

## **Socio-Economic Situation Of Self Employed Graduates: An Analysis Of Skill Development Program In Bangladesh**

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**Abstract:** *This study revealed that Skills for Employment Investment Program (SEIP) under Palli Karma-Sahayak Foundation (PKSF) has been successful in changing the socio-economic condition of the trainees by providing quality training on the demand driven trades. It found that nearly 1,639 trainees engaged themselves in self-employment e.g Fashion garments (31%), Mobile servicing (21%), Outsourcing (19%), and Electronics & electrical work (12%) were the foremost contributing trades where self-employment generated most. Almost 96% training recipients were found to be satisfied with the standard and different aspects of skills educational program of PKSF. However, some respondents recommended extending the duration of the training program to have the in-depth knowledge of the subject matter.*

*The study followed mixed methodology approach. Both quantitative and qualitative approaches were used in the study for analyzing social & economic facts. For this study, a mix of various data sources was utilized for the assessment. Primary data were collected from the training recipients and relevant stakeholders by using quantitative and qualitative approaches. The sample size has been determined following purposive sampling method. It's hoped that this study will guide future researchers to seek out new ideas and perform their interest during this regard.*

**Key Words:** *Skill, Skill Development, Bangladesh, Self Employed, Self-Employment.*

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### **CHAPTER-01 SKILL DEVELOPMENT: MUCH NEEDED INITIATIVES IN BANGLADESH**

#### **1.1 Background of the Study**

Skill development can play vital role for emerging & developing countries like Bangladesh where 65 percent people are productive. Bangladesh is now passing the golden time for its large number of youth and this demographic dividend will continue till 2040. Government of Bangladesh has taken several skill development programs for making the large number of youth into assets. The role of skill development for an economy is always very important in order to attain sustainable and high growth rate and improving the living standard of its people. Skill development not only transforms a nation's workforce into a more productive but also enhances and expands an individual's capacity of earning. A better skilled workforce will enable Bangladesh to take advantage of new economic opportunities and boost the employment options for the country's growing workforce. Given its importance, the Government of Bangladesh (GoB) has prioritized the strategy of skill development as one of the prerequisites for achieving the middle-income status by 2030(Taposh, 2017).

Being the eighth most populous country in the world, Bangladesh has an immense opportunity in terms of labour force. Quality technical and vocational education and training is essential in ensuring the country's competitiveness in the global labour market, and ensuring decent work for all. In this regard, National Skills Development Policy of Bangladesh Government has been a milestone. Some of the visions of National Skills Development Council (NSDC) include collaboratively progress industry standards and qualifications in each sector, achieve gender equality in TVET sector, implementing quality assurance system, integrating training into human resource practice, prior learning, making trainings all-inclusive etc(Technical and Vocational Training Bangladesh: Skills Vision, 2016).

According to the "Quarterly Labor Force Survey Bangladesh 2015-16" survey by Bangladesh Bureau of Statistics (BBS), current employed population of Bangladesh is 60 million from total of 62.5 million working population.("Quarterly Labor Force Survey Bangladesh, 2015-2016) Although the unemployment figure is on the lower side, the figure does not take into account the large scale underemployment prevailing in the economy, especially in the agriculture sector. The employment generated in the agriculture sector is now gradually shifting to the services sector. Contribution of service sector employment has been growing, with 36.9% of employment generated in 2015-16, compared to 34.1% in 2013. Employment in the own account worker category has also been increasing over time. In 2013, 0.9% of the population was employers which have grown to be 2.7% in 2015. Own account workers have also increased from 40.6% to 43.2% over the last three years. This shows that people are gradually shifting towards self-employment over time(Rahman, 2015-2016).

It is already well understood that Bangladesh can secure the rewards of a so-called demographic dividend if the people of working age can be converted to human capital and utilized in a productive manner. In spite of having a satisfactory economic growth, the employment performance of Bangladesh has not been up to the mark even after taking into account the substantial jobs generated in the export-oriented, ready-made garment industry. In addition, the employment challenge is about the transfer of workers from low- to higher productivity sectors (Technical and Vocational Training Bangladesh: Skills Vision, 2016).

According to *ADB brief*, the manufacturing in Bangladesh needs to grow faster as that sector has the potential to be the engine of growth and a major source of productive employment. More labor-intensive sectors such as garments will have to continue to grow. For the improvement of the quality of employment, real wages need to rise as well. The gap in earnings between education levels is narrowing with the exception of secondary education. This general trend is positive in the sense that education does not seem to contribute to income inequality.

In the current education structure of Bangladesh, one path of skill development is through technical and vocational education (TVE) which can be considered mid-range skill-developing platforms providing employment opportunities for the large pool of unemployed and under-employed masses. In the context of pursuing effective skill formation strategies, there is a number of challenges including those of lesser market orientation of skills-training programs, back-dated curriculum, inequities in terms of targeting those in the remote areas, etc. On the other hand, skills acquired through formal educational institutions, e.g., primary, secondary and tertiary levels, are at the higher spectrum of skill development. Such skill development is able to serve the requirement of high-skilled works, like those of health professionals, engineers, science and technology specialists etc. Both streams of skill development programs are equally important to generate employment for the large mass of people and to attain the SDG goals within the stipulated time(Bangladesh Technical Education Board, 2018).

Under such circumstances, the Skills Development Coordination and Monitoring Unit (SDCMU) under Ministry of Finance, Government of Bangladesh is implementing the "*Skills for Employment Investment Program (SEIP)*" with financial assistance from the Asian Development Bank (ADB) and Swiss Agency for

Development and Cooperation (SDC) by combining effective policies. This project intends to develop a workforce equipped with contemporary technical skills and knowledge through technical and vocational training by establishing a mechanism to facilitate collaboration between training institutes and industry which would optimize the utilization of available human resources.(SEIP, 2018)

## 1.2 Objective of the Study

The overall objective of the study is to find out the impacts on the economic and social life of self-employed trainees who have completed skill development training.

## 1.3 Specific Objectives

The specific objectives of the study are –

1. To measure the program outreach & its demographic situation;
2. To identify situation of self-employed trained graduates under skill development program;
3. To explore changes in income due to skill development of family members;
4. To observe multiplier effect of creating employment generation;
5. To identify barriers of enterprise development in respective trade area; and
6. To formulate recommendations/action plan for creating self-employment in respective areas.

## 1.4 Study Area

As per project database of self-employed, project successfully created 1,639 self-employed cross 17 districts<sup>1</sup> of the Bangladesh. In order to meet the study objective, Researcher conducted the research in 11 districts considering homogeneity among the adjacent districts in terms of geo-demographic variables.

Following are the Districts which are selected for undergoing this study:

**Table 1: Coverage of 11 Districts under this study**

District Covered under this Study		
Chittagong	Bogura	Chuadanga
Dhaka	Rangpur	Gaibandha
Tangail	Barishal	Satkhira
Shariatpur	Jessore	



## 1.5 Types of Targeted Respondents

The primary target respondents of the study were as follows –

- SEIP training recipients who are involved in self-employment services

The secondary target respondents of the study were –

- SDCMU Officers (Training content development and Quality Assurance)
- Partner Organizations
- Training Providers
- Family/ Parents of the beneficiaries

## 1.6 Approach to the Services

<sup>1</sup> Barisal, Chittagong, Cox's bazar, Dhaka, Tangail, Shariatpur, Bogura, Joypurhat, Natore, Gaibandha, Rangpur, Lalmonirhat, Thakurgaon, Khulna, Satkhira, Jessore, and Chuadanga

The study follows mixed methodology approach. Both quantitative and qualitative approaches were used in the study. For this particular study, a combination of different data sources was utilized for the assessment (Clark, 2017). Primary data were collected from the training recipients and relevant stakeholders under the project were collected by using Quantitative and Qualitative approaches.

To collect the data, following methodologies were adopted with specific target respondents for each of the target groups:

1. Quantitative data – Face-to-face interview technique were used to collect quantitative data using semi-structured questionnaire.
2. Qualitative data – Qualitative data was captured through discussion guidelines through in depth Interviews (IDIs), Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), and Case Studies.

### **1.7 Methodology**

Multiple research techniques were used to collect quantitative & qualitative data from the target respondents in order to collect in-depth information regarding socio-economic impact of the training on the trainees (Creswell & Creswell, 2017). Following methods & techniques were used to collect data:

#### ***Quantitative Method***

The quantitative technique was applied for collecting data from the targeted respondents. The number of SEIP training recipients who were involved in self-employment services perceived was 1,639. Among them only 6% participants were selected based on purposive sampling method. Firstly locations, then trade and finally respondents were selected to carry out this study. 6% out of 1639 is about 98 and finally 98 training recipients were selected as respondents for conducting this research.

#### **Qualitative Method**

- a) Focus Group Discussion (FGD) or In-depth Interview (IDI)
- b) Key Informant Interview (KII)
- c) Case Study

##### **a. Focus Group Discussions (FGDs):**

FGDs were conducted to gather variety of information across a larger number of people. Total 6-8 training recipients participated in the FGDs. FGDs were conducted among the SEIP training recipients.

##### **b. In-depth Interviews (IDIs):**

12 In-depth interviews were conducted with SEIP training recipients who are involved in self-employment services.

##### **c. Key Informant Interviews (KIIs):**

KIIs are expected to provide important information that is not easily captured in statistics or documents. The respondents for the KIIs included but not necessarily limited to:

- Partner NGOs
- Family/ Parents of the beneficiaries
- Quality assurance personnel and course specialist for SEIP project from SDCMU (Skill Development Coordination & Monitoring).
- Training Provider (Trainer/ Training Institute)

##### **d. Case Study:**

Case studies will be conducted selecting some SEIP training recipients who are involved in self-employment services. Their experience, expectation etc. will be captured. While developing the case study, Nielsen will visit their enterprises and capture the socio-economic change of the recipient and his/her family members through photography and in-depth discussion with the training recipient and family members.

**CHAPTER-2  
FINDINGS OF THE STUDY: RELEVANT DISCUSSION**

**2.1 Background**

PKSF is implementing the skill development project to ensure skills training and employment for the low income group of the country. With the aim of establishing human dignity of individual and family through enhancing capacity, PKSF-SEIP tries to generate self and wage employment through demand driven skill-based training. Up to June 2017, PKSF has enrolled 6,851 trainees in 13 different trades, of which 5,685 are male and 1166 are female trainees. Among them, 4038 trainees (72% of graduated trainees) have been placed into employment: 2,471 in wage employment and 1567 self-employment. Seventy-two have been employed in several countries viz. Qatar, KSA, Malaysia, Singapore, Oman, Italy and Mauritius. Researcher was intended to carry out this study in order to evaluate the impacts on the economic and social life of self-employed trainees who have completed skill development training.

Researcher found that project created 1,639 self-employed cross 17 districts of the Bangladesh. In order to meet the study objective, Researchers conducted the survey in 11 districts considering homogeneity among the adjacent districts in terms of geo-demographic variables. For this particular study, a combination of sources of data was utilized for the assessment. Primary data from the primary and secondary respondents of the project was collected by using Quantitative and Qualitative approaches.

Researcher has taken various steps to select appropriate sample size. For quantitative analysis sample size has been calculated using formula as 98 in the study areas. In case of qualitative analysis, total 6-8 training recipients participated in the FGDs. FGDs were conducted among the training recipients. KIIs were conducted with different NGOs, Family/ Parents of the beneficiaries, Quality assurance personnel and course specialist for SEIP project from SDCMU (Skill Development Coordination & Monitoring) and Training Providers (Trainer/ Training Institute) and Case studies were conducted with some selected SEIP training recipients who are involved in self-employment services.

**2.2 Basic Demography of the Training Receivers**

Study found that most of the respondents under this study were Bengali (99.4%). However, a minor portion (0.6%) was covered from the indigenous/tribal people. Majority of the respondents are supporting earners in their family (male: 76%; female: 91.2%). However, Male groups are leading more compared to female as a main earner in their family (male: 24%; female: 8.8%).

Majority of the respondents (71.15%) under this study were age less than 25 years old. Out of 98 respondents, 174 training recipients' age lies within 21-25 Years old.

**Table 2: Age of the Respondents**

Age Range	Male		Female		Total	
	%	N	%	N	%	N
15-20	29.85%	20	29.03%	9	9.18%	29
21-25	28.36%	19	29.03%	9	9.18%	28
26-30	26.87%	18	25.81%	8	8.16%	26
30+	14.93%	10	16.13%	5	5.10%	15
<b>Total</b>	<b>100%</b>	<b>67</b>	<b>100%</b>	<b>31</b>	<b>31.63%</b>	<b>98</b>

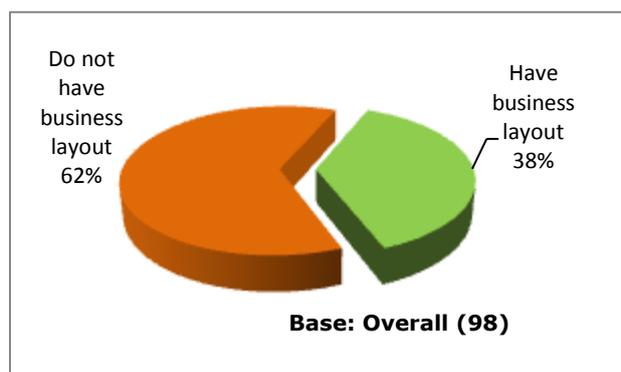
The study also reveals that on an average 5 persons live in the respondents' household. Only 1.06% of household stated that they had disable person in their household. No household had found where school aged children were not going to school which is obviously a good sign of the socioeconomic situation of the training recipients.

Another important finding of the study is that most of the chief household earners other than self-employed (39.8%) were involved in traditional cultivation practice which is followed by the businessman (21.1%). Almost similar picture had found in terms of fathers’ profession of the self-employed trainee (cultivation: 47.4%; and Business: 18%). Mothers were mainly housewives (91.5%). Across the trade, self-employed trainee of Fashion Garments, Mobile servicing, Electronics and Electrical works learned about SEIP-projects mainly from PKSF partner NGO officials. Hence self-employed trainee mainly learned about outsourcing and plumbing from their friends.

**Table 3: Household Information**

Basic Household Information		
Average number of HH member	5 Persons	
School aged children (7-14 years old) are going to school	100%	
Occupation of the Chief Household earners (Other than Self Employed)	Cultivation	39.8%
	Business	21.1%
	Employee	19.5%
	Lower Skill Labor	6.5%
	<b>Base</b>	<b>78</b>
Occupation of the Parents (Father) of the Self-employed	Cultivation	47.4%
	Business	18.0%
	Employee	9.3%
	<b>Base</b>	<b>89</b>
Occupation of the Parents (Mother) of the Self-employed	Housewife	91.5%
	Dependent	4.1%
	Cultivation	1.6%
	<b>Base</b>	<b>65</b>
Disable person in the household	1.06%	

**2.3 Self Employed Situation of the Trained Graduates under Skill Development Program**



The study has found that most of the self-employed provide their service without any business outlet (62%) on contractual basis. However, more than one-third of the training recipients (38%) had their business outlet.

Across the trade, the percentage is higher (those who have outlet) among the mobile servicing self-employed (74.5%) professionals. Male group had more opportunity to have an outlet (42.9%) compared to female (27.8%).

**Figure 1: Type of Self-employment**

The study found that, total 1639 trainee had chosen their career as self-employed. Fashion garments (31%), Mobile servicing (21%), Outsourcing (19%), and Electronics & Electrical (12%) were the major contributing trades where self-employment were engaged. Near about 95.7% of the respondents was either fully or somewhat satisfied with the training which is very good sign of a development project. Majority of the respondents (95.8%) were satisfied with the learning from the training.

Across the districts, Shariatpur, Jessore, Chuadanga, Bogura, and Rangpur have more concentration of self-employed that have business outlet. Only 4% mentioned that they have partnership with their family members. Hence 9% have partnership with other persons outside of their family. More diversity has observed across the Mobile servicing, Outsourcing, Electrical and Electronics, plumbing, IT Support Service, and Web designing. On an average, respondents invested 36,524 BDT initially which is much lower than their planned investment (95,505 BDT).

## 2.4 Changes in Income due to Skill Development of Family Members

Both change in income and expenditure of the self-employed trainee and their family has captured to understand how training helped them to support themselves as well as their family members. In Qualitative study, significant change in income was observed among the entrepreneurs. After passing certain period of any venture they acquired return to investment. Respondents reinvested the money or bought necessary goods; repay the loan, contributing to family or keep savings for future, which indicates positive impact in their life after receiving training.

“Before starting the training, my father was the only earning member in my household. Now I am earning 5000-6000 BDT per month”  
**...IDI (Fashion Garments)**

In terms of change in monthly income in comparison with income before training, female had more improvement compared to male (545%, and 367% respectively). Overall monthly income increased by 7739 BDT due to the learning from training. Same as monthly income, female expenditure had also increase sharply (male 67%; female 82%). Overall personal expenditure of the respondents had increased by 1757 BDT.

**Table 4: Individual Monthly Income and Expenditure**

<b>INCOME</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Income-Present	9,704	11,601	5,914
Income-Past	1,965	2,486	917
Change in Income (BDT)	7,739	9,115	4,997
Change in Income (%)	394%	367%	545%
<b>EXPENDITURE</b>			
Expenditure-Present	4259	4962	2856
Expenditure-Past	2502	2967	1573
Change in Expenditure (BDT)	1757	1995	1283
Change in Expenditure (%)	70%	67%	82%

Note: Change in Income (%) = Change in Income (BDT)/Income-Past\*100

Note: Change in Expenditure (%) = Change in Expenditure (BDT)/Expenditure-Past\*100

## 2.5 Multiplier Effect of Creating Employment Generation

Study tried to cover employment generation both in the household and outside of the household

Out of 98 self-employed trainees about 15% respondents generated employment either at household or outside household or indirectly. It is estimated that 22 respondents generated employment opportunities for 97 people, on an average 4.4 people being employed. Considering Gender, overall male training recipients generated more employment than female due to their job or enterprise type. Average number of employment generated within HH is 3, subsequently outside HH is seven (7) and indirect employment is two (2). Fashion garments trade generated maximum employment (38) comparison to other trades, followed by outsourcing, mobile servicing and electronics & electrical trades also created significant jobs. IT based trades and plumbing shows lesser participants could generate more employment. The reflection of employment generation is also observed in their change in income.

“In my shop, I have hired two employees. They are earning 10,000 to 12,000 BDT per month.”  
**...FGD (Graphics & web designing)**

“My friends and relative had received training from me. Near about 10-15 people are earning 10-15 thousand takaper month after receiving training from me.”  
**...IDI (Electrical and Electronics)**

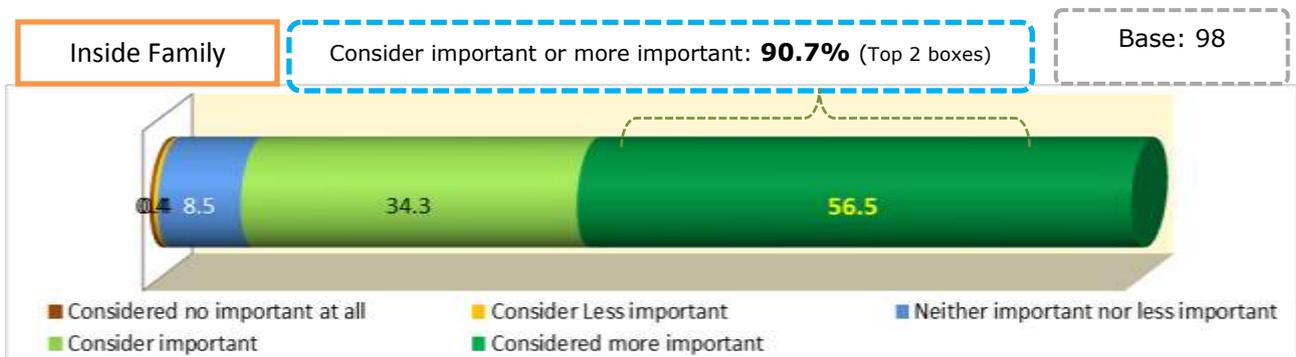
## 2.6 How training receivers empowered?

“Before starting the training, family members did not involve trainees in decision making. Now, they actively participate in decision making.”  
**...FGD (Electrical & Electronics, outsourcing, and Web designing)**

“As my daughter is earning, we valued her opinion before any household decision”  
**... Mother of the Beneficiary**

Around 91% respondents mention that their opinion were considered important or more important among their family members compared to past (before receiving the training). The percentage is higher among the female (98%) compared to male (87.1%). 93.1% of the self-employed professional believed their social respect has increased compared to past. 56% stated “increased a lot” and 37.1% mentioned “Increased a little bit”. However 6.2% mentioned their society from the society was same as previous.

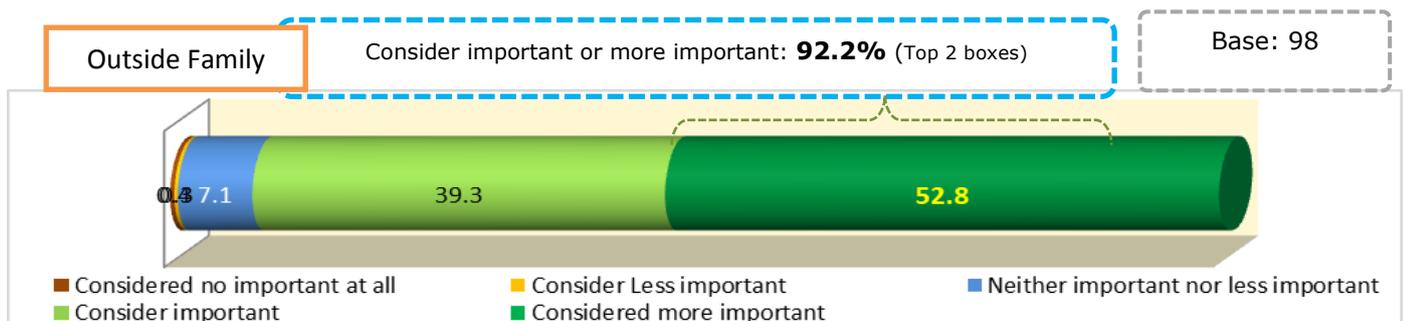
**Figure 1: Importance of Opinion inside household**



☐ Outside Household

Considering the importance of opinion outside of the family, 92.2% feels their opinion is considered either important or more important in comparison with the past (before training). Female (95.9%) experienced more improvement in opinion consideration compared to male (90.3%).

**Figure 2: Importance of Opinion outside household**



**2.7 Living Standard Impacted Through Receiving Skills Training**

Major improvement has been observed in the housing condition of the respondents. Change in personal income let the participants invest more to improve their household status in order to upgrade quality living. Brick build houses increased by 12% after self-employment of the respondents. They also improved their house through made brick built walls, floors which was increased by at least 13% for each.

Earlier about 15% respondents’ family had access to Tap/water tap supply in their house, which was increased by 9% after generating employment. Water supply from the pond, canal, and bill has reduced from 0.5% to 0.3%. Sanitation condition has also improved in the respondents’ family. Now more than half (55.2%) respondents’ household has modern toilet facilities (Commodeor Pan with or without flash) which were 40.8% before joining the training. In case of electricity connection, 97% had cable connection which increased slightly from the situation before joining the training (95.8%).

**2.8 Challenges of Enterprise Development in Bangladesh**

Different trades are associated with diverse types of barriers. In qualitative study, mostly people talked about financial insolvency, followed by inadequate knowledge on loan facility or access to loan. Besides, outsourcing

entrepreneurs stated about technical challenges like – unavailability of better and faster internet connection, poor electricity condition, insufficient language skills (Bangla, English), MS office skills etc.

On the other hand some respondents mentioned that sources of training information is problem, even though they came to know about the training venue is too far or period is short for learning. Three months training is not sufficient for outsourcing in this competitive market stated by a respondent.

Two fifth of the respondents (42.4%) stated that they did not face any major challenges for enterprise development. Those who mentioned about challenges cited about lack of linkage to market (34.7%) or do not get enough customers. Another 7 percent of the respondents mentioned about lack of work (6.8%) and problems in providing customer service (6.8%).

**Table 6: Barriers of Enterprise Development**

Source of Awareness	Overall	Male	Female
No problem was faced	42.4	43.5	40.2
Don't get enough customer	34.7	32.5	39.2
Don't get enough work	6.8	8.6	3.2
There were some problems in case of giving customer service	6.8	4.6	11.2
Others	9.3	10.9	6.1
<b>Base (n)</b>	<b>98</b>	<b>67</b>	<b>31</b>

### CHAPTER-3 CONCLUSION & RECOMMENDATIONS

Findings from study depict that SEIP project has been successful in changing the socio-economic condition of the trainees by providing quality training on the trades which has market demand. As per SEIP self-employed database, total 1639 trainee had chosen their career as self-employed. Fashion garments (31%), Mobile servicing (21%), Outsourcing (19%), and Electrical & Electronics (12%) were the major contributing trades where self-employment generated most. Almost all the training recipients (95.8%) were found to be satisfied with the quality and different aspects of training. However, some respondents recommended extending the duration of the training to 4 months so that they can have the opportunity to have the in-depth knowledge of the subject matter.

Overall monthly income of the training recipients has increased by 7739 BDT due to the learning from training. In addition to that, 22 self-employed trainees of SEIP project generated employment opportunities for 97 respondents which in turn increase the household income and income at the community level. In terms of trade, fashion garments generated more employment opportunities compared to other trades.

Major improvement has observed in the housing condition of the respondents. Brick build houses increased by 12% after self-employment of the respondents. They also improved their house through made brick built walls, floors which was increased by at least 13% for each.

Earlier about 15% respondents' family had access to Tap/water tap supply in their house, which was increased by 9% after generating employment. Now more than half (55.2%) respondents' household has modern toilet facilities (Commodeor Pan with or without flash) which were 40.8% before joining the training. Expenditure on medical facilities had improved 59.7% compared to past (747 BDT) in the family which denotes more access to treatment. Most changes observed in the female respondents' household.

The opinion of the trainees is now valued among family members and the proportion is found to be higher for the female trainees. Self-esteem and social participation of the SEIP trainees are also increased.

Based on the findings discussed in the previous chapters, the following recommendations are made-

#### **Recommendation**

- Few courses can be introduced based on the suggestion from the IDIs and FGDs. Driving, and Digital Marketing can be a good opportunity for the new learners.

- Trainers or other co-trainee can connect to social media and give advice to the trainee whenever he/she faces any challenge or new issues.
- A digital archive/video gallery can be introduced in SEIP website/YouTube by recording classroom lecture.
- SEIP should finance more in advertising through other channel to attract new trainee from new sources.
- Miking, using Banner, Poster in Bazar/School, disseminating information through community and religious leader can be more fruitful.
- SEIP can introduce a Market linkage Model in fashion garments by connecting large boutique house/retail chain with the self-employed.
- Handicraft and Computer related course can be introduced.
- Financial support from Institutional sources is highly needed for the fresher.
- SEIP can establish a call center/mobile app based service to continuously follow-up

SEIP can incorporate several psychological indicators in their assessment to identify the people who have courage to start a new venture.

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