

Rmtp Newsletter Transformation

June 2025 | Issue- 03



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The microenterprise sector in Bangladesh is steadily progressing, with a growing number of people engaging in diverse farm and non-farm enterprises across the country. Over time, microenterprises have become a key source of employment, particularly for women and youth, with increasing female participation. This sector also plays a vital role in the supply chain of various goods and services, establishing backward linkages to larger industries.

Bangladesh has fertile agricultural land and a wide range of promising agricultural microenterprises. Rural microentrepreneurs are involved in producing, processing, and marketing a variety of agricultural commodities. However, they face challenges in securing premium prices for their products in formal markets. A nationwide supply chain connecting producers and consumers is yet to be fully formalized. Furthermore, rural farmers face persistent challenges related to branding, certification, and quality assurance.

To address these issues, the Rural Microenterprise Transformation Project (RMTP)—supported by the Government of Bangladesh, the International Fund for Agricultural Development (IFAD), and the Danish International Development Agency (DANIDA)—is being implemented by Palli Karma-Sahayak Foundation (PKSF) across the country through value chain interventions in horticulture, livestock, and fisheries.

The project focuses on cultivating safe vegetables, producing quality meat, diversifying dairy products, and growing high-value fruits in agricultural business clusters. The project has introduced 77 technologies to modernize and mechanize farming at the producer level. In addition, it has supported producers in improving packaging and branding, and obtaining BSTI, HALAL, and ISO certifications. It also builds strong linkages among producers, farmers, input suppliers, traders, and exporters. Simultaneously, RMTP collaborates with value chain actors to strengthen and formalize production while ensuring efficient supply chains of agricultural commodities.

Remarkably, as RMTP enters its fifth year, it has successfully achieved all its implementation targets. The IFAD Supervision Mission has evaluated the results as ‘satisfactory’, and the Financial Institutions Division (FID) of the Ministry of Finance has expressed satisfaction with the project’s progress.

RMTP is setting successful examples through its value chain interventions. Project beneficiaries are now exporting vegetables to the UAE and The UK, cheese to Korea, and beef pickles to 17 countries. Domestically, producers are selling traceable poultry and fish products through both online and offline channels. This project is playing a significant role in addressing challenges in agricultural production and distribution nationwide.

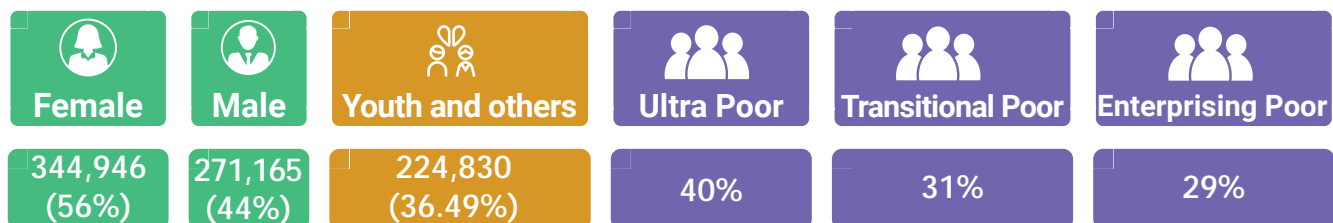
PROJECT PROGRESS

Value Chain Extension

RMTP OUTREACH



VALUE CHAIN SUB-PROJECTS



Financial Services



Loan disbursement
BDT **5,066** million



Loan received by
124,045 MEs



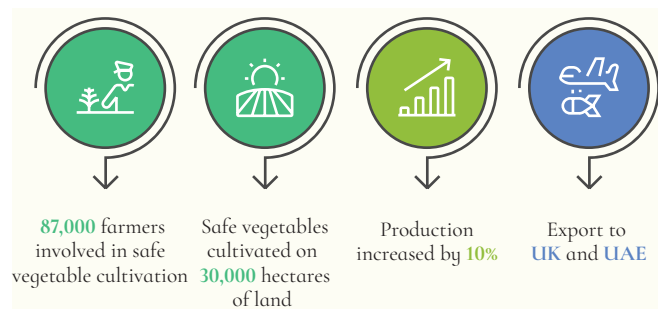
Large loans (up to BDT 3 million)
Availed by **990** MEs

TRAINING



NEWS AND EVENTS

RMTP promotes ecological farming for vegetable cultivation



The RMTP is actively promoting ecological farming technologies for vegetable cultivation. Participating farmers have received orientation on Good Agricultural Practices (GAP), and organic pesticides and fertilizers. They have also received training on producing safe saplings using coco-media. According to the farmers, adopting ecological farming technologies has significantly reduced production costs compared to chemical-based farming, resulting in higher profitability.

Vegetables grown using these eco-friendly techniques are sold at premium prices due to rising consumer awareness about health and food safety.

As a result, demand from supermarkets and safe food outlets for these vegetables is steadily increasing.

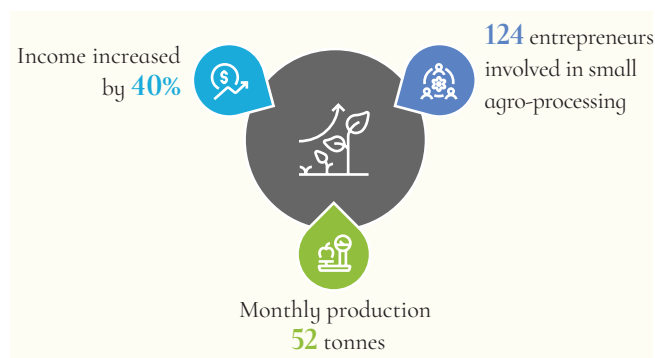
The project reports that farmers are cultivating a variety of vegetables—including brinjal, bottle gourd, cucumber, tomato, papaya, cauliflower, squash, chili, and sweet gourd—on average plots of 1.41 acres using ecological farming technologies.

Currently, approximately 87,000 farmers are involved in cultivating safe vegetables on 30,000 hectares of land. An interim evaluation indicates that 65% of these farmers have increased their income by 40% through the adoption of eco-friendly farming practices.



Expansion of small-scale agro-commodity processing

To reduce post-harvest losses, the RMTP is promoting rural product commercialization through supporting the expansion of small-scale processing of agro-commodities. The project has facilitated the development of a wide range of processed products, including pumpkin dumplings (*kumro bori*), tomato sauce, dried cabbage, spices, cold-pressed mustard oil, sunflower oil, rosella tea, coffee, banana chips, potato chips, dried mango, mango bars, groundnut



fry, puffed rice, flattened rice, date palm jaggery, black pepper powder, fruit juices, and various types of pickles across multiple agro-business clusters in Bangladesh.

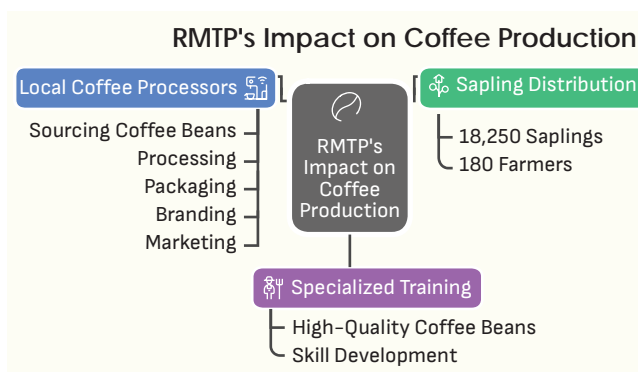
To ensure safe production and increase productivity, the project has introduced modern processing machinery. In addition, entrepreneurs have received support from the RMTP in product branding, packaging, certification, and marketing through both online and offline channels. As a result, they are now earning substantial profits from their processed goods.

RMTP introduces coffee cultivation and processing business

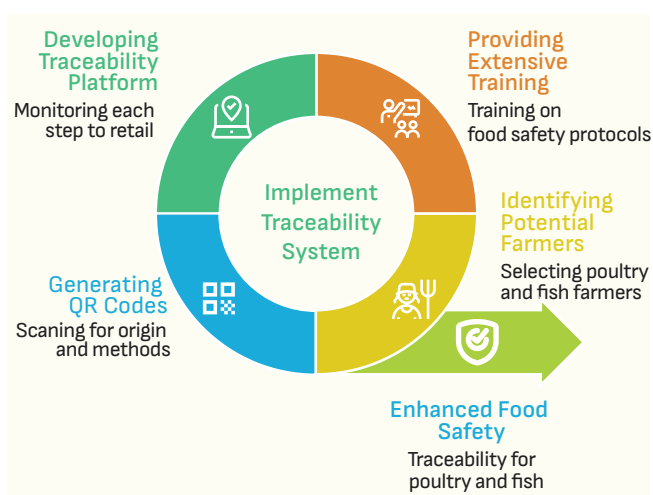


To reduce import dependency and boost domestic coffee bean production, the RMTP distributed 182,500 coffee saplings to

180 farmers in Tangail and the Chattogram Hill Tracts in 2022. The project also provided specialized training to support farmers in producing high-quality coffee beans. Additionally, the project supported the development of local coffee processors. These processors are now actively sourcing coffee beans from farmers, processing them, and ensuring proper packaging, branding, and marketing for the domestic market.



From farm to fork: RMTP introduces product traceability



Traceability of poultry and fish products has become a crucial requirement to meet growing consumer demand for food safety. In response, the RMTP has introduced a comprehensive product traceability system covering every stage of the supply chain to build consumer confidence in product quality and safety.

The project identified potential farmers in the poultry and fisheries sectors and provided extensive training on food safety protocols.

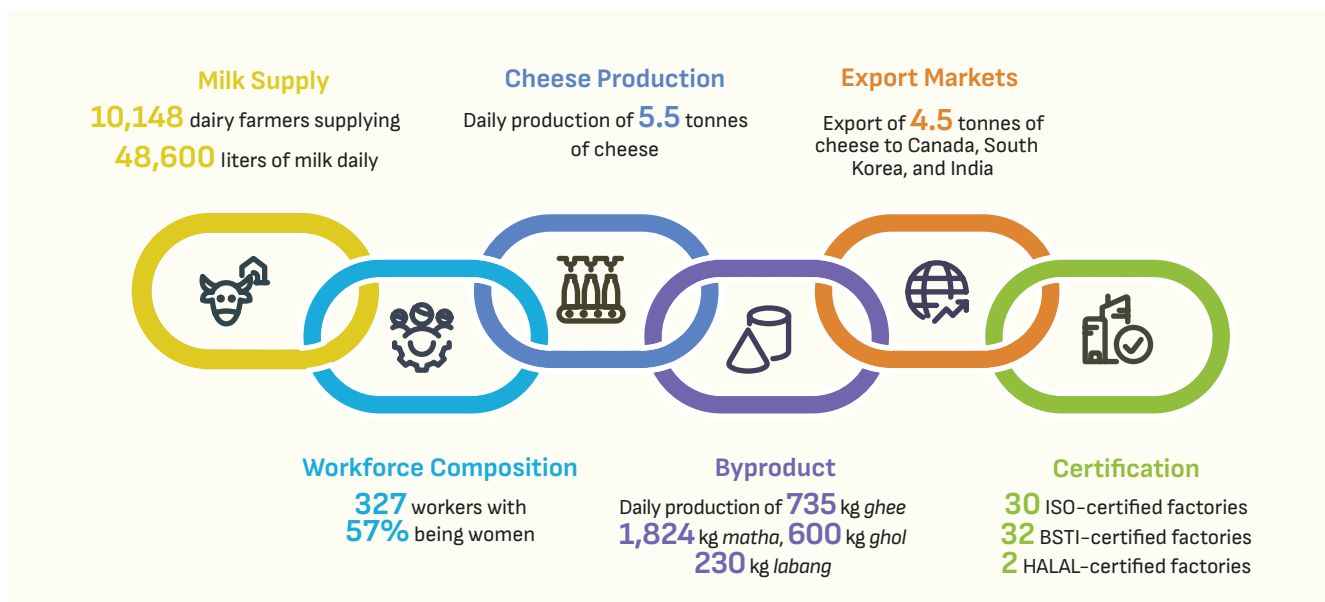
These farmers were trained in Good Agricultural Practices (GAP) and Good Aquaculture Practices (GAqP) to ensure compliance with production standards.

A dedicated traceability platform has been developed to monitor each step from rearing to retail. The system assigns unique identifiers to each flock of poultry and batch of fish during the production phase.

To ensure transparency, QR codes are generated during packaging for poultry, poultry products, and fish products. Consumers can scan the codes to access detailed information on origin, farming methods, and quality assurance steps.



Rural producers export cheese to different countries



Bangladesh's dairy industry is addressing the rising demand for dairy products through product diversification. To reduce import dependency and meet growing demand, the RMTP has introduced high-quality, diversified cheese production. The project has introduced Good Agricultural Practices (GAP) for livestock farmers and trained rural producers in making various types of cheese, including mozzarella, cottage cheese, goat cheese, sliced cheese, and cheddar.

In addition, entrepreneurs have received training on branding, packaging, and marketing, along with support in obtaining BSTI, ISO, and HALAL certifications. As a result, 49 entrepreneurs are currently producing 5.5 tonnes of cheese daily. Each month, 4 tonnes of cheese are exported to South Korea and 3 tonnes to Canada. These varieties of cheese are also in high demand in the domestic market, contributing to meeting the country's needs.



RMTP entrepreneur receives 'Unsung Women Nation Builders Award-2023'



Reshma, a successful entrepreneur supported by the RMTP, has received the 'Unsung Women Nation Builders Award-2023'—a joint initiative of The Daily Star and IPDC Finance PLC—for her outstanding development work in remote areas of Bangladesh. On 9 September 2024, at the Krishibid Institution Bangladesh auditorium, she received a trophy and a cash prize of BDT 2 lakh during a ceremony. After her husband abandoned her, Reshma started an organic fertilizer factory with support from RMTP, while also starting livestock farming and cultivating vegetables. Despite limited financial resources and no formal education, her ventures have flourished due to her determination and hard work. Now, her monthly earnings exceed BDT 4 lakh, with total assets valued at BDT 4 crore. Through her success, Reshma has inspired many others.

City Group-Prothom Alo Agriculture Award-2024 RMTP-supported entrepreneurs awarded



City Group-Prothom Alo Agriculture Award-2024 Winners



To honor farmers, entrepreneurs, and agricultural scientists, the 'City Group-Prothom Alo Agriculture Award-2024' was held on 31 December 2024 at the Pan Pacific Sonargaon Hotel in the capital.

A total of 1,064 applications were submitted for the awards. The jury, led by former Vice Chancellor and Professor Emeritus of Bangladesh Agricultural University, Dr MA Sattar Mandal, evaluated the submissions and selected the winners.

Eight individuals received awards in 6 categories, including a lifetime achievement award. Notably, five of the awardees

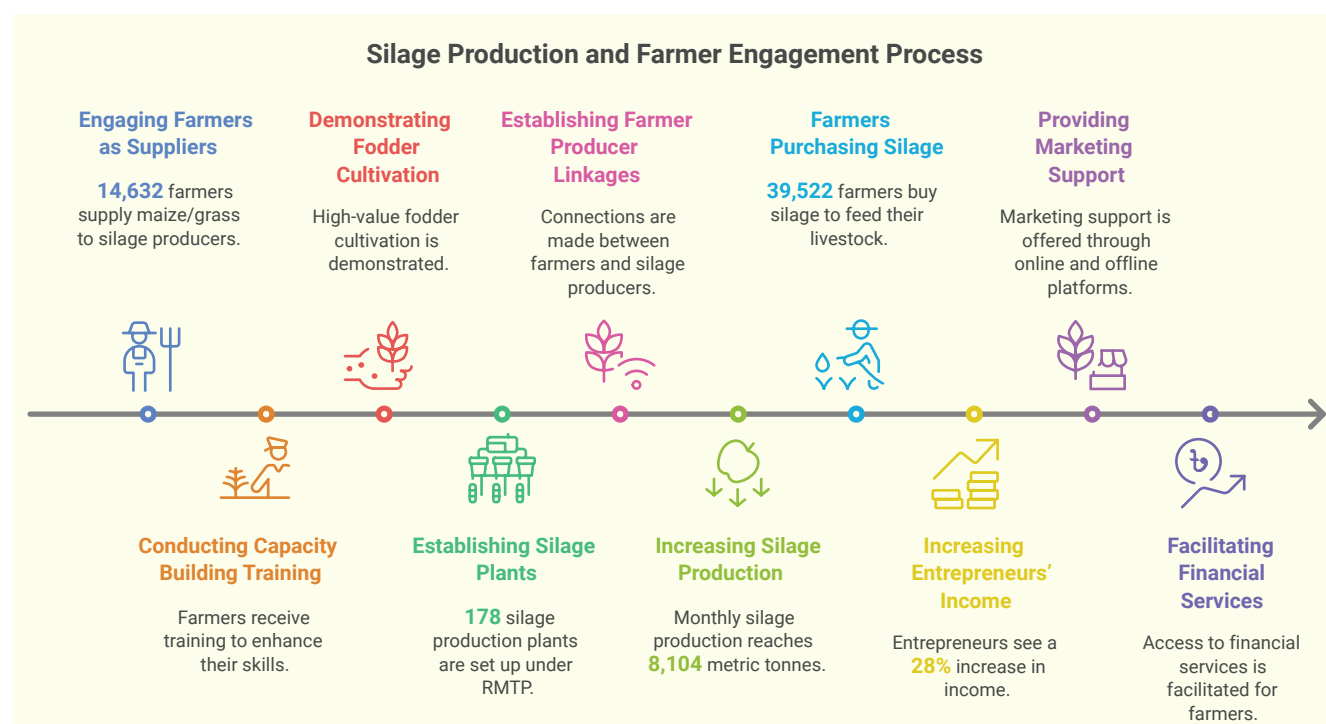
were supported by PKSF's RMTP project. Of them, young entrepreneur Md Golam Sarwar from Thakurgaon won in the 'Best Agricultural Entrepreneur' category for producing and marketing maize silage as cattle feed.

Two RMTP-supported entrepreneurs received the 'Best Woman in Agriculture' award. Preetilata Tripura from Koila village in Khagrachari achieved remarkable success in black pepper cultivation. The other winner, Masuma Akter from Bogura, produces beef pickles and exports them to 17 countries.

Md Shohidul Islam, another PKSF-supported entrepreneur from Kathalbari, Lalpur, Natore, received the 'Best Agricultural Brand' award for his branding of 'Rosella Tea'. Additionally, Kazi Ashraful Hassan, Executive Director of Society Development Committee, a Partner Organization of PKSF, won the 'Best Agricultural Innovation' award for his work in household waste management and the production of organic fertilizer.

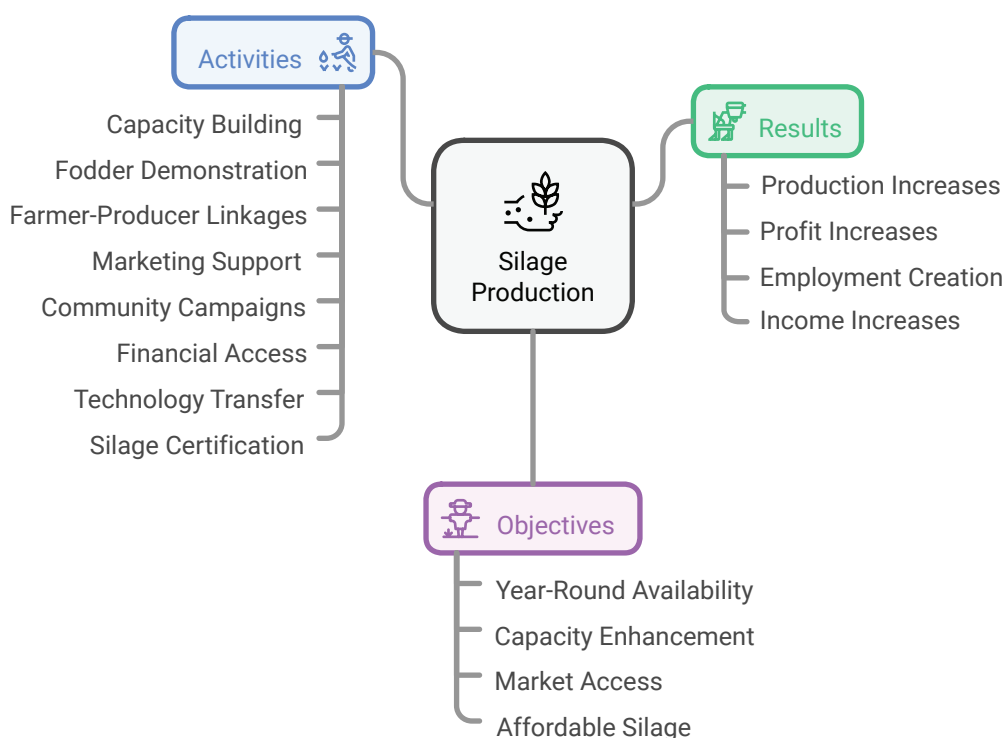
The awards were presented by former caretaker government advisor Hossain Zillur Rahman, the Chief Guest of the event. Matiur Rahman, Editor of Prothom Alo, and Zafor Uddin Siddiqui, Executive Director of City Group, handed over the crests to the awardees.

RMTP is promoting Silage production



Silage is a key component of balanced livestock feed, offering a reliable and nutrient-rich source of energy and protein that supports optimal animal health and productivity year-round. Through scientific preservation in an air-tight environment, silage maintains the nutritional value of green fodder, making

it an essential solution for consistent and high-quality feed supply. Under the RMTP, silage production is being promoted to ensure the availability of balanced livestock feed and to strengthen the livestock value chain in high-density farming areas.



STORIES

From waste to wealth: Growing potential of Black Soldier Fly farming in Bangladesh



Shimul Hossain, a 32-year-old Black Soldier Fly (BSF) farmer from Pabna district, has transformed insect farming into a thriving enterprise. His journey, however, was not so easy.

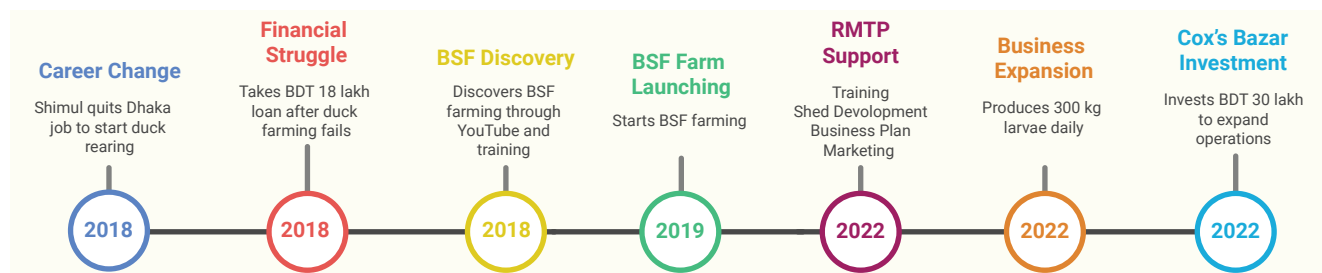
After earning a diploma in fashion design from a private institution in Pabna, Shimul worked in Dhaka. “Driven by a passion for agriculture, I left my job in 2018 and began duck rearing. I struggled financially and had to take a loan of BDT 18 lakh,” recalls Shimul. While watching YouTube videos, Shimul became interested in BSF

farming and later received training from Bangladesh Agricultural University. He conducted his own market analysis and developed a strategic plan to launch his insect farming venture.

With support from the RMTP, implemented through Program for Community Development (PCD), a Partner Organization (PO) of PKSF in Pabna, Shimul secured loans, training, market access, and technical support.

In just three years, he turned his business, producing around 300 kg of larvae daily, valued at approximately BDT 72,000. He sells the larvae locally and in Dhaka, employing ten people at his farm. Shimul is now expanding his operations to Cox’s Bazar with an investment of BDT 30 lakh.

“Initially, people thought I was crazy for working with insects,” he says. “But today, I export BSF pupae to India, Nepal, Bhutan, and Pakistan, where new BSF farms are emerging.” Like Shimul, over 280 entrepreneurs are now engaged in commercial BSF farming, collectively producing more than 70 tonnes of larvae each month, worth around BDT 50 lakh. PKSF is providing support to these entrepreneurs in producing and marketing high-value BSF products through several NGOs under the RMTP.



The black soldier fly (*Hermetia illucens* or BSF) is a species native to South America. Its larvae grow by consuming various types of waste. When dried, BSF larvae contain up to 50% high-quality protein, making them a significant source of animal protein. BSF also offers an alternative protein source to help address food-related protein shortages.

To reduce fish production costs and promote safe aquaculture, the RMTP has taken initiative to expand small-scale BSF larvae production technologies in project areas. This initiative utilizes organic waste materials such as vegetables, fruits, fish remains, and household scraps.

A total of 280 entrepreneurs across 25 districts—including Pabna, Naogaon, Joypurhat, Mymensingh, and Jashore—are currently engaged in BSF farming. Together, they produce over 70 tonnes of BSF larvae per month, generating a market value of approximately BDT

50 million. Moreover, these entrepreneurs have created employment opportunities for around 600 individuals.



Preetilata Tripura becomes self-reliant through black pepper cultivation



Spices have been essential to culinary traditions for centuries. The people of the Indian subcontinent have been familiar with cinnamon, black pepper, and pepper since ancient times.

Though 57-year-old Preetilata Tripura lacked detailed knowledge of their historical significance, she recognized the potential of black pepper cultivation and took on the challenge of growing this unconventional crop.

A century ago in the same district, Pritilata Waddedar, the first female martyr in the fight against the British colonialism, was honored as a 'Veer Kanya' (Brave Woman). Today, another Preetilata from Koila village in Mirsarai upazila of Chattogram, has gained recognition as a model black pepper farmer, turning her determination into inspiration for others.

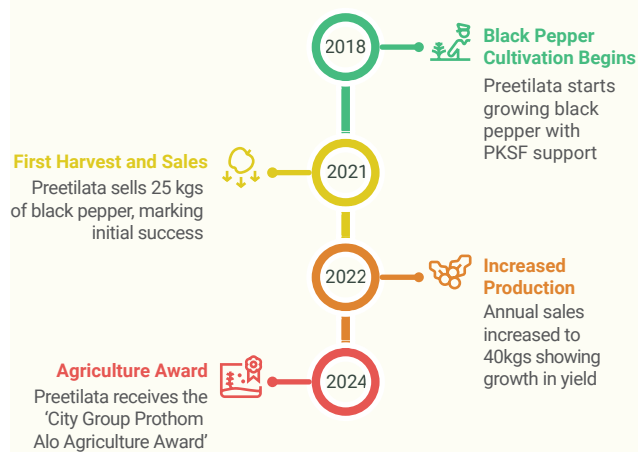
Her journey, however, wasn't smooth. Financial struggles and minimal support from her farmer husband pushed Preetilata to take charge of her family's livelihood. She initially cultivated rice, lemons, ginger, and turmeric.

True success, however, came when she ventured into black pepper cultivation in 2018 with support from IFAD and PKSF's PACE project through its Partner Organization OPCA. She, along with 25 local farmers from the hilly-Bengali communities, received training and started cultivating black pepper. Despite the initial challenges, her perseverance began to pay off. Preetilata shared, "They told me black pepper has good yields and higher profits.

In 2018, I planted saplings on 125 poles, with four saplings per pole. The production began in 2021, and I sold 25 kgs of black pepper that year. Last year, I sold 40 kgs." Since then, she never looked back. She has expanded black pepper cultivation to new areas, including her lemon and jackfruit orchards in the Golachipa village.

Using techniques learned from PKSF's RMTP project, she now also

Preetilata Tripura's Journey in Black Pepper Farming



grows and sells black pepper saplings. Among those who started black pepper cultivation with her, only Preetilata has succeeded in expanding her out-of-the-ordinary venture.

To promote eco-friendly farming, she uses organic fertilizers and pesticides for her crops. Over the past few years, she has earned approximately BDT 2.4 lakh from black pepper, saplings, and inter-crops like ginger and turmeric.

Her success has also positively impacted her family. Her eldest daughter, Mitali, completed her bachelor's degree before being married off. Preetilata's second daughter, Shiuli, is pursuing her bachelor's with honors at Barishal Nursing College. Her son, Amit, has passed SSC and now serves in the police.

In recognition of her achievements, Preetilata was awarded the 'City Group-Prothom Alo Agriculture Award 2024' as the best female farmer. Her resilience and determination have made her a role model for others in her community.

From domestic worker to business owner: Here's Marjina's story



Marjina Khatun, a 55-year-old woman from Ranigram in Pabna Sadar upazila, has transformed her life from a domestic worker to a successful entrepreneur. Just four years ago, she was cleaning other people's houses to survive, struggling to support her family. Today, she has turned fish scale waste into a valuable resource, creating employment opportunities in her community and achieving financial stability for her family. Marjina enthusiastically shares her journey. While she worked as a domestic worker, her husband and disabled son managed a small fish business in the local market, but their income remained insufficient. In 2022, she was selected as a beneficiary of the RMTP. Then she received training in fish scale collection, processing, and marketing under the project. She also

received a grant of BDT 125,000 from the RMTP through PKSf's Partner Organization, Program for Community Development (PCD).

With this support, Marjina established a processing room, including a wooden drying floor and a hygienic workspace. The project also connected her to dealers who purchase the processed scales directly from her home, significantly reducing transportation costs. These processed scales are then sold to third-party suppliers, who export them to China for use in fish feed and pharmaceutical capsule production.

Marjina now actively collects fish scales from local traders and employs two women to assist with processing. She sources scales from fish markets, neighbors, and hotels to maintain a steady supply.

The process includes carefully removing spikes, sun-drying the scales, and storing them for up to two months; she purchases 50 kg of wet scales at BDT 1,000–1,200, which turn into 40 kg of dried scales sold for BDT 2,500–3,500. On average, she processes 600 kg per month, spending BDT 15,000 and earning a net profit of approximately BDT 33,750. Marjina is grateful to the RMTP for helping expand her business. Now she can support her three daughters and one son. Her goal is to empower her daughters to become self-reliant. Through her journey, she has gained confidence, sharpened her decision-making skills, and emerged as a financial leader in her family.



Poultry expands Joypurhat's agro-economic horizon

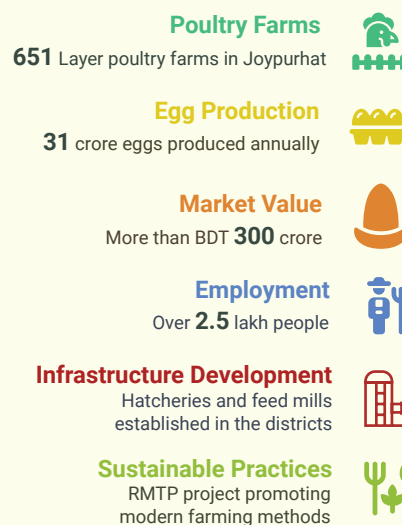
Joypurhat has now become a surplus egg-producing region, generating new employment opportunities. Currently, there are 651 layer poultry farms in the district, producing around 31 crore eggs annually against a local demand of about 9.94 crore eggs. The total market value of these eggs exceeds BDT 300 crore. After meeting local demand, over 200 crore eggs are supplied to other parts of the country. The poultry industry in Joypurhat provides direct and indirect employment to more than 2.5 lakh people.

The sector witnessed rapid expansion after 2000, transforming Jamalganj in Joypurhat into a poultry farming hub. Although large-scale industries have not developed in the district, the poultry sector alone saw daily transactions worth BDT 4 to 4.5 crore. Many educated youths are entering this growing industry, including Delwar Hossain from Madarganj, who runs a farm with 2,000 layer chickens. Delwar stated that the long-standing success of poultry farming has triggered a revolution in Joypurhat, encouraging many to adopt it as a profession. "We're also receiving various types of training from government and private institutions on safe methods of egg marketing," he added.

To promote safe and sustainable poultry farming, PKSF's Partner Organization, JAKAS Foundation in Joypurhat—with funding from IFAD, PKSF, and DANIDA—is working to introduce modern, business-friendly practices. Under the RMTP, JAKAS collaborates with more than 10,000 poultry farmers to ensure sustainable farming practices. A company named Green Harvest Meat has been established in the district to sell safely produced eggs and chicken. Shahidul Islam, a Manager of the Green Harvest, shared that they source products from 60–70 farms practicing safe methods. These products are supplied to the local market as well as to the Unimart chain shop in Dhaka. He added that they have been supplying eggs and meat to the Unimart for about a year.

Rasheduzzaman, a former corporate professional, has started an egg supply business. He supplies around 10 truckloads of eggs monthly from 16 farms to Dhaka with networking support of JAK Foundation.

Joypurhat Poultry Industry Growth



The district has also developed significant infrastructure for Sonali chicken production, including over 50 hatcheries and 10 feed mills. Approximately 10 crore chicks are hatched annually, of which 6 crore fulfill local demand while the surplus is sent to other districts. This thriving industry is creating a wide range of employment opportunities.

To promote safe and sustainable food production across the country, the RMTP project is currently supporting 86,555 individuals in 12 districts. Md Mohir Uddin, the District Livestock Officer of Joypurhat, stated that the IFAD-supported RMTP project has created employment for hundreds of thousands of poultry farmers. By fostering new entrepreneurs, the district's safe egg and meat production is gaining widespread consumer acceptance nationwide. Working alongside farmers, the project seeks to build a sustainable, secure food production system that will benefit the local population for years to come.



FIELD VISITS

IFAD delegation expresses satisfaction over RMTP's progress



A delegation from the International Fund for Agricultural Development (IFAD) expressed satisfaction over the progress of PKSF's RMTP project while visiting the field-level interventions of the project in Chattogram on 26 January 2025.

The IFAD delegation included Pieterneel Boogaard, Managing Director (Office of Technical Delivery); Nigel Brett, Director (Sustainable Production, Markets and Institutions Division); IFAD Bangladesh Country Director Dr Valentine Achancho and Program Coordinator Nabil Rahaman.

The team visited fish fry production, marketing, and environmental conservation activities in the Halda River under RMTP's 'Safe Fish & Fish Products Production and

Marketing' value chain sub-project, implemented through a Partner Organization of PKSF, Integrated Development Foundation (IDF), in Hathazari. The team also visited pepper production activities under the 'Expansion and Marketing of High-Value Fruits and Crops' value chain sub-project implemented through OPCA (Organisation for the Poor Community Advancement) in Fatikchhari. Additionally, they witnessed eco-tourism interventions at Mahamaya Lake, implemented through Young Power in Social Action (YPSA). The delegation also exchanged views with entrepreneurs engaged in these sub-projects.

PKSF Deputy Managing Director Dr Akond Md Rafiqul Islam, Deputy General Manager Md Habibur Rahman, YPSA Chief Executive Md Arifur Rahman, and OPCA Executive Director Md Alamgir accompanied the delegation during the visit.

FID Secretary visits RMTP's field-level interventions

Nazma Mobarek, Secretary of the Financial Institutions Division (FID), Government of the People's Republic of Bangladesh, visited field-level activities of the RMTP in



Nilphamari, Panchagarh, and Thakurgaon districts from 24 to 25 January 2025. She observed various interventions of PKSF's RMTP project, including cheese production, a meat processing plant, and silage production under the 'Market Expansion for Safe Meat and Dairy Products' value-chain development sub-project, implemented through PKSF's Partner Organization ESDO in Thakurgaon. During the visit, the FID Secretary exchanged views with entrepreneurs engaged in different PKSF-supported initiatives. She was accompanied by Deputy Secretaries Mohammad Amin Shorif and Muhammad Mizanur Rahman from the Financial Institutions Division, NBR Commissioner Touhidul Monir, PKSF General Manager Gokul Chandra Biswas, Deputy General Manager Md Habibur Rahman, and ESDO Executive Director Dr Md Shahid Uz Zaman.

MEDIA OUTREACH





RMTP distributed 17,000 coffee saplings to 141 farmers in Tangail and Chattogram Hill Tracts to boost coffee production in Bangladesh.

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on YouTube