

# MEASURING THE IMMEDIATE IMPACT OF ON-THE-JOB SOFT SKILLS TRAINING ON CRITICAL SITUATION MANAGEMENT: A STUDY MICRO-FINANCE EMPLOYEES

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**Abstract:** *In the last few years, it is very commonly seen that some organizations enthusiastic to arrange different scientific training programs designed to improve employability through soft skills training like Critical Situation Management (CSM). The prime aim of this paper is to measure the instant changes of micro finance employees for managing the critical situation in workplace. This study has considered 20 area managers of micro finance program at BRAC as respondents of the study, who have recently participated 3 days soft skill based training on situation management. Two different sets of structured questionnaire was used, to collect the respondents' opinion before and immediate after of training program. The evaluation of the training was based on the respondents' ability to handle the situations in work station, conducted before, and after, the training program took place. The results indicate significant impact on some, but not all, of the competencies and skills under study. Moreover, respondents have identified the best way to analyze the situation and operate situation effectively and efficiently. Additionally, this reveals that employees are achieved scientific skill to handle abnormal situation both in work place as well as personal life. This study concludes with a discussion of immediate result of employees' employability and their capacity to operate the respective program effectively and efficiently with the acquired soft skill knowledge.*

**Keywords:** *Soft Skills, Employability, Critical Situation Management, Micro-Finance, Employees*

JEL Classification: H12, J2, J21, M51

## Introduction

Training is a process of developing in oneself through explores your skill, knowledge and capacity. Effective training has focus to mitigate the gap between the current performance and the standard desired performance (Elnaga & Imran, 2013). According to (Barron, Berger, & Black, 1997), On-the-job training has a two aspect such investment in human capital which is measured by the time and intensifying learning skills along with the increase productivity. Again, they explain On-the-job training is the distinction between "general" and "specific". All training increase productivity to the workers and these skills are transferable to the workplace. Thus on the job training is the key issue to amplify the work capacity in during the job and to other workplace.

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The conceptual model is essential for the managers because they are able to understand how social responsibility is important for the corporate section. Social responsibility is not separate from the economic performance but also it's a major part of economics. Managers have got the basic idea from this model and this model can help to the managers systematically think through major social issues being faced. This model increase corporate social performance concept (Carroll, 1979). Undoubtedly, social performance is significant issue for the corporate section and the achieving that performance through soft skill is highly needed for employees.

Usually, many organizations used both technical and soft skill to explore their goal among the employees. Simultaneously, they will focus on the knowledge, skills and abilities (KSA) for the search of fit employees of their own company. This is because, workability of the employees are amplifying day by day in their workplace through soft skills. Soft skill is not only for the external stakeholders such as customers and clients but also for the internal stakeholders like colleagues. Likewise, soft skill is a kind of "people skills" which is personal attributes that indicate a high level of emotional intelligence. This skill is based on some other specific skills namely, Interpersonal People Skills, Social Skills, Communication Skills, Attitudes, Career Attributes and Emotional Intelligence. These skills lead the employees to effectively navigate their work environment, work well with others, perform well, and achieve their goals with efficiently. Basically, a productive and healthy work environment depends on soft skills. Fundamentally, soft skills are helping to increase employability of the workers.

The terms of employability is all about the capability which has to gain initial employment, maintain employment and obtain new employment if required (Hillage & Pollard, 1998). Many companies spend lots of money on training and the identification of soft skills to increase the employability. If any organizations are internally sound then they will deliver the better service for the client as well as they will maintain intra work environment.

This study focuses on the immediate impact of on-the-job soft skill training and how employees manage their critical situation in their own way. Presently, critical Situation management is the big challenge for the microfinance employees and they sometimes don't know how to handle the situation effectively. This study will compare both of the pre and post training ability of microfinance employees in BRAC.

### **Statement of the Problem**

Effective Training is necessary in the workplace because through this training employees can easily understand their gap of work ability as well as organization's desire to solve the problem with standard level of solutions. Standard training for employees, refers to programs that provide workers with information, new skills, or professional development opportunities (Elnaga & Imran, 2013). On-the-job training is creating a new path for the further development of the workers. When workers are joined at any organization then they have already many skills but workers can increase their productivity by learning new skills and perfecting old ones through On-the-job training.

Critical Situation management is the challenging factor for any employees and it is more challenging for microfinance employees. The employees of microfinance are facing different level of problems in their daily activities as well as clients are getting these problems from microfinance employees. Sometimes employees' employability has been declining because of the lack of situation management ability. They could not think what they should to do in that situation. Whereas, they are enough sound in their operational work but not soft skill knowledge.

Many researchers have discussed about how soft skill is essential for the employees and companies and the ways of getting benefits through achieving soft skill Knowledge. When employees' immediate impact can be possible to measure through On-the-job training then it will make them understandable the gap. From this study microfinance employees will get better solution when they faced the critical situation in their workplace.

### **Objectives of the Study**

1. To identify the major field-level problems to manage micro finance program.
2. To examine the impact of soft skill training on Critical Situation Management of Micro-finance employees.

### **Literature Review**

The developing world needs to be efficient employees to develop the organization as well as the country. If the focusing point is employees then must need to develop their skill, knowledge and capabilities. If the company wants to develop employees' efficiency then they need to be conduct training in workplace. Organization wants to fulfill customers' demand and also satisfaction. Therefore, employees and customers are the valuable assets for organization. So, that training could be minimized the gap of currents world needs through develop their skills (*Elnaga & Imran, 2013*).

According to (*Colarelli & Montei, 1996*), company wants to gaining the maximum advantages to provide the training as well as increase the employees capabilities. Many researches provide the evidence of the positive affect of training programs on both employees and organizational performance. Simultaneously, training programs lead to increase employability skill for employees.

Training is not only perspective of organizational benefits but also increases employees thinking ability, creativity and create a new path to take the right decision in right time. Basically, employees are getting the source of energy through the training where they can discover themselves in their own way.

According to (*Black & Lynch, 1996*), On-the-job training courses designed by the organization to meet the present and future needs of individual employees. The improving and upgrading the organizational performance through improved professional knowledge of the employees (*VandeWalle & Cummings, 1997*).

Knowledge increase the self-confidence as well as the knowledge, based training provide a new professional outlook that leads future high level of productivity. Whereas,

Individual's attitude towards themselves to achieve the future goal and positive attitude that reflect productivity of the organization where skill goes to the employees' ability to face practical tasks and they will do easily. Certainly, the employees' confidence level will increased because of training (*Armstrong & Appelbaum, 2003*).

According to (*Bowen & Schneider, 1988*), service oriented organization focuses on to increase employees' behavior pattern through enhancing interpersonal skill in their workplace. Where, job in the service sector are characterized by interpersonal skill and result goes to the face to face interaction with employees, customers, clients and so on.

Some of study focus that worker needs to make decision on their own and work as member of a team. Soft skill training can creates that opportunity in any organization where employees will discover themselves in their own way. Basically, soft skill training helps to generate employees' creative and analytical thinking and also enhance the confidence to the inner side.

Employees play effective role to achieve the organizational goal through the soft skill performance (*Sorcher & Brant, 2002*). Therefore, soft skills performance is a centers of inter/intrapersonal effectiveness in work relationships, communicating ideas effectively, planning and organizing work, and solving problems and making decisions (*Kantrowitz, 2005*).

The conceptual and creative domains correspond to the conceptual skills category, the technical and administrative domains correspond to the technical skills category, and the leadership and interpersonal domains correspond to the human skills category. Consequently the terms of hard and soft skill are based on these categories so that a hard skill goes to the technical and administrative sides. On the other hand soft skills focus on the human skill, conceptual, leadership and interpersonal categories (*Kantrowitz, 2005*).

According to (*Newo, Müller, Althoff, & Greve, 2007*), situation is kind of challenges and people faced in their daily life. Sometimes it can be related with our personal life, professional life and academic life. A different situation is might be depend on the individual behavior. The basis of person's behavior is determined by his or her cognitive processes. Fundamentally, cognitive processes related to some skills like learning, perception, thinking, reasoning or resolving problems and all the skills come from the psychological view.

(*Lazarus & Folkman, 1984*), introduced a theory called 'transactional stress theory'. This theory depends on the assumption that the thoughts and behavior of each person which is goes on the characteristics of actual situation as well as the person himself. Here characteristics defined by the person skill, beliefs and moral concepts. Some characteristics of a situation are requirement, limitations and recourses. Therefore, some situation is stressful for a person if the characteristics of that situation overburden and threaten of his characteristics. According to Lazarus, stress is depending on the person who evaluates the relation between his characteristic and those of situations. Moreover he classified two types of assessments where first one is primary assessment which used to identify the given situation is stressful or not. Second assessment based on what kind of resources have used to overcome the problem. This coping strategy divided by two aspects like problem-oriented coping and Emotion-oriented coping.

## **Hypothesis Development**

Generally, microfinance employees have to handle different levels of activities with different levels of people. For this reason they need to have multi level skills to satisfy their clients and to achieve organizational goal in an optimum way. As micro finance institutions are service oriented organizations, hence their employees should more careful to handle their client as well as target of the organization. To achieving the assigned target, employees need to have highest level of skills to control the adverse/critical situation in field level. This is because, employees should be capable to manage critical situation which can be increase through on-the-job training program. From the literature review, it is established that soft skill training program has impact on employees working ability. Now, this study will measure how training can change employees' ability to handle the critical situation and what are the key skills which can be changed through training.

## **Hypothesis**

H<sub>0</sub>: The current ability of microfinance employees to handle Critical Situation Management is independent from soft skill training.

## **Participants and Methodology**

### **Background of Participants**

These studies focus on measuring the immediate impact of on-the-job soft skill training on critical situation management. For this impact analysis it has been needed to observe a training course which was based on soft skill training in micro-finance employees. In that training 19<sup>th</sup> participant were present and with a selected questionnaire was divided into two parts where first part has filled up to start before the training and last one completed to end of the training. The particular questionnaire is divided in two parts and in first section used some biographic questions. In the first section this study need to asked age, gender, marital status, religion, education qualification and year of experience.

As a result this study found the Participant mean is 3.2632 and SD is .56195 (shown table-1 in Appendix). The mean and SD of gender is 1.1053, and 31530 respectively. Accordingly to the mean and SD of the religion of participants is 1.1053 and 0.31530. Consequently the education qualification mean is 3.0000 and SD is .00000. Last but the least, this study examine the mean and SD of year of experience in microfinance employees is 2.5263 and .61178 respectively.

According to the table-2 (shown in Appendix) most number of participants age belong to 31 to 40 which is about 63% and the majority are male (89%) where female are (10%). To observe the table the study found that most of the participants are Muslim 89% and Hindu 10%. The majority of participants are year of experience goes to 11 to 15 and which is 57.9%.

### **Training Procedure**

Critical Situation management is soft skill based training where emphasize on the people inner skills rather than hard skills. At the same time people need to know how they use

communication skill, interpersonal skill, social skill, team building, attitude, emotional intelligence and so on for the manage the critical situation in their workplace. Basically all are soft skills and people use these skills in their own way.

Training is the effective way to learn new things with a new way. This training mainly designs for the micro finance employees. The microfinance employees are getting lots of training like operational and soft skills based. Particularly this training was based on the critical situation management in field level which was soft skill related. The training of CSM was totally participant based activity where they were done their activities with used lots of different methods. This training deigned with some critical cases based video where participant saw the video and solve these case related questions with group. Sometimes they solve the problem in individuals. Hence the participant analysis the case and try to solve the problem in that own technique. Similarly they share their opinion within the class room and after the sharing they got some idea from the facilitator that helps them to think about which is the best way to solve the problem easily. One significant object of this training is to increase knowledge through individual sharing. The prime focus of this training was to understand how to do solve the critical problem with effectively and efficiently.

### **Methodology**

This study has been undertaken for the measuring impact of On-the-job soft skill training for managing critical situation which is based on the micro finance employees. Currently, the employees of microfinance have been facing critical situation in their field and they are trying to solve these problems in their own way. This study focused to make a comparison of decision making ability of the microfinance employees for both of pre and post training session. This research will help to understand the effective way to manage critical situation through the soft skill training. For this study by drawing on the existing literature, not only topic under consideration is hypothesize, but also formulates and discusses the proposition that help to illuminate and discuss some ways for the firms to understand the topic.

This explanatory research tries to explore the existing condition of the variables and relationship among them in real field-level problems and the solving processes. Both qualitative and quantitative research approaches and procedures have been applied to explore pertinent information for this study. In this research, data have collected from primary sources. Data have collected through structured questionnaire from total 37 respondents who are working as Area Manager of MF in BRAC.

The respondents for the questionnaire were selected from the microfinance employees who directly work in microfinance programme in Bangladesh. Through the collected data this research used some statistical analysis for the measure of the immediate impact on microfinance employees' views. On the other hand Secondary sources and information (including from published books, journals, newspapers, articles, internet and concerned organizations) have been used to develop this study.

### **Data Reliability Analysis**

In this study, data reliability was found through Cronbach's Alpha (shown in Appendix, table-3 to 6) which was used of which a value of more than 0.70 is proposed which seems to reflect the idea in many literatures of what an acceptable Alpha should be (Nunnally, 1967). On the other hand,  $\alpha$  of a scale with many items can be higher with a relatively low average inter-item correlation. In a uni-dimensional scale, a relatively high average inter-item correlation would be expected. Both the data sets i.e. before and after of the training have found out Cronbach's Alpha scores are 0.795 and 0.838. These score reveal that the reliability of the data sets is good enough for further analysis.

### **Results and Discussion**

The prime focus of the study is to measure the immediate impact of on the soft skill training of the microfinance employees. In order to find specific impact of this training, this study has to be finding out real problems in their filed level activities. Likewise, two different set of questionnaires have placed to the target respondents to identify the major problems, faced by the respondents.

### **Major Field Level Problems**

As per the module of training, three broad problems have been determined with different sub classes of the broad problem. In case of distribution of loan by the microfinance employees, an open-end structured questionnaire was placed. To test the normality of data for field level problems, this study has been considered the values of Skewness and Kurtosis. Skewness involves the symmetry of the distribution. Skewness that is normal involves a perfectly symmetric distribution. A positively skewed distribution has scores clustered to the left, with the tail extending to the right. A negatively skewed distribution has scores clustered to the right, with the tail extending to the left. However, value lies between  $\pm 1.96$  is depicted as normality of our data. Hence, all variables are normal. On the other hand, Kurtosis involves the peakedness of the distribution. Kurtosis that is normal involves a distribution that is bell-shaped and not too peaked or flat. Positive kurtosis is indicated by a peak. Negative kurtosis is indicated by a flat distribution. The value lies between  $\pm 3$  denoted the normality of the variables. All the variables we have used in this study are normal.

**Table-7 Descriptive Statistics**

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Problem of Loan Distribution	37	2.5263	1.17229	.161	.524	-1.492	1.014
Problem of Loan Installment Collection	37	1.4211	.76853	1.346	.524	2.484	1.014
Problem of Staff Management	37	1.3684	.76089	1.766	.524	1.450	1.014
Valid N (listwise)	37						

According to the respondents' opinion, it is depicted that microfinance employees are faced the highest level problem when they are going to collect the reimbursement from the defaulter clients with 36.8% of respondents. Followed by getting new clients with 31.6%, influence from local people with 21.1% and only 10.5% respondents are facing problem where borrowers want over loan.

**Table-8 Problems faced in distribution of loans**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local influential	4	21.1	21.1	21.1
	Defaulter client	7	36.8	36.8	57.9
	Want over loan	2	10.5	10.5	68.4
	Getting new client	6	31.6	31.6	100.0
	Total	19	100.0	100.0	

Moreover, to recollect installments from borrowers, about 70% of microfinance employees faces the major problem not to get installments within due date. Borrowers are always expressing their business problems to avoid repayments, whereas very few (only 5.3%) respondents have faced that borrowers are unable to pay their installment because of sudden disaster.



**Table-9 Problems faced to collect Installment**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not getting installment	13	68.4	68.4	68.4
	Express the business problem	5	26.3	26.3	94.7
	Sudden disaster	1	5.3	5.3	100.0
	Total	19	100.0	100.0	

Furthermore, according to the respondents almost 80% of them opine that official seniority and juniority is the biggest problem, followed by salary acumen with 15.8% and regional discrimination with only 5.3%.

**Table-10 Problems faced in Staff Management**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seniority and juniority	15	78.9	78.9	78.9
	Regional discrimination	1	5.3	5.3	84.2
	Salary acumen	3	15.8	15.8	100.0
	Total	19	100.0	100.0	

### **Immediate Impact of Situation Management Training on the Participants**

As per the previous discussions, it has already been established that one of the key aims of this study to critically examine the instantaneous impact of soft skill training like critical situation management. Consequently, the respondents were asked to find out the effectiveness of the stated solutions (as per training module) for both in pre and post training session. Surprisingly enough, according to Frequency table shown below, it is being observed that the effectiveness of conflict management skill considered most effective method by 13 respondents after attending training session, which is just reverse of the pre-training identification of the respondents. Likewise, in each and every solution of the problem the area managers of BRAC have credentials the same pattern to find out the effectiveness of solution techniques. This is because; it can say that training has had a clear influence on participants to find out the effective solution for the problem of loan distribution and installment collection.

**Frequency Table-11 (Techniques for Problem Solutions)**

Problem	Solutions Tech.	Training	Most Effective	Effective	Less Effective	Ineffective	Not at all Effective	Total No. Observations
			Pre	Post	Pre	Post	Pre	Post
Problems faced in distribution of loans	Conflict Management Skill	Pre	3	14	1	1	0	19
		Post	13	4	1	0	0	18
	Problem solving & Decision making ability	Pre	10	8	1	0	0	19
		Post	15	3	0	0	0	18
	Analytical Skill	Pre	4	13	1	1	0	19
		Post	14	4	0	0	0	18
Negation skill	Pre	3	11	3	2	0	19	
	Post	9	9	0	0	0	18	
Problems faced to collect installment	Proper management time schedule of loan	Pre	16	2	1	0	0	19
		Post	14	4	0	0	0	18
	Adequate planning & prioritizing	Pre	7	10	0	0	0	19
		Post	10	8	0	0	0	18
	Scientific monitoring skill	Pre	2	14	2	1	0	19
		Post	10	8	0	0	0	18
Problems faced in Staff Management	Interpersonal skill	Pre	13	5	0	1	0	19
		Post	17	1	0	0	0	18
	Team building	Pre	14	4	1	0	0	19
		Post	13	5	0	0	0	18
	Work Experience	Pre	8	9	2	0	0	19
		Post	8	10	0	0	0	18

In case of staff management problem, there is no significant attitude changes have observed among the training participants. For instance, team building and work experience were identified more or less in a same pattern both in pre and post training by the respondents except interpersonal skill. Only the remarkable change observed in interpersonal skill of the area managers of BRAC to manage well staffs involved in field level microfinance employees. Finally, it can reveal that soft skill training program has been influence significantly to solve the problems associated in microfinance management.

**Table-12 Chi-Square Test for problem solution techniques**

Name of Variables	Pearson Chi-Square	P-Value	Pearson's R (Interval by Interval)	Spearman Correlation (Ordinal by Ordinal)	Decision
Conflict Management Skill	12.788	0.005	0.476	0.531	Reject Hypothesis
Problem solving & Decision making ability	4.249	0.120	0.339	0.335	Accept Hypothesis
Analytical Skill	12.302	0.006	0.536	0.576	Reject Hypothesis
Negation skill	8.179	0.042	0.457	0.456	Reject Hypothesis
Proper management time schedule of loan	1.774	0.412	-0.012	-0.067	Accept Hypothesis
Adequate planning & prioritizing	2.727	0.256	0.247	0.228	Accept Hypothesis
Scientific monitoring skill	9.950	0.019	0.498	0.518	Reject Hypothesis
Interpersonal skill	4.176	0.024	0.310	0.324	Reject Hypothesis
Team building	1.122	0.571	0.037	0.000	Accept Hypothesis
Work Experience	2.027	0.363	0.110	0.080	Accept Hypothesis

The table-12 exhibits the Chi-square results of 10 approved (as per training module) best solutions of three major problems are facing by microfinance employees with significance level. At 95% confidence level, the study should reject the hypothesis if P-value is less than 0.05 and vice versa. From the above results, 5 methods of problem solutions namely, conflict management skill, analytical skill, negotiation skill, scientific monitoring skill and interpersonal skill should be reject the independence of association that of training impact. Hence, in these given resolution skill, training has significant impact to manage the critical problems in the field level by the microfinance employees of BRAC.

On the other hand, Chi-square results reveal that some skills like problem solving & Decision makes ability, Proper management time schedule of loan, Adequate is planning & prioritizing, team building and work experience should accept the hypothesis. Consequently, the study reveals that these management skills have no significant relationship with soft skill training. It is very common notion that some management skill like work experience and team building skill are not changed with this type of short training. However, some techniques like conflict management skill, interpersonal skill and scientific monitoring skill must be improved through short soft skill training. Finally,

from the above findings, it is being clear that on-the-job soft skill trainings are important for the microfinance employees to enhance their existing capacity to handle critical problem in the work place.

### Changes in the current ability to control the Critical Situation

In the previous discussion, it has been revealed that management of perilous situation is significantly depends on soft skill training like training for Critical Situation Management (CSM). In this section, the studies have measured existing capacity of microfinance employees. The table-13 shows that comparative ability of microfinance employees before and after training. According to the pre-training respondents' opinion, it is clear that 10 out 19 respondents (above 50%) have rated their current ability to handle the critical situation between 61-90% and followed by 6 out of 19 rate themselves more than 90% and 3 of them were choose, they have ability to control adverse situation below 30%. on the other hand, after the three days training program respondents' opinion has changed. Remarkably, above 80% of the respondents have expected that their present critical situation manage ability increased and they rated themselves above 90%. At the post training level, none of the microfinance employees realized that they have the ability to handle critical situation between 31-60%. Visibly, it can prove that soft skill training like training on CSM can enhance their current ability.

**Table-13 : Training \* Current\_Ability Cross tabulation**

Count		Current Ability			Total
		31-60	61-90	above 90	
Training	Pre	3	10	6	19
	Post	0	3	15	18
Total		3	13	21	37

The table-14 depicts the Chi-square tests of current ability to handle critical situations in pre and post training condition. It is commonly known that Chi-square statistic does not give any information about the strength of the relationship but higher the Pearson Chi-square value reveals higher the chance to reject null hypothesis with P-Value <0.05. Hence, the significance of Chi-square test established that null hypothesis has been rejected, so it can prove that training has impact on the respondents' capacity to handle any critical situation.

**Table-14: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.607 <sup>a</sup>	2	.005
Likelihood Ratio	12.093	2	.002
Linear-by-Linear Association	9.959	1	.002
N of Valid Cases	37		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.46.

**Table-15: Symmetric Measures**

		Value	Asymp. Error <sup>a</sup>	Std. T <sup>b</sup>	Approx. Sig.
Interval by Interval	Pearson's R	.526	.112	3.659	.001 <sup>c</sup>
Ordinal by Ordinal	Spearman Correlation	.535	.127	3.750	.001 <sup>c</sup>
N of Valid Cases		37			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Moreover, in table-15, it has been shown that the Symmetric measures of the current ability where, the table-15 stated that Pearson's R for interval to interval data set with 0.526 and Spearman Correlation value is 0.535; both are higher than 50%. Hence, it can said that both the data sets pre and post training have had a good relation.

### Researcher's View and Concluding

Based on the researcher's theoretical study and practical training experience, it reveals that training helps to increase employees' performance as well as the confidence. The effects of training are not only important for the organization but also widen employees' vision. Through detail data analysis, this study found that employees have prior good command over their assign job responsibilities to handle critical situation. Meanwhile, it is being critically observed that after the training sessions, the respondents are more confident to control adverse situation in their work place by realizing their current skills are more or less good. Moreover, they have newly achieved some extended scientific best techniques to handle the critical situations through successfully completing On-the-job soft skill training program like CSM. This study seeks just the immediate impact of their beliefs and opinion. They revealed themselves that after the training their perception has been changed.

The prime aim of this paper is to measure the instant changes of micro finance employees for managing the critical situation in workplace. Specifically, this study is considered two main objectives such as identify the major problems faced in field level to manage micro finance program and examining the impact of soft skill training on Critical Situation Management of Micro-finance employees. Broadly, three main problems have been identified namely distribution of loan, collection of installments and managing the office staff. The specific problem has identified as to handle the defaulter client when microfinance employees are distributing loan. Likewise, about 70% of the respondents are facing problem on the issue of "Not getting installment" when microfinance employees are collecting repayment from the borrowers. To maintain the office in an optimum way by area manager, they face the highest level of barrier from seniority and juniority problem.

Furthermore, training has vital impact on to select the best scientific methods to solve these problems. moreover, five best methods of problem solutions namely, conflict management skill, analytical skill, negotiation skill, scientific monitoring skill and interpersonal skill should be reject the independence of association that of training impact. Hence, in these given resolution skill, training has significant impact to manage the critical problems in the field level by the microfinance employees of BRAC.

However, some issues has yet to be unexplored regarding the measurement of impact on performance of microfinance employees such as follow up performance evaluation after a certain period of the training program. Study may possible to find out the impact on their performance through collecting some information from their subordinate. Similarly, another study can be conducted on to find out the effectiveness of soft skill training based on period of training length. Finally, it the research's belief that this study will intensely help not only to trainer and practitioner but also will help to the researchers who want to establish on-the-job soft skill trainings are beneficial to improve employees' performance.

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**Appendix**

	N	Mean	Std. Deviation
Age	19	3.2632	.56195
Gender	19	1.1053	.31530
MS	19	1.0000	.00000
Religion	19	1.1053	.31530
Educational Qualification	19	3.0000	.00000
Year of Exp.	19	2.5263	.61178

<b>Gender of the Respondents</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	Male	17	89.5	89.5	89.5
	Female	2	10.5	10.5	100.0
	<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	
<b>Religion of the Respondents</b>					
<b>Valid</b>	Muslim	17	89.5	89.5	89.5
	Hindu	2	10.5	10.5	100.0
	<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	
<b>Year of Experience</b>					
<b>Valid</b>	0-5	1	5.3	5.3	5.3
	6-10	7	36.8	36.8	42.1
	11-15	11	57.9	57.9	100.0
	<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	
<b>Age of the Participants</b>					
<b>Valid</b>	20-30	1	5.3	5.3	5.3
	31-40	12	63.2	63.2	68.4
	41-50	6	31.6	31.6	100.0
	<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	

**Table-3 Case Processing Summary (Pre-training)**

		N	%
Cases	Valid	19	100.0
	Excluded <sup>a</sup>	0	.0
	<b>Total</b>	<b>19</b>	<b>100.0</b>

a. Listwise deletion based on all variables in the procedure.

**Table-4 Reliability Statistics (Pre-training)**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.795	.790	11

**Table-5 Case Processing Summary (Post Training)**

		N	%
Cases	Valid	18	94.7
	Excluded <sup>a</sup>	1	5.3
	Total	19	100.0

a. Listwise deletion based on all variables in the procedure.

**Table-6 Reliability Statistics (Post Training)**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.838	.833	11