



Blue Gold Program

Report
on
Piloting of Savings and Credit Management Training



November' 2015

**Bangladesh Water Development Board
Blue Gold Program**

Table of Contents

#	Contents	Page Number
01	Executive Summary	03
01	Introduction	03
02	Objective of the Piloting	03
03	Participants	04
04	Trainers	05
05	Observer	05
06	The Process of the Piloting	05
10	Major Findings	06
12	Overall Observation and Recommendation	08
13	Conclusion	09
14	Annex-1: Piloting observation Tool	11
15	Annex-2: Training Curriculum outline	12

Executive Summary:

Total four Batches training (piloting) on Savings and Credit Management were conducted for the WMGs members in the month of October and November in Patuakhali and Khulna to test the module. To assess the piloting of training module through an observation/assessment tool was used to assess the appropriateness of the training curriculum. And the result showed that most of the cases maximum observer considered the appropriateness of contents, effectiveness of the materials and methods, performance of the performance of trainers. Maximum observations reflected that some improvements are required basically in the area of using appropriate methods and materials by the trainers, conducting session etc. Only Appropriateness/Effectiveness of Methods, Materials and Performance of the Trainers rated as poor by 20 to 30 percent observers. But the overall performance or the effectiveness of the training was found SATISFACTORY to the 35 percent observer while rest of the 65 percent ranked the performance of the training as FAIR as the participants expressed their confidence and satisfaction about the learning of the Savings and Credit Management Training after completing of each batch piloting.

Introduction:

Blue Gold Program is planning to conduct training namely Savings and Credit Management for the WMG members to aware themselves about the importance of savings and general principle of savings & credits for the organization and build their capacity in Savings and Credit Management. In this connection a module was developed consisting two parts by the outsourced firm, MATRIX Business Development Limited and the training will be implemented by this firm. After drafting the module a dry was conducted in Khulna in the month of August' 2015 to orient the module to the Blue Gold Staff as well as the Trainers. In that dry-run some issues were raised up for improving the module regarding contents, methods and materials. Following this dry run, four batches of training were conducted in Khulna and Patuakhali to test the module at field level.



Objective of the Piloting:

Blue Gold Program organized Four batches pilot training (2 batches in Patuakhali and 2 in Khulna) Training on Savings & Credit management for the members of WMGs on pilot basis in the month of October and November 2015 in Patuakhali and Khulna respectively with a view to test the module developed by the outsourced Training Service Provider (TSP) i.e. MATRIX. The specific objectives of the piloting:

01. To assess the appropriateness of the training contents for the specific target audience;
02. To review and assess the appropriateness of the training methods, materials, allocated time for each sessions, process of session conduction, sequence of session and volume of planned session in the training module;
03. To review and assess the appropriateness and acceptance of the learning training to the participants;
04. To observe and assess the overall facilitation skills and performance of the trainers were selected.

Participants:

In Patuakhali total 10 (ten) WMGs were selected from two polder for two batch training among these five from polder 43/2D for the first batch and five from polder 43/2D who have reasonable savings and credit functions. Similarly 10 WMGs were selected in Khulna zone. For each batch 06 members from each WMG were selected by component-1 according to criteria before training thus the expected total number of participants were 30 (5 x 6) for each Batch. The following table is shown the participants who attended in the piloting:

Table-1: List of participants who attended in the Piloting of S&C Training Course.

Batch	Date	Venue/Polder	Name of WMG	Registered Participants			
				per WMG	Male a	Female b	Total a+b
Patuakhali							
1 st	18-19 October	Aouliapur UP Polder-43/2D	Paschim Pancha Kuralia	06	24	6	30
			Purbo Pancha Kuralia	06			
			Choto Aouliapur Uttar	06			
			Purbo Aouliapur	06			
			Patukhali	06			
2 nd	20-21 October	Amkhola WMA Office Polder-43/2B	Dakshin Amkhola	06	23	7	30
			Madya Amkhola	06			
			Bhangra	06			
			Algi Tafal baria	06			
			Algi Chalitabunia	06			
Khulna							
3 rd	08-09 November	Batiaghata UP Polder-30	Hogolbunia Uttar & Madhya	06	23	07	30
			Hogolbunia Dakshin	06			
			Khalsibunia	06			

Batch	Date	Venue/Polder	Name of WMG	Registered Participants			
			Batiaghata	06			
			Baguladanga-Patharghata	06			
4 th	11-12 November	Batiaghata UP Polder-30	Par Batiaghata-Baruirabad	06	21	09	30
			Phultala	06			
			Hetalbunia	06			
			Kismat Phultala	06			
			Basurabad	06			

Resources Persons:

Following Trainers were participated from the MATRIX firm as Service Provider:

Patuakhali:

1. Md. Atiquzzaman
2. Md. Humayan Kabir

Khulna:

1. Md. Zafor Hossain
2. Ms. Sonia Akhter
3. Md. Ahsanul Haque

Pilot observers:

Bithika Hazera (SE), Tahmina Akter (SE) and concerned COs from component-1, Ferdous Ivan (Investment Specialist), Jhorna Begum (IGA and Gender Specialist) from Component-4, G.M. Khairul Islam (TC), Md. Atikur Rahman (TC) of Training Team attended in the first Two Batches training as observer. Chief Extension Officer Mr. Masud Karim and Deputy Chief Extension Officer Md. Monirul Islam of Bangladesh Water Development Board also presented at 2nd Batch training on 20 October'2015 at Amkhola WMA office in Patuakhali.

Tahmina Akhter (SE), Ashik Billah (SE), Umme Asma Khanam (SE) and concerned COs of Component-1, Ferdous Ivan (Investment Specialist), Md. Shamim Alom (BDC) from component-4, Shamima Nasrin (TC), Fatema Tuz Zohora (TC) took part in the last two batches of Piloting in Khulna. Victoria Pineda, Component Leader of Component-1 also graced with her presence in the 4th batch at Khulna.

The Process of the Piloting:

The TSP (MATRIX) organized and conducted these four batches Training with the help of Zonal Team of Blue Gold Program. The Savings and Credit Management Training has Two part, in first part the concept,

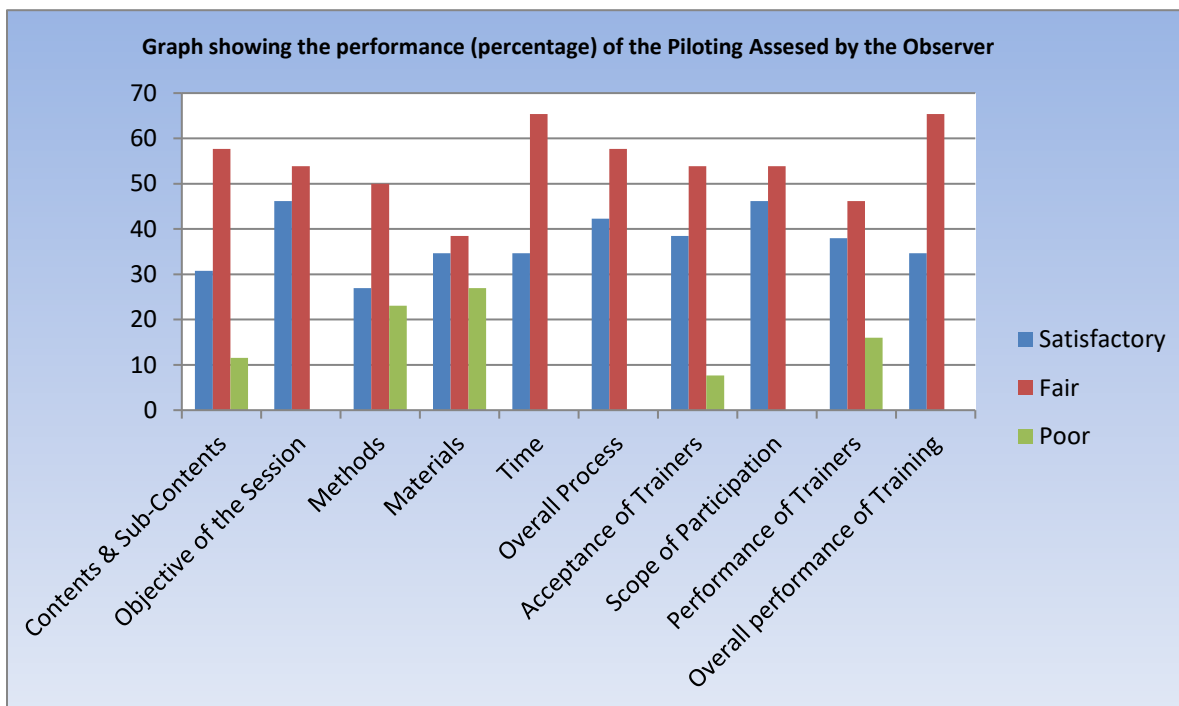
importance and process of Savings and Credit are included and in the second part Saving and Credit related Accounts and Book keeping included. Each part has separate module. Thus each batch of the piloting consisted of two days: day-1 covered the first part and day-2 for second part. Detailed outline of the training are attached herewith (annex-2)

To test the module Training Team of Blue Gold Program developed a “Training Assessment Tool” which is attached as annex-1. About 10 areas were selected to assess the Module/Training and in each cases the observer gave weight/point according to their level of assessment i.e. if the performance of that specific point found satisfactory then it will get full 3 point and Fair and Poor is 2 and 1 respectively. Around 26 numbers observation report we revised and compiled as appended below:

Major Findings:

1. Contents of the Training:

Most of the observer (90 percent) found the contents and sub-contents selected for Training relevant and suitable for the WMG members. But only few of them (10 percent) rated poor as some sub topic would not explained or described by the trainers to the participants and moreover few information of sub-content (Part-1) like procedure or principle of savings and Credit are inconsistent with the by-laws of WMG and these information of part-1 need to re-check with the By-laws of WMGs.



2. Objective of the session:

The objective of the each session fulfilled participant's expectation as participants looked confident and happy after the training, but it depends on Facilitator skill of clarification. Trainer should explain/clarify the training/session objective to the participants at the beginning of the session so that trainee can easily enter into the session.

3. Appropriateness/effectiveness of training methods are selected for each specific session:

The training methods used are mostly participatory:

- a. Large Group Discussion
- b. Group exercise
- c. Role Play
- d. Poster presentation
- e. Lecture
- f. Question and answer

All these were very effective and followed a good adult learning process. But sometimes the trainers may have become repetitive in its use, thus making the training a bit boring for some respondents.



Photo-2: Showing Role Play

Thus, some energizers/ game can be used in the training program especially in the very beginning of the first session or after lunch to unfreeze the participants and create friendly environment. Due to *lack of these energizers*, the methods used in this training did not satisfied fully and rated fair to poor by 13 and 6 out of 26 observer respectively.

4. Appropriateness/Effectiveness of materials/visual aids:

There are several materials/visual aids used in these training to make the training effective and attractive to the participants and these are:

- a. VIPP Card
- b. Flip Chart
- c. Poster
- d. White Board
- e. Marker
- f. Brown paper

About 35 percent observer marked these materials effective while 38 and 27 percent observer found these



Photo-2: Showing Use of White Board

materials *were not used properly and judiciously*, that why they ranked fair and poor respectively. Moreover most of the time trainers were very much dependent on Poster paper for conducting the session; as a result the participation of the trainees became low. Again most of the Trainers used small size/unclear front on poster and white Board which caused difficulties for the participants to understand. It was also found that during group work, it was difficult to accommodate 4 or 5 groups in the room and some groups had to go outside of the room.

5. Time allocated for each Session:

Time allocated for each session was sufficient for part-1 of the training but more time is needed for Part-2, especially for practical session of book keeping. Therefore session-1 of part-2 can be merged with part-1 as this topic were much related with the topics of Part-1 to save time which can be allocated for more practice of account keeping.

6. Consistency of Contents/sub-contents and overall process

The content and sub-contents are arranged in very consistent way and it is very easy to follow for the participants but in the first session of part-2, sub-contents can be rearranged for better synchronization of this session.

7. Acceptance of trainers to the participants

All of the Trainers well accepted to the participants as they have the ability to interact with the rural people and showed respect to the participants. Very few people (only 8 percent) thought that the acceptance level of the trainers was low to the participants.

8. Participation interaction and scope of Q&A and sharing of experiences

In the session facilitators tried to involve maximum participants in the discussion and gave attention to the participant's question with the exception of Md. Ahsanul Haque as he has to improve his quality of communication and interaction with the participants.



Photo-3: Showing One Member shared his experience

9. Overall Performance of the Trainer:

The overall performances of the trainer are satisfactory especially Md. Zafor Hossain. Md. Atikuzzaman and Mrs Sonia. The facilitation skill, conceptual knowledge and ability to use the participatory approaches and sensitivity to gender of the Facilitators are found very well.

Mr. Humayan Kabir and Md. Ahsanul Haque have room for improvement in facilitation skills, material using skills, ability to involve the participants in the discussion/learning process, and

acquire knowledge on the contents of the training etc. Above all these reason 38%, 46% and 16% observers ranked the overall performance of the Trainers Satisfactory, fair and Poor correspondingly.

10. Overall appropriateness/performance of the training course and module

Each training participants demonstrated their interest for this type of training for their organization development. But still needs improvement of some trainer's ability in facilitating training sessions, skills in using training materials, skills in appropriately implementation of selected training methods, and skills in creating congenial learning environment.

65 percent observer commented that the overall performance/appropriateness of the training course found fair, while rest of the 35 percent observer are fully satisfied about performance of the Savings and Credit Management Training.

11. Overall Observation and recommendation:

After completing the four batches Piloting of Savings and Credit Training it was found that the contents selected for the training were appropriate for the participants and objective of this training (i.e. to aware the WMGs members about importance of savings for the organization and management of savings and credit) can be achieved through this module developed for this training.

Still some improvements are required on use of materials, facilitation and approaches of methods etc. and the piloting of Savings and Credit Management Training came up with the following recommendations:

- a. The sub-contents of session-1 of part-2 can be merged with part-1 to save time for allocating more time on book keeping practice.
- b. Appropriate methods should be used in the introduction session as the existing methods seems time consuming and boring for the participants such as interesting game or other methods may be included to interact each other.
- c. The methods used in this training are appropriate but some energizers can be used to make the training more effective and create friendly environment.
- d. Trainer should clarify the role play to the participants before the session otherwise it will not fulfill the purpose of the methods.
- e. Better facilities such as large size table or floor-coverings are required for effective group exercise.

- f. Facilitators should be more careful while using different materials such as white board or poster to make the letter clear/visualize to the participants.

Conclusion:

The Evaluation of the piloting batches indicating that the objective of the piloting was successfully achieved as some issues identified for further improvement for implementing the Savings and Credit Management Training and these are mainly proper use of methods and materials, facilitating skill etc. Moreover the WMGs members reflected their positive impression about the learning of the Training and expressed their gratitude for organizing this kind of training which will be helpful to build up their capacity in keeping the books/accounts transparent and managing savings and credit function in better way.

Report prepared by: Khulna and Patuakhali Training Team.

Blue Gold Program

PILOTING OF S&C TRAINING OBSERVATION & ASSESSMENT

Name of course: Savings and Credit Management

Date:.....

Name of Session:,

Time:.....

Please indicate your level of assessment with the statements listed below (Satisfactory = 3, Fair = 2, Poor = 1)

Assessment Field	Performance Standard			Comments
	1	2	3	
1. Topics covered were relevant and suitable for the WMG members				
2. Objective of the session matched with the participants expectations				
3. Appropriateness/ Effectiveness of Methods followed in the session				
4. Appropriateness Effectiveness of materials/visual aids				
5. Sufficiency of time for this session				
6. Consistency of Contents/sub-contents/ Overall process of the training conduction (easy to follow)				
7. Acceptance of trainers by the participants				
8. Participation interaction and scope and quality of Q&A and sharing of experiences				
9. Overall performance of the trainers (specify if any observation: facilitation skills, gender sensitive, conceptual Knowledge, appropriateness, Effectiveness etc.)				
10. Overall appropriateness/performance of the training course and module				

Overall observation and recommendations:

Name : _____

Signature: _____