



KAP

to meet the GAP

A survey on impact of Accounts and Book keeping training



CBRMP-LGED

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Introduction

Community Based Resource Management Project (CBRMP) has been being implemented by LGED with an aim of reducing poverty of 90 000 poor households (having land below 2.5 acre) of 9 mostly deprived upazilas in Sunamganj. The project is funded by IFAD under a loan agreement - No. 567 BD - with GOB. It comprises five components, these are: Labour intensive infrastructural development, Fisheries development, Agriculture and Livestock production, Microfinance and Institution support. The approach follows by the project is group approach. All activities are initiated in close participation of people and in collaboration of some partners from different sectors. Building institution of the targeted people and developing their capacity to become self-reliant is the means to achieve the project's aim. The people's institution is primarily formed with 20-30 households in a group taking men and women separately. This primary group is called Community Organization (CO). The each CO has three leaders, one president and one Manager and one Assistance Manager. They are the key actors to lead the group with values and rules to make the group self-reliant in terms of financial mainly along with some other aspects.

Project has a provision of providing training to the leaders for raising their skill in group and financial management. The Manger and the Assistant Manager get training particularly in financial management. The main focus of that is to develop their skill on Accounts and Book keeping and some other registers related to group management. The main course of training comprises three days and with that a one day refresher course also is given to reduce the knowledge gap and that is arranged on needs and demands.

Since inception the project has developed some 1398 Managers and 1234 numbers of Assistant Managers and presently feels a need to assess the impact in the areas of their knowledge, practice and attitude levels in order to review the results of project's training and make it further effective.

1. Objective of the KAP survey

The objectives of the survey are to assess the impact of Accounts and Bookkeeping training through understanding the performance of Mangers and Assistant Managers focusing on their knowledge, Attitude and Practice levels and come out with some recommendations to improve the training to reduce the gap, if any, for ensuring better performance of them.

2. Methodology and scope of the survey

The impact is assessed by the KAP survey. A simple survey method mainly focus on Knowledge, Attitude and Practice areas of targeted group whom have been received training for raising their skill for improved practices at desired areas. KAP provides the earliest information about unexpected problems much quicker than large impact surveys.

A total 2632 number (managers 1398 & assistant managers 1234) are the total population of the survey and out of which 42 numbers (29 Managers & 13 Assistant Managers) have been drawn as sample through random sampling (annex 2). The method followed for sampling is given in annex (annex 1)

Based on the training objectives and expected roles and responsibility of Managers/Assistant Managers, a questionnaire (annex 3) was prepared and finalized after field test for data collection.

As per the KAP methods the data is analyzed and the impact assessed based on a set of key recommended points. The assessment is done under three categories such as Good, Moderate and Poor and scoring done given equal weight against each key point. If one can fulfill 90% points has been categorized as good, if

one can full fill between 91 percent to 50 percent points categorized moderate and less than that has been categorized as poor (annex 4).

A team of the project comprising M&E officials, SMS (Se) from different upazilas took part in the survey under guidance of the staff trained by IFAD KAP Survey Training. All participants for the survey were oriented by a half day training arranged by project M&E section. The list of staffs participated is given in (annex 5)

3. Targeting

Managers and Assistant Managers are the targeted group of the survey developed so far as of 31 December 2007. The Manager generally maintains all books and records of a CO and Assistant Manager works as an assistant to Manager and take the roles of manager in absence of him or her.

4. The Basic information of Manager and Assistant Managers interviewed

Out of 42 interviewees 27 are women and 15 are men. Of total interviewees, 38 percent have completed primary education, 45 percent have completed secondary education and 17 percent have completed higher secondary education. 46 percent of them are above 30 years and the rest are 30 or below 30. Out of total trainees 50 percent are found have undergone basic three days training, 38 percent have received the basic and one day refresher training and 12 percent have received basic and more than one refresher training. Managers interviewed performing their responsibilities for one year are 2 percent, for more than one year but less than two are 24 % and for more than two years are 74%.

5. Summary

6.1 Knowledge and Practice of key impact Points

The key impact points have been set based on the roles and responsibilities of the Managers and Assistant Managers against the areas they relate them to work. The following table shows the information against those the key recommended points to study the results and the score of performance of the Manager and Assistant Managers interviewed.

Table 6.1 Knowledge and Practice of key impact Points with performance

Sl.#	Area of information	Recommended key points	*Category of managers	% of interviewees with					
				Knowledge			Practice		
				good	moderate	poor	good	moderate	hardly in practice
1	Writing of attendance and resolution register	<ul style="list-style-type: none"> To ensure attendance signature at CO meeting. To fill-up meeting information To record meeting minutes properly To put president signature in place Read out last resolution 	M	100	0	0	90	3	7
			AM	85	15	0	31	15	54

Sl.#	Area of information	Recommended key points	*Category of managers	% of interviewees with					
				Knowledge			Practice		
				good	moderate	poor	good	moderate	hardly in practice
	Record Keeping of savings related registers								
2	Individual savings pass book	<ul style="list-style-type: none">○ Date wise amount of savings accumulation and balance○ Signature of CO manager	M	97	0	3	97	0	3
			AM	92	0	8	38	8	54
3	CO savings register	<ul style="list-style-type: none">○ Name of the CO member and information of their nominee○ Member wise saving Collection, refund and balance○ Total for all column○ Amount, date and voucher number of savings deposition at bank○ Signature of the CO Manager	M	93	4	3	83	7	10
			AM	77	15	8	23	8	69
4	CO savings cash book	<ul style="list-style-type: none">○ To write debit and credit part of cash book including cash in hand○ To put voucher number and general ledger page number○ To put signature of president & manager	M	93	0	7	76	7	17
			AM	77	0	23	15	0	85
5	CO general ledger	<ul style="list-style-type: none">○ Savings collection from and return to CO member○ Savings deposit to the bank and withdraw from the bank (Savings & Savings loan)○ Savings loan received from and deposited to bank (principal)○ Savings loan interest collection and distribution○ Interest on saving deposit in the bank and distribution○ BKB loan received from and repayment to bank○ BKB loan distribution to and realization from members○ BKB loan interest collection and distribution○ Demo money received and distribution○ Other income and distribution○ Others (WATSAN, LCS, Length person etc.)	M	38	28	34	24	31	45
			AM	8	15	77	8	0	92
	Record Keeping of credit related registers								
6	Individual loan pass book	<ul style="list-style-type: none">○ Members identification information○ Loan information on top of	M	90	0	10	86	3	11

Sl.#	Area of information	Recommended key points	*Category of managers	% of interviewees with					
				Knowledge			Practice		
				good	moderate	poor	good	moderate	hardly in practice
		<ul style="list-style-type: none">pageso Date wise collection & balance recordo Signature of Manager	AM	77	15	8	23	8	69
7	CO loan ledger	<ul style="list-style-type: none">o To write debit and credit part of cash book including cash in hando To put voucher number and general ledger page numbero To put signature of president & manager	M	90	0	10	76	0	24
			AM	62	8	30	31	0	69
8	BKB loan cash book	<ul style="list-style-type: none">o Member wise savings loano Member wise BKB loano Member wise demo loan	M	76	0	24	48	0	52
			AM	38	8	54	15	0	85
9	Loan application and approval	<ul style="list-style-type: none">o Proposal approval in CO meetingo with 90% CO member attendanceo Filling up of personal loan application form (Savings)o Filling up of CO loan application form (BKB)	M	93	3	4	62	7	31
			AM	77	0	23	8	0	92
10	Loan disbursement system	<ul style="list-style-type: none">o Loan money withdraw from bank by president and Managero Loan should be distribution in CO meeting (Weekly/special)o Loan acknowledgement and distribution certificate form to be signed by loanees and loan committee members with stamp of Tk. 5.00o Adopt resolution for loan distribution to members	M	97	0	3	83	3	14
			AM	92	0	8	23	0	77
11	Loan recovery	<ul style="list-style-type: none">o Loan collection within time scheduleo Put the instalment in the Individual loan pass book and loan ledger with signature	M	93	3	4	79	7	14
			AM	92	0	8	31	8	61
	Others								
12	Money deposit at bank	<ul style="list-style-type: none">o Money deposited at bank with deposit slipo Two portion of slip savings account and BKB loan account	M	97	0	3	90	0	10
			AM	46	8	46	8	0	92

Sl.#	Area of information	Recommended key points	*Category of managers	% of interviewees with					
				Knowledge			Practice		
				good	moderate	poor	good	moderate	hardly in practice
13	Money withdrawal from CO bank account	<ul style="list-style-type: none"> Adopting meeting resolution with 90% members attendance Approval given by respective SUPM (on the meeting resolution or by separate letter) Writing and signature of bank cheque 	M	97	0	3	79	3	18
			AM	69	0	31	15	0	85
14	Preservation of books and register	<ul style="list-style-type: none"> To preserve at safe place from damp and dirtiness To keep under lock and key 	M	79	10	11	56	20	24
			AM	62	23	15	23	8	69

*M: Manager; AM: Assistant Manger

Almost all Managers and most of Assistant Managers have good knowledge about key areas, except general ledger, BKB loan cash book and loan application form.

However, at practice level in maximum cases there are lacks of Manger. In case of Assistant Mangers, as they do not work in presence of manger they have very little involvement in practice and their knowledge gained by training is diminishing gradually.

6.2 Some prominent gaps identified in practice

The following table shows the major gaps in practice at key points against the concern information areas

Table 6.2 Gaps identified in practice

Information area	Gaps at key points
Attendance and resolution Register	Not reading out resolution of last meeting.
CO savings register	Not registering amount, date and voucher number of savings deposition at bank.
CO savings cash book	Not registering voucher number and general ledger page number in cash book.
CO General ledger	Not maintaining sub ledger of BKB and demonstration

	related matters and distribution of interest on savings loan.
BKB Loan cash book	Not registering of voucher number and general ledger page number in cash book.
Loan application and approval form	Almost totally not in practice
Money deposition at bank by three part slip	Not registering BKB loan interest and account number in the deposit slip.

6.3 The key Constraints and Limitations

- In many cases managers are found capable of writing registers, but due to negligence they do not practice and if practice, often not fully. Dependency on SO/CDF causes gap in practices both for Managers or Assistant Managers.
- Delayed delivery of registers to CO in some cases has hampered the practice.
- Illiteracy or lower level of education has created dependency on president, relatives or even CDF by Manager.
- In some cases lack of physical fitness (lower eye sight and others) has caused problem in practice
- Over engagement of Manager to other else has caused irregularity in practice.
- Upon lack of proper knowledge and skill Manager persistently habituated to take support from CDF /SO in practice particularly in writing resolution, cash book, general ledger and loan application form.
- No such delegation of roles from Managers to Assistant Managers in practice to maintain books and registers, but about 70% of Assistant Managers are confident to perform the roles of Manager.
- More training required on writing and understanding CO loan ledger, loan approval form, member withdrawal system, demonstration related ledger writing, cash book and bank deposit form.

6.4 The interviewees on training

On different aspects of training 82% of interviewees are found satisfied with training time and duration, 95% with training topics and 98% are happy with training methodologies. However, the interviewees have yet some specific suggestions on time, duration, topics and methodologies. These are:

- Training duration should be 4-5 days instead of 3;
- Training should be given after 2-3 months of CO formation and some practices of some books and registers by them;
- Training needs to focus more on CO loan ledger, loan approval form, member withdrawal system and demonstration related ledger, cash book and bank deposit form;
- Need more practical exercises instead of lectures;
- For less educated trainees training methods should be different than presently practiced;
- Refresher course should be conducted at regular basis based on needs;
- Number of participants in training session should be less than presently enrolled for better communication and more interactions.

6. Findings against the Key Points

7.1 Writing of attendance and resolution register

This area of information contains four key recommended impact points. Although all Managers are found good at knowledge level, 90 percent are good in practice. From Assistant Managers, 85 percent have

good knowledge, but 31 percent only are good in practice. It means around 4 numbers of informants out of 11 have good knowledge lack the attitude of good practice.

Table 7.1 Performance on writing of attendance and resolution register:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	100	0	0	90	3	7
Assistant Manager	85	15	0	31	15	54

A total 7 percent Managers around number and 54 percent of Assistant managers are hardly in practice although they have got basic and refreshers trainings.

In many cases CDF, is doing the writing of registers instead of Manger and Assistant Managers and it may have an impact on discouraging the attitude of Manger, particularly very highly of Assistant Manager.

The survey further reveals, about 40 percent of Managers and more than 80 percent of Assistant Managers do not practice of reading-out previous meeting resolution in the CO meeting.

Record keeping of savings related registers

7.2 Individual savings pass book

This area of information contains two key recommended impact points and 90 percent of Managers and 92 percent of Assistant Managers possess good knowledge. However in practice although the maximum Mangers are doing well, the Assistant Managers are not. Only 38 percent Assistant Managers - that is only 5 numbers from 12 have good knowledge are found good in practice.

Table 7.2 Performance on writing of individual savings pass book:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	97	0	3	97	0	3
Assistant Manager	92	0	8	38	8	54

A total 3 percent of Managers and 54 percent of assist Managers are hardly have the attitude of practice.

7.3 CO savings registers

This area of information has five key recommended impact points and 93 percent of Mangers and 77 percent of Assistant Managers are found with good knowledge, but there is gap in practice particularly of Assistant Managers. Only 23 percent of Assistant Managers - that is 3 numbers out of 10 have good knowledge are found good in practice.

A total 10 percent Managers and 69 percent Assistant managers are hardly in practice even after getting training.

The major areas of weakness to maintain savings register are found not registering amount, date and voucher number of savings deposited in bank.

Table7.3 Performance on writing of CO savings registers:

Trainee's position	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	93	4	3	83	7	10
Assistant Manager	77	15	8	23	8	69

7.4 CO savings cash book

This area of information contains three key recommended impact points and 93 percent of Managers and 77 percent of Assistant Managers are found with good knowledge, but there is big gap in practice. Only 76 percent of Managers being number 22 from 27 have good knowledge and only 15 percent of Assistant Managers being number 2 from 10 have good knowledge are good in practice.

Seventeen percent Managers and a huge number of Assistant managers around 85 percent lack the attitude to practice the knowledge and skill acquired by the training.

Table7.4 Performance on writing of CO savings cash book

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	93	0	7	76	7	17
Assistant Manager	77	0	23	15	0	85

The major follies found in maintaining the savings cash book are not registering voucher number and general ledger page number in savings cash book.

7.5 CO General Ledger

This area of information consists of eleven key recommended impact points and the survey gives a very alarming picture of the knowledge base of the informants. Only 38 percent of Managers and 8 percent of Assistant Managers are found with good knowledge in maintaining CO General Ledger. There is gap in practice of Managers. Only 7 from 11 have good knowledge are found good in practice.

A total 45 percent Manager and 92 percent Assistant Managers are found hardly in practice.

The survey finds that the knowledge in maintaining CO General Ledger is really very weak of maximum Managers and Assistant Managers. Usually they take assistance from SO/CDF and also from relatives or family members to writing CO general ledgers.

The major anomalies found in maintaining the CO General Ledger are registering the sub-ledger particularly for BKB, demonstration and distribution of interest from savings loan.

Table 7.5 Performance on writing of CO General Ledger:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	38	28	34	24	31	45
Assistant Manager	8	15	77	8	0	92

Record keeping of Loan related registers

7.6 Individual Loan Pass Book

This area of information has four key recommended impact points and 90 percent of Managers and 77 percent of Assistant Managers have good knowledge for maintaining Individual Loan Pass Book. The performance of Managers in practice has some lack, but Assistant Managers lack it largely. Around 7 numbers of Assistant Managers have good knowledge but don't possess the attitude of good practice.

A total 11 percent of managers and 69 percent of Assistant Managers are found hardly in practice.

Table 7.6 Performance on writing of individual loan pass book:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	90	0	10	86	3	11
Assistant Manager	77	15	8	23	8	69

Poor practices are found due to negligence, lack of sufficient knowledge, unavailability of necessary guidance from SO/CDF.

7.7 CO Loan cash Book

This area of information contains three key recommended impact points and 90 percent of Managers and 62 percent Assistant Managers have good knowledge, but at practice level the percentages are 76 and 31 respectively. It means 4 numbers of Managers and 4 numbers of assistant managers are not doing well in practice although they have good knowledge base.

A total 24 percent Manager and 69 percent of Assistant Managers are found hardly in practice.

Table 7.7 Performance on writing of CO Loan Ledger:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	90	0	10	76	0	24
Assistant Manager	62	8	30	31	0	69

The major alimonies caused in maintaining the CO Loan Cash Book are due to negligence and illiteracy of Managers and Assistant Managers. Besides, late delivery of registers hampered the practice.

7.8 BKB loan cash book

This area of information has three key recommended impact points and 76 percent of Managers and 38 percent of Assistant Managers are found with good knowledge where as in good practice it stands only 48 and 15 percent respectively. That is 8 numbers of managers and 3 numbers of assistant managers are not good in practice although they have good knowledge base.

A total 52 percent of managers and 85 percent of Assistant Managers hardly have the attitude to do any practice, but received training

Table 7.8 Performance on writing of BKB Loan Cash Book:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	76	0	24	48	0	52
Assistant Manager	38	8	54	15	0	85

The major follies are found not registering voucher number and general ledger page number in BKB loan cash book while practice.

Reasons behind are identified for poor performance in practice are lack of knowledge, delayed to supply registers, unavailability of proper guidance from SO/CD and poor illiteracy level of Managers.

7.9 Loan application and approval

This area of information contains four key recommended impact points and 93 percent Managers and 77 percent Assistant Managers are found with good knowledge but in good practice it stands only 62 and 8 percent respectively. It means 9 numbers of managers and 9 numbers of Assistant managers are not good in practice, but have good knowledge.

Table 7.9 Performance on writing of loan application and approval:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	93	3	4	62	7	31
Assistant Manager	77	0	23	8	0	92

A total 4 percent Managers and 23 percent Assistant Managers have poor knowledge level; and 31 percent Managers and 92 percent of Assistant Managers are found hardly in practice

Reasons behind are found for poor performance in practice are lack of confidence as well as unavailability of necessary guidance from SO/CDF and low writing skill of managers.

7.10 Loan disbursement system

This area of information has two key recommended impact points and 97 percent of Managers and 92 percent of Assistant Managers are found good with knowledge, but with good practice these stand 83 and 23 percent respectively. It means 4 Number of Managers and 9 numbers of Assistant Managers are not good in practice, but have good knowledge.

Table 7.10 Performance on maintaining of loan disbursement system:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	hardly in practice
Manager	97	0	3	83	3	14
Assistant Manager	92	0	8	23	0	77

A total 3 percent Managers and 8 percent Assistant managers have poor knowledge level; and 14 percent Managers and 77 percent Assistant Managers are found hardly in practice.

Reasons behind poor performance in practice level are found due to lack of confidence as well as unavailability of necessary support from SO/CDF and low writing skill of managers and assistant managers.

7.11 Loan recovery system

This area of information has two key recommended impact points and 93 percent of Managers and 92 percent of Assistant Managers are with good knowledge base, but in good practice these stand 79 and 31 percent respectively. That is, 4 numbers of Managers and 8 numbers of Assistant Managers are not good in practice although they have good knowledge.

Table 7.11 Performance on maintaining of loan recovery system:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	Hardly in practice
Manager	93	3	4	79	7	14
Assistant Manager	92	0	8	31	8	61

A total 4 percent of Managers and 8 percent of Assistant Managers have poor knowledge level; and 14 percent of Managers and 61 percent of Assistant managers are hardly in practice.

Reasons behind for poor performance in practice are found mainly due to unavailability of necessary support from SO/CDF.

Others

7.12 Money deposition at bank

This area of information contains two key recommended impact points and 97 percent of Managers and 46 percent of Assistant Managers are with good knowledge, but in good practice these come with 90 and 8 percent. It means 2 numbers of Managers and 5 numbers of Assistant Managers although have good knowledge, they are not good in practice.

Table 7.12 Performance on maintaining of money deposition at bank:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	Hardly in practice
Manager	97	0	3	90	0	10
Assistant Manager	46	8	46	8	0	92

A total 3 percent Managers and 46 percent Assistant Managers have poor knowledge level; and 10 percent Managers and 92 percent Assistant Managers are hardly in practice.

7.13 Money withdrawal from CO bank account

This area of information has three key recommended impact points and 97 percent of Managers and 69 percent of Assistant Managers are found with good knowledge, but in good practice these are at 79 and 15 percent respectively. It means, 5 number of Managers and 7 numbers of Assistant Managers are not good in practice although they have good knowledge base.

Table 7.13 Performance on maintaining of money deposition at bank:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	Hardly in practice
Manager	97	0	3	79	3	18
Assistant Manager	69	0	31	15	0	85

A total 3 percent Managers and 31 percent Assistant managers are at poor knowledge level; and 18 percent Managers and 85 percent Assistant Managers are hardly in practice.

7.14 Preservation of books and registers

This are of information has two recommended key points, and it is found that 79 percent Managers and 62 percent Assistant managers have full knowledge about preservation of books and registers, but of them 56 percent of Managers and 23 percent of Assistant Managers are in good practice of that knowledge. It means 7 number of Managers and 5 number of Assistant Managers of good knowledge are not good in practice.

Table 7.14 Performance on preservation of books and registers:

Informants	Knowledge level (%)			Practice level (%)		
	good	moderate	poor	good	moderate	Hardly in practice
Manager	79	10	11	56	20	24
Assistant Manager	62	23	15	23	8	69

A total 11 percent of Managers and 15 percent of Assistant Managers are at poor knowledge level; and 24 percent of Managers and 69 percent of Assistant Managers are hardly in practice.

Reasons behind are found due to lack of awareness and unavailability of proper places for storing books and records by Managers.

7. Recommendation

- Training should be arranged at two stages, first after two or three months of CO formation and second just after loan transaction starts at CO.
- Refresher course should be arranged on demand and need basis.
- Books and registers should be supplied to CO in time for timely practice.
- Efforts should be taken to develop skill of managers at complicated areas like CO loan ledger, maintaining loan approval form, member withdrawal, ledger writing including demonstration etc, cash book and bank deposit form.
- Refreshers training should be arranged on regular basis for managers identifying weak areas being informed by concerned SO/CDF.
- SO & CDF should check all the written registers to identify weakness of Managers & Assistant Managers, and support them.
- Duration of training should be increased for better assimilation. Almost all participants are less educated and they take time to understand. Training may be arranged by two categories:
 - Cat I- class-v/below - for 5 days

- Cat II- above class-v for 3 days
- Managers who are incapable of performing duties due to lack of physical fitness should be replaced immediately.
- Managers and Assistant Managers should have at least primary education. Otherwise it is quite impossible for them to maintain books and registers. No illiterate participants should be selected for training.
- Assistant Manager should be involved in practice regularly with Manager for keeping his/her knowledge alive.
- Rotation of leadership from managers should be in place with a plan of knowledge transfer through formal and informal training

8. Conclusion

The survey has given an insight to understand the performance of the Managers and Assistant Managers in maintaining Accounts and Records Keeping of CO. Although the knowledge base of many Managers is good, but not the practice level. In all areas there is gap between knowledge and practice. The gap for Assistant Managers is too high, even their knowledge base as well is not good. The reason for that is understandable as they are not in practice their knowledge gained by training has gradually been diminishing along the attitude of practice. The survey will help the project to revise the training module including its structure, contents, approach etc as it can develop the knowledge base and address the gap exist in Managers and Assistant Managers. The process of practice of books and records, and responsibilities of office bearers as well might need to be revised. Field level necessary support and supervision by SO and CDF to motivate CO to understand the needs of accounts and bookkeeping would have been a critical factor to bring the Managers in practice.

The results of the survey have shared with others working in field and have got similar impression. The project will act accordingly to revise its Accounts and Bookkeeping training module to make it more effective based on the recommendations of the survey.

Calculation of sample size:

Sample size for the KAP survey was determined by using the formula

$$N = \frac{P(1-P)K^2}{D^2}$$

Where

N=required sample size

P= expected % positive responses

P(1-P)= population variability

D=acceptable margin of error (confidence limit)

K= Standard normal deviate for a result outside the margin of error

Say, P=0.5 (i.e. % positive responses are 50%)

$$\begin{aligned} P(1-P) &= 0.5(1-0.5) \\ &= 0.5 \times 0.5 \\ &= 0.25 \end{aligned}$$

So actual sample size

$$\begin{aligned} N &= \frac{P(1-P)K^2}{D^2} \\ &\text{(K=1.282 obtained from Z table at 90\% risk; D=0.1=}\pm 10\% \text{ reasonable for project} \\ &\text{management purposes)} \\ &= \frac{0.5(1-0.5) \times 1.282^2}{0.1^2} \end{aligned}$$

Finite population correction (FPC)

$$N_c = N \left(1 + \frac{N}{P} \right)$$

N_c= Adjusted sample

N= Basic sample size (41 in example)

P= Population size (2632 trainees selected for the survey)

$$\begin{aligned} N_c &= 41 \times \left(1 + \frac{41}{2632} \right) \\ &= 41.64 \approx 42 \end{aligned}$$

So, stepping interval $2632/42=62$

So, Total population size is 2632

Interval is 62 and

Sample size is 42.

Informants List

Sl No.	Name	Name of position	Name of CO	Name of Upazilla
1	Bodrul Alam	Manager	Kaima Male CO	Deraï
2	Khitish Chandra Das	Manager	Kajawra Male CO	Deraï
3	Sayfa Begum	Manager	Jhotichor Uttorpara Female CO	Deraï
4	Md.Joydur Rahman	Assistant Manager	Anandanagor Male CO	Tahirpur
5	Amina Begum	Manager	Kawkandi Dakhhin Female CO	Tahirpur
6	Musammat Sahera Begum	Assistant Manager	Anwarpur Paschim Female CO	Tahirpur
7	Majeda Khatun	Manager	Haripur Dhakkin Female CO	Jamalganj
8	Khaleda Akter	Assistant Manager	Ujjalpur Female CO	Jamalganj
9	Sanowar	Assistant Manager	Shanrtipur Paschim Male CO	Jamalganj
10	Bilkis Begum	Assistant Manager	Moulinagor Schoolpara Female CO	Jamalganj
11	Ratindra Tung	Manager	Rajabaz Male CO	Jamalganj
12	Minha	Assistant Manager	Salayya Moddhopara Female CO	Jamalganj
13	Khaleda Akter	Manager	Shermostopur Paschim Female CO	Jamalganj
14	Monsur Ali	Assistant Manager	Habipur Male CO	Sunamgong Sadar
15	Ranu Begum	Assistant Manager	Zanigaon Dhakhhin Female CO	Sunamgong Sadar
16	Sharifa Akter	Manager	Zanigaon Purbopara Female CO	Sunamgong Sadar
17	Birendra Kumar Das	Manager	Harinagor Male CO	Sunamgong Sadar
18	Morzina	Manager	Bodipur Uttorpara Female CO	Sunamgong Sadar
19	Abul Kashem	Manager	Rajanagor Male CO	Sunamgong Sadar
20	Md. Jewel	Manager	Doriabaz Uttorpara Male CO	Sunamgong Sadar
21	Md. Mosoddor Ali	Manager	Purangaon Male CO	Sunamgong Sadar
22	Musammat Anisa	Assistant Manager	Purboshahebnagor Female CO	Sunamgong Sadar
23	Archona Rani Biswas	Assistant Manager	Joykolosh Dhakhhin Female CO	South Sunamgonj
24	Abur Rob	Manager	Bahadurpur Male CO	South
25	Shawpna	Manager	Khudirai Female CO	Sunamgonj
26	Provashinee Sutrodhor	Assistant Manager	Shotromordon Sutrodhorpar Female CO-2	South
27	Shawapna Sutrodhor	Manager	Shotromordon Sutrodhorpar Female CO-1	Sunamgonj
28	Karima Begum	Manager	Enatnagor Female CO-4	South
29	Shamsunnahar	Manager	Naynagor Female CO	Sunamgonj
30	Md. Abdul Jalil	Assistant Manager	Kakiarpar Male CO	South

31	Hazera	Assistant Manager	Uttor Maziar Female CO	Bishwamborpur
32	Abdul Hamid	Manager	Kurihatia Male CO	Bishwamborpur
33	Md. Abdul Jalil	Manager	Notun Bagmara Male CO	Bishwamborpur
34	Moriom	Manager	Purangaon Purbopara Female CO	Bishwamborpur
35	Nazma	Manager	Amria Female CO	Bishwamborpur
36	Moriom	Assistant Manager	Dakhhin Dhonpur Female CO	Bishwamborpur
37	Shewlee	Manager	Moddho Satarkuna Female CO	Bishwamborpur
38	Hafsa	Manager	Satarkuna Female CO	Bishwamborpur
39	Hafsa	Manager	Chalbon Gulikitta Female CO	Bishwamborpur
40	Enaamul Huq	Manager	Gorargaon Male CO	Bishwamborpur
41	Shelina	Manager	Bagua Moddhopara Female CO	Bishwamborpur
42	Makhon	Manager	Gopalpur Female CO	Bishwamborpur

Annex: 3

Questionnaire for KAP Survey On Accounts and Book keeping Training under CBRMP

Interview Date: ____ / ____ / 2008

Interviewed by: Name _____ Designation

A. Trainee Identification

Name: _____ Father's/Husband's Name:

Name of CO: _____, CO formation date _____ Date of joining: _____

CO _____, as Manager _____, Position: During training
_____ Present _____

Village: _____ Union _____ Sex: M / F

Qualification: _____ Age: _____ years

- A1. Have you participated any Accounts and Book keeping training? Yes/No**
A2. If yes, date of training _____, duration_____ days.
A3. If no, terminate and select reserve sample member.

B. Writing of attendance and resolution register

B1.1 Do you have any idea about attendance and resolution register? Yes/No

B1.2 If no, why?

B1.3 If yes, what are the works to maintain attendance and resolution register?

1. To fill-up heading of meeting (meeting information)
2. To ensure attendance signature at CO meeting.
3. To record meeting minutes properly
4. To put president signature in place
5. Read out last resolution.

B1.4 Do you practice attendance and resolution register? Yes/No

B1.5 If yes, what works are you practicing?

1	2	3	4	5
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B1.6 If no, what are the reasons?

C Record keeping of savings related registers

C1 Individual savings pass book

C1.1 Do you have any idea about individual savings pass books? Yes/No

C1.2 If no, why?

C1.3 If yes, what things are recorded in individual savings pass book?

1. Date wise amount of savings accumulation and balance
2. Signature of CO manager

C1.4 Do you practice individual savings pass book? Yes/No

C1.5 If yes, what things are you practicing?

1	2
---	---

C1.6 If no, what are the reasons?

C2 CO Savings Register

C2.1 Do you have any idea about CO savings register? Yes/No

C2.2 If no, why?

C2.3 If yes, what things are recorded in CO savings register?

1. Name of the CO member and information of their nominee
2. Member wise saving collection, refund and balance
3. Total for all column
4. Amount, date and voucher number of savings deposition at bank
5. Signature of the CO Manager

C2.4 Do you practice savings register? Yes/No

C2.5 If yes, what things are you practicing?

1	2	3	4	5
---	---	---	---	---

C2.6 If no, what are the reasons?

C3 CO Savings Cash Book

C3.1 Do you have any idea about CO Savings Cash Book? Yes/No

3.2 If no, why?

C3.3 If yes, what things are recorded in CO Savings Cash Book?

1. To write debit and credit part of cash book including cash in hand
2. To put voucher number and general ledger page number
3. To put signature of president & manager

C3.4 Do you practice CO Savings Cash Book? Yes/No

C3.5 If yes, what things are you practicing?

1	2	3
---	---	---

C3.6 If no, what are the reasons?

C4 CO General Ledger

C4.1 Do you have any idea about CO General Ledger? Yes/No

C4.2 If no, why?

C4.3 If yes, what things are recorded in CO General Ledger?

1. Savings collection from and return to CO member

2. Savings deposit to the bank and withdraw from the bank (Savings & Savings loan)
3. Savings loan received from and deposited to bank (principal)
4. Savings loan interest collection and distribution
5. Interest on saving deposit in the bank and distribution
6. BKB loan received from and repayment to bank
7. BKB loan distribution to and realization from members
8. BKB loan interest collection and distribution
9. Demo money received and distribution
10. Other income and distribution
11. Others

C4.4 Do you practice CO General Ledger? Yes/No

C4.5 If yes, what things are you practicing?	1	2	3	4	5	6	7	8	9	10	11
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C4.6 If no, what are the reasons?

D Record keeping of Loan related registers

D1 Individual Loan Pass Book

D1.1 Do you have any idea about Individual Loan Pass Book? Yes/No

D1.2 If no, why?

D1.3 If yes, what things are recorded in Individual Loan Pass Book?

1. Member's identification information (When issuing book to members?)
2. Details of loan allocation (Heading of the page)
3. Date wise collection & balance record
4. Signature of Manager

D1.4 Do you practice Individual Loan Pass Book? Yes/No

D1.5 If yes, what things are you practicing?	1	2	3	4
---	----------	----------	----------	----------

D1.6 If no, what are the reasons?

D2 CO Loan Ledger

D2.1 Do you have any idea about CO loan ledger? Yes/No

D2.2 If no, why ?

D2.3 If yes, what things are recorded in CO loan ledger?

1. Member wise savings loan including details of loan allocation and putting sum total
2. Member wise BKB loan including details of loan allocation and putting sum total
3. Member wise demo loan including details of loan allocation and putting sum total

D2.4 Do you practice CO loan ledger? Yes/No

D2.5 If yes, what things are you practicing?

1	2	3
----------	----------	----------

D2.6 If no, what are the reasons?

D3 BKB Loan Cash Book

D3.1 Do you have any idea about BKB loan cash book? Yes/No

D3.2 If no, why?

D3.3 If yes, what things are recorded in BKB loan cash book?

1. To write debit and credit part of cash book including cash in hand
2. To put voucher number and general ledger page number
3. To put signature of president & manager

D3.4 Do you practice BKB loan cash book? Yes/No

D3.5 If yes, what things are you practicing?

1	2	3
----------	----------	----------

D3.6 If no, what are the reasons?

D4 Loan application and approval

D4.1 Do you know the procedure of loan application and approval? Yes/no

D4.2 If no, why?

D4.3 If yes, what things are maintained in loan application and approval?

1. Proposal approval in CO meeting with 90% CO member attendance
2. Filling up of personal loan application form (Savings)
3. Filling up of personal loan application form (BKB)
4. Filling up of CO loan application form (BKB)

D4.4 Do you Practice the loan application and approval procedure? Yes/No

D4.5 If yes, what things are you practicing?

1	2	3	4
----------	----------	----------	----------

D4.6 If no, what are the reasons?

D5 Loan disbursement system

D5.1 Do you have any idea about loan disbursement system? Yes/No

D5.2 If no, why ?

D5.3 If yes, what things are maintained in loan disbursement system?

1. Loan money withdraw from bank by president and Manager
2. Loan should be distribution in CO meeting (Weekly/special)
3. Loan acknowledgement and distribution certificate form to be signed by loanees and loan committee members with stamp of Tk. 5.00
4. Adopt resolution for loan distribution to members

D5.4 Do you practice loan disbursement? Yes/No

D5.5 If yes, what things are you practicing?

1	2	3	4
---	---	---	---

D5.6 If no, what are the reasons?

D6 Loan recovery system

D6.1 Do you have any idea about loan recovery system? Yes/No

D6.2 If no, why?

D6.3 If yes, what things are maintained in loan recovery system?

1. Loan collection within time schedule
2. Put the instalment in the individual loan pass book and loan ledger with signature

D6.4 Do you practice loan recovery system? Yes/No

D6.5 If yes, what things are you practicing?

1	2
---	---

D6.6 If no, what are the reasons?

E Others

E1 Money deposition at bank

E1.1 Do you have any idea about money deposition at bank? Yes/No

E1.2 If no, why?

E1.3 If yes, what things are maintained for money deposition at bank?

1. Money deposited at bank with deposit slip
2. Two portion of slip savings account and BKB loan account

E1.4 Do you practice money deposition at bank? Yes/No

E1.5 If yes, what things are you practicing?

1	2
---	---

E1.6 If no, what are the reasons?

E2 Money withdrawal from CO bank account

E2.1 Do you have any idea about the procedure of money withdrawal from CO bank account? Yes/No

E2.2 If no, why?

E2.3 If yes, what should be done for money withdrawal from CO bank account?

1. Adopting meeting resolution with 90% members attendance
2. Approval given by respective SUPM (on the meeting resolution or by separate letter)
3. Writing and signature of bank cheque

E2.4 Do you maintain the procedure of money withdrawal from CO bank account? Yes/No

E2.5 If yes, what are you doing for money withdrawal from CO bank account?

1	2	3
---	---	---

E2.6 If no, what are the reasons?

E3 Preservation of books and registers

E3.1 Do you have any idea about preservation of books and registers? Yes/No

E3.2 If no, why?

E3.3 If yes, what should be done for preservation of books and registers?

- 1 To preserve at safe place from damp and dirtiness
- 2 To keep under lock and key

E3.4 Do you maintain preservation system of books and registers? Yes/No

E3.5 If yes, what are you doing for preservation books and registers?

1	2
---	---

E3.6 If no, what are the reasons?

F The section is applicable for Assistant Managers only

F1 Performance and responsibility in absence of manager.

F1.1 How many times was manager absent in CO meeting for last one year?

F1.2 Did you perform the responsibility of manager during his/her absence? Yes/No

F1.3 If yes, what types of works did you do?

F1.4 If no, why?

F2 Assisting manager at work

F2.1 Do you assist manager in his/her work? Yes/No

F2.2 If yes, what types of assistance do you give?

F2.3 If no, why?

F3 Development of alternative leadership

**F3.1 If responsibility of manager is given to you, would you be able to run CO?
Yes/No**

F2.2 If yes,

a) Name of Books/Registers you will be able to practice:

b) Name of Books/Registers you will not be able to practice:

F2.3 If no, what are the reasons?

G Comments and suggestions of interviewee about training:

G1.1 Are you satisfied with training time and duration? Yes/No

G1.2 If no, why?

G1.3 Are you satisfied with training topics? Yes/No

G1.4 If no, why?

G1.5 Are you satisfied with training methodology? Yes/No

G6. If no, why?

G7. Any other suggestions about accounts and book keeping training?

H. Comments of interviewer:

.....
Signature of Interviewer

Rating chart

Key Point	Recommended things to be done by managers	Scores for performance level					
		Knowledge			Practice		
		Good	moderate	Poor	Good	Moderate	Poor
Writing of attendance and resolution register.	<ul style="list-style-type: none"> To ensure attendance signature at CO meeting. To fill-up meeting information To record meeting minutes properly To put president signature in place Read out last resolution 	4-5	2-3	0-1	4-5	2-3	0-1
Record Keeping of savings related registers							
Individual savings pass book	<ul style="list-style-type: none"> Date wise amount of savings accumulation and balance Signature of CO manager 	2	1	0	2	1	0
CO savings register	<ul style="list-style-type: none"> Name of the CO member and information of their nominee Member wise saving Collection, refund and balance Total for all column Amount, date and voucher number of savings deposition at bank Signature of the CO Manager 	4-5	2-3	0-1	4-5	2-3	0-1
CO savings Cash Book	<ul style="list-style-type: none"> To write debit and credit part of cash book including cash in hand To put voucher number and general ledger page number To put signature of president & manager 	2-3	1	0	2-3	1	0
CO General Ledger	<ul style="list-style-type: none"> Savings collection from and return to CO member Savings deposit to the bank and withdraw from the bank (Savings & Savings loan) Savings loan received from and deposited to bank (principal) Savings loan interest collection and distribution Interest on saving deposit in the bank and distribution BKB loan received from and repayment to bank BKB loan distribution to and realization from members BKB loan interest collection and distribution Demo money received and distribution Other income and distribution Others (WATSAN, LCS, Length person etc.). 	8-11	4-7	0-3	8-11	4-7	0-3
Record Keeping of credit related registers							
Individual loan pass book	<ul style="list-style-type: none"> Members identification information Loan information on top of pages Date wise collection & balance record Signature of Manager 	3-4	2	0-1	3-4	2	0-1

Key Point	Recommended things to be done by managers	Scores for performance level					
		Knowledge			Practice		
		Good	moderate	Poor	Good	Moderate	Poor
CO loan cash book	<ul style="list-style-type: none"> To write debit and credit part of cash book including cash in hand To put voucher number and general ledger page number To put signature of president & manager 	2-3	1	0	2-3	1	0
BKB loan ledger	<ul style="list-style-type: none"> Member wise savings loan Member wise BKB loan Member wise demo loan 	2-3	1	0	2-3	1	0
Loan application and approval	<ul style="list-style-type: none"> Proposal approval in CO meeting with 90% CO member attendance Filling up of personal loan application form (Savings) Filling up of personal loan application form (BKB) Filling up of CO loan application form (BKB) 	3-4	1-2	0	3-4	1-2	0
Loan disbursement system	<ul style="list-style-type: none"> Loan money withdraw from bank by president and Manager Loan should be distribution in CO meeting (Weekly/special) Loan acknowledgement and distribution certificate form to be signed by loanees and loan committee members with stamp of Tk. 5.00 Adopt resolution for loan distribution to members 	3-4	2	0-1	3-4	2	0-1
Loan recovery	<ul style="list-style-type: none"> Loan collection within time schedule Put the installment in the Individual loan pass book and loan ledger with signature 	2	1	0	2	1	0
Others							
Money deposit at bank	<ul style="list-style-type: none"> Money deposited at bank with deposit slip Two portion of slip savings account and BKB loan account 	2	1	0	2	1	0
Money withdrawal from CO bank account	<ul style="list-style-type: none"> Adopting meeting resolution with 90% members attendance Approval given by respective SUPM (on the meeting resolution or by separate letter) Writing and signature of bank cheque 	2-3	1	0	2-3	1	0
Preservation of books and register	<ul style="list-style-type: none"> To preserve at safe place from damp and dirtiness To keep under lock and key 	2	1	0	2	1	0

