



PKSF
Palli Karma-Sahayak Foundation



INSTITUTE OF HEALTH ECONOMICS
UNIVERSITY OF DHAKA

Internship Report

Empowering Women, Reducing Poverty: An Evaluation of the RAISE Project's Outcomes in the Informal Sector

Name of Intern

Rehana Yesmin Niva

Exam Roll: 15771

Registration no: 2018023400

Session: 2018-19

Intern, PKSF

Name of Supervisor

Dilip Kumar Chakravorty

General Manager (Programme) & Project Coordinator

Recovery and Advancement of Informal Sector Employment (RAISE)

Palli Karma-Sahayak Foundation (PKSF).

Golam Gilane

Manager (Programme)& Deputy Project Coordinator

Recovery and Advancement of Informal Sector Employment (RAISE)

Palli Karma-Sahayak Foundation (PKSF).

Internship Duration: 10 December 2024 -10 March 2025

Declaration

Student's Declaration

I, Rehana Yesmin Niva, hereby declare that this research paper titled “ *Empowering Women, Reducing Poverty: An Evaluation of the RAISE Project's Outcomes in the Informal Sector* ” is an original work undertaken by me. This work has not been submitted previously for any degree at any other institution. My internship was conducted at the RAISE project of PKSf as the requirement for the compilation of my BSS (Hons), in Health Economics at University of Dhaka.

Signature:.....

(Rehana Yesmin Niva)

Supervisor's Declaration

This is to certify that Rehana Yesmin Niva, as a student of the Institute of Health Economics under University of Dhaka has prepared and accomplished her internship report on ***‘Empowering Women, Reducing Poverty: An Evaluation of the RAISE Project's Outcomes in the Informal Sector’*** 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.

.....

(Dilip Kumar Chakravorty)
General Manager (Programme)
Project Coordinator
RAISE Project, PKSF

.....

(Golam Gilane)
Manager (Programme)
Deputy Project Coordinator
RAISE Project, PKSF

Table of content

Introduction.....	9
Objectives of the study.....	11
Overview of PKSF.....	12
Vision & Mission.....	13
Programs & Projects of PKSF.....	14
RAISE Project.....	17
Overview of the RAISE project.....	17
Objective of RAISE Project.....	18
Target participants of the project.....	19
Project management unit.....	20
Key components of the RAISE project.....	20
Overview of apprenticeship program.....	23
Literature review.....	26
Conceptual framework.....	27
Theoretical framework.....	28
Methodology.....	30
Methodology of the study.....	30
Study area.....	32
Data analysis.....	32
Field visit at Social Upliftment Society (SUS).....	32
Key findings of the study.....	35
Demographic status of the respondents.....	35
Economic empowerment.....	38
Skills and employability status.....	42
Decision making power status.....	43
Case study.....	46
Case study-01.....	46
Case study-02.....	47
Findings from FGD.....	47
Discussions and recommendations.....	50
Discussions.....	50
Recommendations.....	51
Limitation of the study.....	52
Conclusion.....	54
References.....	56
Appendix.....	59

Acronyms

BOU- Bangladesh Open University

BMED-Business Management and Entrepreneurship Development

ENRICH – Enhancing Resources and Increasing Capacities of Poor Households

FGD- Focus Group Discussion

ME- Micro Enterprise

NSDA- National Skills Development Authority

OHS- Occupational Health and Safety

PIU-Project Implementation Unit

PKSF- Palli Karma-Sahayak Foundation

PMU-Project Management Unit

PO- Partner Organization

RAISE- Recovery and Advancement of Informal Sector Employment (RAISE)

RPL- Recognition of Prior Learning

RTO- Registered Training Organization

SUS- Social Upliftment Society

SDG- Sustainable Development Goal.

VERC- Village Education Resource Center

Acknowledgement

I would like to express deepest gratitude to all those who contributed to the successful completion of my internship at PKSf, an apex organization of Bangladesh. This journey enriched my skills in various ways to bridge theoretical concepts and real world experience. The hands-on experience that I have gained in these three months from the team of the RAISE Project of PKSf will contribute to my future goals in my life.

First and foremost, I extend my heartfelt thanks to the Institute of Health Economics, University of Dhaka for mandating a three-month internship for the compilation of BSS (Hons) degree. The opportunity to work in such an esteemed organization is very impactful in the learning process of recent graduates.

A special acknowledgment is reserved for Farah Ishaq (Assistant Professor, IHE, DU) my academic supervisor at the Institute of Health Economics, whose guidance has been instrumental throughout my research endeavors. Her mentorship has not only enriched my academic pursuits but has also fostered a deeper understanding of the nuances of academic learnings in real-world applications.

My humble thanks to the honorable Additional Managing Director of PKSf Dr. Md. Jashim Uddin for his support and motivation. I would like to express my sincere thanks to Anjuman Ara Begum (Program Manager), PKSf, for her continuous support in the field visit and data collection process. I extend my appreciation to Md. Shahinur Rahman (Environment Specialist, PKSf) and Quazi Moshurur-Ul-Alam (Program Manager, PKSf) for valuable suggestions and insightful feedback. Special thanks to Faruk Hossain for creating a research matrix, this support has been instrumental throughout the process of internship.

I extend my appreciation towards the respected officials of PKSf- Noman Ibne Foysal (ICT Specialist), PKSf, Anamika Laskar (Assistant Accounts Officer), PKSf, Sharmin Sultana

(Assistant Accounts Officer), PKSf, Billal Hosen (Program Manager),PKSF, for their continuous support during internship. My sincere appreciation goes to Asfak Mahmud (DM, Training, PKSf) for extending my opportunity to become an intern at PKSf.

I am grateful for the warm welcome of Dilip Kumar Chakravorty, General Manager (Programme) & Project Coordinator, PKSf. I sincerely appreciate his continuous support and mentorship; it has made a significant impact. I extend my heartfelt thanks to Golam Gilane (Manager (Programme)& Deputy Project Coordinator, PKSf), my supervisor at PKSf for offering insights into research methodologies. Their expertise and mentorship have been instrumental in shaping my understanding of the project and enriched my learning process. These mentorship contributed significantly to my holistic development during the internship. Extending my heartfelt thanks to officials of SUS and VERC for the warm hospitality and assistance during my 4-day visit in Savar.

This internship has given me a transformative experience, and I am grateful to all who have inspired me throughout this endeavor. The collaborative and supportive environment at PKSf facilitated me to learn many new things. I look forward to applying this knowledge I have gained in my future career journey.

Rehana Yesmin Niva

Intern, Palli Karma-Sahayak Foundation

BSS (Hons), Institute of Health Economics

University of Dhaka.

Preface

This internship provided a valuable platform for applying theoretical knowledge in a practical setting, allowing me to contribute significantly to research. It offered a chance to acquire new skills, engage with seasoned professionals, and establish a robust professional network. The Palli Karma-Sahayak Foundation (PKSF) granted me a privileged opportunity that profoundly influenced my career path and equipped me with essential skills for success.

The RAISE project focuses on fostering inclusive and sustainable growth through capacity building, financial inclusion, and business development for urban and peri urban based micro entrepreneurs. Spanning three months from December 10, 2024 to March 10, 2025, my internship at PKSF immersed me in a dedicated work environment. Working within the RAISE project, focused on poverty alleviation, I delved into the apprenticeship component, aligning with my academic background. My research titled ‘ *Empowering Women, Reducing Poverty: An Evaluation of the RAISE Project's Outcomes in the Informal Sector* ’ explored the implementation progress of the RAISE project in Savar sub district. Conducting on-site research, I collaborated with PKSF's Partner Organization Social Upliftment Society, Village Education Resource Center and interviewed beneficiaries to understand the challenges they face and the impact of the RAISE project on their lives. The comprehensive report details my internship journey, the research conducted, and the insights gained from PKSF. I am confident that the knowledge and skills acquired will significantly contribute to my future endeavors.



***“Empowering Women, Reducing Poverty: An
Evaluation of the RAISE Project's Outcomes in the
Informal Sector”***

Introduction

Bangladesh is a densely populated country. Women constitute about 50.8% of the total population of this country, which form 83.35 million as of 2023 (Global Economy, World Economy | TheGlobalEconomy.com, n.d.). Women empowerment is vital for overall growth and prosperity of a country, as they contribute significantly to various sectors that ensure economic development. In addition, they improve the well-being of their families, lower poverty, promote economic advancement, and involve decision-making to live a standard life. Women empowerment in Bangladesh has made significant progress in human capital development though challenges still remain in various sectors. Issues like cultural hurdles, lack of access to resources, gender inequality must be resolved to realise the benefit of women empowerment.

The central to the idea of empowerment is the idea of power. Empowerment is seen to occur at a number of different levels through a variety of different processes. One of the processes is reducing poverty. This facilitates them with the ability to make choices. Acquiring the ability to choose is the most important component of women empowerment though it is a multidimensional concept.

Over time the concept of women empowerment is changing. Women empowerment demonstrates strengthening the women's autonomy and decision-making capabilities across diverse fields including social and economic spheres. The five elements of women empowerment are their self-worth, their freedom to make decisions, their access to resources and opportunities, their ability to take charge of their own lives both inside and outside the home, and their capacity to shape social change in order to establish a more equitable social and economic structure both domestically and globally (Empowerment of Women, 2024).

Recent research has addressed women empowerment as a combination of understandings, including self-confidence, autonomy, sensitivity to cultural factors, and access to power (Hasen 2015).

To achieve all of the Sustainable Development Goals (SDG) women's empowerment is a must ("United Nations, 2023"). One of the most direct links is "SDG-5" (Gender Equality) which aims to empower all women and girls. These 17 goals of SDG, which aim to end poverty and ensure prosperity globally by 2030, are interconnected with women empowerment. Women empowerment is crucial as they are responsible for raising their children. When households face hard times they have to allocate scarce resources for all members of the family as well as invest in children's health and education. Because human capital development is critical for economic development. Duflo (2003) has specified transfers for children's human capital improvement are more effective and efficient when women receive the transfers as they are primary caregivers in societies.

Only 43% women of Bangladesh participate in the labour market, but majority of them are engaged in the informal sector (BBS 2023a). Many of them are seasonal and low-paying. Lack of formal contracts, job security and other social protections are the main criteria of these informal female workers. Access to training programmes for skill development would help women to transit from informal employment to more stable jobs. By the tools of economic inclusion, they may create their own businesses to bring about positive changes in their lives.

A growing amount of evidence has investigated the impact of women's empowerment on reducing poverty in household level, education, child health, food security, and nutrition. Women empowerment is impossible without their involvement in the workforce. This study will clarify how projects like the Recovery and Advancement of Informal Sector

Employment “(RAISE) project” is helping women to become independent by promoting women empowerment through training and financing. In the case of supporting women, NGOs play an indispensable role. The RAISE project plays a major role in training and empowering women in various trades.

The RAISE project is aimed to empower women through various training programs. These programs equip them with skills and technical knowledge to participate in economic activity. As a result they become self reliant and confident to contribute to their families. Financially independent women can enhance their decision making power within the family. However, there is a lack of comprehensive analysis regarding the impact of such empowerment on household poverty alleviation. This research intends to fill this gap.

Objectives of the study

- **General objective:** To examine the impact of the Apprentice program of the RAISE project on women empowerment in urban and peri urban settings.
- **Specific objective:** The specific ones are-
 - To examine the changes in women’s income level, asset ownership and access to financial services.
 - To examine to what extent the project has enhanced women’s skills and employability.
 - To explore the changes in gender roles and decision making power of women.

Overview of PKSf

PKSF was established in **1990** by the Government of Bangladesh. The foundation was formed to act as an apex organization for funding and supporting poverty alleviation programs in rural areas. The goal was to provide financial and technical assistance to grassroots organizations that were working directly with the poor in rural communities.



Figure 1: PKSf Headquarter

The organization in question is an establishment focused on microfinance development, primarily collaborating with NGOs in order to facilitate the growth and advancement of microfinance institutions within Bangladesh. The organization offers technical assistance, capacity building support, financial services, and other relevant services in order to enhance the operation of its Pos. Over time, scholars have critically examined the impact of micro-credit on poverty alleviation. Various researches have indicated that only providing access to microcredit is insufficient in establishing a sustainable means of escaping poverty. In the year 2010, PKSf underwent a significant transformation in its organizational objective, shifting from a focus solely on economic independence to a broader goal of promoting human dignity.



As a result of this, the organization was motivated to launch several programmes aimed at accomplishing this objective, thereby establishing itself as a pioneer in comprehensive development endeavors in Bangladesh.

PKSF provides funds to the POs and these POs are implementing different projects in order to address diversified issues. As of 2024, the aggregated number of members benefited through all the POs of PKSF stands at 20.0 million, 92.0% of them are women that constitutes 18.40 million females(Palli Karma-Sahayak Foundation (PKSF), 2025b). It is the proof that PKSF is prioritising women in every possible way to ensure their participation in the economic activity. To achieve the goals of SDG, women participation in the labour force is necessary.

Through its POs PKSF provides financial assistance and institutional development support to appropriate organizations for implementing sustainable inclusive financial programs for reduction of poverty through creating productive employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs. As of June 2024, PKSF has more than 200 Pos. These organizations are chosen through a rigorous selection process.



Vision & Mission

The main motto of PKSF is sustainable poverty reduction through employment generation. It also works towards improving the livelihoods of the deprived people by economic inclusion, capacity building and other intervention at the grassroots level.

PKSF's mission is to **empower the rural poor, especially women, through sustainable development initiatives** that provide financial and technical support to grassroots

organizations. It aims to alleviate poverty by fostering self-reliance and improving the quality of life for the underprivileged, focusing on:

- Poverty reduction
- Empowerment of marginalized groups
- Sustainable development
- Capacity building
- Self-sufficiency

The major objectives of PKSf are:

1. The PKSf is committed to providing a variety of financial means and aid to various non government, semi-government, government organizations, voluntary agencies and groups, societies, and local government bodies. To generate income opportunities for economically disadvantaged individuals in our society.
2. To boost the institutional capacity of POs so they can effectively manage their program for sustainable development.
3. Devoted to establishing, encouraging, and identifying secure employment opportunities for the extremely poor, small farmers, and micro-entrepreneurs. Moreover, PKSf provides them with assistance such as education services that will help enhance their capacity while also offering health support and risk reduction training.

Programs & Projects of PKSf

The current programs of PKSf are-

1. Jagoron
2. Sufolon
3. Agrosor

4. Buniad
5. ENRICH
6. ABASON
7. Cultural and Sports Programme
8. Integrated Agriculture Unit
9. Kuwait Goodwill Fund (KGF) Program
10. Uplifting the Quality of the Lives of the Elderly People
11. Program for Adolescents
12. Livelihood Restoration Loan (LRL)

Current Projects of PKSf are-

- ✓ Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project
- ✓ Climate-resilient Haor Project
- ✓ Extended Community Climate Change Project- Drought (ECCCP- Drought)
- ✓ Microenterprise Financing and Credit Enhancement Project (MFCE Project)
- ✓ Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) Project
- ✓ Recovery and Advancement of Informal Sector Employment (RAISE) project
- ✓ Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project.

- ✓ Rural Microenterprise Transformation Project (RMTP)
- ✓ The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)

The PKSf is an apex development organization in Bangladesh that works to reduce poverty and promote social and economic development, primarily through supporting and financing microfinance and other poverty-alleviating initiatives.

RAISE Project

Overview of the RAISE project

Bangladesh is one of the fastest growing economies in the world. 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. 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 low productivity. The need for a targeted labor market program for informal sector youth has been made more urgent by COVID-19 crisis. In this context PKSf has undertaken the Recovery and Advancement of Informal Sector Employment (RAISE) project to enhance the access earning opportunities for low-income youth including COVID-19 affected youth.

In 2018, the World Bank and PKSf combinedly carried out a study in order to identify the gaps in the services provided by various projects under PKSf. This gap analysis study proved that the ME in the informal sector are constrained by

lack of skills by entrepreneurs including life-skills, and lack of finance cause lower productivity. Gender gaps in the labour market in the urban and peri urban areas are also a constraint in the national economic development. Informal sectors micro entrepreneurs also



affected by covid-19 related shocks. The RAISE Project is the outcome of all these considerations.

Recovery in the RAISE Project is for the COVID-19 affected micro entrepreneurs. Financial inclusion for COVID-19 affected business and developing capacities of the micro entrepreneurs through various training programs such as BMED training and life skill training programs. They also receive training on Risk Management and Business Continuity. These will enhance the capacity of micro entrepreneurs.

RAISE was initiated by Managing Director Dr. Nomita Halder. On 27 October 2021, PKSf and The World Bank signed a Project Agreement of USD 250 million to implement the RAISE project. The duration of the RAISE Project is 5 years, from 2022 to 2026. This project is targeting informal sectors from the urban and peri urban areas of Bangladesh. All of these plans are being implemented through 70 POs. Total 1.83 lac participants will be benefited by this project.

Objective of RAISE Project

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.

The specific objectives of the project are-

- To restore the COVID-19 affected micro enterprise by providing inclusive finance and developing capacities by various training programs.
- To enhance the capacities and productivity of youth and young micro entrepreneurs in the informal sector by developing their capacities through training programs and providing inclusive finance.

- To engage youth from low income households in sustainable employment through apprenticeship programs.

Project activities

Main activities of the project are:

- ✓ Loan Disbursement
- ✓ Capacity Enhancement of COVID-19 Affected Micro-entrepreneurs
- ✓ Community Outreach Activities
- ✓ Hands-on Technical Training for Apprentices
- ✓ Capacity Enhancement of Young Micro-entrepreneurs (business management and Entrepreneurship development training (96 Hours)
- ✓ Capacity Development of PO Officials

Target participants of the project

Total 1.83 lac participants will be benefited at the end of the project. They all are from the poor households in the urban and peri urban area of Bangladesh.

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
Total	183,000

Project management unit

PKSF has formed a PMU that is responsible for overall management of the project, capacity development of PIU and Pos. **Mr. Dilip Kumar Chakravorty**, Project Coordinator is responsible for managing the PMU . The PMU oversees the planning, resource allocation, implementation, grants and financial management, and monitoring of the projects and partner organizations (70POs) of the PKSF to ensure the goals and objectives of the project.

Key components of the RAISE project

The RAISE project started its operation with three main components in 2022. The duration is 5 years and it will end in June 2026. Main components of the project are

- Capacity enhancement and financial inclusion of the COVID-19 affected micro entrepreneur
- 6 months long apprenticeship program for youth of low income household
- Capacity enhancement of young micro entrepreneur

The present status of the project is mentioned below through comparison of target and achievement.

Capacity Enhancement of COVID-19 Affected Micro-entrepreneurs

- ❖ **Target:** The program aims to provide a loan of BDT 500 crore under the Agrosor-RAISE loan scheme. To ensure sustainable poverty alleviation, there is no alternative to enterprise development. With this realization, PKSf launched its Enterprise Development Program in 2001. Later, the program was renamed 'Agrosor'. Any business activity with an investment of up to BDT 1.5 million (excluding land and building values) is eligible for availing support from the 'Agrosor' program. An individual entrepreneur can take a loan of up to BDT 1 million under the program.
- ❖ **Objective:** The primary goal is to enhance the capacity of 50,000 micro-entrepreneurs who were affected by COVID-19 pandemic. This enhancement focuses on 'Risk Management and Business Continuity (RMBC)', which is crucial for businesses to survive and thrive during and after crises like the COVID-19 pandemic.
- ❖ **Achievement:** The program has achieved 99% of its target, indicating significant success in reaching out to and supporting the intended beneficiaries.

Apprenticeship program for youth of low income household

- ❖ **Target:** This program aims to provide hands-on technical training to 43,000 apprentices. Additionally, it plans to enroll 9,000 Master Craftspersons (MCPs) who can mentor and guide these apprentices.
- ❖ **Achievement:** The program has achieved 32% of its target for training apprentices and 64% for enrolling Master Craftspersons. This suggests that while progress is being made, there is still some way to go to fully meet the targets.

Capacity enhancement of young micro entrepreneur

- ❖ **Target:** This initiative aims to provide a loan of BDT 1091.01 crore under the Agrosor-RAISE loan scheme and 96 hours long training on Business Management And Entrepreneurship Development (BMED) covering risk management and business continuity, general business management, life skills development and technical trades
- ❖ **Objective:** The goal is to enhance the capacity of 90,000 young micro-entrepreneurs. The focus here is on, which is essential for the growth and sustainability of small businesses.
- ❖ **Achievement:** The program has achieved 34% of its target, indicating that efforts are ongoing and more work is needed to reach the full target.

The achievements show significant progress in some areas, while others require continued effort to meet the set goals. These initiatives are crucial for economic recovery and resilience, especially in the context of the challenges posed by the COVID-19 pandemic.

Overview of apprenticeship program

Apprenticeship program is an important factor for creating sustainable livelihoods for underprivileged people. This is aimed to enhance youth employment opportunities through hands-on training and skill development, particularly those who are unable to pursue formal education, technical training or not engage in any income generating activities. RAISE Project has designed the apprenticeship program to provide practical learning opportunities under the mastercraft person.



The '*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 5days long life-skills development training from a skilled PIU unit under partner organisation of the PKSf in order to develop his/her capacity to ensure sustainable wage employment and self employment .

The key objectives of the Apprenticeship Program under the RAISE project are-

1. **Enhancing Youth Employability:** To increase employment opportunities for youth in both formal and informal sectors by equipping them with practical, demand-driven skills aligned with the needs of the labor market.
2. **Promoting Skills Development Across Trades:** To develop technical and vocational skills in trades such as tailoring, beautification, electrical work, carpentry, plumbing, and other relevant fields—enabling apprentices to become skilled professionals.
3. **Fostering Entrepreneurship and Financial Inclusion:** To encourage self-employment and entrepreneurial ventures by supporting apprentices' access to financial services, resources, and guidance, thereby promoting long-term economic independence.
4. **Job Preparation and Unemployment Reduction:** To prepare apprentices for specific job roles through hands-on training, with the goal of reducing youth unemployment and underemployment in the informal sector.
5. **Advancing Gender Equality and Social Inclusion:** To ensure equitable access for women and marginalized groups, empowering them through inclusive training and employment opportunities that support self-reliance and sustainable livelihoods.



Fig 2: On going Apprenticeship Training under MCP

The Apprenticeship Program is implemented through 70 partner organizations of PKSf (local or national organizations) which provide support for both the apprentices and the MCPs. A total of 70 POs are implementing this program. This massive endeavor starts with selection of MCPs and apprentices. Youth from marginalized communities are selected for the program.

Some life skill training programs also keep going along the main training program to enhance their capabilities in the labour market. RAISE Project and its implementing partners regularly monitor the progress of the apprentices. They provide necessary guidance, support to ensure that the training is beneficial and that the apprentices are gaining the necessary skills to enter the labour market. After successful completion of the program, apprentices are awarded a certificate that recognizes their newly acquired skills, which can significantly enhance their employability. Some of them also achieve the RPL certificate that is nationally recognised.

Literature review

Bangladesh has made remarkable progress in different areas of socioeconomic development. But women's role in household decision making and practice of their rights always remained a gray area. Currently Bangladesh is passing through a demographic transition, at the beginning of the third Phase(Karim et al., 2024). This will result in a rising proportion of people within the working age range (15-64 years old). Women will constitute half of this growing population. So women empowerment is a must for further development of this nation.

In the field of development economics women's empowerment is defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). This is the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. The precondition of these concepts is financial independence.

Certain research studies of the manifestations of women's empowerment revealed six general categories, these are, 1. Ability to earn a living, 2. Increased decision making-making power in the household; 3.Participation in non-family solidarity groups, 4.Mobility and visibility in the community, 5. Ability to act effectively in the public sphere, 6.Sense of security and vision of future. It also refers to the equitable representation of women in decision making structures, both formal and informal, and their voice in the formulation of policies affecting their societies and lives(Mahtab, 2005).

Financial inclusion has a good impact on women's daily life. Nadim et al. 2017 found financial inclusion enhanced the economic status of 38% respondent, and 31% concluded that

this empowerment changed their social status. Beneficiary women reported higher savings rates. Employed women can contribute to the family expenses to live a better life.

The global gender gap index which incorporates many things such as educational attainment, health, political empowerment, and economic participation indicate that Bangladesh is 65th out of 156 countries. So gender inequality is a major issue in this developing country (Global Gender Gap Report 2021). Women empowerment occurs through venture creation and entrepreneurship, which can be attained with proper training (Gupta, 2021). People who take both loans and training tend to have better outcomes because of higher productivity as well as better financial management. Education level, number of living children, media exposure, wealth index, working status, and relationship with household heads have been found to have significant association with women's empowerment index (Akter et al., 2024).

Gender discrimination is a barrier to economic growth. Access to resources as well as various training programs can improve women's participation in income generating activity. This study will focus on how the RAISE project is empowering women and reducing poverty.

Conceptual framework

In this section we consider economic empowerment and poverty reduction both are interrelated.

1. Skill Development & Training → Increased Capabilities → Economic Empowerment

Skill development and training enhance women's technical, financial, and entrepreneurial skills; these are enabling them to secure well-paying jobs. So, their capabilities and confidence also increases, allowing them to generate income and achieve financial independence. Training helps boost women's self-confidence, allowing them to make

informed decisions about their financial futures. Financial independence can be related to all other components of women empowerment.

2. Microfinance & Business Support → Improved Resources → Poverty Reduction

Access to small loans can be the first step for individuals to start a small business or expand an existing one. Access to financial resources and guidance on managing business improves their economic activity and guides them to stability. Providing training in financial literacy, consulting, marketing support, and networking opportunities, all aimed at strengthening a business's capacity for success. Women can expand their businesses and increase household income. These will contribute to overall poverty reduction.

3. Community Engagement & Networking → Social Capital → Market Inclusion

Through community engagement and networking, individuals or businesses form bonds with others in their community. By building connections within communities women expand their network that helps them to share knowledge and practice with them. They gain bargaining power and access to larger markets that enhance long term economic stability.

Theoretical framework

Women's empowerment can be easily related with the framework of **Amartya Sen's Capability Approach (1980-1990)**. This theory provides a more human centric approach to explain the socio-economic development of the informal sector. Opportunities like financial inclusion through microfinance programs and training programs will strengthen the way of economic freedom for expanding capabilities. It ensures that women are not just given resources but have the freedom of choice and agency to lead their lives in a more standard way to explore all their capabilities and values.

Economic empowerment theory illustrates how access to resources can lead to comprehensive empowerment. By providing small loans women can invest in businesses, this will lead them to more economic stability. In addition they will gain voice in the household and power to make decisions. (Oberhauser & Aladuwaka, 2020).

Grey Becker's **Human Capital Theory** demonstrates training can increase an individual's productivity, which is considered as investment. The apprenticeship program of the RAISE project also increases the earning potential of youth and makes them a more valuable workforce. This creates a more stable economy for the nation.

Social capital plays a vital role in economic development around the world. Robert D. Putnam (Harvard University) explained the concept of **Social capital**, refers to features of social organization, such as networks, norms, and trust, that facilitate coordination and cooperation for mutual benefit. High levels of social capital lead to more robust economic development. Helping each other will strengthen social bonds to achieve shared goals.

Naila Kabeer's **Three dimensional theory of changes** emphasize that women's access to resources enhance capabilities and agency over different aspects of their lives. Agency here refers to the cognitive capacity for reflection and goal setting as well as subjective capabilities. Capabilities will be the pathway of practical and strategic outcomes, these are considered as achievements.

Methodology

Methodology of the study

The role of research technique holds significant significance within the realm of social sciences, as it provides researchers with the necessary tools to systematically investigate phenomena and generate innovative perspectives. This research uses a mixed methodology (qualitative & quantitative). A cross-sectional study was conducted among the women of Savar sub district. All participants were a part of the apprenticeship program of the RAISE project.

The study uses both quantitative and qualitative approaches for the collection and analysis of data. Both approaches used as the process of women empowerment is hard to measure quantitatively. Mixed methods, combining qualitative and quantitative approaches to provide a comprehensive understanding of the project's impact.

Quantitative analysis: This survey was conducted with women participants in the RAISE project. The survey was to collect data on asset ownership, access to financial services , and other economic indicators before and after the skill development programs of the project.

Qualitative analysis: This helped to gather some opinions of the female participants about the apprenticeship program and examine the challenges they face in day to day work life.

Sampling: The study targets respondents from Dhaka District where the RAISE project has been implemented. Total 239 women employed after accomplishing the apprenticeship program in the selected area. To ensure significant sample size we will use the Finite Population Correction (FPC) formula. The formula is

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

where,

n = sample sizes

N = population size (239 in this 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 calculating we find out the sample size is $52.65 \approx 53$.

Questionnaire Survey: The survey method is a great way to determine the frequency of a particular condition and ensures that respondents are well-informed beforehand. This method involves posing relevant questions to participants, and data collection was executed through a semi structured questionnaire. The survey encompassed inquiries related to sociodemographic characteristics, asset ownership, access to financial services as well as decision making power. Primary data was collected by the help of Kobotoolbox.

Focus Group Discussion (FGD): It is a widely used qualitative method that involves guided group discussions to explore participants' perceptions, experiences, and suggestions on specific topics. In this study, two FGDs were conducted, each comprising 6–7 participants. This method enabled in-depth exploration through interactive dialogue, allowing the researcher to gain a deeper understanding of the participants' experiences with the apprenticeship program. Additionally, the FGDs provided valuable insights into perceived challenges and suggestions for improving the program.

Study area

Savar is an upazila of Dhaka District in the division of Dhaka, Bangladesh and is located at a distance of about 24 kilometers to the northwest of Dhaka city. It is the closest city to Dhaka. It is the second largest city in Dhaka district; the literacy rate in Savar is 66.5%. Savar sub-district, under the auspices of the RAISE Project facilitated by SUS and VERC NGO since 2022, has witnessed a transformative trajectory in women empowerment.

An impact assessment like this paper, on women empowerment in Savar sub-district can provide valuable insights into how development projects are affecting women in the region. The findings can help shape future policies or programs aimed at empowering women, addressing gaps, and scaling successful initiatives. Furthermore, this data can be used in policy advocacy to influence decision-makers to implement more gender-inclusive policies or improve existing ones.

Data analysis

Both qualitative and quantitative data was analyzed using simple statistical methods (like frequencies, percentages, cross-tabulations, and discussions) by MS Excel. All of these have been reported in tables and graphs. Further, a narrative description of the results has been provided for each research question separately. The results have also been discussed in detail to understand any observed trends and patterns.

Field visit at Social Upliftment Society (SUS)

Social Upliftment Society (SUS) is a renowned Partner Organisation of PKSF. It is a women-led, non-Political, not-for-Profit and Non-Governmental Organization (NGO) which formally started its journey in the development sector of Bangladesh in the year of 1990 with

an aim of improving the socio-economic condition of the disadvantaged and underprivileged people with a clear focus on women empowerment. SUS was established by Hamida Begum with the goal to ensure effective participation of the disadvantaged community people in the process of planning and implementing various development projects and programs both at the local and national levels.

Currently, SUS is operating through 50 branches. SUS has been implementing the projects of PKSF since 1992. The work span of SUS is a wide range of sectors. Its key focus areas include Education, Health, Agriculture, Women Empowerment and environmental sustainability. Each sector aimed at addressing the root causes of societal challenges. SUS is implementing the RAISE project of PKSF in Dhaka and Gazipur district.

Researchers visited several trades in Savar that are currently training apprentices and have graduate apprentices working. The trades included :

- Beautification,
- Mobile Phone Servicing,
- Web Design and Development.



Fig 3: SUS head office

Across the observed trades in total there were 8 current apprentices and 3 graduate apprentices. Their educational qualification ranged from primary level to tertiary level, the latter being present only in the web design and development trade. Among the current and graduated apprentices, there are individuals who have restarted their education under BOU after getting enrolled in the apprenticeship program. Among the ones who I have observed , there are 2 graduate apprentices in the beautification trade who have achieved RPL, further enhancing their employability.

Key findings of the study

Savar is an upazila of Dhaka District in the division of Dhaka, Bangladesh and is located at a distance of about 24 kilometers to the northwest of Dhaka city. Savar sub-district, under the auspices of the RAISE Project facilitated by SUS and VERC, NGO since 2022, has witnessed a transformative trajectory in women empowerment.

Demographic status of the respondents

Age of the Respondents: The survey comprised 53 respondents. All of them were female. To analyze the data based on age, respondents were divided into four categories: 15-20, 21-25, 26-30 and more than 30. These categories were chosen because the requirement of the RAISE Project was to engage those who are from 15 to 35 year old individuals in the apprenticeship program.

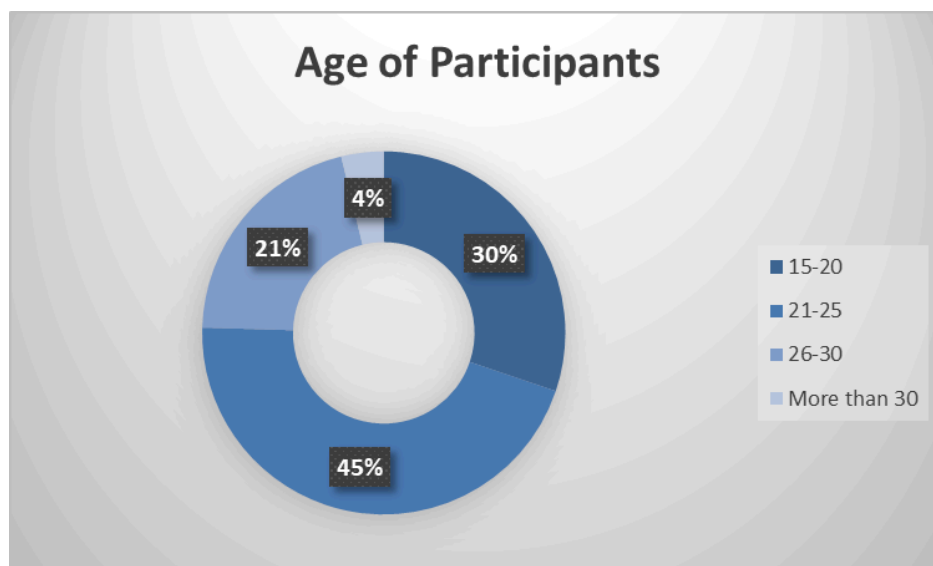


Fig 4: Age of participants.

The distribution of respondents across these categories was as follows: 15-20 (30%), 21-25 (45%), 26-30 (21%) and more than 30 (4%). The accompanying graph illustrates that the

participants of 15-20 and 21-30 aged collectively represent 75% of the respondent, which comprises 40 out of 53 respondents. In contrast, the age group more than 30 exhibit the lowest percentage.

Marital status of the respondent: The marital status may influence factors such as access to opportunities, mobility, time availability, or social support in case of enrolling in the apprenticeship program. This was categorized into four groups: single (never married), married, divorced, and widowed. Married women may face more family-related responsibilities that could impact their availability to the program. On the other hand, single women may have more flexibility to engage in the apprenticeship.

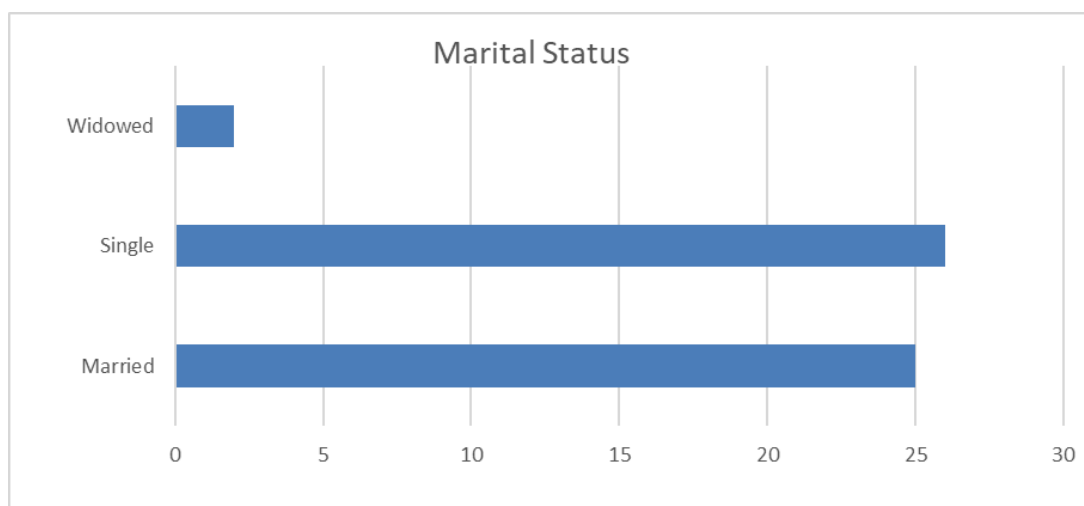


Fig 5: Marital status of participants.

Out of 53 respondents 25 were married. Which comprises nearly 48% of the respondents. 26 of the respondents were unmarried and 2 of them were widowed. Many widowed women may face financial uncertainty, so these programs are necessary for them because these help them to achieve financial independence.

Educational status of the participants: The correlation between education and income level is a complex and multifaceted relationship that can be influenced by various factors. Generally, higher education levels are often associated with better income levels. However,

it's important to consider nuances and individual variations. So, researchers needed to take the education level of the participant as their educational qualification is no more than higher secondary level as the requirement of the project.

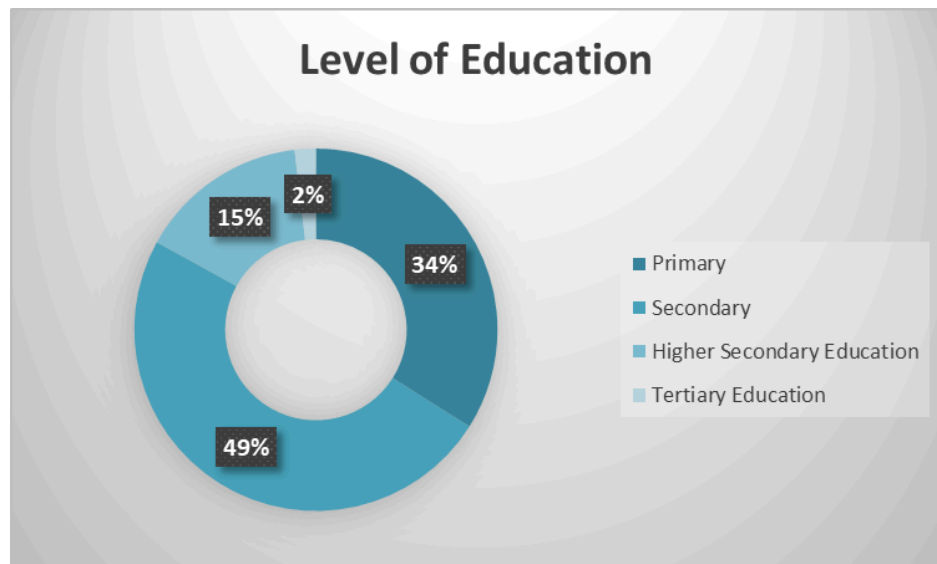


Fig 6: Educational level of the participants.

34% of the respondents completed only primary education which comprises 18 participants. Most of them completed up to secondary education which comprises 26 that is 49% participants. Only 1 of them completed tertiary level education and that participant was from digital marketing trade. 15% of the respondents completed higher secondary education which comprises 8 participants.

Number of household members of the participants: In this study the participants came from households of varying sizes, with the number of household members ranging from small households with 2 members to larger households with 9 members. On an average, respondents lived in households consisting of 4-5 members. The size of the household is an important factor here because it is hypothesized that women in smaller households might have more autonomy and fewer household responsibilities, thus having more opportunities to participate in skills training and employment.

Economic empowerment

Employment status before the training program: The employment status before the training is a crucial indicator of the baseline economic situation of the participants. According to the condition of the project enrollment, participants have to be unemployed. But we wanted to see whether they were employed or not.

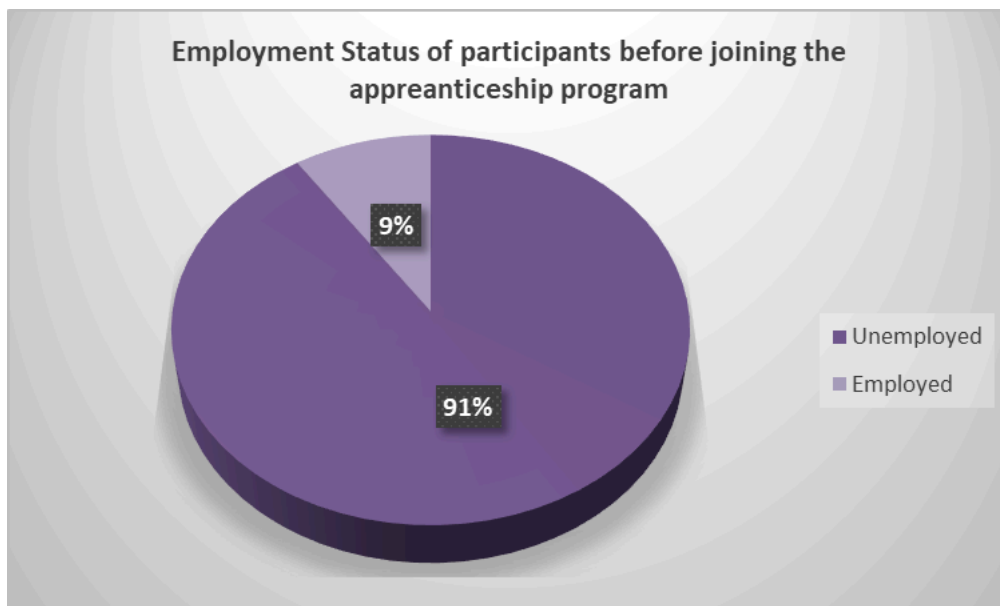


Fig 7: Employment status before the training program

The graph illustrates that 91% participants that comprises 48 out of 53 were totally unemployed before the apprenticeship program. Remaining 5 respondents were private tutors or receptionists at the doctors' chamber. But these are not stable jobs for sustainable growth and living a standard life.

Current occupation of the apprentices: The RAISE project trained their participants in various trades, but most of the female participants chose to be trained in fashion garments and tailoring or in beautification. The illustrated graph gives an insight about the occupation of the participants. Out of 53 participants 48 of them chose beautification and dress making as their occupation. These participants comprises nearly 91% of the participants. 3

participants chose the assembling leather goods trade and they all are employed to a shoe factory.

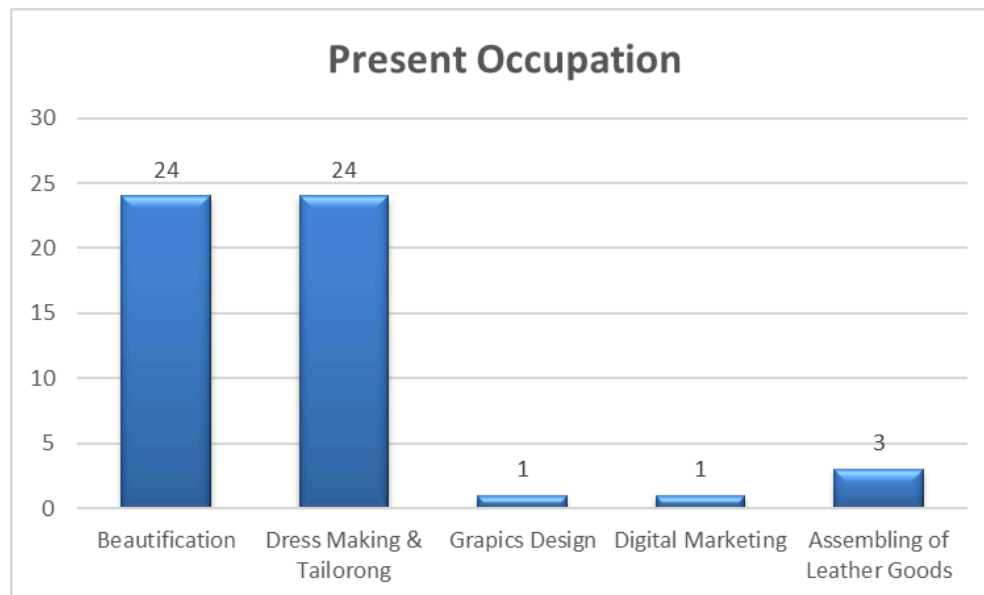


Fig 8:
Current

occupation of apprentices.

The distribution of their present occupations is as follows:

- 24 (45.28%) of them have become beauticians.
- 24 (45.28%) of them have become dressmakers.
- 1 (1.89%) of them have become graphics designers.
- 1 (1.89%) of them has become digital marketing specialist
- 3 (5.66%) of them have started working in the trade of assembling leather goods.

Monthly income of the apprentices: After accomplishing the 6 months of hands-on training these 53 participants started earning, their average monthly income is 9755 tk. From unemployed to earning this amount is an impressive result of the program. The income distribution among the participants varies, with the minimum monthly income being 3,000tk and the maximum reaching 20,000 tk. On an average they are earning 6-7 months after the apprenticeship program is accomplished. The shift from unemployment to earning a

consistent monthly income represents a significant milestone in the empowerment of these women, contributing to their financial independence and overall well-being. This outcome is evidence of the success of the program.

Expenditure of the earnings: The apprentices' income has increased as a result of completing the apprenticeship program. Prior to participating in the program, 91% of the 53 women were unemployed and the remaining of them had little income, highlighting the transformative impact of the training. By acquiring hands-on training during the 6-month program, they became equipped to enter the workforce and secure stable employment opportunities. All of the respondents agreed that they have acquired new skills and their income has also increased.

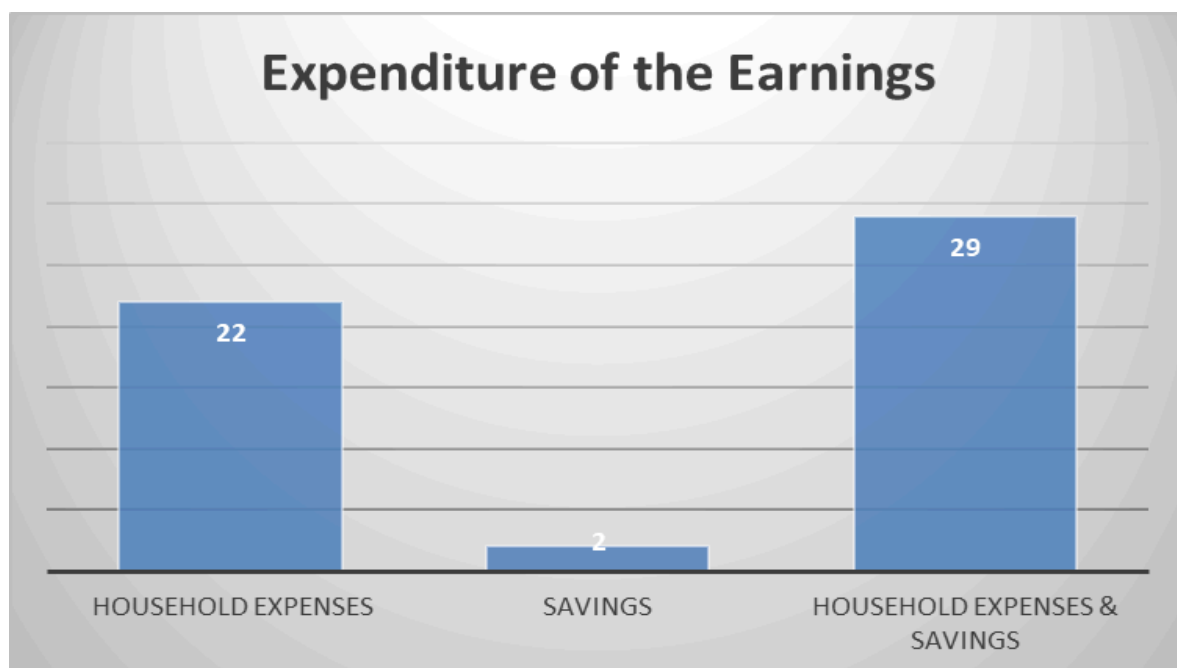


Fig 9: Expenditure of the earnings

These females from urban and peri urban areas have started earning and most of them spend this money in their household expenditure. Household expenditure comprises education, health care, repaying loans etc. The graph shows 22 out 53 participants contribute to their household expenditure. 2 participants save their income for the future. And 29 Of the participants spend their earnings combinedly on savings and household expenses. One

participant mentioned that *‘now I am able to meet loan repayment commitments as my income has increased after I enrolled in the apprenticeship program. I have secured a stable job so I can contribute to the household expenses as well as fulfilling the borrowed funds’*.

Access to financial services: Access to financial services is a crucial indicator of women's empowerment, as it plays a significant role in improving economic independence and financial security. This helps to manage their own income and represents a major step toward autonomy and empowerment.

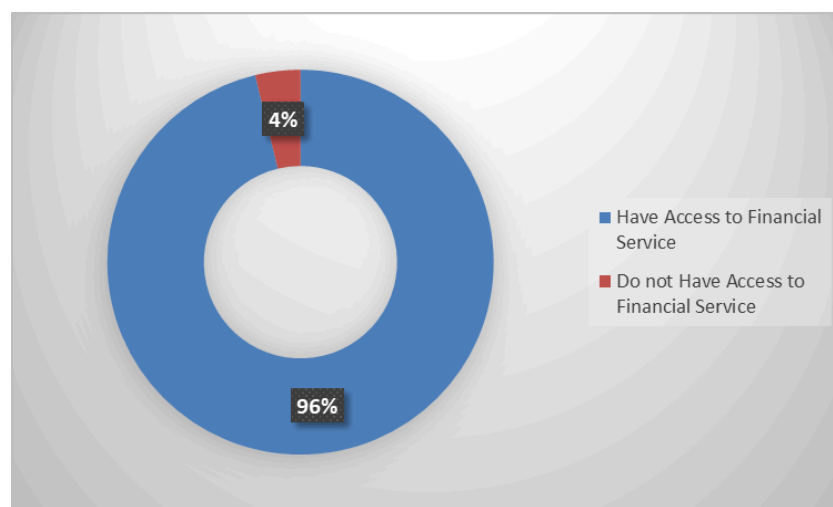


Fig 10: Access to financial services

The study shows that 96% of the participants that comprises 51 of them have access to financial services like mobile banking, bank account or microfinance loans etc. 2 participants have access to bank accounts, mobile banking as well as microfinance loans. These services enable women to make autonomous financial decisions. 32 out of 53 gained access only in mobile banking. It was a major requirement of the project for participants to have a mobile bank account to receive their stipend amount. This requirement also facilitated easier monitoring of the participants' payments, and financial transactions, ensuring transparency and accountability within the project.

Skills and employability status

All of the participants have agreed that they have gained valuable new skills through the apprenticeship program of the RAISE Project. These skills contributed to secure a stable job by enhancing employability. The gained skills are technical skills such as dress making, beautification, digital marketing etc. these opened doors to entrepreneurship, further enhancing their self independence and socio-economic mobility.

Employment status of the participants: The 53 participants started earning after completing the 6 months long apprenticeship program but some of them started their own business/ new enterprise. .

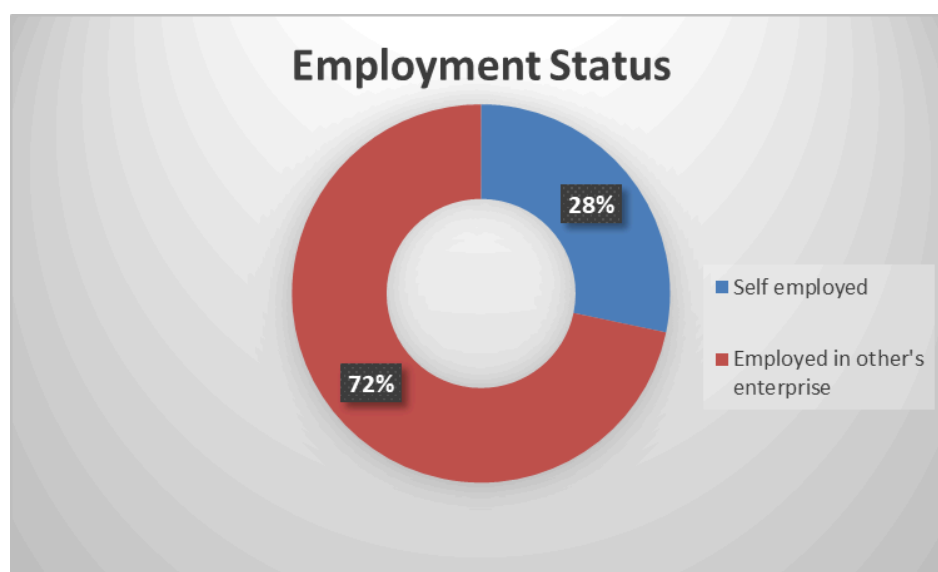


Fig 11 : Employment status of the apprentices

28% of the participants have started their own business that comprises 15 females, their average income is 9,733.33tk, that is slightly lower than those who secured a job in other's enterprise. They started business in the dress making or beautification trade. Remaining 38 participants engaged themselves in the job of other's enterprises and their average income is 9,763.15tk . Participants who have started their own business, they used the funds from their

savings or from their stipends. participants who engaged in dressmaking have used their stipend to buy sewing machines while those in the beautification sector could have invested in equipment such as cosmetics, or other makeup tools. Only one of them was able to create employment for others as a result of her business, she bought a sewing machine for her mother to work with her. None of them have taken any loan to start her business. Their income ranges from 5,000tk to 20,000tk . Five self employed participants were beauticians, one of them graphic designer and others were from the dressmaking and tailoring trade. 2 of the self employed participants work more than 10 hours in their ventures. Nearly 74% of self employed that comprises 11 participants work less than 8 hours. Their average income is 9,733tk.

14 out of 53 participants achieved a Recognition of Prior learning (RPL) certificate from NSDA or affiliate RTO under the project.

Decision making power status

Decision-making power is a key aspect of women's empowerment, as it significantly influences a woman's ability to take control of her life and shape her own future. Enhanced decision-making capacity not only fosters independence but also contributes to a more equitable society by reducing reliance on others and promoting gender equality.

Shifts in decision-making roles within households reflect broader changes in gender dynamics. Specifically, increased participation of women in household decisions—particularly at the individual level—signals progress toward more balanced gender roles.

Out of 53 participants, 49 (approximately 92%) reported a positive change in their decision-making power since they began earning and contributing financially to their

households. The remaining four participants indicated no change in their decision-making roles. Notably, all four of these respondents are unmarried, with decision-making authority still resting with their parents. This likely reflects traditional family structures, where financial and other major decisions are typically managed by one or both parents—particularly the one with greater financial authority

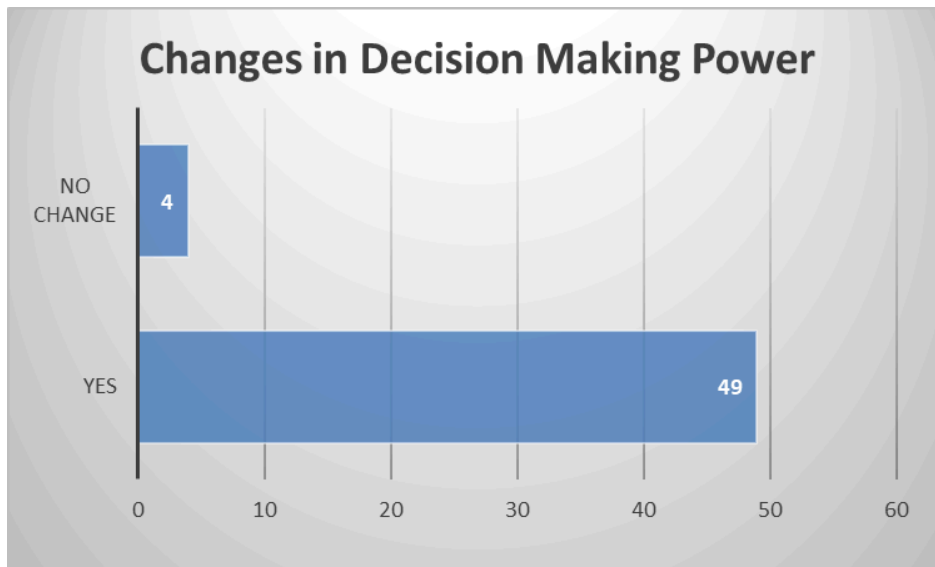


Fig 12: Changes in decision making power status after employment through apprenticeship training

Who primarily makes financial decisions in your household now on this question the answer pattern was:

Primary financial decision maker in household	Frequency	Percentage
Parents	20	37.74
Spouse	2	3.77
Myself	9	16.98
Joint decision-making	20	37.74
others (father in law, brother in law)	2	3.77
Total	53	100.00

In this table it is found that 9 participants mentioned that they themselves are the primary decision-makers in financial matters. All of these individuals are married and have an average monthly income of 10,666 BDT—higher than the overall average income of 9,755 BDT among all participants. Among them, 7 earn 8,000 BDT or more per month. Furthermore, all 9 have access to financial services, with 4 holding bank accounts. Interestingly, 5 of these 9 participants have also started their own businesses, highlighting a clear link between financial independence and decision-making power.

Meanwhile, 20 participants reported that financial decisions in their households are made jointly. This reflects a growing trend toward shared responsibility and equality in household dynamics, representing a progressive shift in gender roles within the domestic sphere. These pictures are showing the equal participation of women at the household level.

Case study

SUS and VERC are actively engaging with the community of Savar to enhance the skills and employability of the residents through the apprenticeship program of RAISE project. Majority of the participants were unemployed prior to the training program and it was the main cause of their struggle. Many of them recognised the training program as a turning point of their life. In the conducted study, researchers interviewed two individuals from the identified group to gain insights into the process, its impact, and their current success.

Case study-01

Chompa Karmakar is a woman from Savar sub district, Bangladesh. She is 20 years old. Like many in her community, Chompa faced financial struggles for most of her life. Growing up in a low-income household, she was unable to pursue higher education due to financial constraints. She became an apprentice of the RAISE project of PKSf. Chompa had limited exposure to opportunities that could help her build a career. Her life began to change when she learned about the apprenticeship program offered by a local nonprofit organization (SUS) focused on skill development. She enrolled in the dress making trade under the apprenticeship training program under the RAISE Project. Chompa was able to buy a sewing machine with the savings she accumulated during her apprenticeship and began offering her services to clients in her community. After accomplishing the apprenticeship program she started earning. She earns 8000 BDT per month. She has been earning for 12 months. She comes from a humble background, where her family relied on her father for their livelihood. However, her father fell seriously ill, leaving Chompa as the only earning member of her family. This apprenticeship program worked as a stepping stone toward long-term

sustainability. Her story serves as an inspiring example of how, with the right support and training, a person can overcome financial struggles and achieve financial independence.

Case study-02

Sharifa is a 28 years old married woman and mother of three children, living in Savar, Bangladesh. She and her husband, a hawker, have always faced financial struggles. Though her husband works hard, their combined income has been limited, and the expenses of raising three children often leave them with little to no savings at the end of each month. However, Sharifa has always had an innate sense of responsibility toward her family's financial well-being and a desire to secure a better future for her children. For that she worked a '*kantha sewer*'. But it was not a stable income source. Everything began to change when Sharif learned about the training program from an MCP. She enrolled in the dress making trade. Sharifa was able to buy a sewing machine with the savings from the stipend money she received from the apprenticeship program. After accomplishing the apprenticeship program she started earning. She earns 12,000 BDT per month. She has been earning for 11 months. Every week, Sharifa set aside a small amount from her earnings. She began prioritizing saving over non-essential purchases. She is the head of decision making in her family. By taking control of the family's finances, she not only improved her family's financial security but also empowered herself. The transformation from struggling to stable income is a powerful narrative about the life-changing impact of the apprenticeship program.

Findings from FGD

Respondents: Two FGD was conducted among the selected participants in two partner organisations as per plan of the study. One was with participants of SUS. There were 6

participants in that FGD discussion, 4 of them were beauticians and 2 of them were from the tailoring trade . The FGD participants aged between 15-30 years old. The 2nd FGD was conducted with the participants of VERC. There were 7 participants of the FGD and aged between 15-30 years. 6 of them were beauticians and 1 of them were from the tailoring trade.



Fig 13: Conducting FGD

Key Findings from FGD

The RAISE apprenticeship program has significantly impacted the income and asset ownership of many women participants.

- Before the program, these women were unemployed or engaged in informal and low-income work. After completing the apprenticeship program, they acquired practical skills that led to an increase in their income. These financial improvements allowed some of them to invest in business equipment, such as a sewing machine. And started a business.
- Prior to joining the program, many women had limited access to formal financial services. But now most of them have access to financial services like mobile banking

and bank accounts. One participant highlighted how she started saving in a bank account.

- By increasing their income and skill set, participants were able to assert more influence in family decision-making.
- The participants mentioned that their husband and other family members now appreciate their financial contributions and work together for fulfilling future goals.

By enhancing women's skills and access to financial services, the program has empowered women to take control of their income and household decisions.

Discussions and recommendations

Discussions

The key aspect of women empowerment is access to jobs and income. Women should have equal access to economic opportunities, including employment, entrepreneurship. In the condition of the RAISE Project implementation we saw that minimum 35% of the respondents have to be women. After completing the apprenticeship program these females start earning and become independent financially. Encouraging women to become financially independent allows them to make decisions for themselves and their families. Training program equips women with knowledge, skills, and confidence, enabling them to pursue careers, getting jobs, starting business and economic independence.

Women can create their own ventures and enterprises if they are directed to proper information and training (Gupta,2021). Women empowerment occurs through venture creation and entrepreneurship. Exploring available opportunities is the key to achieving their goals. This study shows 28% participants have started their own business after accomplishing the apprenticeship program.

Participants responded that the apprenticeship program involves helping them to become self-confident and resilient. The participants considered that it is a good fortune for them as they are contributing to the household expenses and helping their parents or spouse . All participants belong to the households where the aggregate income level is no more than 20,000tk. But currently the average income of the participants is 9,755tk. This apprenticeship program was a significant turn for them.

One of the most significant outcomes of the RAISE Project's apprenticeship program has been the empowerment of women through income generation, this results in saving money

and investing in entrepreneurial ventures. This will enhance long-term financial stability as well as growth of the overall economic condition of the country.

Participants agreed that the process of transformation enables a woman to exercise freedom, capability, to identify her strengths, and the power to participate in the decision making process. Being confident to start a new business is another component of women empowerment. Starting a business represents an opportunity to become economically independent.

Exercising freedom is significant for women empowerment, freedom in case of choice, access to resources and having control over their career and earnings. empowerment is about providing women with the freedom to shape their own futures, free from societal constraints and gender-based discrimination. Women can decide how to spend their own earnings. Gaining economic freedom starts with having access to education and job opportunities. Programs such as the RAISE Project's apprenticeship program, which focuses on skill development and income-generating activities, can help women gain the tools they need to become financially independent.

Empowering women has been shown to boost economic development by increasing productivity, improving workforce participation, and fostering entrepreneurship. Married participants were very calm as they are contributing to the household and helping to make decisions for the education of their children. Some of them restart their education in BOU. The respondents of digital marketing and graphic design also spend the money to acquire more knowledge in their trade through training.

Recommendations

The apprenticeship program of the RAISE project is working in an efficient way to enhance the employability of youth. Several recommendations can be made to further enhance the

program's effectiveness, sustainability, and reach. These recommendations are aimed at addressing the current challenges faced by participants, as well as building on the program's successes to empower more women in the future. Some specific needs of the participants are mentioned below,

- Offering more intensive and specialized training for beauticians. According to some participants, while the existing training programs have been beneficial in providing foundational skills, additional focus and depth in some areas would enhance their employability.
- Selecting more advanced MCPs to teach the use of new devices and techniques in beauty parlors. As the beauty industry continues to innovate with advanced tools and technologies it is crucial for the training program to ensure that participants are equipped with the most up-to-date knowledge set.
- Establishing savings schemes that encourage women to save a portion of their earnings, this could enhance women's capacity to invest in their businesses and assets.
- The RAISE project can organize networking events or trade fairs to connect women business owners.
- Offering workshops for families that focus on the importance of shared decision-making in the home. This could help normalize the participation of women in decisions.
- Implementing a feedback system where participants can voice their challenges and suggestions for the improvement of the RAISE project.

Limitation of the study

The research was conducted in the Savar region of Dhaka, which may not accurately reflect the broader context of other areas within the district. Experiences of women's empowerment

can differ significantly based on geographic and cultural factors, making the findings less generalizable to other regions or communities.

Additionally, participant responses may be influenced by social desirability bias, with some potentially overstating their achievements due to fear of social judgment. The absence of a control group—comprising women who did not participate in the RAISE Project’s apprenticeship program—further limits the study. Efforts to collect data from non-participants proved challenging, and without this comparison, it becomes difficult to directly attribute changes in women’s empowerment to the program itself.

Financial constraints, particularly related to transportation costs, also impacted the research process. As all field visits were self-funded, budgetary limitations required careful planning. Moreover, the short duration of the 4-day fieldwork restricted opportunities to engage with women who had not enrolled in the RAISE Project, further narrowing the study’s scope.

Conclusion

Women empowerment and reducing poverty by the RAISE Project of the PKSf stands as a transformative initiative that has significantly contributed to improving the socio-economic status of women. Empowerment is a process of transformation which enables a woman to exercise freedom, capability, to identify her strengths, and the power to use her resources and to participate in the decision making process. It also enhances self-confidence and self-esteem of women. This research aims to contribute valuable insights into the role of women's empowerment in the informal sector and its link to household poverty reduction and enhancing the socio-economic conditions.

Women face unique challenges due to limited access to formal financial systems, legal protections, and learning opportunities. By providing necessary opportunities to the women the RAISE project has taken a vital strategy for improving livelihoods and fostering sustainable development. People who were unemployed, now they are active contributors to their family expenses as well as save some money for the future. Breaking the cycle of poverty not just for themselves but for their families is the main outcome of this project.

The project unlocked the capabilities of the women by introducing the apprenticeship program that promotes gender equality by improving their economic conditions. Through its comprehensive approach, the project not only empowers women by providing hands-on training but also it included a life skill training program. These life skills have empowered women to handle challenges more effectively and manage personal and professional relationships in a positive way.

The skills and knowledge gained through the project have helped women to be employed (Wage and Self employment) and become self-reliant. Increasing the income level of a family

is the only process of reducing poverty at household level. The apprenticeship program ensures that the six month hands-on training will equip a person to start earning through self employment, freelancing or being employed.

By observing the successes of this project, it can easily state that the RAISE Project is a remarkable example of how targeted development initiatives can work effectively and bring positive changes. It serves as a model for future empowerment programs. PKSf can further enhance the impact of women's empowerment in Bangladesh by taking such initiatives.

References

- Global economy, world economy. (n.d.). *TheGlobalEconomy.com*. Retrieved from <https://www.theglobaleconomy.com/>
- European Institute for Gender Equality. (2024, December 10). Empowerment of women. Retrieved from https://eige.europa.eu/taxonomy/term/1246?language_content_entity=en
- Hansen, N. (2015). The development of psychological capacity for action: The empowering effect of a microfinance programme on women in Sri Lanka. *Journal of Social Issues*, 71, 597–613. <https://doi.org/10.1111/josi.12113>
- United Nations (UN). (2023). Women and the Sustainable Development Goals (SDGs). Retrieved from <https://www.unwomen.org/en/news/in-focus/women-and-the-sdgs>
- Duflo, E. (2003). Grandmothers and granddaughters: Old age pension and intra-household allocation in South Africa. *World Bank Economic Review*, 17(1), 1–25. <https://doi.org/10.1093/wber/lhg015>
- Bangladesh Bureau of Statistics. (2023a). *Bangladesh Bureau of Statistics report 2023*. Retrieved from <http://nsds.bbs.gov.bd>
- Palli Karma-Sahayak Foundation (PKSF). (2025b, January 26). *RAISE*. <https://pksf.org.bd/projects/recovery-and-advancement-of-informal-sector-employment-raise/>
- Karim, R., Pk, M. A. B., Dey, P., Akbar, M. A., & Osman, M. S. (2024). A study about the prediction of population growth and demographic transition in Bangladesh. *Journal of Umm Al-Qura University for Applied Sciences*. <https://doi.org/10.1007/s43994-024-00150-0>

- Kabeer, N. (1999b). Resources, Agency, achievements: reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.
<https://doi.org/10.1111/1467-7660.00125>
- Mahtab,N,Naila,R.and Azad, S.K(2005),management of reproductive health services in Bangladesh: Gender Perspective, Research Work Conducted under WGS Department, University Of Dhaka, Bangladesh and Virginia polytechnic, USA.
- Nadim, S. J., & Nurlukman, A. D. (2017). The impact of women empowerment on poverty reduction in rural areas of Bangladesh: Focusing on village development program. *Journal of Government and Civil Society*, 1(2), 135–157.
- World Economic Forum. (2021, March). *Global gender gap report 2021*. World Economic Forum.
- Gupta, M. (2021). Role of NGOs in women empowerment: Case studies from Uttarakhand, India. *Journal of Enterprising Communities: People and Places in the Global Economy*, 15(1), 26–41. <https://doi.org/10.1108/jec-04-2020-0066>
- Akter, S., Hosen, M. S., Khan, M. S., & Pal, B. (2024). Assessing the pattern of key factors on women's empowerment in Bangladesh: Evidence from Bangladesh Demographic and Health Survey, 2007 to 2017–18. *PLoS ONE*, 19(3), e0301501.
<https://doi.org/10.1371/journal.pone.0301501>
- Oberhauser, A. M., & Aladuwa, S. (2020). Feminist perspectives on microfinance and women's empowerment. *Journal of Development Perspectives*, 4(1–2), 59–78..
<https://doi.org/10.5325/jdevepers.4.1-2.0059>

Kabeer, N. (2018). Gender, livelihood capabilities and women's economic empowerment: Reviewing evidence over the life course. *GAGE Working Paper, Overseas Development Institute, UK*. Retrieved from <https://www.gage.odi.org/publications/gender-livelihood-capabilities>

Putnam, R. D. (1994). Social capital and public affairs. *Bulletin of the American Academy of Arts and Sciences*, 47(8), 5–19. <https://doi.org/10.2307/3824796>

Appendix

Personal interview Questionnaire

Section 1: Demographic Information

Serial No.	Question	Answer	Code	skip
101	Respondent's name			
102	Age			
103	Contact no.			
104	Marital status		1. Single 2. Married 3. Widowed 4. divorced	
105	Highest level of education completed		1. Primary 2. Secondary 3. Higher secondary education 4. Tertiary education	
106	Number of household members			
107	Number of earning person in the household			
108	Before joining the apprenticeship program of the RAISE project, what was your main occupation			
109	What is your our main occupation now		1. Beautification 2. Dress	

			Making & Tailoring 3. Digital Marketing 4. Graphic Design 5. Baking 6. Others (specify)	
110	Before joining the RAISE project, what is your average monthly income?			
111	What is your average monthly income now?			

Section 2: Economic Empowerment

Serial No.	Question	Answer	Code	skip
201	Has your income increased after completing the apprenticeship program?		1. Yes 2. No 3. No change	201_1 Sec 3
201_1	If yes, by approximately how much?			
202	How do you spend your increased income?		1. Household expenses 2. Savings 3. Household expenses and savings 4. Other (specify)	

203	Do you now own more assets than before joining the apprenticeship program?		<ol style="list-style-type: none"> 1. Yes 2. No 	204_1 205
203_1	If yes, what assets have you acquired?		<ol style="list-style-type: none"> 1. Business equipment 2. Land 3. Livestock 4. Savings 5. Other (please specify) 	
204	Do you have better access to financial services since joining the project?		<ol style="list-style-type: none"> 1. Yes 2. No 	205_1 Section 3
204_1	If yes, what financial services do you now use?		<ol style="list-style-type: none"> 1. Bank account 2. Microfinance loans 3. Savings 4. Mobile banking 5. Other (specify) 	

Section 3: Skills and Employability

Serial No.	Question	Answer	Code	skip
301	Have you gained new skills through the apprenticeship		<ol style="list-style-type: none"> 1. Yes 2. No 	301_1 303

	program of the RAISE Project?			
301_1	What kind of skills have you gained?(Select all that apply)		<ol style="list-style-type: none"> 1. Technical skills (e.g., sewing, baking,beau tification) 2. Life skills 3. Business managemen t 4. Financial literacy 5. Leadership and communica tion 6. Other ____ 	
302	Have these skills helped you find better work opportunities?		<ol style="list-style-type: none"> 1. Yes 2. No 	
303	Have you started your own business after completing the apprenticeship program?		<ol style="list-style-type: none"> 1. Yes 2. No 	303_1 305
303_1	If yes, what type of business?		<ol style="list-style-type: none"> 1. Micro(fewe r than 10 employee) 2. Small (10-49) 3. medium(50 -249) 	

303_2	Have you been able to create employment for others as a result of your business ?		1. Yes 2. No	303_3 305
303_3	If yes, how many employees do you have?			
304	Have you taken any loan to start this business?		1. Yes 2. No	304_1 305
304_1	How much money have you borrowed as a loan?			
305	Do you have an RPL certificate?		1. Yes 2. No	
306	Do you feel more confident in handling financial matters?		1. Yes 2. No	

Section 4: Social Impact

Serial No.	Question	Answer	Code	skip
401	Who primarily makes financial		1. Myself 2. My spouse	

	decisions in your household now		3. My parents 4. Joint decision-making 5. Other (Specify)	
402	Has your role in household decision-making increased since you started earning?		1. Yes 2. No 3. No change	
403	What decisions are you more involved in? (Select all that apply)		1. Household budgeting 2. Education 3. Investment decisions 4. Family health care 5. Other(specify)	
404	Do you feel more confident expressing your opinions in your family and community?		1. Yes 2. No	

405	Are you now part of any women's groups or networks for support, or business?		1. Yes 2. No	405_1 Section 5
405_1	If yes, what kind of groups?		1. Business network 2. Savings groups 3. Women's rights groups 4. Other(specify)	

Section 5: Challenges and Recommendations

Serial No.	Question	Answer	Code	skip
501	Have you faced any challenges while participating in the apprenticeship program?	1. Yes 2. No		502 503

502	What challenges have you faced while participating in the apprenticeship program?		<ol style="list-style-type: none"> 1. Lack of family support 2. Time management difficulties 3. Lack of market access 4. Other (specify) 	
503	What additional support would help you further improve your status ?		<ol style="list-style-type: none"> 1. More advanced training 2. Better financial services 3. Stronger networking opportunities 4. Other (Specify)___ 	
504	Do you think more programs like RAISE should be introduced for women in similar situations?		<ol style="list-style-type: none"> 1. Yes 2. No 	

504. What has been the most significant change in your life due to the RAISE Project?

505. Any other comments or suggestions would you give to improve such a program?

FGD questionnaire

- Can you share your experience of joining the RAISE project's apprenticeship program? Where did you hear about this program?
- How has your income changed since joining the apprenticeship program? Do you have any stories to share?
- Do you have better access to financial services like bank accounts, loans, or mobile banking? If yes, how has this affected your life?
- How has your role in the family changed since participating in the program? If yes, in what ways?
- Do you feel that you have more say in family decisions? Can you share an example?
- How has your participation in economic activities impacted your relationship with your partner and family members? How?