

# Training Report

## Breaking Attitudinal Barriers Inclusive Banking for Persons with Disabilities



**Dates:** May 23-25, 2025

**Venue:** Lakeshore Heights, Dhaka

**Organized by:** Monash University, Prime Bank PLC, and Team  
Inclusion Bangladesh

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## 1.0 Executive summary

***“Inclusion is not a choice; it’s a responsibility—let’s build a world where everyone belongs.”***

This principle doesn’t just call for awareness—it demands action. It urges institutions to reimagine their roles as catalysts of inclusion, where every customer, regardless of ability, can access equal opportunity with dignity.

These powerful words set the tone for the transformative three-day training program, “Breaking Attitudinal Barriers: Inclusive Banking for Persons with Disabilities,” held from May 23–25, 2025, at Hotel Lakeshore Heights in Dhaka, Bangladesh. More than just a training, this initiative was a pioneering movement—a bold collaboration between Monash University, Prime Bank PLC, and Team Inclusion Bangladesh that aimed to shift not only knowledge but deep-seated mindsets within the banking sector.

The program broke new ground by making Bangladesh the first country in the region to pilot a full-day Immersive Learning through the Wheelchair Experience for all participants without disabilities, where persons with disabilities (PWDs) led sessions as trainers, facilitators, and decision-makers. It was not merely about learning; it was about feeling, unlearning, and rebuilding—from empathy to action. This was further enriched by sign language training, reverse role-playing exercises, and the engaging Inclusion Tree activity, where participants collaboratively visualized inclusive goals and committed to specific actions for change.

Results from the training demonstrate the depth of impact:

- Knowledge of disability rights and banking policy rose from 16% to 84%, and barrier identification capacity improved from 48% to 92%.
- Attitudinal Empathy jumped from 2.5 to 4.4 (on a 5-point scale), emerging as the highest-scoring post-training competency.
- Behavioral clarity improved significantly: those unsure of challenges dropped from 20% to 0%.
- Key post-training priorities included Inclusive Communication (22%) and Team Sensitization (20%), underscoring a shift from passive awareness to proactive commitment.
- Evaluated using Kirkpatrick’s Four Levels, the training scored 4.3 out of scale 5 on Reaction, demonstrated clear Learning, strong Behavior intent, and promising projected Results.

Participants concluded the training by planting their commitments on an Inclusion Tree, pledging to advance inclusive hiring, use respectful language, train peers, redesign services, and advocate for accessible infrastructure within their institutions.

From reverse role-play exercises to sign language immersion, lived-experience storytelling, and the collaborative Inclusion Tree, every session was designed not just to inform but to transform. This report captures the measurable shifts and emotional breakthroughs of a training that has redefined how financial institutions can lead the way in disability inclusion—with humility, strategy, and heart.

### Why This Journey Matters?

Across our global community, nearly 1.85 billion individuals live with disabilities. Yet, a staggering \$1.9 trillion is lost annually from the global economy due to their financial exclusion. This training passionately underscored that inclusive banking is not merely an act of kindness, but a fundamental human right and, crucially, a smart business strategy. As voiced throughout



the program, “Inclusion is not charity, it’s good business,” reflecting an active commitment to unlock the vast potential of Persons with Disabilities (PWDs) through accessible financial pathways.

## **A Holistic Approach to Transformation**

Designed and delivered by a distinguished team of academics, legal experts, and critically, Persons with disabilities (PWDs) facilitators, this program welcomed 25 dedicated banking professionals from Prime Bank PLC. Employing a deeply experiential methodology, including an immersive wheelchair experience, practical sign language sessions, and powerful reverse role-playing, the training moved beyond traditional learning to foster genuine empathy and build tangible skills.

## **Our Tangible Achievements and Lasting Impact**

Through this innovative approach, the training successfully awakened deep empathy among participants, empowering them with practical communication skills and catalyzing a commitment to future action. Rigorous impact evaluation, guided by Kirkpatrick’s model, confirmed high participant satisfaction and a significant increase in knowledge and a profound shift in attitudes and intended behaviors. This has positioned Prime Bank as a pioneer, ready to elevate its customer experience and set a new benchmark for financial inclusion.

## **Guiding Voices**

*“Inclusion is not charity, it’s good business.”* — Abu Zafar Shahriar, Associate Professor, Banking & Finance, Monash University, Australia.

*“We are not only talking about change, we are living it in this room. Inclusion is not for someone else to do—it starts with each one of us.”* — SM Tamjid, Board of Director of Prime Bank PLC

*“This three-day workshop does more than just make you a better person; its main goal is for you to learn important life lessons here and share these ideas with your colleagues. We have made history with this workshop.”* — Md. Nazim A. Chowdhury, Deputy Managing Director, Prime Bank PLC.

## **Demonstrated Impact & Performance Metrics**

The training yielded impressive, measurable outcomes. Quantitative assessments revealed significant knowledge gains: participants’ familiarity with diverse disability types soared from 16% to an impressive 84%, their confidence in identifying and addressing barriers dramatically increased from 48% to 92%, and the integration of inclusive practices into their daily service considerations jumped from 32% to a remarkable 92%. This profound transformation, coupled with marked improvements in inclusive communication skills (including basic sign language), and a clear shift from a charity-based to a rights-based and business-driven mindset, is expected to directly translate into a more welcoming, accessible, and respectful banking experience for customers with disabilities, solidifying Prime Bank’s leadership in financial inclusion.

## **2.0 Context & Rationale: Why This Training?**

In a world striving for equality, a profound paradox often emerges: laws and policies—from the UN Convention on the Rights of Persons with Disabilities (UNCRPD) to national frameworks—are in place to champion inclusion. Yet, for persons with disabilities (PWDs), the path to essential services, especially financial ones, remains stubbornly excluded. This training is not designed to introduce what the barriers are—they are already known. It is designed to draw attention to why they persist despite every legal framework. The truth is that the most

formidable barriers aren't physical but invisible—built from ingrained attitudes, unspoken assumptions, and a simple lack of understanding. Barriers are everywhere—physical, systemic, and attitudinal. However, it is the attitudinal barriers that are often the most challenging to overcome. These walls of bias, fear, and discomfort prevent Persons with Disabilities from accessing essential services, especially in banking. This training focuses on bankers to address these invisible barriers, equipping them with the empathy and understanding needed to create inclusive and accessible banking spaces. From this very human challenge—this barrier of the mind and heart—the journey of “Breaking Attitudinal Barriers” began, ushering in a new path, not mapped by infrastructure, but by empathy; not paved by devices, but by understanding; and not powered by charity, but by a shared commitment to dignity, equity, and justice.

As passionately articulated by Abu Zafar Shahriar of Monash University at the opening, the financial world's oversight of Persons with Disabilities comes at a steep price, amounting to a multi-trillion-dollar annual loss. This stark reality highlights that financial inclusion extends far beyond social responsibility; it is an economic imperative. Empowering Persons with Disabilities to participate fully in the economy fosters loyalty and drives growth, making it a truly smart business decision. This training aimed to bridge the gap between policy and lived experience, inspiring a genuine, active commitment to inclusivity, not merely compliance.

## **2.1 Why bankers?**

In our country, most empowered Persons with Disabilities (PWDs) still cannot contribute directly to the national GDP—not due to a lack of capability or ambition, but because of persistent barriers within the financial system. Despite the existence of progressive laws and policies that safeguard financial rights for Persons with Disabilities (PWDs), the majority remain excluded from basic banking services. Inaccessible infrastructure, digital hurdles, and untrained staff continue to restrict their ability to save, invest, access credit, or conduct everyday financial activities.

This systemic exclusion has serious economic consequences. When Persons with Disabilities (PWDs) are denied access to financial services, an entire segment of potential contributors is locked out of the economy. Their exclusion not only violates rights—it also undermines the country's GDP by sidelining capable citizens who are ready and willing to engage economically.

This training program chose to start with bankers for a strategic reason: bankers are the frontline agents of financial inclusion. Their awareness, attitude, and capacity to support diverse customers play a decisive role in either opening or closing the door to inclusive finance. The training aimed to transform bankers from passive service providers into proactive enablers of change, equipped with the knowledge, empathy, and tools to uphold the financial rights of Persons with Disabilities (PWDs).

Importantly, the program also emphasized the employment of Persons with Disabilities (PWDs) within the banking sector, advocating for inclusive hiring practices and leadership development. To support this aim, participants were introduced to highly capable Persons with Disabilities (PWDs) as facilitators and trainers, demonstrating their expertise, professionalism, and insight. This direct exposure helped shift perceptions—encouraging bankers to view Persons with Disabilities (PWDs) not just as customers, but as qualified colleagues and future leaders within the sector.

Moreover, the training emphasized that inclusion benefits everyone, not only Persons with Disabilities (PWDs). It addressed the needs of temporarily or situationally disabled individuals—such as elderly people and pregnant women—who also face challenges in traditional banking settings.

By focusing first on bankers, the program targeted the most immediate influencers of systemic change in financial institutions, laying a foundation for a more inclusive, accessible, and



economically participatory future.

### 2.3 The collaboration behind this initiative was vital

Recognizing these ongoing challenges, the collaborative partnership between Monash University, Prime Bank PLC, and Team Inclusion Bangladesh was formed, each bringing critical strengths and strategic value to the initiative. Leveraging its extensive expertise in research-based pedagogy and comprehensive impact evaluation, Monash University has ensured that the training program delivers both effectiveness and meaningful transformation. Prime Bank PLC, committed to establishing itself as a trailblazer in responsible and inclusive banking, provides an institutional platform for demonstrating tangible changes and embedding inclusive practices across its operations. Team Inclusion Bangladesh, a disability-led organization, ensures the training is deeply rooted in lived experience and co-design. Their involvement brings authenticity, contextual relevance, and practical insight, bridging the gap between theory and real-world challenges. By centering the voices of persons with disabilities, they make the training more impactful, empathetic, and transformative.

## 3.0 Participants & Methodology

The heart of this intervention lay in its diverse and deeply committed participants, and its uniquely human-centered, immersive approach to learning. What made this training stand out was not only its content but also the *intentional integration of learning science and behavior change models*. Designed using the ADDIE instructional design model as its backbone, the training seamlessly blended in the COM-B model (Capability, Opportunity, Motivation – Behavior) to foster internal shifts in behavior and attitude. The outcomes were then captured and evaluated through the Kirkpatrick Four-Level Framework, ensuring that learning translated into action and institutional change.

This multi-model integration wasn't theoretical—it was brought to life creatively through real-world simulations, reverse role-playing, inclusive language games, and lived-experience storytelling. The result was an immersive intervention, not just a training program—one that moved participants emotionally, intellectually, and behaviorally, equipping them to lead a more inclusive future in banking.

### 3.1 The Visionaries in Training

Our Participants the program brought together a committed group of 25 banking professionals from various branches and central divisions of Prime Bank PLC. Their varied roles ensured that the insights gained would ripple widely through the organization, touching different aspects of customer service and operational planning. The group was thoughtfully divided into five teams, each named with an aspirational spirit: **Equal, Access, Trust, Hope, and Rise**, symbolizing the journey they were about to embark on.

### 3.2 The Guides

Our Esteemed Facilitators and PWD Leaders the training benefited immensely from a distinguished panel of facilitators. This diverse group included renowned academics, legal experts, and most profoundly, Persons with Disabilities themselves. Their direct involvement brought authenticity, powerful personal stories, and an invaluable real-world perspective to every session.

### 3.3 From Knowledge to Action: Our Training Methodology

The design and delivery of this training were rooted in a meticulously planned, multi-faceted approach, ensuring a truly impactful and sustainable learning experience. The 3-day session it



was a testament to immersive and experience-based learning, driven by the seamless integration of key behavioral and instructional models.

## **A. Before Training: Designing for Deep Impact (The ADDIE Framework)**

The journey towards creating an effective training experience began well before the participants stepped into the room. This phase involved carefully designing the “framework” of the training module, grounded in the core belief that “Training alone does not lead to behavior change. True change requires a system—one that encompasses capability, motivation, and opportunity.” The widely recognized ADDIE model (Analysis, Design, Development, Implementation, and Evaluation) formed the foundational framework for this thorough and structured preparation.

### **I. The Analysis Phase: Listening to Understand**

This foundational stage involved a deep dive into existing realities and perceptions to ensure the training was “grounded in real needs and real voices.” Methods included:

- **Focused Group Discussions (FGDs):** Separate conversations with banking professionals and Persons with Disabilities (PWDs) to capture distinct perspectives.
- **Joint Dialogue:** A pivotal facilitated session that brought bankers and Persons with Disabilities together to identify shared barriers and collaboratively explore solutions.
- **Baseline Data Collection:** Comprehensive surveys to quantitatively assess prevailing attitudes, service gaps, and readiness for inclusion.
- **Internal Planning Meetings:** Discussions to align content with gathered insights.
- **Model Analysis:** Thorough review of prominent behavioral and instructional models (including ADDIE itself, COM-B, and Kirkpatrick) to strategically guide module design.
- **Unique Data Capture:** High-quality video footage with noise-cancelled audio for exceptional accuracy in baseline documentation.

### **II. The Design Phase: Building for Lasting Change**

Drawing from the rich insights of the analysis, this phase meticulously defined learning objectives, session formats, and optimal delivery methods. The design strategically fostered lasting behavioral change by blending targeted content to enhance Capability (Knowledge & Skills), Opportunity (Inclusive Environment), and Motivation (Attitude & Empathy).

### **III. The Development Phase: Co-Creation in Action**

This phase embraced a dynamic “co-creation” approach, collaboratively building content and materials. Key elements included:

- **Inclusive Content Creation:** Ensuring all materials were accessible,

culturally sensitive, and representative.

- **Lived Experience Integration:** Directly incorporating the authentic narratives of Persons with Disabilities into the module's examples.
- **Model-Driven Development:** Aligning content and activities seamlessly with chosen behavioral and instructional models.
- **PWD Involvement in Design:** A groundbreaking aspect was the active involvement of Persons with Disabilities as integral co-designers, bringing unparalleled authenticity and expertise.
- **Practical Immersion Elements:** Designing deeply immersive, experiential learning opportunities.

## **B. During Training: Immersive & Experiential Methodology (The COM-B Integration)**

The 3-day session itself was a testament to immersive and experience-based learning, driven by the seamless integration of the **COM-B model (Capability, Opportunity, and Motivation)** to ensure holistic development. Each activity was strategically designed to foster these three crucial elements

### **1. Enhancing Capability (C): Building Knowledge and Skills for Action**

- **Foundational Knowledge:** The “Legal and Ethical Considerations – UNCRPD & National Laws” session provided participants with crucial knowledge of international and national legal frameworks.
- **Scenario-Based Problem Solving:** The “Scenario-Based Case Study” engaged participants in real-world case studies and lively group discussions to find practical solutions for inclusion challenges.
- **Inclusive Communication Skills:** The engaging “Inclusive Language Game” and the foundational “Basic Sign Language” session provided highly practical, hands-on training, allowing direct practice of new communication skills.
- **Practical Application Simulation:** The “Inclusive Banking Practice Simulation” further solidified learning by allowing participants to refine their skills through simulated customer interactions with Persons with Disabilities (PWDs).
- **Strategic Models for Integration:** The “Applying What We Learn: Models That Drive Inclusion” session equipped participants with strategic frameworks for systematically embedding inclusion into banking operations.
- **Action Planning and Implementation:** The “Inclusion Tree & Group Action Planning” session provided practical tools and guided participants in translating insights into concrete, actionable steps.
- **Knowledge Consolidation:** The “Recap + Energizer + Inclusion Quiz” served to reinforce learned concepts and assess knowledge acquisition.

### **2. Cultivating Opportunity (O): Creating Supportive Environments & Removing**

## Barriers

- **Creating an Inclusive Environment:** The training venue itself was meticulously chosen to be physically accessible, mirroring the principles being taught and providing an authentic experience of accessibility in action.
- **Simulated Service Access:** The “Inclusive Banking Practice Simulation” also provided an invaluable opportunity to directly experience and collaboratively address potential service barriers within a controlled setting, highlighting critical areas for environmental and procedural improvements.
- **Experiencing Systemic Barriers (Reverse Role-Playing):** The powerful “Reverse Role-Playing – ‘If I Were You’” session, where Persons with Disabilities became the facilitators and participants took on the roles of individuals with various disabilities, offered an unparalleled perspective. This direct experience vividly revealed subtle, systemic barriers and practical challenges, clearly highlighting opportunities for creating more inclusive environments within the bank.

## 3. Igniting Motivation (M): Fostering Empathy and Commitment

- **The Power of Immersive Experience:** On Day 1, every participant spent the entire day in a wheelchair, offering an immediate, profound immersion into physical mobility challenges. This personal encounter fostered a level of empathy that words alone could never achieve, directly fueling their motivation for change.
- **Authentic Voices & Direct Interaction:** Crucial direct interaction with PWD facilitators and role-players (notably in the “Building Empathy – Understanding Disability, Experience Sharing,” “Basic Sign Language,” “Inclusive Banking Practice Simulation,” and “Reverse Role-Playing – ‘If I Were You’” sessions) provided invaluable, firsthand insights, breaking down stereotypes and building genuine connections.
- **Leadership Endorsement:** The Opening Session, Inaugural Addresses, and Welcome Notes from senior figures powerfully underscored the strategic importance and institutional commitment to inclusion, serving as strong motivators.
- **Shared Reflection and Empowerment:** “Group Wrap-ups” and “Moments of Reflection” exercises, such as the “One New Skill, One New Story” segment, encouraged deep personal growth and the application of learning, ensuring insights resonated profoundly.
- **Formal Commitment and Recognition:** The Certificate Ceremony and participants’ public commitments, supported by inspiring remarks, provided a powerful culmination, solidifying personal pledges and reinforcing the bank’s collective dedication to making history in financial inclusion.

## C. Impact Evaluation (The Kirkpatrick Model)

The final phase focused on rigorously assessing the training’s impact, aligning with the “Evaluation” component of the ADDIE model. The evaluation strategy meticulously followed



all four levels of the renowned **Kirkpatrick Model** to gauge the depth of impact across knowledge, attitude, and behavior, aiming to demonstrate that “Impact isn’t just being measured — it’s being experienced”

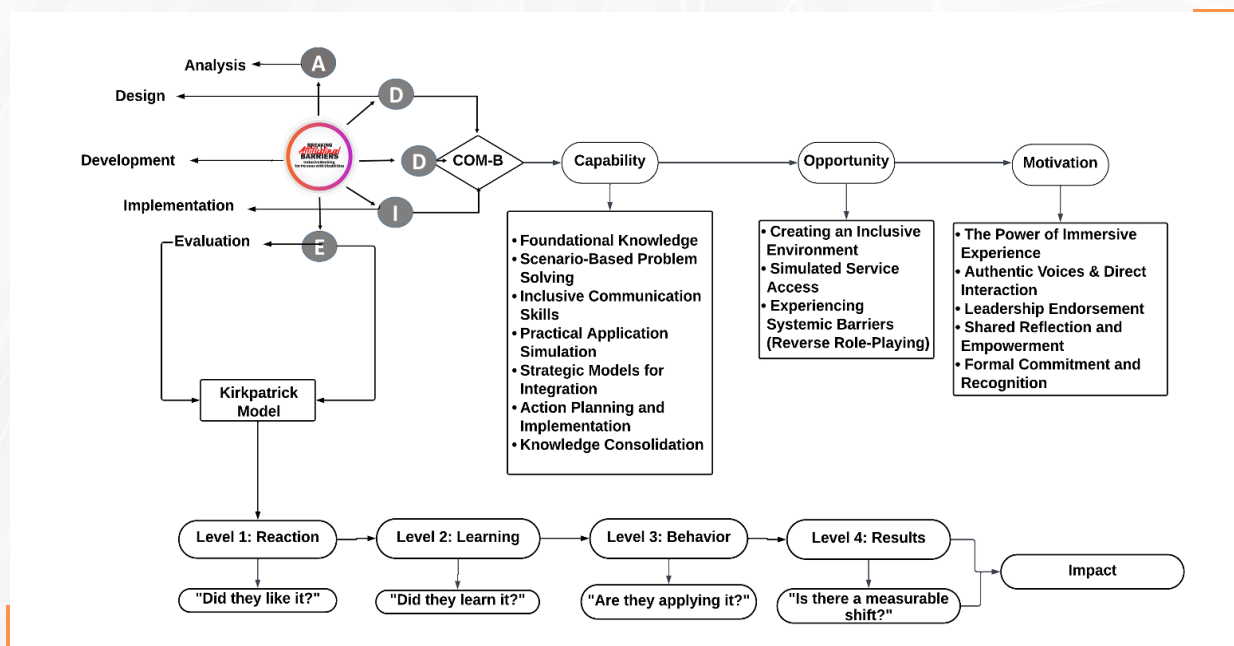
**Level 1: Reaction – Assessing Engagement:** Measured participants’ immediate feedback and satisfaction with the training (“Did they like it?”).

**Level 2: Learning – Quantifying Knowledge & Skill:** Measured the acquisition of new knowledge and practical skills through pre- and post-assessments (“Did they learn it?”).

**Level 3: Behavior – Observing Application:** Focused on observing and measuring changes in participants’ on-the-job behavior and their intent to apply learnings (“Are they applying it?”).

**Level 4: Results – Measuring Tangible Outcomes:** Evaluated the broader, tangible outcomes and measurable shifts in organizational practices and customer experiences (“Is there a measurable shift?”). This level aimed to showcase the real-world, positive changes resulting from the training.

### 3.4 Overall Methodological Framework of the training session



### 3.5 Training Session Documentation

Throughout the “Breaking Attitudinal Barriers” workshop, two individuals played a critical role in documenting the proceedings, ensuring that every key moment and learning was captured for future reference and evaluation.



**Monalisha Ferdous**, the Monitoring, Evaluation, and Research Officer (MERO) at Team Inclusion Bangladesh, took on the crucial role of simultaneous note-taking during the entire training. She diligently captured real-time discussions, participant reflections, and facilitators' insights. Monalisha's notes were pivotal in tracking the progress of the workshop, ensuring that no detail was overlooked. Her role enabled the training team to evaluate the immediate impact of the sessions and ensure that the content and discussions were accurately reflected for follow-up actions and evaluations.

**Abu Saleh**, a Localization Expert, UNCRPD Bangla Translator, and Simultaneous Interpreter, was tasked with taking comprehensive notes for the final rapport of the training. His responsibility was to create a thorough and well-organized report that would serve as a detailed summary of the entire training process. Abu Saleh played a key role in consolidating the lessons, observations, and recommendations that emerged from the sessions, providing a clear record for institutional learning and further action.

Both individuals worked collaboratively to ensure that the training's key moments were documented and that all participants' voices and reflections were captured, laying the groundwork for future assessments and the continued success of inclusive banking initiatives.

#### 4.0 Day-by-Day Breakdown: A Journey of Discovery

The three-day program was a carefully crafted experience, designed to take participants on a transformative journey. It began by nurturing deep empathy, gradually built their practical skills, and culminated in the creation of actionable plans for long-lasting change. Each step was intentionally aligned to ensure not just learning, but a genuine shift in perspective, empowering participants to drive real-world impact.



## Day 1: May 23, 2025 – Foundation of Disability Inclusion



The first day of the training began not with lectures, but with a powerful act of empathy. As the twenty-five banking professionals entered the training space, they were welcomed into wheelchairs—not as an act of limitation, but as an invitation to understand. For the entire day, participants experienced the world from a different height and pace, navigating the training hall on wheels. This was the first time in Bangladesh that a full-day corporate training was conducted entirely in wheelchairs—an unprecedented and bold step toward experiential learning and inclusive mindset-building.

What seemed simple—moving to a table, reaching for a cup of tea, joining a group discussion—suddenly required effort, coordination, and patience.

Grouped into five spirited teams—**Equal, Access, Trust, Hope, and Rise**—they began their journey not just through the room, but through a shift in perspective. The immersive experience was not about hardship; it was about connection. With every push of the wheel and every shared glance, participants grew closer—not only to one another but to the lived experiences of Persons with Disabilities (PWDs).

This unique start fostered a quiet transformation. Rather than sympathy, it sparked empathy, awareness, and deep respect. It brought to light the small yet significant challenges that are often invisible to those who move freely through the world. What emerged was a collective sense of responsibility—to not only recognize these barriers, but to be part of removing them. The day planted a seed of mindset shift—one that would grow stronger with each session that followed.



## Inauguration



The official opening of the training was led by Abu Zafar Shahriar from Monash University, who effectively highlighted the importance of financial inclusion, framing it not only as a fundamental human right but also as a strategic business imperative. He emphasized, “Inclusion is not charity; it’s good business.” His statement set an inspiring tone for the session, which was further supported by inaugural addresses from Prof. Charmine Härtel (Monash University) and SM Tamjid (Prime Bank PLC). Additionally, warm welcoming remarks were made by Md. Nazim A. Chowdhury (Prime Bank PLC) and Dr. Khalid Hossain (Monash University), all reinforcing a collective commitment to advancing this pioneering initiative.



The core of Day 1, **Session 1: Building Empathy – Understanding Disability, Experience Sharing**, facilitated by **Mr. Subir Kumar Saha**, discussed understanding disability, highlighting barriers rooted in attitudinal, environmental, and institutional factors. He explained the Bangladesh government’s definition of disability, focusing on the 12 recognized types, with emphasis on mental, physical, deaf, visual, neurodevelopmental, and intellectual disabilities. He emphasized that inclusion is not just about including persons with disabilities (PWDs), but about working with them and empowering them. He highlighted the importance of building



relationships, using the SMCRE model and SMART principles for effective communication, and shared real-world examples of Persons with Disabilities contributing to their communities. He concluded with the 5W1H strategy for designing inclusive strategies and encouraged personal reflection on the lessons learned. Additionally, he suggested that banks should develop a catchment area strategy for inclusion, guided by management.

This profound session laid the groundwork for **Session 2: Legal and Ethical Considerations – UNCRPD & National Laws**, led by **Rezaul Karim Siddiquee**. Mr. Rezaul began the session by asking an important question: why do Persons with Disabilities (PWDs) still face exclusion, despite the existence of supportive laws? He pointed out that the main issue lies in people's attitudes. He explained the difference between an impairment and a disability, clarifying that a disability occurs when an impairment is combined with environmental barriers. Mr. Rezaul shared his personal experiences of facing discrimination, highlighting how language matters and its potential legal consequences.



The session then sparked a debate about providing ATM cards to visually impaired individuals, revealing a critical gap in implementation and the potential financial risks for banks if this issue isn't addressed. To wrap up, Mr. Rezaul introduced the 4A + 1Q Model (Accessibility, Acceptability, Availability, Adaptability, Quality), offering a practical framework. Using this, participants engaged in a group activity to develop actionable steps for both policy-level changes (like including PWD representatives in policymaking) and practice-level improvements (such as upgrading accessible infrastructure and reviewing product guidelines).





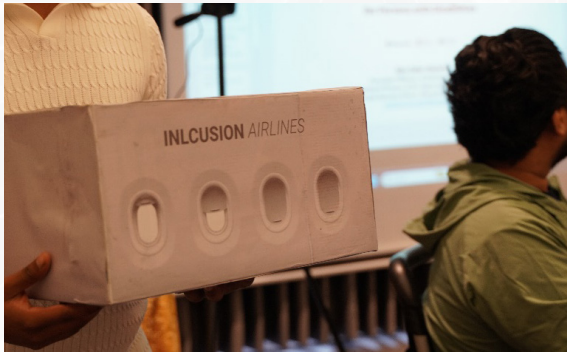
The day concluded with a heartfelt **Reflection & Group Wrap-up**. Md. Jahirul Islam wrapped up the day by stating that “Inclusion is a big business; if you can do it right” highlighting that excluding Persons with Disabilities (PWDs) results in missed opportunities. He reminded everyone that “we are all human,” emphasizing the increasing number of Persons with Disabilities and the importance of seeing inclusion as a way to empower individuals while benefiting businesses. Participants took part in an activity where they linked their group names (Equal, Hope, Access, Trust, Rise) to principles of inclusive banking. Their responses highlighted how Persons with Disabilities contribute to the economy, the importance of building trust through understanding needs, and providing equal services, not just favors. Mr. Islam also pointed out that inclusive design, such as ramps, not only helps Persons with Disabilities but also benefits the elderly and pregnant women, reinforcing that “the easier your service delivery is for everyone, the bigger your business will grow.”



The session ended with a **recap** where participants picked question slips at random. Their answers showed clear changes in mindset, such as recognizing the abilities of Persons with



Disabilities, committing to equal opportunity, and understanding what disability truly means. Key takeaways included the need for accurate person with disability (PWD) data and the business benefits of inclusion.



An “Inclusion Airline” box was introduced for written feedback and clarifications. Finally, bankers on the advisor panel expressed pride in Prime Bank leading this initiative in Bangladesh, with one remarking on how meaningful and educational the day had been, especially learning from the PWD facilitators.

### Key Insights from Day 1

- i. **Empathy through Immersive Experience:** The wheelchair experience allowed participants to feel firsthand the physical and emotional challenges faced by Persons with Disabilities (PWDs), creating a deep connection to their struggles.
- ii. **Understanding Disability and Inclusion:** Participants learned that disability arises when an impairment intersects with societal barriers, emphasizing that true inclusion means actively working with Persons with Disabilities rather than just for them.
- iii. **Shift in Mindset and Legal Foundations:** A powerful shift occurred in participants’ understanding of the critical role of attitude and language in promoting inclusion. This shift was grounded in a solid understanding of the legal obligations and ethical considerations surrounding disability inclusion, informed by frameworks like the UNCRPD and national laws.
- iv. **Commitment to Pioneer Change:** The day ended with a strong sense of pride and a collective commitment to lead the charge in transforming banking practices in Bangladesh, with Prime Bank taking a pioneering role in this journey. Participants recognized that inclusion is not only a human right but also a good business, as embracing inclusive practices leads to increased customer loyalty, broader market reach, and the empowerment of individuals, driving sustainable growth.

## Day 2: May 24, 2025 – Building Knowledge and Skills for Inclusive Banking



Day 2 commenced with **Ms. Monalisha Ferdous** initiating an **interactive emoji activity** to gauge participants' reflections from the previous day, especially after the immersive wheelchair experience. This segment served a dual purpose: to help participants **recall what they had learned** during the previous day's immersive sessions and to **gauge their feelings** and the overall impact of day 1 training. Participants placed their names on emojis representing "Happy," "Inspired," "Wow," "Care," or "Confused," then shared their personal reasons. Their responses revealed a powerful shift: from expecting a "dry session" to experiencing deep empathy and a new understanding of disability, highlighting the training's immediate and profound impact on their mindsets and perceptions.

### Session: Building Inclusive Banking through Attitude, Empathy, and Accessibility

In this session, **Mahbubur Rahman Rony** underscored that "Just as money is needed by everyone, inclusivity is also needed by everyone," advocating for universal service design and defining inclusive banking as providing only what is necessary. He outlined key components for inclusive banking: Accessibility, Affordability, Appropriate products/services, Financial education, Technology use, and Sustainable/Responsible practices, noting the current lack of accessibility in Bangladesh's infrastructure.



Discussions covered website accessibility for those who cannot read, ATM screen touch



systems, screen readers, and fading currency denominations (suggesting money detection apps). Barriers to loan provisions for Persons with Disabilities due to central bank regulations were explored, alongside issues with account opening, thumb impressions, and alternative solutions like video calls. The idea of a “note of concern” for issuing ATM cards to capable Persons with Disabilities was also discussed.

Mr. Rony clarified the distinction between “accessible” and “inclusive.” A quick poll identified key barriers: accessibility, policy, and attitudinal barriers/mindset. He detailed specific attitudinal barriers such as assuming Persons with Disabilities’ inability and judging them by impairment. A “Language Matters” task transformed exclusive phrases into inclusive ones. The session also emphasized the importance of employing Persons with Disabilities and researching their incorporation into banking operations. A group activity then tasked participants with identifying specific roles for Persons with Disabilities across departments like Product, Call Center, Public Relations, IT, and Policy Making. Feedback praised Mr. Rony as a powerful role model, highlighting his impactful communication despite his visual impairment.

### Session: Scenario-Based Case Study



**Md. Jahirul Islam** led this session, immediately challenging the prevailing “charity mindset” towards Persons with Disabilities (PWDs) and highlighting the significant gap in accurate disability data. He sharply contrasted Bangladesh’s situation with Japan’s advanced accessibility, showcased through inspiring Abilympics videos and examples of Persons with Disabilities skiing. This powerful comparison highlighted his core message: true disability often comes not from a person’s impairment, but from a lack of accessible environments and a narrow way of



thinking that stops them from participating in activities like skiing. This perfectly illustrates Japan's inspiring 'never give up' attitude.



The core activity involved a scenario-based case study, where five groups each received a unique banking situation depicting poor inclusivity. Their task was to: identify the problem, explain why it was unacceptable, and propose concrete solutions. The outcomes from these group discussions consistently identified mindset as the primary barrier, leading to proposed solutions such as: implementing awareness training, ensuring the inclusion of Persons with Disabilities representation in decision-making, advocating for infrastructural changes (e.g., ramps and accessible ATMs), suggesting technological integrations (like speech-to-text), and promoting a fundamental shift towards understanding and trusting the capabilities of Persons with Disabilities, thereby ensuring services are genuinely inclusive rather than overprotective or discriminatory.

### **Session: Basic Sign Language for Banking Professionals: Hands-on Practice with Deaf Facilitators**



Following the lunch break, a crucial “Basic Sign Language for Banking Professionals” session commenced, providing hands-on practice led by deaf facilitators Md. Abdullah, Mamunur Rashid Efti, and Safika Saif Ruhi, with interpretation by Afroza Mukta and R. H. Naim.



**Md. Abdullah** introduced sign language as a complete visual communication system, distinct from spoken languages, and highlighted the existence of over 300 sign languages globally. He detailed the history of Bangla Sign Language (BdSL), its official recognition in Bangladesh since 2009, and its importance as a bridge for communication, fostering full participation and cultural understanding.





### Mamunur Rashid Efti

underscored the underestimated number of Deaf individuals in Bangladesh (around 3 million) and powerfully asserted that **sign language creates an essential bridge**, preventing social exclusion due to language barriers. He recounted his childhood experiences of educational inaccessibility, reinforcing the need for widespread sign language knowledge.



**Safika Ruhi** then shared her professional experience as a Communication Officer at Grameenphone and emphasized sign language's critical role in banking, detailing her own past challenges in opening an account due to communication barriers. She highlighted that Deaf individual's value financial independence and privacy, and Prime Bank's initiative, by incorporating sign language interpreters, not only benefits Deaf customers by enabling savings and empowerment but also creates economic advantages for the bank. She underscored that financial inclusion is a right, stipulated by UNCRPD and Bangladesh's 2013 law.



The session culminated in an extensive hands-on practice session led by **Afroza Mukta**, covering:

- **Essential greetings** (e.g., “Hello,” “Thank you,” “How are you?”)
- **Numbers** (1-20, large denominations, basic math operations)
- **Alphabets, days, times, and grammatical elements** (e.g., “Now,” “Tomorrow,” “I,” “You,” “Professions”)
- **Critical banking-related signs** (e.g., “Bank,” “Account,” “ATM Booth,” “Deposit,” “Loan,” “Taka,” “Credit card,” “Manager”)
- **Social site names** (e.g., “Email,” “WhatsApp,” “Video call”)

This comprehensive practice aimed to break down communication barriers, enabling effective interaction with Deaf customers and fostering genuine inclusion within the banking sector.





### Session: Inclusive Language Game

In this session, led by **Abu Saleh** (Localization Expert and UNCRPD Bangla Translator) and **Robiul Islam**, participants took part in an “Inclusive Language Game” aimed at changing derogatory terms into respectful, inclusive language. Participants picked chits containing common offensive Bangla words, such as ‘pagol’ (mad), ‘lyangra’ (lame), ‘boba’ (mute), and others, and provided more respectful alternatives.

A key discussion emerged, led by M.M. Mahbub one of the participants, who pointed out the lack of specific, inclusive Bengali terms for different disabilities. They stressed the need to create a simplified, easily adoptable vocabulary for people at the grassroots level. This would help ensure disabilities are represented accurately and respectfully in everyday language.

### Wrap-Up Session



Day 2 concluded with a reflective “One New Skill, One New Story” wrap-up, led by **Monalisha Ferdous**. Participants were invited to share a new skill learned and a story from the day, prompted by letters from the “**SMARTS**” acronym. Their reflections highlighted the significant impact of learning sign language and a newfound awareness of Persons with Disabilities in the banking sector.





Monalisha then explained “**SMARTS**” in the context of inclusive banking: **S** for Sensitivity, **M** for Mindset Change, **A** for Accessibility (as a right), **R** for Respect, **T** for Training (building confidence), and **S** for Support (making inclusivity sustainable). She concluded by stating that “Inclusive banking begins with SMARTS”.

## Key Insights from Day 2

- **Reflecting & Shifting Mindsets:** Day 2 began with an interactive emoji activity that confirmed participants’ deepened empathy and a powerful shift in understanding that true disability stems from societal barriers and restrictive mindsets.
- **Designing for Universal Inclusion:** A session on Building Inclusive Banking outlined key components (Accessibility, Affordability, and Technology) and addressed practical barriers in website accessibility, ATM usability, loan provisions, and account opening for Persons with Disabilities. Discussions included video calls for identity verification and “notes of concern” for card issuance. A quick poll identified accessibility, policy, and attitudinal barriers as primary challenges, leading to a “Language Matters” task transforming exclusive phrases and a group activity identifying roles for Persons with Disabilities in banking.
- **Accessibility as Empowerment:** A Scenario-Based Case Study session powerfully demonstrated that disability is about lack of accessibility, using examples like Persons with Disabilities skiing in Japan. Group tasks involved identifying problems and proposing solutions that centered on mindset shifts, Persons with Disabilities representation, and infrastructural/technological changes.
- **Bridging Communication Gaps:** A crucial Basic Sign Language session provided extensive hands-on practice of essential greetings, numbers, banking terms, and social media signs, emphasizing its vital role in fostering financial independence and privacy for Persons with Disabilities.
- **Cultivating Respectful Language:** The Inclusive Language Game actively engaged participants in transforming common derogatory Bangla terms into respectful, inclusive language, underscoring the critical need for a simplified lexicon for widespread adoption.
- **SMARTS: A Blueprint for Sustainable Inclusion:** The day concluded with the powerful “**SMARTS**” framework—**Sensitivity, Mindset Change, Accessibility** (as a right), **Respect, Training, and Support**—providing a clear, actionable roadmap for integrating inclusive practices across Prime Bank’s operations.

## Day 3: May 25, 2025 – Application and Action Planning

### Morning Recap and Quiz Session



Day 3 began with a morning recap led by **Afroza Mukta**, who welcomed participants and initiated an interactive session to refresh their memory and assess retention by asking them to recall and demonstrate various signs from the previous day's sign language training.



Following this, **Md. Jahirul Islam** introduced a quiz session, explaining it was designed to gauge how much participants had learned and understood over the past two days, despite the questions being simple, requiring critical thought. The quiz, conducted by Afroza Mukta, included image-based questions (e.g., identifying a white cane, sign language communication, braille reading) and multiple-choice questions related to

inclusive banking practices and relevant legislation. Questions specifically tested knowledge on:

- ☐ The enactment year of the Bangladesh Rights and Protection of Persons with Disabilities Act.
- ☐ Appropriate actions when a wheelchair user faces a high counter.
- ☐ Upholding the rights of visually disabled customers during form assistance (aligned with CRPD and inclusive banking standards).
- ☐ Identifying failures in providing “reasonable accommodation.”
- ☐ Violations of Article 9 of the UNCRPD (Accessibility).
- ☐ Risks of violating CRPD and RPPD Act.
- ☐ Identifying violated principles in scenarios.



Jahirul Islam actively participated, correcting answers and providing explanations to reinforce learning throughout the quiz, ensuring a comprehensive assessment of the training's effectiveness.

### **Session: Scenario-Based Case Study (Second Iteration)**



**Abu Saleh** led a crucial session that revisited the scenario-based case studies from Day 2, acknowledging previous time constraints and aiming for fresh, in-depth perspectives. He provided each of the five groups with a shuffled scenario depicting poor inclusivity in banking, tasking them to identify the problem, explain its unacceptability, and propose concrete solutions within 15 minutes.



Across all scenarios, groups consistently pinpointed mindset problems among banking professionals, leading to discriminatory attitudes and assumptions about the capabilities of Persons with Disabilities. They also highlighted pervasive accessibility problems (both physical and digital) and recurring communication breakdowns. Proposed solutions centered on a fundamental mindset shift towards genuine understanding and empowerment, advocating for mandatory sign language interpreters or trained staff, dedicated disability desks, and comprehensive staff training to ensure inclusive and respectful service.

Abu Saleh then provocatively questioned the authenticity of the participants' changed behavior, comparing their interactions with Persons with Disabilities facilitators to their attitudes toward Persons with Disabilities on the street, sparking a discussion about the stigma Persons with Disabilities face daily. He challenged perceptions with the concept: "Can Men Go Beyond Their Experience?" using the Xenophanes metaphor to illustrate how personal experience limits understanding. He detailed why attitudinal barriers must be removed, explaining they stem from socialization, stereotypes, prejudice, and ingrained stigmas.





His presentation further explored “What is Inclusion” and contrasted “Exclusion is Easy” with “Inclusion is Hard,” emphasizing the effort required for true inclusivity. He outlined “Three Steps to Prepare for Banking for Persons with Disabilities”: ensuring “4A 1Q” in products and services, practicing “a little positive discrimination (equity),” and cultivating “a mindset of progressive learning and development.” He stressed that “Consultation Must Go On...” with Persons with Disabilities, and introduced “Dlobe: A Dystopia for Persons with No Disabilities” – a hypothetical world where Persons with Disabilities are the majority – to powerfully reverse perspectives on stigma and systemic barriers.

#### **Session: Reverse Role-Playing – “Swap the Seat” or “If I Were You”**



Following a sensory break, **Abu Saleh** facilitated a powerful reverse role-playing session titled “Swap the Seat” or “If I Were You,” with the core theme: “Persons with Disabilities serve, and banker’s experience.” The premise transported participants to a hypothetical dystopian



world where Persons with Disabilities constituted 85% of the global population, and services, including banks, were designed for them. This complete reversal aimed to deeply foster empathy among the bankers, allowing them to experience firsthand what it feels like to be excluded and face accessibility challenges as a minority customer.



Md. Jahirul Islam introduced the five Persons with Disabilities representatives who assumed banking roles: Nur Mohammad (physical disability) as Customer Service Officer, Safika Ruhi (Deaf) as Account Opening Officer, Ahmed Muntasir (psychosocial/bipolar disabilities) as Loan Officer, Arifur Rahman (visual impairment) as Digital Banking Officer, and Kaberi Joti (cerebral palsy) as Branch Manager. A critical rule was the absence of reasonable accommodation for Deaf individuals, mirroring real-world communication barriers.



## Reflections from the Role-Playing Session



After the impactful role-play, participating bankers shared deep reflections. Many admitted to feeling the raw frustration and helplessness that Persons with Disabilities (PWDs) often experience. One participant vividly described their experience: “When I went to get service, I was bounced from one desk to another. That’s when it truly hit me – if we, who are supposed to be experts in service, inflict such experiences, how incredibly frustrating must it be for a PWD customer?”

Another participant shared a painful encounter: “I went to open an account, but the officer, being Deaf, meant I couldn’t communicate properly. I tried to make her understand, but words couldn’t bridge the gap. Eventually, she left. When I raised the issue, I was told, ‘There’s no reasonable accommodation here, go to the help desk.’ In that moment, I felt the immense challenges Persons with Disabilities face as customers. The feeling of being denied service was deeply upsetting.”

**This experience led to a profound realization:** Persons with Disabilities are capable of holding important roles in banking, but they face significant daily challenges and barriers just to access basic financial services. The role-play revealed the harsh reality of how often Persons with Disabilities are unfairly denied opportunities, highlighting the urgent need for systemic change and true inclusivity in hiring and service practices.





Feedback from the Persons with Disabilities (PWDs) facilitators provided invaluable insights. Arifur Rahman noted the cooperative spirit of the bankers, highlighting the positive collaboration during the session. Kaberi Joti, reflecting on the role-play, apologized for her “rude” behavior, explaining that it was meant to show the far greater barriers that Persons with Disabilities face daily, even those like herself, who work with the UN yet still encounter difficulties with basic banking services. Nur Mohammad shared his personal struggles with ATM inaccessibility, expressing hope for future improvements. Safika Ruhi expressed her gratitude for being part of the training, thanking Prime Bank for its cooperative stance and hoping that such efforts would help eliminate future problems. Ahmed Muntasir acknowledged the difference between accessibility in Bangladesh and other countries, thanking Prime Bank for initiating this change and reinforcing the need for systemic improvements. This session became a deeply transformative experience, providing the bankers with a tangible understanding of the barriers Persons with Disabilities face in accessing essential financial services and underscoring the urgent need for continued progress in inclusion.

## Session: Methodology behind the “Breaking Attitudinal Barriers: Inclusive Banking for Persons with Disabilities” module and training



**Monalisha Ferdous** led an insightful session, unveiling the meticulous methodology behind the “Breaking Attitudinal Barriers: Inclusive Banking for Persons with Disabilities” module and training. She articulated the core philosophy: “Training alone doesn’t change behavior. Behavior change requires a system – a system of capability, motivation, and opportunity.”

Monalisha detailed how the ADDIE model (Analysis, Design, Development, Implementation, and Evaluation) served as the training’s “structural bone”:

- **Analysis:** This foundational phase involved a deep “Listening to Understand” approach, using Focused Group Discussions (FGDs) with both bankers and Persons with Disabilities, a Joint Dialogue, baseline data collection via KoBo Toolbox, internal planning, and model analysis (COM-B, Kirkpatrick). It included unique data capture with noise-cancelled video, ensuring the training was “grounded in real needs and real voices.”
- **Design:** Based on the comprehensive insights from the analysis, this phase defined learning objectives to build Capability (knowledge/skills), highlight Opportunity (inclusive environment), and inspire Motivation (attitude/empathy).
- **Development:** Characterized by “co-creation,” this phase involved inclusive content creation, integration of lived experiences of Persons with Disabilities, and groundbreaking active involvement of Persons with Disabilities as co-designers and facilitators, alongside practical immersion elements.
- **Implementation:** The 3-day training itself, held from May 23rd to 25th, 2025, represented the culmination of this meticulously co-designed journey. This involved practicing accessibility standards, utilizing participatory and experiential methods like role-playing, and ensuring real inclusion in delivery.
- **Evaluation:** Rigorously assessed using all four levels of the Kirkpatrick Model (Reaction, Learning, Behavior, Results), aiming to show “Impact isn’t just being measured — it’s being experienced.”

Monalisha then significantly emphasized how each segment of the training was meticulously designed using the COM-B model (Capability, Opportunity, and Motivation), ensuring its pervasive integration throughout the entire session. This model directly informed the design and execution of various activities, with clear objectives for each component:

- **Capability (Knowledge & Skills):** Fostered through in-depth discussions on disability types, legal frameworks (UNCRPD, SDGs), and inclusive banking practices. This was further reinforced by highly practical, hands-on sessions like basic sign language instruction, and scenario-based simulations and role-plays that built practical skills.
- **Opportunity (Inclusive Environment):** Demonstrated by ensuring the training venue was physically accessible. It was critically reinforced through crucial direct interaction with Persons with Disabilities via the innovative reverse role-playing session and co-facilitation, allowing bankers to experience and understand environmental and systemic barriers.



- **Motivation (Attitude & Empathy):** Ignited through powerful empathy-building activities, notably the wheelchair experience and the sharing of compelling real-life stories from Persons with Disabilities. Direct interaction with Persons with Disabilities also played a key role in fostering genuine understanding and inspiring a will to change. Structured reflection exercises, such as the “One New Skill, One New Story” segment, further encouraged personal growth and intrinsic motivation.

Monalisha concluded that this transformative journey “begins with commitment, grows with empathy, and leads to inclusion.”

Following Monalisha’s presentation, **Abu Saleh** added insights on the social convention model. He explained that many barriers for Persons with Disabilities are not inherent but are constructed by societal norms that design the world for the majority. He urged participants to recognize and challenge these ingrained conventions that lead to exclusion.

### Session: Call to Action



The final session of Day 3 was led by Zahirul Islam, whose deeply personal journey and powerful facilitation pushed participants to reimagine inclusion as a system, not a sentiment. Drawing from his 12 years in the disability rights movement and his experience in Japan’s Duskin Leadership Program, Zahirul emphasized that true inclusion happens through investment, not just advocacy. He reflected on how persons with disabilities in Japan actively participate in public life—from selling handmade products to holding seats in parliament—and challenged participants to replicate such models by building inclusive ecosystems within their own institutions. He shared how his family—one brother a wheelchair user with a PhD and another an AI engineer—navigated an inaccessible society, and how Team Inclusion focuses on doing fewer projects with greater impact. Zahirul stressed that Bangladesh’s 1,500 crore Taka disability budget must move beyond allowances and be used to create employment, industries, and accessible systems. He illustrated this with a powerful story: when people know that a meal was cooked by a disabled woman, it generates trust and dignity—that’s how investment builds empowerment.





To move from vision to action, participants were asked to write down the barriers they face within their banking system for persons with disabilities. Over two dozen responses were collected anonymously, revealing patterns such as lack of awareness, poor infrastructure, inadequate technological adaptation, missing inclusive products, weak policy guidance from the Central Bank, and no sign language training. This was followed by a series of case-based group discussions addressing real-world dilemmas: promoting a qualified employee with a disability in an inaccessible office, launching a digital product that excludes visually impaired users, handling service denial to a Deaf customer, accommodating mental health needs in the workplace, and responding to public backlash about an ATM located upstairs. Participants brainstormed solutions that included accessible KYC forms, disability-specific product features, universal ATM design, empathy training, mental health policy updates, and forming design committees with PWD representation. These group activities reinforced that inclusion isn't just a value—it's a policy, process, and product issue.



### Key Insights day 3

Day 3 was a culmination of knowledge, empathy, and commitment to creating real change in banking practices. It solidified the foundation for Prime Bank's journey toward becoming a leader in disability-inclusive banking.



- **Building Empathy and Understanding**  
The final day of the workshop deepened participants' understanding of the daily challenges faced by Persons with Disabilities (PWDs), particularly through the role-playing exercises. These activities forced participants to confront the difficulties PWDs encounter when accessing financial services, promoting empathy and encouraging a mindset shift towards inclusion. Many participants acknowledged that the physical, emotional, and bureaucratic barriers PWDs face are often invisible but deeply impactful.
- **Commitment to Action**  
Md. Jahirul Islam's "Call to Action" highlighted the importance of transitioning from awareness to action. He encouraged participants to take concrete steps within their institutions to foster inclusive banking practices, stressing that disability inclusion requires both institutional support and individual commitment. His message emphasized investment over allowances, advocating for a systemic change that would not only benefit PWDs but also enrich society and the banking sector.
- **Practical Solutions to Real-World Challenges:**  
The group activities focused on case studies, which addressed real-world banking challenges for PWDs. These exercises provided actionable solutions for improving accessibility in the banking system, such as adapting infrastructure, revising policies, and introducing inclusive services like alternative communication methods for Deaf customers or digital accessibility for visually impaired users. The participants collaborated to develop strategies that are not only practical but also sustainable, illustrating how inclusive practices can be integrated into day-to-day operations.
- **Inclusive Banking as a Strategic Business Move:**  
A significant takeaway from Day 3 was the recognition of inclusive banking as a business advantage. Participants acknowledged that PWDs represent an untapped market and that by offering inclusive services, banks can expand their customer base and enhance their reputation. This shift in perspective was reinforced by leadership reflections, which emphasized that inclusion is not just a moral imperative but a strategic business decision that can lead to long-term success.
- **Empowerment Through Practical Integration:**  
The final sessions underscored the idea that inclusion is not about charity but about empowering PWDs by integrating them into the workforce and society. Participants committed to taking action by adopting inclusive policies and practices within their organizations. This empowerment was seen not only in the bank's approach to customers but also in terms of hiring PWDs and promoting their full participation in the workforce.
- **Inclusion Tree**  
The "Inclusion Tree" activity encapsulated the group's collective vision for inclusive banking, with participants brainstorming over 100 potential inclusive services. These ideas ranged from accessible banking tools like Braille statements and e-loan services for PWDs, to inclusive staff training and disability-inclusive policies. This exercise helped participants visualize a comprehensive approach to banking that is truly accessible and inclusive for all.

To internalize commitment, Zahirul invited everyone to write personal pledges on sticky notes—what they would take forward after the training. Participants promised to share knowledge with their teams, propose inclusive products, improve front-desk services, advocate for awareness training, and design more accessible digital platforms. The notes were then placed on a symbolic "Inclusion Tree," visually representing collective responsibility and the growth of an inclusive future. Zahirul shared a heartfelt message: *"when you greet a person with disability with respect, when a child watches you do so, change begins."* He reminded the group that addressing people by their disability respectfully is a small act that builds dignity. He urged Prime Bank to integrate Person with Disability inclusion into its yearly plans, recruitment, marketing, and product development, noting that this is not just a rights issue but a major



opportunity. “If just you 25 people act from today,” he said, “a whole ecosystem will begin to shift.” He concluded by reinforcing that inclusion, when done right, is not only a moral obligation—it is a strategic business advantage. “You don’t need special services,” he said. “You just need to ensure equal rights, and everything will change.”



### Certificate Ceremony

The workshop’s three-day journey culminated in a special certificate ceremony, facilitated by **Mr. Abu Saleh**. Participants received their certifications, marking the successful completion of the training. The event was graced by the presence of two distinguished guests: **Dr. David Dowland**, Registrar of BRAC University, and **Mr. Nazeem A Chowdhury**, Deputy Managing Director of Prime Bank PLC.



**Dr. Dowland** commended the dedication of Team Inclusion, Monash University, and Prime Bank, sharing personal stories from his interactions with Persons with Disabilities. He emphasized their “endless potential” and influence, urging everyone to “stop judging them and create chances for them.”



Following this, **Mr. Nazeem A Chowdhury** thanked Dr. Dowland and Team Inclusion, acknowledging Prime Bank’s management for the workshop’s organization. He affirmed the bank’s readiness to work with Persons with Disabilities, addressing the managers as future leaders.



He stated that the workshop's goal was not just personal improvement but for them to learn vital life lessons and disseminate these ideas among colleagues. Mr. Chowdhury stressed treating all customers equally, upholding human rights, and specifically the rights of Persons with Disabilities, which he noted would enhance the organization's value. He proudly declared, "We have made history with this workshop."



The ceremony concluded with a group picture of all participants and guests, officially marking the close of the three-day training program.

## 5.0 Voices of Transformation: Echoes from the Room

The true power of this training lies not only in its content but in the profound personal and professional shifts experienced by its participants. Their reflections speak volumes about the journey they undertook — from awareness to action, from empathy to empowerment.

*"This morning, when I heard about the future planning of this training, which will take place in Australia, I felt incredibly proud that Bangladesh started this initiative first, and especially that Prime Bank is the pioneer in this field. So, I'm feeling very proud. Let's learn and let's make some change."*

The Immersive Learning Through the Wheelchair Experience (Day 1) proved to be a profound act of empathy, quickly transforming abstract understanding into a visceral reality. Participants gained an unparalleled, firsthand understanding of physical barriers and daily challenges.

*"It was a very beautiful and meaningful day. We learned so much. What I liked most was that Persons with Disabilities were the facilitators and taught us about disability inclusion. I stayed here the entire time and didn't go anywhere because I enjoyed it so much. Thank you to Team Inclusion for facilitating the training so wonderfully, and I was also very pleased to see how attentively our bankers understood, learned, and articulated their answers."* – Toufiq,

The interactive sessions on Day 2 sparked deep introspection and a renewed commitment to empathy and inclusive language. During the emoji activity, many participants openly admitted expecting a "dry session" but were instead met with "deep empathy and a newfound understanding," signifying a rapid shift in mindset. The core principle articulated was that "Just as money is needed by everyone, inclusivity is also needed by everyone." – Mahbubur Rahman Rony, Lecturer, Govt. TTC Sylhet, Day 2

*“I chose ‘Care’ because the gap between our disabled and non-disabled persons needs to be equal... We really should think about them (Persons with Disabilities); we might not have thought this way before, but after these sessions, it truly feels like we need to bring changes in our infrastructures and in our mindsets. I hope that after this session, I’ll be able to dedicate myself to this.”* – Participant, Day 2

The practical skill-building sessions were particularly impactful, resonating deeply with participants. *“Among all the sessions and case studies, the Sign Language touched me the most. I believe this sign language is incredibly important and sensitive. A slight hand gesture here or there can change ‘thank you’ to ‘dog,’ which shows how crucial it is. Our learning truly has no end.”* – MM Mahbub, Day 2. During the case studies, the principle of *“Nothing about us without us”* emerged as a key takeaway for genuinely inclusive solutions.

The *“If I Were You”* reverse role-playing on Day 3 sparked a profound shift in understanding, empathy, and urgency among participating bankers. Participants quickly found themselves facing simulated but emotionally resonant exclusion. As one banker reflected, *“When I went to get service, I was bounced from one desk to another, from one section to the next. That’s when it truly hit me – if we, who are supposed to be experts in the service field, inflict such experiences, how incredibly frustrating and disheartening must it be for a PWD customer?”*

Another described the helplessness during a failed interaction at the account opening desk: *“She [the Deaf officer] abruptly got up and left. Later I realized – she couldn’t communicate with me because I didn’t know sign language. When I escalated, I was told, ‘There’s no reasonable accommodation for you here; kindly go to the help desk.’ I genuinely felt what it means to be denied service due to a communication gap.”* A third participant stressed the centrality of communication in banking: *“I went to the loan officer’s desk, but I couldn’t communicate effectively. Communication is truly the bridge that connects people — without it, genuine service becomes impossible.”*

Kaberi Joti, a role-player and facilitator with cerebral palsy, directly addressed her intentionally firm role: *“First, I apologize if I behaved a bit rudely with you during the role-play; it was to make you feel the kind of behavior we often face... The barriers you faced are far less than the countless barriers we encounter. I work with the UN, yet I haven’t been able to open an account on my own or conduct transactions independently.”* Other PWD facilitators offered equally powerful reflections. Arifur Rahman shared: *“Despite trying, I couldn’t withdraw money from an ATM booth in Motijheel due to accessibility issues. I had to share my PIN with my cousin. But here, I saw a ray of hope.”* Safika Ruhi, who is Deaf, added: *“Thank you so much everyone, especially Jahir bhai... I am very happy that Prime Bank is very cooperative, and I hope that the problems we face will not have to be faced in the future.”* Ahmed Muntasir concluded with hope and recognition: *“I design UAVs at Team Inclusion’s office. I grew up abroad and saw how accessible services can be. Coming here and seeing Prime Bank take this initiative — it means a lot.”*

The concluding messages focused on empowerment and a clear call for fundamental rights, delivered by the facilitators. Md. Jahirul Islam conveyed a crucial message: *“You don’t need to give persons with disability any separate special facilities. If you can only ensure their rights, then these sessions will be successful. If you can bring your banking service plans for disabled people, then it will also be a huge marketing advantage for you.”*

*“People with disabilities have endless potential. They can be very influential. What we all need to do is stop judging them and create chances for them.”* – **Dr. Dowland, Registrar, BRAC University, Day 3**

These voices of transformation underscore the emotional resonance, the practical insights gained, and the collective awakening to the urgent need for inclusion. Each statement reflects a tangible step toward a more compassionate, capable, and accessible banking system — where



Persons with Disabilities are not just served, but truly empowered.

## **Interview**

The culmination of the three-day “Breaking Attitudinal Barriers” workshop elicited powerful reflections from both participants and leadership. Through a dedicated interview session, they shared their feelings, realizations, and recommendations, expressing gratitude and praise for the initiative. These reflections highlighted the compelling business case for inclusion, personal transformations, and vivid examples of daily challenges faced by Persons with Disabilities. The collective voices revealed a profound shift in understanding and empathy, largely driven by the immersive, experiential learning that took place throughout the workshop. These testimonies encapsulated the essence of the session, underscoring a commitment to future action and a newfound recognition of the immense potential of Persons with Disabilities when given equal opportunities and respect.

### **Tanveer Rashid – SAVP, Consumer & SME Banking, Prime Bank**

Tanveer shared his realization about the critical need for financial inclusion, emphasizing the importance of treating Persons with Disabilities equally.

*“The three-day training has opened my eyes to a segment of the population that has long remained outside financial inclusion. It made me realize that Persons with Disabilities are an integral part of our society and deserve equal treatment in every facet of life. We need to acknowledge their potential and create an environment where they can thrive alongside us, contributing to growth and expansion. We must treat them equally and respectfully, not just in theory, but in action.”*

### **Nazim Ahmed Chowdhury – Deputy Managing Director, Prime Bank**

Nazim highlighted the importance of offering better services to Persons with Disabilities and the profound impact of empathy in customer service.

*“Banking for Persons with Disabilities is not just an important topic; it’s essential. This training has equipped us to offer better services by fostering a general understanding of the unique needs of these customers. With the empathy gained from this session, I believe we can improve the quality of service for Persons with Disabilities and set a precedent for others to follow.”*

### **M. M. Mahbub Hasan – SVP, Head of Financial Inclusion & School Banking, Prime Bank**

M. M. Mahbub shared his personal transformation after experiencing firsthand the struggles faced by Persons with Disabilities.

*“Before this training, I never truly understood the challenges that Persons with Disabilities face on a daily basis. Sitting in a wheelchair for just a short while gave me a glimpse into their world. It was difficult to turn around, and I struggled to navigate. This experience helped me understand that if we want to talk about inclusion, we need to walk in their shoes, literally and figuratively. Persons with Disabilities are not a burden; they are an essential part of society, and we must embrace them fully in our banking systems.”*

### **Rupali Ghosh – SEO, BDN, C&SME, Prime Bank**

Rupali reflected on her experience and the emotional impact of understanding the daily challenges of Persons with Disabilities.

*“Today’s session was eye-opening. It made me realize the daily struggles of those in wheelchairs. It’s not just about physical barriers but also the mental strength required to navigate the world. After experiencing it for myself, I feel compelled to treat Persons with Disabilities with more kindness and care. We must ensure that we offer them the extra support they need in every interaction.”*

### **Farhana – Operations Manager, Prime Bank Mirpur Branch**

Farhana discussed the physical and mental challenges faced by Persons with Disabilities,

emphasizing the need for greater empathy.

*“Sitting in a wheelchair all day opened my eyes to the immense difficulty that Persons with Disabilities experience. Those of us who can walk may take movement for granted, but it’s much harder for others. I now understand that the mental and physical effort required to keep moving in a wheelchair is immense. We should be more empathetic and proactive in providing support to those who face such challenges.”*

An participant reflected on their emotional experience and the need for equal treatment of Persons with Disabilities.

*“Sitting in a wheelchair for a few hours today made me realize how painful it must be for someone who spends their entire life in one. The pain I felt in just a short time made me wonder how they endure it. I’ve learned that instead of feeling sorry for them, we should work alongside them equally, treat them with respect, and support them to live a fulfilling life.”*

**Omar Faruk – VP, Consumer & SME Banking, Prime Bank**

Omar shared his key takeaway from the workshop, stressing the untapped potential of Persons with Disabilities and the need to explore inclusive financial services.

*“This workshop has taught me a lot about the capabilities of Persons with Disabilities. They are not just people to be helped; they are people who can contribute immensely to society. As financial institutions, we need to explore how we can create more opportunities for them. This session has opened my eyes to the possibilities and the importance of creating inclusive financial services. I look forward to working more closely with Persons with Disabilities to help them achieve financial inclusion.”*

**Dr. David Dowland – Registrar, BRAC University**

Dr. Dowland emphasized that inclusion is not just a moral responsibility but also a strategic business decision, which, if implemented, could unlock immense potential.

*“It’s inspiring to witness Prime Bank’s commitment to including Persons with Disabilities in banking services. This is not only a moral responsibility but also a sound business strategy. Persons with Disabilities have so much untapped potential. If we stop judging them based on their disabilities and treat them with respect, we’ll unlock an immense talent pool. This workshop is a wonderful example of how to integrate inclusion into our systems.”*

**Reflections on Transformation and Commitment**

The workshop sparked deep reflections from participants, who shared their key insights from the training. They spoke of a stronger understanding of the challenges faced by Persons with Disabilities, as well as their capabilities and potential. Many participants highlighted that inclusivity is not just a human right but also a valuable business strategy. They expressed a clear commitment to applying these lessons in their work, aiming to create more inclusive and accessible environments for Persons with Disabilities. The workshop fostered a powerful shift in perspective, encouraging participants to take concrete actions toward fostering equality and respect in the workplace and beyond.

## 6.0 Outcomes

Built over a three-day learning sequence, the “Breaking Attitudinal Barriers” training, held from May 23 to 25, 2025, was more than just a workshop—it was a transformative journey designed to shift hearts, minds, and systems. Over the span of this program, 25 Prime Bank professionals from diverse departments stepped into a learning space radically different from traditional corporate training. Facilitated by Persons



with Disabilities (PWDs) themselves—who served not only as educators but as co-designers and co-performers—the program dismantled hierarchies and replaced policy compliance with lived empathy, practical skill, and shared accountability.

The training successfully deepened participants’ understanding and commitment to disability inclusion in the banking sector. Through immersive activities, expert facilitation, and open dialogue, the program led to significant outcomes across five core domains:

- a) **Shift in Mindsets and Empathy Enhancement:** One of the most profound changes observed was the participants’ heightened empathy and perspective shift. Built over a three-day learning sequence, Day 1 was uniquely designed and marked a historic moment in Bangladesh—it was the first time a corporate training session required all participants (who were persons without disabilities) to use a wheelchair throughout the day. This immersive design created a powerful empathy-building experience. Most participants expressed that they deeply felt the challenges, appreciated the innovative format, and supported this inclusive learning method. Sessions were led by persons with disabilities themselves, adding authenticity and impact.

Participants were astonished to interact with highly educated and capable facilitators with disabilities, challenging long-held stereotypes. As the training progressed, many participants reflected that they had never previously considered the emotional or practical difficulties faced by persons with disabilities in accessing banking services. This sentiment was especially strong following Day 3’s reverse role-play activity, where bankers acted as clients with disabilities and the facilitators with disabilities acted as bankers—but without any accessible infrastructure or reasonable accommodation in place. This power-flipped scenario gave participants a visceral understanding of the daily exclusions faced by persons with disabilities in banking environments. As one participant shared, *“I think the gap between our disabled and non-disabled persons needs to be equal... after these sessions, it truly feels like we need to bring changes in our infrastructures and in our mindsets.”*

- b) **Heightened Awareness of Barriers and Practical Solutions:** The training effectively illuminated a wide range of attitudinal, infrastructural, technological, and procedural challenges to inclusive banking. Through collaborative group exercises and case studies, participants brainstormed actionable, realistic solutions:
- **Inclusive Hiring & Promotion:** Advocating for joint HR–SME recruitment, workspace adaptation, and remote work opportunities. “Yes, leaderships should override attitudinal resistance for disability rights.”
  - **Digital Accessibility:** Recommending built-in inclusion during platform design, such as voice identifiers and screen readers.
  - **Accessible Customer Service:** Prioritizing sign language training and interpreter services. The Day 2 sign language training session was not only practical but left a visible impression on participants—many continued using basic signs even outside the training room, interacting with Deaf facilitators and fellow participants.
  - **Mental Health Support:** Promoting reasonable accommodations and policy clarity to normalize psychosocial support.
  - **Physical Access:** Committing to inclusive design and immediate assistance systems, including dedicated accessibility committees.

Participants also realized for the first time that the support they had sometimes given to elderly customers or persons with mobility challenges was, in fact, part of broader disability inclusion work. This increased recognition strengthened their commitment to institutional change.

- c) **Reframing Inclusion as a Rights-Based and Strategic Business Priority:** The

training reframed disability inclusion from charity-based support to a rights-based and business-oriented imperative. Abu Zafar Shahriar captured this shift: *“It is not only a development issue, it is also a human rights issue... Inclusive banking is not a vision. It is an active commitment.”* Zahirul Islam emphasized the need for investment over allowances, arguing that economic empowerment of persons with disabilities is not only just, but strategic. Dr. David Dowland echoed, *“People with disabilities have endless potential... What we all need to do is stop judging them and create chances for them.”*

Participants were visibly moved by their interactions with highly competent persons with disabilities acting as trainers, facilitators, and even branch managers during role-play. Their achievements—despite systemic obstacles—left a lasting impression and reinforced the belief that inclusion is not just ethical, but essential for business growth and innovation.

- d) Development of Skills and Applied Knowledge:** Beyond fostering attitudinal shifts, the training strengthened participants’ competencies in inclusive communication and service delivery. The Day 2 sign language session stood out as a highlight, empowering staff with practical tools to serve diverse customers. As one participant noted, “The thing I learned and liked the most was Sign Language. I believe this sign language is incredibly important and sensitive.” Participants began to naturally integrate sign gestures into their conversations during and beyond the training.

The closing quiz assessed retention, while the SMARTS framework—Sensitivity, Mindset, Accessibility, Respect, Training, Support—provided a memorable guide for implementation. As Monalisha Ferdous put it: “Inclusive banking begins with SMARTS... where Sensitivity meets Respect, Accessibility is a right, Motivation drives change, Training builds confidence, and Supportive systems make it sustainable.”

- e) Cultivation of Commitment and Forward Momentum:** The final day emphasized personal responsibility and collective action. Participants pledged to apply their learning in their own roles and spheres of influence. The interactive inclusive language game further deepened their understanding of respectful terminology and inclusive behaviors.

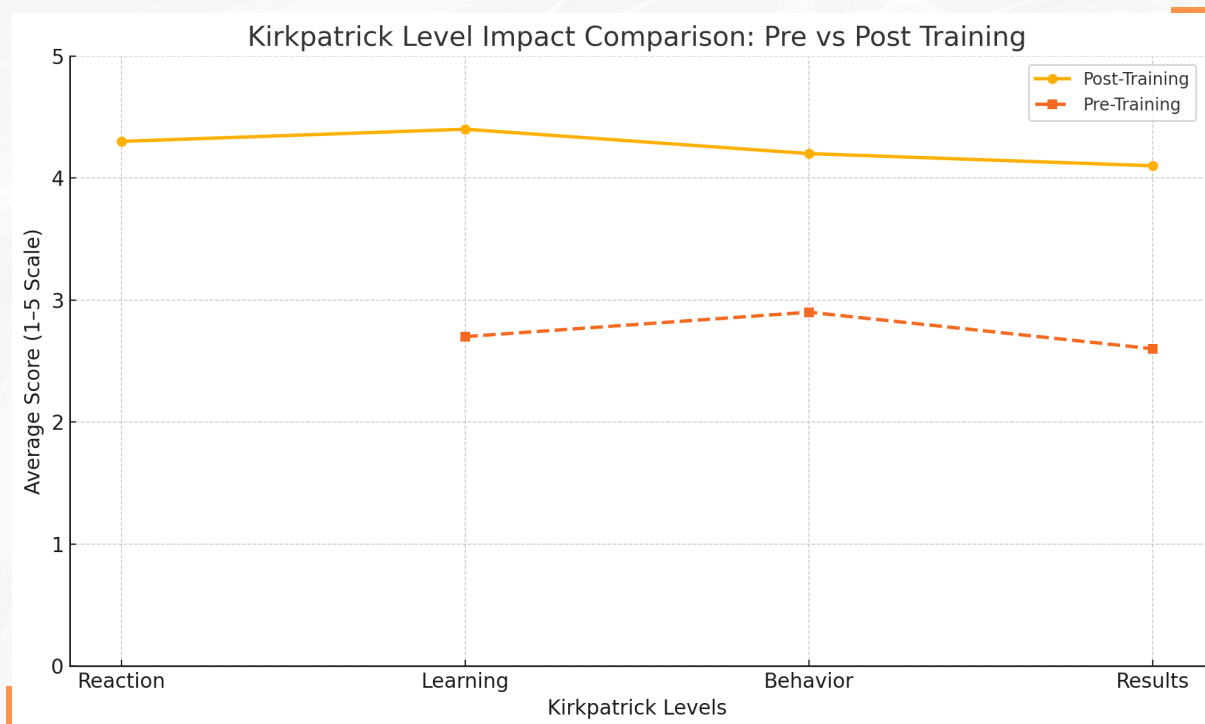
Mr. Nazeem A. Chowdhury called the managers “future leaders” and urged them to “treat everyone equally when providing services.” The call to “Work Start Today” captured the essence of the workshop: that meaningful inclusion must be proactive, sustained, and systemic. Participants left not only more informed—but empowered to drive change within Prime Bank and beyond.

The training’s success lay in its ability to make participants feel, reflect, and act—laying the groundwork for a truly inclusive banking culture in Bangladesh.



## 7.0 Impact of the training

### Over all training impact using Kirkpatrick's four level



Rather than merely assessing satisfaction, this graph captures the full arc of transformation brought about by the training across all four Kirkpatrick levels. Participants' reaction to the training scored 4.3, indicating high engagement and relevance. More significantly, the learning dimension showed the sharpest rise—from 2.7 to 4.4—demonstrating a substantial improvement in knowledge related to disability inclusion, communication, and policy awareness. At the behavioral level, scores rose from 2.9 to 4.2, suggesting that participants felt more confident and prepared to apply inclusive practices in real-world banking scenarios. Finally, the results level, which reflects perceived institutional outcomes, improved from 2.6 to 4.1. This indicates a growing understanding of how inclusive practices can translate into broader systemic change—through better service design, accessibility upgrades, and policy development. Together, the scores paint a clear picture of both individual growth and collective readiness for long-term organizational impact.

### Key Learning Gains Pre vs Post Training

This graph presents a compelling snapshot of the learning outcomes from the “Breaking Attitudinal Barriers: Inclusive Banking for Persons with Disabilities” training, based on four key competency dimensions assessed before and after the intervention.

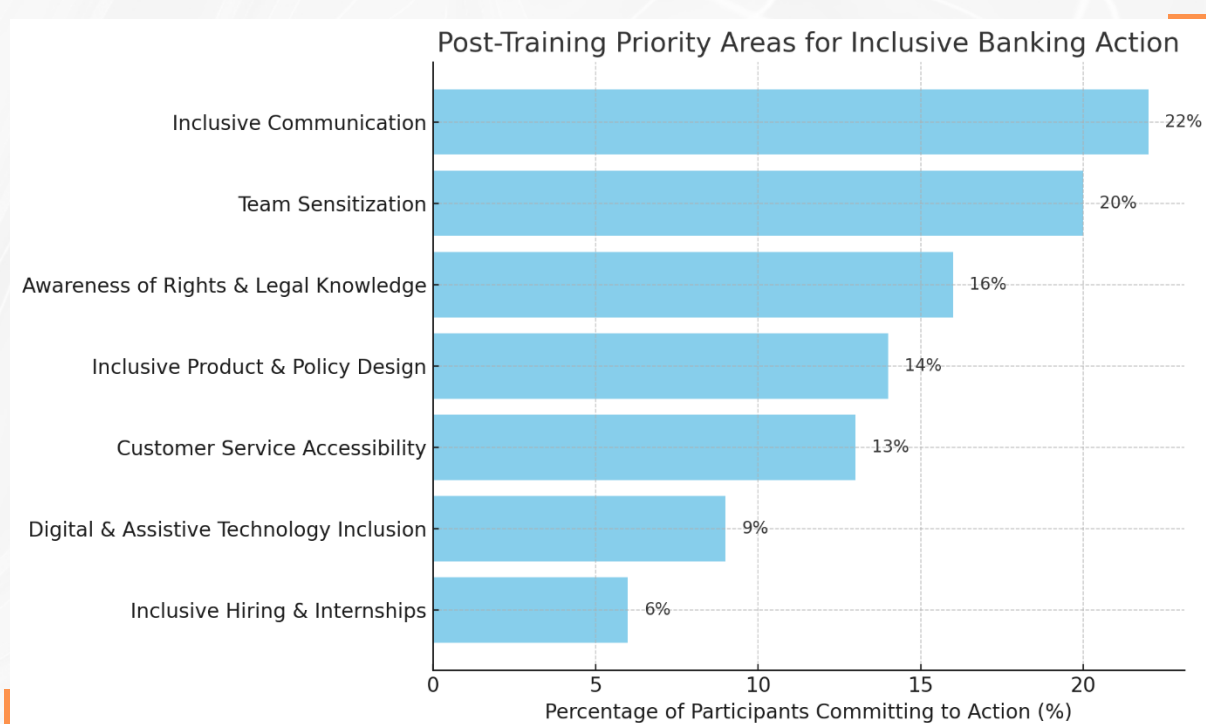
- **Knowledge of Disabilities & Policies** showed the most dramatic growth, rising

from **16% in pre-training to 84% post-training**. This significant shift suggests that participants entered the training with limited awareness of disability rights, national laws, and inclusive banking frameworks. By the end, a vast majority had gained strong foundational knowledge, indicating high training effectiveness in this domain.

- **Identifying & Addressing Barriers** also demonstrated a substantial increase—from **48% to 92%**. This growth reflects improved confidence and capacity among participants to recognize practical and systemic obstacles faced by persons with disabilities and to propose inclusive solutions.
- **Support Skills for Services and Processes** rose from **32% to 80%**, indicating that the training successfully equipped participants with hands-on tools to improve service delivery. This includes skills like sign language, respectful communication, and inclusive customer handling procedures.
- **Understanding Systemic Barriers** improved from **48% to 64%**, a moderate yet meaningful gain. It suggests that while many participants already recognized broader institutional and infrastructural challenges before the training, the sessions further deepened their awareness and ability to articulate those systemic issues more clearly.

Overall, these figures confirm that the training significantly enhanced knowledge and competency across all areas, with the greatest impact observed in policy understanding and barrier identification. This reinforces the value of immersive, interactive training in building inclusive banking capacity.

## Post-Training Priority Areas for Inclusive Banking Action



The graph above visualizes the **priority areas for action** identified by participants in the *Post-Training Evaluation of Breaking Attitudinal Barriers on Inclusive Banking for Persons with Disabilities*. This is structured as a horizontal bar chart, representing a funnel of focus, from broad inclusive practices to specific structural interventions. Here's a breakdown:



- ❑ **Inclusive Communication (22%):** The most prioritized area, showing that nearly a quarter of participants committed to using respectful language, sign language, and more empathetic communication methods with customers with disabilities.
- ❑ **Team Sensitization (20%):** Highlighting the importance of mindset shift across banking teams, including training and internal awareness.
- ❑ **Awareness of Rights & Legal Knowledge (16%):** Participants committed to better understanding national laws and the UNCRPD to inform inclusive services.
- ❑ **Inclusive Product & Policy Design (14%):** Signaling interest in adapting or redesigning banking services and policies to meet the needs of Persons with Disabilities (PWDs).
- ❑ **Customer Service Accessibility (13%):** Encompassing physical, procedural, and service-level access improvements, like branch navigation and counter interactions.
- ❑ **Digital & Assistive Technology Inclusion (9%):** Focused on accessible mobile apps, screen readers, and assistive interfaces for online banking.
- ❑ **Inclusive Hiring & Internships (6%):** While fewer in number, some participants aimed at influencing internal HR practices to support employment of PWDs.

This priority funnel helps summarize the broader training output and areas where participants are most motivated to drive institutional change within Prime Bank.

### Key Behavioral Impact Focus Areas: Training Components That Boosted Confidence and Capability



The horizontal bar chart presents the number of participants who identified specific training

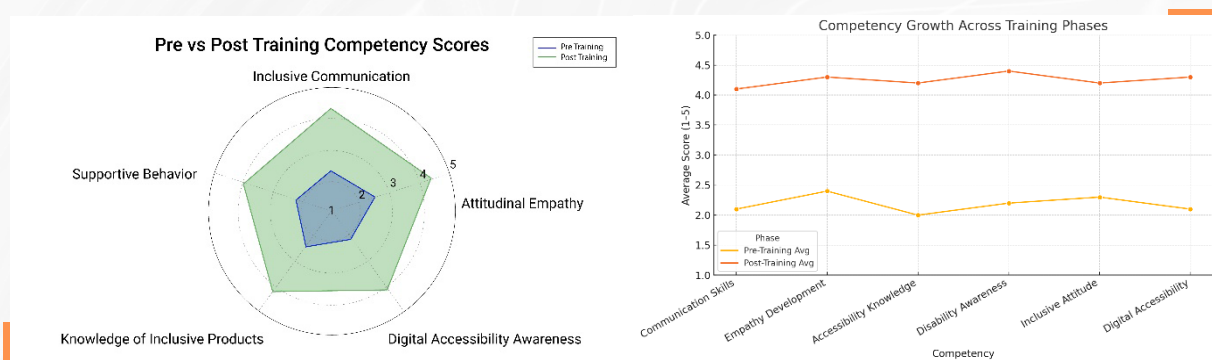
components as most impactful in boosting their confidence and capability to support customers with disabilities. This data was extracted from the post-training evaluation’s multi-select question: **“Which training tools or segments helped you the most in becoming more confident or capable in serving customers with disabilities?”**

Participants could choose multiple options, and the frequencies of their selections were tallied to highlight the most valued parts of the training. As visualized in the chart, role-playing and real-life practice emerged as the top-rated component, chosen by 28 participants for its ability to simulate the barriers faced by Persons with Disabilities (PWDs) and foster deep empathy. This was followed by inclusive communication and sign language, awareness of rights and laws, and real-life stories from PWDs, all of which helped build both knowledge and mindset. Group discussions and case work were also highly valued for linking theory to practice.

### Why It Matters

This chart helps Prime Bank and future organizers understand which parts of the training created the most behavioral shift. These components — role-play, communication practice, legal awareness, storytelling, and group dialogue — should be prioritized in future capacity-building programs.

### Competency Transformation through Training: Measuring Growth in Inclusive Banking Skills



The radar and line charts collectively illustrate the competency shift before and after the “Breaking Attitudinal Barriers: Inclusive Banking for Persons with Disabilities” training. Based on a 5-point Likert scale, participants reported significant improvement across all assessed areas.

In the radar chart, five core competencies were measured. Inclusive Communication improved from 2.3 to 4.3, Attitudinal Empathy from 2.5 to 4.4, Digital Accessibility Awareness from 2.1 to 4.1, Knowledge of Inclusive Products from 2.4 to 4.2, and Supportive Behavior from 2.2 to 4.0. These shifts indicate that participants moved from moderate understanding to high confidence levels, with Attitudinal Empathy showing the greatest gain.

The line chart expands this analysis to six specific domains, showing consistent growth: Communication Skills rose by +2.0 points, Empathy Development by +1.9, Accessibility Knowledge, Disability Awareness, and Digital Accessibility each by +2.2, and Inclusive Attitude by +1.9. This reflects not only enhanced knowledge but also stronger behavioral intent toward inclusive practices.

Together, these visuals demonstrate a clear Level 2 (Learning) impact of the training, with the highest post-training competencies seen in Attitudinal Empathy and Disability Awareness (both scoring 4.4). The analysis affirms that the training effectively deepened understanding, reshaped attitudes, and strengthened readiness to apply inclusive banking practices.



## Barriers for customers with disabilities in accessing loans or financial services in Banking Professional's Opinion

This graph reveals an important shift in participant's thought regarding the challenges faced by persons with disabilities (PWDs) in accessing financial services. Notably, during the pre-training evaluation, 20% of respondents selected "I'm not sure", indicating uncertainty or a lack of understanding of the systemic barriers that customers with disabilities face. However, in the post-training evaluation, this percentage dropped to 0%, demonstrating that the training successfully clarified these issues and empowered participants to identify real-world obstacles with greater confidence.

Other categories reflect a similar increase in awareness. The recognition of "Staff attitudes or lack of training" as a barrier rose from 48% to 64%, suggesting that participants now better understand how internal biases and service gaps can hinder inclusion. Similarly, the percentage identifying "Lack of targeted products" increased from 32% to 44%, and "Digital barriers" rose from 16% to 24%, indicating a broader and more nuanced appreciation of the accessibility challenges faced by PWDs.

Interestingly, perceived issues such as "No accessibility in physical branches" and "Complex application process" remained unchanged at 24%, which could indicate that these issues were already recognized but perhaps viewed as less dependent on internal staff behavior and more on infrastructure or policy-level reform.

Overall, this data illustrates a clear improvement in awareness, with participants moving from uncertainty to informed insight. The fact that no one remained unsure post-training speaks volumes about the training's effectiveness in building clarity, empathy, and practical understanding of disability-inclusive banking.

## Kirkpatrick Level 4: Expected Organizational Outcomes

Expected Result	Indicator/Action Area	Source of Change	Potential Follow-Up
<b>Improved Customer Experience</b>	Increased satisfaction among PWD customers	Growth in staff empathy and communication skills	Feedback surveys from customers with disabilities
<b>Policy &amp; Infrastructure Review</b>	Initiating branch-level accessibility audits or upgrades	64% post-training awareness of systemic barriers	Branch self-assessment checklist
<b>Inclusive Communication Integration</b>	Adoption of sign language use and respectful language protocols	22% prioritized inclusive communication	Monitoring customer interaction practices
<b>Inclusive Hiring Initiatives</b>	HR exploring internship/place-ment opportunities for PWDs	6% identified inclusive hiring as a priority	Quarterly HR review on inclusive practices
<b>Training Replication Across Branches</b>	Internal rollout or ToT for wider staff training	Strong response to role-play, SMARTS, and legal awareness	Management report on scale-up
<b>Product and Policy Adjustments</b>	Development of disability-friendly financial products	14% prioritized inclusive product/policy design	Product revision roadmap

Expected Result	Indicator/Action Area	Source of Change	Potential Follow-Up
<b>Data-Driven Inclusion Strategy</b>	Engagement with disability-led/focused organizations to gather localized PWD data and conduct nationwide or area-specific accessibility audits	Recognition of the need for informed, evidence-based action	MoU or collaboration with national disability organizations

These projected outcomes reflect a maturing institutional capacity to move beyond awareness into action. With appropriate follow-up—such as policy reviews, internal audits, external partnerships, and cross-branch knowledge sharing—Prime Bank has a concrete opportunity to translate training gains into sustainable, system-wide inclusion.

### Quote Highlights: Participant Reflections on Inclusive Banking Training

Throughout the three-day training, participants shared heartfelt reflections that underscored the depth of their learning, mindset shift, and growing commitment to inclusive banking. The following quotes highlight some of the most powerful sentiments expressed during and after the sessions.

- **On Empathy and Mindset Shift:**  
*“I chose ‘Care’ because the gap between our disabled and non-disabled persons needs to be equal... after these sessions, it truly feels like we need to bring changes in our infrastructures and in our mindsets.”*  
*“I felt very emotional after the wheelchair activity... I realized how hard it is even to enter or move around a branch.”*
- **On Confidence and Behavior Change:**  
*“The thing I learned and liked the most was Sign Language. I believe this sign language is incredibly important and sensitive.”*  
*“I didn’t know anything before. Now I know how to communicate, what not to say, and how to make the customer feel comfortable.”*
- **On Legal and Policy Awareness:**  
*“I did not know about the disability law and UNCRPD before... now I understand that it’s our responsibility to implement these in our bank.”*
- **On Institutional Commitment and Future Action:**  
*“We should train our branch staff regularly on this. It should be part of our customer service training.”*  
*“I will talk to my manager about making some structural changes in our branch—like adjusting the counter height.”*
- **On Personal Impact and Motivation:**  
*“It changed my mind completely. Before I used to help elderly people thinking they’re just old. Now I understand they’re also part of PWDs.”*  
*“This is not just a CSR initiative, this should be part of our core service values.”*

These reflections not only validate the effectiveness of the training but also signal a readiness among banking professionals to become active agents of inclusion. Their words demonstrate that real change begins with understanding, and grows through empathy, action, and sustained commitment.



## 8.0 Summary Box: Breaking Attitudinal Barriers – Training Snapshot

Category	Key Outcomes
<b>Training Duration</b>	3 Days (May 23–25, 2025)
<b>Participants</b>	25 Prime Bank staff from various departments (Customer Service, Digital, Ops)
<b>Facilitation</b>	Led by Persons with Disabilities (PWDs) as co-facilitators, trainers, role-players
<b>Signature Activities</b>	Immersive Learning Through the Wheelchair Experience, Reverse Role-Play, Sign Language Training, Case Studies
<b>Most Impactful Component</b>	Role-Play with PWDs acting as bankers; Sign Language Training
<b>Highest Post-Training Competency</b>	Attitudinal Empathy (↑ from 2.5 to 4.4 on 5-point scale)
<b>Kirkpatrick Level 1 – Reaction</b>	4.3/5 average satisfaction score; participants reported high relevance and engagement
<b>Kirkpatrick Level 2 – Learning</b>	Major competency growth: Policy Knowledge (↑ from 16% to 84%), Barrier Identification (↑ from 48% to 92%), Support Skills (↑ from 32% to 80%), Systemic Awareness (↑ from 48% to 64%)
<b>Kirkpatrick Level 3 – Behavior</b>	Greater readiness to act inclusively: “Not sure” responses dropped from 20% to 0%; increase in identifying key barriers (e.g., Staff Attitude ↑ from 48% to 64%)
<b>Kirkpatrick Level 4 – Results</b>	Projected outcomes include inclusive service design, HR reform, accessibility audits, and national disability data partnerships
<b>Top Priority Area Identified</b>	Inclusive Communication (22%)
<b>Planned Follow-up</b>	Branch-level change initiatives, inclusive hiring, continued sensitization, collaboration with disability-led organizations

## 9.0 Future Directions: Sustaining the Momentum

The workshop marks the beginning of a transformative journey for Prime Bank, setting the stage for an ongoing commitment to disability inclusion in banking services. To ensure lasting change, the momentum gained during this training must be effectively maintained and expanded across the organization. The following strategies offer a roadmap for sustaining and scaling inclusive banking practices:

### I. Nurturing Inclusive Banking Champions

To embed inclusivity as a core value in Prime Bank’s operations, it’s essential to identify and empower “Inclusive Banking Champions.” These individuals will serve as advocates and role models, driving inclusive practices across departments and branches. Key initiatives include:

- **Structured Follow-Up:** Introducing review sessions at 30, 60, and 90 days will provide an ongoing platform for feedback, problem-solving, and continued learning. These sessions will help reinforce the training’s messages and address any implementation challenges faced by staff.

- **Champion Network:** Establish a network of champions who will work collaboratively to ensure inclusive banking is integrated into all areas of the bank. By leveraging peer learning and cross-departmental collaboration, this network will encourage the exchange of best practices and create a sense of collective responsibility for inclusion.
- **Ongoing Learning Modules:** Including disability inclusion modules in regular training programs will ensure that staff members are always up-to-date with the latest inclusive banking practices and legal requirements. This continuous learning approach will foster a sustained commitment to inclusive practices throughout the organization.

## I. Scaling Across the Organization

To extend the impact of this training across Prime Bank, it's important to build internal capacity and integrate inclusive banking practices into all operations:

- **Training-of-Trainers (ToT):** Develop a ToT model to train internal trainers who will deliver future inclusive banking sessions across branches, departments, and regions. This will help scale the training to all employees and ensure that inclusion becomes part of the bank's culture from the ground up.
- **Inclusive Onboarding:** Make disability awareness a core component of onboarding for all new hires. By integrating inclusive practices into the onboarding process, new employees will understand the importance of serving all customers equitably from the start.

## II. Strengthening Systems and Infrastructure

Prime Bank must invest in both physical and digital accessibility to ensure its services are fully inclusive:

- **Accessibility Audits:** Conduct regular accessibility audits of physical branches, ATMs, and digital platforms to identify and eliminate any barriers that may exist. This proactive approach will ensure that all facilities and services are accessible to all customers, including those with disabilities.
- **Policy and Service Review:** Continuously evaluate existing policies and service protocols to ensure they align with inclusive practices. By reviewing and updating these regularly, Prime Bank can ensure that they are meeting the needs of all customers.
- **Dedicated Focal Point:** Appoint an inclusion focal person or form a dedicated team to oversee the bank's disability inclusion efforts. This team will be responsible for ensuring that inclusion remains a priority and that the bank is continually improving its services for Persons with Disabilities.

## III. Building Knowledge and Visibility

To ensure the success of inclusion initiatives, Prime Bank should focus on increasing awareness and sharing best practices both internally and externally:

- **Best Practices Guide:** Develop an internal guidebook that consolidates the lessons learned from this training and provides practical tools for staff to implement inclusive practices. This resource will ensure that inclusive practices are consistently applied across the organization.
- **Celebrating Impact:** Actively document and share success stories of inclusive banking



efforts within the bank. These stories will not only inspire staff but also build pride in the bank's commitment to inclusivity, demonstrating the positive impact of these efforts.

#### IV. **Measuring Progress and Accountability**

To ensure continuous improvement, Prime Bank must implement a robust system for monitoring progress and measuring the success of its inclusion initiatives:

- **Baseline and Monitoring Framework:** Establish systems to track the number of customers with disabilities served and measure their satisfaction levels. This data-driven approach will provide a foundation for continuous improvement and help the bank assess its progress towards achieving financial inclusion for all customers.

#### VI. **Collaborating for Accurate Data Collection**

- A crucial aspect of successful inclusion is the collection and use of accurate data about Persons with Disabilities (PWDs). Prime Bank should partner with disability-led or focused organizations to gather this data. By working with these organizations, the bank can gain valuable insights into the specific needs of the disability community, helping to ensure that its services are tailored to meet those needs. Collecting accurate data will allow the bank to better understand its customer base, identify gaps in service, and develop more targeted solutions for inclusive banking.
- Prime Bank now stands at a critical point where the insights and commitments from this training can be transformed into lasting institutional change. By investing in structured follow-up, capacity building, and systemic improvements, the bank can become a pioneer in inclusive finance—ensuring that dignity, access, and equality are guaranteed for every customer. The momentum is here—the opportunity is now.

### 10.0 Bonus Innovations: Elements of Excellence

This training program truly set itself apart through a series of ingenious and deeply impactful innovations, each meticulously designed to foster not just knowledge, but genuine transformation:

- **The Immersive Learning Through the Wheelchair Experience (Day 1):** This wasn't merely an activity; it was a profound act of empathy. By spending a full day in wheelchairs, participants gained an unparalleled, visceral understanding of physical barriers and daily challenges, leading to an immediate and deep shift in perspective.
- **Persons with Disabilities as Core Educators:** The decision to have Persons with Disabilities, including deaf facilitators, lead key sessions and act as role-players was revolutionary. Their authentic voices and lived experiences provided insights and connections that traditional training methods could never achieve, making the learning deeply personal and memorable.
- **The Joy of the Inclusive Language Game:** This engaging and interactive session transformed the often-complex topic of respectful terminology into a fun, hands-on learning experience. It subtly, yet effectively, highlighted how language shapes perception and inclusion.
- **Empowering with Basic Sign Language:** Providing practical, introductory sign language skills empowered participants with a direct communication tool. This tangible skill immediately broke down communication barriers and fostered a sense of capability and confidence in serving deaf customers.
- **The Power of Reversal: "If I Were You" Role-Playing:** This deeply impactful technique turned the tables, allowing participants to experience banking services from the perspective of a PWD. It exposed subtle, often unconscious, biases and systemic

barriers, fostering a profound sense of “aha!” moments and reinforcing empathy.

- **Ticket to Clarity & the Inclusion Airline:** A unique and highly effective mechanism for continuous engagement and feedback, “Ticket to Clarity” was distributed to every participant. On these tickets, individuals could discreetly note any doubts or clarifications they needed for the next day’s session, which were then collected in a specially designed “Inclusion Airline” box. This ensured that questions were addressed and learning gaps minimized. Furthermore, each ticket featured a scannable element providing a drive link, granting participants immediate access to all photos uploaded from the entire day’s session. Distinct tickets were provided for the first two days, serving as both a feedback loop and a dynamic visual record of their learning journey.
- **A Tapestry of Collaboration:** The seamless collaboration between Monash University (academic rigor), Prime Bank PLC (corporate vision and implementation), and Team Inclusion Bangladesh (grassroots expertise and experiential design) created a powerful, multi-disciplinary approach that maximized impact and reach.
- **The Visionary “Inclusion Tree” Action Planning:** This creative group activity moved beyond theoretical discussions. It provided a structured, visual, and collaborative way for participants to translate their newfound empathy and knowledge into concrete, actionable steps and personal commitments for their workplaces.

These innovations collectively forged a training experience that was not only highly effective but also deeply human, sparking genuine empathy, equipping practical skills, and cultivating a powerful commitment to building a more inclusive and equitable financial future for all.

## 11.0 Annexes

### Schedule



Schedule Final.pdf (Command Line)

N:B: Due to some unforeseen circumstances, the schedule was adjusted slightly to accommodate the changes

### Training Facilitators

- Md. Jahirul Islam (Founder and Executive Director, Team Inclusion Bangladesh)
- Subir Kumar Saha (Advisor, Team Inclusion Bangladesh)
- Rejaul Karim Siddiquee (Advocate, Supreme Court)
- Mahbubur Rahman Rony (Lecturer, Govt. TTC Sylhet)
- Abu Saleh (Team Inclusion Bangladesh)
- Monalisha Ferdous (Monitoring, Evaluation and Research Officer (MERO), Team Inclusion Bangladesh)
- Md. Abdullah (Deaf Facilitator, Team Inclusion Bangladesh)
- Safika Saif Ruhi (Deaf Facilitator, Team Inclusion Bangladesh)
- Mamunur Rashid Efty (Deaf Facilitator, Team Inclusion Bangladesh)
- Afroza Mukta (Sign Language Interpreter, Team Inclusion Bangladesh)



- R. H. Naim (Sign Language Interpreter, Team Inclusion Bangladesh)

## **Distinguished Guest Speakers**

### **Abu Zafar Shahriar**

*Associate Professor, Banking & Finance, Impact Labs, Monash University, Australia*

### **Prof. Charmine Härtel**

*PhD, Associate Dean Research Impact, Director, Opportunity Tech Lab, Monash University, Monash Business School*

### **SM Tamjid**

*Board of Director, Prime Bank PLC*

### **Md. Nazim A. Chowdhury** (not listed under this exact name, but likely refers to)

*Nazeem A Chowdhury, Deputy Managing Director, Prime Bank PLC*

### **Dr. Khalid Hossain**

*Research Fellow, Department of Human-Centred Computing, Monash University*

### **Dr. David Dowland**

*Registrar, BRAC University; Adviser of Team Inclusion*

## **Persons with Disabilities Role Players for Reverse Role-Playing**

### **1. Kaberi Sultana**

- **Role in Training:** Branch Manager
- **Disability:** Cerebral Palsy
- **Original Profession:** UN Volunteer, World Food Program

### **2. Ahmed Muntasir**

- **Role in Training:** Loan Officer
- **Disability:** Psychosocial Disability
- **Original Profession:** (Please provide original profession details if applicable)

### **3. Arif Hossain**

- **Role in Training:** Digital Banking Officer
- **Disability:** Visual Impairment
- **Original Profession:** Capacity Building Coordinator, VIPS Member

### **4. Nur Mohammad**

- **Role in Training:** Customer Service Officer
- **Disability:** Physical Disability

- ☐ **Original Profession:** (Please provide original profession details if applicable)

## 5. Safika Saif Ruhi

- ☐ **Role in Training:** Account Opening Officer
- ☐ **Disability:** Deaf
- ☐ **Original Profession:** Signline Grameenphone, Team Inclusion Bangladesh

## Participants List

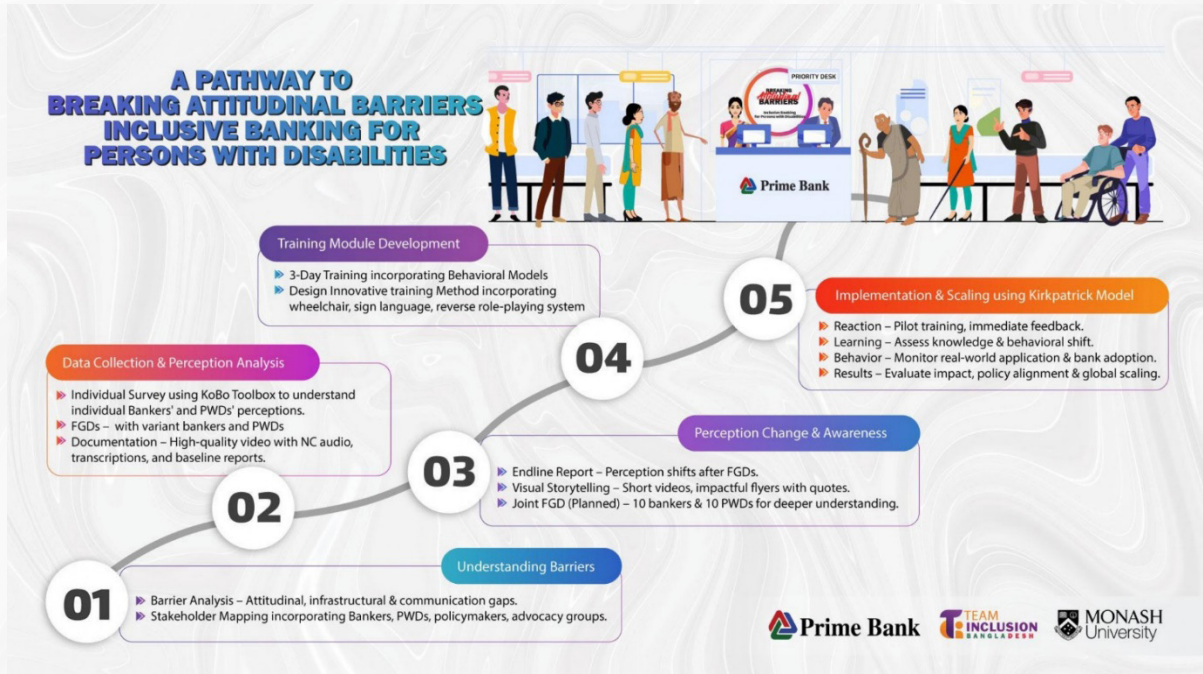
Name	Designation	Branch/Division/Department/Team	Employee ID
Nahreen Quayyum	SVP	BDN, C&SME	2024051601
Tareq Mahmud	SVP	BDN, C&SME	2021112901
M M Mahbub Hasan	SVP	Consumer & SME Banking	2024013101
Sonia Mahmud	SVP	Human Resources	2025020202
Mohammad Abdullah Al Mamun	VP	Consumer & SME Banking	2023120501
Md. Omar Faruk	VP	Consumer & SME Banking	2021081201
Asif Mohammad Wasih	VP	BDN, C&SME	2021123002
Tanveer Rashid	SAVP	Consumer & SME Banking	2007043001
Mirza Rubaiyet Ahmed	SAVP	Consumer & SME Banking	2008040101
Mohammad Tashfin Khan	SAVP	BDN, C&SME	2021031403
Farhana Zubaida Salim	SAVP	BDN, C&SME	2012101001
Md. Shahidul Islam	AVP	BDN, C&SME	2003011514
Afroja Khanom	FAVP	BDN, C&SME	2003062301
Sohrab Hossain	FAVP	BDN, C&SME	2006120502
Mahnaz Parvin	FAVP	BDN, C&SME	2012062802
A. K. M. Anwar Hossain	FAVP	Consumer & SME Banking	2019010201
Mohammad Shahanur Islam	FAVP	Facility Management Division	2022030201
Md. Jahirul Kaium	SEO	BDN, C&SME	2017080701
Rupali Ghosh	SEO	BDN, C&SME	2009030101
Md. Rubaiyat Zahir	SEO	Consumer & SME Banking	2019010210
Sanjoy Kumar Roy	SEO	Consumer & SME Banking	2023102901
Swapn Kumar Roy	EO	BDN, C&SME	2017042703
Md. Saiful Islam	EO	BDN, C&SME	2013011001
Md. Abdul Monnaf	EO	BDN, C&SME	2011111511
Seema Rani Das	SO	BDN, C&SME	2014101401

## Organizing Group – Prime Bank:

- ☐ **Kazi Reshad Mahboob** – SVP, Consumer Protection & Service Quality
- ☐ **M M Faisal Islam** – FAVP, Consumer Protection & Service Quality
- ☐ **Md. Toufiqur Rahman Mahabub** – SO, Consumer Protection & Service Quality



## Roadmap



## Training Curriculum Infographics



**Pre-Training Evaluation: Inclusive Banking for Persons with Disabilities QR code**



**Post-Training Evaluation: Inclusive Banking for Persons with Disabilities QR code**



**Analysis of Pre and Post training Impact Evaluation**



Analysis File Pre  
and Post Training E