

Report on  
Equal Opportunities for Women in Training & Development: A Case  
Study in BRAC Bank

By  
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Submitted to  
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An internship report submitted to the BRAC Business School in partial fulfillment of the  
requirements for the degree of  
Bachelor of Business Administration

BRAC Business School  
BRAC University  
January 2020

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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Student ID: 15204041

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## **Letter of Transmittal**

Shamim Ehsanul Haque

Assistant Professor & Senior Research Fellow Centre for Entrepreneurship Development

Bachelors of Business Administration

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on BRAC Bank Limited

Dear Sir,

With due respect, I would like to tell you that it gives me immense pleasure to complete my internship under you and to present my Internship Report titled “Equal Opportunity for Women in Training & Development: A case study on BRAC Bank”.

In BRAC Bank I could gather my very first working experience in a corporate environment and could closely get to understand the training process of the Bank and how employees can be benefited by it. I believe this three months experience will help me doing my future job effectively. After having the experience, for coming up with an fruitful report, I tried my level best.

Therefore, it would really be grateful of you if you accept this report by appreciating my effort and find it useful. Once again I would like to thank you for your constant support, time and guidance and for giving me the opportunity of preparing this report.

Sincerely Yours,

Nusrat Jahan Sinthia

Student ID: 15204041

BRAC Business School

BRAC University

Date: January 6th, 2020

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between BRAC Bank Limited and Nusrat Jahan Sinthia at BRAC University.....

## **Acknowledgement**

All Praise to Almighty Allah and I would express my utmost gratitude to the Almighty for this opportunity to complete my internship report without any complication.

I feel really lucky to have the opportunity of being a part of BRAC Bank Limited and working under the dynamic Learning and Development Department. Moreover, I am really grateful towards my supervisor Ms. Queresha Faria Ali, Manager of Learning & Development in BRAC Bank. Despite of working under very busy schedule she helped me out to find the necessary internal information required for the report. Also, my profound thanks to everyone of Human Resource Department, for helping me and making me comfortable at work.

I am indebted to Mr. Shamim Ehsanul Haque, Assistant Professor of BRAC Business School who is my internship supervisor and helped me from choosing my topic to finish it on time. It would have been impossible for me to complete this report without his constant support and guidance.

## **Executive summary**

BBL has earned respect not only inside Bangladesh but globally for its extraordinary performance within the whole private banking sector. This was easier for them to accomplish, because of their brilliant human resources that are constantly working hard for it. As I got to work with the Learning & Development Department of BBL and could see the training procedures closely, so I decided to write my report on “Equal Opportunity for Women in Training and Development: A Case Study in BRAC Bank”.

The L&D department follows a particular training structure and every employee on BBL undergoes various training program from orientation trainings to specific information based training so that they could perform better in order to attain organizational goal. BBL ensures appropriate training courses, comfortable training environment, excellent trainers and proper training evaluation process for both men and women.

The major objective of my report was to enlightening about the L&D initiatives taken by BBL for the women employees and for the women all around the country. How well BBL have served their women employees with their training system, what trainings they have designed so far for them and what are the benefits they provide their female employees throughout the training process. To gather detailed information about previous trainings, I have consulted with my supervisor and other members of L&D team and also used my experience of few conversations with the trainees during my internship period. Lastly, I suggested few key areas by observing the overall scenario that they should focus further in order to have a more fruitful outcome from the women.

BBL is working continuously to enhance their position more in the global economy and to sustain to their position and grow more. To make it happen the L&D department holds the responsibility of ensuring quality employees in the organization to maintain consistency. I hope this report will come to assistance for L&D in order to develop their strategy for future.

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## List of Acronyms

BBL	BRAC Bank Limited
HR	Human Resources
L&D	Learning and Development
HRIS	Human Resource Information System
NUK	Nari Uddug Kendra
BIBM	Bangladesh Institute of Bank Management
BOD	Board of Directors
FIVBD	Friends in Village Development Bangladesh

# Chapter 1

## Organizational Overview

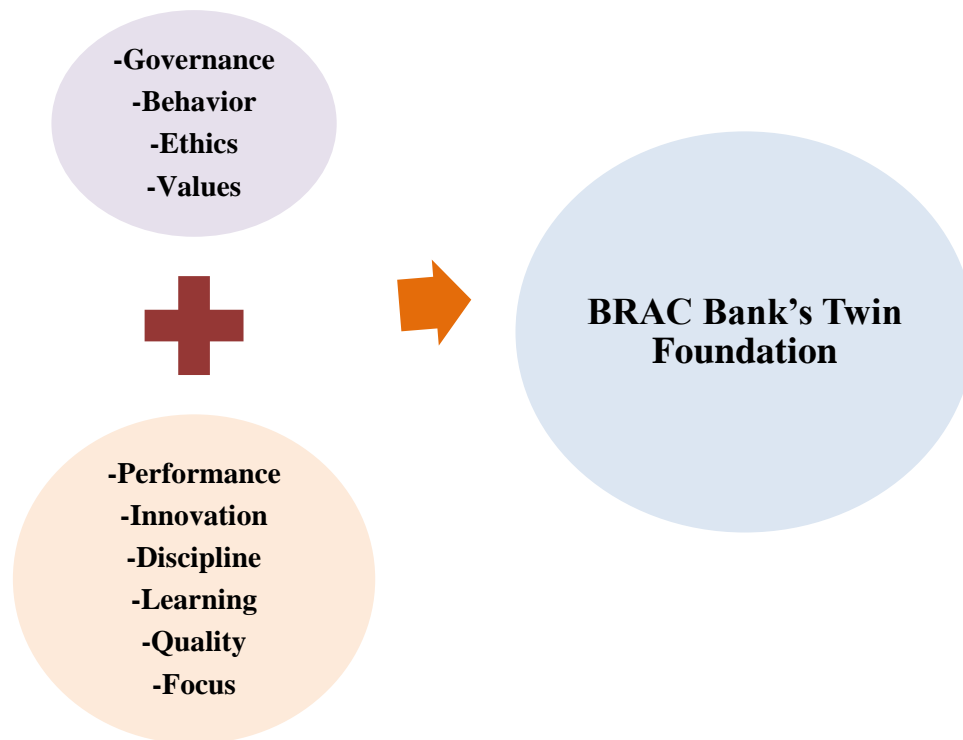
### 1.1 Overview of BBL

BRAC induced its journey as a development organization that eliminates poverty from the country by empowering the poor people. In 1972 it was founded and became established as a pioneer in tackling different issues of poverty. Among all of its operational activities, BBL became one of the largest and the most successful commercial venture. It was founded in 4<sup>th</sup> July, 2001 with the ambition of reaching the largest number of unbanked people of the country. Its main concern was to facilitate the Small and Medium Enterprises (SME) OF all over the country. It offered small ticket loans to the SME sector in order to bring them under the banking facility. From Bangladesh it is the one and only member to (GABV) Global Alliance for Banking on Values which is a great matter of proud for us. The Global Alliance includes 48 financial organizations, which operate in Asia, Australia, Africa, North America, Latin America and Europe. It serves more than 41 million customers that holds up to 127 billion of collective asset and is powered by a 48000 co-workers network. BBL follows the 3P Philosophy, i.e. ‘People, Planet and Profit’.



**Figure 1: 3P Philosophy**

BBL is the first Bangladeshi bank that has been rated as the best by 3 top agencies of domestic credit rating (CRAB AA1/ST-1, CRISL-AA+/ST-1 and Emerging Credit Rating- AA+/ST-1) in Bangladesh. BBL manages its business structure based on few aspects.



**Figure 2: Banks Twin Foundation**

Currently, BBL has in total 187 branches, 447 ATMs, 90 CDMs, 16 Lounges of Premium Banking, 457 SME Unit offices throughout the country, more than 7000 employees. It has successfully created around 1.2 million customers by its Retail, SME and Wholesale Banking solution. In SME Banking it holds the market leaders position.

## **1.2 Vision Mission & Values**

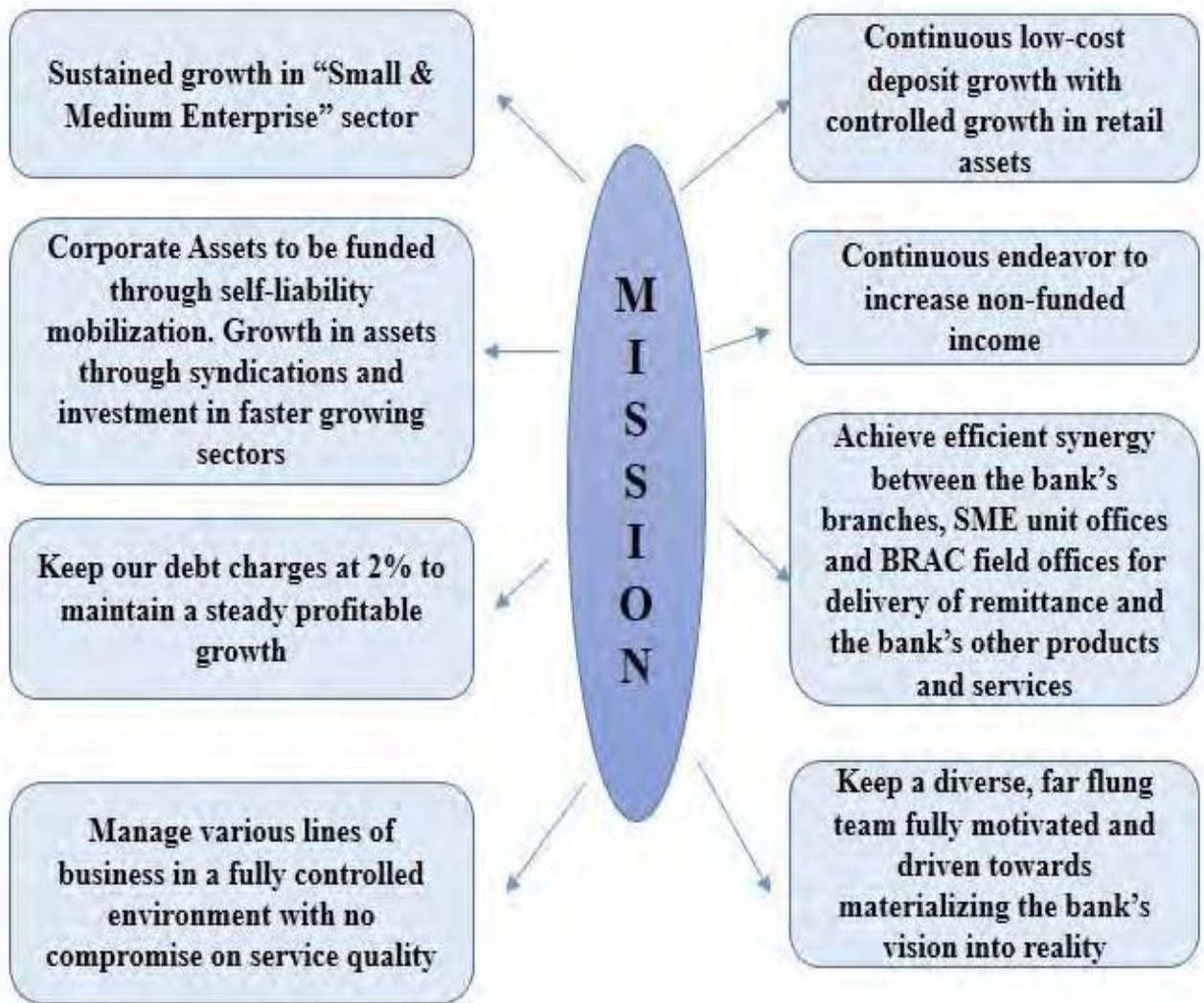
### **Corporate Vision**

BRAC Banks vision is, “to build a profitable and socially responsible financial organization that focuses on business and market with potential of growth, which will assist BRAC and its

stakeholder to create Bangladesh as an enlightened, just, healthy demographic and poverty free country.

**Corporate Mission**

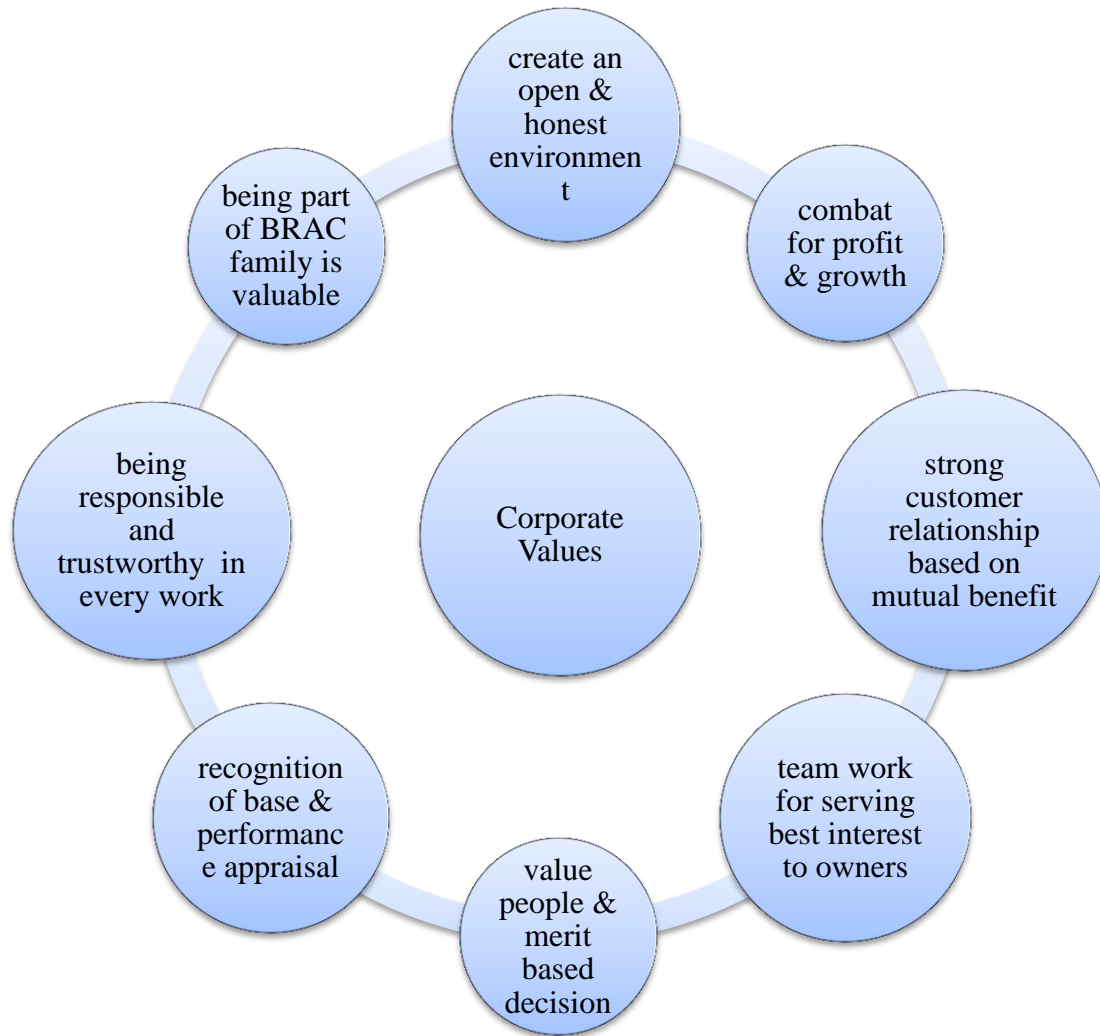
These are the missions that BBL wants to fulfill.



**Figure 3: Corporate Mission**

## Values

BRAC Bank is a performance driven company, where the core of its every activity lies in the values of the organization.



**Figure 4: Corporate Value**

### **1.3 Logo and Tagline**

The main square shaped structure of the logo represents 'strong and Firm Foundation' of the company. The yellowish lower part signifies the beautiful Bangladesh and its beautiful areas. Nest up, the blue portion of the top represents the limitless possibilities of the blue sky. The

diagonal white line that passes in between shows the progress and development. And lastly the white circle implies the blazing sun that showers light and warmth.



**Figure 5: Logo of BBL**

The tagline of BRAC Bank which is: “Astha Abichal” defines Unwavering Trust.

### 1.4 Achievements

BBL in their long journey has always been very successful. Here among all their success stories few achievements are mentioned.

- Gained market capitalization of US\$ 1billion in the capital market
- Achieved “Best Bank for SMEs”2017 from Asiamoney
- Got SAFA Awards for Annual Report 2016 Presentation
- Best Corporate Awards 2016 from ICMAB
- Got awarded from (GBA) Global Banking Alliance as the Women’s Market Champion
- Asian Development Bank awarded BRAC Bank as the “Most Progressive Bank in Gender Strategy and Implementation 2017”
- In information security they got the ISO Certification

### 1.5 Subsidiaries of BBL

BRAC EPL Stock Brokerage Ltd	
BRAC EPL Investment Ltd	
BRAC SAAJAN Exchange Ltd	



bKash	
BRAC IT services Ltd (BITS)	

**Table 1: Subsidiaries of BBL**

## 1.6 Divisions

There are in total 17 divisions of BBL which are named below.

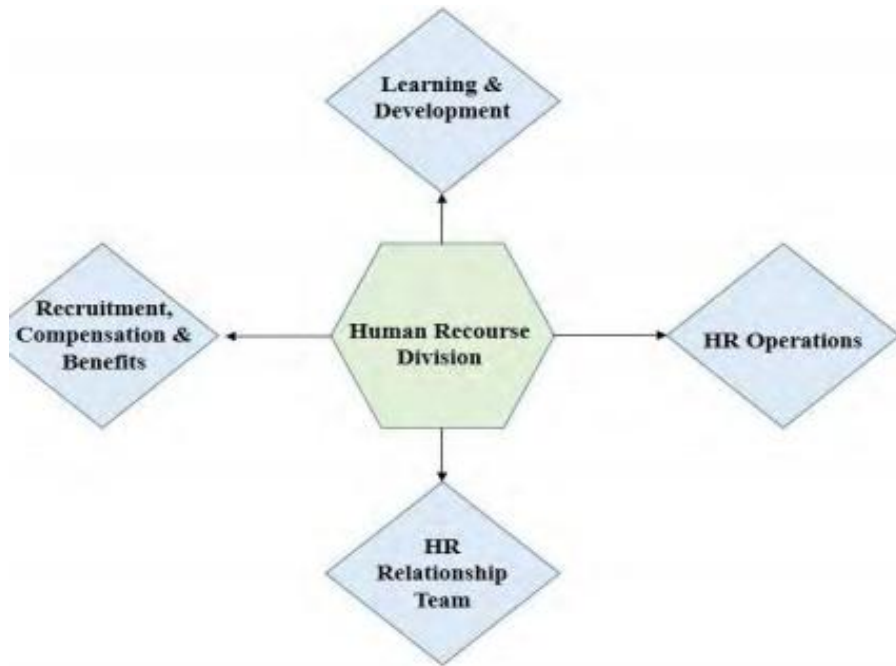
SME Banking	Retail Banking
Corporate Banking	Probashi Banking
Cash Management and Custodial Service	Human Resources
Finance	Credit Risk Management
Operation	Company Secretariat
Regulatory and Internal Control	Operational Risk Management
Treasury and Financial Institutions	Information Technology
Research & Development	Corporate Affairs
Distribution Network	

**Table 2: Divisions of BBL**

## 1.7 HR Department of BBL

BBL has a very strong HR division that maintains the huge numbers of employee affairs for the bank. Although it is relatively a new wing, it is being practiced by the organizations throughout the country. In the organizations HR works as a support department whereas it should be an integral part as without it managing employees effectively would be nearly impossible.

In BBL HR division undoubtedly plays a very essential role in ensuring utmost productivity from the employees as well as keeping employees satisfied and happy in the organization. The HR Division consists of Recruitment and Relationship Department, HRIS and Payroll Department, L&D Department, Operations Department and Organizational Development Department. ALL the departments work by supporting each other's activities and thus make the HR Management easier for BBL.



**Figure 6: HR Wings**

## Chapter 2

### **Introduction to the Report**

#### **2.1 Background of the report**

Any theoretical knowledge carries very little importance in student's life until they get to relate with it or apply it properly in their real life. Hence, we need an adequate application of our theoretical knowledge to get some outcome and make it more productive. In any country, banking plays a vital role in their development process. It boosts up all the economic activities of any other financial companies and supplies financial resources to the market and controls the flow of it as well. This is why I choose to do my internship in BRAC Bank Ltd. it was an ample opportunity to work with one of the most successful and fastest growing bank of our country.

I did my internship in BRAC Bank from 1<sup>st</sup> September, 2019 to 30<sup>th</sup> November, 2019. This report includes my internship experience of these three months as well. In this 12 weeks engagement program I worked as an intern under the Learning & Development division under the supervision of Ms. Tazkiya Habib (Associate Manager) of BRAC Bank. The topic of my internship report is "Equal opportunities for women in Training and Development: a case study on BRAC Bank". This topic was assigned to me by our honorable faculty Mr. Shamim Ehsanul Haque.

#### **2.2 Significance of the study**

In our practical life, only the hypothetical and theoretical knowledge is not at all helpful or valid if we do not know the use of it in our regular life. In our four year of BBA program, we have done a lot of theoretical courses regarding every important topic we may need to apply in real life. However, we have not gained any realistic or practical knowledge before the internship course. During this internship period, we could apply our prior knowledge to the real workplace, and gained a lot of new and different experiences that was not mentioned in any of those books. This knowledge's will help us to adjust ourselves in the corporate world later on and to succeed

as a good executive in business world. This is why internship program is this much essential for any business student to learn more about the actual business world.

In today's age, women's participation is increasing significantly in commercial banks. According to a report, female workers are now 63% in private banking sector, 27% in state owned banking sector, 6% in specialized banking sectors that are owned by state and 6% are working in foreign banking sector (Bangladesh Bank, July- December, 2019). So as per the recent condition of the country women are equally contributing to the economy. So to train this group of people, who are half in the population of men, is very important to gain an overall successful economic condition. Hence, it is very significant to work on a topic like this.

### **2.3 Objective of the study**

The initial objective behind conducting this report is to accomplish the final and last step of BBA; to complete 130 credits in BRAC University.

This report also has some specific objectives as well.

- To know the organizational structure of BBL
- To know the Learning and Development division policy
- To know the importance of Learning and Development in general and in BBL
- To realize the contribution of women in banking sector
- To understand BRAC Banks' contribution towards prioritizing women in their learning and development activities.
- To know the Importance of providing training to women employees, customers or entrepreneurs
- To further make any recommendations for developing the L&D division of BRAC Bank Ltd.

### **2.4 Scope of the study**

Providing equal opportunity to the female employees or customers to get adequate training and development is very essential for the overall growth and prosperity of any organization. Thus the 100% assurance of balance development can be obtained.

This report will provide a clear picture of 'Learning & Development' division of BRAC Bank Limited. Also how they have given priority to their female worker and customers too in terms of arranging any training program. What type of benefits they grant to the women of our country for their development, will be seen by this report. The necessity of training female customers, employees or entrepreneurs will also be understood by this report. I have tried my best to work with all the information as efficiently as possible to make an attractive and effective report.

## **2.5 Methodology of the study**

In order to gain the objective, collecting primary data was necessary. Through those data the scenario was easier to understand. My topic was related to women getting opportunity in training and development, therefore my methodology of collecting information included observation, discussion with the L&D department and doing secondary research.

Primary data was collected through:

- Observation of total internship period
- Through the previously recorded training files
- Discussion with my internship supervisor
- Discussion with the other line managers of L&D team

Secondary data were collected through:

- Official website of BRAC Bank Ltd
- Newspaper articles related to the topic
- Emerald and online blogs

## **2.6 Limitations of the study**

All the necessary information were mostly collected by the previously recorder training data from the BBL Touch with the help of the supervisor. As they remain busy the whole day it was hard for them to make time to search such old training data from the system. Also the training data was a sensitive issue and secret issue for the banks as different trainer and costing information were there along with it. I had faced following limitations during doing this study:

- **Inadequate time:** This report was written within a concise period of time. As a result, the time constraint hindered in collecting data from the bank.
- **Secrecy of Management:** training information are usually confidential for a bank as trainers information, costing information and so many internal issues are related along with it. So I could only gather a limited portion of the training information.
- **Busy working environment:** In the head office the officials used to be very busy with their routine work. So for discussing about the report topic, I hardly used to get any time.

## Chapter 3

### **Learning & Development division of BBL**

#### **3.1 The concept of Training and Development**

Learning and Development means providing specific training to improve employees (KSA) knowledge, skills and abilities. According to **Reynolds et al** (2004, pp.1) training is defined as, ‘a set of activities which react to present needs and is focused on the instructor and contrast with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future’. It measures employees current potential and then calculates which are the lacking he or she might face while completing the tasks given to them. **Seyler et al.** (1998) said that in order to adjust with the business world, organizations must use training method to keep their workers updated with all the latest technologies. It is basically a management tool to improve KSA of employees to foster the effectiveness and efficiency and lastly the overall productivity. Development helps the employees to progress towards the needs of the organization. It helps employees to grow towards a career plan with the help of KSA gained over time and achieve the organizational objectives. As the importance of training and development is beyond any explanation, BRAC Bank Ltd spends huge amount of money over their employees to make them trained. BRAC Bank is conducting Bank-wide Mystery Shopping to calculate the Quality of service since 2005. Each and every employee of BBL goes under various training. After recruitment they employees are bound to get the Orientation training that are scheduled for them. The training process contains classroom training, in between they have unit office visit, afterwards again training and at the end they have exam procedure and interviews as well.

#### **3.2 Objective of L&D**

Learning and career development are very crucial in any organization to progress in the competing world. Both **Ichniowski et al.**, 1997 and **Huselid**, 1996 said that training is compulsory in order to enhance the employee outcome. The low level of education and working skills of rural women has transformed them into a source of reserve labor, a kind of all-purpose labor force. Although, rural women co-operatives’ have been proven to be an important factor

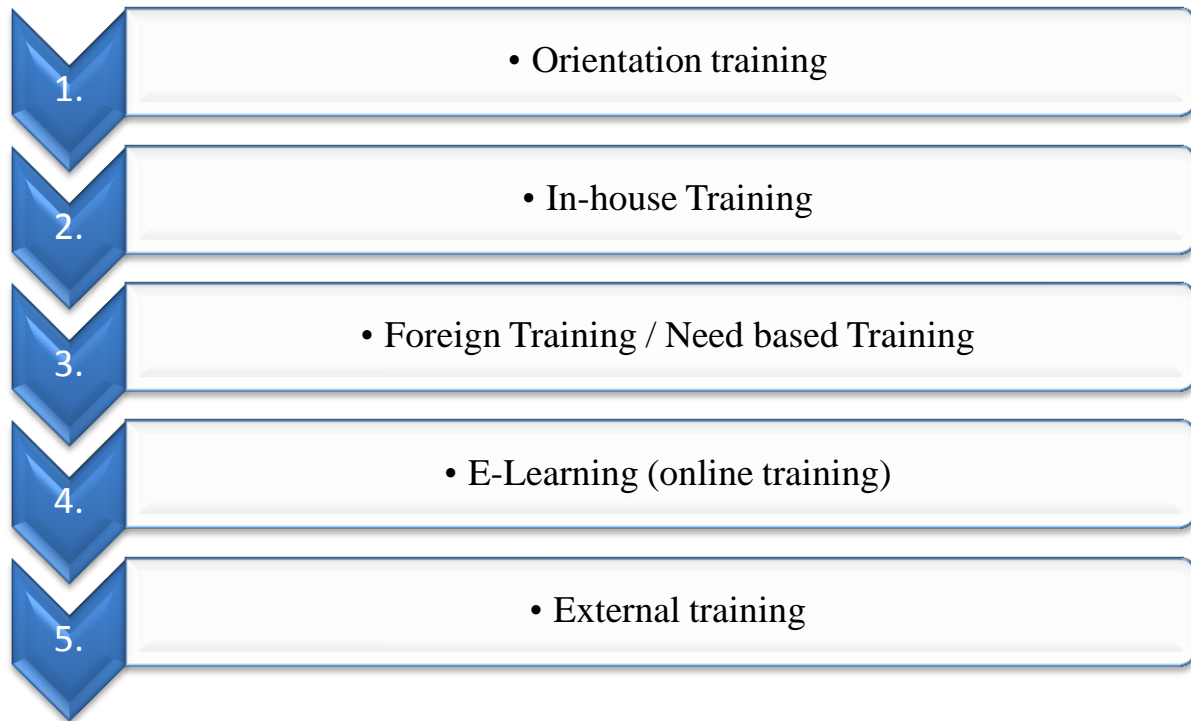
for the long-term endogenous development of local economies, today the viability and continuity of such activities is uncertain (Burr, 1997). The process of training and development focuses exactly on those areas that needs to be developed and improves employees KSA. Training and development process identify the gap between current and future employee performance and helps to improve them. It mainly aims on getting the best out of the human resources available. Apart from this, few major objectives of learning and development in any organization are mentioned below.

- Increasing productivity or employees
- Identifying employee weaknesses
- Improving the quality of products or services
- Ensuring the satisfaction of workers
- Learning time reduction of any work by increased efficiency
- Reducing cost
- Increasing employee motivation and engagement
- Minimizing risk by giving safety training
- Changing employees attitude towards work
- Reducing the labor turnover
- Keeping the organization and employees updated with latest technologies
- Effective and stronger management

### **3.3 Types of Training program in BBL**

BRAC Bank manages their own L&D division in a harmonized way along with aggregate operations of the bank. A team of research professionals works to create new dimension in the overall banking aspect. In BRAC Bank the training program are of these following types.





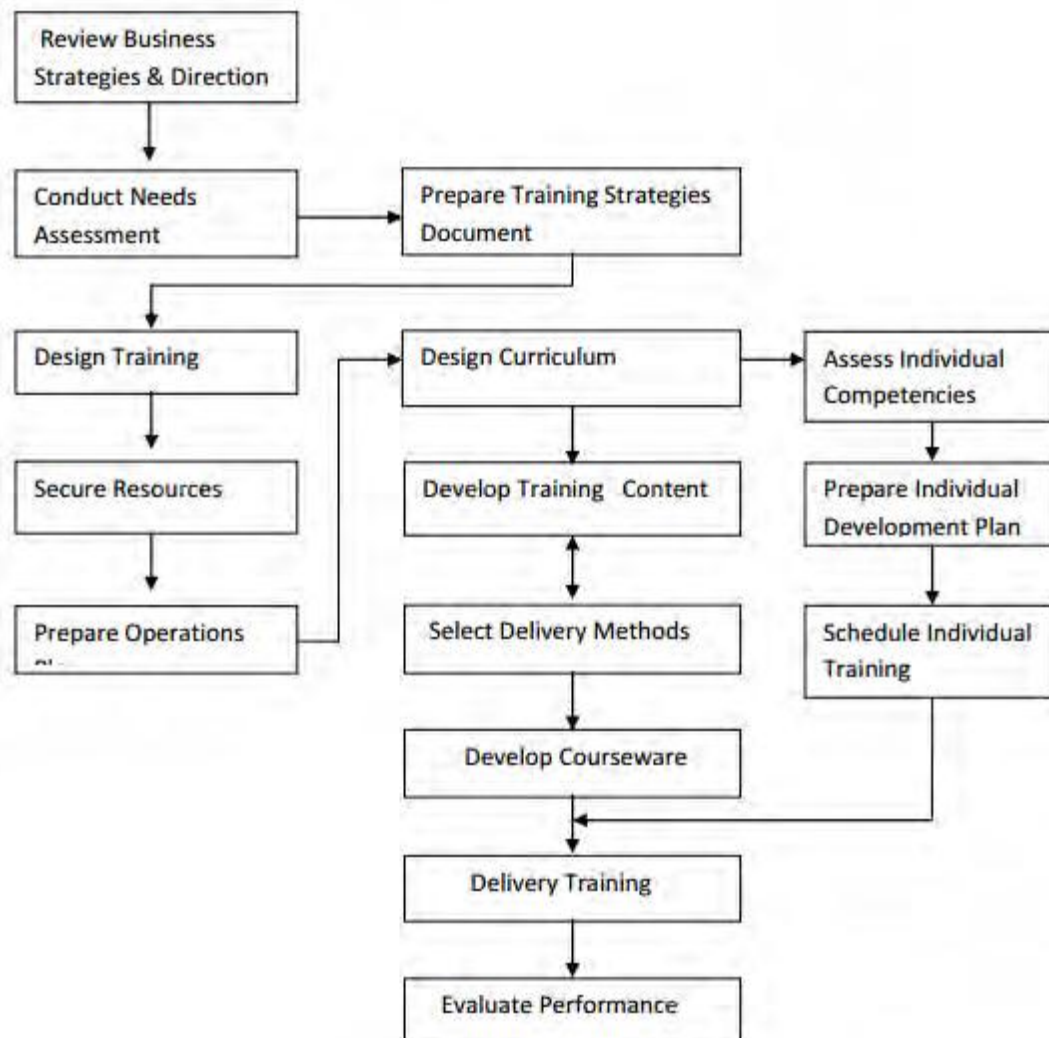
**Figure 7: Types of Training Program**

1. **Orientation Training:** For every newly recruited employee BRAC Bank organizes orientation training. This is like the ice breaking session between the employees and the organization. Here the trainers brief them about the organization at the very first place and that the goals and objectives to they need to pursue as a part of this company. The new employees get to know about the culture and working environment of the company. It consists of 5 days' workshop where first 2 day, employees gets brief idea about BBL and the HR Division. The last 3 days they gets the idea about Anti money Laundering, Finacle and 25 Negotiable Act in brief.
2. **In-house Training:** These trainings are conducted by their own trainers meaning employees of BBL takes the training sessions. These trainings can be both job specific and need based. These types of trainings mostly do not have any cost of paying the trainer. Few in-house trainings are :
  - Basics of Banking
  - Pre service training

- Post field training etc.
3. **Foreign Training/ Need based Training:** These are the most expensive training program in BRAC Bank. Usually the training sessions are conducted by foreign trainers in external training houses and this happens by training offers through e-mail or newspaper. That is why the cost of it is really high and not everyone can be a part of this training. Only candidates that are nominated can attain such type of training. Few Foreign trainings are:
- Global SME Finance Forum 2017
  - GABV Annual Conference
  - CMS (Oracle Server Administration)
4. **E-Learning (online Training):** Online assessment for trainees is mandatory in BRAC Bank Ltd. Every employee newly joined or old regular employees need to sit for online E-Learning exams. Right after joining a new employee can take part in these exams and must complete all the mandatory courses within first year of his service. The participants give online exams and their results are published right after the exam and sent to their supervisors. There are six courses among which 2 are optional and four are mandatory. The mandatory four courses are given below.
- Human Resource Division
  - Anti-money laundering
  - BRAC Bank Overview
  - Company Secretariat
5. **External Training:** External training is basically given to those who are nominated by the division head as these trainings are held outside too by external trainers of any other organizations. Each participant also gets paid for participating in the training session. Few external training trainings are-
- Banking Foundation Course
  - BRAC Exposure
  - Professional Selling Development
  - Working Capital Financing

### 3.4 Training process

BRAC Bank follows a structured training process to execute all the activities of planning every training which is given below-



**Training & Development Process**

**Figure 8: T&D Process**

## Chapter: 4

### Literature Review

#### 4.1 Background of women at work

It is evident that women have always faced barriers pursuing their career. There have always been stereotypes around the executive role, deficiency of support, disallowance of networks are mentioned by **Tharenou (1999)**. There is no effective management training program, inadequate access to L&D opportunity and inefficient compensation system have always created barrier for women (**Mattis, 1994**). In 2003, near about 63% of the total workforce (worldwide) were women. (**ILO, 2004**) . **Institute of Management (1994)** revealed that compared to male managers, women managers were twice often resigning from their work. The major issue behind this used to be the lack of support from the families or in equal behavior in the workplace with them. The work life was not at all flexible for them previously. The artificial barriers that are created by organizational attitude, hinders women from getting in higher position (**Wirth, 2001**). personal and career planning, the skills of assertion and those related to personal effectiveness and power, personal and organizational change strategies, and techniques of action planning (Glücklich, 1985, p. 40). Glass ceiling existed in the organizations, which restricts women's advancement towards the top position (**Igbaria & Wormley, 1992**). NUK on 5<sup>th</sup> December, 2001 spearheaded the development of the BGWPA and other associations who were working for the rights of female workers. **Peter and Mia (2006)** did a project named ' Bangladesh's rural Development Project 12 (RD-12)' on Jamalpur district which successfully could raise the economic and social status of all the women's of that place and also gave them decision making power in their family. Although the scenario have improved gradually for women but still the struggle of rural women are still not relatively satisfactory as they don't get the opportunity of having any contribution in the economy

#### 4.2 Contribution of Women in Banking Sector

Empowering women is a very complex process. It has several dimensions like social, economic, cultural and also political. FIVBD and NUK are working really hard in engaging women in financial activities so that their stand in their family and society could be stronger.

Previously the scope for women in job field was not at all satisfactory but currently the scenario has improved a lot worldwide and for that thanks need to be given to the United Nations (UN). Lately, Bangladesh has become successful in reducing gender in equality in almost every sector. The involvement of women in banking sector is helping the sector to grow. Women's are now working 63% in private banks and 27% is working under several state owned banks, **(Bangladesh Bank, 2018)**. Among the women employees around 15,767 are working in private banks, 6,843 of them in state owned banks, 907 working in foreign banks and 1474 of them are working in specialized state owned banks. **Misum Maleha Munni** who is an official of Pubali Bank Ltd, stated her utmost gratitude towards her bank. She also said that she is thankful for the women friendly facilities that she is been getting since joining. Currently, apart from the banking sector, many private corporations also prefer women more than men as employees in Bangladesh. The government of Bangladesh also strictly makes the organizations maintain the female Quota. Women's hard work and passion is making the banking sector more efficient and successful.

### **4.3 Participation barriers**

For choosing the similar choice of job as men, there are legal restrictions over 2.7 billion women over the world. In 2018, from a research among 189 economies, it has been found that 104 economies have laws that prevents women from taking tangible jobs, 59 economies are running without laws of sexual harassment in work and in 18 economies women can be prevented from working by their husband. The participation rate of women (aged 25-54) is 63% whereas 94% for men. The global unemployment rate is 5.5% for men and 6.2% for women (2017). In 1979, UN General Assembly adopted, Convention on Elimination of ALL Forms of Discrimination against Women (CEDAW) which is working really hard to establish the right of women worldwide. It also says the government of every state needs to play a vital role for removing all sort of discrimination in terms of career for women.

## **Chapter: 5**

### **Opportunities for Women in L&D in BBL**

#### **5.1 Background**

Bangladesh became 48<sup>th</sup> among 149 countries by the World Economic Forum (WEF) for gender equity. In 2018, Bangladesh was placed as 1<sup>st</sup> among all the South Asian countries in gender equity, said the Reporter. Although there is been progress in establishing equity between men and women in terms of providing training, still in a lot of scenarios women still gets less chances to be trained. An Europe-wise survey (6000 organizations was part of it) claimed that male employees are often given more preferences in training courses that are sponsored by the company. The Knowledge Academy, which is a global IT Training Provider, says around 8 in 10 male workers gets sponsored training facility to make them better leaders or developing their management skills. On the contrary, 6 out of 10 women supported that they are been sent to trainings like diversity and equality. As a result men easily outrank women in terms of promotions or increasing increments.

#### **5.2 Objective of Training Women Employees**

BBL focuses on training their women employees by giving special preference in order to get the utmost benefit in overall success and achieve the ultimate mission. BBL has employed huge women employees in their different aspect of business. Even the project TARA is only for female customers and also in that sector they prefer women employees too for boosting the women empowerment. So for the overall development of all the women working under BBL, they design different training programs for them. It is necessary for obtaining following objectives.

- To provide the female employees clearer perception about their job responsibilities
- Improving their skills and helping in personal development
- Preparing women employees for tackling challenges and help them better decision making
- Building awareness among female workers about the business innovation

### 5.3 Training Offered by BBL

Career development is the procedure of leading life, gaining knowledge and work over the lifespan (**Patton & McMahon, 2001**). For women's career development, companies should design specific training program (**Dainty et al, 2000**). Training is considered as an input and the success of any company or activity depends on the quantity or level of this input, the ability and motivation of the trainee to learn (**OECD, 1997**). **Collet (1998)** said that the twin activity of Training and Development needs to be balanced in order to develop capability for future competencies.

BBL has been providing training for the development of women since 2001. BBL provides this training session for women in two ways one for the employees and another one for the entrepreneurs.

BBL has arranged training programs for their employees so that they can perform better and to give them better understanding of the products and company goals. It also gives training under their TARA banking projects for the women entrepreneurs all over the country.

Few training sessions that BBL has arranged or made their employees to participate is given below.

#### **External**

##### **❖ Global Banking Alliance for women (GBA) Annual Summit.**

It was a foreign training program for BBL that occurred in Amman, Jordan. In 2018, from 13<sup>th</sup> to 15<sup>th</sup> November an 8 hours training session occurred which was the 17<sup>th</sup> (GBA). The title of the training was "The Future of Financial Service for Women". There were 75 different organizations and more than 160 attendees. The summit focuses on the women's market power and was a flagship membership event. It was very comprehensive event that was about financial inclusion of women in the world. Here the attendees of past, said about their experiences.

##### **❖ Babson College TTT Program on Women Entrepreneurs.**

BBL collaborated with Babson College which is an entrepreneurial powerhouse that is ranked as the most prestigious Entrepreneurship College in the US and arranged this program. They invited selected group of women entrepreneurs to come forward to take

part in this 4 days training program. BBL hosted this training in their head office Anik Tower. The program was conducted by Richard T. Bliss and Professor Patricia G. Greene. For applying in this program, women needed two years for business experience. At the last day of the training the MD and CEO of BBL Selim RF Hussain and also FMO's Senior Representative were present.

#### ❖ **Tara Business Owners Fair**

BBL and Dutch entrepreneurial development bank FMO signed to give a capacity development support to make the Bank's TARA staffs and women entrepreneurs in 2019. The training took place in 3<sup>rd</sup> and 4<sup>th</sup> and 4<sup>th</sup> and 9<sup>th</sup> of July, 2019 from 09:00am to 05:00pm. FMO offered a four days training to the selected group of women entrepreneurs and TARA staffs, in the collaboration of 10000 women or Goldman Sachs, IFC and Babson College. They provided funds so that the classroom materials and online process can be developed. In total 35 women businesswomen were present in the training.



Also an exclusive "Train the Trainers" session was co-ordinated by the Babson College. The training was an initiative of TARA to enhance loyalty and gaining the industries top banking position for women. Tara will continue to open new economic opportunities with the innovation for the women in Bangladesh.

#### ❖ **Capacity Development Workshop**

This workshop took place in 13 June, 2019 for women entrepreneurs' development. This was a one days training program for 7 hours. It was an external training program that occurred in the guidance of Bangladesh Bank.

#### ❖ **(WEEI) Women Empowerment Index Tools**

This was six hours external training program that happened in 21<sup>st</sup> May, 2019.



## **Internal**

### **❖ Women's leadership Skills Development**

BBL planned few day long training program in their Head Office Anik Tower. The workshops were conducted by the Chairman of Consumark Ms. Nasreen Sattar, who is also the former MD & CEO, SCB Afghanistan. In the time of certificate giving ceremony, Selim R.F. Hussain (MD & CEO of BBL) and Bilquis Jahan (Head of HR of BBL) were present. The workshop occurred for in total 6<sup>th</sup> time with 6 different batches. Those dates are given below.

- Batch 1 – 19<sup>th</sup> July, 2018
- Batch 2 – 24<sup>th</sup> July, 2018
- Batch 3 – 14<sup>th</sup> August, 2018
- Batch 4 – 5<sup>th</sup> September, 2018
- Batch 5 – 17<sup>th</sup> September, 2018
- Batch 6 – 23<sup>rd</sup> December, 2018

### **❖ Training Program for Women Entrepreneurs**

This training was conducted by BBL for the benefit of women entrepreneurs of the country which was an internal training program. It took place in 5 different branches of BBL with different 5 batches.

- Asad Gate Branch – 23<sup>rd</sup> September, 2018
- Basabo Branch – 27<sup>th</sup> September, 2018
- Mirpur Branch – 29<sup>th</sup> October, 2018
- SK Mujib Road Branch – 8<sup>th</sup> December, 2018
- Batch 1 – 19<sup>th</sup> March, 2019

## **5.4 Challenges in T&D**

The mainstream trainings that are provided by the colleges, any training organizations or employers have number of lacking as the culture itself is male dominant (GALE, 1994). Women have to balance two concerning factors at the same time in their lives between career and others like family and friends, said by (Powel and Mainiero, 1992). They incorporated a model that says women also need to keep balance in work and non- work sectors between Personal, Social and

Organizational factors. Women's career development always gets affected by their family and workplace commitments.

Despite of having the urge of providing training to every women still BBL faces few challenges to reach to all the women. Also the female workers faced challenges for not being able to be a part of training though their company offers it to them. So altogether there are following challenges that both the company and employees face for training.

### **From organizations perspective**

- **Gender Biased Occupational System:** Although there has been immense progress in terms of girls and women's educations system, still occupational segregation hinders the procedure of training women labor force. It limits women's choice in lower paid and status jobs compared to men. As a result they could not reach to the level where management oriented trainings or leadership trainings could be given to them.
- **Women lack behind Technical knowledge:** Women's access to the emerging knowledge and information is very limited. They get a little chance to explore. That is why in the competitive era women lack behind technological knowledge. So in terms of training this lack of knowledge hampers the normal speed of transferring knowledge. In the combined training sessions, men learns thing faster than women if using of technology is involved.
- **Limited access to funding:** Organizations have limited budget for training activity so they need to design it as per their convenience. So they start thinking typically that men can give more profitable outcome if given training compared to women. Also the chances of women not attending the training or quitting the job early, makes them think twice before designing training for women.
- **Training design:** For designing trainings for women participants, the timing and place is very crucial. In the weekends they might have family responsibilities and ignore the training session or in places too far can also be a problem for them to travel to. Also training session of more than one day can be an issue for women to some extent that is why designing training for women is a challenge for the organization.

- **Difficult to reach rural women:** The rural areas of our country are yet not developed. To bring the rural women under training, the training camp needs to be set in the villages as it is not possible for the trainees to come to the training centers. This is a difficult procedure to carry the training setup in rural areas as the transportation system is very bad. Convincing trainers to go to rural areas for training is another challenge as there are no facilities for them in rural areas.

### **From Women's perspective**

- **Work life balance:** In our society it is expected from only women to manage the household activities as well as take responsibilities of every family member too. To meet everyone expectation becomes a challenge for working women. That is why beside their regular job schedule making time for training sessions becomes difficult for female workers.
- **Family bindings:** Where the global level of progress in women's education and training is very much visible that still discriminations exists inside the house across the country. There are lot of cases where despite of having a training opportunity women cannot participate in that because of family restrictions or lack of support from them. They are very much discouraged from the families to spend another day for training, as they consider it of no use to them.
- **Lengthy training schedule:** as women faces barriers from their family so for them attaining training schedule that are long time consuming can be a problem. There are situations where they have children who cannot be apart from them for more than one day sop it gets really challenging for them to continue such schedules leaving all family responsibilities.
- **Being stand out:** An uncomfortable situation happens for women if in the traini8ng the majority of the trainees are men. Being the only one or minority part in that training makes the women shy and they cannot participate in the training process due to that.

## 5.5 Creating Gender Sensitive Training Environment

Bangladesh is now 31<sup>st</sup> largest market based economy by purchasing power. Since 1971 Bangladesh has achieved constant GDP growth. In recent 5 years, our GDP growth rate is more than 7% consistent.



**Figure 9: GDP Graph**

By 2050, it is estimated that Bangladesh will reach towards becoming middle income country. For turning this estimation into reality, we need huge workforce and undoubtedly need to make women ready for being a part of the economic growth. Without the participation of the half of the population which is women, hoping for the utmost development is impossible.

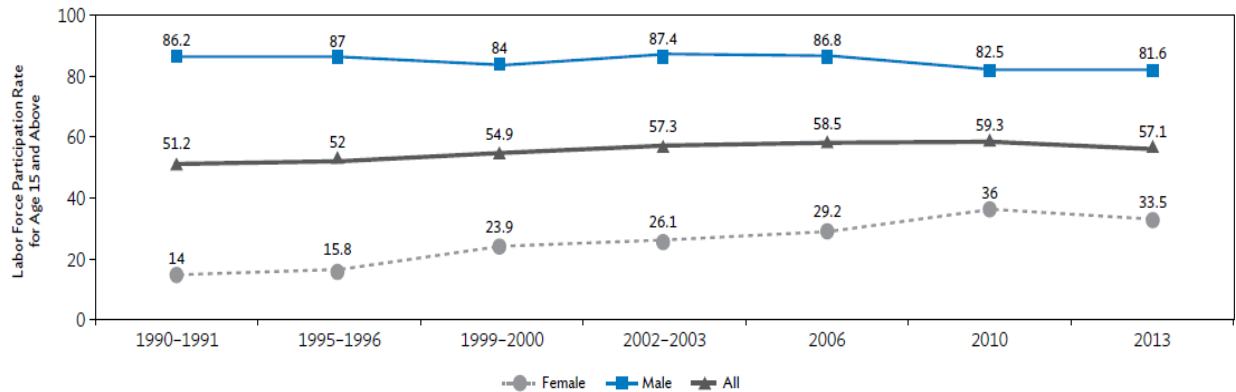
So for this, BBL is trying their best to support women in the workplaces. They make sure that the women get adequate training opportunity. BBL provides gender awareness training to mitigate the challenges in women's training. It offers on-the-job training for the women employees so that they do not get deprived from the training opportunity.

## 5.6 Importance

**Wall and Clarke (1996)** says that those women who successfully find their job generally are expected to have higher formal qualifications and theoretical knowledge. The 1975 Sex Discrimination Act outlaws discrimination in training but allows positive discrimination in training in occupations where women are currently under-represented. To train those working women is very much beneficiary for the company if they could do it properly and use the 100%

of their human resource. However, the entry ticket is only the stepping stone the rest career depends on how well they are trained and able to perform. Women not only needs to get training on basic levels but they should be also given the opportunity of being the part of leadership and management trainings in order to develop their leadership abilities

Figure 2: Male and Female Labor Force Participation Rates, 1990–2013 (%)



Source: Bangladesh Bureau of Statistics. Labor Force Survey.

Figure 10: Labor Force Participation Rate

The above picture shows the participation rate of women in the workforce. Which is a huge number, if could be used properly otherwise could be absolute waste. Advocates of single-sex training programs maintain that women need to develop leadership abilities which they lack relative to men. Concerning the objective of increased skill, women-only training programs appear to impart some knowledge and skills to women managers. So to utilize this women resource it is very important to train them accordingly. Here are so obvious benefits of training women workforce of the country.

- **Job satisfaction:** this is the very basic motive of giving women employees training. When they get training, they know better how to perform their job and thus they can be happier with their job as they can fulfill them correctly. The fulfillment grows among women and they finally get confident and it improves their job satisfaction.
- **Increases motivation:** Training helps to boost up the motivation among all the employees. Trainer can plan different ways to motivate the employees and to those who

did good in the training evaluation, can be rewarded, thus the motivation will increase even more.

- **Builds confidents:** Women sometimes are seen to be under confident because of the stereotype society around them. When by training their moral can be boosted up, their confidence of work increases a lot. Women can perform better with increased confidence.
- **Improved performance:** Training helps the women employees to learn more about the job and the organizational goal. Afterwards when they are taught new things in trainings, they get to apply it in the work and their job performance or productivity both increases significantly.
- **Consistency at work:** Women have the drawback of not being consistent at work in some cases. After providing the training the consistency at work increases as they starts enjoying their job by understanding it more.
- **Reduce turnover:** Women are usually more emotional thinker. If they feel comfortable in the working environment and performing their task, they have really less tendency of shifting the job. Thus by proper training, the company can make women employees feel like they are a part of the organization and thus the loyalty increases and turnover rate decreases.
- **Internal promotion opportunity:** Human are asset for the companies. When by giving adequate training to the employees their productivity gets increased and overall they become better asset in the market, company would never want to lose them. They will do internal promotion to hold on to those capabilities. So for that training needs to be done more often.
- **Improves customer service Skill:** Customer satisfaction is the factor that matters for any business at the end of the day. So to be able to deal with the customers women's needs to be smart enough. After giving those adequate trainings the female employees become confident and can handle the customers well by understanding their needs and serve them best.
- **Capacity of adopting new technology:** As mentioned women lack behind technological knowledge a little, training session on this topic can improve their

knowledge and make them comfortable using all the necessary technological equipment. Thus women will be able to adopt any new technologies more confidently.

- **Personal development of women:** Women after getting training can be more confident in their sector of work or even in real life as they have learnt a lot of things in the trainings. This helps them to grow as a person and to take a stand for themselves too. A more knowledgeable and worthy women is respected by all and gets a decision making right in family or society as well.
- **Enhance company profile and reputation:** The Company that organizes a lot of training programs for internal women employees or women in general gets a good will in the society. That good reputation makes their success easier as others already appreciate their work.

## **Chapter: 6**

### **Overview of Internship Experience**

#### **6.1: Introduction**

I worked as an intern, in Human Resource Division (SME Banking) of BRAC Bank for three months from 1<sup>st</sup> September, 2019 to 30<sup>th</sup> November, 2019. It was my very first opportunity of having a working experience in banking sector. The Human Resource Department of BRAC Bank consists of diverse teams like recruitment, compensation, learning and development and operations. I was mainly an intern of Learning and Development division. This division had four employees along with the department head. Among them Tazkiya Habib (associate Manager of Learning & Development) was my supervisor but I used to work for all of them in regular basis. It was such a great opportunity for me to work with one of the finest and most successful bank of Bangladesh. I am really very grateful to my supervisor for helping me in every tasks and making me feel comfortable at that new environment at the very beginning. I got the opportunity of learning and growing along with my regular activities which can further be used in my career.

#### **6.2: Job Responsibilities**

In this internship period I have done various tasks regularly assigned by my supervisor, which is mentioned below:

- **Conducted Tele Learning Program (TLP):**

Tele learning program was a project of Learning & Development where we took exams over telephone of branch employees. It was a three weeks program where, every day from 10:30 am to 05:45 pm we used to call participants and took exams. The participants were mostly BSSO (Branch Sales Service Officer). There were 900+ participants I the first schedule. Among them around 300+ failed at the first attempt. So we took the exams of those of who failed in another schedule afterwards. There were 10 multiple choice questions, 1 mark to each and the passing marks were 6. Each participant used to get 10 minutes to complete the exam and we used to immediately inform them their results over the phone.



- **Phone Calls:**

Phone calls was one of the most important and regular activity of my internship. Before any training, my supervisor used to give me an Excel file consisting of the list of employee nominated for the training. I used to call every employee to give a reminder of the training along with all the details of it, and keep record if they can join the training or not. Also I used to give reminder calls to the trainers.

- **Updating Training files:**

Updating everyday internal and external training files was my regular activity every morning. I used to enter external training details in a file along with the cost of it and before the training date I used to give reminder calls to the nominated employees. For the internal trainings, I used to update those once the attendance sheet was attached with the training file and keep the record of the number of days the employee attended the training.

- **Creating ID & Enrollment:**

I used to create employees' ID in the E-Learning and E-Learning advance after they were nominated for any training. Afterwards I used to enroll them in that particular course. Without ID or enrollment they would not be able to sit for the exam after the training.

- **Entered data in BBL Touch:**

I have also used BBL Touch for entering various training data into it. Once the training is over, I used to update the employee status to 'attended' for those of who attended the training. I have created training sessions in the system. Also have updates costs of both internal and external training into the system.

- **Coordinated E-learning Exams along proctoring:**

I have proctored several E-Learning exams. At the beginning I used to explain the procedure of the exam, help them to login to their account and find the course and question. Also changed passwords of the employees who could not login into their account in that very moment from admin account.

- **Question Enrollment:**

I was assigned to generate questions in E-Learning and E-Learning advance under different courses. At times the answers were given and I used to only create them and

choose the correct answers into the4 system but at times the answers were not given, so I had to read the training module and find the answers by my own.

- **Organized interview sessions:**

After any training an interview used to be taken by the trainer and few other board members from training and development department. During those trainings I used to prepare score cards for each trainees and provide them to the interviewer. Then according to the serial used to send them into the interview board one after another.

### **6.3: Other Relevant activities**

During the time when I had no works given by my supervisor, I used to work with other departments as well as I used to enjoy learning those new things too. Those activities are given below.

- **Been a part of the whole Joining procedure of RO's:**

Around 140 people used to come at 9:30 in the day of the interview. They were divided into 4 boards. I along with another intern used to collect the personal history forms serial wise after explaining them how to fill it and attach certificates. Then I used to conduct the interview sessions of minimum2 boards. Used to announce the selected candidate names that day and also briefly explain them the joining packages and how to fill it. Then have also taken their joining documents after carefully checking them.

- **CV brief profile:**

I have made CV brief profile for the operations and also recruitment team. Both the teams stores data in Excel in different ways. After I used to make the brief profiles, the offer letters used to be issued based on that file.

- **Calls:**

Besides from training calls, I used to give calls to the candidates for interviews in different positions, calls for collecting medical letter or appointment letter, calls for joining and so on.

- **Payroll:**

Few times in these three months I had worked with the payroll division. I checked the account balance of near about 115 employees of BRAC Bank. Then, I was given an Excel sheet where I had to input those amounts.

## **6.4: Observation**

During my internship period I have encountered few issues or challenges while working in Human Resource Department. The main challenge for me was during the Tele Learning Exam. The employees were not at all cooperating for giving the exams on the scheduled time as they were in the middle of their works too. They demanded more time which eventually hampered the exam schedule of the next employee. Also explaining some lengthy questions and options on repeat, for 3 to 4 times seemed really tiring as the participants could not understand it easily. Also the computers we used needs to be updated or changed as they used to hang a lot.

## **6.5: Personal Development**

Internship was the first stepping stone of mine in the job field. During this time, I got the opportunity to get the practical job experience. These three months I have learned so many new things apart from bookish knowledge that helped me to be a strong and more confident person. Here are few lessons that I have adopted I these months.

- **Multi-tasking:**

I have learned to do Multi-tasking as more than one person used to give me tasks. There were times when I had to more than one task at a time.

- **Working under pressure:**

I had no idea which task was about to come the next minute by whom, so I needed to be mentally ready each and every moment for new tasks

- **Communicating with people:**

I have communicated with several different groups of people in these days from employees to job seekers. Have dealt crucial situations where the opposite person was furious but have managed to communicate with them very well.

- **Professionalism:**

As bank is a highly professional organization, I have learnt to behave professionally in terms of getup, timing, over the phone conversation or even face to face conversation.

- **Patience:**

There were times, when keeping patience was really tough for example dealing with interview candidates of RO's or TLP, but these three months have increased my calmness even more.

While working in L&D Department, I have gathered so many fruitful experiences in these 3 months which I will be able to use in my future career. This will surely help me to adapt any corporate environment.

## Chapter: 7

### Recommendation & Conclusion

#### 7.1 Findings & Recommendations

By working in the L&D division of BBL for three months, I have gotten a more in depth idea about the training process and also got the opportunity of talking with a lot of participants of the training program. Also while doing this report as I did few secondary research about the training outcomes of BBL I could come up with the following findings about the training program arranged by BBL.

Satisfying factors	Dissatisfying factors
<ul style="list-style-type: none"><li>✚ Qualified trainers</li><li>✚ Enriched training equipment</li><li>✚ Practicing case study &amp; Documentation</li><li>✚ Atmosphere of mutual respect</li><li>✚ Opportunities for practical knowledge</li></ul>	<ul style="list-style-type: none"><li>✚ Quality of food</li><li>✚ Less frequent training</li><li>✚ Trainings on weekends</li><li>✚ Sitting arrangements</li></ul>

**Table 3: Findings**

Training potentially offers women the opportunity to redress some of the inequalities they suffer in employment ... Training can enable women to enter occupations that have traditionally been the preserve of men or to move up the hierarchy to levels from which they have previously been excluded . Training potentially offers women the opportunity to redress some of the inequalities they suffer in employment. The fact of sexual stereotype, gender discrimination against women's career development should be openly challenged. The expectation of bringing the change should not be from only one organization. Government, agencies, private institutions, NGOs should come forward in planning trainings for educating people about the importance of the training and development programs in women's career. There should be regular surveys on women of distinct areas if they are getting adequate support for building their career or not. Also if they need any particular support or training program. Apart from this, the authority can follow following things to improve their trainings.

- **Training Need Assessment:**

Not every woman should be given every type of training. Sometimes it is seen that the participants already know about the topics covered by the trainer and thus feel no interest in doing the training. So before making schedules for trainees, proper TNA should be done and then decide who should be sent for which trainings. This will reduce the excess cost as well.

- **Train the trainers:**

Different training should be organized yearly or maybe quarterly for the trainers who regularly train the BBL participants. This will help the trainers to teach the updated knowledge to the trainees and the training will have more efficient outcomes.

- **Unbiased training environment:**

Both the trainer and the trainee's needs to get gender awareness training at the very beginning so that the combined training sessions remain comfortable for the women participants and also the atmosphere of mutual respect could be there. No stereotypical mentality should be present in the training environment. Also the training materials should have both men and women performing their jobs. Rules against sexual harassment should be stricter.

- **Improve food quality:**

As few of the trainees' perception about the food provided to them was not really good, and they complain about it during the training evaluation process, so BBL should look after this issue because after all a bad meal ruins trainees' mood and after having it they hardly concentrate on the topics covered in the training.

- **Ensuring women safety:**

The safety of the women in the training sessions is the utmost responsibility of the organizers. As the training sessions end in the evening, they might feel conscious about reaching home from the training venue also for those trainings that happen in remote areas or far from the regular office, women should be provided a transportation system by the organization if possible.

- **Special facilities for women:**

Proper sanitation system, childcare service in the training venue for trainings those are more than one days should be provided. The guest house service should be safer for the women participants.

- **Update training materials:**

The country is moving really fast with latest technologies. So the training materials need to be updated in regular basis. New techniques of teaching should be adopted. Any new software could be taught to them during the training that they might need to use to make their work easier.

- **Bringing innovation to their training process:**

BBL is been following the same training procedure for a long period of time. They follow the same structure like previous time. Although it is good but still they should bring innovation in designing their training so that the trainees would find it more interesting.

- **Provide business skills training:**

BBL gives women entrepreneurs' opportunity for training in a lot of aspects. So, they should not only provide their women workers training about how to accomplish their task properly but also provide them trainings to improve their business skills, leadership quality, management ability and so on.

## 7.2 Conclusion

Career development theories should describe women's career in a separate way than men's (Astin, 1984). She believes, there are four constructions that shape women's career development. Motivation, Expectations from work, Socialization and Level of opportunities are the four construction of her career development model. According to her any theory of women's career development should consider following five factors.

- a. Look at the background of the women, see how they have plans to prepare her career, how they are brought up and what is their idea of career.
- b. Should consider the fact if they have vast opportunity or not compared to men.
- c. Marriage is the aspects of life that mostly viewed like a barrier for the career of women.

- d. Women faces career breaks in their life during the time of their pregnancy and afterwards for child's responsibility.
- e. Age, family relocation, timing often does not match chronologically with their career development plans.

BBL has the standard of market leader in Bangladesh. This report is the only highlights of what BBL has done in their training and development sector for the women all around the country. According to the current picture of the country, career development projects or training for women is very essential and BBL is contributing to this aspect tremendously. Even though BBL is taking initiative in this aspect, but the quantity of trainings should be increases and the reach of it should be expanded more to cover all women from different corners. The report will further emphasis that more trainings and development projects at organizational and regional level is required to pursue women's career.



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