

JULY - DECEMBER 2025

STUDY FINDINGS

90% OF EMPLOYERS VALIDATE
THE WORKPLACE RELEVANCE OF
RAISE APPRENTICESHIP TRAINING

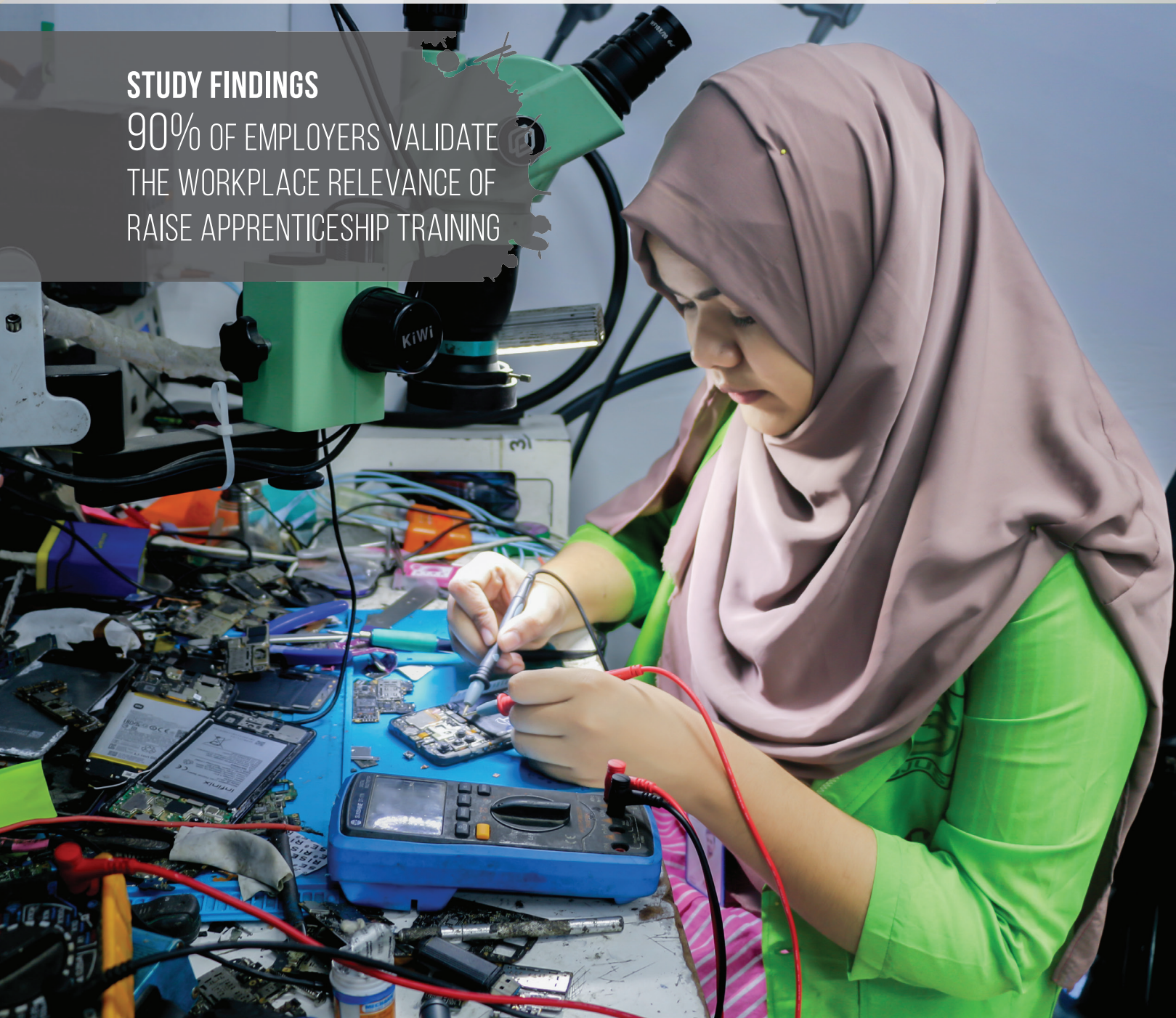


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EDITORIAL

The second half of 2025 has been a period of steady progress and thoughtful expansion for the Recovery and Advancement of Informal Sector Employment (RAISE) project. Across the country, young women and men have continued to build skills, secure employment, and strengthen their enterprises. What is encouraging is not only the scale of participation, but the growing depth and quality of outcomes.

We are seeing apprentices transition into work with greater confidence. Young micro-entrepreneurs are improving business practices, increasing income, and planning for long-term growth. Partner Organizations are strengthening implementation systems, improving financial management, and refining monitoring processes. These efforts are reinforcing the foundation on which the project stands.

This period has also been one of reflection and learning. Assessments and field experience continue to show that skills training must be closely linked to market demand, certification, access to finance, and supportive services. Attention to inclusion, gender equality, and effective grievance redress remains essential to ensuring that opportunities are both accessible and sustainable.

Two recent studies conducted jointly by the World Bank and PKSf have further reinforced the project's direction. Findings from the tracer study on the apprenticeship program show strong employment outcomes, high levels of trainee satisfaction, and measurable improvements in confidence and social standing among graduates. A separate study on young micro-entrepreneurs highlights significant income growth and clear improvements in business practices, financial management, and market engagement. Together, these findings provide credible evidence that RAISE is generating tangible and lasting impact.

A significant milestone during this period has been the approval of additional financing for the RAISE project. This new phase will expand the project's scope substantially, enabling the development of skills and employment opportunities for a much larger number of young people. Activities will be extended to hard-to-reach regions, including char and haor areas, reducing regional disparities and bringing services closer to marginalized communities. New components such as private capital mobilization and childcare support will strengthen pathways from skills to sustainable enterprise.

With this expansion comes greater responsibility. As the project grows in scale and ambition, maintaining quality, transparency, and strong coordination among partners will be more important than ever. The coming years present an opportunity not only to reach more youth, but to deepen impact and ensure that employment outcomes are durable.

As we publish this issue, we acknowledge the commitment of our partners, trainers, entrepreneurs, and participants who continue to shape the project's success. The progress achieved so far reflects collective effort. The expanded phase ahead offers a renewed opportunity to translate that effort into lasting change.



RAISE HIGHLIGHTS (PROGRESS UP TO DECEMBER 2025)

CAPACITY ENHANCEMENT PROGRAM

ACTIVITIES	OVERALL ACHIEVEMENT (%)	FEMALE PARTICIPATION (%)
 'BUSINESS MANAGEMENT AND ENTREPRENEURSHIP DEVELOPMENT' (BMED) TRAINING OF 96,000 YOUNG MICRO-ENTREPRENEURS	85.74	75.94
 'RISK MANAGEMENT AND BUSINESS CONTINUITY' TRAINING OF 56,500 MES AFFECTED BY COVID-19 PANDEMIC OR ANY OTHER DISASTER	88.43	77.53
 APPRENTICESHIP PROGRAM: 6-MONTH TECHNICAL TRAINING AND 5-DAY 'LIFE SKILLS' TRAINING OF 78,000 YOUTH FROM LOW-INCOME HOUSEHOLDS	88.71	37.48
 ORIENTATION OF 16,000 MASTER CRAFTSPERSONS (MCPs) ON CONDUCTING THE APPRENTICESHIP PROGRAM	93.66	26.67
 JOB PLACEMENT RATE OF 31,125 APPRENTICESHIP GRADUATES (JOB PLACEMENTS FOR 3,395 GRADUATES ARE CURRENTLY IN PROGRESS)	63.28	34.24
 COMPLETION OF RECOGNITION OF PRIOR LEARNING (RPL) LEVEL-1 OF 4,500 APPRENTICESHIP GRADUATES	54.36	32.76

FINANCING AT A GLANCE

				
YOUNG MICRO-ENTREPRENEURS	MES AFFECTED BY COVID-19 PANDEMIC OR ANY OTHER DISASTER	APPRENTICESHIP GRADUATE TURNED MICRO-ENTREPRENEURS	MASTER CRAFTSPERSONS (MCPs)	TOTAL
				
BDT 1333 CRORE	BDT 541 CRORE	BDT 49 CRORE	BDT 90 CRORE	BDT 2013 CRORE
				
91,193 MES	51,126 MES	1,770 MES	2,773 MES	146,862 MES
				
FEMALE 84%	FEMALE 78%	FEMALE 64%	FEMALE 44%	FEMALE 81%

PROJECT SCALE-UP AND FUTURE STRATEGIES

RAISE SECURES ADDITIONAL FUND TO REACH OVER 400,000 DIRECT BENEFICIARIES BY 2030

Palli Karma-Sahayak Foundation (PKSF) and the World Bank (WB), signed a USD 150.75 million agreement to enhance skills development and employment opportunities for the country's youth on 16 February 2026. The agreement was signed by PKSF Managing Director Md Fazlul Kader, and WB's Division Director for Bangladesh and Bhutan Jean Pesme. This comes as additional funding to the RAISE project being implemented by PKSF.

The RAISE project was launched in 2022 with an initial financing of USD 250 million, with the original completion timeline set for June 2026. With this new financing, the project period will be extended until December 2030, and the budget for the extended phase will reach USD 280.65 million. Following the World Bank's additional financing, the remaining funds will be sourced from PKSF and its

Partner Organizations. From 2022 to 2030, the total budget of the RAISE project now stands at USD 530.65 million, equivalent to approximately BDT 61 billion.

RAISE aims to increase income and enhance the skills of unemployed youth, micro-entrepreneurs, and workers engaged in the informal sector. By December 2030, more than 400,000 people are expected to benefit directly, while four to five times more may benefit indirectly.

In this extended phase, special focus will be placed on youth from remote and climate-vulnerable areas, including chars, haor regions, and the hill tracts. To make women's participation in the informal sector more accessible and supportive, an initiative has been taken to establish home-based childcare centres.

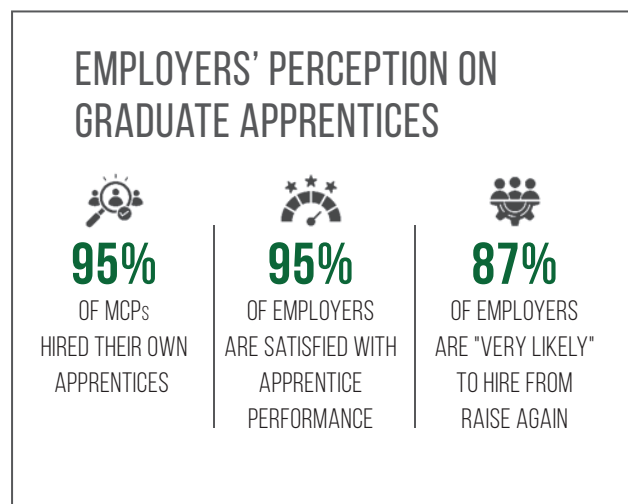
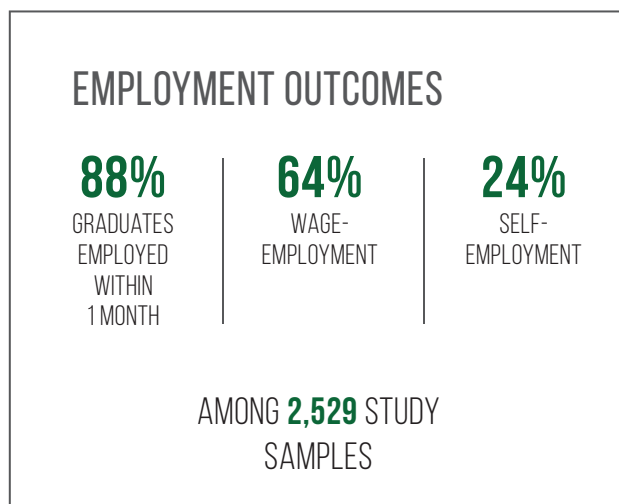
INSIGHTS FROM INDEPENDENT RESEARCH

RAISE APPRENTICESHIP PROGRAM HIGHLY EFFECTIVE, RELEVANT IN REDUCING SKILLS GAPS

Under RAISE apprenticeship program, 95 percent of the graduates are now employed in their respective trades. This reflects the relevance and effectiveness of the training. These findings come from a study jointly conducted under the supervision of the World Bank and PKSF on the apprenticeship program.

The World Bank representatives gave presentations on the

two separate studies related to the RAISE apprenticeship and young micro-entrepreneur development programs on 2 December 2025 at PKSF Bhaban-1. The session was chaired by PKSF Managing Director Md Fazlul Kader. Officials including PKSF's Operations Division, Research and Knowledge Management Unit, and the RAISE project management unit took part in the session.



Lin Hu, Economist, World Bank presented the study titled 'Tracer Study on the RAISE Apprenticeship Program'. The survey, conducted on 2,529 apprentices, revealed that 64% entered wage employment and 24% became self-employed. A significant majority (90.11%) of employers reported that the skills learned by apprentices were fully utilized in the workplace. A total of 98% of apprentices rated the training as "good" or "excellent," and master craftspeople expressed a preference for hiring their own apprentices first. Meanwhile, 93% of apprentices reported increased self-confidence after joining the program, and 90% felt that their social status had improved.

SOCIAL ACCEPTANCE & EMPOWERMENT



Aishwarya Patil, Economist, World Bank presented 'A Profile of Beneficiaries of the Recovery and Advancement of Informal Sector Employment (RAISE) Project'. According to the study, the average monthly income of young micro-entrepreneurs (YMEs) under the project increased by 45% to reach 54,342 BDT, which is significantly higher than the average income (39,349 BDT) of similar informal enterprises in urban areas. Most YMEs said their sales increased after joining RAISE, and they were able to diversify their businesses by adding new products or services, purchasing new equipment, or expanding infrastructure. YMEs are now far more active in practices such as gathering market information, using customer feedback, monitoring competitors, and negotiating with suppliers. Similarly, they have shown notable improvements in financial management, preparing budgets, setting targets, maintaining profit-loss accounts, and separating business expenses from household costs. Across almost all areas, their practices are more advanced than those of typical entrepreneurs in the informal sector.

Overall, the results of both studies indicate that the RAISE project is making tangible, measurable contributions to improving youth skills, employment, income, and entrepreneurial development.

Through RAISE apprenticeship program, PKSF is providing 78,000 unemployed youth with trade-specific technical training and life-skills development following the ustad-shagred model, and helping them secure appropriate employment. In addition, the project is enhancing the capacity of 96,000 young micro-entrepreneurs and providing inclusive financing.



Lin Hu, Economist, World Bank presenting the study findings from the Tracer Study

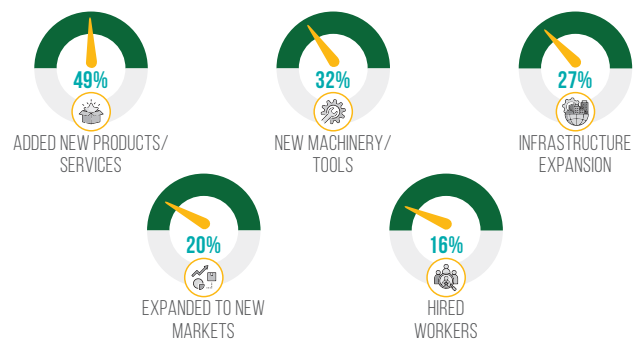
“ I AM SELF-EMPLOYED. I BECAME SELF-RELIANT. I NOW EARN MY OWN INCOME, SUPPORT MY FAMILY, AND THIS TRAINING HAS TRULY CHANGED MY LIFE FOR THE BETTER. ”

– An Apprentice from Jashore

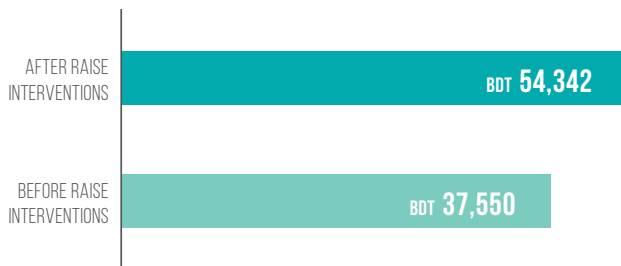


Aishwarya Patil, Economist, World Bank presenting the study findings from the YME Study

BUSINESS GROWTH EFFECTS



INCOME IMPACT (MONTHLY)



REVENUE GROWTH

THE ENTERPRISES OPERATED
BY THE YOUNG MEs
EXPERIENCED **45%** INCREASE
IN REVENUE AFTER RAISE
SUPPORT

RAISE ON THE GROUND

RAISE APPRENTICESHIP: A HOMEGROWN MODEL TO CREATE EMPLOYMENT

The RAISE Apprenticeship Program provides a practical, market-aligned alternative to conventional TVET institutions. Youth are placed under skilled Master Craftspersons (MCPs) in local workshops and enterprises for six months of hands-on training in trades such as tailoring, beauty care, electrical installation, mobile servicing, and digital marketing. MCPs and their enterprises undergo rigorous capacity assessments and social and environmental safeguard checks. Both MCPs and apprentices are oriented on Occupational Health and Safety (OHS) and industry standards.

Apprentices are recruited through community mobilization and PO branch offices, receiving stipends for daily conveyance, while MCPs are given nominal support for training equipment. A five-day Life Skills Training enhances communication, financial literacy, teamwork, adaptability, and professional ethics, complementing technical skills. Post-training support facilitates wage employment or entrepreneurship, with some graduates also qualifying for Recognition of Prior Learning (RPL) based on performance evaluations.

So far, 64,759 apprentices have enrolled, including 37.5% women. Of them, 34,520 have completed training, with 19,697 securing employments 5,093 as entrepreneurs. To support new ventures, 1,770 graduates received BDT 194.94 million in loans. Approximately 6,690 MCPs have received a two-day orientation, and 2,773 MCPs were provided BDT 546.86 million to expand production and continue skills transfer.

The program addresses labor market-skill mismatches and youth unemployment, particularly for those lacking higher education or access to costly training. By combining technical and soft skills training with a sustainable local ecosystem, it aligns with Bangladesh's Vision 2041 for an inclusive, skill-based economy. Over 95% of graduates report income growth, and nearly 60%



Hands-on technical training under RAISE Apprenticeship Program

secure employment within a month. Women, persons with disabilities, and ethnic minorities are actively empowered, promoting inclusive growth.

Employers are active stakeholders, with over 95% satisfied with apprentices' performance and 87% willing to rehire or expand engagement. In a context of rapid urbanization, a growing youth population, and global competition, the RAISE Apprenticeship Program offers a scalable, field-tested solution. Government adoption and expansion can make quality skill development accessible nationwide, creating a future-ready workforce and supporting equitable, sustainable economic growth in Bangladesh.

ADVANCING BUSINESS SKILLS AND ENTERPRISE GROWTH OF YMEs

As of 31 December 2025, a total of 82,306 young micro-entrepreneurs (YMEs) under the project are receiving training on Business Management and Enterprise

Development (BMED). Through this training, entrepreneurs gain practical knowledge on enterprise development, the business environment, workforce management in microenterprises, business planning and financing, and strategies for business expansion, supported by various group-based exercises.



BMED Training in Khagrachari

In addition to classroom-based sessions, the program includes field visits that allow participants to observe successful enterprises firsthand and exchange experiences with established entrepreneurs on effective business management practices.

To support business expansion of the micro-entrepreneurs, Partner Organizations have disbursed BDT 12.60 billion among 91,193 YMEs,

STRENGTHENING ENTERPRISE RESILIENCE THROUGH CAPACITY ENHANCEMENT

As of 31 December 2025, a total of 49,963 entrepreneurs affected by the Covid-19 pandemic or other disasters have received training on Risk Management and Business Continuity (RMBC). Through this training, participants are building their capacity in enterprise development, risk management, income and expenditure tracking, and business plan preparation through interactive games and group exercises.



RMBC Training in Shariatpur

As part of its inclusive financing efforts, the project has disbursed BDT 5.13 billion in loans to 51,126 micro-entrepreneurs affected by the Covid-19 pandemic or other shocks.

COMMUNITY OUTREACH FOR INCLUSIVE PARTICIPATION

To achieve the project objectives, the RAISE Implementing Partner Organizations under the project are conducting various outreach activities within their respective work areas to engage local stakeholders and target communities



Community outreach meetings in Faridpur

and to ensure appropriate participant selection. These activities are being implemented in accordance with the unified guideline developed by the Project Management Unit, and include courtyard meetings, marketplace meetings, public announcements (miking), loan group meetings, poster campaigns, leaflet distribution, etc. So far, the project has reached over 700,000 community members through these activities.



Community outreach meetings in Rangpur

BRIDGING SKILLS AND JOBS: RAISE JOB FAIR IN FARIDPUR

A Job Fair was held on 11 December 2025 in Faridpur under the RAISE project, organized by partner organization Society Development Committee (SDC), partner organization. The fair aimed to create employment opportunities aligned with the skills and interests of RAISE-



Job fair held in Faridpur

trained apprentices, facilitate direct interaction between young job seekers and employers, and enhance youth confidence and preparedness for the labour market. The event was open to the general public.

Approximately 750 young people participated in the job fair, including 525 men and 225 women. A total of 15 recruiting organizations engaged with participants by providing career guidance and discussing available job opportunities. During the event, 225 CVs were submitted by job seekers.

As part of the program, certificates were awarded to 70 young people who completed skills training under the RAISE Apprenticeship Program and received Recognition of Prior Learning (RPL) certification from the National Skill Development Authority. These certifications are expected to support their access to employment opportunities both within Bangladesh and abroad.



A graduate apprentice drops a CV at an employer's stall at the fair

The job fair was inaugurated by Hasan-Bin-Muhammad Ali, Additional Deputy Commissioner of Faridpur, who acknowledged PKSF's long-standing contribution to employment generation and appreciated the RAISE project's role in linking skills development with employment. Officials from the District Youth Development Department and the District Employment and Manpower Office were also present, along with senior representatives from PKSF and SDC.

Through its apprenticeship program, the RAISE Project is supporting 78,000 unemployed youth across the country through trade-based technical training under the Apprenticeship Program, life skills development, and job placement support. As part of this initiative, RAISE implementing partner organizations will continue to organize job fairs nationwide to strengthen pathways to decent employment for young people.

MONITORING

FINANCIAL INSTITUTIONS DIVISION DELEGATES VISIT RAISE ACTIVITIES

A delegation from the Financial Institutions Division of the Ministry of Finance, led by Additional Secretary Md. Ahsan Kabir and Deputy Secretary Mohammad Amin Shorif, visited various field-level activities implemented by PKSF in Barishal and Barguna districts on 10-11 November 2025.

During the two-day visit, the delegation observed activities implemented through PKSF's Partner Organizations Grameen Jano Unnayan Sangstha, CARSA Foundation, Sangram, and Bangladesh Development Society (BDS) under RAISE, RMTF projects, and AGROSOR programs. They also visited PKSF's microenterprise development interventions.

The delegation observed apprenticeship activities under the Apprenticeship Program, visited workplaces



The delegation attended a community outreach meeting



The delegation views products made by micro-entrepreneurs at the exhibition.

employing trained youth, and met with master craftspeople and apprentices. They also reviewed

training and job placements in different trades, and inaugurated an exhibition of products by PKSf-supported micro-entrepreneurs.

Expressing satisfaction with the program, Md Ahsan Kabir emphasized on formal certification for master craftspeople and regular counseling to help employed youth transition into entrepreneurship. He also highlighted the importance of community outreach in strengthening local engagement and employment generation.

The delegation was accompanied by PKSf's General Manager and RAISE Project Coordinator Dilip Kumar Chakravorty; Deputy Project Coordinator Golam Gilane; chief executives of the respective Partner Organizations, and project officials.

MEETINGS AND WORKSHOPS

FOURTH COORDINATION MEETING OF THE RAISE HELD

The fourth coordination meeting of the RAISE project was held on 20 November 2025 at PKSf Bhaban-1 to review progress and discuss the way forward. PKSf Managing Director Md Fazlul Kader noted that workplaces of master craftspeople under the Apprenticeship Program are being developed into permanent learning centers to strengthen workforce development in the informal sector.

In his inaugural speech, PKSf Deputy Managing Director Md Hasan Khaled emphasized on careful implementation of grant-supported activities and maintaining quality standards to achieve project objectives. PKSf General Manager and RAISE Project Coordinator Dilip Kumar Chakravorty provided an overview of the project. Deputy Project Coordinator, RAISE, Golam Gilane made a presentation on 'Project Progress and Expectations.'

Representatives from all 89 Partner Organizations and the RAISE Project Management Unit participated in the meeting, sharing field experiences and outlining next steps.

STRENGTHENING NEW PARTNERSHIPS UNDER RAISE

To expand its skill development activities in hard-to-reach areas, the RAISE project onboarded 19 new Partner Organizations (POs) starting July 2025, bringing the total number of POs to 89. An orientation meeting was held at PKSf Bhaban-1 on 3 July 2025 to familiarize the Chief Executives and focal persons with the project's objectives, operational guidelines, and implementation strategies. PKSf Managing Director Md Fazlul Kader underscored the importance of aligning skills development with future labour market demands, while senior officials emphasized on quality assurance and effective grant management.

To further build implementation capacity, a five-day Training of Trainers (ToT) program was conducted from 19–23 October 2025 in Manikganj, Sunamganj, and Patuakhali, with participation from 76 officials of the newly selected POs. The training focused on project objectives, activities, and participant selection to ensure effective and inclusive implementation in underserved communities.



Participants from the POs after the ToT

FINANCIAL MANAGEMENT WORKSHOP FOR RAISE PARTNER ORGANIZATIONS HELD

To strengthen transparency and accountability, PKSF organized a day-long workshop on 18 December 2025 for accounting officers of Project Implementation Units



Accounts Officers from the POs in the Financial Management Workshop

under the RAISE project at PKSF Bhaban-1. PKSF Deputy Managing Director Md Hasan Khaled emphasized the importance of accurate and timely financial reporting to ensure effective project implementation.

The workshop covered key areas such as grant-related accounting, budget variance analysis, VAT and tax compliance, audit processes, and preparation of Statements of Expenditure (SOE).

Accounting officers from all 89 Partner Organizations participated, sharing field-level experiences and discussing practical solutions to financial management challenges.

SPECIAL EVENTS

RAISE MARKS YOUTH DAY NATIONWIDE

On 12 August 2025, National and International Youth Day was observed across Bangladesh with the theme “Advancing Multilateral Cooperation through Technology and Partnerships,” with active participation from RAISE implementing partner organizations. Of these, 83 organized events involving apprentices, micro-entrepreneurs, master craftspersons, and community representatives.

Activities included rallies, discussion meetings, certificate giving ceremonies, seminars, tree plantation drives, and cultural programs. A total of 11,868 youth participated nationwide, with wide media coverage. Through these initiatives, RAISE reaffirmed its commitment to youth empowerment, skills development, and inclusive employment.

VIRTUAL SESSIONS TO STRENGTHEN RAISE IMPLEMENTATION

As part of its ongoing efforts to ensure effective and accountable implementation of the RAISE project, PKSF regularly organizes virtual sessions on key operational and safeguard issues for Partner Organizations.

From 19-21 August 2025, a virtual orientation meeting was held on the Case Management System (CMS), an integral component of PKSF's Integrated Management Information System (IMIS). More than 250 participants from 50 Partner Organizations joined the sessions, which focused on enrollment, progress tracking, and improved information management. The system, developed by Nano Information Technology, had earlier been piloted with 20 organizations.

On 2 September 2025, two additional virtual sessions were organized. A session on Gender-Based Violence and Grievance Redress Mechanism, attended by over 300 officials, emphasized the confidentiality and timely complaint resolution, while enhancing understanding of grievance procedures. On the same day, another session on Selection of Target Participants (Community Outreach) brought together around 270 officials to review outreach progress, data entry practices, and effective trainee selection.

Through these regular virtual engagements, PKSF continues to strengthen capacity, promote transparency, and ensure consistent project standards across all Partner Organizations.



Youth Day rally under RAISE in Thakurgaon

ADVANCING LIVES THROUGH RAISE

RESURRECTING A LEGACY: THE INSPIRING JOURNEY OF SUMAN MAJUMDAR

In Rupdia village of Jashore's Narendrapur Union, the sound of wood being shaped into cricket bats carries deep meaning for Suman Majumdar. His father was one of the first in the area to craft cricket bats and stumps, and their small workshop once supported the family and inspired others locally.

When his father fell ill, the business collapsed. As a teenager, Suman left school and worked in other workshops to support his family. For eight years, he quietly learned the trade, determined to revive what had been lost.

Four years ago, he reopened the abandoned workshop with two workers and limited capital. Orders came, but growth was constrained by a lack of funds. Support from Rural Reconstruction Foundation (RRF) under the RAISE project changed that. A BDT 200,000 loan helped stabilize production, while a 16-day Business Management and Entrepreneurship Development (BMED) training strengthened his financial planning, record-keeping, and market strategy.



Shaping bats, building a future.

Today, Suman supplies products across several southern districts and is a regular supplier to PRAN-RFL. His factory employs seven local youths, with monthly turnover reaching BDT 300,000-400,000. With RAISE support, he has not only revived his father's legacy but built a growing enterprise that creates new opportunities in his community.

A CHANCE THAT CHANGED EVERYTHING: SUMA'S JOURNEY

Suma Khatun grew up in a small village near Pabna where opportunities are limited. After passing her Higher Secondary Certificate Examination in 2021, financial hardship forced her to stop her studies. Determined not to become a burden on her family, she began tutoring local children while searching for a way to learn computer skills.

Her turning point came when her mother learned about the RAISE project through a Programme for Community Development (PCD) group meeting. Suma was selected for training in Graphics Design and Multimedia at Galaxy Computer Training Center in Pabna. Over six months, she developed strong technical skills and impressed her instructors with her dedication.

In July 2023, she was offered a job as a Computer Instructor at the same training center with a monthly salary of BDT 10,000.



At work, Suma turns training into a career

Today, Suma is financially independent and confident about her future. She now dreams of opening her own training center one day so that other young people in her village can access the same opportunity that changed her life.



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