initially negative, but now everyone is positive. Women are now ahead in using various social resources or receiving services. If necessary, entrepreneurs are getting the opportunity to move freely to hospitals, banks, and markets.



Figure 31: Women empowered by cultivating Tulip flower

Sector: Aquaculture and Fisheries

Under aquaculture and fisheries sector, the sub-projects have been implementing focusing on the production & supply of safe fish & diversified fish products. To accelerate it, the activities are included which are, i) capacity building of producers, processors, and traders on GAqP and HACCP, ii) production and productivity-enhancing technologies dissemination, iii) processing of fish products (ready-to-eat/cook fish products), iv) supply of good quality inputs (including feed, fry/fingerlings, PL & probiotics), v) service market development with LSP, vi) enhancement of hygiene and sanitation of local fish market/depot/wholesale, vii) branding, certification, and traceability of fish products.

Sub-Projects: Aquaculture and Fisheries

A total of 21 sub-projects have been implementing titled “Production and marketing of safe fish and fish products” to sustainably increase the income, food security, and nutrition of fish farmers in Bangladesh. The sub-projects are implementing considering the market-based solutions of the prevailing constraints/problems in fisheries sector are given below:

Table 16: Aquaculture and Fisheries sub-projects Intervention area and Constraints

Sl. No.	Area/ Stages	Constraints/Problems	Market based solutions
1	Inputs (Fry/fingerling/PL, feed, aqua-medicines etc.) supply & use	Lack of awareness about the quality of inputs, lower quality inputs even higher price, indiscriminate use of chemicals and absence or inadequate supply of probiotics, high yielding carps & high value indigenous fish fry and SPF or PCR tested PL hinder the growth performance and safety issues of produced fish and shrimp.	Educate about the quality of inputs, functional linkages of local input suppliers with company and make a provision for supplying quality inputs, probiotics, indigenous & high yielding variety of fry & PL for the production of safe fish.

2	Production of fresh fish (Carps, high value native species, shrimp etc.)	Fish culture in traditional way, lower farm management practices, higher input cost, lack of record keeping and lower extension of modern technologies increase the production cost and reduced the fish & shrimp production.	Awareness & capacity building of producers on modern fish production technologies and technology dissemination through piloting. Also, promote production & use of black soldier fly larvae (BSFL) in fish production.
3	Technical and business services	Lack or limited technological, technical & business development services and less mobility or access to technical & financial services hamper the production and product quality of fish & shrimp.	Access to technical & technological services through developing LSP/ Lead farmers & establishing 'Fish Service Center' and develop linkages with service providers for business development services.
4	Diversified/Value added fish products ('Ready to Cook' and 'Ready to Eat') development	Absence of policy support, production skills and unstructured market and consumer acceptance of processed fish products, entrepreneurship development is not remarkable for diversified/ value added fish products development and marketing.	Promote entrepreneur development through skills development, policy-advocacy support and promotional for processed fish products
5	Product Marketing (Fresh & Processed fish products)	Lack of market information, less/ lack of knowledge of online marketing, branding of products and absence of marketing facilities or facilities for premium prices discourage the entrepreneurs for safe & quality fish & fish products development and marketing	Access to market information and increase the marketing facilities, branding & online/social media marketing promotion, encourage the entrepreneurs for safe fish & fish products development and marketing.
6	Traceability and Certification	Lack of knowledge & awareness about the traceability, maintenance of traceability, knowledge on GGAP & HACCP and less opportunity for certification of safe products led to inability for capturing the premium buyers both in national and international arena.	Increase the knowledge & awareness about the traceability, GGAP & HACCP, piloting of IOT & AI for traceability and make a provision for certification of safe fish products.

As of December 2023, a total of 21 VC sub-projects (7 in the first round and 13 in the second round, and 1 in third round) agreements have been signed between PKSF and POs to implement "Safe Fish Products Production and Marketing" in eight districts of Bangladesh. The projects have collected 125,562 participants profile data (Man – 82,526, Woman – 43,036, and Young – 40,393). The staff recruitment, orientation, and training on participants' data collection have been completed. The following training provided to the project participants.

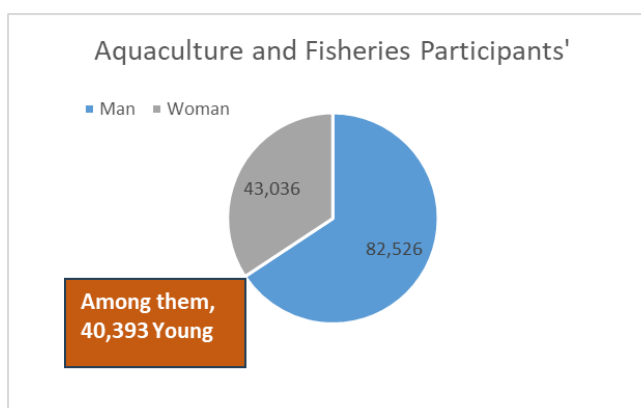


Figure 32: Aquaculture and Fisheries sub-projects participants distribution

Table 17: Training provided under aquaculture and fisheries sub-projects

Training Title	Batch	Man	Woman	Young	Total
ToT to ME borrowers and PA members on financial literacy	21	320	62	231	382
Training to ME borrowers and PA members on financial literacy	4,254	41,028	45,846	38,661	86,874
Training to ME borrowers and PA members on Nutrition, climate, environmental and social issues for organizations leaders	4,209	40,102	46,133	38,696	86,235
ToT on Global GAP and HACCP Protocol to the service providers	1	17	3	13	20
Training/orientation of fish farmers on Good Aquaculture Practices (GAqP) for safe fish production	2,758	49,109	33,384	36,181	82,489
Training on business management for entrepreneurs and producer association members	61	1,298	315	754	1,613
Training on fish protection during flooding and natural disasters and the adverse effect of the excessive use of feed, chemical fertilizer, and obsolete chemical particles in the fish farm	166	2,690	1,228	1,766	3,918
Training on the quality of inputs and use restricted & unrestricted inputs for safe fish production	1,776	28,310	20,535	20,969	48,845
Trained the Lead farmers/ LSP on Good Aquaculture Practice (GAqP) and modern technology use in fish farming	79	1,478	274	859	1,752
Training on Good Aquaculture Practice (GAqP) and farm certification to the lead farmers	17	444	54	249	498
Skill development on fish/prawn culture using intensive (bio-flock/bottom cleaning), black soldier fly and probiotic production to entrepreneurs	24	352	64	188	416
Training on environment friendly pearl culture with fish to the fish producers	2	42	8	26	50
Skill development on mussel and pearl products processing to the entrepreneurs	1	15	0	11	15
Provided training to the workers engaged in fish handling on 'Good handling practices'	14	326	5	130	331

As of the reporting period, a cross-learning visit where 305 farmers participated in the event. The VC sub-projects organized a total of 65 field days to showcase the results of the demonstration ponds where 4,022 participants (Man – 2,619, Woman – 1,403, and Young – 1,863) physically observed the results.

Under the Fisheries & Aquaculture sector, the implementation progress/achievement and results of 21 sub-projects are presented below following the intervention areas.

IFAD Mission visited the safe fish producing beneficiaries of IDF under RMTP

The IFAD Mission visited several activities of the sub-project “Production and marketing of Safe Fish & Fish products” implemented by IDF, a Partner Organization (PO) of PKSF in Chattogram District dated 04 October 2023. The mission observed the hatching technology of fertilized eggs from Halda River, fish nursery, semi-intensive carp-golda fish farming & IoT-based water monitoring system in aquaculture, local service provider, "Ready to cook" and "Ready to eat" fish products enterprise, etc. The mission members shared their suggestions, and ideas with the entrepreneurs. They also discussed the production process, good aquaculture practices, hygienic practices, market potentials, and future action plans. They also took part in a group discussion with beneficiaries on gender, environment, nutrition, and sustainability of different value chain interventions. The Mission highly praised the successes of the project activities.



Figure 33: IFAD mission visited project activity

1. Inputs (Fry/fingerling/PL, feed, aqua- medicines etc.) supply & use

During this reporting period, 142 nursery & hatchery owners received support for producing and supplying quality fry/fingerlings and PL. 146 entrepreneurs received support for the production of Black Soldier Fly Larvae (BSFL) as an alternative source of protein for fish feed. All of them are successful in their business area and among them, the below represent their success.

Table 18: Activities completed under the intervention of Inputs supply and use of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Support to fish nursery for the production of SPF PL, Crablet, and fish fry of Chitra, Dantina, Vetki, Parshe, Bhangon, etc. species	3
2.	Support Nurseries for nursing of fast-growing fishes (Halda river fry, G-3/ Suborno Rui) and Galda shrimp fry/larvae	122
3.	Support entrepreneurs to establish/operation of hatchery for brood development, and quality fry production locally of high-value indigenous variety/ coastal fish variety (Chitra and Dantina)	14
4.	Establish demonstration plots for black soldier fly (BSL) larvae production	146
5.	Brood bank development using Halda river fry and entrepreneurs' development for supplying to hatchery owners	3
6.	Support for local-level low-cost & qualitative fish feed production using black soldier fly larvae, trash fish, seaweed, fish by-products, etc.	5

Fish nursery owner Md. Azizul Haque (age 40, Mohanpur, Rajshahi), has been producing fish fingerlings for several years. He was nursing and collecting carp hatchlings from hatcheries and was unable to earn enough economic benefits. He received support under the activity named “Support Nurseries for nursing of fast-growing fishes (Halda river fry, G-3/ Suborno Rui) and Galda shrimp fry/larvae” and technical assistance under the project. He collected 1 kg hatchling of G-3 Rui (Labeo rohita) fish and started for nursing in 33 decimals of a pond. At the end of the 3 months nursing period, he harvested a total of 70,000 pieces of G-3 Rui fingerlings which is 650 kg in weight. He got a 20-22% higher survival rate and a higher growth rate than other Rui fish. He earned a total of BDT 140,000/- by selling the fingerlings and he also stocked fingerlings in his grow-out pond costing BDT 55,000/-.



Figure 34: Fish nursery owner harvesting G-3 Rui

The entrepreneur made a profit of BDT 1,15,000/- which is higher than the previous year's profit of BDT 80,000/-. He said, many people came to know about the G-3 Rui fish, created a market for this fast-growing fish variety, and are interested in buying from him next season.

146 Participants received the support of “Establish demonstration plots for black soldier fly (BSL) larvae production”. Most of them are doing well and earning profit regularly. One of the successful woman entrepreneurs named Mrs. Masuma Begum (age 37, Manipura village of Raipura upazila under Narsingdi district). She participated in a training session where she learned about black soldier fly larvae (BSFL) and showed interest in BSFL production. With the grant support from RMTP, she started BSFL production. After six months of rearing, she is currently producing 100 to 120 kg of BSFL per month. Now she is applying BSFL in her ponds as feed, thus saving BDT 10 to 15 thousand per month. On the other hand, she made a profit of BDT 40 thousand by selling Pupa (mother) and larvae from this demonstration. Her success is spread around the villages and she presented her success on farmer’s field day (FFD) where 60 to 70 fish farmers were present. Many farmers in the area have expressed interest in producing BSFL. Today, Masuma Begum runs a growing fish farm business in Raypura, Narsinghdi who credits her success to RMTP projects and she is planning for BSFL production on a bigger scale.



Figure 35: successful demonstration plots for Black Soldier Fly (BSL)

2. Production of fresh fish (Carps, high value native species, shrimp etc.)

During the reporting period, 328 producers received support to demonstrate different fish farming technologies production to expand these among the fish & shrimp producers. All of them are successful in their business area and among them, the below represent their success.

Table 19: Activities completed under the intervention of production of fresh fish of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Establish demonstration plots on semi-intensive and improved extensive culture methods for safe fish & shrimp (bagda) production	57

SL	Items	Achievement
2.	Establish demonstration plots on bio-flock culture system for producing fish and high value vetki	4
3.	Establish demonstration plots on improved extensive/semi-intensive culture methods for safe fish and prawn (golda) production	109
4.	Establish demonstration plots on intensive (Bottom cleaning in Tanks, RAS, etc.) culture methods for safe fish production	28
5.	Establish demonstration plots on farm mechanization and smart aquaculture solution (IOT & AI) for increasing its use	23
6.	Establish demonstration plots on fish culture using pen-culture process in the inundated area of Bhabadah beel	8
7.	Establish demonstration plots for the use of probiotics for safe fish production	58
8.	Demonstrate pearls (imaging pearls) production technology from freshwater mussel	41

A total 57 participants received support under “Establish demonstration plots on semi-intensive and improved extensive culture methods for safe fish & shrimp (Bagda) production”. Mithu Rani Mondal (age 40, Dumuria upazila of Khulna) received support under this activity. She is a successful woman entrepreneur in the Fisheries sector. She received technical training and grant support for establishing a demonstration plot of semi-intensive fish farming method in her 99 decimals of Gher. Through the proper management practices & using quality inputs, she got a total production of 2800 Kg worth BDT 3.3 million by investing BDT 1.2 million. This year she made a profit of BDT 2.1 million which is more than double compared with the previous year. She is planning to increase her culture area by taking land lease.



Figure 36: Demonstration plot of semi-intensive fish farming

Lakshman Kumar Bag (age 45, Kalbaria, Debhata, Satkhira) received support under the activity “Establish demonstration plots on bio-flock culture system for producing fish and high-value Vetki”. He was farming carp fish culture in his 30 decimals pond in a traditional system and the production was very low. After involving with the project, he got training and technical assistance in good management practices of fish. In June 2023 he received BDT 20 thousand as grant support for the demonstration of ‘Vetki-carps culture’. The total expenditure in this culture was BDT 38 thousand and after six months his total income was BDT 82 thousand by selling 112 Kg Vetki & 74 Kg other fishes. He made a profit of BDT 44 thousand and met the nutrition of his 5 family members by taking fish from his cultured pond. He is continuing the Vetki culture. He is an inspiration to local farmers who are willing to culture Vetki fish. He is intended to culture Vetki in a large pond in the next year to make a bigger profit.



Figure 37: Demonstration plots on bio-flock culture system

10 participants received support under the activity “Establish demonstration plots on improved extensive/semi-intensive culture methods for safe fish and prawn (Galda) production”. All of them are doing well. Mr. Biplab Roy (age-38, Alipur, Monirampur upazila under Jashore district). Previously, he cultivated fish in his 42 decimals pond in the traditional way which did not yield much. Then he became a member of RMTP implemented by RRF and received technical training on good fish farming practices and the use of modern technology in fish farming. Putting his interest and training knowledge into practice helped him to set up demonstration plots of safe fish and shrimp farming in a semi-intensive system. He stocked 4,500 Galda PL and 900 Carp fingerlings in his pond. He also applied probiotics in his pond and his total expenditure was BDT 65 thousand. He earned a total of BDT 200 thousand by selling Galda and carp fishes from where his net profit was BDT 135 thousand which is more than double that of the previous year. Other farmers have also started fish farming in this region with improved methods and he is a role model.



Figure 38: Demonstration plots on improved extensive/semi-intensive culture methods

3. Technical and business services

During the reporting period, 1,752 lead farmers/ LSPs developed on Good Aquaculture Practice (GAqP) and modern technology use in fish farming training, 143 ‘Fish Service & Information Center’ established under the project, and engaged 12 private sector entities for ensuring technical, advisory services and quality inputs to the producers. Also, 52 campaigns were organized to increase awareness among fish & shrimp producers on water & soil testing. All the activities carried progressive result and success.

Table 20: Activities completed under the intervention of Technical and business services of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Development of Lead farmers/ LSP through Good Aquaculture Practice (GAqP) and modern technology use in fish farming training	1752
2.	Establish & operate service center ‘Service & Information Center for Fish’ by LEAF, Lead Farmer & input suppliers	143
3.	Arrange campaigns for increasing awareness among the fish & shrimp producers on water & soil testing	52
4.	Support on soil and water testing of fish farmers with local service providers	1,698
5.	Learning center established for entrepreneurs’ skill development on black soldier fly larvae production	1

Jahangir Alam (age 38, Sreepur, Kaliganj, Satkhira) is a fertilizer trader. He did not do well to run his fertilizer business. He was enthusiastic about running well his business and searching the sources. By this time, he received training from the project and was willing to do something new. With the grant support of BDT 50 thousand, he established a **“Fish Service & Information Center”** in June 2023. He started to serve technical knowledge, advisory services, and water-soil testing services to the fish & shrimp farmers. Now he is selling aqua medicine, lime, zeolite, bleaching powder, and different types of fish feed from the center. Presently, he is providing water & soil testing & advisory services without any fees, for that reason his sales increased about 30%. Now, his monthly earning is BDT 23 thousand, but in the previous, he can earn only BDT 15 thousand. He has created employment for one person and local farmers are very happy by receiving testing & technical services from him.



Figure 39: A trader smile face who established fish service and information center

Most of the fish producers apply chemicals in their pond/Gher without doing water quality tests. The project organized a free campaign to increase awareness among fish & shrimp producers on water & soil testing at Bihigram market in Adamdighi upazila through the lead farmers. The campaign involved extensive publicity in that area for soil and water testing so that the fishermen could participate in the campaign and brought their pond water for free water pH, Ammonia & other parameters testing. With the help of a private sector representative, the local service providers trained how to test the pH and Ammonia of water by hand and made the campaign successful by providing services to the fish farmers accordingly. A total of 80 fishermen received service in the campaign and local dignitaries endorsed this good initiative. This campaign was organized by Mousumi (implementing PO of RMTP).



Figure 40: Campaign organized for pond water and soil test

4. Diversified/Value added fish products development

Under the fourth intervention of aquaculture and fisheries sub-projects, a total of 48 participants received support for ‘Ready to Cook’, ‘Ready to Eat’, and ‘value-added fish products (dry fish)’ under the project. All of them are doing very well, the below represent their success.

Table 21: Activities completed under the intervention of Diversified/Value added fish products development of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Support to the microentrepreneurs for micro level value added fish products (fish ball, fish cutlet, fish stick, fish fry, fish barbecue, hilsha barbecue etc.) production and marketing	27
2.	Piloting of “Ready to Cook” fish products development and marketing through micro-entrepreneurs	13
3.	Support to the microentrepreneurs for micro level value added fish products (dry fish) production	8

Sabur Sheikh (age 42, Panchbibi upazila under Joypurhat district) is a chef who used to work in Dhaka and Joypurhat. He was trying to use his working experience and start something related to his experience.

He was enrolled in the project as an entrepreneur of 'Ready to Eat (R2E)' fish products (fish singhara, fish ball, fish cutlet, fish stick, fish fry, fish bar-b-que, fish sandwich, etc.). He received technical knowledge and grant support from the project and started his dream business by himself. He is using safe fish from project participants to produce R2E products and all the products becoming popular among all types of customers irrespective of age, education & occupation. He also served his food items to different offices on different occasions. As a successful entrepreneur, he received felicitation from Joypurhat District Administrator and Hon'ble Member of Parliament for contributing to the production of value-added fish products during the last "Fish Week 2023".



Figure 41: An entrepreneur receiving an award for his work from the local MP

Md. Mozahidul Islam (age 40, Kotalipara upazila of Gopalganj district) is a successful entrepreneur for 'Ready to Cook (R2C)' fish products development and marketing. Previously, he was operating a printing business in Dhaka but faced a great loss during the COVID-19 pandemic and returned home and thinking about what he can do. Later on, he received technical & grant support of BDT 375 thousand from RMTP implemented by Padakkhep Manobik Unnayan Kendra (PMUK) and he invested total BDT 650 thousand to operate the R2C fish products enterprise. Now, he is running this business successfully by producing & supplying R2C fish products. He has established a brand name 'Nashib Agro & Fishery' and sells fish products at local and distant markets. He also uses social media platforms to sell his products. He is selling an average of 500 Kg R2C products worth BDT 200 thousand and made a profit of BDT 40 thousand per month. Through this initiative, he has created job opportunities for 14 village women. He is happy to operate this enterprise and extend his enterprise in the future. Now, he is an idol of the unemployed youths and many people come to see his enterprise.



Figure 42: Displaying Ready to Cook Fish products

5. Product Marketing (Fresh & Processed fish products)

During this reporting period, 331 workers were trained on 'Good handling practices of fish' under the project. 35 markets/arots supported for hygiene & sanitation improvement under this activity. 6 entrepreneurs received support for online marketing of their products, the below are represents their success.

Table 22: Activities completed under the intervention of products marketing of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Improvement of local fish market of fish arot (slaughtering house, SS grading table, SS basin, plastic carat, ice crusher, safe drinking water supply, cool chain development, sanitation and hygiene etc.)	35
2.	Support entrepreneurs to create separate supply chain (online marketing, outlet dev. etc.) for safe fish	6
3.	Established display and sales center of ornaments made with pearls	1

Kashimnagar Wholesale Fish Market is located at Paikgacha upazila under the Khulna district. This market has been playing a significant role in the fish supply chain of the south-western part of the country. However, due to a lack of awareness about handling fish and shrimp and the absence of good hygiene & sanitation facilities, reduced the price of fish, and increased the fish waste. To increase knowledge of safe fish handling and to improve sanitation facilities for market people, the project has taken initiatives such as providing training for workers on 'Good handling Practices', provided support 22 SS Grading Table for auction, and construction of Sanitary Latrines for market people. As a result, the quality of the fish has improved and the producers are getting a good market price. Finally, it is helping safe fish production & marketing positively.



Figure 43: A fish seller is using SS Grading Table

6. Traceability and Certification

Table 23: Activities completed under the intervention of Traceability and Certification of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	ToT on Global GAP and HACCP Protocol to the service providers	1
2.	Piloting of IoT use in Aquaculture	2

Shaiful Alam is a fish farming entrepreneur who used to monitor his fish farming manually and was not able to maintain water parameters such as pH, DO, NH3, and Temperature of his pond area. As a result, he was not getting the desired production result. Later, he participated in various trainings and meetings organized under the project (implemented by IDF). From these sessions, he learned about the Internet of Things (IoT) in aquaculture. He got his interest to use this technology in his fish farm. Subsequently, he set up IoT-based monitoring system for water parameters in his 30 decimals of ponds with the contributory support under the project. This system is a Mobile-based system that serves to monitor the pH, DO, NH3 & Temperature Values. He is using a smartphone to get IoT data of water parameters to make it easier for him to view data & information remotely and take measures accordingly. Now he has successfully cultivated fish in the nursery pond and so far, he has sold fry about BDT 326 thousand which is higher than the previous year. 'Many fish producers come to know about the technology', said Mr. Shaiful. In the future, he would like to create a complete smart fish farming project where a smart fish feeder to provide feed remotely will be used as a web-based system using IoT technology.



Figure 44: A fish farmer install IoT to check water quality

7. Others activities

The project also implementing some other activities such as Creation of alternative employment of fishermen, Support to Fisheries-based ecotourism development, etc. These activities have created greater results and the following are the representation of this:

Table 24: Activities completed under the intervention of other activities of aquaculture and fisheries sub-projects

SL	Items	Achievement
1.	Creation of alternative employment of fishermen & PL/crablet collectors by involving fish culture, fishing gear making, value-added fish products development, and eco-tourism business	69
2.	Support to Fisheries-based ecotourism development through floating restaurant/boating, fishing etc. in the river/beel/inundated water.	2
3.	VC Steering/ Governance Committee formation and arrange a quarterly meeting	20

Mitali Rani Biswas (age 26, Tala Upazila of Satkhira district), skilled in weaving fishing nets. However, due to the lack of sufficient capital, she could not weave nets by purchasing raw materials. Hardly, she could few some nets, but she could not sell these at a reasonable price due to a lack of market linkages. She received support under the activity of “alternative employment of fishermen” in net weaving. She received a contributory grant support of BDT 20 thousand to purchase net weaving materials. Moreover, by purchasing raw materials for net weaving, she created job opportunities for five more women in her community. Alongside household chores, she is earning BDT 6 thousand monthly from this venture. She has further expanded this initiative by taking a loan from the “SUS” a PO of PKSF. Along with her husband, she contributes to the family establishes her dignity in the family, and plays an important role in family decision making.



Figure 45: A woman weaving fishing net

Processing products under RMTP

One of the important activities of RMTP is processing and marketing of locally produced Agri-products in a safe and nutritious manner. For this, those who were working on a small scale and interested were being trained on specific product processing. Modern, low-cost, and user-friendly Machines were introduced. Contributory supports were given to the interested entrepreneurs to buy the machines; arrange learning visits to learn the production process, marketing, quality certificate earning process, and develop required infrastructures. After the production of the processed products, the enterprises were supported for applying to the BSTI, ISO, Halal, etc. for their product quality standard. Based on the enterprises' needs, they were linked with POs for loans as part of the



Figure 46: Processed products under RMTP

“Access to Finance”. The Farmers (producers’ group) were linked with the concerned enterprises to sell their safely produced products. Most importantly, the production places (factories) are being ensured with product hygiene and workers' safety.

To promote and increase the sales of the processed products, prepare promotional materials, develop branding, organize media coverage, prepare TVC, and post it on social media like Facebook and YouTube for additional marketing purposes.

Table 25: Processed products developed under RMTP (3 sectors)

SL#	Name of process products	Number of enterprises	Sector
1	Pumpkin Pill	8	Horticulture
2	Potato Chips	7	Horticulture
3	Pickle	83	Horticulture
4	Coffee	3	Horticulture
5	Cake	10	Horticulture
6	Cold Pressed Edible Oil	10	Horticulture
7	Spice (turmeric, ginger, etc.)	11	Horticulture
8	Ready to Cook (Fish Products)	13	Fisheries and Aquaculture
9	Ready to Eat (Fish Products)	27	Fisheries and Aquaculture
10	Dry Fish (Value Added)	8	Fisheries and Aquaculture
11	Mini Celling Plant	18	Livestock and Poultry
12	Meat Processing Plant	7	Livestock and Poultry
13	Vermicompost	174	Livestock and Poultry
14	Ghee Factory	125	Livestock and Poultry
Total		504	

Sub-component 1.4. Enterprise Strengthening

The project intends to engage GGAP/HACCP assurer firms/individuals to assist in introducing BGAP-related protocols and training master trainers in GGAP. Currently, there is an acute shortage of Bangladeshi assurers. Therefore, the project will explore opportunities to support the training of qualified Bangladeshi in-country and abroad to serve the initial purpose. Yet, in a longer-term perspective, the GGAP organization is to be approached to set up Global GAP training facilities in collaboration with, for example, Bangladeshi universities.

The PMU has collaborated with **Bio-Tech Mushroom** to organize ToT on GAP & HACCP protocols. Bio-Tech Mushroom organized two batches of ToT for 60 participants, which SGS-Bangladesh conducted. The master trainers then cascaded the training to 32,650 participants (Man – 14,519, Woman – 18,131, Young Man – 6,876, and Young Woman – 8,236). Besides training BGAP/HACCP assurers for downstream agribusinesses, other sector-specific trained persons are assisting to producer groups in achieving national quality and safety standards.

There was a target of 20,000 rural enterprises accessing business development services (BDS) under output 1.4 of the DANIDA system indicator. The project collaborated with 32,700 rural enterprises to access BDS. The BDSs are mainly access to finance, access to feed and fodder, access to ICT, access to the premium market, livestock services, and mechanization (Meat and Dairy). The other sectors will collaborate for BDS, and the achievement will increase. Therefore, it seems the project will achieve a higher target in this indicator.

Sub-component 1.5. Policy/practices dialogue

The VC sub-project proposals prepared for the meat and dairy products have identified areas for policy intervention, including (i) introduction and extension of insemination services for goat, sheep, and buffalo in Bangladesh and (ii) introduce meat-type livestock breed and BGAP and ban on importing meat in Bangladesh. Regarding the first issue, BRAC, as first ever in Bangladesh, has received the government's approval to extend artificial insemination (AI) services for goats, sheep, and buffalo in Bangladesh. PKSF signed an MoU with BRAC on 15 June 2022 to introduce AI services. Regarding the second issue, the Department of Agricultural Extension (DAE) already took the initiative to introduce BGAP in the agriculture sector first ever in Bangladesh. PKSF is trying to introduce GGAP in the livestock sector by negotiating with DLS. In this regard, PKSF is preparing a policy paper to create a national demand, and accordingly, PKSF, along with DLS, is trying to introduce GGAP in the livestock sector. In addition to this, PKSF has developed three ToR for developing policy papers on the three sectors of Agriculture i.e., Livestock, Fisheries, and Horticulture. The process of developing policy papers is ongoing, and it will finally be completed by June 2024.

The POs organized eight policy workshops with the stakeholders under the three sectors at the district level, where government officials, NGO and private companies' representatives, Local Service Providers, and Lead Farmers were present. For example, the output under the livestock sector was sorted out by the need to establish the slaughter house and found the barriers as well. As a next step of action, the participants came to a consensus that they needed to advocate for it with the local administration (Deputy Commissioner, DC) and the law enforcement force (Superintendent of Police, SP). The project is now planning to organize a national level workshop with the relevant authorities to review or revise the policy. The project also has conducted regional level dialogue and workshop on 'Specialized ME loan' with the POs. Also, RMTP has developed a policy paper on 'Special ME loan, which is adopted by PKSF. As a result, microenterprises borrowers are now enjoying 16% interest rate of "Specialized ME loan' at field level with decline methods.

Component 2: Financial Services

The outcome of this component is to provide 'sustainable financial services for microenterprises and growing/larger enterprises and agribusinesses.' There are several ME loan components in PKSF, where RMTP is one of the contributors. In June 2020, the ME loan portfolio of PKSF was USD 263,493,223, with the target to reach USD 550,804,599 by the end of the project. As of the reporting period, the ME loan portfolio is increased to USD 558,750,089 (101.44% increase), which is already reached the end target. There are two outputs with this component; 2.1: Microfinance through POs; and 2.2: Commercial finance through large MFIs. The progress according to the sub-components is given below:

- **Subcomponent 2.1: Microfinance through POs**

PKSF continues to provide ME loans using project resources and RMTP's line of credit. As of November 2023, under RMTP, the cumulative disbursement from PKSF to POs for the ME program (Agrosor) was BDT 34,339.02 million (USD 399.99 million), and the cumulative recovery was BDT 26,074.54 million (USD 303.72 million). Since June 2020, the increase in ME loans outstanding under RMTP was BDT 8,142.44 million (USD 69.78 million). Using this ME loan outstanding, the project covered the number of borrowers 83,127 (Man – 16,756, Woman – 66,371, and Young – 14,697), which is around 83% of the total target (100,000). The average loan size to the borrowers increased from USD 1,501.0 to USD 2,132.7 (70.4% increase).

Table 26: Information on microenterprise program financial services at a glance

Subject Level	As of Jun'20	As of Dec'20	As of Jun'21	As of Dec'21	As of Jun'22'	As of Dec'22	As of Apr'23	As of Nov'23	Change
PKSF to PO Level									
No. of districts	64	64	64	64	64	64	64	64	0
No. of POs	166	166	166	178	178	178	178	173	(5)
Cumulative loan disbursement (USD in millions)	501.98	564.97	619.45	686.15	750.06	721.49	884.42	982.37	97.95
Cumulative recovery (USD in millions)	323.64	376.86	424.71	470.43	516.94	493.84	611.49	689.47	77.98
Cumulative outstanding loans with POs (USD in millions)	178.35	188.12	194.74	215.72	233.12	227.65	272.94	292.90	19.96
Cumulative Recovery Rate (CRR) %	99.49%	99.64%	99.56%	99.56%	99.48%	99.58%	99.67%	99.97	0.30%
POs to Field Level						As of Jun'22	As of Apr'23	As of Nov'23	
No. of borrowers									
Men	Men	347,953	357,827	368,427	387,614	394,326	387,614	372,717	(14,897)
Women	1,232,145	1,225,356	1,285,009	1,406,471	1,697,315	1,697,315	2,108,070	2,304,002	195,932
Total	1,585,953	1,573,309	1,642,836	1,774,898	2,084,929	2,084,929	2,502,396	2,676,719	174,323
Cumulative loan disbursement (USD in millions)	11,643.7	12,803.0	14,102.4	15,245.7	14,508.6	14,508.6	16,905.5	24,055.0	7,149.5
Cumulative Recovery (USD in millions)	10,104.9	11,270.7	12,446.6	13,336.8	12,490.8	12,490.8	14,433.5	20,696.9	6,263.4
Outstanding with borrowers (USD in millions)	1,538.8	1,532.2	1,655.8	1,909.0	2,017.8	2,017.8	2,472.0	3,358.0	886.0
Average loan size in USD	1,501.0	1,632.7	1,809.8	1,835.8	1,862.7	1,862.7	2,053.3	2,132.7	79.4
Cumulative Recovery Rate (CRR) %		98.36%	98.54%	98.58	98.88%	98.88%	99.00%	98.99%	(0.01%)

• **Subcomponent 2.2: Commercial finance through Large MFI**

The interest rate on large ME loans from MFIs (the current rate) is 24% (Declining method). The large MEs are asking to decrease this interest rate. MEs employ salaried employees and compete with other formal businesses. It is challenging to remain profitable with such a high rate if a ME borrows a relatively large amount compared to the total investment. Moreover, due to higher loans' significantly lower supervision costs, interest rates should be lower than regular microcredit. Under RMTP, PKSF has introduced a new loan product by naming "Specialized Microenterprise Loan". This loan product decreased the interest rate. This loan interest rate is only 16% (declining method) from ME to Partner Organizations (PO). This Specialized ME Loan amount (size) is from BDT 1 million+ to 3 million. These loans were promisingly distributed to the rural microentrepreneurs. Mainly, these loans provided to primary goods producers, secondary goods producers, contract farming, processing, Agri-machineries, inputs providers, service providers, scale up enterprises etc. As of this reporting period, this Specialized ME Loan disbursed among 271 beneficiaries out of 550 (targeted), which is 49.27%. As of November 2023, under Specialized ME Loan, the cumulative disbursement from PKSF to POs was BDT 741 million (USD 8.63 million), and POs to ME borrowers' disbursement was BDT 377 million (USD 4.39 million).

Component 3: Institutional Strengthening and Project Management

This component is designed to strengthen the capability of PKSF and POs as development institutions by leveraging emerging trends in financial services, e-commerce platforms, and new technologies. Several technologies are considered, such as distributed digital ledger technology (blockchain), e-commerce platforms, crowdfunding (fraternity funding), and microenterprise ICT. The progress for each ICT-based solution is given below:

• **Sub-component 3.1. PKSF's institutional strengthening through ICT-based solutions**

Crowdfunding platform: The PMU conducted background research and analysis on crowdfunding opportunities and the regulatory situation in the country. Based on the findings, the PMU has prepared and circulated the ToR to develop a grant-based crowdfunding platform. PKSF received thirteen (13) expressions of interest (EoIs) from different organizations. The Proposal Evaluation Committee (PEC) shortlisted five (05) firms after evaluating those 13 EoIs following the Fixed Budget Selection (FBS) method and invited them to submit the RFPs (technical and financial). Out of the five (05) firms, three (03) firms submitted their technical and financial proposals. Finally, the consulting firm named Dream71 Bangladesh Ltd. was selected to complete this assignment. The firm will complete the 3rd deliverable of the assignment within 31st December 2023. After that, the services and maintenance period will be continuous till December 2025.

Accounting Software: In accordance with the Financing Agreement, Letter to the Borrower/Recipient, etc., PKSF needs to submit Financial Reports and Withdrawal Applications in prescribed formats regularly. As per requirement of IFAD, RMTP needs to produce software-based Withdrawal Applications and other reports and statements of the project. PKSF has taken the initiative to develop accounting software to produce Withdrawal Applications (WAs), Financial Statements, etc., in prescribed formats to meet the requirements of IFAD. In this regard, ToR was prepared and circulated to hire consulting firms to develop accounting software. Eight firms submitted their EoIs for doing the assignment. Seven of the eight EoIs were shortlisted by the Proposal Evaluation Committee (PEC) and invited to submit their technical and financial proposals to PKSF. Finally, the consulting firm named Dream71 Bangladesh Ltd. was selected to complete this assignment. The firm will complete the 3rd deliverable of the assignment within 31st December 2023. After that, the services and maintenance period will be continuous till December 2025.

Blockchain technology: As per the recommendation of the 2022 supervision mission, the project organized orientation sessions on the fundamentals of blockchain technologies and applications worldwide, especially in the financial sector, and potential business cases in MFIs and ME/VCD sectors for PMU officials by two experts. After many deliberations and consultations with experts, the project has decided to pilot the application of blockchain technology in developing a product traceability platform for microentrepreneurs. PKSF has developed a term of reference (ToR) for this piloting. A blockchain expert verified the ToR. Based on the findings, the PMU has circulated the ToR to get Expression of Interests (EoIs) from different consulting firms for developing the product traceability platform. Eleven firms submitted their EoIs for doing the assignment. Four of the eleven EoIs were shortlisted by the Proposal Evaluation Committee (PEC) and invited to submit their technical and financial proposals to PKSF.

Other Technologies: Besides the suggested MIS, managing each sub-project with appropriate technologies such as the Internet of Things (IoT), Artificial Intelligence (AI), and other monitoring software applications will be the key for RMTP. Under Component 1, for example, all livestock (e.g., cattle fattening, dairy farms) projects are to use a software to monitor individual cattle and connect vets, LSPs, input sellers, and buyers with farmers. The project has already introduced software in several livestock projects in 5 divisions of Bangladesh.

Moreover, this approach is expected to be applied to other sectors, such as aquaculture and high-value horticulture, where technical assistance to farmers and producers is essential. Accordingly, an IT-based management system at the sub-project design stage, which seems feasible considering the rapid proliferation of smartphones among farmers/MEs/producers, is essential. Under Component 2, RMTP might consider a simple, smartphone-based accounting software for MEs, which can initially be introduced as a pilot to digitalize bookkeeping and support the automatic generation of quarterly/annual financial statements. In this regard, PKSF conducted a pilot program to test the feasibility of such an application with available softwares and suggested to use the tallykhata, sManager, Hisabee etc. applications in Bangladesh. It aims to formalize MEs and support the presentation of business information to financial institutions (MFIs/banks) – a road map for accessing finances.

• **Sub-component 3.2. PKSF Human Resources Development**

The project organized several training including, i) GGAP and HACCP ToT conducted by SGS-Bangladesh to 40 staff from PKSF, POs, universities, and service providers, ii) orientation session on blockchain technology (essential for Bangladesh) for 27 PKSF officials, iii) two PMU staff participated in the IFAD-organized COM/KM training, and iv) GYAP and Decent Work Place training received by 24 PMU staff. Moreover, a total of ten PMU officials received training on MDD-W conducted by IFAD. In addition, the PMU organized a “Project Management and Design” training and 20 staff from PKSF attended the training. One Value Chain Project Manager (Livestock) and the Procurement Specialist have received overseas professional courses for getting subject-related higher knowledge. A total of 25 PKSF officials received training on M&E. The livestock sector specialist including a PKSF core staff received face-to-face overseas training from Denmark. Two PKSF officials were awarded DANIDA fellowship in Denmark to learn about the procurement. A total of 12 PKSF officials visited Vietnam to learn about the ecological farming system. PMU has developed some documents as part of learning materials and got approval from PKSF. The documents are Nutrition Strategy, Communication and Knowledge Management Strategy, and

Gender and Youth Action Plan. Moreover, an M&E framework has been developed and got approval from PKSf and IFAD. More information on the PMU can be found in section 3.4: Project Management.

- **Sub-component 3.3. PO Institutional Strengthening**

A series of online training has been provided to the POs staff while developing the livestock sub-projects, including livestock sub-sector analysis, market system value chain analysis, value chain development, business model canvas, and marketing plan. Two batches of virtual training on COM/KM were conducted with 50 staff from 18 POs. Topics covered KM, Communication Process, Product, Writing, Photography, Facebook (FB) page creation, and website development of POs. PMU trained 45 staff of POs on financial management. The M&E unit provided training to 390 staff of POs on the KoBo toolbox to collect participants' profile data. Physical training on gender and social inclusion was conducted by PMU, where 68 staff of 24 POs participated. A training on "Project Management and Design" was organized by the PMU, and 15 staff from POs attended the training. Two participants from two separate POs participated the Vietnam tour to learn about ecological farming system. Continuous capacity-building activities are being implemented per the approved AWPB of the current financial year. Most importantly, the PMU regularly visited the field level and provided hands-on training to the POs staff.

3.2 Mainstreaming

Gender

The Government, IFAD, and PKSf place great importance on supporting women to participate in the mainstream of social and economic life, particularly poor women, women-headed households, and young women. The predominance of women in microfinance programs is well-established, however, significant gaps remain; women continue to face disadvantages in access to economic opportunities, social services, political participation, and financial control. In rural areas, women play a large, vital, and growing role in agriculture, nutrition, food security, and various income-generating activities. However, women rarely participate in decision-making as the family and society rarely recognize their economic contributions. In an account of these considerations, the Rural Microenterprise Transformation Project (RMTP) emphasizes the importance of gender equity and youth inclusion in the project implementation area to improve women's access to finance, interaction with markets as producers, sellers, and consumers, and status as family decision-makers.

Overall, the project has included 295,000 women (55%, the end target set in the PDR of RMTP). The involvement of the women according to the Gender and Social Inclusion Action Plan can be found in the table below, updated up to December 2023.

Table 27: Progress of Gender and Social Inclusion Action Plan

Activities	Project Targets	MTR Targets	Result (up to December 2023)
Inclusion of women in VC sub-projects	165,000 (48%)	215,000 (48%)	195,330 (90%)
Women-headed households in VC sub-projects	4.49%	5.5%	5.2%
Women trained in Global/Bangla GAP and HACCP	6,008	30,000	18,131
Women trained in income-generating activities or business management	2,000	2000	2784
Women trained in production practices and technologies	147,320	240,000	166,893

Current scenario of the women's participation in value chain activities corresponding with the project end target of RMTP. Here, overall women inclusion & service receivers' status from the sector-specific ratio of RMTP is (92.5% in livestock, 40% in crop; and 62% in aquaculture). It is necessary to mention that, 83% of targeted women (under component 2) are accessing financial services within the target of 80% after project completion.

Historically, in our country women are involved in a wide range of income-generating activities which mainly rotates on homestead agricultural activities like vegetable production, poultry, and goat rearing, etc. Production activities largely undertaken by women include post-harvest activities, processing, and preservation of crops, seeds, cattle fattening, and milking production. Another notable point regarding the fisheries & aquaculture sector is the socio-cultural context as mentioned ponds & hatcheries are mostly located outside of the home. That's why, it takes great consideration to involve women in this sector. Social and cultural norms still impede women from selling goods on markets or participating in economic activities outside of the homestead. Taking these issues under consideration PMU takes several initiatives to encourage & motivate women to participate in value chain activities focused on processing and marketing & getting market access.

The project has made commendable progress towards achieving the targets set for women and youth participation. The activities aimed at promoting women in VC activities include training and orientation, workshops, campaigns, and day celebrations. Additionally, training on production techniques, business management, and online market development has been conducted. It is worth noting that the participation and enthusiasm of women and youth in income generation activities have increased significantly through value chain activities. These efforts have positively impacted the achievement of the project's objectives and are reflective of the commitment towards gender sensitivity and inclusivity. Moreover, training on the "Global Initiative for Gender Transformative Approach" was conducted with 18 (3 of them connected virtually) officers of the Project Management Unit. A virtual meeting was held with 34 women entrepreneurs in the livestock sector to discuss challenges and opportunities to increase the participation of women in "Processing and Marketing" under value chain activities, as suggested by MTR Mission. Finally, a qualitative assessment of women's empowerment and achievement of gender equality was conducted using 1 FGD which will be continued & case stories have been collected. The participation and enthusiasm of women and youth in income generation activities have increased through initiatives at various stages of the project, especially through value chain activities.

All these activities are pursued to achieve RTMP goals which are consistent with increasing women's participation that positively affects agricultural productivity and output, household income growth, poverty reduction, food security, and gender equality.

Youth

Rural youth (both women and men) in Bangladesh today are generally better educated than previous generations and are better positioned to adopt new technology, acquire management skills, manage larger enterprises, and cope with business risks. The RMTP will proactively seek to encourage and include rural youth in its activities by (i) providing micro-enterprise loans based on specific business proposals to young people; (ii) offering customized business management training; (iii) developing youth as master GGAP trainers and local service providers (such as paravents, lead farmers, and technology promoters); and (iv) organize the youth to receive advanced technologies in production, basic processing, value addition, and land-based fish farming. Youth-disaggregated data was also captured & included in the project's M&E system.

Table 28: Progress of youth inclusion

Value Chain Enhancement Activities	Project Targets	MTR targets	Result
Inclusion of youth in VC sub-projects	50,000 (11.24%)	82,000	157,891 (316%)
Young trained in Global/Bangla GAP and HACCP	14,020	70,000	15,112

All priorities of RMTP Value chain activities are defined & focused on particular interest to youth to expand opportunities for socio-economic empowerment for youth.

So, it is highly expected to find a positive result/impact on the socio-economic empowerment of youth after completion of RMTP.

Nutrition

RMTP is a nutrition-sensitive project. The nutritional goal of the project is to ensure nutritional security and sound health of the target population in the project area through diversified, balanced and nutritious food. That is, to increase the availability, accessibility and consumption of nutritious, diversified and safe food in a sustainable manner. The project has taken adequate measures, including recruiting a

nutrition specialist to oversee, support, and implement nutrition activities at PKSF and POs levels. The project has developed a comprehensive nutrition strategy paper (in Bangla and English) and also a nutrition action plan. To achieve the goal, two nutrition-sensitive core indicators are included in the logframe:

- (a) Providing necessary support to improve the nutritional status of the target population and
- (b) Increasing the presence of diverse foods in the daily diet of the target population.

Most of the selected 67 sub-projects, approved by the project management, ensure the production and supply of nutritious and safe foods to the market. The project aims to promote changes in the dietary behavior of targeted household members to improve their nutrition, especially women of reproductive age group. The following activities were being undertaken as support to improve the nutritional status -

- (a) Providing general training on nutrition to group members;
- (b) Organizing information campaigns on nutrition education;
- (c) Preparing training materials for training on nutrition;
- (d) Organizing ToT training on nutrition sensitive value chain topics and
- (e) Providing awareness raising training to producer group members.

The project has provided nutrition training along with gender, environment, and social issues to 362,652 participants (Man – 137,285, Woman – 225,367, and Young – 168,207).

With regard to nutrition campaign, a pilot campaign has been arranged at a partner organization named Proyas Manobik Unnayan Sangstha, in Chapainawabgonj. It was an overwhelming one-day program comprising set of activities such as

- (a) Awareness building rally with school children having posters on different basic nutritional knowledge;
- (b) Nutrition dialogue from experts;
- (c) Healthy cooking practices and competition;
- (d) Nutrition drama;
- (e) Nutrition song;
- (f) Special nutrition cultural program (Gambhira);
- (g) Nutrition knowledge competition at the end of the program with prize distribution etc.

As a next step, the project is mainstreaming nutrition issues. As part of the nutrition mainstreaming initiative, the project has developed several social behavior changes and communication materials mostly in short duration video for better ease and rapid understanding of basic nutrition issues and to follow those in their daily life. As much as 1000 people including RMTP beneficiaries, non-RMTP PO loanee members and local people has attended the program. The campaign is a huge success and brought some significant change in the mindset of those people and also in their lifestyle. The project has planned to scale up this campaign programs and arrange such 20 more programs in 20 different districts of the project.

The project has produced 13 short-time videos on different basic nutritional knowledge and distributed those among all the beneficiaries of the project. The videos are mostly animation based, however, to incorporate humor and keep the audiences interested, couple of short-time drama-based videos were also produced on real-life theme. These videos are not limited for RMTP beneficiaries, but also for use during microfinance group meetings and other occasions, such as training courses for staff and group members. All training courses to be organized by POs will cover the topics on nutrition, environment, and climate change. For this reason, the project also works with the Microfinance Division (microfinance panel leaders in particular). Moreover, the project also produced nutrition plate and nutrition glass as training material to provide an idea to have diversified, safe and nutritious food daily for all.

The project is a nutrition-sensitive project and to run the project efficiently, the project has taken initiatives to train at least couple of PO staffs from each of its sub-projects on nutrition-sensitive value chain. So far 120 officials from 46 sub-projects were trained on this topic. The project has plan to scale-up this program to reach all of its 67 sub-project officials. These officials, in turn, have been involved in disseminating nutrition related information in the field to the project beneficiaries of respected part of the value chain. Moreover, the nutrition specialist, whenever in the field, has provided awareness raising training to producer group members in groups.

As a consequence of all the supportive activities being implemented in order to improve the nutritional status of the target population, the presence of diverse foods in their daily diet has improved significantly, which is a testimony of the hard work the project has done so far.

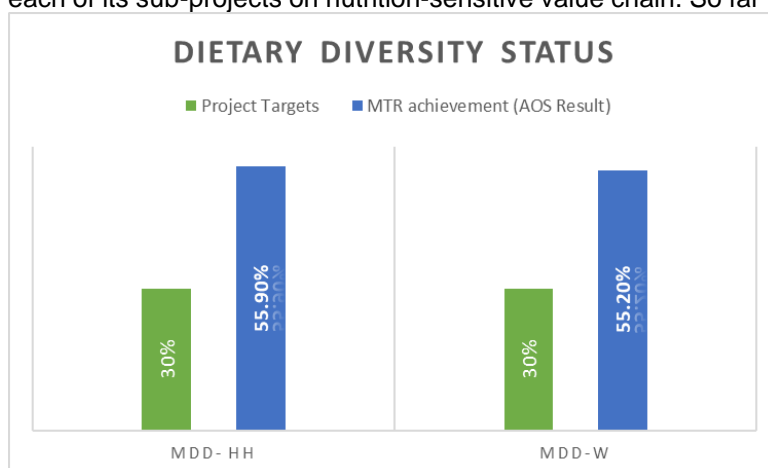


Figure 47: Target vs Achievement of MDD-HH and MDD-W

Environment and Climate Change

PKSF has developed an Environmental Management Framework (EMF) under the Sustainable Enterprise Project (SEP) that should serve as an institutional guideline for all projects. This approach aims to strengthen institutional capacity and enable sustainability. Under RMTP's livestock sector, the project has developed a waste management manual and disseminated it to its POs to support microenterprises. Moreover, representatives from POs with value chain projects in the livestock sector have participated in an orientation session on implementing the guideline to support the adaptation of sustainable practices to reduce pollution and environmental degradation. A broadly applied method includes compost production. Under the project, a dewatering machine has been demonstrated at the field level. Commercializing quality compost and earthworm production are established as opportunities to manage waste on the one hand and generate an additional source of income on the other hand. In this regard, negotiations with a Dutch company to establish market linkages are ongoing. Further, the project incorporates composting as mandatory for the relevant value chain projects.

Additionally, linkages with technology providers have been established to set up demonstrations of bio-gas plants at the farm level to reduce greenhouse gas (GHG) emissions. Regarding food safety, the project has conducted GGAP and HACCP ToT on good livestock practices. Eventually, the master trainers started training the participants on GGAP and HACCP protocol.

The PMU has identified all environmental issues by Value Chain Managers and Specialists and implemented corrective measures in each sub-project. Examples of such interventions are bio-fertilizer production using poultry and dairy farm wastes and promoting IPM practices instead of chemical pesticides in horticulture production. Moreover, PKSF developed and introduced a simple checklist for value chain actors to guide environmental and social considerations in the design and implementation of sub-projects.

Besides, PKSF has established a Climate Change Unit that guides and informs the selection and prioritization of value chains adaptable to climate change and variability and favorable to the microclimate where the microenterprises are located. The selection and prioritization of crops are based on climate risk and vulnerability assessments undertaken by PKSF. Moreover, PKSF has expressed interest in accessing a grant fund to reduce the negative environmental impact on the project's success. So far, 238 commercial compost plants have been established with minimum monthly income BDT 5000. Compost production at each plant is increasing daily, increasing local waste utilization and reducing the environmental pollution. Local communities in the concerned areas benefit from selling dung/poultry waste and reducing environmental pollution. In the areas where no plant is available, the household produces manure using the household's dung/poultry waste. The project developed a total of 55 silage

enterprises which is also reducing the environment degradation. Two POs are collecting kitchen waste and converting to bio-fertilizer and helping in environmental health. Use of drip and sprinkler irrigation system is reducing around 70% of water waste and saving the environment.

3.3 Financial Progress

As of December 2023, IFAD has disbursed EUR 60.859 million, or 84.7% of the total IFAD loan (including an outstanding advance to the Designated Account of EUR 11.292 million), EUR 4.79 million grant from DANIDA has been disbursed to the project designated account, and EUR 0.13 million has been disbursed from IFAD Grant. As of 31 Dec 2023, the project reported that EUR 51.989 million had been incurred, including EUR 2.422 million for Component 2 pre-financed by PKSf which has been paid to PKSf. Detailed expenditure by the financier is given in below table.

Table 29: Disbursement by Financier

Financier	Appraisal (EUR '000)	Disbursements (EUR '000)	Per cent disbursed
IFAD loan	71 850	51 989	72.4%
IFAD grant	900	-	0%
Danish Grant	6 690	3 317	49.6%
PKSF All	11 165	9 354	83.8%
Private Sector & Beneficiary	1 865	1 019	54.6%
POs	91 499	89,193	97.5%
Total	183 969	154 872	84.2%

The audit process for the project financial statement for the fiscal period ending 30 June 2023 has been completed, and the signed audited report has been submitted to IFAD in time.

Counterpart financing equivalent to EUR 99.566 million, mainly from POs, has been contributed to the project as of 31 Dec 2023. The actual disbursement as of 31 Dec 2023 for PKSf counterpart funds was EUR 9.354 million, or 84% of the total EUR 11.165 million commitment. POs have contributed EUR 89.19 million. Other counterpart financings, such as the private sector and beneficiaries, contributed EUR 1.019 million.

3.4 Project Management

PKSF has duly formed the RMTP PMU and deputed Dr. Akond Md. Rafiqul Islam, Senior General Manager, as Project Coordinator. The PMU consists of 24 staff members, of whom five are from PKSf's mainstreaming staff members, 19 have been recruited through a competitive process, and three are vacant. The positions of Sector Value Chain Specialist – Livestock, Value Chain Project Manager – 2, are currently vacant. PKSf is in the progress of recruitment, while PKSf mainstreaming staff are covering the task in the interim period. In terms of planning, the PMU prepared the AWBP FY23-24 and the Procurement Plan FY23-24 and got approval from IFAD. During this reporting period, the Project Coordinator (PC) and concerned PMU staff visited different VC sub-projects at the field level. The PC of RMTP visited six times excluding the mission visits. The visits are:

Table 30: Project Coordinator (PC) visited different VC sub-projects at the field level

SL	Place of Visit	Duration	Respective POs	Objectives of the Visit
1.	Satkhira	14-16 Sep'23	SUS, UP	<ul style="list-style-type: none"> • Safe fish and fish products production and marketing. • Safe edible mustard oil production and marketing. • Micro Enterprise Loan program. • Other activities.

2.	Patuakhali and Barishal	17-21 Jan'23	BDS, CODEC and ESDO	<ul style="list-style-type: none"> • High value fruits and crops varieties expansion and marketing. • Micro Enterprise Loan program. • Other activities.
3.	Cox's Bazar	25-26 Aug'23	Coast Foundation	<ul style="list-style-type: none"> • Safe poultry and poultry products market development. • Micro Enterprise Loan program. • Other activities.
4.	Pabna, Chapai Nawabganj, Rajshahi, and Joypurhat	15-19 Jul'23	PCD, Proyas, UD-DIPAN, Shataful, JAKAS	<ul style="list-style-type: none"> • Pearl and fish culture. • Safe edible mustard oil production and marketing. • High value fruits and crops varieties expansion and marketing. • Safe fish and fish products production and marketing. • Safe poultry and poultry products market development. • Micro Enterprise Loan program. • Other activities.
5.	Bhola	11-14 Jan'23	GJUS	<ul style="list-style-type: none"> • Safe meat and dairy products marketing development. • Community level agro-ecotourism development • Ecology friendly safe vegetable production and marketing • Micro Enterprise Loan program. • Other activities.
6.	Khulna	07-09 Dec'23	Unnayan, Nabolok, HEED, SUS	<ul style="list-style-type: none"> • MTR Review findings and Results sharing workshop • Safe fish and fish products production and marketing • Ready to Eat' and 'Ready to Cook' • Safe edible mustard oil production and marketing. • Other activities.



Figure 48: PC of RMTP visited a Vermicompost Commercial Plant and took part a Regional Meeting

Besides the PMU visit, there were some other high officials from IFAD and DANIDS e.g. Honorable Highness Ms. Winnie Estrup Petersen, Ambassador of Denmark to Bangladesh, Mr. Donal Brown, IFAD's Associate Vice President, Mr. Advit Nath, Director, IFAD's Financial Controller's Division and his team also visited the project sites and observed the physical progress at the field level.

During the reporting period, the PMU successfully organized two IFAD missions an Implementation Support Mission (ISM) and a Mid-term Review (MTR) Mission. The MTR mission showed their satisfaction with the project implementation and documentation and rated "Satisfaction" (Rating – 5) on the project performance.



Figure 50: IFAD Mission observed processed products fair organized under RMTP



Figure 49: IFAD Mission discussed with producers

3.5 Procurement:

The project follows effective governance and internal control mechanisms of PKSF for procurement and contract management. Since July 2018, PKSF has been conducting all procurement activities by preparing procurement guidelines as per Public Procurement Rules (PPR) 2008 of the Government of Bangladesh. The procurement activities of this project have been carried out by IFAD's Procurement Guidelines and Procurement Handbook and PPR 2008 of the Government of Bangladesh. A simple procurement manual has been prepared for implementing the procurement of POs. PMU of RMTP has been assisting to POs in upgrading the procurement activities and processes as required.

In this reporting period, the project has received No Objection from IFAD on the Annual Procurement Plan (APP) for FY 2023-24 and 1st revised of APP via OPEN. Furthermore, PMU updated the contract register in the IFAD Client Portal (ICP) platform via CMT till December 2023. PKSF completed the recruitment of 1 key staff related to Sector Value Chain (Livestock). Notably, during the period two (2) positions of Value Chain Project Manager (Fisheries) have vacant, which will be recruited very soon. Moreover, consulting firm hiring process for the baseline study has been completed. Procurement of Laptops, Printers, Photocopy Machine, Vehicle, Furniture, Scanner and Tab, Nutrition Plate and Glass, zoom subscription has also been completed. The procurement of other goods is on progress.

3.6 Monitoring and Evaluation

With the recruitment of the M&E Specialist and M&E Officer positions, the project has advanced well in preparing the M&E framework, by using KoBo app for collecting project participants' profile data, by constructing project MIS for smooth record keeping and reporting, conducting the baseline study, annual outcome study and three sectoral impact studies, etc.

The offsite monitoring for Component 2 is integrated into the PKSF/PO's central MIS systems because the loan operation is the integral part of PKSF's core business. POs collect information under Component 1 in a prescribed format designed by the PMU. The data is monitored and validated by the value chain project managers and sent to the M&E specialist for preparing quarterly, bi-annual, and annual progress reports. The M&E framework is developed, including a detailed M&E action plan. The M&E framework and action plan are approved by IFAD and PKSF Management and shared the final version with IFAD. M&E unit has also developed the necessary tools according to the indicators.

Going forward, the M&E system will proactively capture emerging real-time results, automated reporting, and online dynamic dashboard visualization focusing on achieving clearly defined and verifiable results of the project. In this regard, the M&E unit has developed an online data collection and presentation system to visualize the project progress using the KoBo platform. The real time data can be collected through this system.

The M&E activities have been appropriately included in the RMTP AWPB. Moreover, RMTP M&E Unit has attended an IFAD online training on the mandatory core indicator guidelines and other IFAD compliances. However, challenges such as disaggregated data collection, including baseline, M&E unit in-house, and POs data collection, must be addressed by more vital collaboration between the PMU and the M&E unit. The project developed a format and then converted that format into a real-time data collection application, including GPS coordinates using the KoBo collect platform, an open data collection platform, and capturing beneficiary profiles. The M&E team has also trained around 390 staff of 47 POs on this data collection tool. As of December 2023, a total of 536,867 participants' profiles have been collected through KoBo. The M&E unit checked, cleaned and analyzed the data and continuously provides the required reports to the project management.

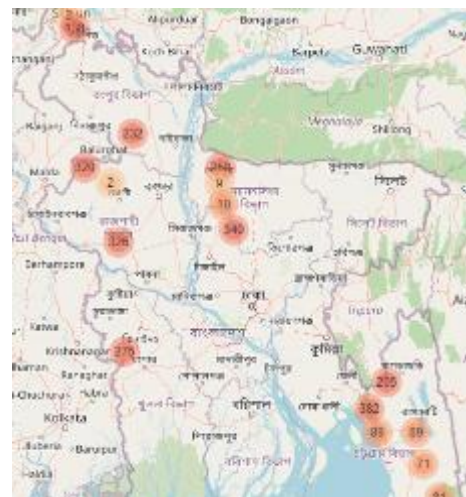


Figure 51: Locations of demonstrations of High Value Fruits and Crops

Regarding reporting, the RMTP M&E unit has produced the required M&E documents/reports, including regular progress reports, AWPBs, logframe updates, DANIDA indicators report etc. Moreover, periodic update meetings are being held with IFAD to report on the progress made. Bi-annual Project Coordination Committee (PCC) and Project Steering Committee (PSC) meetings are being held with ERD, PKSF, IFAD, DANIDA and MoEWOE. The PCC meetings, PSC meetings, and the mission conduction information are as follows:

Table 31: Progress update meetings

SL	Item Detail	Date/Duration	Remarks
1.	1 st PCC Meeting	09 November 2021	Done
2.	2 nd PCC Meeting	05 April 2022	Done
3.	3 rd PCC Meeting	25 August 2022	Done
4.	4 th PCC Meeting	28 March 2023	Done
5.	5 th PCC Meeting	21 December 2023	Done
6.	1 st PSC Meeting	28 September 2021	Done
7.	2 nd PSC Meeting	08 February 2022	Done

SL	Item Detail	Date/Duration	Remarks
8.	3 rd PSC Meeting	02 June 2022	Done
9.	4 th PSC Meeting	25 September 2022	Done
10.	5 th PSC Meeting	04 December 2022	Done
11.	6 th PSC Meeting	29 March 2023	Done
12.	7 th PSC Meeting	11 June 2023	Done
13.	8 th PSC Meeting	24 August 2023	Done
14.	9 th PSC Meeting	13 December 2023	Done
15.	1 st Supervision Mission	16 to 29 November 2020	Done
16.	1 st Technical Support mission	01 to 18 April 2021	Done
17.	2 nd Supervision Mission	04 to 15 December 2021	Done
18.	2 nd Implementation Support Mission	29 May to 07 June 2022	21 May to 7 June 2022 for both PACE and RMTP projects
19.	3 rd Supervision Mission	30 October to 21 November 2022	Done
20.	2 nd Implementation Support Mission	08 to 17 May 2023	Done
21.	Mid-Term Review Mission	01-14 October 2023	Done
22.	3 rd Implementation Support Mission	04-14 May 2024	Planned
23.	4 th Supervision Mission	31 August to 13 September 2024	Planned

3.7 Communication and Knowledge Management

With the support of the PMU, the Knowledge Management and Communication Specialist has finalized a Knowledge Management & Communication (KMC) strategy and action plan. The plan includes information on activities, products, timing, and budget for capturing, documenting, and disseminating knowledge accrued through project implementation. Furthermore, the project has started producing respective COM/KM products, including video documentaries and print and electronic media presentations on the tulip story, using the plan as a reference. Additionally, the project has started sharing its success and activities through various dissemination channels.

In consultation with the PMU, the POs are publicizing news of project events and activities in local/na-

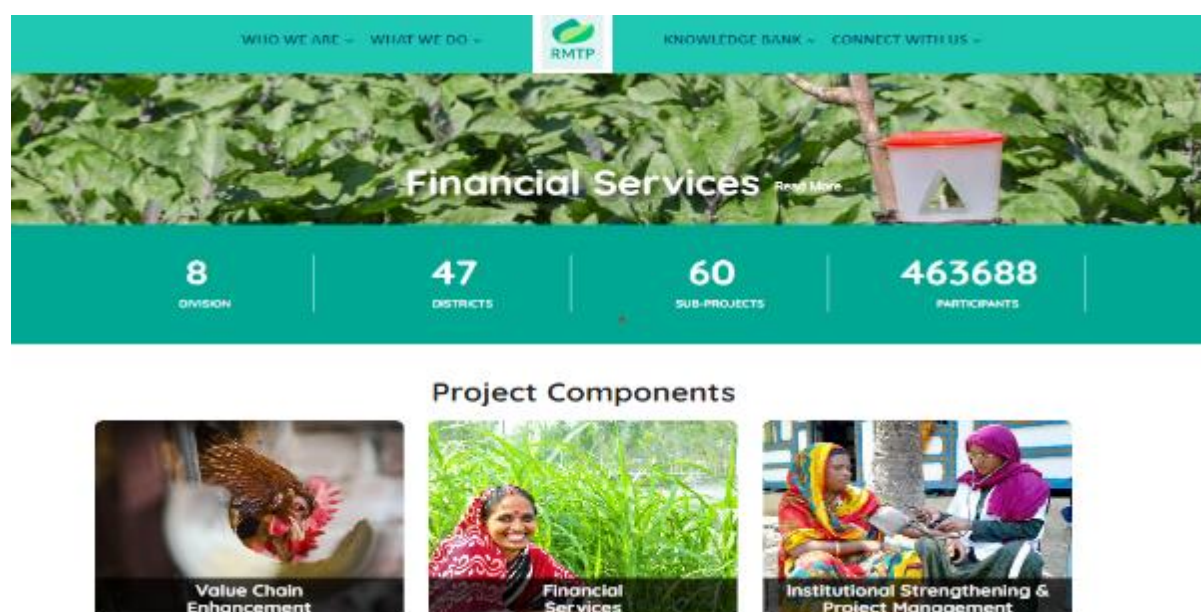


Figure 52: RMTP website view

tional newspapers and electronic media. To date, the project has published 151 news products in international/national/local daily newspapers and TV channels on various activities of component 1. The

project has also established a website (<https://rmt.pksf.org.bd/>), Facebook page, YouTube channel, and WhatsApp group. Furthermore, the project has successfully shared its success stories on the IFAD Asia page, PKSf Facebook Page, PKSf website, and PKSf regular newsletter.

The project has prepared several numbers of video modules have been uploaded in project YouTube channel (<https://www.youtube.com/@rmtpprojectpksf8370/videos>). In addition, the project has developed dynamic case studies, and short success stories which have been uploaded in the project website. These stories have been shared through various platform i.e., IFAD Asia Facebook page, RMTP Facebook page, PKSf website and RMTP website. In addition to this till to date there are 70,000 people are being viewed the audio/video content/training materials of the YouTube channel. Also, there are 1700 regular post has been shared through the Facebook page of different POs as well as the RMTP project. The project has developed a newsletter named “Transformation”, which is e-version and hard copy. These newsletter contents are best practices, innovation and impacts.

4 Challenges/Risks

The Covid-19 pandemic has seriously impacted the project’s ability to implement its activities, particularly under Component 1. With the normalization of the situation, efforts are now focused on expediting the implementation of the selected 67 VC sub-projects and the development of additional sub-projects.

Under the “Meat and Dairy” sub-projects, it is challenging to establish local level small scale milk pasteurization plant. Because of the terms and condition, and quality control checklist of concern certification authority are difficult to fulfill by the small entrepreneurs at local level. That’s why it is yet to established. In addition to this, properly farm mechanization at local level is difficult due to the big level investor are not interested to invest in rural area.

Under the Horticulture sector small entrepreneurs are producing different kind of processed products i.e. species, coffee, and chips. However, MEs are facing hard competition with large firm in terms of price, quality and packaging. RMTP is trying to help MEs in promotion of branding of the local produces. In addition to this, vegetable exporters are not interest to take certificate of GGAP or other international standards because they export in abroad at diaspora. High quality saplings of high value fruit are not available in the local Nursery, also, those who import do not provide quality sapling. That’s why farmers are not getting sufficient (expected) growth and production from supplied sapling. RMTP is helping Nursery owners in establishing mother tree orchard of high value fruits so that they can supply authentic and high quality of saplings.

Fisheries producers are less interest to promote ‘Good aquaculture Practice (GAqP)’, because of there are not available premium market for safe fish marketing. Similarly, price of safe fish and price of traditional fish are same in the market and there are no premium price or additional facilities for the farmers. Moreover, fish farmers are less interest to adapt new technology viz. Shrimp culture, bio-floc, BSFL, pearl production, etc. However, another challenges for production of Black Soldier Fly in winter session because of its sensitivity in low temperature and scarcity of food.

RMTP is implementing different technology-based applications such as crowdfunding platforms, product traceability systems using blockchain technology, IoT-based smart agricultural applications based on fisheries, horticulture and livestock, f-commerce, e-commerce, etc. During this implementation, PMU is facing some challenges like- i) being new technology, developers are limited; ii) Procuring a consulting firm process is too lengthy and during the selection, PMU is not getting suitable consulting firm(s); iii) Services and maintenance phase is unavailable for some cases (For example: If IoT or any hardware-based sensors are damaged then there’ve no option to get service or instantly activate another as we are importing it from China/Thailand); iv) National policy related obstacles.

The major challenges for the procurement stem from the time required to complete the robust process. The rigorous national procurement process has to go through several steps, most of which require approval from the Head of the Procuring Entity (HOPE). The file is required to move through 4 ladders coincides with the administrative process, resulting in the consumption of time. As such, completing the procurement process within 6 months, especially for Consulting Services is a daunting task considering the regulations, guidelines, and compliances.

In addition, if any revision to the Annual Procurement Plan (APP) is planned a No Objection on the

revised APP is required from IFAD which takes 3 to 4 weeks.

Apart from National Procurement Procedures additional requirements are mandatory for IFAD's newly introduced online platform OPEN. Therefore, OPEN demands the technical know-how of operational aspects of the system along with a better understanding of new requirements.

A comprehensive overview of the project's risk assessment is provided in Annex 8.

5 Lessons Learned

The countrywide network of POs is significantly strengthening project implementation. PKSf and its POs have long experience to implement microfinance and other diverse development programs. The POs are successfully implementing value chain sub-projects under RMTP. PKSf and POs are well-equipped with trained and experienced staff.

The development of appropriate software or an online application using the open-source KoBo platform aims to facilitate data collection and make it faster and more cost-effective.

At the same time, e-commerce has been identified as an effective platform for marketing ME products and keeping value chains operational.

It is difficult to make necessary profit from silage production at the individual entrepreneur level, but for commercial silage producers, there also initial challenge of marketing and sales, but once dairy farmers begin using this technology, it becomes a cyclic action for increasing silage production and sales.

The chicken coup model system allows farmers to rear more chicken in using less space, poultry of different ages can be reared in the same season in different coup. As a result, poultry farmers are able to make more profit. Apart from RMTP poultry farmers, other poultry farmers are replicating this model to maximize their profit.

In Bangladesh, people are still disinclined to eat frozen meat. The use of frozen meat can be increased through investment and awareness raising by the private sector.

The women entrepreneurs who are associated with processing activities, if they are given necessary training, necessary capital through loan, and taken initiatives to be linked with market to sell their product, they are doing much better.

Engaging the community, especially women and youth, in the project's activities fosters a sense of ownership and ensures sustainability.

The locally established nursery could propagate /grow HVFCs and vegetable seedlings that can ensure the supply of quality saplings and seedlings in the community.

A mixed cropping system can contribute to preliminary yield reduction risk in agroecological farming by supplying staggered production and reducing production cost by at least 20%, enhancing the cash inflow of farmers.

Contracting arrangements between farmers and exporters provide higher market prices for farm products.

Use of technology (such as IoT, Drip Irrigation etc.) has increased the safe production of farmers and reduced the cost of production.

The successful implementation of aerators in pond management systems demonstrates their vital role in ensuring the health of aquatic ecosystems. Aerators assist farmers in improving the dissolved oxygen levels and nutrient distribution within ponds. Consequently, aerators contribute to lower mortality and disease rates among pond inhabitants. The use of aerators helps farmers enhance productivity, balance

pond ecosystems, and promote environmental stewardship.

The practice of regularly conducting water quality testing has revealed its potential to significantly reduce production costs in fish farming. By monitoring and maintaining optimal water conditions, farmers can mitigate risks, enhance fish health, and optimize growth rates, thereby lowering overall operational expenses. This underscores the importance of proactive water quality management as a cost-effective strategy for sustainable and efficient aquaculture practices.

For implementing ICT activities, PMU has learned so many things such as i) Preparing the Terms of Reference (ToR) for selecting any consulting firm with proper technical information; ii) Preparation steps for developing the software applications; iii) the Communication process among the parties; iv) Found f-commerce and e-commerce to be the alternatively effective market for entrepreneurs.

Coordinate with Units/Departments involved with project procurement processes to reduce time. Ensure effective communication and maintain liaison with IFAD to faster issuance of No Objection.

Annex – 1: Case Stories

Case – 1: Coco Peat Nursery Turning Homemaker Dreams into Reality

The inspiring journey of Sumitra Rani (33), from homemaker to successful entrepreneur, is a testament to the transformative impact of inspiration and support. Encouraged by her husband, Jyotish Chandra Barman, Sumitra established a nursery in Chataipukur village, Thakurgoan, in 2021.

However, early on, Sumitra faced various challenges, including seedling diseases and sales issues stemming from a lack of technical knowledge and financial backing. Fortunately, her fortunes changed when she discovered the Rural Microenterprise Transformation Project (RMTP), funded by IFAD, DANIDA, and PKSF, offering technical and financial assistance to entrepreneurs and farmers.



In February 2022, Sumitra received support from the project through PKSF's partner organization, ESDO. This assistance enabled her to transition from conventional soil and poly bag seedling production to cultivating healthy and safe seedlings in coco-peat.

Despite the soaring demand for her cocopeat seedlings, Sumitra faced obstacles due to insufficient funding and limited space for nursery expansion. Nonetheless, she secured a loan of BDT 300 thousand from ESDO, facilitating the expansion of her nursery to produce an array of 20 vegetable seedlings, including gourd, cucumber, brinjal, and others.



Currently, approximately 480 farmers and customers regularly purchase seedlings from Sumitra's nursery. Annually, she produces around 1.4 million different kinds of vegetable seedlings, yielding an average profit of 90 paise to 1.00 taka per seedling and boasting a yearly income of BDT 420,000.

Sumitra attributes her success to the value chain sub-project focusing on producing and marketing environmentally friendly and safe

vegetables under ESDO RMTP. She has become a role model in her community, challenging gender norms and proving that remarkable achievements are possible for women previously confined to domestic roles.

Expressing sincere gratitude, Sumitra thanks ESDO, PKSF, and IFAD for their unwavering support. Her success story exemplifies the profound impact of inspiration, technical and financial support, and unwavering determination in transforming ordinary individuals into successful entrepreneurs.

Case – 2: Nadeem Transforms into Entrepreneur with RMTP's Technical Support

Introducing Nadeem Islam Jisan, a determined 19-year-old entrepreneur from Shajahanpur in Bogura district. Nadeem's entrepreneurial spirit was ignited at a young age, inspired by the flourishing yogurt sweet business run by his father. Witnessing the success of his father's enterprise, Nadeem eagerly absorbed the intricacies of business operations.

As his father's company established a warehouse in their village for agricultural storage, Nadeem frequently visited the facility. Regrettably, despite the potential, the business failed to expand due to a lack of marketing knowledge and promotional efforts.



Undeterred, Nadeem embarked on a new path as an e-broker, collaborating with the value chain sub-project on "Market Expansion of Safe Meat and Dairy Products." Establishing his venture, "H.M.E AGRO," he opened a display center and platform in Bogura town dedicated to showcasing live-weight cows. The center, equipped with viewing rooms for buyers' comfort, operates its own Facebook page, facilitating direct online purchases of cows year-round.

Nadeem's business, boosted by the sub-project, garnered nationwide acclaim. With three permanent employees in his warehouse, he consistently trades 20 cows weekly at an average price exceeding Tk 1 lakh each. Notably, he successfully sold 65 cows this year. Nadeem strategically sources most of his cows from sub-project farmers, complemented by additional purchases from local markets.

Ensuring the health and quality of his livestock, Nadeem subjects them to thorough veterinary tests before featuring them on his online platform with specific tag numbers. His customer base extends to wholesalers in Dhaka and Rajshahi, who directly procure cows from his farm. In addition to beef, Nadeem operates a separate shed for selling cows.

Currently earning two lakh taka per month, excluding maintenance costs, Nadeem envisions a substantial increase in earnings, targeting seven to eight lakh taka for the upcoming Eid-UI-Adha. His success story underscores the transformative impact of technical support, propelling him from an aspiring entrepreneur to a thriving e-broker in the business landscape.

Case – 3: Masuma's Rise as a Successful Entrepreneur in Meat Pickles

Masuma Akhtar, a 27-year-old entrepreneur from Kai Gari, Bogura Sadar, encountered financial challenges when her husband faced job loss during the COVID-19 pandemic. Committed to restoring stability to her family, Masuma transformed her love for meat pickles into a business, offering employment to 4-5 individuals daily. Yet, obstacles arose due to the steep price of beef pickles at 1400 taka per kg and a lack of proper packaging, impeding growth and prompting customer reluctance.

Fortunately, Masuma discovered the "Market Expansion of Safe Meat and Dairy Products" sub-project under the



"Rural Microenterprise Transformation Project (RMTP)" through "Gram Unanya Karma (GUK)." With guidance from a GUK officer, she learned about proper packaging and began marketing mini-packed meat pickles sourced from the "Bogura Meat Processing Plant." This new approach revived consumer interest, propelling Masuma's business to success.

The project equipped her with essential tools like deep freezers, gas stoves, cylinders, packaging sealer machines, and wet scale machines. The mini-pack pickles gained popularity online and offline, with Masuma selling 190 to 200 kg per month, securing a monthly profit of BDT 75,000.



Expanding further, she introduced "Bhuri and Paya" in 1 kg and 500 gm boxes with the project support. Masuma's business not only restored financial stability to her family but also earned her husband's unwavering support. Future plans include expanding the meat-drying business on a larger scale.

Operating under the name 'RMFoodCorner' on Facebook, Masuma's beef pickles have reached 16 countries globally. Through her efforts, she not only increased family income but also established a self-identity and social status. Masuma's journey serves as inspiration for other women entrepreneurs, showcasing the transformative power of de-

termination and innovation in overcoming adversity.

Case – 4: Belal makes double profit to cultivate high yield vegetable

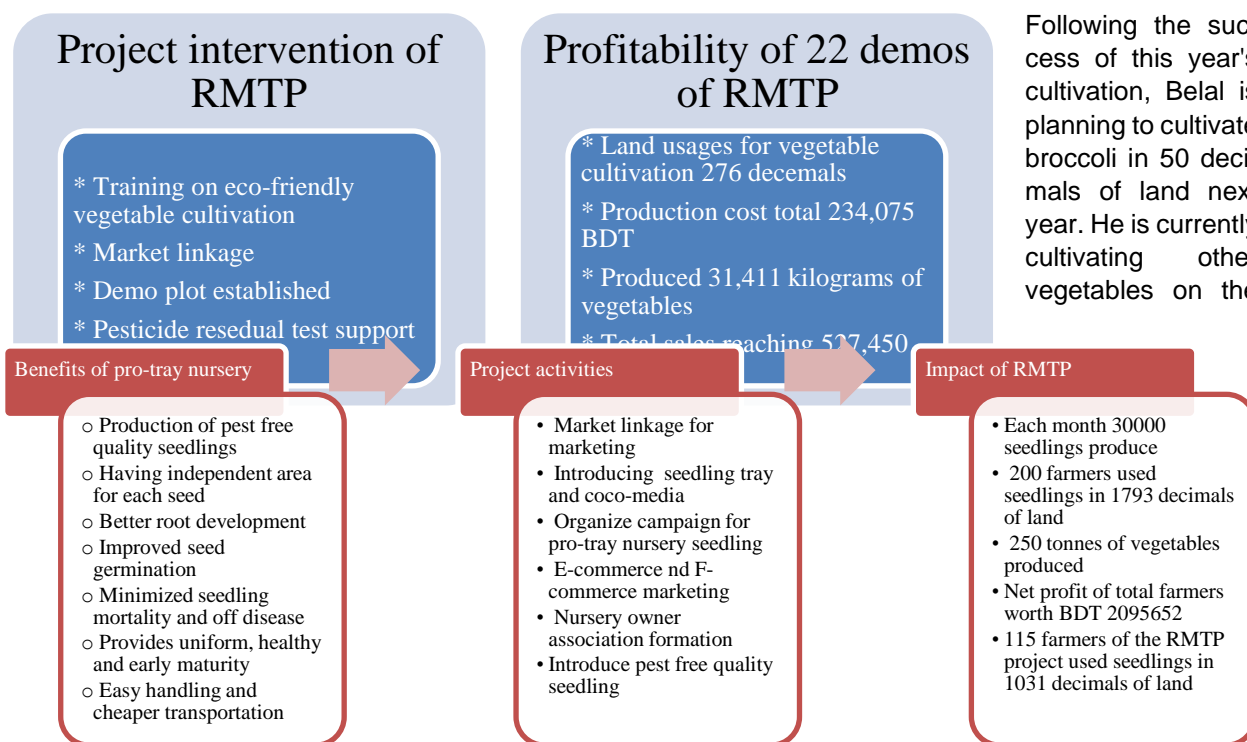
Belal Hossain, a 40-year-old farmer from Punchbibi sub-district of Joypurhat, has been cultivating vegetables, paddy, and other crops on his lands for a long time, but he found it to be not very profitable. To support his family's needs, he had to take lease lands from others. However, the income he generated was barely enough to manage his two daughters' education costs. Feeling frustrated, Belal started seeking new techniques and methods of cultivation.

Fortunately, Belal is a member of the microcredit group of PKSF's Partner Organization, JAKAS foundation, for the last eight years. He was selected as a project participant for the "Eco-friendly vegetable cultivation and marketing" sub-project, which is being implemented by JAKAS and supported by PKSF, IFAD, and DANIDA under the Rural Microenterprise Transformation Project (RMTP).



As part of the sub-project, Belal received training on eco-friendly vegetable cultivation, nutrition, environment, and social issues. He tested the soil quality and sowed 1600 broccoli seedlings in 16 decimals of land. Additionally, he cultivated master oil seeds around the broccoli cultivated area. Within 25-60 days, he harvested broccoli and sold each piece for 30 takas to local traders. He earned 48,000 takas by selling broccoli and another 1500 taka from the master oil seeds.





said land, following the guidelines of eco-friendly vegetable cultivation. With his new techniques and knowledge, Belal has made double the profit and is now able to support his family's needs better.

Case – 5: High demands of Kaiyum's Pro-Tray Nursery Seedling

Kaiyum, a 43-year-old farmer from Panchbibi sub-district in Joypurhat, traditionally reared livestock animals and earned 10,000 takas each month. However, due to the COVID-19 pandemic, he had to sell his animals to meet his family's financial needs. Subsequently, he leased 100 decimials of agricultural land to produce vegetables. Unfortunately, he found that there was a lack of quality vegetable seedlings in his area. To address this problem, he decided to produce high-quality seedlings himself and supply them to local farmers to increase their production.



Fortunately, the RMTP project introduced Kaiyum to the "Pro Tray Nursery Seedling" technique, which is part of the "Eco-friendly safe vegetable cultivation and marketing" sub-project. The project provided him with capacity building training, technical support, coco media, 250 reusable plastic trays, quality seeds, mulching papers, green netting, and other resources.

Kaiyum invested 40,000 takas of his own money into the venture. The project also assisted him in marketing his seedlings to farmers through various meetings. Within 25 days, Kaiyum sold 25,000 seedlings in the first round of production. He then purchased an additional 100 plastic trays to expand seedling production for the second round, during which he sold 32,000 seedlings.

He now produces various types of seedlings in his nursery, including green chilli, broccoli, cauliflower, eggplant, cabbage, cucumber, tomato, bottle gourd, pumpkin, capsicum, papaya, and bean. Currently, there are 97,500 seedlings in his nursery, and he is taking advance orders from farmers for their supply.

He now earns 30,000 takas each month, and three women work in his farm and are also learning this modern technology. Kaiyum's wife, Emroja, directly manages the nursery and has increased her efficiency in this regard. Due to the high demand for pro tray seedlings in his area, Kaiyum plans to expand his business and has set a target of producing 100,000 seedlings in each cycle.

One farmer, Md. Hasan Ali Bakul, said, "I have used Kaiyum's nursery's seedlings, which are of good quality and have increased my vegetable production."

Case – 6: Kawsar's remarkable journey of transformation

Mr. Kawsar, a 32-year-old, grew up in a disadvantaged family as the youngest of four siblings. His journey began with selling vegetables alongside his father during his childhood. In 2008, he launched a mobile shop specializing in crab sales on Kuakata Beach, using 400 takas as capital. During this time, he successfully generated a daily income of 600 taka by selling 2 kg of crab fry. In 2010 he expanded his business by opening a small-scale establishment, offering lobster, crab, hilsa fry, and even a coffee shop. In 2014, recognizing the growing demand for fish and crab fry, he took a step by launching 'Kawsar Bhai's Fish Fry,' restaurant. At the peak of this venture, he was selling approximately 150 kg of fish and 100 kg of crab every month. Mr. Kawsar collected and preserved fish by using traditional methods. He had to decline his customer base due to serve the unhealthy food and not maintaining hygiene properly.



In 2022, he was included as a member of the value chain sub-project titled 'Production and Marketing of Safe Fishery Products,' which is implemented by CODEC, a partner organization of PKSf, as part of the Rural Microenterprise Transformation Project (RMTP). The project provided him training on maintaining hygiene and producing diversified products, such as (fish burgers, fish balls, and fish chips etc). Additionally, modern table fridge is also supported to him. The project supported him BDT 100,000 (one lakh) grants and extended a loan of BDT 100,000 (one Lakh) to expand his business.



This is the inception of his smart venture. Currently, there are six skilled employees in his company. The customer base gradually increasing because of the skilled employees, who are dedicatedly preparing food by maintaining proper hygiene and serving food by using cold-pressed sunflower oil to meet customer demands. Furthermore, he has provided comfortable seating options with tables, chairs, and benches for customers to enhance both the aesthetics of the shop and the longevity of the food, he also utilizes glass enclosures for food display.

Currently, he collected a variety of fish from rivers and seas, including (Vetki, Hilsa, Lobster, Roopchanda, Tuna, Red Coral, Lakshya, Vole Coral, Shurma, Rupsa, Octopus, Squid, Crab, Red and White Sniper, Salmon etc), he prepares these fish by frying or barbecuing them, and then sells and delivers them to hotels. In addition to direct sales, he also sells various types of river and sea fish prepared as fried and barbecued dishes through platforms like facebook, imo, and mobile calls. Every month, he sells approximately 750 kg of fish and 300 kg of crab, with a total of around BDT 600,000 (six lakhs). Excluding all expenses, his net profit amounts to 2 lakh takas.

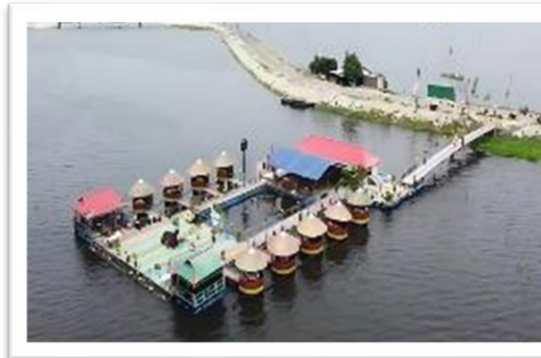
Mr. Kawsar dreams is to create a brand known as "Kawsar Bhai's Fish Fry Ghar," with a mission to provide consumers with safe, ready-to-eat fish products delivered directly to their homes. By seeing the success of Mr. Kawsar, several fish fry shops serving food in hygienic way along with lucrative decoration. Local

government officials and local administrations lauded Mr. Kawsar's innovative initiative and urged everyone to promote his novel concept at Kuakata Beach.

Case – 7: Joldanga Floating Restaurant; A Beacon of Eco-Tourism in Bangladesh

Chalan Beel, with its rich biodiversity and tranquil surroundings, presented an ideal setting for an eco-tourism venture. Recognizing this potential, the MMS-RMTP team joined hands with Bokul Hossain and his partners to establish the Joldanga Floating Restaurant. The project aimed not only to provide recreational opportunities but also to promote environmental conservation and to promote diversified fish products (Ready to Eat products).

Under the guidance of Manab Mukti Sangstha (MMS) and Bokul's team expertise, the Joldanga Floating Restaurant took shape, blending modern amenities with sustainable practices. The restaurant offered a range of services, including delectable food options, engaging programs, and event-hosting



facilities.

Its unique floating structure (made of plastic drum and Iron frame) and picturesque location quickly captured the imagination of tourists seeking a memorable experience amidst nature's splendor. In its inaugural year, the restaurant welcomed more than 100,000 tourists (local & foreign), injecting vitality into the region's tourism sector. Its success spurred economic growth, creating employment opportunities and stimulating local businesses. Here work 5 permanent staff and 20 contractual staff. Furthermore, Joldanga served as a model for eco-conscious tourism, raising awareness about the importance of preserving natural resources. Through initiatives such as waste management and eco-friendly practices, the restaurant minimized its environmental footprint, setting a precedent for sustainable development.

Today, the Joldanga Floating Restaurant stands as a beacon of hope and inspiration in the realm of eco-tourism of Sirajganj district into a bustling tourist hub but have also paved the way for a greener, more inclusive future.

Case – 8: Black soldier Fly: A first step forward for fulfilling Shahjahan's Dream

GRAMAUS (a partner organization of PKSf) has been implementing a sub-project 'Production and Marketing of Safe Fish Product' under RMTP in the Mymensingh area since July 2022. Siraj (age 36) became a member of the producer group formed at Panjana village on 01 October 2022. He attended the meetings & other events regularly organized by the project. He took part in skill development training on various aspects of Black Soldier Fly Larva (BSFL) production and Good Aquaculture Practices (GAqP) and set up a small-scale BSFL production unit. He also received a grant of BDT 20 thousand) from the project for setting up a small-scale BSFL production unit on November 2023. Siraj is now skilled enough in BSFL management and improved production techniques. From the inception of this business, he sold 1350 Kg Larvae by his culture unit. In the last 2 months, he sold approximately 400 kg @65 per kg of Larvae. He also used 750 kg of Larvae in his pond and 200 kg of Larvae preserved. Most importantly, in the last 2 (two) months, he produced organic fertilizers approximately 100 kg by using the BSF waste part and he used those fertilizers in his vegetable garden. The cost-benefit of his business is given below:



Table: BSF culture cost-benefit analysis

SI no.	Items	Unit cost (Kg)	Unit cost (BDT)	Total amount (BDT)
A. Expenditure				
1	Cost for BSFL production	1350	15	20,250
2	Other cost (housing)	1	5000	5000
Total expenditure				25,250
B. Income				
1	Income from larvae (sell+ own use)	65	1150	74,750
2	Income from organic fertilizer	12	100	1200
Total Income				75,950
Total Profit				50,700

Annex – 2: PO-wise outreach target distribution²

Sector: Livestock and Poultry

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
Meat and Dairy: Market system development of safe meat and dairy products (8 Sub-Projects)						
1.	Dabi Moulik Unnayan Sangstha	Naogaon, Bogura	3,865	21,135	62.5	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local livestock service providers (LSP) through training. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Development and Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and Milk Processing Plant development.
2.	ESDO	Thakurgaon	1,870	23,130	60.0	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local LSP through training. • Cool chain development through LSP. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and Milk Processing Plant development. • Development of buffalo, cow, goat, sheep, and garole collection points.
3.	FDA	Bhola	4,993	20,007	60.0	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local LSP through training. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and milk processing plant development.
4.	GJUS	Bhola, Patuakhali, Barisal	16,992	8,008	62.5	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local LSP through training. • Arrange vaccination and de-worming camp.

² The PO-wise target distribution is mapped according to the sub-project contract agreement signed with the respective POs.

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and Milk Processing Plant development. • National level workshop on development of char land use policy for buffalo breeders.
5.	GUK	Bogura	10,660	14,340	62.5	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local livestock service providers (LSP) through training. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and Milk Processing Plant development. • National Level Workshop on 'Introduction of Meat Breeding Varieties in Bangladesh, Stopping Meat Imports, Opening Bangla GAP and Obtaining OIE Certificate'.
6.	NDP	Sirajganj, Pabna	6,590	18,410	62.5	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local livestock service providers (LSP) through training. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. • Meat and Milk Processing Plant development.
7.	Wave Foundation	Meherpur; Chuadanga, Jhenaidah	981	25,499	60.0	<ul style="list-style-type: none"> • Training on livestock rearing technology and management. • Develop efficient local livestock service providers (LSP) through training. • Arrange vaccination and de-worming camp. • Develop local meat and milk market. • Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. • Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter • Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider.

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> Meat and Milk Processing Plant development.
8.	YPSA	Chattogram	5,059	19,941	60.0	<ul style="list-style-type: none"> Training on livestock rearing technology and management. Develop efficient local livestock service providers (LSP) through training. Arrange vaccination and de-worming camp. Develop local meat and milk market. Exhibition on the effectiveness of feeding succulent raw grass and silage to cows. Training of Sub-Dealers on Supply Chain Strengthening of Ready Meat and Cuff Starter Establish linkages of targeted beneficiaries input suppliers, market stakeholders and other related service provider. Meat and Milk Processing Plant development.
Sub- Total			51,010	150,470	490.0	•
Poultry: Safe Poultry and Poultry Products Market Development (8 Sub-Projects)						
9.	COAST	Cox's Bazar	1,500	8,500	18.0	<ul style="list-style-type: none"> Issue based meeting Staff skill development training Global GAP's Master Trainer Development Training on Global GAP Delivery of day-old purebred golden chicks among farmers: Demonstration Hands-on training in livestock service provider development Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators Day-old chicks of fast-growing breed of native chicken Vaccination and deworming campaign Boosting awareness video documentaries online to reach/outreach among farmers Grant for establishment of Peltree Diagnostic Lab Subsidy on diagnosis/testing to farmers Dealer Point Development by Private Vet Practitioners: Demonstration Grants for introduction of ICT services in farms Training of farmers on Global Gap Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity Grants for setting up meat processing plants Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) Small Scale Egg Washing Hub Development Development of contract farming Development of organic fertilizer manufacturing plant
10.	DSK	Netrokona, Sunamganj	1,500	8,500	17.0	<ul style="list-style-type: none"> Issue based meeting Staff skill development training Global GAP's Master Trainer Development Training on Global GAP

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Peltree Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
11.	GHASFUL	Naogaon	1,500	8,500	17.0	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
12.	GUK	Bogura	3,000	17,000	23.5	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
13.	JAKAS	Joypurhat	1,500	8,500	18.0	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
14.	RDRS	Rangpur, Gaibandha, Kurigram	1,500	8,500	17.0	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants)

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
15.	SDC	Faridpur	1,500	8,500	17.0	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
16.	SDS	Shariatpur, Madaripur	1,500	8,500	17.0	<ul style="list-style-type: none"> • Issue based meeting • Staff skill development training • Global GAP's Master Trainer Development • Training on Global GAP • Delivery of day-old purebred golden chicks among farmers: Demonstration • Hands-on training in livestock service provider development • Development of Vaccine Clinics/Hubs: Donation for purchase of refrigerators • Day-old chicks of fast-growing breed of native chicken • Vaccination and deworming campaign • Boosting awareness video documentaries online to reach/outreach among farmers • Grant for establishment of Poultry Diagnostic Lab

Sl. No.	POs Name	Sub-project Location	Tentative Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Subsidy on diagnosis/testing to farmers • Dealer Point Development by Private Vet Practitioners: Demonstration • Grants for introduction of ICT services in farms • Training of farmers on Global Gap • Joint seminar with pharmaceutical and vaccine companies on improving farm biosecurity • Grants for setting up meat processing plants • Egg-Shop (Whole sales and Retail) development and market linkage at Union/Municipal level (design wise, shop renovation, logistics, f-commerce development, advertising and boosting grants) • Small Scale Egg Washing Hub Development • Development of contract farming • Development of organic fertilizer manufacturing plant
Sub-Total			13,500	76,500	144.5	
Sub-Sector Total			64,510	226,970	634.5	

Sector: Horticulture

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
Vegetables: Eco-Friendly and Safe Vegetables Production and Marketing (8 Sub-Projects)						
1.	ESDO	Thakurgaon	8,500	1,500	26.95	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production • Vegetable Export Production • Bio-Fertilizer Production from Urban Waste • Products Traceability and Certification • Quality Input Availability
2.	FDA	Bhola	4,590	410	15.32	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production • Vegetable Export Production • Products Traceability and Certification • Quality Input Availability
3.	GBK	Dinajpur	8,500	1,500	24.35	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production • Vegetable Export Production • Products Traceability and Certification • Quality Input Availability
4.	JAKAS Foundation	Joypurhat	8,500	1,500	24.55	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production • Vegetable Export Production • Products Traceability and Certification • Quality Input Availability
5.	Patakuri Society	Moulvibazar	8,500	1,500	25.65	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production • Vegetable Export Production • Products Traceability and Certification • Quality Input Availability
6.	SDC	Faridpur, Rajbari	8,500	1,500	27.95	<ul style="list-style-type: none"> • Ecology Farming Introduction • Vegetable Production

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> Vegetable Export Production Bio-Fertilizer Production from Urban Waste Products Traceability and Certification Quality Input Availability
7.	SUS	Manikganj	8,500	1,500	27.05	<ul style="list-style-type: none"> Ecology Farming Introduction Vegetable Production Vegetable Export Production Products Traceability and Certification Quality Input Availability
8.	TMSS	Bogura	8,300	1,700	24.55	<ul style="list-style-type: none"> Ecology Farming Introduction Vegetable Production Vegetable Export Production Products Traceability and Certification Quality Input Availability
Sub total			63,890	11,110	196.33	
Fruits: High Value Fruits and Crops Variety Expansion and Marketing (10 Sub-Projects)						
9.	DABI	Naogaon	3,371	1,629	24.66	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level Provide training GGAP among Master Training and Farmers Improve of fruit collection centres Organize meeting on Production, sales and planning (PSP) Organize linkage workshops with nursery owners to connect farmers to the market Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
10.	ESDO	Panchgarh	3,371	1,629	24.66	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level Provide training GGAP among Master Training and Farmers Improve of fruit collection centres Organize meeting on Production, sales and planning (PSP) Organize linkage workshops with nursery owners to connect farmers to the market Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
11.	GBK	Dinajpur	3,371	1,629	24.16	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level Provide training GGAP among Master Training and Farmers Improve of fruit collection centres Organize meeting on Production, sales and planning (PSP) Organize linkage workshops with nursery owners to connect farmers to the market Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
12.	IDF	Rangamati, Bandarban	4,620	1,380	30.66	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Provide training GGAP among Master Training and Farmers • Improve of fruit collection centres • Organize meeting on Production, sales and planning (PSP) • Organize linkage workshops with nursery owners to connect farmers to the market • Market Promotion Campaign through Machinery Suppliers • Partial grant to get certification from BSTI
13.	OPCA	Chattogram, Khagrachari	3,371	1,629	24.16	<ul style="list-style-type: none"> • Training on high value fruit and crop cultivation at entrepreneurial level • Provide training GGAP among Master Training and Farmers • Improve of fruit collection centres • Organize meeting on Production, sales and planning (PSP) • Organize linkage workshops with nursery owners to connect farmers to the market • Market Promotion Campaign through Machinery Suppliers • Partial grant to get certification from BSTI
14.	Pidim Foundation	Sherpur	3,371	1,629	24.66	<ul style="list-style-type: none"> • Training on high value fruit and crop cultivation at entrepreneurial level • Provide training GGAP among Master Training and Farmers • Improve of fruit collection centres • Organize meeting on Production, sales and planning (PSP) • Organize linkage workshops with nursery owners to connect farmers to the market • Market Promotion Campaign through Machinery Suppliers • Partial grant to get certification from BSTI
15.	SNF	Jashore, Jhenaidah	3,371	1,629	24.16	<ul style="list-style-type: none"> • Training on high value fruit and crop cultivation at entrepreneurial level • Provide training GGAP among Master Training and Farmers • Improve of fruit collection centres • Organize meeting on Production, sales and planning (PSP) • Organize linkage workshops with nursery owners to connect farmers to the market • Market Promotion Campaign through Machinery Suppliers • Partial grant to get certification from BSTI
16.	SSS	My-mensingh, Tangail	4,365	635	26.16	<ul style="list-style-type: none"> • Training on high value fruit and crop cultivation at entrepreneurial level • Provide training GGAP among Master Training and Farmers • Improve of fruit collection centres • Organize meeting on Production, sales and planning (PSP) • Organize linkage workshops with nursery owners to connect farmers to the market

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
17.	Uddipon	Rajshahi, Natore	3,371	1,629	24.16	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level Provide training GGAP among Master Training and Farmers Improve of fruit collection centres Organize meeting on Production, sales and planning (PSP) Organize linkage workshops with nursery owners to connect farmers to the market Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
18.	YAPSA	Chattogram	3,371	1,629	24.66	<ul style="list-style-type: none"> Training on high value fruit and crop cultivation at entrepreneurial level Provide training GGAP among Master Training and Farmers Improve of fruit collection centres Organize meeting on Production, sales and planning (PSP) Organize linkage workshops with nursery owners to connect farmers to the market Market Promotion Campaign through Machinery Suppliers Partial grant to get certification from BSTI
<i>Sub total</i>			35,953	15,047	252.05	
High Value Floriculture-Tulip						
19.	ESDO	Panchagarh	0	8	3.95	<ul style="list-style-type: none"> Farmer selection (enthusiastic and risk taker) Prepare Tulip Flower Exhibition Plot Marketing Workshop with Tulip Farmers and Wholesalers Training on Tulip Flower Cultivation Tulip Bulb Distribution Organize Tulip Flower Field Day
20.	ESDO	Panchagarh	0	14	4.59	<ul style="list-style-type: none"> Farmer selection (enthusiastic and risk taker) Prepare Tulip Flower Exhibition Plot Marketing Workshop with Tulip Farmers and Wholesalers Training on Tulip Flower Cultivation Tulip Bulb Distribution Organize Tulip Flower Field Day
<i>Sub total</i>			0	22	8.54	
Oil Seeds: Increasing income of entrepreneurs through production and marketing of safe edible mustard oil						
21.	PCD	Pabna	400	100	4.5	<ul style="list-style-type: none"> Participants Selection Setting up demonstration plots for production of high yielding varieties of mustard Establishment of demonstration plots for commercial vermicompost production Providing incentives to entrepreneurs in soil quality testing Providing incentives to entrepreneurs in shallow machine/water supply Organizing field day

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Market linkage meeting • Providing incentives to entrepreneurs on oil processing • Product quality testing • Incentives for entrepreneurs to adopt quality certificates • Organize product launching programs
22.	PROYAS	Chapainawa bganj	400	100	4.5	<ul style="list-style-type: none"> • Participants Selection • Setting up demonstration plots for production of high yielding varieties of mustard • Establishment of demonstration plots for commercial vermicompost production • Providing incentives to entrepreneurs in soil quality testing • Providing incentives to entrepreneurs in shallow machine/water supply • Organizing field day • Market linkage meeting • Providing incentives to entrepreneurs on oil processing • Product quality testing • Incentives for entrepreneurs to adopt quality certificates • Organize product launching programs
23.	SDC	Faridpur	400	100	4.5	<ul style="list-style-type: none"> • Participants Selection • Setting up demonstration plots for production of high yielding varieties of mustard • Establishment of demonstration plots for commercial vermicompost production • Providing incentives to entrepreneurs in soil quality testing • Providing incentives to entrepreneurs in shallow machine/water supply • Organizing field day • Market linkage meeting • Providing incentives to entrepreneurs on oil processing • Product quality testing • Incentives for entrepreneurs to adopt quality certificates • Organize product launching programs
24.	Unnayan Prochesta	Sathkhira	400	100	4.5	<ul style="list-style-type: none"> • Participants Selection • Setting up demonstration plots for production of high yielding varieties of mustard • Establishment of demonstration plots for commercial vermicompost production • Providing incentives to entrepreneurs in soil quality testing • Providing incentives to entrepreneurs in shallow machine/water supply • Organizing field day • Market linkage meeting

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Providing incentives to entrepreneurs on oil processing • Product quality testing • Incentives for entrepreneurs to adopt quality certificates • Organize product launching programs
<i>Sub total</i>			1600	400	18.00	
Lama: Increasing the income of very poor ethnic groups of Lama Upazila of Bandarban district through integrated agriculture system						
25.	IDF	Bandarban	60	40	3.9	<ul style="list-style-type: none"> • Participants Selection • Providing training on vegetables and crop production to farmers under the project through good agricultural practices. • Providing training on poultry and livestock through good agricultural practices to the project farmers. • Providing training to 2 members for making LSP. • Setting up of 3 pits for making organic manure. • Establishment of demonstration plots on vegetables, fish and poultry and sheep. • Establishment of vegetable and spice nurseries. • Organizing field days to spread knowledge of the project among the external members of the project. • Preparation of baseline report of sub-projects. • Preparation of final evaluation report of sub-projects. • Publication of Project Impact Assessment booklet
<i>Sub total</i>			55	45	3.90	
Vegetables: Eco-Friendly and Safe Vegetables Production and Marketing in Char Lands (1 Sub-Project)						
26.	Amra Kaj Kory (AKK)	Faridpur	450	50	9.0	<ul style="list-style-type: none"> • Participants Selection. • Information and Introductory Meeting on Financial Literacy for Micro Borrowers and Members of Producer Organizations. • Training on nutrition, climate, environmental and social issues. • Preparation of brochures (on nutrition, climate, environment and social issues) and discussion notes (on financial literacy) for village meetings. • TOT on financial literacy development of their trainers through affiliates. • Training of members of small entrepreneurs and producer associations on business management. • Training in contract farming development. • Experience exchange tour. • Technical and Management Training in Horticulture. • Better technical and managerial training in horticulture.
<i>Sub total</i>			450	50	9.0	
Vegetables: Safe Street Food in urban area (1 Sub-Project)						
27.	Coast Foundation	Cox's Bazar	165	35	8.0	<ul style="list-style-type: none"> • Participants Selection.

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Training on nutrition, climate, environmental and social issues • Preparation of brochures (on nutrition, climate, environment and social issues) and discussion notes for village meetings • TOT on the financial literacy development of their trainers through affiliates • Training of members of small entrepreneurs and producer associations on business management (record keeping, profitability, cash flow-analysis etc.) • Training in contract farming development • Providing training to farmers on sweet corn cultivation • Training on the preparation of various fish recipes • Training on the preparation of mandarins and fruit juices
<i>Sub total</i>			165	35	8.0	
Vegetables: Multi-layer cropping (1 Sub-Project)						
28.	Samannita Unnayan Seba Sangathan (SUSS)	Tangail	0	1000	6.0	<ul style="list-style-type: none"> • Participants Selection. • Training of farmers on fruit and crop production using organic methods • Model-1: Creation of multi-layered integrated garden - main crop pineapple, other crops: super, bay leaf, potato, lemon, banana, papaya, custard apple • Model-2: Creation of multi-layered integrated garden - Main crop Banana, Other crops: Super, Bay leaf, Potato, Lemon, Sweet pumpkin/Bitter gourd • Preparation and distribution of technical leaflets/information guides • Organizing field day • Participation in fairs and promotional campaigns
<i>Sub total</i>			0	1000	6.0	
Vegetables: Sunflower Oil (1 Sub-Project)						
29.	Palli Progati Samity (PPS)	Patuakhali	450	50	6.6	<ul style="list-style-type: none"> • Participants Selection. • Information and Introductory Meeting on Financial Literacy for Micro Borrowers and Members of Producer Organizations • Training on nutrition, climate, environmental and social issues • Preparation of brochures (on nutrition, climate, environment and social issues) and discussion notes (on financial literacy) for village meetings • TOT on financial literacy development of their trainers through affiliates • Training of members of small entrepreneurs and producer associations on business management (record keeping, profitability, cash flow-analysis etc.) • Training in contract farming development • Experience exchange tour

SL	POs Name	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Technical and Management Training in Horticulture • Better technical and managerial training in horticulture • Training and protocol development of master trainers
<i>Sub total</i>			450	50	6.6	
Vegetables: Eco-Tourism in Patuakhali (1 Sub-Project)						
30.	Community Development and Health Care Centre (CDHC)	Patuakhali	750	250	21.5	<ul style="list-style-type: none"> • Participants Selection. • Tour guide, tour management and English language teaching training • Training in beautification, hair cutting and massage, photography • Training in housekeeping and food and beverage services, catering and others • Providing training in production of various processed products • Skill development in organic farming of crops, vegetables, fish, and poultry • Orientation of Entrepreneurs and Service Providers in Agro Ecotourism Development • Financial literacy and business management training for entrepreneurs • Training sessions on various cross cutting issues • Development of agro based home stay services
<i>Sub total</i>			55	45	3.90	
Sub-Sector Total			103,163	28,159	466.37	

Sector: Fisheries and Aquaculture

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
Fisheries and Aquaculture (Production and Marketing of Safe Fish and Fish Products) (21 Sub-Projects)						
1.	Atmabiswas	Chuadanga and Jhenaidah	3,645	1,355	12.5	<ul style="list-style-type: none"> • Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) • Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. • Establish demonstration plots for fish & shrimp production technology dissemination following GAqP • Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages • Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis
2.	Bangladesh Development Society (BDS)	Barishal	2,160	840	10.0	<ul style="list-style-type: none"> • Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) • Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc.

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis
3.	Centre for Community Development Assistance (CCDA)	Narsingdi	3,495	1,505	17.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Support to strengthen the supply chain of Galda PL
4.	Community Development Centre (CODEC)	Patuakhali and Barguna	5,755	2,245	20.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis
5.	Grameen Manobic Unnayan Sangstha (GRAMAUS)	My-mensingh	8,785	3,215	30.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
6.	HEED Bangladesh	Bagerhat, Khulna (Rupsa)	4,200	1,800	20.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Support to establish/ operate hatchery for fry production of coastal fishes Support to nurseries for nursing SPF PL, crab let, fry of coastal fishes
7.	Integrated Development Foundation (IDF)	Chattogram	3,500	1,500	15.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Develop entrepreneurs for g brood development using Halda River fry/fingerlings and support to hatcheries
8.	Joypurhat Rural Development Movement (JRDM)	Joypurhat	3,495	1,505	20.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Support for production & marketing of ornamental fishes by developing 'Aesthetic Fish Village' Develop collection point (s) for strengthening the marketing of safe fish

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
9.	Manab Mukti Sangstha (MMS)	Sirajganj	4,215	1,785	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Support entrepreneurs for production of dry fish using improved technology and branding & marketing of produced Developed 'Fisheries-based Echo-tourism' in 'Chalan Beel'
10.	MOUSUMI	Naogaon, Bogura	4,900	2,100	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Dissemination of pearls (imaging pearls) production technology from fresh water mussel Develop collection point (s) for strengthening the marketing of safe fish
11.	Nabolok Parishad (Nabolok)	Bagerhat	2,855	1,145	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
12.	Nowabenki Gonomukhi Foundation (NGF)	Satkhira	4,270	1,730	15.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis
13.	Padakhep Manabik Unnayan Kendra (Padakhep)	Gopalganj	5,755	2,245	20.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis
14.	Programme for Community Development (PCD)	Pabna	3,495	1,505	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Capacity building of entrepreneurs' mussel & pearls processing Dissemination of pearls (imaging pearls) production technology from fresh water mussel Create market of pearls at local/ national and foreign market
15.	Rural Reconstruction Foundation (RRF)	Jashore	5,640	2,360	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc.

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Developed 'Fisheries-based Echo-tourism' in 'Bhabodah Beel/ Fish Farm'
16.	SDS (Shariatpur Development Society)	Shariatpur	3,500	1,500	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Demonstration for producing fry/fingerlings using crabs spawn collected from Padma River Developed 'Fisheries-based Echo-tourism' in 'Fish Farm'
17.	Shataphool Bangladesh	Rajshahi	5,640	2,360	15.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Dissemination of pearls (imaging pearls) production technology from fresh water mussel Develop collection point (s) for strengthening the marketing of safe fish
18.	Society for Project Implementation Research	Noakhali, Chandpur, Laxmipur	2,800	1,200	17.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
	Evaluation & Training (SOPIRET)					<p>aquaculture, proper dosages, withdrawal period etc.</p> <ul style="list-style-type: none"> Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Fishing gear mechanization and improve the fish harvesting system from sea
19.	Satkhira Unnayan Sangstha (SUS)	Satkhira, Khulna (Paikgacha & Koyra)	4,900	2,100	15.0	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Support to establish/ operate hatchery for fry production of coastal fishes Support to nurseries for nursing SPF PL, crab let, fry of coastal fishes
20.	UNNAYAN	Khulna (Tero-khada & Dumuria)	4,170	1,830	12.5	<ul style="list-style-type: none"> Capacity building of producers for safe fish production through Good Aquaculture Practices (GAqP) Capacity building of producers & inputs suppliers on restricted & unrestricted inputs for aquaculture, proper dosages, withdrawal period etc. Establish demonstration plots for fish & shrimp production technology dissemination following GAqP Demonstration for Farm mechanization & smart aquaculture solutions (IOT, AI, water & soil quality test kits etc.) usages Support entrepreneurs for small scale 'Ready to Cook' fish products production & marketing (packaging, branding, sale centre etc.) on piloting basis Promote the use of probiotic for safe fish production Developed 'Fisheries-based Echo-tourism' in 'Padma Beel'
Sub-Total			87,175	35,825	315.0	
21.	National Development Program (NDP)	Natore	700	300	9.8	<ul style="list-style-type: none"> Participants Selection. Information and Introductory Meeting on Financial Literacy for Micro Borrowers and Members of Producer Organizations. Training on nutrition, climate, environmental and social issues.

Sl. No.	Respective POs	Sub-project Location	Project Participants		Budget (BDT million)	Major activities
			Man	Woman		
						<ul style="list-style-type: none"> • Orientation of fish farmers on good fish farming. • Establishment of Demonstration Plots for Extension of Safe Fish Production Technology in Ponds/Tanks by Bottom Cleaning System. • Establishment of Demonstration Plots for Safer Fish Production by Scaling Up 'Carp Fattening' Technology Using Probiotics. • Establishment of Demonstration Plots for Expansion of Pond Carp and Lobster Farming Technology through Farm Mechanization.
Sub-Total			700	300	9.8	
Sub-Sector Total			87875	36,125	324.8	
Grand Total			255,548	291,254	1,425.67	

Annex – 3: Logical Framework Progress

Results Hierarchy	Indicators	Target				Achievement		
	Name	Base-line	Mid-Term	End Target	MTR Revised Target	Annual/Year Result (2023)	Cumulative Result (as of Dec, 2023)	% of Cumulative Result (as of Dec, 2023)
Outreach Direct beneficiaries receiving project services	1 Persons receiving services promoted or supported by the project							
	Men - Number	0	80,000	200,000	255,000	29,299	125,027	49%
	Women - Number	0	100,000	245,000	295,000	56,871	261,701	89%
	Total number of persons receiving services - Number of people	0	180,000	445,000	550,000	86,170	386,728	70%
	Young (Men) - Number	0	9,000	22,500	37,000	28,376	53,377	144%
	Young (Women) - Number		11,000	27,500	45,000	37,973	104,514	232%
	Total Young - Number		20,000	50,000	82,000	66,349	157,891	193%
	Young - Percentage (%)	0	11.11%	11.24%	11.24%	77.00%	40.83%	363%
	1.a Corresponding number of households reached							
	Women-headed households - Number	0	10,000	20,000	25,000	4,706	23,353	93%
	Non-women-headed households - Number	0	170,000	425,000	525,000	81,464	363,375	69%
	Households - Number	0	180,000	445,000	550,000	86,170	386,728	70%
	1.b Estimated corresponding total number of households members							
	Household members - Number of people	HH Size 4.15	810,000	2,002,500	2,282,500	357,606	1,604,921	70%
Project Goal To increase the income, food security and nutrition of farmers across selected value chains.	70% of project supported households increase income by >30%.							
	Households. - Percentage (%)	304,800 BDT/H H/Year	30	70	70	40	40.10	57%
	Percentage (%) contribution of the RMTP interventions to the household total income - Ratio (%)	324,312 BDT/Year for Control Area	10	50	50	12	12.14	24%
	Percentage (%) of households reporting minimum dietary diversity (HDD)							
	People. - Percentage (%)	39.4	45.3 (+10%)	30	30	56	55.9	186%
	1.2.8 Percentage (%) of women reporting minimum dietary diversity (MDD-W)							
	Womans - Percentage (%)	34.4	37.8 (+10%)	30	30	55	55.2	184%
	1.2.4 Households reporting an increase in production							

Results Hierarchy	Indicators	Target				Achievement		
	Name	Base-line	Mid-Term	End Target	MTR Revised Target	Annual/Year Result (2023)	Cumulative Result (as of Dec, 2023)	% of Cumulative Result (as of Dec, 2023)
Development Objective The sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs.	Households - Number	Vegetable 26.5 Kg/HH /decimal, fish 4830 Kg/HH /Hectare, Eggs 315 Pcs/H H/year , birds 3 Pcs/H H/Month, Milk 2.5 Litre/HH /day, Beef 0.4 Kg/HH /year, Mutton 0.2 Kg/HH /year, Buffalo Meat 0.3 Kg/HH /year	75,000	150,000	196,000	204,542	204,542	104%
	% increase in sales of microenterprises in the value chains					-	-	
	% increase in sales - Percentage (%)	Treatment: 74220 BDT/m Control: 80317 BDT/m	15	30	30	101	101.3	338%
	% increase in profit of microenterprises in the value chains							
% increase in profit - Percentage (%)	Treatment: 97496 BDT/y Control: 88790 BDT/y	10	20	20	24	24.0	120%	
Outcome 1. Beneficiaries adopt improved productions methods and establish sustainable market linkages.	1.2.2 Households reporting adoption of new/improved inputs, technologies or practices							
	Households - Number	Treatment: 413 (13.04 %) Control: 214 (13.38 %)	175,000	400,000	400,000	185,197	185,197	46%

Results Hierarchy	Indicators	Target				Achievement			
	Name	Base-line	Mid-Term	End Target	MTR Revised Target	Annual/Year Result (2023)	Cumulative Result (as of Dec, 2023)	% of Cumulative Result (as of Dec, 2023)	
	2.2.3 Rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities								
	Number of POs - Organizations	0	500	1,500	1,500	167	167	11%	
	3.2.2 Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices								
	Households - Number	Treatment: 120 (3.79%) Control: 75 (4.69%)	75,000	200,000	200,000	161,177	161,177	81%	
Output 1.1. Organization.	2.1.4 Supported rural producers that are members of a rural producers' organization								
	Total number of persons - Number of people	0	145,000	345,000	450,000	72,748	303,601	67%	
	Men - Number	0	80,000	180,000	235,000	27,298	108,271	46%	
	Women - Number	0	65,000	165,000	215,000	45,450	195,330	91%	
	Young - Number	0	5,000	10,000	13,000	63,105	143,194	1101%	
	1.1.8 Households provided with targeted support to improve their nutrition					-	-		
	Total persons participating - Number of people	0	203,000	812,000	2,282,500	599,714	1,505,006	66%	
	Men - Number	0	81,200	324,800	913,000	270,487	569,733	62%	
	Women - Number	0	121,800	487,200	1,369,500	329,227	935,273	68%	
	Households - Number	0	50,000	200,000	550,000	161,476	362,652	66%	
	Household members benefitted - Number of people	0	203,000	812,000	2,282,500	599,714	1,505,006	66%	
	Output 1.2. Technical and business services.	Training days provided to farmers on GLOBAL GAP and HACCP.					-	-	
		Days - Number	0	400	1,000	5,950	792	1,633	27%
2.1.2 Persons trained in income-generating activities or business management									
Men - Number		16 (0.51%)	3,000	7,000	7,000	4,444	5,398	77%	
Women - Number		21 (0.66%)	1,200	2,000	2,000	2,603	2,784	139%	
Young - Number		15 (0.47%)	3,200	6,500	6,500	3,369	4,113	63%	
Persons trained in IGAs or BM (total) - Number of people		52 (1.64%)	4,200	9,000	9,000	7,047	8,182	91%	
Persons trained in Global/Bangla GAP and HACCP									
Men - Number		0	5,600	14,020	70,000	7,620	14,519	21%	
Women - Number		0	2,400	6,008	30,000	8,204	18,131	60%	
Young Men - Number		0	4,600	11,020	55,000	1,171	6,876	13%	

Results Hierarchy	Indicators	Target				Achievement		
	Name	Base-line	Mid-Term	End Target	MTR Revised Target	Annual/Year Result (2023)	Cumulative Result (as of Dec, 2023)	% of Cumulative Result (as of Dec, 2023)
	Young Women - Number	0	1,000	3,000	15,000	3,950	8,236	55%
	Not Young - Number	0	2,400	6,008	30,000	10,703	17,538	58%
	Persons trained (total) - Number	0	8,000	20,028	100,000	15,824	32,650	33%
Output 1.3 Value chain integration.	1.1.4 Persons trained in production practices and/or technologies							
	Men trained in crop - Number	59 (1.86%)	10,350	41,400	67,500	11,902	24,902	37%
	Women trained in crop - Number	9 (0.28%)	10,350	41,400	67,500	14,923	16,923	25%
	Men trained in livestock - Number	30	11,040	57,280	93,500	40,047	53,813	58%
	Women trained in livestock - Number	8	16,560	85,920	140,000	89,845	129,435	92%
	Men trained in fishery - Number	21	12,420	30,000	49,000	25,997	28,310	58%
	Women trained in fishery - Number	6	8,280	20,000	32,500	19,730	20,535	63%
	Total persons trained in crop - Number of people	68	20,700	82,800	135,000	26,825	41,825	31%
	Total persons trained in livestock - Number of people	38	27,600	143,200	233,500	129,892	183,248	78%
	Total persons trained in fishery - Number of people	27	20,700	50,000	81,500	45,727	48,845	60%
	Persons paid partially or fully for training or advisory services in selected value chains							
	Men - Number	0	3,000	7,000	7,000	249	249	4%
	Women - Number	0	1,200	2,000	2,000	2,988	2,988	149%
	Young Men - Number	0	2,500	5,500	5,500	100	100	2%
	Young Women - Number	0	700	1,000	1,000	1,379	1,379	138%
Not Young - Number	0	1,000	2,500	2,500	1,758	1,758	70%	
Output 1.4 Enterprise Strengthening.	2.1.1 Rural enterprises accessing business development services							
	Rural enterprises - Enterprises	0	2,000	20,000	20,000	2,617	32,700	164%
Output 1.5 Policy dialogue.	Policy 1: Policy-relevant knowledge products completed							
	Number - Knowledge Products	0	-	5	5	1	1	20%
Outcome 2. Enterprises have access to sustainable financial services.	1.2.5 Households reporting using rural financial services							
	Households - Number	0	50,000	100,000	100,550	83,398	83,398	83%
	% increase in average loan size to ME borrowers							
	Increase - Ratio (%)	BDT 128,038	25	50	50	0	43.00%	1%
	Increase in PKSF ME loan portfolio							
Increase in loan portfolio - Money (USD)	263,493,223	407,148,911	550,804,599	550,804,599	94,534,079	558,750,089	101%	
1.1.5 Persons in rural areas accessing financial services								

Results Hierarchy	Indicators	Target				Achievement		
	Name	Base-line	Mid-Term	End Target	MTR Revised Target	Annual/Year Result (2023)	Cumulative Result (as of Dec, 2023)	% of Cumulative Result (as of Dec, 2023)
Output 2.1. Sustainable financial services offered through Partner Organizations.	Men in rural areas accessing financial services - credit - Number	0	15,000	20,000	20,000	2,001	16,756	84%
	Women in rural areas accessing financial services - credit - Number	0	35,000	80,000	80,000	11,421	66,371	83%
	Young people in rural areas accessing financial services - credit - Number	0	20,000	40,000	40,000	3,244	14,697	37%
	Total persons accessing financial services - credit - Number	0	50,000	100,000	100,000	13,422	83,127	83%
Output 2.2. Commercial finance.	Enterprises supported by large microfinance institutions							
	Increase in number of ME borrowers - Number	0	300	550	550	271	271	49%
	Increase in PKSF ME loan outstanding to large MFIs - Money (USD' 000)	0	500	1,600	1,600	8,631	8,631	539%
	Increase in large MFIs ME loan outstanding to borrowers - Money (USD' 000)	0	500	1,600	1,600	4,394	4,394	275%
Output 2.3 Utilisation of remittances.	Number families of overseas workers trained on capacity building.							
	Households - Number	0	2,000	4,500	4,500	N/A	N/A	
	Support to families of expatriate workers							
	Total number of persons trained on vocational and business management training - Number of people	0				N/A	N/A	
Outcome 3. PKSF and POs capacity is enhanced in areas of ICT and the project is satisfactorily managed."	ICT knowledge of PKSF and PO staffs on project management including monitoring and evaluation increases (%)							
	Increase - Ratio (%)	0	50	75	75	-	-	0%
Output 3.1 PKSF's institutional strengthening through ICT based solutions	ICT solutions developed							
	Number of solutions - Number	0	4	4	4	-	-	0%
Output 3.2 PKSF's Human Resources Development	People trained in various capacity building courses							
	Men - Number	0	20	165	165	35	62	38%
	Women - Number	0	5	10	10	6	12	120%
Output 3.3 Partner organizations institutional strengthening.	1.1.6 Financial service providers supported in delivering outreach strategies, financial products and services to rural areas							
	Service providers - Number of POs	0	15	25	25	3	49	196%

Annex – 4: The DANIDA Indicators Report

Outcome 1 state-ment:	"Beneficiaries adopt improved production methods and establish sustainable market linkages."		
Outcome	1.1 # of households reporting adoption of new/improved inputs, technologies or practices		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	25,000	-	Due to Covid-19 pandemic situation, the preliminary activities of the project delayed. However, by the end of December PKSf approved 27 value chain sub-projects under RMTP has been approved by December 2021. Out of these approved sub-projects, RMTP started implementation of 8 VC sub-projects in meat and dairy product sub-sector (Livestock). Remaining 19 VC sub-projects were approved to promote different agro-products in horticulture sector. These sub-projects will be initiated in the field soon. VC sub-projects in horticulture include piloting of Tulip cultivation.
2022	151,500	-	PKSF will collect this information through baseline, mid-term and final evaluation. So, this indicator will be reported after finalization of baseline report. The progress will be monitored through the annual outcome survey.
2023	175,000	185,197	
2024	300,000		
2025	400,000		
Outcome	1.2 # of rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities.		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	100	-	Concern POs are conducting survey to select members/entrepreneurs for value chain sub-projects. After completion of the survey informal producer organizations will be formed.
2022	120	-	PKSF will collect this information through baseline, mid-term and final evaluation. So, this indicator will be reported after finalization of baseline report. The progress will be monitored through the annual outcome survey.
2023	500	167	
2024	1000		
2025	1,500		
Output 1.1 Statement:	"Rural producers' organisation received support"		
Output	1.1.1 # of supported rural producers that are members of a rural producers' organisation		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	25,000	-	Concern POs are conducting survey to select members/entrepreneurs for value chain sub-projects. After completion of the survey informal producer organizations will be formed.
2022	80,000	230,853	

2023	300,000	303,601	
2024	400,000		
2025	450,000		
Output 1.1 Statement:	"Rural producers' organisation received support"		
Output	1.1.2 # of households provided with targeted support to improve their nutrition		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	5,000	-	Member selection is in progress.
2022	30,000	201,176	
2023	350,000	362,652	
2024	500,000		
2025	550,000		
Output 1.2 Statement:	"Enhanced knowledge and skills on technical and business services"		
Output	1.2.1 # of training days provided to farmers on GLOBAL GAP and HACCP		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	0	-	
2022	100	841	
2023	1,500	1,633	
2024	4,000		
2025	5,950		
Output 1.2 Statement:	"Enhanced knowledge and skills on technical and business services."		
Output	1.2.2 # of persons trained in income-generating activities or business management		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	200	-	Training will be started after completion of the member selection.
2022	2,200	1,135	
2023	4,200	8,182	
2024	9,000		
2025			
Output 1.3 Statement:	"Enhanced knowledge and skills on value chain integration."		
Output	1.3.1 # of persons trained in production practices and/or technologies		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	15,000	-	Training will be started after completion of the member selection.

2022	55,000	71,474	
2023	250,000	273,918	
2024	400,000		
2025	450,000		
Output 1.4 Statement:	"Enterprise strengthening through accessing business development services."		
Output	1.4.1 # of rural enterprises accessing business development services		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	0	-	
2022	1,200	30,083	
2023	20,000	32,700	
2024			
2025			
Output 1.5 Statement:	"Enhanced evidence base for policy-dialogue with government to reform and capacity-building."		
Output	1.5.1 # of Policy-relevant knowledge products completed		
Year	Target	Results	Remarks
2020	0	-	Covid-19 restriction.
2021	0	-	
2022	0	-	Two policy paper development is going on.
2023	1	1	
2024	3		
2025	5		

Annex – 5: Interim Financial Report (as of December 2023)

Description	REF	IFAD Loan (2000003099)			IFAD Loan (2000003100)			DANIDA Grants		
		Quarter	Year	Inception	Quarter	Year	Inception	Quarter	Year	Inception
			To-Date	To-Date		To-Date	To-Date		To-Date	To-Date
		A	B	C	A 1	B 1	C 1	D	E	F
		DA Denominated Currency			DA Denominated Currency			DA Denominated Currency		
Sources of Funds:										
DA Opening Balances		1,904,088.61	1,904,088.61	-			-	957,405.03	957,405.03	-
Operating account opening balance		12,409,311.63	13,240,441.04	-			-	21,750.21	116,351.31	-
Petty cash opening balance		-	-	-	-	-	-	-	-	-
Interest received		263,386.28	263,386.28	263,386.28				4,380.93	4,380.93	4,380.93
Received from Other sources		-	-	-				-	472,385.22	472,385.22
Funds received		-	-	38,858,796.52	-	-	22,000,747.42	577,715.00	577,715.00	4,790,418.52
Total Cash Available	I	14,576,786.52	15,407,915.93	39,122,182.80	-	-	22,000,747.42	1,561,251.18	2,128,237.49	5,267,184.68
Uses of Funds by Category:										
		<i>Actual for Qtr</i>	<i>Actual for FY</i>	<i>Actual since inception</i>	<i>Actual for Qtr</i>	<i>Actual for FY</i>	<i>Actual since inception</i>	<i>Actual for Qtr</i>	<i>Actual for FY</i>	<i>Actual since inception</i>
Category 1: Credit Fund		-	-	35,000,000.00	6,035,588.78	6,035,588.78	12,984,572.73	-	-	-
Category 2: Grants & subsidies		-	-	23,535.25	-	-	-	792,141.53	1,189,254.23	2,137,894.02
Category 3: Equipment & materials		58,433.12	58,610.42	81,254.59	-	-	-	-	-	-
Category 4: Consultancies & workshops			27,681.86	28,812.35	-	-	-	66,310.62	96,600.84	114,156.28
Category 5: Training			7,286.57	18,179.41	-	-	-	71,1	85,891.28	102,937.30

Description	REF	IFAD Loan (2000003099)			IFAD Loan (2000003100)			DANIDA Grants		
		Quarter	Year	Incep- tion	Quar- ter	Year	Incep- tion	Qua rter	Year	Incep- tion
			To- Date	To- Date		To- Date	To-Date		To- Date	To-Date
		A	B	C	A 1	B 1	C 1	D	E	F
		DA Denominated Cur- rency			DA Denominated Cur- rency			DA Denominated Cur- rency		
								02.9 3		
Category 6: Operating costs		102,549 .37	228,6 79.27	1,430,8 86.55		-	-	272, 697. 11	462,6 86.42	962,577 .14
Category 7		-	-	-	-	-	-	-	-	-
Category 8		-	-	-	-	-	-	-	-	-
Total Funds Used by Catego- ries	II	160,982 .50	322,2 58.12	36,582, 668.16	6,035, 588.7 8	6,035 ,588. 78	12,984, 572.73	1,20 2,25 2.19	1,834 ,432. 77	3,317,5 64.74
Uses of Funds by Component:										
Component 1: Value Chain Enhancement		-	-	23,535. 25	-	-	-	1,20 2,25 2.19	1,834 ,432. 76	3,317,5 64.73
Component 2: Financial Ser- vices		-	-	35,000, 000.00	6,035, 588.7 8	6,035 ,588. 78	12,984, 572.73	-	-	-
Component 3: Institutional Strengthening and Project Management		160,982 .50	322,2 58.12	1,559,1 32.91	-	-	-	-	-	-
Total Funds Used by Compo- nent (must be equal to II)	III	160,982 .50	322,2 58.12	36,582, 668.16	6,035, 588.7 8	6,035 ,588. 78	12,984, 572.73	1,20 2,25 2.19	1,834 ,432. 76	3,317,5 64.73
				(0.00)						
Category not yet identified/adjust- ments/advance, if any (Note 1)	IV	501,479 .39	1,171, 055.0 1	3,640,0 19.69			-	-	5,601 .67	969,952 .39
Closing Cash Balances:	V=I- II-IV	13,914, 324.64	13,91 4,602. 80	(1,100, 505.05)	(6,035 ,588.7 8)	(6,03 5,588 .78)	9,016,1 74.69	358, 998. 98	288,2 03.06	979,667 .55
Represented by:										
DA Closing Bal- ance				836,19 2.64				577, 715. 00		

Description	REF	IFAD Loan (2000003099)			IFAD Loan (2000003100)			DANIDA Grants		
		Quarter	Year	Incep- tion	Quar- ter	Year	Incep- tion	Qua rter	Year	Incep- tion
			To- Date	To- Date		To- Date	To-Date		To- Date	To-Date
		A	B	C	A 1	B 1	C 1	D	E	F
		DA Denominated Cur- rency			DA Denominated Cur- rency			DA Denominated Cur- rency		
Operating account Closing Balance			7,043,069.74				401,952.56			
Petty cash Closing Balance			-	-			-			
Total Closing Balance (must equal V):	VI		7,879,262.38	-			979,667.56			

Annex – 6: Progress on Annual Workplan and Budget (AWPB) as of December 2023

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
Outreach: Direct beneficiaries receiving project services	Persons receiving services promoted or supported by the project	Man	222500	255000	12000	14044	125027	49.03%
		Woman	222500	295000	13000	20651	261701	88.71%
		Young (%)	11.24	11.24	12	39	41.10	365.66%
	Corresponding number of households reached	Households	445000	550000	25000	34695	386728	70.31%
	Estimated corresponding total number of households members	Households Members	2002500	2282500	103750	143984	1604921	70.31%
Project Goal: To provide strategic enabling conditions for the sustained growth of rural commodity value chains with comparative advantage, nutritional potential, market demand, growth potential and backward linkages to small farmers and micro-entrepreneurs	Percentage of project supported households increase income by >30%	By 2025: 70% (3,11,500 HHs)	70	70	30	40.10	40	57.29%
	Percentage of Beneficiaries reporting improved food quality in their diet	By 2025: 30% (1,33,500 beneficiaries)	50	50	10	41.10	41	82.20%
Development objective: Sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs. [Project Target: Overall approximately 445,000 households (100,000 Micro-enterprise borrowers, 245,000	Households reporting an increase in production	Households	150000	196000	51000	204542	204542	104.36%
	% increase in sales (year to year) of micro-enterprises in the value chains	%	30	30	10	101.3	101	337.67%
	% increase in profit (year to year) of micro-enterprises in the value chains	%	20	20	10	24.0	24	120.00%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
will benefit from value chain development activities]								
Component 1: Value Chain Enhancement								
Outcome: Beneficiaries adopt improved production methods and establish sustainable market linkage	By 2025: Households reporting adoption of new/improved inputs, technologies or practices	Households	400000	400000	135000	10779	185197	46.30%
	Rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities	Producers Organization	1500	1500	1350	28	167	11.13%
OUTPUTS:								
1.1 Organization	a) Supported rural producers that are members of a rural producers' organization	Persons	445000	450000	173500	25944	303601	67.47%
	b) Information and orientation meeting on financial literacy for MC & PO members	Persons	108400	206500	125500	42014	163300	79.08%
	c) Households provided with targeted support to improve their nutrition	Households	445000	550000	300000	90175	362652	65.94%
	d) Training on Nutrition, climate, environmental and social issues for organizations' leaders	Persons	384000	550000	300000	84995	362652	65.94%
	e) Prepare information sheet and discussion notes on financial literacy for village meetings for beneficiaries by POs	Number	200	200	30	48	184	92.00%
	f) TOT on financial literacy for PO trainers by POs	Batch	200	235	100	6	166	70.64%
	g) Training on business management for ME and PA members	Batch (80 batches for women)	332	375	200	49	326	86.93%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
	h) Developing and revising training module by PKSf	Modules	2	2	1	0	2	100.00%
	Information campaign for nutrition education	Number	1	21	1	1	1	4.76%
	Development of training material for nutrition training	Number	1	1	1	0	1	100.00%
	Allocation of funds to undertake special studies at PO level	Number	2	1	1	0	0	0.00%
	TOT on Nutrition Sensitive Value Chain	Batch	15000	8	2	0	6	75.00%
	Training on contract farming and exchange visits for PA members on climate, environmental, nutrition and social issues	Batch	50	83	40	2	84	100.78%
1.2 Technical and Business services	a) Generic technological and management training on Horticulture	Batch	4000	6000	1200	27	2088	34.80%
	Generic technological and management training on Fisheries	Batch	4000	4800	2060	1762	1953	40.69%
	Generic technological and management training on Poultry	Batch	4000	3600	1800	612	612	17.00%
	Generic technological and management training on livestock (Fattening and Dairy)	Batch	4000	8900	1800	144	4415	49.60%
	b) Advanced technological and management training on Horticulture /h	Persons	2500	81000	400	983	1913	2.36%
	c) Advanced technological and management training on Fisheries	Persons	2500	81000	1465	132	1330	1.64%
	d) Advanced technological and management training on Poultry	Persons	8000	80000	5000	0	0	0.00%
	e) Advanced technological and management training on Livestock	Persons	4100	107000	3600	1935	9160	8.56%
	Training days provided to farmers on GLOBAL GAP and HACCP	Persons (6008 Women)	20000	5950	16000 (1800 Women)	388	1633	27.45%
	Contracts with certification authorities for developing training modules	Modules	4	20	1	0	4	20.00%
	Training of Master Trainer & Protocol Development /j	Batch	26	60	20	0	14	23.33%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
	Training of PA or Groups /k	Number	8000	8700	2510	10	6517	74.90%
	Audit / certification	Number	9200	1040	3500	2	48	4.62%
	Training of farmers on GAP	Batch	1350	5950	900	2	1314	22.08%
	persons trained in income generating activities and business management	Persons 5500 Mans, 500 Womans, 3750 young	6000	9000	4580	763	5398	59.98%
	Generic training material	Number	3	3	1	1	3	100.00%
	Generic training	Batch	35	35	10	0	0	0.00%
	Specialised training material	Number	25	25	1	0	0	0.00%
	Specialised training	Batch	35	35	10	0	0	0.00%
	Printing material	Number	20000	20000	3450	0	120016	600.08%
	Privatised advisory services	Number	1	1	0	0	2062	206200.00%
	Cost Sharing of Advisors /n	Number	1	1	0	0	0	0.00%
	Piloting of technologies in horticulture, livestock, fisheries and others	Number	1	65	350	0	64	98.46%
1.3 Value Chain Integration	a) Persons trained in production practices and/or technologies	Persons (Trained in crop: Men 80,000 Women 80,000; Trained in live-stock: Men 40,000 Women 40,000; Trained in fish-ery: Men 6,000 Women 6,000)	252000	450000	73500	95320	273918	60.87%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
	b) Value chain analysis by PKSF	Number	0	4	0	0	4	100.00%
	c) Value chain packages	Number	100	75	12	2	67	89.33%
	d) Investment in innovative new VCs	Number	6	6	6	2	11	183.33%
	Value chain facilitators				10	2	139	0%
	Value chain Implementation:IFAD Direct Cost /s				0	0	0	0%
	Value chain Implementation:IFAD Indirect Cost /t				0	0	0	0%
	Marketing and Enterprise Visibility Fares				1	0	8	0%
1.4 Enterprise strengthening	a) Rural enterprises accessing business development services	Number	20000	20000	525	17	32700	163.50%
	b) Specialized Agribusiness Consultant providing TA to POs & undertaking studies	Number	2	2	0	0	0	0.00%
1.5 Policy dialogues	Policy related knowledge products completed	Number	2	3	0	1	1	33.33%
	Policy dialogues organised	Number	5	3	1	0	0	0.00%
Inclusion of Youths in VC Sub-projects		Persons (Youths out of them 27,500 will youth women)	50000	65250	3000	2256	143194	219.45%
Component 2: Financial services for micro enterprises								
Outcome: Enterprise have access to sustainable financial services	Households reporting using rural financial services	Households	100000	100000	22000	8751	83127	83.13%
OUTPUTS:								
2.1 Sustainable financial services offered through Partner Organizations	a) Persons in rural areas accessing financial services	Man	25000	20000	5000	1244	16756	83.78%
		Woman	75000	80000	15000	7507	66371	82.96%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
2.2 Commercial finance	Enterprises supported by non-bank financial institutions	Number	550	550	220	368	271	49.27%
Component 3: Institutional Strengthening and Project management								
Outcome: PKSF and POs capacity is enhanced in areas of ICT and the project is satisfactorily managed.	ICT Knowledge of PKSF and PO Staffs On project Management Including Monitoring and Evaluation Increases	Number	75	75	60	50	50	66.67%
OUTPUTS:								
3.1 IT innovations at PKSF	a) IT Innovations	Number	4	3	1	0	0	0.00%
	b) Development of block chain platform, e-commerce & crowd funding platform	Batch	1	1	1	0	0	0.00%
	Orientation on Block-chain technology essentials for Bangladesh	Batch	1	1	0	0	1	100.00%
	Orientation on Block chain and it's scopes for microenterprises	Batch	1	1	0	0	1	100.00%
	Business management and financial analysis	Number	40	3	2	0	1	33.33%
	Value chain analysis and VCD subproject design - training	Persons	10	30	10	0	60	200.00%
	Project design and management	Persons	10	10	0	0	20	200.00%
	M and E system design and management	Number	5	1	5	1	1	100.00%
	ICT based platforms: Overview and management	Number	20	1	0	0	0	0.00%
	Development project management	Persons	20	20	0	0	19	95.00%
	Financial services and institutions	Number	20	1	0	0	0	0.00%
	ICT based Realtime MIS	Persons	10	10	0	0	0	0.00%
	Exchange visits (VCD) /a	Persons	40	40	20	12	27	67.50%

Description of activities		Unit	Implementation targets			Progress		% calculated with MTR Target
			Project total (2020-2025)	MTR Revised total (2020-2025)	July-June (2023-2024)	July-June (2023-2024) As of Dec'2023	Cumulative Progress	% of Achievement (Cumulative)
3.2 Partner organizations institutional strengthening	a) Financial service providers supported in delivering outreach strategies, financial products and services to rural areas	Number	25	25	0	0	0	0.00%
	b) Value chain integration and contract intermediation	Number	1	1	1	0	0	0.00%
	c) Other training - Nutrient Sensitive, M&E etc.	Number		1	0	0	0	0.00%
	d) New financial product development	Number	2	1	0	0	1	100.00%

Annex – 7: Progress on the agreed actions upon MTR mission

SL#	Actions	Deadline	Update 31.12.2023	Remarks
1.	Amendments to FA and SLGA IFAD to undertake steps to amend the FA to implement changes in implementing agency and resources placement under subcomponent 2.3. After FA is amended PKSf will request amendments of SLGA by the Finance Division, MoF	November 2023	Continue	IFAD to undertake steps to amend the FA. After FA is amended PKSf will request amendments of SLGA by the Finance Division, MoF.
2.	Future direction of RMTP Reorient budget of individual subproject to reflect mission recommendations on focus of the project (see para 29). Approve revised subprojects promptly.	December 2023	Done	Budget revision and revised project proposal developed.
3.	Policy and discussion papers Produce policy and discussion papers (see para 25 to 27) on topics mentioned in the aide memoire and disseminate findings. Identify issues and produce more such discussion papers as the project activities fourth mature	Continue	Continue	ToR have been developed for the policy discussion papers.
4.	New value chain subprojects Design and approve new subprojects subject to availability of resources within December 2023 to ensure at least two years of implementation for the new value chain subprojects.	December 2023	Continue	Up on approval of MD of PKSf, this new VC project will be started from 1 Jan 2024.
5.	WEWB TAPP extension/revision WEWB to extend the TAPP and make necessary adjustments	November, 2023	N/A	Not applicable RMTP.
6.	Initiate capacity building/TOT WEWB TAPP start implementation of capacity building/TOT	December, 2023	N/A	Not applicable RMTP.
7.	PO selection for Implementation of training PKSf to select Upazilas, POs and trainees/beneficiaries for the implementation of training to 4,500 project beneficiaries	December, 2023	Continue	It will be done after settle down of this issue with IFAD.
8.	Bi-monthly meetings with WEWB IFAD to arrange bi-monthly meetings with WEWB PMU to monitor progress and support were needed.	Continue	Continue	Upon PMU receives the mandate to support WEWB, the bi-monthly meetings will be conducted accordingly.

SL#	Actions	Deadline	Update 31.12.2023	Remarks
9.	Large ME loans for beneficiaries Produce a discussion paper on experience of large loan	December, 2024	Continue	An orientation meeting was held with POs for capturing data on Large ME loan.
10.	AOS report revision and finalization Include the baseline information and compare the baseline. In terms of writing, include a summary section and elaborate the conclusion section.	November, 2023	Done	Finalized the AOS Report.
11.	Beneficiary profile data analysis and living report/document preparation Analyze the beneficiary profile information in a dis-aggregated manner as much as possible and write a dynamic report as it can be revised based on changes in beneficiary numbers.	December, 2023	Done	Analyzed the Poultry data and shared with IFAD in Bi-Monthly Meeting.
12.	PO level output data entry into the Excel based MIS system Assign an M&E person at the PO level to enter output data (interventions e.g., training, cash and in-kind supports, market linkage, etc.) to link with KOBO profile information	January 2024, continuous	continuous	Fruits and Crops, Poultry, Meat and Dairy, Fisheries data almost processed. Others sub project data preparing for the final draft.
13.	Kobo or related software subscription Allocate budget for subscription to the Kobo or related software	December, 2023	Ongoing	Exploring the provision for KOBO, SurveyCTO and CommCare.
14.	RMTP website update Upload all the produced materials of RMTP for internal and external audiences	January 2024, continuous	continuous	Website has been updated. And regular content is being uploaded.
15.	Prepare and disseminate Make simple Issue/sector-based policy briefs (if any), how to-do-notes and videos and disseminate to internal and external audience through various channels	January, 2024	Ongoing	Yet to be developed.
16.	Documentation Document project outcomes, impacts, lessons learned, innovations, case studies, infographic based technical guidelines, success stories and best practices	Continuous	Continuous	Developed case studies, technical guidelines, success stories regularly and uploaded in website. Also developed project newsletter
17.	Arrange national/regional dissemination workshop/seminar on RMTP project achievements Organise national/regional workshop to showcase project achievements by inviting	February, 2024	Ongoing	Arrange two workshop, one on Special ME and another one is "Workshop on Mid-term Review and Result Sharing of RMTP at regional level.

SL#	Actions	Deadline	Update 31.12.2023	Remarks
	relevant stakeholders including policy makers, researchers, POs, government relevant department (e.g., DAE, DAM, DOF, BADC, BARI, BLRI, BRRRI, etc.as when necessary) officials.			
18.	<p>Complete the transfer of key activities for MoEWOE to PKSF</p> <p>Make prompt amendments FA and SLGA to implement changes in implementing agency and resources placement under subcomponent 2.3 and reallocations of resources in other components, if needed.</p>	Ongoing	Ongoing	The tetra-party meeting to be held by the leadership of FID.
19.	<p>Proactively manage cash flows to avoid disruption to operations</p> <p>RMTP PMU should be proactive to ensure enough balance is available in the operational accounts and the effect of the Government authorizations to disrupt the project operations is minimized.</p>	Ongoing	Ongoing	Maintaining a reliable cash flow projection process so that sufficient funds are available in Project Operational Bank Accounts to meet operating needs. Determining cash requirements carefully so that effect of authorization from government to disrupt financing to implementation of the project is minimized as well.
20.	<p>Clearly outline the roles and job descriptions of FM staff</p> <p>Prepare detailed job descriptions for three FM officer that clearly outlines and aligns with the roles defined in the PKSF F&A manual and in accordance with project requirements.</p>	Ongoing	Ongoing	A detailed roles and responsibilities of FM staff has been prepared and sent to IFAD on 31 Oct 2023.
21.	<p>Undergo relevant anti-corruption, ethics and sexual harassment, and FM training</p> <p>All project staff and key implementing parties should undergo IFAD Anti-Corruption and Sexual Harassment training and to disseminate policies to all staff, implementing partners and other relevant parties.</p> <p>All project Finance Staff to undergo a refresher FM training by undergoing the revised Project Financial Management e-learning course.</p>	March 2024	Ongoing	This is not our responsibility. PMU has talked with Ms. Mariel Zimmermann on this issue and she agreed that IFAD will organize this training. We and our key implementing partners will have to attend the training. PMU FM staff completed the training.
22.	<p>Ensure timely and comprehensiveness of AWPB</p> <p>In line with best practice, project should endeavour to submit the AWPB to IFAD 90 days before commencement of the period to ensure approval is received at least 60</p>	February 2024	Ongoing	AWPB 23-24 was first submitted to IFAD on 22 Mar 2023 which was exactly 100 days before commencement of the FY. AWPB 22-23 was uploaded in NOTUS on 30/03/2022 which was 92 days before the commencement of FY 22-23. To sum up, this has been practiced for atleast two FYs. The concerns will be addressed in upcoming revision to the

SL#	Actions	Deadline	Update 31.12.2023	Remarks
	days before the commencement of the year. Due attention should be given to ensure uncompleted activities in a prior year are reflected in the AWPB during the year of implementation. 2023/2024 AWPB should be revised if AWPB activities that were not completed in 2022/2023 are planned for implementation.			AWPB which should be done in Feb/Mar'24.
23.	Update the Financial Procedures Manual RMTP is required to prepare an addendum to the F&A manual that includes the project/IFAD specific FM requirements that are up to date in line with recent IFAD FM reforms. Subsequently, ensure the addendum is reviewed at least once per annum.	Ongoing	Ongoing	Already the earlier manual has been revised and sent to IFAD on 31 Oct 2023.
24.	Strengthen Internal Controls around advances, assets, and fuel management: Outstanding advances should be retired immediately, and the project must ensure adherence to the advance policies. Review fuel costs charged to RMTP to ensure it is commensurate with the mileage travelled and actual fuel consumed not purchased.	Ongoing	Ongoing	Actions have been taken to adjust all outstanding advances. A file has been initiated in this regard
25.	Ensure accounting software is customized and financial reporting is automated: Share with IFAD the progress of the software customization to report based on IFAD requirements. Submit the January to March 2024 IFR generated with the customized software to IFAD and project should align with the PKS F&A manual and IAS 21 on the reporting of BDT balances at period end.	May, 2024	Ongoing	Closely working with software development firm to complete the work. Will send a Progress Report to IFAD by the end of Dec'23.
26.	Submit year end audited/unaudited financial reports: Ensure unaudited financial statement is submitted by 31 October 2023 and the audited financial statement should be submitted before 31 December 2023. Ensure audit TOR is submitted to IFAD for NO on an annual basis in compliance with the IFAD Handbook on	December, 2024	Ongoing	Unaudited financial statement has been submitted through ICP FE Module on 30-10-2023. The audited Project Financial Statement is being signed. Once the signing process is over we will submit the same through the module of ICP by 31 Dec'23.

SL#	Actions	Deadline	Update 31.12.2023	Remarks
	Financial Reporting and auditing.			
27.	Update CMT: Update the CMT for all contracts and for exception reporting.	November, 2023	Done	Contracts Completed: 8 Contracts Ongoing: 18
28.	Expedite Procurement Process Ensure that all procurement processes are completed within 180 days	Ongoing	Ongoing	Procurement Process of Training and Recording Equipment (Evaluation Stage), Server (Formation of Committee for Official Cost Estimation and Technical Specification), Blockchain (4 out of 11 consulting firms shortlisted for issuing Request for Proposal) and Sector Value Chain Specialist -Livestock (CV evaluation and Shortlisting completed) is in-progress.
29.	Qualitative assessment - GEWE Enhance qualitative assessment through participatory data collection methods like FGDs/case studies/success stories and semi-structured interviews	January, 2024	Continues	Case Story Collection Already in progress & 1 FGD Planned within 29th December 2023 for qualitative assessment regarding GEWE
30.	virtual meetings (half yearly) with women entrepreneurs Organize regular virtual meetings (half yearly) with women entrepreneurs involved in processing and marketing to support their growth and market linkages. Leverage networks of successful women entrepreneurs and communication channels like Facebook and radios to increase women's participation in processing and e-marketing activities	Continues	Continues	20th December 2023 A virtual meeting is set to share challenges and opportunities for women entrepreneurs in Meat and Dairy processing as well as marketing sectors.
31.	Allocate Nutrition Budget To further strengthen the impact on nutrition, provide additional budget for nutrition activities and capture them in the Nutrition Action Plan (including SBCC activities, campaigns, pilot of diversification of village shops, and fish food processing)	Ongoing	Ongoing	Additional budget for nutrition activities has been managed. This budget will mainly be expended on organizing additional 20 nutrition campaigns. Considering the country situation, the campaigns will be organized since Mar'24. Diversification of village shop will be made in the form of replacing some unhealthy food staffs with healthy ones, for example, replacing sugar usage with gaggery with the help of some modern BCC material as Nudge. All these activities are being incorporated into the nutrition action plan.

Annex – 8: Integrated project risk management

	Impact	Likelihood	Risk Assessment	Mitigation Measures
Organization and Staffing				
Adequate FM staff in PMU and POs/NBFIs. Low capacity of the FM POs/NBFIs FM staff.	Low	Low	Low	The Organizational structure of RMTP PMU is adequate. Project FM Department is staffed with one Financial Analyst and Two Assistant Manager (Accounts) reporting to the Deputy Project Coordinator (Financial Services). The number, qualification, and experience of RMTP staff is adequate for the nature and complexity of the project. Specific roles and responsibilities defined in the F&A manuals with the specialized role of FM staff covering the RMTP project as part of the PMU has been prepared and submitted to IFAD as suggested. Project staff are subject to annual performance reviews.
Budgeting				
AWPB process suffers delays and inconsistencies that affect the monitoring and implementation of activities.	Medium	Low	Medium	Budgets are being developed in templates agreed with IFAD, submitted on time to Govt. and IFAD. Budget vs actual expenditure variance analyses are now being prepared as part of the quarterly IFRs and annual reports.
Funds flow and disbursement arrangements				
Possible delays in the submission of financial reports to the PMU by PO's.	Medium	Low	Medium	RMTP FM Department is proactively manage to ensure enough balance is available in the operational accounts and the effect of the Government authorizations to disrupt the project operations is minimized The arrangement established that the fund flow of the project (from PMU to PO) is managed under imprest arrangements. An adequate threshold has been set out for POs for a bi-annual replenishment to their bank accounts. The PMU is proactive to ensure of no delays in the implementation of activities due to fund shortage. PMU FM staff visits POs to look at their financial management, accounting, reporting, auditing, internal controls mechanism etc.
Internal Controls				
Adequacy of internal controls for the type of activities to be carried out by the project	Medium	Low	Low	RMTP follows the Finance Manual of PKSf. The PMU FM Department has prepared an addendum to the F&A manual that includes the project/IFAD specific FM requirements that are up to date in line with recent IFAD FM reforms. Subsequently, will ensure the addendum is reviewed at least once per annum.
Accounting				
RMTP will apply the International Financial Reporting Standards (IFRS). PO's: There are inconsistency in regard to the basis of accounting applied by the PO's. Some PO applies accrual basis of accounting for whole organisation and some are not.	Medium	Medium	Low	RMTP applies the accrual basis of accounting in accordance with the International Financial Reporting Standards (IFRS). A comprehensive Financial and Accounting Manual for the PKSf exists. Financial procedures also exist within the program implementation manual. The accounting is carried out on a comprehensive and standardized FM system at the PMU level, which consolidate the reports provided by the PO.

Exchange rate fluctuation	Low	Low	Low	Risk of exchange rate fluctuation is borne by the Govt for RMTP
Financial Reporting and Monitoring				
IFAD funded projects implemented by PKSf produce Financial Reports consistently. The financial reporting is not seen as a tool for decision making. The lack of appropriate financial information reduces its utility for monitoring implementation of activities.	Low	Low	Low	RTMP prepares annual financial statements and quarterly interim financial statements. The PMU FM staff conduct regular visits to the POs to perform spot verifications to the SoE's submitted by POs to confirm with Books of Accounts, compliance and cost efficiency etc. along with verification of the eligibility of expenditure incurred by POs The Accounting Software for automatic production of reports, WA would be fully customized soon. Mar 2024 IFR will be submitted from customized software.
Internal Audit				
The internal audit function is well developed in PKSf. However, the diversity of project warrants close monitoring through effective internal audit.	Low	Low	Low	PKSf's Internal Audit Unit (IAU) reviews all the projects of PKSf including RMTP. They are reportable to Governing Body and Managing Director of PKSf. The IAU is adequately staffed (30 staff members) with required qualifications, clear knowledge. The annual workplan which includes the audit of 200 POs on a rotational basis is reviewed and approved by the MD. There is also a recruitment of Special Auditors from private audit firms – Chartered Accountants to complement the work program of the internal auditors of PKSf
External Audit				
RMTP audit performed by a chartered accountant's firm PO audit by chartered accountants' firm: The quality of audits needs to improve further.	Low	Low	Low	RMTP's annual financial statements audited by an independent Chartered Accountancy firm in accordance with International Standards on Auditing (ISA) and IFAD Handbook for Financial Reporting and Auditing. The ToR for the auditors has been prepared in accordance with IFAD Handbook for Financial Reporting and Auditing. Similar arrangement has also been established for the PO external audits.
Overall Project Fiduciary Risk			Low	

Annex – 9: Piloting of major technologies in all sectors

Sector: Horticulture

1. High value fruits sapling (around 26 new variety promoted from this project which are individually a technology like G-9 Banana, MD2 Pineapple, coffee, cashew-nut, avocado etc.)
2. Bio Pesticide (pheromone trap, yellow trap, Sticky trap, fruits bag etc.)
3. Bio fertilizer
4. Sprinkler irrigation system
5. drip irrigation system
6. Banana Chips
7. Coffee processing
8. Jam jelly preparation
9. Ecological Farming in Vegetable Production
10. Vegetable processing
11. Bio-fertilizer production and using
12. Bio-Pesticide Production and using
13. Trico Compost Production
14. Cold Press Machine using for Oil production

Sector: Livestock

1. Livestock diagnostic and testing technologies (Input & output)
2. Bolus Gun
3. Artificial Insemination for goat
4. Heat detector Machine
5. Slat technology for goat & sheep rearing
6. Sheep sharing/clipping/trimming machine
7. Commercial Silage production and Packaging & Baling
8. Fodder/Straw Chopping machine
9. Urea Molasses Straw
10. Urea Treated Straw
11. Animal feed Crushing Machine
12. Cow comfort
13. Vermi compost production technology
14. Tricho compost production technology
15. Compost crushing and knitting machine
16. Animal Identification technology Using ear tag
17. Milking Machine (single & Double)
18. Anti Kick Bar for milking
19. Milk cooling technology
20. Yogurt incubator
21. Cream separator
22. Ghee making machine
23. Lactometer
24. Livestock Weighing machine
25. Double decker truck and boat
26. Livestock insurance using Muzzle identification technology
27. Telemedicine and ePrescriptions (stars soon)

28. Chicken Coup
29. Tally Khata
30. S-Manager for maintaining cashbook
31. Shudokkho Apps for providing livestock services
32. Gobadi Prani ehaat/Starts ecommerce platform for selling livestock
33. Khamar bondhu apps (Farm management)
34. silage baler machine

Sector: Fisheries and Aquaculture

1. Semi-intensive/intensive fish farming technology
2. Carp-galda poly culture
3. Black soldier fly larvae culture (BSFL)
4. Pearl production in fresh water pond
5. Use of probiotics in fish/shrimp production
6. Promote bottom cleaning fish farming technology
7. Galda post larvae (PL) production in earthen pond
8. Water and soil quality (PH, dissolve oxygen etc.) testing
9. Promote the biosecurity system (use of fencing net) around the pond
10. Increase the Pond/gher depth
11. Use of feeding tray
12. Promote Ready to Eat' fish products
13. Promote Ready to Cook' and diversified fish products
14. Farm mechanization (use of aerators)
15. Fishing boat mechanization
16. Use AI & IoT in fish farming
17. Small scale fish feed production using BSFL and locally available