PALLI KARMA SAHAYAK FOUNDATION (PKSF)

Recovery and Advancement of Informal Sector Employment (RAISE) Project

INTERNSHIP REPORT

TOPIC

Evidence-Based Project Implementation in Economic Inclusion

A Professional Learning Study at PKSF

Prepared by

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Intern

15 June 2026 - 14 September 2026

Supervised by

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RAISE Project, PKSF

SUBMITTED ON	LOCATION	ORGANIZATION
20 September 2026	Agargaon, Dhaka, Bangladesh	Palli Karma Sahayak Foundation

Declaration

I declare that this internship report has been prepared on the basis of my work, observations, assignments and learning during my placement with the Recovery and Advancement of Informal Sector Employment (RAISE) Project at Palli Karma Sahayak Foundation (PKSF). The descriptions of my responsibilities and outputs have been presented in good faith and, where institutional or project information is discussed, the report has relied on materials made available during the internship and on official PKSF sources.

The report is intended as a professional record of the internship. It does not claim authorship of institutional policies, project achievements or materials developed collectively by PKSF and its partners. Where my work formed part of a larger team process, I have described my role as a contribution rather than attributing the complete output to myself.

Signature: _____
Nujhat Nakiba Khushbu
Date: 16 September 2026

Supervisor's Certification

This is to certify that Ms. Nujhat Nakiba Khushbu completed a three-month internship learning placement with the Recovery and Advancement of Informal Sector Employment (RAISE) Project of Palli Karma Sahayak Foundation (PKSF) during the period 15 June 2026 to 14 September 2026.

She also contributed to analytical and research work, documentation, monitoring and evaluation, and project development activities. Her assignments included the review and development of monitoring instruments; preparation of concept and communication materials; review of Terms of Reference; official documentation; field and stakeholder-oriented work.

Beyond her formal placement with the RAISE Project, she was also given an additional opportunity to contribute to the Innovation Team under CORE PKSF. This exposure followed the progress she demonstrated in her RAISE assignments and her strong interest in learning beyond the immediate scope of the internship. Her contribution to the Micro-enterprise Promotional Centre (MPC) and related market-linkage and digital-platform discussions was particularly noteworthy. She supported concept development, stakeholder consultation, meeting documentation and implementation-oriented thinking, demonstrating initiative and sound professional judgement in bringing together institutional, market and operational considerations.

Throughout the placement, she approached her responsibilities with diligence, intellectual curiosity and an admirable level of professional discipline. The quality of her work, particularly her ability to bring together technical information and stakeholder inputs into clear and purposeful outputs, was of a high standard.

This report reflects the knowledge, practical experience and professional development she gained throughout her internship.

_____

Dilip Kumar Chakravorty
General Manager & Project Coordinator
RAISE Project, PKSF

Acknowledgement

A three-month internship can be brief in calendar time and still be substantial in learning. My placement at PKSF became meaningful because I was allowed to work with real documents, real implementation questions and real institutional responsibilities rather than observing from a distance.

I would first like to express my sincere gratitude to Palli Karma Sahayak Foundation (PKSF) and the RAISE Project for providing me with the opportunity to undertake this internship. I am especially grateful to Mr. Dilip Kumar Chakravorty, General Manager and Project Coordinator of RAISE, for his supervision and for creating an environment in which I could learn from the project's work. His role in guiding a large, multi-partner development intervention also gave me an important practical reference point for understanding how strategy, implementation, coordination and accountability come together at project-management level.

I am thankful to the colleagues of the RAISE Project Management Unit who shared documents, explained processes, reviewed work and involved me in assignments across monitoring, research, finance related documentation, communication and project development. I particularly value the opportunity to work on the Young Micro-Entrepreneur monitoring instruments, baseline survey Terms of Reference, analytical reporting, newsletters and official notes. Each assignment demanded a different kind of attention, and together they helped me understand why strong development practice depends as much on the quality of systems and documentation as on the visibility of field activities.

I am also grateful for an additional learning opportunity beyond my formal RAISE placement. As my internship progressed, I was invited to contribute to the Innovation Team under CORE PKSF. The opportunity came after I had gained greater familiarity with PKSF's work through my RAISE assignments and had shown a strong interest in learning beyond the tasks initially assigned to me. Through the Micro-enterprise Promotional Centre (MPC), stakeholder consultations and digital-platform discussions, I was able to observe how an early-stage institutional idea is tested, challenged and gradually translated into an implementable model.

Finally, I acknowledge the Partner Organizations, field level actors, retailers, employers, Master Craftspersons, young entrepreneurs and other stakeholders whose work and experiences sit behind the documents and datasets I reviewed. Even when my role was analytical or desk-based, the purpose of the work was ultimately connected to people seeking skills, employment, stronger enterprises and better economic opportunities.

Executive Summary

This internship report is both a record of work and a reflection on professional learning. It covers a three-month placement with the RAISE Project at PKSF during a period when the project was simultaneously consolidating implementation experience and preparing for a larger future phase. RAISE began as a response to the employment and enterprise disruptions intensified by COVID-19, but its operating logic extends beyond recovery: it links practical skills, employment, entrepreneurship, finance and follow-up support for people working in Bangladesh's informal economy.

The internship in brief

My placement was not confined to one functional unit. I worked across assignments that required analytical review, document development, monitoring logic, data interpretation and communication. This cross-functional exposure was particularly valuable because it showed how project systems depend on one another. A monitoring questionnaire is not merely a form; it determines what can later be measured. A ToR is not merely an administrative document; it defines the quality of field research. A newsletter is not simply communication; it determines whether project evidence is translated responsibly for an external audience.

Major streams of work

Workstream	Representative Assignments	What I Learned
Monitoring & research	Worked on the YME intake, six-month monitoring and exit forms, and reviewed questionnaire-related issues. I also supported the preparation of baseline survey ToRs.	I learned how small issues in wording, question order, skip patterns and coding can affect the quality of the information collected. I also became more careful about consent, respondent understanding and keeping the same information comparable over time.
Analysis & reporting	Prepared the RAISE job-fair analytical report and brought together information from different project sources for reporting purposes.	This work taught me to look beyond totals and percentages. I learned to check what each figure actually represents, use the correct base for comparison, separate information where necessary, and turn findings into practical recommendations.
Official documentation	Prepared notesheets and supported reimbursement-related documentation and other official paperwork.	I learned that official documents need to be clear, accurate and easy to trace. Even a short document should explain the purpose, provide the necessary information and make it easier for the reader to take a decision or follow up.

Workstream	Representative Assignments	What I Learned
Knowledge communication	Drafted newsletter content, success stories and the World Youth Skills Day roadmap.	I learned to write the same project information differently depending on the audience. This helped me present evidence and achievements in a way that is informative, readable and appropriate for institutional communication.
Project development	Worked on the concept of an Apprenticeship Learning Centre and carried out related research.	I learned that a good project idea needs more than a strong concept. It also has to consider how it will work in practice, how quality will be maintained, who will be responsible for different parts, and how the model can grow without losing its effectiveness.
Field exposure	Visited POPI, Ashkona and informally tested selected Bangla questions from the YME intake form while observing how a Partner Organization works at field level.	The visit showed me that a question that looks clear on paper may not always be understood in the same way by respondents. It reinforced the importance of testing tools in real settings and understanding how project plans are actually carried out at field level.
Additional CORE PKSF concept development	Additional to RAISE: developed and refined the MPC concept note; joined stakeholder and site discussions; prepared meeting minutes explored finance, market linkage, e-commerce and digital-platform ideas with Innovation Team.	I learned how early-stage ideas are tested through market feedback, operational questions and management discussion. Also, learned to connect business needs with institutional feasibility and partner ownership.

Core learning

The strongest lesson from the internship is that development work becomes credible when design, implementation and evidence remain connected. RAISE's apprenticeship approach illustrates this clearly: practical workplace learning is linked with life skills, employment support and enterprise pathways. The YME work similarly shows that access to finance becomes more meaningful when accompanied by business capability and when progress can be tracked through well-designed monitoring systems.

A second lesson concerns the importance of definitions. During analysis of job-fair data, for example, employer participation, unique employers, vacancies, interviews, offers and verified placements could not be treated as interchangeable concepts. The quality of a report depends on knowing exactly what each number represents. This principle also shaped my questionnaire review, where terms such as household income, business sales, operating cost, profit, savings, loan use and employment needed to be separated rather than blended.

A third lesson is that institutional writing requires restraint. A strong document should be clear enough for decision-making, detailed enough for accountability and concise enough to be used. This balance was relevant across notesheets, ToRs, meeting minutes, newsletters and concept notes.

Overall Evaluation

The internship substantially strengthened my ability to move between strategic and operational levels. It required me to read critically, ask what information would be needed later, identify gaps without losing sight of implementation realities, and write for different institutional audiences. It also gave me a closer understanding of PKSF as an institution that works through partnerships and combines finance, capacity development and program innovation to pursue employment and poverty reduction outcomes.

Table of Contents

Declaration i

Supervisor's Certification ii

Acknowledgement iii

Executive Summary iv

The internship in brief iv

Major streams of work iv

Core learning v

Overall Evaluation vi

List of Abbreviations xi

Section 1: Introduction 1

1.1 Background 1

1.2 Purpose of the report 1

1.3 Objectives 1

Section 2: Methodology 2

2.1 Scope 2

2.2 My Journey: From Joining PKSF to Completing the Internship 2

2.3 Placement Period and Supervision 4

2.4 Nature of the Internship 4

2.5 Working Method 4

2.6 Workstream Map 4

2.7 Professional Standards Applied 5

2.8 Field Exposure and Reality Checking 5

2.9 Literature Review and Sources 5

2.10 Additional Exposure through Innovation Team of PKSF 6

2.11 Ethical considerations 6

2.12 Limitations 6

Section 3: PKSF and the RAISE Project 7

3.1 PKSF as the Institutional Setting 7

3.2 Why RAISE Matters to the Informal Economy? 7

3.3 Project Evolution 7

3.4 Major Intervention Pathways 7

3.4.1 Apprenticeship and Youth Skills 7

3.4.2 Young Micro-Entrepreneur Support 8

3.4.3 Employment Facilitation 8
3.5 RAISE Management Structure 8
3.6 Selected Results Relevant to the Internship 8
Section 4: Tasks Performed 9
4.1 Assignment 1: Monitoring, Research and Questionnaire Development 9
4.1.1 Introduction 9
4.1.2 Longitudinal Logic 9
4.1.3 Key Issues Identified During Questionnaire Review 9
4.1.4 Data Architecture and IT Handover 10
4.1.5 Consent, Confidentiality and Quality Assurance 10
4.1.6 Field Visit To POPI, Ashkona: Testing the Instrument in Context 11
4.1.7 What I Learned 11
4.2 Assignment 2: Baseline Survey and Terms of Reference Review 12
4.2.1 Background 12
4.2.2 Enumerator ToR 12
4.2.3 Field Supervisor ToR 12
4.2.4 Quality Assurance as a System 12
4.2.5 Research Design and Cautious Language 12
4.2.6 Deliverables and Accountability 12
4.2.7 Professional Learning 13
4.3 Assignment 3: Data Analysis and Analytical Reporting 13
4.3.1 RAISE Job Fair Analytical Report 13
4.3.2 Main Findings 14
4.3.3 From Descriptive Statistics to Management Questions 16
4.3.4 Gender Disaggregation 16
4.3.5 Recommended Reporting Chain 16
4.3.6 Analytical Discipline 16
4.4 Assignment 4: Documentation, Communication and Knowledge Products 17
4.4.1 Why Documentation Matters 17
4.4.2 Newsletter and Success Story Work 17
4.4.3 World Youth Skills Day Roadmap 17
4.4.4 Notesheets and Reimbursement Documentation 18
4.4.5 Writing for PKSF 18
4.5 Assignment 5: Project Development and the Apprenticeship Learning Centre Concept 18

4.5.1 From Program Experience to Institutional Model....18
4.5.2 Why the Concept Is Significant for Skills Development and Employment....18
4.5.3 Design Questions....19
4.5.4 My Learning from Concept Development....19
4.5.5 Scaling Without Losing Quality....19
Section 5: Additional Professional Exposure with Innovation Team....20
5.1 How the Additional Opportunity Developed....20
5.2 Developing the Micro-enterprise Promotional Centre Concept....20
5.3 Stakeholder Consultation: Testing the Concept with the Market....20
5.4 Site and Implementation Thinking....21
5.5 Business Model and Institutional Role....21
5.6 Consultation with Partner Organizations on a Digital Platform....21
5.7 Financing, Market Linkage and E-commerce....22
5.8 Digital Commerce and Technology-Enabled Market Access....22
5.9 My Contribution and the Magnitude of the Work....23
5.10 What This Additional Exposure Taught Me....23
Section 6: Inner Learnings and Professional Competency Development....24
6.1 Inner Learning from the RAISE Team: Coordination with Full Spirit....24
6.2 Inner Learning from the Project Coordinator's Leadership....24
6.3 Inner Learning from PKSF: Development through Institutions, Not Isolated Activities....24
6.4 Inner Learning from the PO Consultation: Listen Before Designing....25
6.5 Inner Learning from Innovation Work: Ideas Need Operational Discipline....25
6.6 Inner Learning from the Questionnaire Pilot: Respect the Respondent....25
6.7 Inner Learning about Professionalism....25
6.8 Inner Learning I Will Carry Forward....25
6.9 Analytical Thinking....25
6.10 Monitoring and Evaluation....26
6.11 Research and Methodological Review....26
6.12 Professional Writing....26
6.13 Stakeholder Communication....26
6.14 Institutional Judgement....26
6.15 Competency Self-Assessment....27
Section 7: Limitations and Recommendations....28
7.1 Limitations encountered....28

7.1.1 Working with evolving documents 28
7.1.2 Data inconsistency 28
7.1.3 Balancing detail and usability 28
7.1.4 Learning a new institutional environment quickly 28
7.2 Recommendations for RAISE data and knowledge systems 28
7.3 Recommendations for internship design 29
7.4 My Reflection 29
Section 8: Concluding Remarks 30
References and Institutional Materials Consulted 31
Annexes: Evidence of Work 32
Annex A: Monitoring and Questionnaire Development 32
A.1 Initial Review of YME Intake Bangla Questionnaire 32
Annex B: Baseline Survey and Terms of Reference Review 54
B.1 Review of Supervisor ToR - YME Baseline Survey 54
B.2 Draft Review of ToR - YME Baseline Enumerators 65
Annex C: Analytical Reporting and Strategic Project Materials 75
C.1 PKSF RAISE Job Fair Analytical Report 75
C.2 RAISE Strategic Booklet 143
Annex D: Communication, Knowledge Products and World Youth Skills Day 151
D.1 World Youth Skills Day 2026 Talk Show Roadmap 151
D.2 World Youth Skills Day 2026 Position Paper Presentation - Two-Slide Handout 153
D.3 Revised Success Stories 162
D.4 Revised Draft RAISE Newsletter - January to May 2026 169
Enhancing Human Capacities in Microenterprises 169
D.5 Job Fair Cover Story - Newsletter, 30 June 2026 181
Annex E: Apprenticeship Learning Centre Development 183
E.1 Concept Note - PKSF Apprenticeship Learning Centres 183
E.2 Full Proposal - PKSF Apprenticeship Learning Centres 186
Annex F: Innovation Team - Micro-enterprise Promotional Centre and Digital Platform Work 202
F.1 Concept Note 202
F.2 Meeting Minutes with E-Commerce and Retail Stakeholders 209
F.3 Roundtable Moderation Framework 213
F.4 PKSF Entrepreneur Product Marketing and Digital Platform Meeting Minutes 215

List of Abbreviations

Abbreviation	Meaning
BMED	Business Management and Entrepreneurship Development
CAPI	Computer Assisted Personal Interviewing
DiD	Difference-in-Differences
GPS	Global Positioning System
IE	Impact Evaluation
ILO	International Labour Organization
M&E	Monitoring and Evaluation
MCP	Master Craftsperson
MPC	Micro-enterprise Promotional Centre
MIS	Management Information System
NID	National Identity Card
OHS	Occupational Health and Safety
PIU	Project Implementation Unit
PKSF	Palli Karma Sahayak Foundation
PMU	Project Management Unit
PO	Partner Organization
QA	Quality Assurance
RAISE	Recovery and Advancement of Informal Sector Employment
RPL	Recognition of Prior Learning
ToR	Terms of Reference
WB	World Bank
YME	Young Micro-Entrepreneur

Section 1: Introduction

1.1 Background

Internships are often described as a bridge between academic learning and professional practice. In development work, however, the bridge is not only between theory and practice; it is also between different forms of practice. A project officer may need to understand data in the morning, review a procurement or consultancy document in the afternoon, and prepare a concise management note before the day ends. The value of an internship therefore depends on exposure to the systems through which an institution thinks, decides, implements, documents and learns.

My internship with the RAISE Project at PKSF offered precisely this kind of exposure. I joined at a time when RAISE had accumulated several years of implementation experience and was generating a substantial volume of operational data, monitoring instruments, learning products and future-oriented ideas. This created a useful environment for an intern because the work was not hypothetical. The documents I reviewed were connected to actual field processes, Partner Organizations, young entrepreneurs, apprentices, employers and institutional decisions.

1.2 Purpose of the report

The purpose of this report is to document the internship comprehensively while also demonstrating what was learned from the assignments. It therefore goes beyond a chronological diary. The report explains the institutional and project context, groups assignments into thematic workstreams, analyzes the skills developed through those assignments, and reflects on how the experience changed my understanding of project management and development practice.

1.3 Objectives

- To present an overview of PKSF and the RAISE Project as the institutional setting of the internship.
- To document the major responsibilities and outputs completed or supported during the internship period.
- To explain the methods and reasoning applied in monitoring, research, analytical and documentation assignments.
- To assess the professional competencies strengthened through the placement.
- To identify practical lessons and recommendations that may support future internship design and project learning.

Section 2: Methodology

This report is based on the work I carried out during my three-month placement at PKSF. Rather than using a single research method, I learned through a combination of document review, data analysis, field exposure, discussions, stakeholder consultations and hands-on assignments. I have therefore presented the methodology as the practical process through which I understood the project, completed assignments and reflected on what I learned.

1 **Document Review** Project documents, guidelines, reports and monitoring tools	**2** **Data & Analysis** Datasets, analytical reports and reporting information	**3** **Field Exposure** PO visit and informal testing of selected YME questions
4 **Consultation** Meetings with project colleagues, POs, retailers and other stakeholders	**5** **Hands-on Work** Questionnaires, ToRs, notesheets, reports, newsletters and concepts	**6** **Reflection** Connecting each assignment with the wider project and my professional learning

2.1 Scope

The report focuses on work undertaken between 15 June and 14 September 2026. My formal placement and principal body of work were under the RAISE Project. During the placement, I was also given a separate opportunity to contribute to the Innovation Team under CORE PKSF after demonstrating progress in my RAISE assignments and a strong curiosity to learn more. Because this work was additional to my RAISE responsibilities, it is presented in a separate section rather than as another RAISE assignment. The report does not attempt to evaluate RAISE or CORE PKSF independently; project information is used to explain context and assignments, while personal reflections are presented as internship learning.

2.2 My Journey: From Joining PKSF to Completing the Internship

I joined PKSF as a professional intern with an interest in understanding how development projects move from plans and documents to actual implementation. In the first few weeks, I focused on learning the RAISE project, its language, its people and the way work moved across the team. As I became more familiar with the project, my assignments became more varied and more demanding. I worked on monitoring tools, research-related ToRs, analytical reporting, official documentation and communication materials; I also had the opportunity to visit a Partner Organization and see how project requirements translate into field-level practice. Later in the internship, my learning expanded further into concept development and innovation work. By the end of the three months, I was no longer looking at each assignment as an isolated task. I had started to see the connections between evidence, implementation, communication, institutional systems and the people a project ultimately serves.



My internship journey: from understanding the institution to contributing across research, implementation and innovation work.

2.3 Placement Period and Supervision

The internship covered 15 June to 14 September 2026. My official placement was under the RAISE Project at PKSF, with supervision by Dilip Kumar Chakravorty, General Manager and Project Coordinator. The placement involved interaction with colleagues working across program, monitoring, research, financial documentation and communication functions.

2.4 Nature of the Internship

The internship was best described as assignment-based learning. I was given working documents and practical tasks that required review, synthesis, drafting or analysis. This was more demanding than passive observation because each assignment had an institutional purpose. I had to understand not only what a document said, but what it was supposed to achieve, who would use it and what could go wrong if the wording or data structure were unclear.

2.5 Working Method

1. Understand the purpose and user of the document before editing it.
2. Read the full source material rather than revising isolated sentences.
3. Identify definitions, assumptions, missing information and internal inconsistencies.
4. Separate substantive issues from language or formatting issues.
5. Prepare revisions or analytical outputs in a form that could be reviewed by the responsible project team.
6. Revise after feedback and retain the institutional tone and structure required by PKSF.

2.6 Workstream Map

Workstream	Typical Questions I Had to Answer
Monitoring instruments	What exactly should be measured? At what point? With what response options and skip logic?
Research ToRs	Are roles, sample expectations, quality controls, deliverables and reporting lines clear enough for field implementation?
Analytical reports	What does each number mean? Are denominators consistent? What patterns are decision-relevant?
Official notes	Is the information complete, traceable, correctly presented and suitable for approval?
Communication	How can technical information be made readable without overstating results?
Concept development	How can an idea move from aspiration to a workable operating model?

Workstream	Typical Questions I Had to Answer
Stakeholder consultation	What do external actors know that internal documents may not capture?

2.7 Professional Standards Applied

Across the internship, I tried to apply four standards consistently: accuracy, clarity, usefulness and traceability. Accuracy meant checking what a figure or term represented. Clarity meant reducing ambiguity. Usefulness meant asking whether the document would help someone make or implement a decision. Traceability meant ensuring that a recommendation or conclusion could be connected back to evidence or an identified issue.

2.8 Field Exposure and Reality Checking

The internship included field exposure through a visit to POPI at Ashkona under the RAISE Project. This visit was particularly useful because it connected the central project documents I had been reviewing with the systems of a Partner Organization. I observed how a PO organizes its work, communicates with participants and carries project requirements into field level practice. The visit also gave me an opportunity to understand the importance of the relationship between PKSF and its POs: PKSF provides a common architecture, standards and direction, while POs bring local knowledge, operational reach and direct relationships with participants.

During the visit, we also tried parts of the Bangla version of the YME intake questionnaire. This small exercise was one of the most useful learning moments of the internship. It showed that questionnaire quality cannot be judged only from a desk. Respondents interpret words differently; some financial concepts need probing; the order of questions affects comfort; and the enumerator needs clear guidance on when to explain and when not to lead the respondent. Piloting therefore became, for me, a bridge between questionnaire design and data quality.

2.9 Literature Review and Sources

The literature review for this report is mainly grounded in the institutional and project materials I worked with during the internship. This was more useful for the purpose of the report than a broad academic review because my objective was to understand the environment in which I was actually working. I reviewed RAISE monitoring instruments, questionnaire review files, baseline survey ToRs, job-fair data and analytical reports, newsletters, success stories, notesheets, meeting minutes, the Apprenticeship Learning Centre concept and MPC-related documents. I also used official PKSF and RAISE materials to understand the institutional mandate, project structure, intervention pathways and reported results. Together, these materials provided the working literature through which I could connect each assignment with the wider purpose of RAISE and PKSF.

2.10 Additional Exposure through Innovation Team of PKSF

Although my formal placement was with the RAISE Project, the progression of my work created an additional learning opportunity. As I became more confident in handling research, analysis, documentation and concept-development assignments, and continued to show curiosity about how PKSF works beyond a single project, I was invited to contribute to the Innovation Team under core PKSF. This was not another RAISE assignment; it was an additional stream of work undertaken alongside my internship responsibilities. The exposure covered the Micro-enterprise Promotional Centre (MPC), market linkage, retailer and e-commerce consultation, digital-platform planning and related innovation discussions. A separate section of this report documents this work and the contribution I was able to make.

2.11 Ethical considerations

Several monitoring instruments included sensitive information such as identifiers, contact details, income, savings, debt, disability and ethnic identity. Reviewing these instruments made data ethics a practical rather than abstract issue. Consent, confidentiality, data minimization, secure handling and the sequencing of sensitive questions all affect respondent trust and data quality. My annotated review therefore treated ethical design as part of technical quality.

2.12 Limitations

The main limitation was time. Three months allowed me to work across several important assignments, but it was not long enough to follow every piece of work from initial discussion through implementation and final results. Some documents and concepts were also still evolving during the placement. I have therefore kept this methodology section brief and discuss the practical limitations in more detail later in the report.

Section 3: PKSF and the RAISE Project

3.1 PKSF as the Institutional Setting

PKSF is a development institution whose work is closely associated with poverty reduction, employment generation, financial inclusion, enterprise development and human-capacity enhancement. A defining feature of its operating model is partnership. Rather than attempting to deliver every service directly from Dhaka, PKSF works through Partner Organizations that possess local presence, community relationships and implementation capacity. This architecture was one of the most important institutional lessons of my internship.

The PO model creates both opportunity and management complexity. It allows programs to reach local labor markets and enterprises, but it also requires standardized guidelines, data systems, financial controls, monitoring arrangements, quality assurance and regular communication. Many of the documents I worked on can be understood as instruments for managing this complexity.

3.2 Why RAISE Matters to the Informal Economy?

Bangladesh's informal economy absorbs a very large share of the labor force. Informal work can be dynamic and entrepreneurial, but it is also associated with limited access to formal skills certification, finance, social protection, modern business practices and secure employment. Young people entering this economy often learn through work rather than through formal technical institutions. Micro-entrepreneurs may have viable businesses but face constraints in capital, record keeping, technology, market access and management.

RAISE addresses these realities through a bundled approach. Instead of treating skills, finance and employment as separate policy problems, the project creates pathways that combine them. This logic became clearer to me as I worked across different project documents: the apprenticeship materials focused on employability and workplace learning; the YME instruments focused on business performance and enterprise capability; job-fair data focused on transitions into employment; and monitoring tools sought to connect project inputs with outcomes over time.

3.3 Project Evolution

RAISE began implementation in February 2022. It was initially designed in the context of COVID-19-related livelihood and enterprise disruption, with a strong focus on informal-sector recovery, youth employment and microenterprise support. By 2026, the project had developed into a broader economic-inclusion platform. The additional financing phase extends the project horizon to 2030 and expands its ambition, including stronger attention to women, remote and climate-vulnerable areas, resilient livelihoods and new service models.

3.4 Major Intervention Pathways

3.4.1 Apprenticeship and Youth Skills

The apprenticeship approach builds on the traditional ustad-shagred model, but places workplace learning within a more structured project framework. Young people learn a trade in an operating enterprise under a Master Craftsperson. The approach is significant because it exposes apprentices not only to technical tasks but

also to customers, deadlines, workplace discipline, problem-solving, tools, safety and the commercial rhythm of an enterprise.

3.4.2 Young Micro-Entrepreneur Support

The YME stream combines access to finance with business-management and entrepreneurship support. From a monitoring perspective, this requires attention to business characteristics, employment, sales, costs, profit, assets, loan use, business practices and changes in household or individual well-being. My work on the intake, monitoring and exit instruments gave me a detailed view of the information architecture needed to follow such participants over time.

3.4.3 Employment Facilitation

Job fairs, employer engagement, job matching and post-training follow-up form an important bridge between training and actual employment. The job-fair analysis I worked on reinforced that training completion is not the final outcome. The more meaningful question is whether participants move into suitable work, how quickly they do so, in what sectors, and whether the placement can be verified.

3.5 RAISE Management Structure

The Project Management Unit is responsible for overall project management, capacity development, monitoring and coordination. During the internship, I observed how a central PMU must simultaneously maintain standards and remain responsive to field realities. Official PKSF information identifies Dilip Kumar Chakravorty as General Manager and Project Coordinator of RAISE. His supervisory role during my placement placed my internship within the project's management structure rather than outside it.

3.6 Selected Results Relevant to the Internship

Indicator	Progress Reported Through June 2026	Why It Mattered to My Learning
Apprenticeship completion	66,980 youth	Demonstrated the scale at which workplace-based training must be monitored and followed up.
Employment after apprenticeship	44,033 graduates reported in employment in the consolidated project material	Highlighted the importance of transition-to-work indicators.
YME training	94,047 young micro-entrepreneurs	Provided context for the need for scalable monitoring instruments.
Inclusive finance	159,821 micro-entrepreneurs received finance	Showed why data definitions, loan-use tracking and business indicators must be standardized.

Source: RAISE project materials and institutional records reviewed during the internship.

These figures are institutional project results, not outcomes produced by my internship. I use them to illustrate the scale of the systems and documentation with which I was working.

Section 4: Tasks Performed

4.1 Assignment 1: Monitoring, Research and Questionnaire Development

4.1.1 Introduction

The most technically intensive part of my internship was the work around the Young Micro-Entrepreneur monitoring system. The archive included an Intake form, a six-month monitoring form and an exit form, along with review versions and a consolidated spreadsheet. Working across these instruments showed me that monitoring is not created at the reporting stage. It is created when questions, definitions, codes and respondent identifiers are designed.

4.1.2 Longitudinal Logic

The three forms represent different points in the participant journey. The intake form establishes a baseline profile; the six-month form tracks early changes after loan receipt; and the exit form captures the situation at the end of the loan period. For this system to work, core indicators need to remain comparable while allowing each form to ask stage-specific questions.

Form	Primary Purpose	Examples Of Information
Intake	Establish participant, household, loan and business baseline	Demographics, occupation, address, household, assets, loan history, enterprise, employment, sales/costs, management practices
Six-month monitoring	Track early implementation and business change	Loan utilization, business continuity, employment, sales, cost, profit, business practices and emerging constraints
Exit	Assess end-of-period status and experience	Shocks, occupation, enterprise status, household assets, business finance, loan use, constraints, well-being, training and satisfaction

4.1.3 Key Issues Identified During Questionnaire Review

4.1.3.1 Identifiers and Tracking

A longitudinal system requires a stable way to identify the same participant over time. During the review process, attention was given to member identifiers, loanee or customer identifiers and the possible role of NID as a unique identifier. The underlying lesson was that an operational ID may change while a monitoring system still needs continuity. Identifier design therefore has to consider both field reality and privacy.

4.1.3.2 Separating the Loanee from the Loan User

One important conceptual issue was that the person formally receiving a loan may not always be the person who actually uses it in the enterprise. This distinction affects occupation, decision-making, business ownership and interpretation of outcomes. The forms therefore needed to distinguish clearly between the loanee and the loan user where relevant.

4.1.3.3 Financial Indicators

The review emphasized separating household income from business sales, business expenses, profit, savings and borrowing. These are related concepts but they are not interchangeable. If a respondent reports loan proceeds as income or reports sales as profit, later analysis becomes misleading. The questionnaire therefore needed clearer wording and field guidance.

4.1.3.4 Employment

Employment generated by a microenterprise is a central project indicator, but it requires a definition. The review considered the use of ILO/BBS concepts for analytical consistency. It also highlighted the need to distinguish the entrepreneur's own work from paid workers, unpaid family workers and other employment arrangements.

4.1.3.5 Business Classification

The enterprise section was expanded beyond a narrow production or service distinction to include categories such as wholesale and other business types. The intention was to align response categories more closely with PKSF business clusters and the diversity of actual enterprises.

4.1.3.6 Digital Access and Record Keeping

Separate questions on internet use and business record keeping were incorporated because digital access and basic financial records can signal business capability. A practical response option such as maintaining revenue-cost records in a paper register was important because formal accounting software would not reflect the reality of many small enterprises.

4.1.4 Data Architecture and IT Handover

The consolidated spreadsheet also required thinking about data types: text, numeric values, dates, coded drop-down selections and conditional fields. This exercise showed me that questionnaire design and database design should not be treated as separate stages. A well-written question can still produce a weak dataset if response formats are not standardized.

4.1.5 Consent, Confidentiality and Quality Assurance

My annotated review recommended a consent and confidentiality module before collecting sensitive identifiers. It also recommended stronger quality controls such as enumerator and supervisor information, GPS/location fields, interview status, start and end times, verification and sign-off. These suggestions were based on a simple principle: a monitoring system must allow the project to assess not only participant outcomes but also the reliability of the data-collection process.

4.1.6 Field Visit To POPI, Ashkona: Testing the Instrument in Context

The visit to POPI at Ashkona was the point at which the monitoring instrument moved from being a document on my screen to a tool that had to work in conversation with real people. During the visit, I learned about the PO's operational processes and saw more clearly how PKSF supported programs are implemented through a decentralized network. We also attempted to ask selected questions from the Bangla intake questionnaire that had been prepared for the YME monitoring system.



The experience immediately highlighted issues that are easy to miss during desk review. Some questions required simpler phrasing; some concepts needed a common example or probing instruction; and sensitive questions had to be placed and asked with care. It also became clear that translation quality is not only linguistic. A technically correct Bangla sentence can still be unsuitable if respondents do not naturally use the same term in everyday business conversation.

My inner learning from this visit was that field reality should have the final say on instrument usability. A well-designed monitoring system needs both analytical rigor and humility: the designer must be willing to revise a question after hearing how respondents actually understand it.

4.1.7 What I Learned

Before this internship, it was easy to think of a questionnaire as a list of questions. The work changed that understanding. A serious questionnaire is a measurement system. Every question has consequences for respondent burden, field implementation, database structure, analysis and interpretation. Good questionnaire design therefore requires empathy for respondents, discipline in definitions and anticipation of how the data will be used months or years later.

4.2 Assignment 2: Baseline Survey and Terms of Reference Review

4.2.1 Background

A second major research-related assignment involved reviewing Terms of Reference for enumerators and a field supervisor for the baseline survey of the RAISE YME impact evaluation. The ToRs were operational documents: they needed to translate a research design into clear responsibilities, qualifications, deliverables, quality controls and reporting arrangements.

4.2.2 Enumerator ToR

The enumerator ToR covered mandatory training, piloting, field planning, household or business visits, informed consent, accurate survey administration, daily data upload and prompt reporting of refusals, absences and data-quality concerns. My review focused on whether these responsibilities were sufficiently specific to support recruitment and performance management.

4.2.3 Field Supervisor ToR

The supervisor role required a higher level of methodological and operational clarity. The review identified issues around sample size, treatment and comparison allocation, geography, CAPI responsibilities, respondent tracking, revisit and replacement protocols, independence from programme influence, quality assurance and deliverable acceptance.

4.2.4 Quality Assurance as a System

A particularly important lesson was that a statement such as '20 percent quality assurance' is not enough by itself. Quality assurance needs methods: direct observation, back-checks, GPS and time checks, high-frequency data checks, review of missingness and outliers, and documented escalation when problems appear. The supervisor ToR therefore needed to describe QA as a process rather than a percentage.

4.2.5 Research Design and Cautious Language

The ToR referenced impact-evaluation concepts such as oversubscription and Difference-in-Differences. My review emphasized that methodological language should be technically cautious and consistent with the final evaluation design. An operational ToR should not make stronger causal claims than the research protocol supports.

4.2.6 Deliverables and Accountability

Area	Risk If Unclear	Improvement Direction
Sample and allocation	Field team may not know whom to survey	Specify sample, treatment/comparison allocation and geographic distribution.
Reporting line	Potential influence or unclear accountability	Define direct reporting to PKSF and escalation route.
Revisit or replacement	Convenience substitution can bias the sample	Create a respondent tracking and approval protocol.

Area	Risk If Unclear	Improvement Direction
CAPI responsibility	Skills and workload may be underestimated	State whether programming/testing is in scope and adjust qualifications.
QA protocol	Supervision becomes subjective	Define observation, back-checks, GPS/time checks and high-frequency review.
Deliverables	Payment may not correspond to accepted quality	Set deadlines, acceptance criteria and payment milestones.

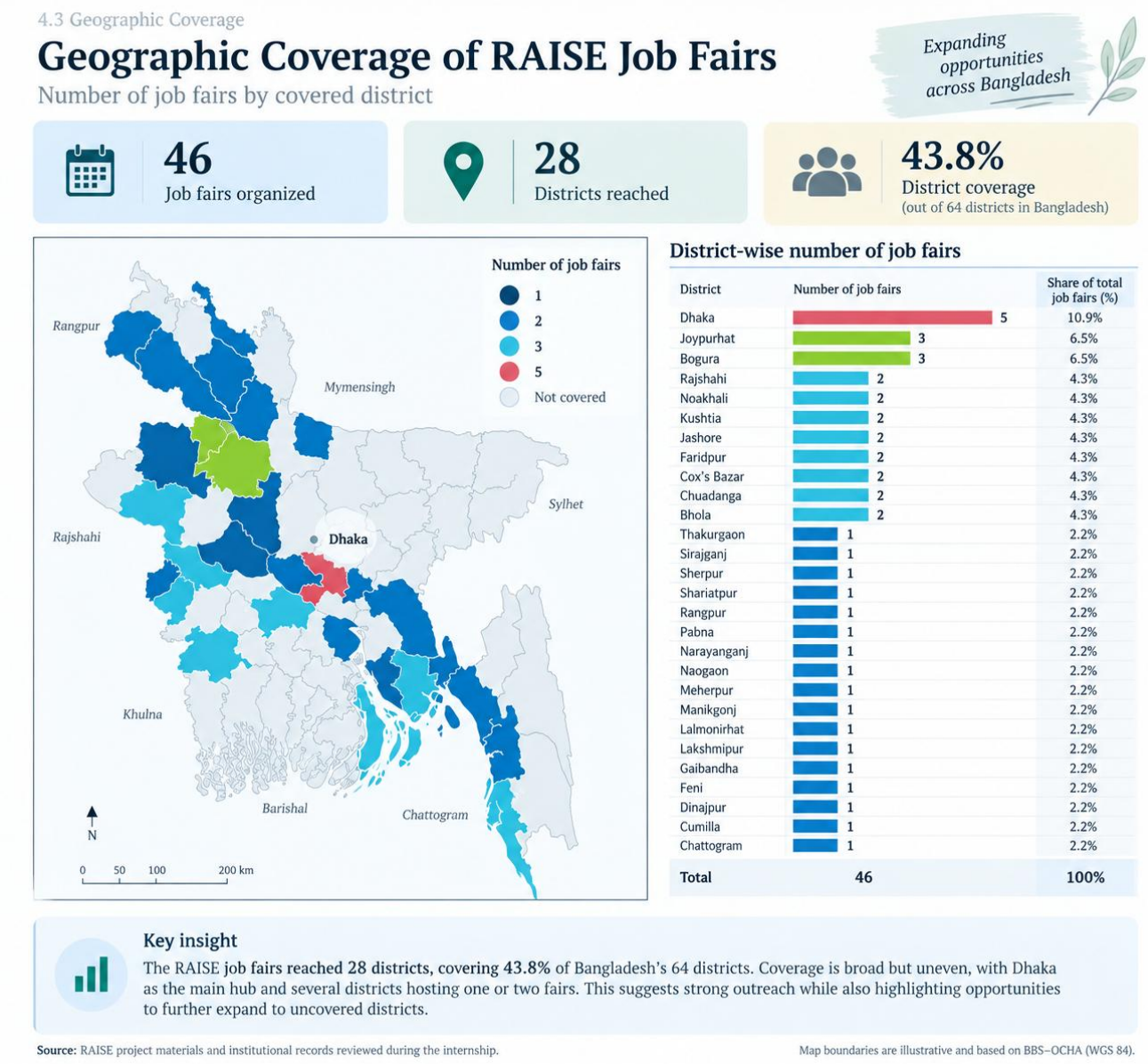
4.2.7 Professional Learning

This assignment taught me to read a ToR as a management instrument. Good ToRs reduce uncertainty before work begins. They protect both the institution and the consultant by making expectations explicit. They also force the commissioning organization to clarify its own methodology. In that sense, drafting a ToR is itself a form of project design.

4.3 Assignment 3: Data Analysis and Analytical Reporting

4.3.1 RAISE Job Fair Analytical Report

One of my most substantial analytical assignments was the preparation of a report on RAISE job fairs using information available through 30 June 2026. The dataset covered 46 job fairs arranged by 50 Partner Organizations, with some jointly organized fairs producing 52 PO-level reporting rows. The analysis covered district reach, employer participation, formal and informal placements, trade alignment and gender-related data limitations.



Geographic coverage of RAISE job fairs - visual used in the analytical work reviewed during the internship.

4.3.2 Main Findings

The job-fair data provided a useful picture of both the scale of the initiative and its employment outcomes. By 30 June 2026, 46 job fairs had been organized with the involvement of 50 Partner Organizations across 28 districts. These fairs brought together 12,525 reported RAISE participants and job seekers, of whom 6,292 were confirmed as having secured employment. The figures indicate that the job fairs were not simply outreach events; they also served as an important mechanism for connecting trained participants with actual employment opportunities.

The placement data also provided an interesting view of where participants were finding employment. Of the confirmed placements, 3,786 (60.2%) were in the formal sector, while 2,506 (39.8%) were in the

informal sector. Employer engagement was also substantial, with the records showing 631 formal-sector and 492 informal-sector employer participation instances.

However, working with these figures also taught me to look beyond the headline numbers. One important issue was the difference between employer participation and unique employers. An employer could participate in more than one job fair, meaning that the 631 formal employer participation instances should not be interpreted as 631 different organizations. The available records separately identified 243 formal organizations, including 81 categorized as renowned formal employers. Recognizing this distinction was important because otherwise the extent of employer engagement could easily be overstated.

This analysis therefore became more than an exercise in presenting totals. It helped me understand the importance of asking what each number actually represents before drawing conclusions from it. It also showed how employment data can be made more useful for management when participation, employer engagement and confirmed employment outcomes are clearly distinguished.

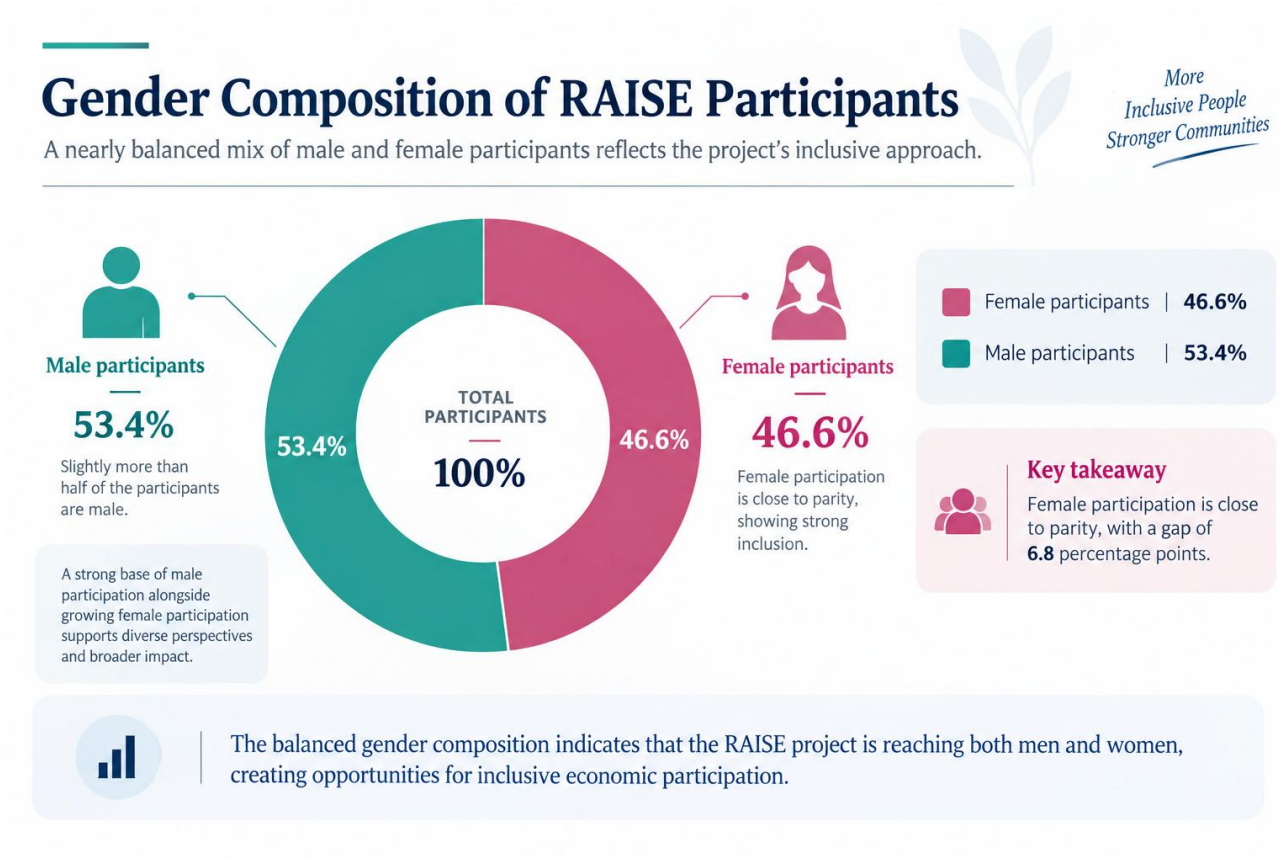


Figure 4.3: Gender Composition of RAISE Job-Fair Participants

Measure	Finding
Job fairs	46
Partner Organizations involved	50
Districts reached	28

Reported RAISE participants/job seekers	12,525
Confirmed job placements	6,292
Formal employer participation instances	631
Informal employer participation instances	492
Formal-sector placements	3,786 (60.2%)
Informal-sector placements	2,506 (39.8%)
Separately listed formal organizations	243, including 81 identified as renowned formal employers

Source: RAISE project materials and institutional records reviewed during the internship

4.3.3 From Descriptive Statistics to Management Questions

The value of the analysis was not limited to producing totals. The data raised management questions. Are job fairs being organized in locations that match the trade profile of graduates? Are employers attending because they have actual vacancies? How many interviews become offers? How many offers become verified placements? Are women and men experiencing different placement outcomes? These questions helped convert the dataset from a reporting archive into a potential management tool.

4.3.4 Gender Disaggregation

The analysis identified a need to record placements separately for women and men in both formal and informal sectors. Without this disaggregation, an apparently strong placement total can conceal unequal access to employment. The lesson extended beyond gender: data systems should capture the dimensions that the project will later need for inclusion analysis.

4.3.5 Recommended Reporting Chain

For future job-fair reporting, I recommended keeping separate counts for unique employers, repeated employer participation, vacancies, interviews, offers and verified placements. This creates a simple employment funnel. It allows management to see not only how many people attended an event, but where the transition from participation to employment is strongest or weakest.

4.3.6 Analytical Discipline

This assignment reinforced three habits. First, never use a number before understanding its denominator. Second, separate unique entities from repeated events. Third, make recommendations that follow directly from the data problem. These habits are transferable to almost every monitoring and evaluation task.

4.4 Assignment 4: Documentation, Communication and Knowledge Products

4.4.1 Why Documentation Matters

Development projects generate large volumes of information, but information becomes institutional knowledge only when it is documented in a usable form. During the internship I worked on newsletters, success stories, a cover story, a World Youth Skills Day talk-show roadmap, meeting minutes and official notes. These assignments required different writing styles but shared one principle: the document had to serve a specific audience.

4.4.2 Newsletter and Success Story Work



A participant story image from the communication materials I worked with during the internship

The newsletter assignments required transforming program information into concise, readable narratives. Success stories demanded particular care. A strong story should show change through a person's experience without turning the participant into a slogan. The revised stories therefore focused on starting circumstances, the intervention received, effort and learning, the transition to work or enterprise, and the practical meaning of the change.

For example, apprenticeship stories in the archive include young people entering trades such as motorcycle servicing and mobile-phone servicing. The most persuasive elements were not promotional adjectives but concrete transitions: leaving uncertainty, completing workplace training, improving competence, securing employment, earning income and contributing to the household.

4.4.3 World Youth Skills Day Roadmap

The World Youth Skills Day roadmap linked PKSF's employment-focused development philosophy with broader questions about Bangladesh's changing labor market. It raised questions about the skills

mismatch, workplace-based learning, employer demand, inclusion of women and youth from char, haor, coastal and hill areas, entrepreneurship, national productivity and future directions for market-responsive skills development.

Working on this document demonstrated the difference between a speech script and a discussion architecture. A good roadmap does not predetermine every answer. It sequences questions so that a conversation moves from the problem, to the intervention, to evidence, to inclusion and finally to future policy directions.

4.4.4 Notesheets and Reimbursement Documentation

The internship archive also includes notesheets and reimbursement-related files for several Partner Organizations. These assignments exposed me to the discipline of official internal documentation. Even when the subject is financial or administrative, the quality of the note affects how easily a reviewer can verify the request, supporting evidence and approval pathway.

4.4.5 Writing for PKSF

Institutional writing at PKSF required a tone that was formal but not inflated. I learned to avoid unnecessary adjectives, make the first paragraph useful, keep project terminology consistent and ensure that recommendations were actionable. This was particularly important because many documents move across technical and managerial audiences.

4.5 Assignment 5: Project Development and the Apprenticeship Learning Centre Concept

4.5.1 From Program Experience to Institutional Model

One of the most forward-looking assignments in my archive is the concept note for a PKSF Apprenticeship Learning Centre initiative. The proposition is to build on high performing Master Craftsperson enterprises and develop a network of recognized workplace learning centres. The idea retains the practical strength of the RAISE apprenticeship model while adding stronger centre identity, quality assurance, assessment, certification, digital records and employment follow-up.

4.5.2 Why the Concept Is Significant for Skills Development and Employment

Bangladesh has many workers who are experienced but not formally recognized. They can repair, build, produce and serve, yet may lack a portable credential that communicates competence. At the same time, many young people need affordable entry routes into work. Workplace learning can address both sides of this problem if the quality of training and assessment can be made consistent.

4.5.3 Design Questions

Design Dimension	Key Question
Accreditation	What minimum criteria should an enterprise and MCP meet to become a recognized learning centre?
Quality assurance	How will PKSF or designated partners monitor training quality, safety and learner experience?
Assessment	Who assesses competence and against what standards?
Certification	How can recognition become credible to employers, customers and other institutions?
Digital records	How will enrolment, attendance, assessment and employment outcomes be tracked?
Sustainability	What financing and incentive model keeps centres active after project support declines?
Inclusion	How will women and youth from underserved locations access trades and centres safely?
Employer linkage	How will training choices remain connected to changing labour-market demand?

4.5.4 My Learning from Concept Development

Concept development requires a different mindset from report writing. A report explains what has happened; a concept note must make a credible case for what could happen. It therefore needs both imagination and constraints. The Learning Centre work taught me to ask whether an idea has a clear value proposition, operating unit, quality mechanism, incentive structure, data system and pathway to scale.

4.5.5 Scaling Without Losing Quality

The most important strategic tension in a large learning-centre network is scale versus quality. A thousand centres would create reach, but reach alone is not the objective. The system would need minimum standards, periodic verification, trainer development, learner feedback, assessment integrity and performance-based renewal. This is a broader lesson for development programs: scaling an intervention means scaling its quality-assurance system at the same time.

Section 5: Additional Professional Exposure with Innovation Team

5.1 How the Additional Opportunity Developed

My formal internship placement was with the RAISE Project, and that remained the main foundation of my three-month learning. As the placement progressed, however, the quality and progression of my work in RAISE - particularly in research, analytical review, documentation and concept development - led to an additional opportunity. Because I was consistently curious about how PKSF works beyond one project and wanted to understand how new ideas are developed institutionally, I was invited to contribute to the Innovation Team under CORE PKSF. I regarded this as a significant extension of my internship rather than another RAISE assignment. It placed me in a different working environment, where the task was not to implement an established project component but to help think through ideas that were still fluid, open to consultation and being shaped for possible future action.

5.2 Developing the Micro-enterprise Promotional Centre Concept

One of the first substantial pieces of work under this additional exposure was the development and refinement of the concept note for the Micro-enterprise Promotional Centre (MPC). I reviewed earlier feasibility materials and then worked on shaping the newer concept around a broader question: how could PKSF-supported microenterprises receive stronger market visibility, market linkage and promotional support in a way that is practical for producers, Partner Organizations and potential market partners? The work required me to think beyond a physical sales or display centre. I had to consider the relationship between product selection, quality, customer demand, supply reliability, retail channels, e-commerce, logistics and the possible institutional role of PKSF. Developing the concept note was therefore not simply a writing exercise; it was an attempt to translate a broad idea into a structure that could be discussed, tested and improved.

5.3 Stakeholder Consultation: Testing the Concept with the Market

The concept was then taken into a stakeholder consultation so that it could be tested against practical market experience. The meeting brought together representatives from organizations including MBRELLA Ltd., Oritri Bangladesh, Cococraft Chocolate, Bangladesh Blind Mission, Yellow Clothing Ltd., Agora Limited, Direct Fresh Ltd., Enroute, Daraz, DUFA Mart and Gootipa, along with PKSF colleagues. Working with the Innovation Team and under the guidance of senior management, including DMD-2, I was able to observe how a concept changes when people from retail, e-commerce, branding, operations and social enterprise begin asking practical questions. The discussion covered product selection, quality, pricing, supply consistency, merchandising, customer expectations, logistics, e-commerce and possible operating arrangements. I also prepared the meeting minutes, which required me to convert a wide-ranging discussion into a clear record of the issues, suggestions and follow-up points that were relevant for the next stage of thinking.

5.4 Site and Implementation Thinking

The site-related discussions added another practical layer to the concept. A model can appear convincing in a concept note and still face basic operational constraints once a physical location is considered. Questions around access, lifts, entrances, circulation, display areas, storage, customer movement and phased use of space showed me why implementation thinking has to begin early. This part of the work helped me connect the strategic idea of MPC with the physical and operational details that would determine whether visitors, producers and staff could actually use the space effectively.

5.5 Business Model and Institutional Role

As the discussions progressed, it became clear that MPC could not be designed around a location alone. It needed a workable business and institutional logic. I learned to ask who the primary customer would be, how products would be selected, what standards would apply, how POs and producers would participate, how inventory and quality would be managed, how physical and digital channels would connect, and what role PKSF should realistically play. An important part of this thinking was recognizing that PKSF does not need to perform every market function itself. In many cases, POs and specialized market actors are better placed to carry out operational activities, while PKSF can help create an enabling environment through coordination, policy facilitation, process support, technical guidance and, where appropriate, financial support.

5.6 Consultation with Partner Organizations on a Digital Platform

A further milestone came on 9 September 2026, when a consultation was held with 42 Partner Organizations on the emerging idea of a digital platform. The meeting was chaired by the Managing Director of PKSF. At the beginning, M360ICT presented an initial technological perspective to help participants visualize how such a platform might work and how PKSF could support a wider digital market-linkage ecosystem. The discussion was deliberately exploratory rather than final. The Managing Director emphasized why digital market access is likely to become increasingly important and invited the POs to consider whether they would be willing to engage seriously with the initiative. This was important because participation would require substantial commitment, operational effort and ownership from the POs themselves. The discussion also reinforced a principle that became central to my understanding of CORE PKSF's role: many activities would ultimately be carried out by POs and other specialized stakeholders, while PKSF could facilitate the process by reducing institutional barriers, making relevant policies and procedures more enabling, coordinating actors, expediting decisions and considering financial support where appropriate. At this stage, the model remained fluid and under discussion, which made the consultation valuable precisely because it allowed the plan to be shaped before commitments were fixed.

The wider innovation work also connected market access with the financing needs of growth-oriented microenterprises. I reviewed and contributed to concept discussions on situations such as seasonal procurement, machinery investment, technology adoption and business expansion. This led to consideration of financing features such as flexible working-capital repayment, longer-tenure asset finance, risk-sharing approaches, guarantees and insurance-linked mechanisms. The important lesson for

me was not to begin with a financial product and then search for a user; it was to begin with the business problem and ask what financing structure could realistically fit the enterprise's cash flow, risk and investment horizon.

Consultation with Partner Organizations added the implementation perspective. POs have to consider liquidity, appraisal capacity, portfolio risk, operational cost and client behaviour. An idea that looks attractive from the entrepreneur's perspective can still be difficult to deliver institutionally. This helped me understand why innovation needs co-design: the organizations expected to implement a model must have a meaningful role in shaping it.

5.7 Financing, Market Linkage and E-commerce

Another connected stream concerned how PKSF-supported microenterprises could reach larger and more premium markets. The work covered the practical chain from product-category selection and sourcing to quality control, packaging, barcoding, warehousing, distribution, merchandising and vendor management. This showed me that market linkage is not a single introduction between a producer and a retailer. It is a system of capabilities and relationships that must work consistently if a microenterprise is to remain in a larger market.

The discussions also showed how PKSF can support microenterprises beyond finance through capacity development, technology, product development, certification, coordination and access to networks. This perspective connected directly with both the MPC concept and the digital-platform discussion. The emerging idea was not simply to create another sales channel, but to explore how PKSF, POs, technology providers, retailers and other market actors could contribute different parts of a wider market-linkage ecosystem.

5.8 Digital Commerce and Technology-Enabled Market Access

I also worked around the emerging digital-commerce concept in which entrepreneurs and POs could potentially connect to shared technology, market access, fulfilment and delivery arrangements. The thinking included possibilities such as individual online stores, a central marketplace, inventory and order management, fulfilment support, delivery integration and financial reporting. These ideas were not presented as a finalized model; they were part of an evolving discussion that needed further consultation, feasibility assessment and commitment from the organizations that would eventually use and operate the system.

My main learning was the difference between putting products online and building a functioning digital-commerce system. A website alone does not solve inventory, settlement, returns, customer service, delivery, traceability, promotion, data security or entrepreneur capacity. The 9 September discussion made this even clearer: technology can enable the platform, but long-term viability depends on ownership, operating discipline and the willingness of POs and other stakeholders to contribute sustained effort.

Question	Why It Matters
Who is the primary customer?	Determines product mix, pricing, communication and location strategy.
What is PKSF's role?	Clarifies whether PKSF operates, facilitates, licenses, partners or outsources.
How are products selected?	Affects quality, fairness, inventory and brand identity.
How are POs and producers incentivized?	Determines supply reliability and ownership of the model.
How is commercial discipline maintained?	A promotional centre must still manage margins, stock, customer service and performance.
How does e-commerce connect?	Digital channels can extend reach but require content, logistics, payment and customer-service systems.
What should be piloted first?	A phased model reduces risk and generates evidence before full-scale investment.

5.9 My Contribution and the Magnitude of the Work

The magnitude of this additional work was much broader than a single document. My contribution included developing and refining the MPC concept note; reviewing earlier feasibility and market-linkage materials; preparing planning and presentation inputs; participating in stakeholder and site-oriented discussions; supporting consultation with retailers, e-commerce actors and Partner Organizations; preparing meeting minutes; and contributing to the thinking around financing, market linkage and a possible digital platform. The work required me to move repeatedly between research, writing, stakeholder inputs and implementation questions. I was not working alone - these were collaborative institutional processes led by senior management and the Innovation Team - but I was trusted to contribute substantive pieces of work that could be used in those discussions. For me, that trust was one of the clearest signs of how my role had progressed during the internship.

5.10 What This Additional Exposure Taught Me

This additional exposure taught me that institutional innovation is rarely a straight line. A concept note creates a starting point; stakeholder consultation tests assumptions; site discussions reveal operational constraints; technology presentations make possibilities more visible; and PO consultations show what level of ownership and effort implementation would actually require. Because the MPC and digital-platform ideas were still at a discussion stage, I also learned the importance of not presenting an evolving concept as if every decision had already been made. The strongest contribution at this stage was to ask better questions, document feedback carefully, keep the model open to evidence and help connect the different pieces into a more practical direction.

Section 6: Inner Learnings and Professional Competency Development

The most important part of this internship was not only what I produced, but what I absorbed from being inside PKSF and the RAISE Project. These are the lessons I would describe as my inner learnings: the habits, values and ways of working that are less visible than formal outputs but shape how a strong development institution performs.

6.1 Inner Learning from the RAISE Team: Coordination with Full Spirit

One of the first things I noticed in RAISE was the level of coordination among colleagues. Team members worked across different responsibilities, yet there was a shared sense that the project outcome belonged to everyone. Questions were discussed, documents moved back and forth for review, and people stepped into one another's work when necessary to keep progress moving. The atmosphere was energetic without being careless. I came to understand this as working with full spirit: taking ownership of the project beyond the boundary of an individual job description.

For me, this was an important management lesson. Coordination is not created only by meetings or reporting lines. It is created when people are willing to share information, respond to one another, respect different technical roles and keep the common objective visible. I learned that a strong team culture can reduce delays, improve document quality and make difficult workloads feel manageable.

6.2 Inner Learning from the Project Coordinator's Leadership

Working under the supervision of the Project Coordinator gave me a practical example of how leadership operates in a large project. The role requires attention to both the big picture and the detail: strategy, donor commitments, field implementation, partner coordination, quality, timelines and institutional communication all meet at the same point. My learning was that senior leadership is not only about giving direction. It is about creating clarity, asking the right questions, encouraging quality and maintaining momentum across a team.

6.3 Inner Learning from PKSF: Development through Institutions, Not Isolated Activities

My understanding of core PKSF also became much deeper. PKSF frames its mission around decent employment together with appropriate financial, risk-mitigation and capacity enhancement services. During the internship I saw how these ideas connect. Finance was rarely treated as enough on its own; training, technology, market access, product development, risk management and institutional capacity repeatedly entered the same conversation.

The Partner Organization model reinforced this learning. PKSF does not attempt to replace local institutions; it works through them, strengthens them and creates common standards while allowing local reach. The POPI visit made this especially tangible. I learned that sustainable development is often less about one organization doing everything and more about building an ecosystem in which different institutions can perform complementary roles.

6.4 Inner Learning from the PO Consultation: Listen Before Designing

Attending the Partner Organization consultation on financing for microenterprises was a strong reminder that the people closest to implementation should be part of the design process. A central team may identify a financing gap, but POs understand borrower behavior, cash-flow realities, appraisal limitations and portfolio risk from daily practice. I learned that consultation is not a ceremonial step after a concept has already been decided. Done well, it is part of the analytical process itself.

6.5 Inner Learning from Innovation Work: Ideas Need Operational Discipline

The additional work with the CORE PKSF Innovation Team taught me to be enthusiastic about ideas without becoming attached to them too early. MPC, retailer linkages, alternative finance and digital commerce all appeared promising at concept stage, but each became stronger when tested against operational questions and stakeholder feedback. I learned that innovation requires both imagination and restraint: ideas need room to evolve, and decisions should follow evidence, feasibility and the willingness of implementing partners to take ownership.

6.6 Inner Learning from the Questionnaire Pilot: Respect the Respondent

Trying the Bangla intake questions during the POPI visit taught me something that I could not have learned from editing the questionnaire on a computer: the respondent is not a data point. The interview has a rhythm, a relationship and a burden. Questions should be necessary, understandable and respectful. This experience strengthened my belief that good M&E combines technical rigor with empathy.

6.7 Inner Learning about Professionalism

I also learned that professionalism inside PKSF is expressed in small habits: checking a figure before forwarding it, using the correct version of a document, acknowledging the responsible unit, keeping official language measured, and following through on comments. These habits may not appear in a project logframe, but they directly affect institutional trust.

6.8 Inner Learning I Will Carry Forward

The lesson I will carry most strongly is that a good development professional must be able to move between people, systems and evidence. One has to listen to field reality, understand institutional constraints, analyze data carefully, write clearly and still keep the human purpose of the project in view. The RAISE team and core PKSF environment made that combination visible to me in practice.

6.9 Analytical Thinking

The internship strengthened my ability to move from information to a structured question. In questionnaire work, the question was whether an indicator could actually be measured. In job-fair analysis, it was whether categories and denominators were comparable. In concept development, it was whether the proposed operating model could work. This habit of defining the analytical question before writing the answer is one of the most important gains from the placement.

6.10 Monitoring and Evaluation

I developed a more practical understanding of M&E as a system that begins with definitions and data collection, not with dashboards. I learned to consider respondent identifiers, timing, response coding, skip logic, verification, disaggregation, data types and field supervision as integral parts of monitoring quality.

6.11 Research and Methodological Review

Reviewing baseline-survey ToRs improved my ability to identify operational implications of research design. Sampling, comparison groups, informed consent, CAPI, back-checks, replacement protocols and supervisor independence are not merely methodological details; they determine whether the final dataset can support credible analysis.

6.12 Professional Writing

The range of documents improved my ability to change register without losing clarity. A notesheet requires economy and traceability. A newsletter needs accessible language. A ToR needs precision. A meeting minute needs neutral synthesis. A concept note needs a persuasive but realistic logic. Learning to recognize these differences made my writing more purposeful.

6.13 Stakeholder Communication

The CORE PKSF Innovation Team work strengthened my appreciation for stakeholder knowledge. Retailers, e-commerce actors, POs, technology providers and field-level implementers often see constraints that are invisible in central documents. The stakeholder consultations showed me that effective project and platform development depends on listening before finalizing a model, documenting different perspectives carefully and distinguishing between what PKSF can facilitate and what implementing partners must own.

6.14 Institutional Judgement

Perhaps the most mature form of learning was knowing when not to overstate. A professional report should distinguish between a project result and an intern's contribution, between an observed pattern and a causal conclusion, and between a promising concept and an approved institutional decision. This discipline protects credibility.

6.15 Competency Self-Assessment

Competency	Before Internship	After Internship
Questionnaire design	General familiarity	Able to review longitudinal logic, coding, data types, sensitive questions and QA needs.
Analytical reporting	Experienced in reporting	Stronger denominator discipline and distinction between events, entities and outcomes.
ToR review	General project-management experience	More confident in linking research design to field responsibilities and acceptance criteria.
Institutional writing	Strong professional writing base	Improved adaptation to PKSF notes, minutes, newsletters and technical briefs.
Concept development	Previous concept-note experience	Stronger focus on operating model, incentives, quality assurance and phased implementation.
Development finance context	Limited exposure to PKSF systems	Better understanding of PO-based delivery and the link between finance and capacity enhancement.

Section 7: Limitations and Recommendations

7.1 Limitations encountered

7.1.1 Working with evolving documents

Several assignments were iterative. Questionnaires, ToRs and concept notes changed as comments were incorporated. The challenge was to distinguish the latest substantive decision from older wording and to avoid reintroducing issues that had already been resolved.

7.1.2 Data inconsistency

Analytical work sometimes required reconciling labels or totals produced for different reporting purposes. The job-fair work was a clear example: employer participation and unique employer counts needed separate treatment. Such inconsistencies are common in large programmes and should be addressed through data dictionaries and reporting protocols.

7.1.3 Balancing detail and usability

Technical review can easily become too detailed. A document may identify every possible risk and still be difficult for the responsible team to use. I learned to prioritize issues by consequence: what must be corrected before field use, what should be improved, and what can remain as a future enhancement.

7.1.4 Learning a new institutional environment quickly

PKSF has its own terminology, approval pathways, project structures and document conventions. Becoming useful required learning these quickly. Reading existing materials before proposing changes was essential.

7.2 Recommendations for RAISE data and knowledge systems

1. Maintain a single data dictionary for YME intake, monitoring and exit instruments, including variable name, definition, response codes, valid range, source and form applicability.

2. Use a stable participant identifier across the full monitoring cycle and document rules for cases where PO member IDs change.

3. Separate unique entities, participation events and outcomes in all employment-facilitation reporting.

4. Build gender and other inclusion disaggregation into source forms rather than attempting to reconstruct it during reporting.

5. Develop a standard field-quality dashboard using interview duration, GPS, missingness, outliers, back-check status and supervisor verification.

6. Maintain version control for questionnaires, ToRs and reporting templates so field teams can identify the currently approved instrument.

7. Create a structured repository of project learning products, analytical reports, case studies, implementation notes and lessons, so evidence is reusable across teams.

7.3 Recommendations for internship design

1. Encourage interns to work through assignment-based learning rather than limiting the entire placement to one narrowly defined research question. In my case, working across monitoring, analysis, documentation, field exposure and concept development helped me understand how different parts of a project connect with one another.

2. Create more space for interns and junior professionals to raise new ideas respectfully, even when those ideas do not follow the usual way of doing things. Established procedures are important, but a learning environment becomes stronger when people can question, suggest and test alternatives without feeling that a different idea will automatically be resisted.

3. Where possible, design the internship so that it includes at least one substantial analytical assignment, one field-oriented assignment and one communication or documentation assignment. This combination helps an intern understand both the technical and human sides of project work.

4. Hold a short midpoint learning discussion so the intern and the relevant mentors can review what has been learned, identify gaps and adjust the remaining assignments. This does not need to be a formal evaluation; a focused conversation can make the second half of the placement much more purposeful.

5. Ask interns to maintain a simple evidence-based work log and arrange occasional joint check-ins with the supervisor and colleagues who are assigning specific work. This would help connect individual assignments with the overall learning objective and make it easier to reflect on progress at the end of the internship.

6. Conclude the internship with a presentation to the project team so the intern can bring the different assignments together, explain the learning in their own words and receive feedback from the people they worked with.

7.4 My Reflection

The internship did not change my view of project management by replacing what I already knew; it deepened it. My previous professional experience had taught me to manage plans, stakeholders, reports and donor requirements. PKSF added a different perspective: the operational depth required when a program works through a large partner network and must connect finance, skills, enterprise development, monitoring and field implementation.

A further reflection concerns organizational culture. The efficiency of RAISE did not appear to come from one person working in isolation; it came from coordination, responsiveness and a collective willingness to complete the work. Seeing this repeatedly made teamwork feel less like a soft skill and more like project infrastructure. It is something I want to reproduce in any team I lead in the future.

Core PKSF also changed how I think about development institutions. Its role is not limited to financing. Across the materials and meetings, I worked with, I repeatedly saw finance connected with capacity, risk, technology, market access and institutional strengthening. This integrated perspective is one of the deepest learnings I am taking from the internship.

I also became more comfortable working with incomplete problems. Many professional assignments do not arrive with a perfect brief. The task is to understand the intended decision, identify what is missing, make the problem more structured and produce something that moves the work forward. That is a form of professional judgement that cannot be learned from templates alone.

Section 8: Concluding Remarks

My three months with the RAISE Project at PKSF provided an unusually broad learning experience. I worked with monitoring instruments, research ToRs, analytical datasets, official documentation, communication products, concept notes and emerging innovation initiatives. I also visited POPI at Ashkona, observed the work of a Partner Organization, tried the Bangla intake questionnaire in a field setting, and participated in consultations with Partner Organizations and market actors. The variety of assignments initially appeared to represent different areas of work, but by the end of the internship their connection was clear: all of them contribute to the quality of project decisions.

The experience gave me a deeper appreciation of RAISE as more than a collection of training and financing activities. Its central logic is economic inclusion. Young people need skills that connect to real work; micro-entrepreneurs need finance that is connected to business capability; and both need systems that follow what happens after support is provided. PKSF's Partner Organization model gives this logic local reach, while the PMU provides the standards, coordination and monitoring needed to operate at scale.

Professionally, the internship strengthened my analytical discipline. I learned to ask what a number means before using it, what a question will measure before adding it to a form, what a ToR must clarify before a consultant enters the field, and what an innovation must operationalize before it can be scaled. I also learned that good institutional writing is not ornamental. It is part of management.

I leave the internship with a stronger understanding of how development institutions convert broad objectives - employment, entrepreneurship, inclusion and poverty reduction into operational systems. I also leave with respect for the less visible work behind project delivery: data definitions, forms, notes, reviews, meeting records, follow-up mechanisms and repeated revisions. These are the structures that allow a large programme to learn from implementation rather than merely record activity.

For me, the most important outcome of the internship is therefore not a single document. It is a more integrated way of thinking about projects: design with implementation in mind, collect data with analysis in mind, communicate evidence with the audience in mind, and scale only with quality and accountability in mind.

References and Institutional Materials Consulted

1. PKSF, Recovery and Advancement of Informal Sector Employment (RAISE) - official project webpage and project management information.

2. RAISE, YME Profile Form (Intake Form), six-month Monitoring Form, and Loan Period End (Exit) Form - working versions reviewed during internship.

3. RAISE, YME Intake Questionnaire - annotated technical review prepared during internship.

4. RAISE, Terms of Reference for Enumerators, YME Baseline Survey - draft, reviewed and tracked-change versions.

5. RAISE, Terms of Reference for Field Supervisor, YME Baseline Survey - draft, reviewed and tracked-change versions.

6. RAISE, Report on RAISE Job Fair: Formal and Informal Sector Employment, Gender Inclusion, District Coverage and Trade Alignment, progress through 30 June 2026.

7. RAISE, Newsletter and success-story drafts reviewed during the internship period.

8. PKSF, World Youth Skills Day 2026 Talk Show Roadmap.

9. PKSF, Concept Note: PKSF Apprenticeship Learning Centre Initiative.

10. PKSF, Sales and Display Center Feasibility Report.

11. Innovation Team. MPC concept-development materials, stakeholder consultation records and meeting minutes, including the market-linkage/e-commerce consultation of 6 September 2026 and digital-platform consultation materials used during the internship.

13. PKSF, Rethinking Finance for Microenterprises: Exploring New Financing Approaches for Growth-Oriented MEs - consultation material for selected Partner Organizations, 9 September 2026.

14. PKSF. Market linkage consultation materials for retailers and e-commerce institutions, including PKSF institutional context, microenterprise market-access pathways and retailer backward-integration processes.

15. PKSF x M360ICT. Digital Commerce Network: Individual E-Commerce Stores & Central Fulfillment Ecosystem - strategic collaboration proposal reviewed during innovation-related work.

16. Field learning visit to POPI, Ashkona, including observation of PO operations and informal piloting of selected Bangla YME intake questions.

Annexes: Evidence of Work

The annexes present selected working documents and outputs from my three-month internship at PKSF and provide supporting evidence for the assignments, responsibilities and professional contributions discussed throughout this report. They reflect the range of work I was involved in, from monitoring and questionnaire development, research related review and analytical reporting to communication materials, project development and the additional work undertaken with the Innovation Team.

These materials are included to provide a clearer view of how my internship learning was translated into actual professional work. Some of the documents were prepared by me, while others were reviewed, revised or developed through collaborative processes in which I contributed as part of the relevant team. They therefore represent not only the outputs produced during the internship, but also the practical processes through which I learned to work with institutional requirements, technical information, feedback and evolving project needs.

The annexes are organized according to the major areas of work discussed in the report, allowing the supporting materials to be read alongside the corresponding assignments and reflections in the main sections. Together, they provide a practical record of the scope and progression of my work during the internship.

Annex A: Monitoring and Questionnaire Development

A.1 Initial Review of YME Intake Bangla Questionnaire

RAISE/YME Intake Questionnaire - Annotated Review

Original Bengali questionnaire reproduced with side-by-side technical review notes, risk comments, and improvement directions.

● CRITICAL	● HIGH	● MEDIUM	● STRUCTURAL/QC
Major ethics/data-risk problem	Strong design flaw	Needs improvement	Format/control issue

Priority Corrections Before Field Use

Severity	Core flaw	Required correction
CRITICAL	No informed consent/privacy section before collecting NID, disability, ethnic identity, mobile and financial data.	Insert consent, confidentiality, voluntary participation, refusal rights, data-use and data-security statement before Question 1.
CRITICAL	Financial module treats loan as income and mixes loan repayment with variable cost.	Separate income, borrowing, operating cost, and repayment. Use a structured calculation table.
CRITICAL	No enumerator/supervisor audit trail, interview status, GPS *(i.e Kobo can track location)*, or start/end time.	Add field control module to support quality assurance and fraud detection.
HIGH	Weak or missing skip logic across key modules.	Add explicit skip instructions beside every conditional question.
HIGH	Business sector/type, worker definitions and gender analysis are not analysis-ready.	Use coded sector lists, worker matrices, ownership/control questions, and gender-disaggregated labour variables.
HIGH	Many sensitive and analytical variables lack codes, validation ranges, and missing-value categories.	Add codebook, validation rules, and codes for Don't know/Refused/Not applicable *(useful for the future planned research work as well).*

Annotated Questionnaire: Original Text & Review Notes

Instruction: Red circles in the left column identify the exact question/section being criticized. The right column explains the flaw, risk, and required improvement.

Original questionnaire text	review note / required correction
● RAISE প্রকল্প: ক্ষুদ্র উদ্যোক্তা (YME) তথ্য সংগ্রহ প্রশ্নমালা	● **ISSUE 01 | STRUCTURAL** **Problem:** No version number, approval date, survey mode, or document-control information is visible on the title page. **Risk:** Field teams may use different versions; later analysis cannot prove which version generated the data. **Improve:** Add Version No., approval authority, date, survey round, target respondent, and document owner.
● **ক. প্রতিষ্ঠান ও সাক্ষাৎকার সংক্রান্ত তথ্য**	● **ISSUE 02 | CRITICAL** **Problem:** Administrative section is too thin. Enumerator, supervisor, interview status, start/end time, GPS/location verification, and data-check fields are missing. **Risk:** Weak audit trail; fake/partial interviews and field quality problems will be hard to detect. **Improve:** Add enumerator code, supervisor code, start/end time, interview status, GPS, data source, and supervisor verification fields.
● ১। অংশীদার সংস্থার (PO) নাম	● **ISSUE 03 | MEDIUM** **Problem:** PO name has no code field. **Risk:** Same organization may be written in multiple ways, creating messy data. **Improve:** Use PO code & PO name; preload dropdown or coded list (if digital- before deploying the questionnaire).
২। শাখার নাম	
● ৩। তথ্য সংগ্রহের তারিখ	● **ISSUE 04 | HIGH** **Problem:** Date format is not specified. **Risk:** DD/MM/YYYY vs MM/DD/YYYY or Bangla date formats may create cleaning errors. **Improve:** Specify one format: DD/MM/YYYY; include automatic timestamp if digital.
● **খ. ঋণগ্রহীতা/সদস্যের পরিচিতি**	● **ISSUE 05 | CRITICAL** **Problem:** Sensitive identifiers are collected before any consent/confidentiality statement. **Risk:** This creates privacy, ethical, and compliance risk, especially with NID, birth registration, mobile and finance data. **Improve:** Insert informed consent and data protection statement before this section. Record consent outcome before collecting IDs.

Original questionnaire text	review note / required correction
● ৪। গ্রাহক/সুবিধাভোগী আইডি নম্বর (PO সফটওয়্যার অনুযায়ী)	● **ISSUE 06 | HIGH** **Problem:** Borrower/member IDs have no verification source or duplicate-check instruction. **Risk:** Duplicate or wrong IDs can contaminate the project database. **Improve:** Add source: PO MIS/loan file/NID; require exact match and duplicate validation.
৫। ইউনিক RAISE YME আইডি	
৬। ঋণগ্রহীতার পূর্ণ নাম (জাতীয় পরিচয়পত্র/জন্মনিবন্ধন অনুযায়ী)	
● ৭ক। জাতীয় পরিচয়পত্র (NID) নম্বর	● **ISSUE 07 | CRITICAL** **Problem:** NID collection has no purpose limitation or data minimization instruction. **Risk:** Unnecessary exposure of personally identifiable data and high confidentiality risk. **Improve:** We can collect only if mandatory; mask where possible; add secure storage rules and access controls.
● ৭খ। জন্ম নিবন্ধন নম্বর	● **ISSUE 08 | HIGH** **Problem:** No skip logic between NID and birth registration. **Risk:** Enumerators may collect both unnecessarily or leave both blank. **Improve:** Use: If NID available, skip birth registration unless project rule requires it; otherwise collect birth registration.
● **গ. ব্যক্তিগত তথ্য**	● **ISSUE 09 | HIGH** **Problem:** Demographic module lacks standard response codes and validation rules. **Risk:** Data entry will vary across enumerators and branches. **Improve:** Add codebook values, allowable ranges, and missing value codes: Don't know/Refused/Not applicable.
● ৮। লিঙ্গ	● **ISSUE 10 | MEDIUM** **Problem:** Gender options are present, but no code and no privacy sensitive handling instruction. **Risk:** Sensitive responses may be mishandled; analysis may be inconsistent. **Improve:** Use coded options and add instruction: ask respectfully; do not assume from appearance.
• পুরুষ	
• নারী	
• তৃতীয় লিঙ্গ	

Original questionnaire text	review note / required correction
● ৯। বয়স (পূর্ণ বছর)	● **ISSUE 11 | HIGH** **Problem:** Age has no validation range and no YME eligibility check. **Risk:** Underage/ineligible or incorrectly aged respondents may enter the dataset. **Improve:** Add age range validation (a lot of people might not know the age; range gives some sort of comfort) and automatic eligibility flag based on project definition of youth/YME.
● ১০। সর্বোচ্চ শিক্ষাগত যোগ্যতা	● **ISSUE 12 | MEDIUM** **Problem:** Education list is long but not coded; categories mix grade, exam, and technical/degree levels. **Risk:** Difficult to analyze and easy to misclassify. **Improve:** Add numeric codes; separate general, madrasa, vocational or technical, graduate and post-graduate categories visibly.
• কোনো শ্রেণি পাস করেননি/প্রাক-প্রাথমিক	
১ম শ্রেণি	
২য় শ্রেণি	
৩য় শ্রেণি	
৪র্থ শ্রেণি	
৫ম শ্রেণি	
৬ষ্ঠ শ্রেণি	
৭ম শ্রেণি	
৮ম শ্রেণি/JSC বা সমমান	
৯ম শ্রেণি	
• SSC বা সমমান	
• HSC বা সমমান	

Original questionnaire text	review note / required correction
• কারিগরি শিক্ষা/স্নাতক	
• স্নাতকোত্তর বা তার বেশি	
● ১১। ক্ষুদ্র নৃ-গোষ্ঠীর সদস্য কি না	● **ISSUE 13 | HIGH** **Problem:** Ethnic identity is sensitive but no consent/protection instruction is given. **Risk:** Potential underreporting, discomfort, and ethical risk. **Improve:** Add “prefer not to answer”; explain why it is asked; keep data confidential and use coded responses.
● ১২। কোনো ধরনের প্রতিবন্ধিতা আছে কি না	● **ISSUE 14 | HIGH** **Problem:** Disability is asked as a broad yes/no label. **Risk:** Stigma may cause underreporting; functional difficulty will not be measured accurately. **Improve:** We can Use Washington Group style functional difficulty questions: seeing, hearing, walking, remembering, self-care, communication, other.
● ১৩। প্রধান পেশা	● **ISSUE 15 | HIGH** **Problem:** Occupation options mix ownership, employment status, sector, student status, armed forces, and household role. **Risk:** A respondent can fit multiple categories; analysis will be weak. **Improve:** Separate “main activity”, “employment status”, and “role in this business”. Replace gendered wording such as গৃহিণী with neutral unpaid household work if needed.
• এই ব্যবসার প্রধান মালিক	
• অন্য ব্যবসার প্রধান মালিক	
• এই ব্যবসায় বেতনভুক্ত/মজুরিভিত্তিক কর্মী	
• অন্য কোথাও বেতনভুক্ত/মজুরিভিত্তিক কর্মী	
• সেনাবাহিনী/পুলিশ	
• শিক্ষার্থী	
• গৃহিণী	

Original questionnaire text	review note / required correction
• অন্যান্য (উল্লেখ করুন)	
● **ঘ. ঠিকানা ও অবস্থান**	● **ISSUE 16 | HIGH** **Problem:** Address section has no geocode/ postal code, urban/rural classification, or official administrative code. **Risk:** Later mapping, branch targeting, and geographic analysis will be weak. **Improve:** Add division/district/upazila/union codes and GPS/landmark field where feasible.
• বর্তমান ঠিকানা	
১৪ক। বিভাগ	
১৪খ। জেলা	
১৪গ। উপজেলা/থানা	
১৪ঘ। ইউনিয়ন/পৌরসভা/সিটি কর্পোরেশন	
১৪ঙ। গ্রাম/মহল্লা/ওয়ার্ড/রাস্তা	
● ১৪চ। বর্তমান ঠিকানায় কতদিন ধরে বসবাস করছেন?	● **ISSUE 17 | MEDIUM** **Problem:** Residence duration asks year/month but no numeric format or range instruction. **Risk:** Entries may be written as text, mixed units, or unrealistic values. **Improve:** Use two numeric boxes: Years __ Months __; validate months 0-11.
• বছর	
• মাস	
• স্থায়ী ঠিকানা	
● ১৫। বর্তমান ঠিকানা ও স্থায়ী ঠিকানা কি একই?	● **ISSUE 18 | HIGH** **Problem:** Permanent-address skip logic exists, but the form does not show a clean coded skip table. **Risk:** Enumerators may still fill unnecessary fields or miss permanent address when needed. **Improve:** Use: 1=Yes -> skip to contact section; 2=No -> complete 15a-15e.

Original questionnaire text	review note / required correction
• হ্যাঁ	
• না	
• (না হলে ১৫ক-১৫ঙ পূরণ করতে হবে)	
১৫ক। বিভাগ	
১৫খ। জেলা	
১৫গ। উপজেলা/থানা	
১৫ঘ। ইউনিয়ন/পৌরসভা/সিটি কর্পোরেশন	
১৫ঙ। গ্রাম/মহল্লা/ওয়ার্ড/রাস্তা	
● ঙ. যোগাযোগের তথ্য	**● ISSUE 19 | CRITICAL** **Problem:** Alternative contact person information is collected without consent, relationship, or purpose statement. **Risk:** Privacy risk for third party; difficult to justify or verify contact use. **Improve:** Add relationship, consent to contact, and “only for verification/follow-up” statement.
১৬। ঋণগ্রহীতার মোবাইল নম্বর	
১৭ক। বিকল্প যোগাযোগ ব্যক্তির নাম	
১৭খ। বিকল্প যোগাযোগ ব্যক্তির মোবাইল নম্বর	
চ. পারিবারিক তথ্য	
● ১৮। আপনার পরিবারের মোট কতজন সদস্য একই পরিবারে বসবাস করেন?	**● ISSUE 20 | HIGH** **Problem:** Household/member definition is missing. **Risk:** Different enumerators may count migrants, students, servants, or temporary residents differently.

Original questionnaire text	review note / required correction
	Improve: Define household: people who normally live and eat from the same kitchen during the reference period.
● ১৯। এদের মধ্যে কতজন আয় উপার্জন করেন?	● **ISSUE 21 | MEDIUM** **Problem:** Income earner definition is missing. **Risk:** Unpaid family labour and irregular earning may be counted inconsistently. **Improve:** Define earner as anyone who earned cash/in-kind income in the last completed month; record male/female/youth breakdown if needed.
● ২০। গত ক্যালেন্ডার মাসে আপনার পরিবারের মোট আয় কত ছিল (টাকায়)?	● **ISSUE 22 | CRITICAL** **Problem:** The instruction includes loans as household income. **Risk:** This is analytically wrong: loans are liabilities/financing, not income. Household income will be inflated. **Improve:** Remove loan from income. Record loans separately as borrowing/financing inflow. Separate income sources by category.
• ব্যবসার আয়, চাকরি/মজুরি, রেমিট্যান্স, আত্মীয়স্বজনের সহায়তা, সরকারি ভাতা, ঋণসহ সকল উৎসের আয় অন্তর্ভুক্ত করুন।	
● ২১। গত ক্যালেন্ডার মাসে আপনার পরিবারের মোট সঞ্চয় কত ছিল (টাকায়)?	● **ISSUE 23 | HIGH** **Problem:** Savings question lacks definition: net savings, cash saved, bank/MFS balance increase, or total stock of savings? **Risk:** Respondents will answer different concepts, making the indicator unreliable. **Improve:** Specify: amount newly saved during last completed calendar month, not total accumulated savings.
● **ছ. সদস্যপদ ও ঋণের ইতিহাস**	● **ISSUE 24 | HIGH** **Problem:** Loan history section lacks date format, data source, and verification instruction. **Risk:** Loan-cycle and loan amount may be misreported from memory. **Improve:** Prefer PO/MIS records; add “source verified from loan file: Yes/No”.
২২। এই সংস্থার সদস্য হিসেবে আপনার ভর্তি হওয়ার তারিখ	
● ২৩। এই ব্যবসার জন্য সর্বশেষ নেওয়া ঋণটি কত নম্বর ঋণচক্র (Loan Cycle) ছিল?	● **ISSUE 25 | MEDIUM** **Problem:** Loan cycle is not defined. **Risk:** Field staff and respondents may interpret cycle differently. **Improve:** Define loan cycle as number of completed/received loans for this business from this PO/project.
২৩.১। সর্বশেষ ঋণ গ্রহণের তারিখ	

Original questionnaire text	review note / required correction
২৩.২। সর্বশেষ ঋণের পরিমাণ (টাকা)	
● জ. RAISE ঋণের তথ্য	● **ISSUE 26 | CRITICAL** **Problem:** RAISE loan details should not rely only on respondent recall; there is no verification/source field. **Risk:** Errors in loan amount, date, tenure and installment terms will damage project monitoring. **Improve:** Auto-fill from loan record where possible. Add source: MIS/passbook/loan agreement/respondent recall.
২৪। RAISE ঋণ গ্রহণের তারিখ	
২৫। প্রাপ্ত ঋণের পরিমাণ (টাকা)	
২৬। আবেদনকৃত ঋণের পরিমাণ (টাকা)	
● ২৭। ঋণ বিতরণের পদ্ধতি	● **ISSUE 27 | HIGH** **Problem:** Disbursement options omit common channels such as cash and mobile financial services. **Risk:** Important financial-inclusion and audit information may be lost. **Improve:** Add Cash, MFS/mobile wallet, bank transfer, cheque, account-payee cheque, other specify.
• ব্যাংক ট্রান্সফার	
• অ্যাকাউন্ট পে-চেক	
• অন্যান্য	
২৮। ঋণের মেয়াদ (মাস)	
● ২৯। সার্ভিস চার্জের হার (%)	● **ISSUE 28 | MEDIUM** **Problem:** Service charge basis is not specified. **Risk:** Flat vs declining balance rates cannot be compared. **Improve:** Specify basis: flat rate/declining balance; annual/monthly; effective rate if available.
৩০। কিস্তি পরিশোধের সময়কাল	

Original questionnaire text	review note / required correction
• সাপ্তাহিক	
• পাক্ষিক	
• মাসিক	
• অন্যান্য	
● ৩১ক। প্রতি কিস্তিতে মূলধন পরিশোধের পরিমাণ (টাকা)	● **ISSUE 29 | HIGH** **Problem:** Installment fields need calculation validation. **Risk:** Principal + service charge may not equal total installment; data errors likely. **Improve:** Add validation: Q31a + Q31b = Q31c. Flag mismatch automatically.
৩১খ। প্রতি কিস্তিতে সার্ভিস চার্জের পরিমাণ (টাকা)	
৩১গ। প্রতি কিস্তির মোট পরিমাণ (টাকা)	
● **ঝ. ঋণের ব্যবহারকারী**	● **ISSUE 30 | CRITICAL** **Problem:** The module needs stronger skip logic and consent. It collects data on a third person if borrower is not the main user. **Risk:** Third-party personal data may be collected without consent; main user analysis may be invalid. **Improve:** If Q32=No, obtain consent from main user or mark proxy; collect relationship and role. If Q32=Yes, skip 32.1-32.9.
৩২। ঋণগ্রহীতা নিজেই কি ঋণের প্রধান ব্যবহারকারী?	
• হ্যাঁ	
• না	
৩২.১। ঋণের প্রধান ব্যবহারকারীর নাম	
● ৩২.২। ঋণগ্রহীতার সঙ্গে সম্পর্ক	● **ISSUE 31 | MEDIUM** **Problem:** Relationship options are overly long and not grouped; no code structure. **Risk:** Data entry becomes messy and enumerators may choose inconsistent categories.

Original questionnaire text	review note / required correction
	Improve: Simplify into coded categories: spouse, child, parent, sibling, in-law, other relative, non-relative, other specify.
32.3 স্বামী/স্ত্রী	
• ছেলে/মেয়ে	
• ভাই/বোন	
• বাবা/মা	
• শ্বশুর/শাশুড়ি	
• জামাই/পুত্রবধূ	
• ভগ্নিপতি/দুলাভাই/ননদ/দেবর ইত্যাদি	
• নাতি/নাতনি	
• ভাগ্নে/ভাগ্নি/ভাতিজা/ভাতিজি	
• অন্যান্য আত্মীয়	
• আত্মীয় নন	
● ৩২.৪। লিঙ্গ	● **ISSUE 32 | CRITICAL** **Problem:** Numbering jumps from 32.2 to 32.4; 32.3 is missing. **Risk:** Programming, data entry and analysis variables will become misaligned. **Improve:** Renumber the entire 32 sub-section and check all skip references.
৩২.৫। বয়স	
৩২.৬। সর্বোচ্চ শিক্ষাগত যোগ্যতা	
৩২.৭। প্রধান পেশা	

Original questionnaire text	review note / required correction
● ৩২.৮। প্রতিদিন গড়ে কত ঘণ্টা এই ব্যবসায় কাজ করেন?	● **ISSUE 33 | HIGH** **Problem:** Daily hours worked is asked without reference period. **Risk:** Seasonal or irregular workers may give misleading averages. **Improve:** Ask average hours per working day during the last 7 days or last completed month.
৩২.৯। মোবাইল নম্বর	
● **ঞ. ব্যবসা/উদ্যোগ সংক্রান্ত তথ্য**	● **ISSUE 34 | HIGH** **Problem:** Business module does not clearly establish ownership, co-ownership, or active business status. **Risk:** A loan user may not be the real entrepreneur; gender/youth entrepreneurship analysis becomes unreliable. **Improve:** Add ownership share, decision-maker, active status, business location, and whether business is sole/joint/family-owned.
● ৩৩। এই ব্যবসার ট্রেড লাইসেন্স আছে কি?	● **ISSUE 35 | HIGH** **Problem:** Trade license follow-up questions need explicit skip logic. **Risk:** Enumerators may ask license authority/date even when there is no license. **Improve:** Use: 1=Yes -> ask 33.1 and 33.2; 2=No -> skip to Q34.
• হ্যাঁ	
• না	
৩৩.১। ট্রেড লাইসেন্স কোন কর্তৃপক্ষ থেকে নেওয়া হয়েছে?	
৩৩.২। ট্রেড লাইসেন্স কবে নেওয়া হয়েছে?	
● ৩৪। ব্যবসাটি কি RJSC-তে নিবন্ধিত?	● **ISSUE 36 | MEDIUM** **Problem:** RJSC registration may be irrelevant for many microenterprises, while other formalization markers are missing. **Risk:** Formality analysis will be incomplete. **Improve:** Add TIN/eTIN, VAT/BIN, municipal/trade license, cooperative registration, sector-specific permits where relevant.
• হ্যাঁ	
• না	

Original questionnaire text	review note / required correction
● ৩৫। ব্যবসার প্রধান ধরন	● **ISSUE 37 | HIGH** **Problem:** Business type is too broad: only retail, manufacturing, service. **Risk:** Cannot perform useful sector analysis or targeted support design. **Improve:** Add detailed coded sector list and sub-sector/type list.
• খুচরা/পাইকারি বাণিজ্য (Retail)	
• উৎপাদন/ম্যানুফ্যাকচারিং	
• সেবা	
● ৩৬। ব্যবসার খাত (Sector)	● **ISSUE 38 | HIGH** **Problem:** Sector is asked open-ended with no code list. **Risk:** Produces messy Bengali/English mixed free text and heavy cleaning burden. **Improve:** Use a structured sector codebook with “other specify”.
● ৩৭। ব্যবসার ধরন (Type)	● **ISSUE 39 | HIGH** **Problem:** Business type is undefined and overlaps with sector/main type. **Risk:** Enumerator confusion and duplicate variables are likely. **Improve:** Define exactly: product/service category, legal type, or operation model. Do not leave ambiguous.
● ৩৭ক। ব্যবসা পরিচালনার জন্য আপনি কোন কোন ডিভাইস ব্যবহার করেন?	● **ISSUE 40 | MEDIUM** **Problem:** Device ownership/use is useful but does not capture digital capability. **Risk:** Digital inclusion analysis will be shallow. **Improve:** Add internet access, MFS use, online selling, digital payment acceptance, digital recordkeeping, and training need.
• ফিচার ফোন	
• স্মার্টফোন	
• কম্পিউটার/ট্যাব/ল্যাপটপ	
• কোনোটিই নয়	
• অন্যান্য	

Original questionnaire text	review note / required correction
● ৩৮। ব্যবসা শুরু করার বছর	● **ISSUE 41 | MEDIUM** **Problem:** Business start year has no validation and no month/season field. **Risk:** Age of business may be inaccurate, especially for seasonal or restarted businesses. **Improve:** Ask month/year if known; allow estimated year; flag if business age conflicts with respondent age.
৩৯। ব্যবসা শুরুর মূল অর্থায়নের উৎস	
• নিজস্ব অর্থ	
• এমএফআই	
• আত্মীয়স্বজন	
• অন্যান্য	
● ৪০। ব্যবসা শুরু করতে মোট কত টাকা বিনিয়োগ করেছিলেন?	● **ISSUE 42 | MEDIUM** **Problem:** Initial investment has high recall-bias risk and no source/probing guidance. **Risk:** Older businesses may provide rough guesses. **Improve:** Allow estimated amount; record whether exact or estimated. Probe major components.
● ৪১। বর্তমানে ব্যবসার মোট সম্পদের বাজারমূল্য কত? (মজুদ পণ্য, যন্ত্রপাতি, সরঞ্জাম, ব্যবসার নগদ অর্থসহ)	● **ISSUE 43 | HIGH** **Problem:** Total asset market value is difficult to estimate as one number. **Risk:** Respondents may over/underestimate; asset analysis becomes weak. **Improve:** Break into inventory, machinery/equipment, furniture/fixtures, cash, receivables, livestock/other assets.
● **ট. কর্মসংস্থান**	● **ISSUE 44 | CRITICAL** **Problem:** Employment module lacks definitions for worker, full-time, part-time, paid, unpaid and family worker. **Risk:** Job-creation results may be overstated or understated. **Improve:** Define worker and reference period. Example: worked at least 1 day in last 30 days; full-time = 35+ hours/week.
● ৪২। মালিক ছাড়া বর্তমানে এই ব্যবসায় মোট কতজন কাজ করেন?	● **ISSUE 45 | HIGH** **Problem:** Total workers excludes owner, but later owner work status is asked separately; no validation between totals and sub-categories. **Risk:** Subtotals may not reconcile with total workers.

Original questionnaire text	review note / required correction
	Improve: Add validation: part-time + full-time = total workers; paid + unpaid = total workers; female <= total workers; family <= total workers.
৪২.১ক। খণ্ডকালীন কর্মী কতজন?	
৪২.১খ। পূর্ণকালীন কর্মী কতজন?	
৪২.২ক। বেতন/মজুরি/লাভের অংশ পান এমন কর্মী কতজন?	
৪২.২খ। বিনা পারিশ্রমিকে কাজ করেন এমন কর্মী কতজন?	
● ৪২.৩। নারী কর্মী কতজন?	● **ISSUE 46 | HIGH** **Problem:** Only female worker count is captured; male/third-gender and paid/unpaid by gender are missing. **Risk:** Gender employment analysis will be incomplete. **Improve:** Use a worker matrix: male/female/third gender by full-time/part-time and paid/unpaid.
৪২.৪। পরিবারের সদস্য কর্মী কতজন?	
● ৪৩। আপনি কি এই ব্যবসায় পূর্ণকালীন নাকি খণ্ডকালীন কাজ করেন?	● **ISSUE 47 | MEDIUM** **Problem:** Owner's work status is asked, but hours and unpaid household-care burden are not captured. **Risk:** Underestimates intensity and gendered time constraints. **Improve:** Ask owner hours per week and whether care/household duties limit business time.
৪৪। এই ব্যবসার পাশাপাশি অন্য কোনো কাজ করেন কি?	
• হ্যাঁ	
• না	
৪৪.১। করলে কী ধরনের কাজ করেন?	
৪৫। এই ব্যবসার কাজে আপনার মোট কত বছরের অভিজ্ঞতা আছে?	

Original questionnaire text	review note / required correction
● ঠ. বিপণন ও বিক্রয়	● ISSUE 48 | MEDIUM **Problem:** Sales channel question is good but not coded and lacks share of sales by channel. **Risk:** Cannot tell which channel matters most. **Improve:** Use multi-select codes and ask primary channel or percentage/share (if needed).
৪৬। আপনি কীভাবে পণ্য বা সেবা বিক্রি করেন? (প্রযোজ্য সবগুলো বলুন)	
• দোকান/স্টল থেকে	
• বাড়ি থেকে	
• গ্রাহকের কাছে গিয়ে	
• ভ্রাম্যমাণ বিক্রয়	
• আড়তদার/মধ্যস্বত্বভোগীর মাধ্যমে	
• অনলাইনে	
• ফোন/মেসেজে অর্ডার নিয়ে	
• হাট/মেলা থেকে	
• অন্যান্য	
● ড. আর্থিক তথ্য	● ISSUE 49 | CRITICAL **Problem:** Financial section is too vulnerable to recall, estimation, and inconsistent definitions. **Risk:** Sales, profit, fixed cost, variable cost and loan repayment may not reconcile; misleading financial analysis likely. **Improve:** Use a structured income-statement module with clear reference period, sales, COGS/raw materials, labour, rent, utilities, transport, other cost, and computed profit.
● ৪৭। গত মাসে ব্যবসার মোট বিক্রয় কত ছিল (টাকা)?	● ISSUE 50 | HIGH **Problem:** “Last month” is ambiguous; no instruction whether it means previous calendar month or last 30 days.

Original questionnaire text	review note / required correction
	Risk: Respondents will use different periods. **Improve:** Use “সর্বশেষ সম্পূর্ণ ক্যালেন্ডার মাস” consistently across financial questions.
● ৪৮। গত বছরের একই সময়ে একটি সাধারণ মাসে মোট বিক্রয় কত ছিল (টাকা)?	● **ISSUE 51 | HIGH** **Problem:** Year-ago comparison is cognitively difficult and likely unreliable. **Risk:** Recall bias will be high, especially for microbusinesses without records. **Improve:** Ask only if records exist, or use broad categories; otherwise mark estimated/don’t know.
৪৯। বছরে কয় মাস ব্যবসা সচল থাকে?	
● ৫০। গত মাসে ব্যবসার নিট লাভ বা ক্ষতি কত ছিল (টাকা)?	● **ISSUE 52 | HIGH** **Problem:** Net profit/loss is asked directly without calculation support. **Risk:** Respondents may guess, double-count, or confuse cash left with profit. **Improve:** Calculate profit from sales minus cost components; ask direct profit only as cross-check.
● ৫১। গত মাসে স্থায়ী খরচ কত ছিল (টাকা)? (দোকান ভাড়া, জমি ভাড়া ইত্যাদি)	● **ISSUE 53 | HIGH** **Problem:** Fixed cost examples are too narrow. **Risk:** Important costs such as salaries, depreciation, licenses, subscriptions may be excluded or misclassified. **Improve:** Provide a clear list or collect costs by component.
● ৫২। গত মাসে পরিবর্তনশীল খরচ কত ছিল (টাকা)? (বিদ্যুৎ, শ্রম, পানি, কাঁচামাল, পরিবহন, ঋণ পরিশোধ ইত্যাদি)	● **ISSUE 54 | CRITICAL** **Problem:** Loan repayment is listed inside variable cost. **Risk:** This mixes financing with operating cost and distorts profit. **Improve:** Record loan repayment separately from operating expenses.
● ৫৩। RAISE ঋণ ছাড়া বর্তমানে ব্যবসার জন্য সক্রিয় ঋণের সংখ্যা	● **ISSUE 55 | HIGH** **Problem:** Active loans are not captured in a full debt table. **Risk:** Debt burden, repayment pressure and credit risk cannot be assessed. **Improve:** For each source, collect number of loans, outstanding amount, monthly installment, interest/service charge, and overdue status.
• এমএফআই	
• ব্যাংক/NBFI	
• মহাজন	

Original questionnaire text	review note / required correction
• বন্ধু/আত্মীয়	
৫৩.১। এসব ঋণের মোট বকেয়া কত (টাকা)?	
● **ঢ. ব্যবসা পরিচালনার অনুশীলন**	● **ISSUE 56 | HIGH** **Problem:** Business practice module is too thin for entrepreneurship-capacity assessment. **Risk:** Project cannot properly identify training or business-development needs. **Improve:** Add bookkeeping, inventory, customer credit, supplier comparison, digital payments, online promotion, business plan, and training received.
● ৫৪। গত তিন মাসে নিচের কোন কাজগুলো করেছেন?	● **ISSUE 57 | MEDIUM** **Problem:** Only two practices are asked for last three months. **Risk:** Does not capture operational discipline or growth behaviour. **Improve:** Expand to marketing, recordkeeping, stock control, supplier negotiation, customer follow-up, quality improvement.
• গ্রাহক আকর্ষণে বিশেষ অফার দিয়েছেন	
• প্রতিযোগী ব্যবসা পরিদর্শন করেছেন	
● ৫৫। বর্তমানে নিচের কোন কাজগুলো করেন?	● **ISSUE 58 | MEDIUM** **Problem:** Budget/bank-account questions are useful but incomplete. **Risk:** Separate business finance and financial inclusion cannot be fully measured. **Improve:** Add separate cash box/account, MFS account, written sales/expense ledger, and use of digital statements.
• মাসিক ব্যয়ের লিখিত বাজেট আছে	
• আগামী বছরের সম্ভাব্য ব্যয়ের বাজেট আছে	
• ব্যবসার জন্য আলাদা ব্যাংক হিসাব ব্যবহার করেন	
● **ণ. RAISE ঋণের ব্যবহার**	● **ISSUE 59 | CRITICAL** **Problem:** Loan-use question asks categories but not amount by category, planned vs actual use, or timing. **Risk:** Cannot verify whether loan was used productively or diverted. **Improve:** Use a loan-use allocation table: category, planned amount, actual amount spent, date, source verified, and evidence if available.

Original questionnaire text	review note / required correction
● ৫৬। RAISE ঋণের টাকা কী কী কাজে ব্যবহার করবেন?	● **ISSUE 60 | CRITICAL** **Problem:** Loan-use options exclude household consumption and repayment of previous debt. **Risk:** Respondents may hide these uses under “other”, weakening risk analysis. **Improve:** Add explicit options: household consumption, education/health/social expense, previous debt repayment, business debt repayment.
• যন্ত্রপাতি/মেশিনারি ক্রয়	
• ভবন/নির্মাণ কাজ	
• জমি	
• গবাদিপশু	
• অন্যান্য মূলধনী সম্পদ	
• পরিচালন ব্যয়	
• কাঁচামাল ক্রয়	
• অন্যান্য	
● ৫৭। ভবিষ্যতে ব্যবসা সম্প্রসারণ বা উন্নয়নের কী পরিকল্পনা আছে? বিস্তারিত বলুন।	● **ISSUE 61 | HIGH** **Problem:** Open-ended future plan has no coding or feasibility check. **Risk:** Narratives will be hard to compare and may become unusable for analysis. **Improve:** Add coded plan types, estimated investment required, expected timeline, and support needed.
● **ত. জীবনমান ও আত্মবিশ্বাস**	● **ISSUE 62 | HIGH** **Problem:** Wellbeing/agency section is useful but too narrow and lacks enumerator scale instruction. **Risk:** Responses may be inconsistent; empowerment and resilience are under-measured. **Improve:** Read all scale options aloud. Add financial resilience, decision-making, business confidence, and shock-coping indicators.
● ৫৮। বর্তমানে আপনার জীবন নিয়ে আপনি কতটা সন্তুষ্ট?	● **ISSUE 63 | MEDIUM**

Original questionnaire text	review note / required correction
	Problem: Life satisfaction scale needs interviewer instruction and neutral response handling. **Risk:** Enumerator tone may bias answers. **Improve:** Add: read options exactly; do not interpret or persuade; record one code only.
১ = একদমই অসন্তুষ্ট ২ = অসন্তুষ্ট ৩ = না সন্তুষ্ট, না অসন্তুষ্ট ৪ = সন্তুষ্ট ৫ = খুবই সন্তুষ্ট	
● ৫৯। আপনার কাজ বা ব্যবসার কারণে সমাজের মানুষ আপনাকে কতটা সম্মান করে বলে মনে করেন?	● **ISSUE 64 | MEDIUM** **Problem:** Perceived social respect is subjective and may be affected by social desirability bias. **Risk:** Respondents may overstate respect in front of field staff. **Improve:** Ask privately where possible; add neutral wording and “prefer not to answer”.
১ = একদমই না ২ = সামান্য ৩ = কিছুটা ৪ = অনেকটা ৫ = খুব বেশি	
● ৬০। আপনার ব্যবসা সফলভাবে পরিচালনা ও সম্প্রসারণ করার সক্ষমতার ওপর আপনার আত্মবিশ্বাস কতটা?	● **ISSUE 65 | MEDIUM** **Problem:** Self-confidence is asked generally but not linked to specific business capabilities. **Risk:** Hard to identify what support the entrepreneur needs. **Improve:** Add confidence in sales growth, recordkeeping, loan repayment, digital use, and hiring/retaining workers.
১ = একদমই আত্মবিশ্বাসী নই ২ = খুব বেশি আত্মবিশ্বাসী নই ৩ = কিছুটা আত্মবিশ্বাসী ৪ = আত্মবিশ্বাসী ৫ = খুবই আত্মবিশ্বাসী	

Recommended/Possible Redesign Approach

1. Convert this from a plain list into a coded instrument. Use columns for question number, question, response codes, skip logic, validation, source of data, and enumerator instruction.

2. Add a consent and confidentiality module before identifiers. Do not collect NID, birth registration, mobile, ethnic identity, disability, income, savings or debt data before consent is recorded.

3. Build a clean codebook. Every answer option should have a numeric code; every numeric field should have valid ranges and standard missing codes.

4. Redesign the financial section. Separate household income, business sales, operating cost, borrowing, repayment, profit and savings. Do not mix loan proceeds with income.

5. Strengthen gender and inclusion analysis. Add ownership, decision-making, control over loan/income, unpaid work, worker matrix by gender, disability-functional difficulty, and access to digital/financial services.

6. Add quality assurance controls. Enumerator, supervisor, GPS/location, interview status, start/end time, record verification, and supervisor sign-off are essential for a serious instrument.

Annex B: Baseline Survey and Terms of Reference Review

B.1 Review of Supervisor ToR - YME Baseline Survey

Annotated Review

Terms of Reference: Recruitment of a Field Supervisor for the YME-IE Baseline Survey

Risk Matrix

Severity	Risk Area	Why It Matters
CRITICAL	Methodology overclaiming	DiD and oversubscription wording overstates causal certainty and comparability.
CRITICAL	Census or sample ambiguity	The document says all individuals must be covered but also refers to at least 3,000 respondents.
CRITICAL	CAPI programming burden	Supervisor is asked to program the tool, but qualifications/payment/timeline do not reflect this technical role.
CRITICAL	QA protocol not enforceable	20% audits are mentioned but not operationally defined.
CRITICAL	Blank deliverables/timeline/payment	Core contracting controls are missing.
HIGH	Independence wording contradictory	Supervisor cannot be independent from PKSF and enumerators while reporting to PKSF and supervising enumerators.
HIGH	Weak application package	CV and references are insufficient for a senior field supervision role.
HIGH	Ethics too generic	Sensitive income/business/loan data require stronger safeguards.

Detailed Comparison with the Original ToR

The left column reproduces the original ToR extract. The right column gives the expert analysis, why it matters, and concrete wording or structural improvements that can be inserted into the ToR.

Original ToR Text	Annotated Review and Recommended Improvement
1.1 The RAISE Project and YME Component The Recovery and Advancement of Informal Sector Employment (RAISE) Project, implemented by Palli Karma-Sahayak Foundation (PKSF) with financing from the World Bank, supports Bangladeshi youth and microenterprises with a comprehensive package of services including skills training, apprenticeships, entrepreneurship development, and access to microfinance to help them overcome barriers to employment and business growth. One of the Project's components - the Young Micro-Entrepreneurs (YME) program - provides technical trade-specific, business, and lief skills training along with a loan to improve existing microentrepreneurs' business outcomes and economic well-being. The YME program is administered through Partner Organizations (POs) of PKSF at the local level.	**Severity: MEDIUM** **Flaw:** The background is relevant but too generic for a supervisor ToR. It also contains a visible typo: "lief skills" should be "life skills". **Why it matters:** A field supervisor needs to understand the operational relevance of the assignment: accurate baseline data, independence from POs, and neutral supervision. The current background explains the project but not why the supervisor role is mission-critical. **How to improve:** Shorten the project description and add a sentence on why high-quality baseline supervision matters for the credibility of the IE. **Proposed action:** Suggested addition: Because the baseline survey will establish pre-intervention conditions for both treatment and comparison respondents, strict supervision, neutral field management, and daily data quality control are essential to the credibility of the impact evaluation.
1.2 The Impact Evaluation To measure the impact of the YME program, an impact evaluation (IE) has been designed using a Difference-in-Differences (DiD) methodology. The IE compares changes in outcomes over time between YME participants (the treatment group) and a comparable group of non-participants (the comparison group), in order to isolate the program's effect from external factors such as broader economic trends or inflation. These Terms of Reference (ToR) concerns the IE's baseline survey only.	**Severity: CRITICAL** **Flaw:** The DiD wording overclaims the design by saying it will "isolate" program effects from external factors. DiD can estimate effects only under specific assumptions, especially comparable trends between groups. **Why it matters:** Overclaiming weakens the technical credibility of a serious IE document. It may be challenged by reviewers because methodology does not automatically isolate causality without assumptions and baseline balance checks. **How to improve:** Use technically cautious language. State that the baseline supports DiD estimation and balance assessment, rather than claiming automatic isolation of program effects. **Proposed action:** Recommended replacement: The IE is designed to estimate changes in outcomes over time between YME participants and a comparison group of eligible non-participants using a Difference-in-Differences approach. The credibility of the analysis depends on careful construction of the comparison group, high-quality baseline data, and subsequent assessment of baseline comparability.

Original ToR Text	Annotated Review and Recommended Improvement
1.3 Evaluation Design: Oversubscription The IE uses an oversubscription approach to construct the comparison group. Under this design, POs conduct outreach to recruit a pool of eligible applicants that is larger than the number of available YME slots. From this oversubscribed pool, POs select participants for the YME program according to their standard selection process. Qualified applicants who are not selected - due to limited program capacity - form the comparison group for the IE. This design ensures that both the treatment and comparison groups are drawn from the same eligible population, with similar motivation, entrepreneurial profile, and baseline characteristics, thereby reducing selection bias and strengthening the credibility of the evaluation. The baseline survey must capture data on all individuals in both the treatment and comparison groups.	**Severity: CRITICAL** **Flaw:** The document says the oversubscription design "ensures" similar motivation, entrepreneurial profile, and baseline characteristics. This is too strong. If POs select participants using standard procedures, selected and non-selected applicants may still differ systematically. **Why it matters:** This is a major IE risk. If more promising applicants are selected, the comparison group may be weaker at baseline. The supervisor ToR should acknowledge the need to document eligibility, selection status, non-response, and baseline balance, not assume comparability. **How to improve:** Replace "ensures" with "aims to improve comparability". Require the supervisor to protect the treatment or comparison lists, document field outcomes, and prevent substitution/replacement without approval. **Proposed action:** Recommended replacement: The oversubscription approach is intended to improve comparability by drawing treatment and comparison respondents from the same pool of eligible applicants. Because final selection may follow PO selection procedures, the baseline survey must collect detailed pre-intervention information and field status data to support assessment of baseline balance and sample integrity.
2. Objective of the Assignment The objective of this assignment is to supervise a group of independent enumerators and manage the baseline data collection activities for the YME Impact Evaluation. The survey team, consisting of qualified individual enumerators and supervized by the field supervisor, will collect structured quantitative data from a target sample of at least 3,000 respondents (final number to be confirmed) drawn from both the treatment and comparison groups a subset of geographies where POs operate.	**Severity: CRITICAL** **Flaw:** The objective is grammatically weak and operationally vague. It says "supervized", omits "in", and does not specify the supervisor's accountability for CAPI readiness, field deployment, quality assurance, data validation, issue escalation, and final field documentation. **Why it matters:** A field supervisor ToR must define managerial accountability. Otherwise the supervisor can interpret the role narrowly as logistics only, while PKSF may expect data-quality leadership. **How to improve:** Rewrite the objective as a results-based role statement. Clarify whether 3,000 is final or indicative and whether the exercise is a census or sample. **Proposed action:** Recommended replacement: The objective of the assignment is to lead and supervise baseline data collection for the YME Impact Evaluation by managing enumerator deployment, supporting CAPI readiness, ensuring adherence to survey protocols, conducting daily quality checks, resolving field issues, and submitting timely progress and completion reports. The final sample size, geographic coverage, and allocation between treatment and comparison groups will be confirmed by PKSF before field deployment.

Original ToR Text	Annotated Review and Recommended Improvement
Baseline questionnaire coverage The baseline questionnaire will cover, at a minimum, the following thematic areas: • Business characteristics and performance: current business activity, revenues, profits, assets, and operating costs. • Household income and economic situation: primary and secondary income sources, household composition, and expenditure. • Employment: own employment status, business employment generated, and household employment. • Loan and financial access: current loan status, loan terms, and other financial products used. • Sociodemographic information: age, gender, education, and other relevant background characteristics of the respondent. The final questionnaire will be provided by PKSF prior to the training workshop.	**Severity:** HIGH **Flaw:** The thematic list is useful but incomplete for a supervisor-level ToR. It does not state the supervisor's duty to understand skip patterns, consistency checks, sensitive modules, consent process, or error-resolution rules. **Why it matters:** The supervisor will be responsible for checking data on revenues, profits, loans, and household income - all error-prone modules. Without explicit module-level quality responsibility, poor data may pass into the baseline dataset. **How to improve:** Add a quality expectation: the supervisor must understand the full instrument, train/enforce skip logic, check high-risk modules, and maintain a correction log. **Proposed action:** Suggested addition: The Field Supervisor must become fully familiar with the questionnaire, including skip patterns, validation rules, sensitive questions, and high-risk modules such as revenue, profit, expenditure, loan, and employment information. Daily data review must specifically check these modules for outliers, missing values, inconsistent responses, and enumerator-level patterns.
3.1 Pre-Survey Preparation The survey team, including the field supervisor, is expected to: • Participate in a mandatory training organized by PKSF, covering survey protocols, questionnaire administration, tablet-based data collection procedures, and ethical standards for research. • Conduct a pilot of the survey instrument in a small number of locations prior to the full data collection exercise, and provide structured feedback on questionnaire clarity and field logistics. The pilot locations and sample size will be selected by the PKSF team, and will be different from the final survey locations. • Work with PKSF to finalize a field plan and timeline, including logistics, field assignments, and daily targets.	**Severity:** HIGH **Flaw:** Pre-survey tasks are too shallow for a field supervisor. The section does not require a field manual, enumerator roster, logistics plan, contact protocol, revisit plan, risk plan, or pilot debrief report structure. **Why it matters:** Weak preparation is one of the main causes of baseline failure: missed respondents, inconsistent protocols, chaotic routing, poor replacement decisions, and late data correction. **How to improve:** Add specific preparation outputs and acceptance criteria before field launch. **Proposed action:** Recommended addition: Before field launch, the Field Supervisor shall prepare and submit for PKSF approval: enumerator deployment plan, daily target plan, respondent assignment list, field logistics plan, revisit and non-response protocol, communication protocol, pilot debrief note, and field risk & mitigation plan.
3.2 Field Supervision - CAPI programming	**Severity:** CRITICAL

Original ToR Text	Annotated Review and Recommended Improvement
Program the quantitate survey instrument in an ODK-based tool, such as SurveyCTO or Survey Solutions. Test and finalize the instrument in the Computer-Assisted Personal Interviewing (CAPI) software, until it is programmed correctly and approved by the PKSF team. The questionnaire in the form of a spreadsheet will be provided by the PKSF team.	**Flaw:** This is one of the most serious role-design issues. The ToR requires the supervisor to program the quantitative survey instrument in ODK/SurveyCTO/Survey Solutions. That may be a separate technical role, not a routine field supervisor duty. It also says "quantitate" instead of "quantitative". **Why it matters:** Programming a complex IE questionnaire requires specialized survey programming skills. If PKSF expects this from the supervisor, the qualification criteria, payment, timeline, and deliverables must reflect it. If not, this requirement should be removed or reframed as testing/supporting CAPI, not programming it. **How to improve:** Decide whether the supervisor is also the CAPI programmer. If yes, require proven CAPI programming experience and define deliverables: programmed form, test cases, validation checks, revision logs, deployment. If no, change to "support testing and field validation of the CAPI instrument". **Proposed action:** Safer replacement if CAPI programming is not part of the role: Support PKSF and/or the survey programmer in testing the CAPI instrument, including skip logic, validation rules, Bangla text, consent flow, GPS/audio settings, synchronization, and field usability. The Field Supervisor shall document all issues identified during testing and pilot and confirm readiness before full field deployment.
3.2 Field Supervision - assignments and logistics Coordinate daily field assignments and logistics across all enumerators.	**Severity: HIGH** **Flaw:** The logistics responsibility is only one sentence. It does not define how daily assignments will be allocated, tracked, approved, adjusted, or documented. **Why it matters:** For 3,000 respondents, uncontrolled assignment can lead to duplication, missed respondents, bias in treatment or comparison coverage, and weak accountability for enumerator productivity. **How to improve:** Add requirements for a daily assignment tracker, respondent status codes, route plan, enumerator workload balance, and approval for reassignment. **Proposed action:** Recommended addition: The Field Supervisor shall maintain a respondent tracking sheet showing assignment, visit date, outcome status, revisit attempts, replacement approval where applicable, enumerator ID, GPS/location issue, and final completion status. No respondent replacement or reassignment may be made without following the PKSF-approved protocol.

Original ToR Text	Annotated Review and Recommended Improvement
3.2 Field Supervision - quality assurance Conduct regular spot-checks, back checks, and audio audits of at least 20 percent of total respondents, and accompanying enumerators on a rotating basis to observe interviews and ensure protocol adherence.	**Severity: CRITICAL** **Flaw:** The ToR says spot-checks, back-checks, and audio audits should cover at least 20 percent of total respondents, but it does not split the 20 percent by method, define sampling, specify what is checked, or explain rejection/fraud consequences. **Why it matters:** A vague 20 percent QA rule can be gamed or implemented superficially. Back-checks, audio audits, and observations are different tools. Each needs a protocol, documentation template, and escalation rule. **How to improve:** Define QA components separately: direct observation, back-check, audio audit, GPS/time-duration review, high-frequency checks, and enumerator performance review. Specify thresholds and consequences. **Proposed action:** Recommended replacement: The Field Supervisor shall implement a PKSF-approved QA plan including, at minimum: direct observation of each enumerator during early fieldwork; back-checks for at least [X]% of completed interviews; audio audit for at least [Y]% where consent is obtained; daily review of GPS, interview duration, missing values, outliers, and enumerator-level patterns; and immediate escalation of suspected fabrication, coaching, or protocol violation.
3.2 Field Supervision - data review and reporting Review submitted data daily for completeness, consistency, and quality, and flagging anomalies to the PKSF team. Serve as the primary point of contact between the enumerator team and the PKSF team throughout the data collection period. Maintain a daily field log, conducting daily high frequency checks, and submitting daily progress reports with these updates.	**Severity: HIGH** **Flaw:** The section uses weak grammar (“flagging”, “conducting”, “submitting”) and does not define the daily report format, reporting deadline, or indicators to be reported. “High frequency checks” is mentioned but not specified. **Why it matters:** Daily field control depends on consistent reporting. Without standard indicators, PKSF may receive narrative updates that are not actionable. **How to improve:** Add a daily reporting template with quantitative indicators and issue logs. **Proposed action:** Daily report should include: assigned interviews, completed interviews, partials, refusals, absences, revisits due, replacement requests, enumerator-wise productivity, treatment or comparison distribution, GPS/audio issues, CAPI sync status, data-quality flags, safety/logistics issues, and actions required from PKSF.
3.2 Field Supervision - field issues Manage any field-level issues, including respondent refusals, replacement procedures, and logistical challenges.	**Severity: HIGH**

Original ToR Text	Annotated Review and Recommended Improvement
Ensure that the survey is completed on schedule and within the agreed quality standards. Adhere strictly to the survey protocols and coding instructions. Participate in a daily debrief session at the end of the day with the enumerators and PKSF representatives during the data collection period.	**Flaw:** The section mentions refusals, replacement procedures, and logistical challenges but does not define the supervisor's authority or limits. Replacement is especially risky in impact evaluation fieldwork. **Why it matters:** Uncontrolled replacement can destroy sample integrity. In an IE, replacing hard-to-find respondents with easier respondents can bias baseline results. **How to improve:** Add a strict non-response/revisit/replacement protocol. Require documentation and PKSF approval before any replacement. **Proposed action:** Recommended addition: For absent or unavailable respondents, the Field Supervisor must ensure at least [number] contact/visit attempts at different times/days before marking non-response. Any replacement, if permitted, must follow the approved sampling protocol and receive prior authorization from PKSF.
Independence statement The field supervisor must operate independently from all POs, PKSF, and the enumerators to ensure the integrity and impartiality of the data collection process.	**Severity: CRITICAL** **Flaw:** The statement says the supervisor must operate independently from "all POs, PKSF, and the enumerators". This is internally contradictory: the supervisor is a consultant engaged by PKSF and must coordinate with PKSF and supervise enumerators. What is needed is independence from program implementation and respondent selection, not independence from the contracting authority. **Why it matters:** This wording can confuse accountability. A supervisor cannot be independent from PKSF operationally while serving as PKSF's liaison and reporting to PKSF. The real concern is conflict of interest and non-interference by POs/program staff. **How to improve:** Rewrite as independence from PO influence, YME selection, and respondent manipulation; maintain clear reporting to PKSF IE/survey focal point. **Proposed action:** Recommended replacement: The Field Supervisor shall remain independent from PO operational influence, YME beneficiary selection, and respondent mobilization decisions. The supervisor shall report to the designated PKSF IE/survey focal point and shall not allow PO staff, program staff, or enumerators to influence respondent selection, responses, replacements, or data-quality decisions.
4. Deliverables The following deliverables are expected from the survey team:	**Severity: CRITICAL** **Flaw:** Deliverables are incomplete, timelines are blank, and the table incorrectly says deliverables are expected from the "survey team" rather than specifically from the Field Supervisor. The most

Original ToR Text	Annotated Review and Recommended Improvement
1. Participation in training workshop and pilot exercise - Responsible: All team members - Timeline: [blank] 2. Pilot report with feedback on questionnaire and field protocols - Responsible: Field Supervisor - Timeline: [blank] 3. Completed baseline survey data for all assigned respondents, uploaded to the designated server - Responsible: Field Supervisor - Timeline: [blank] 4. Daily field progress reports - Responsible: Field Supervisor - Timeline: [blank] 5. Final field completion report, including summary of challenges, replacements, and response rates - Responsible: Field Supervisor - Timeline: [blank]	important deliverables - QA logs, CAPI test report, respondent tracking, issue log, data-quality dashboard - are missing. **Why it matters:** A supervisor ToR must be enforceable. Vague deliverables make it difficult to judge performance or link payment to accepted outputs. **How to improve:** Turn deliverables into acceptance-based outputs with deadlines and responsible person. Include all supervisory control tools. **Proposed action:** Add deliverables: Inception/field plan; CAPI testing note; pilot report; enumerator deployment roster; daily progress and issue report; respondent tracking sheet; daily data-quality checklist; back-check/audio audit log; final field report with response rate, non-response, replacements, QA findings, lessons learned, and pending data issues.
5. Indicative Timeline Activity / Indicative Period: • Recruitment of survey team - [blank] • Questionnaire finalization and training material preparation - [blank] • Enumerator training and pilot exercise - [blank] • Baseline data collection - [blank] • Data upload, cleaning, and quality review - [blank] • Final field completion report - [blank]	**Severity: CRITICAL** **Flaw:** The timeline table is empty. For a formal ToR, this is not acceptable. **Why it matters:** A supervisor candidate cannot assess availability, field intensity, payment expectations, or reporting deadlines. PKSF also cannot manage performance without a schedule. **How to improve:** Insert dates or at least duration estimates for recruitment, training, pilot, fieldwork, cleaning, and final report. **Proposed action:** Recommended approach: include a timeline such as recruitment [dates], training [X days], pilot [X day], fieldwork [X days], daily data review throughout fieldwork, final report within [X] days of field completion. Mark dates “indicative and subject to confirmation” if needed.
6. Team Composition and Required Qualifications This assignment involves the recruitment of an independent field supervisor. The minimum qualifications are as follows: 6.1 Field Supervisor (1 Position) Role: The field supervisor will lead and oversee the full baseline data collection exercise, manage the enumerator team, ensure data quality, and serve as the primary liaison with PKSF.	**Severity: HIGH** **Flaw:** The role description is broadly correct but incomplete. It does not state how many enumerators the supervisor will manage, whether there will be assistant supervisors, and what geographic spread is expected. **Why it matters:** Managing 5 enumerators in one district is different from managing 30 enumerators across several districts. The ToR must define the scale of responsibility. **How to improve:** Add the expected number of enumerators, locations, reporting structure, and whether the supervisor will directly manage all enumerators or coordinate through team leaders. **Proposed action:** Suggested addition: The Field Supervisor is expected to supervise approximately [number] enumerators across [number] districts/upazilas/PO areas. The final team size and geographic allocation will be confirmed by PKSF before field deplo

Original ToR Text	Annotated Review and Recommended Improvement
	yment.
Minimum qualifications • Bachelor's degree in economics, statistics, social sciences, development studies, or a related field; a master's degree is an advantage. • Minimum 5 years of experience in managing survey fieldwork, preferably for household surveys or enterprise surveys. • Demonstrated experience in CAPI-based data collection (e.g., SurveyCTO or equivalent platforms). • Strong organizational and team management skills, with experience coordinating enumerator teams of comparable size. • Excellent communication skills and ability to submit clear written progress reports. • Full independence from PKSF, its Partner Organizations, and the YME program - no current or recent (last 5 years) employment or contractual relationship with any PO is permissible. • Proficiency in Bangla (spoken and written); proficiency in English is an advantage. • Willingness and ability to travel to field locations for the full duration of data collection.	**Severity:** HIGH **Flaw:** The qualifications are decent but not strong enough if the supervisor is expected to program CAPI, run HFCs, manage QA, and submit analytical field reports. The COI rule is too blunt and may still miss real conflicts. **Why it matters:** The role requires not only field management but data-quality leadership. If CAPI programming remains included, the qualification criteria must require advanced CAPI programming and troubleshooting experience. **How to improve:** Add proven experience in survey protocol enforcement, data-quality checks, back-check management, respondent tracking, CAPI troubleshooting/programming if applicable, and conflict-of-interest declaration. **Proposed action:** Recommended addition: Demonstrated experience in supervising quantitative surveys using CAPI, conducting high-frequency data checks, managing back-checks/audio audits, detecting enumerator fraud or protocol deviation, and preparing structured field progress and data-quality reports. Applicants must submit a conflict-of-interest declaration covering current and previous relationships with PKSF, POs, YME staff, and potential respondents.
7. Ethical Standards and Data Protection All members of the survey team are required to: • Obtain informed consent from each respondent before commencing the interview, following the prescribed consent script and protocol. • Maintain strict confidentiality of all respondent data and not disclose any individual-level information to third parties, including PO staff or program officials. • Adhere to the data protection and privacy standards specified by PKSF. • Treat all respondents with respect, dignity, and without discrimination.	**Severity:** HIGH **Flaw:** The ethics section is necessary but generic. It does not address voluntary participation, respondent right to refuse, privacy during interview, audio/GPS consent, data on personal devices, or the supervisor's responsibility for enforcing ethics among enumerators. **Why it matters:** The questionnaire collects sensitive business, income, loan, and household data. Ethical failure can damage respondents and the credibility of the evaluation. **How to improve:** Add operational ethics requirements and data-security controls. **Proposed action:** Recommended addition: Respondents must be informed that participation is voluntary and refusal will not affect access to YME services, loans, training, or relationship with PKSF/PO. Interviews should be conducted privately where feasible. Audio recording, GPS capture,

Original ToR Text	Annotated Review and Recommended Improvement
• Immediately report any safety concerns, misconduct, or protocol violations to the field supervisor or PKSF team. Data collected under this assignment is the property of PKSF, and may not be used, shared, or published by the survey team without explicit written authorization.	or any photo must follow the approved consent protocol. The Field Supervisor must immediately report breaches and ensure no respondent-level information is shared with PO staff or program officials.
8. Remuneration and Payment [PKSF to enter details.]	**Severity: CRITICAL** **Flaw:** The payment section is entirely blank. **Why it matters:** A serious consultant recruitment ToR cannot omit payment terms. It affects candidate quality, availability, accountability, and acceptance of deliverables. **How to improve:** Add fee basis, payment schedule, reimbursable costs, taxes/VAT, deliverable-based payment conditions, and consequences for non-performance or poor-quality supervision. **Proposed action:** Recommended structure: remuneration rate; number of payable days; payment milestones; travel/per diem/mobile-data arrangements; tax/VAT deduction; invoice requirements; payment after acceptance of deliverables; non-payment/reduction for unapproved absence, non-submission, or serious protocol breach.
9. Application Requirements Interested individual candidates should submit the following: • An updated curriculum vitae (CV) clearly demonstrating relevant qualifications and experience. • Contact details of two professional references who can be contacted for verification. • For the Field Supervisor position: a sample field progress report or data quality report from a previous survey assignment. Applications should be submitted to [Contact Name, Email address] by [Application Deadline - to be confirmed].	**Severity: HIGH** **Flaw:** Application requirements are too thin. They do not ask for NID, certificates, relevant survey assignment list, CAPI experience evidence, sample QA/data-quality report, availability declaration, or COI declaration. **Why it matters:** For a senior field supervisor role, CV and references are not enough. PKSF needs evidence of actual supervisory capacity and conflict-free status. **How to improve:** Add a complete application package and selection criteria. **Proposed action:** Recommended addition: Applicants should submit CV, NID copy, academic certificates, list of relevant survey assignments, evidence of CAPI/SurveyCTO/ODK experience, sample field progress or data-quality report, availability declaration, preferred/possible field locations, and signed conflict-of-interest declaration.
10. Contact and Inquiries For questions regarding this ToR or the application process, please contact:	**Severity: MEDIUM** **Flaw:** The section remains placeholder-only.

Original ToR Text	Annotated Review and Recommended Improvement
[Name] [Title], PKSF. Email: [email address] Phone: [phone number]	**Why it matters:** A recruitment ToR must provide a real contact person, email, phone number, and deadline for questions/applications before circulation. **How to improve:** Fill in contact details, application email, deadline, query deadline, and whether only shortlisted applicants will be contacted. **Proposed action:** Recommended addition: Applications must be submitted by [time, date] to [email]. Queries may be submitted until [date]. Only shortlisted candidates will be contacted. PKSF reserves the right to accept or reject any application without assigning reason, subject to applicable procurement rules.

Priority Revision

1. Have to resolve whether the baseline will cover all eligible individuals or a selected sample of *approximately 3,000 respondents*.

2. We have to *clarify sample allocation* by treatment or comparison group, geography, Partner Organization, and other key strata such as gender or trade.

3. We have to rewrite DiD and oversubscription sections using *technically cautious language*.

4. Need to decide whether *CAPI programming is part of the supervisor role*; if yes, strengthen qualifications, deliverables, payment, and timeline accordingly.

5. We have to define the supervisor reporting line to PKSF and independence from PO/program influence.

6. We have to add a detailed field plan requirement, respondent tracking system, revisit protocol, and replacement approval protocol.

7. We have to convert the 20 percent QA statement into a full QA protocol covering direct observation, back-checks, audio audits, GPS/time checks, and high-frequency data checks.

8. We have to fill all deliverable deadlines and add acceptance criteria for each deliverable.

9. We have to complete the indicative timeline with dates or durations.

10. We have to complete remuneration, reimbursement, tax, and payment milestone terms.

11. Need to strengthen application requirements with NID, certificates, CAPI evidence, sample report, availability declaration, and COI declaration.

12. Need to correct all drafting & spelling errors: “lief skills”, “supervized”, “quantitate”, “ToR concerns”, missing “in” before “a subset of geographies”.

B.2 Draft Review of ToR - YME Baseline Enumerators

ANNOTATED REVIEW

Original ToR Text Compared with Comments and Improvements

Recruitment of Enumerators for the Baseline Survey
Impact Evaluation of the RAISE Young Micro-Entrepreneurs (YME) Program

Document reviewed	DRAFT Terms of Reference: Recruitment of Enumerators for the Baseline Survey
Prepared for	PKSF / RAISE YME Impact Evaluation review process (Md. Faruk Hossain)
Prepared by	Nujhat Nakiba Khushbu
Start Date	24 June 2026
Submit Date	28 June 2026

Review Structure: The left column reproduces the relevant original ToR script. The right column gives the Findings, why it matters, and the precise improvement required. This format is designed for direct comparison during internal review, approval discussion, and revision work.

Overall finding: conceptually useful, but not yet recruitment-ready without major clarification and constriction.

Risk Summary

The following issues should be resolved before the ToR is used for enumerator recruitment:

Risk Area	Required Attention Area	Required Fix Before Circulation
Sample definition	The ToR alternates between “all individuals” and “at least 3,000 respondents”.	Clarify whether the baseline is a census or sample; add allocation by treatment/comparison, geography, PO and stratum (a subgroup/category used for sampling or analysis).
Evaluation credibility	DiD and oversubscription language overclaims what the design can guarantee.	Need to use technically cautious language; explain balance checks and identification assumptions.
Operational enforceability	Timeline, deliverables, payment, number of enumerators, device rules and geography are unresolved.	Finalize all placeholders and add measurable acceptance standards.
Quality control	Back-checks and audio audits are mentioned without percentages, procedures or rejection criteria.	Add full QA protocol: GPS, duration checks, back-check %, audio consent, fraud handling and re-interview rules.
Role clarity	The document is for enumerators but contains field supervisor material.	We already have a separate enumerator ToR and supervisor ToR, then why it contains field supervisor materials? Can we remove it?
Ethics/data protection	Consent and confidentiality are mentioned but not operationalized.	We should add privacy, voluntary participation, no-program-impact assurance, audio/GPS consent and data-security rules.

Annotated Review

Reviewer note: The original ToR language is kept in the left column for comparison. The annotated review notes on the right identifies the flaw, explains the risk, and gives practical revision instructions.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
1.1 The RAISE Project and YME Component **MEDIUM**	The Recovery and Advancement of Informal Sector Employment (RAISE) Project, implemented by Palli Karma-Sahayak Foundation (PKSF) with financing from the World Bank, supports Bangladeshi youth and microenterprises with a comprehensive package of services including skills training, apprenticeships, entrepreneurship development, and access to microfinance to help them overcome barriers to employment and business growth. One of the Project's components – the Young Micro-Entrepreneurs (YME) program – provides technical trade-specific, business, and lief skills training along with a loan to improve existing microentrepreneurs' business outcomes and economic well-being. The YME program is administered through Partner Organizations (POs) of PKSF at the local level.	**Findings:** The context is useful, but too much of the wording is broad project description. The enumerator needs to understand why baseline accuracy matters. There is also a visible typo: "lief skills" should be "life skills". **Why it matters:** A ToR for enumerator recruitment must quickly connect the project background to the enumerator's data-collection responsibility. Typos in a formal ToR reduce credibility. **Required improvements:** • Correct "lief skills" to "life skills". • Add one sentence explaining that baseline data will establish pre-intervention conditions for impact evaluation. • Avoid long promotional wording; keep the background factual and concise. **Suggested action:** Suggested addition: "Because the baseline survey will establish pre-intervention conditions for both program participants and comparable non-participants, enumerators must collect accurate, neutral and complete data in strict compliance with the approved protocol."
1.2 The Impact Evaluation **CRITICAL**	To measure the impact of the YME program, an impact evaluation (IE) has been designed using a Difference-in-Differences (DiD) methodology. The IE compares changes in outcomes over time between YME participants (the treatment group) and a comparable group of non-participants (the comparison group), in order to isolate the program's effect from external factors such as broader economic trends or inflation. These Terms of Reference (ToR) concerns the IE's baseline survey only.	**Findings:** The DiD explanation is technically overconfident. DiD does not automatically "isolate" program effects; it estimates effects under assumptions such as parallel trends and comparability. There is also a grammar error: "ToR concerns" should be "ToR concern" if plural, or "This ToR concerns" if singular. **Why it matters:** Overclaiming evaluation design in a formal ToR can weaken the credibility of the IE documentation. Technical reviewers may object to the wording. **Required improvements:** • Replace "isolate the program's effect" with "estimate the program's effect under the DiD identification assumptions". • Add that baseline data will support balance assessment between treatment and comparison groups. • Correct grammar: "This ToR concerns the IE baseline survey only." **Suggested action:** Recommended wording: "The IE will use a Difference-in-Differences approach to estimate changes in outcomes over time between YME participants and a comparison group of eligible non-participants, subject to the required identification assumptions. The baseline survey will collect pre-intervention data required to assess group comparability and support subsequent impact estimation."
1.3 Evaluation Design: Oversubscription **CRITICAL**	The IE uses an oversubscription approach to construct the comparison group. Under this design, POs conduct outreach to recruit a pool of eligible applicants that is larger than the number of available YME slots. From this oversubscribed pool, POs select participants for the YME program according to their standard selection process. Qualified applicants who are not selected — due to limited program capacity - form the comparison group for the IE. This design ensures that both the treatment and comparison groups are drawn from the same eligible population, with similar motivation, entrepreneurial profile, and baseline characteristics,	**Findings:** This is the most sensitive technical paragraph. The phrase "this design ensures" is too strong. If POs select participants using their standard process, selected and non-selected applicants may differ systematically. The text also says the baseline must capture data on "all individuals", which conflicts with the later "at least 3,000 respondents" statement.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
	thereby reducing selection bias and strengthening the credibility of the evaluation. The baseline survey must capture data on all individuals in both the treatment and comparison groups.	**Why it matters:** If the selection process is non-random, oversubscription improves the sampling frame but does not guarantee balance. Also, the census-vs-sample ambiguity affects budget, field staffing, workload, and IE validity. **Required improvements:** • Replace "ensures" with "is intended to improve". • State that baseline data will be used to test balance and document differences. • Clarify whether all treatment/comparison applicants will be surveyed or only a sampled subset. • Add rules for respondent lists, replacements and non-response. **Suggested action:** Recommended wording: "The oversubscription approach is intended to improve comparability by drawing treatment and comparison respondents from the same pool of eligible applicants. However, because final selection may follow PO selection procedures, the baseline survey will collect detailed pre-intervention characteristics to assess balance between the treatment and comparison groups. The final sample frame, sample size and allocation by group and geography will be confirmed by PKSF before field deployment."
2. Objective of the Assignment **HIGH**	The objective of this assignment is to conduct the baseline survey for the YME Impact Evaluation. The survey team, consisting of qualified individual enumerators who will be led by a field supervisor, will collect structured quantitative data from a target sample of at least 3,000 respondents (final number to be confirmed) drawn from both the treatment and comparison groups in a subset of geographies, as selected by the PKSF team.	**Findings:** The objective is not precise enough for an enumerator ToR. It mixes team-level objective, enumerator assignment, supervisor role and unresolved sample size. It does not define what an individual enumerator must deliver. **Why it matters:** A recruitment ToR must be enforceable. Candidates and PKSF must know the individual role, expected outputs and acceptance criteria. **Required improvements:** • Separate survey-team objective from enumerator-level responsibilities. • State the final sample size or use a formal phrase such as "indicative sample size subject to final approval". • Add expected survey mode, respondent type, and CAPI/data upload obligations. • Define field supervisor separately if the post is included. **Suggested action:** Recommended wording: "The objective of the enumerator assignment is to administer the approved baseline questionnaire to assigned YME treatment and comparison respondents using CAPI, obtain informed consent, ensure accurate and complete data collection, synchronize data daily, report field issues promptly, and comply with all quality, ethical and data protection protocols."
3.1 Pre-Survey Preparation **HIGH**	The survey team is expected to: • Participate in a mandatory training organized by PKSF, covering survey protocols, questionnaire administration, tablet-based data collection procedures, and ethical standards for research. • Conduct a pilot of the survey instrument in a small number of locations prior to the full data collection exercise, and provide structured feedback on questionnaire clarity and field logistics. The pilot locations and sample size will be selected by the PKSF team, and will be different from the final survey locations. • Work with the field supervisor and PKSF to finalize a field plan and timeline, including logistics, field assignments, and daily targets.	**Findings:** The section is directionally good but incomplete. It says enumerators attend training, but does not require them to pass any assessment. It also says "survey team" broadly, while this ToR is for individual enumerators. **Why it matters:** Training attendance alone does not ensure enumerator competence. For an IE baseline, enumerators should be certified after mock interviews, CAPI practice and ethics testing. **Required improvements:** • Add mandatory training completion and pass criteria.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
		• Add mock interview, consent-script practice and CAPI test. • Define whether pilot participation is paid and whether pilot data counts. • Clarify daily reporting tools and logistics responsibilities. **Suggested action:** Add: "Only candidates who successfully complete the training, mock interview, CAPI practical test and ethics/consent assessment will be deployed for field data collection."
3.2 Data Collection: field visits and CAPI **CRITICAL**	Each enumerator will be responsible for: • Visiting assigned households or business locations of respondents (both treatment and comparison group members) as directed by the field supervisor. • Administering the structured baseline questionnaire to the designated respondent — the young micro-entrepreneur — using tablet-based Computer-Assisted Personal Interviewing (CAPI) software. PKSF to decide if tables are provided or if enumerators need to possess a functioning tablet to be eligible to apply for this role. • Ensuring informed consent is obtained from each respondent prior to the interview, in accordance with the research protocol. • Completing all surveys accurately and completely, without prompting or leading respondents. • Uploading completed survey data to the designated server on a daily basis, as per the data management protocol. • Flagging any issues — including refusals, absent respondents, or data quality concerns — to the field supervisor promptly.	**Findings:** This section has a serious unresolved operational issue: it still says PKSF has to decide whether tablets are provided or enumerators must own one. It also contains a typo: "tables" should be "tablets". The section does not define valid survey, revisit protocol, GPS/audio requirements, contact rules, or respondent replacement rules. **Why it matters:** Device responsibility affects eligibility, procurement, field budget and data security. Missing field protocols can lead to inconsistent data collection and sample contamination. **Required improvements:** • Resolve tablet/device ownership before issuing the ToR. • Add minimum device specification if enumerators bring tablets. • Define a completed valid interview. • Add revisit rules: number of attempts, time spacing, documentation of refusal/absence. • Specify GPS, timestamp, audio audit, data synchronization and error correction procedures. • Clarify that enumerators must not discuss program eligibility, treatment status or selection decisions with respondents. **Suggested action:** Add a clear device clause: "PKSF will provide tablets for fieldwork" OR "Enumerators must possess an Android tablet meeting minimum specifications to be stated by PKSF. Personal devices must comply with PKSF data-security requirements and may not retain respondent data outside the CAPI application."
3.2 Data Collection: questionnaire modules **MEDIUM**	The baseline questionnaire will cover, at a minimum, the following thematic areas: • Business characteristics and performance: current business activity, revenues, profits, assets, and operating costs. • Household income and economic situation: primary and secondary income sources, household composition, and expenditure. • Employment: own employment status, business employment generated, and household employment. • Loan and financial access: current loan status, loan terms, and other financial products used. • Sociodemographic information: age, gender, education, and other relevant background characteristics of the respondent. The final questionnaire will be provided by PKSF prior to the training workshop.	**Findings:** The modules are appropriate, but the ToR underestimates the complexity of collecting business revenue, profit, loan and household income data. Enumerators need explicit neutrality and probing rules. **Why it matters:** Income, profit, loan and asset questions are prone to recall error, social desirability bias, fear of disclosure and intentional misreporting. Enumerators must be trained to probe without leading. **Required improvements:** • Add business-income probing protocol during training. • Add confidentiality reassurance for financial questions. • Clarify that enumerators must not calculate, infer or "correct" responses without protocol. • Add gender-sensitive interviewing practice for sensitive household questions. **Suggested action:** Add: "Enumerators must follow approved probing instructions for business, income, loan and asset modules and must not influence, infer, alter or suggest responses outside the questionnaire protocol."

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
3.3 Quality Assurance **CRITICAL**	Enumerators are expected to: • Adhere strictly to the survey protocols and coding instructions. • Accept back-checks and audio audits as part of routine quality control, which will be conducted by the field supervisor and may also be conducted by PKSF representatives. • Re-interview respondents if data quality issues are identified and a re-visit is required, at no additional cost. • Participate in a daily debrief session at the end of the day with the field supervisor and PKSF representatives.	**Findings:** The quality assurance language is too generic for a serious IE baseline. It names back-checks and audio audits but does not specify the percentage, method, consent, thresholds, fraud consequences, GPS checks, duration checks, supervisor observation or data rejection rules. **Why it matters:** Without a measurable QA protocol, enumerators cannot be held accountable and PKSF cannot consistently reject low-quality or fraudulent data. **Required improvements:** • Add minimum back-check percentage, e.g. 10–20% of completed interviews. • Add GPS/timestamp/duration consistency checks. • Specify audio recording only with consent, if used. • Define critical errors and grounds for survey rejection. • State consequences for fabrication, coaching, duplicate interviews or proxy interviews. • Clarify whether re-visits are unpaid and when they are required. **Suggested action:** Add: "All completed interviews will be subject to quality checks including supervisor review, GPS and timestamp verification, duration checks, logical consistency checks, back-checks and, where consented, audio audits. Interviews failing critical quality checks may be rejected and may not be eligible for payment."
4. Deliverables **CRITICAL**	The following deliverables are expected from the survey team: # | Deliverable | Timeline 1 | Participation in training workshop and pilot exercise | [blank] 2 | Provide feedback on questionnaire and field protocols | [blank] 3 | Completed baseline survey data for all assigned respondents | [blank] 4 | Participate in daily field progress check-ins | [blank]	**Findings:** The deliverables table is incomplete and weak. Timeline cells are blank, and several items listed are activities rather than enforceable deliverables. "Completed baseline survey data" is not defined as accepted or valid data. **Why it matters:** Deliverables drive payment, accountability and field management. Blank timelines and undefined acceptance standards make the ToR unenforceable. **Required improvements:** • Fill all timeline cells. • Define deliverables at enumerator level, not vague team level. • Add acceptance standards for each deliverable. • Define valid completed interview. • Add daily issue log, synced data, supervisor-reviewed forms, and final workload closure. **Suggested action:** Replace with a table containing: Training certification; Pilot interviews and feedback; Daily synced interviews; Daily issue/refusal/revisit log; Valid completed assigned interviews; Final field handover. Add acceptance criteria beside each.
5. Indicative Timeline **CRITICAL**	Activity | Indicative Period Recruitment of survey team | [blank] Questionnaire finalization and training material preparation | [blank] Enumerator training and pilot exercise | [blank] Baseline data collection | [blank]	**Findings:** The timeline is entirely blank. This alone makes the ToR unready for circulation. **Why it matters:** Enumerators cannot assess availability. PKSF cannot plan training, logistics, supervisor workload or payment. A blank timeline is a visible sign of an unfinished document.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
	Data upload, cleaning, and quality review | [blank] Final field completion report | [blank]	**Required improvements:** • Add exact dates if known. • If dates are not final, add expected durations and tentative month/week. • Add fieldwork start date, expected field days, training days, pilot date and final reporting deadline. • Align timeline with payment milestones. **Suggested action:** Example structure: Recruitment: 5–7 working days; Training: 3 days; Pilot: 1 day; Baseline data collection: 15–20 working days; Cleaning/quality review: ongoing plus 5 days; Field completion report: within 3 working days of field closure.
6. Team Composition and Required Qualifications **HIGH**	This assignment involves the recruitment of individual enumerators. The minimum qualifications are as follows: 6.1 Enumerators (Number TBD based on sample size and geographic coverage) Role: Each enumerator will independently administer the baseline questionnaire to assigned respondents in their designated areas. Minimum qualifications: 1. Minimum Higher Secondary Certificate (HSC) education; a bachelor's degree is preferred. 2. Prior experience conducting structured surveys or interviews, preferably in rural or peri-urban settings. 3. Basic digital literacy and ability to use tablet-based CAPI applications; training will be provided, but prior familiarity is required. 4. Strong interpersonal and communication skills; ability to conduct interviews professionally and without bias. 5. Fluency in Bangla (spoken); ability to read and write in Bangla required. Proficiency in English is an advantage. 6. Willingness and ability to travel to assigned field locations for the duration of the assignment. 7. No current or recent (last 5 years) employment or contractual relationship with PKSF or any of its Partner Organizations.	**Findings:** The qualifications are reasonable but too basic for an impact-evaluation baseline. The number of enumerators is still TBD. The conflict-of-interest clause may be too broad in one sense and too narrow in another. **Why it matters:** The survey includes business performance, profits, loans and household income; weak enumerators can damage data quality. The COI clause should focus on direct influence, YME selection involvement and respondent relationships. **Required improvements:** • Add indicative number of enumerators or formula based on sample size/geography. • Add prior quantitative survey experience as preferred/required, not merely general interview experience. • Add experience with income/business/loan modules. • Add local dialect and gender-sensitive interviewing capacity. • Replace absolute 5-year exclusion with a structured COI declaration if appropriate. [COI can be- "Applicants must disclose any current or previous relationship with PKSF, its Partner Organizations, YME program staff, or potential survey respondents. This includes employment, consultancy, family relationship, financial relationship, involvement in beneficiary selection, or any other relationship that may affect neutrality. PKSF reserves the right to disqualify applicants where a conflict of interest may compromise survey independence." **Suggested action:** Add: "Candidates must disclose any current or prior relationship with PKSF, POs, YME selection processes, local program staff, or assigned respondents. PKSF may disqualify candidates where a conflict of interest could compromise neutrality or confidentiality."
7. Ethical Standards and Data Protection **HIGH**	All members of the survey team are required to: 1. Obtain informed consent from each respondent before commencing the interview, following the prescribed consent script and protocol. 2. Maintain strict confidentiality of all respondent data and not disclose any individual-level information to third parties, including PO staff or program officials. 3. Adhere to the data protection and privacy standards specified by PKSF. 4. Treat all respondents with respect, dignity, and without discrimination. 5. Immediately report any safety concerns, misconduct, or protocol violations to the field supervisor or PKSF team.	**Findings:** The section is important but still too general. It does not explicitly state voluntary participation, right to refuse/stop, no effect on program access, audio/GPS/photo consent, privacy during interviews, or device/data security procedures. **Why it matters:** Because respondents may be linked to a program and loan-related activities, they may feel pressured to participate or give favourable answers. Ethics wording must protect respondent autonomy and data confidentiality. **Required improvements:** • Add voluntary participation and right to refuse/stop.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
	Data collected under this assignment is the property of PKSF, and may not be used, shared, or published by the survey team without explicit written authorization.	• State refusal will not affect YME eligibility, training, loan access or relationship with PKSF/PO. • Require privacy during interviews where possible. • Add rules for audio recording, GPS and photographs if used. • Add lost-device/data-breach reporting obligation. • State that PO staff should not be present during interviews unless protocol allows. **Suggested action:** Add: "Enumerators must clearly explain that participation is voluntary and that refusal or withdrawal will not affect the respondent's eligibility for YME services, loans, training or any relationship with PKSF or POs."
8. Remuneration and Payment **CRITICAL**	[PKSF to enter details.]	**Findings:** This is completely blank. **Why it matters: As p**ayment terms affect applicant quality, budget control, attendance, daily productivity, dispute resolution and accountability for poor-quality data, we need to put terms properly. **Required improvements:** • State whether payment is daily rate, lump sum, or per valid completed interview. • Clarify whether training and pilot days are paid. • Clarify transport, accommodation, mobile data and per diem. • Define payment schedule and required documentation. • State that rejected/fraudulent/incomplete interviews may not be paid. • Mention applicable tax/VAT deductions, if any. **Suggested action:** Add a payment table: Item; Rate; Unit; Payment condition; Required documentation. Include separate lines for training, pilot, fieldwork, travel/per diem, mobile data and final payment.
9. Application Requirements **HIGH**	Interested individual candidates should submit the following: 1. An updated curriculum vitae (CV) clearly demonstrating relevant qualifications and experience. 2. Contact details of two professional references who can be contacted for verification. 3. For the Field Supervisor position: a sample field progress report or data quality report from a previous survey assignment. Applications should be submitted to [Contact Name, Email address] by [Application Deadline — to be confirmed].	**Findings:** This section contains a major inconsistency: it refers to the Field Supervisor position even though the document is for enumerator recruitment. It also has placeholders for contact and deadline. **Why it matters:** Mixing enumerator and supervisor requirements confuses applicants and weakens procurement clarity. Placeholders make the document unfit for circulation. **Required improvements:** • Remove the field supervisor requirement from this enumerator ToR as we already have a separate supervisor ToR. • Add NID, education certificate, experience proof, availability declaration, preferred work area, device declaration and COI declaration. • Add application deadline and actual submission email. • Add selection process: screening, test, interview, training certification. **Suggested action:** Recommended application list: CV; NID copy; education certificates; evidence of survey experience; two references; preferred districts/upazilas; availability dates; CAPI/device declaration; conflict-of-interest declaration.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
10. Contact and Inquiries **MEDIUM**	For questions regarding this ToR or the application process, please contact: [Name] [Title], PKSF. Email: [email address] Phone: [phone number]	**Findings:** The section is still a placeholder. It also does not define whether inquiries are allowed by phone, email only, or up to what date. **Why it matters:** Formal recruitment documents should have a clear channel for inquiries and equal access to information for all applicants. **Required improvements:** • Insert actual contact person, title, official email and phone number. • Add inquiry deadline. • State whether responses to common questions will be shared with all applicants. • Use an official institutional email rather than personal contact if possible. **Suggested action:** Add: "All inquiries must be submitted by email no later than [date]. PKSF may issue clarifications to all applicants where required."
Cross-cutting missing section: Reporting and supervision **HIGH**	Not included as a separate section. The document refers to field supervisors and PKSF representatives, but does not define the reporting chain or approval authority.	**Findings:** The ToR lacks a dedicated reporting and supervision section. **Why it matters:** Enumerators need to know who assigns them work, who approves completed forms, who validates payment, and who handles field problems. **Required improvements:** • Add reporting structure: Enumerator → Field Supervisor → Survey Coordinator/PKSF IE Team. • Define who approves daily work and resolves sample issues. • Define communication channels and daily reporting deadline. • State that no change to assigned respondent lists is allowed without supervisor/PKSF approval. **Suggested action:** New section: "Reporting Arrangement: Enumerators will report directly to the assigned Field Supervisor. The Field Supervisor will review daily progress, data quality and field issues and will report to the PKSF IE/survey coordination team."
Cross-cutting missing section: Fieldwork protocol and non-response **CRITICAL**	Not included. The ToR mentions refusals and absent respondents but does not define attempts, revisits, replacement or documentation protocol.	**Findings:** No respondent tracing, revisit, refusal, non-response or replacement protocol is provided. **Why it matters:** Uncontrolled replacement and weak revisit rules can introduce bias and compromise the IE sample. **Required improvements:** • Add minimum number of contact attempts. • Require attempts at different times/days where feasible. • Require documentation of refusal/absence/migration/wrong contact. • Prohibit replacement without written approval. • Add protocol for respondents unavailable during fieldwork.

Section and Risk	Original ToR Text	Annotated Review and Required Improvement
		Suggested action: New clause: "Enumerators must make at least [X] contact attempts according to the approved protocol before classifying a respondent as unavailable. No replacement, substitution or change in assigned respondent may be made without written approval from the field supervisor/PKSF."
Cross-cutting missing section: Applicant evaluation criteria **MEDIUM**	Not included. The ToR states minimum qualifications but does not explain how candidates will be evaluated or shortlisted.	**Findings:** No scoring or selection criteria are provided. **Why it matters:** Transparent criteria reduce subjectivity and strengthen defensibility of recruitment decisions. **Required improvements:** • Add an evaluation matrix with marks for education, survey experience, CAPI skills, local language, availability, field test and interview. • Add minimum passing score after training. • Reserve the right to deploy only certified enumerators. **Suggested action:** Suggested scoring: Education 10; relevant survey experience 25; CAPI/digital skills 15; business/household survey experience 15; local language/geographic suitability 10; interview/test performance 15; availability and conduct 10.

Annex C: Analytical Reporting and Strategic Project Materials

C.1 PKSF RAISE Job Fair Analytical Report

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

REPORT ON
RAISE JOB FAIR

Formal and Informal Sector Employment, Gender Inclusion,
District Coverage and Trade Alignment

Reporting period: Progress through 30 June 2026

Report Coverage	Data Used for Analysis
Job fairs organized	46
Partner organizations involved	50
Districts covered	28
RAISE participants as jobseekers reported	12,525
Confirmed job placements	6,292
Trade portfolio	29 trades across 10 sectors

Executive Summary

This report reviews all PKSF RAISE job fair information available up to 30 June 2026. It covers 46 job fairs arranged by 50 Partner Organizations (POs). Since some fairs were jointly organized, the datasheet contains 52 PO level reporting rows. Together, the fairs reached 28 districts, involved 12,525 reported RAISE participants as job seekers and recorded 6,292 confirmed job placements.

Both formal and informal employers played an important role. The detailed records show 631 formal employer participation instances and 492 informal employer participation instances. Formal employers made up 56.2% of employer participation. Of all confirmed placements, 3,786 were in the formal sector (60.2%) and 2,506 were in the informal sector (39.8%). On average, each formal employer participation was linked to 6.0 job placements, compared with 5.1 job placements for each informal employer participation.

The datasheet also includes a separate list of 243 formal organizations, of which 81 are identified as renowned formal employers. This is different from the 631 formal employer participation cases, because the same organization may take part in more than one fair. The report therefore presents these two figures separately to avoid confusion.

Overall finding: The job fairs are doing more than bringing employers and job seekers together. They are leading to confirmed job opportunities in both the formal and informal sectors, with formal jobs making the larger share. The next step is to improve consistency across locations, verify whether participants actually join and remain in their jobs, and collect separate job placement information for women and men in both sectors.

Main Results at a Glance

Indicator	Result	Interpretation
Formal share of employer participation	56.2%	Formal employers formed the larger employer group.
Formal share of confirmed job placements	60.2%	Most confirmed placements were in the formal sector.
Average job placements per fair	136.8	The overall result was substantial, although results differed greatly from one fair to another.
Formal job placement yield	6.0 per formal employer participation	This was higher than the informal yield of 5.1 placements.
Female participant share	46.6% overall	Women were close to half of all participants, but detailed gender data are not available by fair, district, sector or placement.
Geographic coverage	28 districts	The fairs reached a large number of districts, though not all 64 districts of Bangladesh.
Trade portfolio	29 trades under 10 sectors	The training portfolio is broad, but the available placement data are not linked to individual trades.

Priority Actions

We need to record job placements separately for women and men in both the formal and informal sectors.

We should keep separate counts for unique employers, repeated employer participation, vacancies, interviews, offers and verified job placements.

Before each fair, we need to confirm available vacancies, salary ranges, workplace locations, trade requirements and whether the attending representative can make recruitment decisions.

We need to follow up after 30, 60 and 90 days to check whether participants joined, remained employed and received acceptable wages, working hours, contracts and benefits.

We need to connect each participant and job placement to the relevant RAISE trade so that future training can respond better to actual labour market demand.

1. Context and Purpose

PKSF is implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project to help low-income young people find work and improve their skills and productivity. The project combines trade-based technical training, life skills, apprenticeship and employment support. Job fairs are an important part of this process because they bring trained young people, Partner Organizations and employers together in one place for recruitment and job matching.

Simply counting the number of fairs and participating employers does not show whether young people are actually finding jobs. This report therefore looks at confirmed employment in both sectors, district coverage, differences in results across fairs, gender inclusion and the connection between RAISE trades and labour market demand. It also clearly separates the number of distinct employers from repeated participation by the same employer at different fairs.

Why both sectors matter: Formal jobs often provide clearer contracts, regular wages, fixed working hours and employment benefits. Informal job is also economically important. It can provide practical learning, income, self-employment experience and a route towards starting or expanding a business. The purpose of the analysis is not to dismiss informal work, but to understand both pathways and improve job quality and future progression in each of them.

2. Definitions of Formal and Informal Sectors

2.1 Formal Sector

For this report, the formal sector refers to registered businesses, organizations or institutions that operate within an official government, licensing or tax framework. Employment in this sector usually has clearer rules and more defined working conditions.

The employer normally operates under a government license, registration or tax identification system.

Workers are more likely to have regular wages, defined working hours and a written contract or appointment letter.

Employment benefits may include provident fund, gratuity, medical allowance, paid leave or pension.

Examples include government offices, banks and financial institutions, registered national or multinational companies, and large registered factories.

2.2 Informal Sector

For this report, the informal sector mainly refers to small businesses and work arrangements that operate without a complete formal registration, tax or employment system. These jobs can provide valuable skills and income, but workers may have less security and fewer legal protections.

The employment arrangement may not be supported by a formal or enforceable institutional framework.

Workers may not receive a permanent job guarantee, appointment letter or clearly defined working hours.

Benefits such as paid leave, medical allowance, pension or other social protection may not be available.

Examples include day labour, street vending, domestic work, small mobile businesses, and work in small shops, workshops or garages.

Important note: An employer should not be classified as formal or informal only from its name, size or reputation. Registration status and actual employment conditions should be checked. Future reporting forms should therefore include registration details, contract type and information on employee benefits.

3. Data Basis, Cleaning and Methodology

The analysis was prepared using the information available in the job fair datasheet. Rows 13 to 64 were reviewed, giving a total of 52 PO level job fair records.

Data Area	How the Information Was Handled
Job fair datasheet	Rows 13 - 64 were included in the analysis, covering 52 PO level job fair records.
Number of job fairs	The datasheet verified total of 46 job fairs was used. Some fairs were jointly organized and reported by more than one PO.
Employer participation	The detailed records show 631 formal and 492 informal employer participation instances. These figures may include the same employer participating in more than one fair.
Distinct formal employers	The datasheet separately lists 243 formal organizations, including 81 renowned formal employers.
Gender information	Overall female participation rate of 46.6% is available and rest are male participants.
Trades	The trade list includes 29 trades under 10 sectors. It represents the approved training areas but it is not linked separately with each job placement record.

The calculations in the report were mainly based on the detailed job fair records. The formal job placement share was calculated by dividing formal job placements by total job placements. Job placement yield was calculated by dividing confirmed job placements by the number of employer participation instances.

These figures show the employment confirmed through the job fairs. However, the available data does not show how long participants remained in those jobs, or the overall quality of the employment.

4. Performance Summary

Indicator	Value	Explanation
Job fairs	46	Verified total reported up to 30 June 2026
Partner Organizations	50	Distinct PO names in the detailed records
PO level fair records	52	Reporting rows used in the analysis
Districts	28	Districts where fairs were reported
RAISE participants	12,525	Reported participant base
Confirmed placements	6,292	Formal and informal job placements combined
Formal job placements	3,786 (60.2%)	Confirmed job placements in the formal sector
Informal job placements	2,506 (39.8%)	Confirmed job placements in the informal sector
Formal employer participation	631 (56.2%)	Formal employer participation counted across all fairs
Informal employer participation	492 (43.8%)	Informal employer participation counted across all fairs
Distinct formal organizations	243	Names appearing in the formal employer list
Renowned formal employers	81	Employers identified as renowned in the datasheet
Female participants	46.6%	Overall female share

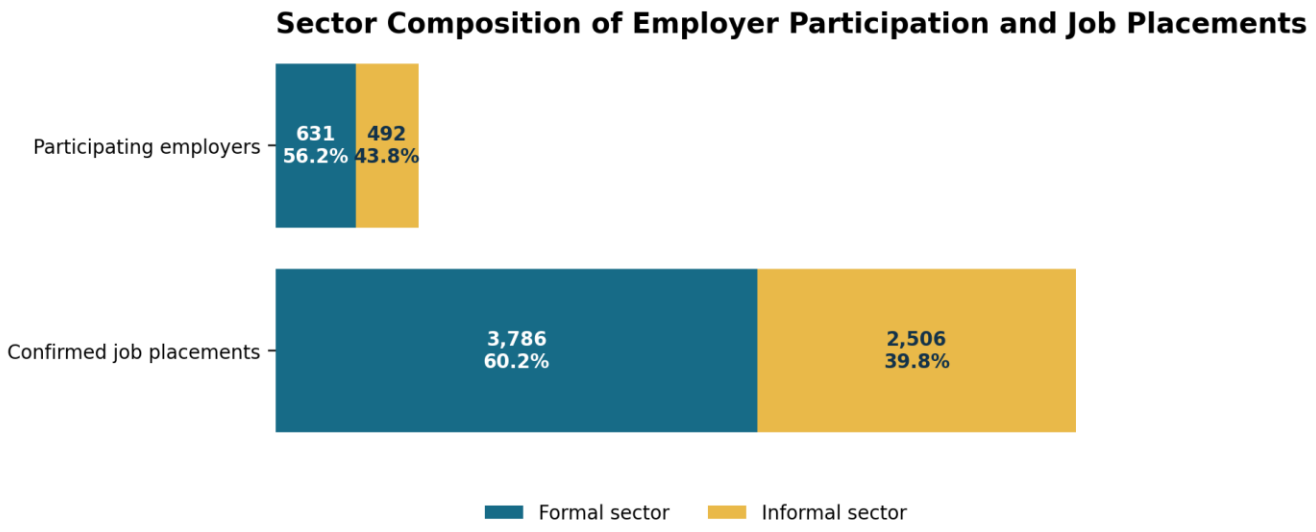


Figure 1. Formal and informal composition of employer participation cases and confirmed job placements

Formal employers accounted for 56.2% of all employer participation instances, while informal employers accounted for 43.8%. The pattern was similar for job placements: 60.2% of confirmed jobs were in the formal sector and 39.8% were in the informal sector.

This means the formal sector produced a slightly larger share of job placements than its share of employer participation. The overall formal job placement yield was also somewhat higher. Informal job placements also

remained a major part of the overall outcome and should continue to be followed for skills development, income growth, self-employment and possible enterprise progression.

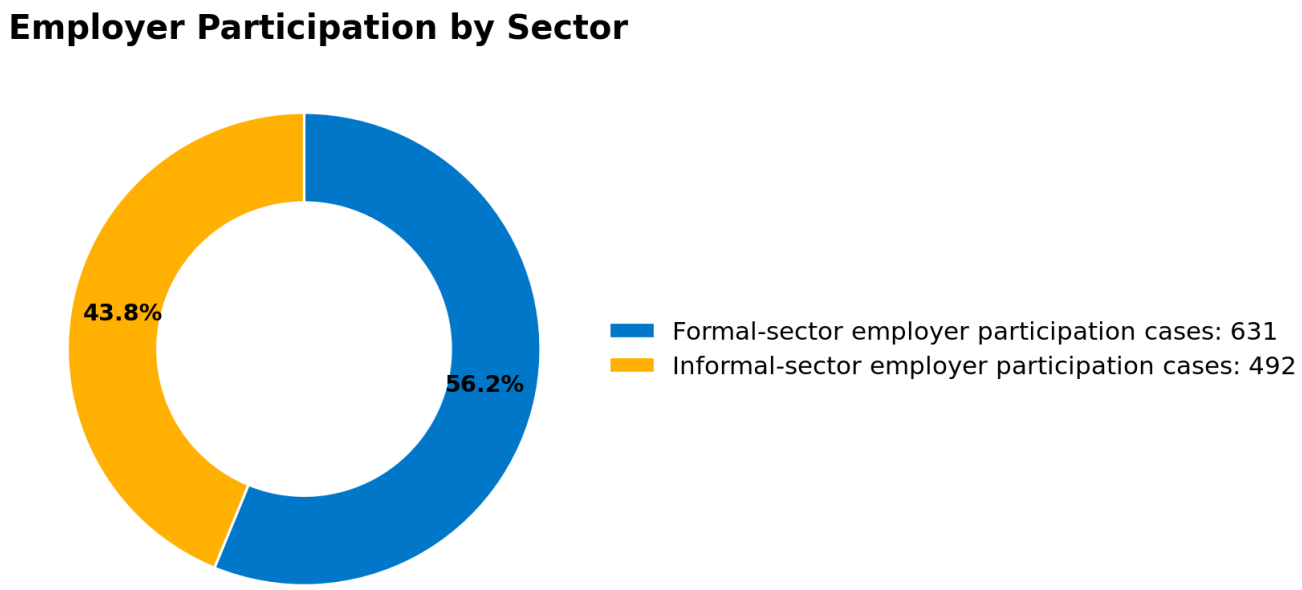


Figure 2. Formal and informal sector employer participation cases

Interpretation:

The detailed records contain 1,123 employer participation. Formal sector employers reported for 631 cases, or 56.2%, while informal sector employers reported for 492 cases, or 43.8%. Formal employers therefore had a somewhat larger presence, but informal employers also made up a substantial part of the employer network. These figures count participation at each fair, so the same employer may be counted more than once if it joined several fairs.

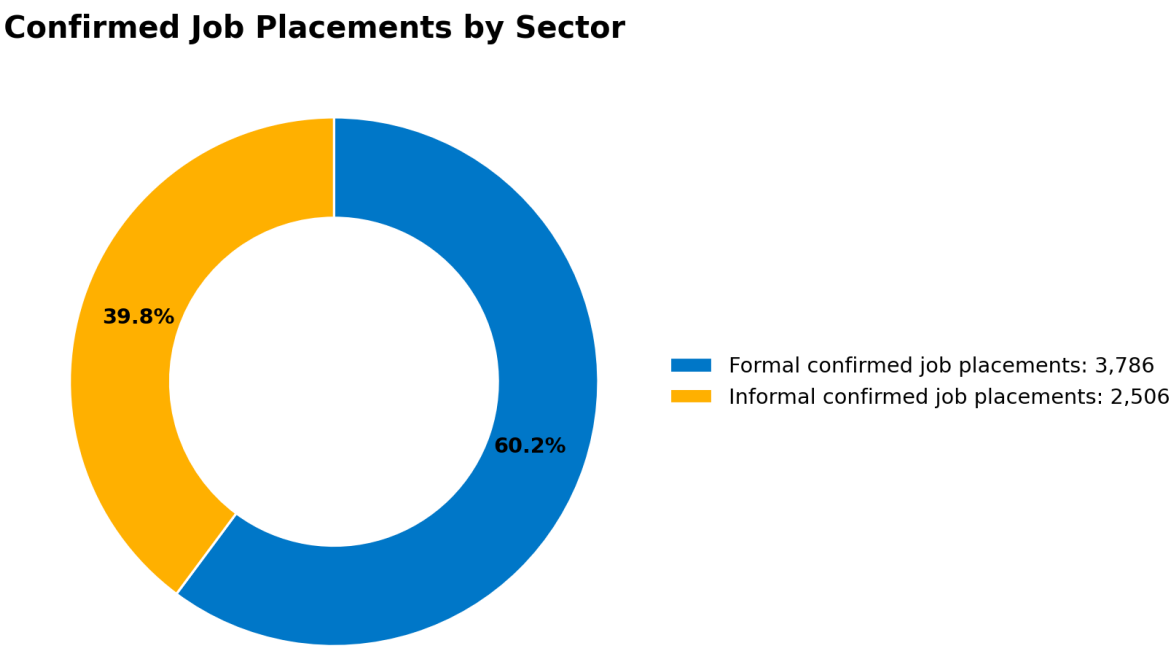


Figure 3. Formal and informal confirmed job placements

Interpretation:

A total of 6,292 job placements were confirmed. Of these, 3,786 job placements, or 60.2%, were in the formal sector and 2,506 job placements, or 39.8%, were in the informal sector. Formal employment formed the larger share, but almost four out of every ten job placements were informal. These informal job opportunities are also important because they can help young people gain practical skills, understand customers and markets, build experience and, in some cases, move towards self-employment, or establish enterprises that may create jobs for others.

5. PO Fair Employment Analysis

5.1 Coverage and output distribution

The 52 PO level job fair records show a wide difference in confirmed job placements. Individual records reported between 11 and 554 job placements. The median was 110.5 placements, while the average was 121.0. The average is slightly higher because a small number of fairs reported much larger job placement figures. Formal job placements followed a similar pattern, with a median of 45.0 and an average of 72.8 per PO fair record.

These differences should not be treated as a simple ranking. Some job fairs were organized jointly by several POs, and employment opportunities are not the same in every district. A fair should therefore be assessed by looking at the number and quality of jobs, employer involvement, local conditions, women's participation, and whether participants remain in employment after job placement.

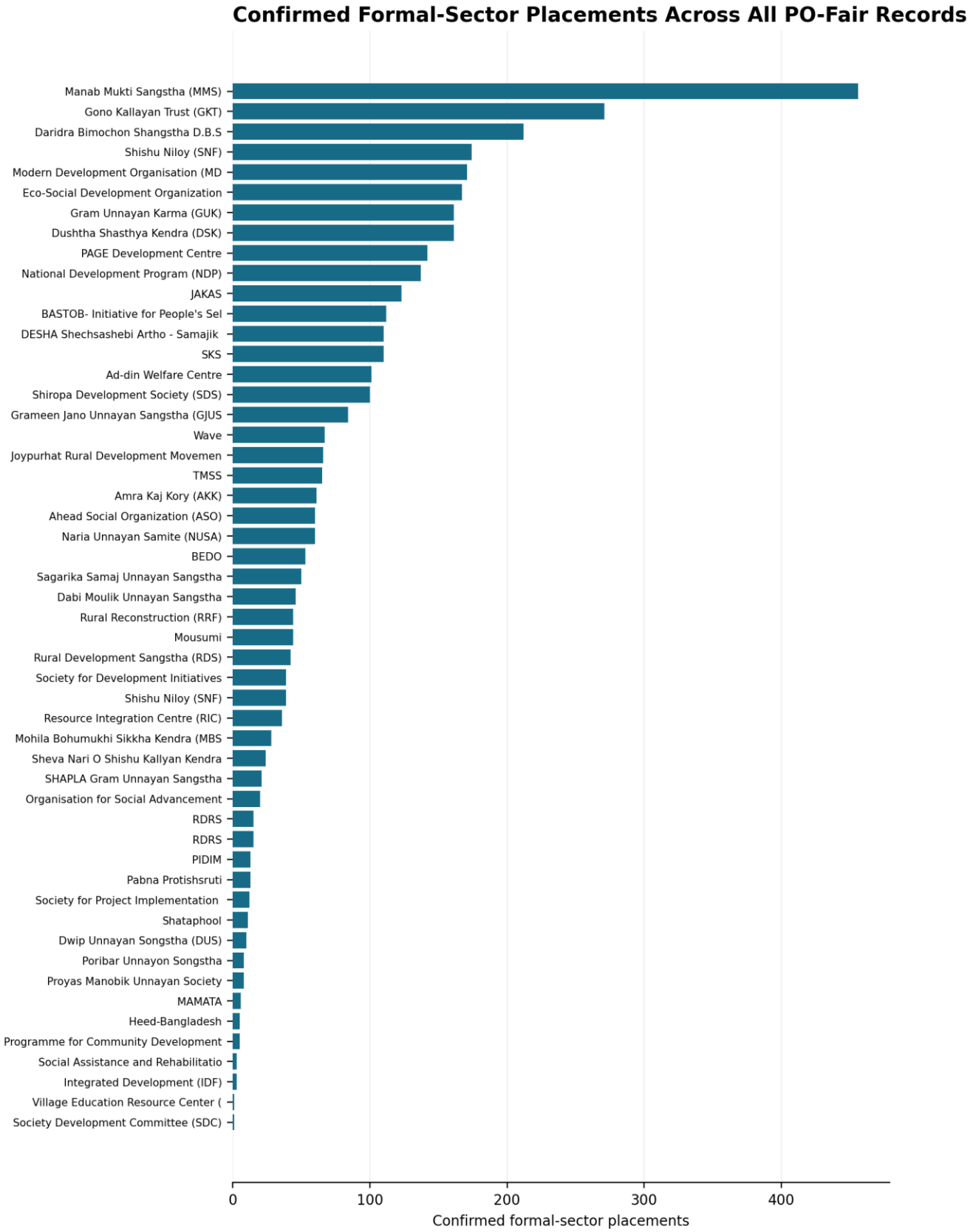


Figure 4. Formal job placements reported in every PO fair record

Interpretation:

The chart shows that formal job placement results differ widely across the PO fair records. Every record is included so that the reader can see the full range of results, rather than only a selected group of high performing fairs.

5.2 Employer participation and conversion

There is a positive but relatively weak relationship between the number of formal employers participating and the number of confirmed formal job placements (Pearson r = 0.36). This means that involving more employers can help, but employer numbers alone do not explain the results. Confirmed job placements, the employer's authority to recruit, the match between candidates' skills and available jobs, acceptable wages and workplace locations, and proper follow-up may be equally important.

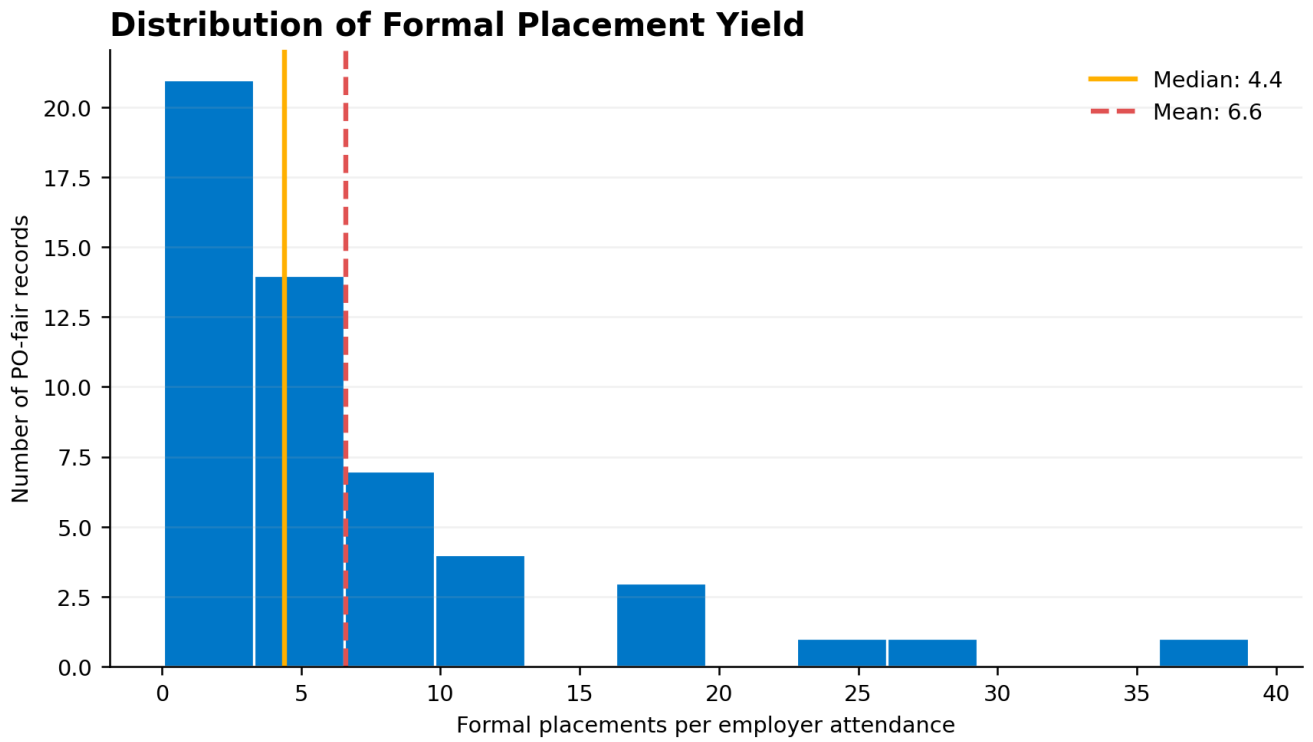


Figure 5. Distribution of formal confirmed job placements per formal sector employer participation case

Interpretation:

The distribution is uneven and influenced by high-yield cases. Yield must therefore be reviewed with absolute placement totals, employer type, vacancy evidence and retention.

The aggregate formal yield was exactly 6.0 placements per formal-employer participation, but this ratio varies widely. A very high ratio may reflect strong recruitment, bulk hiring or reporting that combines placements arising from wider follow up. A very low ratio may indicate weak vacancy confirmation, mismatch, or employers attending primarily for outreach. Each extreme should be validated rather than automatically rewarded or penalized.

6. Map and District Level Coverage

The 46 job fairs were held in 28 of Bangladesh's 64 districts, covering 43.8% of all districts. The map shows every district where a job fair took place. The number inside each marker shows how many fairs were held in that district. The simple marker design keeps the map clear and easy.

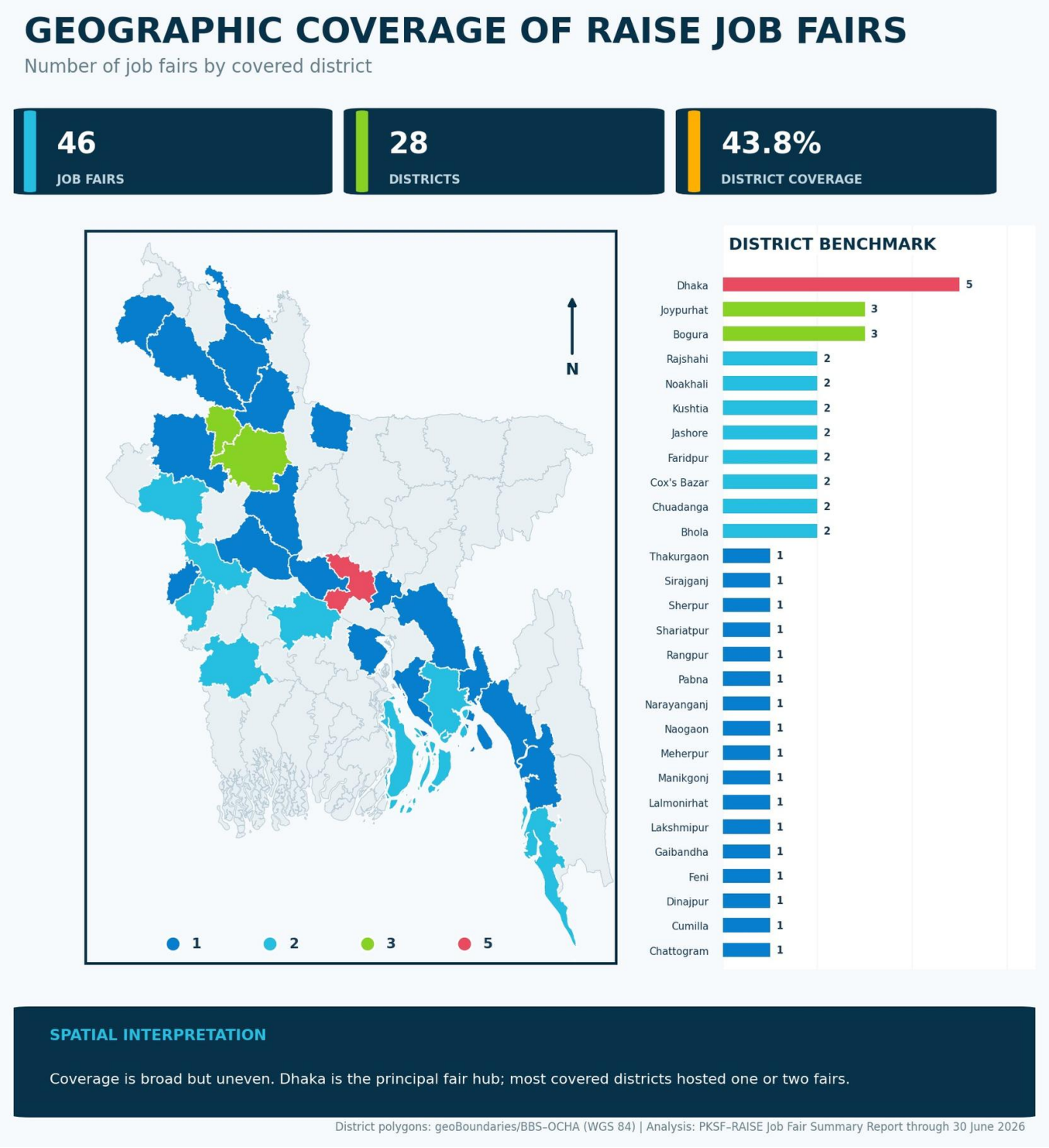


Figure 4: Bangladesh Map Showing the Number of RAISE Job Fairs in Each Covered District

Interpretation: The map shows a clear regional difference in the reach of the job fairs. The north-western part of Bangladesh had the widest coverage overall, with fairs held across Bogura, Joypurhat, Rajshahi, Naogaon, Rangpur, Dinajpur, Gaibandha, Lalmonirhat and Thakurgaon. Dhaka was the busiest single district with five fairs, while Bogura and Joypurhat had three each. The south-eastern side also had a visible cluster, covering Chattogram, Cox's Bazar, Cumilla, Feni, Lakshmipur and Noakhali. In contrast, the north-eastern side, especially the Sylhet region, had no job fair. The Chattogram Hill Tracts were also left uncovered, and many districts along the southern and south-western coast did not host a fair. Overall, the strongest presence was in the north-west and Dhaka, while the north-east showed the clearest gap in coverage.

District	Number of job fairs	District	Number of job fairs
Bhola	2	Bogura	3
Chattogram	1	Chuadanga	2
Cox's Bazar	2	Cumilla	1
Dhaka	5	Dinajpur	1
Faridpur	2	Feni	1
Gaibandha	1	Jashore	2
Joypurhat	3	Kushtia	2
Lakshmipur	1	Lalmonirhat	1
Manikgonj	1	Meherpur	1
Naogaon	1	Narayanganj	1
Noakhali	2	Pabna	1
Rajshahi	2	Rangpur	1
Shariatpur	1	Sherpur	1
Sirajganj	1	Thakurgaon	1

Table: The Number of Job Fairs in Every Covered District

Job placement results were very different from one district to another. The results are not evenly spread across all areas. Sirajganj recorded the highest number, with 929 people finding work through one job fair whose results were reported together by the participating organizations. More than 400 people also found work in each of Jashore, Bogura, Joypurhat and Dhaka. However, these numbers do not tell us what kind of jobs they entered. In Sirajganj, Jashore and Bogura, more than half of the people were placed in formal jobs. This means they joined established companies or organizations where the employer and the terms of employment are more clearly defined. In Dhaka, informal jobs made up the larger share. These are usually jobs with small businesses, workshops, shops or individual employers, where a worker may not receive an appointment letter, written contract or regular employee benefits. Therefore, a district may record a large number of placements, but that does not necessarily mean that most of those placements are formal jobs.

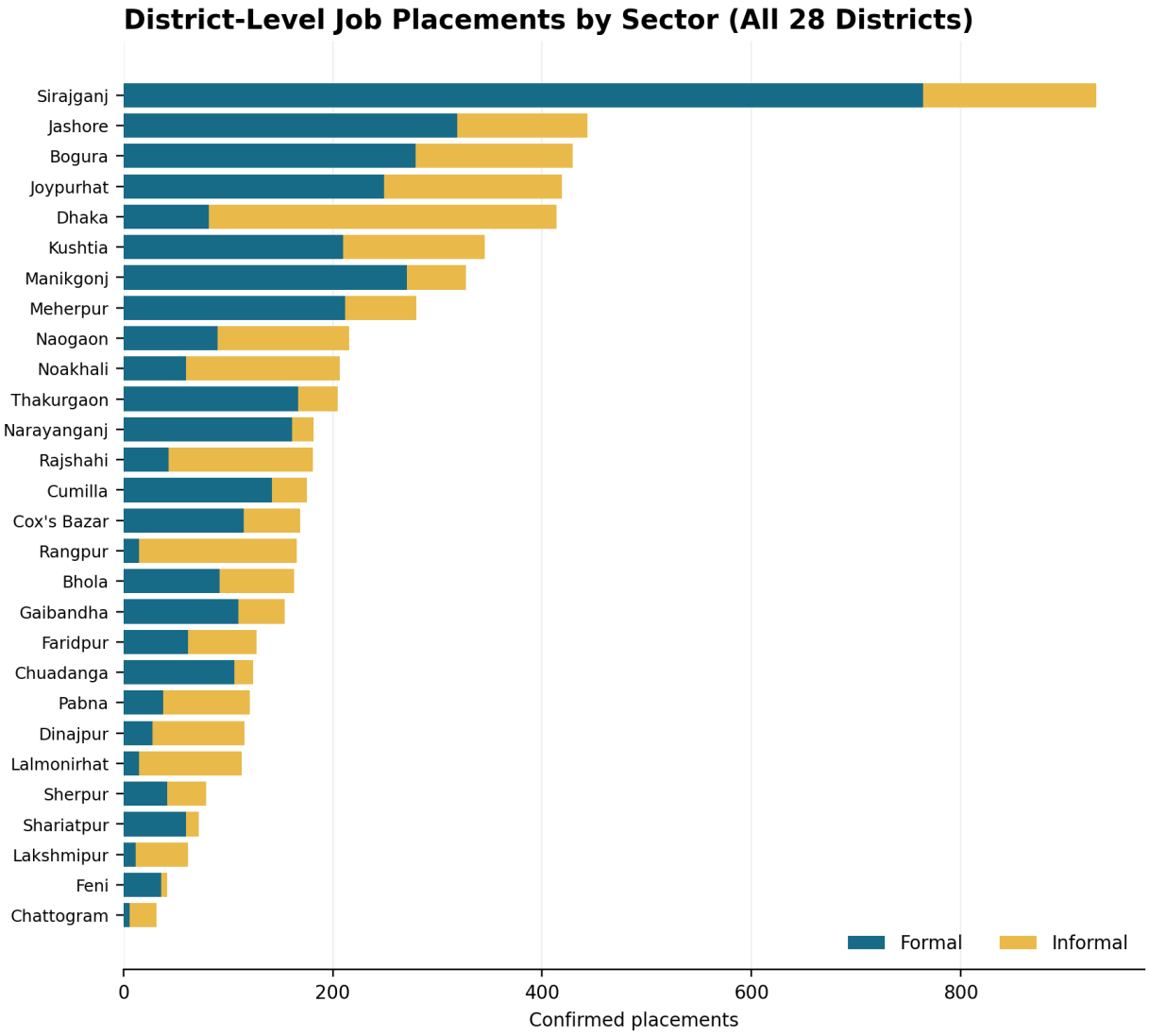


Figure 5. Complete District Results, Separated into Formal and Informal Placements

Interpretation:

Job placement outcomes differed considerably across the 28 districts. Sirajganj recorded the highest number of confirmed job placements, with most of them in the formal sector. Jashore, Bogura and Joypurhat also reported relatively high job placement numbers with a strong formal sector contribution.

In contrast, Dhaka recorded a large number of job placements, but most were in the informal sector. Several other districts show a more balanced combination of formal and informal opportunities. This is important because both pathways can support participants: formal employment may provide greater stability and employment benefits, while informal employment can offer practical experience, income and sustainable opportunities for self-employment, or future enterprise development. However, the bar chart only presents the reported outcomes; it does not prove that district location or sector type caused these differences.

6.1 District Performance Table

District	Fairs	Number of POs	RAISE Participants as Jobseekers	Formal Sector employer participants	Confirmed Formal Sector Job Placements	Confirmed Informal Sector Job Placements	Total Confirmed Job Placements	Share of Formal Job placement	Confirmed Formal Sector Job Placements Per Formal Employer Participation
Sirajganj	1	3	614	68	764	165	929	82.2%	11.2
Jashore	2	3	658	30	319	124	443	72.0%	10.6
Bogura	3	3	1,173	36	279	150	429	65.0%	7.8
Joypurhat	3	3	994	41	249	170	419	59.4%	6.1
Dhaka	5	5	1,055	30	82	332	414	19.8%	2.7
Kushtia	2	2	631	35	210	135	345	60.9%	6.0
Manikgonj	1	1	437	11	271	56	327	82.9%	24.6
Meherpur	1	1	226	13	212	68	280	75.7%	16.3
Naogaon	1	2	460	31	90	126	216	41.7%	2.9
Noakhali	2	2	552	20	60	147	207	29.0%	3.0
Thakurgaon	1	1	390	6	167	38	205	81.5%	27.8
Narayanganj	1	1	181	15	161	21	182	88.5%	10.7
Rajshahi	2	4	352	59	43	138	181	23.8%	0.7
Cumilla	1	1	591	20	142	33	175	81.1%	7.1
Cox's Bazar	2	2	422	20	115	54	169	68.0%	5.8
Rangpur	1	1	280	17	15	151	166	9.0%	0.9
Bhola	2	2	277	16	92	71	163	56.4%	5.8
Gaibandha	1	1	354	10	110	44	154	71.4%	11.0
Faridpur	2	2	670	27	62	65	127	48.8%	2.3
Chuadanga	2	2	345	16	106	18	124	85.5%	6.6
Pabna	1	3	480	47	38	83	121	31.4%	0.8
Dinajpur	1	1	193	10	28	88	116	24.1%	2.8
Lalmonirhat	1	1	203	16	15	98	113	13.3%	0.9
Sherpur	1	1	296	8	42	37	79	53.2%	5.2
Shariatpur	1	1	208	8	60	12	72	83.3%	7.5
Lakshmipur	1	1	177	9	12	50	62	19.4%	1.3
Feni	1	1	182	8	36	6	42	85.7%	4.5
Chattogram	1	1	124	4	6	26	32	18.8%	1.5

Table 1. Results for all 28 covered districts.

("Fairs" counts distinct reported dates; grouped POs may belong to the same fair)

7. Gender Inclusion Analysis

Female participants represented 46.6% of all RAISE participants, while the remaining 53.4% were male participants. The difference between female and male participation was therefore only 6.8 percentage points. This shows that women participated in the job fairs at a level close to that of men and that the employment linkage activities reached both groups in substantial numbers.

Share of Female and Male RAISE Participants

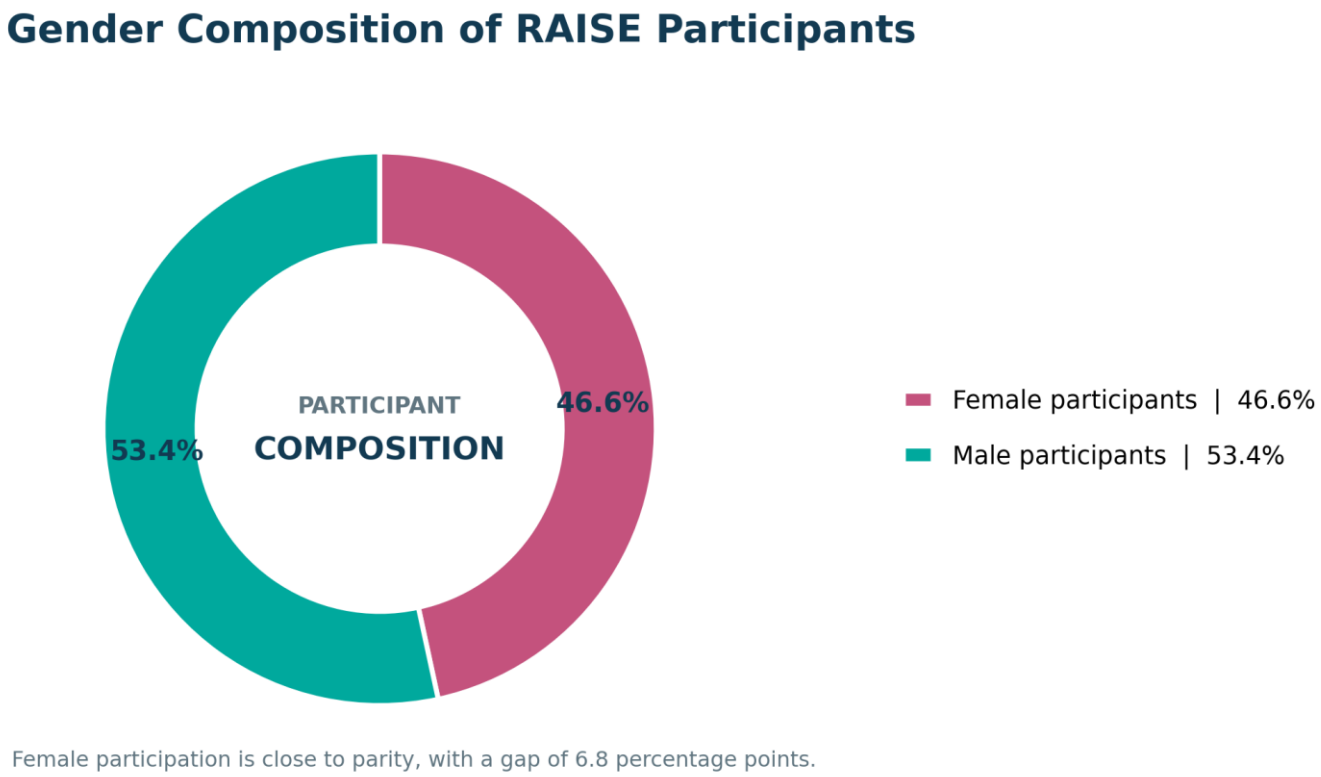


Figure 6. Gender composition of RAISE participants

Interpretation:

The gender composition of RAISE participants was relatively balanced. Men represented 53.4% of participants and women represented 46.6%, leaving a difference of only 6.8 percentage points. Female participation was therefore close to parity with male participation. This is a positive indication that women were actively engaging with the job fairs and accessing the employment information, employer connections and interview opportunities offered through the RAISE employment pathway.

8. Trade Portfolio Analysis

Trade: A trade is a specific practical skill or occupation that a person can learn and use to find a job, improve their income or start a small business. In PKSF supported programmes such as RAISE, participants receive training or apprenticeship support in trades such as electrical installation, plumbing, welding, housekeeping, caregiving and web development.

Sector: A sector is a broader area of the economy that includes several related trades. PKSF uses sectors to organize training programmes, understand employer demand and connect participants with suitable employment or business opportunities. For example, the construction sector includes trades such as electrical installation, plumbing, masonry and welding.

In simple words, a sector is the wider field of work, while a trade is the particular skill or occupation within that field.

The RAISE Trade List includes 29 trades under 10 sectors. Each training course lasts either four or six months. The construction sector has the highest number of trades, with six in total. Tourism and Hospitality Management has five trades, while Information and Communication Technology (ICT) have four. Some trades can help participants find salaried jobs, while others can help them become self-employed or start a small business.

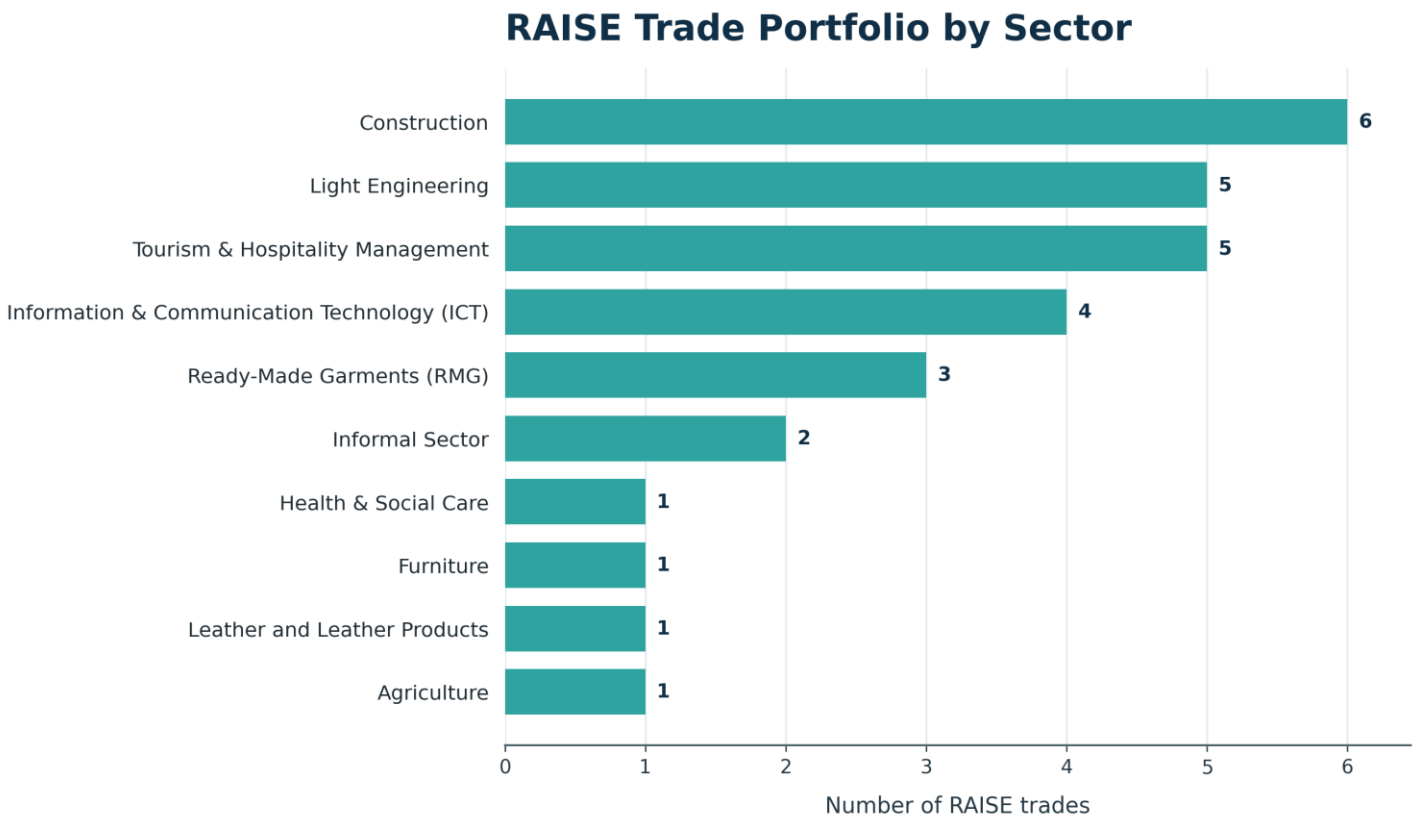


Figure 6. Number of approved RAISE trades in each sector

RAISE sector	Number of courses	Duration range	Average duration
Construction	6	4-6 months	5.0 months
Light Engineering	5	4-6 months	5.6 months
Tourism & Hospitality Management	5	4 months	4.0 months

RAISE sector	Number of courses	Duration range	Average duration
Information & Communication Technology (ICT)	4	4-6 months	4.5 months
Readymade Garments	3	4 months	4.0 months
Informal Sector	2	4 months	4.0 months
Agriculture	1	6 months	6.0 months
Furniture	1	6 months	6.0 months
Health & Social Care	1	4 months	4.0 months
Leather and Leather Products	1	4 months	4.0 months

Table 2. Trade Portfolio by Sector Under RAISE

This table describes trade circulation (not job placement outcomes)

8.1 Analytical interpretation (put it in the recommendation)

The RAISE training portfolio covers a wide range of trades. However, the job fair survey dataset does not show which trades the participating young people were trained in, what types of vacancies employers offered, or which trades led to confirmed job placements. As a result, the it cannot be determined which skills are most in demand, which trades achieve better job placement results, or whether some particular trades are creating more formal sector opportunities for women and men participant groups.

This information is important because the number of trades offered in a sector does not necessarily reflect labour market demand. A sector with many trades may have limited employment opportunities in some locations, while a smaller or emerging trade may attract stronger employer demand and lead to better job placements.

In order to strengthen future monitoring and planning:

- We need to use a standard trade code when registering participants and recording employer vacancies, interviews and confirmed placements.
- For each trade, report the number of vacancies, candidates interviewed, job offers, confirmed job placements and participants remaining in employment after 90 days.
- We need to explore a wider range of occupations, particularly non-traditional trades for women and emerging formal sector jobs. Decisions should be based on demonstrated employer demand, not simply on the number of existing trades.
- We should monitor apprenticeship dropout by trade, gender, disability status and partner organization, and keep record why participants discontinue their apprenticeships.

8.2 Sector and Trade List Under RAISE

No.	Sector	Trade List Under RAISE	Duration
1	Construction	Electrical Installation & Maintenance	6 months
2	Construction	Plumbing and Pipe fitting	4 months
3	Construction	Masonry & Rod Binding	4 months
4	Construction	Tiles & Marble Fittings	4 months
5	Construction	Refrigeration & Air-conditioning	6 months
6	Construction	Aluminum Fabrication and Installation	6 months
7	Tourism & Hospitality Management	Food & Beverage Service	4 months
8	Tourism & Hospitality Management	Food & Beverage Production	4 months
9	Tourism & Hospitality Management	Bakery and Pastry Production	4 months
10	Tourism & Hospitality Management	Housekeeping	4 months
11	Tourism & Hospitality Management	Tour Operation & Tourist Guide	4 months
12	Information & Communication Technology (ICT)	Web Design & Development	6 months
13	Information & Communication Technology (ICT)	Graphic Design & Multimedia	4 months
14	Information & Communication Technology (ICT)	Digital Marketing for Freelancing	4 months
15	Information & Communication Technology (ICT)	IT Support Service	4 months
16	Informal Sector	Mobile Phone Servicing	4 months
17	Informal Sector	Beautification and Wellness	4 months
18	Light Engineering	Welding & Fabrication	6 months
19	Light Engineering	Small Engineering and Metal Works	6 months
20	Light Engineering	Motorcycle Servicing	6 months
21	Light Engineering	Auto Mechanics	6 months
22	Light Engineering	Consumer Electronics	4 months
23	Agriculture	Mechanized Agricultural Farming	6 months
24	Readymade Garments	Embroidery and Handicrafts	4 months
25	Readymade Garments	Fashion Garments	4 months
26	Readymade Garments	Sewing Machine Operation	4 months
27	Leather and Leather Products	Setting & Assembling of Leather Goods	4 months
28	Furniture	Carpentry and Carpentry Business	6 months
29	Health & Social Care	Caregiving	4 months

Table 3. RAISE's Trade Portfolio

9. Consolidated Findings

Finding 1: Formal sector employment represents the larger share of confirmed job placements

Of all confirmed job placements, 60.2% were in the formal sector. This is 4 percentage points higher than the formal sector share of participating employers. The result suggests that formal sector employers generated a comparatively larger number of job placements.

Finding 2: Having more employers at a job fair does not automatically lead to more job placements

The relationship between employer participation and confirmed job placements is moderate. This means that the number of participating employers is important, but it is not the only factor affecting results. The relevance of available vacancies, employers' actual recruitment needs, participant preparation and the quality of job matching can also influence placement outcomes.

Finding 3: Job placement results are concentrated in a limited number of districts

The job fairs covered 28 districts, but placement outcomes were not evenly distributed. A relatively small number of districts accounted for a substantial share of all confirmed placements. This indicates that some locations were much more successful in connecting participants with employment opportunities than others.

Finding 4: The balance between formal and informal sector job placements differs across districts

Several districts with high placement numbers secured most of their confirmed jobs in the formal sector. In Dhaka and some other districts, however, informal sector placements accounted for the larger share. This shows that districts are connecting participants with different types of employment opportunities depending on local employer demand and labor market conditions.

Finding 5: Female participation is inspiring

Women represented 46.6% of all RAISE participants, compared with 53.4% for men. The difference of only 6.8 percentage points indicates that female participation was close to that of men. This suggests that women were actively engaging with the job fairs and accessing employment information, employer connections and interview opportunities through the RAISE employment pathway.

Finding 6: The training portfolio is broad, but trade information is not connected with job-fair results

RAISE offers 29 trades across a wide range of sectors. However, the job fair records do not connect participants' trades with employer vacancies, interviews, job offers or confirmed placements. Linking these records would help identify which trades are responding most effectively to employer demand and producing stronger employment outcomes.

Finding 7: A confirmed placement does not necessarily indicate sustained employment

The dataset records jobs confirmed immediately following the job fairs, but it does not show whether participants remained employed after 30, 60 or 90 days. It also does not include information on wages, employment contracts or workplace benefits. Follow-up information would provide a clearer understanding of job quality, retention and longer term income improvement.

Finding 8: Employer related indicators need clearer and more consistent definitions

The report refers to distinct employers, renowned employers and formal or informal employer participation. These terms represent different measures and should not be presented as though they mean the same thing. Clear definitions and standardized reporting would prevent confusion and make comparisons across job fairs, Partner Organizations and districts more reliable.

10. Recommendations and Management Action Plan

The job fairs are creating employment opportunities, but the results can be improved through better preparation, clearer record keeping and regular monitoring or follow-up. The following actions are recommended.

No.	What should be done	How it should be done	Who will lead	When	What this will achieve
1	**Check employers' recruitment needs before each fair**	Ask every employer to provide the number and type of vacancies, required trade, salary, job location, working hours, contract type and available benefits. The person attending the fair should also have authority to recruit.	PO employment teams, following RAISE guidance	Before every fair	Participants will meet employers who have real vacancies, increasing the chance of placement.
2	**Obtain clear commitments from employers**	Give priority to employers who confirm their vacancy numbers and show a genuine interest in recruitment. Where possible, obtain a written commitment or a simple recruitment agreement before the fair.	PKSF will provide guidance; POs will communicate with employers and collect commitments	Before every fair	Fewer employers will attend without actual vacancies, and job fairs will produce better results.
3	**Count employers in a consistent way**	Report the number of unique employers separately from the number of times employers participate in different fairs. If "renowned employer" is used, clearly explain what it means.	MIS team	Immediately	Employer figures will be easier to understand and will not be counted or interpreted twice.
4	**Record placement results separately for women and men**	For both women and men, record whether the placement is formal or informal, the relevant trade and whether the person remains employed.	MIS team and gender focal points	Immediately	PKSF and POs will be able to see whether women and men have equal access to different types of jobs.
5	**Match participants with suitable employers before the fair**	Review each participant's training, skill level, salary expectation, ability to travel or relocate, preferred workplace and readiness for an interview.	POs	Two to four weeks before each fair	Employers will meet candidates who are more suitable for their vacancies.
6	**Make employment pathways safer and more accessible for women**	Work with employers that provide a safe and respectful workplace. Consider transport, separate workplace facilities, childcare needs, family counselling and a clear way to report harassment.	POs and participating employers	Ongoing	More women will be able to participate, accept jobs and remain in employment.

No.	What should be done	How it should be done	Who will lead	When	What this will achieve
7	**Give women access to a wider range of trades**	Use employer demand to identify technical and formal sector jobs that are suitable for women. Encourage women to enter non-traditional trades when safe and realistic employment opportunities are available.	RAISE technical team	During the annual review of training courses	Women will have more freedom to choose trades with stronger employment prospects.
8	**Identify and address apprenticeship dropout early**	Record dropout by trade and gender. Contact participants who are regularly absent, understand their difficulties and provide counselling, referral or an alternative apprenticeship when possible.	PO training teams	Monthly	More participants will complete their apprenticeships and become ready for employment.
9	**Follow up after placement**	Contact placed participants and employers after 30, 60 and 90 days. Record whether the participant is still employed, along with salary, working hours, contract, benefits and reasons for leaving.	PO case managers	After each fair	The programme will know whether confirmed placements are continuing and whether the jobs provide reasonable working conditions.
10	**Set realistic targets for each district**	Consider the number of participants, available vacancies, local industries, formal and informal employment opportunities and previous results when setting district targets.	PKSF programme management	Quarterly	Districts will be assessed according to their local situation instead of a single national target.
11	**Connect training information with job results**	Use the same trade code in training, vacancy, interview, job offer, placement and follow-up records. Present the connected information through a simple dashboard.	MIS and RAISE technical teams	During the next MIS update	PKSF will be able to see which courses are leading to actual jobs and make better training decisions.
12	**Review unusual figures before final reporting**	Check cases where reported placements are higher than the number of RAISE participants or where the placement result appears unusually high. Confirm the figures with the relevant PO and supporting records.	M&E team and relevant POs	Immediately and before every reporting cycle	The final report will contain more reliable and credible information.

Table 4. Recommended Actions Arising from the Records Analysis

11. Data Quality Notes and Limitations

The available data provides a useful picture of the RAISE job fairs. However, the following points should be kept in mind:

- The report mentions 46 job fairs; in details it contains 52 Partner Organization records. This is because some fairs were jointly organized or reported by more than one partner organization. Therefore, 46 refers to the number of fairs, while 52 refers to the number of PO level records.

- In some records, the number of confirmed job placements is higher than the number of reported RAISE participants. The dataset does not explain why this happened. The figures may include job placements confirmed after the fair or people counted under a different reporting arrangement. For this reason, the report does not calculate a job placement rate based on the number of RAISE participants.

- The RAISE Trade List includes 29 trades under 10 sectors, but these trades are not connected with individual participant, employer vacancy or placement records. As a result, the data cannot show which trades led to more interviews, job offers or confirmed placements.

- A confirmed job placement means that a job was reported as secured. The dataset does not show the participant's salary, working hours, employment contract, workplace benefits or whether the participant remained employed after 30, 60 or 90 days.

- The maps show the districts where job fairs and job placement results were reported. They do not mean that every area or every group of people within those districts was covered. The district results have also not been adjusted according to district population, number of jobseekers or size of the local labour market.

12. Summary

The RAISE job fairs brought together 12,525 participants across 46 fairs held in 28 districts. Altogether, 6,292 job placements were confirmed. Of these, 3,786 were in the formal job sector and 2,506 were in the informal job sector. Formal jobs therefore made up 60.2% of all confirmed job placements. At the same time, informal job employment also played an important role by giving participants access to income, practical experience, self-employment and possible future business opportunities. Women represented 46.6% of participants, showing that female participation was close to that of men.

The results were different from one district to another. Dhaka hosted the highest number of fairs, while Sirajganj recorded the highest number of confirmed placements despite having only one jointly organized fair. This shows that holding more fairs does not automatically lead to more jobs; the availability of vacancies, employer interest, participant preparation and the quality of job matching also matter. Overall, the findings show that the RAISE job fairs are helping young people move from training and apprenticeship towards real employment opportunities in both the formal and informal sectors.

Sources

- PKSF. Job Fair Summary Report through 30 June 2026
- PKSF. Name of Trade/Course Under RAISE
- PKSF RAISE project profile: https://pksf.org.bd/projects/recovery-and-advancement-of-informal-sector-employment-raise/
- World Bank- Recovery and Advancement of Informal Sector Employment Project: https://projects.worldbank.org/en/projects-operations/project-detail/P174085

13. Record-Level PO Fair Results

This annex presents the job fair results reported by each Partner Organization. Where more than one Partner Organization jointly organized or reported the same fair, their information is shown in separate rows under the same date and district.

No.	Partner organization	Date of Job fair	District	RAISE participants	Formal employer participations	Informal employer participations	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements	Formal placement share	Formal Job placements per Formal Employer
1	Society Development Committee (SDC)	2025-12-11	Faridpur	250	15	9	1	17	18	5.6%	0.1
2	RDRS Bangladesh	2026-03-30	Rangpur	280	17	9	15	151	166	9.0%	0.9
3	RDRS Bangladesh	2026-05-18	Lalmonirhat	203	16	8	15	98	113	13.3%	0.9
4	Programme for Community Development (PCD)	2026-04-05	Pabna	160	26	14	5	29	34	14.7%	0.2
5	Organisation for Social Advancement & Cultural Activities (OSACA)	2026-04-05	Pabna	130	7	3	20	29	49	40.8%	2.9
6	Pabna Protishsruti	2026-04-05	Pabna	190	14	11	13	25	38	34.2%	0.9
7	SKS Foundation	2026-05-09	Gaibandha	354	10	4	110	44	154	71.4%	11.0
8	Sheva Nari O Shishu Kallyan Kendra	2026-05-16	Dhaka	230	7	3	24	8	32	75.0%	3.4
9	Integrated Development Foundation (IDF)	2026-05-16	Rajshahi	102	8	12	3	27	30	10.0%	0.4
10	MAMATA	2026-05-17	Chattogram	124	4	11	6	26	32	18.8%	1.5
11	Wave Foundation	2026-05-19	Chuadanga	95	7	3	67	6	73	91.8%	9.6
12	PIDIM Foundation	2026-05-19	Dhaka	180	9	8	13	28	41	31.7%	1.4
13	Rural Development Sangstha (RDS)	2026-05-20	Sherpur	296	8	7	42	37	79	53.2%	5.2
14	Naria Unnayan Samite (NUSA)	2026-05-21	Shariatpur	208	8	20	60	12	72	83.3%	7.5
15	Mohila Bohumukhi Sikkha Kendra (MBSK)	2026-05-23	Dinajpur	193	10	37	28	88	116	24.1%	2.8
16	Shiropa Development Society (SDS)	2026-06-10	Kushtia	440	16	10	100	130	230	43.5%	6.2

No.	Partner organization	Date of Job fair	District	RAISE participants	Formal employer participations	Informal employer participations	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements	Formal placement share	Formal Job placements per Formal Employer
17	Shishu Niloy Foundation (SNF)	2026-06-10	Chuadanga	250	9	6	39	12	51	76.5%	4.3
18	Shishu Niloy Foundation (SNF)	2026-06-22	Jashore	237	15	7	174	14	188	92.6%	11.6
19	Heed-Bangladesh	2026-06-10	Dhaka	153	11	6	5	229	234	2.1%	0.5
20	Proyas Manobik Unnayan Society	2026-06-13	Rajshahi	110	12	15	8	42	50	16.0%	0.7
21	SHAPLA Gram Unnayan Sangstha	2026-06-13	Rajshahi	70	12	15	21	30	51	41.2%	1.8
22	Shataphool Bangladesh	2026-06-13	Rajshahi	70	27	5	11	39	50	22.0%	0.4
23	Dwip Unnayan Songstha (DUS)	2026-06-14	Noakhali	200	4	16	10	30	40	25.0%	2.5
24	Resource Integration Centre (RIC)	2026-06-17	Feni	182	8	2	36	6	42	85.7%	4.5
25	Eco-Social Development Organization (ESDO)	2026-06-17	Thakurgaon	390	6	5	167	38	205	81.5%	27.8
26	PAGE Development Centre	2026-06-17	Cumilla	591	20	20	142	33	175	81.1%	7.1
27	BEDO	2026-06-17	Bogura	313	9	11	53	4	57	93.0%	5.9
28	Society for Project Implementation Research Evaluation and Training (SOPIRET)	2026-06-17	Lakshmipur	177	9	11	12	50	62	19.4%	1.3
29	Joypurhat Rural Development Movement (JRDM)	2026-06-17	Joypurhat	90	11	13	66	27	93	71.0%	6.0
30	Poribar Unnayon Songstha	2026-06-18	Bhola	215	5	7	8	37	45	17.8%	1.6
31	Society for Development Initiatives (SDI)	2026-06-20	Dhaka	347	1	14	39	57	96	40.6%	39.0
32	Grameen Jano Unnayan Sangstha (GJUS)	2026-06-20	Bhola	62	11	6	84	34	118	71.2%	7.6
33	Mousumi	2026-06-22	Naogaon	250	11	9	44	60	104	42.3%	4.0

No.	Partner organization	Date of Job fair	District	RAISE participants	Formal employer participations	Informal employer participations	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements	Formal placement share	Formal Job placements per Formal Employer
34	Dabi Moulik Unnayan Sangstha	2026-06-22	Naogaon	210	20	9	46	66	112	41.1%	2.3
35	BASTOB- Initiative for People's Self-Development	2026-06-22	Cox's Bazar	270	18	4	112	20	132	84.8%	6.2
36	DESHA Shechsashebi Artho - Samajik Unnyan O Manobik Kallyan Sangstha	2026-06-22	Kushtia	191	19	5	110	5	115	95.7%	5.8
37	JAKAS Foundation	2026-06-22	Joypurhat	350	16	14	123	84	207	59.4%	7.7
38	Manab Mukti Sangstha (MMS)	2026-06-22	Sirajganj	384	25	3	456	98	554	82.3%	18.2
39	Modern Development Organisation (MDO)	2026-06-22	Sirajganj	110	18	7	171	32	203	84.2%	9.5
40	National Development Program (NDP)	2026-06-22	Sirajganj	120	25	3	137	35	172	79.7%	5.5
41	Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)	2026-06-23	Cox's Bazar	152	2	7	3	34	37	8.1%	1.5
42	Ahead Social Organization (ASO)	2026-06-23	Joypurhat	554	14	9	60	59	119	50.4%	4.3
43	Sagarika Samaj Unnayan Sangstha	2026-06-23	Noakhali	352	16	14	50	117	167	29.9%	3.1
44	Gono Kallayan Trust (GKT)	2026-06-23	Manikgonj	437	11	7	271	56	327	82.9%	24.6
45	Ad-din Welfare Centre	2026-06-24	Jashore	201	10	30	101	42	143	70.6%	10.1
46	Dushtha Shasthya Kendra (DSK)	2026-06-24	Narayanganj	181	15	5	161	21	182	88.5%	10.7
47	Amra Kaj Kory (AKK)	2026-06-24	Faridpur	420	12	8	61	48	109	56.0%	5.1
48	TMSS	2026-06-24	Bogura	535	18	2	65	119	184	35.3%	3.6
49	Village Education Resource Center (VERC)	2026-06-24	Dhaka	145	2	5	1	10	11	9.1%	0.5

No.	Partner organization	Date of Job fair	District	RAISE participants	Formal employer participations	Informal employer participations	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements	Formal placement share	Formal Job placements per Formal Employer
50	Rural Reconstruction Foundation (RRF)	2026-06-24	Jashore	220	5	17	44	68	112	39.3%	8.8
51	Gram Unnayan Karma (GUK)	2026-06-25	Bogura	325	9	5	161	27	188	85.6%	17.9
52	Daridra Bimochon Shangstha D.B.S	2026-06-28	Meherpur	226	13	1	212	68	280	75.7%	16.3

Table A1: Full PO Fair Analytical Dataset Through 30 June 2026

Part II. Extended Analytical Findings and Visual Evidence

This part expands the main report through readable analytical plates. Every PO fair record and every covered district is considered. Dense variables are split across multiple figures rather than compressed into unreadable short rankings.

The analysis covers participant volume, employer participation, total placements, formal-sector share, formal placement yield, distribution, concentration, time, geography, gender-data availability and the RAISE trade portfolio.

13.1 How Job Fairs Support the PKSF-RAISE Employment Pathway

RAISE combines skills, apprenticeship, life-skills support, counselling and labour-market linkage. Job fairs are not isolated events; they are the point where these investments are tested against employer demand and participant aspirations.

RAISE pathway stage	PKSF's function	Partner Organization's function	Expected employment contribution
Trade and life-skills development	Sets the overall skills-development framework, approves training priorities and monitors the quality of delivery.	Identifies eligible young people, arranges occupational and life-skills training, follows their participation and helps them prepare for work.	Participants become better prepared for wage employment or self-employment.
Apprenticeship and practical learning	Provides the apprenticeship framework, technical guidance and quality assurance standards, and reviews implementation progress.	Selects suitable master craftspersons and workplaces, matches apprentices, monitors day-to-day learning and helps resolve practical problems.	Participants gain practical experience, workplace networks and confidence in their occupation.
Job fair employer linkage	Provides strategic direction for job fairs, establishes reporting standards and reviews whether the fairs are creating meaningful employment links.	Organizes the fair locally, mobilizes formal and informal employers and participants, facilitates interviews and referrals, and records the results.	Participants gain access to immediate job opportunities and employers build future recruitment pipelines.
Post-placement case management	Sets the requirements for placement verification and follow-up, reviews overall results and identifies wider barriers that need programme level action.	Follows up with placed participants and employers, verifies employment, helps address workplace or retention problems, and updates placement records.	Employment is more likely to be sustained, allowing participants to build earnings and progress at work.
Enterprise and finance linkage	Provides the overall framework for enterprise development and finance linkage, defines eligibility and oversight requirements, and monitors results.	Identifies participants with viable business potential, helps them prepare for enterprise support or finance, connects them with relevant services and follows their progress.	Participants can establish or expand businesses, strengthen self-employment and potentially create jobs for others.

The dataset confirms that job fairs are producing both formal and informal job placements. These outcomes should be interpreted as different but connected routes toward improved earning opportunities.

13.2 Formal Sector Employment Pathway

Formal employment can provide written contracts, regular wages, defined working hours, legal protection and social security benefits. Under RAISE, formal placement is particularly important for participants seeking stable wage employment and occupational progression.

Formal sector contribution	Relevance to RAISE participants	Management implication for PKSF
Structured entry into wage employment	Provides a clearer transition from training to a recognized occupation	Confirm vacancies, contract conditions and recruitment authority before fairs
Regular income and workplace systems	Can improve income predictability and exposure to organized production	Track wages, hours, benefits and retention
Recognized experience	May support promotion, occupational mobility and future employability	Document job titles, trades and progression
Larger scale recruitment	Formal employers may recruit multiple participants at one event	Develop repeat employer partnerships and MoUs

The reported 3,786 formal confirmed job placements demonstrate that RAISE job fairs can create substantial access to organized employment. The next analytical step is to verify job quality and retention.

13.3 Informal Sector Employment and Enterprise Pathway

Informal employment is central to Bangladesh's labour market and to the logic of RAISE. It can provide practical learning, apprenticeship, local income, occupational networks and a route into self-employment or microenterprise. It should not be treated as an inferior residual outcome.

Informal Sector Contribution	Potential Participant Pathway	Required Program Support
Hands-on occupational learning	Participant builds skill under an experienced craftsperson or small enterprise	Quality apprenticeship standards and mentoring
Accessible local employment	Participant enters work close to home with lower entry barriers	Safe work conditions, fair wages and grievance support
Self-employment preparation	Worker accumulates experience, tools, customers and confidence	Business development, financial literacy and suitable credit
Microenterprise growth	Skilled worker becomes an owner or expands an existing activity	Market linkage, technology, registration and productivity support
Future job creation	A growing informal enterprise may employ apprentices or workers and formalize over time	Track enterprise survival, workers created and formalization milestones

The 2,506 informal confirmed job placements are therefore important RAISE outcomes. PKSF should measure whether these placements build skills, raise earnings, lead to enterprise creation, or progress toward safer and more formal work.

13.4 Formal and Informal Sectors as a Continuum

The two sectors should be analyzed separately for job quality and protection, but programme strategy should also recognize movement between them.

Transition pathway	Example	RAISE/PKSF role
Informal learning to formal employment	An apprentice develops practical competence and later joins a registered company	Certification, recognition of prior learning and employer referral
Informal work to self-employment	A skilled worker begins providing services independently	Business training, tools, finance and market linkage
Self-employment to microenterprise	A sole operator expands customers and hires workers	Enterprise finance, bookkeeping, productivity and compliance
Microenterprise to formalization	A growing business registers and introduces contracts or benefits	Registration support, tax literacy and formal market linkage
Formal experience to entrepreneurship	A wage worker uses industry experience to launch an enterprise	Entrepreneurship counselling and responsible finance

This continuum explains why the report gives equal analytical attention to formal and informal placements while maintaining clear definitions and job quality indicators.

14.1 Confirmed Job Placements by PO Fair Record

This chart shows all 52 PO fair records together in one graph. It presents both formal and informal confirmed job placements, and the records are arranged from the highest total to the lowest for easier reading.

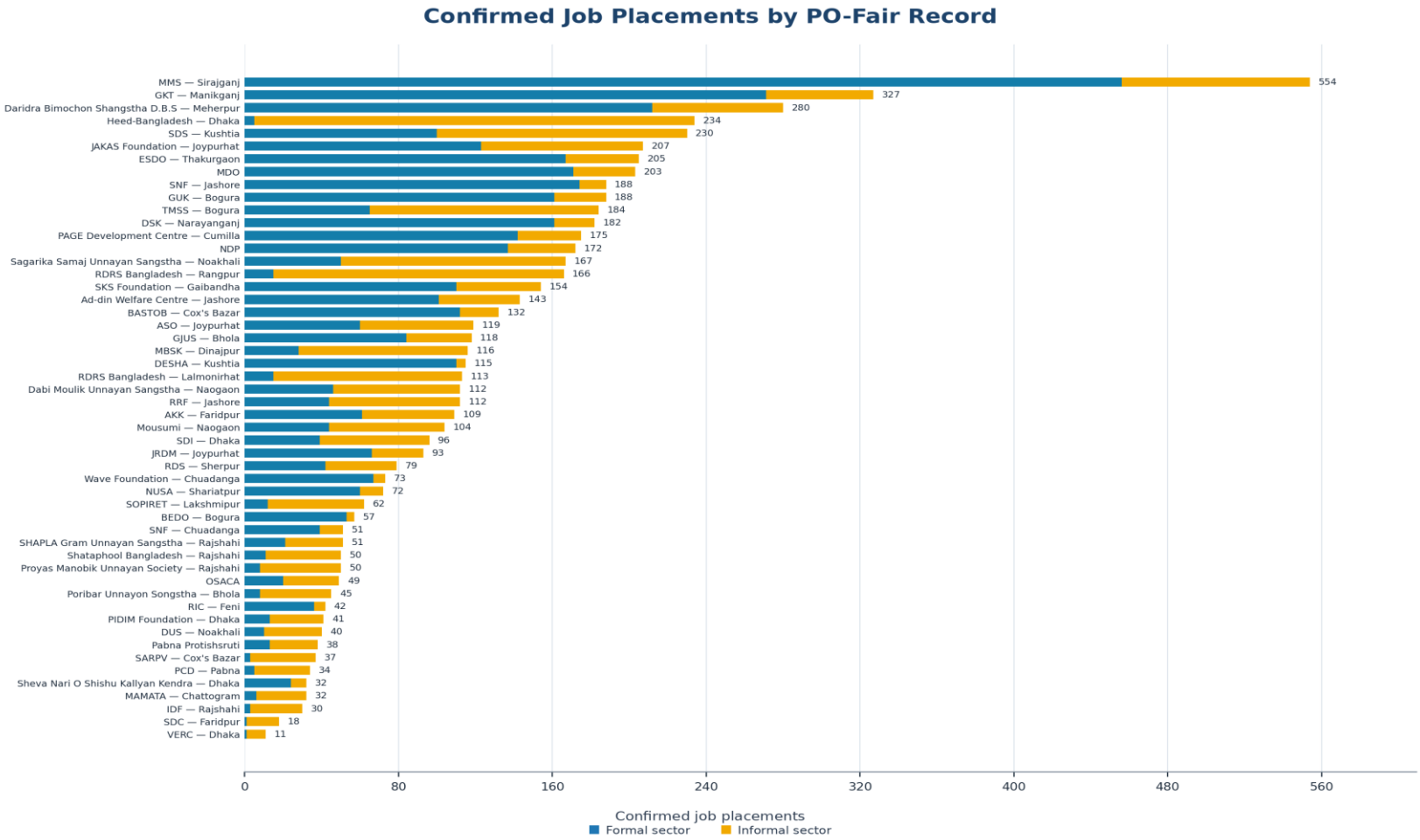


Figure A2.1. Confirmed formal and informal job placements across all 52 PO fair records

Interpretation: The number of confirmed placements varies a lot across the PO-fair records. Some fairs generated a large number of placements, while many others reported much smaller totals. The chart also shows that the mix of formal and informal placements is different from one record to another. In some cases, formal placements make up most of the total, while in others the informal sector plays a bigger role. This means overall performance should be understood not only by the total number of placements, but also by the type of jobs created.

14.2 Employer Participation by PO Fair Record

This chart shows all 52 PO fair records in one graph and presents formal and informal employer participation together. The records are arranged from the highest total to the lowest so the full pattern can be seen more clearly.

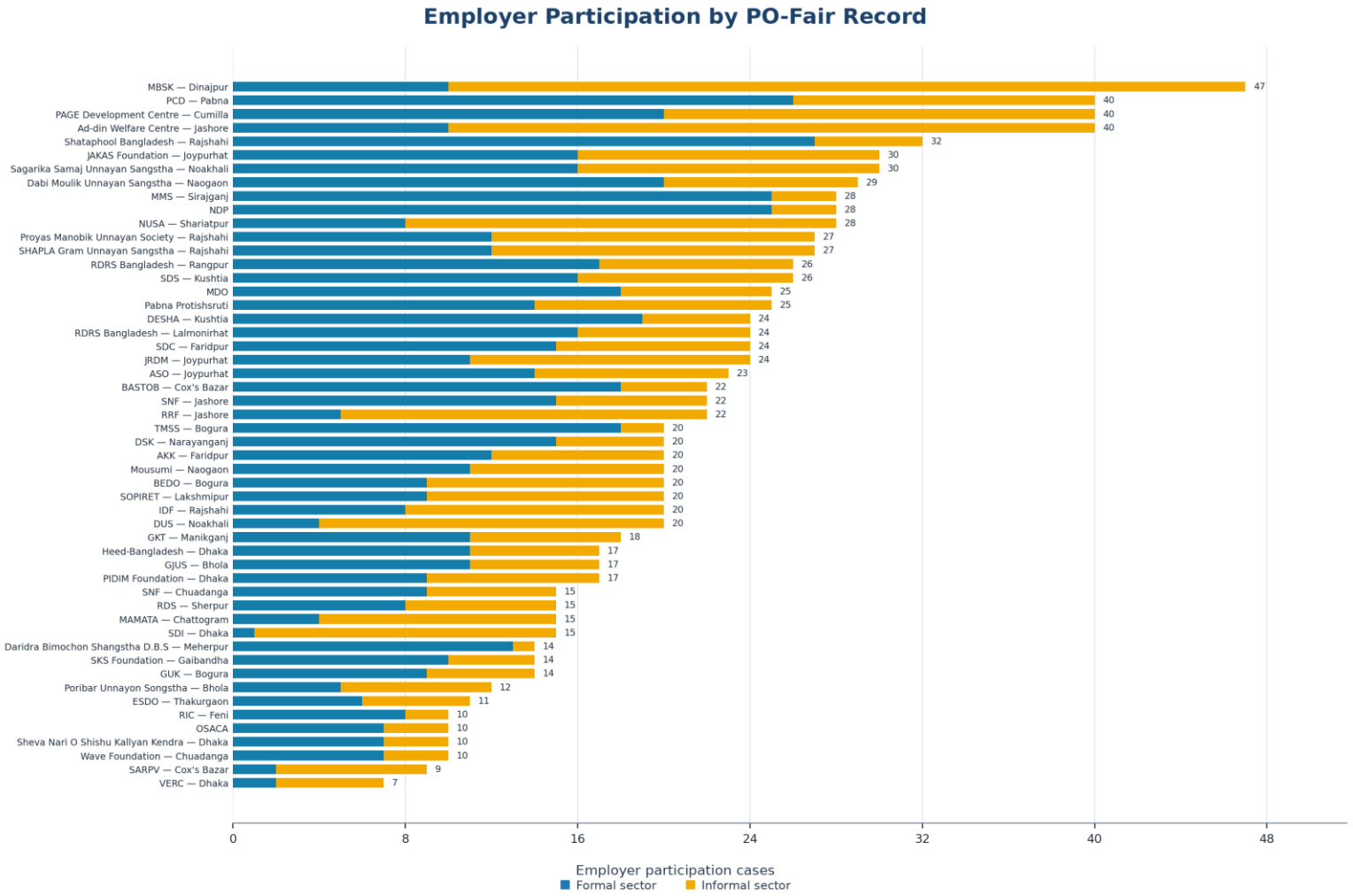


Figure A2.2. Formal and informal employer participation across all 52 PO-fair records

Interpretation:

Employer participation also differs widely across the records. Some fairs were able to bring in a much larger number of employers, while others had a more limited employer presence. The chart further shows that the balance between formal and informal employers is not the same everywhere. However, a higher number of participating employers do not automatically mean better results. What matters is whether the employers came with real vacancies, had the authority to recruit, and were able to match with the available candidates. These figures should also be read as participation cases, because the same employer may have joined more than one fair.

14.4A Donut Chart: Employer Participation by Sector

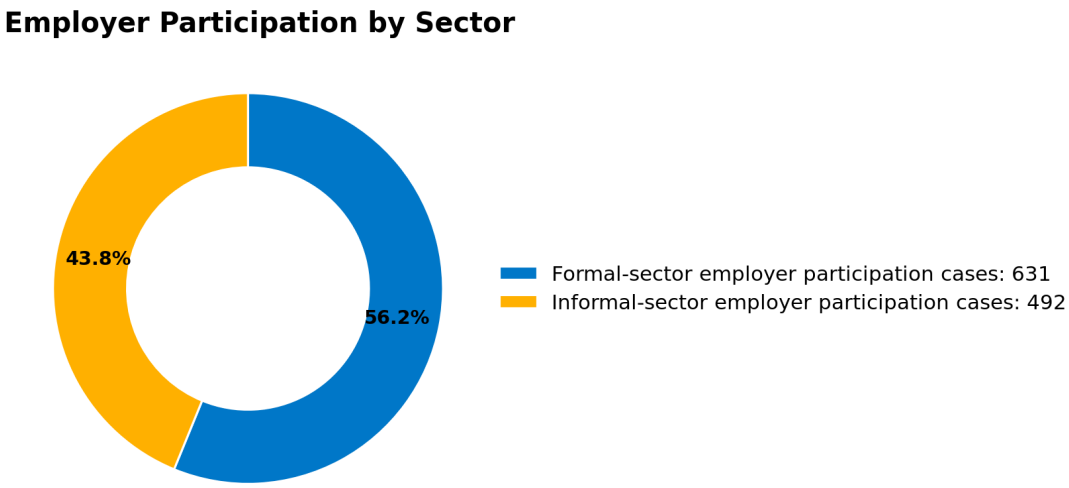


Figure A2.3A. Employer participation instances by sector

Interpretation:

The chart shows that formal sector employers made up the larger share of employer participation, accounting for 631 cases (56.2%), compared with 492 cases (43.8%) from the informal sector. These figures count each employer's participation in a fair, so an employer that joined more than one fair may be counted more than once.

14.4B Donut Chart: Confirmed Job Placements by Sector

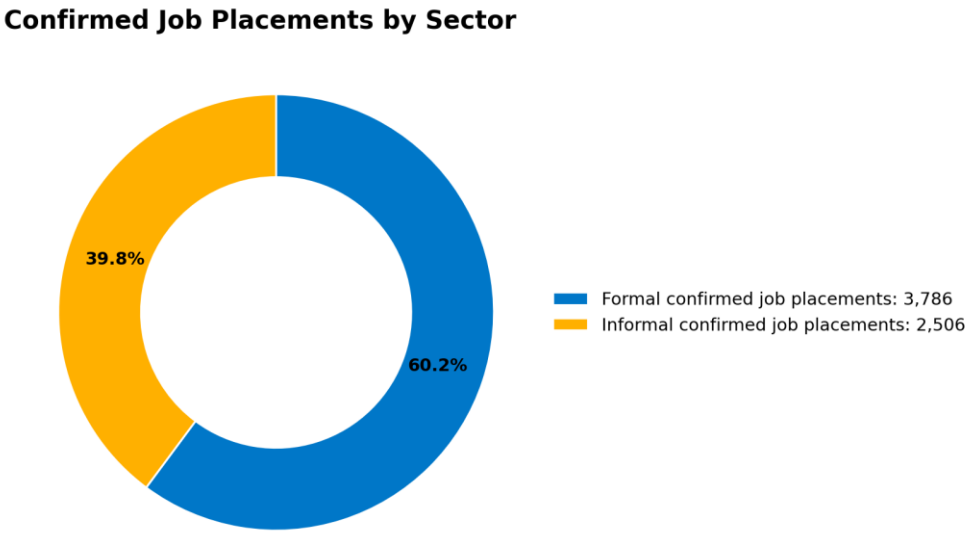


Figure A2.3B. Formal and Informal Confirmed Job Placements

Interpretation:

Formal sector jobs made up the larger share of confirmed placements. Of the 6,292 placements, 3,786 (60.2%) were in the formal sector and 2,506 (39.8%) were in the informal sector. This shows that the job fairs created opportunities in both sectors, with a somewhat stronger result in formal employment.

14.5 Formal Placement Share by PO Fair Record

The chart combines all 52 PO fair records in one view from the highest formal placement share to the lowest. The share shows what portion of each record's confirmed job placements was in the formal sector.

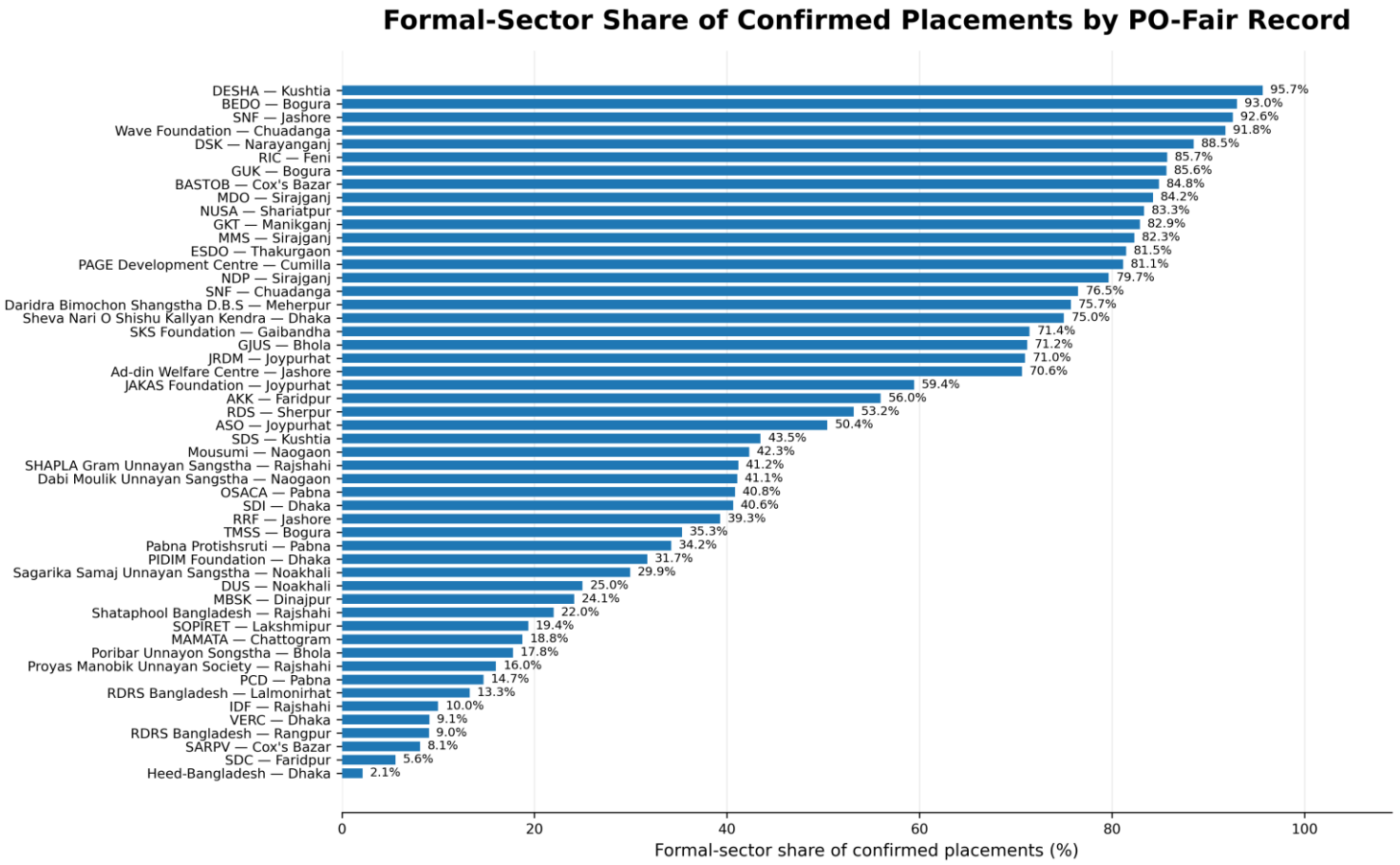


Figure A2.5. Share of confirmed job placements in the formal sector across the PO fair records

Interpretation:

The share of formal placements differs greatly from one PO fair record to another. Some records show that most confirmed job placements were in the formal sector, while others relied more heavily on informal employment. This percentage shows the balance between the two sectors, but it does not show the size of the fair. A record with a small number of job placements can still have a very high formal share, while a larger record may create many formal jobs but have a lower percentage because it also generated many informal placements.

14.6 Formal Placement Yield by PO Fair Record

This chart brings all 52 PO fair records together and shows the number of confirmed formal placements generated for each formal employer participation case.

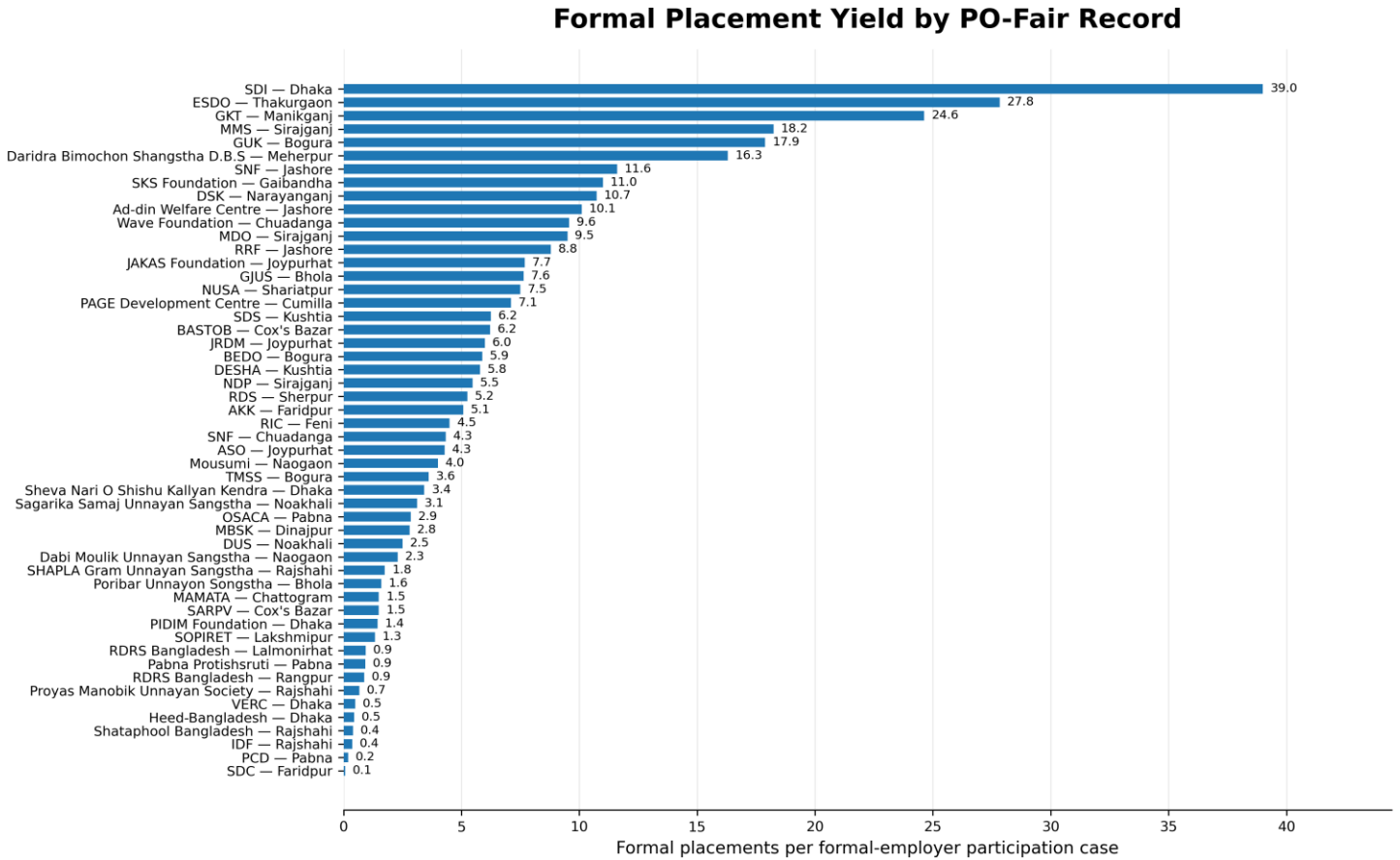


Figure A2.6. Confirmed formal placements per formal-employer participation case across the PO fair records

Interpretation:

Formal placement yield varies widely across the records. In some cases, a relatively small number of formal employers was linked with a large number of confirmed job placements, while in other cases employer participation resulted in fewer jobs. A high yield may reflect strong job confirmation, bulk recruitment or effective candidate matching, but it may also be affected by how placements were reported. A low yield may point to limited vacancies, weaker matching or employers taking part mainly for outreach. For this reason, the ratio should not be used on its own as a performance score. It should be considered together with total placements, job quality and whether participants remained in employment.

14.7 Reported RAISE Participants by PO Fair Record

The chart presents the reported number of RAISE participants in all 52 PO fair records in one view. The records are arranged from the highest participant number to the lowest.

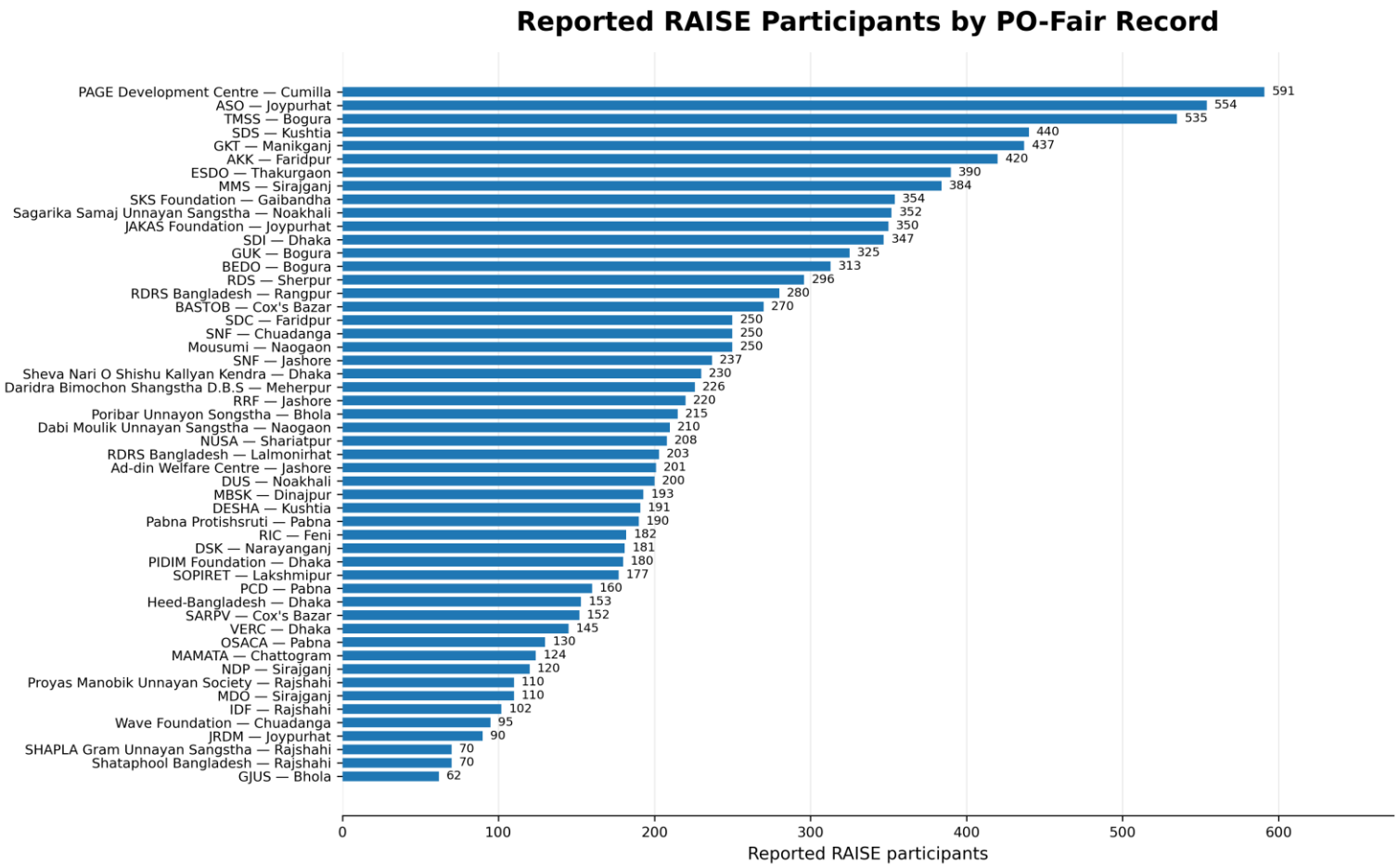


Figure A2.7. Reported RAISE participants across the PO-fair records

Interpretation: Participant numbers vary considerably across the records, showing that the job fairs were not all held on the same scale. Some fairs reached several hundred RAISE participants, while others involved a much smaller group. These figures are useful for understanding the reach of each record. The source data does not clearly separate placements made for RAISE participants, non-RAISE youth and job placements confirmed through later follow-up. In a few records, confirmed job placements are even higher than the reported number of RAISE participants.

14.11 Bangladesh Map: Number of Job Fairs by District

This map shows where RAISE job fairs were held across Bangladesh. Each pin marks a covered district, and the number inside shows how many fairs were reported there.

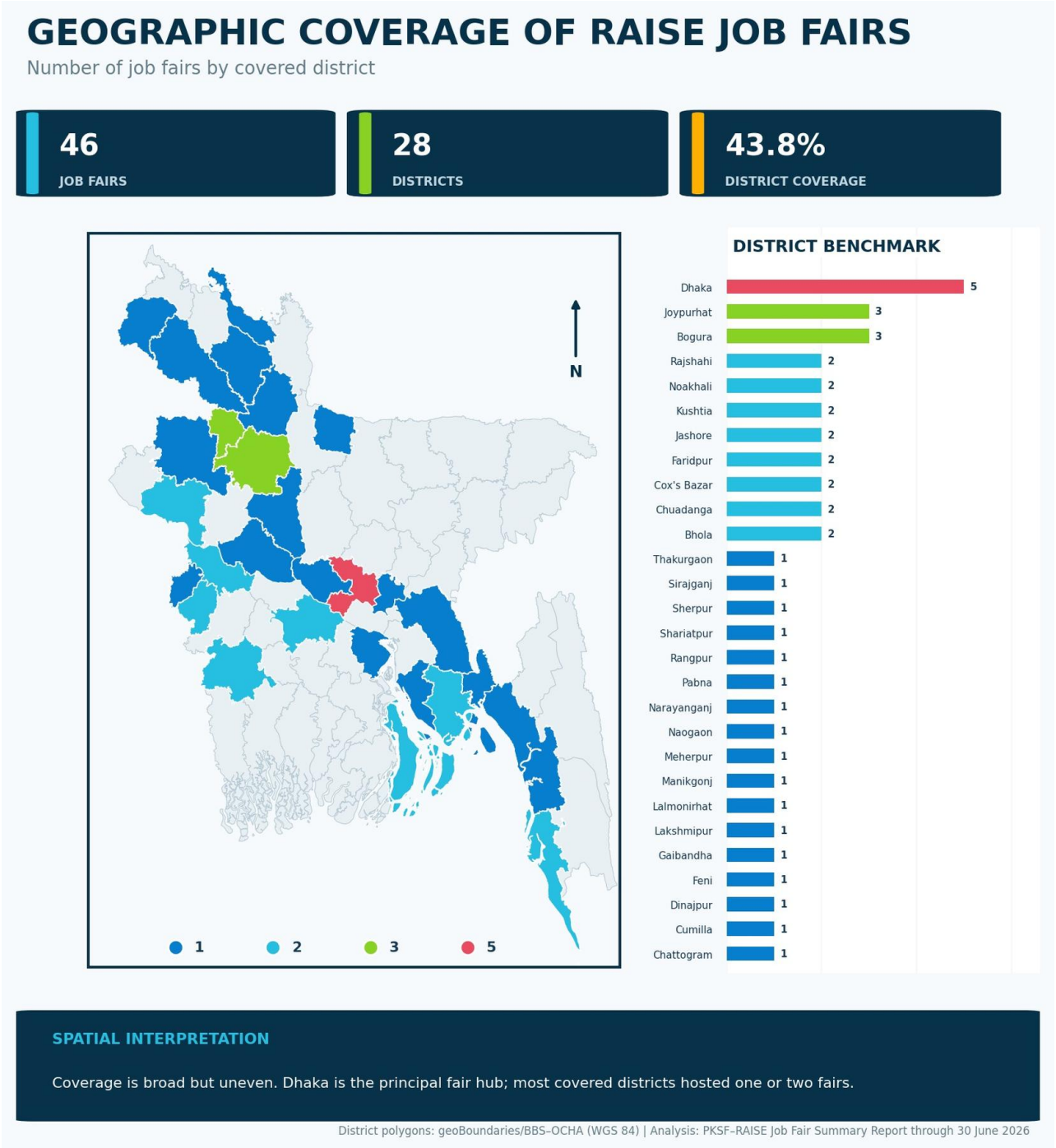


Figure A2.11. Number of RAISE job fairs by covered district.

Interpretation: Job fairs were held across central, northern, western, south-western and south-eastern Bangladesh, but no district from the north-eastern Sylhet region is represented. Dhaka had the most fairs (5), followed by Bogura and Joypurhat (3 each).

14.11A Details of the Map in Table: Number of Job Fairs

The table lists the exact number of job fairs reported in each of the 28 covered districts. It can be read alongside the map to compare district coverage more clearly.

District	Number of job fairs
Bhola	2
Bogura	3
Chattogram	1
Chuadanga	2
Cox's Bazar	2
Cumilla	1
Dhaka	5
Dinajpur	1
Faridpur	2
Feni	1
Gaibandha	1
Jashore	2
Joypurhat	3
Kushtia	2
Lakshmipur	1
Lalmonirhat	1
Manikgonj	1
Meherpur	1
Naogaon	1
Narayanganj	1
Noakhali	2
Pabna	1
Rajshahi	2
Rangpur	1
Shariatpur	1
Sherpur	1
Sirajganj	1
Thakurgaon	1

Interpretation: Dhaka had the highest number of reported fairs, with five. Bogura and Joypurhat followed with three each. Eight districts recorded two fairs, while the remaining 17 recorded one. When several Partner Organizations jointly organized the same fair on the same date and at the same location, it was counted as one fair rather than as several separate events.

14.11B Bangladesh Map: Total Confirmed Job Placements

This map shows the distribution of confirmed job placements across the 28 covered districts. Each numbered symbol links to the district and placement total shown in the map key.

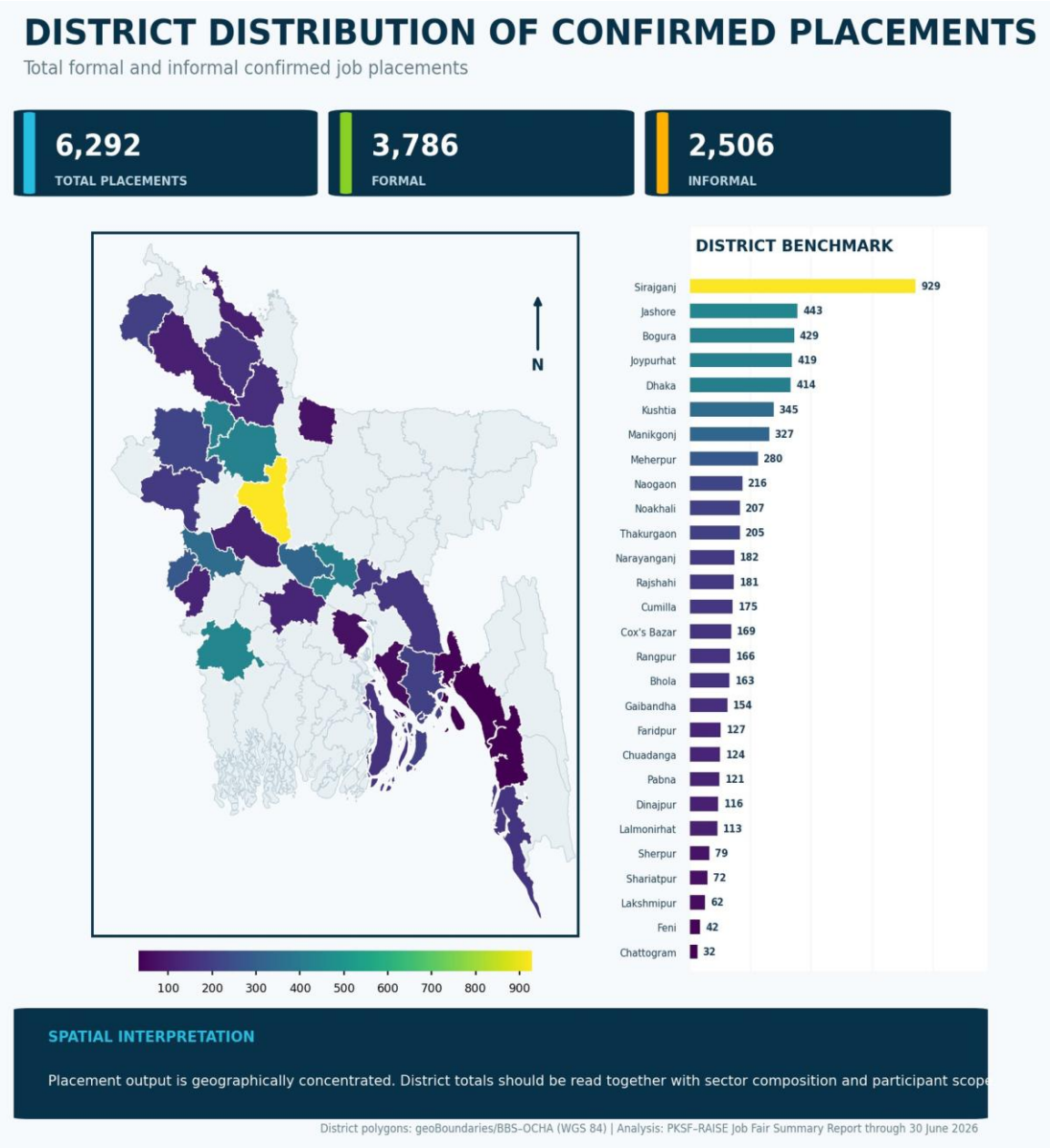


Figure A2.11B. Total confirmed job placements by covered district.

Interpretation: Sirajganj recorded the highest placement total (929), followed by Jashore (443), Bogura (429), Joypurhat (419) and Dhaka (414). Because Sirajganj reported only one fair, the number of fairs alone does not explain placement results.

14.12 Details of the Map in Table: Total Confirmed Placements

The table gives the exact number of confirmed job placements reported in each district. It provides a clearer district by district comparison than the map alone.

Map code	District	Total confirmed job placements
1	Bhola	163
2	Bogura	429
3	Chattogram	32
4	Chuadanga	124
5	Cox's Bazar	169
6	Cumilla	175
7	Dhaka	414
8	Dinajpur	116
9	Faridpur	127
10	Feni	42
11	Gaibandha	154
12	Jashore	443
13	Joypurhat	419
14	Kushtia	345
15	Lakshmipur	62
16	Lalmonirhat	113
17	Manikgonj	327
18	Meherpur	280
19	Naogaon	216
20	Narayanganj	182
21	Noakhali	207
22	Pabna	121
23	Rajshahi	181
24	Rangpur	166
25	Shariatpur	72
26	Sherpur	79
27	Sirajganj	929
28	Thakurgaon	205

Interpretation: The table shows a wide gap between districts. Sirajganj's 929 placements were more than twice the total in Jashore, the next-highest district, while Chattogram, Feni, Lakshmipur, Shariatpur and Sherpur each reported fewer than 100 placements. These are reported placement totals, not placement rates, so they should be read together with the dataset's reporting limitations.

14.13 District Map: Formal Sector Placement Share

This map shows the percentage of confirmed job placements in each district that went to formal sector jobs. It focuses on the type of employment secured, not the total number of job placements.

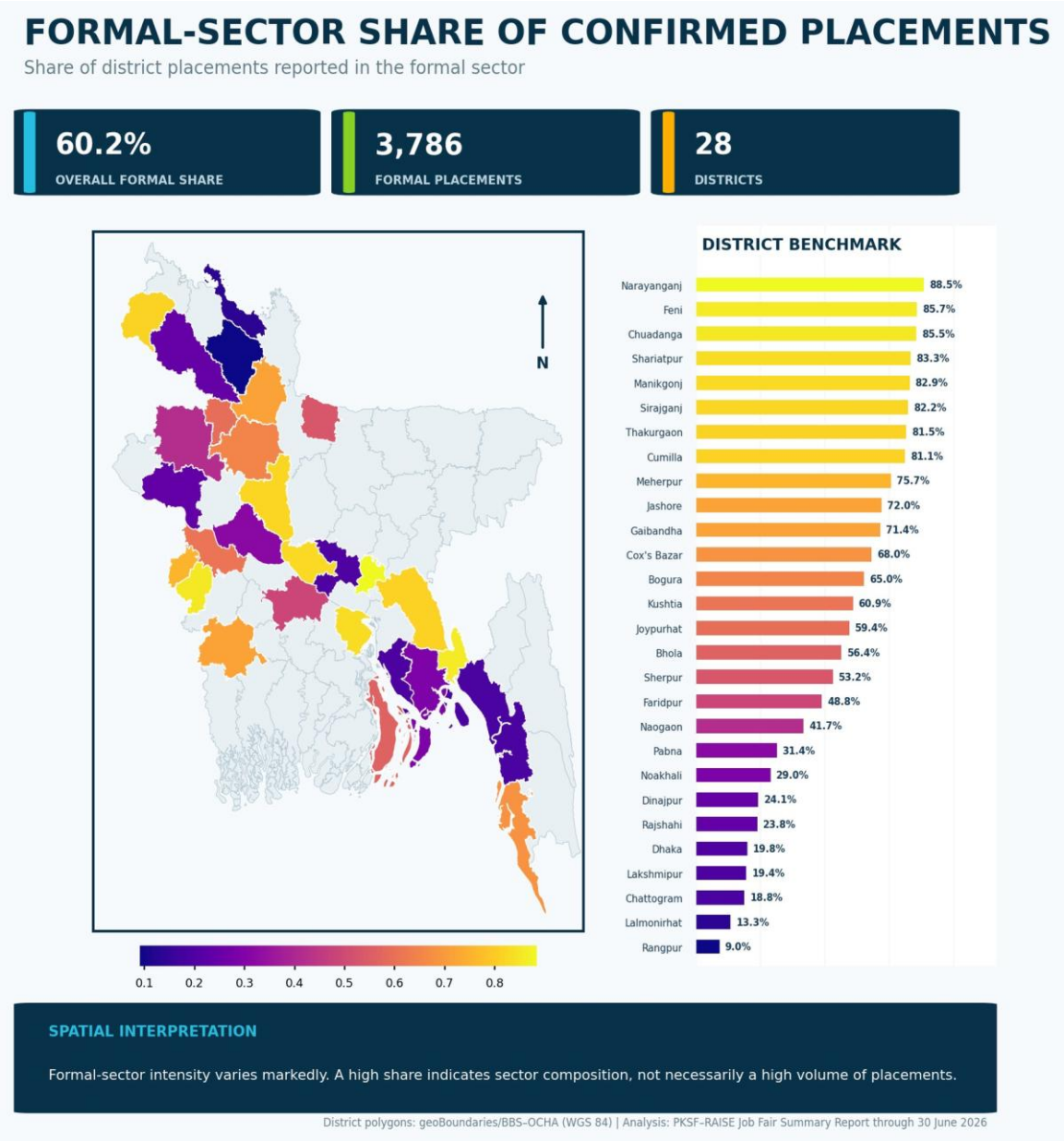


Figure A2.13. Share of confirmed job placements in the formal sector by district.

Interpretation: Formal sector job placement shares differed widely. Narayanganj was highest at 88.5%, while Rangpur was lowest at 9.0%. In simple terms, formal jobs made up most placements in some districts, while informal jobs made up most in others.

14.14 Details of the Map in Table: Formal Sector Outcomes

The table shows both the number of formal confirmed job placements in each district and the share of all placements that these formal jobs represent. A higher percentage means that a larger portion of the district's job placements went to formal sector employers.

Map code	District	Formal confirmed job placements	Share of confirmed placements in the formal sector
1	Bhola	92	56.4%
2	Bogura	279	65.0%
3	Chattogram	6	18.8%
4	Chuadanga	106	85.5%
5	Cox's Bazar	115	68.0%
6	Cumilla	142	81.1%
7	Dhaka	82	19.8%
8	Dinajpur	28	24.1%
9	Faridpur	62	48.8%
10	Feni	36	85.7%
11	Gaibandha	110	71.4%
12	Jashore	319	72.0%
13	Joypurhat	249	59.4%
14	Kushtia	210	60.9%
15	Lakshmipur	12	19.4%
16	Lalmonirhat	15	13.3%
17	Manikgonj	271	82.9%
18	Meherpur	212	75.7%
19	Naogaon	90	41.7%
20	Narayanganj	161	88.5%
21	Noakhali	60	29.0%
22	Pabna	38	31.4%
23	Rajshahi	43	23.8%
24	Rangpur	15	9.0%
25	Shariatpur	60	83.3%
26	Sherpur	42	53.2%
27	Sirajganj	764	82.2%
28	Thakurgaon	167	81.5%

Interpretation: Sirajganj stands out with 764 formal placements, equal to 82.2% of all job placements reported in the district. Dhaka, however, recorded 82 formal job placements out of 414 total placements, giving it a formal share of 19.8%. This shows why the number of formal job placements and the formal sector percentage need to be read together: a district can report many job placements even when most of them are in the informal sector.

14.15 District Map: Reported RAISE Participants

This map shows how reported RAISE participants were distributed across the 28 covered districts. The figures show participant volume, not job placement rates.

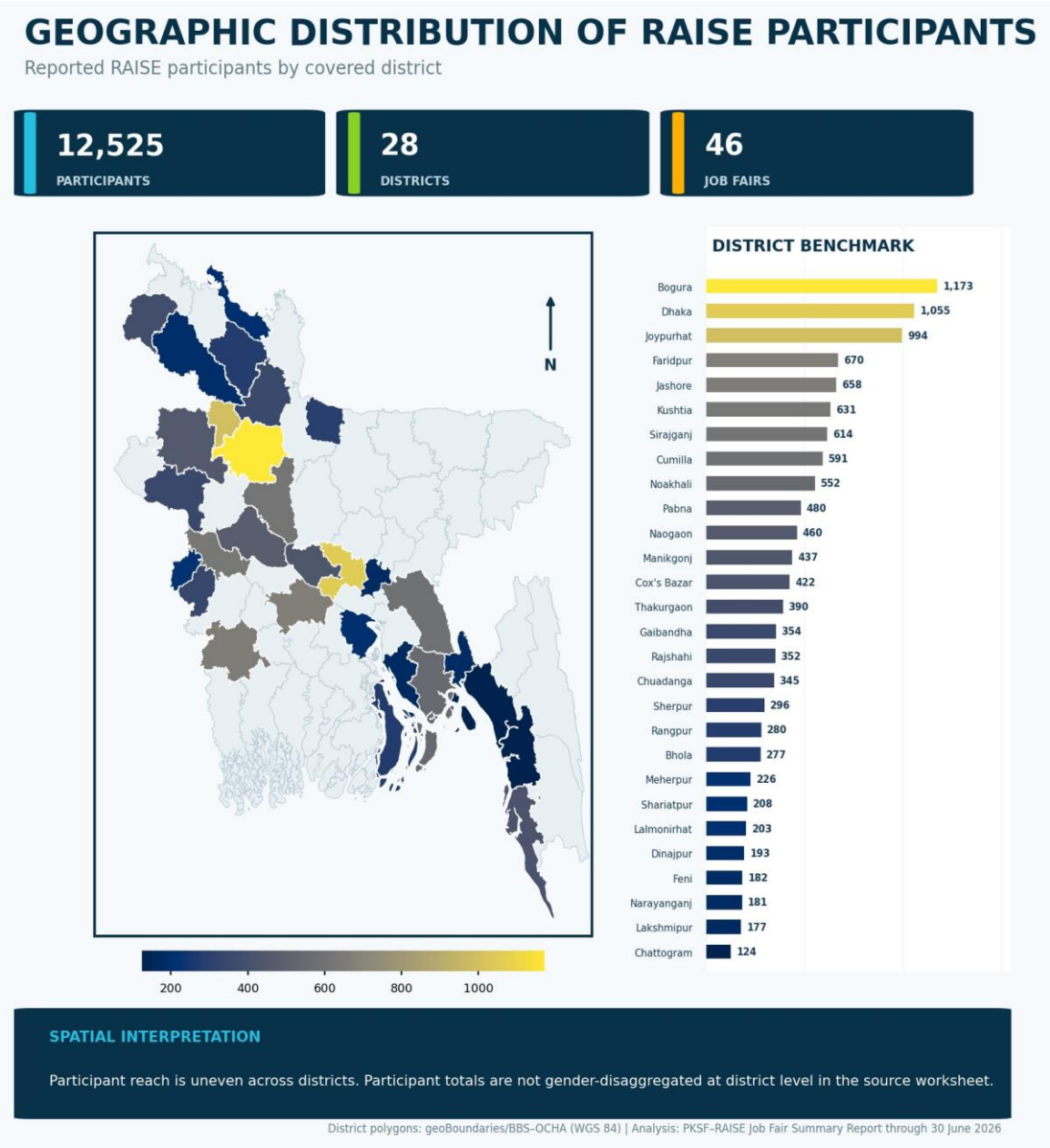


Figure A2.15. Reported RAISE participants by covered district.

Interpretation: RAISE job seeker participant numbers were highest in Bogura (1,173), Dhaka (1,055) and Joypurhat (994). These figures can guide future venue and employer planning.

14.16 Details of the Map in Table: Reported RAISE Participants

This table lists the exact number of reported RAISE participants behind each symbol on the map. It makes it easier to compare participant reach across districts.

Map code	District	Reported RAISE participants
1	Bhola	277
2	Bogura	1,173
3	Chattogram	124
4	Chuadanga	345
5	Cox's Bazar	422
6	Cumilla	591
7	Dhaka	1,055
8	Dinajpur	193
9	Faridpur	670
10	Feni	182
11	Gaibandha	354
12	Jashore	658
13	Joypurhat	994
14	Kushtia	631
15	Lakshmipur	177
16	Lalmonirhat	203
17	Manikgonj	437
18	Meherpur	226
19	Naogaon	460
20	Narayanganj	181
21	Noakhali	552
22	Pabna	480
23	Rajshahi	352
24	Rangpur	280
25	Shariatpur	208
26	Sherpur	296
27	Sirajganj	614
28	Thakurgaon	390

Interpretation: The table confirms that participant reach varied widely. Bogura recorded the highest number of participants, followed by Dhaka and Joypurhat, while Lakshmipur, Narayanganj, Feni and Dinajpur each reported fewer than 200. These figures are useful for planning future job fairs.

14.17 District Placement Composition

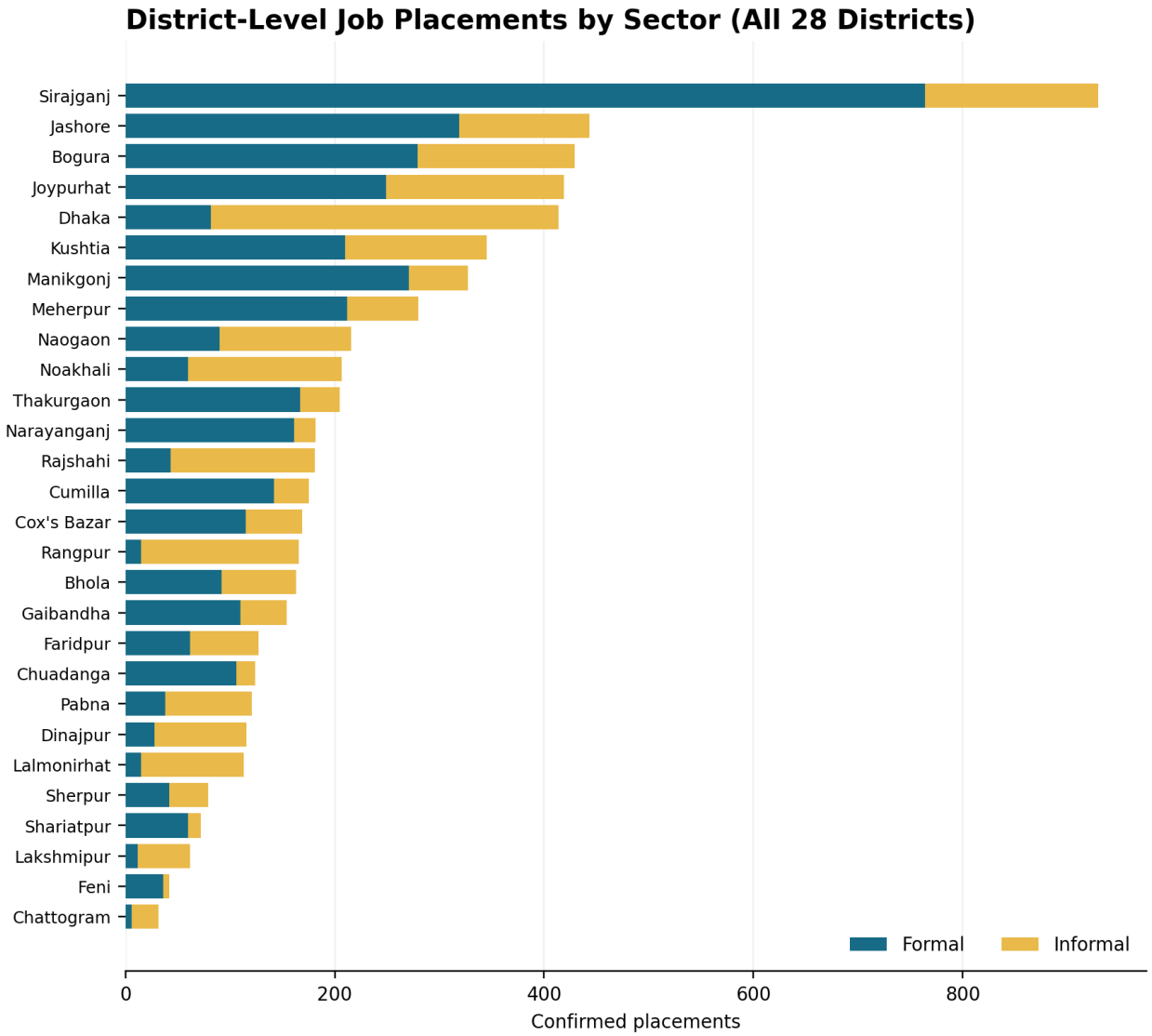


Figure A2.17. Confirmed job placements by sector in all 28 covered districts

Interpretation:

Job placement results varied widely across the 28 districts. Sirajganj reported the highest overall number of placements, and most of these were in the formal sector. Dhaka also reported a large number of job placements, but informal jobs made up the bigger share. This shows that districts differed not only in the number of jobs created, but also in the type of employment available.

14.18 District Formal Sector Placement Share

The chart compares formal sector composition across every covered district.

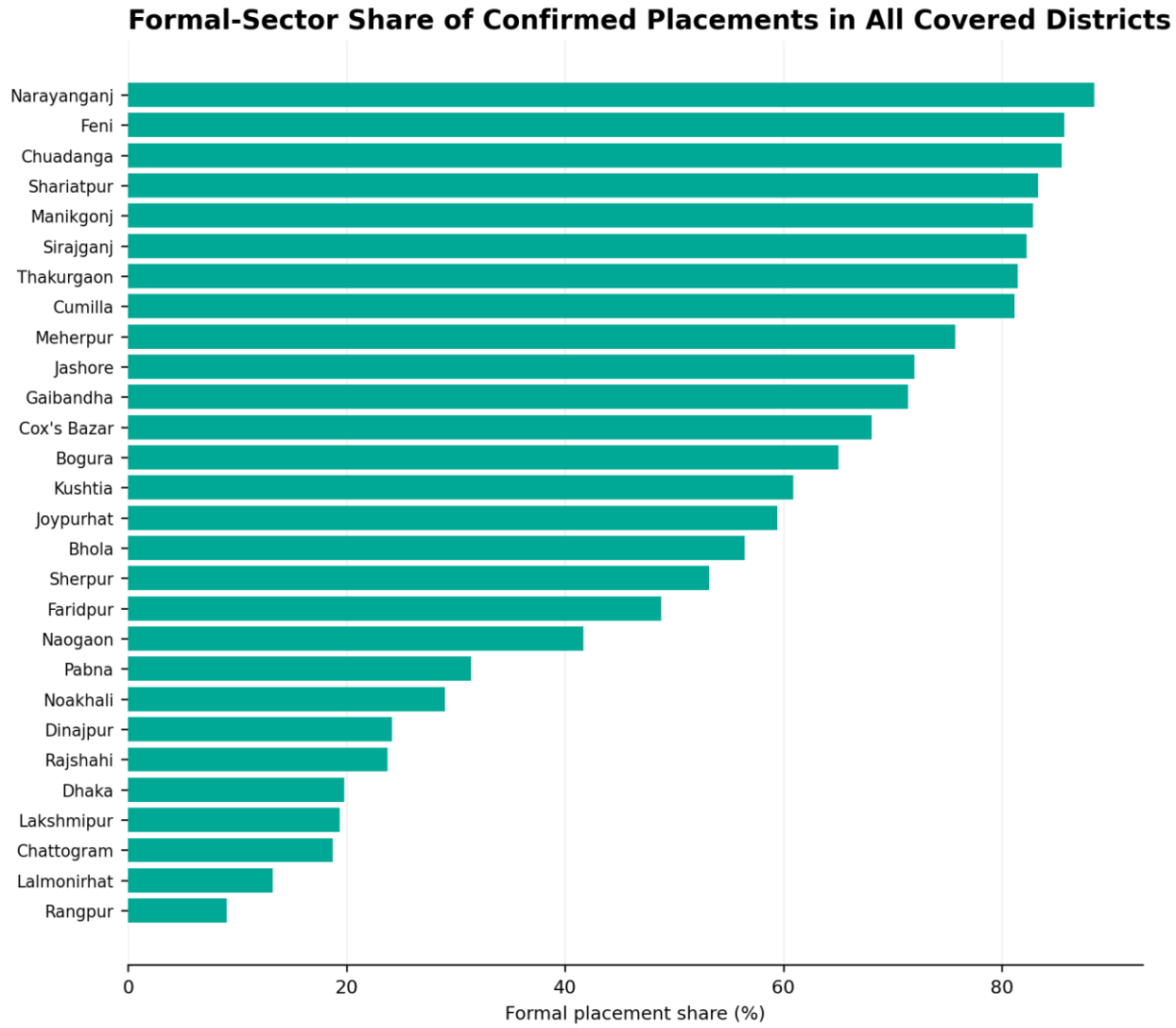


Figure A2.18. Share Of Confirmed Job Placements in the Formal Sector by District

Interpretation:

The balance between formal and informal job placements was very different from one district to another. Narayanganj, Feni, Chuadanga, Shariatpur and several other districts reported a high share of formal placements. In contrast, Rangpur, Lalmonirhat, Chattogram, Lakshmipur and Dhaka had a much smaller formal share. This percentage should be read together with the total number of placements, because a district can have a high formal share even when its overall placement number is small.

14.19 District Formal Placement Yield

Yield varies sharply across districts and should trigger validation of exceptionally high and low cases.

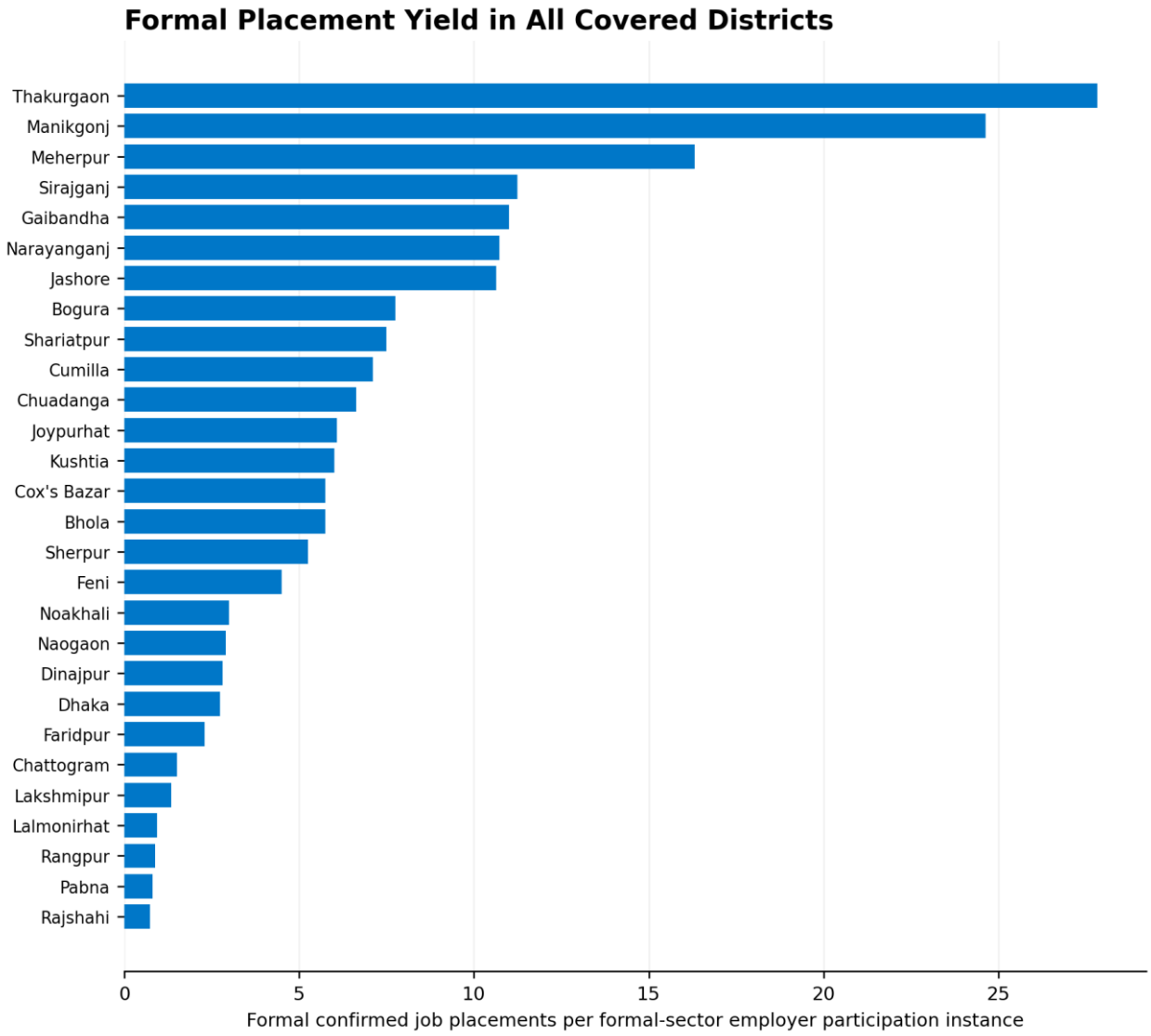


Figure A2.19. Formal Confirmed Placements Per Formal Employer Participation by District

Interpretation:

The number of formal placements generated from each formal employer participation varied greatly across districts. Thakurgaon and Manikganj reported the highest yield, followed by Meherpur, while several districts recorded much lower figures. A high yield may reflect strong recruitment or bulk hiring, but unusually high or low results should be checked carefully before drawing conclusions.

14.20 District Participant Volume

All 28 covered districts are retained in this participant volume chart.

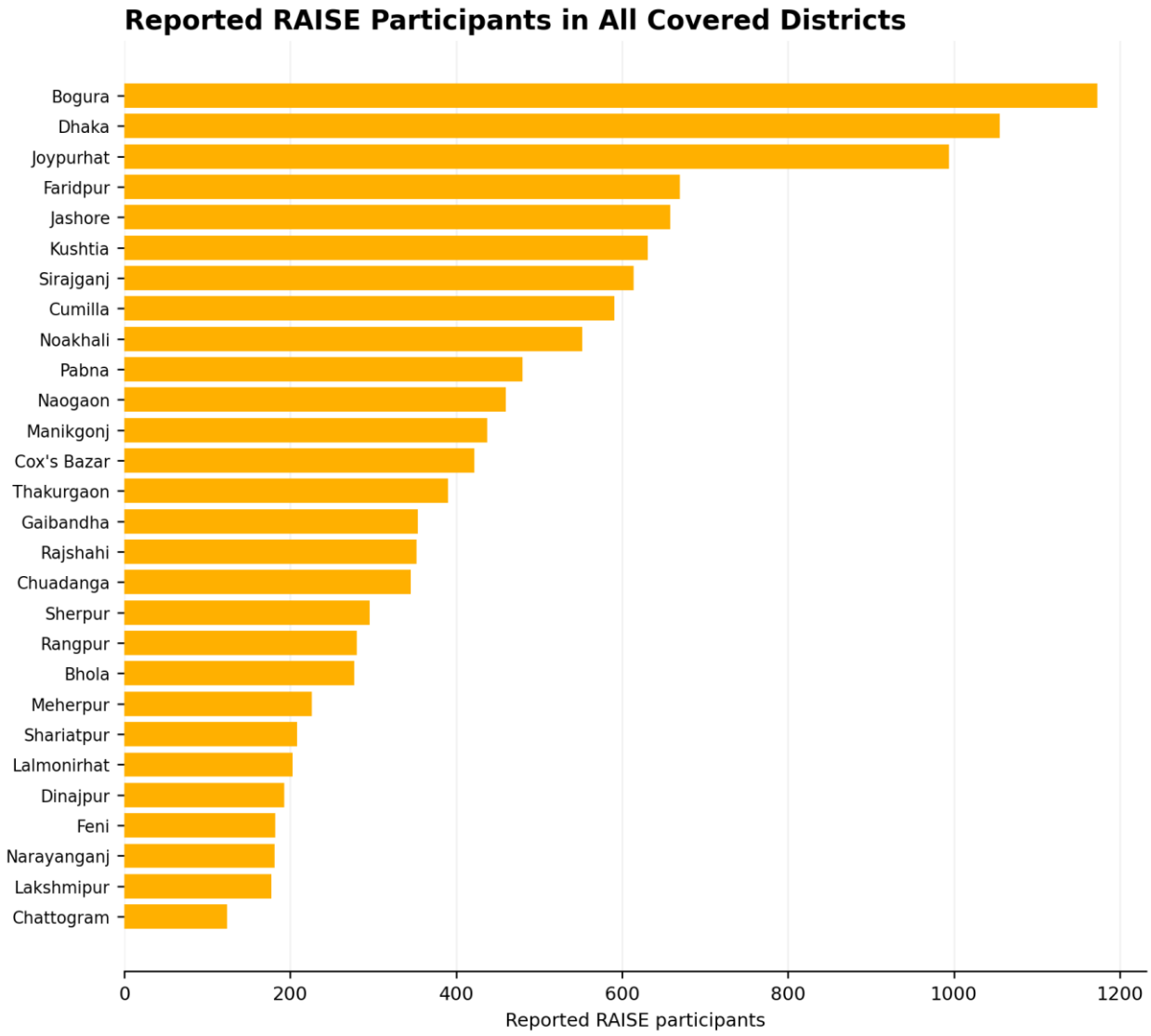


Figure A2.20. Reported RAISE participants by district.

Interpretation:

The number of reported RAISE participants differed considerably across districts. Bogura had the largest participant base, followed by Dhaka and Joypurhat, while Chattogram and several other districts had much smaller groups. These figures show the scale of participation in each district, but they do not by themselves indicate how successful a fair was in creating jobs.

14.21 District Employer Participation

The chart shows formal and informal employer participation in each district.

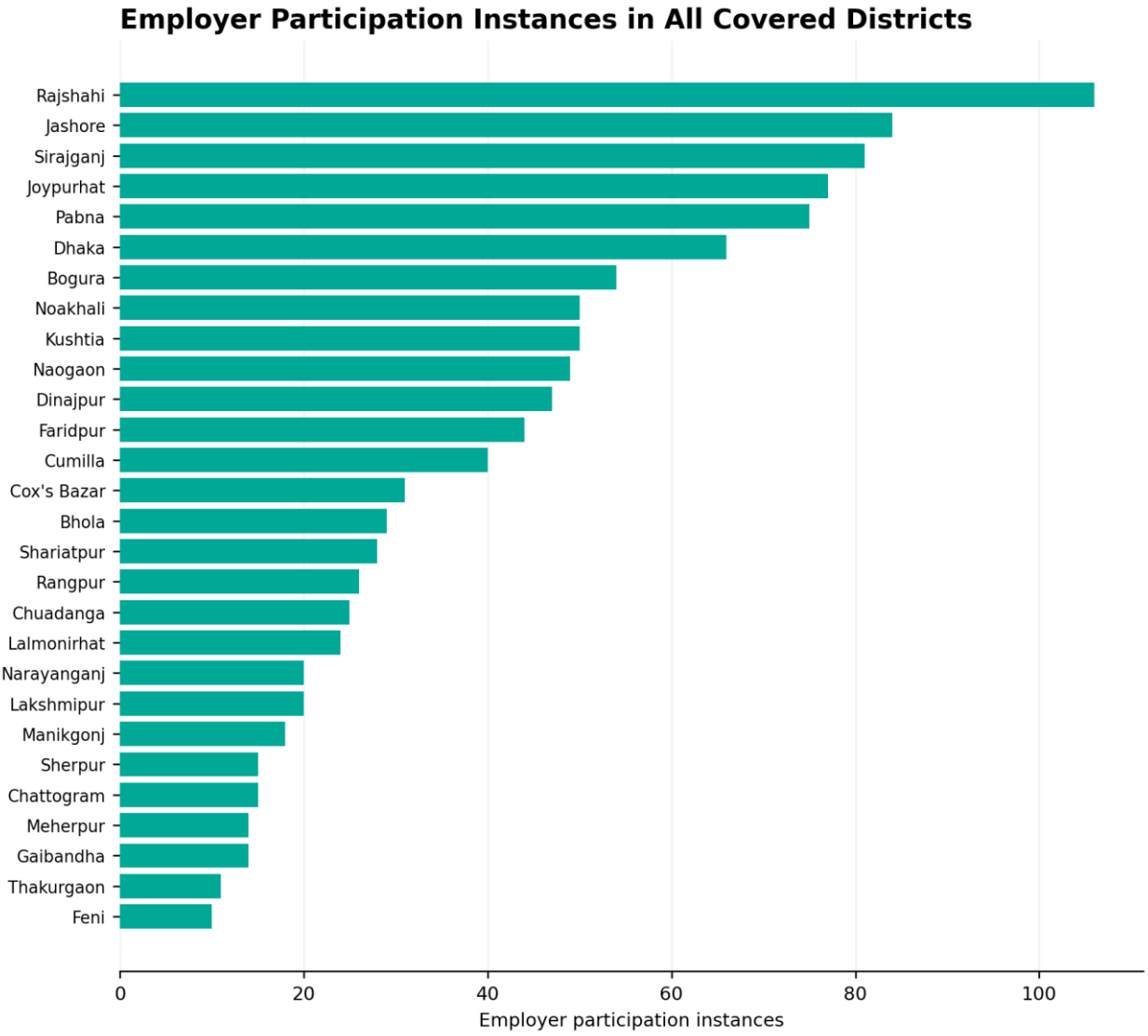


Figure A2.21. Total Employer Participation Instances by District

Interpretation:

Employer participation was highest in Rajshahi, followed by Jashore, Sirajganj, Joypurhat and Pabna. Other districts engaged a smaller number of employers. However, bringing more employers to a fair does not automatically produce more job placements. The type of employer, available vacancies, candidate suitability and follow-up support are also important.

14.22 District Participants and Confirmed Job Placements

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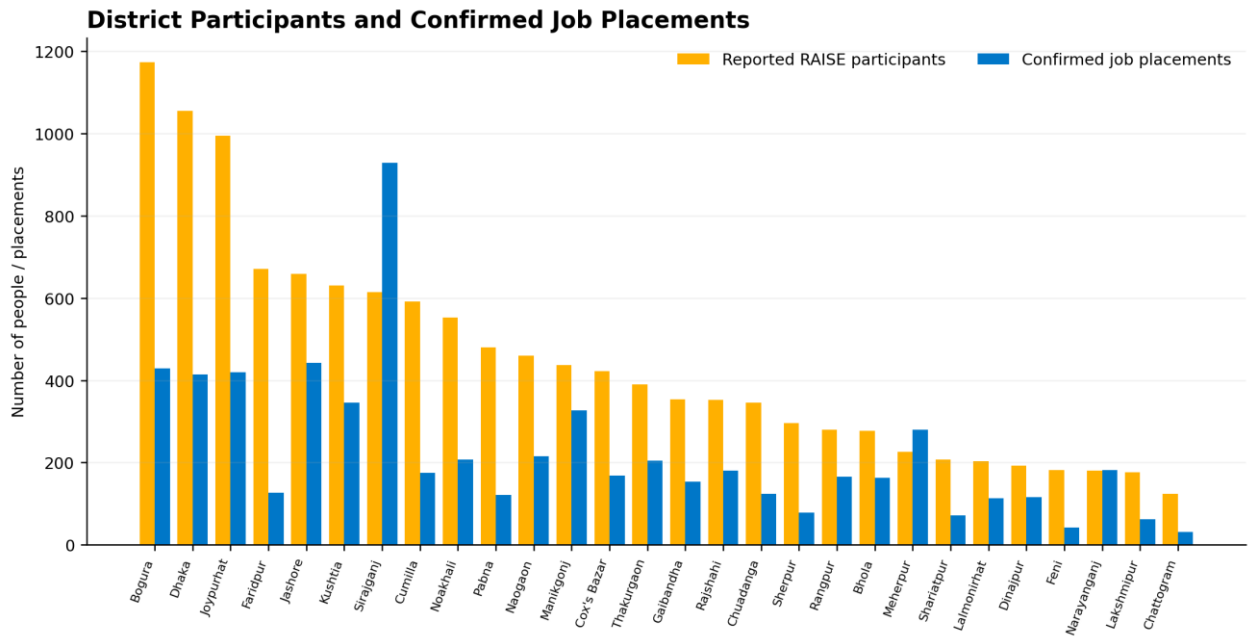


Figure A2.22. Reported RAISE Participants and Confirmed Job Placements by District

Interpretation:

The chart shows that participant numbers and confirmed placements did not follow the same pattern in every district. Some districts had many participants but comparatively fewer placements, while Sirajganj reported more placements than its reported RAISE participant total. This suggests that the placement figures may also include people outside the reported RAISE participant group. For this reason, these figures should not be used to calculate a participant placement rate.

14.23 Distribution of Confirmed Job Placements

This histogram shows the full distribution rather than selecting a subset of fairs.

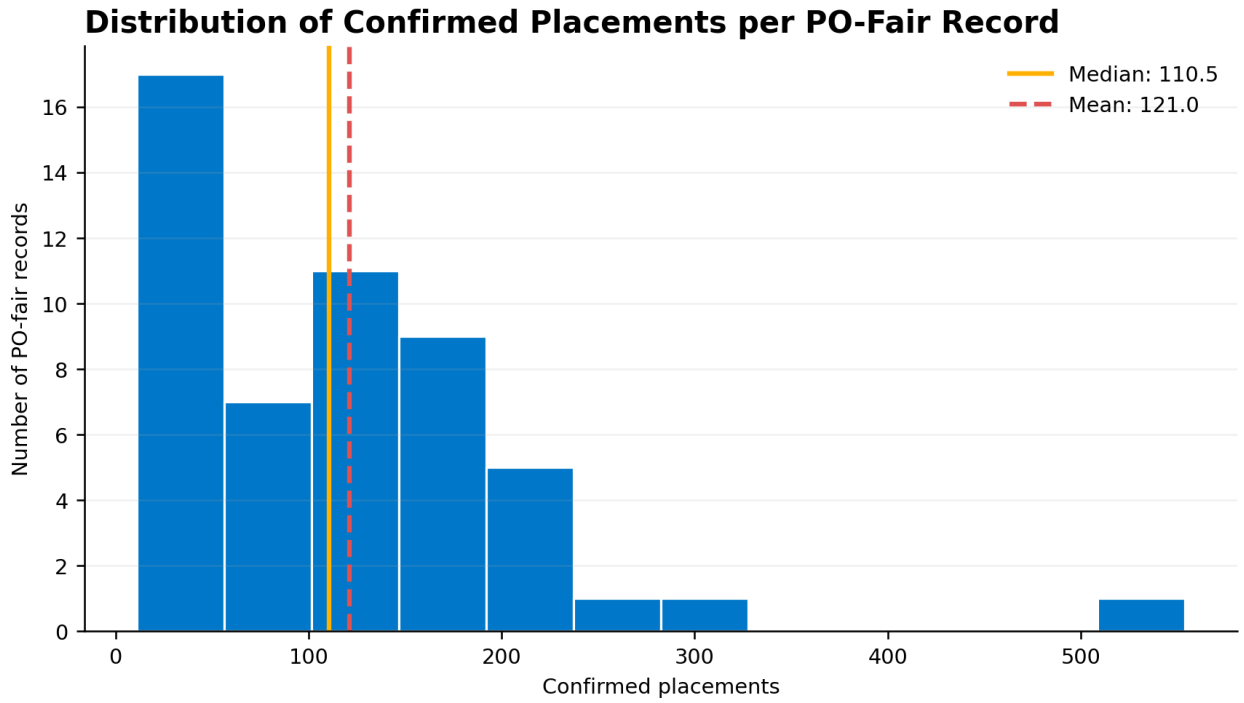


Figure A2.23. Frequency Distribution of Confirmed Placements Per PO Fair Record

Interpretation:

Most PO fair records reported a relatively modest number of placements, while only a few recorded very large totals. The average was 121 placements, which was higher than the median of 110.5 because the larger events pulled the average upward. The median therefore gives a better picture of a typical PO fair record than the average alone.

14.24 Distribution of Formal Sector Placement Shares

The complete distribution demonstrates that sector composition varies continuously across records.

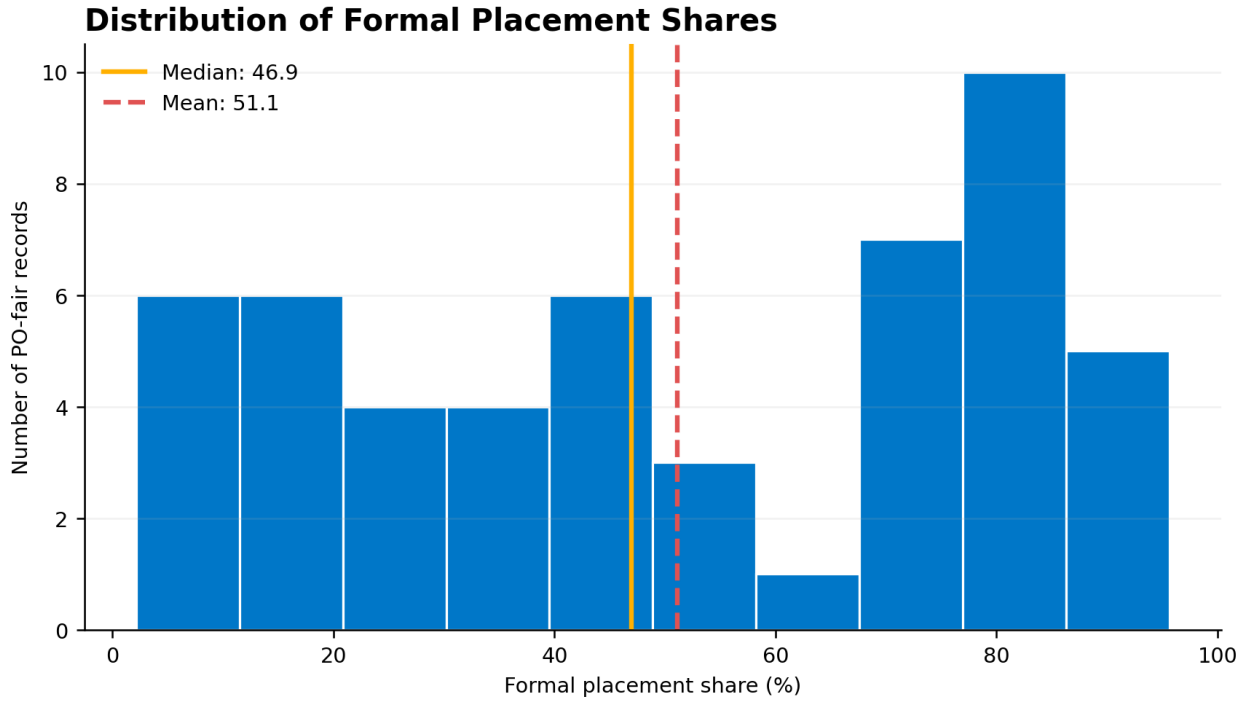


Figure A2.24. Frequency Distribution of Formal Placement Share

Interpretation:

The share of formal placements varied across the full range of PO fair records. Some fairs mainly produced formal jobs, while others generated mostly informal opportunities. The mean formal share was 51.1%, compared with a median of 46.9%, showing that there was no single common pattern across all fairs. Local labour demand and the types of employers attending each fair are likely to have shaped this difference.

14.25 Distribution of Formal Placement Yield

The results vary widely, with a few unusually high values affecting the overall pattern.

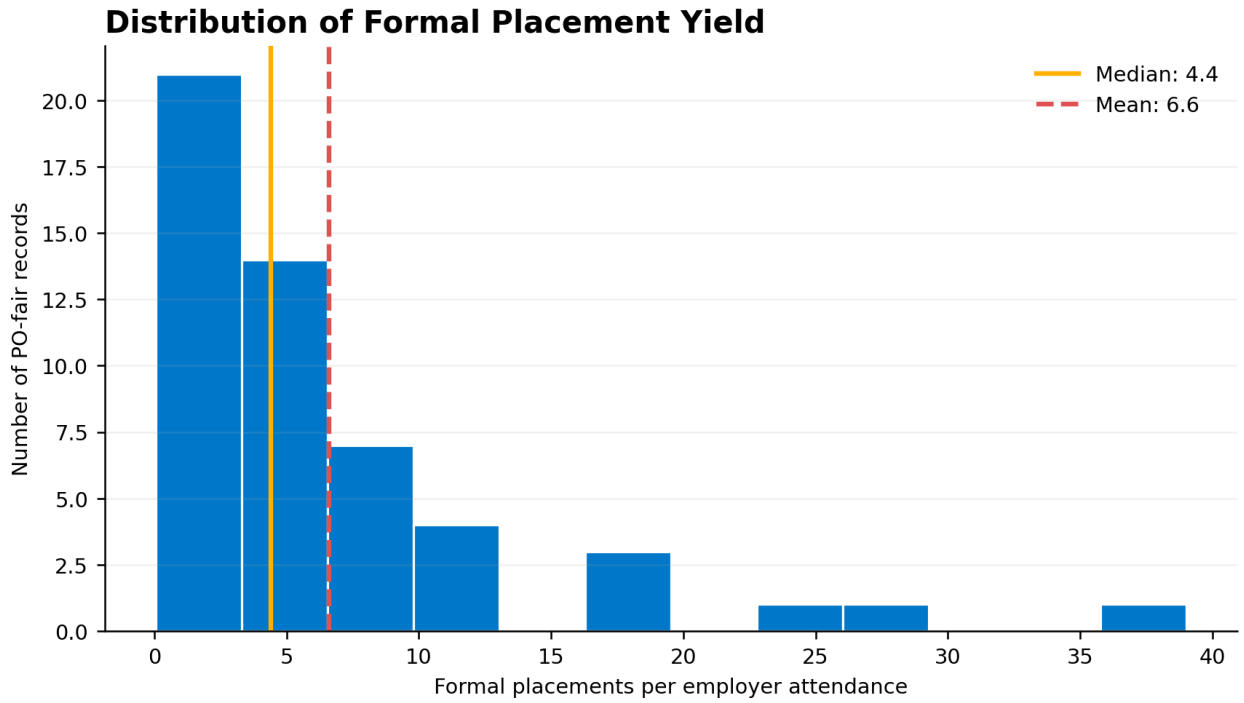


Figure A2.25. Frequency Distribution of Formal Job Placements Per Formal Employer Participation

Interpretation:

Most PO fair records produced a low to moderate number of formal placements for each formal employer participation. A small number of unusually high yield records increased the average to 6.6, while the median was 4.4. This means the median is closer to the experience of a typical record. Very high results may reflect bulk recruitment or wider follow-up placements and should be verified.

14.26 Concentration of Confirmed Placements

The records are arranged by the number of confirmed job placements to show how the total builds up across the fairs.

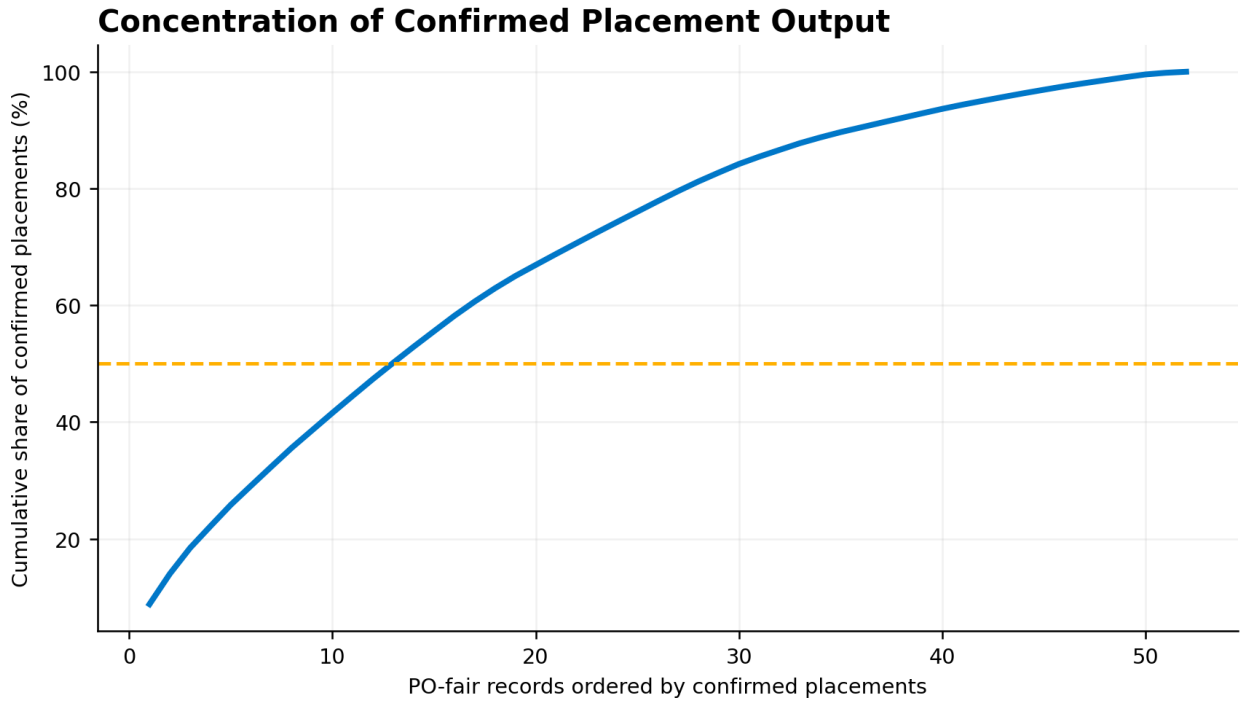


Figure A2.26. Cumulative Concentration Curve for Confirmed Job Placements

Interpretation:

A relatively small number of high output PO fair records contributed a large share of all confirmed job placements. The remaining records had lower individual totals, but together they still made an important contribution. This concentration is not necessarily a problem, but it means the overall programme result depends heavily on a limited number of large events.

14.27 Job Placements by the Date of the Job Fair

Formal and informal placements are shown on every available date.

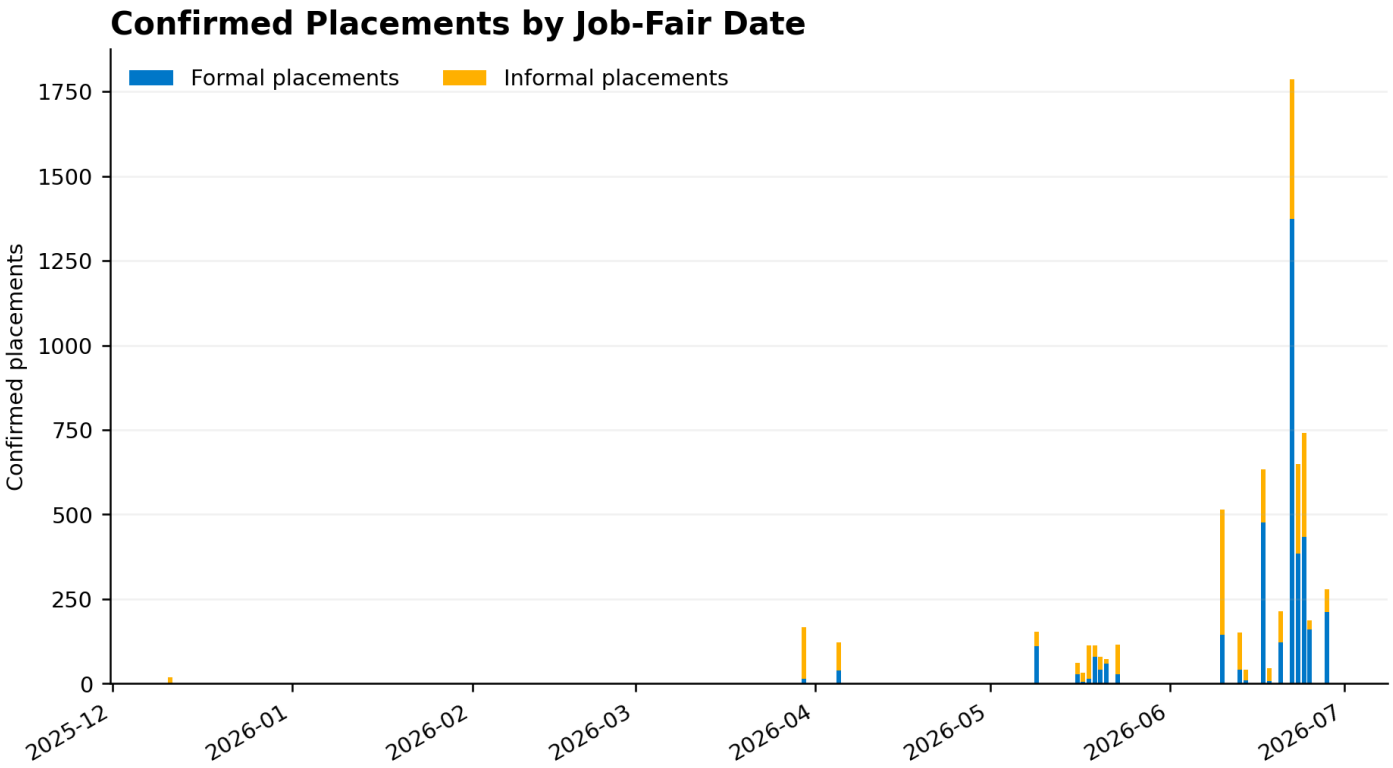


Figure A2.27. Confirmed Job Placements by Job Fair Date

Interpretation:

Most confirmed placements were reported during the final weeks of June 2026. This mainly reflects when the fairs were held and when their results were reported, rather than a steady increase throughout the year. Because many job placements were confirmed close to the reporting cut off, timely follow-up is needed to check whether participants joined and remained in their jobs.

14.28 Cumulative Placement Progress

The curve shows how confirmed job placements increased over time up to 30 June 2026.

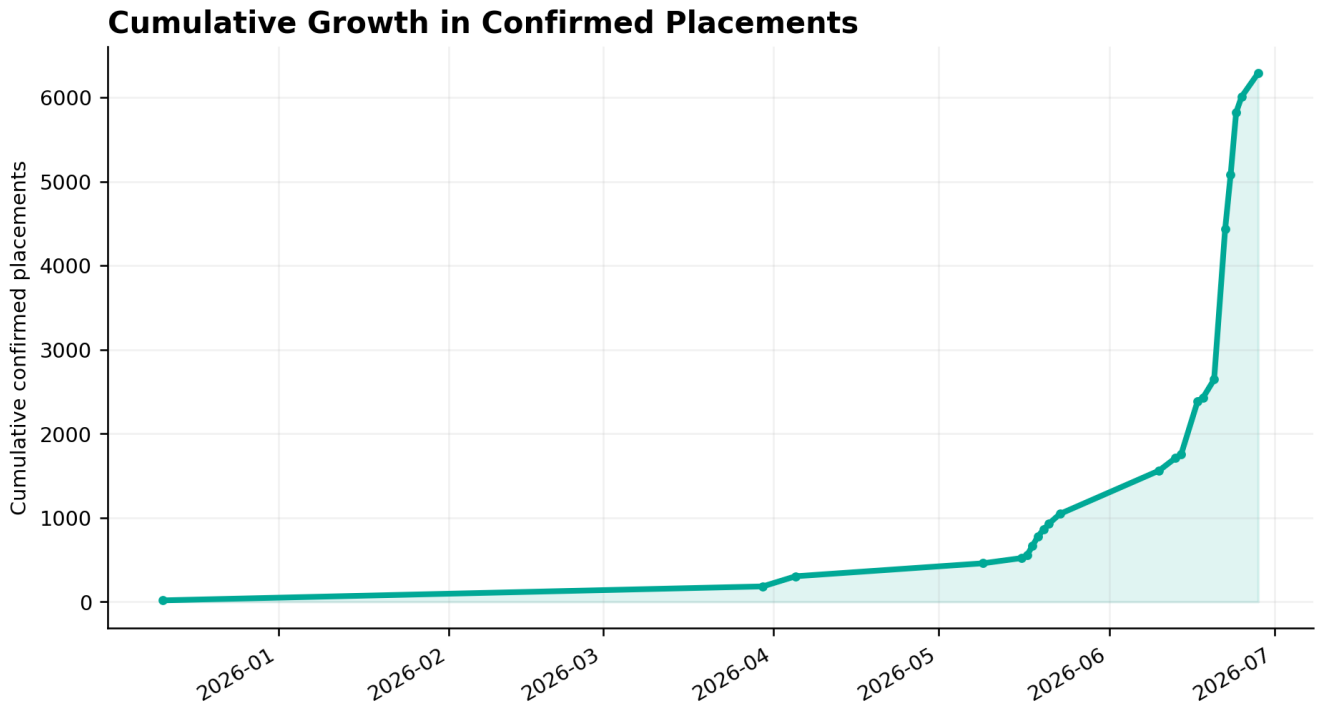


Figure A2.28. Cumulative Confirmed Placements Over Time

Interpretation:

Confirmed job placements increased slowly during the earlier months and then rose very sharply in June 2026. This shows that most of the reported progress was achieved close to the reporting cut off. The rapid late increase makes follow-up especially important so that joining, job quality and retention can be verified after the fairs.

14.29 Donut Chart: Share of Female Participants

The data reports the share of female and male participants

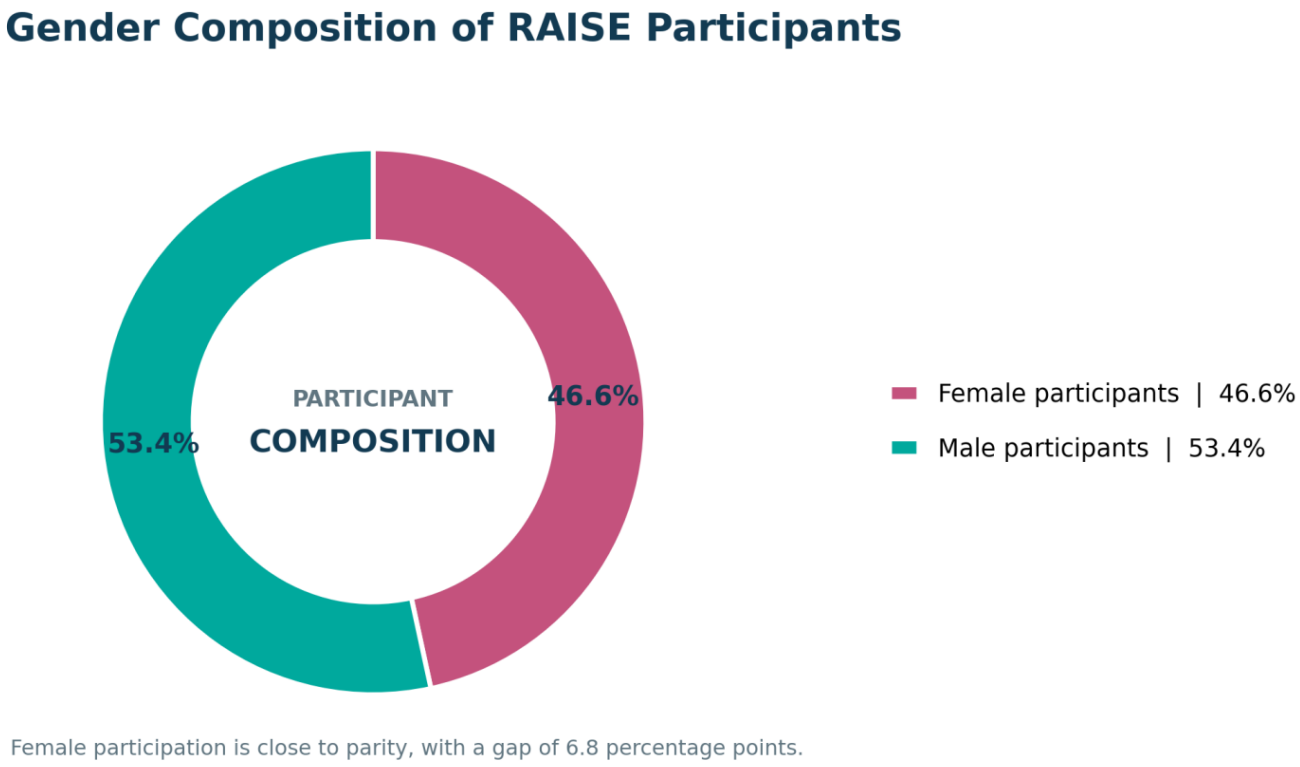


Figure A2.29 Gender composition of RAISE Participants

Interpretation:

Women represented 46.6% of the reported participant base, which is close to an equal share but still slightly below half. The remaining 53.4% was calculated from the reported female share; it is not a separately verified male count. The available data also does not show female participation, or job placement separately by district, sector or PO.

14.30 RAISE Trade Portfolio by Sector

All 29 trades are included in the trade portfolio analysis.

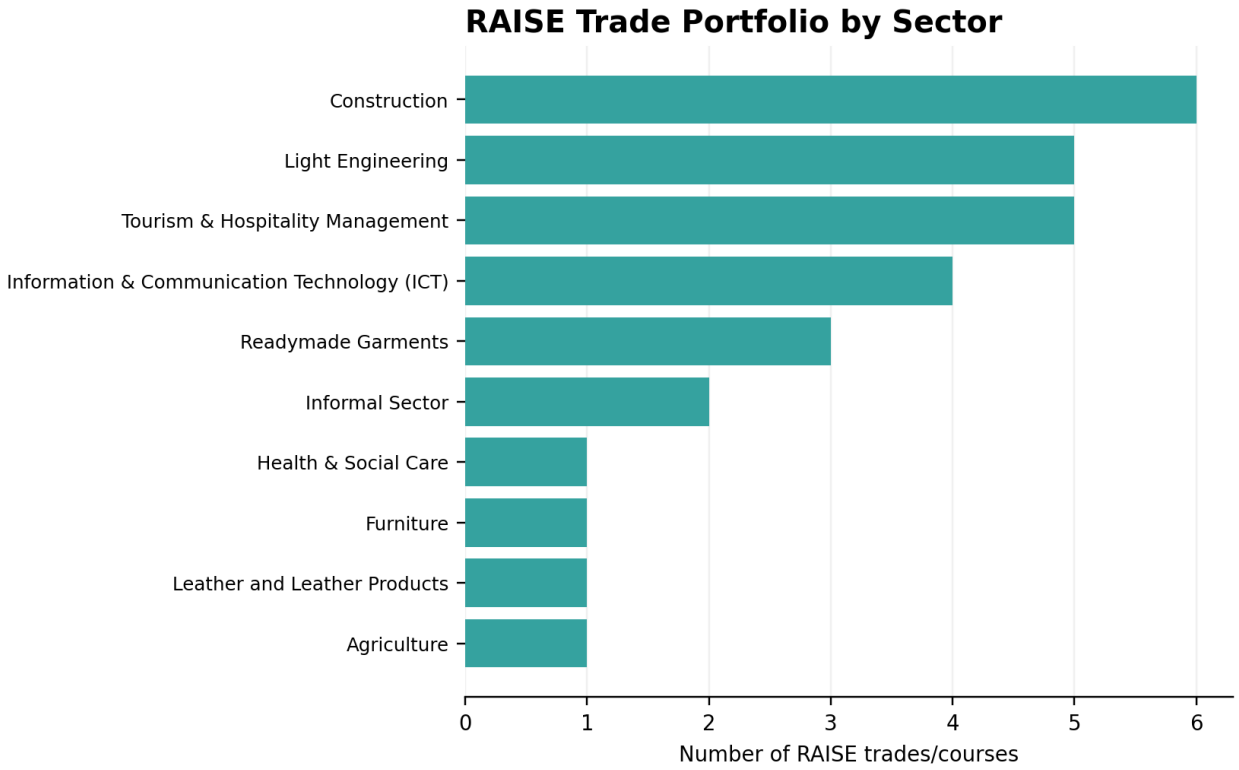


Figure A2.32. Number Of RAISE Trades by Sector

Interpretation:

The RAISE trade portfolio covers 29 trades across 10 sectors. Construction has the largest number of courses, followed by Light Engineering and Tourism and Hospitality Management. ICT and Readymade Garments also have several trades, while the remaining sectors have smaller portfolios. This shows that the program offers a broad range of skills, but the number of trades in a sector does not show how many jobs are available or how successful placements have been.

14.31 Trade Portfolio by Apprenticeship Program Duration

Here, four- and six-month trades are separated by sector.

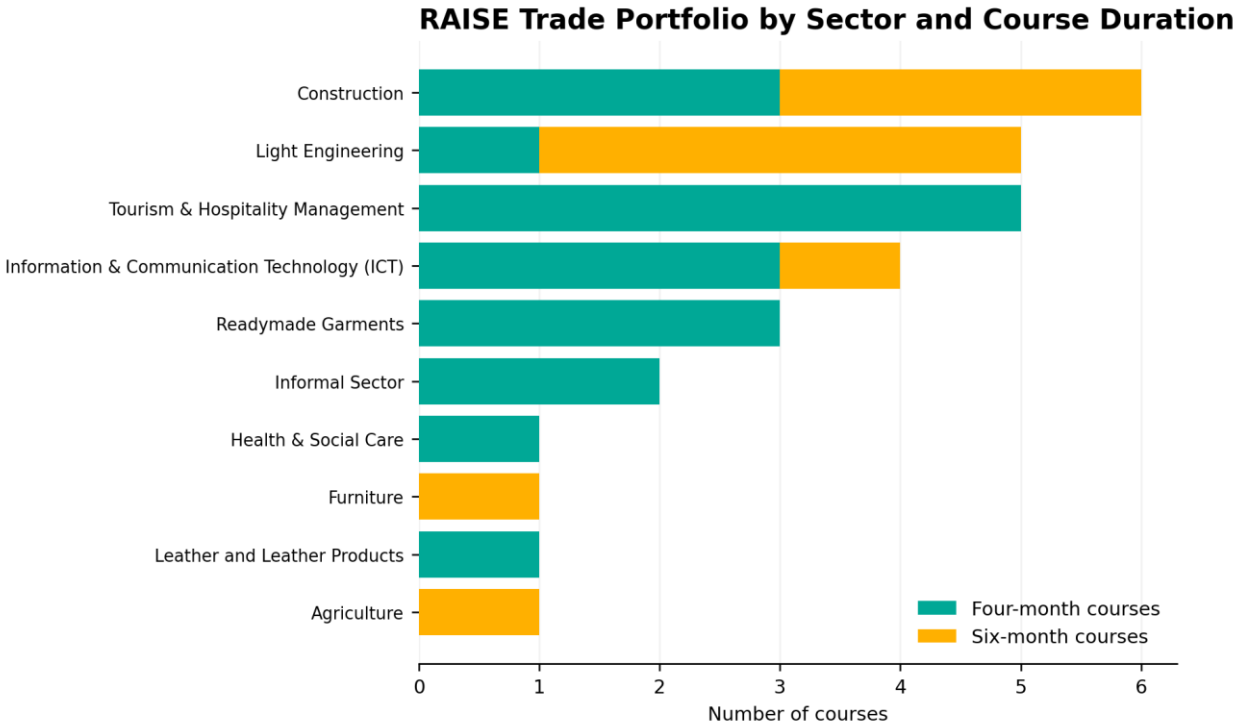


Figure A2.33. RAISE trades by Sector and Duration

Interpretation:

Apprenticeship program duration differs according to the sector and the type of skills being taught. Some sectors, such as Construction and ICT, include both four-month and six-month courses, while Tourism and Hospitality Management mainly uses four-month courses. These differences reflect how the training programmes were designed and should not be treated as evidence that one sector has stronger labour demand or better placement results.

Annex A.1 RAISE Trade and Course List

Trade serial number	RAISE sector	Name of trade or course	Course duration
1	Construction	Electrical Installation & Maintenance	6 months
2	Construction	Plumbing and Pipe fitting	4 months
3	Construction	Masonry & Rod Binding	4 months
4	Construction	Tiles & Marble Fittings	4 months
5	Construction	Refrigeration & Air-conditioning	6 months
6	Construction	Aluminum Fabrication and Installation	6 months
7	Tourism & Hospitality Management	Food & Beverage Service	4 months
8	Tourism & Hospitality Management	Food & Beverage Production	4 months
9	Tourism & Hospitality Management	Bakery and Pastry Production	4 months
10	Tourism & Hospitality Management	Housekeeping	4 months
11	Tourism & Hospitality Management	Tour Operation & Tourist Guide	4 months
12	Information & Communication Technology (ICT)	Web Design & Development	6 months
13	Information & Communication Technology (ICT)	Graphic Design & Multimedia	4 months
14	Information & Communication Technology (ICT)	Digital Marketing for Freelancing	4 months
15	Information & Communication Technology (ICT)	IT Support Service	4 months
16	Informal Sector	Mobile Phone Servicing	4 months
17	Informal Sector	Beautification and Wellness	4 months
18	Light Engineering	Welding & Fabrication	6 months
19	Light Engineering	Small Engineering and Metal Works	6 months
20	Light Engineering	Motorcycle Servicing	6 months
21	Light Engineering	Auto Mechanics	6 months
22	Light Engineering	Consumer Electronics	4 months
23	Agriculture	Mechanized Agricultural Farming	6 months
24	Readymade Garments	Embroidery and Handicrafts	4 months
25	Readymade Garments	Fashion Garments	4 months
26	Readymade Garments	Sewing Machine Operation	4 months
27	Leather and Leather Products	Setting & Assembling of Leather Goods	4 months
28	Furniture	Carpentry and Carpentry Business	6 months
29	Health & Social Care	Caregiving	4 months

Interpretation*:*

The consolidated trade portfolio contains 29 courses across 10 sector categories. Construction has the largest number of listed trades (6), followed by Tourism and Hospitality Management and Light Engineering (5 each). Nineteen courses have a four-month duration and ten have a six-month duration, demonstrating a diversified skills pathway that includes both established industries and informal-sector occupations with potential for wage employment, self-employment and enterprise development.

Annex A.2 Partner Organization Job Fair Results

Record number	Partner organization	Job-fair date	District	Reported RAISE participants	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements
1	Society Development Committee (SDC)	2025-12-11	Faridpur	250	1	17	18
2	RDRS Bangladesh	2026-03-30	Rangpur	280	15	151	166
3	Organisation for Social Advancement & Cultural Activities (OSACA)	2026-04-05	Pabna	130	20	29	49
4	Pabna Protishsruti	2026-04-05	Pabna	190	13	25	38
5	Programme for Community Development (PCD)	2026-04-05	Pabna	160	5	29	34
6	SKS Foundation	2026-05-09	Gaibandha	354	110	44	154
7	Sheva Nari O Shishu Kallyan Kendra	2026-05-16	Dhaka	230	24	8	32
8	Integrated Development Foundation (IDF)	2026-05-16	Rajshahi	102	3	27	30
9	MAMATA	2026-05-17	Chattogram	124	6	26	32
10	RDRS Bangladesh	2026-05-18	Lalmonirhat	203	15	98	113
11	Wave Foundation	2026-05-19	Chuadanga	95	67	6	73
12	PIDIM Foundation	2026-05-19	Dhaka	180	13	28	41
13	Rural Development Sangstha (RDS)	2026-05-20	Sherpur	296	42	37	79
14	Naria Unnayan Samite (NUSA)	2026-05-21	Shariatpur	208	60	12	72
15	Mohila Bohumukhi Sikkha Kendra (MBSK)	2026-05-23	Dinajpur	193	28	88	116
16	Shishu Niloy Foundation (SNF)	2026-06-10	Chuadanga	250	39	12	51
17	Heed-Bangladesh	2026-06-10	Dhaka	153	5	229	234
18	Shiropa Development Society (SDS)	2026-06-10	Kushtia	440	100	130	230

Record number	Partner organization	Job-fair date	District	Reported RAISE participants	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements
19	Proyas Manobik Unnayan Society	2026-06-13	Rajshahi	110	8	42	50
20	SHAPLA Gram Unnayan Sangstha	2026-06-13	Rajshahi	70	21	30	51
21	Shataphool Bangladesh	2026-06-13	Rajshahi	70	11	39	50
22	Dwip Unnayan Songstha (DUS)	2026-06-14	Noakhali	200	10	30	40
23	BEDO	2026-06-17	Bogura	313	53	4	57
24	PAGE Development Centre	2026-06-17	Cumilla	591	142	33	175
25	Resource Integration Centre (RIC)	2026-06-17	Feni	182	36	6	42
26	Joypurhat Rural Development Movement (JRDM)	2026-06-17	Joypurhat	90	66	27	93
27	Society for Project Implementation Research Evaluation and Training (SOPIRET)	2026-06-17	Lakshmipur	177	12	50	62
28	Eco-Social Development Organization (ESDO)	2026-06-17	Thakurgaon	390	167	38	205
29	Poribar Unnayon Songstha	2026-06-18	Bhola	215	8	37	45
30	Grameen Jano Unnayan Sangstha (GJUS)	2026-06-20	Bhola	62	84	34	118
31	Society for Development Initiatives (SDI)	2026-06-20	Dhaka	347	39	57	96
32	BASTOB-Initiative for People's Self-Development	2026-06-22	Cox's Bazar	270	112	20	132
33	Shishu Niloy Foundation (SNF)	2026-06-22	Jashore	237	174	14	188
34	JAKAS Foundation	2026-06-22	Joypurhat	350	123	84	207
35	DESHA Shechsashebi Artho - Samajik Unnyan O Manobik Kallyan Sangstha	2026-06-22	Kushtia	191	110	5	115
36	Dabi Moulik Unnayan Sangstha	2026-06-22	Naogaon	210	46	66	112

Record number	Partner organization	Job-fair date	District	Reported RAISE participants	Formal confirmed job placements	Informal confirmed job placements	Total confirmed job placements
37	Mousumi	2026-06-22	Naogaon	250	44	60	104
38	Manab Mukti Sangstha (MMS)	2026-06-22	Sirajganj	384	456	98	554
39	Modern Development Organisation (MDO)	2026-06-22	Sirajganj	110	171	32	203
40	National Development Program (NDP)	2026-06-22	Sirajganj	120	137	35	172
41	Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)	2026-06-23	Cox's Bazar	152	3	34	37
42	Ahead Social Organization (ASO)	2026-06-23	Joypurhat	554	60	59	119
43	Gono Kallayan Trust (GKT)	2026-06-23	Manikgonj	437	271	56	327
44	Sagarika Samaj Unnayan Sangstha	2026-06-23	Noakhali	352	50	117	167
45	TMSS	2026-06-24	Bogura	535	65	119	184
46	Village Education Resource Center (VERC)	2026-06-24	Dhaka	145	1	10	11
47	Amra Kaj Kory (AKK)	2026-06-24	Faridpur	420	61	48	109
48	Ad-din Welfare Centre	2026-06-24	Jashore	201	101	42	143
49	Rural Reconstruction Foundation (RRF)	2026-06-24	Jashore	220	44	68	112
50	Dushtha Shasthya Kendra (DSK)	2026-06-24	Narayanganj	181	161	21	182
51	Gram Unnayan Karma (GUK)	2026-06-25	Bogura	325	161	27	188
52	Daridra Bimochon Shangstha D.B.S	2026-06-28	Meherpur	226	212	68	280

Interpretation: The table presents all 52-partner organization fair records in chronological sequence. These records correspond to 46 separately dated job fairs because several fairs were jointly reported by more than one partner organization. Results vary substantially by organization and location, so individual records should be interpreted alongside participant reach, confirmed placement volume and the balance between formal- and informal-sector opportunities.

Annex A.3 District Level Indicators

District	Number of job fairs	Reported RAISE participants	Formal-employer participation instances	Informal-employer participation instances	Formal confirmed job placements	Informal confirmed job placements	Share of confirmed placements in the formal sector
Bhola	2	277	16	13	92	71	56.4%
Bogura	3	1,173	36	18	279	150	65.0%
Chattogram	1	124	4	11	6	26	18.8%
Chuadanga	2	345	16	9	106	18	85.5%
Cox's Bazar	2	422	20	11	115	54	68.0%
Cumilla	1	591	20	20	142	33	81.1%
Dhaka	5	1,055	30	36	82	332	19.8%
Dinajpur	1	193	10	37	28	88	24.1%
Faridpur	2	670	27	17	62	65	48.8%
Feni	1	182	8	2	36	6	85.7%
Gaibandha	1	354	10	4	110	44	71.4%
Jashore	2	658	30	54	319	124	72.0%
Joypurhat	3	994	41	36	249	170	59.4%
Kushtia	2	631	35	15	210	135	60.9%
Lakshmipur	1	177	9	11	12	50	19.4%
Lalmonirhat	1	203	16	8	15	98	13.3%
Manikgonj	1	437	11	7	271	56	82.9%
Meherpur	1	226	13	1	212	68	75.7%
Naogaon	1	460	31	18	90	126	41.7%
Narayanganj	1	181	15	5	161	21	88.5%
Noakhali	2	552	20	30	60	147	29.0%
Pabna	1	480	47	28	38	83	31.4%
Rajshahi	2	352	59	47	43	138	23.8%
Rangpur	1	280	17	9	15	151	9.0%
Shariatpur	1	208	8	20	60	12	83.3%
Sherpur	1	296	8	7	42	37	53.2%
Sirajganj	1	614	68	13	764	165	82.2%
Thakurgaon	1	390	6	5	167	38	81.5%

Interpretation:

The district level table covers all 28 districts represented in the job-fair records. Together, these districts account for 46 separately dated job fairs, 12,525 reported RAISE participants and 6,292 confirmed job placements, comprising 3,786 formal-sector and 2,506 informal-sector placements.

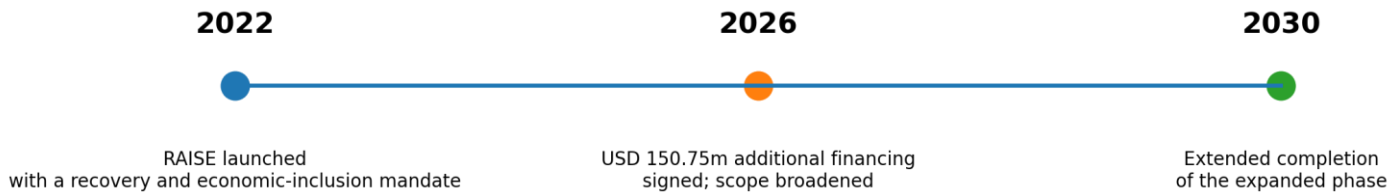
The overall formal-sector share is 60.2%, although the district pattern varies considerably; therefore, placement volume and formal-sector share should be considered together when assessing local performance.

C.2 RAISE Strategic Booklet

RAISE: Advancing Jobs, Enterprise and Resilience in Bangladesh's Informal Economy

Recovery and Advancement of Informal Sector Employment project of PKSF

Logic, Delivery Model, Evolving Results and Strategic Relevance



RAISE is designed around a simple proposition: in the informal economy, better jobs emerge when skills, finance, enterprise capability and labor market connections are addressed together.

2022	USD 150.75m	2030
Project launched	Additional World Bank financing approved in 2025 and signed in 2026	Expanded project completion

Implemented by Palli Karma Sahayak Foundation (PKSF) through its Partner Organizations, RAISE works with low-income youth and micro-entrepreneurs at the point where livelihoods are actually built: local enterprises, workshops, markets and communities. It combines apprenticeship, entrepreneurship development, inclusive finance, life skills, job intermediation and follow-up support in one economic inclusion architecture.

The project began in the aftermath of COVID-19, when informal workers and small enterprises were among the hardest hit. Its relevance has since widened. Bangladesh now faces a more structural challenge: converting a large young workforce into productive employment while raising the capability and resilience of the micro-enterprises that absorb much of that labour.

Source: PKSF RAISE project materials; World Bank, 18 December 2025; PKSF, 16 February 2026.

A Project Built Around the Realities of How People Enter Work

RAISE does not treat unemployment, weak enterprise performance and limited access to finance as separate problems. In practice, they overlap. A young person may need a technical skill, but also confidence, a credible work record, an employer connection and a route into self-employment. A micro-entrepreneur may need capital, but also stronger planning, record-keeping, risk management and market knowledge.

That is why the project uses a bundled model. Participants are profiled, counselled and connected to a pathway suited to their circumstances. For young people, that may mean apprenticeship, life-skills development, assessment and job placement. For micro-entrepreneurs, it combines business capability with finance and, increasingly, resilience support. Partner Organizations provide the local delivery platform; employers, Master Craftspersons and enterprises provide the market connection.

The youth pathway

Market-linked apprenticeship • life skills • counselling • assessment and RPL • job fairs and employer linkage • wage employment or self-employment.

The enterprise pathway

Business Management and Entrepreneurship Development • inclusive finance • risk management and business continuity • exposure and peer learning • enterprise expansion.

Why the architecture matters

Many labour-market programmes stop at training; many enterprise programmes stop at credit. RAISE deliberately works across the transition points where programmes often lose participants: from outreach to enrolment, from training to a first job, from skill to self-employment, and from a loan to a more capable enterprise.

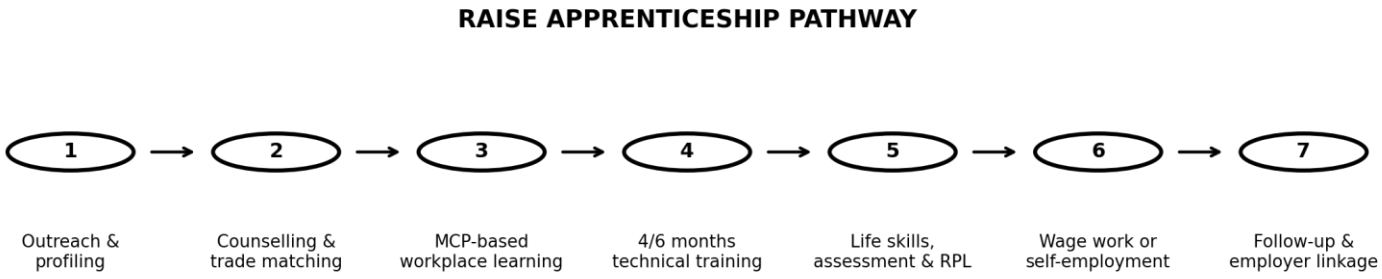
The result is less a collection of activities than a delivery system. PKSF sets standards and systems; Partner Organizations work close to participants; enterprises host training; employers signal demand; and monitoring follows the participant beyond the training room.

> The project’s distinctive feature is not one intervention. It is the sequence and the attempt to keep the participant connected until capability becomes an earning opportunity.

Source: RAISE Apprenticeship Program Operational Guideline, 3rd ed., August 2026; PKSF RAISE project page.

Apprenticeship as Labor Market Infrastructure

RAISE's apprenticeship programme takes an established Bangladeshi practice—the ustad–shagred relationship—and gives it a structured, monitored and market-oriented form. Training happens inside a real enterprise under a Master Craftsperson (MCP), rather than being confined to a classroom. The workplace itself becomes the learning environment.



Apprentices receive four or six months of hands-on technical training and a five-day life-skills module. The current operational guideline covers 32 market-oriented trades spanning construction, ICT, tourism and hospitality, light engineering, garments, agriculture, leather, caregiving, furniture and other informal-sector occupations. The emphasis is on practical competence, occupational health and safety, professional behaviour and employability.

The Master Craftsperson is the institutional hinge

The MCP is more than a trainer. He or she is an experienced entrepreneur or practitioner who brings three assets into the programme at once: technical knowledge, a functioning workplace and a direct understanding of market demand. RAISE formalizes this role through selection criteria, enterprise assessment, orientation, competency standards, monitoring and responsibility for apprentice assessment.

This turns existing enterprises into distributed training capacity. Instead of building a new institution wherever the project operates, RAISE strengthens capable local businesses so that learning, production and employment can intersect in the same place. The project's expanded design also envisages selected MCP enterprises evolving into Learning Centers, an important step toward making informal-sector skills development more durable.

> This is the core innovation: RAISE treats local enterprise not only as a borrower or employer, but also as part of the country's skills infrastructure.

Source: RAISE Apprenticeship Program Operational Guideline, 3rd ed., pp. 6 -14; PKSF RAISE project page.

Why This Model Matters for Bangladesh Now



Bangladesh's jobs challenge is increasingly about the quality and pace of labour-market absorption. The informal economy accounts for roughly 85 percent of employment. At the same time, close to two million young people enter the labour market each year. Between 2016 and 2022, about 14 million youth became working-age adults, while only 8.7 million jobs were added. The gap is not simply a question of unemployment; it is also visible in low-productivity work, weak job matching and skills that do not translate easily into earnings.

This is precisely the terrain in which RAISE operates. Apprenticeship lowers the distance between training and a real workplace. MCPs bring employer knowledge directly into skills formation. Business training and finance address the capability and capital constraints of micro-enterprises. Job fairs and follow-up support reduce the friction between graduating from training and finding work.

Three structural constraints the project is designed to address

A skill to work constraint: schooling alone does not necessarily provide the practical, technical and behavioural capabilities required by employers or clients.

An enterprise productivity constraint: micro-entrepreneurs often need finance, business capability, technology and resilience measures together rather than as stand-alone services.

An inclusion constraint: women, low-income youth and people in remote or climate-vulnerable locations face additional barriers to entering training, employment and enterprise.

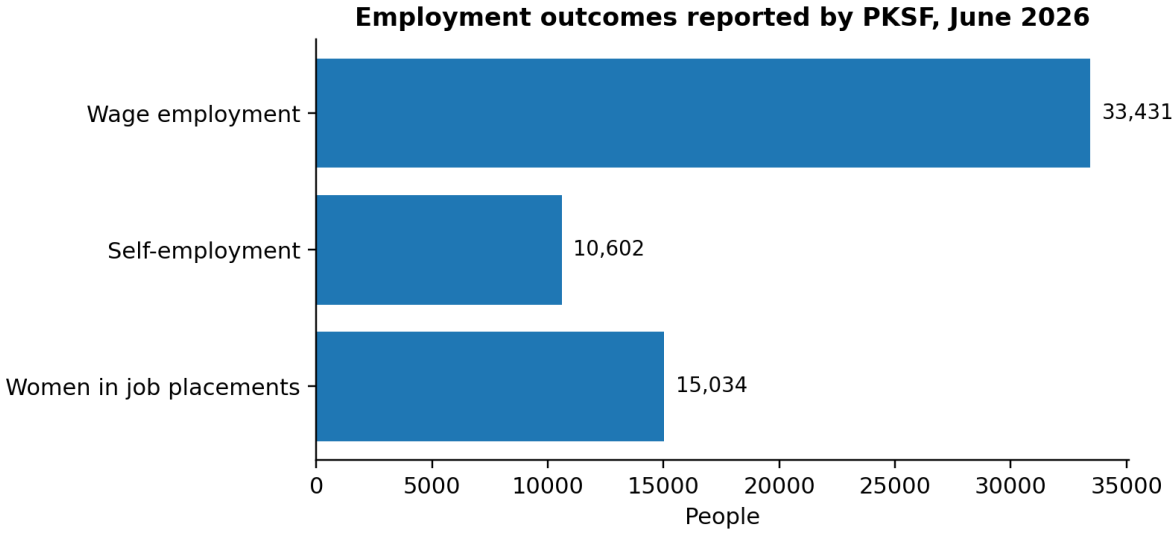
The additional financing phase sharpens this relevance. It expands support to climate-vulnerable areas, strengthens job intermediation and introduces childcare related interventions intended both to create care-sector enterprises and to reduce a practical barrier to women's labour-force participation.

Source: World Bank, Working to RAISE the Prospects of Bangladesh's Youth and Migrants, 15 April 2025; World Bank, 18 and 23 December 2025; World Bank Poverty and Equity Assessment reporting, 25 November 2025.

What Implementation Is Beginning to Show

66,980	44,033	94,047	159,821
youth completed apprenticeship training	apprenticeship graduates reported in employment	young micro-entrepreneurs received BMED training	micro-entrepreneurs received inclusive finance

By 30 June 2026, RAISE had moved well beyond a pilot footprint. PKSF reports that 66,980 young people completed apprenticeship training. Women represented 38.49 percent of enrolment, above the programme's minimum target of 35 percent. Among trained youth, 44,033 graduates had secured employment at the reporting date.



Source: PKSF RAISE project page, results as of 30 June 2026.

The enterprise track is similarly substantial. Partner Organizations had disbursed BDT 2,026.21 crore to 159,821 micro-entrepreneurs, 80.7 percent of them women. A further 94,047 young micro-entrepreneurs had completed Business Management and Entrepreneurship Development training, which covers business planning, financing, enterprise management and expansion.

The labour market connection is becoming more explicit

RAISE has also built job intermediation into the project architecture. As of June 2026, 46 job fairs had been organized across 28 districts through 50 Partner Organizations. The fairs brought trained youth and employers into direct contact; 6,292 participants secured jobs through the events and subsequent employer follow-up.

These figures matter because they show movement across the full chain from skills and enterprise support to actual labour-market engagement. They also provide a stronger basis for asking the next generation of questions: which trades deliver the strongest earnings gains; which local labour markets absorb graduates fastest; where women face the greatest occupational barriers; and which combinations of finance and capability generate the most durable enterprise growth.

Source: PKSF RAISE project page, June 2026 results.

From implementation outputs to evidence on transition

Administrative results show reach and placement. A joint PKSF and World Bank tracer study adds a more analytical view of what happens after apprenticeship. The study of 2,529 apprentices from the first three cohorts found that 64 percent entered wage employment and 24 percent became self-employed. Among those working, 81 percent were in full-time employment and 59 percent found work within one month of completing training.

64%	24%	59%	93%
entered wage employment	became self-employed	found work within one month	reported higher self-confidence

The study also points to changes that conventional training indicators often miss. Ninety-three percent of apprentices reported increased self-confidence and 90 percent perceived an improvement in social status. These findings are especially relevant in programmes serving youth from low-income households, where the first transition into paid work can alter both economic agency and a person's standing within the family.

The evidence also identifies the next set of constraints

Positive employment outcomes do not mean the labour-market problem is solved. The tracer findings highlighted gaps in access to modern equipment and capital and the continuing difficulty women face in entering non-traditional trades. These are not peripheral issues; they are exactly the kinds of constraints that determine whether an apprenticeship model remains a placement programme or becomes a platform for longer-term productivity gains.

The additional financing phase creates room to respond to this learning, through stronger employer engagement, more deliberate support for women, climate-resilient livelihoods, new enterprise models in childcare and a more integrated case-management and monitoring system.

> The more important question for the next phase is not only 'How many were trained?' but 'Which combinations of support produce durable gains in earnings, productivity and economic agency?'

Source: PKSF and World Bank tracer study findings as reported by PKSF; World Bank additional financing materials, December 2025.

External Confidence Has Translated into A Second-Generation Platform

RAISE's recognition is best understood through institutional confidence rather than a list of awards. World Bank missions and senior representatives have repeatedly cited the apprenticeship model and the project's contribution to youth employability. More importantly, the project secured substantial additional financing after the first phase demonstrated sufficient results and learning to justify expansion.

USD 150.75m	≈176,000	USD 350.75m	Dec 2030
additional World Bank financing	additional youth and micro-entrepreneurs expected to gain opportunities	total World Bank support to RAISE	extended project completion

The World Bank approved the additional financing in December 2025, and PKSF and the World Bank signed the agreement in February 2026. The expanded phase broadens both geography and ambition: more climate vulnerable communities, stronger job intermediation, additional microfinance, women-focused life skills, climate resilient livelihood support and new childcare solutions.

Why the scale-up matters strategically

Additional financing is not simply an increase in budget. It creates the opportunity to convert project experience into a more durable delivery platform. RAISE now has enough scale to test whether community-based apprenticeship, enterprise finance, local employer networks and case-based follow-up can operate as a coherent system across diverse labour markets.

That question matters well beyond PKSF. Bangladesh needs labour-market institutions that can reach people who are unlikely to enter formal training systems, translate local economic activity into skill formation and connect small enterprises to productivity-enhancing support. RAISE is increasingly relevant as one model for doing that.

Source: World Bank, 18 December 2025; PKSF and World Bank financing agreement, 16 February 2026.

The Opportunity Is to Move from A Successful Project to A Replicable System

By 2030, the strongest legacy of RAISE would not be a single output number. It would be a credible model for how Bangladesh can improve the quality of informal employment while preserving the local, flexible character that makes the informal economy accessible to millions.

Four areas will determine whether that transition happens.

Institutionalize market feedback. Trade selection, competency standards and job intermediation need to be continuously informed by employers, local demand and emerging technologies.

Turn strong MCP enterprises into durable learning nodes. The Learning Center concept can become an important bridge between informal skills transmission and more structured quality assurance.

Measure economic outcomes, not only participation. Earnings, job retention, enterprise productivity, business survival and women's occupational mobility should increasingly sit alongside training and disbursement indicators.

Use the expanded phase to test inclusion at the harder margins. Climate-vulnerable locations, childcare constraints and women's entry into non-traditional trades are where the model's adaptability will be most visible.

> RAISE is ultimately about how economic inclusion should work: close to the market, close to the participant, and long enough to follow capability into earnings.

The project already brings together ingredients that are often fragmented across programs through skills, finance, enterprise development, labor market intermediation and local delivery. Its next phase is an opportunity to show whether those ingredients can be institutionalized as a scalable pathway to better work and more resilient enterprise.

Selected evidence base

- PKSF, Recovery and Advancement of Informal Sector Employment (RAISE) project page. Results updated through 30 June 2026.
- PKSF, Apprenticeship Program Operational Guideline, 3rd edition, August 2026.
- World Bank. "World Bank Helps Bangladesh Create Economic Opportunities for Low-Income Youth." 18 December 2025.
- PKSF, "PKSF, WB sign $150.75mn agreement to promote youth employment, entrepreneurship." 16 February 2026.
- World Bank, "Working to RAISE the Prospects of Bangladesh's Youth and Migrants." 15 April 2025.
- World Bank, "More and better-paying jobs: A turning point for Bangladesh's future." 23 December 2025.

Annex D: Communication, Knowledge Products and World Youth Skills Day

D.1 World Youth Skills Day 2026 Talk Show Roadmap

1. পিকেএসএফ-এর মূল দর্শন- **'কর্মসংস্থানের মাধ্যমে দারিদ্র্য বিমোচন'**। বাংলাদেশের তরুণদের কর্মসংস্থানের চ্যালেঞ্জ এবং কর্মসংস্থানের মাধ্যমে দারিদ্র্য বিমোচনে পিকেএসএফ-এর ভূমিকা।

1. বিশ্ব যুব দক্ষতা দিবসের মূল ভাবনার সঙ্গে পিকেএসএফ-এর উন্নয়ন দর্শনের সামঞ্জস্য কোথায়?

1. বর্তমান শ্রমবাজারের চাহিদা দ্রুত পরিবর্তিত হচ্ছে। অনেক সময় দেখা যায় প্রশিক্ষণ শেষে তরুণরা চাকরির জন্য প্রয়োজনীয় দক্ষতা অর্জন করতে পারে না। এ বাস্তবতায় পিকেএসএফ-এর শিক্ষানবিশি কর্মসূচি কীভাবে ভিন্নধর্মী ও অধিক কার্যকর?

1. দক্ষতা উন্নয়নকে শিক্ষানবিশি কর্মসূচি কীভাবে প্রশিক্ষণকেন্দ্রভিত্তিক ধারণা থেকে কর্মক্ষেত্রভিত্তিক বাস্তব অভিজ্ঞতায় রূপান্তর করেছে?

1. অনেক সময় নিয়োগদাতারা প্রয়োজনীয় দক্ষ জনবল খুঁজে পান না, আবার প্রশিক্ষণপ্রাপ্ত অনেক তরুণও কর্মসংস্থান থেকে বঞ্চিত থাকেন। কীভাবে এই ব্যবধান দূর করা যায়?

1. দক্ষতা উন্নয়নকে জাতীয় উৎপাদনশীলতা ও অর্থনৈতিক প্রবৃদ্ধির বিনিয়োগ হিসেবে দেখা।

1. নারী এবং চর, হাওর, উপকূলীয় ও পার্বত্য অঞ্চলের তরুণদের দক্ষতা উন্নয়ন ও অর্থনৈতিক ক্ষমতায়নে প্রয়োজনীয় উদ্যোগ কি হতে পারে?

1. উদ্যোক্তা উন্নয়ন কার্যক্রম কীভাবে ‘চাকরি খোঁজার মানসিকতা’ থেকে ‘চাকরি সৃষ্টির সক্ষমতা’ গড়ে তুলতে সহায়তা করছে?

1. বাংলাদেশে বাজার-চাহিদাভিত্তিক দক্ষতা উন্নয়ন ও টেকসই কর্মসংস্থান সম্প্রসারণে ভবিষ্যৎ করণীয় কী?

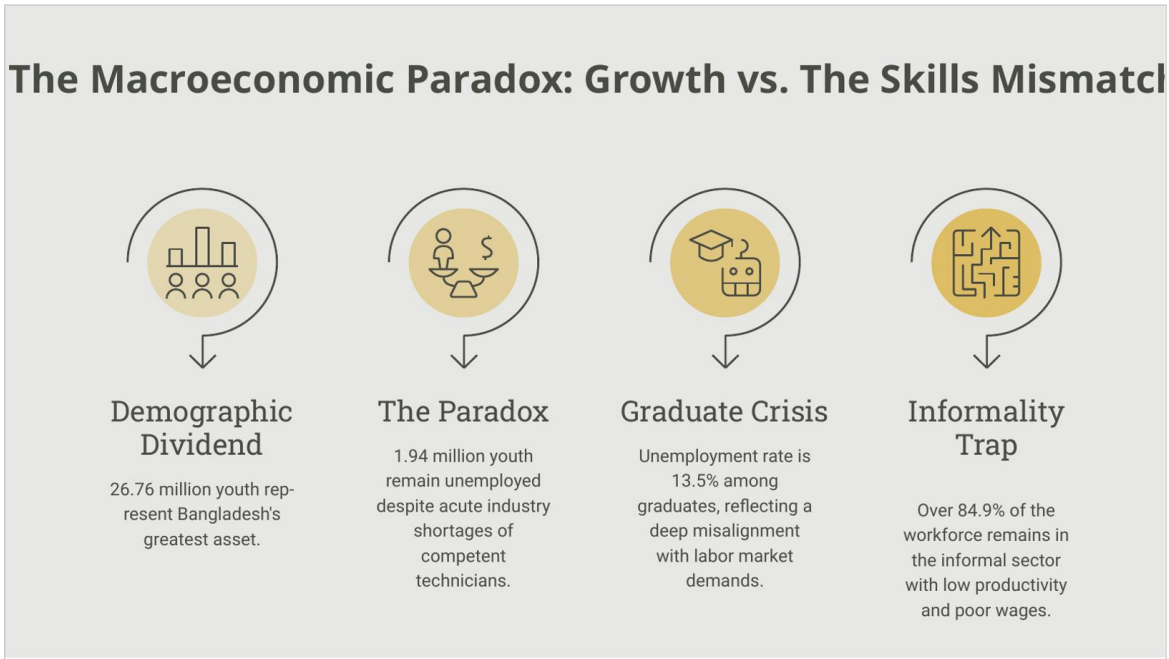
1. বিশ্ব যুব দক্ষতা দিবসের আলোকে - দক্ষতা উন্নয়ন, শোভন কর্মসংস্থান ও উদ্যোক্তা সৃষ্টির মাধ্যমে একটি উৎপাদনশীল, অন্তর্ভুক্তিমূলক ও সমৃদ্ধ বাংলাদেশ গঠনে কি করা যায়? – পিকেএসএফ-এর ৩টি

পিকেএসএফ দীর্ঘদিন ধরে নিম্ন আয়ের মানুষের আর্থ-সামাজিক উন্নয়নে বিভিন্ন কর্মসূচি ও প্রকল্প বাস্তবায়ন করে আসছে। পরিবর্তনশীল দেশীয় ও বৈশ্বিক প্রেক্ষাপটে এক্ষেত্রে আরো কার্যকর ভূমিকা রাখার লক্ষ্যে সম্প্রতি পিকেএসএফ ২০২৫-২০৩০ সময়ের জন্য কৌশলগত পরিকল্পনা (Strategic Plan 2025-2030) প্রণয়ন করেছে। উক্ত পরিকল্পনায় শোভন কর্মসংস্থান (Decent Employment), ঝুঁকি প্রশমন (Risk Mitigation) এবং সক্ষমতা বৃদ্ধি (Capacity Enhancement) এ তিনটি বিষয়ে মূল অভিনিবেশ দিয়ে বিভিন্ন অভিলক্ষ্য নির্ধারণ করা হয়েছে। এক্ষেত্রে, দৃশ্যমান ও কাঙ্ক্ষিত অগ্রগতি অর্জন করতে হলে নতুন নতুন ধারণা, উন্নত কর্মপদ্ধতি, এবং উদ্ভাবনী আর্থিক পণ্য ও সেবার প্রয়োগ ও প্রসার অতীব গুরুত্বপূর্ণ। পাশাপাশি, পিকেএসএফ ও সহযোগী সংস্থা পর্যায়ে প্রাতিষ্ঠানিক সক্ষমতা এবং কার্যকারিতা বৃদ্ধির লক্ষ্যে উদ্ভাবনী ধারণা ও কর্মপদ্ধতি বাস্তবায়নের প্রয়োজন রয়েছে। এছাড়া, পিকেএসএফ কর্তৃক বিভিন্ন সময়ে গৃহীত উদ্ভাবনী কর্মকাণ্ডের মূল্যায়ন, শিখন পর্যালোচনা ও যথাযথ ডকুমেন্টেশনের প্রয়োজনীয়তা রয়েছে।

D.2 World Youth Skills Day 2026 Position Paper Presentation - Two-Slide Handout

Printing layout: two presentation slides per page, following the standard handout format.





Why Skills Don't Become Jobs: Identifying Structural Gaps

- TVET institutions often operate independently of private sector needs.
- Traditional models focus on producing certified workers rather than building Training-to-Employment pathways.
- 77% of economically inactive women cite household caregiving as the primary barrier to employment.
- Standard training often falls behind cutting-edge tech releases and digit integration needs.

Industry 4.0 Lag

Training doesn't keep up with technological advancements

Care Dilemma

Household caregiving prevents women from working



Supply-Driven Silos

TVET institutions operate independently of private sector needs

Certification vs. Competence

Focus on certification over practical skills

PKSF's Strategic Evolution



Strategic Pivot

Transitioning from microfinance to human capital development

Key Objective

Enhancing economic opportunities, Build resilience and Strengthen Capacity for low-income people and youth

Ambitious Targets

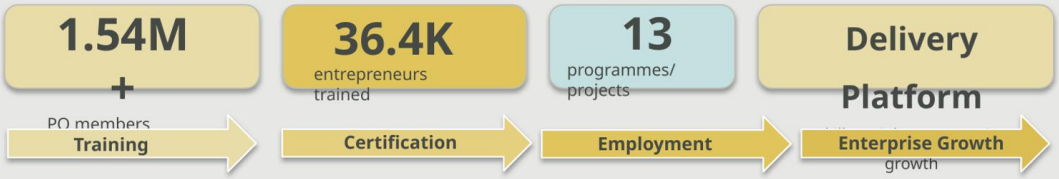
Skill enhancement for 100,000 youth and development support for 300,000 new microenterprises

Operational Vehicles

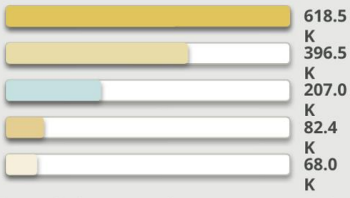
RAISE and SICIP serve as primary drivers for strategic milestones

PKSF's Capacity Building Footprint

Enterprise skills, partner capacity, and employment outcomes at national scale



Largest Training Outreach to PO Members



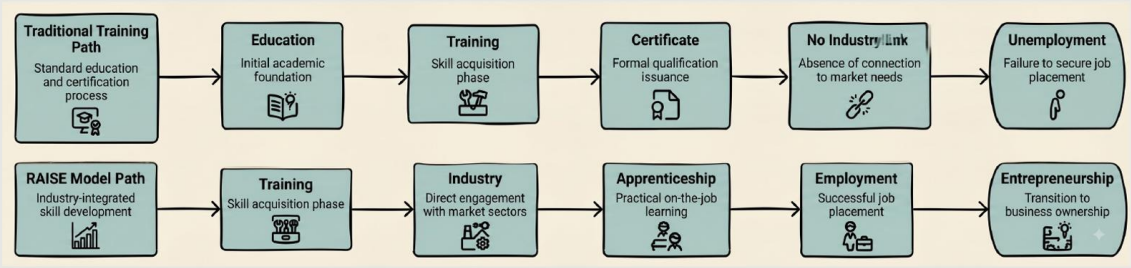
Entrepreneur Capacity Highlights



- PKSF's strength lies in linking people, institutions and enterprises into one skills-to-employment pathway.

The RAISE Ecosystem: A Paradigm Shift

Moving beyond isolated classroom instruction to an integrated employment ecosystem



Demand-Driven Model

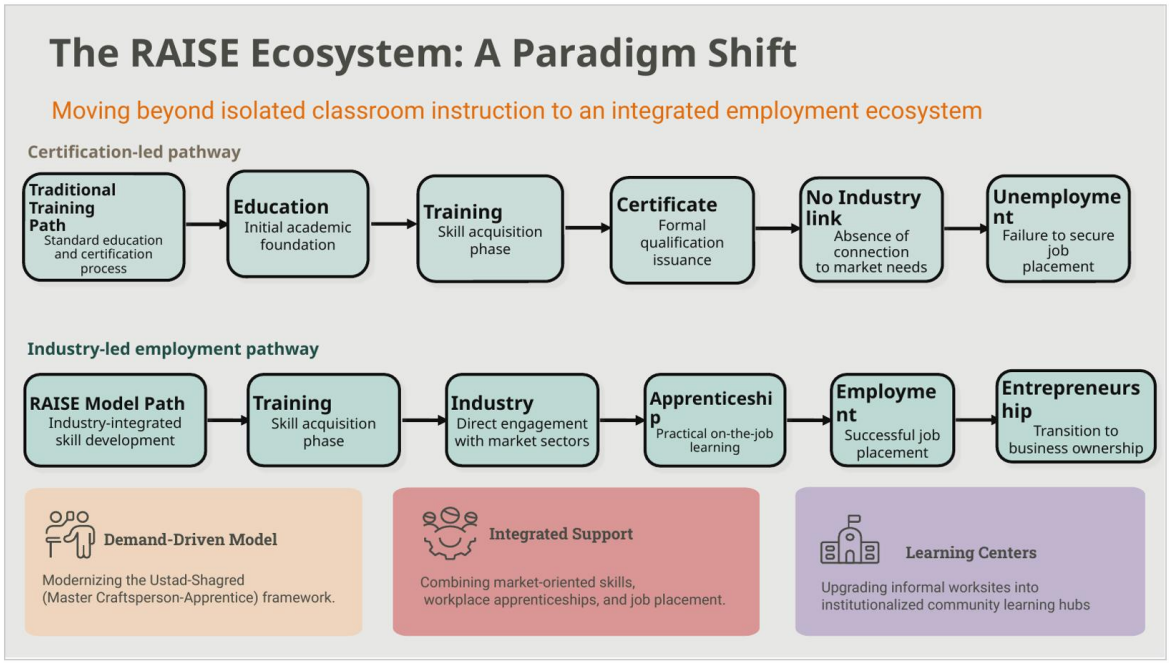
Modernizing the Ustad-Shagred (Master Craftsperson-Apprentice) framework.

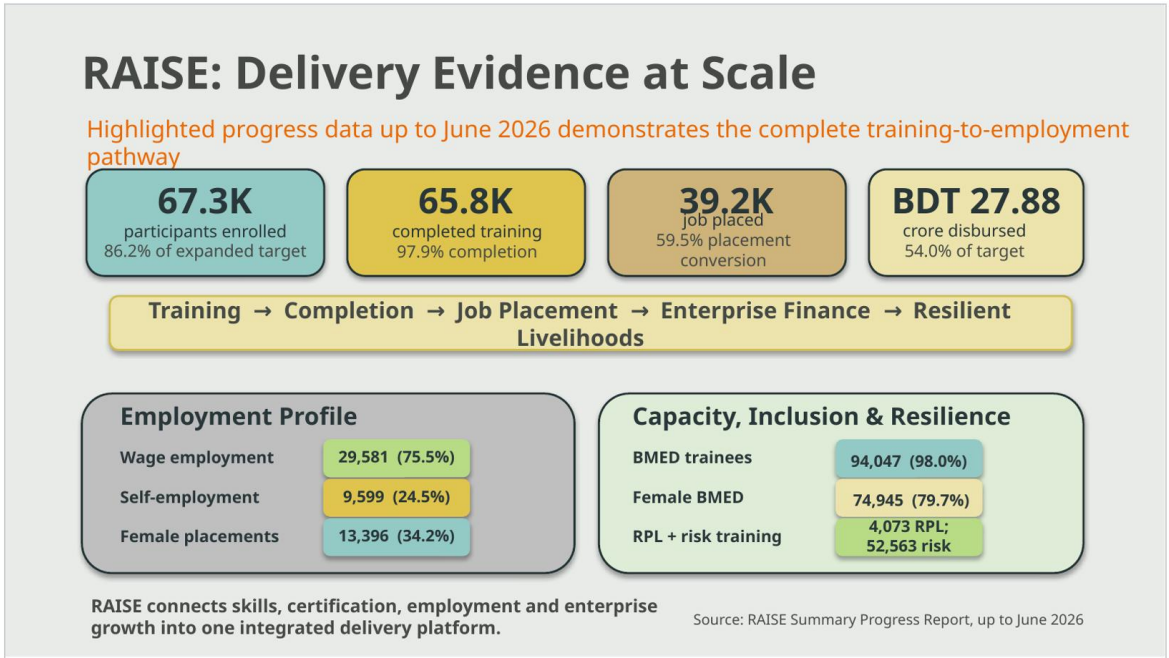
Integrated Support

Combining market-oriented skills, workplace apprenticeships, and job placement.

Learning Centers

Upgrading informal worksites into institutionalized community learning hubs


The RAISE Ecosystem: A Paradigm Shift
Moving beyond isolated classroom instruction to an integrated employment ecosystem
Certification-led pathway
Traditional Training Path
Standard education and certification process
Education
Initial academic foundation
Training
Skill acquisition phase
Certificate
Formal qualification issuance
No Industry link
Absence of connection to market needs
Unemployment
Failure to secure job placement
Industry-led employment pathway
RAISE Model Path
Industry-integrated skill development
Training
Skill acquisition phase
Industry
Direct engagement with market sectors
Apprenticeship
Practical on-the-job learning
Employment
Successful job placement
Entrepreneurship
Transition to business ownership
Demand-Driven Model
Modernizing the Ustad-Shagred (Master Craftsperson-Apprentice) framework.
Integrated Support
Combining market-oriented skills, workplace apprenticeships, and job placement.
Learning Centers
Upgrading informal worksites into institutionalized community learning hubs


RAISE: Delivery Evidence at Scale
Highlighted progress data up to June 2026 demonstrates the complete training-to-employment pathway
67.3K
participants enrolled
86.2% of expanded target
65.8K
completed training
97.9% completion
39.2K
job placed
59.5% placement conversion
BDT 27.88
crore disbursed
54.0% of target
Training → Completion → Job Placement → Enterprise Finance → Resilient Livelihoods
Employment Profile
Wage employment 29,581 (75.5%)
Self-employment 9,599 (24.5%)
Female placements 13,396 (34.2%)
Capacity, Inclusion & Resilience
BMED trainees 94,047 (98.0%)
Female BMED 74,945 (79.7%)
RPL + risk training 4,073 RPL; 52,563 risk
RAISE connects skills, certification, employment and enterprise growth into one integrated delivery platform.
Source: RAISE Summary Progress Report, up to June 2026

Empirical Success: High Absorption, Trade Alignment, and Income Growth

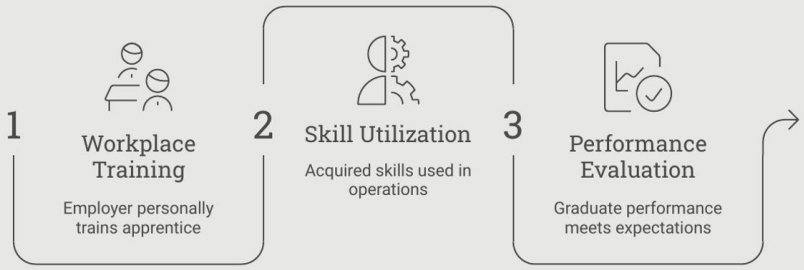
- 88% Transition Rate: 64% wage employment and 24% self-employment.
- Rapid Matching: Over 81% of graduates secured employment within 30 days
- Income Impact: Over 95% reported a noticeable increase in income.



Source: The Independent RAISE Apprenticeship Tracer Study 2025

The Employer Perspective: Validation of Workplace-Based Training

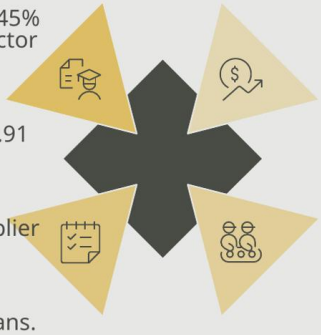
- 95.13% of employers hired at least one apprentice they personally trained.
- Over 90% of employers reported that acquired skills were fully utilized.
- 95% of employers expressed satisfaction with graduate performance.



Source: The Independent RAISE Apprenticeship Tracer Study 2025

Transforming Young Micro- Entrepreneurs: Beyond Wage Employment

- RAISE-backed entrepreneurs earn 45% more than the general informal sector baseline.
- Average employment within these microenterprises increased from 1.91 to 3.11 workers.
- 96% adopted professional record-keeping, market analysis, and supplier negotiation.
- 70% successfully graduated from project financing to commercial loans.



Income Outperformance
Entrepreneurs earn significantly more than the baseline

Job Creation
Microenterprises employ more workers over time

Modern Practices
Entrepreneurs adopt professional business methods

Financial Maturity
Entrepreneurs transition to commercial loans

Source: The Young Micro-Entrepreneurs (YME) Profiling Study (August 2025) and World Bank's Informal Sector Enterprise Survey (ISES) 2022

SEIP and SICIP Residential Models

Intensive Training
3-month (360-hour) competency-based residential training for high-demand industrial trades.

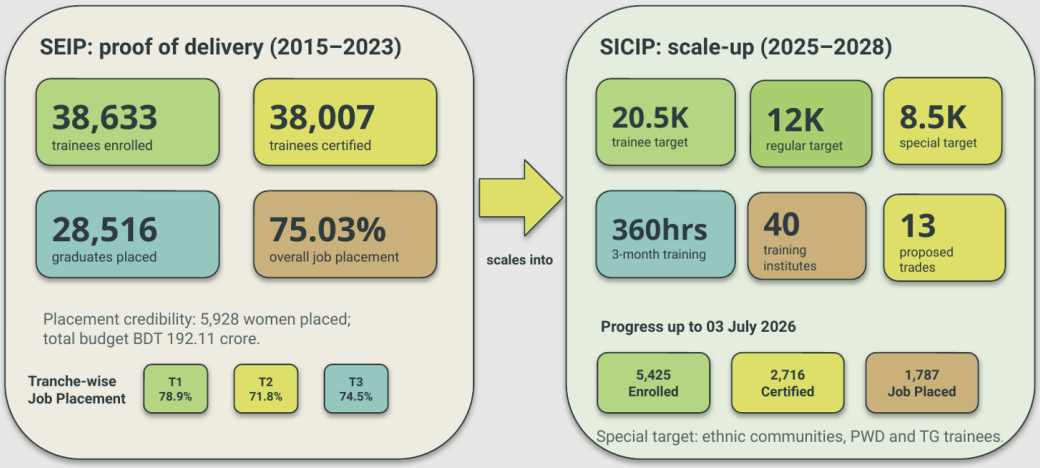
Marginalized Focus
Specialized tracks for ethnic minorities, Persons with Disabilities (PwDs), and transgender individuals.

Equity Mandate
Minimum 30% female enrollment across 40 partnered training institutes.

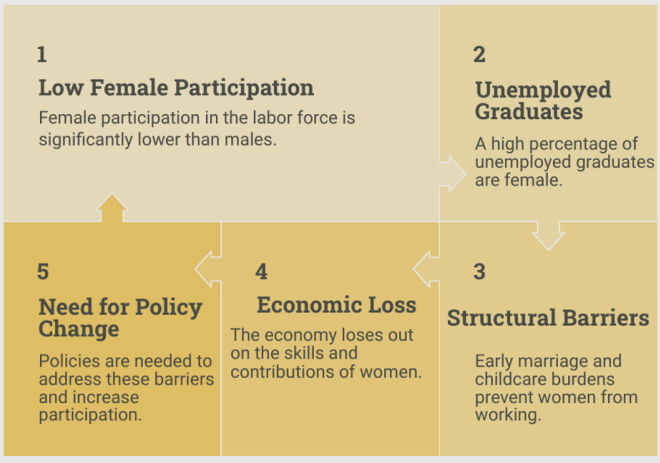
Guaranteed Outcomes
Minimum 65% formal employment placement rate for graduates.

From SEIP Results to SICIP Scale-Up

A proven placement record now informs a future-ready formal-sector skills pipeline



Addressing the Gender Trap: Unlocking Female Labor Force Participation

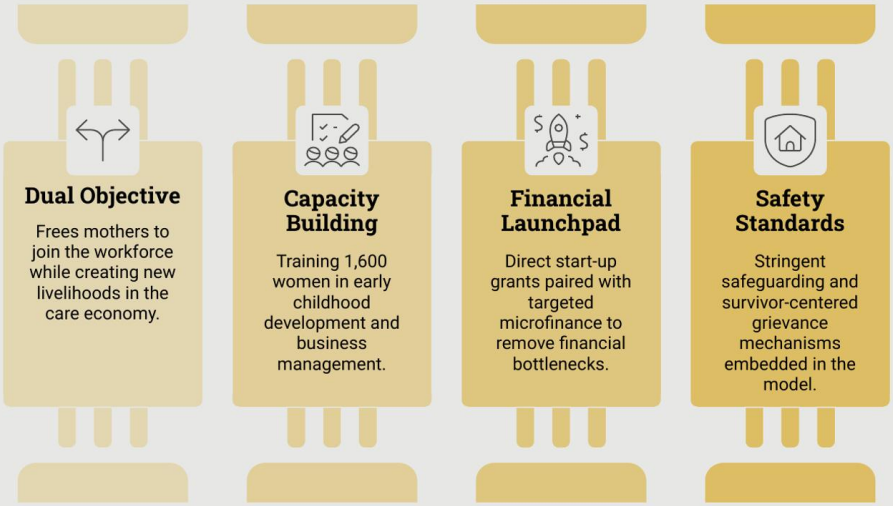


- Female participation (41.5%) is nearly half that of males (80.7%).
- 78.9% of unabsorbed, unemployed graduates who stopped seeking work were female.

Source:

1. Rahman, M. A., Shashi, N. A., & Amin, S. (2023). Care responsibilities and women's work in Bangladesh. *The Bangladesh Development Studies, 46*(3–4), 35–74
2. *The Independent RAISE Apprenticeship Tracer Study* 2025

The Care Economy Model



Strategic Policy Recommendations for a National Skills Ecosystem

Recommendation	Description
National Skills to Job Platform	• Integrated digital platform • Real-time labour market intelligence
Globally Competitive Workforce	• Global standards & certification • Language, cultural & workplace skills
Industry-Led & Future-Ready Systems	• Modular learning pathways • Future-ready & market-responsive curricula
Integrated Skills-to-Enterprise Ecosystem	• Affordable & inclusive finance • Alternative credit assessment
National Care Economy Policy	• Scale Home-Based Childcare (HBC) • Increase women's labour force participation

Thank You

Linking skills to employment is an economic imperative for Bangladesh's shared future.

Palli Karma-Sahayak Foundation (PKSF)

D.3 Revised Success Stories

A Skill That Opened a New Road: Sonaton's Journey

APPRENTICESHIP - MOTORCYCLE SERVICING



Before Sonaton Gain became a motorcycle technician, his days in Paitkathi village of Damudya, Shariatpur, were filled with uncertainty. He grew up in a family of eight and watched his father work long hours as a carpenter to keep the household running. Although Sonaton wanted to continue his education, financial hardship forced him to leave school after Class Eight. With few opportunities around him, he had no clear idea where life would take him.

That uncertainty began to lift when Sonaton attended a community awareness session organized by NUSA under the RAISE project. After counselling, he joined a six-month apprenticeship in motorcycle servicing under ‘Master Craftsperson’ Sohag Shil in Madaripur. He also completed five days of life-skills training. Sonaton was so eager to improve that he stayed with his trainer for another two months, practising until he felt confident handling the work on his own.

His extra effort soon opened a door. When Sonaton saw a vacancy at a Yamaha showroom, he applied and passed the skills assessment. He was recruited as a technician with a monthly salary of BDT 12,000 and also began receiving tips from satisfied customers. Further training at the ACI Motors (Yamaha) training centre sharpened his skills even more. Today, the young man who once worried about his future contributes regularly to his family's expenses and takes pride in the career he has built with his own hands.

Fixing Phones, Changing Expectations: Sabrina's Story

APPRENTICESHIP - MOBILE PHONE SERVICING



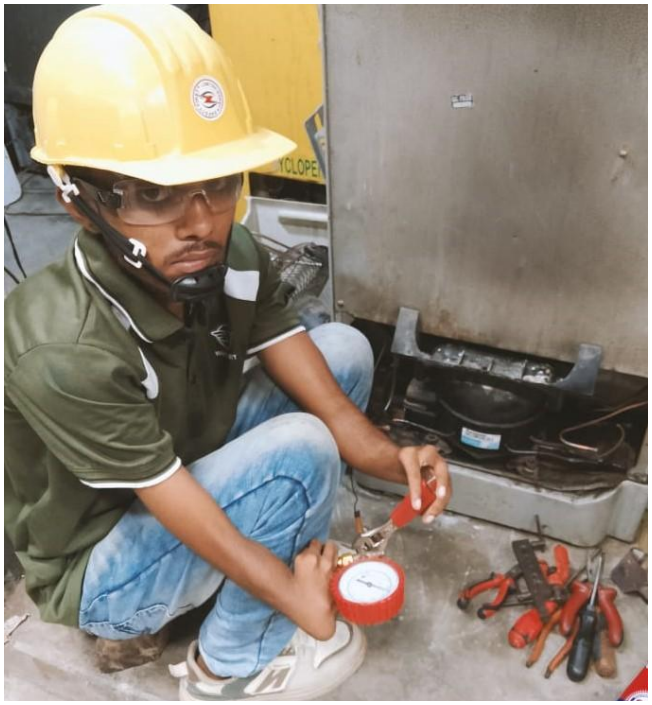
In the mobile repair shops around Gopalpur village in Panchbibi, Joypurhat, women were rarely seen behind the workbench. Sabrina Falguni wanted to change that. After completing secondary school, she was determined to become financially independent, even though technical careers for young women were still uncommon in her community. Rather than choosing a familiar path, she decided to learn mobile phone servicing.

Her chance came through a community awareness session under the RAISE project. Sabrina joined a six-month apprenticeship at Tona Telecom under Master Craftsperson Arghya Kumar Adhikari Agni. In the beginning, the tiny components, unfamiliar tools and careful precision required for the work felt challenging. With patience and regular practice, she learned IC (Integrated Circuit) soldering, software servicing, customer management and professional workplace practices. A five day life skills training also helped her overcome her hesitation and trust her own ability.

By the end of the apprenticeship, Sabrina had proved that she belonged at the workbench. Tona Telecom offered her a full-time position as a technician, where she now earns BDT 12,000 per month. Some customers initially mistook her for the receptionist, but their surprise quickly turned to respect when they saw her repair their phones. Sabrina now dreams of opening a women-led mobile servicing centre in Joypurhat, where rural young women can learn technical skills and build independent futures of their own.

Skill Beyond Limitations: Jibon Khan's Journey

APPRENTICESHIP - REFRIGERATION AND AIR CONDITIONING



For much of his early life, people noticed Md Jibon Khan's physical disability before they noticed his ability. Born with a condition affecting both hands, the young man from Sonaharpara village in Faridpur upazila of Pabna had few opportunities and could study only up to Class Five. Yet Jibon never wanted to live on anyone else's sympathy. He was determined to earn a living through his own effort and skill.

One day, an announcement in a local market led him to a community awareness meeting under the RAISE project. Soon afterwards, Jibon joined a six-month apprenticeship in Refrigeration and Air Conditioning at Obaidul Refrigeration and Servicing Centre. Under Master Craftsperson Obaidul Islam, he learned to repair refrigerators, air conditioners and related equipment. Handling tools and heavy machinery was difficult at first, but Jibon kept finding ways to do the work. Five days of life-skills training strengthened his confidence and helped him see a future in the trade.

His trainer was so impressed by his commitment that he offered Jibon a job as soon as the apprenticeship ended. Jibon now earns BDT 10,000 per month and is gradually winning customers' trust through the quality of his work. The young man once overlooked because of his disability now hopes to open a refrigeration servicing centre of his own. More than earning an income, he wants his success to encourage other young persons with disabilities to believe in what they can achieve.

From a Small Restaurant to a Cultural Enterprise: Neimra's Story

YOUNG MICRO-ENTREPRENEUR - FOOD AND HOSPITALITY



When Neimra Marma lost her mother and a brother, her own plans had to wait. Growing up in a nine-member farming family in Golabari, Khagrachari Sadar, she took on greater responsibility at home and put her education on hold. The loss and hardship could have ended her ambitions, but Neimra was determined to build an income of her own and support her family with dignity.

She began with just BDT 12,000 and a small restaurant. Every day, Neimra prepared food at home, carried it to the shop and kept working despite financial pressure and criticism from people around her. Slowly, customers began to come. A series of loans from the Integrated Development Foundation (IDF) allowed her to expand step by step, and she repaid each one. She later received BDT 5,00,000 in financing through the RAISE project and completed 16 days of Business Management and Entrepreneurship Development (BMED) training, which helped her plan ahead, manage money and prepare for business risks.

Today, Neimra's restaurant employs 12 people, can serve 100 customers at a time and has business capital of more than BDT 1 million. It has grown into more than a successful restaurant; it is also a welcoming place where visitors can experience Marma food and culture. Neimra has reclaimed another dream as well. She returned to her studies and completed both her HSC and bachelor's degree, proving that a life interrupted by hardship can still be rebuilt with courage and persistence.

From Facebook Live to a Thriving Business: Tania's Journey

YOUNG MICRO-ENTREPRENEUR - ONLINE HOME TEXTILES



When the COVID-19 pandemic brought her husband's bedsheet business to a standstill, Tania Azad chose not to wait for life to return to normal. The accounting graduate from Mymensingh saw the crisis as a chance to begin again in a different way. In January 2021, she opened a Facebook page called “Bichanar Chadorer Mela” and started selling bedsheets, pillow covers and matching curtains from home.

The first orders came slowly. Tania continued presenting her products on Facebook Live, keeping her prices affordable and making sure customers received the quality they expected. Gradually, buyers returned and recommended the page to others. Today, it has more than 260,000 followers. As the business expanded, Tania received financing through RDS under the RAISE project, including a loan of BDT 6,00,000. She also completed 16 days of Business Management and Entrepreneurship Development (BMED) training, strengthening her record keeping, staff management and financial planning.

What began on a Facebook page has become an enterprise with an investment of around BDT 9 million. It now employs 39 people, including 19 women, and records monthly sales of approximately BDT 3.7 to 4 million. After expenses, Tania earns around BDT 4,50,000 per month. She now plans to add cosmetics and personal care products to her online business. A venture born during a crisis has not only restored her family's financial security; it has also created livelihoods for dozens of others.

Guiding the Next Generation of Auto Mechanics: Mamunur's Story

MASTER CRAFTSPERSON - AUTO MECHANICS



Five years abroad were supposed to change Mamunur Rahman's fortunes. Instead, he returned to Bangladesh without the progress he had hoped for. It was a difficult homecoming, but the Tangail native refused to treat it as the end of his story. He moved to Dhaka, learned auto mechanics and spent eight years working as a driving and auto-mechanics technician in Uttara. With each repair, he gained the skill and confidence he needed to begin again. Eventually, he and several colleagues established North Pole Autos.

In late 2023, BASA Foundation selected Mamunur as a Master Craftsperson under the RAISE project. For him, the role was about more than teaching young people how to repair vehicles. During six months of hands-on training, he closely supervised his apprentices, taught them professional discipline and encouraged them to take pride in their work. Two trainees later joined North Pole Autos: Jahurul Islam at a monthly salary of BDT 12,000 and Sabbir Hossain at BDT 8,000. Mamunur also continues to guide apprentices who hope to open businesses of their own.

North Pole Autos is now a full service auto-mechanics center with 20 employees, six hydraulic lifts and modern car washing equipment. The enterprise generates around BDT 1.5 million in monthly revenue. Mamunur plans to establish five more training and service centres, creating jobs while preparing a new generation of skilled technicians. His greatest success is no longer measured only by the business he built, but also by the young people who are building their futures with the knowledge he shares.

Bogura's Digital Ustad: Sajib's Story

MASTER CRAFTSPERSON - DIGITAL MARKETING



In 2013, digital marketing was still unfamiliar to many people in Bogura. Sajib Hossain, then a college student, saw something different: a field full of possibilities. Encouraged by his elder brother, he began learning with limited access to technology and little professional guidance. What started as curiosity soon became a serious commitment. Year after year, Sajib kept learning, practising and adapting until he turned an unfamiliar skill into a successful career.

As his experience grew, Sajib established Nexvis IT and began opening the same door for other young people. He trains them in digital marketing, online business and freelancing, combining practical lessons with real assignments so they understand how the market actually works. In 2025, he became a Master Craftsperson under the RAISE project, expanding his role as a trainer and mentor. Depending on their skills and experience, young people connected with his initiative now earn between BDT 8,000 and BDT 20,000 per month.

Sajib has so far helped more than 100 young women and men develop employable digital skills. Some now earn through online work, while others have secured jobs in digital marketing firms. The college student who once had to find his own way into an unfamiliar profession is now known as Bogura's “Digital Ustad”. By sharing what he learned through years of trial and persistence, Sajib is helping a new generation discover that a promising digital career can begin anywhere.

D.4 Revised Draft RAISE Newsletter - January to May 2026

Enhancing Human Capacities in Microenterprises

RAISE - NEWSLETTER

January - May 2026



EMPLOYMENT, ENTERPRISE, AND INCLUSION

Stepping Forward

RAISE enters its next phase with a sharper focus on employment pathways, stronger delivery systems and opportunities for young people in underserved communities.

423,100	192,600	89
people to benefit directly by 2030	additional youth and micro-entrepreneurs	Partner Organizations implementing RAISE

EDITORIAL

From Skills to Sustainable Work

For young people entering Bangladesh's labor market, training holds true value only when it translates into a tangible outcome: a first job, a viable enterprise, greater confidence, or a clear path to economic self-reliance. Over the first five months of 2026, the Recovery and Advancement of Informal Sector Employment (RAISE) project took significant steps to strengthen this critical link between skills and sustainable livelihoods.

This period focused on building the systems that drive long-term employment. PKSF and its Partner Organizations prioritized accurate participant tracking, timely job placement, employer linkages, career counseling, and practical support for those facing barriers to employment. Together, these elements determine whether a young person can successfully transition from a training workshop into productive, dignified work.

A dedicated workshop on the project's 'Case Management System' strengthened field teams' ability to verify and utilize participant data. Meanwhile, a nationwide program on employment support aligned officials from all 89 Partner Organizations around a shared responsibility: apprenticeship graduates must be connected to suitable work quickly, and their progress must be recorded transparently.

The proposed homebased childcare initiative expanded this focus on inclusion. Childcare is both a vital service that enables women to remain in the workforce and a source of direct employment. By treating care as economic infrastructure, RAISE is actively addressing a practical constraint keeping women outside paid work.

The signing of the Subsidiary Agreement on 29 April and the inauguration of RAISE Phase 2 on 10 May marked a decisive milestone. The expanded project will prioritize youth in climate-vulnerable and hard to reach areas, along with Dalit communities, ethnic minorities, and persons with disabilities. It also introduces dedicated support for childcare entrepreneurs and climate-exposed microenterprises.

This issue records that transition. As RAISE scales up, its success will be measured not just by the number of trainees, but by how many secure lasting opportunities, build resilient enterprises, and participate more fully in the national economy.

SKILLS AND OPPORTUNITY

Skills that Lead Somewhere

A national conversation on practical training and the future of informal sector employment

On 20 January, a feature published in Prothom Alo highlighted how hands on training can fundamentally change the trajectory of a young person's life. This coverage brought wider public attention to a principle at the heart of RAISE: skills development is most effective when it is grounded in real workplaces and linked directly to concrete income opportunities.

Through the project's six-month apprenticeship model, young women and men learn side by side with experienced master craftspersons. They gain not just technical proficiency, but workplace discipline, safety awareness, and the confidence to negotiate with customers and employers. For many, this is their first formal step into a trade. For others, it is the bridge that turns informal experience into a reliable, sustainable livelihood.

> "Hands-on learning turns technical knowledge into confidence, and confidence into a pathway to work."
>
> **"My Editorial Perspective- you may change"**

This discussion is especially relevant in an economy where a vast share of employment is generated informally. Supporting the informal sector is an integral part of Bangladesh's employment agenda, it is a direct way to help young people earn, gain experience, and eventually create jobs for others.

DATA FOR DELIVERY | 15 - 16 FEBRUARY

Building a Stronger Information Backbone

Reliable, real-time information is essential to ensuring the right support reaches the right participant at the right time. To reinforce this, the second batch of the “Strengthening Information Management” workshop was held at PKSF Bhaban-1. Case Management Officers from 22 RAISE Partner Organizations participated in the two-day program.



Participants Practice Data Entry and Verification During the Workshop nn Strengthening Information Management

Inaugurating the workshop on 15 February, RAISE Project Coordinator Dilip Kumar Chakravorty emphasized that accurate, updated information is the foundation for monitoring progress, delivering targeted services, and making evidence-based decisions.

Participants engaged in practical sessions using the ‘Case Management System’ (CMS) developed by Nano Information Technology. Training covered data entry, verification, and daily information management, equipping field teams to transmit data more swiftly and accurately to the central project management system.

The CMS will operate within PKSF’s ‘Integrated Management Information System (IMIS)’. Consolidating participant records onto a single platform allows PKSF and its partners to seamlessly track a participant’s journey from initial enrollment through to employment support and long-term career outcomes.

EMPLOYMENT SUPPORT | 15 - 16 APRIL

Turning Training into Employment

To ensure training translates into tangible livelihoods, RAISE prioritized post training outcomes during a workshop on “Employment Support and Job Placement Strategies” at PKSF Bhaban-1. A total of 100 officials from the project’s 89 Partner Organizations attended across two batches on 15 and 16 April.



Officials from RAISE Partner Organizations at the workshop on employment support and job placement strategies

PKSF Deputy Managing Director Md. Mashiar Rahman opened the program by highlighting a core project mandate: apprentices must be connected to meaningful work within one month of completing their training. He stressed that maintaining an accurate and transparent database is vital for accountability and enabling prompt follow-up with graduates.

The working sessions translated these goals into actionable strategies. Participants explored employer outreach, effective job matching, career counseling, vacancy tracking, and the organization of job fairs. The discussions framed job placement not as a onetime transaction, but as the continuous building of relationships among graduates, employers, and local markets.

RAISE Project Coordinator Dilip Kumar Chakravorty delivered the welcome remarks, the following sessions were facilitated by project officials Golam Gilane, S. M. Khaled Mahfuz, Quazi Moshrur-Ul-Alam, Md. Faizul Tarique Chowdhury, Md. Faruk Hossain, Billal Hossain, Ashoka Das, and Md. Zahirul Islam.

By fostering a unified approach across all Partner Organizations, the workshop enhanced the project’s ability to guide trainees along a complete placement pathway from acquiring market relevant skills to ongoing counseling and sustained employer connections.

WOMEN'S ECONOMIC PARTICIPATION | 27 APRIL

Childcare as Economic Infrastructure

A half day consultation meeting at PKSF Bhaban-1 explored how homebased childcare services can create sustainable enterprises for women while making it easier for working mothers to enter and remain in paid employment. Held on 27 April, the meeting aimed to design a framework for developing and supporting childcare entrepreneurs under the RAISE project.



Representatives of PKSF, The World Bank and Partner Organizations Discuss the Proposed Home-Based Childcare Model

The consultation was chaired by PKSF General Manager and RAISE Project Coordinator Dilip Kumar Chakravorty and inaugurated by Deputy Managing Director Md Mashiar Rahman. Anika Rahman, World Bank Task Team Leader for RAISE, joined senior representatives from 17 Partner Organizations and central project officials.

> "Childcare is no longer viewed only as a social service; it is increasingly recognized as a driver of economic prosperity."
>
> **Anika Rahman, Task Team Leader, RAISE, World Bank**

Presentations by Golam Gilane, Manager, PKSF and Deputy Project Coordinator, RAISE, and Tanjina Quddus Dina, World Bank Consultant on Social Policy, addressed the topic from both national and global perspectives. The dialogue examined the role of childcare in women's labor force participation, potential job creation within the care economy, market demand, operational constraints, and viable implementation strategies.

Participants evaluated the proposed model against their field realities, highlighting practical challenges and contributing constructive recommendations. These insights will help shape a safe, community responsive service that provides women with a structured pathway to establishing successful microenterprises.

ADDITIONAL FINANCING | 29 APRIL

Financing the Next Phase

To scale up skills development, employment, and enterprise support under RAISE, the Government of Bangladesh and PKSF signed a USD 150.75 million Subsidiary Agreement on 29 April 2026. Mosammat Naznin Sultana, Joint Secretary, Finance Division, signed for the Government, and Deputy Managing Director Md. Mashiar Rahman signed on behalf of PKSF.



Representatives Following the Signing of the Subsidiary Agreement Between the Government of Bangladesh and PKSF

USD 282.42m	192,600	June 2030
total additional financing	additional participants	extended implementation horizon

The Government will receive the World Bank financing and transfer it to PKSF. Supported by PKSF co-financing of USD 105.86 million and Partner Organization contributions of USD 25.81 million, the total additional resource envelope stands at USD 282.42 million. This expanded funding will provide capacity-building and technical services to an additional 192,600 unemployed youth and micro-entrepreneurs.

The next phase will deliberately prioritize youth residing in chars, haor areas, coastal belts, and hill regions - communities where geographic isolation and climate exposure often limit employment choices. It will also introduce specialized support for homebased childcare entrepreneurs and microentrepreneurs in highly climate vulnerable zones.

Since 2022, RAISE has been delivered through 89 Partner Organizations. To date, nearly 157,000 microentrepreneurs have received capacity building support and financing, and 68,000 unemployed youth have enrolled in six-month apprenticeships under 16,000 Master Craftspersons. A World Bank survey indicates that approximately 88 percent of these technical graduates have transitioned into employment, with average monthly incomes rising from BDT 9,000 to BDT 20,000.

FLAGSHIP EVENT | 10 MAY

Stepping Forward: RAISE Phase 2 Inaugurated

The second phase of RAISE was formally launched at PKSF Bhaban-1 in Agargaon, Dhaka, under the theme “Stepping Forward: The Inauguration of RAISE-2.” The flagship event united government policymakers, PKSF leadership, the World Bank, Partner Organizations, and project beneficiaries around a common mandate: empowering more individuals to participate in the economy through market relevant skills and enterprise support.



Speakers at “Stepping Forward: The Inauguration of RAISE-2” at PKSF Bhaban-1

Finance and Planning Minister Amir Khosru Mahmud Chowdhury graced the event as chief guest. PKSF Chairman Zakir Ahmed Khan presided over the ceremony, joined by Financial Institutions Division Secretary Nazma Mobarek as special guest and Dr. Gayle H. Martin, Acting Division Director for Bangladesh and Bhutan at the World Bank, as guest of honor. PKSF Managing Director Md. Fazlul Kader delivered the welcome address.

The Finance and Planning Minister emphasized the Government’s vision of economic democratization, stating that growth must be equitably shared to ensure marginalized groups find a meaningful place in mainstream economic activity. He commended PKSF’s grassroots interventions, noting their strong alignment with national poverty alleviation goals.

Nazma Mobarek highlighted PKSF’s uniquely integrated approach to sustainable development, blending inclusive finance with entrepreneurship training, technology transfer, and market linkages. Dr. Gayle H. Martin pointed out that with over two million young people entering Bangladesh’s workforce annually, providing technical knowledge and tangible employment opportunities especially for women, it is critical for long-term national productivity.

RAISE PHASE 2 | CONTINUED

A Larger Reach, with Inclusion at its Core

PKSF Chairman Zakir Ahmed Khan noted that the informal sector provides the vast majority of employment in Bangladesh and contributes over 30 percent of the national GDP. Having organized around four million microentrepreneurs and helped sustain nearly seven million full-time jobs, PKSF recognizes that domestic financing, alongside external partnerships, is essential to maintaining this momentum.

PKSF's managing director, Md. Fazlul Kader outlined employment creation, skills development, and risk mitigation as the three core pillars of PKSF's strategy. Drawing on decades of experience across numerous specialized projects, PKSF is positioned to elevate the quality of informal employment and establish microenterprises as drivers of a resilient economy.

423,100 direct beneficiaries by 2030	**1,600 women** to receive childcare entrepreneurship training	**Priority** for climate vulnerable and excluded groups

By the conclusion of its second phase in 2030, RAISE is projected to directly benefit 423,100 people. The project will place a strong emphasis on including youth from chars, haor basins, hill tracts, and coastal regions, with targeted outreach to Dalit communities, ethnic minorities, and persons with disabilities. Furthermore, 1,600 women will be trained to launch homebased childcare enterprises, directly supporting female labor force participation.

Beneficiaries also took the stage to share their personal journeys. Their accounts underscored the value of the project's integrated model, showing how practical trade training, when combined with life skills and direct employer linkages, leads to genuine economic independence.

MEDIA COVERAGE | 10 MAY

RAISE in the News

The Phase 2 inauguration garnered extensive coverage across leading national print and online media. Reports highlighted the Government's commitment to inclusive economic participation, the expanded scale of the RAISE project, its focus on vulnerable youth, and the strategic push to support women and climate vulnerable communities.



'স্টেপিং ফরোয়ার্ড: দ্য ইনাগুরেশন অব রেজ-২' শীর্ষক একটি প্রকল্পের উদ্বোধনী অনুষ্ঠানে অর্থ ও পরিকল্পনামন্ত্রী আমির খসরু মাহমুদ চৌধুরীসহ (মাঝে) অতিথিরা। গতকাল ঢাকার আগারগাঁওয়ে পিকেএসএফ মিলনায়তনে। ছবি : প্রথম আলো

চার মানদণ্ড পূরণ না হলে প্রকল্প অনুমোদন নয়

পিকেএসএফে অর্থমন্ত্রী

গতকাল সংস্থাটির এক প্রকল্পের উদ্বোধনী অনুষ্ঠানে প্রধান অতিথির বক্তব্যে অর্থ ও পরিকল্পনামন্ত্রী আমির খসরু মাহমুদ চৌধুরী এ কথা বলেন।

নিজস্ব প্রতিবেদক, *ঢাকা*

বর্তমানে পরিকল্পনা মন্ত্রণালয়ে ১ হাজার ৩০০টি প্রকল্প আছে। এর মধ্যে কিছু প্রকল্পের ক্ষেত্রে অর্থের সঠিক ব্যবহার, বিনিয়োগের বিপরীতে আয়, কর্মসংস্থান ও পরিবেশের কথা বিবেচনায় নেওয়া হয়নি। এখন থেকে যেসব প্রকল্প এই চার মানদণ্ড পূরণ করবে, সেগুলোই শুধু অনুমোদন দেওয়া হবে বলে জানিয়েছেন অর্থ ও পরিকল্পনামন্ত্রী আমির খসরু মাহমুদ চৌধুরী।

অর্থমন্ত্রী বলেন, সরকারের টাকা মানে দেশের মানুষের করের টাকা। তাই প্রতিটি প্রকল্পের পেছনে জবাবদিহি থাকতে হবে। এ ছাড়া প্রকল্পের সঠিক পরিকল্পনা ও সুফল থাকতে হবে এবং তা জনগণকেও জানতে হবে।

রাজধানীর আগারগাঁওয়ে গতকাল রোববার সকালে পল্লী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফ) 'স্টেপিং ফরওয়ার্ড : দ্য ইনাগুরেশন অব রেইজ-২' শীর্ষক প্রকল্পের উদ্বোধনী অনুষ্ঠানে প্রধান অতিথির বক্তব্যে অর্থ ও পরিকল্পনামন্ত্রী এ কথা বলেন। পিকেএসএফ মিলনায়তনে আয়োজিত এই অনুষ্ঠানে বিশেষ অতিথি ছিলেন আর্থিক প্রতিষ্ঠান বিভাগের সচিব নাজমা মোবারেক। সম্মানিত অতিথি ছিলেন বিশ্বব্যাংকের বাংলাদেশ ও ভুটানের আঞ্চলিক পরিচালক গেইল এইচ মার্টিন। সভাপতিত্ব করেন পিকেএসএফের চেয়ারম্যান জাকির আহমেদ খান। মূল প্রবন্ধ উপস্থাপন করেন পিকেএসএফের ব্যবস্থাপনা পরিচালক মো. ফজলুল কাদের।

প্রধান অতিথির বক্তব্যে আমির খসরু মাহমুদ চৌধুরী বলেন, বিগত সময়ে সবকিছু কয়েকটি গোষ্ঠীর (অলিগার্ক) হাতে কুক্ষিগত হয়ে গিয়েছিল। পৃষ্ঠপোষকতার অর্থনীতির কারণে সাধারণ মানুষ অর্থনীতির বাইরে থেকে গেছে। ফলে দারিদ্র্য বেড়েছে। আমরা এখন বড় প্রকল্পের (মেগা প্রজেক্টের) দিকে না গিয়ে ফ্যামিলি কার্ডের মতো সামাজিক কর্মসূচিকে বেশি গুরুত্ব দিচ্ছি। সর্বজনীন স্বাস্থ্যসেবার (ইউনিভার্সাল হেলথকেয়ার) দিকে যাচ্ছি। বাংলাদেশে স্বাস্থ্যসেবায় নিজ পকেট থেকে ব্যয় আফগানিস্তানের চেয়েও বেশি। এটি লজ্জার ব্যাপার। আমরা প্রাথমিক স্বাস্থ্যসেবা ও প্রতিরোধমূলক স্বাস্থ্যসেবা সর্বজনীন করতে চাচ্ছি। আগামী বাজেটে তার প্রতিফলন থাকবে।'

আমির খসরু মাহমুদ চৌধুরী আরও বলেন, 'আমাদের ধারণা, জিডিপি (মোট দেশজ উৎপাদন) মানেই শুধু উৎপাদন। তবে সংস্কৃতি, সংগীত ও খেলার মতো বিষয় সৃজনশীল অর্থনীতি হিসেবে জিডিপিতে অবদান রাখতে পারে। লন্ডনের থিয়েটার ডিস্ট্রিক্টে যে ধরনের অর্থনৈতিক কার্যক্রম দেখা যায়, তা অনেক কারখানার চেয়েও বড়। স্টেডিয়ামে মানুষ টিকিট কেটে খেলা দেখতে যায়, গিয়ে খেলা দেখে, খরচ করে, এটাও জিডিপিতে অবদান রাখে। তাই এই জায়গাগুলোতে আমাদের বেশি মনোযোগ দেওয়া দরকার।'

অনুষ্ঠানের শুরুতে মূল প্রবন্ধে পিকেএসএফের ব্যবস্থাপনা পরিচালক মো. ফজলুল কাদের বলেন, রেইজ-২ প্রকল্পের তিনটি লক্ষ্য রয়েছে। এগুলো হলো শোভন কর্মসংস্থান সৃষ্টি, দক্ষতা উন্নয়ন ও ঝুঁকি হ্রাস। এ লক্ষ্যে প্রকল্পের আওতায় সারা দেশে ১৫ হাজার লার্নিং সেন্টার গড়ে তোলা হয়েছে। ক্ষুদ্র উদ্যোক্তাদের প্রশিক্ষণ দেওয়া হচ্ছে। ছয় মাসের প্রশিক্ষণ শেষে এই উদ্যোক্তাদের প্রায় ৭৩ শতাংশই সংশ্লিষ্ট খাতের কর্মসংস্থানে যুক্ত হচ্ছেন।

অনুষ্ঠানে আরও জানানো হয়, প্রকল্পটির দ্বিতীয় পর্যায়ে দুই লাখ তরুণ ও ক্ষুদ্র উদ্যোক্তাকে দক্ষতা উন্নয়নের পাশাপাশি আর্থিক সহায়তা দেওয়া হবে। এ ছাড়া ১ হাজার ৬০০ নারীকে গৃহভিত্তিক শিশু লালন-পালনের প্রশিক্ষণ দেওয়া হবে। বিশ্বব্যাংক ও পিকেএসএফের যৌথ অর্থায়নে এই প্রকল্পের প্রথম পর্যায়ে প্রায় ২ লাখ ৫ হাজার তরুণকে প্রশিক্ষণ ও ঋণসহায়তা দেওয়া হয়েছে। ২০২২ সালে প্রকল্পটি শুরু হয়। প্রকল্পের দ্বিতীয় পর্যায়ে চর, হাওর, পার্বত্য ও উপকূলীয় এলাকার মতো জলবায়ু ঝুঁকিপূর্ণ অঞ্চলের তরুণদের অগ্রাধিকার দেওয়া হবে।

অনুষ্ঠানে পিকেএসএফের চেয়ারম্যান জাকির আহমেদ খান বলেন, দেশের প্রায় ৮৫ শতাংশ কর্মসংস্থান হয় অনানুষ্ঠানিক খাত থেকে। জিডিপিতেও এই খাতের অবদান ৩০ শতাংশের বেশি। অনেকের ধারণা, অনানুষ্ঠানিক খাতের অনেকেই অদক্ষ। এই প্রকল্পের মাধ্যমে যাঁরা কম জানেন, তাঁদের দক্ষ করে তোলা হচ্ছে।

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Govt to turn 1,600 women into home-based childcare entrepreneurs



Trained women to help create employment

- Project aims to establish community-based childcare centres
- Centres to help working mothers participate in economic activities
- Dalit communities, ethnic minorities to be included

ENTREPRENEURS – BANGLADESH

JAHIR RAYHAN

423,100 people are expected to benefit directly

The government has launched an initiative to train 1,600 women as home-based childcare entrepreneurs to increase women's participation in the informal sector and strengthen Bangladesh's growing care economy.

Under the initiative, home-based childcare centres will be needed to provide safe childcare services for working mothers while also creating new income opportunities for women entrepreneurs.

The Palli Karma-Sahayak Foundation (PKSF), founded by the government to finance rural development and provide training, is implementing the programme under the Recovery and Advancement of Informal Sector Employment 2 (RAISE-2) project.

The project was launched through an event titled "Stepping Forward: The Inauguration of RAISE-2", held at the PKSF Bhaban in Agargaon with Finance and Planning Minister Amir Khosru Mahmud Chowdhury in the chair.

Md Mashiar Rahman, deputy managing director of PKSF, said this is one of the PKSF's flagship programmes for skills development.

"The introduction of the home-based childcare initiative under the RAISE project will make a significant contribution to women's employment creation in Bangladesh," he hopes.

Under the project, set to conclude in 2030, special emphasis will also be placed on ensuring the inclusion of Dalit communities, ethnic minorities, and young people with disabilities.

As part of the initiative, interested women will receive support to establish and operate home-based childcare centres in their communities. A total of 423,100 people are expected to benefit directly.

Additional World Bank financing

The initiative comes after the government and PKSF signed a subsidiary agreement involving $157.5 million in additional financing for the RAISE project on 29 April this year. I SEE PAGE 6 COL 2

Govt to turn 1,600 women

CONTINUED FROM PAGE 5

Under the agreement, the government will receive the funding from the World Bank and transfer it to PKSF for project implementation.

PKSF and its partner organisations will also provide co-financing worth $105.86 million and $25.81 million respectively.

As a result, the total additional financing under the RAISE project will rise to $282.42 million.

Gayle H Martin, acting division director for Bangladesh and Bhutan at the World Bank, said more than two million young people enter Bangladesh's labour market every year, underscoring the need to equip them with technical skills and employment opportunities.

She said the second phase of the RAISE project aims to make a positive contribution in this regard by ensuring greater training opportunities and increased participation of women.

Under the phase-1 project initiated in 2022, nearly 157,000 small entrepreneurs have received financing and training through 89 partner organisations.

According to data from PKSF, a survey conducted among 2,529 trainees revealed significant success. The findings showed that 88% of trainees were able to engage in income-generating activities within just one month of completing their training.

Among them, 64% secured wage-based employment, while 24% emerged as small entrepreneurs. In addition, 98% of apprentices rated the training as either "good" or "excellent."



প্রথম আলো

11-May-26 Page:1 Size:2321968 col*inch
Tonality: Neutral, Reach: 1566667

অর্থের সঠিক ব্যবহারসহ চার মানদণ্ড পূরণ হলেই প্রকল্প অনুমোদন: অর্থ ও পরিকল্পনামন্ত্রী

নিজস্ব প্রতিবেদক

আজ রোববার রাজধানীর আগারগাঁওয়ে পল্লী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফ) মিলনায়তনে ‘ষ্টেপিং ফরওয়ার্ড: দ্য ইনাগুরেশন অব রেইজ-২’ শীর্ষক এক প্রকল্পের উদ্বোধনী সভা অনুষ্ঠিত হয়। এ সভায় প্রধান অতিথি হিসেবে উপস্থিত ছিলেন অর্থ ও পরিকল্পনামন্ত্রী আমির খসরু মাহমুদ চৌধুরী। ছবি: প্রথম আলো

বর্তমানে পরিকল্পনা মন্ত্রণালয়ে ১ হাজার ৩০০টি প্রকল্প আছে। এগুলোর মধ্যে কিছু প্রকল্পে অর্থের সঠিক ব্যবহার, বিনিয়োগের বিপরীতে আয়, কর্মসংস্থান ও পরিবেশের কথা বিবেচনা করা হয়নি। যেসব প্রকল্প এই চার মানদণ্ড পূরণ করবে, সেগুলো অনুমোদন দেওয়া হবে বলে জানিয়েছেন অর্থ ও পরিকল্পনামন্ত্রী আমির খসরু মাহমুদ চৌধুরী।

আমির খসরু মাহমুদ চৌধুরী বলেন, সরকারের টাকা মানে দেশের মানুষের টাকা, করদাতাদের টাকা। তাই প্রতিটি প্রকল্প করার পেছনে জবাবদিহি থাকতে হবে। এ ছাড়া প্রকল্পের পেছনে সঠিক পরিকল্পনা ও সুফল থাকতে হবে, তা জনগণকেও জানতে হবে, শুধু আমরা জানলেই হবে না। সাধারণ মানুষকেও জানতে হবে, এসব প্রকল্পের পেছনে কী ভাবনা আছে।

রাজধানীর আগারগাঁওয়ে আজ রোববার পল্লী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফ) মিলনায়তনে ‘ষ্টেপিং ফরওয়ার্ড: দ্য ইনাগুরেশন অব রেইজ-২’ শীর্ষক উদ্বোধনী সভা অনুষ্ঠানে প্রধান অতিথির বক্তব্যে অর্থ ও পরিকল্পনামন্ত্রী এ কথা বলেন। অনুষ্ঠানে বিশেষ অতিথি হিসেবে ছিলেন অর্থ মন্ত্রণালয়ের আর্থিক প্রতিষ্ঠান বিভাগের সচিব নাজমা মোবারেক।

এ ছাড়া সম্মানিত অতিথি ছিলেন দ্য ওয়ার্ল্ড ব্যাংকের বাংলাদেশ ও ভুটানের আঞ্চলিক পরিচালক গেইল এইচ মার্টিন। অনুষ্ঠানে সভাপতি হিসেবে বক্তব্য দেন পিকেএসএফের চেয়ারম্যান জাকির আহমেদ খান এবং মূল প্রবন্ধ উপস্থাপন করেন পিকেএসএফের ব্যবস্থাপনা পরিচালক মো. ফজলুল কাদের।

সাধারণ মানুষ অর্থনীতির বাইরে থেকে গেছে

অনুষ্ঠানে প্রধান অতিথির বক্তব্যে আমির খসরু মাহমুদ চৌধুরী বলেন, বিগত সময়ে সবকিছু কয়েকটি গোষ্ঠীর হাতে কুক্ষিগত হওয়া (অলিগার্কি) ও পৃষ্ঠপোষকতার অর্থনীতির কারণে সাধারণ মানুষ অর্থনীতির বাইরে থেকে গেছে। ফলে দারিদ্র্য বেড়েছে, একদল বাড়ছে। আমরা বড় প্রকল্পের (মেগা প্রজেক্টের) দিকে না গিয়ে ক্ষ্যামিলি কার্ডের মতো সামাজিক কর্মসূচির দিকে বেশি গুরুত্ব দিচ্ছি।

আমির খসরু মাহমুদ চৌধুরী আরও বলেন, ‘আমরা সর্বজনীন স্বাস্থ্যসেবার (ইউনিভার্সাল হেলথকেয়ার) দিকে যাচ্ছি। বাংলাদেশে স্বাস্থ্যসেবায় নিজ পকেট থেকে ব্যয় আন্তর্জাতিকের চেয়েও বেশি। এটি লজ্জাজনক ব্যাপার। আমরা প্রাথমিক স্বাস্থ্যসেবা ও প্রতিরোধমূলক স্বাস্থ্যসেবা সর্বজনীন করতে চাচ্ছি। আগামী বাজেটে এর প্রতিফলন দেখা যাবে।’

আমির খসরু মাহমুদ চৌধুরী আরও বলেন, ‘আমাদের ধারণা, ভিডিপি মানেই শুধু উৎপাদন। তবে সংস্কৃতি, সংগীত ও খেলার মতো বিষয় ক্রিয়েটিভ ইকোনমি হিসেবে ভিডিপিতে অবদান রাখতে পারে। লন্ডনের থিয়েটার ডিস্ট্রিক্টে যে ধরনের অর্থনৈতিক কার্যক্রম দেখা যায়, তা অনেক কারখানার চেয়েও বড়। স্টেডিয়ামে মানুষ টিকিট কেটে খেলা দেখতে যায়, সেটাও অর্থনীতি। হাজার হাজার মানুষ সেখানে গিয়ে খেলা দেখে, খরচ করে, এটাও ভিডিপিতে অবদান রাখে। তাই এই জায়গাগুলোতে আমাদের বেশি মনোযোগ দেওয়া দরকার।’

রেইজ ২ প্রকল্পে যা আছে

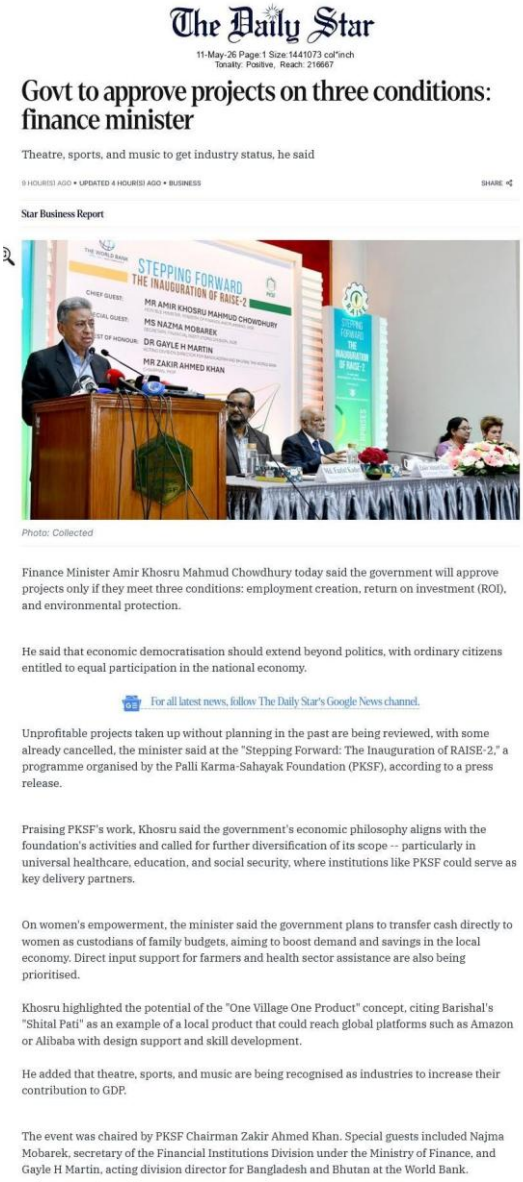
অনুষ্ঠানের শুরুতে মূল প্রবন্ধ উপস্থাপনায় পিকেএসএফের ব্যবস্থাপনা পরিচালক মো. ফজলুল কাদের বলেন, এই প্রকল্পের মূল তিনটি লক্ষ্য হলো—শোভন কর্মসংস্থান সৃষ্টি, দক্ষতা উন্নয়ন ও বুঁকি হ্রাস। এ লক্ষ্য বাস্তবায়নে বর্তমানে ১৩টি কর্মসূচি হাতে নেওয়া হয়েছে। এসব প্রকল্পের আওতায় সারা দেশে ১৫ হাজার লার্নিং সেন্টার গড়ে তোলা হয়েছে। এই প্রকল্পের আওতায় ক্ষুদ্র উদ্যোক্তাদের প্রশিক্ষণ দেওয়া হচ্ছে। ছয় মাসের প্রশিক্ষণ শেষে এসব উদ্যোক্তাদের প্রায় ৭৩ শতাংশই সংশ্লিষ্ট খাতের কর্মসংস্থানে যুক্ত হচ্ছেন।

অনুষ্ঠানে আরও জানানো হয়, এই প্রকল্পের দ্বিতীয় পর্যায়ে দুই লাখ তরুণ ও ক্ষুদ্র উদ্যোক্তাকে দক্ষতা উন্নয়নের পাশাপাশি আর্থিক সহায়তা দেওয়া হবে। এ ছাড়া ১ হাজার ৬০০ নারীকে গৃহভিত্তিক শিশু লালন-পালনের প্রশিক্ষণ দেওয়া হবে। বিশ্বব্যাংক ও পিকেএসএফের যৌথ অর্থায়নে এই প্রকল্পের প্রথম পর্যায়ে প্রায় ২ লাখ ৫ হাজার তরুণকে প্রশিক্ষণ ও ঋণসহায়তা দেওয়া হয়েছে। দেশের অনানুষ্ঠানিক খাতের উদ্যোক্তাদের সক্ষমতা বৃদ্ধি ও টেকসই কর্মসংস্থান সৃষ্টির লক্ষ্যে ২০২২ সালে এই প্রকল্প শুরু করা হয়েছে। প্রকল্পের দ্বিতীয় পর্যায়ে চর, হাওর, পার্বত্য ও উপকূলীয় এলাকার মতো জলবায়ু-ঝুঁকিপূর্ণ অঞ্চলের তরুণদের অগ্রাধিকার দেওয়া হবে।

৮৩ শতাংশ কর্মসংস্থান অনানুষ্ঠানিক খাতে

অনুষ্ঠানে পিকেএসএফের চেয়ারম্যান জাকির আহমেদ খান বলেন, দেশের প্রায় ৮৩ শতাংশ কর্মসংস্থান হয় অনানুষ্ঠানিক খাত থেকে। জিডিপিতেও এই খাতের অবদান ৩০ শতাংশের বেশি। অনেকের ধারণা, অনানুষ্ঠানিক খাতের অনেকেই অদক্ষ। কিন্তু বাস্তবতা হলো, অনেকে কিছু জানেন, আবার কেউ কম জানেন। এই প্রকল্পের মাধ্যমে যাঁরা কম জানেন, তাঁদের দক্ষ করে তোলা হচ্ছে। আর যাঁরা জানেন না, তাঁদেরও প্রশিক্ষণের আওতায় আনা হচ্ছে।

ওয়ার্ল্ড ব্যাংকের বাংলাদেশ ও ভুটানের আঞ্চলিক পরিচালক গেইল এইচ মার্টিন বলেন, এই উদ্যোগের কেন্দ্রে আছে কর্মসংস্থান। দারিদ্র্য থেকে বের হওয়ার সবচেয়ে দ্রুত ও নিশ্চিত পথ হলো কর্মসংস্থান। বাংলাদেশে প্রতিবছর প্রায় ২০ লাখ কর্মসংস্থানের চাহিদা আছে। তবে সম্প্রতি কয়েক বছরে কর্মসংস্থান হয়েছে ৯ লাখের মতো। ফলে কর্মসংস্থান সৃষ্টির গতি আরও বাড়ানো জরুরি।



The Daily Star

11-May-26 Page:1 Size:1441073 col*inch
Tonality: Positive, Reach: 216667

Govt to approve projects on three conditions: finance minister

Theatre, sports, and music to get industry status, he said

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Star Business Report

Photo: Collected

Finance Minister Amir Khosru Mahmud Chowdhury today said the government will approve projects only if they meet three conditions: employment creation, return on investment (ROI), and environmental protection.

He said that economic democratisation should extend beyond politics, with ordinary citizens entitled to equal participation in the national economy.

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Unprofitable projects taken up without planning in the past are being reviewed, with some already cancelled, the minister said at the "Stepping Forward: The Inauguration of RAISE-2," a programme organised by the Palli Karma-Sahayak Foundation (PKSF), according to a press release.

Praising PKSF's work, Khosru said the government's economic philosophy aligns with the foundation's activities and called for further diversification of its scope -- particularly in universal healthcare, education, and social security, where institutions like PKSF could serve as key delivery partners.

On women's empowerment, the minister said the government plans to transfer cash directly to women as custodians of family budgets, aiming to boost demand and savings in the local economy. Direct input support for farmers and health sector assistance are also being prioritised.

Khosru highlighted the potential of the "One Village One Product" concept, citing Barishal's "Shital Pati" as an example of a local product that could reach global platforms such as Amazon or Alibaba with design support and skill development.

He added that theatre, sports, and music are being recognised as industries to increase their contribution to GDP.

The event was chaired by PKSF Chairman Zakir Ahmed Khan. Special guests included Najma Mobarek, secretary of the Financial Institutions Division under the Ministry of Finance, and Gayle H Martin, acting division director for Bangladesh and Bhutan at the World Bank.

Few Press Coverage of the Inauguration of RAISE Phase 2

This media visibility extends the impact of the event beyond the venue, elevating the role of practical skills and the informal sector in national development conversations while reaffirming the project's commitments to the wider public.

LOOKING AHEAD

From Commitment to Opportunity

The first months of 2026 successfully laid the groundwork for RAISE's expanded footprint. The project fortified its information management systems, united its Partner Organizations around results-driven job placement strategies, pioneered a pathway for women's economic empowerment through childcare services, and secured the funding required to reach a significantly larger demographic.

The road ahead will demand even greater coordination. Serving remote, climate vulnerable-communities requires agile delivery mechanisms, robust local partnerships, and diligent monitoring. Meaningful inclusion of marginalized groups goes beyond open enrollment; it necessitates tailored services designed to overcome specific barriers. Ultimately, sustained employment outcomes depend on continuous engagement with local employers, rather than training in isolation.

> "The true measure of scale is not how widely a programme reaches, but how reliably it turns access into a sustainable opportunity."
>
> **"My Editorial perspective- you may change"**

RAISE Phase 2 embarks with a clear mandate: to connect skills with viable work, enterprise support with resilience, and inclusion with practical, on the ground services. With a steadfast commitment to quality implementation, the project is poised to guide thousands more young people toward productive, dignified, and sustainable livelihoods. This marks the beginning of the next phase, not just as a larger initiative, but as a strengthened promise that practical learning will reliably open the door to opportunity.

D.5 Job Fair Cover Story - Newsletter, 30 June 2026

PKSF's RAISE Job Fairs: Bridging the Gap Between Skills and Employment

Progress through 30 June 2026

The journey from skills training to employment is the most difficult one for thousands of young people in Bangladesh. Numerous people finish training, learn the technical skills and gain confidence, but still have a hard time meeting employers, understanding expectations or obtaining a position that's suitable for their skills. To fill this gap, Palli Karma Sahayak Foundation (PKSF) is now working on the issue with a systematic job fair program which links trained youth directly to the employers under the Recovery and Advancement of Informal Sector Employment (RAISE) Project.

The job fairs are intended to be a useful link between the apprenticeship training and the job market. In contrast, the job training approach in the RAISE job fair model goes further than the traditional training model which may culminate in the completion of the course, by bringing together young job seekers, formal companies, informal enterprises, local workshops and services on the same platform. They make CVs, have an interview, have career counselling and meet with the employer who wants to hire skilled workers.

As of 30 June 2026, PKSF has provided 70 Partner Organizations with job fairs. It also shows the allocation of 91 job fairs for 70 Partner Organizations in the RAISE Project. 46 job fairs have already been conducted across 28 districts of the country through 50 Partner Organizations. A total of 12,525 RAISE participants has been reached and 6,292 job placements have been reported at these fairs.

The numbers reveal the job fairs are not only being isolated events, but they are increasingly emerging as an ever-expanding employment linkage process within the RAISE Project. The fairs have created opportunities for apprentices and youth to move from training spaces into workplaces, while also helping employers identify candidates with practical, trade-based skills.

A major strength of the initiative is the scale of employer engagement. As per the data shows 735 unique employer organizations linked through the fairs, including 243 formal employers and 492 informal employers. Across the job fairs, employer participation entries reached 1,123, reflecting repeated engagement by employers across different locations and events. Among them, 631 were formal employer participations and 492 were informal employer participations.

The formal sector linkage is particularly important for PKSF. We even observed participation of 81 renowned formal employers, with participation from companies and institutions such as ACI Group, Akij Group entities, BRAC, Bengal Group, Grameenphone, Honda Bangladesh, Jamuna Electronics, Kazi Farms, Meghna Group of Industries, Nagad, PRAN-RFL Group, Samsung Industries Bangladesh, Singer Bangladesh, Square Food & Beverage, Square Toiletries, Transcom Electronics, Walton Hi-Tech Industries, Yamaha Motors and Youngone Corporation etc. in the job fair. Their involvement signals that the RAISE job fair platform is gaining credibility among established employers.

At the same time, the informal sector remains vastly pertinent. Many RAISE trades are closely connected to local workshops, service centres, repair businesses, beauty care enterprises, tailoring units, agro-based firms, small manufacturing businesses and other community-based enterprises. For many young people, especially those outside large urban labour markets, informal and semi-formal enterprises provide the most immediate entry point into income generating work.

Job placement results indicate a good mix of formal and informal job placement. Of the 6,292 reported confirmed job placements, 3,786 was in the formal sector and 2,506 in the informal sector. That is, about 60.2% of all placements reported were formal placements, and about 39.8% of all placements reported were informal placements. The data indicates that the RAISE job fairs are achieving more than linking youth to local informal employment opportunities, they are allowing them to access more formal employment opportunities in the formal sector.

The placement numbers also reveal that the job fairs are not just for recruitment but are also playing a larger role. They are contributing to the narrowing of the information gap between the employers and young workers. Employers can convey their requirements in regard to the trade skills, discipline, work readiness, and availability. In turn, participants get first-hand experience with recruitment procedures, expectations in the workplace, salary negotiations, and interviewing.

Another crucial aspect of the effort is seeking to engage women. The data summary shows that 46.6% of the participants were females. This is an important inclusion success in a labour market where young women are sometimes at a disadvantage due to a lack of mobility, family responsibilities, safety, employer networks, and information. Through job fairs, women can access employers in a structured, organized and locally supported environment.

The district coverage also highlights the fact that the RAISE job fair model is expanding beyond the lines of the major cities. The program, featured in 28 districts, is aiding in the creation of local labor market relationships, where the youth may not have direct connections to large employers or established recruitment networks. This is a decentralized approach as many of those taking part in RAISE are connected to local economies and may want to work in the local area, either in employment or in enterprise.

The job fairs also mark a shift in how apprenticeship programmes can be evaluated. Training completion alone is not enough. A successful skills programme must ask whether the trainee found work, whether the job matched the trade, whether the income improved, whether women benefited equally, and whether the employment was sustained. The RAISE job fair model creates a foundation for answering these questions more systematically.

For PKSF and its Partner Organizations, the way forward is to make the model even more evidence-driven. Before each fair, employers should provide vacancy numbers, required trades, salary ranges, workplace locations and interview panel details. Participants should be screened and matched by trade, location preference, salary expectation and readiness. After the fair, employment outcomes should be tracked at 30, 60 and 90 days to understand retention and job quality.

The job fair initiative under RAISE has already demonstrated that apprenticeship training can be linked directly with employment when the right platform is created. With 46 fairs organized, 735 unique employers engaged, 6,292 reported confirmed job placements generated and female participation approaching half of all participants, the initiative has emerged as a promising model for youth employment facilitation.

For many participants, the value of the job fair lies not only in getting a job offer, but in being seen by employers as ready, skilled and employable. For employers, it offers access to a pool of trained youth. For PKSF, it provides a practical pathway to convert training investments into visible labour market outcomes.

Reserved for Female Case Study

[Female participant's case study]

Annex E: Apprenticeship Learning Centre Development

E.1 Concept Note - PKSF Apprenticeship Learning Centres

CONCEPT NOTE

PKSF Apprenticeship Learning Centre Initiative

A 1,000-centre network transforming the RAISE apprenticeship model into a sustainable system of workplace learning, certification and economic mobility

Proposed initial network • Bangladesh • July 2026		PREPARED FOR PKSF	
1,000	**80:20**	**0**	**29**
MCP-led learning centres	MCP-PKSF contribution	PKSF learner stipend	trades in revised guideline

1. The proposition

PKSF will accredit and co-invest in 1,000 existing enterprises led by the best-performing Master Craftspersons (MCPs), turning each into a recognised Apprenticeship Learning Centre. These will not be conventional classrooms. They will remain active businesses where learners acquire real skills through supervised work, customer service, production, problem-solving and enterprise discipline. The model retains the strength of RAISE's Ostad–Shagred approach while adding stronger quality assurance, centre identity, assessment, certification, digital records and employment follow-up.

The financing principle: Each approved centre will be established or upgraded through an 80% MCP contribution and a 20% PKSF contribution against verified eligible costs. The MCP contribution may include approved cash investment, equipment, workspace improvement and other auditable in-kind inputs. PKSF's share will be catalytic, milestone-based and conditional on ECA compliance; it will not represent equity ownership unless separately approved.

2. Why it is urgent

PKSF reports that 84.9% of employed labour works in Bangladesh's informal sector and that informal participation is particularly high among women. Yet thousands of capable workers remain "experienced but unrecognised": they can repair, build, produce and serve, but lack a portable certificate that communicates competence to employers, customers, financiers and the wider market. At the same time, young people need affordable routes into work that do not depend on expensive institutional training.

RAISE has proved that workplace apprenticeship can bridge this gap. PKSF's Annual Report 2025 records 24,732 apprenticeship completions by June 2025, including 13,720 people securing wage employment and 2,347 establishing enterprises. The current RAISE webpage reports women as 37.5% of completers, exceeding the programme's minimum 35% benchmark. Women voluntarily entering plumbing, electrical installation and other non-traditional trades is therefore not a symbolic event; it is a breakthrough in occupational choice, household bargaining power and Bangladesh's labour supply.

3. Who the centres will serve

New learners seeking practical entry into wage work or self-employment.

Existing workers whose skills were acquired informally and can be assessed through Recognition of Prior Learning (RPL).

Women choosing both traditional and non-traditional trades, including plumbing, electrical work, refrigeration, fabrication and repair.

Disadvantaged youth and workers whose educational history should not erase their practical capability.

4. How the no-stipend model will work

PKSF will not provide a learner stipend. Each centre will publish one or more approved learning arrangements before enrolment: learner-paid fee; MCP-sponsored free training with possible later recruitment; earn-and-learn through lawful productive work; employer sponsorship; deferred payment after employment; or another transparent arrangement approved by the PO/PKSF. Written agreements must disclose fees, work expectations, hours, safety, refunds, assessment and recruitment conditions. Ability to pay must never be confused with ability to learn.

5. ECA-based centre approval

ECA domain	What PKSF will verify
Legal and enterprise profile	Ownership, trade, address, licence, operating history and capital.
Assets and financial management	Tools/equipment, funding, records, bank/MFS use and financial discipline.
Innovation and technology	Production, ICT, marketing, service, financial and green practices.
Physical infrastructure	Space, learner capacity, water, sanitation, separate toilet for women, light, ventilation, fire and first aid.
MCP competence	Experience, occupational knowledge, training history, prior teaching and employment creation.
Labour and management	Workers by sex, responsibilities, staff development, professional links and succession.
OHS and equipment	Usable safety tools, PPE, safe machinery and trade-specific risk controls.
Environmental, social and gender gates	Women's safety, environmental harm, social cohesion, legality and prohibited activities.

6. Results and value to PKSF

For apprentices and workers	For PKSF and the economy
Practical competence, confidence, recognised evidence of skill, better job mobility, higher bargaining power, enterprise pathways and dignity.	A permanent post-project skills platform, stronger MCP/PO network, trusted workforce data, safer microenterprises and visible leadership in inclusive employment.

For apprentices and workers	For PKSF and the economy
Women gain real access to tools, customer work and higher-return occupations-not only enrolment.	Greater productivity, reduced skill mismatch, stronger local service markets, new microenterprises, job creation and a pathway from informality toward recognition and formalisation.

7. Initial implementation

Roll out in three quality-gated waves: 200 centres for proof and calibration, 300 centres after independent readiness review, and 500 centres after outcome validation. At 1-3 learners per MCP and two cohorts a year, a fully operational network could support approximately 2,000-6,000 learning opportunities annually, depending on trade duration and verified centre capacity. Certification will include a PKSF/PO completion record and, where applicable, competency assessment or RPL aligned with NSDA/BTEB requirements. The final authority and wording of certificates must follow the approved regulatory pathway.

Decision requested. Approve a six-month design and pilot-preparation phase to finalise the cost-sharing rules, ECA scoring tool, centre branding and licensing, learner agreement, certification pathway, trade-wise unit costs, MIS, safeguards, PO roles and the first 200-centre selection process.

Evidence: PKSF RAISE webpage; PKSF Annual Report 2025; Apprenticeship Program Guideline, 3rd Revision, 06.07.2026 (including ECA checklist). Proposed targets and financing arrangements require PKSF approval.

E.2 Full Proposal - PKSF Apprenticeship Learning Centres

FULL PROPOSAL

PKSF Apprenticeship Learning Centre Initiative

Establishing 1,000 MCP-led workplace learning centres for skills recognition, employment, enterprise and inclusive economic growth

Proposed initial network • Version 1.0 • 20 July 2026	PREPARED FOR PKSF

Central idea: Accredit and upgrade 1,000 of the strongest MCP enterprises as workplace learning centres. Each centre remains a functioning business, contributes 80% of approved establishment/upgrading value, receives a catalytic 20% PKSF contribution, trains without a PKSF learner stipend, and provides assessed learning that can lead to recognised certification, employment or enterprise.

Executive summary

Bangladesh's informal economy is already its largest employment and skills ecosystem. PKSF reports that 84.9% of employed labour works informally; women's informal employment rate is reported at 96.6%. This system produces capable plumbers, electricians, mechanics, fabricators, tailors, care workers and service providers, but many remain invisible to formal recognition. They possess skill without evidence, experience without portability and productivity without adequate bargaining power.

The RAISE apprenticeship programme offers a tested response. It matches youth with experienced MCPs for hands-on learning, combines technical and life skills, uses competency standards, conducts staged assessment, maintains logbooks and links graduates to wage or self-employment. PKSF's Annual Report 2025 reports 24,732 completions by June 2025; 13,720 completers secured wage jobs and 2,347 created enterprises. The revised July 2026 guideline expands the architecture to 29 trades and provides an Enterprise Capacity Assessment (ECA) checklist for selecting suitable MCP enterprises.

This proposal converts that project capability into a sustainable PKSF platform. The initial network will comprise 1,000 existing MCP enterprises selected through ECA and upgraded through an 80:20 MCP–PKSF contribution. There will be no PKSF stipend for learners. Centres may offer paid, free-to-hire, earn-and-learn, employer-sponsored, deferred-fee or other approved arrangements, provided costs and obligations are disclosed and labour, safety and safeguarding standards are protected. Existing workers can enter through RPL, allowing proven informal skills to gain recognised evidence and, where the regulatory pathway permits, nationally recognised certification.

1,000	80%	20%	0
initial centres	MCP contribution	PKSF contribution	PKSF stipend

Approval sought

Approve the initiative in principle and authorise a six-month detailed-design and first-wave preparation phase. Release of centre contributions should follow ECA approval, signed cost-sharing agreements, regulatory and safeguard readiness, and verified MCP investment.

1. Strategic context and case for investment

1.1 Informal work is Bangladesh's real skills infrastructure

For most low-income workers, the path into a trade does not begin in an institute. It begins beside an ustad, inside a workshop, shop, salon, kitchen, construction site or service enterprise. Learning is practical and tied to demand, but it is often unstructured. Quality varies, safety can be weak, women may be excluded from

tools and customer-facing assignments, and skills rarely travel with a trusted credential. A worker may be highly capable yet remain unable to prove it to a new employer, customer or market.

1.2 What RAISE has already established

RAISE Feature	Institutional Lesson for the 1,000-Centre Network
MCP-led workplace learning	Real enterprises are effective learning sites when MCPs, tasks and capacity are properly selected.
Four- and six-month pathways	Duration should follow trade complexity and the revised guideline, not a single uniform calendar.
29 trade profiles	Training can be organised around explicit competencies, OHS, communication, teamwork and business practice.
Staged assessment and logbook	Progress must be demonstrated and recorded, not inferred from attendance.
External final assessment	Certification integrity requires separation between teaching and final judgement.
Life skills, counselling and employment support	Technical skill must connect to confidence, workplace behavior, job search and enterprise capability.
ECA checklist	Enterprise readiness can be assessed systematically before learners are placed.
CMS/IMIS direction	Registration, training, assessment, certification and employment tracking can be integrated digitally.

1.3 Why certification matters

Certification does not create skill; it makes skill visible. For a new apprentice, it provides a credible first labour-market signal. For an experienced informal worker, RPL can translate years of practice into evidence that is portable across employers, districts and contracts. For customers, it reduces uncertainty. For employers, it improves recruitment. For POs and PKSF, it creates better information for enterprise support and financing. Certification must therefore be competency-based, independently assessed and honest about its level and issuing authority.

Recognition with integrity: A PKSF or PO completion certificate may document participation and demonstrated learning, but national recognition should only be claimed where assessment and certification follow the applicable NSDA/BTEB/assessment-centre rules. The detailed design phase must settle this pathway before public promises are made.

2. Vision, goal and objectives

Vision	Goal
Every capable worker can turn practical skill into recognition, dignified work, enterprise and upward mobility.	Create a quality-assured national network of 1,000 MCP-led learning centers that expand access to market-relevant skills and recognize competencies acquired in the informal economy.

Objectives

Institutionalise the strongest features of the RAISE apprenticeship model beyond a time-bound project.

Identify the best MCP enterprises through ECA and upgrade them as safe, inclusive and visible learning centres.

Enable new learners to acquire trade, life, digital, financial and enterprise skills through real work.

Offer RPL pathways for workers who already possess competence but lack recognition.

Increase women's entry, completion, certification, employment and earnings, especially in non-traditional trades.

Connect learning with wage employment, MCP recruitment, self-employment, enterprise creation and appropriate finance.

Generate reliable evidence on skills, employment, earnings, job quality and enterprise outcomes.

3. The 1,000 centre operating model

3.1 What is a PKSF Apprenticeship Learning Centre?

It is an existing, commercially active MCP enterprise accredited by PKSF and a designated PO to provide structured workplace learning in an approved trade. It is not automatically a separate legal entity, franchise or PKSF owned facility. Its right to use the PKSF learning-centre identity will be conditional, time-bound and renewable based on quality, safety, inclusion and outcomes.

3.2 Roles and accountabilities

Actor	Contribution and role	Accountability
PKSF	20% catalytic contribution; standards; brand; MIS; regulatory partnerships; oversight; outcome learning.	Approves rules, verifies use of funds, protects brand and publishes results.
Partner Organization	Maps enterprises; conducts/validates ECA; contracts centres; mobilises and counsels' learners; monitors; supports assessment and employment.	Centre selection, field verification, grievances, data quality and corrective action.
MCP / Centre	80% contribution; workspace, equipment and time; supervised teaching; real work; records; learner arrangement; possible recruitment.	Competency development, transparent terms, equal task access, safety and evidence.

Actor	Contribution and role	Accountability
Independent assessor / authority	Conducts final assessment or RPL according to approved standards and regulatory route.	Assessment validity, impartiality, records and credential integrity.
Learner / worker	Selects route, signs agreement, invests money/time as applicable, follows safety and completes evidence.	Attendance, conduct, honest portfolio and agreed responsibilities.
Employer / buyer network	Validates demand, provides work trials, recruits, refers orders and gives feedback.	Fair opportunity, safe work, documented outcomes and no exploitative fees.

3.3 Centre capacity

The ECA will determine the safe number of learners by trade, space, equipment and supervision. The current RAISE model commonly places 1-3 apprentices with an MCP. Using an average of 1-3 learners and two cohorts a year, 1,000 centres could provide roughly 2,000-6,000 learning opportunities annually. This is a planning scenario, not a quota; quality and safety override volume.

4. ECA based selection and accreditation

4.1 ECA domains from the revised guideline

Domain	Evidence reviewed	How it affects approval
General enterprise information	Owner, address, trade, licence, history, inherited operation and capital.	Confirms identity, legitimacy and continuity.
Assets and finance	Equipment, funding source, accounts, vouchers, digital records, bank and MFS use.	Tests operational stability and capacity to contribute 80%.
Innovation and technology	Technology, ICT, marketing, service, finance, green practice and disaster recovery.	Rewards productivity and forward-looking practice.
Physical infrastructure	Area, worker capacity, safe water, sanitation, separate women's toilet, ventilation, fire and first aid.	Determines learner number and mandatory improvements.
MCP knowledge and competence	Age, education, training, experience, strengths, teaching history and jobs created.	Confirms mastery and ability to teach.
Labour and enterprise management	Workers by sex, roles, staff development, association and succession.	Tests management maturity and decent-work potential.

Domain	Evidence reviewed	How it affects approval
OHS tools and equipment	Type, quantity, usability and trade-specific safety control.	Mandatory safety gate and upgrade plan.
Other evidence and photographs	Site observations, machinery and contextual risks.	Supports transparent verification and audit.
Overall ECA judgement	MCP availability, willingness, women's safety, environment, social cohesion, legality and prohibited activities.	Pass, conditional pass with deadline, or reject; approved learner capacity stated by sex and trade.

4.2 Proposed scoring and non-negotiable gates

PKSF should convert the checklist into a transparent scorecard while preserving professional judgement. A proposed design is 100 points: MCP competence and teaching capacity 20; physical space/equipment 20; OHS 20; enterprise viability/financial management 15; gender and social inclusion 10; technology/green practice 10; records and digital readiness 5. A provisional threshold of 75 may be tested during the first wave.

Automatic rejection or suspension for prohibited activity, illegality, serious environmental or social harm, forced/child labour, unmitigable safety hazards, harassment or falsified records.

Conditional approval only where specified upgrades can be completed before learner placement.

Separate women's toilet, safe access, appropriate PPE and confidential grievance channels required where women are enrolled.

ECA renewed annually and after major changes; unannounced verification permitted under the agreement.

4.3 Selecting the "best of the best" MCPs

Selection should combine ECA with demonstrated occupational mastery, reputation, customer demand, prior learner outcomes, ethical conduct, willingness to document learning, ability to make the 80% contribution and commitment to women's equal participation. High sales alone do not make a good MCP; the ability and willingness to teach are separate competencies.

5. Cost-sharing and centre investment

5.1 The 80:20 principle

For each approved centre, the MCP will finance 80% and PKSF 20% of the verified eligible establishment or upgrading package. The contribution base must be clearly defined so that percentages cannot be inflated. The MCP share may consist of cash and pre-approved, additional in-kind investment made for the centre; existing sunk assets should be recorded for capacity assessment but should not automatically count as new contribution. PKSF's share should normally be a matching grant or approved program contribution, not an ownership claim.

Eligible investment	Normally ineligible
Safety upgrades, PPE, first aid/fire protection, trade tools, learner workstations, ventilation, women-friendly WASH, accessibility, digital record equipment, approved signage and minor fit-out.	Land purchase, unrelated debt, ordinary working capital, owner salary, unsupported valuation of old assets, luxury renovation, prohibited equipment, learner stipend and retrospective expenses before approval.

5.2 Disbursement controls

Centre-specific costed improvement plan and procurement/quotation evidence.

MCP contribution deposited, purchased or independently verified before proportional PKSF release.

Milestone payments, asset tagging and photographic/physical verification.

Ownership, maintenance, insurance and disposal rules stated in the agreement.

Clawback or suspension for misuse, closure, false contribution or early withdrawal.

No learner should be charged for assets already financed unless the approved fee policy transparently allocates reasonable training costs.

5.3 Financial sustainability

The centre's long-term economics should rest primarily on the MCP's productive business, future workforce needs and lawful training arrangements - not recurring PKSF subsidy. PKSF's 20% contribution buys safer and higher quality learning capacity, public recognition and measurable outcomes. Renewal of brand accreditation may be free or modestly cost-recovering, but it should not become a barrier to quality MCPs in poorer markets.

6. Learner financing without a PKSF stipend

6.1 Approved learning arrangements

Arrangement	How it works	Required protection
Learner-paid	Learner pays a disclosed fee in instalments or full.	Published price, receipt, refund/withdrawal rules and no hidden charges.
MCP-sponsored / free to hire	MCP teaches without fee, expecting to recruit suitable graduates but without guaranteed employment.	No coercion; recruitment terms separate; certificate not withheld.
Earn and learn	Learner performs productive tasks and may receive wage/fee offset as competence grows.	Clear distinction between learning and productive labour; legal wage/hour and child protection.
Employer-sponsored	A buyer/employer funds training for a potential workforce pipeline.	No recruitment fee to learner; fair selection; employment terms disclosed.
Deferred fee	Payment begins after employment or enterprise revenue.	Cap, trigger, duration and hardship/exit rules in writing; no predatory obligation.

Arrangement	How it works	Required protection
Other MCP proposal	Innovative arrangement reviewed by PO/PKSF.	Must meet transparency, affordability, safety, labour and non-discrimination rules.

6.2 Inclusion safeguards

No stipend must not mean no inclusion: A self-financing model can unintentionally exclude the poorest learners and women with mobility or care constraints. PKSF should therefore allow targeted fee waivers financed by the MCP, employers, philanthropy or separate approved funds; shared tools; flexible schedules; childcare referrals; safe transport solutions; and RPL routes that reduce unnecessary training time. These are not a general PKSF learner stipend.

Centres must publish costs and selection criteria. Learners should receive counselling before paying. POs should monitor fee levels, dropout by income and gender, complaints, debt and certificate withholding. Ability to pay should never become the centre's main selection test.

7. Learning, assessment and certification

7.1 Learning architecture

Stage	Content and evidence
Entry and counselling	Career interest, prior learning, foundational needs, chosen financing arrangement, consent and safety orientation.
Structured workplace learning	Trade competencies, OHS, communication, teamwork, negotiation, customer service and business practice; daily/weekly logbook.
Progress assessment	Initial and second-stage observation, work samples, feedback and remedial plan.
Final assessment	Independent practical assessment with clear criteria; current guideline indicates limited daily assessor load to protect quality.
Transition	Certificate/RPL result, portfolio, employment or enterprise plan, job matching and follow-up at 3, 6 and 12 months.

7.2 Two recognition routes

Route A: New learner	Route B: Existing worker / RPL
Completes the approved four- or six-month pathway, logbook and staged assessment. Receives an accurate completion/competency record and eligible regulatory credential.	Submits evidence of experience, receives gap assessment and only the necessary bridge learning before competency assessment. Successful candidates gain recognition without repeating skills they already possess.

7.3 Certificate architecture

Digitally verifiable unique ID or QR record in CMS/IMIS.

Learner name, trade, competence level/units, centre, MCP, dates, assessment route and issuing authority.

No use of “nationally certified” unless regulatory conditions are met.

Certificate belongs to the learner and cannot be withheld over recruitment or unrelated fee disputes.

Replacement, appeal, verification and fraud control procedures.

7.4 Why recognition changes lives

A certificate allows a worker to explain capability without relying only on personal connections. It can support job mobility, customer trust, higher-value contracts, migration readiness, entry to further training and confidence to start an enterprise. For women technicians, a credible credential can help counter customer and employer stereotypes. Recognition is therefore economic infrastructure: it reduces information failure between skill and opportunity.

8. Women in non-traditional trades

8.1 From percentage to power

The revised guideline sets at least 35% participation by women and disadvantaged groups, while the current RAISE page reports women as 37.5% of apprenticeship completers. The greater breakthrough is voluntary occupational choice. When women choose plumbing, electrical installation, refrigeration, welding or repair, they enter markets from which they have historically been excluded. The initiative should treat this as a national productivity strategy, not a publicity story.

Barrier	Centre response	Outcome monitored
Family and social resistance	Women role models, family orientation, local demonstrations and credible certification.	Application-to-enrolment and retention by trade.
Unsafe/inappropriate workplace	ECA gender gate, separate toilet, fitted PPE, safe timing/access, female focal point and GRM.	Safety audit, complaints and dropout reasons.
Unequal access to tools/tasks	Competency task matrix, logbook review, monitoring visits and assessor interviews.	Core tasks completed and pass rate by sex.
Customer/employer bias	Certified women technician directory, supervised customer practice and employer commitments.	Orders, job offers, retention and earnings.
Care and mobility constraints	Predictable schedules, local centres, make-up learning and external childcare/transport partnerships.	Attendance and completion among caregivers.
Isolation in male-dominated trade	Women mentor network, peer cohorts and alumni support.	Belonging, confidence and 12-month continuation.

8.2 Trade-level inclusion targets

An overall percentage can hide segregation. PKSF should set and publish separate targets for women’s enrolment, completion and transition in each trade. Centres cannot meet the women’s target only through tailoring, beauty or food trades while excluding women from electrical, plumbing and technical repair. Standards remain equal; support removes barriers rather than lowering competence requirements.

9. Employment, enterprise and economic impact

9.1 Apprentice-level change

From unskilled or invisible to demonstrably competent and recognised.

From dependence on one ustad or local network to more portable labour-market identity.

From uncertain trial-and-error learning to sequenced competencies and feedback.

From unsafe habits to OHS awareness, tools and worker voice.

From job seeking alone to options across MCP recruitment, wage work, self-employment and further learning.

From social restriction to visible economic agency for women and disadvantaged workers.

9.2 MCP and enterprise change

Safer, better-equipped and more productive enterprises through co-investment.

A pipeline of workers trained to the MCP's actual production and service context.

Stronger bookkeeping, technology, succession and workforce-management practices identified through ECA.

Reputation benefit from renewable PKSF accreditation and verified outcomes.

Opportunity to recruit high-performing learners and expand the enterprise.

9.3 Impact on PKSF

Strategic value	Positive institutional effect
RAISE legacy becomes a platform	Guidelines, CMS, assessment, MCP networks and PO capacity continue beyond a project cycle.
Catalytic rather than full subsidy	Every PKSF unit mobilises four units of MCP contribution within the approved 80:20 package.
Better enterprise intelligence	ECA and outcome data reveal viable enterprises, capacity gaps and responsible financing opportunities.
Stronger PO role	POs become local skills-system managers, not only mobilisers or financiers.
Trusted national brand	PKSF becomes a recognised architect of informal-sector skills, certification and decent work.
Evidence for policy and partnership	Verified results strengthen dialogue with government, regulators, employers and development partners.

9.4 Impact on the economy

At scale, the initiative can reduce skill mismatch, raise productivity, improve service quality and safety, support enterprise succession, stimulate local demand for tools and inputs, and create new wage and self-employment. Recognition can make labour allocation more efficient because employers and customers can identify competence. Women's entry into technical trades expands the effective talent pool. RPL reduces duplication by recognising existing human capital rather than forcing experienced workers to restart from zero.

Economic additionality. The initiative should claim only verified additional outcomes: new skills, safer capacity, earnings gains, jobs, enterprise growth and recognition that would not have occurred - or would have occurred more slowly - without accreditation and co-investment. Gross enrolment alone is not economic impact.

10. Quality assurance, safeguarding and grievance redress

10.1 Centre quality cycle

Map → ECA → costed improvement plan → contribution verification → conditional accreditation → MCP orientation → learner agreement → monitored learning → independent assessment → outcome follow-up → annual renewal, corrective action, suspension or de-accreditation.

10.2 Minimum standards

Written centre learner agreement in plain Bangla, with guardian safeguards where legally required.

Trade-specific OHS controls, first aid, fire safety, usable PPE, machine/tool maintenance and incident reporting.

Zero tolerance for sexual exploitation, abuse, harassment, forced labour and hazardous child labour.

Confidential, accessible GRM through centre, PO and PKSF channels with non-retaliation and referral procedures.

Equal access to tools, instruction, assessment, certification and employment support.

Data privacy, informed consent and limited access to learner records.

10.3 Quality incentives

Renewal and public recognition should depend on completion, assessment quality, safe practice, learner satisfaction, women's outcomes, verified employment/enterprise results and honest data. Incentives should not reward raw enrolment or placement counts that encourage weak selection or false reporting.

11. Governance and implementation arrangements

Level	Structure and responsibility
PKSF Steering Committee	Policy, budget, brand, regulatory agreements, risk, annual targets, performance gates and scale decisions.
Central Programme Unit	Standards, ECA tool, MIS, contribution rules, orientation, assessment arrangements, communications, M&E and technical support.
PO Implementation Team	Mapping, ECA, contracting, learner mobilisation/counselling, monitoring, GRM, outcome verification and centre improvement.
Industry/Skills Advisory Group	Trade demand, competence standards, equipment, emerging technology, assessment quality and employer links.
Centre/MCP	Daily learning, safety, logs, transparent financial arrangement, progress review and transition support.
Independent assurance	Financial audit, ECA/data sampling, assessment moderation, safeguard review, tracer study and value-for-money evaluation.

11.1 Rollout plan

Phase	Timing	Centres	Key gate
Design and preparation	Months 1–6	0	Rules, certification pathway, ECA scorecard, unit costs, MIS, safeguards and first-wave shortlist approved.
Wave 1: prove	Months 7–18	200	Readiness audit; test trades, fee models, ECA threshold and learner protections.
Wave 2: refine	Months 19–27	+300	Independent review confirms quality, inclusion, financial controls and early transitions.
Wave 3: scale	Months 28–36	+500	Outcome and value-for-money gate; full network reaches 1,000.
Institutional operation	Year 4 onward	Up to 1,000 active	Annual re-accreditation; replace weak/closed centres rather than protect the number.

11.2 First-wave selection process

PO mapping and open/targeted expression of interest to avoid selecting only familiar enterprises.

Desk screening followed by physical ECA and photo/GPS evidence.

Trade and district portfolio review, including women's access and market demand.

Costed improvement plan and 80% MCP commitment verification.

Independent sample re-check before approval.

Publicly verifiable centre list, approved capacity, trade, MCP and accreditation dates.

12. Monitoring, results and learning

Result area	Core indicator
Network readiness	Centres ECA-approved, contribution verified, operational and renewed; compliance score.
Access	Applications, enrolment and financing arrangement by sex, trade, age, disability, location and income proxy.
Learning	Attendance, logbook tasks, progress assessment, final pass and RPL success.
Recognition	Certificates/credentials issued and digitally verified; appeals and fraud cases.
Inclusion	Women in each trade; task equality; completion, pass, transition and earnings gaps.
Employment	Verified wage work, MCP recruitment, retention, job quality and earnings at 3/6/12 months.
Enterprise	Self-employment, revenue proxy, survival, jobs created and suitable finance used.

Result area	Core indicator
Safety and protection	ECA/OHS compliance, incidents, grievances, resolution and learner perception.
Efficiency	PKSF and MCP cost per enrollee, completer, certified worker and sustained transition.
Economic value	Real earnings change, productivity proxy, additional jobs and value-for-money.

12.1 Measurement rules

Unique learner ID; no double counting across centres, cohorts, employment and enterprise outcomes.

Employment verified through employer/contact/payment evidence where consent permits; unpaid family work reported separately.

Self-employment requires evidence of customers, orders or transactions, not only intention or registration.

Report median earnings and distribution, with inflation adjustment and attrition disclosed.

Independent tracer samples and data-quality assessments; publish limitations.

Compare outcomes by learner-payment model to detect exclusion or exploitation.

12.2 Proposed programme targets

Final targets should follow the first-wave baseline. For design purposes, PKSF may test: at least 85% completion; at least 80% competency/RPL pass among completers presented for assessment; at least 70% verified wage or self-employment within six months; at least 35% women overall with stronger trade-specific progression targets; no unexplained gender gap above 5 percentage points in completion or transition; and 100% annual ECA/OHS renewal. These are proposed thresholds, not existing achievements.

13. Risk analysis and mitigation

Risk	Rating	Response
80% contribution is overstated through old assets or inflated prices	High	Define new eligible contribution, independent valuation, quotations, verification, asset tags and audit.
No stipend excludes poor learners or women	High	Multiple financing models, transparent fees, targeted external sponsorship/waivers, local access and equity monitoring.
Learner fees create low-quality “certificate selling”	High	Independent assessment, fee disclosure, pass-rate audits, certificate controls and de-accreditation.
Free-to-hire becomes unpaid labour exploitation	High	Written learning plan, productive-work rules, wage/hour compliance, monitoring and GRM.
Women counted but excluded from technical tasks	High	Trade-level targets, task logbooks, assessor interviews, equal tools/PPE and outcome-gap triggers.

Risk	Rating	Response
Centre brand harms PKSF after safety or conduct failure	High	ECA gates, renewable licence, unannounced visits, incident escalation and rapid suspension.
Certificates are not recognised	High	Settle regulator/assessment partnerships first and use accurate credential language.
Centres train for weak market demand	Medium	Trade/district demand validation, employer links and annual portfolio adjustment.
MCP is expert but poor teacher	Medium	Teaching-capacity screen, orientation, observation, coaching and learner feedback.
MIS or outcome data are false/incomplete	Medium	Unique IDs, evidence rules, cross-checks, independent verification and sanctions.
Centre closes after receiving support	Medium	Staged release, MCP investment first, minimum operating commitment and clawback rules.
Environmental or hazardous trade impacts	High	ECA screening, ESMP/OHS measures, excluded activities and safe waste/refrigerant handling.

14. Budget framework and value for money

14.1 Cost structure

A total budget cannot be responsibly stated until trade-wise ECA gaps and unit-cost ceilings are known. The design phase should establish standard upgrading packages by trade and three centre categories: ready with minor improvements, conditional with moderate improvements, and strategic centre requiring higher but justified investment. Every package must show total eligible cost, 80% MCP share, 20% PKSF share, contribution form, procurement method and useful life.

Program cost	Likely payer / treatment
Centre equipment and physical upgrades	80:20 MCP–PKSF against approved eligible package.
Routine consumables, utilities and maintenance	MCP/centre operating cost, potentially reflected transparently in lawful learning arrangements.
PO ECA, monitoring, counselling and GRM	Separate PKSF/programme administration budget; not hidden inside centre contribution.
Assessment, RPL and certification	Defined separately; may be PKSF, learner, employer or regulator-funded under an approved fee policy.

Program cost	Likely payer / treatment
MIS, standards, orientation and evaluation	Central programme/system cost; budgeted transparently.
Learner stipend	None from PKSF under this model.
Targeted inclusion support	Only through separately approved, non-general mechanisms or external partners; disclose source and purpose.

14.2 Value for money tests

Leverage ratio: verified MCP contribution divided by PKSF centre contribution.

Economy: price and quality of tools/upgrades against benchmarks.

Efficiency: cost per completer, assessed/certified learner and verified transition.

Effectiveness: employment, earnings, enterprise survival, safety and women's outcomes.

Equity: who pays, who enrols, who drops out and who gains higher-return work.

Additionality: outcomes attributable to the initiative rather than existing business activity.

15. Sustainability and scale

The initiative is sustainable when centres continue because learning supports their business, workforce and reputation not because subsidy continues. PKSF's contribution is front-loaded and catalytic. The renewable accreditation, ECA system, digital registry, assessment partnerships and PO oversight become the lasting infrastructure. Scale should mean more quality learning capacity and recognised workers, not simply more signboards.

Conditions for long-term success

- Centres remain commercially active and market-connected.
- MCPs see value in future workers, productivity, reputation and enterprise succession.
- Learners see transparent value relative to fees and time invested.
- Credentials are credible and verifiable.
- Women's outcomes improve in technical and higher-return trades.
- PKSF and POs can monitor 1,000 centres without weakening field verification.
- Weak centres are improved, suspended or replaced; the network remains earned, not permanent.

16. Decision package and next steps

16.1 Approval requested now

Recommended decision: Approve in principle a national network of 1,000 PKSF Apprenticeship Learning Centres based on the RAISE model, financed through an 80% MCP and 20% PKSF contribution for eligible centre establishment/upgrading, with no PKSF learner stipend, subject to detailed design, regulatory alignment, ECA readiness, safeguards, cost controls and outcome gates.

16.2 Deliverables before the first centre is approved

Deliverable	Required decision content
Programme Operations Manual	Definitions, roles, trades, learner routes, centre lifecycle, PO procedures and sanctions.
ECA scorecard and audit protocol	Weights, gates, evidence, approval authority, learner capacity, renewal and unannounced checks.
80:20 contribution guideline	Eligible cost, valuation, in-kind rules, procurement, milestones, ownership, maintenance and clawback.
No-stipend learner finance policy	Approved models, fee disclosure, agreements, refunds, labour protection, inclusion monitoring and complaint handling.
Certification and RPL framework	Standards, assessors, issuing authority, credential wording, QR verification, appeals and fraud control.
Gender and safeguarding plan	Trade targets, facilities, PPE, task equality, GRM, referrals, incident escalation and sanctions.
Trade-wise packages	Competencies, duration, tools, consumables, OHS, space, assessor requirements and cost ceilings.
MIS and results protocol	Unique IDs, centre registry, learner records, contribution tracking, outcomes, privacy and verification.
First-wave plan	District/trade allocation, 200-centre selection, staffing, schedule, budget and independent review gate.

16.3 First 100 days

- Create the PKSF steering committee and central design team.
- Convert the revised guideline's ECA checklist into a scored digital inspection tool without losing narrative evidence.
- Map at least three candidate MCPs for every first-wave place where feasible.
- Agree the certification/RPL route with relevant authorities and assessors.
- Design standard trade-wise investment packages and contribution verification.
- Test learner agreements and financing options with men, women, MCPs and POs.
- Select pilot districts and conduct independent re-checks on a sample of ECA results.
- Publish the rules before contracting the first 200 centres.

Annex A. Proposed centre accreditation status

Status	Meaning
Applicant	Expression of interest received; no permission to use centre identity.

Status	Meaning
ECA assessed	Inspection completed; no learner placement until decision.
Conditional	Meets core eligibility but specified improvements required before operation.
Accredited	Contribution verified, improvements complete, MCP oriented and learner capacity approved.
Under improvement	Corrective action underway; new enrolment may be paused.
Suspended	Serious breach or risk; no new learners or brand use during investigation.
De-accredited	Approval withdrawn; learners transitioned and assets/obligations handled under agreement.
Renewed	Annual ECA, safety, quality and outcome review successfully completed.

Annex B. Evidence and source note

1. PKSF, Recovery and Advancement of Informal Sector Employment (RAISE) project webpage, accessed 20 July 2026: informal employment context, project design, MCP criteria, CMS/IMIS, target groups, women's benchmark and reported results. https://pksf.org.bd/projects/recovery-and-advancement-of-informal-sector-employment-raise/
2. PKSF, Annual Report 2025: 24,732 apprenticeship completions by June 2025; 13,720 wage employment outcomes; 2,347 enterprise starts; wider human-capital and enterprise results.
2. PKSF RAISE, শিক্ষানবিশি কার্যক্রম পরিচালনা সহায়িকা, 3rd Revision dated 06.07.2026, Version 17: 29 trades, four/six-month structure, learner/MCP roles, assessments, OHS, logbook and Enterprise Capacity Assessment (ECA) checklist.
3. Attached RAISE materials previously supplied: Apprenticeship Program brief, BMED and Life Skills modules, Community Outreach, GRM, Training Facilitation Guideline and related project documents.
4. The 1,000-centre target, 80:20 contribution, no-stipend design, rollout waves, scoring model and proposed performance thresholds are policy/design propositions supplied by the user or developed for this proposal. They are not presented as existing approved PKSF policy.

Annex F: Innovation Team - Micro-enterprise Promotional Centre and Digital Platform Work

F.1 Concept Note

An E-commerce-led Hybrid Model for the National Microenterprise Branding and Market Development Hub

1. Purpose

PKSF is considering the use of Bhaban-2 as a national platform for promoting and selling products made by microentrepreneurs. The centre should not operate mainly as a four-floor retail shop. A more practical option is to make e-commerce the main sales channel and use the building as a place where customers can see selected products, attend demonstrations, meet producers and place orders with confidence.

RECOMMENDED MODEL

The online store will be the main sales channel. Bhaban-2 will build trust, create content and support large buyers. Partner Organizations will help identify suitable products, prepare producers and coordinate supply across the country.

2. Why This Model Suits Bangladesh

The market opportunity is real, but trust and reliable delivery are more important than a large product list. Bangladesh Bank reported 87.15 million active mobile financial service accounts in February 2025. PKSF also works through more than 200 Partner Organizations and supported 3.50 million microentrepreneurs in 2025. These facts show that PKSF has both a wide producer network and access to a market where digital payment is already common. They do not, however, prove that customers will buy the proposed products. That must be tested before full investment.

Online shopping in Bangladesh still relies heavily on cash on delivery. Customers are more likely to accept a new platform when prices are clear, product photographs match the delivered item, delivery dates are reliable and return or refund support is easy to reach. The platform must also follow the Digital Commerce Operation Guidelines 2021 and use licensed payment providers.

3. Main Parts of The Proposed Hybrid Model

The model will combine an e-commerce platform with a physical experience center, support from Partner Organizations and different sales channels. Each part will have a clear and practical role.

Part	Role in the Model
Online store	Customers across Bangladesh will be able to view products, place orders, make payments, track deliveries and contact customer support. Delivery may be managed through established third-party service providers, such as Steadfast or Pathao, based on cost and service quality.
Bhaban-2	Bhaban-2 will serve as a carefully selected product display area, content studio, workshop venue, buyer meeting space and small order handling point. Customers who need assistance will also be able to receive support in placing their online orders.
Partner Organizations	Partner Organizations will identify capable producers, assess whether their products are ready for the market, support improvements in quality and packaging, and help coordinate stock and delivery.
Corporate and institutional sales	The Hub will offer gift sets, event packages, office-use items and customized bulk orders for corporate organizations, government offices, banks, hotels, embassies and development organizations.
Retail partners and pop-up displays	Selected products may be introduced through retail partners and temporary pop-up displays in locations where potential customers already shop, work or attend events.

What customers should experience

- First, they see a useful story, video, workshop or product demonstration.
- Then, they receive clear information on price, quality, use, delivery and return.
- They can order online immediately, even when they first see the product at Bhaban-2 or a regional event.
- After delivery, the Hub asks for feedback and encourages repeat purchase through suitable offers.

Workshops and Product Display

Workshops should be designed as part of the Hub's sales and customer engagement strategy rather than as standalone events. Activities such as pottery, candle-making/ chandlery, bamboo craft, painting and natural dye sessions can offer people in Dhaka an enjoyable alternative to the usual restaurant-based outings. They can also attract younger audiences, generate engaging social media content and encourage participants to explore and purchase products from the online store.

Participants should be able to register and buy tickets directly through the e-commerce platform, where they can also view and order products related to each workshop. After the session, simple follow-up messages, offers or workshop announcements can encourage them to visit again and become regular customers.

Schools, embassies, expatriate communities, corporate groups and other institutions may also be invited to attend specially arranged sessions. These visits would allow participants to experience the products and production process firsthand, while learning how PKSF's Partner Organizations support microentrepreneurs across Bangladesh. Such engagement may lead to immediate purchases, future bulk orders and longer-term business relationships between the POs and potential buyers. Regular workshops could also attract media attention and help establish the Hub as an engaging cultural and shopping destination in Dhaka.

Long lasting products can remain on display with QR codes linking visitors directly to product details and online ordering options. Seasonal products should be displayed on a rotating basis to keep the collection fresh and relevant. Food products should be presented in sealed packaging with proper labelling and regular expiry date checks. As flowers, fresh food and made to order items have a limited shelf life, they should mainly be promoted through photographs and videos and sold through pre-order arrangements.

4. Product Selection and Order Fulfilment Process

The following process will help the Hub select suitable products, test market interest and manage orders in a consistent and transparent manner.

Step	Stage	What happens
1	**Product Selection**	POs recommend suitable products to the Hub. Each product is reviewed based on its quality, price, production capacity, required licences and ability to meet delivery commitments.
2	**Market Testing**	Selected products, prices and packaging are presented to a small group of customers and potential bulk buyers for feedback.
3	**Product Improvement**	Based on the feedback, promising products receive support in quality improvement, pricing, packaging, labelling and product photography.
4	**Limited Launch**	Approved products are introduced through the online store with limited stock or on a pre-order basis. This allows the Hub to test demand while keeping inventory costs low.
5	**Order Fulfilment**	A single system records and tracks payment, stock availability, packaging, dispatch, delivery, returns and payments to producers.
6	**Performance Review**	Product performance is reviewed regularly. Products with steady sales, reliable quality and timely delivery receive greater promotion, while weaker products are improved, temporarily paused or removed from the platform.

5. Income, Cost and a Faster Path to Breakeven

The full value of products sold through the Hub should not be treated as the Hub's income. Most of this amount belongs to the producer. The Hub will retain only the agreed commission, service charge or margin. Its main sources of income may include commissions from online sales, margins on bulk orders, workshop fees or sponsorships, and charges for selected product development services such as packaging, photography or catalogue preparation.

Key principle:

The Hub should measure the income it actually retains from each completed sale, not simply the total value of products sold.

Major Cost Area	How It Can be Managed
Staffing	Start with a small core team and add new positions gradually as online orders, corporate sales and customer-service needs increase.
Technology	Use a reliable, ready-to-use e-commerce platform during the pilot. More expensive customized features should be added only when actual demand and operational needs are clear.
Marketing and content	Plan spending by product and campaign. Continue or increase spending only when it brings website visits, completed orders, repeat customers or qualified buyer leads.
Stock and delivery	Use pre-orders and producer held stock where practical to avoid tying up funds in slow moving inventory. Track packaging and delivery costs for every completed order.
Building and display	Open the space in stages and use the same facilities for product display, content creation, workshops, buyer meetings and order support.

A faster path to breakeven will not come from increasing walk-in visitors alone. The Hub will need a steady flow of online orders, a strong pipeline of larger corporate and institutional orders, a positive return from each completed sale, and careful control of fixed costs. Before the public launch, PKSF should approach potential buyers, present product samples and catalogues, and seek written expressions of interest or pilot orders. This will provide early evidence of demand and reduce the risk of investing in products, space or systems that may not generate sufficient sales.

6. What the Financial Model Is Based On

The accompanying Excel model is intended to support planning and decision making. It is not a sales forecast, an approved budget or a guarantee of financial performance. Since the proposed Hub has not yet started operating, PKSF does not have actual data on customer visits, online purchases, order cancellations, product returns, delivery costs or monthly operating expenses.

The model therefore follows a bottom-up approach, means building the financial model from small, practical estimates instead of starting with a large sales target. It begins with practical assumptions about monthly visitors, online orders, larger corporate or institutional orders, average purchase values, the share of each sale retained by the Hub and the expected operating costs. It then estimates the level of sales activity the Hub would need for its monthly income to cover its monthly operating expenses.

Type Of Information	How It Has Been Used
Verified national information	Information from Bangladesh Bank on digital payments, PKSF information on its PO network and government rules for digital commerce are used to explain the wider operating environment.

Type Of Information	How It Has Been Used
Project information	The proposed use of Bhaban-2, the product displays, workshop activities and the role of POs are drawn from the internal concept presentation.
Planning assumptions	Estimated customer numbers, order values, commissions, staffing, marketing, technology, fit-out costs and growth rates are used for calculation. These figures are editable and should not be treated as verified facts.
Evidence still required	Customer testing, discussions with 20–30 potential institutional buyers, pilot sales, delivery and return records, a final staffing plan and written quotations from suppliers and service providers.

HOW TO READ THE RESULT

The 'Expected Planning Scenario' shows what may happen if the planning assumptions are achieved. It is not a guaranteed result. After a 90–120-day pilot, the assumptions should be replaced with actual sales, delivery, return and cost data, and the likely breakeven period should be calculated again.

7. Market Testing Before Full Investment

Before making the full investment, PKSF should test whether customers want the selected products, whether producers can supply them consistently and whether the delivery and operating costs are financially manageable. The pilot should produce at least the following evidence:

Area to Test	Minimum Evidence Needed
Customer demand	Test 30-50 shortlisted products with at least three customer groups. Record product-page visits, completed orders, customer feedback and interest in buying again.

Area to Test	Minimum Evidence Needed
Large buyers	Meet 20-30 potential buyers from corporate organizations, government offices, banks, hotels, embassies and development organizations. Seek feedback on samples, prices, packaging and delivery, and request pilot orders where possible.
Supply capacity	Confirm product quality, monthly production capacity, required licences, delivery lead time and working-capital needs for each shortlisted producer.
Delivery performance	Complete trial orders in Dhaka and selected districts. Record packaging and delivery costs, delivery time, unsuccessful deliveries, returns and customer complaints.
Operating cost	Obtain written quotations for fit-out, technology, equipment, security, utilities, content production, packaging, payment services and logistics.

8. Team and Technology

The Hub should begin with a small team that can manage its core functions. These include overall leadership, the online store, product selection and quality, content and marketing, corporate sales, order fulfilment, customer support, and finance and compliance. Technology development, graphic design, warehousing and delivery can initially be handled through specialist service providers, provided that responsibilities, service standards and costs are clearly agreed.

The technology system should be simple enough to manage during the pilot but capable of growing later. At a minimum, it should include a mobile-friendly online store in Bangla and English, product and stock records, order and delivery tracking, licensed payment options, complaint and return records, corporate buyer contacts and clear performance reports for management.

9. Phased Implementation Plan

The Hub should be developed in stages so that each new investment is supported by evidence from the previous phase.

Period	Main Activities and Decision Point
Months 1 - 3	Complete customer and buyer research, finalize the initial product list, obtain quotations and review the site. At this stage, approve only the pilot and the minimum investment needed to run it.

Period	Main Activities and Decision Point
Months 4 - 6	Launch a limited online store and a one-floor experience area. Begin corporate sales, product demonstrations and a regular workshop calendar while testing the complete order process.
Months 7 - 12	Use actual sales, delivery, return, complaint and repeat-purchase data to improve the model. Strengthen promising products and pause or remove products that do not perform.
Months 13 - 18	Expand only the products and sales channels that are covering their direct costs and showing a realistic path toward monthly cost recovery.
Months 19 - 36	Increase reach through PO-led campaigns, retail partners and repeat corporate buyers. Further investment in staff, technology or space should be based on actual results.

10. Decision Requested

PKSF management may consider approving a limited research and pilot phase for the proposed e-commerce-led hybrid model. This approval would allow PKSF to test products, customer demand, buyer interest, delivery arrangements and operating costs without committing to the full four-floor investment at the beginning.

RECOMMENDED DECISION

Approval of the full investment should be considered only after the pilot demonstrates real customer demand, reliable product quality and supply, workable delivery and return arrangements, a positive return from completed orders and a credible path for monthly income to cover monthly operating costs.

Sources

a) PKSF Partner Organizations and Inclusive Finance information: https://pksf.org.bd/partner-organizations/ and https://pksf.org.bd/pksf-inclusive-finance/

b) Bangladesh Bank, Mobile Financial Services data and Payment Systems: https://www.bb.org.bd/en/index.php/financialactivity/mfsdata and https://www.bb.org.bd/en/index.php/financialactivity/paysystems

c) Ministry of Commerce, Digital Commerce Operation Guidelines 2021: https://mincom.gov.bd/pages/notices/6940322335ce18e1c055a68a

d) Bangladesh e-commerce overview, including continued use of cash on delivery: https://www.trade.gov/country-commercial-guides/bangladesh-ecommerce

F.2 Meeting Minutes with E-Commerce and Retail Stakeholders

পিকেএসএফ-এর ক্ষুদ্র উদ্যোক্তাদের উৎপাদিত পণ্যের সঠিক বাজার সংযোগ নিশ্চিতকরণের লক্ষ্যে খুচরা বিক্রেতা ও বাজার সংশ্লিষ্ট প্রতিষ্ঠানের প্রতিনিধিদের সঙ্গে অনুষ্ঠিত সভার কার্যবিবরণী

সভা অনুষ্ঠানের তারিখ: ০৬ সেপ্টেম্বর ২০২৬

স্থান: কক্ষ নং-৩০৭, পিকেএসএফ ভবন-১, আগারগাঁও, ঢাকা

সভাপতি: জনাব মোঃ মশিয়ার রহমান, উপ-ব্যবস্থাপনা পরিচালক-২, পিকেএসএফ

অংশগ্রহণকারী: বিভিন্ন ই-কমার্স প্রতিষ্ঠান ও বাজার সংশ্লিষ্ট প্রতিষ্ঠানের প্রতিনিধিবৃন্দ, খুচরা বিক্রেতা, ইনোভেশন অ্যান্ড ডেভেলপমেন্ট ইউনিট এবং SMART প্রকল্পের কর্মকর্তাবৃন্দ (উপস্থিতির তালিকা সংযুক্তি-১) ।

১.০ আলোচনা

পিকেএসএফ-এর সহযোগী সংস্থাসমূহের মাধ্যমে সহায়তাপ্রাপ্ত ক্ষুদ্র উদ্যোক্তাদের উৎপাদিত পণ্যের জাতীয় পর্যায়ের বাজারে প্রবেশ এবং খুচরা বিক্রেতা, চেইন রিটেইল ও অনলাইন মার্কেটপ্লেসের সঙ্গে সম্ভাব্য অংশীদারিত্ব বিষয়ে মতবিনিময়ের লক্ষ্যে একটি সভা অনুষ্ঠিত হয়। পিকেএসএফ-এর উপ-ব্যবস্থাপনা পরিচালক-২ মহোদয়ের সভাপতিত্বে অনুষ্ঠিত এ সভায় Daraz Bangladesh, Agora Limited, Yellow Clothing Limited, Mbrella Limited, Amar Dokan/Direct Fresh, Bangladesh Blind Mission, CocoCraft, DUFA Mart, Oritri Bangladesh-সহ বিভিন্ন ই-কমার্স, ফ্যাশন ও সামাজিক উদ্যোগ প্রতিষ্ঠানের প্রতিনিধিগণ অংশগ্রহণ করেন।

সভাপতি মহোদয় স্বাগত বক্তব্যে পিকেএসএফ-এর প্রাতিষ্ঠানিক ভূমিকা ও ক্ষুদ্র উদ্যোক্তা উন্নয়ন কার্যক্রম সংক্ষেপে তুলে ধরে উল্লেখ করেন যে, অর্থায়ন, প্রশিক্ষণ, প্রযুক্তি, মাননিয়ন্ত্রণ ও সনদায়নে সহায়তা প্রদান সত্ত্বেও উদ্যোক্তাদের পণ্য জাতীয়/আন্তর্জাতিক বাজারে সম্প্রসারণে টেকসই বিপণন-সংযোগ এখনও একটি গুরুত্বপূর্ণ চ্যালেঞ্জ। এ প্রেক্ষাপটে পণ্য প্রদর্শন, মান যাচাই, প্যাকেজিং-ব্র্যান্ডিং, ক্রেতা-বিক্রেতা সংযোগ ও বাজার-প্রবেশ কাঠামো নিয়ে সভায় অংশগ্রহণকারী প্রতিষ্ঠানসমূহের সাথে বিস্তারিত আলোচনা করা হয়। আলোচনায় নিম্নোক্ত বিষয়সমূহে আলোকপাত করা হয়:

১.১ পণ্য নির্বাচন ও পণ্যের শ্রেণিবিন্যাস

সকল পণ্য একযোগে বাজারজাত না করে সীমিতসংখ্যক পণ্য চলমান বাজারে প্রবেশে (Market ready) সক্ষম, তুলনামূলক বেশি শেলফ লাইফ রয়েছে এমন পণ্য নির্বাচন এবং ই-কমার্স, সুপারশপ, ফ্যাশন রিটেইল, পাইকারি, প্রাতিষ্ঠানিক ও রপ্তানি বাজার অনুযায়ী শ্রেণিবিন্যাসের প্রয়োজনীয়তা আলোচিত হয়। পণ্যের ধরন, মান, প্যাকেজিং, মূল্য ও সরবরাহ-সংক্রান্ত তথ্যসহ একটি হালনাগাদ Product Database/Catalogue তৈরি এবং নির্বাচিত পণ্যের জন্য অভিন্ন পরিচয় "সুপণ্য" নামকরণের প্রস্তাব আসে।

১.২ "সুপণ্য" ও মাননিশ্চিতকরণ

"সুপণ্য" নামটি ন্যূনতম মান, প্যাকেজিং, লেবেলিং ও Traceability শর্ত পূরণকারী পণ্যের জন্য একটি Quality Assurance Identity হিসেবে ব্যবহারের সম্ভাবনা আলোচিত হয়। স্পষ্ট করা হয় যে, এটি BSTI বা বাধ্যতামূলক সরকারি সনদের বিকল্প নয়, বরং অতিরিক্ত মাননিশ্চিতকরণ পরিচিতি। হস্তনির্মিত ও নারী উদ্যোক্তার পণ্যের ক্ষেত্রে উদ্যোক্তার নিজস্ব পরিচয়-গল্প সংরক্ষণের গুরুত্বও তুলে ধরা হয়।

১.৩ মাননিয়ন্ত্রণ পরিপালন (Compliance), সনদ ও প্রয়োজনীয় কাগজপত্র

প্ল্যাটফর্মে Seller Onboarding-এর পূর্বে জাতীয় পরিচয়পত্র, ট্রেড লাইসেন্স, ব্যাংক-এর সংক্রান্ত কাগজপত্র BSTI/খাদ্যনিরাপত্তা এবং অন্যান্য প্রয়োজনীয় মান নিয়ন্ত্রণের সনদ প্রয়োজন হয় বলে জানানো হয়; পণ্যের বৈধতা ও মানের দায়িত্ব বিক্রেতার। এ প্রেক্ষিতে পিকেএসএফ কর্তৃক Screening, Compliance Readiness ও Documentation Support প্রদানের বিষয়টি আলোচিত হয়।

১.৪ পণ্যের মান, প্যাকেজিং, লক্ষ্যভিত্তিক ক্রেতা ও বিপণন

সভায় আলোচনা হয় যে, শুধু বিপণন করলেই টেকসই বিক্রয় নিশ্চিত হবে না; পণ্যের মান, প্যাকেজিং, লক্ষ্যভিত্তিক ক্রেতা, সঠিক মূল্য ও বিপণন বিনিয়োগের সমন্বয় প্রয়োজন। পণ্যের ছবি, বিবরণ, লেবেল, প্যাকেট ও Value for Money নিশ্চিত না করে বিপণনে বিনিয়োগ করলে প্রত্যাশিত ফল পাওয়া কঠিন হবে বলে মত প্রকাশ করা হয়।

১.৫ পণ্যের মূল্য নির্ধারণ ও বাজারভেদে মূল্য-সামঞ্জস্য

স্থানীয়, অনলাইন ও প্রাতিষ্ঠানিক বাজারে একই পণ্যের মূল্যের পার্থক্য (কমিশন, পরিবহন, ডেলিভারি, প্রচারণা ব্যয়জনিত) ক্রেতাদের মধ্যে বিভ্রান্তি তৈরি করতে পারে বলে আলোচনা হয়। উৎপাদন খরচ ও সংশ্লিষ্ট ব্যয় বিবেচনায় বাস্তবসম্মত ও সামঞ্জস্যপূর্ণ মূল্য নির্ধারণের প্রয়োজনীয়তার কথা বলা হয়।

১.৬ পণ্যের মূল্য পরিশোধ এবং ক্রেডিট পিরিয়ড, কনসাইনমেন্ট ও কার্যকরী মূলধন

বড় আকারের খুচরা বিক্রেতারা সাধারণত ৭-৩০ দিন বা তারও বেশি Credit Period বা Consignment ভিত্তিতে পণ্য নেয়, যা ক্ষুদ্র উদ্যোক্তাদের সীমিত মূলধনের কারণে প্রতিবন্ধকতা তৈরি করে। এ প্রেক্ষিতে Bridge Financing/Working Capital Support এবং অনুদান-ঋণ-ঝুঁকিভাগাভাগি সমন্বিত Blended Financing-এর সম্ভাবনা আলোচিত হয়, তবে এতে পৃথক নীতিগত মূল্যায়ন প্রয়োজন।

১.৭ বৃহৎ বাজার ও ই-কমার্স প্ল্যাটফর্মে সংযোগ

পণ্যভেদে Marketplace Selling, Warehousing, Consignment ও Bulk Procurement প্রযোজ্য হতে পারে। অপচনশীল পণ্য (জুতা, হস্তশিল্প, গহনা, পোশাক ইত্যাদি) তুলনামূলক সহজে অনলাইনে বিক্রয়যোগ্য; পচনশীল পণ্যে Shelf-life ও Cold Chain সীমাবদ্ধতা বিবেচ্য। Seller Onboarding, Dedicated Landing Page ও যৌথ প্রচারণায় সহযোগিতার সম্ভাবনা আলোচিত হয়, তবে এতে নিয়মিত বিনিয়োগ প্রয়োজন হবে।

১.৮ পণ্য প্রদর্শনী ও হাইব্রিড মার্কেটপ্লেস

পিকেএসএফ ভবন-২-কে Showroom, Product Experience Centre, Buyer-Seller Meeting Point ও সীমিত Aggregation/Distribution Centre হিসেবে ব্যবহারের প্রস্তাব আসে। এটি শুধু প্রচলিত বিক্রয়কেন্দ্র না হয়ে অনলাইন অর্ডার ও সরবরাহ ব্যবস্থার সঙ্গে যুক্ত একটি Hybrid Marketplace হিসেবে গড়ে তোলার আলোচনা হয়, যেখানে ক্রেতারা পণ্য সরাসরি দেখে পরে অনলাইনে অর্ডার করতে পারবেন।

১.৯ পিকেএসএফ-এর Aggregator/Facilitator ভূমিকা

পিকেএসএফ-এর ক্ষুদ্র উদ্যোক্তারা সরাসরি খুচরা বিক্রেতা না হয়ে Aggregator, Facilitator ও Quality Assurer হিসেবে ভূমিকা রাখা অধিকতর উপযোগী হবে বলে মত প্রকাশ করা হয়। এতে পণ্যের গুনগত মান পরীক্ষা/যাচাই বাজারজাত করা সহজ হবে। সঠিক উদ্যোক্তা ও পণ্য নির্বাচন, Market Linkage, যৌথ বিপণন ও উপযুক্ত অর্থায়ন কৌশল সমন্বয়ের মাধ্যমে Aggregator/Facilitator/Quality Assurer কাজ করতে সক্ষম হবেন।

১.১০ পচনশীল পণ্য

সুপারশপ প্রতিনিধিগণ জানান, পচনশীল পণ্য বাজারজাতকরণের পূর্বশর্ত হিসেবে পণ্যের গুণগত মান, প্রতিযোগিতামূলক মূল্য, নিয়মিত সরবরাহ ও Traceability নিশ্চিত করা গেলে কৃষিপণ্য সরাসরি সংগ্রহের সুযোগ রয়েছে, যাতে মধ্যস্বত্বভোগী কমে উদ্যোক্তারা ন্যায্যমূল্য পান।

১.১১ নিশ (Niche) ফ্যাশন সহযোগিতা

নিশ মার্কেটে প্রতিনিধিত্বকারী ফ্যাশন রিটেইল প্রতিষ্ঠান তাদের নির্ধারিত পণ্যসারির পাশাপাশি ক্ষুদ্র উদ্যোক্তাদের উৎপাদিত হস্তশিল্প, জামদানি ও টেকসই ফ্যাশন পণ্যে Co-creation ভিত্তিতে পৃথক পণ্যসারি তৈরির সম্ভাবনার কথা বলেন। এতে ক্ষুদ্র উদ্যোক্তারা আরো গুনগত মানসম্পন্ন পণ্য তৈরিতে আগ্রহী হবেন।

১.১২ নারী উদ্যোক্তা ও সামাজিক অন্তর্ভুক্তি

Bangladesh Blind Mission-এর প্রতিনিধি নারী উদ্যোক্তা ও প্রতিবন্ধী ব্যক্তিদের দক্ষতা উন্নয়ন ও কর্মসংস্থানের অভিজ্ঞতা তুলে ধরেন। পিকেএসএফ ও সংশ্লিষ্ট প্রতিষ্ঠানের মধ্যে ব্যবসায়িক মডেল উন্নয়ন, নেতৃত্ব দক্ষতা বৃদ্ধি ও বাজার প্রবেশে সহযোগিতার প্রইয়োজনীয়তা আলোচিত হয়।

১.১৩ অভ্যন্তরীণ বাজার, ডিজিটাল প্ল্যাটফর্ম ও রপ্তানি

পিকেএসএফ-এর অভ্যন্তরীণ নেটওয়ার্ককে প্রাথমিক বাজার হিসেবে ব্যবহার এবং B2B তথ্য বিনিময়ের সম্ভাবনা আলোচিত হয়। Facebook-নির্ভর বিপণনের সীমাবদ্ধতা (বিজ্ঞাপন ব্যয়, Account Restriction) উল্লেখ করা হলেও নতুন Marketplace তৈরির পরিবর্তে বিদ্যমান প্ল্যাটফর্মের সঙ্গে Integration অধিকতর বাস্তবসম্মত বলে মত আসে। রপ্তানির ক্ষেত্রে পিকেএসএফ সরাসরি না হয়ে প্রতিষ্ঠিত Exporter-দের সঙ্গে উদ্যোক্তাদের সংযুক্ত করার প্রস্তাব আসে।

২.০ সুপারিশসমূহ

২.১ পণ্যের ধরন, উৎপাদন সক্ষমতা, সনদ, প্যাকেজিং, মূল্য ও বাজার চ্যানেলসহ শ্রেণিবিন্যস্ত Product Database/Catalogue প্রস্তুত করা;

২.২ মান, সনদ ও প্যাকেজিং বিবেচনায় সীমিতসংখ্যক বাজার-প্রস্তুত পণ্য নির্বাচন করে Pilot কার্যক্রম শুরু করা;

২.৩ "সুপণ্য"-কে পিকেএসএফ-এর Quality Assurance Identity হিসেবে ন্যূনতম মানদণ্ড ও কাঠামো প্রস্তুত করা;

২.৪ উদ্যোক্তাদের Retail/E-commerce Readiness বৃদ্ধিতে Legal Documentation, Compliance, Packaging, Costing ও Digital Onboarding সহায়তা প্রদান করা;

২.৫ স্থানীয়, অনলাইন ও প্রাতিষ্ঠানিক বাজারে অযৌক্তিক মূল্য পার্থক্য এড়াতে বাস্তবসম্মত মূল্য কাঠামো প্রণয়ন করা;

২.৬ Credit Period ও Consignment মোকাবিলায় Working Capital/Bridge Financing-ধর্মী ব্যবস্থা পরীক্ষা করা;

২.৭ অপচনশীল পণ্যের জন্য Seller Onboarding, Landing Page ও যৌথ প্রচারণার রূপরেখা পৃথকভাবে নির্ধারণ করা;

২.৮ পচনশীল পণ্যের Direct Sourcing-এর জন্য পণ্যভিত্তিক আদর্শ মান নির্ধারণ করা;

২.৯ হস্তশিল্প, গহনা, জামদানি ও টেকসই ফ্যাশন পণ্যে নিশ মার্কেটের সঙ্গে Co-creation-এর সুযোগ তৈরি করা;

২.১০ পিকেএসএফ ভবন-২-কে Product Experience Centre হিসেবে গড়ে তুলে অনলাইন অর্ডার ও সরবরাহ ব্যবস্থার সঙ্গে যুক্ত Hybrid Model প্রস্তুত করা;

২.১১ Aggregator, Facilitator ও Quality Assurer-ভিত্তিক অংশীদারিত্বমূলক পরিচালন কাঠামো প্রণয়ন করা;

২.১২ নারী উদ্যোক্তা, প্রতিবন্ধী ব্যক্তি ও পিছিয়ে পড়া উদ্যোক্তাদের অন্তর্ভুক্তি নিশ্চিতে BBM ও সংশ্লিষ্ট প্রতিষ্ঠানের সঙ্গে সহযোগিতার ক্ষেত্র নির্ধারণ করা;

২.১৩ অভ্যন্তরীণ নেটওয়ার্কে B2B/B2C সংযোগ সৃষ্টি এবং যোগ্য উদ্যোক্তাদের রপ্তানিকারক ও সেবাদাতাদের সঙ্গে সংযুক্ত করা; এবং

২.১৪ প্রাথমিক Pilot-এর ফলাফল মূল্যায়নপূর্বক ধাপে ধাপে পণ্য, অংশীদার প্রতিষ্ঠান ও বাজার চ্যানেল সম্প্রসারণ করা।

পরিশেষে আর কোনো আলোচনা না থাকায় সভাপতি উপস্থিত সকলকে ধন্যবাদ জ্ঞাপন করে সভার সমাপ্তি ঘোষণা করেন।

মোঃ মশিয়াররহমান
উপ-ব্যবস্থাপনা পরিচালক

সংযুক্তি:
১। উপস্থিতির তালিকা

অনুলিপি (সদয় অবগতি/কার্যার্থে):
১। ব্যবস্থাপনা পরিচালক, পিকেএসএফ
২। প্রকল্প সমন্বয়কারী, RAISE প্রকল্প
৩। প্রকল্প সমন্বয়কারী, SMART প্রকল্প
৪। সভায় অংশগ্রহণকারী বহিঃপ্রতিষ্ঠানসমূহের প্রতিনিধিবৃন্দ
৫। সংশ্লিষ্ট নথি

F.3 Roundtable Moderation Framework

ROUNDTABLE MODERATION WAYS

(Exploring market-linkage pathways for curated microenterprise products)

What the Discussion Must Uncover?

- Product categories with real demand and channel fit.
- Minimum standards for quality, packaging, pricing, certification, traceability and supply consistency.
- Preferred route: supplier, platform seller, aggregator, private-label producer, campaign participant, or another model.
- Commercial terms: margin, commission, listing cost, payment cycle, returns, discounts and promotions.
- Operational requirements: MOQ (minimum order quantity), lead time, inventory, warehousing, delivery, geography and customer service.
- Onboarding barriers and the support needed to overcome them.
- A realistic pilot pathway, owner and next step - without forcing a commitment.

What the Moderator Should Prevent?

- Long institutional speeches or repeated introductions.
- General discussion about supporting SMEs without specific commercial conditions.
- One participant dominating or organizations speaking over one another.
- Debate about a building, floor plan or finalized MPC design.
- Premature promises by PKSF or participating companies.
- Leaving with opinions but no documented requirements or follow-up owners.
- What Could be Stakeholder Specific Questions?
- Daraz
- Which categories show demand but lack reliable local supply?
- Is the realistic route seller onboarding, direct supply, campaign participation or aggregation?
- What documentation, content, packaging, inventory and fulfilment standards are non-negotiable?
- Which performance indicators determine whether a product remains visible?
- What must a curated PKSF product file contain to reduce onboarding effort?
- foodpanda
- Which products fit your merchant, shop, grocery or delivery model?
- What requirements apply to food safety, shelf life, cold chain, stock and delivery radius?
- Where do small merchants most often fail after onboarding?
- Would cluster-based or managed-group onboarding be easier than isolated onboarding?
- What volume, service level and customer rating would make a pilot meaningful?
- Direct Fresh / Green Grocery / Protein Fresh

- Which fresh, processed, packaged or protein products have regular demand?
- What quality grades, testing, traceability, packaging and batch consistency are required?
- What are the MOQ, delivery frequency, rejection rules and payment cycle?
- Could products first be tested in selected outlets, customer groups or seasonal campaigns?
- Do you prefer individual suppliers or one accountable aggregation point?
- Yellow
- Which categories could fit: apparel, accessories, handicraft, home textile, packaging, components or production services?
- What design, material, finishing, sizing, compliance and QC requirements apply?
- Is retail placement realistic, or are vendor production, limited collections or corporate gifts more suitable?
- How does seasonality, lead time, MOQ and design ownership affect onboarding?
- What would make a small batch trial useful?
- Umbrella - operations
- Where are the largest operational risks with many small suppliers?
- Which functions should be centralized: inspection, consolidation, warehousing, invoicing, delivery, returns or service?
- What service levels and data visibility would a hub need?
- Which operating cost could make the model unviable?
- What is the simplest setup that could be tested?
- Social-commerce representative
- What makes a local product credible and shareable online?
- Which signals matter most: story, price, quality proof, reviews, video, packaging or scarcity?
- What is the difference between attention and repeat sales?
- What content, fulfilment and response capacity must exist before promotion?
- Which metrics should a controlled product test track?
- PKSF
- Which screening, capacity-building and coordination functions can PKSF realistically support?
- What verified enterprise and product information can be shared?
- Which readiness gaps must be addressed before market introduction?
- Who will maintain one accountable coordination point?
- What requires internal approval before a pilot?

পিকেএসএফ-এর সহায়তাপ্রাপ্ত উদ্যোক্তাদের পণ্য বিপণন ও ডিজিটাল প্ল্যাটফর্ম উন্নয়ন বিষয়ে অনুষ্ঠিত সভার কার্যবিবরণী

আলোচ্যসূচি: উদ্যোক্তাদের পণ্যের বাজার সংযোগ, ডিজিটাল/ই-কমার্স প্ল্যাটফর্ম, মাননিয়ন্ত্রণ, অর্থায়ন ও টেকসই পরিচালন কাঠামো বিষয়ে আলোচনা

সভা অনুষ্ঠানের তারিখ: ৯ সেপ্টেম্বর ২০২৬

স্থান: অডিটোরিয়াম - ২

সভাপতি: ব্যবস্থাপনা পরিচালক

অংশগ্রহণকারী: উপ-ব্যবস্থাপনা পরিচালক-২, ৪২টি সহযোগী সংস্থা-এর নির্বাহী পরিচালকবৃন্দ, Innovation team, Fahim Shahriar, M360ICT।

১.০ সভার প্রেক্ষাপট ও উদ্দেশ্য

সভায় পিকেএসএফ-এর সহায়তাপ্রাপ্ত ক্ষুদ্র ও মাইক্রো উদ্যোক্তাদের উৎপাদিত পণ্যের বাজার সম্প্রসারণ, ক্রেতার সঙ্গে কার্যকর সংযোগ স্থাপন এবং একটি সমন্বিত ডিজিটাল/ই-কমার্স প্ল্যাটফর্ম গড়ে তোলার সম্ভাব্য পদ্ধতি নিয়ে আলোচনা করা হয়। উদ্যোক্তাদের পণ্যকে অনলাইন ও অফলাইন, উভয় বাজারে উপস্থাপন, পণ্যের মান ও বিশ্বাসযোগ্যতা নিশ্চিতকরণ, প্রয়োজনীয় অর্থায়ন এবং উদ্যোগটির দীর্ঘমেয়াদি টেকসইতা আলোচনার প্রধান বিষয় হিসেবে উঠে আসে।

আলোচনায় বিশেষভাবে উল্লেখ করা হয় যে, প্ল্যাটফর্ম বা বিপণন উদ্যোগ গ্রহণের আগে উদ্যোক্তার সক্ষমতা, পণ্যের বাজারচাহিদা, উৎপাদনের ধারাবাহিকতা, গুণগত মান, মূল্য, সরবরাহব্যবস্থা এবং সম্ভাব্য ক্রেতাগোষ্ঠী সম্পর্কে পর্যাপ্ত তথ্য সংগ্রহ করা প্রয়োজন। এ ধরনের তথ্যের ভিত্তিতে পর্যায়ক্রমে কার্যক্রম গ্রহণ করা হলে বাস্তবায়ন ঝুঁকি কমবে এবং ব্যবস্থাপনা পর্যায়ে তথ্যভিত্তিক সিদ্ধান্ত গ্রহণ সহজ হবে।

২.০ আলোচনা

২.১ উদ্যোক্তাদের বাজার সংযোগ ও সমন্বিত বিপণন ব্যবস্থা

ক্ষুদ্র উদ্যোক্তাদের একটি বড় অংশ স্থানীয় বাজারের মধ্যে সীমাবদ্ধ থাকায় তাদের পণ্য বৃহত্তর ক্রেতাগোষ্ঠীর কাছে পৌঁছায় না। পৃথকভাবে বিপণন, ব্র্যান্ড উন্নয়ন, প্যাকেজিং, পরিবহন এবং ক্রেতার সঙ্গে যোগাযোগ বজায় রাখা অনেক উদ্যোক্তার জন্য ব্যয়বহুল ও জটিল। এ প্রেক্ষিতে নির্বাচিত উদ্যোক্তাদের পণ্য একটি সমন্বিত প্ল্যাটফর্মে উপস্থাপন এবং চাহিদাভিত্তিক বাজার সংযোগ তৈরির প্রয়োজনীয়তা আলোচনা করা হয়।

পণ্যের ধরন ও ক্রেতার আচরণ বিবেচনায় অনলাইন বিক্রয়ের পাশাপাশি প্রদর্শনী, বিক্রয়কেন্দ্র, প্রাতিষ্ঠানিক ক্রেতা, খুচরা বিক্রেতা এবং অন্যান্য অফলাইন বাজার চ্যানেলের সঙ্গে সংযোগ বজায় রাখার ওপরও গুরুত্বারোপ করা হয়। আলোচনায় মত প্রকাশ করা হয় যে, কেবল একটি

অ্যাপ বা ওয়েবসাইট চালু করলেই বাজার সৃষ্টি হবে না; কার্যকর গ্রাহকভিত্তি, প্রচার, অর্ডার ব্যবস্থাপনা, বিক্রয়োত্তর সেবা এবং সরবরাহব্যবস্থা একই কাঠামোর মধ্যে বিবেচনা করতে হবে।

২.২ ডিজিটাল প্ল্যাটফর্ম ও সফটওয়্যার ব্যবস্থাপনা

প্রস্তাবিত ডিজিটাল প্ল্যাটফর্মে উদ্যোক্তা ও পণ্যের নিবন্ধন, পণ্য যাচাই ও তালিকাভুক্তি, ইনভেন্টরি, অর্ডার, মূল্য, বিক্রয়, পেমেন্ট, সরবরাহ এবং প্রয়োজনীয় ব্যবস্থাপনা তথ্য সংরক্ষণের সুযোগ রাখার বিষয়ে আলোচনা হয়। প্ল্যাটফর্মটি ব্যবহারবান্ধব হওয়া এবং পিকেএসএফ ও সংশ্লিষ্ট বাস্তবায়নকারী প্রতিষ্ঠানের প্রয়োজন অনুযায়ী তথ্য রপ্তানি ও প্রতিবেদন প্রস্তুতের সক্ষমতা থাকা প্রয়োজন বলে মত দেওয়া হয়।

সফটওয়্যার উন্নয়নের আগে ব্যবহারকারী, তথ্যপ্রবাহ, দায়িত্ববণ্টন এবং দৈনন্দিন পরিচালন পদ্ধতি সুস্পষ্ট করার প্রয়োজনীয়তা তুলে ধরা হয়। প্রাথমিক পর্যায়ে সীমিতসংখ্যক উদ্যোক্তা ও পণ্য নিয়ে পরীক্ষামূলক বাস্তবায়ন করে ব্যবহারকারীর অভিজ্ঞতা, পরিচালন ব্যয়, বিক্রয় প্রতিক্রিয়া এবং প্রযুক্তিগত সীমাবদ্ধতা পর্যালোচনার প্রস্তাব উঠে আসে।

২.৩ পণ্য নির্বাচন, মাননিয়ন্ত্রণ ও স্ট্যান্ডার্ডাইজেশন

প্ল্যাটফর্মে অন্তর্ভুক্তির আগে পণ্যের মান, উৎপাদন সক্ষমতা, কাঁচামাল, স্বাস্থ্য ও নিরাপত্তা, মোড়কজাতকরণ, লেবেলিং, মূল্য এবং নিয়মিত সরবরাহের সক্ষমতা যাচাইয়ের প্রয়োজনীয়তা আলোচনা করা হয়। বিশেষ করে খাদ্য ও কৃষিজাত পণ্যের ক্ষেত্রে নিরাপদ উৎপাদন, যথাযথ সংরক্ষণ এবং ভোক্তার আস্থা নিশ্চিত করার বিষয়টি গুরুত্ব পায়।

প্রযোজ্য ক্ষেত্রে বাংলাদেশ স্ট্যান্ডার্ডস অ্যান্ড টেস্টিং ইনস্টিটিউশন (BSTI)-এর সনদসহ প্রয়োজনীয় লাইসেন্স, অনুমোদন ও মানসনদ প্রাপ্তিতে উদ্যোক্তাদের সহায়তা করার বিষয়টি আলোচনায় উঠে আসে। পৃথক উদ্যোক্তার সীমিত সক্ষমতা বিবেচনায় পরীক্ষা, সনদ, প্যাকেজিং উন্নয়ন এবং মানসম্মত ব্র্যান্ড উপস্থাপনের জন্য সমন্বিত সহায়তা কাঠামো প্রয়োজন বলে মত প্রকাশ করা হয়। পিকেএসএফ-এর সম্পৃক্ততা পণ্যের বিশ্বাসযোগ্যতা বাড়াতে সহায়ক হতে পারে; তবে ব্র্যান্ড ব্যবহারের ক্ষেত্রে সুনির্দিষ্ট মানদণ্ড ও নিয়মিত মানপর্যবেক্ষণ থাকা আবশ্যক।

২.৪ পণ্য সমাহার, উৎপাদন ধারাবাহিকতা ও সরবরাহব্যবস্থা

ছোট উদ্যোক্তাদের উৎপাদনের পরিমাণ ও সরবরাহ সক্ষমতা সীমিত হওয়ায় বড় অর্ডার বা নিয়মিত বাজারচাহিদা পূরণে পণ্য সমাহার (Aggregation) গুরুত্বপূর্ণ হতে পারে বলে আলোচনা হয়। একই বা কাছাকাছি ধরনের পণ্য উৎপাদনকারী উদ্যোক্তাদের দলভুক্ত করে মান, মূল্য, প্যাকেজিং ও সরবরাহে সমন্বয় আনার সম্ভাবনা বিবেচনা করা হয়।

এ ক্ষেত্রে পণ্য সংগ্রহ, গুদামজাতকরণ, মান যাচাই, পরিবহন, রিটার্ন এবং ক্ষয়ক্ষতির দায় কার হবে তা আগেই নির্ধারণের প্রয়োজনীয়তা উল্লেখ করা হয়। বাজারে চাহিদা থাকলেও সরবরাহ অনিয়মিত হলে প্ল্যাটফর্মের বিশ্বাসযোগ্যতা ক্ষুণ্ন হতে পারে; তাই নির্বাচিত উদ্যোক্তাদের উৎপাদন পরিকল্পনা ও সরবরাহ সক্ষমতার নিয়মিত পর্যবেক্ষণ প্রয়োজন।

২.৫ উদ্যোক্তা নির্বাচন ও পাইলট বাস্তবায়ন

সকল উদ্যোক্তাকে একসঙ্গে অন্তর্ভুক্ত না করে প্রাথমিক পর্যায়ে সুস্পষ্ট মানদণ্ডের ভিত্তিতে একটি ছোট ও সক্ষম উদ্যোক্তা দল নির্বাচন করার বিষয়ে মত দেওয়া হয়। নির্বাচনকালে পণ্যের বাজার সম্ভাবনা, উদ্যোক্তার অভিজ্ঞতা, উৎপাদন সক্ষমতা, মান বজায় রাখার আগ্রহ, হিসাবরক্ষণ, ডিজিটাল সক্ষমতা এবং নিয়মিত সরবরাহের প্রস্তুতি বিবেচনা করা যেতে পারে।

পাইলটের মেয়াদ, লক্ষ্য, প্রত্যাশিত ফলাফল, সাফল্য পরিমাপের সূচক এবং পরবর্তী সম্প্রসারণের শর্ত শুরুতেই নির্ধারণ করার প্রয়োজনীয়তা আলোচনায় উঠে আসে। পাইলটের ফলাফল মূল্যায়ন না করে বড় পরিসরে বিনিয়োগ বা সম্প্রসারণ করা সমীচীন হবে না বলে মত প্রকাশ করা হয়।

২.৬ প্রাতিষ্ঠানিক কাঠামো, সমন্বয় ও টেকসইতা

প্ল্যাটফর্মটির মালিকানা, পরিচালনা, প্রযুক্তিগত রক্ষণাবেক্ষণ, উদ্যোক্তা সহায়তা, বাজার উন্নয়ন, আর্থিক ব্যবস্থাপনা এবং অভিযোগ নিষ্পত্তির দায়িত্ব কার ওপর থাকবে-তা স্পষ্ট করা প্রয়োজন। পিকেএসএফ, সহযোগী সংস্থা, প্রযুক্তি সেবাদাতা এবং বাজার অংশীদারদের ভূমিকা ও জবাবদিহি লিখিতভাবে নির্ধারণের বিষয়ে গুরুত্বারোপ করা হয়।

দীর্ঘমেয়াদি টেকসইতার জন্য পরিচালন ব্যয়, সম্ভাব্য আয়, কমিশন বা সেবা ফি, বিপণন ব্যয় এবং প্রযুক্তি রক্ষণাবেক্ষণের একটি বাস্তবসম্মত ব্যবসায়িক মডেল প্রয়োজন বলে আলোচনা হয়। প্রকল্প সহায়তা শেষ হওয়ার পরও প্ল্যাটফর্ম সচল রাখতে সক্ষম এমন পরিচালন ব্যবস্থা গড়ে তোলার বিষয়টি শুরু থেকেই বিবেচনায় রাখার পরামর্শ দেওয়া হয়।

২.৭ অর্থায়ন, কার্যকরী মূলধন ও পর্যবেক্ষণ

উৎপাদন বৃদ্ধি ও অর্ডার পূরণের জন্য উদ্যোক্তাদের কার্যকরী মূলধনের প্রয়োজন হতে পারে। উদ্যোক্তার ব্যবসা, নগদ প্রবাহ এবং অর্ডারচক্র অনুযায়ী ঋণ, নমনীয় অর্থায়ন বা প্রযোজ্য ক্ষেত্রে কোয়াজি-ইকুইটি ধরনের অর্থায়ন পদ্ধতি বিবেচনার বিষয়টি আলোচনায় উঠে আসে। অর্থায়নের পরিমাণ, কিস্তি বা পরিশোধসূচি এবং পর্যবেক্ষণ ব্যবস্থা বাস্তব ব্যবসায়িক সক্ষমতার সঙ্গে সামঞ্জস্যপূর্ণ হওয়া প্রয়োজন।

অর্থায়নকে কেবল ঋণ বিতরণ হিসেবে না দেখে উৎপাদন, বিক্রয়, আয়, কর্মসংস্থান, বাজার সম্প্রসারণ এবং ঋণের ব্যবহার নিয়মিত পর্যবেক্ষণের সঙ্গে যুক্ত করার প্রয়োজনীয়তা উল্লেখ করা হয়। এ বিষয়ে ডিজিটাল প্ল্যাটফর্মের তথ্য ব্যবহারের সুযোগ রাখা যেতে পারে।

২.৮ কর্মসংস্থান ও সামাজিক প্রভাব

উদ্যোক্তাদের পণ্যের বাজার সম্প্রসারণের মাধ্যমে বিক্রয় ও আয় বৃদ্ধির পাশাপাশি টেকসই ও শোভন কর্মসংস্থানের সুযোগ সৃষ্টি হতে পারে বলে সভায় মত প্রকাশ করা হয়। কর্মসংস্থানের সংখ্যা ছাড়াও কাজের ধারাবাহিকতা, আয়ের স্থিতিশীলতা এবং উদ্যোক্তা ও কর্মীদের পরিবারের ওপর সম্ভাব্য প্রভাব পর্যবেক্ষণের প্রয়োজনীয়তা আলোচনায় উঠে আসে।

৩.০ প্রস্তাবিত করণীয়

৩.১ নির্বাচিত উদ্যোক্তা, পণ্য, বাজারচাহিদা, সম্ভাব্য ক্রেতা এবং বিদ্যমান বিপণন ও সরবরাহব্যবস্থার একটি সংক্ষিপ্ত প্রয়োজন নিরূপণ ও বাজার সমীক্ষা সম্পন্ন করা;

৩.২ পাইলটের জন্য উদ্যোক্তা ও পণ্য নির্বাচনের স্বচ্ছ মানদণ্ড এবং মান যাচাইয়ের চেকলিস্ট প্রস্তুত করা;

৩.৩ ডিজিটাল প্ল্যাটফর্মের Business Requirement Document (BRD) প্রস্তুত করে ব্যবহারকারী, তথ্যপ্রবাহ, ইনভেন্টরি, অর্ডার, পেমেন্ট, সরবরাহ, প্রতিবেদন এবং তথ্যনিরাপত্তার প্রয়োজনীয়তা নির্ধারণ করা;

৩.৪ প্রযোজ্য পণ্যের ক্ষেত্রে BSTI সনদ, অন্যান্য লাইসেন্স, স্বাস্থ্য ও নিরাপত্তা, প্যাকেজিং, লেবেলিং এবং মাননিয়ন্ত্রণে উদ্যোক্তা সহায়তার একটি সমন্বিত ব্যবস্থা প্রণয়ন করা;

৩.৫ অনলাইন ও অফলাইন বাজার, প্রাতিষ্ঠানিক ক্রেতা, খুচরা বিক্রেতা এবং সম্ভাব্য বাজার অংশীদারদের সমন্বয়ে একটি বাজার সংযোগ ও বিপণন পরিকল্পনা প্রস্তুত করা;

৩.৬ পণ্য সমাহার, সংগ্রহ, গুদাম, পরিবহন, ডেলিভারি, রিটার্ন এবং অভিযোগ ব্যবস্থাপনার পরিচালন পদ্ধতি ও দায়িত্ববণ্টন নির্ধারণ করা;

৩.৭ প্ল্যাটফর্মের মালিকানা, পরিচালনা, প্রযুক্তিগত রক্ষণাবেক্ষণ, আয়-ব্যয় এবং প্রকল্প-পরবর্তী টেকসইতার জন্য একটি বাস্তবসম্মত প্রাতিষ্ঠানিক ও ব্যবসায়িক মডেল প্রস্তুত করা;

৩.৮ উদ্যোক্তার নগদ প্রবাহ ও অর্ডারচক্রের সঙ্গে সামঞ্জস্য রেখে কার্যকরী মূলধনসহ প্রয়োজনীয় অর্থায়ন পদ্ধতি এবং সংশ্লিষ্ট পর্যবেক্ষণ কাঠামো নির্ধারণ করা; এবং

৩.৯ উপর্যুক্ত প্রস্তুতিমূলক কাজের ফলাফলের ভিত্তিতে সীমিত পরিসরে পাইলট বাস্তবায়নের প্রস্তাব ব্যবস্থাপনা কর্তৃপক্ষের বিবেচনার জন্য উপস্থাপন করা।

৪.০ ব্যবস্থাপনা সিদ্ধান্তের জন্য বিবেচ্য বিষয়

বিস্তারিত নকশা ও বিনিয়োগের সিদ্ধান্ত গ্রহণের আগে পাইলটের পরিধি, বাস্তবায়নকারী পক্ষ, অর্থায়নের উৎস, প্রত্যাশিত ফলাফল, ঝুঁকি, সময়সীমা এবং সাফল্য পরিমাপের সূচকসহ একটি সংক্ষিপ্ত বাস্তবায়ন প্রস্তাব প্রস্তুত করার বিষয়ে সভায় গুরুত্বারোপ করা হয়। যথাযথ তথ্য ও বিশ্লেষণের ভিত্তিতে সিদ্ধান্ত গ্রহণ এবং পাইলটের ফলাফলের আলোকে পরবর্তী সম্প্রসারণ নির্ধারণ করা সমীচীন হবে।

৫.০ তথ্য নিশ্চিতকরণ

খসড়াটি চূড়ান্ত করার আগে সভার তারিখ, স্থান, সভাপতি, অংশগ্রহণকারীদের নাম ও পদবি এবং সভায় অনুমোদিত সুনির্দিষ্ট সিদ্ধান্ত/দায়িত্বপ্রাপ্ত ইউনিট ও সময়সীমা মূল নথি বা সংশ্লিষ্ট কর্মকর্তার মাধ্যমে নিশ্চিত করে সংযোজন করতে হবে।

অনুলিপি: (সদয় অবগতি/কার্যার্থে)

১) সংশ্লিষ্ট ব্যবস্থাপনা কর্তৃপক্ষ;

২) সংশ্লিষ্ট বিভাগ/ইউনিটসমূহ; এবং

৩) সংশ্লিষ্ট নথি।