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INSTITUTE OF HEALTH ECONOMICS
UNIVERSITY OF DHAKA

Internship Report

The Impact of Apprentice Training and Financial Assistance on Youth Empowerment: Evidence from the RAISE Project.

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DECLARATION

Student's Declaration

Author certifies that this report does not incorporate without acknowledgement any material previously submitted for a degree or diploma in any university; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in the text.

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Supervisor's Declaration

This is to certify that **Mrs. Khadija Akter** as a student of the Institute of Health Economics under University of Dhaka has prepared and accomplished her internship report on **The Impact of Apprentice Training and Financial Assistance on Youth Empowerment: Evidence from the RAISE Project'** for the fulfillment of the requirements of the degree of Bachelor of Social Sciences under my supervision. To the best of my knowledge this is an original report, and she has not submitted this report elsewhere for any degree.

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ACRONYMS

PKSF- Palli Karma-Sahayak Foundation

RAISE- Recovery and Advancement of Informal Sector Employment

POs- Partner Organizations

NGO- Non-Government Organization

GoB- Government of Bangladesh

SUS- Social Upliftment Society

ENRICH- enhancing Resources and Increasing Capacities of Poor Households towards
Elimination of their Poverty

WEWB- Wage Earners' Welfare Board

ME- Micro-enterprise

PREFACE

The internship experience offered an incredible chance to apply theoretical knowledge within a practical context, enabling me to make substantial contributions to ongoing research efforts. It provided the opportunity to enhance one's skill set, network with experienced practitioners, and develop new connections within the industry. Author was fortunate to receive a valuable chance from the Palli Karma-Sahayak Foundation (PKSF), which had a tremendous impact on my professional development and provided me with crucial skills necessary for achieving success.

From December 10, 2024 to March 10, 2025, Author had the opportunity to engage in an internship at PKSF, where the author was fully engaged in a focused and professional work environment. Within the RAISE Project, which is dedicated to enhancing the access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas. Researcher actively engaged in the “RAISE” Project, utilizing my academic expertise in the fields of Health and Economics. The present study examines the empowerment of RAISE implementation in the Dhaka district. Additionally, to better understand the project the author has also visited three Partner Organizations (PO) SUS (Social Upliftment Society), BASTOB and Wave Foundation in the Dhaka District.

The present paper provides a thorough account of my internship experience, encompassing the various aspects of the journey, the research activities undertaken, and the valuable insights acquired through engagement with PKSF. The comprehensive analysis includes both quantitative data and qualitative evidence, providing recommendations for enhancement and summarizing the knowledge collected throughout this duration. Author would like to convey her sincere appreciation for this invaluable opportunity, and the author is convinced that the knowledge and abilities she has gained will greatly contribute to her future pursuits.

ACKNOWLEDGEMENT

In the dynamic landscape of the contemporary world, Health Economics has emerged as a pivotal field, offering profound insights into the intricate balance of resource allocation within the healthcare sector to achieve optimal outcomes. The Institute of Health Economics at the esteemed University of Dhaka stands as a vanguard in cultivating this understanding, employing a comprehensive approach encompassing undergraduate degree programs, research initiatives, training courses, and collaborative endeavors with the health ministry.

Recognizing the irreplaceable value of experiential learning, the Institute mandates a rigorous three-month internship for aspiring Health Economics graduates. Author express her sincere gratitude to Prof. Dr. Syed Abdul Hamid and Lecturer Ashraful Kibria for affording her the opportunity to intern at PKSf, a prominent organization in Bangladesh. This internship has undeniably served as a cornerstone in her educational journey, adeptly bridging the chasm between theoretical knowledge and practical applications in the realm of Health and Economics.

Author reserved a special acknowledgement for Assistant Professor Farah Ishaq, author esteemed academic supervisor at the Institute of Health Economics. Her unwavering guidance has proven instrumental throughout researcher research endeavors, not only enriching her academic pursuits but also fostering a nuanced understanding of the intricacies of Economics in real-world contexts.

Author heartiest gratitude and humble thanks to the honorable Additional Managing Director of PKSf Dr. Md. Jashim Uddin for his handless support. Author extend her appreciation towards the respected officials of PKSf- Mr. Quazi Moshrrur-Ul-Alam, Program Manager (RAISE); Mrs. Anjuman Ara Begum, Program Manager (RAISE); Mr. Md. Faizul Tarique Chowdhury; Program Manager (RAISE), Mr. Faruk Hosen, Program Manager (RAISE); Mr.

Md. Shahinur Rahman, Program Manager (RAISE); and Mr. Asfak Mahmud, Deputy Manager; for their continuous support during internship. Special gratitude is also extended to Md. Mehedi Hasan (Life Skills and Entrepreneurship Development Officer) and Rachel Mahamud (Case Management Officer), Wave Foundation. In the intricate web of author's internship, Mr. Dilip Kumar Chakravorty, General Manager (Programme) & Project Coordinator RAISE; Mr. Golam Gilane, Manager (Programme) & Deputy Project Coordinator-1 RAISE, author's supervisor at PKSf, emerged as a constant pillar of support. Beyond offering insights into research methodologies, they imparted invaluable lessons in professional etiquette, work ethics, and career guidance. Their mentorship transcended the academic realm, contributing significantly to researcher holistic development during the internship.

In conclusion, the author's gratitude extends to all personnel who played a role in facilitating this once-in-a-lifetime internship experience. Every aspect of her tenure at the PKSf Building, from the seamless high-speed elevator rides to the camaraderie over Thursday lunch, exudes positive vibes and enthusiasm. As a proud intern of PKSf, author reflects on the immense professional growth and career carving facilitated by this internship. This report serves as a testament to the wealth of knowledge and experience gained, which the author is eager to continue leveraging in her future endeavors.

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Intern,

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1. Institution Description: Palli Karma-Sahayak Foundation (PKSF)

1.1 Introduction

In the 1980s, the Government of Bangladesh felt the need to establish a specialized institution for poverty alleviation through employment generation. After years-long discussions with development partners, different ministries and top development experts, the GoB finally decided to found the Palli Karma-Sahayak Foundation (PKSF). This apex development organization formally came into being on 13 November 1989, after the President of Bangladesh approved the proposal. Ever since, PKSF has been working relentlessly to fight poverty and improve lives across the country. Legally, PKSF is a “company not for profit” and is registered under the Companies Act of 1913/1994 with the registrar of Joint Stock Companies. The legal structure of PKSF allows flexibility and authority to undertake programmes in a dynamic environment, implementing them throughout the country and managing its affairs as an independent organisation. In the beginning of its operations in 1990, PKSF set the goal of creating self-employment opportunities in the rural off-farm sector and adopted the strategy of promoting a credit programme for attaining this goal. This credit programme, launched for the rural moderate poor, has been diversified over time in accordance with the changing needs of heterogeneous poverty-stricken segments of society and has gradually evolved into an “inclusive financing programme”. PKSF’s present financing programme includes the moderate poor of both urban and rural areas, ultra-poor, micro entrepreneurs, marginal and small farmers; members of these poverty groups are offered customised services. Enabling the poor to come out from the low productivity trap, PKSF has integrated capacity building, technology transfer, value chain development and other technical services in its development programme. PKSF, over the years, has gained in-depth understanding and valuable experience on the multi-dimensional aspects of poverty. Adding a new dimension to its mission in 2010, PKSF reshaped its core goal as “establishing

human dignity”, instead of limiting its efforts towards achieving economic freedom only and started undertaking new programmes for attaining this goal. With this core objective, PKSf undertook a special programme, titled Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), to create productive and sustainable employment opportunities for the poor by ensuring optimum use of their existing resources and enhancing their human capacities. In order to increase productive assets and human capacities, each family is being provided with education, health, technical and financial services in a coordinated manner under this programme. PKSf has adopted disaster management and micro insurance programmes under the fold of its social protection programmes. PKSf has also started implementing a project aiming to enhance the capacities of the poor to increase their resilience to the adverse impacts of climate change. In addition, mapping of various rural business clusters has been completed to commence programmes for the development of rural industries. Ensuring accountability and transparency at all levels of its activities is of utmost importance at PKSf. Proper utilization of its resources, both from policy and implementation perspectives, is crucial. PKSf comprises two policy-making bodies as per its Articles of Association; the General Body and the Governing Body. These two bodies are responsible for providing overall policy guidance and strategic directions for the implementation of all PKSf activities. Members of these bodies are highly distinguished professionals of national and international repute, having demonstrated track records in the development sector. PKSf provides loanable funds to its Partner Organizations (POs). Currently funds are being provided under its four mainstream credit programs (Buniad, Jagoron, Agrosor and Sufolon). Along with financial services, PKSf provides different technical assistance to its POs. Besides the mainstream programs, PKSf has been implementing different projects in order to address the diversified needs of the people of the community. The organized members at the grassroots are the life force of PKSf’s operations.

As of June 2024, the aggregated number of members organized through all the Partner Organizations of PKSf stands at 20.0 million, 92.0% of whom are women. At the same time, the number of borrowers is 15.20 million. Of them, 14.10 million are women (92.76%). As on 30 June 2024, PKSf has more than two hundred POs. These organizations, picked through a stringent process of assessment, are considered an integral part of PKSf's operational structure. They are entrusted with implementing PKSf's programs and projects at the grassroots.

1.2 Journey of PKSf

PKSf supports 19.96 million poor and disadvantaged people across the country through different demand-driven programs funded by PKSf. These programs adapt to the evolving needs of the communities involved. Additionally, PKSf undertakes specific, time-bound projects, co-financed by development partners, to further address the requirements of the poor and the enterprising people for steering forward their dreams of a more prosperous future.

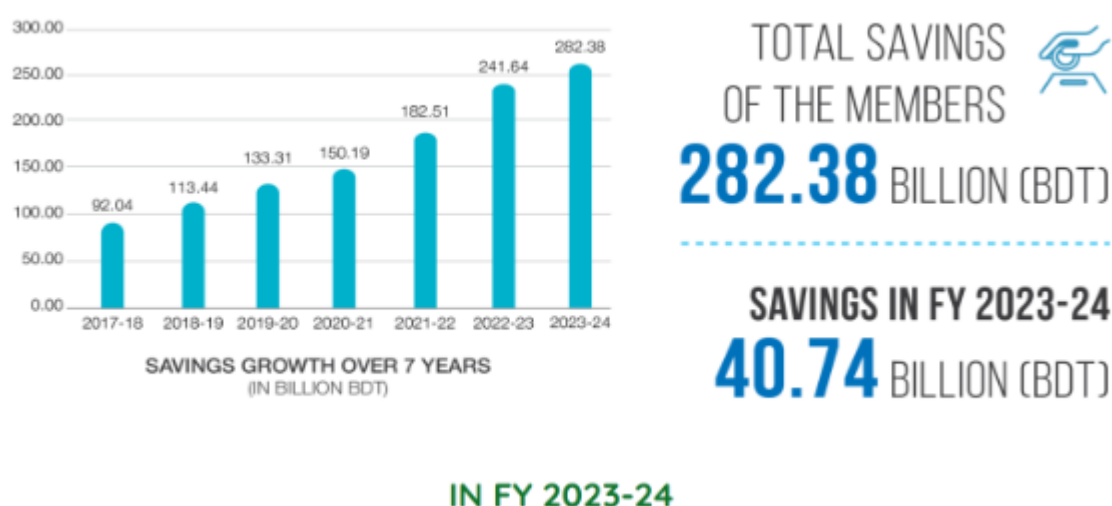


Figure 1: Saving Growth Over 7 years (Source- PKSf website)

FROM PKSf TO POs

LOAN DISBURSEMENT BDT 75.53 BILLION

LOAN OUTSTANDING WITH POs BDT 118.21 BILLION

FROM POs TO BORROWERS

LOAN DISBURSEMENT BDT 1,151.23 BILLION

LOAN OUTSTANDING BDT 713.58 BILLION

MEMBERS SAVINGS BDT 282.38 BILLION

AVERAGE LOAN SIZE BDT 0.074 MILLION

LOAN OUTSTANDING WITH POs to BORROWERS

BDT 713.58 BILLION

1.3 Objectives of PKSf

The Palli Karma-Sahayak Foundation (PKSf) has many objectives, **including;**

1. Alleviating poverty

PKSf helps the poor and ultra poor by providing financial assistance and training to help them start businesses and find employment.

2. Promoting sustainable development

PKSf supports projects that improve the quality of life for the poor and help them diversify their livelihoods.

3. Building institutional capacity

PKSf helps partner organizations provide financial and non-financial services to the poor.

4. Disaster management

PKSf provides emergency relief, including food and medicine, during natural disasters.

5. Promoting gender equality

PKSF provides training on gender perspectives and encourages equal participation of men and women in all areas of work.

6. Promoting sustainable agriculture

PKSF supports projects that help farmers access sustainable agricultural financial services and technologies.

7. Promoting food security

PKSF supports projects that help people access food and ensure the right to food.

8. Promoting environmental sustainability

PKSF supports projects that help address environmental and climate change.

9. Promoting water, sanitation, and housing

PKSF supports projects that help people access water, sanitation, and housing.

The major objectives of PKSF are to;

1. Provide financial assistance and institutional development support to appropriate organisations for implementing sustainable inclusive financial programmes for reduction of poverty through creating productive employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs.
2. Support, promote, develop and identify sustainable employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs; and to provide them assistance including education, health, training and risk reduction services as may be necessary for enhancing their capacity.

3. Build and strengthen the institutional capacity of the POs (partner organisations) and enhance their ability to provide various financial and non-financial services to the poor in a sustainable manner.
4. Support, promote and sponsor innovative programmes and suitable projects for improving the quality of life of the poor and enabling them to lead a dignified life.
5. Help the poor to diversify and strengthen their livelihood strategies, enhance their security, give them access to assets and rights, and augment their self-respect by providing them greater choices and independence.

PKSF will keep on moving forward to achieve its goal with the continuous support of the Government, partner organisations, development partners and above all, the spontaneous support of the enterprising people it serves.



Figure 2: PKSF, (Source- PKSF website)

1.4 Mission of PKSf

To implement policies and action programs involving multiple dimensions of human living and human poverty; pursue a life-cycle approach to human progress, catering to the appropriate needs at all stages of life. The policy planning and action programming centre on human beings and focus on socio-economic development and environmental protection. The support and services provided relate to education, workforce development, health and nutrition, infrastructure, inclusive and appropriate financing for planned economic activities, social issues and social capital, response to climate change impacts, gender issues, cultural dimensions, sports and social advocacy etc.

1.5 Vision of PKSf

A Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life.

2 Projects Description

A Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life.

On Going Projects:

1. Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project
Climate-resilient Haor Project
2. Extended Community Climate Change Project-Drought (ECCCP-Drought)
3. Microenterprise Financing and Credit Enhancement Project (MFCE Project)
4. Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) Project
5. Recovery and Advancement of Informal Sector Employment (RAISE)
6. Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project
7. Rural Microenterprise Transformation Project (RMTP)
8. Sustainable Microenterprise and Resilient Transformation (SMART)
9. The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)

During my internship period, I had the opportunity to work on the RAISE project. Here we are describing the detailed information about this Project.

2.1 Introduction of RAISE Project

Bangladesh is one of the fastest growing economies and is expected to become the 24th largest economy in the world by 2030 (NHDR 2022, ERD). While it was primarily an agricultural economy in 1971, the composition has shifted towards industry and services over

the past decades. The informal sector has become the engine of growth for sustainable development in our economy and plays an important role in employment creation. Majority (84.9%) of employed labour in the country is engaged in the informal sector where females (96.6%) are more involved than the males (78.4%) (Labour Force Survey 2022).

The micro-enterprise (ME) has been playing a significant role in relieving hunger, ensuring good health, and building the foundation for inclusive and sustainable economic growth, and sustainable industrialization. Majority of Bangladeshi youths are either employed in the informal sector or self-employed with low income and productivity. Continuous expansion of the micro-enterprise has been contributing to poverty alleviation, but it needs further improvement for sustainable growth. In order to facilitate the growth of micro-enterprise, Palli Karma-Sahayak Foundation (PKSF) initiated the Agrosor program in 2001 to offer financing support for the MEs through its Partner Organizations (POs). In continuation of this, PKSF has been providing financial and technical support to strengthen the micro-enterprises through various projects; such as Micro-Finance and Technical Support (MFTS), Finance for Enterprise Development and Employment Creation (FEDEC), Promoting Agricultural Commercialization and Enterprises (PACE), Rural Microenterprise Transformation Project (RMTP), Sustainable Enterprise Project (SEP) and Skills for Employment Investment Program (SEIP) among others.

In 2018, the World Bank in association with PKSF, carried out a Gap Analysis Study in order to identify the gaps in the services provided under the micro-enterprise programs/projects so that these could be properly addressed. From this study, it was found that the micro-enterprises in the informal sector are constrained by lack of skills of the entrepreneurs including life-skills, entrepreneurial skills and technical skills; lack of access to finance especially for the start-ups and those entrepreneurs are falling behind; use of low-technology

which causes lower productivity; and substantial gender gaps in labour market outcomes among others. In addition to that, many skilled youths including females prefer to be self-employed; however, due to lack of business knowledge and start-up capital constraints they are unable to do so. The need for targeted labour market programs for those in the informal sector, especially urban and peri-urban youth, has been made more urgent by the recent COVID-19 crisis, due to the urban and peri-urban informal sector being disproportionately affected by the COVID related shocks. In this context, PKSf has undertaken the ‘Recovery and Advancement of Informal Sector Employment (RAISE)’ Project in February 2022 jointly financed by the World Bank and PKSf. The RAISE project will facilitate employability and increase productivity of the informal sector, and provide financial assistance to 175,000 low-income youths, micro-entrepreneur and COVID-19 affected micro-entrepreneurs in urban and peri-urban areas across the country. PKSf will implement the project through its 70 POs. In addition to this, the RAISE project has another component on recovery and reintegration of COVID-affected returnee migrants which will be implemented by the Wage Earners’ Welfare Board (WEWB) under the Ministry of Expatriates' Welfare & Overseas Employment.

2.2 Project Components

These components are being solely implemented by WEWB (Wage Earners’ Welfare Board).



Figure 3: Project Components, (Source- RAISE, PKSf)

2.3 RAISE Project Objectives

The overall objective of the project implemented by PKSf is to enhance the access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas.

Specific Objectives

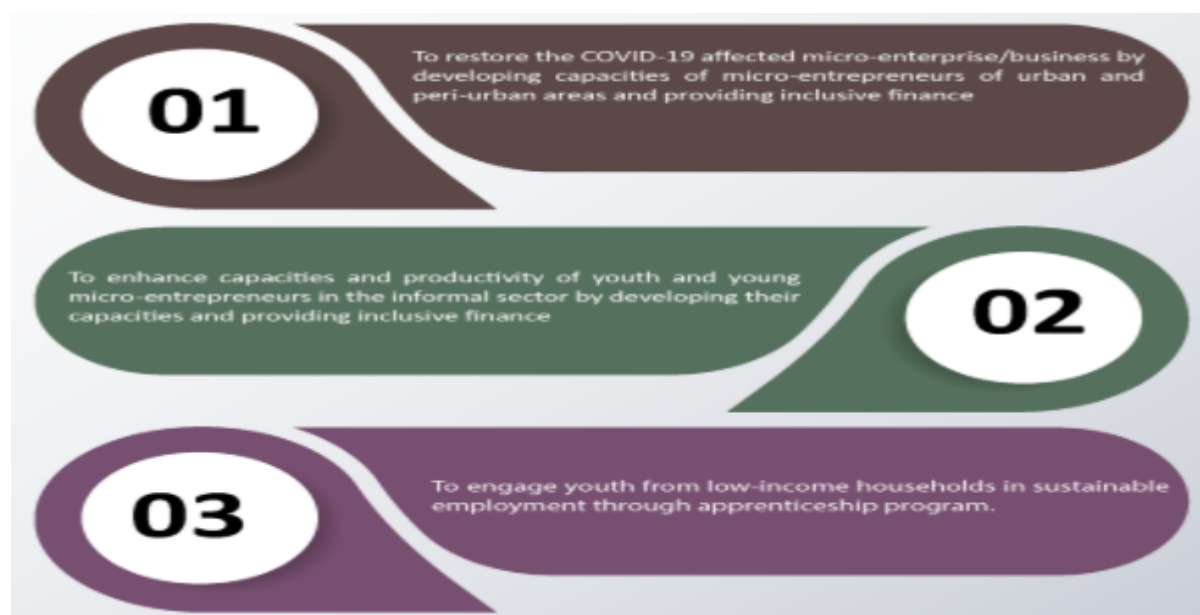


Figure 4: Specific Objectives, (Source- RAISE, PKSf)

2.4 Target Participants

Target Participants	Total Number of Participants
COVID-affected micro-entrepreneurs receiving microfinance support	50,000
Low-income youth and micro-entrepreneurs accessing business management track*	90,000

Low-income youth accessing apprenticeship track*	43,000
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Table 1: RAISE Project’s Target Participants, (RAISE, PKSf)

2.5 Economic Inclusion Programs under the RAISE Project

The project aims to enhance economic inclusion of low-income youth and micro-entrepreneurs in urban and peri-urban areas. The services include skill-acquisition through informal apprenticeship, business management training, and access to credit, among other interventions. The project participants are low-income, less educated youth living in urban and peri-urban areas. The potential path of a participant for the economic inclusion program can be illustrated as follows.

Inclusive Finance: COVID-affected micro-entrepreneurs who were previous borrowers of the PO and are in need of financial assistance will receive inclusive finance on easy terms under the project to restore their enterprise/business. The project is also providing inclusive finance for the expansion of micro-enterprises by young micro-entrepreneurs. In addition, the project will finance new micro-enterprises by the apprentices who have successfully completed the apprenticeship program under the project. The master craftspersons (MCPs) included in the project will be eligible for loans.

Capacity Enhancement:

Risk Management and Business Continuity (RMBC) Training COVID-19 Affected

Micro-entrepreneurs: In order to develop the capacities of these micro-entrepreneurs, they will be provided training on Risk Management and Business Continuity. Informal sector micro-entrepreneurs are exposed to various risk factors including man-made and natural disasters but do not usually have the capacity to deal with those. Through this training, the micro-entrepreneurs will learn how to incorporate risk management, coping, and business continuity in the event of a shock. This will help the local youth build their capacities to secure sustainable employment for themselves which will, in turn, help them to support their families and contribute to the national economy.

Business Management and Entrepreneurship Development (BMED) Training for Young

Micro-entrepreneurs: 85.1% of total labour force is engaged in the informal sector (Labour Force Survey 2016-17). Taking into account the importance of this sector, PKSf will provide training on Business Management and Entrepreneurship Development to young micro-entrepreneurs who are lagging behind in order to develop their capacities on Risk Management & Business Continuity, Life-skills Development, Generic Business Management and Occupation specific Technical Skills Development.

Apprenticeship Program: '*Ustad-shagred*' system is a centuries old system of transferring skills from generation to generation and is mutually beneficial for both *ustads* (masters) and *shagreds* (apprentices). Under this project, youth from low-income households will be matched with skilled and experienced Master Craftsperson (MCP) selected by the POs according to the eligibility and selection criteria to host an apprentice. The apprentice will receive on-the-job training under the MCP and will also receive Life-skills Development

training from a skilled trainer in order to develop his/her capacity to ensure sustainable wage employment.

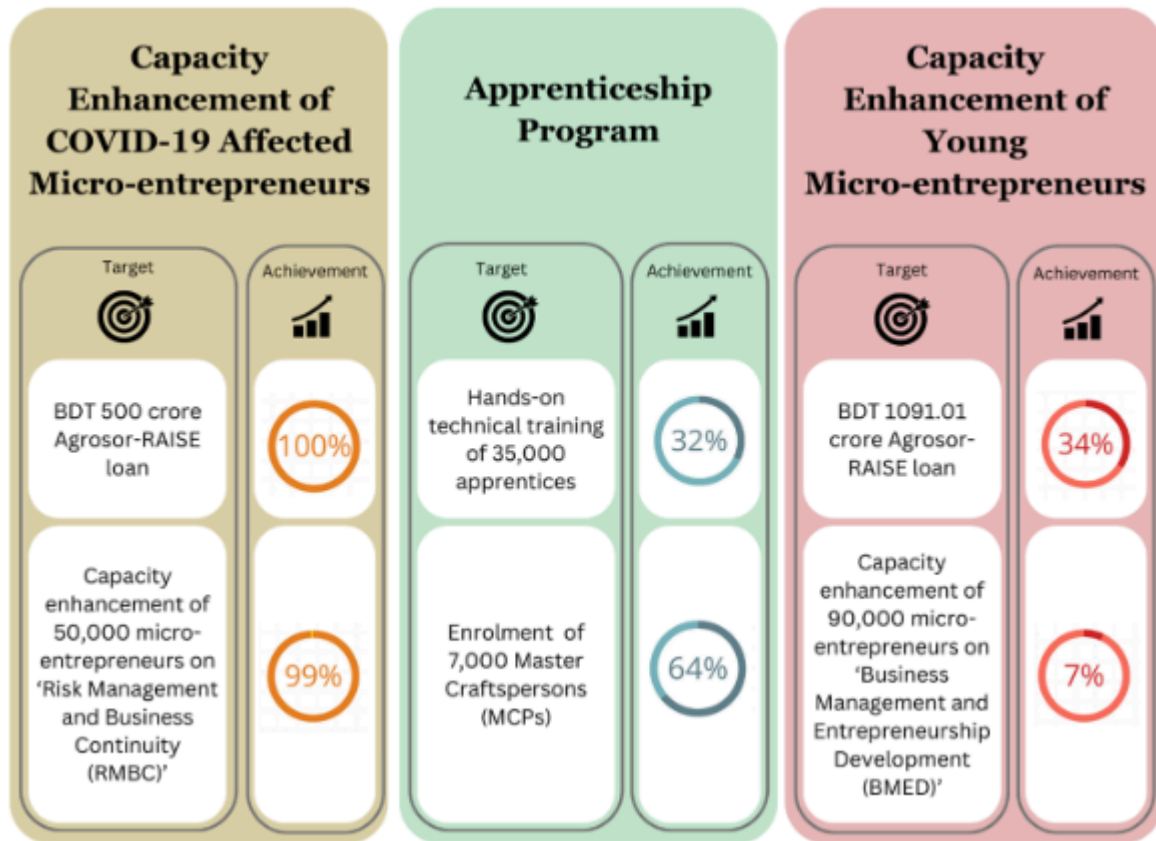


Figure 5: Capacity Enhancement, (Source- RAISE, PKSf)

3. Internship Experience

3.1 Internship description

An internship is a short-term opportunity for students or individuals to gain hands-on experience in a specific industry or field. It's a chance to bridge the gap between classroom learning and real-world application, typically lasting from a few weeks to several months. Interns learn practical skills, industry insights, and explore potential career paths. This experience offers personal growth, networking, and a firsthand look at professional environments. Internship provides valuable experience, networking opportunities, and sometimes academic credit in exchange for the work performed. This internship is a course which is credited with the 8th semester of BSS Honors in Health Economics. The interns can use their theoretical knowledge in actual situations in real organizations through this internship. Moreover, this program provides the interns an opportunity to be assessed by prospective employers as well as enables them to establish and expand their network of contacts. The duration of this program is 3 months at PKSf, under the training department. The purpose of this internship report is to outline the activities, objectives, findings, and analysis of the study conducted during my internship period at PKSf. This report will illustrate the author's understanding of the Impact of Apprentice Training and Financial Assistance on Youth Empowerment: Evidence from the RAISE Project, how RAISE and PKSf and its partner organizations are playing a role of empowering youth by training and other facilities.

3.2 Justification

The informal sector is the part of an economy that is not regulated or taxed by the government. It includes a variety of economic activities and jobs that are not covered by

formal arrangements, either by law or in practice. The informal sector is a significant part of the economy in Bangladesh, employing around 89% of the country's workers. Informal employment is work that is not subject to national labor laws, income taxes, or social protection. Informal workers are often less likely to receive benefits like pensions, social protection, and notice of termination. **Apprenticeship** is a system for training a new generation of practitioners of a trade or profession with on-the-job training and often some accompanying study (classroom work and reading). Apprenticeships may also enable practitioners to gain a license to practice in a regulated occupation. Most of their training is done while working for an employer who helps the apprentices learn their trade or profession, in exchange for their continued labor for an agreed period after they have achieved measurable competencies. Apprenticeship lengths vary significantly across sectors, professions, roles and cultures. In some cases, people who successfully complete an apprenticeship can reach the "journeyman" or professional certification level of competence. In other cases, they can be offered a permanent job at the company that provided the placement. Although the formal boundaries and terminology of the apprentice/journeyman/master system often do not extend outside guilds and trade unions, the concept of on-the-job training leading to competence over a period of years is found in any field of skilled labor. **Empowerment** is the degree of autonomy and self-determination in people and in communities. This enables them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources.

Youth unemployment and the eradication of poverty are some of the greatest challenges to the growth and developmental needs of developing countries and it is, therefore, an indispensable requirement for the attainment of sustainable development (United Nations, 2015). As a result, countries as well as regional and international organizations, are committed to youth empowerment and eradication of chronic poverty and hunger in such a way that resources and action plans (e.g. Millennium Development Goals) are designed with the view of curbing poverty and job creation. This enthusiasm at the international level led to the declaration of Sustainable Development Goals (SDGs) with well-defined targets and measurable outcomes (United Nations, 2015). Thus, the SDGs declaration is commendable as the performance by developing countries of Asia, Latin America, and Africa in fighting both rural and urban unemployment is not encouraging despite appreciable growth recorded in such economies as documented by Collier (2007). Therefore, the SDGs declaration is pertinent because, despite the decline in the poverty rate in Sub-Saharan Africa, the proportion of those living in extreme poverty as a result of unemployment has been on the rise as noted by Maku, Ogwumike, and Adesoye (2014). Informal sectors constitute the dominant economic activities in Bangladesh as far as their contribution to the GDP and employment are concerned. Studies have indicated that around 80% of the labor force in Bangladesh works in the informal economy and that the contribution of the informal sectors to the GDP is around 64% (Amin, 1987). In many emerging economies, the informal sector (underground economy) accounts for a third to half of the total economy. Bangladesh is no exception. Large portion of this informal sector is actually legal but remains informal. In this paper, by reviewing past literature and reports, I have accumulated some facts about the informal economy of Bangladesh. In the past decade, it has been estimated in various studies that Bangladesh's informal economy constitutes 35%-78% of the total economy. The key reasons behind the large informal sector are bureaucracy and corruption, quality of the legal

framework and larger size of tax and social contribution burden (Hassan, 2016). In terms of GDP and employment, Bangladesh's informal sectors are the most important economic activities. According to studies, about 35% to 88% of Bangladesh's workforce is employed in the informal economy, and the informal economy contributes around 49% to 64% of the country's GDP (Yeasin, 2022). Recent years, the informal sector has emerged as a crucial component of the economy in many African countries, including Cameroon. It plays a vital role in African economies, serving as a significant source of employment and entrepreneurship (Kang'ethe & Serima, 2014; Adams, 2008). It accounts for up to 90% of jobs in some low-income Sub-Saharan countries (Galdino et al., 2018).

Behind the high unemployment rate there are several reasons such as rapid population growth outpacing job creation, an economy largely reliant on agriculture and informal sectors, a mismatch between skills demanded by employers and those possessed by job seekers, limitations within the education system, and a lack of industrial diversification. Addressing this challenge requires comprehensive strategies, including improving education and skills, fostering diverse industries, and creating more job opportunities. The main objective of the RAISE Project in Bangladesh is to enhance the country's workforce by providing financial assistance and apprentice training programs. Specifically, RAISE aims to bridge the gap between the skills apprentice and non-skills apprentice, which ultimately reduces unemployment as well as poverty.

When a country effectively invests in education, skill development, and job opportunities for its working-age population, it can experience a boost in economic growth due to increased productivity, savings, and investments. This period of demographic dividend is a window of opportunity for a country's economy to benefit from a 'bulge' in the working-age population before the demographics shift again due to aging.

"A well-trained workforce is key to Bangladesh's aspiration of becoming a developed country by 2041. Through the government's flagship Skills for Employment Investment Program, ADB has already trained nearly 400,000 young people with new skills in 9 high priority areas, including the booming garments industry, by partnering with its many factories. The Program will help train over 800,000 people for a brighter future when it closes in 2024." (Skills for employment, Asian Development Bank)

As there is a growing body of literature on skills development programs globally, there remains a need for context-specific research in Bangladesh, particularly under the RAISE Project. Technical training is increasing the socio-economic status of the participants and increasing their access to receive health care services. At the same time training on hazardous work like electrical installation and maintenance, automobiles, refrigeration and air conditioning, plumbing and caregiving will increase the knowledge about their health risks, and they will be able to reduce the health risk if they follow the training instructions properly. So, it's an opportunity to explore this sector and assess the socio-economic status of technical training initiatives under the RAISE Project in Bangladesh.

3.3 Research Title

The Impact of Apprentice Training and Financial Assistance on Youth Empowerment: Evidence from the RAISE Project.

3.4 Theoretical Framework

1. Human Capital Theory

Human Capital Theory posits that individuals can enhance their economic productivity and earning potential through investments in education, training, skills development, and health. The theory, popularized by economists such as **Gary Becker** and **Theodore Schultz**, views

human abilities as a form of capital similar to physical or financial capital that can yield returns over time.

2. Empowerment Theory

Empowerment Theory focuses on enabling individuals, groups, and communities to gain control over their lives, make informed decisions, and achieve personal and collective goals. Developed by **Julian Rappaport** in the 1980s, the theory emphasizes self-determination, participation, and the removal of barriers that limit opportunities.

3. Economic Opportunity Theory

Economic Opportunity Theory focuses on the availability and accessibility of resources, opportunities, and institutional support that enable individuals to achieve economic mobility and financial stability. The theory suggests that individuals and communities thrive when they have equitable access to education, employment, capital, and markets. It is widely used in discussions on poverty reduction, workforce development, and economic empowerment.

4. Socio-Economic Development Theories

Socio-economic development theories explore how economic growth, social progress, and human well-being interact to improve living standards and reduce inequalities. These theories help explain the factors driving development, policy approaches, and the role of institutions in fostering sustainable progress.

3.5 Study Objectives

Broad Objective:

To explore how integrated apprentice training and financial assistance initiatives influence overall youth empowerment, enhancing their social and economic participation.

Specific Objectives:

1. To determine how participation in the RAISE Project's apprentice training programs improves the skills and job readiness of youth participants.

2. To investigate the extent to which financial support provided by the RAISE Project reduces barriers and facilitates successful completion of training programs.
3. To measure changes in participants' self-efficacy and confidence as a result of receiving both training and financial assistance through the RAISE Project

3.6 Research Questions

How does the apprenticeship program and financial assistance influence Youth Empowerment under the RAISE project?

3.7 Research Hypothesis

H_0 = There is no significant impact of the RAISE Project for empowering Youth by apprentice training and financial assistance.

H_A = There is a significant impact of the RAISE Project for empowering Youth by apprentice training and financial assistance.

3.8 Methodology

The research methodology is a mixed method in nature. Mixed method will be used as the primary data collection tool. Mixed approach has been chosen in this study for the purpose of seeking the possible answers to research questions and gaining knowledge about the research subject. Mixed-methods approach, combining quantitative and qualitative data collection and analysis to provide a comprehensive understanding of the impacts of the RAISE Project.

3.8.1 For Quantitative (Statistical and Numerical Data)

- Employment rate before and after training.
- Income Growth.
- Skill Improvement.
- Economic Impact (Income and Living Standard)

3.8.2 For Qualitative

- Youth perspectives on Training and Financial Assistance
- Challenges faced by Participants.
- Employer Feedback (willingness to hire trained Individuals).

3.8.3 Sampling Technique

Using the random sampling method for calculating the sample size. Researcher's preferred area is Dhaka, and she was selected for two Partner Organizations (BASTOB, Wave Foundation) with an apprentice and micro-entrepreneur population size 263. Using the random sampling technique my sample size is 54 with 90% confidence interval and 10% margin of error. The main formula is;

3.8.4 Sample size formula for finite population

$$n = \frac{N.Z^2.P.(1-P)}{(E^2(N-1) + Z^2.P.(1-P))}$$

Here,

n = sample sizes

N = population size (263 in my case)

Z = Z-score (for 90% confidence interval, $Z=1.645$)

p = estimated proportion (p=0.5 for maximum variability)

E = 0.10 (margin of error, 10%)

After plugging the values into formula, we find a value that is $53.972 \approx 54$

So, we can say that the sample size is 54.

When the researcher collected the data that time she focused on different trade and also divided it into male and female for the variation of the data that she collected. Here is a list of collected data based on trade as well as male-female.

3.8.5 Based on Gender

Gender	Number of Participants
Male	32
Female	22
Total= 54	

Table 2: Number of Participants based on Gender

3.8.6 Based on Trade

Name of Trade	Number of Participants
Baking and Pastry Preparation	1
Beauty care/ Beautification	9
Carpentry	5
Consumer Electronics	3
IT Support Technician	1
Refrigeration and Air Conditioning	4

Fashion Garments/ Dress Making & Tailoring	13
Graphic Design & Multimedia	2
Mobile Phone Servicing	8
Motorcycle Servicing	4
Electrical Installation and maintenance	2
Welding and Fabrication	2
Total=	54

Table 3: Number of Participants based on Trade

3.8.7 Data collection method

In this survey the study researcher will use Survey questionnaire for collecting the data. Surveys are a very traditional way of conducting research. A survey approach may be used to establish the prevalence or incidence of a particular condition. Respondents will be guided before participating in the survey and an appropriate set of questions will be presented to them.

3.8.8 Sources of Data

Both primary and secondary sources of data have been used in this study. The descriptions are described below:

Primary Source

The primary data have been collected from the field. To collect the data, the study researcher visited BASTOB and Wave Foundation, two partner NGOs of PKSf. Data were collected through survey questionnaires from 54 participants of BASTOB and Wave Foundation who are currently completed training or received financial assistance from RAISE Project. Primary sources of data were collected by survey questionnaire.

Secondary source

Secondary data was collected from RAISE, Finance department GoB, RAISE PKSf, published research papers and other sources.

3.8.9 Target population and Sample Size

The target population were the participants who have completed training or received financial assistance training under RAISE Project. The Sample Size was 54.

3.8.10 Ethical consideration

The study is dedicated to maintaining the utmost ethical standards throughout its data collection and analysis processes. Prior to commencement, profound attention had been given to pivotal ethical aspects. These include securing informed consent, ensuring the privacy and confidentiality of all participants, refraining from any form of data fabrication or falsification, anticipating potential consequences, and understanding the researcher's role. To honor participants' rights, verbal consent has been obtained before conducting surveys. Any personal information which is confidential has not been disclosed publicly.

All potential study participants have received comprehensive information about the research and its objectives before giving their consent.

4. Discussion and Results

Author worked as an intern for three months at the Palli Karma-Sahayak Foundation. She joined the training department as an intern. She was required to develop an overview of apprentice training and financial assistance for the low-income youth who are entrepreneurs in the RAISE Project. She had to prepare a research proposal and survey questionnaire for conducting the fieldwork in Dhaka District (BASTOB and Wave Foundation). The following section contains analysis which has been made on the data collected from the field level using questionnaires from Dhaka. The purpose of the analysis is to determine the impact of the RAISE Project for empowering youth through apprentice training and financial assistance for the low-income youth.

4.1 Impact of Apprentice Training and Financial Assistance for Empowering Youth: Developing skilled youth and raising employment

This chapter explores the research questions elaborately: To what extent apprentice training initiatives under RAISE Project contribute to empowering youth through employment generation. In this research questionnaire She followed a basic equation for selecting the dependent and independent variable.

Here is the equation;

Youth Empowerment= Income Growth + Skills Development + Productivity + Standard of Living +Job Readiness + Facilities for Successful Completion of Training Programs

Youth Empowerment is the dependent variable, and the rest of variables are the independent variables. For each variable researcher made a different section, and each section of this chapter explores different prospects to answer the research questions, through the primary

data collected from the survey questionnaire. The data analysis process followed both qualitative and quantitative research methodology.

As the sample data represents a subset of information selected from a larger population to accurately reflect its characteristics or trends. So, the author has shown the sample data as the characteristics of the population data.

4.1.1 Demographic status of the Respondents

There were 54 survey respondents. All of them were the Project participants who have completed the apprenticeship training program or received loan for the betterment of their micro-enterprises under the RAISE project.

The following graph shows the participants' gender and the respondent's number who have taken part of this study. In this survey 54 individuals are observed and from them 32 individuals are male, and 22 individuals are female.

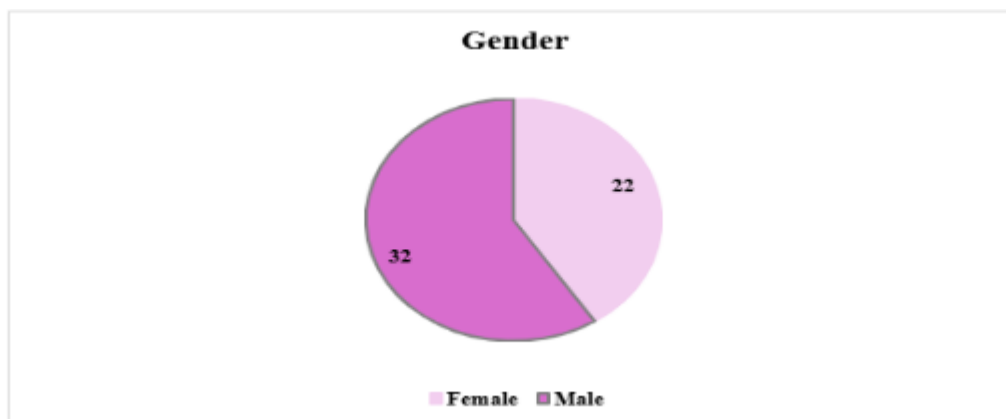


Figure 6: Gender

Here 59.26% respondents are male and the rest of the respondents 40.74% are the female participants.

Age of the Respondents: The survey comprised 54 respondents. To analyze the data based on age, respondents were divided into four categories: 15-19, 20-24, 25-29 and 30 and above. These categories were chosen because the requirement of the RAISE Project was to engage those who are from 15-35 age and only, they are eligible for the apprenticeship program.

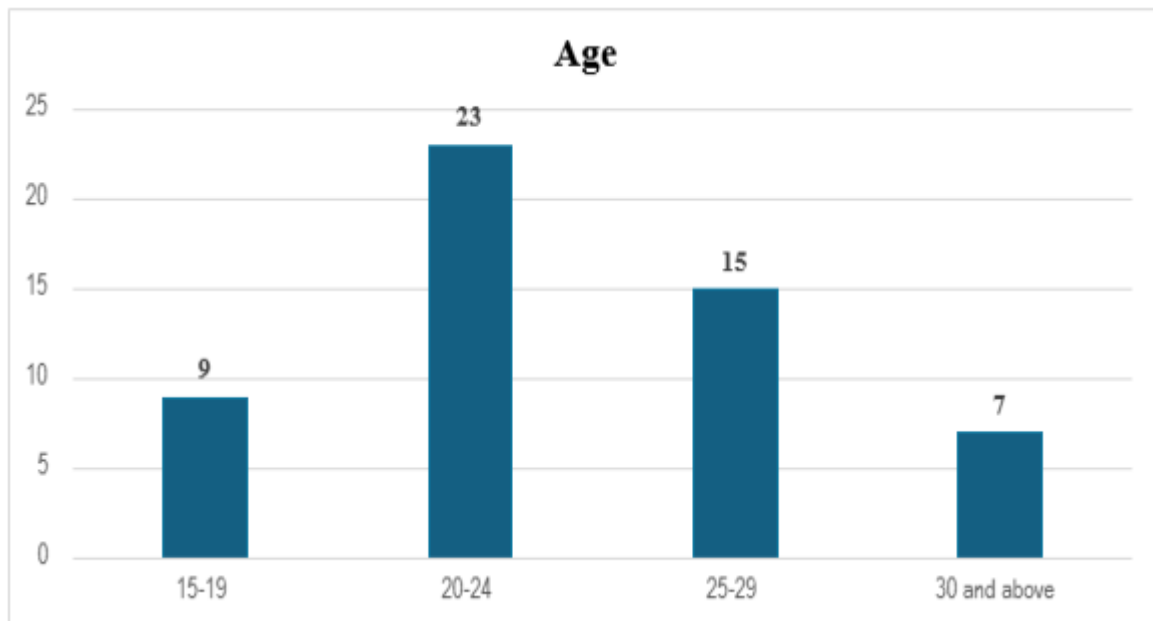


Figure 7: Age distribution

The distribution of respondents across these categories was as follows: 15-19 (9, 16.67%), 20-24 (23, 42.59%), 25-29 (15, 27.78%) and 30 and above (7, 12.96%). The accompanying graph illustrates that the participants of 20-24 and 25-29 aged collectively represent more than 70% of the respondent, which comprises 38 out of 54 respondents. In contrast, the age group 30 and above exhibit the lowest percentage.

Family Member: In this survey 54 individuals' responses are captured and, they all from a different family background. The average number of family members is more than 5, Minimum family members 3 and Maximum family members 9.

Education status: We all know education is the backbone of a nation. And when the author deals with the informal sector most of them are not well educated. From 54 participants 19 individuals completed primary education, 22 individuals completed secondary education, 9 individuals completed higher secondary education and **only one person completed tertiary education** education.

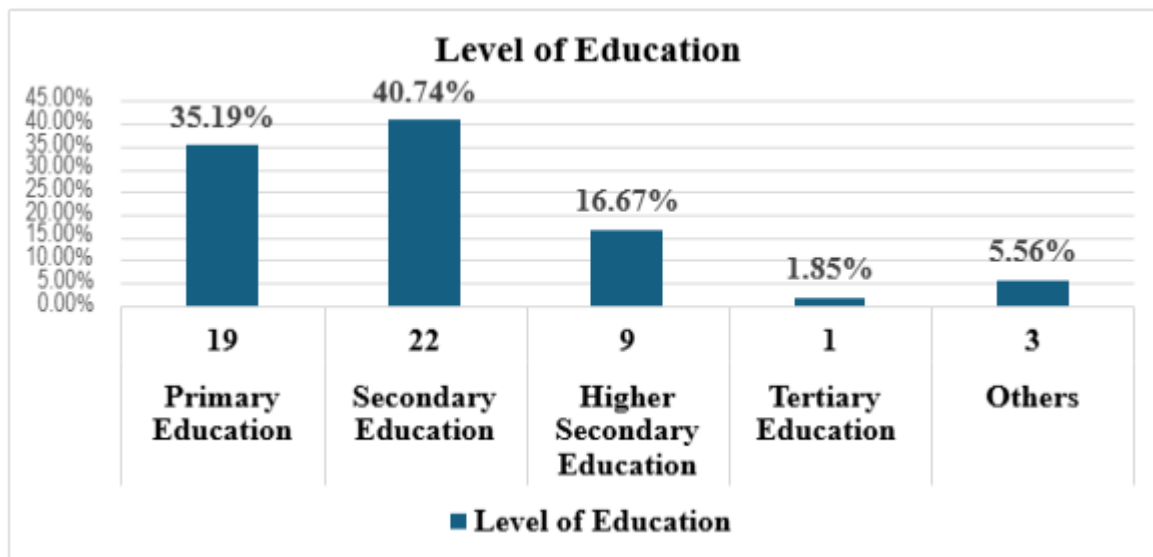


Figure 8: Level of Education

From this graph the author can see that 35.19% respondents are primary educated, 40.74% respondents are secondary educated, 16.67% respondents are completed higher education and only 1.85% are completed tertiary education and 5.56% are others.

Know about RAISE Project: All know that RAISE project doing its operational work by its (70) partner organisation, so every participant must know the partner organisation name because of they get training and financial assistance from this organisation but a big number of participants do not know about the RAISE project as well as PKSF. From 54 respondents 35 participants know about the RAISE project and 19 participants don't know about the RAISE project.

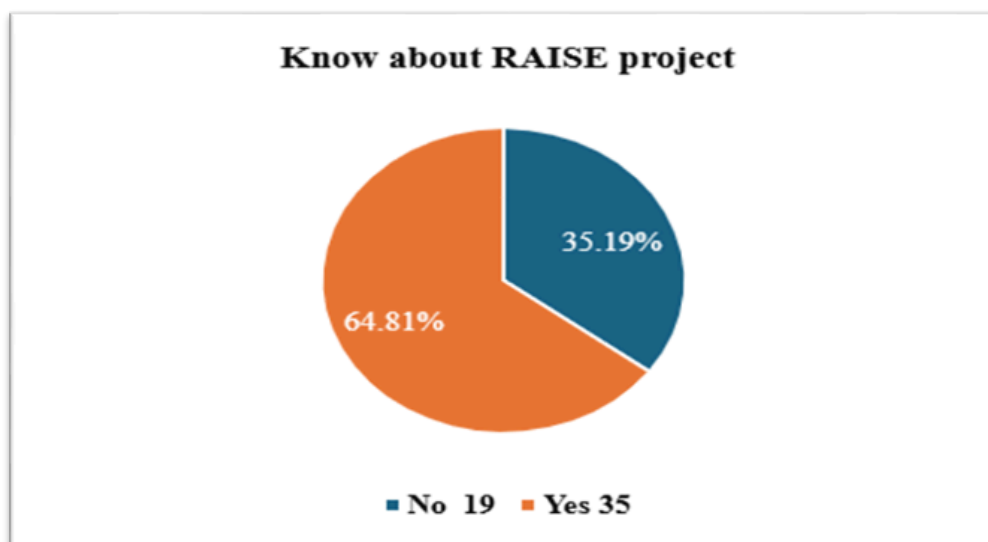


Figure 9: About RAISE project

The distribution of the respondents shows that about 64.81% participants know about the RAISE project and the rest of them about 35.19% participants don't know about the RAISE project. This is not a good sign for the project.

Learn About RAISE project: Community outreach is a special activity of the RAISE project. For connecting the community in this training and making them independent. 33 individuals know about this apprentice training and financial assistance from the community outreach and 21 individuals know about this by their family and friends.

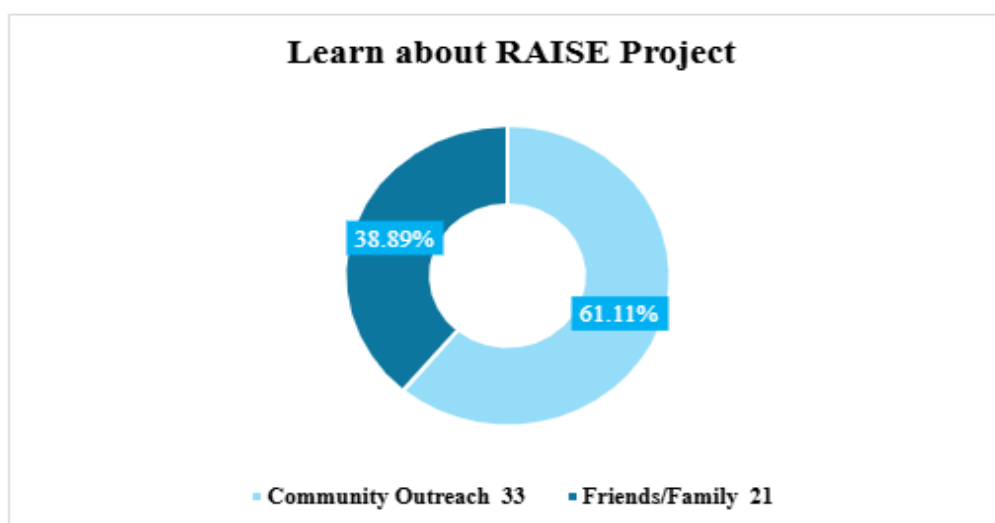


Figure 10: Learn about RAISE project

From 54 respondents 61.11% participants know about the RAISE project from the community activity that is called community outreach, and 38.89% participants know by their family and friends.

Training/capacity building services under RAISE: In the RAISE project there are mainly three types of training. One is Apprenticeship training, another is Business management and entrepreneurship development training covering 96 hours including Risk Management and business continuity, Life skills Development, General Business Management and Technical trades focusing scaleup of the enterprise and last one is 5 days long Life Skills Development training. From the respondents most of them are doing the apprenticeship training and only 2 individuals done the business or entrepreneurship and 2 individuals done both apprentice and business training and a huge number of people done the apprenticeship training.

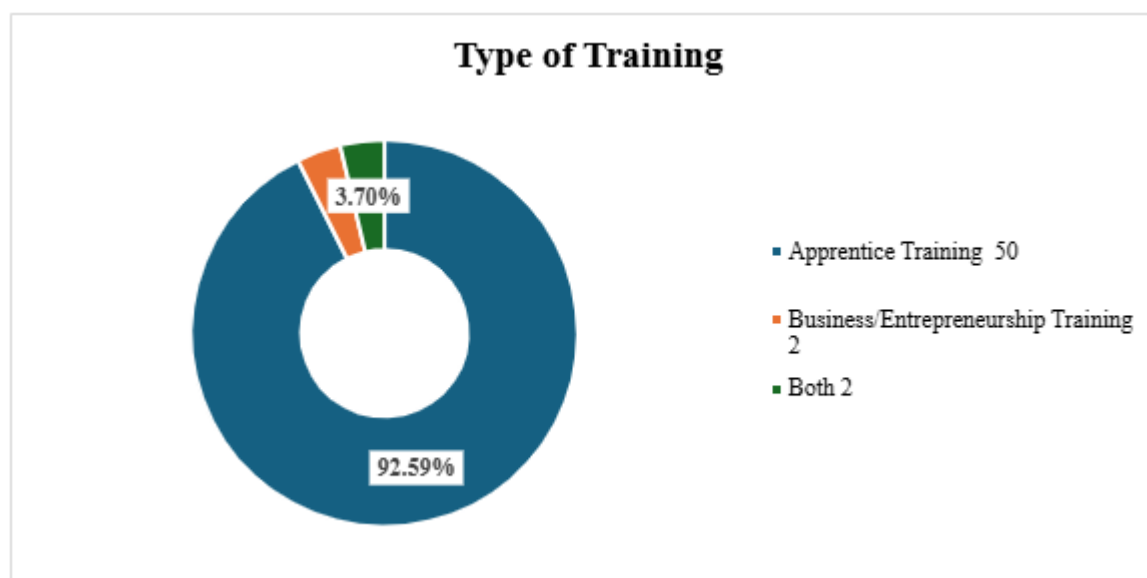


Figure 11: Type of Training

This distribution shows that only 3.70% participants complete business or entrepreneurship training and 92.59% participants completed the apprenticeship training and both training done by 3.70% participants.

Employment Status before training: We already know that the RAISE project has a limit about the participant's age. And at this age most of them are unemployed. From 54 participants 41 respondents are not working before the training and 13 respondents working before the training or received the financial assistance.

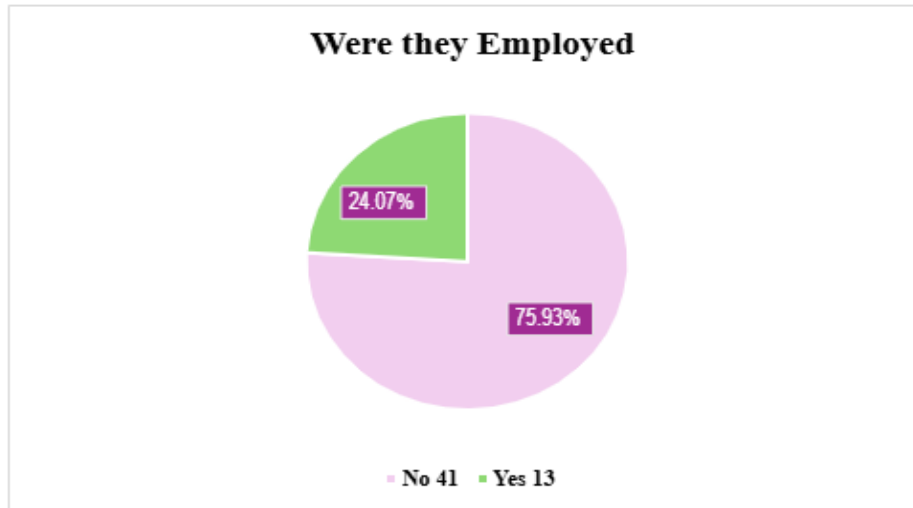


Figure 12: Were they Employed

Here the author sees that more than 75% participants were unemployed before the training and only 24.07% participants were employed before the training and most of them are micro-entrepreneur and few of them received loans from the RAISE project.

Current Employment Status: After the training completion 37 individuals are employed as a full-time employer and 16 individuals start or expand their business and work as a self-employed person. There is a rare case of only **one participant** not working after completing the training from my 54 respondents.

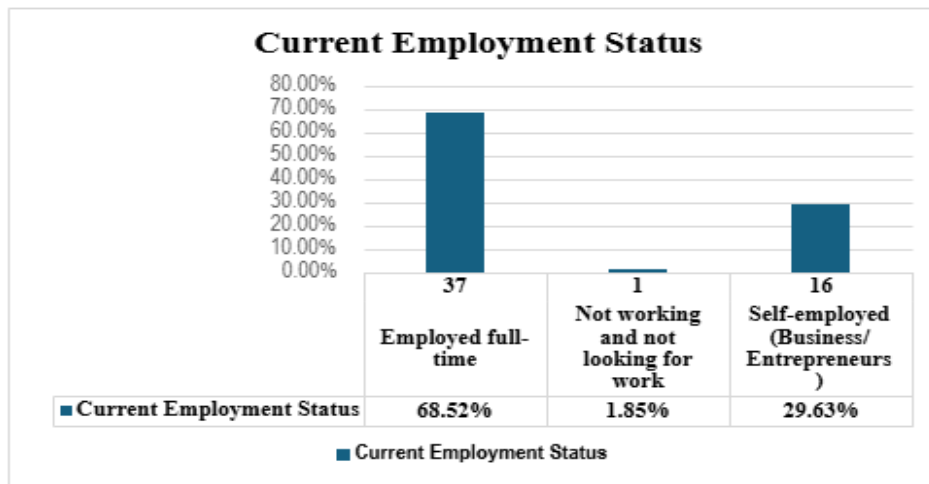


Figure 13: Current Employment Status

From this distribution the author can see that most of them are full-time employed. It's about 68.52%, 29.63% participants are self-employed and only 1.85% is the dropout rate who are not working and not looking for a job.

Income (Before and After Training): it is an important feature by which the author can see the actual impact of the RAISE project. Here the author compares the income before and after the training. Before the training from 54 respondents 39 individuals had no income and after the training the number was only **one**, less than 5,000TK income was 6 participants before the training and after training there is again a single person who has an income less than 5,000TK. Before training only 3 participants' income range was 5,000-10,000TK and this number increased to 22 participants after the training. Income 10,000-20,000TK is only 4 participants before the training, and it increases to 20 individuals after the training. And after training 10 participants earned more than 20,000TK and the income range was only one person before the training.



Figure 14: Income (Before and After Training)

From these graphs the author can show the income difference between before and after training. There are 5 ranges of income no income: less than 5,000TK, 5,000-10,000TK, 10,000-20,000TK and more than 20,000TK. Before training there were 73.58% participants with no income and the percentage declined to 1.85% after the training, 11.32% reduced to 1.85% before and after training income less than 5,000TK. There is a major improvement of income that is in the range of 5,000-10,000TK and 10,000-20,000TK. From 5.66% it increased to 40.74% and from 7.55% rose to 37.04% respectively. Before the training only 1.85% participants' income was more than 20,000TK and after training it increased 18.52%.

Training Effect on Income: The study researcher sees that there is a huge difference before and after training income, so here the participants overview about their income change because of training. From 54 participants 38 respondents think that the income increases significantly because of training, 14 respondents think their income slightly increases because of training and 1 person said that they have no effect of training because after completing he wasn't joining with work.

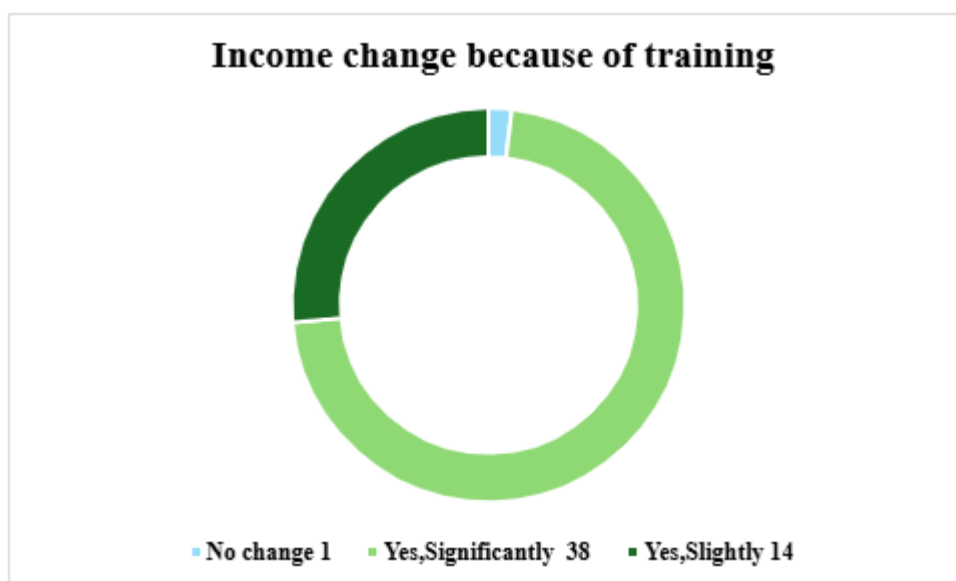


Figure 15: Income Change because of Training

There only 1.89% respondent said that there is no effect, more than 26% said there is slighter effect and more than 71% think there is a significant effect of income change due to training.

Received Loan: From the 54 participants only 4 respondents received loan for their micro-enterprise and 50 people and 50 respondents did not receive any kind of financial assistance or loan.

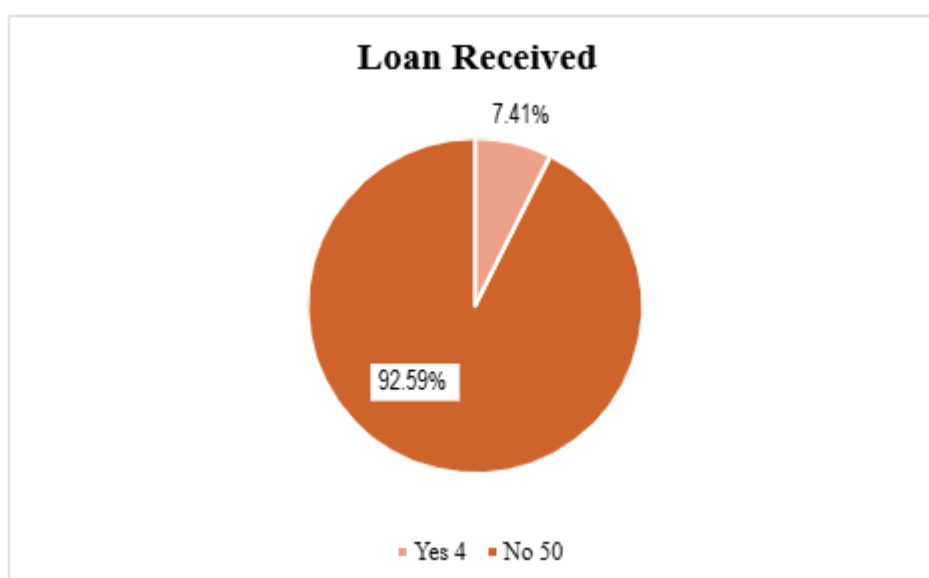


Figure 16: Loan Received

From this graph the study researcher sees that 92.59% respondent only received training and 7.41% respondents received financial assistance or loan. And all these 4 participants can expand their business after receiving a loan. The maximum amount of loan is 3,00,000TK and the minimum amount of loan is 60,000TK. The repayment amount maximum is 35,000TK and minimum is 2,100TK respectively.

Skills Level (Before and After Training): It is an obvious situation that without training we cannot find our highest skill level. Before training 38 respondents were very poor, 7 respondents were poor, 5 respondents were neutral and only 2 respondents were of good skill level without training. On the other hand, only 1 respondent is neutral, 14 are good and 37 are excellent about their skill level after the training.



Figure 17: Skill Level

This distribution shows us that about 73.08% participants are very poor, 13.46% participants are poor, neutral 9.62% and good only 3.85%. At the same time after training neutral is only 1.92%, good 26.92% and excellent more than 71% (71.15%) their responses about skill after training.

Proficiency Level: After completing their training, they work using their proficiency level. 7 participants think that they are at beginner level, 43 participants think that they are at intermediate level and 2 participants think that they are at advanced level after completing 6 months training.

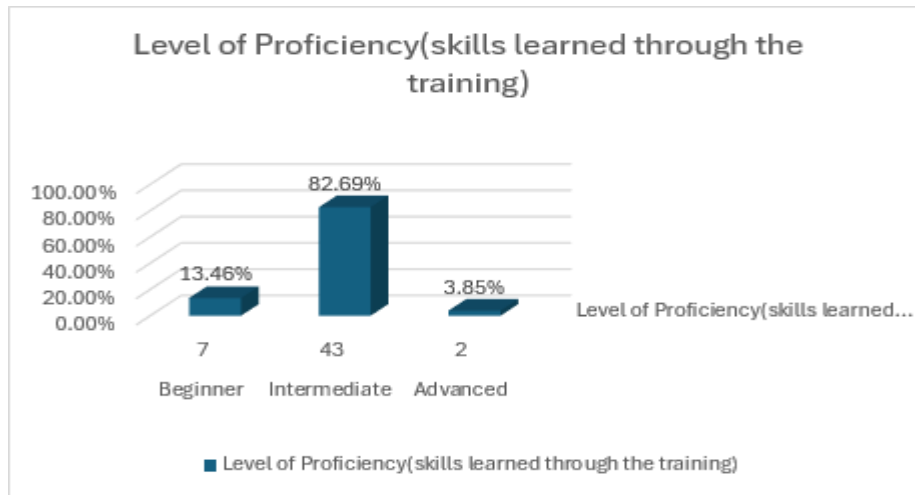


Figure 18: Level of Proficiency

13.46% respondents are beginners, 82.69% respondents are intermediate, and 3.85% respondents are at an advanced level of proficiency after completing their training. Almost 60% of respondents applied their learned skills very confidently and after training no one without proper confidence for applying their skills in the work or job level.

Work Quality (After Training): Without training the better work quality of these trades is not possible. After completing the training 16 participants told the work quality is better compared to before the training and 38 participants told the work quality is much better compared to before.



Figure 19: Work Quality

From this observation we can see that about 70.37% participants think work quality is much better after completing the training and 29.63% participants think that the work quality is better after completing the training.

Necessary Medical Care: When our income increases, we spend more for our treatment purpose. 45 individuals said that they can easily afford their treatment cost, and 9 individuals said they can afford their treatment cost, but it is sometimes difficult. Mostly when they face serious health problems, and they cannot afford the treatment cost. They generally go to the pharmacy for their first contact point, but this is not ideal.

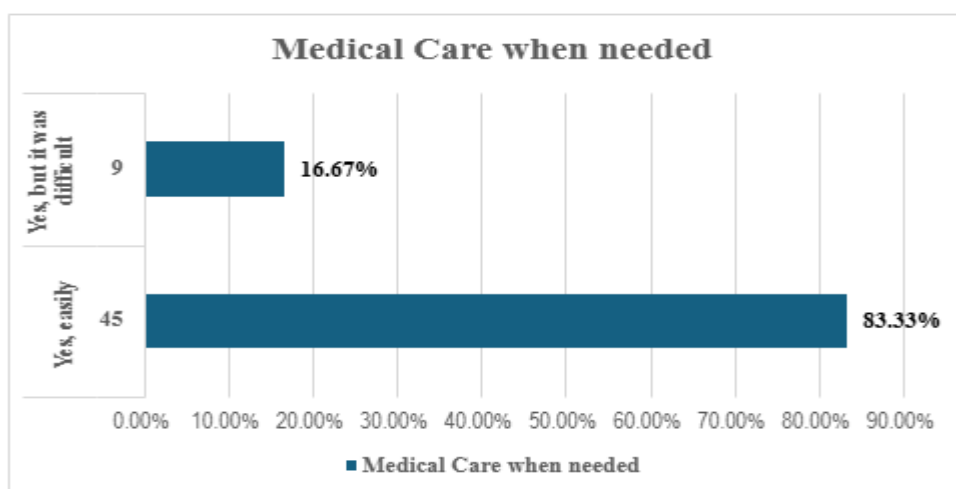


Figure 20: Medical Care

From this graph we see that 83.33% participants think they can easily manage the treatment cost, and 16.67% participants think they can manage but it is quite difficult for them.

Current Standard of Living: After completing the training everyone doing their best job except one person and their standard of living must increase compared to before. From the participant's evidence we see that 38 individuals are satisfied with their current standard of living. 1 person is very dissatisfied, and 1 person is very satisfied.

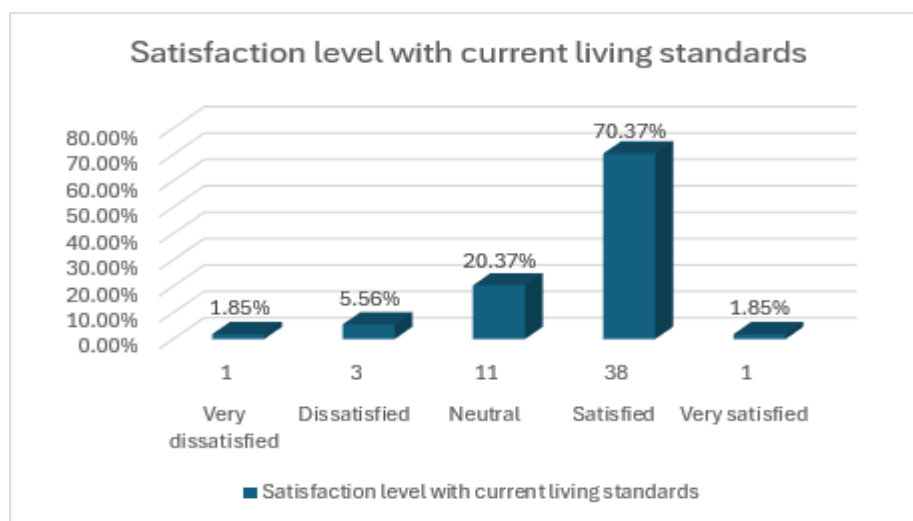


Figure 21: Satisfaction Level

This distribution shows 70.37% respondents are satisfied with their current standard of living and 20.37% are somewhat satisfied with their current standard of living. One case is very extreme, 1.85% of respondents are very dissatisfied with their current standard of living because one person is doing nothing after completing the training.

Ability to work under Pressure: From 54 participants 33 participants said they have good ability to work under pressure, 14 participants said they have excellent ability to work under pressure, and 6 participants have the average ability to work under pressure.

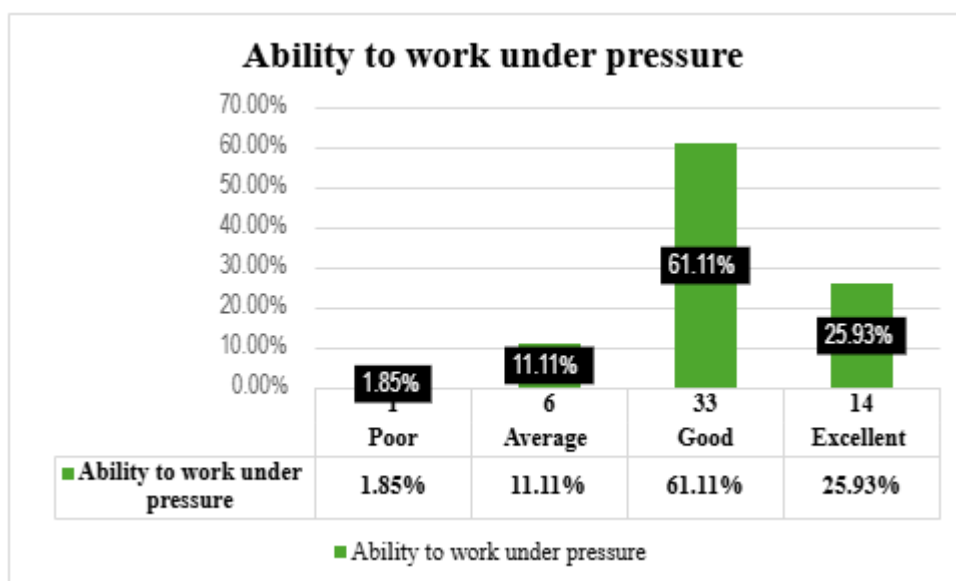


Figure 22: Ability to work under pressure

The observation shows that 61.11% of respondents said that they have a good ability to work under pressure. 25.93%, 11.11% and 1.85% respectively excellent, average and poor ability to work under pressure.

Training Facilities: RAISE project work with their POs (partner Organisation) and the training facilities are arranged by the POs. So, there are some limitations for arranging the classroom facilities, labs. From the 54 participants 53 participants said the facilities are enough for the number of participants and only one person said that the facilities are not enough.



Figure 23: Training Facilities

From the distribution of 54 responses, 98.15% participants said the training facilities are adequate for the number of participants.

Necessary Equipment in training center: 37 participants said the training center is fully equipped and 17 participants said the training center is somewhat equipped.

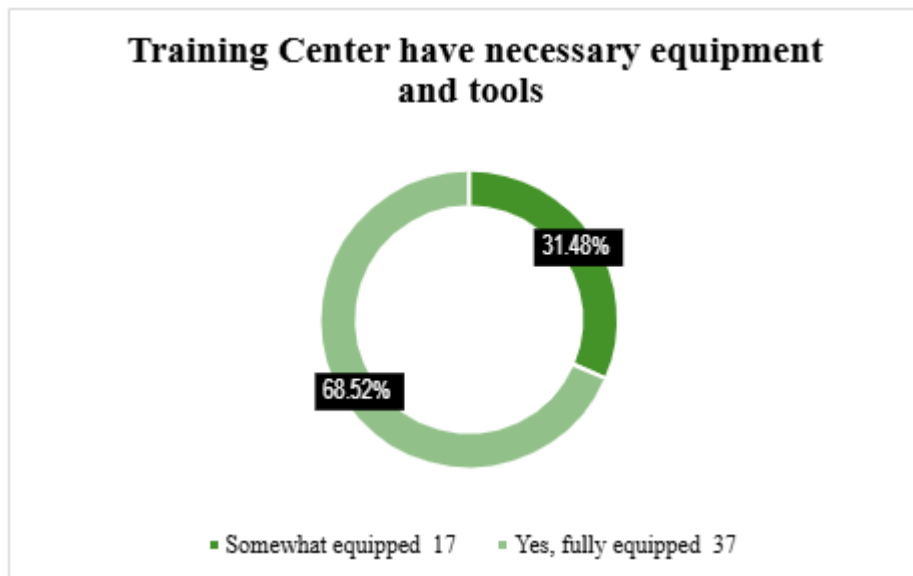


Figure 24: Training center equipment and tools

From this graph the study researcher can see that more than 68% participants think that the training centers are fully equipped, and 31.48% participants think that the training facilities are somewhat equipped.

Financial help for successful completion of Training: When a person starts his/her training as an apprentice that time they get some financial support from the authority. The amount is not high, but it helps them to complete their training. One apprentice gets 21,000TK for 6 months training. 31 participants think that the amount of money significantly helps them for successful completion of training and the rest of them think it somewhat helps them.



Figure 25: Financial assistance for completing training

From this distribution the study author can see that almost 60% agree that the financial support helps significantly and more than 40% said it is somewhat helpful.

4.2 Concluding Remarks

Survey findings and after analyzing the secondary data it can be summarized that the apprentice training and financial assistance made a significant change on Youth Empowerment through employment status, income, socio-economic status, skill level, job readiness, support for successful completion of training, self-efficacy and confidence. Here is only a scenario of Dhaka city but the youth may work all over Bangladesh and they can use their skills properly all over the world. By this skill level and support one day Youth can change the world scenario.

5. Findings and Recommendations

5.1 Findings at a glance

The analysis of the prior section indicates that 6 months long apprentice training covering 26 technical trades and financial assistance significantly increased income level, employment status, socio-economic status, living standard of the participants and their families, all of these help to empower youth. This section shortly summarized the key outcomes from the preceding chapter.

Employment Generation status : Apprentice training helps them to find a better job using their skills which they achieved by the mentioned technical training.

Income Growth: This is the most significant change for the apprentice training. In the previous section the study researcher can see that except one individual all of them are working now and they can generate a higher level of income.

Standard of Living: For generating more income the participants and their families enjoy a better-quality life.

Job Readiness: After completing the apprentice training a person gains a much better skill level and for the skill level, they achieve the highest level of priority in the job sector related to their training based on different trades.

Healthcare: The participants are well aware about their health, and they are ready to spend more for the healthcare purpose because their income level is better than before.

5.2 Most Benefited Part of Training

When the study researcher collects data that time, she finds an opportunity to know about which was the best part of their training. Here she listed some of them which they frequently used

- Skills Development
- Increase Income Level
- Support to achieving the Recognition of prior learning (RPL) certificate for apprentices
- A Training Certificate from organization
- Career Development
- Ability to take Family responsibility.
- Customer Dealing Power
- Earning power
- Employment Opportunities
- Expertise in a specific field
- Hands on Skills Development opportunity
- Improve Living Standard
- Sound knowledge about Business Risk management
- Training opportunity without Payment

5.3 Challenges Faced by Apprentices During the 6-Month Apprenticeship Training Period

During their six-month training, the apprentices encountered several challenges, including:

- **Managing Children:** Handling and engaging children effectively proved to be a significant challenge.
- **Minor Injuries:** Occasional minor injuries occurred during activities, requiring immediate attention.

- **Financial Constraints of Families:** Many apprentices came from financially challenged backgrounds, affecting their participation and focus.
- **Safety Concerns:** Inadequate safety measures created a sense of insecurity in the training environment.
- **Irregularity of the Mastercraft Person (MCP):** The MCP's lack of punctuality disrupted the training schedule.
- **Inadequate Washroom Facilities:** The limited or poor condition of washroom facilities affected the apprentices' comfort and hygiene.
- **Lack of Access to Clean Drinking Water:** Clean and safe drinking water was not consistently available.
- **Absence of Basic Emergency Equipment:** There were no first aid kits or fire extinguishers available on-site.

5.4 Recommendations

5.4.1 Recommendations from the Field (Participants' Perspective)

Participants shared several recommendations to improve the quality and effectiveness of the apprenticeship program. These include

Raising Awareness on Safety Equipment: Conduct sessions to educate apprentices on the proper use and importance of safety equipment.

Flexible Loan Procedures: Simplify the loan process to make it more accessible for graduate apprentices

Grace Period Facility: Introduce a grace period for financial obligations to reduce pressure during the training phase

Enhanced Monitoring: Increase the frequency and effectiveness of field monitoring to ensure quality and accountability.

Increased Financial Assistance: Provide a higher amount of financial support to apprentices during their training.

Extended Life Skills Training: Lengthen the duration of life skills sessions to better equip participants for future challenges.

Improved Washroom Facilities: Ensure adequate and hygienic washroom infrastructure at training centers.

Provision of Comprehensive Safety Tools: Supply not only first aid kits but also additional safety equipment to handle emergencies.

Addressing Unethical Practices by MCPs: Strengthen oversight to specifically monitor and prevent unethical behavior by Mastercraft Persons under the RAISE project

5.4.2 Recommendations from Researcher point of view

Childcare Centre/Day Care Centre: For conducting the RAISE project activities their main and only one target is Youth. A large portion of them are women who come for apprentice or business training. Many of them have children and there is not enough space to keep them during the training time. So, the study researcher thinks it is very important to have a childcare Centre or day care Centre or a single room with some toys and a person for care of the children so that each mother can concentrate on her training without any worries.

Ensure Safety and Provide Safety Equipment: The RAISE project currently provides some guidelines and a first aid box to ensure “Occupational Health and Safety” and sometimes a first aid box is not provided by the Partner Organisations. So please ensure each training center must have a first aid box because we all know that ‘safety first.’ Author also suggested

that the safety measure should be expanded to reduce health risk for apprentices, and a Mastercraft Person should be asked to take greater precautions and provide safety equipment.

Strengthening monitoring system : Mastercraft Person is the important part of this project because the RAISE project is run by the ‘Ustad-shagred’ model. So, a MCP should be punctual, and have ethical and moral values.

Washroom Facilities and Clean Water: It is not possible to stay healthy without hygienic and clean washroom facilities. Ensuring washroom facilities, especially for female apprentices, is mandatory. During data collection, the study researcher came to know that a Beautification MCP didn’t have a single washroom for the female apprentice, and she also used the same water repeatedly in the beautification parlor because of limited water supply. This also increases the health risk.

Increase Life Skill Training Duration: Life-Skill training is very important for the participants. They have repeatedly talked about increasing the duration of this Life-Skill training, so the study researcher also feels that this duration should really be increased.

Promote more about the RAISE project as well as PKSf: I think we should inform every enrolled person about RAISE and PKSf, because from the collected data the study researcher sees that more than 35% participants don’t know about RAISE as well as PKSf. If it is the case that PKSf doesn't want to promote that much, then that is a different matter.

Easier Loan Procedure: The loan procedure could be simplified. Hearing from the participants, it seemed very complicated to the author. They submitted their own bank statement, necessary business documents or did whatever was required, but where it is difficult to find a guarantor, POs ask the guarantor for their bank statement and ask them to sign a blank check. Even after hearing the process, it seemed very complicated to the author. If possible, the author requests to simplify the process a little.

6. Conclusion

In Bangladesh, poverty and unemployment remain two of the most significant barriers to national development. The RAISE project addresses both issues by targeting unemployed and low-income youth, providing them with apprenticeship training and financial assistance. Through this initiative, participants are not only equipped with practical, technology-based skills but are also empowered to secure decent jobs or even start their own businesses. This dual approach reduces unemployment while fostering entrepreneurship among young people.

What sets the RAISE project apart is its focus on youth in the informal sector—an area often overlooked in mainstream development programs and research in Bangladesh. The project's efforts in skill development, job placement, and enterprise creation are already showing promising results. Many apprentices have successfully transitioned into the workforce or launched their own ventures, leading to noticeable improvements in their income levels and overall livelihoods.

Although no other research in the country has yet captured the full effectiveness of the RAISE project, analysis of available data indicates a significant positive impact on youth empowerment. It is now essential for relevant government bodies and development partners to expand and support such initiatives on a larger scale, ensuring holistic and sustainable empowerment for the youth of Bangladesh.

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8. Appendix

Questionnaire

Section 1: Demographic Information

1.1 Name: _____

1.2 Age:

☐ 15-19

☐ 20-24

☐ 25-29

☐ 30 and above

1.3 Gender:

☐ Male

☐ Female

1.4 Family Members: _____

1.5 Education Level:

☐ Primary education

☐ Secondary education

☐ Higher Secondary education

☐ Tertiary education

☐ Other:(Specify) _____

1.6 How did you learn about the RAISE Project?

- ☐ Social media
- ☐ Community outreach
- ☐ Friends/Family
- ☐ Other:(Specify) _____

1.7 Which type of training did you receive?

- ☐ Apprenticeship Training (6 months)
- ☐ Business/entrepreneurship training (16 days) (skip-2.3, 6.1, 6.3)
- ☐ Both

1.8 Name of the Trade:

- ☐ Beauty Care/ Beautification (Trade Code-24)
- ☐ Driving cum Auto Mechanics (Trade Code-18)
- ☐ Fashion Garments/ Dressmaking & Tailoring (Trade Code-19)
- ☐ IT Support Technician (Trade Code-13)
- ☐ Mobile Phone Servicing (Trade Code-14)
- ☐ Motorcycle Servicing (Trade Code-17)
- ☐ Refrigeration & Air Conditioning (Trade Code-05)
- ☐ Small Engineering and Metal Works (Trade Code-16)
- ☐ Welding & Fabrication (Trade Code-15)
- ☐ Other:(Specify) _____

Section 2: Information of Income Growth

2.1 What is your family's primary source of income?

- ☐ Salary from employment
- ☐ Income from self-employment (business/ entrepreneurship)
- ☐ Family support
- ☐ Government or NGO assistance
- ☐ Other:(Specify) _____

2.2 Does your family have multiple sources of income?

- ☐ Yes
- ☐ No

2.3 Before participating in the apprentice program, were you employed?

- ☐ Yes
- ☐ No

2.4 What is your current employment status?

- ☐ Employed full-time
- ☐ Employed part-time
- ☐ Self-employed (Business/ Entrepreneurship)
- ☐ Unemployed but actively seeking work (skip-2.5)
- ☐ Not working and not looking for work (skip-2.5)

2.5 How long have you been in your current job/business?

- ☐ Less than 6 months
- ☐ 6 months – 1 year
- ☐ 1 – 2 years
- ☐ More than 2 years (Specify) _____

2.6 What was your average monthly income before participating in the RAISE project?

- ☐ No income
- ☐ Less than 5,000 TK
- ☐ 5,000 – 10,000 TK
- ☐ 10,000 – 20,000 TK
- ☐ More than 20,000 TK (Specify) _____

2.7 What is your average monthly income after participating in the RAISE project?

- ☐ No income
- ☐ Less than 5,000 TK
- ☐ 5,000 – 10,000 TK
- ☐ 10,000 – 20,000 TK
- ☐ 20,000 – 30,000 TK
- ☐ More than 30,000 TK(Specify) _____

2.8 Have you experienced an increase in income since completing the training?

☐ Yes, significantly

☐ Yes, slightly

☐ No change

☐ My income has decreased

2.9 Did you receive any financial assistance or loan?

☐ Yes

☐ No (Skip-2.10, 2.11, 2.12)

2.10 Has your business expanded since you started it/the financial assistance helps you to start your business?

☐ Yes, significantly

☐ Yes, slightly

☐ No growth

☐ My business has declined

2.11 How much was the total loan amount you received through the RAISE project?

2.12 How much do you repay each month for the loan? _____

Section 3: Skill Development

3.1 How would you rate your skill level before and after the training?

(Please rate on a scale of 1 to 5, with 1 being very poor and 5 being excellent)

- 1) Very Poor
- 2) Poor
- 3) Neutral
- 4) Good
- 5) Excellent

Before the training:

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

After the training:

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

3.2 How would you rate your proficiency in the skills learned through the training?

- ☐ Beginner
- ☐ Intermediate
- ☐ Advanced

3.3 How confident are you in applying the skills you learned to a job or business?

- ☐ Not confident
- ☐ Somewhat confident
- ☐ Confident
- ☐ Very confident

3.4 In what ways has the training benefited you the most? (Open-ended) _____

Section 4: Productivity

4.1 Since participating in the RAISE project, have you gained new skills relevant to your work?

☐ Yes

☐ No

☐ Somewhat

4.2 How many tasks or projects do you complete in a typical workday after receiving training?

☐ Fewer than before

☐ About the same

☐ More than before

4.3 How do you assess the quality of your work compared to before the training?

☐ Worse

☐ No change

☐ Better

☐ Much better

Section 5: Standard of Living

5.1 What type of housing do you live in?

- ☐ Own house
- ☐ Rented house
- ☐ Family house
- ☐ Slum

5.2 How many people share a room in your household?

- ☐ 1 (Private room)
- ☐ 2-3
- ☐ 4 or more

5.3 Do you have access to clean drinking water at home?

- ☐ Yes, always
- ☐ Sometimes
- ☐ No

5.4 Have you received medical care when needed in the past year? (Mention the last one)

- ☐ Yes, easily
- ☐ Yes, but it was difficult
- ☐ No

5.5 What was your 1st contact point?

- ☐ Private Hospital

- ☐ Public Hospital
- ☐ Pharmacy
- ☐ Homeopathic, Unani or Ayurvedic
- ☐ Other (Specify) _____

5.6 What is your level of satisfaction with your current standard of living?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very dissatisfied

Section 6: Job Readiness

6.1 Do you have the necessary technical skills for your desired job?

- ☐ Yes
- ☐ No
- ☐ Somewhat

6.2 Can you effectively communicate your thoughts and ideas in a professional setting?

- ☐ Yes
- ☐ No
- ☐ Somewhat

6.3 Do you consistently arrive on time for work?

- ☐ Always
- ☐ Sometimes
- ☐ Rarely

6.4 How would you rate your ability to work under pressure?

- ☐ Poor
- ☐ Average
- ☐ Good
- ☐ Excellent

Section 7: Facilities for Successful Completion of Training

7.1 Are the training facilities adequate for the number of apprentices?

- ☐ Yes
- ☐ No

7.2 Does the training center have the necessary equipment and tools for hands-on practice?
(where you are completing your training)

- ☐ Yes, fully equipped
- ☐ Somewhat equipped
- ☐ Poorly equipped
- ☐ Not equipped at all

7.3 How would you rate the condition of the training facilities (e.g., classrooms, workshops, labs)?

☐ Excellent

☐ Good

☐ Fair

☐ Poor

7.4 Answer the statement: The training facilities are safe and conducive for learning.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

7.5 How satisfied are you with the quality of instruction provided by trainers?

☐ Very satisfied

☐ Satisfied

☐ Neutral

☐ Dissatisfied

☐ Very dissatisfied

7.6 Has the financial assistance helped you in completing your training successfully?

☐ Yes, significantly

☐ Somewhat

☐ No impact

Overall Training Experience

7.7 What are the major challenges you face in accessing or using training facilities?

(Open-ended)

7.8 What improvements would you suggest for better training facilities and resources?

(Open-ended)