



Training Completion Report

on

Savings and Credit Management of WMGs (Part-I)
Savings and Credit Management Bookkeeping (Part-II)

Submitted to

Blue Gold Program

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Abbreviation and Definitions

Abbreviation

AKAS	Accounts Keeping and Audit System
BG	Blue Gold Program
BWDB	Bangladesh Water Development Board
CD	Capacity Development
DAE	Department of Agricultural Extension
FGD	Focus Group Discussion
GL	General Ledger
IGA	Income Generating Activities
KII	Key Informants Interview
MAM	Management of Agro Machineries
O&M	Operations and Maintenance
S&C	Savings and Credit
TNA	Training Need Assessment
ToT	Trainer of Trainer
WMG	Water Management Group

Definitions

Evaluation	An evaluation is a systematic determination of merit, worth, and significance of something or someone using criteria against a set of benchmark standards.
Evaluation Methods	Evaluation is a methodologically diverse terms involving the use of both qualitative and quantitative methods, including case studies, survey research, statistical analysis, and model building among others.
Evaluation Tools	Evaluation tools are used to collect data. These come in varied forms and can be divided into categories such as questionnaires, surveys, tests, interviews, focus groups, observations, and performance records.
Pre/Post Test	The pre/post test is a common form of evaluating training programs in terms of knowledge improvement of the participants. Identical tests may be used for pre- and post-tests to compare scores before and after the training respectively.
Questionnaire	The questionnaire is one of the most common tools used to evaluate training programs. Questionnaires can be used to obtain subjective information about participants' feelings.

Executive Summary

Capacity Development (CD) is a concept that extends the term capacity building to encompass all aspects of creating and sustaining capacity growth over time. Hence WMGs capacity development involves learning on savings and credit management, its operation and appropriate bookkeeping of S&C operation. The training program had follows step by step activities since its commencement of the trainings in early 2015 implemented by Matrix Business Development Ltd

- The objective of the training programme is to create awareness and benefits of the savings and credit operation of WMGs for their sustainability and productive use of savings (IGA). Mobilizing of savings and ensure the proper disbursement of credits to individuals belonging to the WMG. Savings and credit operational procedure and documentations for trust worthy relationship, and local economic activities
- The training is initiated to ensure proper and effective operations of savings and credit activities at WMG level, i.e. to strengthen their capacity to organize and manage this service activity equitably to the benefit of its members.
- Understanding and exercise of the appropriate bookkeeping of the savings and credit operation of WMGs

There were two parts in the training curriculum one is Savings and Credit (S&C) Operations (Part-I) and other one Management and Book keeping system of S&C of WMGs (Part-II).

A resourceful pool of trainers had created consisting 12 trainers to support the entire program. One in-house ToT was conducted in the Matrix office with 16 trainers, from their 10 were selected for dry run in Khulna with BG team. Two team consisting Core Facilitator and Co Facilitator worked together in two regions in Khulna and Patuakhali both for training session and follow-up.

A comprehensive Training Need Assessment (TNA) was conducted through questionnaire survey, FGDs, interview with WMG members, KII and secondary reviews. After having TNA, then training curriculum were developed in consultations with BG team. Accordingly draft manual prepared, with that having ToT with potential trainers, facilitators, and conducted dry run to prepare a pool of trainers. The training pool piloted trainings in two regions as field test of the manual, materials and other tools. Then finalize the manuals, materials methods of the training. After approval final version of the manual training program implemented in the field and selected 100 WMGs (50 in Patuakhali, 50 in Khulna), and conducted 40 sessions. In the middle of the training merge with AKAS training accordingly complete the rest of the training.

Each WMGs had selected 6 participants (one women mandatory) for training and altogether 30 participants were attended each training. Participants were selected by the WMG field team those have S&C operation or intend to operate. All together 1,184 participants were participated the training. Among them 20% were women and 80% men.

Participatory discussion and adult learning methods were followed throughout the training session, it includes - group discussion group, exercise, role play, individual exercise, class lecture, open discussions, and questions answers. Each of the training was lively and enthusiastic with practical examples; life skills based events, and regular day to day operation of the WMG's S&C operation. Training languages were as simpler as possible (local language / Bangla) in order to make the session more participatory and easy understandable for the training participants. Colorful printed training materials handout supplied to the participants as reference materials and can be used for longer period of time and guidance for next time to all participants. Training materials were in Bangla including, posters, flip charts, handouts, in quality colorful digital print with good clear visual materials. After one month of the interval first follow-up were conducted and again after one month interval of practices 2nd follow-up were conducted.

There are some amendments, revisions of ToR, and intervention in middle of the training (ongoing training) made the program longer, took time to complete, however cooperation from BG team made the program successful.

Overall objective was to improve the skill of the participants on savings and credit management of WMGs and its bookkeeping system, their operation and management. Based on the objectives, training facilitation, follow-up, it can be concluded that the training has been successful with respect to design, contents, and methodology of conduction, participation and post training evaluation. At the same time, effective follow-up and counseling created remarkable contribution to the WMGs S&C operation. Definitely this will add value to the local economic activities as the members are using saving in productive way different IGAs which results poverty reduction and sustainable livelihoods for the members. As the handouts materials remain with the participants they can use those during practice and able to trouble shoot if necessary by their own.

It is recommended that S&C program should replicate to other WMGs with proper capacity development guidance by the trained professionals in relevant with saving and credit operation.

Training Completion Report

- **Savings and Credit Management of WMGs (Part-I)**
- **Savings and Credit Management Bookkeeping (Part-II)**

1. The Blue Gold Project

1.1 Context and Background

The Blue Gold program is a water management for development endeavor funded by the Governments of Bangladesh and the Kingdom of Netherlands implemented by Bangladesh Water Development Board (BWDB), Department of Agricultural Extension (DAE) and Department of Livestock Services. The purpose of the Blue Gold program is to improve quality of life in the south-west costal area of Bangladesh—26 polders in the districts of Khulna, Patuakhali, Barguna and Satkhira—by maximizing the use of water resource through participatory water management. The project aims to reduce poverty of 150,000 families living in the selected polders by achieving sustainable socio-economic development in a livable environment.

1.2 Background of the Training

The Blue Gold Program working about 250 WMGs at village level in the polders. To establish sustainable development amongst community organizations / WMGs, savings and credit management system have been developed besides other usual activities like Operations and Maintenance (O&M) of the water management infrastructures.

So far about 250 WMGs have started small scale savings without proper planning and record keeping system. Some use the savings in a collective manner, e.g. obtaining land collateral and leasing out the land. Around 20% to 30% of the WMGs have started credit activities (loan range is Tk. 2,000 to 10,000 with different rates of interest (within a range of 20% to 40%) from their group savings.

Blue Gold has decided to arrange a standard training on Savings and Credit management to WMGs to make it transparent and acceptable to all concerned. It is hoped that through the process of a proper Savings and Credit function, WMGs will be able to contribute to more income & employment at polder level that will result in poverty alleviation and socioeconomic development of the rural poor.

Blue Gold has drafted a basic training curriculum to enhance the management of WMG to strengthen the Savings and Credit activities for its member's benefit. At the same time to keep the activities transparent to all through proper book keeping procedures and basic document preservation. There will be two parts in the training curriculum, namely a 1st part on the basic concepts of saving and credit operations, and 2nd part on the practical Management and Book keeping requirements.

1.3 Objectives of the Training

- The objective of the training programme is to create awareness and benefits of the savings and credit operation of WMGs for their sustainability and productive use of savings (IGA). Mobilizing of savings and ensure the proper disbursement of credits to individuals belonging to the WMG. Savings and credit operational procedure and documentations for trust worthy relationship, and local economic activities
- The training is initiated to ensure proper and effective operations of savings and credit activities at WMG level, i.e. to strengthen their capacity to organize and manage this service activity equitably to the benefit of its members.
- Understanding and exercise of the appropriate bookkeeping of the savings and credit operation of WMGs

1.4 Main Features of the Training

There were two parts in the training curriculum.

- Savings and Credit (S&C) Operations (Part-I)
- Management and Book keeping system of S&C of WMGs (Part-II)

A. Savings & Credit operation:

- Introduction to Savings
- Use of Savings and its importance
- Savings Management
- Concept of Micro Credit
- Use savings as Credit for members of WMG.
- Advantages and risks in savings and credit operation

B. Management and Book keeping system:

- Strengthening management system for Savings and Credit operations
- Introducing a Book Keeping system
- Tools related to Savings operations.
- Subsidiary registers related to Credit operation.
- Important and common tools of Book Keeping system.

2 The Training Program

2.1 Introduction and Training Process

Capacity Development (CD) is a concept that extends the term capacity building to encompass all aspects of creating and sustaining capacity growth over time. Hence WMGs capacity development involves learning on savings and credit management, its operation and appropriate bookkeeping of S&C operation. The training program had follows step by step activities as mentioned in figure below since its commencement of the trainings.

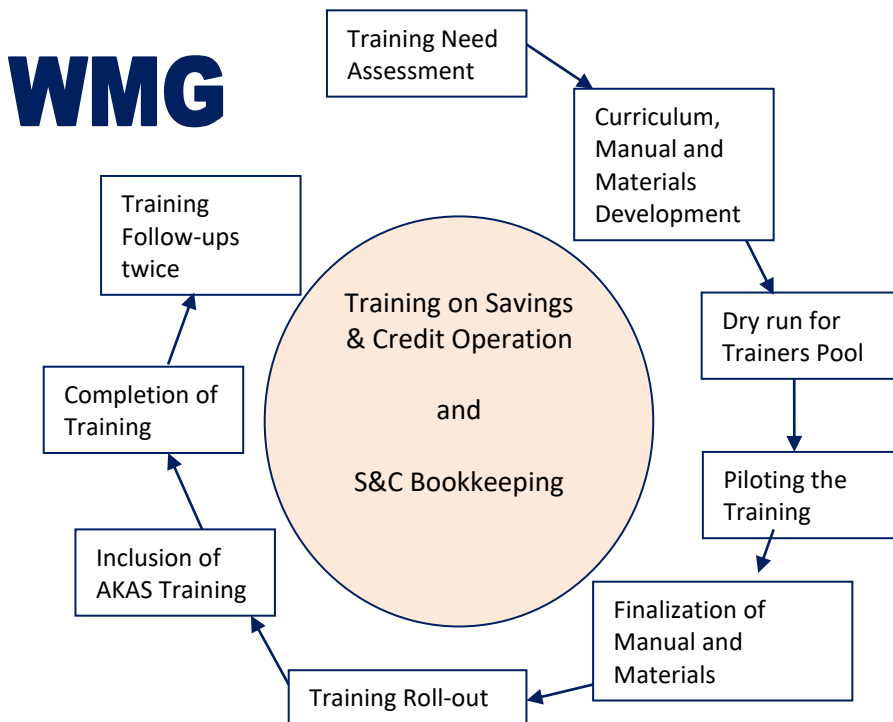


Figure 1: Training Program Cycle

A comprehensive Training Need Assessment (TNA) was conducted through questionnaire survey, FGDs, interview with WMG members, KII and secondary reviews (report already submitted earlier). After having TNA, then training curriculum were developed consultations with BG team. Accordingly draft manual prepared, with that having ToT with potential

trainers, facilitators, and conducted dry run to prepare a pool of trainers. The training pool piloted trainings in two regions as field test of the manual, materials and other tools. Then finalize the manuals, materials methods of the training. After approval final version of the manual training program implemented in the field and selected 100 WMGs (50 in Patuakhali, 50 in Khulna). In the middle of the training merge with AKAS training accordingly complete the training. After one month of the interval first follow-up were conducted and again after one month interval of practices 2nd follow-up were conducted.

2.2 At a Glance of the Training Program

Title of the Training:

- Savings and Credit Operation of WMGs (Part-I)
- Bookkeeping of S&C operation of WMGs (Part-II)

Table 1: Achievement of the Training		
Target Works	Output and Status of Completion	Remarks
Milestone -1:		
- Agreement and approval of training materials	Completed	Two separate training manuals prepared and used for the training of <ul style="list-style-type: none"> • Saving and credit management of WMGs and • Bookkeeping for S&C operation for WMGs prepared
- Develop Training Materials (English and Bangla)	Prepared and implemented	Manuals, handouts, flip charts, posters, pictorials, exercise sheets, prepared and used
- Attend MAM training session	Attended and learned about training	A separate report was submitted

Table 1: Achievement of the Training		
Target Works	Output and Status of Completion	Remarks
	methodology	
- Conduct comprehensive TNA	Conducted field survey with questionnaire, KIIs, FGDs, secondary reviews, observations of the S&C operation and bookkeeping process of the WMGs	<ul style="list-style-type: none"> Based on the field information and training needs manuals, materials developed Report submitted earlier
Milestone -2:		
- Dry run at field by involving TC, BDC, Socio-Economist and CO with Bangla training materials. - Adaptation of training materials if needed	Two ToTs conducted on in-house of Matrix another with BG's team at Khulna on August 17-18, 2016 Pool of trainers developed and training conducted	<ul style="list-style-type: none"> Pool of trainers created Report submitted earlier
- Piloting (Patuakhali and Khulna) with 10 WMGs of each region (4 part one, 4 part two)	<ul style="list-style-type: none"> 8 pilot training completed 4 pilot trainings completed in Patuakhali (October 18-19, 2015) Polder 43/2B October 20-12, 2015 Polder 4 training completed in Khulna (October 8-9, 2015 Polder 30 and November 11-12, 2015 Polder 30) 	<ul style="list-style-type: none"> Finalization of the manuals, materials, flip charts, poster, exercise sheets, pictorials, learning tools Necessary adjustment done
Milestone – 3:		
- Implementation of training with 100 WMG	Conducted 40 training on Saving and Credit Operation of WMGs for 100 WMGs	<ul style="list-style-type: none"> 20 in Patuakhali for 50 WMGs 20 in Khulna for 50 WMGs
- Integration with AKAS Training	Merged with AKAS and Implemented accordingly	<ul style="list-style-type: none"> Implemented
- Follow-up – 1	100 WMGs first follow-up completed	<ul style="list-style-type: none"> 50 WMGs in Patuakhali 50 WMGs in Khulna
- Follow-up – 2	50 follow-up completed	<ul style="list-style-type: none"> 50 WMGs in Patuakhali 50 WMGs in Khulna

2.3 TNA for Training Program

2.3.1 TNA Covering Areas

As a part of implementation of **Savings and Credit Management** and **Bookkeeping** training matrix team conducted training need assessment in Water Management Group beneficiary's / member level. During Training need assessment team cover face to face interview, group discussion, observation existing training and follow-up, etc. Training Need Assessment covers the following:

- Face to face interview of the beneficiaries
- Group discussion with beneficiaries
- Observation of MAM training
- Observation of follow-up of MAM training
- Observation of existing bookkeeping tools, etc.

To conduct training need assessment the team use questionnaire, guideline, checklist and secondary document review. As secondary source of information this team reviewed existing training materials, existing training module, project documents, etc. For the collection of primary data team use questionnaire, guideline and checklists were used to get field information.

2.3.2 Objectives of the Training Need Assessment

- To understand the knowledge level and level of understanding of the participants
- To observed the present documents used and level of understanding on the documents and process.
- To understand the need of participants to develop the curriculum of the training program.
- To understand the need of participants to develop the curriculum of the training program.
- To understand what should be proper training methodology and modules
- To understand what should be proper follow up method and materials

2.3.3 Participants of Training Need Assessment

Participants of the training were as follows:

SL	Tools	Number	Participants
1	Face to face interview of the beneficiaries	53	53
2	Group discussion with beneficiaries	5	49
3	Observation of MAM training	1	30
4	Observation of follow-up of MAM training	1	7
5	Observation of existing bookkeeping tools	1	7

2.3.4 Tools used for TNA

The following tools were used during TNA

- Questionnaire
- Checklist
- Guideline
- Secondary Document Review

2.3.5 Findings of TNA

Education of the respondents:

Among the respondents 13% can write only, 19% completed up to class V, 25% completed up to class VIII, 31% IX to SSC, 8% completed HSC and 4% above HSC.

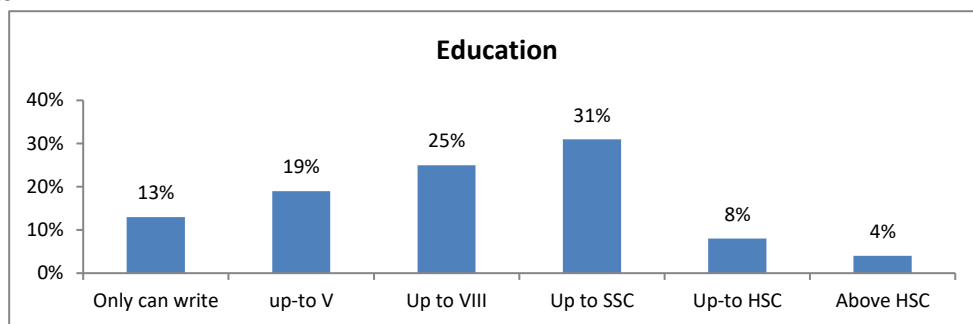


Figure 2: Status of Education of the WMG member during TNA

Savings operation

Among the respondents 92% mentioned that they have savings operation. Average monthly savings is Tk.62.4 where highest monthly savings is Tk.100 and lowest is Tk.30. All of the WMGs mentioned that cashier is responsible for savings operation.

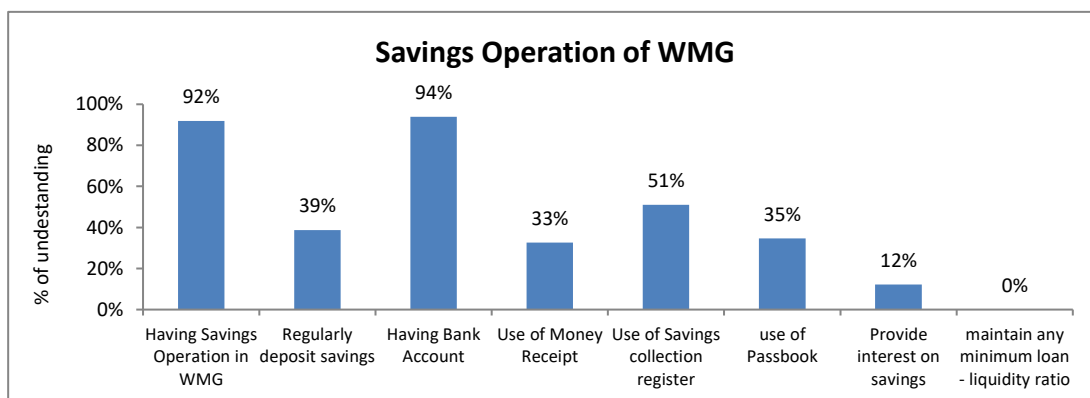


Figure 3: Existing Savings Operation of WMGs during TNA

During TNA 39% respondents mentioned that they deposit the savings regularly. 94% respondents

mentioned that the group maintains bank account, 51% use savings collection register, 35% use pass book and 12% provide interest on savings. All respondents mentioned that the group does not maintain any loan –liquidity ration and they do not have any idea about the savings refund system. Present average savings amount is Tk.969 where highest is Tk.1500 and lowest is Tk.20.

Credit operation of WMG Member

During the TNA 22% respondents mentioned that they have loan / credit with WMG. 12% mentioned that WMG consider cluster wise selection of member for loan

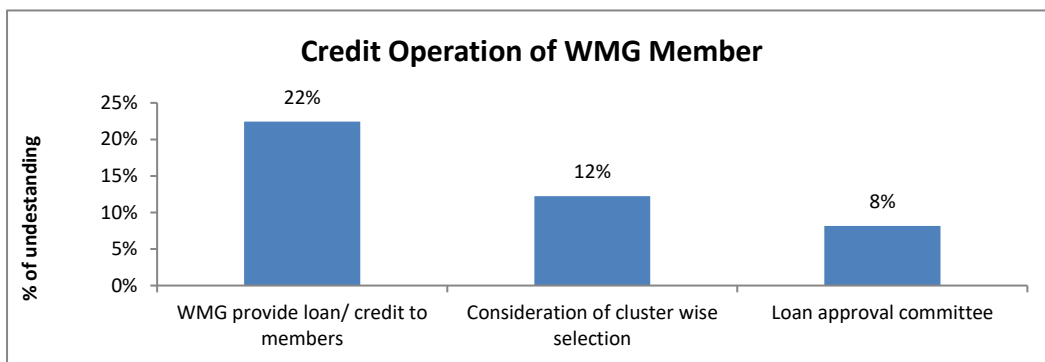


Figure 4: Existing Credit Operation of WMGs during TNA

and 8% mentioned that there is a loan approval committee to approve the loan.

Micro Credit Operation of WMG Members

Among the respondents 43% mentioned that they have micro credit operation with different NGO. 31% mentioned that they have benefitted from the micro credit and 43% mentioned there are some constraints in the micro credit disbursement and collection process.

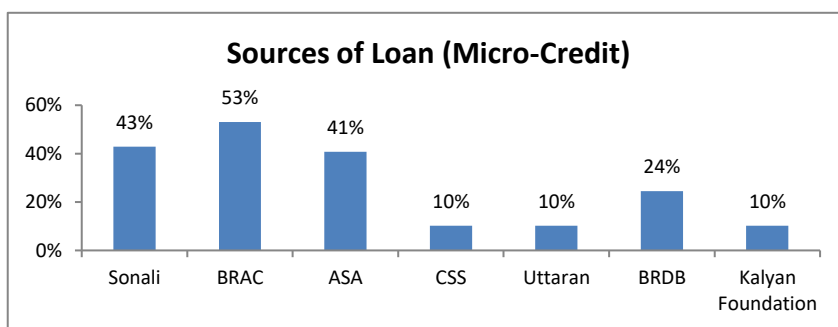


Figure 5: Sources of Loan during TNA

Among credit holder 43% mentioned that they have loan/ credit with Sonali bank, 53% mentioned BRAC, 41% mentioned ASA, 10% mentioned UTTARAN, 24% mentioned BRDB, and 10% mentioned Kallyan Foundation.

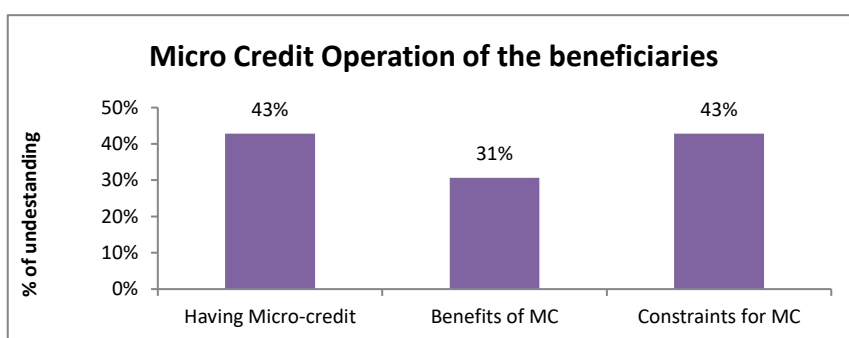


Figure 6: Micro Credit Operation of WMG members during TNA

Among the credit holder 77% mentioned that utilize the credit in fisheries, 8% grocery / small business and 15% in agriculture.

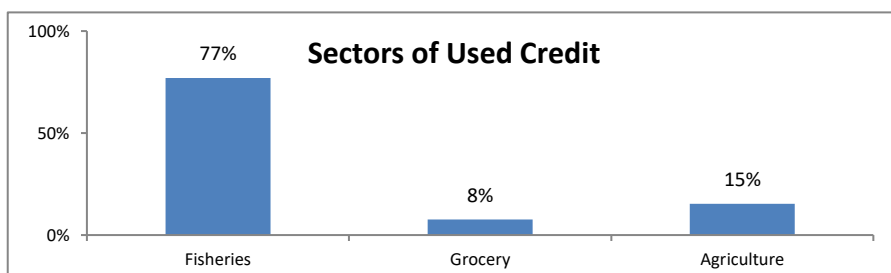


Figure 7: Sectors of the Loan Utilization during TNA

Management of Bookkeeping System on Savings and Credit Operation:

Among the respondents 43% mentioned that they have knowledge on total amount of savings, 22% mentioned credit is provided against loan. 24% mentioned about the use of loan collection register, 24% mentioned they use pass book regularly. None of the respondents understand the use of cash book and general ledger. Similarly none of the respondents use cash book and general ledger.

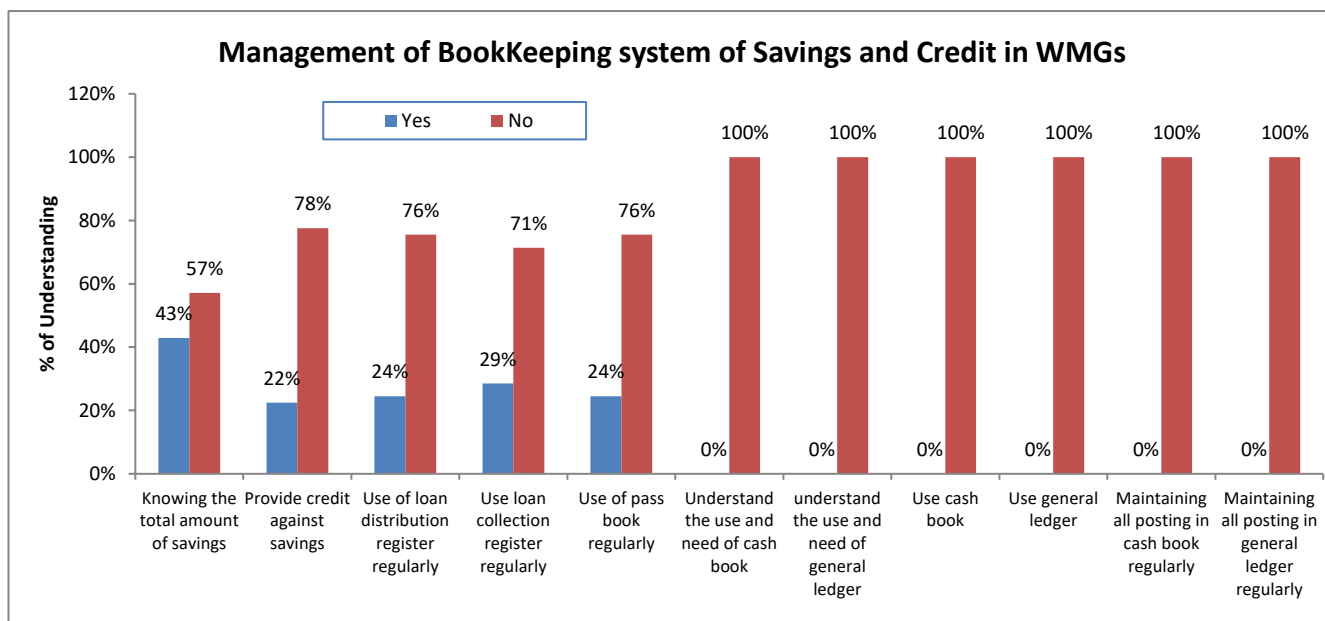


Figure 8: Management of Bookkeeping system of Savings and Credit in WMGs during TNA

Tools used for Bookkeeping System:

During the TNA 39% respondents mentioned they have knowledge about member register, 38% mentioned passbook, 33% money receipt, 24% savings collection sheet, 20% savings and loan register, 16% Machinery / asset register and none have knowledge about cash book and general ledger.

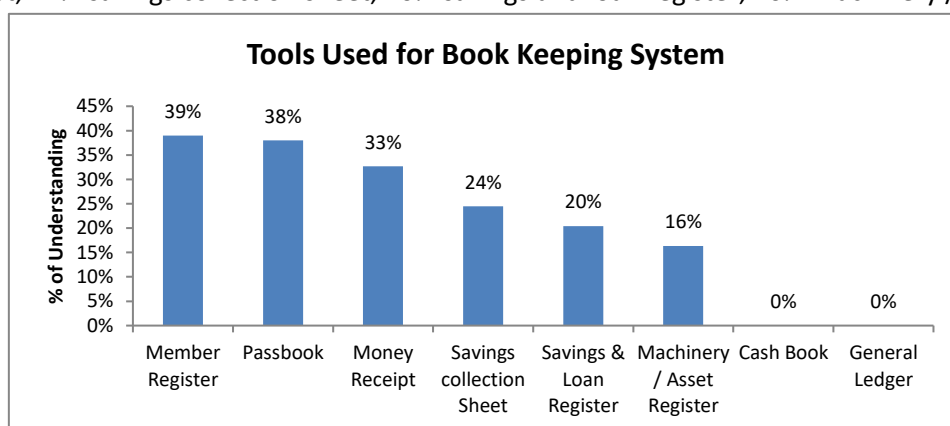


Figure 9: Tools used for Bookkeeping System in WMGS during TNA

Expectation from the Training:

During TNA 49% respondents mentioned they expect knowledge on book keeping. 47% mentioned profit calculation, 39% knowledge on maintaining documents, 32% savings and credit operation, 13% proper financial management, 11% business planning, 11% access to bank loan, 9% credit management, 5% proper documentation system, and 9% financial management and book keeping related others knowledge.



Figure 10: Expectation for Training (S&C) during TNA

Knowledge Application and Perfection:

Interest Rate Calculation:

Only 12% respondents have medium knowledge on interest rate calculation. In application 2% are medium and in perfection 6% are medium. None of the respondent has highly efficient knowledge, application and perfection in interest rate calculation during TNA.

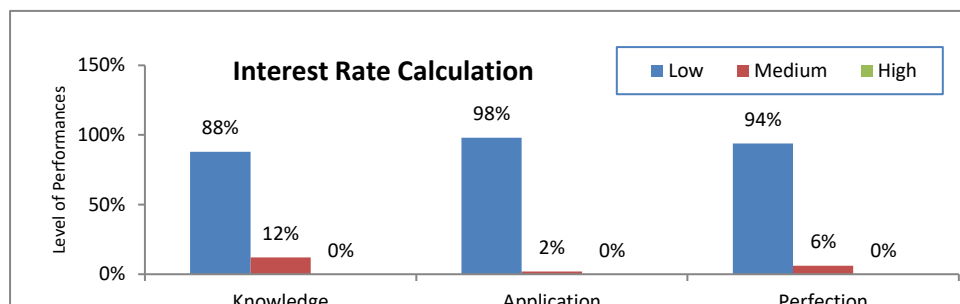


Figure 11: Knowledge on Interest Rate Calculation during TNA

Ability to Comparative Analysis of Loan:

Only 21% respondents have medium knowledge on comparative analysis of loan. In application 7% are medium and in perfection 5% are medium. None of the respondent has highly efficient knowledge, application and perfection in ability to comparative analysis of loan during TNA.

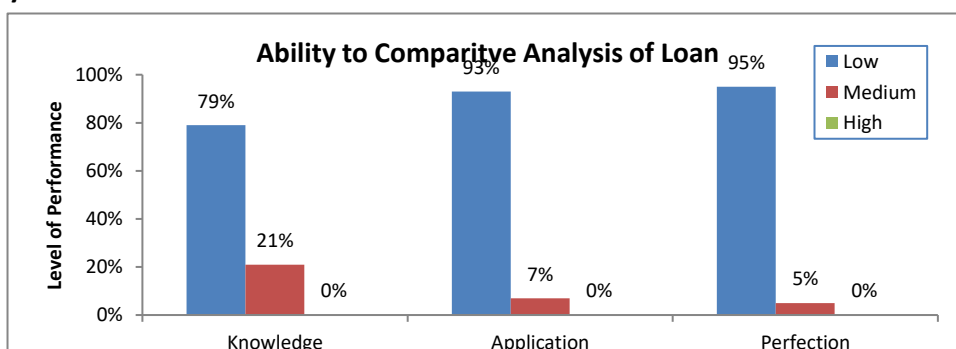


Figure 12: Ability to Compare Loan during TNA

Maintain Membership Register:

During TNA it was found that 24% respondents have good knowledge on maintaining membership register and 61% have medium knowledge. Application of 16% respondents is high and 59% is medium. In perfection 14% are high and 51% medium.

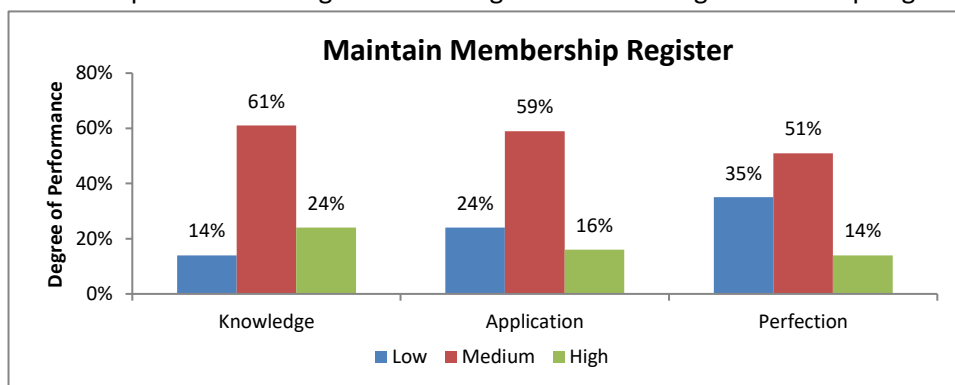


Figure 13: Maintain Member Register during TNA

Maintain Savings Register

During TNA it was found that 4% respondents have good knowledge on maintaining savings pass book and 51% have medium knowledge. Application of 2% respondents is high and 63% is medium. Considering perfection 1% is high and 35% medium.

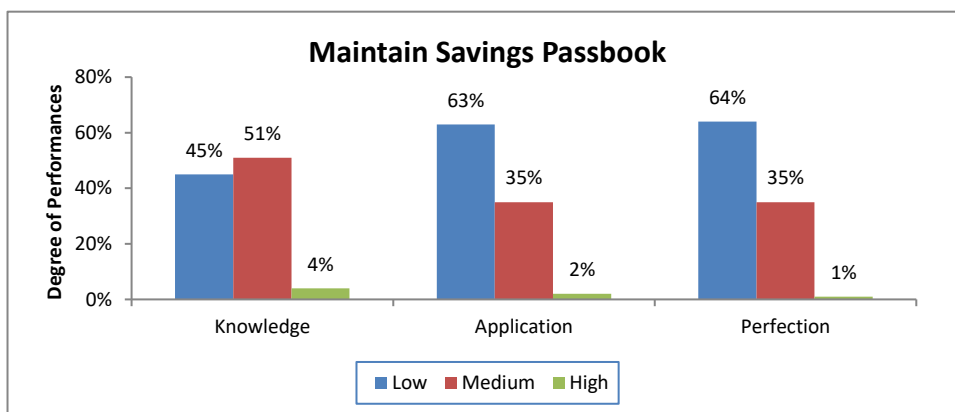


Figure 14: Maintain Savings Passbook during TNA

Use of Money Receipt:

During TNA it was found that only 6% respondents have good knowledge on maintaining money receipt and 35% have medium knowledge. Application of 6% respondents is high and 32% is medium. In perfection only 2% shown highly perfect and 31% has shown medium.

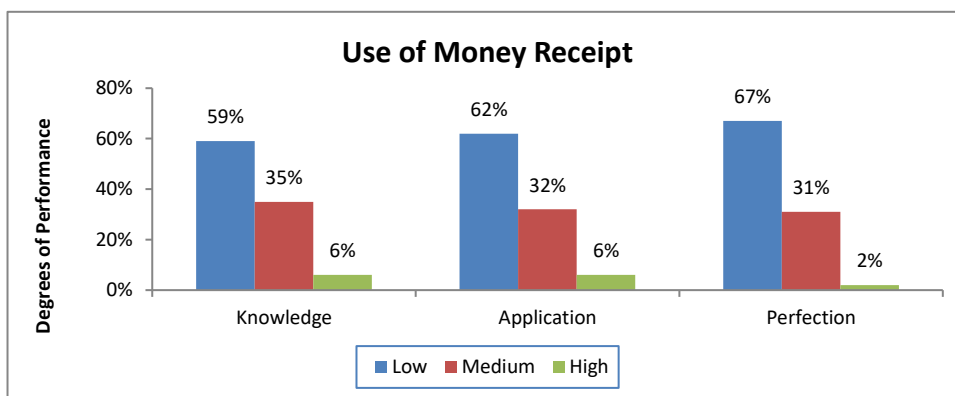


Figure 15: use of Money receipt during TNA

Maintain Savings Collection Register

During TNA it was found that 20% respondents have good knowledge on maintaining savings collection register and 31% have medium knowledge. Application of 6% respondents is high and 35% is medium. In perfection only 2% have highly perfect operation and 33% medium.

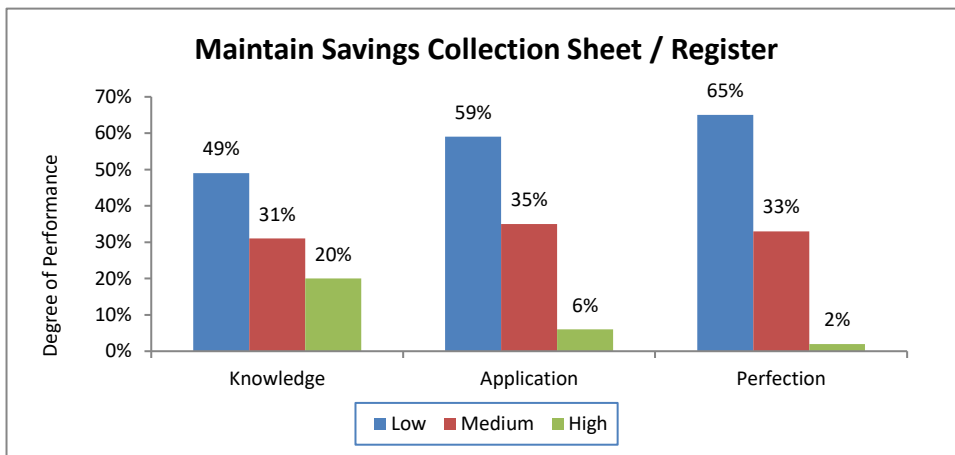


Figure 16: Maintain Savings Collection Sheet during TNA

Loan Collection Register:

During TNA it was found that 10% respondents have good knowledge on maintaining loan collection register and 31% have medium knowledge. Application of 6% respondents is high and 15% is medium. In perfection only 2% have highly perfect operation and 23% medium.

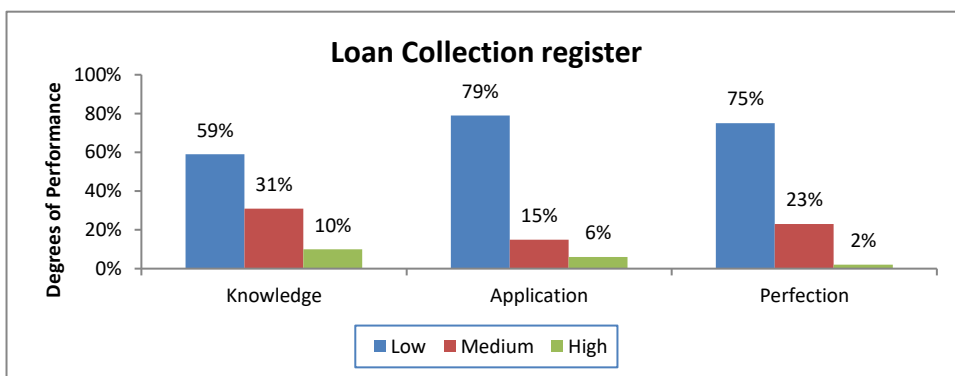


Figure 17: Maintain Loan Collection register during TNA

Loan Distribution Register

During TNA it was found that 10% respondents have good knowledge on maintaining loan distribution register and 31% have medium knowledge. Application of 6% respondents is high and 15% is medium. In perfection only 2% have highly perfect operation and 23% medium.

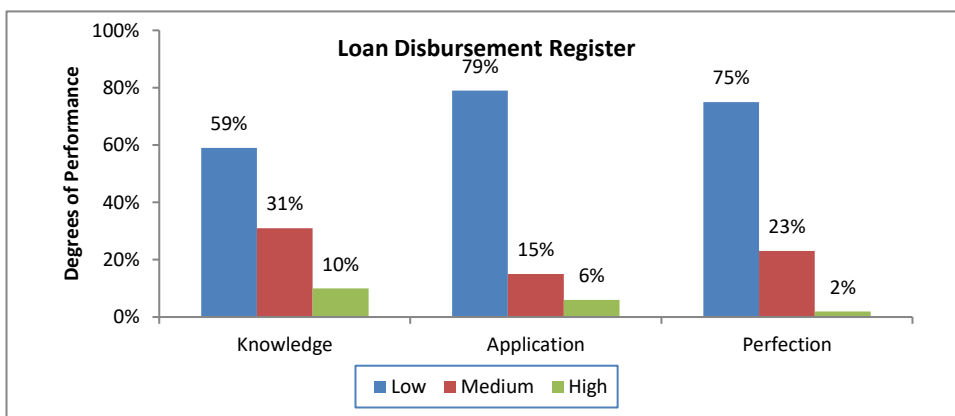


Figure 18: Maintain Loan distribution register during TNA

Cash Book

During TNA it was found that no respondents have adequate knowledge on cashbook operation, application and perfection in use.

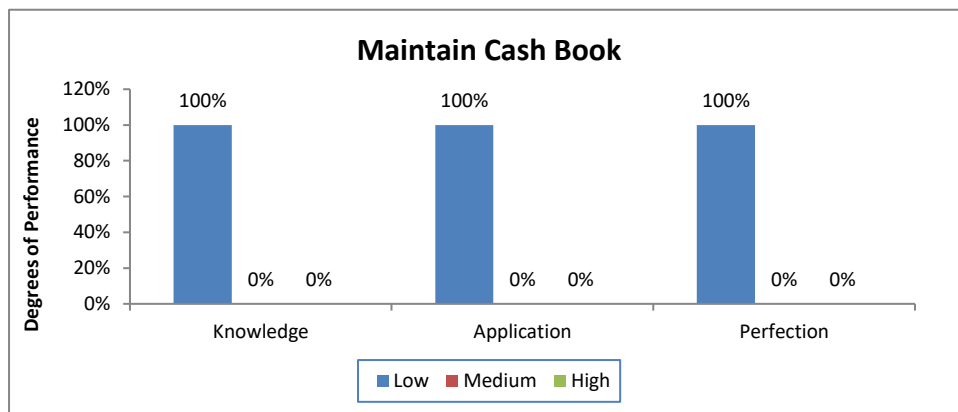


Figure 19: Maintain Cash Book during TNA

Maintain General Ledger

During TNA it was found that no respondents have adequate knowledge on maintaining ledger book, application and perfection in use.

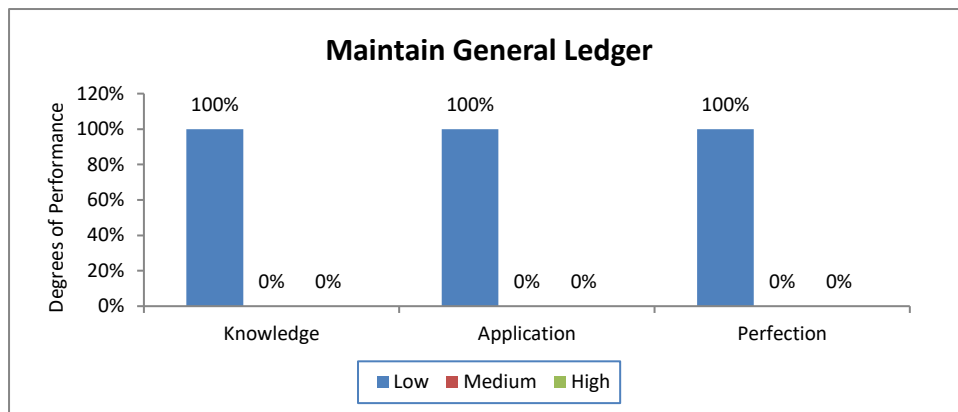


Figure 20: Maintain General Ledger during TNA

2.4 Create Pool of Facilitator/Trainer - TOT for the Training:

A resourceful pool of trainers had created consisting 12 trainers to support the entire program. One in-house ToT was conducted in the Matrix office with 16 trainers, from their 10 were selected for dry run in Khulna with BG team. Two team consisting Core Facilitator and Co Facilitator worked together in two regions in Khulna and Patuakhali both for training session and follow-up.

2.4.1 TOT for the Training

An internal ToT was conducted to create a pool of trainers and selection of most potential trainer for the program.

Topics of the TOT:

- Basic Training Skills and Facilitation
- Enhance Training Skill on Savings and Credit Management
- Enhance Training Skill on Bookkeeping on Savings and Credit Management
- Enhance Skill on Counseling Process

Schedule and Venue of ToT

- From August 08, 2015 to August 11, 2015
- MATRiX, House 1/C, Road # 1, Shyamoli, Dhaka

Content ToT (in-house)

Main Contents	Sub-Contents
Day 1 (August 08, 2015)	
Reporting and Registration	
Introduction	<ul style="list-style-type: none"> • Welcome and introduction • Purpose, objectives and importance of Training • Rules & Regulation of Training Ice Breaking
Basic ToT	<ul style="list-style-type: none"> • Objective and Content • Intended Audience • House Rule • General Training Guidelines • Do and Don'ts
Basic ToT	Become a good trainer (Methods, criteria, actions, preparations etc)
Saving's & Credit	<ul style="list-style-type: none"> • Concept of Savings • Use of Savings and its importance • Savings Management
Saving's & Credit	<ul style="list-style-type: none"> • Concept of Small Loan / Credit • Utilize of saving as Credit for members of WMG • Access to Credit
Night 1	Homework
Day 2 (August 09, 2015)	
Recap (Saving's & Credit)	<ul style="list-style-type: none"> • Concept of Savings • Use of Savings and its importance • Savings Management • Concept of Small Loan / Credit • Utilize of saving as Credit for members of WMG • Access to Credit
Book Keeping	<ul style="list-style-type: none"> • Introduce Book keeping system • Tools of Book keeping system related to Savings • Subsidiary registers related to Loan register
Book Keeping	<ul style="list-style-type: none"> • Introducing Cash Book • Introduction General Ledger

Table 3: Contents of In-house ToT	
Main Contents	Sub-Contents
	<ul style="list-style-type: none"> • Use of Cash Book. • Use of General Ledger.
Recap (Book Keeping)	<ul style="list-style-type: none"> • Introduce Book keeping system • Tools of Book keeping system related to Savings • Subsidiary registers related to Loan register • Introducing Cash Book • Introduction General Ledger • Use of Cash Book. • Use of General Ledger.
Night 2 Practice / Homework	
Day 3 (August 10, 2015)	
Exercise (Savings & Credit)	<ul style="list-style-type: none"> • Concept of Savings • Use of Savings and its importance • Savings Management
Exercise (Savings & Credit)	<ul style="list-style-type: none"> • Concept of Small Loan / Credit • Utilize of saving as Credit for members of WMG • Access to Credit
Exercise (Book Keeping)	<ul style="list-style-type: none"> • Introduce Book keeping system • Tools of Book keeping system related to Savings • Subsidiary registers related to Loan register
Exercise (Book Keeping)	<ul style="list-style-type: none"> • Introducing Cash Book • Introduction General Ledger • Use of Cash Book. • Use of General Ledger.
Night 3 Practice / Homework	
Day 4 (August 11, 2015)	
Evaluation (Basis ToT)	Evaluation by Expert (Basis ToT)
Evaluation (Savings and Credit)	Evaluation by Expert (Savings and Credit)
Recharging (Lunch)	
Evaluation (Book Keeping)	Evaluation by Expert (Book Keeping)
Feedback Session	<ul style="list-style-type: none"> • Self Evaluation • Feedback by participants • Feedback by resource Person
Closing	<ul style="list-style-type: none"> • Closing <p>Next course of action</p>

2.4.2 Dry-Run on S&C Training Module for WMG

Venue and Date of Dry Run (ToT)

- Blue Gold Training Room, Khulna
- August 17-18, 2015

Objectives of Dry Run

- To orient Blue Gold Program objectives, activities and implementation methodologies;
- To discuss about the WMG training participants, profile of the participants and their background and status etc;
- To review the S&C training contents, methods and process;
- To practice and demonstrate training session, review the demonstrated session, session materials and performance of the trainers for further improvement;
- To identify the required preparation and facilities for organizing of training in the field.

Participants of Dry Run

- External Training Team members, Training Coordinators, C-1 and C-4 staff

Content and Schedule of Dry Run (ToT)

Day-1 (Aug 17, 2015)

Table 4: Contents of Dry Run (ToT)	
Discussion Point	
Welcome and introduction	<ul style="list-style-type: none"> • Participants introduction • Introduction of Blue Gold Program • Background S&C training, WMG and their profile, training environment and physical conditions
Tea Break	
Introduction of S&C training manual & module	<ul style="list-style-type: none"> • Training contents • Training Methods • Training materials • Detailed process
Practice on Training Module	<ul style="list-style-type: none"> • Session distribution • Prepare sample of posters and materials • Intra group preparation
Lunch Break	
Demonstration of training sessions	<ul style="list-style-type: none"> • Review the presented sessions, performance of the trainers and feedback • Review and closing
Day-2 (Aug 18, 2015)	
Review last day session	
Demonstration of training sessions	<ul style="list-style-type: none"> • Review the presented sessions, performance of the trainers and feedback
Tea Break	
Introduction of Book Keeping Module	<ul style="list-style-type: none"> • Contents, methods and process
Practice on Training Module	<ul style="list-style-type: none"> • Session distribution • Prepare sample of posters and materials • Intra group preparation
Demonstration of training sessions	<ul style="list-style-type: none"> • Review presented sessions, performance of the trainers and feedback
Lunch Break	
Demonstration of training sessions	<ul style="list-style-type: none"> • Review the presented sessions, performance of the trainers and feedback
Refreshment	
Demonstration of training sessions	<ul style="list-style-type: none"> • Review the presented sessions, performance of the trainers and feedback
Review and conclusion	<ul style="list-style-type: none"> • Presented sessions • Training Method • Performance of Trainers • Final selection of trainers for S&C • Review and conclusion

2.5 Piloting of the Training (S&C and Bookkeeping):

2.5.1 Location of Pilot of S&C Training

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:

2.5.2 Participants of Piloting of S&C Training Course

The following Participants were attended in the Piloting of S&C Training Course.

Table 5: Schedule and Participants of Piloting Training (Field Test of the Training)							
Batch	Date	Venue/Polder	Name of WMG	Registered Participants			
				per WMG	Male a	Female b	Total a+b
Patuakhali							
1 st	18-19 October	Auliapur 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			
			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			

2.6 Final Training Program

2.6.1 Training Material finalization

Upon feedback from field such as TNA, dry run, ToT, evaluation of the pilot trainings in-association with BG Team, Matrix has finalized the training curriculum, develop training manuals, and materials for both parts of the training (Part-1, Savings and Credit operations, and Part-2, Management and Book Keeping system). Accordingly the training program was conducted as per schedule provided by the BG office.

2.6.2 Roll out of Final Training Program

2.6.2.1 Training Process:

After introduction each participants were supplied pre-evaluation sheet to assess their level of understanding both of S&C and bookkeeping, including expectation of the participants written on the white board and the participants described training expectation and shared in the house. The Facilitators ensured to address participant's expectations as much as possible during the training courses. As expected, most of the expectations were very much related to savings and credit operation of WMGs and its record keeping, documentation overall bookkeeping process. A sample pre-training evaluation sheet attached in *Annexure – III*.

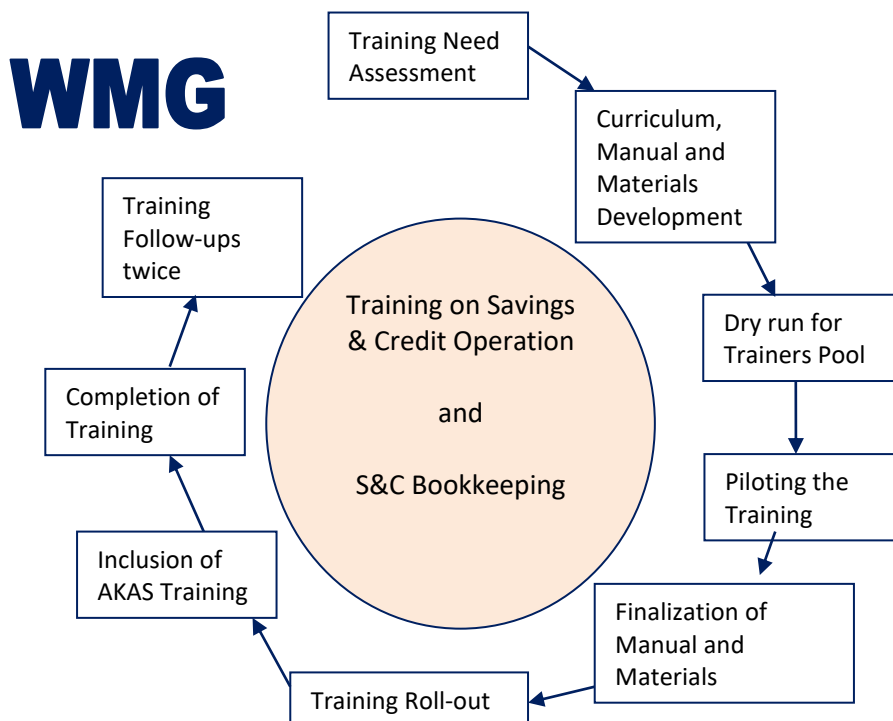


Figure 21: The training Process

Participatory discussion and adult learning methods were followed throughout the training session, it includes - group discussion group, exercise, role play, individual exercise, class lecture, open discussions, and questions answers. Each of the training was lively and enthusiastic with practical examples; life skills based events, and regular day to day operation of the WMG's S&C operation. Training languages were as simpler as possible (local language / Bangla) in order to make the session more participatory and easy understandable for the training participants. A colorful printed training materials handout supplied to the participants as reference materials and can be used for longer period of time and guidance for next time to all participants.

Training materials were in Bangla including, posters, flip charts, handouts, in quality colorful digital print with good clear visual materials.



2.6.2.2 Course Outline

There were two distinct part of the training such as

- Training to WMGs on Savings & Credit operation (Part-1)
- Book Keeping System of S&C management (Part-2)

The major outline of the course was as follows -

Day-1 Savings & Credit Operations of WMGs	Day-2 Management and Book keeping system of Savings & Credit
<ul style="list-style-type: none"> • Introduction and understanding on savings and credit (history, definition, strengthening in WGMs, etc) • Importance and usages of saving and credit on WMGs • Savings management/operation for WMGs and individual level • Understanding of credit and loan for WMGs and members • Utilization and operation of savings as loan/credit for WMGs (Utilize of saving as Credit for members of WMG) • Access, opportunities, sources and advantages of credit for WMGs 	<ul style="list-style-type: none"> • Introduction of bookkeeping for savings and credit management and operation of WMGs for transparency, documentation, record keeping, tools for reporting) • Strengthening the Management and Book keeping System • Bookkeeping for WMGs S&C management (necessary books, registers, and formalities, processes and handling) Tools of Book keeping system related to Savings and credit • Understanding and Bookkeeping of different registers, sheets, books as per standard bookkeeping system in WMGs for S&C management • Exercise of different books of accounts related to S&C operation and WMGs management

2.6.2.3 Inclusion of AKAS training

In the middle of the on-going training it was suggested by BG team that the (Accounts Keeping and Audit System) AKAS training merged with S&C training keeping all contents remain same but one additional day offered for AKAS training and additional day will conducted by the BG team themselves.

Day-1 (Savings and Credit Part-1)
1. Welcome and Inauguration <ul style="list-style-type: none"> ▪ Opening ▪ Ice-Breaking ▪ Introducing each other ▪ Objectives of Training ▪ Rules & Regulation of Training
2. Introduction of Savings <ul style="list-style-type: none"> ▪ History of Savings ▪ Description of monthly savings scheme ▪ Strengthening monthly savings scheme ▪ Ways to save more
3. Use of Savings and its importance <ul style="list-style-type: none"> ▪ Purpose and benefits of Savings ▪ Importance of Savings ▪ Different use of Savings
4. Savings Management <ul style="list-style-type: none"> ▪ Where to deposit the savings and managed by whom ▪ Savings collection, deposit and refund procedure (Exercise) ▪ Interest on Savings and distribution to member's individual accounts ▪ Control on reserve of Savings amount with WMG ▪ Cost of Savings Management
5. Concept of Micro-Credit <ul style="list-style-type: none"> ▪ Purpose of Micro-Credit

<ul style="list-style-type: none"> ▪ Microcredit as instrument to poor for their poverty reduction ▪ Role of Micro-Credit to improve socio-economic condition of poor people
6. Utilize of saving as Credit for members of WMG <ul style="list-style-type: none"> ▪ Savings as the credit opportunity to WMG member ▪ Cluster wise (geographic areas in village) credit member selection ▪ Loan proposal, recommendation and amount approval by the committee to ensure opportunity to members from different part of WMG. ▪ Use of Credit and repayment by the loan user.
7. Access to Micro-Credit <ul style="list-style-type: none"> ▪ Sources of Micro-Credit in the area ▪ Constraints to obtain Micro- Credit ▪ Comparative analysis of loan features among different microcredit providers
Review, and Day Closing
Day-2 (Combined both S&C and AKAS Training)
Welcome and Review
8. Introduce Book keeping system <ul style="list-style-type: none"> ▪ Book keeping as the controlling tool of financial activities in WMG. ▪ Book Keeping ▪ Purposes of Book /Accounts keeping
9. Introduction to Accounts Keeping methods <ul style="list-style-type: none"> ▪ Importance and necessity of Book keepings ▪ List of important tools for proper Administrative and Accounts keeping system- Resolution Book, Member Register, Pass Book, Money receipt, Savings register, loan register, Cash Book, General Ledger, Bank Register, Stock Register ▪ Identification different category / item (head of accounts) of accounts of a WMG
10. Group exercise on process of posting different transaction of WMG on specific register (continue)
Group exercise on process of posting different transaction of WMG on specific register <ul style="list-style-type: none"> ▪ Group Exercise ▪ Discussion on outcome of Group exercise
Review, and Day Closing
Day-3
Welcome and Review
11. Individual Practice on process of posting different transaction of WMG on different register (continue) <ul style="list-style-type: none"> ▪ Group Exercise ▪ Discussion on outcome of Group exercise
Individual Practice on process of posting different transaction of WMG on different register (continue) <ul style="list-style-type: none"> ▪ Discussion on outcome of Group exercise
12. Process/Preparation of Balance Sheet and Profit & Loss Accounts/Income Statement (continue)
Process/Preparation of Balance Sheet and Profit & Loss Accounts/Income Statement
13. Audit for WMG <ul style="list-style-type: none"> ▪ Importance ▪ Process, Time, Place ▪ Books of Accounts required for Auditing
14. Course Review and Closing

Details of Training Schedule is given in Annexure -I

2.6.2.4 Participants of the Training:

Lesson learning from pilot training Matrix has completed training of another 100 WMGs (50 from Khulna and 50 from Patuakhali region each).

- Each WMGs had selected 6 participants (one women mandatory) for training and altogether 30 participants were attended each training. Participants were selected by the WMG field team those have S&C operation or intend to operate. All together 1,184 participants were participated the training. Among them 20% were women and 80% men.

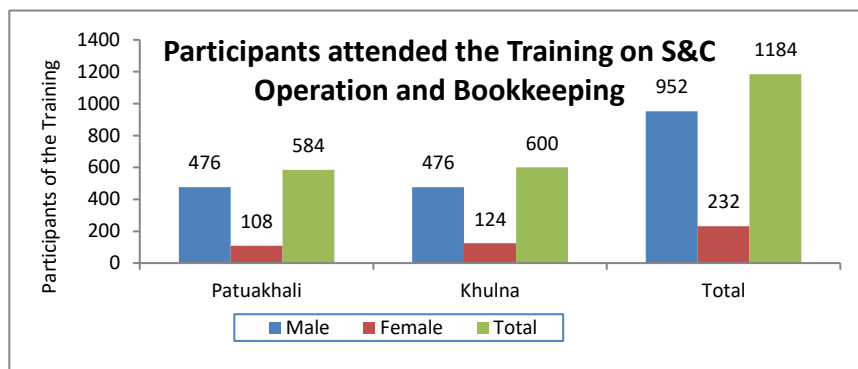


Figure 22: Participants of the Training

- Among the 6 members from each WMG, 3 were from the EC (chairman, secretary and cashier) and 3 from the general members (1 women and 2 sub group leaders where sub groups available in WMG).

Steps	Part 1: Savings and Credit Operations				Part 2: Management and Book keeping system				Total Participants	Total Session
	WMG	Participant / WMG	# of Training	Total Participants	WMG	Participant / WMG	# of Training	Total participants		
Pilot	20	6	4	120	20	30	4	120	240	8
2 nd stage	100	6	20	592	100	6	20	592	1184	40
Total	120	6	24	712	120	6	24	712	1424	48

	Training Participants of the Training Program		
	Patuakhali	Khulna	Total
Male	476	476	952
Female	108	124	232
Total	584	600	1184

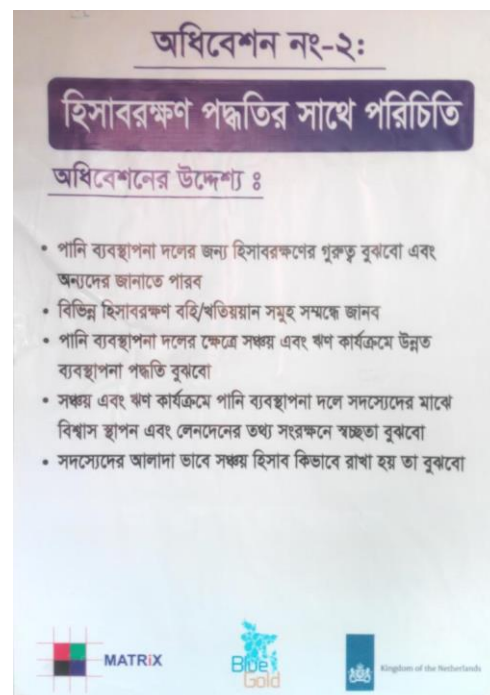
Details of Training Schedule is given in Annexure -I

2.6.2.5 Training Accomplishment and Evaluation:

Participatory discussion and adult learning methods were followed throughout the training session, it includes - group discussion group, exercise, role play, individual exercise, class lecture, open discussions, and questions answers. Each of the training was lively and enthusiastic with practical examples; life skills based events, and regular day to day operation of the WMG's S&C operation. Training languages were as simpler as possible (local language / Bangla) in order to make the session more participatory and easy understandable for the training participants. Colorful printed training materials handout supplied to the participants as reference materials and can be used for longer period of time and guidance for next time to all participants.

Training materials were in Bangla including, posters, flip charts, handouts, in quality colorful digital print with good clear visual materials.

Training participants also evaluated the each of the training (part-I and Part-II) training through answered few set questions (annex-3) provided by the facilitators. In the replied of importance of the training about 80% respondents were told very high where only 20% said high level. About 72% respondents told the selection of training contents was very good and 28% told were only good. About 71% training participants were expressed facilitation of facilitators were very good where 25% said only well. Against the replied of used of training materials participants replied very good, good and average 80%, 14% and 6% respectively. 69% training participants were stated time management was very good where 31% told only good understanding. A 4 point Likert scale was followed for this analysis.



Description of the relevancy of the training	Very Good	Good	Average	Poor
Importance of the training for implementation of S&C operation and bookkeeping	80%	20%		
Selection of Contents and usefulness of the training	82%	18%		
How was the facilitation of the facilitators	71%	25%	4%	
use of training material by facilitator	80%	14%	6%	
Time management during training	69%	31%		

2.6.2.6 Evaluation of the Training

Beginning and end of the training were evaluation with a set questionnaire (Pre-training, post training evaluation), the participants have evaluated the course and almost all of the participants have expressed their great contentment about the training learning and logistic arrangements. A standard format was used to get the individuals' impression and almost 100% participants expressed their satisfaction about the overall aspects of the training course. Most of the participants also recommended for providing refreshers training, proper follow-ups is required and increase duration of the training period in future (if).



Before all the sessions



During Sessions



After all the sessions

For Saving and Credit Management Training (part-I), before training only 28% participants able to answer on importance of savings, 17% ways to improve savings, 18% where to keep savings 27% know who can save money for their own families, 29% could understand the problems might faced if they do not have savings, 18% understand operation of savings & credit in WMGs, 22% agreed that savings is tools for poverty reduction in the locality, and only 16% know about loan comparison with various sources of credit available in the locality with WMGs operation. In contrast with this training contributed remarkably, as shown in figure 23, 91% importance of savings, 84% how can they improve savings, 85% where to keep savings, 89% involvement of savings, 90% can identify problems if they do not save money for future, 84% know the operational procedure of savings and credit within WMGs, 86% understand the utilization of saving through credit or any productive purpose is the tools for poverty reduction locally and 81% can assess to compare credit sources available locally.

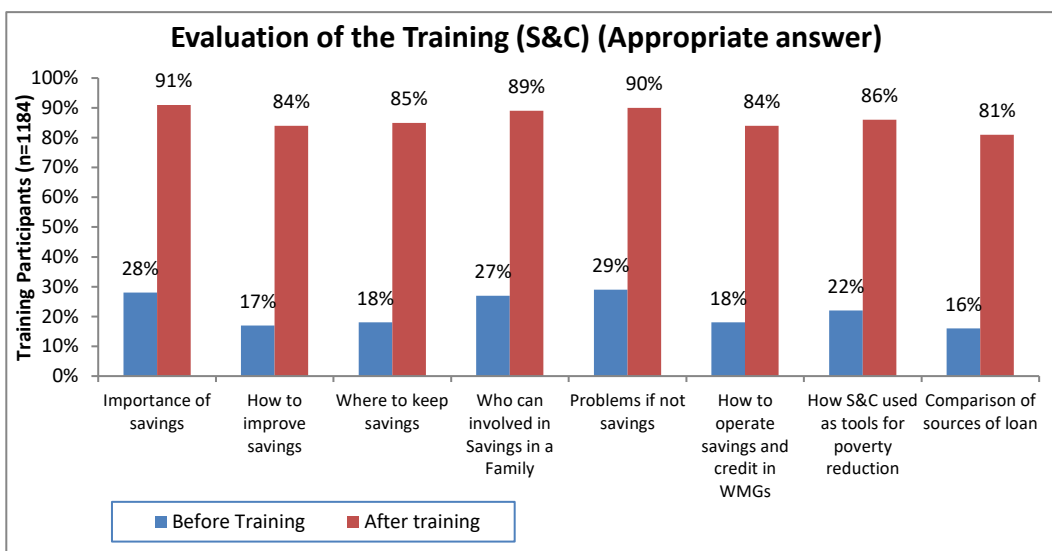


Figure 23: Pre and Post Evaluation of the Training Savings and Credit management of WMGs

In comparison before and after (pre-post) training evaluation it was calculated derived from answers of the participants containing 8 questions and found remarkable change and improvement of immediate knowledge and understanding of the bookkeeping for the savings and credit management of WMGs by the participants. However the calculation found that before training starts among participants 27% know about benefits of savings passbook, 17% importance and effect of Loan register (if not available), 28% recording of Member fees (member register /book), 27% understand about monthly savings bookkeeping, 29% procedure of recording of loan collection register, 21% appropriateness of recording of Daily expenses, 22% Recording of loan disbursement, and only 20% could mention name of registers in bookkeeping. All information was very much similar with TNA statistics.

It has been mentioned that post training answer with same questions participants spontaneously answered and found remarkable change in all aspects, like wise 85% adopt benefits of savings passbook, 83% importance of Loan register and loan register is necessary for S&C operation, 88% requirement of member fees (member

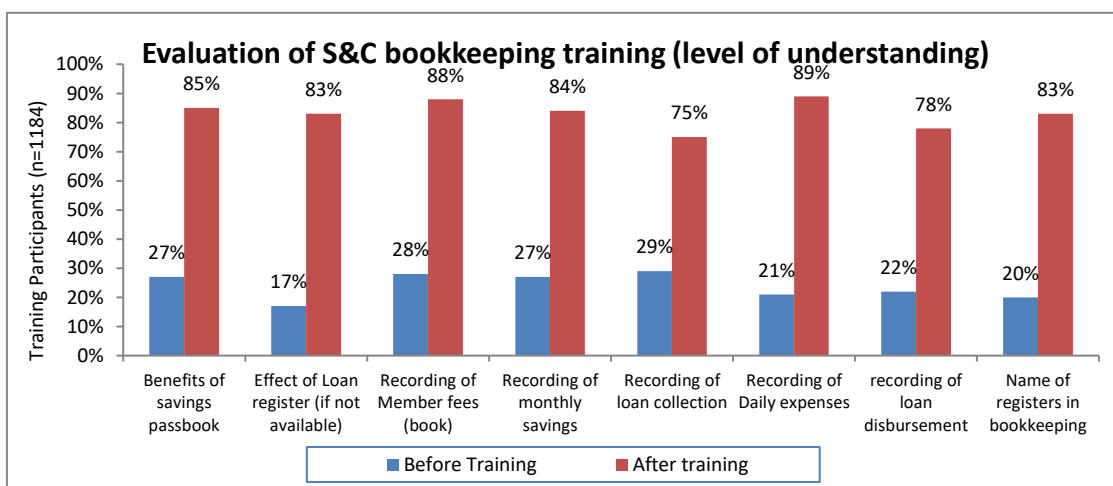


Figure 24: Pre and Post Evaluation of the Training on Bookkeeping for S&C management of WMGs

register /book), 84% understand about monthly savings register bookkeeping, 75% procedure of recording of loan collection register, 89% appropriateness of recording of daily expenses, 78% able to record loan disbursement, and 83% mentioned name of registers in bookkeeping. However everyone agreed that they require counseling and follow-up immediately back to home and while they start to practice in real life activities.

2.6.2.7 Efficiency of the training:

Performance indicators varies from one to another as for examples training participation, utilities, and effectiveness, the following formula we can use for calculation

- Training Participation Index (TPI) = $\left[\frac{T_a}{T_s} \times 100\right]$ T_a = number of trainees attending a training course and T_s = is the number trainees slotted and expected to attend for the course.
- Training Utility Index (TUI) = $\left[\frac{T_e}{T_a} \times 100\right]$ T_e is the number of trainees who found the training course is useful on evaluation. TUI is implies usefulness of the training depends on key indicators and variable of the training
- Training Effectiveness Index (TEI) = $\left[\frac{T_a}{T_s} \times \frac{T_e}{T_a} = \frac{T_e}{T_s}\right] = \text{TPI} \times \text{TUI}$.

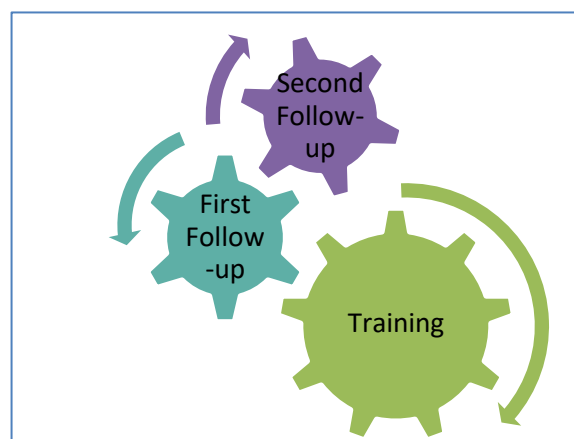
So that:

- Participation index is 99%
- Training Materials/Utility index = 76%
- Therefore training effectiveness is 77%

Therefore it is estimated that training effectiveness achieved 75% of the objectives, indicators, and expectation of the BG.

3 Follow Up of Training Program

Upon completion of Training Program MATRIX completed follow-ups with 100 WMGs twice named first follow-up and 2nd follow-up. First follow-up started after one month of the training received similarly 2nd follow-up again after 20 days of 1st follow-up provided enough time for practices, and regular work of the S&C operation and bookkeeping process. Condensation from training content, training results and expectations of the participant’s effective follow-up guideline (approved by BG) and counseling tools were prepared and used both follow-ups with all trained WMGs.



Khulna				Patuakhali				Total Groups	Total Follow Up
WMG	1 st Follow Up	2 nd Follow Up	Total	WMG	1 st Follow Up	2 nd Follow Up	Total		
50	50	50	100	50	50	50	100	100	200

3.1 Learning from Follow-up and counseling

3.1.1 WMGs have Saving Operation

Hundred WMG representatives were trained and accordingly conducted 2 follow-ups, however 96 WGMS had saving operation till to the 1st follow-up, by the result of the training and appropriate awareness motivation 2 WMGs have started savings operation, which is good indication for the project and for the training knowledge implementation. It indicates the training, counseling, follow-up and appropriate field services of WMGs has created positive impact of the savings. Definitely it will contribute to the local economic activities, IGA of the members and reduction of the poverty. Therefore it needs to replicate other WMGs through other training and follow-ups.

A follow-up schedule is given in Annexure II.

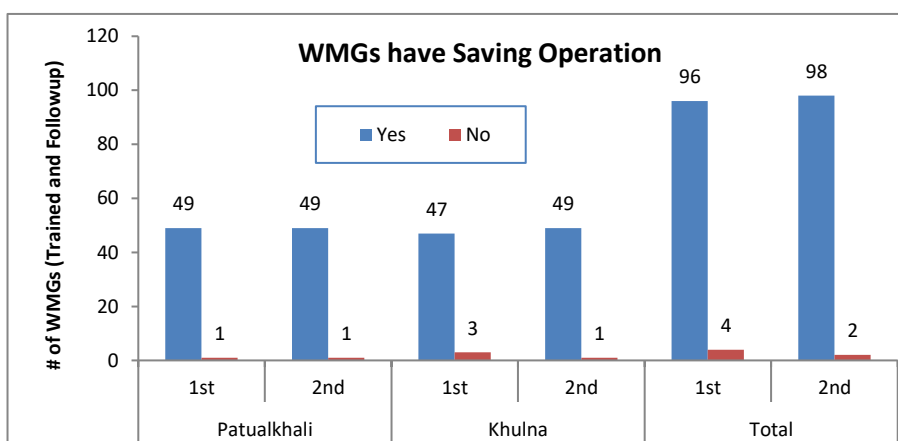


Figure 26: WMGs are in Savings Operation

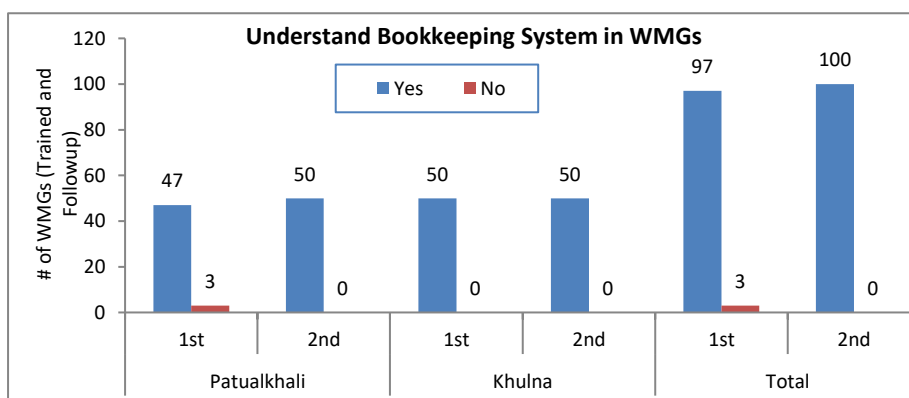


Figure 25: Understanding of Bookkeeping system in WMGs

3.1.2 Smooth operation of savings in WMGs

During 1st follow up it was found that 90 WMGs operating and keeping transaction records smoothly as per format and learned knowledge from training on saving operation. still 6 WMGs was not up to the standards of bookkeeping however during 2nd follow it was found that 97 WMGs

were operating good rest one also on process to follow appropriate methods of the bookkeeping.

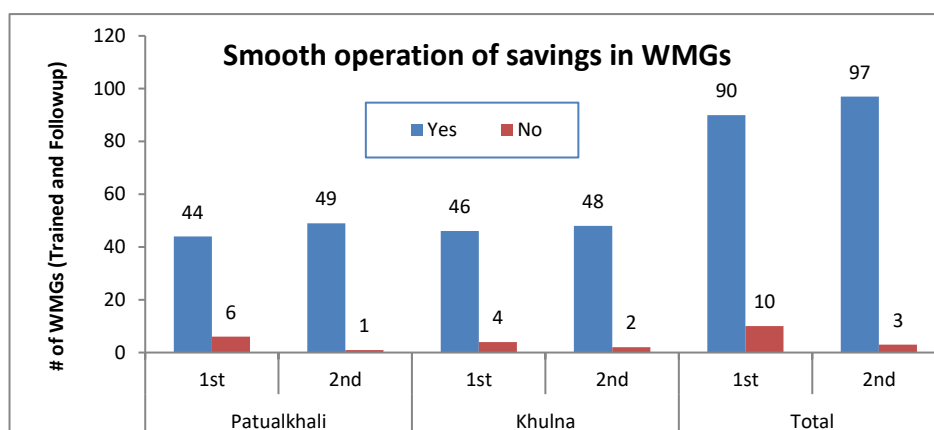


Figure 27: Smooth Operation of savings in WMGs

3.1.3 Maintain system to protect members savings & investment (Share)

To strengthen trust on savings of the WMG members 97 WGMs keep re records transparently and member have full trust on their records provided by the WMGs concerned person (Cashier), by the effect of 2 follow-up and training knowledge.

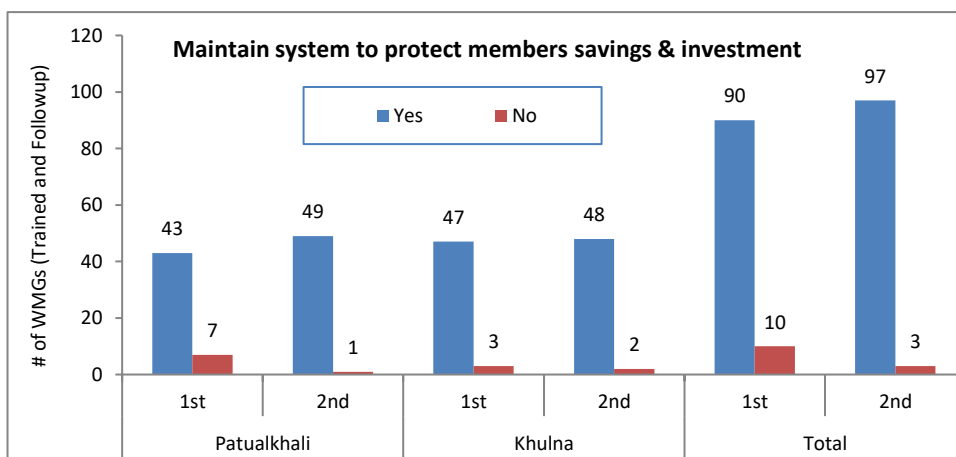


Figure 28: Maintain system to protect member's savings & investment in WMGs

3.1.4 Understanding of Bookkeeping

Hundred percent WMGs those having training and follow-up they kept bookkeeping proper way and shown members trust and transparency (while asked during follow-up and counseling).

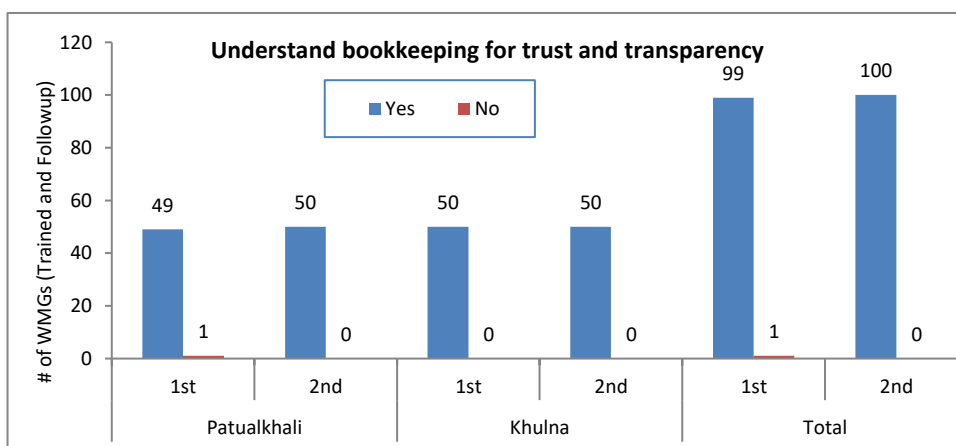


Figure 29: Understanding of Bookkeeping in WMGs

3.1.5 Use of Passbook Regularly

During first follow-up only 85 WMGs had passbook but during second follow-up it has increased to 96 and use proper as per format and required information e.g. personal profile, saving amount etc, member are feel confident this has created huge impact on trust and transparency and accuracy of the savings.

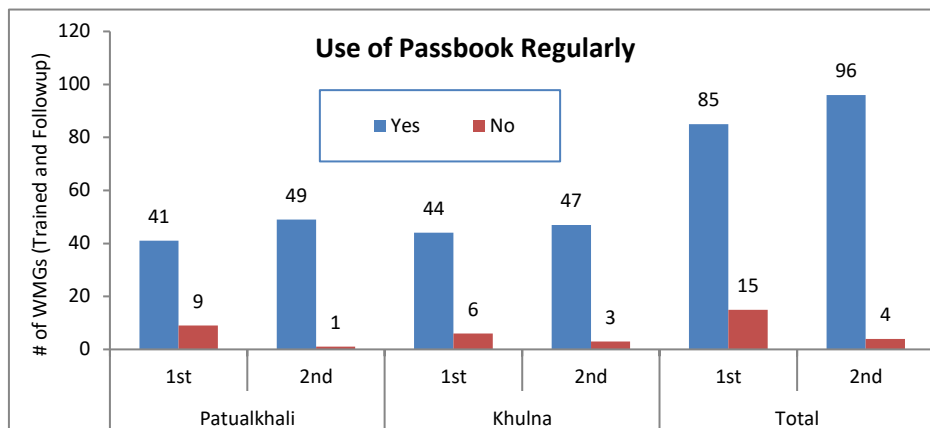


Figure 30: Use of Passbook regularly in WMGs

15 WMGs using passbook excellently, 32 very good and 52 WMGs in good found during second follow-up

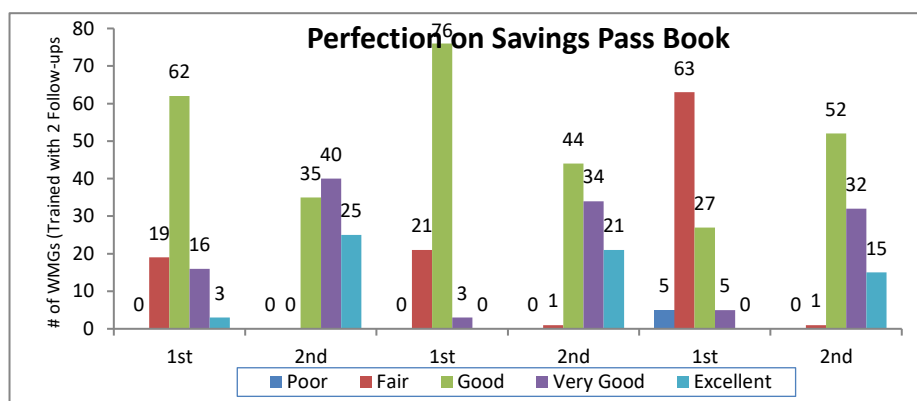


Figure 31: Perfection of Savings Passbook in WMGs

3.1.6 Use of Money Receipt for cash regularly

Ninety eight WMGs use money receipt regularly and appropriately as per format and required information such as date, description of money receipt, member's personal information etc, which was much higher than 1st follow-up (83), still 2 more WMGs needs to more attention in this regards.

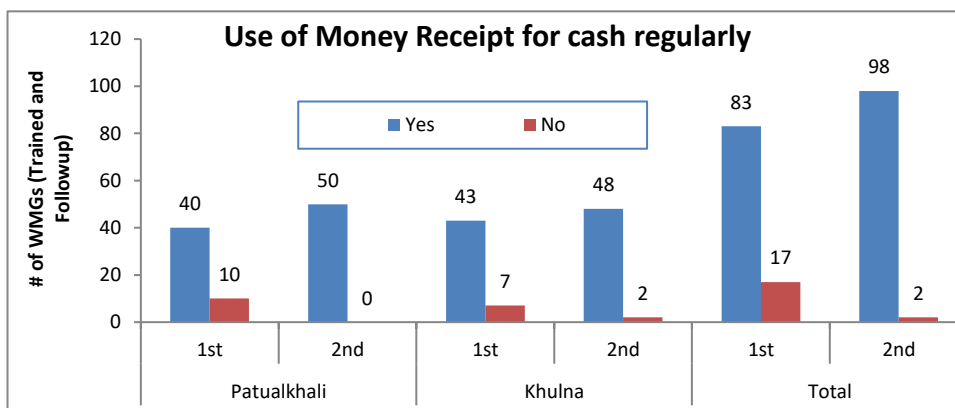


Figure 32: use of Money receipt for cash transaction regularly

21 WMGs have excellent knowledge, 14 perfectly applied knowledge on money receipt use with appropriate information.

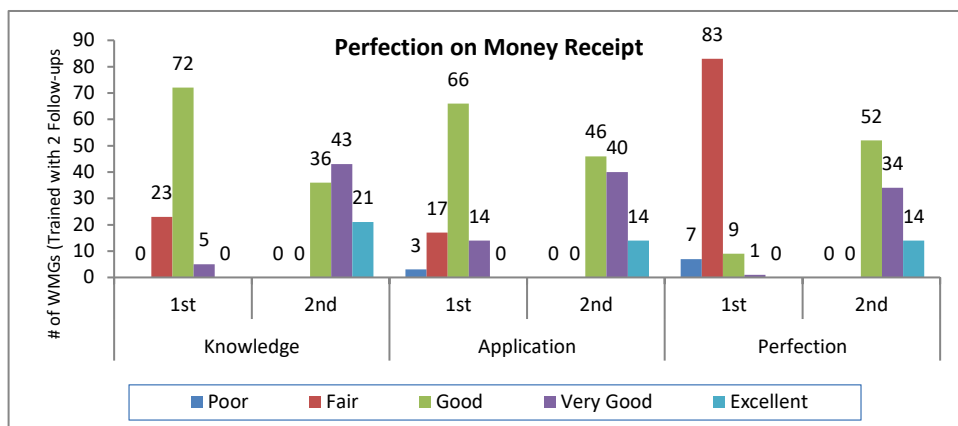


Figure 33: Perfection of Money receipt in WMGs

3.1.7 Use of Savings Collection Sheet Regularly

It was found that almost all WMGs (97) use savings collection sheet properly during 2nd follow-up accordingly members are known how much they have been saved; first follow-up it was 84.

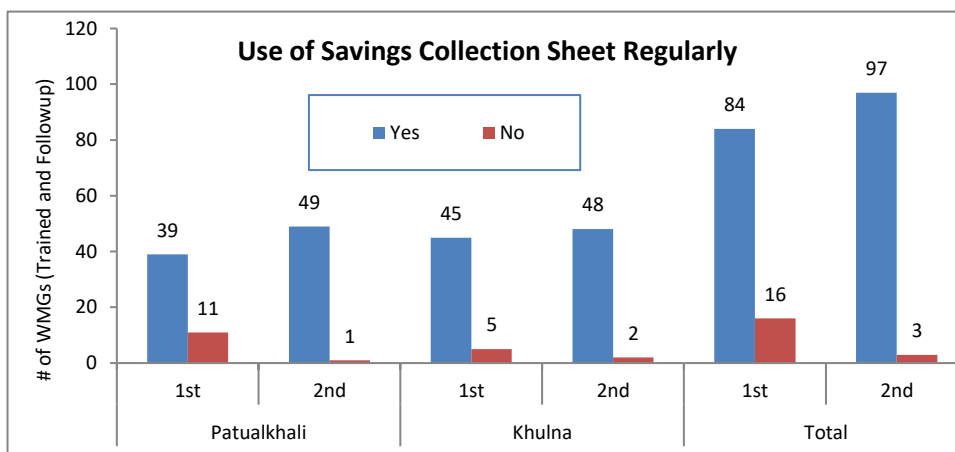


Figure 34: Use of Savings collection sheet regularly in WMGs

Among 97 WMGs 16 were excellently perfect in using savings collection register, 29 very good, 46 moderately good in perfection.

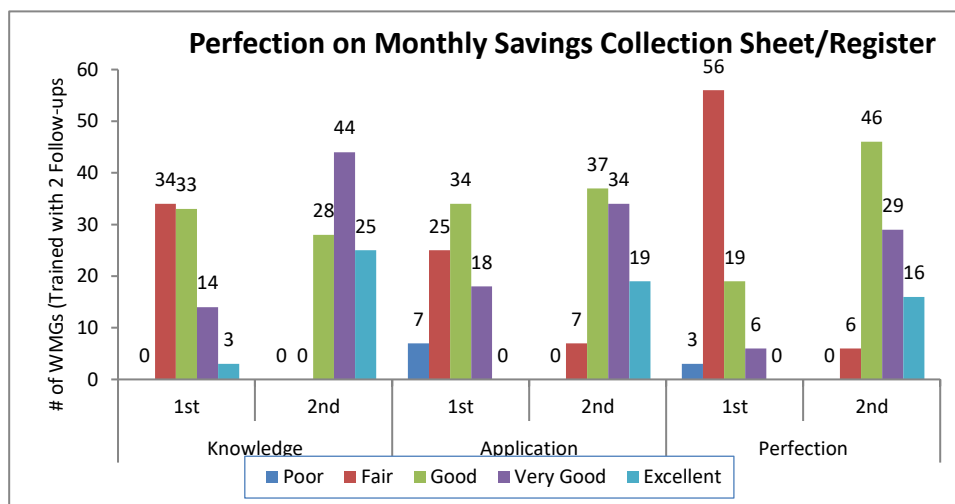


Figure 35: Perfection of Monthly Savings Collection in WMGs

3.1.8 Provide Credit against Savings

Surprising that among trained 100 WGMs only 37 are providing credit to the members against savings (16 in Patuakhali, 21 in Khulna) and those are providing credit they are maintaining loan register properly; but as discussed with the member many of them are preparing for credit operation soon.

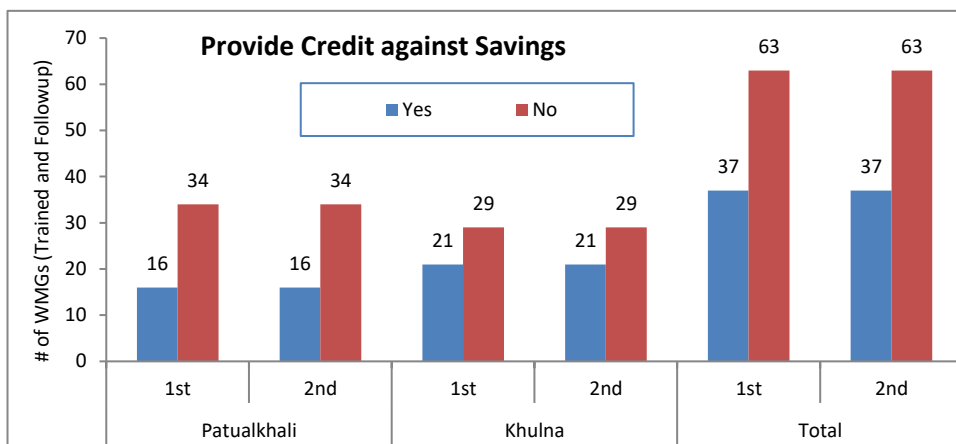


Figure 36: Credit Operation or Provide Credit against Savings

Among 37 WGMs 2 perfectly applied their knowledge and 9 very good, 21 in good accuracy maintaining loan collection register. Variation of application still not in good shape needs more attention to boost the credit operation for the WGMs.

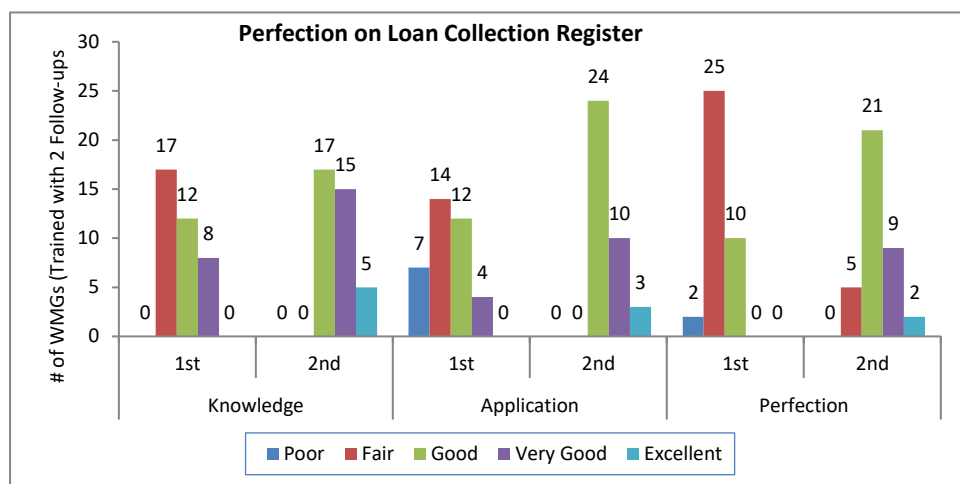


Figure 37: Perfection of Loan Collection Register

3.1.9 Understand the use and need of Cash Book

Application of training learning, follow-up 97 WGMs are understand and maintaining cash book (posting) properly as per required information in appropriate place with proper transparency, which was 90 during first follow-up.

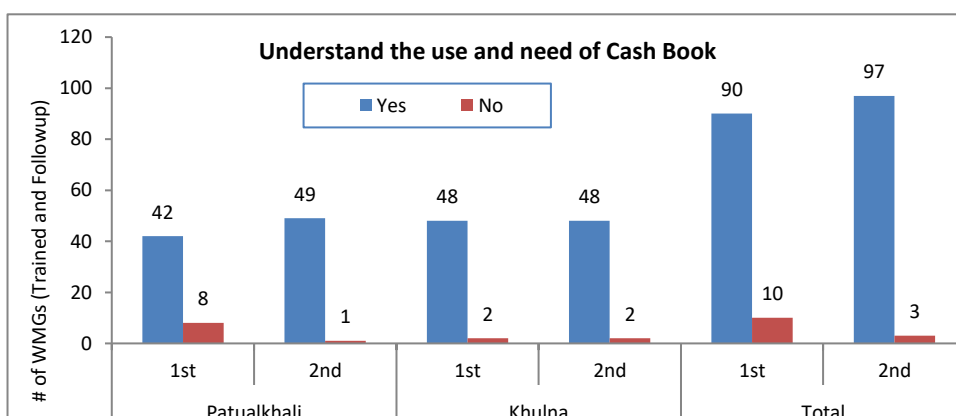


Figure 38: Understanding of Cashbook

Majority of the WMGs have shown good level of knowledge also applied such to maintaining cash book for daily transaction and keeping records with transparency. Among them 12 WMGs excellently shown perfection of maintaining cash book, 36 very good, 41 very good.

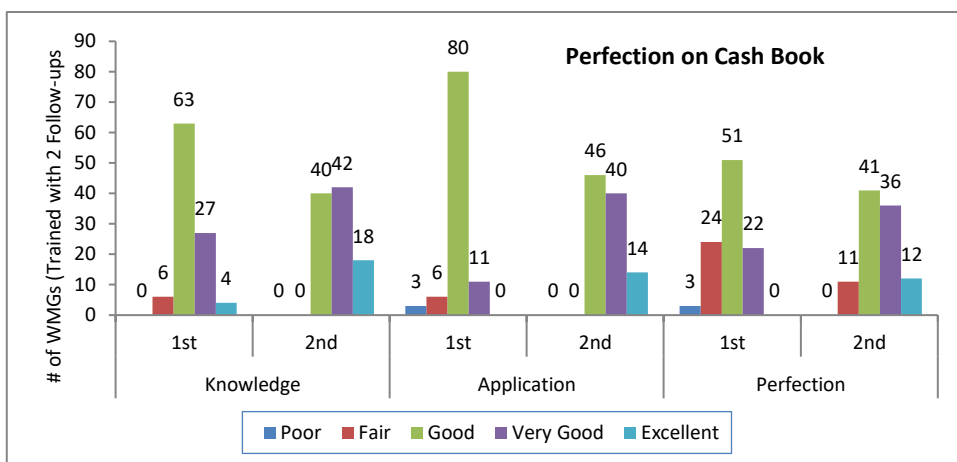


Figure 39: Perfection of Cashbook

3.1.10 Understand the use and need of General Ledger

Classification of general ledger as per cost/income head, 99 WMGs doing appropriately and they understand its importance for transparency, accuracy and use for financial reporting. Now they can handle independently.

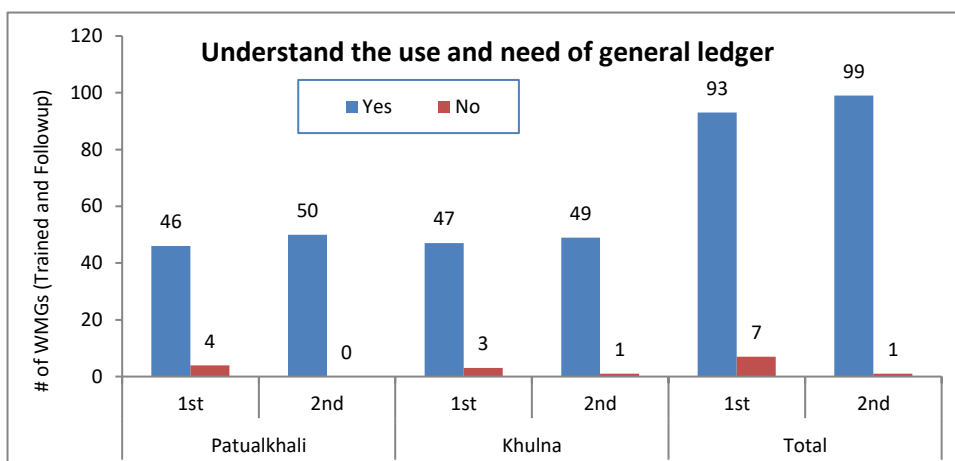


Figure 40: Understanding and Importance of General Ledger

It is good to inform relevant persons in WMGs that more than 80 WMGs are maintaining good general ledger as per accounting procedures and posting financial recorded appropriately.

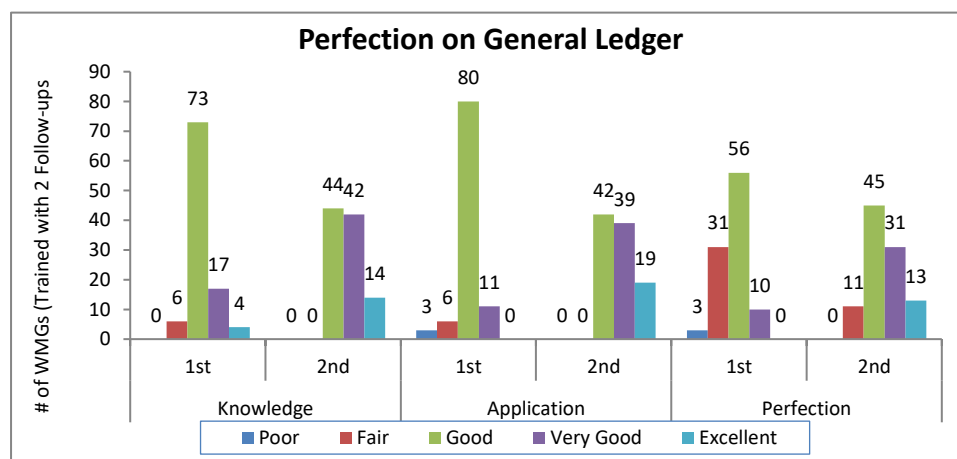


Figure 41: Perfection of General Ledger

4 Limitations of the Training program

Every person's usually raise that limited resources and budget is the main constraints, similarly all budgets were at actual basis after investment then payment, no advance payment made at all. Additionally several amendments, revisions of ToR, and intervention in middle of the training (ongoing training) made the program longer, took time to complete, cost of capital high, however cooperation from BG team made the program successful.

5 Change Management through Training:

Saving and Credit operation within the WMGs has created huge awareness and motivated their members to save money in a formal manner, which could be used for their own productive purposes for different IGAs, small businesses, and can be used during their emergencies. Number of WMGs has started as pioneer in this activities and getting good results. Many of the WMG member's utilized savings on shrimp cultivation, fish farming, beef fattening, van rickshaw, small grocery shop, homestead gardening, poultry rearing, small trade and has improved income of the families and save again for future.

Savings mobilization is critical for individual and societal welfare. At the individual level, savings help households smooth consumption, weather/climate shocks, and finance productive investments in human and business capital. However, they often face significant barriers to saving. Formal savings mechanisms, such as deposit accounts, are often inaccessible due to a lack of banks in rural areas especially in coastal areas of Bangladesh, administrative barriers, and prohibitive cost. Informal savings mechanisms, i.e. savings not deposited in a formal institution such as a bank are usually not ideal, as savings are subject to theft, temptation, in-appropriation, and pressure from family and friends. These barriers to saving prevent the poor from maximizing their investments, smoothing consumption, and weathering shocks such as illnesses or natural disasters. In addition, savings constraints keep individuals from investing adequately in their microenterprises, health, education, and asset purchasing. Credit can satisfy these needs, too, but at a higher cost and with higher risk in exchange for speed. In developed countries, financial institutions offer a wide range of products to help their clients set aside savings, but in poorer countries, MFIs offer only a few savings options and in some cases, often in rural and remote areas, no formal financial services for saving are available. Savings groups attempt to overcome the difficulties of offering savings and credit to the rural poor.

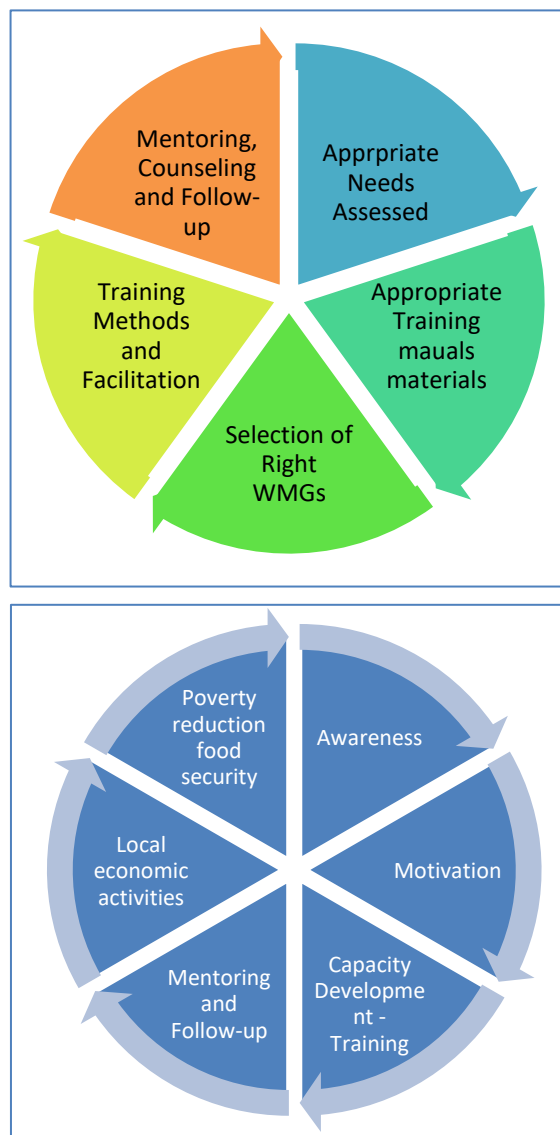


Figure 42: Theory of Change

In context of above WMGs have been created and promotes congenial enabling environment and started savings and credit operation in polders coastal areas as member sharing basis (ownership). All the members save at least the minimum amount or "share" per period, all members can ask for a loan up to a limit defined by the amount of savings held, the total amount of savings is redistributed at the end of a cycle, and members can create an "emergency fund" to be used in certain situations. The structure of the groups is intended to be self-sustaining and self-replicating in order to increase the potential for savings groups to bring financial services to the members.

As awareness already created, examples has been in place in the field capacity development process evidenced that the appropriate savings and credit operation can contribute to the income generation and improvement of the livelihoods of WMG members. The training program achieved its objective that created awareness and benefits of the savings and credit operation of WMGs for their sustainability and productive use of savings (IGA). Motivate members on mobilization of savings and ensure the proper disbursement of credits to individuals belonging to the WMG. Savings and credit operational procedure and documentations for trust worthy relationship, and local economic activities are continuing. The training has initiated to ensure proper and effective operations of savings and credit activities at WMG level, strengthened their capacity to organize and manage S&C service activity equitably to the benefit of its members. WMGs are practicing appropriate bookkeeping of the savings and credit operation of WMGs.

6 Conclusion and Recommendation

Overall objective was to improve the skill of the participants on savings and credit management of WMGs and its bookkeeping system, their operation and management. Based on the objective, it can be concluded that the training has been successful with respect to design, contents, and methodology of conduction, participation and post training evaluation. At the same time, effective follow-up and counseling created remarkable contribution to the WMGs S&C operation. Definitely this will add value to the local economic activities as the members are using saving in productive way different IGAs which results poverty reduction and sustainable livelihoods for the members. As the handouts materials remain with the participants they can use those during practice and able to trouble shoot if necessary by their own.

It is also remarkable that S&C program should replicate to other WMGs with proper capacity development guidance and appropriate similar training by the trained professionals in relevant with saving and credit operation.

Annexure I: Training Schedule and Participants

Training Schedule of WMGs

Patuakhali Region

Title of the Trainings:

Savings and Credit Operation of WMGs (Part-I)

Bookkeeping of S&C operation of WMGs (Part-II)

Training Conducted By

Matrix Business Development Ltd

#	Polder	Name of WMG	Date	# of Days	Venue	Male	Female	Total
1	43/2F	Uttar Dalachara	10-11.04.16	2	Gulishakhali UP	5	1	6
		Uttat Haridrbaria				5	1	6
		Dakshin Haridrbaria				4	2	6
		Madhya Dalachara				5	1	6
		Dakshin Dalachara				4	1	5
2	43/2F	Fakirkhali Gozkhali	05-06.04.16	2	Gulishakhali UP	4	2	6
		Devpur				5	1	6
		Dakshin Purba Kalibari				5	1	6
		Uttare Angul Kata				5	1	6
		Uttar Kehhuani				4	2	6
3	43/2D	Purba Gerak hali	18-19.04.16	2	Gerakhali Govt. Primary School	4	2	6
		Uttar Bazarghona				5	1	6
		Chhota Auliapru Dakshin				2	2	4
		Pakshia				5	1	6
		Purba Gerakhali Uttar				3	3	6
4	43/2D	Sankarpur	20-21.04.16	2	Madar Bunia UP	5	1	6
		Dakshin Hazikhali				5	1	6
		Charabunia				5	1	6
		Barunbaria				5	1	6
		Taflbaria				6		6
5	43/2E	Dakshin Shehakti Dakshin	24-25.04.16	2	Jainkati UP	6		6
		Uttar Shehakti				6		6
		Fedainagar				5	1	6
		Katurataluk				6		6
		Dahshin Shehakti Uttar				5	1	6
6	43/2E	Char Jainkati Paschim	29-30.05.16	2	Katakhali WMG Office	5	1	6
		Char Jainkati Purba				6		6
		Purba Joinkati Paschim				6		6
		Talbaria				5	1	6
		Pirtola				6		6
7	43/2D	Ballavpur	04-05.06.16	2	Gerakhali Cyclone Center	5	1	6
		Abad Hazikhali				5	1	6
		Pashim Sharik Khali				4	2	6
		Baro Aouliapur Uttar				5	1	6
		Purba Marich Bunia				5	1	6
8	43/2F	Uttar Gulishakhali	24-25.05.16	2	Gulishakhali UP	4	2	6
		Uttat Gozkhali				5	1	6
		Purba Gulishakhali				4	2	6
		Dakhsin Angulkata				4	2	6
		Uttar Dalachara Uttar				4	2	6
9	43/2A	Dakshin Bighai Dakshin	26-27.04.16	2	Baro Bighai UP	4	1	5
		Paschim Kewabunia				5	1	6
		Paschim Titkata				3	1	4
		Purba Titkata				5	1	6
		Dakshin Titkata				3	1	4
10	43/1A	Purba Kewabunia	31.05-01.6.16	2	Moheshkata UP	5	1	6
		Dakshin Atharogachia				5	1	6
		Purba Shakharia				5	1	6
		Pashim Sonakhali				6		6
		Khagdon				5	1	6
Sub Total				20		238	54	292
Grand Total						476	108	584

Training Schedule of WMGs

Khulna Region

Title of the Trainings:

Savings and Credit Operation of WMGs (Part-I)
Bookkeeping of S&C operation of WMGs (Part-II)

Training Conducted By

Matrix Business Development Ltd

#	Polder	Name of WMG	Date	# of Days	Venue	Male	Female	Total
1	29	Dakshin Kalikapur WMG	24-25.05.16	2	Sahas UP	5	1	6
		Senpara WMG				5	1	6
		Kharsanda WMG				5	1	6
		Kagojipara WMG				5	1	6
		Keyakhali WMG				5	1	6
2	29	Sharafpur Uttar WMG	28-29.05.16	2	Sharafpur UP	5	1	6
		Sharafpur Dakshin WMG				6		6
		Tayebpur WMG				5	1	6
		Akra-Bahir Akra WMG				5	1	6
		BCG WMG				5	1	6
3	29	Sahas Ghosgati WMG	31.05-01.06.16	2	Sahas UP	5	1	6
		Kumerghata WMG				6		6
		Kapalidanga WMG				5	1	6
		Lohaidanga WMG				5	1	6
		Kukhia WMG				5	1	6
4	29	Sundar Mahal Purba WMG	31.05-01.06.16	2	Baro-Aria College	5	1	6
		Sundar Mahal Paschim WMG				4	2	6
		Kodla Mothbari WMG				6		6
		Sambhunagar WMG				5	1	6
		Baro-Aria WMG				5	1	6
5	30	Kasiadanga WMG	28-29.05.16	2	Gangarampur UP	5	1	6
		Gangarampur WMG				3	3	6
		Baranpara WMG				5	1	6
		Katianangla WMG				5	1	6
		Amtala Kodaldaha WMG				4	2	6
6	30	Bayerbhanga (M) WMG	04-05.06.16	2	Batiaghata UP	5	1	6
		Bayerbhanga (W) WMG				5	1	6
		Titukhali-Partitukhali WMG				5	1	6
		Aushkhali WMG				5	1	6
		Balabunia WMG				4	2	6
7	30	Kaemkhola Hula	17-18.04.16	2	Gangarampur UP	5	1	6
		Gondha Mari				4	2	6
		Deoatala				5	1	6
		Kathamari-Gopalkhali				5	1	6
		Kaemkhola				5	1	6
8	30	Hatbati Dakshin	20-21.04.16	2	Batiaghata UP	4	2	6
		Choksoelmari				5	1	6
		Hatbati Uttar				4	2	6
		Moin Bhonga Velabunia				4	2	6
		Mailmara				5	1	6
9	22	Bigardana	12-13.04.16	2	Dalote UP	2	4	6
		Durgapur				5	1	6
		Fulbari				5	1	6
		Hatbari				4	2	6
		Gopi Pagla				5	1	6
10	22	Noai	10-11.04.16	2	Dalote UP	5	1	6
		Darul Mallik				5	1	6
		Kali Nagar				4	2	6
		Horin Ghola				5	1	6
		Teli Khali				4	2	6
Sub Total						238	46	300
Grand Total						476	92	600

Annexure II: Follow-up Schedule

Follow-up Schedule of WMGs

Khulna Region

Savings and Credit Operation of WMGs (Part-I)

Bookkeeping of S&C operation of WMGs (Part-II)

Title of the Trainings:

Training and Follow-up Conducted By

Matrix Business Development Ltd

#	Polder	Name of WMGs	First Follow-up				Second Follow-up			
			Date	No. of Participants			Date	No. of Participants		
				Male	Female	Total		Male	Female	Total
1	22	Durgapur	30.08.16	3	1	4	01.10.16	3	1	4
2		Teli Khali	30.08.16	4	1	5	29.09.16	3	2	5
3		Hatbari	31.08.16	2	2	4	29.09.16	2	3	5
4		Fulbari	31.08.16	3	1	4	28.09.16	4	2	6
5		Horin Ghola	19.09.16	3	5	8	01.10.16	3		3
6		Kali Nagar	19.09.16	4		4	29.09.16	3		3
7		Darul Mallik	19.09.16	4		4	01.10.16	4		4
8		Gopi Pagla	20.09.16	4		4	28.09.16	3	1	4
9		Noai	20.09.16	3	1	4	01.10.16	2	3	5
10		Bigardana	20.09.16	4	1	5	28.09.16	6	1	7
11	29	Sharafpur Uttar	16.08.16	3		3	18.09.16	2	1	3
12		Taibpur	28.08.16	3		3	22.09.16	4	2	6
13		Sharafpur Dakshin	21.08.16	4	2	6	24.09.16	1	7	8
14		Kukhia	28.08.16	4	3	7	24.09.16	5	1	6
15		Akra-Bahir-Akra	14.08.16	4	5	9	18.09.16	9	1	10
16		BCG	14.08.16	5		5	22.09.16	3	4	7
17		Lohaidanga	17.08.16	2	2	4	25.09.16	3	2	5
18		Sahas Ghoshgati	17.08.16	4	3	7	26.09.16	6		6
19		Kumerghata	22.08.16	2	2	4	26.09.16	5	2	7
20		Keyakhali	22.08.16	6	4	10	25.09.16	4	2	6
21		Kagajipara	24.08.16	3		3	25.09.16	5	1	6
22		Kharshonda	24.08.16	2	2	4	20.09.16	5	1	6
23		Dakshin Kalikapur	18.08.16	4	2	6	20.09.16	3	1	4
24		Senpara	18.08.16	6	2	8	20.09.16	3	1	4
25		Kapalidanga	21.08.16	4	3	7	24.09.16	8		8
26		Kodla	16.08.16	5	2	7	21.09.16	4		4
27		Baro Area	29.08.16	3	1	4	18.09.16	2	2	4
28		Shombhu Nagar	29.08.16	2	4	6	21.09.16	2	3	5
29		Sundar Mohal Purba	23-08-16	5		5	21.09.16	3	1	4
30		Sundar Mohal Pashchim	23.08.16	1	1	2	22.09.16	6		6
31	30	Deoatala	14.08.16	4		4	19.09.16	4		4
32		Boyarbhanga Madhya	16.08.16	4	1	5	19.09.16	3	1	4
33		Mailmara	16.08.16	2		2	21.09.16	4		4
34		Balabunia	17.08.16	1	1	2	25.09.16	3	3	6
35		Aushkhali	18.08.16	1		1	21.09.16	3	1	4
36		Kathamari-Gopalkhali	21.08.16	1		1	22.09.16	2	1	3
37		Choksoelmari	21.08.16	2		2	21.09.16	4		4
38		Katianangla	22.08.16	2		2	25.09.16	2	1	3
39		Titukhali-Par Titukhali	23.08.16	3	1	4	26.09.16	2	4	6
40		Kaemkhola Hula	23.08.16	3		3	22.09.16	2	2	4
41		Kaemkhola	28.08.16	7	2	9	22.09.16	6	1	7
42		Hatbati Dakshin	28.08.16	3	3	6	28.09.16	3		3
43		Amtala-Kodalaha	29.08.16	2		2	25.09.16	1	1	2
44		Kashiadanga	30.08.16	1		1	27.09.16	3		3
45		Gondha Mari	01.09.16	1		1	27.09.16	3		3
46		Baguladanga-Pathrighata	07.09.16	1		1	26.09.16	3		3
47		Hatbati Uttar	07.09.16	3		3	28.09.16	3		3
48		Moin Bhonga Velabunia	07.09.16	3		3	29.09.16	3		3
49		Gangarampur	08.09.16	4		4	26.09.16	3		3
50		Boron Para	22.09.16	5	4	9	29.09.16	2	2	4
					221				237	

Follow-up Schedule of WMGs

Patuakhali Region

Title of the Trainings:

Savings and Credit Operation of WMGs (Part-I)
Bookkeeping of S&C operation of WMGs (Part-II)

Training and Follow-up Conducted By

Matrix Business Development Ltd

#	Polder	Name of WMGs	First Follow-up				Second Follow-up			
			Date	No. of Participants			Date	No. of Participants		
				Male	Female	Total		Male	Female	Total
1	43/2F	Fakirkhali Gozkhali	30.04.16	3		3	04.09.16	3		3
2		Devpur	17.04.16	6	4	10	04.09.16	2	1	3
3		Dakshin Purba Kalibari	17.04.16	1		1	01.09.16	3		3
4		Uttare Angul Kata	17.04.16	3	2	5	02.09.16	3		3
5		Uttar Kehhuani	17.04.16	3	2	5	02.09.16	3		3
6		Uttar Dalachara	28.04.16	4	1	5	03.09.16	3		3
7		Dakshin Dalachara	14.05.16	4	1	5	05.09.16	2		2
8		Madhya Dalachara	28.04.16	6	2	8	05.09.16	3		3
9		Uttat Haridrbaria	28.04.16	9		9	19.10.16	3	1	4
10		Dakshin Haridrbaria	28.04.16	3	2	5	04.09.16	1	1	2
11	43/2D	Pakshia	18.05.16	4	1	5	25.09.16	1	2	3
12		Uttar Bazarghona	18.05.16	2		2	25.09.16	2		2
13		Purba Gerakhali Uttar	18.05.16	2		2	25.09.16	2		2
14		Purba Gerak hali	22.05.16	2	1	3	25.09.16	2		2
15		Chhota Auliapru Dakshin	19.05.16	2		2	19.10.16	2		2
16		Sankarpur	19.05.16	6	1	7	19.10.16	2		2
17		Dakshin Hazikhali	18.05.16	2	2	4	19.10.16	2	1	3
18		Charabunia	19.05.16	3		3	18.10.16	2	1	3
19		Barunbaria	22.05.16	3		3	18.10.16	3		3
20		Taflbaria	22.05.16	3		3	18.10.16	3		3
21	43/2E	Dakshin Shehakti Dakshin	31.08.16	3	1	4	26.09.16	1	1	2
22		Uttar Shehakti	17.08.16	4		4	26.09.16	3	1	4
23		Fedainagar	16.08.16	3	1	4	26.09.16	5		5
24		Katurataluk	31.08.16	2	2	4	27.09.16	3		3
25		Dahshin Shehakti Uttar	16.08.16	4		4	23.10.16	3		3
26		Char Jainkati Paschim	31.08.16	3	1	4	23.10.16	3		3
27		Char Jainkati Purba	31.08.16	4		4	27.09.16	3		3
28		Purba Joinkati Paschim	31.08.16	1	2	3	27.09.16	3		3
29		Talbaria	31.08.16	3	2	5	23.10.16	3		3
30		Pirtola	31.08.16	2	2	4	23.10.16	3		3
31	43/2F	Uttar Gulishakhali	04.09.16	3		3	22.09.16	2	1	3
32		Uttat Gozkhali	04.09.16	2		2	20.10.16	4		4
33		Purba Gulishakhali	04.09.16	2		2	22.09.16	1	1	2
34		Dakhsin Angulkata	01.09.16	2	1	3	20.10.16	4	1	5
35	Uttar Dalachara Uttar	04.09.16	3		3	22.09.16	2	3	5	
36	43/1A	Purba Kewabunia	06.09.16	2	1	3	21.09.16	4		4
37		Dakshin Atharogachia	01.09.16	4		4	22.10.16	3	1	4
38		Purba Shakharia	06.09.16	3	1	4	22.10.16	3		3
39		Pashim Sonakhali	01.09.16	5		5	22.10.16	3	1	4
40	Khagdon	06.09.16	6		6	22.10.16	2	2	4	
41	43/2D	Ballavpur	03.09.16	2		2	20.10.16	3	1	4
42		Abad Hazikhali	05.09.16	3		3	20.10.16	3		3
43		Pashim Sharik Khali	03.09.16	5		5	24.09.16	3	1	4
44		Baro Aouliapur Uttar	05.09.16	3	1	4	24.09.16	3	1	4
45	Purba Marich Bunia	06.09.16	3		3	24.09.16	2		2	
46	43/2A	Dakshin Bighai Dakshin	16.05.16	7		7	21.09.16	3		3
47		Paschim Kewabunia	15.05.16	5	1	6	21.09.16	3		3
48		Paschim Titkata	16.05.16	4	1	5	21.10.16	2		2
49		Purba Titkata	15.05.16	4	1	5	21.10.16	2		2
50	Dakshin Titkata	16.05.16	3		3	21.10.16	1	1	2	
					208				153	