



Empowering Young Micro-Entrepreneurs: Key Insights

RAISE YME Program

The RAISE project, implemented by Palli Karma-Sahayak Foundation (PKSF), strengthens the informal sector by nurturing the potential of Young Micro-entrepreneurs (YMEs). Through comprehensive training on Business Management and Entrepreneurship Development (BMED) and access to inclusive financing, the project enhances capacity of 96,000 YMEs to manage and grow successful enterprises. By enabling these youths to expand their businesses and create livelihoods, RAISE is contributing to inclusive economic growth across the country.

The World Bank and PKSF jointly carried out a survey on 410 YMEs under the project in 3 districts (Dhaka, Chittagong and Cox's Bazar), and the key findings are presented here.

Profile of YME



Average age
31 years



78%
Female



No vocational or
tertiary education

Business Types



Agriculture **41%**



Services **28%**



Retail &
RMG **17%**

Business Growth Effects

49%



Added new
products/services

32%



New
machinery/tools

27%



Infrastructure
expansion

27%



Expanded to new
markets

16%



Hired
workers

Employment Creation

Average workers per YME (incl. owner)



At enrolment: 2.1

July 2025: 3.1

Income Impact (monthly)

Endline

BDT 54,342

Baseline

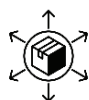
BDT 37,550

Revenue Growth

The enterprises operated by the young MEs experienced **45%** increase in revenue after RAISE support

Improved Business Practices

YMEs outperform typical informal enterprises in:



Product diversification



Supplier negotiation



Marketing & promotion



Customer feedback gathering

Improved Financial Practices



Written budgets



Maintain business accounts



Sales targets



Formal record keeping

Characteristics of YME



Young micro-entrepreneurs aged 18–35



Youth running small or home-based businesses



Micro-entrepreneurs with growth potential



Women entrepreneurs from disadvantaged backgrounds



Youth from marginalized groups (ethnic communities, third-gender, persons with disabilities)

Inclusive Finance



BDT 1359.22 crores loan



Concessional service charge

BMED Training



96,000 YMEs



96 hours

Course Outline

General Business Management (20 hours)

Risk Management & Business Continuity (12 hours)

Life Skills Development (40 hours)

Trade-specific Technical Skills with Field visit (24 hours)