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Bangladesh Society for Training and Development (BSTD)

Mailing Address : Bangladesh Society for Training and Development(BSTD)
Centre Point Concord, 14A & 31A (Level-12)
Farmgate, Dhaka-1215, Bangladesh
Phone: 880-2-41024413 Mobile: 88-01817072603
E-mail: bstddhaka@gmail.com
Web: www.bstdbd.org

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Contributors of the Articles

1. Dr. Abul Hossain Executive Director, Center for Policy and Development Research and Former Secretary, Former Project Director, Multi-Sectoral Program on Violence against Women, Ministry of Women and Children Affairs.
2. Ranjan Das Former Research Intern, Department of Agricultural Sciences, Texas State University.
3. M Saidur Rahman Professor, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
4. Madan M Dey Chair and Professor (Ag. Econ./Agribusiness), Department of Agricultural Sciences, Texas State University.
5. Md. Jahidul Islam Joint Secretary, Power Division, Ministry of Power, Energy and Mineral Resources & Former Director of BPATC.
6. Dr. Mihir Kumar Roy Professor and Dean, Faculty of Business and Economics, City University, Dhaka.
7. Md. Humaun Kabir Assistant Professor, Department of Economics, Islamic University, Kushtia, Bangladesh.
8. Dr. Partho Sarathi Laskar Assistant Professor, Department of Economics, Islamic University, Kushtia, Bangladesh.
9. Dr. Shafiqul Islam Deputy Director (Deputy Secretary), Regional Public Administration Training Centre, Dhaka.
10. Muhammad Mahbubur Rahman Researcher, Writer & Training Expert, PKSF

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Self-reliant E-Training (SET) ProgramS : A New Approach Towards Women Empowerment in Bangladesh

Dr. Abul Hossain*

Abstract

The sudden outbreak of corona virus-19 in 2019 has changed the working environment globally. The professionals and stakeholders were working hard to explore the alternatives to continue the economic activities for women. To cope with such prevalence the digital platforms for organizing online training, workshop and seminar are getting popular. The Self-reliant E-Training (SET) Program for women was started in September 2020, continued during last 4 years and have trained about 28,000 women for 20 categories of popular trades. The online survey over the SET participants showed their increased knowledge and skill and promoted a significant number of women to start their own business (entrepreneurships). The new system significantly reduced the time, cost and distance for attending training program in person and it has also overcome the geographical and physical barrier. Thus, SET Program promotes the economic empowerment of women and offers a great opportunity for bringing positive change in the family, community, and in the society.

Introduction

The public and private initiatives towards women's economic empowerment has been reported during last century all over the world. The United Nations since its establishment in 1945 has been promoting the empowerment of women through its agencies and member states by multi-level collaboration. The sudden prevalence of corona virus-19 in 2019 has changed the working environment globally. The professionals and stakeholders were working hard to explore the alternatives to continue the economic activities for women. It demands policy intervention along with adoption of the innovative approaches and new techniques relating to women empowerment.

The popularization of digital platforms for organizing online training, workshop and seminar are getting popular day by day. The SET Program for women so designed trained, more than 26,000 women since September 2020 under 20 categories of popular trades. The online survey over the SET participants showed their increased knowledge and skill and promoted a significant number of women to start their own business (entrepreneurships). The new system significantly reduced the time, cost and distance for attending training program in person and it has also overcome the geographical and physical barrier. However, the participants possessing either of the desktop, laptop, smart phones and having certain level of knowledge for managing digital platform for attending this online program. The orientation and awareness of the participants about the digital platforms and on knowledge and skill of

*Executive Director, Center for Policy and Development Research. Former Secretary, Former Project Director, Multi-Sectoral Program on Violence against Women, Ministry of Women and Children Affairs.

various trades have made them confident to start some economic activities. Thus, SET Program promotes the economic empowerment of women and offers a great opportunity for bringing positive change in the family, community, and in the society.

Literature Review

Now, a days the corporate bodies all over the world are engaging professionals and freelancers to minimize the cost and exploiting their potentials without any legal and institutional obligation. The shutdown of all the public offices in the second week of March, 2020 due to outbreak of Covid-19 in Bangladesh, the training activities under different projects and programs of the Ministry of Women and Children Affairs and its attached departments have been closed for an indefinite period. A brief survey was conducted on the ongoing training programs, interviewed the concerned personnel, and reviewed the existing documents of the projects and programs. The objective of this survey was to identify the number of common trades for training and to explore the modalities of continuing the training programs through virtual platforms. The technical persons of the ministry, departments, projects, and programs were also consulted for designing a comprehensive mechanism for holding the online session for different trades. Based on the findings, 20 popular trades have been selected for the online courses, with 20 sessions for each trade. The courses so designed, almost covered the major trades of the (i) income generating projects for women at Upazila level, (ii) urban based marginalized women training project, (iii) 64 districtbased computer training project, (iv) promoting women entrepreneurship for economic empowerment, and (v) different training programs of the training centers under the Department of Women Affairs.

In post Covid-19 era the remote and flexible schedules not only provide employees with job satisfaction, better health, increased work-life fit, and less stress, but they also benefit the employers through higher productivity levels, decreased turnover, and reduced absenteeism. Remote work gained tremendous popularity in 2020 as more people were forced to quarantine and work from their homes. The exponential rise in the number of remote workers and the clear positive results of working remotely has now led organizations to offer remote working as a permanent perks to their employees. After all, 77 percent of the remote workers report higher productivity as they have to deal with lesser distractions.¹

Women Empowerment

The term empowerment is a multidimensional social process and it helps people gain control over their own lives. Further, it can be called as a process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they think as important. "Empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities...." (Retrieved from <http://www.empowermentillustrated.com>). The issue of 'women empowerment' has become a central point in the programs and activities

¹ <https://kissflow.com/digital-workplace/remote-work/work-from-home-vs-remote-work-vs-flex-work-vs-telecommuting/> date:08/10/2023 at 9:00 PM (BST).

of the United Nations and other Governments and Non-Government Organizations. Subsequently, it has also become a major concern of the social scientists, politicians, bureaucrats and researchers. The term empowerment has different meanings in different socio-cultural, economic and political contexts. An exploration of local terms associated with empowerment around the world always encompasses a wide variety of definitions. These definitions are embedded in local value systems and beliefs. “The most common use of the term "empowerment" refers to increasing the power of the low-power group, so that it more nearly equals the power of the high power group” (Bhadra, 2001, p. 61)².

Policy Discourse for Women Empowerment

The fundamental principles of State Policy among others, also include, “The State shall endeavour to ensure equality of opportunity and participation of women in all spheres of national life [Article 19(3)]” and under the fundamental rights of the Constitution the women have equal rights and entitlement of equal protection before the law. The Constitutional provisions are, “All citizens are equal before law and are entitled to equal protection [Article 27] and women shall have equal rights with men in all spheres of the State and of public life [Article 28(2)]³. As per Allocation of Business among Different Ministries and Divisions of Rules of Business 1996, the Ministry of Women and Children Affairs has been given mandate to design and implement programs for the welfare and development women and children⁴. The national women development policy 2011 has emphasized (i) to give women equal opportunity and partnership in resource mobilization, employment, market and business (para 23.5), (ii) to give full and equal opportunity to women in health, education, training, lifelong education (continuing education), technical education, income generation training, information and technology etc.(para 25.1), and (iii) to give women the rights to wealth and resources earned through income, succession, loan/credit, land and market management (para 25.2)⁵.

SDGs and Women Empowerment

Sustainable Development Goals (SDGs) 5 is aimed to “achieve gender quality and empower all women and girls”, or simply on “Gender Equality”. It has nine targets and 14 indicators. SDG 5 is focused on pursuing the main goal of real and sustained gender equality in all aspects of women and girls’ lives which includes (i) ending gender disparities, (ii) eliminating violence against women and girls’ lives, (iii) eliminating early and forced marriage, (iv) securing equal participation and opportunities for leadership, and (v) universal access to sexual and reproductive rights⁶.

Background of the program

Every year since 1975 The State Parties, Non-Government Organizations, Development Partners, UN Agencies, and Citizen’s Groups around the world celebrate 8th March as the

² International Forum of Teaching and Studies Vol. 9 No. 2 2013 17 Concept and Types of Women Empowerment Keshab Chandra Mandal
A Formerly Scholar of Vidyasagar University, Department of Political Science with Rural Administration, Midnapore, West Bengal, India
E-mail: keshab_2006@sify.com The Constitution of the People’s Republic of Bangladesh, Ministry of Law, Justice and Parliamentary

³ The Constitution of the People’s Republic of Bangladesh, Ministry of Law, Justice and Parliamentary Affairs, October 2011

⁴ Allocation of Business 1996, Cabinet Division, Government of the People’s Republic of Bangladesh

⁵ National Women Development Policy 2011, Ministry of Women and Children Affairs, Govt. of Bangladesh

⁶ Republic of the Philippines: Philippine Commission on Women 11 March 2023.

International Women's Day⁷. The theme of the International Women's Day 2023 was "DigitALL: Innovation and technology for gender equality". This theme is aligned with the priority theme for the 67th Session of the Commission on the Status of Women (CSW 67), "Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls".

Bringing women and other marginalized groups into technological platforms provide more creative solutions and has greater potential for innovations that meet women's needs and promote gender equality. The lack of their inclusion, by contrast, comes with massive costs: as per UN Women's Gender Snapshot 2022 report, women's exclusion from the digital world has saved \$1 trillion from the gross domestic product of low- and middle-income countries in the last decade—a loss that will grow to \$1.5 trillion by 2025 without action. Reversing this trend will require tackling the problem of online violence, which a study of 51 countries revealed 38 percent of women had personally experienced.

A gender-responsive approach to innovation, technology and digital education can increase the awareness of women and girls regarding their rights and civic engagement. Advancements in digital technology offer immense opportunities to address development and humanitarian challenges, and to achieve the 2030 Agenda's Sustainable Development Goals.

Digital platform

A digital platform is the software and technology used to unify and streamline business operations and IT systems. It serves as a company's backbone for operations and customer engagement. Such platform can standardize business processes—making workflows more efficient and transparent—so an organization can better manage internal functions and satisfy its customers. The popular digital platforms such as, zoom, Google meet, streamyard, webex, Microsoft teams, skype, have contributed to revolutionize the online communication and creating a more vibrant virtual world which was mere a concept before Covid 19 pandemic. Online courses are way more structured than YouTube videos. Online courses are formulated to provide a structured education experience with clear learning modules and a defined curriculum. These modules and a clear structure help learners ensure that they cover all topics and stay on track. On the contrary, YouTube videos can lack a clear structure, thanks to the disjointed video format. This makes it challenging for the learners to track what is already covered and what is not¹⁰.

Conceptual Framework for SET Program

The SET Program has been developed by the Center for Policy and Development Research (CPDR) with technical support from LoopTech in September 2020. The primary objective was to reach the unreached women aged between 16 and 50 years for providing online training on

⁷ Global Citizen: A Brief History of International Women's Day: According to the UN, the worldwide event blossomed out of the first-ever National Woman's Day recognized in the US on March 8, 1909. By 1913, socialist organizations and labor unions in various countries began to celebrate International Women's Day on March 8, the Smithsonian Magazine reports. In 1975, the UN officially added International Women's Day to its calendar of observances.

⁸ UN Women, United Nations. <http://unwomen.org> accessed on 21/02/2023

⁹ <https://www.cognizant.com/us/en/glossary/digital-platform> (accessed on 02/10/2023) at 5:20 pm

¹⁰ <https://digitaldefynd.com/IQ/youtube-video-vs-online-course/>

20 different trades. The Zoom and Streamyard digital platforms were used to train the participants for 20 sessions in a month. Hence the model has been labelled as 2020 (Twenty-Twenty Model). The popular explanation of the model reads as the program started in 2020, there were 20 popular trades and in each trade, there were 20 sessions (one hour for each day).

The 20 trades are (i) Microsoft office application; (ii) Graphics design; (iii) Software development; (iv) Computer hardware; (v) Electronic products servicing; (vi) Search engine optimization; (vii) Digital marketing; (viii) Supply chain management; (ix) Human resource management; (x) Housekeeping and caregiving; (xi) Horticulture and nursery; (xii) Poultry and dairy; (xiii) Mushroom and bee cultivation; (xiv) Cooking and catering; (xv) Food processing and preservation; (xvi) Fashion design; (xvii) Naksikantha stitch and embroidery; (xviii) Ornaments; (xix) Crystal showpieces; and (xx) Beautification.¹¹ The whole process of the SET program from online registration to awarding e-certificate is shown below through flow chart.

Objective of SET Program

The main goal of the program is the mainstreaming of women into economic activities through self-reliant e-training program. The objectives of the program are (i) enhancing the skill of women through various training as per their needs; (ii) engaging the trained women to produce various types of quality goods; and (iii) supporting the women entrepreneurs towards marketing their products. The outcome of the program among others include (i) the women can acquire knowledge and idea about various trades on their choice while staying in the home, in addition to performing their household activities and personal engagements; (ii) after successful completion of the course they can produce the goods as per the demand of local, national and international e-commerce platforms; (iii) the contribution of women to the national economy becomes visible and enhance their status in the family and society; (iv) the women are becoming more positive towards entrepreneurship due to participation in the course, interaction and sharing ideas with teachers and peers; (v) during the ongoing course, the potential participants, sometimes start online business through opening Facebook pages; (vi) the economic empowerment of the women provide better opportunity towards decision making positions in the society and community.

Justification for SET Program

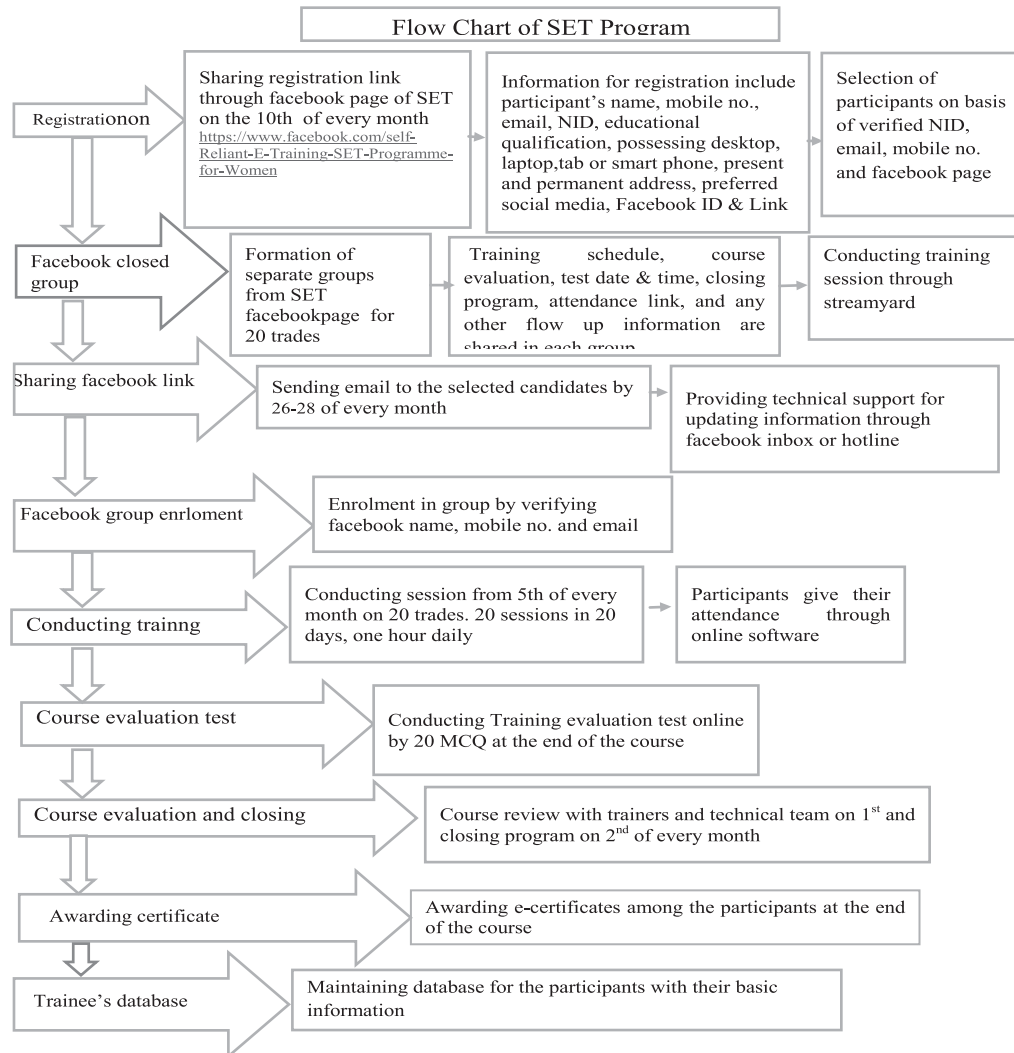
Bangladesh is one of the few densely countries in the world with 170 million people who live in an area of 1,47,570 sq.km land. Around 50 percent of the people are women. The women engagement in various sectors has been increasing day by day. The enrolment and performance of the girl students at secondary and higher secondary level show better results than the boy students. But in the job market they are lagging behind but the women of various ages show their willingness to do something for economic self-reliant in their personal life and to help their family members. As women have to take extra responsibility for the home and family, sometime it appears difficult for them to attend regular programs at training centers away from their locality. A limited number of training centers at divisional level and a few more training facilities at

¹¹ Project Brief on mainstreaming of women in economic activities through e-training program, ministry of women and children affairs 2020, page 5.

district or Upazila level are quite insufficient to provide the life skill training to a vast number of women all over the country.

To overcome such institutional limitation, physical and social barriers, and stereotyped mindsets special program need to be developed to disregard those barriers and promote large scale participation of women for life-skill training. Although adulthood is attained at the age of 18 years, but the Labor Law creates provisions for employment even at the age of 16 and it is usually the age when a girl passes the secondary education. And the age limit 50 years has been taken into consideration as the expected age for receiving the training and starting some business by themselves. With that consideration, the age limit for the active participants in the online course has been decided between the age limit 16 and 50 years.

Self reliant E-Training (SET) Program for Women



An online survey of 493 participants who attended the SET courses was conducted during 2nd week of July 2021 reveals that 88.20 percent belong to age category of 18-35 years of which 49.70 percent belong to age category 18-24 years. Among those participants, 29.4 percent possess online Facebook page and 70.60 percent do not have any online business page. A considerable number of participants (13.80 %) opened the online business page after receiving the training under SET program.

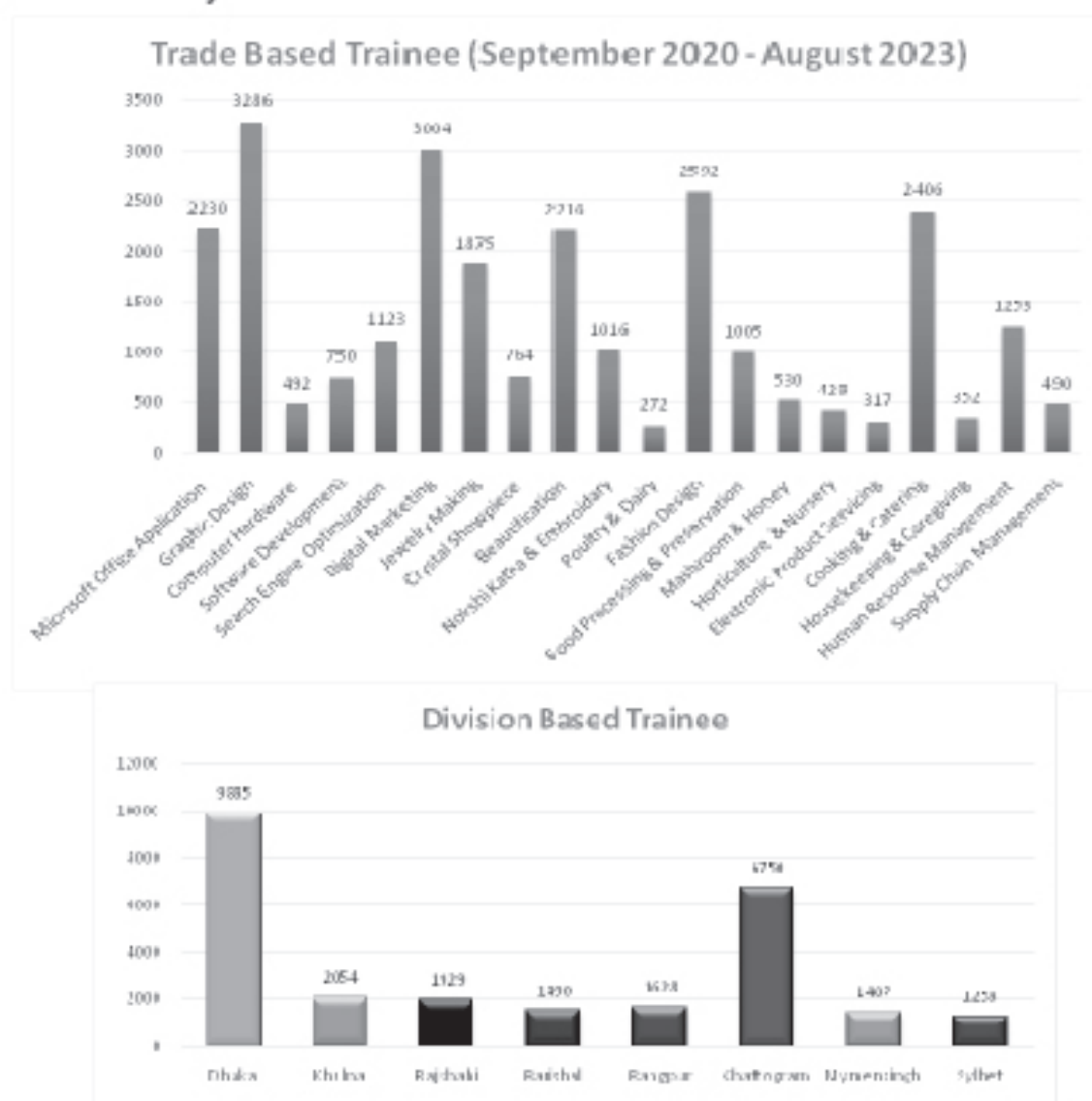
Age category of the participants (September 2020-September 2023)

Serial No.	Age category (years)	No of participants	Percentage	Percentage cumulative
1	16-20	2162	08.31	08.31
2	20-25	9703	37.32	45.63
3	25-30	6808	26.19	71.82
4	30-35	3504	13.48	85.30
5	35-40	1913	07.36	92.66
6	40-45	1071	04.12	96.78
7	45-50	590	02.27	99.05
8	More than 50	249	00.95	100.00
Grand total		26000	100.00	

During September 2020- September 2023, a total of 28,000 participants received training under 20 trades. Among them 37.32 percent belong to the age category of 20-25 years and the second highest group belong to age category followed by 25-30 years and third highest group belong to age category of 30-35 years. Around 99.05 percent participants belong to the larger age category of 16-50 years. In Bangladesh, scope of technical education is very limited. In most cases, the educational institutes mainly focus on the annual results of the students (GPA) which is required for the admission into the higher education. In real sense when the students pass graduation, they do not have any specific skill or knowledge. As the employment opportunity is limited they suffer from mental trauma and frustration. On the other hand during their academic life they can easily be enrolled into various online courses for life skill training and enhance their acceptability in the job market and in case of finding no suitable job they can start freelancing and entrepreneurship.

Preference of trades and Geographical distribution of participants

There are 20 trades that have been selected for the SET Program for women of which the 10 major trades the participants like include in order of number of enrolment (i) graphic design, (ii) digital marketing, (iii) fashion design, (iv) cooking and catering, (v) Microsoft office application, (vi) beautification, (vii) jewelry making, (viii) human resource management, (ix) search engine optimization, and (x) nakshikanta and embroidery. In case of other trades, the number of participants vary not so significantly. Regarding geographical location, majority of the participants have joined from Dhaka division which is followed by Chattogram, Khulna, Rajshahi, Rangpur, Barishal, Mymensingh, and Sylhet. This variation of participation may be due access to the internet facility, possessing smart devices and level of awareness among the urban community.



Quality Control Mechanism

An online meeting of trainers and technical personnel is held on the 1st day of every month to review the immediately passed courses. Based on the remarks and recommendations by the trainers and technical team members, the challenges are addressed to enhance the management performance of the incoming courses. In addition, the interaction between the teachers and participants, comments during the live sessions, their remarks in social media are taken into consideration.

Salient features of the Program

(i) A large number of female students who could not pass either SSC or HSC can attend their preferred online vocational courses for improving their knowledge and skills. (ii) The married girls who have little scope and opportunity for continuing formal education can easily attend such online training programs without compromising their family life. (iii) The unemployed women and girls can go for entrepreneurship on the basis of skills and awareness received from online courses and contribute to their family for better life. (iv) The economic contribution of the female members in the family will enhance their role and earn honor and dignity among the relatives and neighbors. (v) Such economic empowerment will promote their social and political engagement in society and will help to become self-reliant personally, through reducing dependence on others. (vi) The empowered women will be more safe and secured in the family and in the community which helps to reduce gender based violence in the home, at public places, and in the community.

Promoting online marketing

A significant number of the participants who received training under different categories of trades run by SET Program have already started their online business through opening facebook page or enrolled in other online market places. For promoting their online marketing SET Ecommerce online market place has been established. To ensure transparency the website has been registered in the Ministry of Commerce and has received membership from e-commerce association of Bangladesh. The website has also been attached with *SSLCOMMERZ* gateway for formal financial transactions and Ekshop delivery system.

Challenges

(i) The women and girls do not have equal opportunity to use the digital platforms, due to inaccessibility to the internet and smart devices for attending online sessions. (ii) The orientation and experience of using digital platforms are not equal among the different age groups of women and girls and between the rural and urban settings. (iii) Some participants do not attend live classes for all the sessions, rather they prefer to have recorded version of the sessions, even sometimes, they engage themselves in other activities while remain connected to online classes. (iv) The educational level, digital knowledge and motivation varies due to the age categories between 16 & 50 years, the same level of instruction may not be felt interested uniformly among all the participants. (v) A large number of women and girls are not aware about the initiative, as there are many social media platforms, and they cannot give due importance in comparison to other ongoing programs.

Recommendations

The government can ensure uninterrupted internet supply to each and every corner of the country, so the women and girls from all over Bangladesh can use this platform for their life skill training. (ii) The orientation and awareness program for the women with age categories between 16 and 50 should be organized, so the knowledge gaps among various groups will gradually disappear. (iii) The motivational session should be included at the beginning of the course, and general guidelines for the teachers, and students can be designed for sharing the expected behavior during the session and for the enrolment of the online courses. (iv) The methods of instruction should be designed in such a way, so that the women and girls from 16 to 50 with diversified backgrounds can follow the sessions and take part in interaction. (iv) The IEC materials on the SET Program should be prepared and disseminated through various printed, electronic and social media for creating positive attitude towards such online program.

Conclusion

For organizing the training in person, the time, resource, and physical facilities are required. On the other hand, with comparatively less cost the online training program on various trades can be organized for a large number of participants irrespective of geographical locations. The scope and opportunity for women to participate in online training programs is increasing day by day due to initiatives by the Government for creating the internet facilities and promoting digitalization. It is expected that the extraordinary initiative under the self-reliant e-training (SET) program for women play an important contribution towards economic and social empowerment of women in Bangladesh.

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"Implementation of Training for Safer Aquaculture Practices in Bangladesh"

Ranjan Das*

M Saidur Rahman**

Madan M Dey***

Abstract

Aquaculture plays a crucial role in the nation's economy and food security, making it essential to tackle issues with food safety, environmental sustainability and biosecurity. The main focus of this paper is to highlight the details of the training programs necessary for initiating safer aquaculture practices. The study also highlights the development and execution of customized training programs to instruct farmers, dealers and other stakeholders on sustainable practices, disease prevention and wise utilization of assets. A review of existing government policies highlights gaps in the regulatory framework that must be addressed to support effective training implementation which emphasizes how important it is to coordinate training programs with changes to policies to guarantee that Good Aquaculture Practices (GAQPs) are widely adopted. Recommendations include introducing certification and incentive systems, mobile training units and advanced technologies like Virtual Reality (VR) and Augmented Reality (AR). These initiatives seek to establish Bangladesh as a pioneer in sustainable aquaculture, lower health hazards and increase economic resilience. Finally, food safety and the aquaculture sector will be able to stand to gain long-term advantages from the suggested initiatives, which aim to close knowledge gaps and improve institutional capacity.

Introduction

Aquaculture has emerged as a critical sector for ensuring food security, nutrition and economic development, particularly in nations like Bangladesh, where aquaculture and fisheries significantly contribute to livelihoods and national GDP. As one of the world's leading fish-producing nations, Bangladesh relies heavily on aquaculture, which accounts for over 56% of the country's total fish production, according to the Food and Agriculture Organization (FAO). However, the sector faces pressing challenges, including health hazards for farmers and consumers, environmental degradation, and biosecurity risks stemming from unsafe practices. Addressing these issues at policy level of the government is essential for the sustainable development of aquaculture and the well-being of the communities it supports.

Training programs focusing on safer and more sustainable aquaculture practices are critical to overcoming these challenges. These initiatives aim to educate stakeholders on water quality management, disease prevention, judicious use of essential chemicals and environ

* Former Research Intern, Department of Agricultural Sciences, Texas State University, USA

** Professor, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.

*** Chair and Professor (Ag. Econ./Agribusiness), Department of Agricultural Sciences, Texas State University, USA

mentally friendly practices. Knowledge gaps and limited technical skills, particularly among small-scale farmers who constitute most practitioners in Bangladesh, remain significant barriers to adopting sustainable methods. Recent studies, such as those by Islam et al. (2023), underscore the need for targeted capacity-building initiatives to address these limitations and promote safer practices in aquaculture.

The implementation of locally tailored training programs has shown promising outcomes, including reductions in fish mortality rates and increases in farmers' income. Organizations like the WorldFish Centre and the Department of Fisheries have demonstrated the potential of these initiatives to transform aquaculture practices while contributing to global sustainability goals, such as the United Nations Sustainable Development Goal 14, which advocates for the sustainable use of aquatic resources. Moreover, findings from the Feed the Future Innovation Lab for Food Safety project entitled "Enhancing food safety in fish and chicken value chains of Bangladesh" reveal that consumers are willing to pay a premium for safer fish, further highlighting the economic and public health benefits of improved aquaculture safety standards (Dey et al. 2024a, 2024b).

By equipping farmers with essential skills and knowledge, Bangladesh can enhance the safety and sustainability of its aquaculture sector, mitigate public health risks and strengthen its position as a global leader in fish production. Therefore, the main objectives of this study are threefold: (i) need to evaluate existing policies for enhancing farmer based knowledge and skills in sustainable practices, (ii) recommend intervention strategies for reducing environmental and health hazards and (iii) recommend intervention strategies for strengthening community and institutional capacity. The following sections of this paper will evaluate the existing policies and will delve into the design, implementation and probable impact of these training programs in achieving these goals.

II. Methodology

To fulfil the above-mentioned objectives, the methodology incorporated a combination of field trials, experimental auctions and surveys conducted as part of the USAID funded Feed the Future Innovation Lab for Food Safety project "Enhancing food safety in fish and chicken value chains of Bangladesh". Key activities included:

1) Pond Trials: Implementation of Good Aquaculture Practices (GAQPs) to assess their effect on production expenses and profitability. The process involved pond site preparation, management of stocking density, water quality regulation and the utilization of antibiotic-free feed.

2) Experimental auctions: Experimental auctions are conducted to assess consumer willingness to pay for safer fish. Auctions were established to evaluate bids based on the aesthetic quality of fish and production data.

3) Surveys and Focus Groups: Data acquisition from farmers, traders and consumers to comprehend knowledge, attitudes and practices (KAP) concerning food safety.

4) Laboratory Analyses: Evaluating fish for pollutants, such as heavy metals and pathogens, to confirm the safety enhancements of GAQPs.

Based on the results of the above activities (Dey et al., 2023; Dey 2024, Dey et al., 2024a, 2024b; Khushi et al. 2024; Rahman et al., 2024a, 2024b, 2024c), one of the main conclusions is that training is a critical component for ensuring safer aquaculture practices (Dey and Rahman, 2025). Strengthening training programs is essential to institutionalize food safety across the aquaculture value chain. This requires collaborative efforts to develop and implement a Standard Operating Procedure (SoP) for safer fish production, guided by the Department of Fisheries (DoF) with support from scientists and utilizing the Good Aquaculture Practices (GAQPs) manual as a resource which will ensure safer fish production in Bangladesh (Dey and Rahman, 2025).

III. Policy Review, Analysis and Recommendation

The main focus of this paper is to highlight the details of the training programs necessary for initiating safer aquaculture practices. To achieve this, we have thoroughly examined current government policies relevant to training on fish sector and identified necessary modifications to ensure the successful implementation of these programs. By aligning training methods with policy enhancements, the suggested strategies aim to strengthen knowledge dissemination, build technical skills and promote sustainable practices among aquaculture stakeholders. The following sections detail the suggested training components, their monitoring mechanisms and policy adjustments needed for effective execution.

1) Incentives and Certification Programs

Provide certification upon the successful completion of training modules, imparting farmers with a sense of accomplishment and legitimacy. Offer some incentives, like as discounts on premium feed, essential tools or acknowledgment at community events, to motivate farmers to adopt and sustain enhanced practices.

How to Monitor:

- Monitor the number of certifications granted and sustain a database of recognized agricultural producers.
- Conduct a survey of farmers to assess the effects of incentives on their agricultural practices.
- Assess involvement in community events and the implementation of enhanced practices after obtaining incentives.

Relevant Clause in DoF Bangladesh

Fish Feed and Animal Feed Act, 2010 (Section 5)

Regulates the quality of fish feed and the conditions for issuing licenses, aligning with incentives that promote the use of high-quality certified feed.

Modification

No specific clause exists regarding certification for farmers who have completed training programs. The new clause should establish a legal structure for certifying trained farmers to authenticate their expertise and increase credibility.

2) Mobile Training Units and Field Technical Support

Deploy mobile training units, including vans or buses, equipped with multimedia resources, portable projectors, and demonstration kits to remote locations. Field officers and extension personnel can offer immediate guidance, demonstrate equipment operation and disseminate informative resources to farmers who may not visit central training facilities.

How to Monitor:

- Keep records of visited places, the number of farmers engaged and subjects covered.
- Utilize attendance sheets or digital sign-in methods for every session.
- Gather feedback from farmers regarding the efficiency of the demonstrations and technical assistance offered.

Relevant Clause in DoF Bangladesh

Fisheries Protection and Conservation Rules, 1985 (Amended 2024)

Includes provisions for protecting and conserving fish resources, which align with mobile units delivering training on sustainable practices.

Modification:

- No clause clearly requires the utilization of mobile training units. A new clause should mandate the deployment of mobile units in remote regions to facilitate decentralized training.

3) Virtual Reality (VR) and Augmented Reality (AR) Tools

Implement VR headsets at training facilities to enable farmers to engage with a "virtual pond environment." They can acquire skills in managing pond ecosystems, diagnosing diseases and comprehending equipment utilization in a risk-free and highly participatory environment. Utilize augmented reality using cell phones to superimpose digital information over actual ponds. For instance, when a farmer directs a camera towards a pond, on-screen notifications or warnings on water quality, feeding schedules or disease indicators may be displayed.

How to Monitor:

- Assess the utilization of VR and AR tools, encompassing usage frequency and accessed themes.
- Perform evaluations prior to and after training sessions to determine learning outcomes.
- Gather input from farmers regarding the comprehensibility and functionality of the VR/AR tools.

Relevant Clause in DoF Bangladesh

National Fisheries Policy, 1998:

Emphasizes the use of modern technologies to improve the fisheries sector, aligning with the adoption of VR and AR in training programs.

Modification:

There is no explicit clause advocating for technology-driven teaching instruments such as virtual reality and augmented reality. A fresh clause should officially incorporate these instruments into agricultural training programs to improve educational results.

4) Community Radio and Local Media Campaigns

Create simple mobile applications and web platforms that provide sequential video tutorials, infographics and PDF manuals in regional languages. Farmers can utilize these digital tools to acquire knowledge on water quality management, feeding regimens, stocking densities and disease prevention techniques at their own pace. Incorporating functionalities such as SMS alerts or push notifications might prompt farmers regarding essential activities, such water changes, feed application or health assessments. Transmit regular radio programs or podcasts in the local language that emphasize best practices, expert interviews, success narratives and seasonal advice. Utilize local newspapers, posters, and leaflets to engage farmers with restricted internet access. Traditional media can efficiently disseminate information regarding new training sessions, recommended practices, and regulatory updates.

How to Monitor:

- Monitor downloads, usage statistics and user interaction on mobile applications and platforms.
- Assess audience feedback and engagement in community radio programs via call-ins or surveys.
- Evaluate attendance at events publicized through local newspapers and brochures to measure the campaign's effectiveness.

Relevant Clause in DoF Bangladesh

Fisheries Act, 1950 (Section 4):

Promotes the dissemination of knowledge and awareness about sustainable aquaculture practices, which aligns with the use of community radio and media campaigns.

Modification:

There is no explicit clause that endorses digital platforms or media campaigns for farmer education. To improve farmer outreach, a new clause would promote the utilization of traditional media and digital tools.

5) Context-Specific Curriculum Development

Tailor training materials to the environmental conditions, cultural practices and availability of resources in the local area. Focus on the species and farming methods that are prevalent in the specific region, rather than generic teachings. For instance, if tilapia is extensively cultivated, incorporate case studies and demonstrations that relate to tilapia breeding, feeding schedules and disease prevention strategies.

How to Monitor:

- Evaluate training materials to ensure that they are relevant to the requirements of farmers and are in accordance with local conditions.
- Utilize post-training surveys to evaluate the curriculum's level of satisfaction.
- During subsequent visits, observe the practical application of region-specific techniques.

Relevant Clause in DoF Bangladesh

National Fisheries Policy, 1998:

Focuses on region-specific strategies for aquaculture development, aligning with the need for tailored training curriculums.

Modification:

Although the policy supports customized approaches, there is no clause requiring regional specific curriculum development. A fresh clause should formally specify the inclusion of training materials tailored to particular areas.

6) Practical, Hands-On Modules

Farmers can use what they learn by breaking training into short, useful lessons. After explaining a concept like preparing a pond, have them try it right away at a demonstration pond. Utilizing this "learn and do" method helps repeat what you've learned and boosts your confidence.

How to Monitor:

- Keep track of each module's progress and involvement.
- Evaluate farmers' abilities by observing them during hands-on training.
- Get opinions on how well the practical approach worked and how clear it was.

Relevant Clause in DoF Bangladesh:

Fisheries Hatchery Rules, 2011:

Highlights quality control and practical knowledge in hatchery operations, aligning with hands-on training modules

Modification:

There is no clause that says training must include hands-on courses. A new clause should call for demonstration ponds and practical classes to make sure that students learn by doing.

7) On-Farm Training Sessions

Instead of holding all the training in one place, hold small classes at the ponds that farmers own. Trainers and extension workers can go to farms and show farmers the right way to feed their animals, test the water quality, or harvest crops. They can also give each farmer individual care as they do each task.

How to Monitor:

- Keep a record of farms visits including what activities were shown and how farmers were trained.
- Use checklists to make sure that each lesson covers all the necessary techniques.
- Ask farmers what they think about how useful and effective on-site advice is.

Relevant Clause in DoF Bangladesh:

Fisheries Protection and Conservation Rules, 1985 (Amended 2024):

Includes guidelines for conserving fish resources, which align with personalized on-farm training sessions.

Modification:

No clause explicitly mandates on-farm training. A new clause should say that trainers have to go to farmers' ponds to give them personalized, practical guidance.

8) Role-Playing and Simulation Exercises

Simulations can help farmers understand how decisions are made. For instance, you could create a fake disease outbreak and let farmers decide what to do—what treatments to use, when to separate sick fish and how to stop this from happening again. These hands-on activities keep for interesting training and get farmers ready for problems they might face in the real world.

How to Monitor:

- Evaluate farmers' work during simulations by watching them or giving them points.
- Use quizzes or talks to see how well people understand how decisions are made.
- Ask people what they think about how realistic and useful the stories are.

Relevant Clause in DoF Bangladesh:

National Fisheries Policy, 1998:

Encourages modern training methods to improve decision-making, aligning with role-playing and simulation exercises.

Modification:

There is no clause that says role-playing or simulations must be used in training sessions. Simulations should be required as part of advanced farmer training under a new clause.

IV. Conclusion

The aquaculture industry in Bangladesh has the potential to become a model for food safety and sustainability with the adoption of focused training programs, creative techniques and encouraging regulations but these concerns need to be included first in the policy level of the country. Based on the policies, relevant departments or institutes can take initiatives to implement the trainings following a standard module. These steps promise to improve public health outcomes and strengthen fish farmers' economic resilience by filling up gaps in present procedures and building customers' trust. Bangladesh's food systems could be strengthened even further by extending these initiatives to additional areas and commodities. In this case Bangladesh Food Safety Authority (BFSA) and Department of Fisheries (DoF) can be the major implementing agencies for ensuring safer fish production in coordination with other relevant institutes in Bangladesh.

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Application of Learnings by the Participants of the Training Courses Conducted by Regional Public Administration Training Centres

Md. Jahidul Islam*

Abstract

Despite the growing importance of training, the evaluation of training is very rarely done. It is supposed that training helps to build skilled, qualified and capable human resources to ensure organizational performance. It is also thought that training ensures better value for time and money in any organization. To develop knowledge, skills and attitude Regional Public Administration Training Centres as regional organization of Bangladesh Public Administration Training Centre conduct training programmes for the employees of different tiers of the government at regional level. Literature shows that no empirical study has been conducted to evaluate to what extent the trainees have applied their knowledge, skills and attitude learnt through training courses of the Regional Public Administration Training Centres. From this perspective a study was conducted to evaluate how far the trainees are applying the knowledge, skills and attitude they have learnt through training using level 3 of the Kirkpatrick's Four-Level Training Evaluation Model. The study shows that maximum of the trainees have mentioned that they are using the learnings in the work places in different scales which have been supported by the controlling and supervising officers. A number of the trainees mentioned that they are being supported by their controlling and supervising officers to apply the learnings whereas nearly half of them replied negatively. Among the trainees, most of them have observed a positive change in their performance due to participation in the training programme while a portion of the controlling and supervising officers did not admit this statement. In the case of applying learnt knowledge, skills and attitude, the trainees have also identified various barriers. The findings might help to understand the impact of the training courses and thus explore a wide range of activities for better organizational performance.

[Keywords: BPATC, RPATC, Knowledge, Skill, Attitude, Learnings, Behavioural Change]

Introduction

Training is responsible for building up skilled, qualified and capable people, which helps organizations to improve their performance and adapt to any new change. This is why successful organizations spend a great deal on the training and development function.

Capacity building and training are prerequisites to economic and social development as recognized by the World Bank (World Bank, 2006). For development, employees to attain

*Joint Secretary, Power Division, Ministry of Power, Energy and Mineral Resources & former Director of BPATC.

new knowledge and technology, culture building and hence, organizations arrange different job training courses for improvement of staff performance (Berzegar and Farjad, 2011).

Organizations require considering some important issues as they face the future: incessant technological change; the increasing removal of trade barriers; the consequent globalization; the precariousness of customer demand within existing markets (Ulrich, 1997). These constant changes have challenged organizations to learn how to manage their businesses and services in the context of these continuous unpredictable changes, to learn how to confront these changes quickly and successfully. It is argued that in order for an organization to achieve its objectives and goals, it needs to consider the important role of its employees; it needs highly competent, skilled and trained employees. Considering these issues, like other countries the Government of Bangladesh has placed due attention to the immense requirement of training of its employees. Article 21 of the constitution of the People's Republic of Bangladesh states that every person in the service of the republic has a duty to strive at all times to serve the nation (GoB, 2010).

Therefore, service to the people is a constitutional direction of every public servant of Bangladesh. For rendering better services to the people the Government of Bangladesh has considered training as one of the major instruments for human resource development. Training does not only enhance the knowledge and skills of the public servants but also changes the attitude towards providing better services.

The government has undertaken certain reform agenda to enhance efficiency and effectiveness as well as the governance of management. The effective implementation of the reform agenda requires efficient public management, effective accountability framework and a stronger system to assess the expected outcome for each and every economic, social and service delivery aspect. This has been intensified at the Bangladesh Public Administration Training Centre (BPATC) through its integrated training policy for the public servants of all levels.

BPATC is mandated to provide training to government, autonomous body and non-government officials. The institution imparts training to government officials usually of grade 9 to upward at the main campus. As part of greater responsibility, BPATC also imparts training to regional level officials and staff usually from grade 8-20 through different training courses at its 4 Regional Public Administration Training Centres (RPATCs) namely Dhaka, Chattogram, Rajshahi and Khulna. These RPATCs spent Tk. 23,81,26,168.00 from 2010-11 financial year to 2014-15 for imparting training to employees of regional levels. RPATCs conduct training through as many as eleven courses and four workshops/seminars as per the RPATC Training Calendar 2014-15. 1,16,065 employees from earlier class I to class IV have been trained up by the RPATCs till 2013-14 financial years through 3,868 training courses. In the 2014-15 financial year 3,508 employees have received training while 2,873 employees received training from July 2015 to April 2016 through 11 training courses excluding

workshops in the 4 RPATCs. It is seen that a mammoth number of employees have received training in the 4 RPATC but to what extent the trainees have applied their knowledge, skills and attitude developed through training courses conducted by the RPATCs have not been evaluated so far the literature shows. Evaluation of training is crucial for ensuring better value for time and money etc. in any organization. This study, therefore, intended to evaluate how far the trainees are applying the knowledge, skills and attitude they have learnt and developed through training in RPATCs.

2. Objectives of the Study

The objectives of the study are:

- a) To explore what extent the employees apply their knowledge, skills and attitudes learnt through the training courses conducted by RPATCs;
- b) To identify the barriers which hinder the employees in using the knowledge, skills or attitudes they have received in the training courses organized by RPATCs.

3. Methodology, Sample Size and Data Collection Techniques of the Study

Level 3 of the Kirkpatrick's Four-Level Training Evaluation Model has been applied in the study. Qualitative and Quantitative approach has been used for the study. Both primary and secondary data has been used for the research work. Primary data has been collected through a semi-structured interview schedule. The study also carried out a content analysis of the training courses. The interview schedule for collection of data has been finalized after a pre-test. Total 140 respondents have been interviewed for collecting data as the primary source. Data has been collected from 105 participants received training in the financial year of 2013-14 and 2014-15 through using purposive sampling technique and also from their 35 controlling and supervising officers at the workplaces. Ten training courses of four categories have been covered for data collection. The training courses which have been covered for the study are:

- a. Modern Office Management Course for class-1 and class-2 officers and the equivalents (4 courses)
 - b. ICT and e-governance course for class-1 and class-2 officers and the equivalents (4 courses)
 - c. Basic Office Management Course for class-III employees (1 course)
 - d. Staff Development Course for class IV employees (1 course)
- held in the aforementioned financial years conducted by 4 RPATCs. Different records and related documents have been used as secondary source of data. All data has been quantified and thereafter analyzed through frequencies, tables, diagrams, etc. SPSS has also been used in the research work.

4. Scope and Limitations of the Study

Level 3 of the Kirkpatrick's Four-Level Training Evaluation Model has only been applied in the study which covers to what extent the trainees apply their learnt knowledge, skills and attitudes achieved from the training courses and thus the behavioral changes of the trainees. So, it does not focus a complete evaluation. Another limitation of the study is that

it could not cover all the trainees for interviewing. 105 trainees from 10 courses of 4 categories and 35 controlling and supervising officers of the trainees have been possible to bring under interview network.

5. Literature Review

5.1 Necessity of Training and Government's Priority in Bangladesh

Governmental agenda and development objectives emphasized on various documents include acceleration of pro-poor economic growth, income and employment generation; strengthening human development capacities of the poor; provision of opportunities to protect the poor or the vulnerable. The objectives also include reducing the gender gap in development; improving governance to enhance the voice of the poor in decision-making processes. But the country cannot achieve the set goals and objectives automatically. Hence, the Government has declared its firm determination and commitment to gearing up and introducing training activities in order to enhance administrative and management capacity of public servants, augment productivity in all sectors, alleviate poverty, reduce unemployment, achieve sustainable and balance development to meet the challenges of the 21st century in the Public Administration Training Policy of 2003 (MoE, 2003) which has been reaffirmed in the Five Year Plan (GoB, 2015) and newly introduced Public Administration Training and Higher Studies Policy 2023 (MoPA, 2023).

To fulfill the dreams of the nation requires good governance, competent employees and corruption-free administration with a view to managing huge population, best use of resources, managing public and private sector as well as executing development agenda detailed in various documents, SDGs for 2030 of the United Nations and in other policy documents. To achieve the national goals, Government has emphasized on capacity development of the employees. In building capacity of the public employees, BPATC and its RPATCs play the key role through imparting training to them.

5.2 Training Programmes of RPATCs

BPATC envisions to become a centre of excellence for developing patriotic, competent and professional civil servants dedicated to public interest through imparting quality training and development programmes, conducting research, publishing books and journals and extending consultancy services for continuous improvement of public service delivery system, establishing effective partnership with reputed institutions of home and abroad for developing organizational capacity and promoting a culture of continuous learning to foster a knowledge-based civil service (BPATC, 2015).

RPATCs are mandated to impart training to the support staff and officials of the Government at the regional level as well as to organize workshop/seminars on contemporary issues with a view to improving knowledge, skills, efficiency and managerial ability of the officers and staff working at field level. They conduct specialized courses for officers and staff of various government, semi-government and autonomous organizations. The training

courses are mostly skill oriented. Employees of private sector organizations may also participate in the training courses either on payment or at free of cost as per decision made by BPATC. The trainees of RPATCs are junior to mid-level officers, support staff of earlier class III and IV. The duration varies from 1 day to 3 weeks. Some of the courses are held more than once in a training calendar. RPATC training courses are to expose participants to the real-life situation with regard to their respective workplaces. Usually BPATC designs the training courses for RPATCs but RPATCs are permitted to redesign and update course contents and reschedule course conducting time to accommodate the changing requirements and demands of the clients. All four RPATCs have IT facilities and other modern materials for imparting training.

5.3 RPATC Training Courses

The Training Calendar of RPATCs 2014-15 (BPATC, 2014) and related reports show that they have conducted 11 courses as Modern Office Management Course (12 days), Financial Management Course (12 days), Conduct and Discipline Course (5 days), ICT and e-Governance Management Course (12 days), Communicative English Course (12 days), Basic Office Management Course (19 days), Computer Application and English Language Course (19 days), Basic Conduct and Discipline Course (5 days), Basic Financial Management Course (19 days), Staff Development Course (5 days) and Computer Literacy Course (5 days). Besides the courses, RPATCs have conducted 4 workshops on Right to information, Women and Child Rights, MTBF, PPA 2006 and PPR 2008.

5.4 Training Evaluation Approaches/Models and the Selected Model for the Study

Measuring effectiveness and impact of training is crucial with a view to receiving a good return. To set the measurable output/outcomes of any training programmes there are a number of recognized approaches/models/methods for training evaluation. Mainly there are six general approaches to educational evaluation (Worthen & Sanders, 1987). They are as follows: Goal-based evaluation, Goal-free evaluation, Responsive evaluation, Systems evaluation, Professional review and Quasi-legal.

The Goal-based and systems-based approaches are principally used in the evaluation of training (Philips, 1991). Different frameworks for the evaluation of training programmes have been proposed under the influence of these two approaches. The most influential framework has come from Kirkpatrick (Carnevale & Schulz, 1990; Dixon, 1996; Gordon, 1991; Philips, 1991, 1997). Kirkpatrick's work generated a great deal of subsequent work (Bramley, 1996; Hamblin, 1974; Warr et al., 1978).

Kirkpatrick's model (1959) follows the goal-based evaluation approach and is based on four simple questions that translate into four levels of evaluation. These four levels are widely known as the reaction (Level 1), learning (Level 2), behavior (Level 3), and results (Level 4). Among the 4 Levels, Level 3 has been applied in the study to evaluate the behavior change of the trainees as they have received training in the RPATCs.

The Kirkpatrick's Four-Level Training Evaluation Model of Professor Donald Kirkpatrick was published in 1959 in the US Training and Development Journal. The model was later updated in 1975 and again in 1994 at the time of his best known-work "Evaluating Training Programs". Level 3 of the model helps to gather tangible information on how trainees apply their learnt knowledge, skills and attitudes after they return on the job receiving training (Kirkpatrick Partners, 2009).

Level 3 shows how far the trainees have changed their behavior based on the training they received. It is essential to realize that behavior can only change if conditions are favorable. When we look at the behavior of the trainees and find that no behavior change has taken place, then we assume that trainees have not learned anything and that the training was ineffective. However, just because the behavior has not changed, it does not mean that trainees have not learned anything. It may happen because their boss would not let them apply new knowledge, or maybe they have learned everything they have been taught, but they have no desire to apply the knowledge themselves.

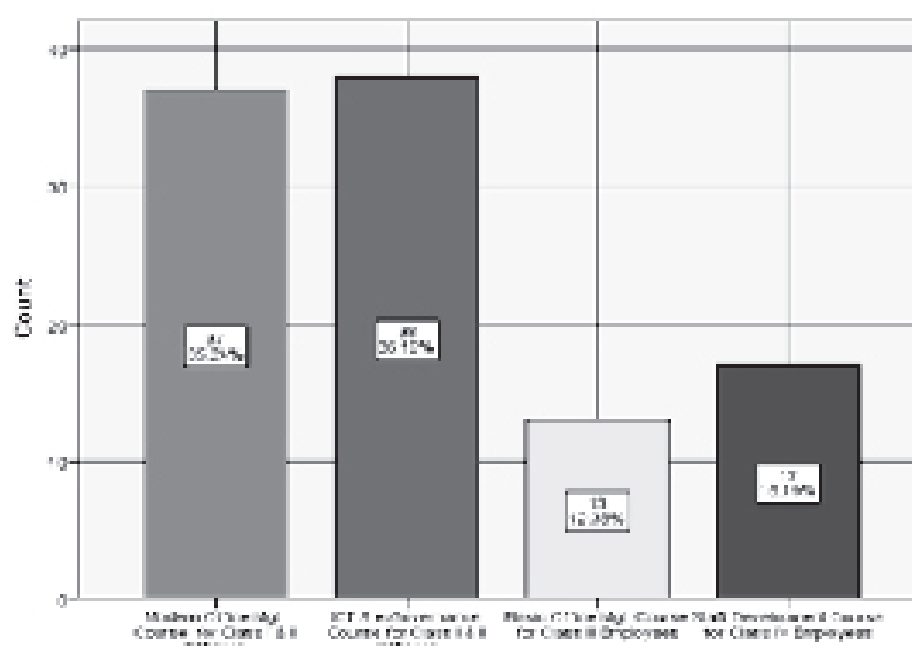
6. Discussion and Analysis of the Findings

6.1 General Findings about the Respondents

The study was conducted ensuring gender parity, service status, workstation, geographical location of the participants of different courses, their controlling and supervising officers and the time of organizing courses conducted by RPATCs. To ensure gender parity both male and female trainees and their controlling officers as well as supervisors were interviewed. Among the trainees 79.05% were male and 20.95% were female. On other hand, among the controlling and supervising officers 88.57% were male and 11.43% were female. The trainees were selected from different categories which include steno typist, steno typist cum computer operator, junior assistant, office assistant, office secretary, assistant manager to assistant general manager, account assistants, accountants, accounts officers, teachers, assistant director to regional director, and sub-assistant engineers to executive engineers. Controlling officers and supervisors were also interviewed from a wide range. It includes headmistress, principal, superintendent, deputy registrar, deputy director to regional director and senior assistant secretary to the joint secretary. Trainees have responded from a wide range of organizations. It includes the employees from different departments, institutions as well as ministries.

Respondents were interviewed from different areas of the country. Among the trainees, 54 were interviewed from Dhaka, 16 from Rajshahi, 13 from Khulna, 10 from Chattogram and the rest 12 from other 5 districts. Among the controlling and supervising officers, 21 were interviewed from Dhaka, 8 from Rajshahi and the rest 6 from other 5 districts.

Literature shows that RPATCs conducted 11 training courses. Among them, the participants were interviewed who had participated in any of the selected 4 courses (Figure 1).

Figure 1: Trainees by Courses

Source: Interview of Trainees, 2017

Amongst the 105 respondents participated in the four training courses, 55 (52.38%) were from RPATC Dhaka, 22 (20.95%) were from RPATC Rajshahi, 16 (15.24%) were from RPATC Khulna and the rest 12 (11.43%) were from RPATC Chattogram.

Trainees were interviewed who had participated in the training courses held from July 2013 to June 2015. Among them mostly 57.14% had participated in 2014, 41.90% had participated in January to June of 2015 and 0.95% had participated in July to December of 2013.

6.2 Change of Knowledge, Skills and Attitude through Training

6.2.1 Knowledge Learnt from the Training

Level 2 of the Kirkpatrick's model describes what the trainees learned from the training either in the form of knowledge, skills or attitude which is supposed to contribute to change the behavior of the trainees. From this perspective, the participants were asked pertinently about the knowledge learned from their respective courses as much as they can recall. Literature shows that the courses were designed for the officials of different levels. As a result, there were duplications of contents in a few cases. Multiple answers were taken into considerations. Views regarding the knowledge gathered from the training by the trainees are summarized in Table - 1

Table 1: Knowledge Learnt from Different Training Programmes*

Course Name	Knowledge Areas	No. of Responses	Percentage
ModernOffice Management Course	Office/Service Rules	34	91.89
	Decision making	6	16.21
	Team building	12	32.43
	Time management	4	10.81
	TQM	2	5.40
	Office manner and etiquette, ethics	9	24.32
	Office procedure	16	43.24
	Financial rules	21	56.75
	Microsoft office/computer	21	56.75
	Graphics	2	5.40
	e-mail, internet, Skype	4	10.81
ICT and e-Governance Management Course	Microsoft office/computer	36	94.73
	Internet browsing, e-mail	26	68.42
	ICT Policy	22	57.89
	Hardware	5	13.15
	e-filing	3	7.89
	e-Governance	8	21.05
	Database	1	2.63
	Troubleshooting	2	5.26
	IP	1	2.63
	Portal	1	2.63
Basic Office Management Course	File Management	7	53.85
	Financial Management	5	38.46
	Microsoft Office	9	69.23
	Use of Computer	1	7.69
	Forms of Communication	9	69.23
	Receive Letter	2	15.38
	Note writing, Minutes and Summary	4	30.76
	Office manner and etiquette, ethics	4	30.76
	Use of phone, fax, e-mail	3	23.07
	Service Rules	13	100
	Store/stationary Management	7	53.85
Staff Development Course	Following the instructions of the controlling officers/seniors	1	5.88
	Service Rules	16	94.11
	Duties and responsibilities of Class IV employees	15	88.23
	Neat and cleanliness	2	11.76
	Office manner and etiquette, ethics	15	88.23
	Use of Computer	1	5.88
	MS Word	9	52.94
	How to use plates, glasses	1	5.88

*Note: Multiple answers have been considered. Source: Interview of Trainees, 2017

Responses show that highest 91.89% of the trainees from Modern Office Management Course have learnt the issues related to office/service rules followed by in each case 56.75% trainees who have learnt the issues of financial rules and Microsoft Office/computer related issues whereas 43.24% have learnt about office procedure, 32.43% of the trainees have learnt about team building and 10.81% in each case have learnt on time management and e-mail, internet, Skype.

In the ICT and e-Governance Management Course highest 94.73% trainees have learnt issues on Microsoft Office/computer, 68.42% on internet browsing, e-mail while 57.89% have gained knowledge on ICT Policy, 21.05% on e-Governance and 5.26% on Trouble Shooting.

It is found that 100% of the trainees of the Basic Office Management Course have learnt about service rules, 53.85% in each case have learnt about file management and store/stationary management, 69.23% in each case have learnt about forms of communication and Microsoft Office, 30.76% in each case have learnt note writing, minutes and summary writing; and office manner, etiquette and ethics while 23.07% have learnt about the use of phone, fax, e-mail.

The table shows that maximum 94.11% of the trainees of the Staff Development course have learnt about service rules, 88.23% in each case about their duties and responsibilities and office manner, etiquette and ethics; 64.70% about their dress code. 11.76% and 5.88% of them have also learnt issues related to cleanliness and following the instructions of the seniors respectively.

6.2.2 Skills Developed through Training

No matter how much knowledge someone has if it cannot be applied practically. Especially employees are to apply skills in day to day activities like file management, official communications as well as using ICT. From this perspective, the participants were asked about the skills they have developed from different courses. Responses made by the trainees are summarized in table-2.

Table 2: Skills Developed by the Trainees*

Course Name	Skills Developed from Training	No. of Responses	Percentage
Modern Office Management	Office Management	27	72.97
	Communication	10	27.03
	Team Building	5	13.51
	Decision making	3	8.10
	ICT (internet browsing, e-mail etc.)	6	16.21
	Microsoft Office	7	18.91
	Purchasing	2	5.40
	Leadership	1	2.70
ICT and e-Governance Management	ICT (internet browsing, e-mail, Skype etc.)	25	65.78
	Microsoft Office	16	42.10
	Communication	7	18.42
	Troubleshooting	3	7.89
Basic Office Management	Office Management	13	100
	Communication	2	15.38
	Microsoft Office	4	30.76
	ICT (internet browsing, e-mail etc.)	1	7.69
Staff Development	Communication	16	94.11
	Handling clients	2	11.76
	Microsoft Office	1	5.88

*Note: Multiple answers have been considered. Source: Interview of Trainees, 2017

The table shows that among the respondents in the Modern Office Management Course maximum 72.97% of the trainees answered that they have achieved office management skills, 27.03% communication skills, 18.91% Microsoft Office skills, 16.21% ICT skills while 13.51% achieved team building skills.

In the ICT and e-Governance Management Course highest 65.78% of the trainees have acquired ICT Skills (internet browsing, e-mail, Skype etc.), 42.10% Microsoft Office Skills while 7.89% Trouble shooting skills.

The trainees of the Basic Office Management Course also acquired various skills. All of them believed that they have achieved office management skills, 30.76% Microsoft Office Skills and 15.38% communication skills from the course.

Among the respondents of the Staff Development Course topmost 94.11% of the trainees have achieved communication skills, 11.76% handling clients and 5.88% trainees have achieved Microsoft Office Skills.

6.2.3 Change of Attitude due to Training

Participants were asked about to what extent attitudinal change has been occurred due to participation in the training programmes. The responses are summarized in Table -3

Table 3: Attitude Changed due to Participation in the Training*

Types of Attitude	No. of Responses	Percentage
A positive view on different issues	2	1.90
Inquisitiveness to gather knowledge	1	0.95
Eagerness to present through Multimedia Class	1	0.95
Friendly attitude with colleagues	4	3.80
Inquisitiveness to learn more by using technology	1	0.95
Pro people service oriented attitude	46	43.80
Disciplining the mind	17	16.19
Essence of punctuality	11	10.48
Service delivery through ICT	10	9.52
Devotion to work	8	7.62
Motivation to corruption-free service delivery	4	3.80

*Note: Multiple answers have been considered. Source: Interview of Trainees, 2017

The result shows that mostly 43.80% have mentioned that due to training pro people service oriented attitude have been developed, 16.19% have been able to discipline the mind followed by improvement in punctuality by 10.48% of the trainees. Rest of the trainees have mentioned that they are keen to learn more, interested to use multimedia as well as technology to ensure service delivery through ICT.

6.3 Application of Knowledge, Skills and Changed Attitude in the Workplace

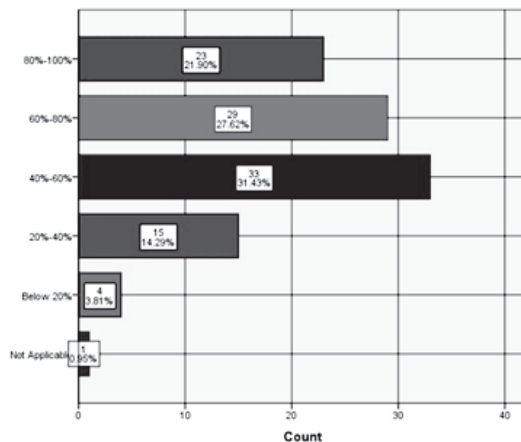
Level 3 of the Kirkpatrick's Four-Level Training Evaluation Model helps to understand on how trainees apply their learnt knowledge, skills and attitudes after they return on the job attending training. Therefore, having the idea about knowledge gathered, skills developed and attitude changed from the training courses the trainees were asked either they have been able to apply their knowledge, skills and attitude in the workplaces. Simultaneously controlling officers and supervisors were also asked whether the trainees are using their acquired knowledge, skills and attitude in the work places after coming back from the training courses or not. In both the cases, responses were very positive and almost similar in nature. 99.05% of the trainees have mentioned that the knowledge, skills and attitude acquired from the training are being applied by them in the workplaces which have been supported by 91.43% of the controlling officers and supervisors.

Among the trainees 21.90% think that they are able to apply their learnings from 80%-100%, 27.62% think that they can apply their learnings from 60%-80%, 31.43% opined

that they can use the learnings from 40%-60% and 14.29% opined about the use of learnings from 20%-40%.

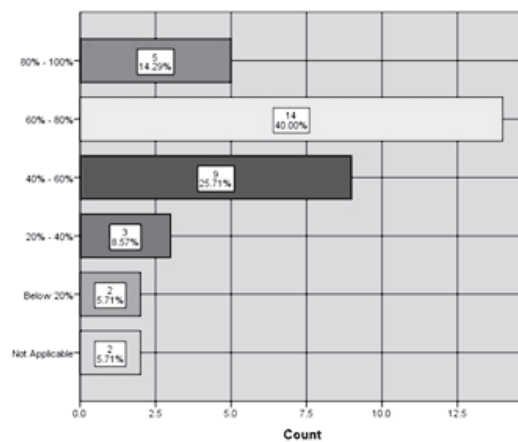
It is found that trainees are applying their learnings at various levels (Figure 2 and 3).

Figure 2: Trainees' view about the use of acquired knowledge, skills and attitude



Source: Interview of Trainees, 2017

Figure 3: Controlling officers/Supervisors' view about the use of knowledge, skills and attitude of the trainees



Source: Interview of Controlling Officers/ Supervisors, 2017

Among the controlling officers and supervisors 14.29% think that trainees are able to apply their knowledge, skills and attitude gathered from the training from 80%-100%, 40% think that they can apply their learnings from 60%-80%, 25.71% think that they can use the learnings from 40%-60% and 8.57% opined about the application of the training outcome from 20%-40% (Figure 3). On the other hand, 3.81% trainees think that they can apply their learnings acquired from the training below 20% while 5.71% controlling officers and supervisors think that trainees can apply their knowledge, skills and attitudes acquired from the training below 20%. It is found that opinions of both the respondents are almost similar here and can be assumed that some of the trainees cannot use their learnings at minimum level due to various barriers and challenges in the workstations.

6.4 Change of Behavior due to Participation in the Training

Subsequently, trainees were asked whether they have been able to change their behavior due to participation in the training programme or not. Similarly, the controlling officers and supervisors were also asked either the behavior of the trainees has been changed or not. It was found that among the trainees 99.05% have replied positively that their behavior, knowledge and skill level has been changed while among the controlling officers and supervisors 91.43% have opined that they have found a behavioral change of the trainees. A behavioral change of the trainees was also found in the work environment during data collection and visit. Thus the training has put a positive impact on the trainees.

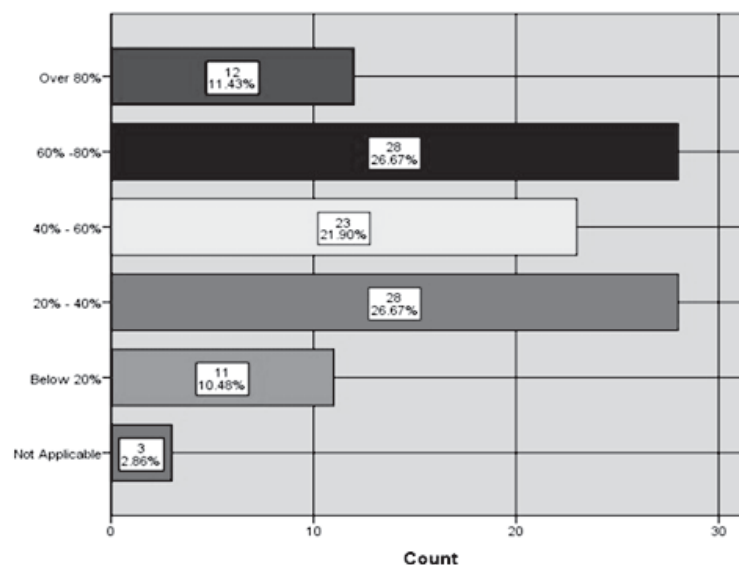
Regarding sustainability of the changed level of knowledge and behavior, responses were almost similar. 97.14% of trainees felt that the change in behavior and a new level of knowledge they achieved is sustained which is supported by 94.28% controlling officers and supervisors. From these findings, it can be understood that the impact of the training is noteworthy where few of the trainees disregard to knowledge or skills and go back to their old behaviors.

6.5 Performance Improvement due to Training

It is supposed that training will help to improve knowledge, skills and attitude of the employees which should lead to performance improvement. From this viewpoint, the trainees were asked either they detect any improvement of performance or measurable change during discharging their duties or not. Among the trainees, 97.14% have detected a positive change in their performance due to participation in the training which is supported by 85.71% of the controlling officers and supervisors whereas 11.43% of the controlling officers and supervisors did not admit this statement.

Among the trainees, 11.43% think that their level of performance has increased over 80%. 26.67% each have mentioned that the level of performance has increased from 20%-40 and 60%-80% respectively, 21.90% think that the level of performance has increased from 40%-60% whereas 10.48% think that the level of performance has improved below 20% (Figure 4) and it indicates that there are barriers in applying the learnings as well as challenges for the trainees which needs to be addressed for better results.

Figure 4: Trainees' opinion on the level of performance improvement



Source: Interview of Trainees, 2017

It is assumed that if the challenges or barriers can be overcome, trainees will be able to use their learnings to a great extent so that organizations can have more outputs.

Having the idea of the performance improvement, the trainees were asked either they were aware of their change in behavior, knowledge and skills level. Responses show that 99.05% of the trainees were aware of their changed behavior and only 0.95% trainee replied negatively. The participants' view is supported by 80% of the controlling officers and supervisors. Conversely, 11.43% controlling officers and supervisors did not find any behavior change of the trainees while 8.57% had no comment over this issue. It is thus found that few of the trainees do not apply the learnings or disregard it or the behavior change is not sustained.

6.6 Dissemination of Training Outcomes to Others

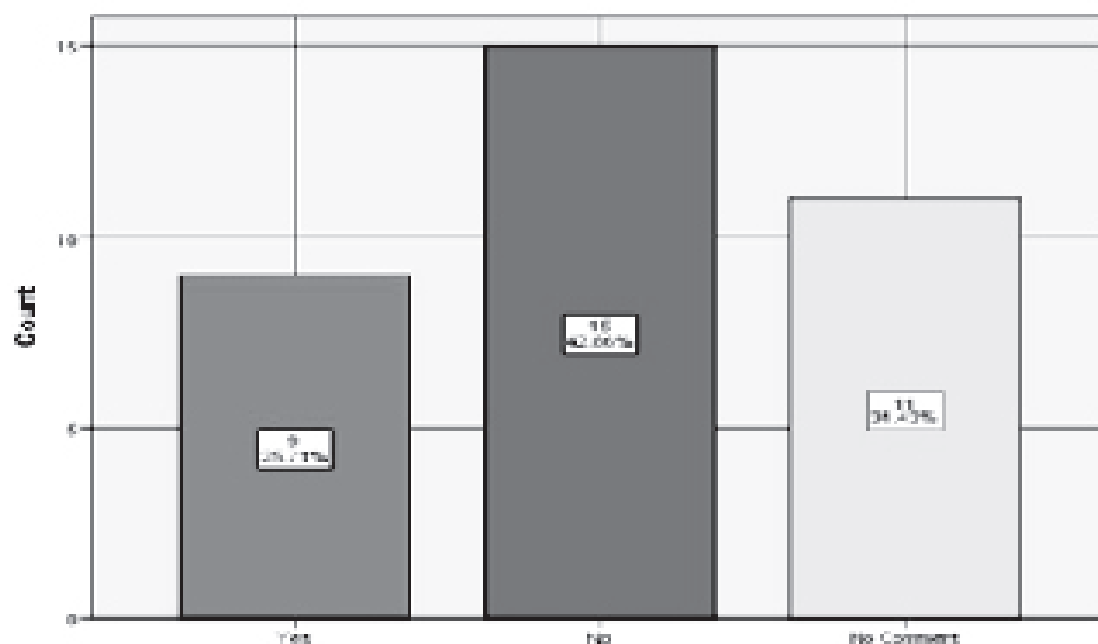
No matter to what extent someone has gained knowledge, skills and changed their attitude from any training, workshop or seminar if it cannot be applied effectively and efficiently. From this perspective, the trainees were asked either they are able to teach training outcomes to others or not. 99.05% of the trainees replied positively which is supported by 91.43% controlling officers and supervisors. Among the controlling officers and supervisors 8.57% replied negatively. Responses of the controlling officers and supervisors show that some of the trainees cannot disseminate their learnings. But it is enthusiastic that trainees disseminate their learnings at different levels to their subordinates or colleagues or others in the offices.

Regarding transfer of training outcomes among the trainees 4.76% think that they are able to teach the learnt knowledge, skills and attitude from 90-100% which is supported by 2.86% of the controlling officers and supervisors while 8.57% of the trainees think that they are able to teach the knowledge and skills achieved from the training from 80-90%. Among the trainees, 20% think that they are able to teach the acquired knowledge and skills to others from 60-70% that is opined by 25.71% of the controlling and supervising officers. Among the trainees, 15.24% think that they are able to teach the acquired knowledge and skills from 70-80% and it is supported by 31.43% of the controlling and supervising officers. Around 50% trainees viewed that they are able to teach the acquired knowledge, skills and attitude below 60% and 22.86% controlling and supervising officers bear the same opinion. It is found here that half of the trainees have the ability to disseminate over 60% of the learnings to other employees that are the crucial success of the training. If the learnings are shared or disseminated, that can be more sustained and thus bring many results for the organization as well as for the government.

6.7 Supports from the Controlling and Supervising Officers

As the government offices mostly follow a structured approach guided by set rules and regulations so it is crucial to have the support of the supervising or controlling officials to make any real change in the workplace with the knowledge gathered, skills achieved and attitude changed from the training. Therefore, trainees were asked whether they are getting support from

Figure 5: Trainees view on support for behavior change



Source: Interview of Trainees, 2017

their controlling and supervising officers for behavior change. Three types of responses were found on support for behavior change by the trainees from their controlling officers and supervisors (Figure 5). It is found in this regard that 25.71% of the trainees responded positively whereas 42.86% replied negatively and the rest 31.43% trainees put no comment regarding the support of the controlling and supervising officers. It indicates that more than two-thirds of the trainees face barriers for behavior change in the workplaces.

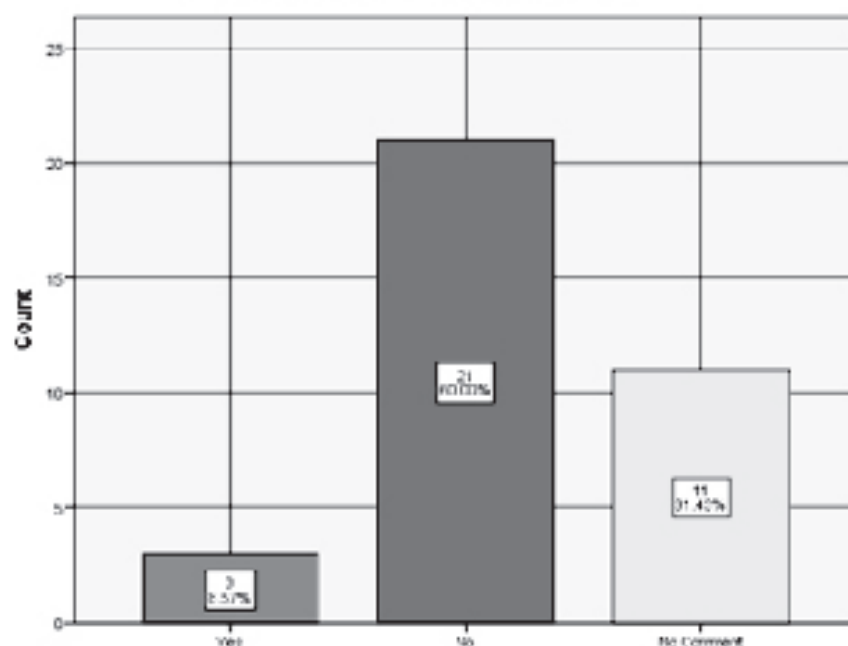
Literature shows that for effective performance management system coordination among the performance information system, performance evaluation system and performance incentive system is crucial. Without effective evaluation and proper incentive system, it cannot work efficiently and effectively. Evaluation and incentives based on training and its application is not an exception.

Simultaneously, both the trainees and their controlling and supervising officers were asked either the overall organizational culture is supportive for any behavior change in the

workplaces. Responses show that 97.14% trainees think that overall organizational culture is supportive which is also supported by 82.86% of the controlling and supervising officers. Despite overall positive remarks around 15% of the controlling and supervising officers had no comment on it. Those who replied negatively the barriers identified by them are lack of logistics, lack of budget, lack of internet facilities, lack of washroom facilities, lack of incentives, corrupt organizational culture etc. in applying their learnt knowledge, skills and attitude. Therefore, a step may be taken to improve the organizational culture in line with the National Integrity Strategy and Annual Performance Agreement.

Controlling officers and supervisors were also asked whether they notice any disregard to skills or knowledge by the trainees in the workplaces what they have learnt in the training courses and go back to their old behaviors. Among the controlling officers and supervisors, 60% have mentioned that the trainees do not disregard the learnt knowledge, skills and attitude, 8.57% have mentioned that the trainees disregard the lessons learnt and go back to their old behaviors whereas 31.43% had no comment on it (Figure 6).

Figure 6: Controlling Officers/ Supervisors view on Disregard to the Skills or Knowledge by the Trainees



Source: Interview of Controlling Officers/Supervisor, 2017

It is found from the responses of the controlling officers and supervisors that disregard to skills or knowledge or returning to old behaviors happen due to not having the desire to apply the lessons learnt, negative organizational culture and also a little bit ineffectiveness of the training. They viewed that these types of trainees need intensive and long period training.

6.8 Barriers Faced by the Trainees in Applying their Training Outcomes

Participants face different sorts of barriers in the workplaces when they apply their learnt knowledge, skills and changed attitude from the training. Barriers faced by the trainees are summarized in Table 4.

Table 4: Barriers faced by the trainees in applying the training outcomes in workplaces*

Barriers Identified	No. of Responses	Percentage
Lack of logistics	26	24.76
Negative mindset of the colleagues	26	24.76
Lack of scope to use the knowledge	11	10.48
Lack of internet facility	5	4.76
Lack of scope of work	3	2.86
Negative organization culture	2	1.90
Lack of ICT knowledge	2	1.90
Lack of e-governance initiatives in the office	1	0.95
Lack of skilled resource persons	1	0.95
Lack of contingency	1	0.95
Disability	1	0.95

*Note: Multiple answers have been considered. Source: Interview of Trainees, 2017

The table shows that barriers identified by the trainees are mainly lack of logistics, negative mind set of the colleagues, lack of internet facilities, lack of scope of work, negative organizational culture and lack of ICT knowledge. Among them, 24.76% have mentioned that they have a deficiency in logistics followed by the stereo mindset of the colleagues to use the knowledge, skills and attitude gained from the training. 10.48% of the trainees have mentioned the lack of scope to use the knowledge whereas around 5% faces the problem with internet facilities.

7. Recommendations

Based on the discussion and analysis as well as the suggestions made by the trainees and their controlling and supervising officers the study recommends the following with a view to ensuring the desired result from the training courses through the application of learnt knowledge, skills and changed attitude by the trainees:

- Logistic supports should be ensured in all offices as well as uninterrupted internet facilities should be ensured in the workplaces for efficient and effective use of the lessons learnt from the training. Authorities, therefore, should take proper steps to increase budget where insufficiency prevail and ensure logistics for their employees.
- Friendly working environment should be ensured including neat and clean office room, usable washroom and improve the overall work environment.
- For changing the mindset of the controlling and supervising officers and other employees of the offices short training can be arranged.
- The participants should be motivated for engaging themselves in practicing the learnt knowledge, skills and acquired attitude by the concerned offices. RPATCs can also motivate trainees through writing letters time to time by creating a database and also solve their problems in applying the lessons learnt.
- Trainees should have the scope for applying the learnings. Therefore, concerned office authorities need to create scope to apply the learnings for the participants and should give posting the right people in the right place and allocate similar work. Recognition and reward system should be introduced in all offices for good service delivery and the award system should be effective. Financial incentives may also be ensured in all offices.
- Organizational culture should be more systematic and integrity based to remove the errors in the service delivery system. Authority of offices should be active in creating scopes of work so that employees can get more scope to be a part of a systematic culture.
- With a view to achieving better results from the imparted training, refreshers training of the duration of 5-8 days may be arranged for the trainees by the RPATCs.
- Trainees who disregard to skills or knowledge or returning to old behaviors may be identified and sent to intensive training for a longer period
- RPATCs and BPATC authority may take steps to increase the duration of the training and upgrade the contents for effective learning and thus bring more effectiveness.

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**Training and Development Activities of Grameen Bank:
A Study of Dhankura Saturia Branch, Manikgonj**

Dr. Mihir Kumar Roy*

Abstract

This study illustrates how training and development acts as the basis of employee's development towards knowledge, skill and attitude of GB employees. Training and development activities of GB is divided into demand side (TNA) and supply side (Categories training of GB). This study is based on the secondary and primary sources of information. To collect primary data, a structured liker scale questionnaire was used to take interview of total 10 employees of the GB, Dhankurasaturia Branch, Manikgonja. After collection of data, some descriptive statistical tools like percentage, tabular and graphs presentation were used to analyze the data with the help of SPSS software to facilitate the analysis. The findings of the study based on the setting objectives revealed that training and development policy of GB is unique to enrich the human resources of their employees. This recommendation based on the findings of the study revealed that GB should arrange other trainings (managerial, English speaking/reading/writing training, unique customer service trainings, etc.) to improve employees' efficiency. The study concludes that in spite of some limitations, the findings of the study will help policy planners of GB who are implementing training at the branch level officials of the bank.

Keywords: Training , Development ,Employees, Efficiency ,TNA

1.1 Background of study

Grameen Bank is a microfinance specialized community development bank founded in Bangladesh. It provides small loans (known as microcredit to the impoverished without requiring collateral. Grameen Bank is a statutory public authority. It is originated in 1976, in the work of Muhammad Yunus, a professor at the University of Chittagong, who launched a research project to study how to design a credit delivery system to provide banking services to the poor. In October 1983 the Grameen Bank was authorized by national legislation to operate as an independent bank. through an ordinance of the Bangladesh Government dated 2 October 1983. Bankers Ron Grzywinski and Mary Houghton of ShoreBank, a community development bank in Chicago, helped Yunus incorporate the bank under a grant from the Ford Foundation. The bank has gained its funding from different sources, and the main contributors have shifted over time." In the initial years, donor agencies used to provide the bulk of capital at low rates. By the mid-1990s, the bank started to get most of its funding from the central bank of Bangladesh. More recently, Grameen has

*Professor and Dean, Faculty of Business and Economics, City University, Dhaka. Email: mihir.city@gmail.com

started bond sales as a source of finance. The bonds are implicitly subsidized, as they are guaranteed by the Government of Bangladesh, and still they are sold above the bank rate. In 2013, Bangladesh parliament passed 'Grameen Bank Act' which replaces the Grameen Bank Ordinance, 1983, authorizing the government to make rules for any aspect of the running of the bank..

The bank grew significantly between 2003 and 2007. As of January 2023, the total borrowers of the bank number nearly 9.5 million, and 96.81% of those are women. In 1998 the Bank's "Low-cost Housing Program" won a World Habitat Award. In 2006, the bank and its founder, Muhammad Yunus, were jointly awarded the Nobel Peace Prize. The bank's success has inspired similar projects in more than 64 countries around the world, including a World Bank initiative to finance Grameen-type lending systems. The composition of the Grameen Bank Board of Directors is made out of 13 individuals and the Managing Director of GB is an ex-officio individual of the Board .

Grameen Bank (GB) is the only Nobel Prize winner organization in Bangladesh and it works for the poor marginalized people in rural areas. The proposed study on Training and Development Activities of GB Dhankura Satoria Branch, Manikgonj is a modest attempt to assess the effectiveness of training on the performance of employees of the designated GB branch. The importance of the study for the employees of the Bank has become very crucial for their better performance. with reference to Human Resources Management (HRM). The management of Grameen Bank arranged various training courses for the employees to enhance their skills, knowledge, competency and so on. They have spent a substantial amount of budget in every year to conduct their training programs. The GB tried to make their training program effective on a regular basis so that the employees could contribute more to the development of GB. The present study would be a new addition to the existing studies specially on Training and Development of GB employees in Bangladesh.

1.2 Significance of the study

The significance of this study was that it would provide benefit to the banking organization in understanding the importance of employee training in routine works of GB.. It would help the GB to know about the aspect that trainings play a vital role in developing employee's working performance and it would also help in perceptive the relation between the employee's performance and employee trainings. In this research, it was observed that it would also help identify the lapses in the employee performance due to the lack of adequate training. Its findings would provide data for further research in training not only at Grameen Bank but also in the other similar banks of Bangladesh.

1.3 Objectives of the study

Broad

The broad objective of the study is to analyze the “Training and Development Activities of Grameen Bank” with reference to Dhankura Satoria Branch, Manikgonj.

Specific

In specific term the objectives of the study are as follows:

1. To give an overview of training & development activities of Grameen Bank (GB);.
2. To assess the effectiveness of training on the employees of GB. Dhankura Satoria Branch;
3. To suggest policy implications arising out of the study

1.4 Scope of the study

The scope of the study is to find out the impact of training on employee's performance. This study will help the other researchers in near future. They can easily collect facts and figures from the research paper. The outcomes of this research will help and support the GB to identify the factors that influence the employees training on performance of the organization.

2.0 Literature Review

Training is playing as a catalytic agent in this respect. Accordingly, some research reviews both in home and abroad were made on the subject which are given as under:

Moyeen and Afreen (2001) in their study have found a positive relationship between training programs and employees' job involvement in an organization. Hughey and Mussnug (1997) have found a positive correlation between employee training and employee job satisfaction. In addition to the basic training required for a trade, the study, observed the labor-market which recognized the need to continue training beyond initial qualifications, to maintain, upgrade and update skills throughout working life. Rahim S. A, Hossain M. K. (2021) have found that People within many professions may refer to this sort of training as professional development. The instructional design process revolves around four basic steps: organizational objectives, needs assessment, training design, and training evaluation. Garavan et al. (2003) have found the training process as more job oriented that could change employees' attitudes and behaviors. Debnath (2003) indicated that the productivity of workforce in the banking sector of Bangladesh will have to be increased by proper training both on the job and off the job. Moreover, Decenzo & Robins (2003) stated that, "training brings about the changes in ability, awareness, approach, and behavior". Besides, Griffin (2003) supported training, usually in the human resources management perspective refers to teaching operational and technical employees as to how to do the job for which they were hired. Furthermore, Mathis & Jackson (2004) stated that 'training is a procedure where by people obtain capabilities to assist in the accomplishment of organizational objectives.'

McGehee and Thayer (1999) supported training as "the formal procedures a company uses to facilitate employees' learning so that their resultant behavior contributes to the attainment of the company's goals and objectives. "Goldstein more specifically stated that, training is a systematic approach to skills and knowledge acquisition or attitudinal enhancement that improves performance.

Rothwell (2002) indicated effective training as systematically designed learning, based on a complete analysis of job requirements and trainee compatibility. This clarification implied a definite training process, one highly regarded model for describing the systematic development of training programs in the instructional design process. This model stated that there should be a logical flow in training practice moving from planning to implementation to evaluation. Phillips, (2002) & Goldstein, (2001) stated that training evaluation is concerned with the achievement of the desired level of proficiency and the attainment of requisite knowledge and skills. Hence, training effectiveness is a broad construct that identifies situational or contextual factors impacting learning, retention, and transfer. He also claims that, of all of the best practices, assessment is probably the most important part of the process.

Chowdhury and Alam (2021) in a study found that training and development activity was indispensable for the survival of any types of organization especially service-oriented organization like Banks where skills of the workforce should be continuously upgraded for the survival of the cut throat competition. Unfortunately, this function is not given equal-emphasizing in the banking sector. The study attempted to discover any statistically significant perceptual differences among public, private and foreign banks regarding development and training programs in the selected banking in Bangladesh. The study revealed that there are statistically significant perceptual differences among public, private and foreign bank employees regarding different contents of training and development programs in some selected banks. Afroz (2018).studied the Effects of Training on Employee Performance - A Study on Banking Sector, Tangail Bangladesh:", in which Training (employee engagement, motivation and job satisfaction) were considered as independent variables whereas dependent variable was 'Employee Performance'. A survey of 150 employees via self-administrated questionnaire with the help of stratified sampling technique was conducted with the response rate of almost 75%.. On the role of training the study showed that general training enhances employee engagement, employee motivation and job satisfaction. The Hypotheses showed that all these had significant effects on Employee Performance. That means, this research found that strong relationship existed between employee training and employees' performance. The results reveal that the more the employee gets training, the more efficient their level of performance.

From the review of the literature, it was observed that the studies are performed on training performance in general and in some cases banking sector in particular. There is dearth of studies on the training performance of Grameen Bank (GB) based on the micro level data.

The Training wing of Grameen Bank (GB) published simply training reports as their routine documentation work and arranged different training courses for their employees in different tiers. Some academic studies have been done by both native as well foreign students in different universities as part of Masters/Doctoral thesis specially on the impact of GB credit in poverty alleviation. But no such academic studies on the impact of training are found to exist till now which could be a reference for the future researchers. The proposed study on the training activities of Grameen Bank (GB) and its impact on the employees of Dhankura Satoria Branch, Manikgonj is a new addition to fill up the gap in this area and it is hoped that the future researchers in this line will be benefitted from this study.

3.0 Methodology of the study:

Source of data: Data for the study were collected from both primary and secondary sources.

Primary Sources: GB Dhankura Satoria Branch, Manikgonj was considered as the study area of this research. The logic behind the selection of the branch was that it is nearer to the researchers organization under which he is pursuing the study and this is a representative branch in respect of staff as well as volume of business under the command area of the branch. In the Dhankura Satoria Branch Manikgonj of GB, there are 14 employees of different in categories such as Branch Manager, Second Officer, Senior Center Officer, Junior Officers & Peon/Guard at the branch. They are all interviewed through a structured questionnaire, which can be called the complete census. The questionnaire was pre-tested before the final distribution. Likert scale questions were included in the questionnaire related to training and development of GB with reference to the staff member of the branch. Data were collected by the researcher through direct face to face interview as well as by questionnaire at the branch.

Secondary Sources

Source	Nature of data
Official document and study	Dhankura Satoria Branch, Manikgonj & Head office
Library Books	Training and development policy Grameen Bank
Website	www.grameenbank.com

Analysis and processing of Data

After collection of data, some descriptive statistical tools like percentage and tabular presentation were used to analysis and process the data. To do so SPSS software was used to facilitate the analysis

4.0 Limitations of the Study

There were some major limitations that were encountered to complete the research.

1. One of the major constraints of the study was insufficiency of information that was highly required for the study. Sufficient books, publications, facts and figures are not available.
2. Every bank has maintained its confidential matter. It is not possible to get all the sorts of information due to official confidentiality from the employee throughout detail questionnaires.
3. This study covered only the bank branch in Manikgonja, therefore the survey, due to inadequate resource and time, there encountered a few limitations that would not include in any other part of the country where this type of trouble existed.
4. The study dealt only with the banks only; it faced a problem to collect data from other type of organizations where training seemed as a part of strategy.

In spite of all limitations made, data used in the study can hopefully attain an acceptable level of reliability in the context of the study.

5.0 Results and Discussions

5.1 An Overview of Training and Development Activities of GB

Training and development become one of the most critical aspects of human resources management (HRM) effectiveness. Since the training & development (T&D) process involved cost, many of the employers seem that it is the possible sources of fund outflow. But the views have been changed over time in modern competitive business environment especially for the GB. They try to develop their own through “training & development”. Since there is no specialized degree thought in the higher education curriculum, so there is shortage or no supply of such knowledgeable manpower for the GB in Bangladesh, the potential sources of “employees” by producing skilled manpower through proper training that should be based on GB banking activities.

GB has its own Training Institute, which rendered useful training to its employees as a routine work.. Eminent Bankers, scholars, and other resource persons were invited to deliver lectures. Besides, GB personnel are sent to Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, Bangladesh Foreign Exchange Dealers Association, and many other reputed institutions of the country for training on regular basis. Subsequently, it is seen that good performance is rendered by the employees who got trained. Besides that, during the year 2022 under review, GB Training Institute itself had conducted 5 (five) foundation training courses for total 108 nos. of fresh Officers and 17 workshops on different burning issues related to banking industries where 480 nos. different Officers and executives had participated.

5.1.1 Demand Side (TNA) of GB

Training Need Assessment refers to the process used to determine whether training is necessary. Training need assessment typically involves organizational analysis, person analysis, and task analysis. An organizational analysis considers the content in which training will occur. That is organizational analysis involves determining the appropriateness of training, given the company’s business strategy, its resources available for training and

support by managers and peers for training activities. Person analysis helps to identify who needs training. Person analysis involves (1) Determining whether performance deficiencies result from a lack of knowledge, skill, or ability (a training issue) or from a motivational or work design problem, (2) identifying who needs training and (3) determining employees' readiness for training. Task analysis identifies the important task and knowledge, skill and behaviors that need to be emphasized in training for employee to complete their task.

5.1.2 Supply Side (Categories Training) of GB

Induction Training

Induction training is for the new employee of GB as like center officer. This training duration is four months and GB provides this training by GBTI located at head office, Mirpur-2, Dhaka. The entire training cost is carried out by head office.

Professional Training

This training provides for graduate employees of GB such as branch managers, program officers and area officers. The duration of training is four months (within 17 day class room training and 103 day field observations). This training cost is carried out by branch office.

In-service Training

Grameen Bank provide in service training for every employee. Employee stays on training, then, he/she no work at this time. Only study and training cost are carried by head office. In service training is mandatory for all employees. In service training duration is for four months. In-service training are:

- Basic Management Training (for all of branch manager of GB and duration is 6 day)
- Management Development Training (for all of area & program officer of GB and duration is total 13 day within 6 day is class room and 7 day is field training)
- Higher Management Training (for all of zonal officer of GB and duration is total 32 day within 3-day class room and 29-day field training)

Basic Training

Basic training includes training all of banking activities i.e loan disbursed, outstanding loan collection, member deposit, saving, monthly benefit, GPS, micro enterprise loan, housing loan, education loan, flexible loan etc. This training held at GB head office, Dhaka.

Clientele Training

This training is organized only for general members of GB. The training duration is only for 7 days. provide by center officer in the center office.

5.2.6 Management of Training

Management of Training (MT) is sometimes considered to be simple job not necessarily requiring managerial skills. But MT does require lot of skills in planning and managing

human, physical and financial resources in a time bound situation. The success of any training depends on its practicality i.e. the way the activities are organized and managed. The MT includes the whole process of training cycle to translate the conceptual design of the practical reality.

The management of training should consider the following three main stages:

- Preparatory Stage
- Action Stage
- Post Stage

5.2.7 Training Methods

Once the organization's training needs have been identified, the human resources manager must initiate the appropriate training effort. Managers have under his disposal a variety of training approaches. The most common of these are on the job training method and off the job training which took place outside the workplace but attempts to simulate actual working conditions.

Coaching

Coaching is a one-to-one training. It helps to identify the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice. The biggest problem is that it perpetrates the existing practices and styles.

Mentoring

The focus of this training is the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also one-to-one interaction, like coaching.

Job Rotation

It is the process of training employees by rotating them through a series of related jobs. Rotation not only makes a person well acquainted with different jobs, but it also alleviates boredom and allows to develop rapport with a number of people. Rotation must be logical.

Lectures

Lectures are the traditional and direct method of instruction. Every training program starts with lecture and conference. It's a verbal presentation for a large audience. However, the lectures have to be motivating and creating interest among trainees. The speaker must have considerable depth in the subject. In the colleges and universities, lectures and seminars are the most common methods used for training.

Field Work

Field work is a complex example which gives an insight into the context of a problem as well as illustrating the main point. Field work is trainee centered activities based on topics that demonstrate theoretical concepts in an applied setting. A Field work allows the application of theoretical concepts to be demonstrated, thus bridging the gap between theory and practice,

encourage active learning, provides an opportunity for the development of key skills such as communication, group working and problem solving, and increases the trainee's enjoyment of the topic and hence their desire to learn.

Exposure visit Plus Training

“Presentation visits are outfitted to profit direct know-how on the way of thinking and activities of Grameen Bank and might be sorted out whenever, for any period. Members may visit as far as concerns me or in a gathering from a chose foundation. A general introduction visit comprises of a one-day instructions at the administrative center went with through a field go to (assignment to a branch), for not many days and accordingly finishing with a survey, again at the zenith office.”

Internship

“Understudies from different instructive foundations from all around the universal can join as unpaid assistant at Grameen Bank. Understudies can learn inside and out, through order visits, about the way of thinking and operational straplines for Grameen Bank, just as the effect of Grameen on the money related and social ways of life of Grameen Bank givers and the network. Entry level position with Grameen Bank is open and bendy and there's no steady time table for temporary job. The adaptability of the temporary position enables assistants to supplement their as of now introduced instructive targets

Grameen International Dialogue Program

“Grameen Bank and Grameen Trust commonly get ready 2-3 International Dialog Programs a year for ability replications of the Grameen model all through the world. The Dialog should offer an inundation into the Grameen milieu, to help inside the design of Grameen type credit programs, and to sample the encounters of implementing and receiving the Grameen Bank approach.” “Members inside the exchanges are ordinarily capacity replicators, the originators or potentially boss govt of establishments who're in a capacity to take determinations for benefit in their associations, concerning Grameen replication in their own unique situations. “The International Dialog Program is a 7-day programming including the appearance and takeoff of the people, visits to country and cement micro-credit bundles in Grameen model in Bangladesh and sharing of understanding among people. Uncommon Dialogs likewise are composed on occasion for individuals from government and non-government organizations in exceptional nations.

5.2.8 Training Evaluation

Evaluation is the systematic collection and assessment of information for deciding how best to utilize observable training resources in order to achieve organization goals

Formative Evaluation: Evaluation conducted to improve the training process. It helps to ensure that, (1) Training program is well organized and runs smoothly. (2) Trainees learn and are satisfied with the program. (3) Provides information about how to make the program better.

Summative Evaluation: Evaluation conducted to determine the extent to which trainees have changed as a result of participating in the training program. May also include measure the return on investment that the company receives from the training program.

Grameen Bank (GB) followed both the evaluation systems in their training program.

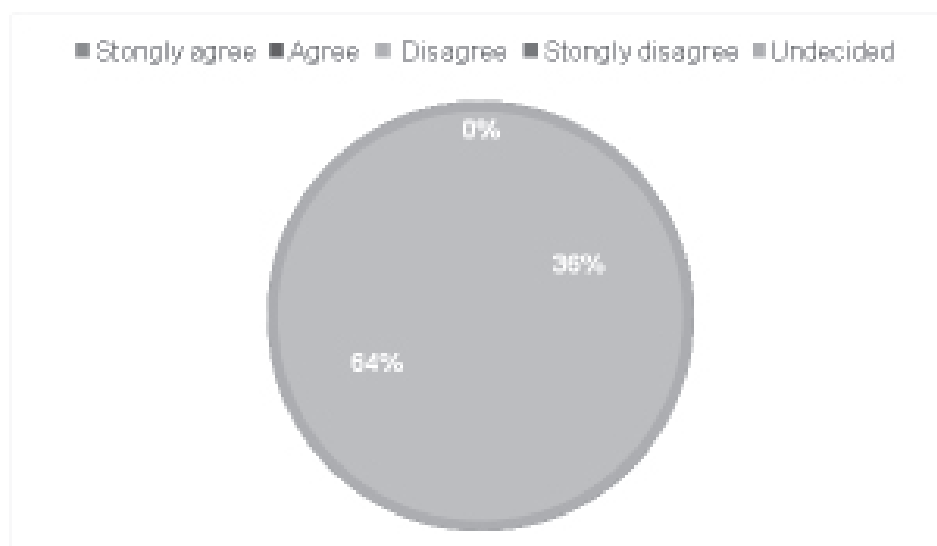
6.0 Effectiveness of Training & Development of GB with Reference to, DhankoraSaturia Branch, A survey findings

The data presentation & analysis are based on information from the staff of GB Dhankora Saturia Branch, Manikgonj.. GB is an essential instrument to achieve the suitable data for this research.. This survey research includes ten questionnaires which have been discussed to search the contribution of GB to employee training & development. The results are presented below :

Q1. Existing rules and regulations are equally followed by all-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	5	50	36
	Agree	9	50	64
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	10	100	100



Interpretation

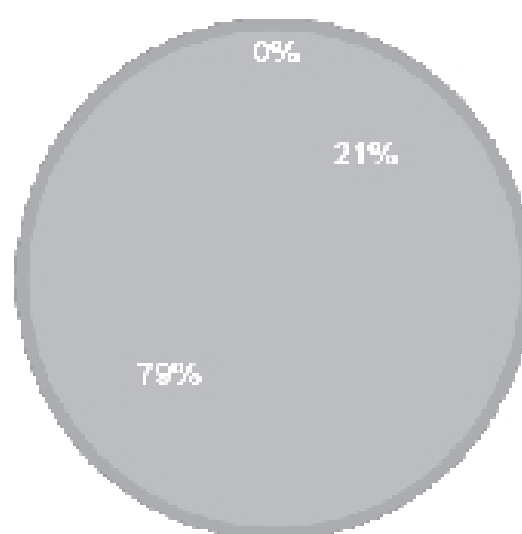
From the above pie chart, it can be depicted that 36% employees strongly agreed that existing rules and regulations are equally followed by all. On the other hand, it's also been noticed that 64% incumbents were in agree position to give their opinion. So, from this analysis it is clear that maximum employees are agreed about the existing rules and regulations of GB.

Q2. Management of GB is good-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	3	21	21
	Agree	11	79	79
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100.0	100.0

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided



Interpretation

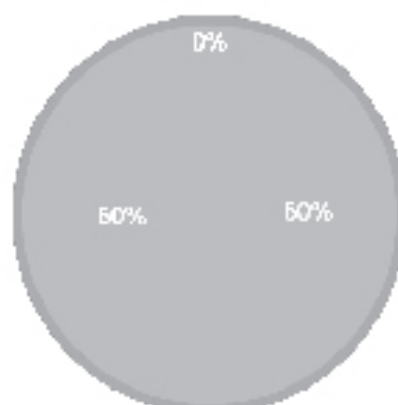
As of the over bar chart it can be shown that 21% incumbents strongly agreed that management of GB is good whereas it's noticed that 79% incumbents were agreed in their opinion. Circumstance suggests that most of the incumbents are agreed about the management of GB.

Q3. Training & development policy of GB is perfect-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	7	50	50
	Agree	7	50	50
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided



Interpretation

Beginning with the pie diagram it can be depicted that 50% job holders strongly agreed that training and development policy of GB is perfect. Again, it's also noticed that 50% job holders were agreed in this statement. So according to job holder's opinion it might be said that, training and development policy of GB is perfect.

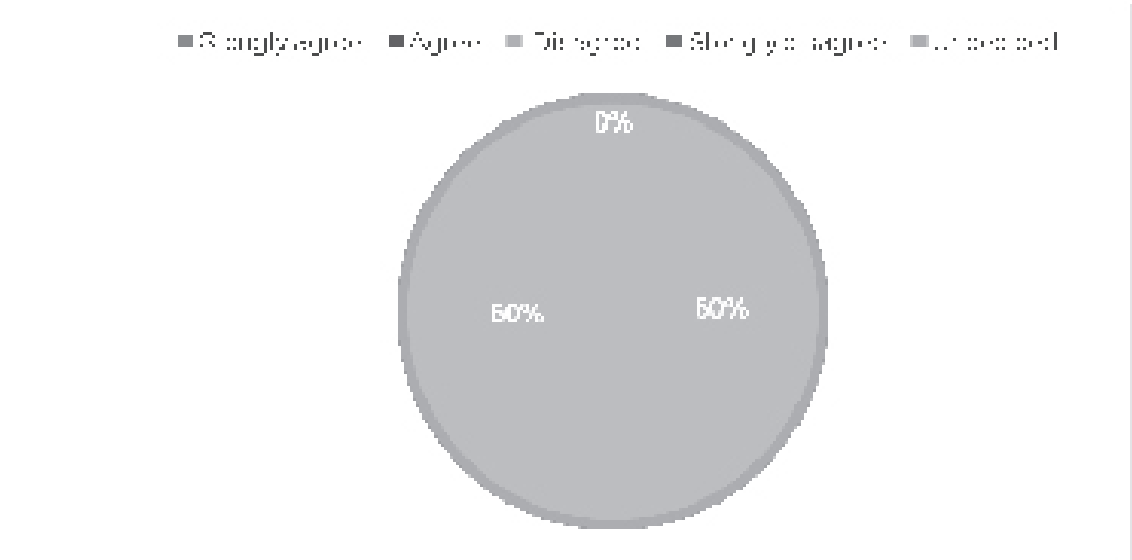
Interpretation

As of the over bar chart it can be shown that 21% incumbents strongly agreed that management of GB is good whereas it's noticed that 79% incumbents were agreed in their opinion. Circumstance suggests that most of the incumbents are agreed about the management of GB.

Q3. Training & development policy of GB is perfect-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	7	50	50
	Agree	7	50	50
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100



Interpretation

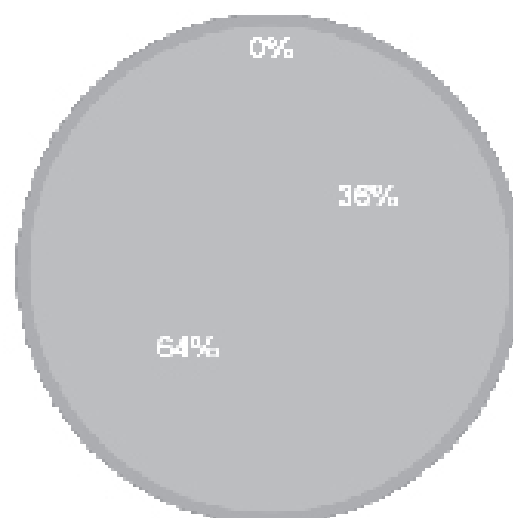
Beginning with the pie diagram it can be depicted that 50% job holders strongly agreed that training and development policy of GB is perfect. Again, it's also noticed that 50% job holders were agreed in this statement. So according to job holder's opinion it might be said that, training and development policy of GB is perfect.

Q5. Training environment is good-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	5	36	36
	Agree	9	64	64
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided

**Interpretation**

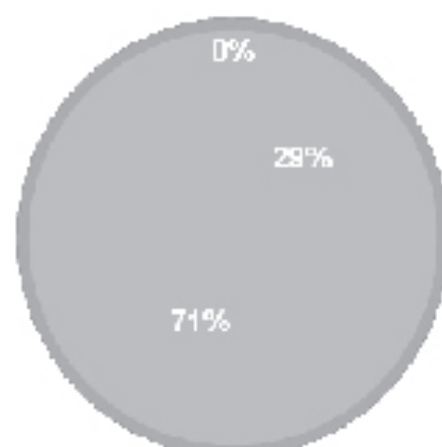
Starting on the apex of pie chart it can be stated that 36% of trainees strongly agreed that training environment is good. It's has been noticed that 64% trainees agreed while giving their opinion. This graph shows that maximum trainees are satisfied about the training environment of GB.

Q6 . Performance appraisal is regularly conducted by GB-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	4	29	29
	Agree	10	71	71
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided

**Interpretation**

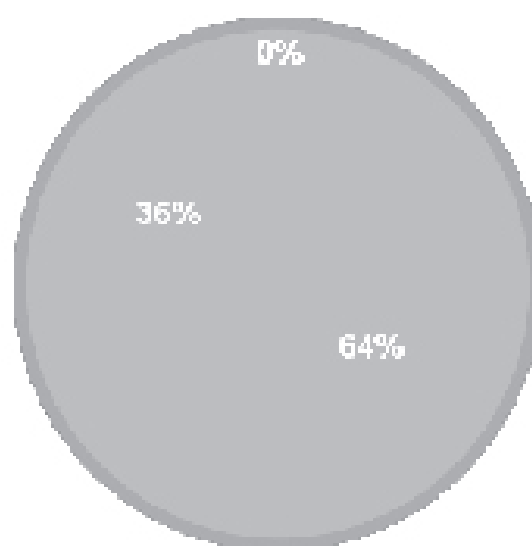
From the above bar charts, it can be observed that 29% employees strongly agreed that performance appraisal is regularly conducted by GB and 71% employees were in agreed area to provide their estimation. This graph state that the performance appraisal is regularly conducted by GB.

Q7. Promotions are basis on the performance-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	9	64	64
	Agree	5	36	36
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree
 ■ Agree
 ■ Disagree
 ■ Strongly disagree
 ■ Undecided

**InterpretationS**

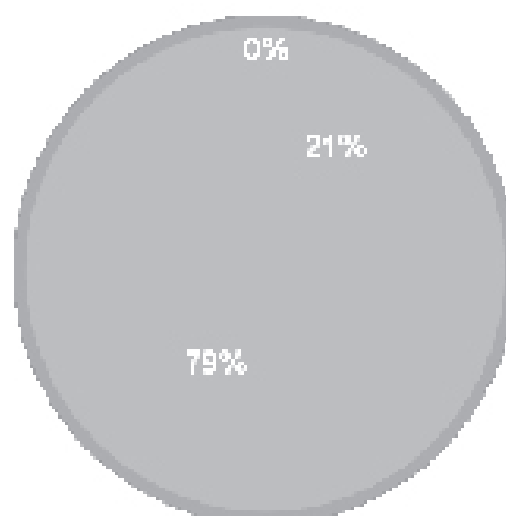
While the additional pie chart it can be experiential that 64% incumbents strongly agreed that promotions are basis on the performance it's in addition it's has also noticed that 36% incumbents were in undecided district to present their belief. So, this image recommends that the promotions of incumbents of GB are always on the basis of performance.

Q8. You are satisfied with your current job-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	3	21	21
	Agree	11	79	79
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided

**Interpretation**

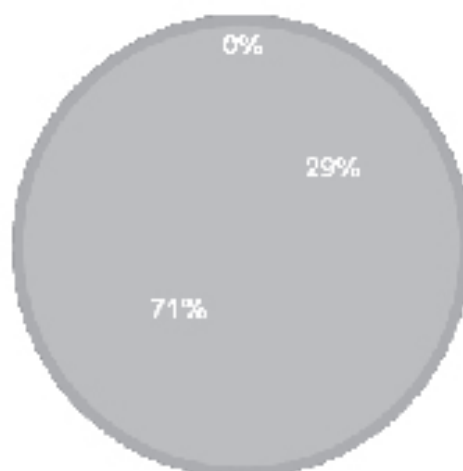
From the bar charts it can be depicted that 21% respondents strongly agreed that they are satisfied with their current job but noticed that 79% respondents were agreed to grant their evaluation. However, this photograph shows that almost all the respondents think that, they are satisfied with their current job.

Q9. Financial & non-financial facilities are provided by GB-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	4	29	29
	Agree	10	71	71
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree ■ Undecided

**Interpretation**

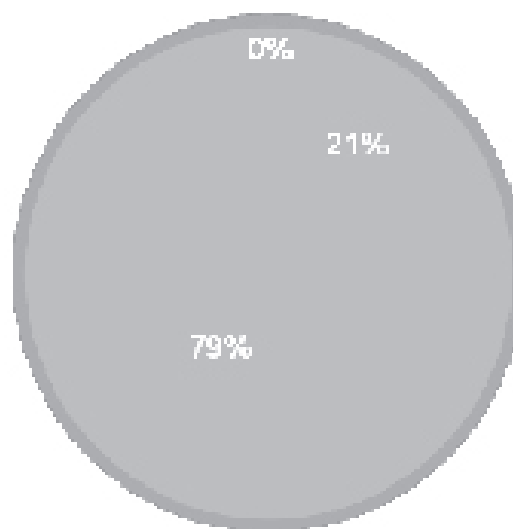
From the above pie chart it can be observed that 29% job holders strongly agreed that financial and non-financial facilities are provided by GB and 71% job holders were agreed to supply services.. So it can be said that GB provides the financial and non-financial facilities on a regular basis.

Q10. Training programs are arranged frequently for improving efficiency-

Statistics		
N	Valid	14
	Missing	0
Std. Deviation		
Variance		

		Frequency	Percent	Valid Percent
Valid	Strongly agree	3	21	21
	Agree	11	79	79
	Disagree	0	0	0
	Strongly disagree	0	0	0
	Undecided	0	0	0
	Total	14	100	100

Strongly agree
 Agree
 Disagree
 Strongly disagree
 Undecided

**Interpretation**

According to the bar chart it can be stated that 21% strongly agreed that training programs are arranged frequently for improving efficiency. It is also noticed that 79% are agreed in this topic. Analysis reveals that GB is in a good place for arranging training programs for improving working efficiency. This is absolutely a good sign for the future betterment of this organization.

7.0 Recommendations and Conclusion

7.1 Recommendations

The recommendations based on the findings of the study revealed that employees working in GB in the study area considered the Training as a main factor of employees' performance and were in favor of it. The study also recommends that though training had a greater influence on employee engagement, employee motivation and employee job satisfaction, training should have to provide more focus on improvement of employee engagement other than motivation and satisfaction. To improve employee's concentration GB must motivate their employees and performance appraisal practices should be maintained regularly. Promotion of employees should be ensured on a regular basis and that should be based on their performance. GB should arrange other trainings (managerial trainings, english; speaking/reading/writing training, quick customer service trainings, etc.) rather than only conventional banking trainings for its employees. To improve officer's efficiency GB should arrange training program frequently for the branch level employees and finally, the study concluded with a suggestion that Training and development programs should be associated with the employee's career development, so that the performance and engagement level of employees could be enhanced along with achieving organizational goal.

4.3 Conclusion

The success of one bank depends on the better service from the bankers to customers. Successful training and development can develop highly trained bankers in the banks, who can serve the customer well, and can achieve customer satisfaction for the organization. By proper training and development process employees become more efficient and can contribute well in the organization. So, this is the right time for the training department of GB to start effective training and development programs for the employees by implementing effective Human Resource Management Practices. GB Training has some limitations such as lack of funds, lack of initiatives in creating financial institution, absence of legal regulatory framework for pertaining micro credit institution, absence of regulatory framework, lack of conceptual clarity. Government have tried to handle and overcome these problems. Because, training is a necessary tool for skills upliftment of employees and to create for self-employment in Dhankora Satura Branch, Manikgonjais the supplementary winning Branch of GB.

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Impact of External Debt on Economic Growth in Bangladesh: An Analysis Using the Solow Growth Model Approach

Md. Humaun Kabir*

Dr. Partho Sarathi Laskar**

Abstract

This study investigates the impact of external debt on Bangladesh's economic growth using the Solow Growth Model approach. To achieve this objective, the analysis utilizes time series data from 1980 to 2022. The dependent variable in the study is the gross domestic product (GDP), while the independent variables comprise debt service, external debt, exports, imports, gross capital formation, population growth, and employed persons. The Ordinary Least Squares (OLS) method is employed to assess the statistically significant relationships between GDP and the aforementioned independent variables. The OLS analysis reveals a strong correlation between GDP and the variables debt service, external debt, exports, imports, and gross capital formation. The findings provide robust evidence for policymakers that higher levels of external debt positively influence a country's economic growth.

Keywords: Economic Growth, External Debt, OLS Estimation, Time Series Data.

Introduction

The relationship between external debt and economic growth is a crucial topic of analysis for developing countries, as it influences policy decisions and economic strategies. Bangladesh, a rapidly developing nation in South Asia, has experienced significant economic transformation over the past few decades. Despite substantial progress, the country continues to rely on external debt to finance its development projects and bridge fiscal deficits. This dependency raises important questions about the long-term impact of external debt on Bangladesh's economic growth.

In terms of the underlying concepts, External debt refers to a portion of a country's total debt that is owed to lenders from outside the country. Debtors can include the government, corporations, and citizens of a particular country. One could argue that external debt holds significant importance as an economic tool, possessing the potential to greatly impact an economy when utilized effectively. One must approach a country's investment or development with careful consideration. It has the potential to boost investment levels and accelerate economic growth. Developing countries are dealing with a lack of financial resources,

* Assistant Professor, Department of Economics, Islamic University, Kushtia-7003, Bangladesh.

**Associate Professor, Department of Economics, Islamic University, Kushtia-7003, Bangladesh

which has forced them to seek loans from developed countries, international organizations, and international finance institutions. They basically borrowed with the intention of encouraging economic growth and achieving macroeconomic goals such as increased investment, higher consumption, and improvements in education and healthcare. However, every country in the world has the option to incur foreign debt for purposes such as infrastructure development or economic growth.

External debt has an important impact on economic growth. External debt plays a crucial role in addressing the deficit of developing countries, but it can also have a detrimental impact on economic growth. Donor agencies' limitations are responsible for the negative impact. In many other countries, the impact is generally positive, as external debt leads to an increase in capital inflow. The use of this inflow of capital for investment purposes ultimately contributes to economic growth. For economic growth, it is essential to not only accumulate capital but also have a strong presence of managerial, technological, and technical experts. During the year 1990, there was a growing concern among policymakers and researchers regarding the impact of high external debt on the limited growth of many developing countries. Researchers also identified a non-linear relationship between growth and external debt. This type of analysis has made policymakers more attentive to the influence of debt on economic growth.

The Solow Growth Model, a foundational framework in economic theory, provides a useful tool for examining how external debt affects economic growth. This model, developed by Robert Solow in the 1950s, emphasizes the roles of capital accumulation, labour force growth, and technological progress in driving economic growth. By integrating external debt into this model, we can gain insights into how borrowing from foreign sources influences capital formation and overall economic performance.

Bangladesh, on the other hand, frequently seeks loans from various international organizations and countries, including the IMF, World Bank, Asian Development Bank, the United States, and other western and Arab countries. In December 2023, the external debt in Bangladesh stood at \$100.6 billion. According to data from the Economic Relations Division (ERD), the public sector debt accounted for 79.2 percent, while the private sector debt made up 20.8 percent. Bangladesh's debt has been increasing at a rapid rate each year due to important borrowing and continuous currency devaluations. Every government has resorted to borrowing from abroad instead of relying on domestic sources to raise funds, which is largely responsible for the high level of debt in each country. Bangladesh has acquired loans from both domestic and foreign sources, as is common in economic practices.

Having a deep understanding of the complicated impacts of external debt on economic growth is crucial for policymakers in Bangladesh as they navigate the complex world of international borrowing and its consequences for national development. This research adds to the existing body of knowledge on debt and growth by presenting empirical evidence

from Bangladesh. It also provides policy recommendations that have the potential to strengthen the country's financial stability and to promote further growth.

1.1. Objectives of the Study

The general objective of this study is to analyze the impact of external debt on the economic growth of Bangladesh using the Solow Growth Model Approach. The specific objectives are as follows:

- To analyze the impact of external debt on economic growth in Bangladesh.
- To ascertain the impact of Bangladesh's external debt on its economy.
- To investigate the debt sustainability and debt management policies in Bangladesh.
- To explore the factors that influence debt and its distinct characteristics.

1.2. Limitations of the Study

The study on the impact of external debt on Bangladesh's economic growth using the Ordinary Least Squares (OLS) method has several limitations. The study covers the period from 1980 to 2022. While this provides a substantial data set, it may not fully capture all economic cycles, external shocks, and structural changes within the economy. The model includes variables such as debt service, external debt, exports, imports, gross capital formation, and population growth. However, other potentially significant variables (e.g., domestic investment, inflation rates, political stability) are not included, which might lead to omitted variable bias. The OLS method assumes a linear relationship between the dependent and independent variables and that the error terms are normally distributed with a mean of zero and constant variance (homoscedasticity). If these assumptions do not hold, the results might be unreliable. The study identifies correlations but does not necessarily establish causation.

2. Review of Literature

Several studies have been conducted regarding the Impact of External Debt on Economic Growth in Bangladesh. Farhana and Murshed (2014) investigate the effects of foreign debt on Bangladesh's economic growth from 1972 to 2010 using the ARDL (Auto-Regressive Distributive Lag) model. The study finds that foreign debt has a significant adverse impact on economic growth, primarily due to the burden of debt service, which slows GDP growth. It suggests that Bangladesh should explore debt cancellation options, enhance human and infrastructure development, improve debt management, and boost exports, FDI, and remittances to stimulate growth.

Jawad et al. (2022) investigates the influence of external debt on Pakistan's economic growth from 1976 to 2021 using the Solow Growth Model. The study employs Ordinary Least Squares (OLS) regression to analyze the relationship between Gross Domestic Product (GDP) and various independent variables including debt service, external debt, exports,

imports, gross capital formation, and population growth. Key findings indicate that debt service, external debt, exports, imports, and gross capital formation are significantly correlated with GDP. The research provides evidence suggesting that increased external debt can contribute positively to economic growth in Pakistan, contrary to some previous studies which highlighted the negative effects of high debt levels on economic progress. The study's conclusions offer policymakers insights on managing external debt to support economic development goals.

Ekpe (2020) studied the influence of Nigeria's external debt on the nation's economic growth. The paper utilizes the autoregressive distributed lag technique for the empirical estimate. The study's findings indicate a tenuous yet optimistic correlation between GDP and external debt. On the other hand, the correlation between exports and foreign debt has a significant impact on GDP. The study's findings also highlight a significant correlation between Nigeria's external debt and its economic growth over the long term. Furthermore, the error correction value indicates that the dependent variable will account for a significant portion of the monthly change in the independent variables. According to the Granger Causality Test result, there is no observed causal relationship between Nigeria's external debt and economic growth.

According to Ashraf et al. (2021) in the post-pandemic era, poverty and external debt are the two primary and most interconnected issues that developing countries are currently addressing. The growth hypothesis asserts that these factors have a positive and negative impact on economic development, particularly in emerging countries. External obligations are critical because they contribute to budget and payment shortages.

Rahman and Bashar (2012) found that Bangladesh relies on external debt to address the budget deficit and bridge the gap in savings and investment. They analyzed the correlation between external debt and GDP using data from the period 1972–2010. They discovered a robust and significant relationship between GDP and debt, with statistically significant results.

Awan and Mukhtar (2019) studied the impact of foreign debts on developing countries, highlighting that these nations often struggle with governance issues and could benefit from prioritizing efforts to boost their output levels. This, in turn, could help reduce the burden of external debt on their economies.

Nath et al. (2023) explored the relationship between external public debt and economic growth in Bangladesh. The study uses a range of econometric methods, such as the Augmented Dickey Fuller test, the Phillips Perron unit root test, the autoregressive distributed lag (ARDL) bound testing approach, and the error correction model (ECM), to look at time series data from 1961 to 2021. The findings indicate that external public debt negatively impacts economic growth in both the short and long run. Specifically, a 1% increase

in external public debt is associated with an 8.81% decrease in economic growth in the short run and a 2.60% decrease in the long run. The study also finds that foreign direct investment (FDI) inflows, exports, and imports have an insignificant effect on economic growth. These results suggest that while external public debt can be a crucial source of funding for development, its management is vital to ensuring that it does not hinder economic growth. The study emphasizes the need for policymakers to focus on debt sustainability, diversify funding sources, and strengthen fiscal management.

Main et al. (2022) examined the relationships between macroeconomic variables and external debts in Bangladesh, assessing their impacts on GDP, GDP growth, and per capita income, as well as the timing effects on these economic variables. The research uses regression analysis, the chi-squared test, and the Durbin-Watson test to show that defense budgets, current account deficits, and budget deficits are all linked to higher external debts. On the other hand, trade balances, foreign direct investment, and foreign exchange reserves are all linked to lower external debts. During the study period, we observed significant timing effects on economic variables, but external debts did not negatively impact GDP, GDP growth, or per capita income.

3. Theoretical Framework

The Solow Growth Model, developed by Robert Solow in the 1950s, is a foundational framework in economic growth theory. It explains long-term economic growth by examining the contributions of capital accumulation, labor or population growth, and increases in productivity, primarily due to technological progress.

We briefly discussed the hypotheses regarding economic growth in the Solow Neo-Classical Model of Economic Growth. First, we analyzed the impact of foreign indebtedness on economic growth using Solow's growth model's framework. According to Solow (1956) investment plays a crucial role in driving economic progress. To achieve this objective, a country has the option to utilize both domestic and foreign resources. External sources involve obtaining funds from other countries, while internal sources include taxes, fees, and similar revenue streams.

The Solow growth model is based on a closed economy that depends on capital and labor to produce output. In the framework of the economy, where a single good is produced using a Cobb-Douglas production function, it is feasible to examine the effects of foreign debt on public saving, which is utilized for investment. In this context-

$$Y(t)=F\{L(t),AK(t)\}$$

$$Y(t)=AK(t)^{\alpha} L(t)^{1-\alpha}$$

Where $Y(t)$ is the output at time t , $K(t)$ is capital, $L(t)$ is labor, A is the technology and α and $1-\alpha$ are output elasticity of capital and labor respectively.

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We assume that technology level A will gradually and consistently increase since it is not considered a factor in production input. Population increase (n) has a similar impact on the size of the labor force. As a result, we assume that both technology and labor forces are exogenous, and we will concentrate on capital stock K . The variation in capital stock is dependent on three elements.

$$\frac{dK(t)}{dt} = sY(t) - \delta K(t)$$

Where $\frac{dK(t)}{dt}$ = change in the capital stock over time, $sY(t)$ = Gross investment, $\delta K(t)$ = Depreciation of existing capita.

Now incorporating the variable of population growth, we express it as-

$$\frac{dK(t)}{dt} = sY(t) - (\delta + n)K(t)$$

This equation illustrates the relationship between investment per worker, depreciation per worker, and population growth in determining changes in capital per worker. Out of these three factors, only investment per worker shows a positive correlation with the change in capital per worker. According to Solow's estimation, assuming all other factors remain constant, nations with higher rates of savings and investment will eventually accumulate larger amounts of capital and generate more output per worker.

4. Data and Methodology

This study will utilize secondary data from various sources, including the World Development Indicators (WDI), the Economic Survey of Bangladesh, the World Bank, the Asian Development Bank, and others. The duration of our investigation spans from 1980 to 2022.

Table-1: Variables and Data Source

Variables	Description	Data Source
GDP	GDP (current US\$)	WDI
Debt Service	Debt service on external debt, total (TDS, current US\$)	WDI
External Debt	Debt service (PPG and IMF only, % of exports of goods, services, and primary income)	WDI
Exports	Imports of goods and services (% of GDP)	WDI
Imports	Exports of goods and services (% of GDP)	WDI
Gross Capital Formation	Gross capital formation (current US\$)	WDI
Population Growth	Population growth (annual %)	WDI
Employment	Total (% of total employment)	WDI

4.1. Econometric Estimation: Model Specification

This study aims to define and estimate a fundamental functional model of the impact of external debt on the economic growth of Bangladesh. We will employ the Solow Growth Model Approach to achieve this goal. We will estimate the value of equation 1 below.

$$GDP = \beta_0 + \beta_1 DS + \beta_2 ED + \beta_3 E + \beta_4 I + \beta_5 GCF + \beta_6 P + \beta_7 Emp + u_i \dots (1)$$

Where GDP = Gross Domestic Product (current US\$)

DS = Debt Service

ED = External Debt

E = Exports

I = Imports

GCF = Gross Capital Formation

P = Population Growth

Emp = Employment

$\beta_i = \beta_0$ to β_7 are unknown parameters and

u_i = the disturbance term

Ordinary Least Squares regression (OLS) is a widely used method for estimating the coefficients of linear regression equations that explain the connection between independent quantitative variables and a dependent variable, whether it's a simple or multiple linear regression.

5. Results and Discussion

This section analyses timeseries data to produce results and interpretations in a comprehensive manner. Firstly, the study examines descriptive statistics to provide a summary or overview of the data. Secondly, the study applies the ordinary least squares method.

5.1. Descriptive Statistics

The descriptive statistics provide the total number of observations (N) and the summary statistics (mean, median, maximum, minimum, and standard deviation) for all variables used in the empirical analysis. The data set contains a total of 43 observations for all the variables. The data set includes forty-three years of annual observations, covering the period from 1980 to 2022.

Table-2: Summary Statistics

Variable	Mean	Std. Dev.	Min	Max	Obs
GDP	1.09e+11	1.20e+11	1.76e+10	4.60e+11	43
Debt Service	1.33e+09	1.55e+09	1.97e+08	6.80e+09	43
External Debt	13.13935	9.789945	3.304883	37.37511	43
Exports	17.7421	4.579249	11.69775	27.94933	43
Imports	11.29162	4.798256	3.396255	20.16159	43
Gross Capital Formation	23.13485	5.698465	14.43939	32.21373	43
Population Growth	1.714312	.5470202	.8800935	2.773152	43
Employment	.985257	1.18029	.2203174	3.220864	43

Source: Author's Estimation

The summary statistics provide a snapshot of the central tendency, dispersion, and range of each variable in the dataset. The standard deviations show the data's spread or variability around the mean. Higher standard deviations relative to the mean indicate greater variability. The difference between the minimum and maximum values provides insight into the range of the data for each variable. We observe each variable 43 years, indicating a consistent dataset size.

The above provided table contains statistical data and a small standard deviation signifies a close clustering of data points around the mean, whereas a large standard deviation suggests a more widely dispersed distribution of data points. Conversely, a high or low standard deviation indicates that data points are, respectively, above or below the mean, while a standard deviation close to zero shows that data points are around the mean. GDP, the research's dependent variable, displays a broad mean value and a low standard deviation, indicating a concentration of data around the mean. Nevertheless, debt services exhibit a higher standard deviation.

5.2. Ordinary Least Square (OLS) Method

This study employs the ordinary least-squares model. The results clearly demonstrate the remarkably strong explanatory power of the variables, as the independent variables account for over 96 percent (R square) of the dependent variable's variance. One can observe this by examining the R-squared and adjusted R-square values.

Table-3: Ordinary Least Square Method

Method: Ordinary Least Squares				
Dependent variable: GDP				
Sample Period: 1980 2022				
Number of Observations: 43 Years				
GDP	Coefficients	Std. Err.	t-Statistic	Probability
Debt Service	34.42328	5.236619	6.57	0.000
External Debt	9.26e+08	9.16e+08	1.01	0.319
Exports	6.20e+09	2.40e+09	2.58	0.014
Imports	-1.71e+10	3.68e+09	-4.66	0.000
Gross Capital Formation	1.64e+10	2.58e+09	6.36	0.000
Population Growth	-4.29e+10	1.84e+10	-2.33	0.025
_cons	-1.71e+11	8.29e+10	-2.06	0.046
R-squared	0.9685			
Adjusted R-squared	0.9632			
F-Statistic	184.25			
Prob (F-Statistic)	0.0000			

Source: Author's Estimation

The table provided represents the results of an Ordinary Least Squares (OLS) regression analysis where GDP is the dependent variable, and the independent variables include Debt Service, External Debt, Exports, Imports, Gross Capital Formation, and Population Growth. We are discussing the impact of debt service, external debt, exports, imports, gross capital

formation, and employment on the dependent variable GDP. We are making recommendations to establish an important relationship between these variables. The prob-F value demonstrates the significance of the regression. This evaluates the significance level for all variables together, in contrast to the t-statistic, which examines the significance level for individual variables. The null hypothesis in this case assumes that all the regression coefficients are equal to zero. Examining the probability F allows us to determine the likelihood of the null hypothesis being correct. Based on the findings, the probability is extremely low (0.000). This suggests that the regressions have a significant overall impact. Let's systematically analyze these results:

- **R-squared (0.9685):** This value indicates that approximately 96.85% of the variation in GDP can be explained by the model's independent variables. This suggests a very high level of explanatory power.
- **Adjusted R-squared (0.9632):** Adjusted for the number of predictors in the model, this statistic is slightly lower than the R-squared but still very high, indicating that the model is robust even when accounting for the number of variables.
- **F-Statistic (184.25) and Prob (F-Statistic) (0.0000):** The F-statistic tests the overall significance of the model. The extremely low p-value (close to 0) indicates that the model is highly significant; meaning at least one of the predictors is significantly related to GDP. The coefficient values represent the percentage change in the dependent variable caused by a one-unit increase in the independent variable. Understanding the coefficient values of external debt and gross capital formation is crucial for determining the impact of these variables on the dependent variable. These coefficients indicate the percentage change in the dependent variable when the independent variable increases by one unit. Researchers analyzing the significance values, which should be less than 0.05, researchers can make informed decisions regarding the acceptance or rejection of hypotheses. The variable we are focusing on Understanding the factors that influence GDP is crucial to analyzing its fluctuations. Key determinants include the probability of debt service, external debt, exports, imports, and gross capital formation.

6. Findings of the Study

Now, we will analyze the results of a practical investigation into the elements that influence Bangladesh's Gross Domestic Product (GDP) using a collection of data over a period of 43 years, from 1980 to 2022. We used the Ordinary Least Squares Model to analyse the relationship between the dependent and independent variables. The following is a comprehensive list of the impact of each independent variable on the economy:

- **Debt Service:** Our findings demonstrate that a one-unit increase in debt service is associated with a 34.42328 unit increase in GDP, holding other factors constant. The t-statistic (6.57) is high, and the p-value (0.000) is very low, indicating that debt service is a highly significant predictor of GDP.

- **External Debt:** Our research shows that Bangladesh's external debt, typically repaid in foreign currency, and negatively impacts the country's economic growth in both the long and short term. They significantly contribute to aggregate demand. According to the analysis, the t-statistic is relatively low, and the p-value is quite high. This implies that external debt may not be a statistically significant predictor of GDP in this particular model.
- **Exports:** Any nation's exports boost economic growth. It increases demand and accelerates economic growth. We found that exports boost economic growth immediately and long-term. The trade balance is exports minus imports, which means a country produces more than it consumes. In developing nations such as Bangladesh, the balance of payments is usually negative because consumption exceeds production. According to the analysis, the t-statistic (2.58) is moderate and the p-value (0.014) is below 0.05, indicating that exports are a statistically significant predictor of GDP.
- **Imports:** It is worth noting that our imports exceed our exports. Due to these circumstances, we must spend more than we earn. Our research reveals that imports negatively impact Bangladesh's economic progress. Based on our analysis, it is evident that an increase in imports has a significant negative impact on GDP. Specifically, for every one-unit increase in imports, there is a substantial decrease in GDP by 1.71e+10 units. The analysis reveals a significant negative t-statistic (-4.66) and a remarkably low p-value (0.000). These findings suggest that imports have a substantial and adverse effect on GDP.
- **Gross Capital Formation:** Investments, infrastructural improvements, and technological advancements are integral components of a country's gross capital formation. Understanding the importance of capital formation is essential for a country's financial health. Our research has revealed that the creation of gross capital has a positive influence on Bangladesh's economy. We firmly believe that the formation of gross capital is crucial for driving economic advancement. According to the analysis, the t-statistic of 6.36 is quite high, and the p-value of 0.000 is remarkably low. These findings suggest that gross capital formation is a highly significant predictor of GDP.
- **Population Growth:** Our research findings demonstrate that the t-statistic is moderately high and negative, and the p-value is below 0.05, indicating that population growth is a statistically significant predictor of GDP with a negative effect.
- **Employment:** An economy relies heavily on the employed work force for its growth and development. Understanding the correlation between high employment opportunities and rapid economic development is critical when analyzing a country's growth. Based on our research, we discovered an important relationship between productivity and the labor force.

7. Conclusions and Policy Recommendations

7.1. Conclusions

Based on our analysis, it is evident that there is a clear correlation between external debt and economic growth. The burden of debt repayment necessitates large amounts of money, which in turn hampers economic growth and heightens a country's dependence on foreign

resources. When lending money, countries and donor organizations often impose strict conditions on the borrowing country, taking into account their own political and strategic objectives. Foreign loans have the potential to accelerate economic growth and address fiscal imbalances. However, mismanagement or unethical or unproductive use of these loans can lead to a range of complications. Bangladesh's significant foreign debt restricts its capacity to make autonomous decisions and operate autonomously on an economic and international level. Consequently, it is imperative to utilize foreign loans for productive purposes and to borrow money with the least conditions possible.

7.2. Policy Recommendations

The Bangladeshi government should implement proactive measures to enhance GDP growth instead of solely depending on external debt. According to this research, the following suggestions can contribute to a rise in GDP.

- **Enhance Debt Management:** Given the significant positive impact of debt service on GDP, Bangladesh should focus on improving its debt management strategies to ensure that borrowing contributes positively to economic growth.
- **Boost Exports:** Policies should aim at enhancing export capacity. This could include improving trade infrastructure, offering incentives for export-oriented industries, and negotiating better trade agreements.
- **Control Imports:** To mitigate the negative impact of imports on GDP, policies should encourage the production of import-substituting goods domestically. This might involve supporting local industries, imposing tariffs on non-essential imports, and promoting "Made in Bangladesh" products.
- **Promote Investment:** The significant positive impact of gross capital formation on GDP suggests a need for policies that encourage both domestic and foreign investments. This could involve improving the investment climate, offering tax incentives, and ensuring political and economic stability.
- **Manage Population Growth:** Strategies to control population growth, such as family planning programs and policies promoting education and employment for women, should be emphasized.
- **Increase Employment Opportunities:** Policies should focus on creating jobs, particularly in sectors that can drive economic growth. This includes investing in education and vocational training to match the skills required by the market.
- **Debt Cancellation and Restructuring:** Bangladesh should explore options for debt cancellation and restructuring to alleviate the burden of external debt, which, while not statistically significant in this study, could still be beneficial for long-term economic stability.

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Sufferings in Silence: Exploring the Experience of Occupational Health Hazards of City Corporation Solid Waste Workers in Bangladesh

Dr. Shafiqul Islam*

Abstract

While the safety of the public health the waste management sector in Bangladesh has been improved since years, workplace health and safety issues persist, particularly violence against solid waste workers. This article explores the nature of this violence, along with the social norms and attitudes of key stakeholders that perpetuate it. Data were gathered from Cumilla City Corporation in Bangladesh through in-depth interviews, focus group discussions with waste workers, key-informant interviews with various stakeholders, and waste collection and disposal points' observations. Thematic analysis was applied to the findings. Waste workers reported experiencing violence in the workplace, including physical and verbal abuse, relentless pressure, personal restrictions, denying treatment, exploitation, discrimination, social exclusion, undermined social recognition, and wage withholding. Fear of job loss prevented them from filing complaints. Supervisors described the waste workers as "illiterate", "low class", "disobedient," "uncooperative," and "unwilling" to work, justifying their behavior as acceptable. Other stakeholders largely dismissed these issues. The study highlights the need for actionable measures to prevent workplace violence and address emerging occupational health concerns in Bangladesh's waste management sector.

Keywords: Public Health, Work Place Health, Waste Workers, Waste Management, City Corporation.

Introduction

Occupational health hazards are remarkably increasing in the waste management sector of local cities and local governments are facing challenges in achieving public health-related SDG goals (Kavouras, Vardopoulos, Mitoula, Zorpas, & Kaldis, 2022). The goals include good health and well-being, decent work and economic growth, reduced inequalities, and sustainable cities and communities (Reis, Oliveira, Braga, Silva, & Silva, 2020; WHO, 2021). Solid waste handling in the municipal area is a growing work-related health hazard (Yang et al., 2001). The collection and transportation of solid waste require heavy physical activities such as collecting waste from drains, roads, and bins, and the loading and unloading of garbage trucks. While performing their jobs, waste workers are generally exposed to many health risks- injuries, respiratory diseases, musculoskeletal, gastrointestinal, and infectious diseases (Abd El-Wahab et al., 2014). They also suffer from several pathogens

*BBA, MBA, DU; Mphil, Japan; PhD, Australia, Deputy Director (Deputy Secretary), Regional Public Administration Training Centre, 49, New Eskaton, Dhaka. Email: shafiq.bcs@gmail.com,

(bacteria, fungi, viruses, parasites, and cysts), various toxic substances, vehicle exhaust fumes, noise, extreme temperature, and ultraviolet radiation (Lavoie & Dunkerley, 2002). Consequently, solid waste workers are the victims of the high rate of occupational health hazards.

Occupational safety and health hazards are a significant public health concern worldwide; especially in low and middle-income countries. In Bangladesh, twelve city corporations produce vast amounts of solid waste. Although city conservancy departments strive to dispose of this waste, a significant amounts of waste remains unaddressed (Ahsan et al., 2014). Lack of good governance, shortage of funds and logistic support are responsible for this (Bhuiyan, 2010). Thousands of waste workers are appointed by the city corporations for collecting, transporting and disposing of the waste (Hasan & Chowdhury, 2006). However, waste workers working day and night in these city conservancy departments need to be provided with occupational health safety measures (Ahsan et al., 2014). Although the Bangladesh Labour Act, 2006 ascertained to ensure the worker's health, hygiene and occupational safety, local government officials could not practice them properly (MoLE, 2021). The workers suffer from various diseases. They are neglected and maltreated citizens of society who perform risky jobs with low salaries (Phosrikham, Laohasiriwong, Luenam, & Soeung, 2020; Ramitha, Ankitha, Alankrutha, & Anitha, 2021). Moreover, The perspective plan 2021-41 of Bangladesh also emphasised reducing the work-related health risks by increasing the capacity of local governments in Bangladesh (GED, 2020).

In the cities of Bangladesh, the working environment of the waste workers needs to be improved (Kabir, Farhana, Akter, Jesmin, & Ali, 2015). The waste workers of Dhaka city, while they work, are exposed to vast amounts of dust, contaminated organic matter, airborne particulates, bacteria, noise, and ergonomic stress (Anwar, Mehmood, Nasim, Khurshid, & Khurshid, 2013). They often lack the knowledge and understanding of the public health-related safety measures in Dhaka City (Hassan, Ahmed, Rahman, & Biswas, 2008). A similar scenario prevails in other cities, such as Cumilla City Corporation which was constituted in 2011 amalgamating two municipalities. The city consists of 27 wards, has an area of 53 sq km and a population of 0.80 million who produce 200 tons of waste per day, and thousands waste workers of city corporation conservancy are working for waste management (Majumder & Karim, 2012).

Several researchers studied the occupational health hazards of waste cleaners globally. Literature evaluated the multiple diseases and risks of waste workers and found environmental, social and health impacts related to the management of solid waste in Latin America, assessed the Mexican Municipalities and detected the correlation between the development and implementation of policies regarding health hazards (Cervantes et al., 2021); and assessed the consequential health situations and occupational health hazards that affect waste workers in Brazil (Zolnikov, da Silva, Tuesta, Marques, & Cruvinel, 2018). Studies also examined the nature of activities and knowledge on work-related health

risks and practices among waste collectors in Ghana (Asibey, Amponsah, & Yeboah, 2019), conducted a cross-sectional study and found how working environment impacts the quality of life of the waste workers in German City (Velasco Garrido, Bittner, Harth, & Preisser, 2015), identified different respiratory and skin-related diseases of waste collectors in India (Priyanka & Kamble, 2017), and discussed the safety factors, hazards, and vulnerabilities street sweepers exposed to during waste collection in low and middle-income countries (Gutberlet & Uddin, 2017).

Bangladesh is gradually advancing with remarkable achievements in health-related indicators. The perspective plan 2021-41 of Bangladesh also emphasises addressing the issues of work-related health safety and risks. Similarly, increasing the capacity of local Government is also the focus of both SDGs and the perspective plan 2021-41. The Local Government is mainly responsible for sustainable solid waste management and primary health care in the cities and municipalities. One of the LG's primary mandates is to improve the quality of life of waste workers, both as employees of the city and as citizens of underdeveloped society. One may argue that if a LG cannot provide primary health care and safety measures for its employees (waste workers), it will be challenging for the LG to ensure the primary health care for the citizens.

However, the literature on occupational health hazards relevant to solid waste collection in Bangladesh, especially on the waste workers' livelihood, working environment and health risks is limited. Uddin, Gutberlet, Ramezani, and Nasiruddin (2020) explored the everyday life of informal waste pickers in Dhaka city; Akter, Hawlader, and Hoque (2019) examined the awareness among the waste pickers of Matuail Sanitary Landfill of Dhaka city; Sharior et al. (2023) investigated to assess the organisational capacity, shortcomings, and challenges in local governance of waste management during COVID-19 in Dhaka City; and Fattah, Amin, Nasrin, and Sultana (2018) identified the governance constraints of waste management and livelihood of waste cleaners in Dhaka City. Other relevant studies are primarily on solid waste management in Bangladesh. The literature mentioned above focuses only on Dhaka city and studies on occupational health hazards relevant to solid waste workers in other cities are minimal. No study has yet been conducted in Cumilla City Corporation on occupational health safety in solid waste management. Studies on waste workers from the lense of public health or occupational health risks are yet to be done. Therefore, comprehensive research to explore the waste workers' livelihood, work environment experience, and the physical and mental health phenomena of the waste workers of Cumilla City Corporation is necessary. This study aims to have an in-depth understanding of city waste-collector's knowledge, and perceptions concerning occupational safety and related health hazards in the cities of Bangladesh, especially the Cumilla City Corporation.

2. Objectives

To explore the waste worker's livelihood, work environment experience, and the physical and mental health phenomena of the waste workers of Cumilla City Corporation.

3. Research Question

What are the waste worker's practices, experiences, knowledge and perceptions regarding occupational safety and health hazards in their livelihood and working environment in Cumilla City Corporation?

4. Methods

The study was conducted in Cumilla City Corporation, one of the 12 city corporation of Bangladesh. Cumilla City Corporation constituted in 2011 amalgamating two municipalities. The city consists of 27 wards, has an area of 53 sq km and a population of 0.80 million who produce 200 tons of waste per day, and thousands waste workers of city corporation conservancy are working for waste management (Majumder & Karim, 2012).

The researcher used qualitative research techniques. Qualitative research helps deeper insight into a specific problem and the findings provide recommendations based on common emerging themes (Benaquisto & Given, 2008; Creswell, 2014). The researcher utilised a transformative and constructive philosophical worldview in this research (Neuman & Robson, 2012). The qualitative study employed in-depth interviews (IDIs) of fifteen workers (n-15) and Key Informant Interviews (KIIs) with fourteen officials (n-14) of a City Corporation, NGO, doctors and the officials of the Local Government Division (LGD). One focus group discussions (FGDs) where one with the 36 waste workers.

The research team visited the Cumilla City Corporation, and observed the waste workers' livelihood, working environment and working life. The research investigated by observing the waste collection points, transports, dumping areas, disposal process, and the logistics and dresses the waste workers use. Eight workplace observations lasted 6-10 hours were conducted to explore the lived experience of the cleaner's health issues while they work. Through direct observation, the study investigated the working environment, types of work done by waste workers, breaks at work, behaviour and attitudes of officials and supervisors, health risks while they work in drains, and roads. Detailed notes were taken by the researcher while observing at the factory and photos were also taken. The researcher coded these notes taken from the observation. The importance of observations is that it helped to collect actual behaviour and practice in a natural setting. Data were collected from December 2023 to September 2024. The long data collection period was largely due to difficulties in accessing the workplaces and interviewing waste workers.

The research employed a purposive sampling technique to select waste workers, officials, doctors and other key stakeholders. Before data collection, the research team informed the authorities- the Mayor and CEO of the City Corporation. Then the team conducted interview with the high officials of the conservancy department of the city corporation. The team collected the list of waste workers and their contact details from the officials. While visiting the sites, the team met relevant other stakeholders, if the team feels essential.

Based on the literature, an unstructured questionnaire was prepared for the interview and the questionnaire was continuously updated while the interview runs. Open ended interview guides were designed to elicit conversation with study participants. The topics covered

were the nature of the work in waste management of City Corporation, experiences of the worker, factors influence the behaviour of supervisors and officials, worker's perception about the workplace, and the officials perception at workplace. All interviewing guides were pretested with five people who have similar demographic profiles to ensure their suitability to improve the guidelines and interview techniques for the local context. These people were not included as study participants. The researcher took the interview in Bengali, the local language. Then, they were transcribed. Each interview facilitated the research team to have better articulated questions to explore the realistic themes that exist in the field.

IDIs and FGDs with waste workers were conducted in their workplace, homes, or other location convenient to the study participants. The IDIs and FGDs were conducted at the home of male and female workers according to their expressed wishes. The study participants desired to avoid their workplace to have free discussions about their experience of work, life and health. The researcher also planned to avoid the formality of the waste area. The researcher conducted the FGDs in a room that was voluntarily provided by the city corporation. KIIs were conducted in their private rooms nearby working area. Appointments were made over the phone for each participant. The FGDs were conducted by the researcher. All interviews were audio recorded with consent from participants. Each interview and FGD lasted approximately 45-60 min. Each participants were provided light snacks and water.

The researcher transcribed all interviews into a written text, and checked with audio files for accuracy and consistency before coding. For transcription, the help of two university graduates were taken. The author read a sub-sample of transcripts to check consistency of the transcripts. The data was analysed using an inductive thematic approach (Schreier, Stamann, Janssen, Dahl, & Whittal, 2019; Yin, 2011). For conducting thematic analysis, descriptive data were read and re-read to become familiar with the data to develop codes for thematic analysis. The analysis approach integrated priori codes based on the research question with data driven codes. Data driven codes were done through open coding approach, which included categorizing small codes, and subsequently, the small codes were grouped to other to produce key themes where emerging issues become the categories for analysis. After reliability testing, the codes were added in subsequent transcripts using computer. The researcher also utilised Nvivo software to have systematic and specific themes based on the qualitative data received from interviews, FGDs and observations. Finally the themes were illustrated through case narratives.

5. Results

Socio-demographic profile and nature of the job

Table 1 shows the socio-demographic characteristics of the waste workers. Most of them were less than 25 years old. Most of them are married and having children. The majority were either illiterate or had completed education only up to grade 5. Most worked as helpers and drain cleaners or road cleaners, while some were employed as waste downloader

and uploader in truck. All had migrated from rural villages outside the city or living in the slums of the city. Those who have children have to leave their children behind to work in the waste management sector of the city corporation and support their family income.

Table 1: Socio-demographic profile of the waste workers

	IDs (n=20)	FGDs (n=36)
Age (Years)		
18-24	8	10
25-32	6	11
33-40	2	6
40+	4	9
Marrital Status		
Married	10	20
Separated/divorced	2	6
Unmarried	8	10
Education		
None/illiterate	14	16
1-5year	4	10
6-10 year	1	8
10+	1	2

The findings are categorized based on the types of violence reported in the workplace. The most commonly reported forms of violence in this study included verbal abuse, restrictions on various rights, and work-related constraints that impacted how these backward people were treated in the workplace. This analysis of experiences with violence focuses on two key aspects: first, identifying the various types of violence occurring in the waste management industry in the municipalities of Bangladesh and their impact on people's health and safety. Second, it explores the perspectives of different stakeholders on the factors contributing to these acts of violence.

Verbal and Physical abuse

All the waste-workers participating in this study reported that their supervisors frequently yelled at them, insulted them, criticized their work, and spoke to them harshly in the workplace. Shouting emerged as the most common form of abuse, with the workers feeling that their supervisors displayed a lack of empathy. They also shared instances where supervisors publicly humiliated them, describing how they were often "insulted as if we are not human beings" and "treated poorly, like a slave."

One waste worker shared,

"If we make even a small mistake while working, the line supervisors yell at us. We stay silent because speaking up could cost us our jobs. We're not even allowed to talk to each other while working."

Some waste workers reported instances of physical abuse in their workplace, although these incidents were less frequent than verbal abuse. The most commonly reported forms of physical abuse included slapping, pinching, pushing, and having wastes thrown at their faces. One waste worker stated,

"Today, I arrived at the work-area thirty minutes late, which made my supervisor angry. He pushed me, yelled, and even raised his hand as if to slap me. Fortunately, another supervisor intervened and took him away from me."

Another worker explained the reasons for the physical abuse:

"If we fail to meet a target or make a mistake in our work, they will hit us. One time, my supervisor threw dust and wastes at me because I made an error while cleaning the drain. If we try to speak up, they become enraged and slap us."

Exploitation

Most of the waste workers reported that they often are subjected to physical and verbal abuse not only in workplace, but also in living area- slums. They face exploitation, such as low wages, long working hours, unsafe working condition. As they live in slum area, many regular facilities and recognition enjoyed by the regular citizens, are not enjoyed by them.

Discrimination

Waste workers living in slum area are often stereotyped as uneducated, criminal, unclean, and leading social marginalization. They face barriers in accessing basic services such as health care, education, and sanitation due to systemic neglect by various institutions. They also lack access to clean water, and electricity. They are excluded from the urban planning and development. They are often excluded from the political process and decision-making, which hinders their ability to advocate for their rights and needs.

One respondent mentioned,

"if our kids go to school, other families do not allow their children to mix with our kids. When we go to the common tube well to bring clean water othe families tease us with bullying"

Behaviour Restrictions

Insufficient breaks and opportunity to communicate outside

Observations at the waste collection and processing revealed that workers do their job under intense heat from the lights, in dirt and dusts. They collect the stinky wastes with their hands, clean the drains by getting down into the drains. They do not have the appropriate safe clothing and no safety measures are taken. They work hard but are not granted

adequate short breaks to drink water and food, as supervisors deem it unproductive. They are permitted only a one-hour lunch break during a 10 to 12-hour workday. Waste workers reported that their supervisors believe frequent water consumption would lead to more bathroom breaks, potentially hindering their ability to meet cleaning and collection of waste targets. One worker said

"we do not get necessary safety clothing and products and do not get long break to have lunch or snacks in the work time. Because it hampers our waste collection targets"

The waste workers reported that feeling isolated from the outside world during working hours, as they are prohibited from bringing their cell phones to work. Upon entering the work site or in the garbage truck, their bags are searched by a supervisor to confiscate any phones. This restriction poses significant challenges, especially when their family members are unwell at home. However, if supervisors discover their phones, the workers face verbal and physical abuse.

"Entering the site or getting into the garbage truck, we feel like stepping into another world. During working hours, we are unable to communicate with our family by phone, and if we secretly bring a phone, it gets confiscated"

Constant Pressure

The daily production targets

The city roads and drains are divided. They have to clean assigned roads and drains. At the same time, loading and unloading of 10 tons garbage trucks must be completed. Loading unloading of garbage truck is set for us five rounds per day. So it becomes a huge pressure. Workers termed it as 'inhumane' and 'unattainable'. The workers explained that if they fail to meet their hourly targets—which happens most days—they face verbal abuse, public humiliation, and deductions from their pay.

Threat of Job loss

All the workers stated that they frequently face the threat of losing their jobs. This potential job loss would leave them in a state of extreme economic vulnerability, prompting them to consistently seek compromises with their supervisors. They mentioned the existence of a complaint box in the city corporation office for reporting physical or verbal abuse, but they refrained from using it due to fear of retaliation, as they believe it could provoke more dangerous and vengeful behavior from their supervisors and conservancy officers. To avoid conflict, the workers reported that they choose to remain silent and avoid arguing with their supervisors, especially when the supervisors are angry. One worker said,

"We work in an open space, and when our supervisors hit us, either physically or verbally, it's visible to everyone. If we submit a complaint in the suggestion box, it's not kept confidential. Eventually, the supervisors find out and retaliate, often causing people to lose their jobs. Some of our colleagues filed complaints against the supervisors, and as a result, they were forced to leave."

Lack of access to essential medicine

The workers reported experiencing injuries, various cuts in legs and hands, sore in leg and hands, gastric issues, headaches, body aches, eye pain, and fatigue. The most frequent injuries include finger and leg injuries from cleaning drains and waste collections. They also mentioned that the medicines and doctors often not available for the cleaners and waste workers.

Workers are falsely accused of stealing at work

The respondent also mentioned that when they visit doctors of city corporation, medicines are provided. However, if they visit several times, they claim that they are having medicine with false claims. In addition to that sometimes the spades and other equipment of waste collection are lost, then the workers are rebuked by the supervisors accusing stealing of the equipment. One worker shared,

"When we get injured by a machine or cleaning equipments, we don't receive any medicine. Most of the time, when we visit the doctors or pharmacy of city corporation, we are not welcomed by them. They always accuse us of collecting the medicine on false cause, but we never do that. Why would we collect medicine if not sick? It's not food that we would eat when we're hungry. Moreover, it makes us feel so sad, insulted, and helpless when we're blamed for stealing the cleaning equipment."

Impact of workplace violence on the worker's health

All the workers shared that after returning home from work, they often felt sadness and cried due to physical and verbal abuse from their supervisors. They also mentioned experiencing difficulties with sleep and appetite. Despite feeling "agitated," "angry," and "upset," they chose to remain silent, believing they were expected to endure the abuse without expressing their emotions. Additionally, the workers noted that the supervisors never offered apologies, but they believed that receiving an apology would help alleviate some of their pain.

In this regard, one worker explained his health problems were aggravated by a sense of powerlessness,

"The only reason I work in the waste sector is to earn money. However, the supervisors here constantly yell at us. Despite working hard and deserving respectful treatment, we are met with bad behavior. They take advantage of the fact that we can't do much to stand up to them, which leaves us feeling upset all the time."

Another worker stated that

"The behaviour of supervisors make us sick. We expect that they will encourage us, will behave well and appreciate our efforts. Their rude behaviour make us upset and threatened."

Employer's Perspective

At the garbage collection and dustbin points visited, all supervisors were male. Each of them expressed the belief that waste workers are often "disobedient," "non-cooperative," and "unwilling to work." They claimed that employees are often late in the work, when come, engage in gossip, spend time in the street talking the friends and family members, and are easily distracted by conversations with co-workers. Additionally, they stated that controlling the workers requires shouting at them. A supervisor said,

“ These workers lack formal education and come from lower socioeconomic backgrounds. It may not be effective to always address them kindly, as they might not respond to gentle communication. Sometimes, raising your voice may be necessary, as kindness alone might lead to greater disobedience.”

Another conservancy supervisor explained,

“ Waste workers often face high-pressure working conditions. It is believed that controlling the workers is necessary to maintain productivity. Without strict supervision and raising voices, they may become distracted, which could lead to delays in meeting targets of cleaning roads, drains and garbage points.”

The supervisors denied the occurrence of physical violence against waste workers, acknowledging only verbal abuse. One supervisor remarked, "waste workers were physically abused 10 years ago, but now such incidents are rare. The working environment has improved, and we no longer physically harm them."

However, the supervisors expressed negative perceptions of the waste workers, accusing them of dishonesty and theft. They claimed that workers frequently lied about their health to obtain sick leave and stole items like equipments. A conservancy officer stated,

“ They always ask for sick leave even when they are not sick. They lie to us, and we do not trust them.”

Views of Government Officials

Four individual interviews (IDIs) and a focus group discussion (FGD) were conducted with government officials to gather further insights into working conditions in the waste sector. These discussions highlighted that greater priority is placed on structural safety upgrades compared to personal safety from violence and threats. According to the officials, the working environment has improved since the city corporation promulgated in 2011. They noted that waste workers are now equipped with safe cloths and equipment. Waste workers do not feel interested to wear the safety cloths. One respondent explained,

"the city corporation increased its budget for buying the vehicles, safety cloths and equipment for the waste workers. If they do not use them properly, what can we do?"

However, neither government officials nor local representatives of supervisors addressed violence against waste workers. They did, however, acknowledge instances of verbal abuse, attributing this to the large number of workers doing their job in the streets and

drainage systems. According to their explanation, officers and supervisors often resort to shouting as a way to maintain discipline. One government official remarked,

" We occasionally hear about incidents of verbal abuse in the workplace. While our supervisors report such cases to the city corporation high officials, we have not received any official complaints of violence against waste workers. However what happens, this could be because they often work under pressure to maintain discipline within the sites of wastes.

6. Discussion

This study examined Waste Worker's experiences of workplace violence and the perspectives of other stakeholders in the waste management industry, especially the city corporation in Bangladesh. The findings indicate that violence against waste workers in the workplace is prevalent in this context. Participants described instances of physical abuse, including slapping, pinching, and pushing, as well as verbal abuse, such as yelling. Other forms of mistreatment reported included withholding wages and constant threats of job loss. Additionally, waste workers expressed reluctance to voice their complaints due to fear of retaliation, such as job termination or retribution from supervisors. They conveyed a sense of powerlessness in addressing or improving their work environment and culture.

Bangladesh is a society, where discrimination between poor and rich, between strong and weak, is prevailing. and this research indicates that this discriminating mindset continues to prevail in the workplace, where waste workers are often regarded as subordinates. Employers and powerful supervisors rationalized abusive behavior, claiming that workers were uncooperative. For instance, city corporation officials found it acceptable for supervisors to shout and yell in an attempt to control the waste workers. Furthermore, workplace violence can be linked to the disempowerment of unskilled employees due to their class, as supervisors view them as 'uneducated' and 'poor.'

The literature highlights that violence on waste workers in both the community and the workplace has a substantial effect on their health, especially their mental well-being. Although waste workers find violence unacceptable, stakeholders did not view it as a health and safety concern. This study also highlighted an important finding: when various stakeholders considered workplace health and safety, city corporations focused more on improving infrastructure, such as building more roads, footpaths, and drains. Additionally, the pressure from cleaning targets with less waste workers contributed to a toxic work environment, and government officials acknowledged that when supervisors are unable to handle this stress, they may direct their frustration towards waste workers. As a result, for waste workers, workplace violence seems to be seen as an acceptable and effective method for meeting unrealistic daily cleaning and waste collection targets.

The Universal Declaration of Human Rights states that every worker is entitled to a workplace free from violence and discrimination. Bangladesh has ratified several key international agreements, including the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights

(ICESCR). It is the responsibility of the country to guarantee a workplace free from violence for all types of workers in all sector.

This research filled the necessity of a comprehensive qualitative exploratory study on the practices, experiences, and perceptions of the waste workers in Bangladesh, especially in Cumilla City Corporation. This research also provided insights into the factors relevant to the life of waste workers, governance of waste management, and health-related implications of the city. Moreover, this study identified the waste worker's social and economic crisis and their physical and mental health implications.

While this study makes a valuable contribution to the international academic literature on workplace violence, certain limitations must be acknowledged. The research was conducted in city corporation of Bangladesh and may not fully represent the experiences of violence in the waste management industry throughout Bangladesh. Given the sensitive nature of the topic, discussions with various stakeholders (such as workers, supervisors, government officials, and local government divisions) may have led to underreporting of such experiences due to social desirability bias. However, the researcher has both sociologist, research professional and practitioner-knowledge in this field who are trained to explore and understand this complex issue.

7. Research Implications and Recommendations

Various measures have been implemented to enhance the working conditions in different sector, such as the National Tripartite Plan of Action (NTPA) on fire safety, the European Union Sustainability Compact to strengthen labor rights and safety, and the United States Trade Representative (USTR) action plan. While these initiatives have contributed to improvements in the working environment, with less attention given to addressing other health and safety concerns within the workplace. In 2016, during its 325th session, the ILO recognized that workplace violence poses a threat to workers' dignity, security, health, and mental well-being. It also approved an agenda focused on understanding the various forms of violence in the workplace. The ILO emphasized the critical need to understand how violence impacts workers' well-being, especially focusing on the groups and occupations most vulnerable to such violence. However, there has been limited research in Bangladesh regarding waste worker's experiences of workplace violence, in accordance with the ILO's call.

The findings of this study suggested several essential measures for addressing the issue in Bangladesh and provided policy recommendations to address the occupational health hazards, improve the life of waste workers, and enhance the capacity of the local government- City Corporation. First, it is crucial for government officials, city corporation employees, and waste worker representatives to acknowledge the problem. Denying its existence will not lead to a solution.

Second, this research highlights the complex issue of a buyer-driven production system, particularly in setting daily volume of waste collection targets. Such a system creates downward pressure on supervisors, resulting in stress on workers to meet unrealistic cleaning targets. To alleviate this pressure, it is essential for city corporations, government officials

and and public representatives to collaborate in creating a more flexible and reasonable cleaning and waste collection system. On a global scale, the working conditions and human rights violations faced by waste workers in this industry, the factors contributing to these violations, and the wage amount of the waste workers should be revised. While awareness campaigns are ongoing, governments need to do more rigorous policies and facilities to safeguard workers' rights.

Third, in Bangladesh, the government, national rights-based organizations, and employers should use these findings to initiate discussions and develop strategies aimed at preventing violence against waste workers in the workplace, thereby enhancing this crucial aspect of the work environment.

Fourth, tackling the issue of violence against waste workers must be prioritized by the government, city corporation officials and public representatives, national right based organizations, to shift the attitudes and behaviors of supervisors. It is essential to design and implement behavior change interventions targeting key stakeholders, especially supervisors, to improve the situation.

8. Conclusion

This article explores the occurrence of violent acts in the workplace within Bangladesh's waste management industry, revealing that waste workers face various forms of violence, resulting in both physical and psychological harm. The research suggests that while the waste management industry significantly contributes to the nation's economy, this progress comes at the expense of the humiliation and suffering endured by waste workers due to violence. The study has (1) provided evidence of such unacceptable acts of violence and their impact on health, (2) examined the perspectives of various stakeholders contributing to this workplace culture, and (3) proposed necessary measures to address the issue. The findings of this study should inform strategies aimed at tackling violence against waste workers in Bangladesh's waste management sector in the city corporation and municipalities.

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Exploring the Use of Simulation Methods for Enhancing Soft Skills Training: A Comprehensive Review

Muhammad Mahbubur Rahman*

Abstract

The use of simulation techniques to improve soft skills training in various professional contexts is examined in this study. In light of the increasing need for problem-solving, collaboration, and communication skills in the workplace, efficient training approaches are now essential. A thorough literature analysis was carried out, looking at the effects of methods including role-playing, virtual worlds, and hands-on learning. According to the research, simulation techniques greatly improve participants' interpersonal skills, encouraging participation and real-world application. The adaptability of these approaches is demonstrated by evidence from fields like corporate contexts, education, and Micro Finance Industries (MFIs). The necessity of longitudinal research to assess long-term impact is stressed, even while short-term advantages are obvious. It is advised that training programs incorporate simulation techniques, make use of cutting-edge technologies, and carry out more study to evaluate scalability.

Keywords: Soft skills, Simulation-based training, Role-playing, Virtual environments, Experiential learning

Introduction

In today's dynamic and competitive work environment, soft skills such as communication, teamwork, problem-solving, and emotional intelligence are increasingly recognized as essential for both individual and organizational success. These skills foster collaboration, drive innovation, and enhance interpersonal relationships, making them critical in almost every professional setting (Doe, 2020). However, traditional training methodologies often fall short when it comes to effectively developing these skills, as they typically lack the hands-on, experiential learning opportunities required to build competence in interpersonal interactions (Smith & Lee, 2019).

Simulation-based training, including methods such as role-playing, virtual environments, and experiential learning scenarios, has emerged as a powerful approach to bridge this gap. These methods offer learners the opportunity to engage in realistic, interactive experiences that mimic real-world challenges, allowing them to practice soft skills in a controlled and supportive environment (Brown, 2023). Research has shown that simulation methods promote active learning, critical thinking, and emotional intelligence, leading to better retention and application of skills compared to traditional training approaches (Johnson et al., 2021).

* Researcher, Writer & Training Expert, PKS Cell: 01717474433, Mahbuburrahman77@gmail.com

Simulation-driven soft skills training has proven particularly effective in industries where interpersonal interactions are paramount, such as in the Micro Finance Industry (MFI), education, and corporate environments. In the MFI sector, for example, building trust and managing client relationships are crucial, and simulation-based training provides employees with the opportunity to practice these essential skills (Doe, 2020). Similarly, in education and corporate settings, simulations help both educators and employees develop communication, collaboration, and leadership skills, which are vital for success in collaborative work environments (Smith & Lee, 2019; Brown, 2023).

Research on the long-term effects of simulation-based training on career advancement and soft skill retention is still lacking, despite the encouraging outcomes. Furthermore, it is still difficult to scale simulation-driven training across a variety of businesses, particularly those with little funding. With an emphasis on their efficacy, industry-specific applications, and best practices for implementation, this study aims to investigate the function of simulation-based approaches in soft skills training.

The study intends to uncover important findings and offer practical suggestions for companies wishing to include simulation-based training into their soft skills development programs by methodically analyzing the body of existing material. Future studies into the scalability and long-term effects of simulation techniques in various professional contexts will also be built upon the findings.

Definition of Keywords

Soft skills

Soft skills, sometimes known as people skills or interpersonal skills, are non-technical aptitudes that allow people to work and communicate with others in both personal and professional contexts. Communication, teamwork, problem-solving, emotional intelligence, flexibility, time management, and leadership are just a few of the many qualities that make up these abilities. Here are some definitions of soft skills from professionals.

According to Cherniss (2010), soft skills are often categorized as emotional intelligence competencies, such as self-awareness, self-regulation, social awareness, and relationship management. These competencies enable individuals to navigate social complexities, build trust, and engage in meaningful interactions, which are essential for long-term professional and personal success.

Moreover, Goleman (2006) highlights that soft skills are closely tied to emotional intelligence (EI), the ability to recognize, understand, and manage emotions in oneself and others. He argues that EI, a core component of soft skills, plays a significant role in effective leadership, decision-making, and conflict resolution in professional settings.

Simulation-based training

A learning approach known as simulation-based training (SBT) mimics real-world conditions and circumstances by using virtual environments or scenarios. Without the dangers or repercussions of real-world training, it enables students to hone abilities, make choices, and resolve issues in a secure, regulated, and realistic environment. Simulations are utilized in a wide range of industries, including business, aviation, medical, and the military. They can be as basic as role-playing games or as complicated as virtual reality environments.

According to Gaba (2004), simulation-based training is defined as “a technique—not a technology to replace or amplify real experiences with guided ones that evoke or replicate substantial aspects of the real world in a fully interactive manner.” This approach enables learners to build competence, enhance critical thinking, and improve performance while minimizing errors in high-stakes environments.

Role-playing

In order to practice skills, investigate habits, or resolve issues, participants in role-playing exercises pretend to be in different roles. By taking on particular roles and participating in scenarios that closely resemble actual circumstances, it enables people to hone their interpersonal, communication, and decision-making abilities in a secure setting.

According to Yardley-Matwiejczuk (1997), role-playing is defined as "a method of learning in which individuals act out roles in a particular scenario to explore the dynamics of a situation, rehearse behavior, or practice skills." It is widely used in education, therapy, corporate training, and other settings to enhance understanding and foster empathy.

Virtual environments

A virtual environment (VE) is a three-dimensional, computer-generated place where users can interact with simulated elements, objects, or scenarios just like they would in the real world. Using ordinary devices (like a computer or mobile interface) or specialist gear (like VR headsets), users can traverse and manipulate virtual environments, which are frequently immersive.

According to Blascovich and Bailenson (2011), a virtual environment is defined as "a digitally created space that provides sensory input to a user to simulate real or imaginary environments, enabling interaction and exploration." These environments are commonly used for training, education, entertainment, and therapy.

Experiential learning

Experiential learning uses active engagement, introspection, and firsthand experience to acquire knowledge and skills rather than more traditional, passive methods like reading or lectures. It emphasizes learning by doing and encourages students to engage in hands-on activities, reflect on their experiences, and apply what they have learned to real-world situations.

According to Kolb (1984), experiential learning is defined as "the process whereby knowledge is created through the transformation of experience. Knowledge results from the combination of grasping and transforming experience." Kolb's experiential learning theory outlines a cyclical process involving four stages: concrete experience, reflective observation, abstract conceptualization, and active experimentation.

Background of the study

In today's rapidly evolving professional landscape, soft skills such as communication, teamwork, and problem-solving have become vital for individual and organizational success. These skills are essential in fostering collaboration, enhancing productivity, and navigating the complexities of interpersonal interactions in diverse work environments. Despite their importance, many traditional training methodologies fall short in effectively developing these skills due to their theoretical and passive nature, which limits opportunities for active engagement and real-world application (Doe, 2020).

Simulation-based training has emerged as an innovative approach to bridge this gap. Simulation methods, including role-playing, virtual environments, and experiential learning scenarios, provide learners with practical, hands-on opportunities to develop and refine their soft skills. These methods offer a controlled and safe environment where participants can experiment with different strategies, receive constructive feedback, and build confidence without the fear of real-world consequences. Research indicates that such approaches lead to better retention and application of skills compared to traditional methods (Smith & Lee, 2019).

The application of simulation methods has proven particularly effective in industries that rely heavily on interpersonal interactions. For example, in the Micro Finance Industry (MFI), where trust and relationship management are crucial, simulation-driven training equips employees with the necessary communication and problem-solving skills to build strong client relationships. Similarly, in education and corporate settings, simulation-based learning fosters teamwork and adaptability, both of which are critical for success in collaborative environments (Johnson et al., 2021).

It is necessary to investigate how simulation techniques might be methodically integrated into soft skills training programs in various professional contexts, given the increasing amount of evidence demonstrating their efficacy. By reviewing the literature on simulation-driven soft skills training, this study fills this knowledge vacuum. By doing this, it hopes to draw attention to best practices and offer companies and training facilitator's practical suggestions.

The findings also underscore the importance of further research, particularly longitudinal studies, to evaluate the long-term impact of simulation-based training on skill retention and application. Understanding these dynamics will contribute to the development of more effective and sustainable training methodologies, meeting the demands of the modern workforce (Brown, 2023).

Objectives of the study

1. To investigate how well simulation-based techniques can improve training for soft skills: This goal is to evaluate the ways in which simulation methods like role-playing, virtual worlds, and experiential learning aid in the growth and maintenance of critical interpersonal abilities including problem-solving, cooperation, and communication.
2. To examine how simulation-driven teaching is used in different professional domains: This goal looks at the application of simulation techniques in fields where success depends on interpersonal skills, such as the Micro Finance Industry (MFI), education, and corporate settings.
3. To determine optimal approaches and provide tactics for using simulation techniques into training programs for soft skills: Reviewing previous research in order to provide practical suggestions for the methodical integration of simulation-based techniques into training frameworks while taking into account their scalability and long-term effects is the aim of this purpose.

Literature Review

Soft skills, such as communication, teamwork, and problem-solving, play a pivotal role in modern workplaces by fostering collaboration, adaptability, and interpersonal effectiveness. Unlike technical skills, soft skills are challenging to develop through traditional lecture-based training due to their experiential and interpersonal nature (Doe, 2020). As organizations prioritize these competencies to maintain competitiveness, the demand for innovative training methods has grown significantly (Smith & Lee, 2019).

Simulation-Based Methods in Soft Skills Training

Simulation-based training methods, including role-playing, virtual environments, and experiential learning scenarios, have gained prominence as effective tools for developing soft skills. These methods immerse participants in realistic, interactive scenarios where they can practice and refine their interpersonal abilities without real-world risks (Johnson et al., 2021). Research suggests that simulation-based training promotes active engagement, critical thinking, and emotional intelligence, making it a superior approach to traditional training techniques (Brown, 2023).

Role-playing, for instance, enables learners to assume different roles in hypothetical scenarios, helping them understand diverse perspectives and improve communication and conflict-resolution skills. Similarly, virtual environments leverage technology to create dynamic, immersive experiences that facilitate teamwork and collaboration in simulated settings (Smith & Lee, 2019).

Application of Simulation Methods across Professional Sectors

Simulation-driven training has been successfully implemented across various industries:

1. Micro Finance Industry (MFI): In MFIs, interpersonal skills are crucial for building trust and fostering client relationships. Simulation-based training allows employees to engage in client interaction scenarios, enhancing their problem-solving and relationship-management skills (Doe, 2020).
2. Education: In educational institutions, role-playing and virtual simulations are used to prepare teachers and students for real-world interactions. These methods help educators develop classroom management skills, while students learn collaboration and communication through group simulations (Brown, 2023).
3. Corporate Environments: Corporations use experiential learning scenarios to enhance leadership, teamwork, and adaptability among employees. Team-based simulations, such as business games and project-based scenarios, have been effective in improving decision-making and collaborative abilities (Johnson et al., 2021).

Best Practices for Implementing Simulation-Based Training

To maximize the effectiveness of simulation-based training, organizations must adopt evidence-based best practices, including:

- Customizing Training Scenarios: Tailoring simulations to reflect industry-specific challenges ensures relevance and engagement (Doe, 2020).
- Incorporating Feedback Mechanisms: Immediate and constructive feedback helps learners identify areas for improvement and refine their skills (Smith & Lee, 2019).
- Leveraging Technology: Using advanced tools like virtual reality (VR) and artificial intelligence (AI) enhances the realism and interactivity of training experiences (Brown, 2023).

Long-Term Impact and Scalability of Simulation Methods

While the short-term benefits of simulation-based training are well-documented, longitudinal studies are needed to assess its long-term impact on skill retention and application. Additionally, exploring strategies for scaling these methods to accommodate diverse organizational sizes and resource levels remains a key research priority (Johnson et al., 2021).

Methodology of the Study

This study uses a thorough literature review methodology to investigate how well simulation-based techniques improve training in soft skills, examine how they are used in

various professional domains, and pinpoint the most successful ways to include these techniques into training curricula. The approach is intended to methodically gather, assess, and synthesize results from previously published academic papers, reports, and case studies that are pertinent to the study's goals.

Research Design

The literature review methodology follows a structured process that involves:

1. Defining the Scope of the Review:

- o The focus is on simulation techniques such as role-playing, virtual environments, and experiential learning scenarios applied in soft skills training.
- o The review considers studies from industries like Micro Finance (MFI), education, and corporate environments where interpersonal skills are vital.

2. Search Strategy and Inclusion Criteria:

- o Academic databases such as Scopus, Web of Science, and Google Scholar are utilized to identify peer-reviewed journal articles, conference papers, and industry reports.
- o Keywords include "simulation-based training," "soft skills development," "role-playing in training," "virtual simulations for teamwork," and "experiential learning scenarios."
- o Studies published in the last 10 years (to ensure relevance) and written in English are prioritized.

3. Data Collection and Analysis:

- o Relevant studies are selected based on their focus on the effectiveness of simulation methods, sector-specific applications, and documented training outcomes.
- o A thematic analysis is conducted to categorize findings under key areas such as skill enhancement, industry-specific applications, and best practices for implementation.

Data Sources and Tools

The study draws on both qualitative and quantitative research findings from existing literature. Tools such as NVivo are used to facilitate the coding and analysis of qualitative data to identify recurring patterns and themes.

Validation of Findings

To ensure credibility and reliability:

- Multiple sources are cross-referenced to validate key findings.
- Bias is minimized by including a range of studies with varying methodologies and perspectives.

Ethical Considerations

Because all sources are correctly cited and plagiarism is avoided, the study complies with ethical research standards. It also avoids using private or unpublished industry data without authorization.

Limitations

Although the literature review offers a comprehensive grasp of the subject, its applicability is constrained by the quantity of pertinent research that are available and possible publication bias. To fill in these gaps, more research is advised, especially longitudinal studies and primary data collection.

Major Findings of the study

1. Effectiveness of Simulation-Based Methods in Enhancing Soft Skills Training

Simulation-based methods such as role-playing, virtual environments, and experiential learning scenarios have proven highly effective in developing and retaining soft skills like communication, teamwork, and problem-solving. These methods provide learners with opportunities for active participation and experiential learning, fostering deeper engagement and better skill retention compared to traditional training methods. Studies show that simulations enhance critical thinking, emotional intelligence, and adaptability, enabling participants to apply learned skills effectively in real-world situations (Smith & Lee, 2019).

2. Application of Simulation-Driven Training across Professional Sectors

Simulation methods have been successfully implemented in various professional contexts, with notable impacts in:

- **Micro Finance Industry (MFI):** Simulation-driven training enables employees to build trust and manage client relationships effectively. Participants learn through role-playing scenarios that mirror real-life challenges, enhancing their problem-solving and interpersonal skills (Doe, 2020).
- **Education Sector:** In educational settings, simulation techniques prepare both educators and students for real-world scenarios. Teachers develop classroom management and communication skills through role-playing, while students improve their collaboration and teamwork capabilities in group simulations (Brown, 2023).
- **Corporate Environments:** Corporations use simulation-based training to strengthen leadership, decision-making, and team collaboration. Experiential scenarios such as business simulations and project-based challenges are particularly effective in fostering adaptability and strategic thinking among employees (Johnson et al., 2021).

3. Best Practices for Integrating Simulation Methods into Training Programs

The review identifies several best practices for the effective integration of simulation-based methods into training programs:

- Customization of Training Content: Tailoring simulation scenarios to align with specific industry needs enhances relevance and learner engagement (Doe, 2020).
- Incorporation of Feedback Mechanisms: Providing immediate, constructive feedback helps learners refine their skills and improve performance (Smith & Lee, 2019).
- Use of Technology: Leveraging tools such as virtual reality (VR) and artificial intelligence (AI) increases the realism and interactivity of training, making it more impactful (Brown, 2023).

4. Long-Term Impact and Scalability

While the short-term benefits of simulation-driven training are well-documented, there is limited research on its long-term effects on skill retention and real-world application. The findings emphasize the need for longitudinal studies to assess these impacts over time. Additionally, the scalability of simulation methods for organizations of varying sizes and resources remains a critical consideration for future research (Johnson et al., 2021).

Conclusion

According to the study's findings, simulation-based training techniques are a very successful way to improve soft skills like problem-solving, cooperation, and communication. These techniques, which range from virtual and role-playing settings to experiential learning situations, give students engaging, dynamic encounters that encourage participation, skill development, and practical application. The versatility and effectiveness of these approaches in preparing people for interpersonal issues in professional contexts are demonstrated by evidence from a variety of sectors, including the Micro Finance Industry (MFI), education, and corporate environments (Smith & Lee, 2019).

Furthermore, the effectiveness of simulation-based training is greatly increased by incorporating best practices like scenario modification, prompt feedback, and the utilization of cutting-edge technology like VR and AI. Nevertheless, the study points to a research gap regarding the long-term effects of these approaches, emphasizing the necessity of longitudinal studies to assess scalability and skill retention in various organizational contexts (Brown, 2023).

Recommendations

1. Use Simulation-Based Approaches in All Sectors: To improve employee competences, organizations in industries where interpersonal skills are essential can incorporate simulation-driven training initiatives. More relevance and efficacy can be ensured by customizing scenarios to reflect industry-specific difficulties (Doe, 2020).

2. **Make Use of Cutting-Edge Technology:** By integrating technologies like virtual reality (VR) and artificial intelligence (AI), training programs can become more realistic and interactive, increasing their impact and learners' engagement (Brown, 2023).
3. **Put Feedback Mechanisms in Place:** Training programs ought to incorporate organized feedback systems that give participants helpful criticism of their performance, allowing for ongoing development (Smith & Lee, 2019).
4. **Invest in Longitudinal Research:** To assess the long-term effects of simulation-based training on skill retention, application, and career advancement, researchers and companies should work together to carry out longitudinal studies. This study will yield useful information for efficiently improving and scaling training approaches (Johnson et al., 2021).
5. **Scalability and Accessibility:** Provide training programs based on simulation that are adaptable to different organizational sizes and resource levels. A wider range of industries and professional contexts will be able to receive innovative training as a result (Doe, 2020).

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PROSHIKHYAN: Journal of BSTD

GUIDELINES FOR CONTRIBUTORS

1. Article should be in English and original. BSTD may use 'Turnitin' software for plagiarism check. It should not be under consideration of any other publication at the same time.
2. Article should be submitted through e-mail (bstddhaka@gmail.com) in double space with sufficient margin.
3. A half page "**Abstract**" containing the objective, methodology, major findings, conclusion, and recommendations, where applicable, are to be added at the top of the article.
4. Article should be on the areas relating to training and development and preferably between 3,500 and 5,000 words.
5. Provide 3 to 5 keywords at the end of abstract. Please try to avoid keywords consisting of multiple words (using "and" or "of"). Do not use any abbreviations in key words unless these are firmly established in the field.
6. Divide your article into clearly defined and numbered sections with headings. Number subsections 1.1 (then 1.1.1, 1.1.2, ...), then 1.2, etc. Give subsections a brief heading. Headings should appear on a separate line.
7. PROSHIKHYAN follows the **Harvard Referencing Style**. Some of the examples are given below:
 - Where simple references are made these should be inserted at the appropriate place in the text in parentheses, giving author's surname, date of publication of the work under reference and the relevant page numbers. [Example: (Rahman, 1993:41-9)].
 - In-Text Citations, (a) In case of **Author-Year**, place the author's last name and the year of publication in parentheses after the quote or paraphrase [Example: "According to Smith (2023), climate change is a major global challenge."]; (b) In **Direct Quote**, include the page number in parentheses after the quote [Example: As Johnson (2022, p. 45) states, "The effects of climate change are becoming increasingly severe."]; (c) If **Multiple Authors**, list all authors' last names separated by "and" for the first citation. Use "et al." for subsequent citations if there are more than three authors. [Example: "Climate change is a complex issue (Smith, Johnson, & Williams, 2021)."]
 - Where references are made with notes/comments, the same should appear as **Notes**, indicated sequentially throughout the article by superscripting in raised Arabic numbers and the corresponding **Notes** should appear at the end of the article.
 - To use **Footnotes**, Numbering: Begin with a superscript number (e.g., ¹, ², ³...) where you want to insert the footnote. [Example: Text - The research by Smith¹ suggests a correlation between... Footnote: ¹ Smith, John. "Title of Article." Journal of Research, Vol. 10, No. 2, 2023, pp. 50-65.
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8. Numbers from zero to nine should be spelled out. Numerical should be used for all other numbers.
9. The name(s) of the author(s) and his/her/their professional background and institutional affiliation together with mobile contact number and e-mail address of the first/single author should be clearly mentioned in the first page of the article. Article should be sent electronically to BSTD using its e-mail address: bstddhaka@gmail.com mentioning attention to Editor, BSTD Journal.

BANGLADESH SOCIETY FOR TRAINING AND DEVELOPMENT (BSTD)

Introduction

The Bangladesh Society for Training and Development (BSTD) is the apex professional organization for the trainers of Bangladesh. Established in 1980, its "General Members" comprise trainers from both public and private sectors. People interested in training and human development may register themselves as, "Associate Members". It is a non-profit democratic body whose structure, objectives and development activities are defined by a unanimously adopted constitution. It is incorporated as legal entity under the Societies Act XXI of 1860. The society is a member of International Federation of Training and Development Organizations (IFTDO) and Association of Management Development Institutions in South Asia (AMDISA).

Objectives

The general objective of the society is to promote human resource development among its members as well as other concerned professionals through conducting training and other professional activities. The specific objectives of BSTD as articulated in its constitution are:

- To develop the professional skill of its members in training, and take necessary steps for the development of training institutions;
- To provide training, conduct research, undertake publications, coordinate among training institutes for bringing them closure and exchange experiences through training materials and information;
- To help develop professional pride of training profession and trainers and protect the latter's professional interest;
- To facilitate exchange of views, promote fraternity and professionalism among the trainers, researchers and development managers within Bangladesh and abroad;
- To create awareness about the role of training in solving local, national and regional problems;
- To plan and organize seminars, workshops and conferences primarily for developing the skill of trainers;
- To provide advisory and consultancy services in the field of training and management, in order to develop, implement, monitor, evaluate the policies, strategies and activities of the government and NGOs;
- To give award and/or accord recognition for contribution in the field of training and offer fellowships for encouraging training-related activities; and
- To undertake welfare activities among its members.

Management

The professional and administrative responsibilities of BSTD are performed by two bodies: General Assembly and Executive Committee. The General Assembly is the supreme policy making body and consists of institutional members, individual general and life members. The operational activities are accomplished by a 21-member Executive Committee which is duly elected by the General Assembly. The professional functions of the Executive Committee are also facilitated by five sub-committees. A full time Executive Officer is the head of the administrative team managing the office of the society which is located in society's own premises at Centre Point Concord, 14A & 31A, Farmgate, Dhaka-1215. The contact information of the society is as follows: Phone: 88-02 41024413, 01817072603; E-mail: bstddhaka@gmail.com

Focus and Activities

The main focus of BSTD is on human resource development. This is achieved through various professional activities, such as:

- Designing and conducting innovative and model training programs
- Publication of the professional Journal "PROSHIKHYAN" (Training)
- Conducting research, consultancy and evaluation work
- Organizing workshops, seminars and conferences on training and human development
- Observing National Training Day on 23rd January every year
- Recognizing the best trainers through annual professional award
- Maintaining liaison with international training and development organizations
- Informing the trainers about latest developments in the training sector in home and abroad through its quarterly News Letter "Proshikhyan Barta".

In addition, BSTD communicates with the various ministries, departments, and agencies of the government and with NGOs and international organizations in order to innovate training fields, training methods, conduct and promote the cause of training and trainers in Bangladesh.