



Post Training Impact Study of the IGA Training Courses of the
Female Participants Conducted by Bangladesh Co-operative
Academy and Co-operative Zonal Training Institutes

Md. Abul Hossain JR
Md. Mahububur Rahman JR
Haridas Thakur DR
Md. Abul Hossain DR
Md. Ziaul Haque DR
Md. Abdul Latif RO



Bangladesh Co-operative Academy

Kotbari, Comilla, Bangladesh

Post Training Impact Study of the IGA Training Courses of the
Female Participants Conducted by Bangladesh Co-operative
Academy and Co-operative Zonal Training Institutes

Adviser : Md. Iqbal Hossain, Principal-Additional Registrar
Bangladesh Co-operative Academy, Comilla.

Published by : Principal, Bangladesh Co-operative Academy
Kotbari, Comilla

Telephone : 00-88-081-76017

Fax : 00-88-081-76017

E-mail : bcacomilla@gmail.com

Published : June, 2016

Cover Design : Parvez Biplob, Mobile : 01611-085017

ISBN : 978-984-34-1029-0

Copyright : Bangladesh Co-operative Academy
Kotbari, Comilla

Price : Tk. 200 (Two Hundred BDT) only
: \$ 5 (Five US Doller) only

(All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical or photocopying, recording or otherwise, with the prior permission of the publisher-copywright owner. Any person who does any unauthorized act in relation to this publication may be liable to criminal prosecution and civil claims for damages. Information of this book can be used for research purpose only by citing proper reference.)

Dedication

Dedicated to all the co-operators of Bangladesh
who are trying to change their socio-economic conditions
undergoing a lot of obstacles.

FORWARD

Bangladesh Co-operative Academy (BCA) is the apex body of Co-operative training in Bangladesh. BCA, since its establishment in 1960 has initiated a number of training programs with the aim of the socio-economic development of the co-operators of Bangladesh. Woman capacity building and empowerment through Income Generating Activities (IGA) is the prime goal of BCA and other Co-operative Zonal Training Institutes (CZI).

In the recent years, a lot of IGA training programs were conducted by BCA and CZIs and there are a huge number of female participants who received those trainings and implemented in their lives. But there was no initiative to assess the impact of those training of the female participants. This year at the first time, we got an allocation from GoB to conduct a research of training arena of DoC. Rightly, we decided to conduct a research activities having the title 'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes'. This is a time driven, demand driven and situation driven issue which can bring a great impact in the future training planning and designing. It will help us developing our Human Resources, we do believe.

I believe that the training programs specially IGA training programs of BCA and CZIs are bringing meaningful changes in the socio-economic conditions of the women in Rural and Urban areas. Following this urge, BCA conducted an impact study of the IGA training programs to watch whether any meaningful changes were brought or not. The beneficiaries received IGA training on different trades like Sewing, Block Boutique, Computer, Mushroom Cultivation, Mou Farming, Handicrafts, and Pottery etc. It is observed that the training programs conducted by BCA and CZIs for the beneficiaries helped them to develop income generating activities and thereby improving their socio-economic conditions. The study covered a wide range of utilization of knowledge and skills gained from training by the participants.

I do believe that the research report will be very helpful for academicians, policy planners, DoC, BCA, CZIs and such other organizations who work with the Women's Empowerment and Capacity building. I would like to congratulate the members of the research team for their sincere and effortless effort to make the research study meaningful.

Md. Iqbal Hossain
Principal
Bangladesh Co-operative Academy

PREFACE

'Women are the most effective part of our society and if their potentialities are properly utilized, Bangladesh can obtain its desired goals within a very short time.' It is not a wise saying only, it is the reality now. Vision 2021 has shown us the Dream and we will achieve this within a very short time utilizing the workforces of our women. DoC will not be far behind from it. DoC has taken initiatives for women capacity building and women empowerment through its activities and BCA and CZIs are taking active part in this arena through different IGA training programs.

The main objectives of the IGA training Courses is to impart training on different trades like Sewing, Computer, Mushroom, Block Boutique, Pottery, Crystal Show Piece, Handicrafts, Mou Farming etc. These training courses are very much helpful for the Women participants to develop their livelihood in the socio-economic aspects. Recent years, BCA with the help of DoC has taken initiatives to conduct more and more IGA training courses to cover a huge number of female participants to bring under employment umbrella. We are happy that our goals are seeing the light of success.

Recently, We realized that Conducting a post training impact study of the IGA training courses received by the female participants is a dire need to assess our initiatives and preparing further planning. In this regard, our government has given an allocation for research purpose this year. So, BCA decided to conduct a research on 'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes'. There was no reserach instances in BCA and other Training Institutes before. This initiative will be a pioneer work in the future, we do believe.

'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes was a challenge for us. We took the challenge and underwent the processes of questionnaire preparation, accumulating responses, conducting surveys through interviews, conducting case studies and also collecting information from secondary sources. The research team had to bring relevant changes in the course of action time to time. Moreover scope of references from earlier studies was limited as extensive and in depth survey on this specific topic was not available in Bangladesh context. Despite all of this, we are extremely happy that the research team has come up with a balanced and informative report through their sincere efforts and devotion..

I must thank all the members of this research study for their enthusiastic and effective response at the data collection stage. The sincere contribution of the survey team was really praiseworthy at the data processing stage. Without them, the outcome of the research would not be visible.

I do believe that all the efforts of the research team will be an accomplishment only if this research report can bring a positive change in the co-operative based training courses, self employment activities, entrepreneurship development and marketing linkages as well as qualitative changes in the socio-economic conditions of the members of the co-operatives and Citizens of Bangladesh.

Finally I do expect the outcome of this research as an opening of the Horizon Accelerating Resource Implementation Developing All-round Strength Turning Hope Admixing Knowledge Using Reinforcement of the participants.

Md.Abul Hossain
Convenor, Research Panel

ACKNOWLEDGEMENT

First of all, all praises be to the Almighty, the Exalted, the most Gracious and most Merciful, who enabled us to undertake this research work and finally write up the outcome report. I wish to express our profound sense of gratitude to our government for allocating budgetary allocation for Research of Co-operative Training in Bangladesh.

I have the pleasure in expressing my thanks to all the data collectors, Upazilla and District Co-operative Officers of respective Upazilla and Districts for their heart-felt co-operation. I also acknowledge our sincere thanks to the members of the co-operative societies who provide us the primary data/information as data/information provider in the interviews.

My special thanks to the Managing committee of the concerned co-operative societies who extended their helping hands for this research activities. My endless thanks to Mr. Nittananda Chakravorty, a renowned researcher for his special help from questionnaire preparation to report analysis. His effort is really uncountable.

I express my heartiest gratitude and thanks to all the participants attending the seminar regarding the draft research paper presentation including the honourable Registrar and DG of DoC and additional Refistrar (EPP) of DoC for their valuable opinions..

My special heart-felt thanks to the concerned government organizations (i.e. Department of Woman Affairs; Department of Youth, PKSf etc) and Non-government Organizations (i.e BRAC, Jatiya Mohila Sanstha, World Vision, ADRA and others) who worked with the Women and helped us enriching our research paper through information.

My endless thanks to the authors of the books/research papers cited in the reference section. We have taken information and literature from these authors for this rsearch study. It was really very helpful for us.

My cordial thanks and gratitude to Mr. Iqbal Hossain, Principal, Bangladesh Co-operative Academy for his overall guide and directions with kind and friendly co-operation.

Last but not the least, I am grateful to the authorities of the Department of Co-operatives (DoC) for extending help. It is here notable that all our team members have undergone sincere efforts and have a lot of hardworking. My heart-felt thanks to them for their sincerity and hardworking.

I also extend my gratitude towards those who helped us in one way or other during the tenure of our study.

Endless Thanks to the Almighty again.

Md.Abul Hossain
Convenor, Research Panel

Contents:

Forward	05
Preface	06
Acknowledgement	07
Executive Summary	13
A model framework for IGA Training Action Plan	15

Chapter-1: Introduction

1.1 Background of the Study	17
1.2 Rationale	19
1.2.1 Little or no standard Practice	19
1.2.2 Lack of Knowledge	19
1.2.3 Conceptual error	19
1.2.4 Limited Research	20
1.3 Problem Statement	20
1.4 Research Questions	20
1.5 Research Objectives	20
1.6 Hypothesis of the Study	21
1.7 Scope of the Study	21
1.8 Importance of the Study	21
1.9 Limitation of the Study	22
1.10 Chapter Summary	22

Chapter-2: Literature Review

2.1 Introduction	23
2.2 Statement of the Issue	23
2.3 Knowledge Integration	25
2.4 Research Gap	26
2.5 The Conceptual Model	27
2.6 The Chapter Summary	27

Chapter-3: Research Methodology

3.1 Introduction	28
3.2 Research	28
3.3 Its Approaches	28

3.4 Research Methodology	28
3.5 Selecting the methodology for the Research	29
3.6 Research Design	31
3.7 Rationale and Sampling of the Interview	31
3.8 Questionnaire Development	34
3.9 Data Collection and Interview Conduct	34
3.10 Data Processing and Presentation	34
3.11 Validity and reliability of Data	34
3.12 Implementation of Study	35
3.13 Chapter Summary	35

Chapter-4: Analysis and Discussion

4.1 Introduction	36
4.2 Sample covered by divisions	36
4.3 Sample covered by districts	37
4.4 Age of the respondents	37
4.5 Education qualification of the respondents	38
4.6 Marital status of the respondents	38
4.7 Share Capital of the respondents in the CS	39
4.8 Savings of the respondents in the CS	39
4.9 Meetings held in the CS	40
4.10 Types of Training received	40
4.11 Increment of the Training Period	41
4.12 Duration of the Training Period	41
4.13 Reasons of increment of the duration of the Training Period	41
4.14 Respondents' suggestion regarding the Training	42
4.15 Recommendations for fruitful training courses	42
4.16 Weakness of training courses	43
4.17 Training Quality	43
4.18 Engaged any profession before and after training	44
4.19 Monthly income before and after training	45
4.20 Monthly Family Expenditure before and after training	45
4.21 Capital sources	46

4.22 Rate of interest of the loans taken by the participants	46
4.23 Problems to start Entrepreneurship	47
4.24 Marketing scenario	47
4.25 Fair price and the marketing Problems	48
4.26 Social status of the respondents	48
4.27 Present status of the respondents	49
4.28 Impression on mindset of the respondents after being employed	49
4.29 Impression on mindset of the respondents being unemployed	50
4.30 Chapter Summary	50

Chapter-5: Case Studies

5.1 Introduction	51
5.2 Rationale and background of the case Study	51
5.3 Case Study-1:Munni Akhter Shathi becomes Self-employed through Block Boutique Training from Naogaon CZI	51
5.4 Case Study-2: Munsefa khatun becomes a leader from a house wife	53
5.5 Case Study-3: Mithila farzana become a trainer	54
5.6 Case Study-4: Hira Rani Roy employed in Cooperative society	55
5.7 Case Study-5: Salma parveen a struggling women	56
5.8 Chapter Summary	56

Chapter-6: Findings-Conclusion and Recommendations

6.1 Introduction	57
6.2 Findings from the Research Study	57
6.3 Findings from the Case Studies	57
6.4 Findings from the Seminar	58
6.5 Problems relating the IGA pre and post training implementation	59
6.6 Probable remedies regarding the IGA training problems	59
6.7 Comparison between GO and NGO Training usages	60
6.8 Implication of the Study	61
6.9 Further Research	61
6.10 Recommendations	61
6.11 Conclusion	62

References:

Annexures:

Annexure-01: Research Panel or Research Team	65
Annexure-02: Sample Questionnaire used in the Study	66
Annexure-03: List of data collectors/Research Assistants	69
Annexure-04: List of monitoring officers	70
Annexure-05: Participants of the Seminar	71

List of Tables:

Table-01: Differences between qualitative and quantitative Research (Creswell; Flick 2011; Sekaran 2006)	29
Table-02: IGA training imparted to the female participants by BCA and CZIs in 2014-2015 and 2015-2016	32
Table-03: Total population of the study under seven selected trades of 20 districts	33
Table-04: Problems faced by the respondents in IGA training courses	59
Table-05: Probable Solutions as mentioned by the respondents in IGA training courses:	60
Table-06: Comparison of employment/engagement in profession between the participants of DoC and BRAC (Bangladesh Rural Advancement Committee-a NGO)	60

List of Figures:

Figure-01: Income Generating Programs are like a bridge between two islands	23
Figure-02: Research Design	30
Figure-03: Sample covered by divisions	36
Figure-04: Sample covered by districts	37

Figure-05: Educational qualification of the respondents	37
Figure-06: Marital status of the respondents	38
Figure-07: Share Capital of the respondents in the CS	38
Figure-08: Savings of the respondents in the CS	39
Figure-09: Meetings held in the CS	39
Figure-10: Types of Training received	40
Figure-11: Increment of the Training Period	40
Figure-12: Duration of the Training Period	41
Figure-13: Reasons of increment of the duration of the Training Period	41
Figure-14: Respondents' suggestion regarding the Training	42
Figure-15: Recommendations for fruitful training courses	42
Figure-16: Weakness of training courses	43
Figure-17: Training Quality	43
Figure-18: Engaged any profession before and after training	44
Figure-19: Monthly income before and after training	44
Figure-20: Monthly Family Expenditure before and after training	45
Figure-21: Capital sources	45
Figure-22: Rate of interest of the loans taken by the respondents	46
Figure-23: Problems to start Entrepreneurship	46
Figure-24: Marketing scenario	47
Figure-25: Fair price and the marketing Problems	47
Figure-26: Social status of the respondents	48
Figure-27: Present status of the respondents	48
Figure-28: Impression on mindset of the respondents after being employed	49
Figure-29: Impression on mindset of the respondents being unemployed	49
Figure-30: The significance of case study	50
Figure-31: The Significance of case study	51

Abbreviations:

Executive Summary:

Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes' is 'An Organized Useful Research Offering Resourceful Activities, Keeping Urgent Notions Directing Utilities' which we do believe as the 'Horizon Accelerating Resource Implementation Developing All-round Strength Turning Hope Admixing Knowledge Using Reinforcement.'

Co-operative movement in Bangladesh is inherited from British Indian regime. In Bangladesh, we have seen many ups and downs in the socio-economic scenario of our history where co-operative could play a vital role if the movement be properly addressed. Upholding co-operative movement, improvement of the conditions of the co-operators is a must. Motivation and Training of the co-operators thus demand the topmost priority. But it our misfortune that training sector was not in the desired position; practically it was a neglected sector, history gives us witness.

Having the constitutional recognition as 'Co-operative Ownership' we have to go a long way to develop our country and co-operative Training and Research should play its proper role. To tell frankly, there was no research instances before us depicting the actual picture of the impact of co-operative training. We underwent a research study first time assessing the post training impact of IGA training of the female participants. We got some cruel truth from this study which can show our future path after criticizing our whole training systems.

From a study of UNESCO, we find the following two conclusions regarding the impact of IGA programmes as-(1) IGA can play positive role by increasing the total number of persons generating income and (2) by increasing the size of each person's income. (APPEAL training materials for continuing Education Personnel, ATLPC-CE, Volume V, Income Generating Programmes, UNESCO Principal Office for Asia and the Pacific, 1993).

Oriana Bandiera and others in their research paper titled 'Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa, June, 2005' stated that Women's Empowerment has three dimensions: political, economic, and control over one's body and IGA programs have great role on it.'

From this research study, we got different distinctive information about the impact of the IGA training conducted by DoC through BCA and CZIs. Study revealed that the female participants are really benefitted by these IGA training courses. There is increment of Income after training (37.1% upto 2500 BDT and 30.9% upto 2501 to 5000 BDT). Positive impact is also found in respect to social status, employment, confidence level, mind setup etc.

The research study has shown us some areas where we have to address seriously. Course content, course duration, course standard/quality are some of these areas where positive approach is needed. Respondents come from different corners of the country but two divisions (Dhaka and Chittagong) and some districts (Comilla, Mymensingh, Barishal etc) got higher portion of respondents. Other places should get more participants to flourish co-operative movement.

We have got some recommendations from the participants which can give us ideas and steps to enrich the IGA training courses as well as other courses. Government should come forward from this point of views. Post training supports like equipment/machineries support (5.9%) and credit/loan supports may be provided as free/soft condition.

Marketing linkages is the prime factor for the IGA training to be fruitful. Respondents opined that after IGA training, they are capable of producing different products. But their local market is not capable of consuming those products. They do not get fair prices. They firmly wanted government intervention in this very crucial matter of marketing.

We get some interesting information from the case studies. We got five female co-operators with full confidence for being entrepreneurs. Many of them do not want loan or grant rather they want policy support and market linkages. They are self employed after IGA training. If government takes proper initiatives for the struggling and hardworking females, they can bring positive change in the socio-economic sector of the females as well as for Bangladesh.

The research study makes a optimistic conclusion that if Co-operative training specially time and demand driven IGA training be properly arranged keeping quality and standard, then the co-operative movement of Bangladesh will see a powerful momentum.

A model framework for IGA training action plan is proposed in this research study following the findings of the study for further fruitful training programs is given in the next page

A model framework for IGA Training Action Plan

Stages	Activities	Authority	Purpose	Responsibility	Linkage
Pre-training Preparation	Training Policy formulation	DoC and BCA	Effective and Fruitful Training	Respective Institutions	DoC, BCA & CZIs
	Training Course Design	DoC/BCA/Respective Institutions	Effective and Fruitful Training	Course Administration	DoC, BCA and Head of CZIs
	Trainee Selection and Nomination	Respective Institutions/District/upazila Co-operative offices/Co-operative Societies	Effective and Fruitful Training	Respective Institutions/District/upazila Co-operative offices/Co-operative Societies	DoC, BCA & CZIs
Training Conduct	Conducting Training	Respective Institutions	Effective and Fruitful Training	Course Administration	DoC, BCA and Head of CZIs
	Trainee database	Respective Institutions	Future Correspondence and Follow-up	Course Administration	BCA and Head of CZIs
	Post Training Support facilities	GOB, DoC, BCA	Training Sustainability and Effectiveness	Course Administration	DoC, BCA and Head of CZIs
Post Training Assessment	Post Training monitoring and evaluation	Respective Institutions	Training Sustainability and Effectiveness	Course Administration	DoC, BCA and Head of CZIs
	Case Study	Respective Institutions	Training impact assessment	Course Administration	DoC, BCA and Head of CZIs
	Research	Respective Institutions	Training impact assessment	Course Administration	DoC, BCA and Head of CZIs

Chapter-1

Introduction

The Co-operative movement started in this country with the enactment of the Co-operative Credit Societies Act' 1904. Only the primary Co-operatives could be organized under this act with not less than 10 individual members. The Movement was guided by the philosophy and principles to protect the poor peasants from the exploitation of landlords and money lenders of the society, so that a poverty free socio-economy for the poor people especially of the rural areas can be made.

After the Independent, Government of Bangladesh has adopted Principles of Ownership under the Article 13 of the Constitution where Co-operative Ownership has been prioritized as; 'The people shall own or control the instrument and means of production and distribution, and with this end in view ownership shall assume the following forms- (a) State ownership, that is ownership by the state on behalf of the people through the creation of an efficient and dynamic nationalized public sector embracing the key sectors of the economy; (b) Co-operative ownership, that is ownership by co-operatives on behalf of their members within such limits as may be prescribed by law; and (c) Private ownership, that is ownership by individuals within such limits as may be prescribed by law.'

It indicates the commitment of the government of Bangladesh to emphasize on the co-operative initiatives on the ownership of properties and growth of the economy of the country. However, the development of 'co-operatives' as understood to-days -democratically organized business modeled upon commonly accepted co-operative principle and the growth of a 'co-operative movement' are of such more recent origin. ICA Co-operative Identity Statement (ICIS) defined co-operative as 'A co-operative is an autonomous association of persons united voluntarily to meet their common goal economic, social and cultural need and aspiration through jointly-owned and democratically controlled enterprise'; and also concerned with application of Seven Principles. These are: i) voluntary and open membership, ii) democratic control, iii) members economical participation, iv) autonomy and independence, v) education, training and information, vi) co-operation among co-operative, and vii) concern for community.' The principle of Education, Training and Information in co-operative movement plays the vital role for being the movement effective and successful.

Bangladesh is an emerging economy. It has great achievement having so many turmoils and debacles politically and climatically. It is the great wonder to the world community as well as economist having the title '**Bangladesh Paradox**.' This paradox is the asset of Bangladesh because its hard working and painstaking people are the key factor of our economic growth. The ill fate and ill clad '**missing middle**'

is the golden opportunity for its co-operative progress. Taking the potentiality of our thirsty '**missing middle**' co-operative entrepreneurship can make Bangladesh economically and socially developed by co-operative Education and training Programs especially IGA training initiatives can play a vital role in this regard.

1.1: Background of the Study:

We come to know that co-operative education came for the first time to be recognized institutionally with the establishment of National Co-operative College (Now Bangladesh Co-operative Academy) which was considered vital to make the movement successful. We find the depiction of co-operative training and research issue in different historical documents.

The report of the martial Law Committee on Organizational Set Up Phase II (Departments, Directorates and Other Organizations Under Them), Volume X (Ministry of Local Government) Part-2 (Rural Development and Co-operative Division), Chapter I (Department of Co-operatives, May 1983, indicates the Research as an important function of DoC. The report says: one of the important objective of DoC is 'To conduct survey, research and case-study on the working of the co-operative Societies, publish results and reports and make recommendations to the Government.' The Co-operative Societies Rules 1987 gave emphasis on research. In the article 102(3) (d) of the Rules it is said that the Fund may be utilized for research on co-operative development. The Co-operative Societies Rules 2004 also states the same importance of research in the article 84(6) (d).

According to the Project Proposal-A Summary of East Pakistan Co-operative College (Now Bangladesh Co-operative Academy-BCA) the scope of the activities of the college will be.... (3) Research and Survey.

From history, we know that as per the recommendation of Mcglaccon committee of 1915, 'The Bengal Co-operative Training Institute' was established in Damdam of the then undivided Bengal in 1936. After partition in 1947, 'The Bengal Co-operative Training Institute' was transferred in Naogaon of the East Pakistan. In 1949, a new Co-operative Training Institute was established in Pubail, 25 miles away from Dhaka having the name 'East Pakistan Co-operative Training Institute'. In 1960, the 'East Pakistan Co-operative Training Institute' is upgraded as 'East Pakistan Co-operative College'. (01/06/1960). In 1963, 'East Pakistan Co-operative College' was transferred to BARD, comilla from Dhaka. In 1972 'East Pakistan Co-operative College' was renamed as 'Bangladesh Co-operative College' which in 1998, by the govt. order got the name as 'Bangladesh Co-operative College.'

In 1964, four Co-operative Zonal Training Institutes were set in four different places of the country (Muktagachha, Naogaon, Feni and Kustia). In 1965, another four Co-operative Zonal Training Institutes were established in Khulna, Faridpur, Moulavibazar and Rangpur. In 22/05/2003 another Co-operative Zonal Training Institute was inaugurated in Barisal. Narsingdi Co-operative Zonal Training Institute was inaugurated in 14/05/2011 as the 10th CZI of Bangladesh.

Generally, traditional training courses i.e. Co-operative Management, Co-operative

Auditing, Co-operative Accounting etc were conducted in BCA and CZIs. As a result, there were little scope for self employment from these training courses. In recent years, BCA with the help of DoC is trying to conduct more and more IGA training course like Computer, Tailouring, Block Boutique, Mushroom, Crystal Show Piece etc. which are making participants as entrepreneurs. Self employment generation from IGA training courses is a new dimension in Co-operative training indeed. From the statistics of BCA, we come to know that in the last three years total 223 IGA training course were conducted by BCA and CZI covering 5,748 participants among which there is a significant amount of female participants (2,707). So, there raises the question of assessing the impact of those IGA training courses. It is now the time and situation driven need for the overall improvement of Co-operative training and education we believe.

Experts say that BANGLADESH IS A GOLD MINE WITH A GRAET PROMISE. ITS POTENTIALITY LIES IN ITS SOIL AND PEOPLE. ALL THAT WE NEED TO DO IS TO DIG ITS EARTH AND EXPLORE ITS PEOPLE. (NILG). This very people and Land of Bangladesh can bring the golden opportunities before Co-operative Sector because Co-operative has the endless opportunities for the socio-economic development of the country. We can get the strength and inspiration from GoB through the 7th Five Year Plan (FY 2016-2020) whose slogan is 'Accelerating Growth, Empowering Citizens'.

From 7th FYP we get the rural development strategy as: Appropriate technology facilitated production Program in the rural areas for generating employment and increasing income will have to be pursued. Provision of skill development training for generating self-employment in non-farm sector, particularly those for disadvantaged women and other socially backward/excluded groups, will be an important strategic goal. Besides, co-operatives will continue to be pursued for greater market access.

Rural Employment Generation and Poverty Reduction has got importance in 7th FYP. Some strategic plans are taken here as-(1) Rural employment generation and poverty reduction through.....training and post training support. (2) Livelihood development for disadvantaged women reducing vulnerability of women through building awareness through skill development and employment generation among the disadvantaged women....

Alleviation of Rural Poverty and Strengthening Rural Economy is also a vital issue in the 7th FYP. Here we get training and IGA as-(1) Socio-economic development of both men and women..... through training for undertaking production, self-employment and income generating activities(IGA). (2) Promotion of rural economy by mobilizing rural capital and facilitating income generation activities (IGA) with guidance, supervision and capital. Strengthening co-operative movement is a mandate in the 7th FYP. the issue of infrastructure development and modernization of co-operative Training Institutions of Bangladesh is clearly declared in the 7th FYP. (7th FYP: page no-389-391).

Having the above definite purposive background, this study is being done. So, we can clearly say that Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes has the background to assess the present situation of Co-operative training and the future destination for its development.

1.2 Rationale of the study:

The topic of this research study has got qualitative and quantitative importance as well as organizational and academic significance. From the organizational point of view, it will be able to focus on issues relating to the training course planning and designing which is now overlooked during course designing and implementation in the activities of DoC, BCA and CZIs. Likewise, it will add new findings for the IGA training management in academic arena, which is not much explored in the specified context.

1.2.1: Little practice of Standard activities in IGA training Courses:

BCA and CZIs are conducting different IGA training courses. But there is no specific guidelines/practice standard which the training organizations can follow. A good number of participants receive IGA training from BCA and CZI every year. Having a standard set rule/guideline can make the IGA training courses more effective and fruitful. This research study could be a possible way to bring into notice what could be the ideal training course practice and what is done in reality. It would thus promote change in the organizational practice, and enhance better training management.

1.2.2: Lack of Knowledge:

It is obvious from the experience that there are few expert IGA trainers in the training institutes of BCA and CZI. Staffs of general background provide the training courses. To meet up the need of the courses, resource persons are invited from different sectors/organizations. There is no expert panel/Trainers' panel in BCA or CZI. Course duration is generally 5 or 10 days. From the practical experience of the authors, it is observed that the courses are not based on sufficient theories and practical aspects with updated information. It is a problem and there should be more focus on practice and result oriented training activities. It will save the public money from being wasted. There is a possible lack of knowledge that hinders to create a culture to approach standard practice and this research study can show the way to remove it.

1.2.3: Conceptual error:

An organization is well run when the team leader/organizational head is dedicated and well motivated. There are many common problems in training organizations. Some factors can be minimized if staffs are well motivated by the organizational approach. Personal inexperience and lack of knowledge of the trainers' can create negative result. Organizational work culture can build some conceptual error. It is observed that due to lack of knowledge and influenced by organizational culture, some conceptual error might cause negative effect of the IGA training courses. This study can show a remedial path in this regard.

1.2.4: Limited Research:

IGA training is a resourceful training arena in the path of entrepreneurship development. In Bangladesh, it opens a new emerging window for socio-economic development sector. But post training assessment is not done systematically here. 'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes' is a unique initiative for DoC and BCA. It is not done before. This study would bring a vital role for bridging the necessity and implementation activities of IGA training programs.

Moreover, there are a very limited articles available in online and very little number of books covering the post training impact of IGA training courses of the female participants of Bangladesh. The search is narrowed down to specific sub-sector 'female area', the findings become scarcer. It is an indication that the area is in that specific context was not explored much. The research thus carries two significant promises: one from the organizational perspective and the other from the academic perspective.

1.3: Problem Statement:

Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes.

1.4: Research Questions:

- What is the impact of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes?
- What are the barriers of IGA training courses of the females to be successful?
- What are the requirements to make IGA training courses of the females for being effective and fruitful?
- What should be the determinants to address the female participants of IGA training courses?

Based on these questions, questionnaire of the study was formulated.

1.5: Research Objectives:

- (a) To assess the impact of the IGA training courses on the socio-economic conditions of the female participants who received the training from BCA and CZI's.
- (b) Investigate the effectiveness of course contents and training methods,
- (c) To assess the benefit (both quantitative and qualitative) of the participants derived from utilizing the training knowledge.
- (d) To identify the constraints associated with the utilization of training knowledge along with the possible remedies.
- (e) To find out the measures to make training courses more effective and fruitful.
- (f) To formulate recommendations on the basis of findings for future strategy.

1.6: Hypothesis of the Study:

Hypothesis is usually considered as the principal instrument in any research works. A hypothesis is a tentative answer to a research problem, expressed in the form of a clearly stated relation between the dependent and independent variables. Hypothesis is a formal question that the researcher intends to resolve. However, the core research hypothesis of this study was that skill development training had significant contribution to IGAs of the participants received the training. The following specific research hypothesis was considered for this study:

- (a) The higher the level of IGA training done to females, the higher is the level of their income.
- (b) The higher the post training support to the participants, the higher the affectivity of the IGA training.

1.7: Scope of the Study:

This study covered 20 districts. (Cox's Bazar, Rangamati, Comilla, Netrokona, Mymensingh, Faridpur, Gopalganj, Barishal, Bhola, Sathkhira, Jessore, Chuadanga, Sirajgonj, Bogura, Chapainababgonj, Rangpur, Kurigram, Dinajpur, Sylhet, Hobigonj). Data were collected from 410 female participants of the sample upazillas who attended the IGA training courses conducted by BCA and CZI's. The major areas covered by the study are: training received methods of the training, capability of the trainers, strong and weak sides of the training, employment creation, monthly income before and after training, entrepreneurship initiatives, capital source, marketing linkages etc.

This study also covered some variables like, age, education, experience, occupation, income etc. relating to socio-economic condition. Moreover, knowledge and skill of the participants on IGA training, scope of participation on production activities, utilization of training contents, relevancy of course contents, quality of training materials and procedures etc, were also considered in the study.

1.8: Importance of the Study:

BCA with the help of DoC has been making utmost efforts to make the training specially IGA training programs fruitful and effective. GOB is expending a lot of money for organizing skill development training on different trades in BCA and CZIs. The crucial thrust of these trainings are to develop capacity of the ill fate and ill clad poor but struggle prone hardworking women of our beloved country for undertaking income generating activities (IGA) with a view to uplifting their socio-economic conditions. Therefore, it is very pertinent to observe the effectiveness of these training courses at the back home situation for ensuring proper utilization of the knowledge. On the other hand, it is expected that the study would investigate the problems of utilization of skill development training knowledge at the practical situation. It is also hoped that the study would be able to identify the factors influencing the utilization of training courses, which would help immensely to make the training courses more effective and fruitful by incorporating their feedbacks. Finally, the outcomes of the study would be helpful to the policy planners for designing and organizing skill development IGA training for our poor but industrious women to make our country developed. We can summarize the importance as follows-

- (a) to help the formulation of national policy regarding IGA training programs.
- (b) to facilitate better co-ordination between different agencies aiming the same objectives.
- (c) to access the result of short and long term.
- (d) to check on the effectiveness of the training activities.

1.9: Limitation of the Study:

This research study might be limited with some constraints. The main limitations are as follows-

- (a) Time limitation: The study was conducted within the duration of one and half months which was not enough for a national level survey.
- (b) Most of the data were collected from the respondents aided by questionnaire or interview schedule through memory recall techniques, where both errors of omission and overestimation might occur.
- (c) Difficulty in communicating the idea with some of the respondents
- (d) Inability to fulfill the questionnaire by some of the interviewees.
- (e) The study was confined mostly on the utilization of skill development training by the respondents keeping away other important factors associated with their socio-economic development.
- (f) The respondents were selected randomly from different locations (district and upazilla) without considering the accessibility of those locations , which hampered the collection of data by the collectors.

Assessment was limited to a sample size of 410 interviewees. A sample of greater size could have generated better result.

1.10: Chapter Summary:

The chapter demonstrates and depicts a clear context for the research by establishing the background of the study and rationale of the research. It shows that the IGA training conducted by BCA and CZIs are useful for the respondents especially for the female participants. But the scope of the training is not as per the requirements. For the developmental view, successful implementation of standard set rule is really important. This situation needs pro-active approach. A number of research study contexts are highlighted to show the importance of new research as well. It is also shown that there is very limited study/research in this very topic. The chapter ends with stating the problem statement, research question, hypothesis and research objectives.

Chapter-2: Literature Review

2.1: Introduction:

Training is the action of teaching a person a particular skill . Training is teaching, or developing in oneself or others, any skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance. (wikipedia). IGA or Income Generating Activities training is those training after receiving which training a participant can have the capacity of income generation and socio-economic development. Generally 'income-generating activities' may be considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit and others.(The Alana Albee,1994, Support to Women's Productive and Income-Generating Activities: ATLP-CE Volume -I).

This section deals mainly with different aspects, implications and effects of IGA training programs.

2.2: Statement of the Issue:

Post training Impact study of IGA training taken by female participants in our country specially in BCA and CZIs is not done previously before. But we get some national and international report on this topic from which we can have some idea about the issue.

The Alana Albee,1994, Support to Women's Productive and Income-Generating Activities gives a wide general definition of Income Generating Activities in ATLP-CE Volume-I as follows : An Income Generating Training helps participants acquire or upgrade vocational skills and enables them to conduct Income Generating Activities. In this literature we get the IGA like a bridge between two islands having distinctive differences as below-

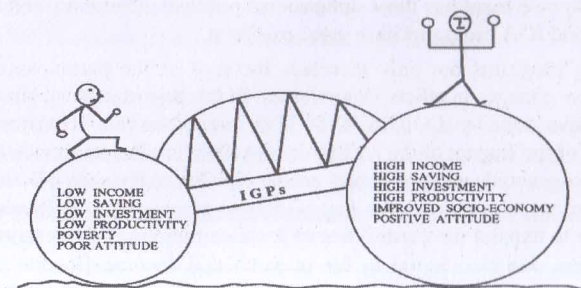


Figure-01: Income Generating Programs are like a bridge between two islands.

The Mission report development of activities for women communities in Jordan and... says that The general tendency is for women to work in the home and produce goods for domestic consumption not for the market. However, the aim of an IGA is to produce for the market and furthermore it can be called micro or small-scale enterprise, whether it is managed at individual or group level. One of the main criteria to choose an IGA should be its profitability. It also stated that IGAs offer women the opportunity to join the labor force and to learn necessary, skills for involvement in economic activities. IGAs can be seen as the initiation phase in the progression to small business development. It is difficult to make the transition from being unemployed and lacking in skills to being self-employed and capable of managing a business operation. The first step is to acquire specific technical skills. Once women have this experience, the next step is to upgrade those skills and introduce women to basic business concepts and procedures. The report concludes that it is obvious that a social change is a long process, generally, conditioned by economic imperatives. In a patriarchal structure of the family where men are decision makers in the household, there is no chance of success for the implementation of IGAs if the, 'remain suspicious and not convinced of their interest for the family. Therefore it is essential during all steps of the IGA setting and especially from the beginning (identification and feasibility) to integrate males in the process. Awareness should be made to inform them about the advantages for the family (increase in living standards, incomes and food security). They mentioned the market linkage as a prime factor. (Source: <http://www.fao.org/docrep/003/x0206e/x0206e03.htm>).

From a study of UNESCO, we find the following two conclusions regarding the impact of IGA programs as-(1) IGA can play positive role by increasing the total number of persons generating income and (2) by increasing the size of each person's income. (APPEAL training materials for continuing Education Personnel, ATLP-CE, Volume V, Income Generating Programmes, UNESCO Principal Office for Asia and the Pacific, 1993).

Oriana Bandiara and others in their research paper titled 'Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa, June, 2005' stated that Women's Empowerment has three dimensions: political, economic, and control over one's body and IGA programs have great role on it.'

IGA training programs not only increases incomes of the participants but also it makes positive changes in others factors/areas. In this regard, we can cite the name of a research paper done by LORENZO PICCO, having the title 'Transforming Lives: An Analysis of the Impact of the AVEGA's IGA Training Programme in empowering widows of the genocide and promoting gender equality in Rwanda's Esatern Region'. He has shown us through research that IGA training programs in Rwanda's eastern region, helps to expand the capabilities of Rwandan widows of the genocide, and to empower them. He also found in his research that Income Generating Activities (IGAs) is crucial for such a vision where widows were to be brought to the mainstream of the society after a tremendous genocide and mass rape of the women. Here IGA training to those distressed women brought positive change by -(1) making

them self sufficient and economically independent; (2) alleviating social isolation and trauma contributing to integration. He concluded with the opinion that IGA training has been successful in expanding widows' capabilities and empowering them.

Bangladesh Rural Advancement Committee (BRAC), one of the world's largest NGO, provides training and other supports to the rural women so that they can be involved in different types of IGAs and bring about meaningful changes in their lives. Study of BRAC shows that the average monthly income of the members after receiving IGA training has been increased to a citable extent. BRAC Community Empowerment Program (CEP) linkages with different GO/NGO institutions on behalf of CEP's program participants for getting IGA training. In 2015, 36,129 program participants have received training from different institutions. Out of them 24,595 participants are using their training properly. This data shows that about 68% are using IGA training properly and the rest 32% is out of the utilization. (Source: Palash Kumar Ghosh, Senior Manager (Field operations) Community Empowerment Program | BRAC T: +88 02 9881265 (Ext-3362) | M: +88 01730346239 BRAC Centre | 75 Mohakhali, Dhaka 1212, Bangladesh. cep.brac.net | www.brac.net)

Report from the NGO, World Vision and ADRA shows the result of positive changes of the participants having IGA trainings. These two NGOs worked with distressed women and gave them IGA training. They have got tremendous changes in respect to income generation, women empowerment, self-reliance etc.(Source: Annual report of World Vision and ADRA).

The much talked SDG has given emphasis on the women empowerment in Goal-5 as Achieve gender equality and empower all women and girls'. In Our national plan book, 7th Five year plan 2016-2014, which gave us the vision 'Accelerating Growth, Empowering Citizens' has given tremendous emphasis on women empowerment and hence IGA training is a utmost determinant there. In the Budget speech of the year 2016, our Finance Minister also has given necessary importance on Women capacity building and empowerment imparting the importance of IGA training of the females.

Government Organizations like Department of Women Affairs, Department of Youth, PDBF, Jatiyo Mohila Sangstha are also conducting IGA training for females. They have found positive changes of the female participants who took the IGA training from the concerned departments.(Source: Annual reports of the concerned organizations).

2.3: The Knowledge Integration:

Knowledge integration (KI) is the process of synthesizing multiple knowledge models (or representations) into a common model (representation). Compared to information integration, which involves merging information having different schemas and representation models, knowledge integration focuses more on synthesizing the understanding of a given subject from different perspectives. (wikipedia).

The knowledge Integration is considered one of the significant benefits of end user engagement. The IGA training programs' users are the participants of different CS.

There are many stakeholders and service providers IGA training programs (DoC, BCA, CZI, DCO, UCO, CS, GO, NGO etc). When every organ works well with knowledge and knowhow, there exists little problem. But when any problem arises, the concerned groups/parties apply knowledge of their own initiatives and generate a new one to solve the problem and to support organization's operation. So, Knowledge Integration among the groups/parties is highly important for successful IGA training programs implementation.

2.4: Research Gap:

Research gap is identification of opportunities that are yet to be explored in a research study..... The phrase 'research gap' can be linked to a systematic review or critical review or mapping review/scope in order to find the gap/ opportunity.(Hussein, 2014).

Adnan Ameen Bakather, (Auditor & Consultant; 2014) says that reaserach gap is the difference between what is existed (knowledge = theories, assumptions, practices) and what is required/targeted (or what should be done). Research gap is critical to determine need and necessity of conducting a research. Generally, a research gap can be extension or challenge of the existing variable, theories and assumptions ... etc.

IGA training programs in developed countries are different than underdeveloped/ developing countries. Mostly the third world countries conduct IGA programs. In Bangladesh IGA is getting more focus day by day. But there are very little studies in respect to IGA training impact in Bangladesh. The authors observed that IGA training impact assessment in Bangladesh is very rare, little or not focused at all. While searching in websites with the key word 'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes', there was no result found matching the search while we got some IGA related articles/papers which do not cover the problem statement.

2.5: The conceptual Model:

A conceptual model is a model made of the composition of concepts, which are used to help people know, understand, or simulate a subject the model represents. (https://en.wikipedia.org/wiki/Conceptual_model).

Conceptual modeling is the activity of formally describing some aspects of the physical and social world around us for the purposes of understanding and communication."A conceptual model's primary objective is to convey the fundamental principles and basic functionality of the system in which it represents. Also, a conceptual model must be developed in such a way as to provide an easily understood system interpretation for the models users. A conceptual model, when implemented properly, should satisfy four fundamental objectives.

1. Enhance an individual's understanding of the representative system
2. Facilitate efficient conveyance of system details between stakeholders
3. Provide a point of reference for system designers to extract system specifications
4. Document the system for future reference and provide a means for collaboration

The conceptual model plays an important role in the overall system development life cycle. (https://en.wikipedia.org/wiki/Conceptual_model)

The research background concludes that there is a lack of statndard set rule/practice rules for IGA training programs in BCA and CZIs. We know that training is comprehensive matter and the whole processes and steps should be done with holistic approah. A strong co-ordination and monitoring and also evaluation system should be followed to make any training fruitful and effective. For this reason, in the study we tried to make A model framework for IGA Training Action Plan for effectiveness of the IGA training courses in future. Here we are citing our proposed model framework for IGA Training Action Plan covering every concern authorities related to IGA training courses of BCA and CZIs.

A model framework for IGA Training Action Plan

Stages	Activities	Authority	Purpose	Responsibility	Linkage
Pre-training Preparation	Training Policy formulation	DoC and BCA	Effective and Fruitful Training	Respective Institutions	DoC, BCA & CZIs
	Training Course Design	DoC/BCA/Respective Institutions	Effective and Fruitful Training	Course Administration	DoC, BCA and Head of CZIs
	Trainee Selection and Nomination	Respective Institutions/District/ upazila Co-operative offices/Co-operative Societies	Effective and Fruitful Training	Respective Institutions/District/ upazila Co-operative offices/Co-operative Societies	DoC, BCA & CZIs
Training Conduct	Conducting Training	Respective Institutions	Effective and Fruitful Training	Course Administration	DoC, BCA and Head of CZIs
	Trainee database	Respective Institutions	Future Correspondence and Follow-up	Course Administration	BCA and Head of CZIs
	Post Training Support facilities	GOB, DoC, BCA	Training Sustainability and Effectiveness	Course Administration	DoC, BCA and Head of CZIs
Post Training Assenment	Post Training monitoring and evaluation		Training Sustainability and Effectiveness	Course Administration	DoC, BCA and Head of CZIs
	Case Study	Respective Institutions	Training impact assessment	Course Administration	DoC, BCA and Head of CZIs
	Research	Respective Institutions	Training impact assessment	Course Administration	DoC, BCA and Head of CZIs

2.6: Chapter Summary:

The chapter presents an extensive review that shows there is a research gap in the IGA training programs conducted by BCA and CZIs to bring more effectivity and usefulness of the participants. Before unfolding the research gap, the chapter also makes a logical discussion on the literature of the IGA program related impact and implications. It also makes evident that the intregation for IGA programs is a critical factor for training success. The chapter ends with description of the conceptual framework that shows in a lucid way how IGA training programs to be accomplished with grand success.

Chapter-3: Research Methodology

3.1: Introduction:

This section comprises some basic discussions on related terms, methods and approaches for research. Then the discussion follows on the chosen approach, methodology and explaining the research design. It then justifies research study, illustrates sampling, questionnaire development, data collection process, data analysis and validity of the data.

3.2: Research:

Research comprises "creative work undertaken on a systematic basis in order to increase the stock of knowledge. (wikipedia). The word research is derived from the Middle French "recherche", which means "to go about seeking", the term itself being derived from the Old French term "recherchier" a compound word from "re-" + "cerchier", or "sercher", meaning 'search'. (Merriam Webster (m-w.com). Encyclopædia Britannica. Retrieved 13 August 2011)

Research is a logical, step-by-step and organized approach that identifies problem through rigorous methods, data collection and coming to a conclusion by analysing them (Sekaran, 2006). It is neither based on experience nor on intuition. It can only be done through a purposeful and rigorous process.

3.3: Its Approaches:

The building blocks of the approach are divided into two ways: Induction and deduction. Deduction is said to be the process by which a researcher arrives at a conclusion with a top down approach through logical generalization of a known fact. (Sekaran 2006). Its reasoning is narrower and concentrates on confirming or testing the hypothesis. Whereas, induction is more open-ended and exploratory where the researcher observes a certain phenomena and upon that specific observation comes to broader generalization. It is also referred to as a bottom-up approach where it starts with specific observation and ends up with general conclusion. (Trochim 2001).

3.4: Research Methodology:

Research methodology is the set of techniques used to pursue certain research questions. It helps to answer the questions using a planned and systematic technique for collecting data, analysis and come to a finding to end up with (Flick 2011). The methods are divided into two major types: qualitative and quantitative. The table below shows the difference between these two types of research:

	Qualitative Research	Quantitative Research
Theory	As an end point to be observed	As a starting point to be tested
Case selection	Purposive according to the theoretical fruitfulness of the case	Oriented on statistical representatively ideally random sampling
Data collection	Open ended question	Instrument based questions
Analysis of data	Interpretive	Statistical
Generalization	In the theoretical sense	In a statistical sense to the population
Research Methods	Case study, Archival Analysis, History, Action Research, Grounded Theory, Content Analysis	Laboratory Experiment, Field Experiment, Archival Analysis, Forecasting Future Research, Simulation Survey

Table-1: Differences between qualitative and quantitative Research (Creswell; Flick 2011; Sekaran 2006)

Despite the differences, the approaches have some points in common. In both approaches, the researcher has to work systematically by using empirical methods aiming at generalizing the findings to situation and persons other than the respondents in the study. There are also different types of methodology for each of them.

3.5: Selecting the methodology for the research:

The objective of this research study is to examine the impact of the IGA training courses on the socio-economic conditions of the female participants who received the training from BCA and CZI's; to investigate the effectiveness of course contents and training methods; to assess the benefit (both quantitative and qualitative) of the respondents derived from utilizing the training knowledge; to identify the constraints associated with the utilization of training knowledge along with the possible remedies; to find out the measures to make training courses more effective and fruitful and to formulate recommendations on the basis of findings for future strategy. Therefore, it could be taken with the inductive approach that would help to make an exploratory study.

The logical sequence of the research design is given below. It helps us to visualise how the ultimate conclusion is connected through the empirical data to the initial research question (Yin, 2003)

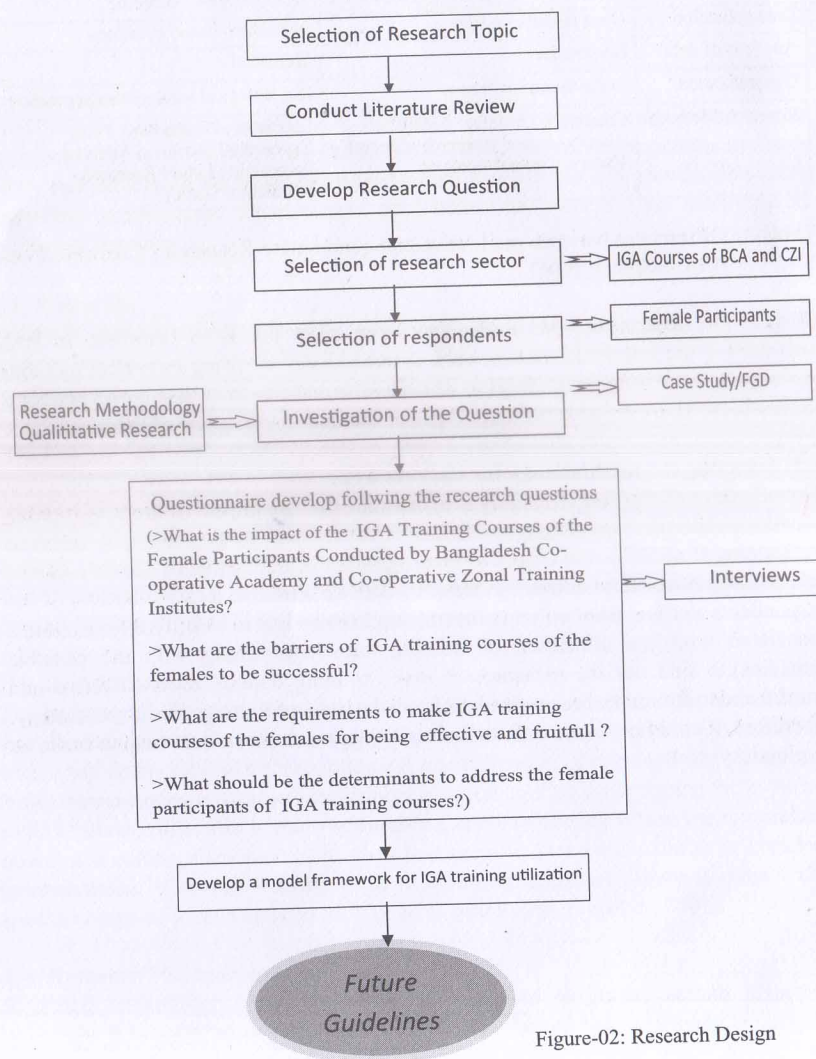


Figure-02: Research Design

3.6: Research Design:

Creswell(2013) views that the research design is a plan that ranges from broad assumption to the detailed methods of collecting data. It also acts as a control mechanism of the whole research process (Flick 2011). The selection of the research process essentially depends on the nature of the problem and how it is approached.

A research design may also be defined as the 'blue print' that enables the researcher to come up with solution to the problems and guides him or her in the various stages of the research. (Ray and Mondal, 1999). The widely used three research designs are: (1) exploratory; (2) descriptive and (3) experimental.

In this study, the exploratory and descriptive design was followed. This design concentrates on in-depth analysis of data and follows probabilistic sampling techniques. It is also a well thought instruments for collection of data.

3.7: Rationale and Sampling of the interview:

BCA and CZIs imparted skill development training in 15 different trades (Sewing, Block Boutique, Mushroom, Pottery, Electrical, Crystal, Mobile Servicing, Computer, Duck rearing, Cattle fattening, Mou Farming, Pisciculture, Plumbing and Fitting, Cattle rearing, Handicrafts) to the participants coming from different Co-operative societies around the country. It was not possible to cover the participants from all the trades in a single study due to time and budgetary constraints. Therefore seven trades (Computer /Block Boutique/ Sewing/Crystal/Mushroom/Pottery/Mou Farming) were considered for this study in selecting the respondents based on some criteria. First criteria was number of participants received IGA training in each trade. Based on this criteria, the trade Block Boutique was brought under the study as the highest number of female participants of this trade received IGA training from BCA and CZIs. The detailed coverage of the participants by BCA and CZIs in different trades can be seen in Table-02:

Purposive sampling in this case is considered to be helpful to get the meaningful data. A good balance of trade and area were tried to maintain selecting in the sampling. 15.15% of total 2707 participants is 410 and all these 410 respondents were addressed. During group and case study, the researchers discussed with the respondents of different districts. They are randomly selected and the respondents were 410.

The study was conducted in different 20 districts in 7 divisions of Bangladesh under BCA and 9 CZIs who provide IGA training to the respondents. The districts were (Cox's Bazar, Rangamati, Comilla, Netrokona, Mymensingh, Faridpur, Gopalganj, Barishal, Bhola, Sathkhira, Jessore, Chuadanga, Sirajgonj, Bogura, Chapainawabgonj, Rangpur, Kurigram, Dinajpur, Sylhet, Hobigonj).and the divisions were (Dhaka, Chittagong, Rajshahi, Khulna, Sylhet, Barisal, Rangpur). The data collectors were 29 among which district co-operative offices' instructor were 20 and the rest 9 were the instructors of 9 CZI.

	Total	Dhaka	Ctg	Rajshahi	Khulna	Barisal	Sylhet	Rangpur
Sewing	29.8	25.8	29.2	28.6	23.7	18.9	44.4	51.6
Block-Boutique	42.9	41.7	43.4	68.6	47.4	40.5	33.3	25.8
Mau farming	2.7	2.5	3.5	-	7.9	2.7	-	-
Computer	3.4	-	2.7	2.9	13.2	-	-	16.1
Crystal	8.5	3.3	11.5	-	7.9	37.8	-	3.2
Mushroom	10.0	26.7	3.5	-	-	-	11.1	3.2
Handicraft	2.0	-	6.2	-	-	-	2.8	-
Others	.7	-	-	-	-	-	8.3	-
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table-02: IGA training imparted to the female participants by BCA and CZIs in 2014-2015 and 2015-2016

Participants of seven trades of IGA training like Computer /Block Boutique/ Sewing/Crystal/Mushroom/Pottery/Sericulture were brought under this study. All the participants of these seven selected trades of 20 districts were considered as the population of this study. The population of the study according to district can be seen in table-03:

Name of the selected districts	No.of Participants received IGA training at BCA and CZIs	Percentage (%)
Mymensingh	33	8.0%
Netrokona	27	6.6%
Gopalganj	28	6.8%
Faridpur	32	7.8%
Comilla	50	12.2%
Cox's Bazar	30	7.3%
Rangamati	33	8.0%
Chuadanga	9	2.2%
Chapainawabgonj	7	1.7%
Sirajgonj	14	3.4%
Bogra	14	3.4%
Satkhira	16	3.9%
Jessore	13	3.2%
Barisal	24	5.9%
Bhola	13	3.2%
Sylhet	16	3.9%
Hobigonj	20	4.9%
Rangpur	9	2.2%
Dinajpur	12	2.9%
Kurigram	10	2.4%
Total	410	100%

Table-03: Total population of the study under seven selected trades of 20 districts.

3.8: Questionnaire Development:

Questions asked (Annexure-2) to the interviewees were developed following the conceptual framework & research questions. Those were designed to address the respondent (participants of the IGA courses). To understand the situation and analyse desired findings, the questionnaire bears 5 consecutive sections such as -General information, Information relating respective CS, Training information, Income & employment information and Social & other information. The questionnaire acted as a guideline for the researcher to get the relevant answers needed for the research.

3.9: Data Collection and Interview Conduct:

The data collected were classified into two categories as primary data and secondary data. Primary data were collected by interviewing and discussing with the respondents and Secondary Data were collected from different books and journals. For collecting the data, a structured interview schedule was developed with balanced combination of both closed and open ended questions. The respondents were allowed to choose more than one options as their response to a particular question. Moreover, they had the opportunity to make any additional comments on a particular issue.

The data collectors of different CZIs and Districts were brought at BCA and a orientation training programs was organized for collecting data from respondents. Group discussion was done with the members of the CS and Case study was done with open discussion with the respondent. The data were collected in the month of May, 2016.

3.10: Data Processing and Presentation:

The study is qualitative in nature that is based on primary and secondary data. After collection of data, they were tabulated and calculated. Descriptive statistics is used to interpret the data. Outcomes or findings of the study were presented in the report in textual, tabular and graphical forms. As each interviewee was allowed to choose more than one option for a particular question, each affirmative response to sample size was evaluated separately to get a wider insight.

The guidelines of Miles, Huberman and Saldaria (2014) were followed for analysing qualitative data of the study. The pattern follows categorization, formation, data display and frequency analysis. This study follows their guideline by-

- Categorize data following conceptual framework.
- Arranging the individual transcript data into a table.
- Displaying data according to frequency.

3.11: Validity and Reliability of Data:

The validity and reliability of the data set are assured by:

- Collecting the data by the collectors directly interviewing the respondents.
- Supervising and monitoring the data collection process by the senior members of BCA and research team members.

3.12: Implementation of the Study

BCA conducted this research study with the help of responsible persons of BCA and DoC. Mr. Abul Hossain, the Vice Principal and Joint Registrar was the team leader/convenor of this study. He overall guided the research study. Mr. Mahbubur Rahman, Joint Registrar, MIS, DoC was an important member of the research team. He worked seriously for questionnaire preparation & data processing & analysis. Mr. Abul Hossain, Professor of BCA was the member secretary of the team. He was very much keen to conduct the activities of the Research Study. Haridas Thakur, Principal (Deputy Registrar) of CZI Narsingdhi wrote the whole research paper arranging the research structure with utmost efforts. Mr. Ziaul Hoque, Principal (Deputy Registrar) of CZI Kustia framed out the case studies. Mr. Abdul Latif, Research Officer, BCA worked for the Research. Instructors of different CZI and Instructors of respective district co-operative offices worked as the data collector. During data collection stage, monitoring officers were appointed to monitor the data collection processes. The monitoring officers also conducted group discussion and case studies in their assigned locations.

3.13: Chapter Summary:

This chapter gives a comprehensive view of the selected methodology and approach of the study. It mainly focuses on the chosen methodology of the research and how the research design is followed. It shows that using the inductive approach, interviewing and case study method was chosen to find out the present training practice in IGA training programs. The questionnaire development, data validation and analysis is also described in this chapter.

Chapter-4

Analysis and Discussion

4.1: Introduction:

The main feature of this research study was to assess or find out the IGA trainings' impact of the female participants who are the prime determinants of development of Bangladesh and to focus the activities of DoC and BCA and CZIs. We got a lot of information from our survey done by our data collector through the structured questionnaire which covered the primary information of respondents to training assessment and impacts, employment generation to social status, marketing to hindrances etc. Those information/data were processed and analyzed in a systematic way and we got the result as per our hypothesis.

4.2: Sample covered by division:

Total 410 respondents were considered in this study from seven divisions our country. From the survey, we got the information that the highest number of respondents came from Dhaka division (29.3%) and Chittagonj division (27.6%). We found some distinctive reasons behind this finding. These are: (a) due to geographical distances, less number of participants come from distance area of the country. (b) more active or productive CS are found in Dhaka and Chittagonj divisions. (c) due to some political and other obstacles, participants from remote areas did not able to come BCA and CZI training.

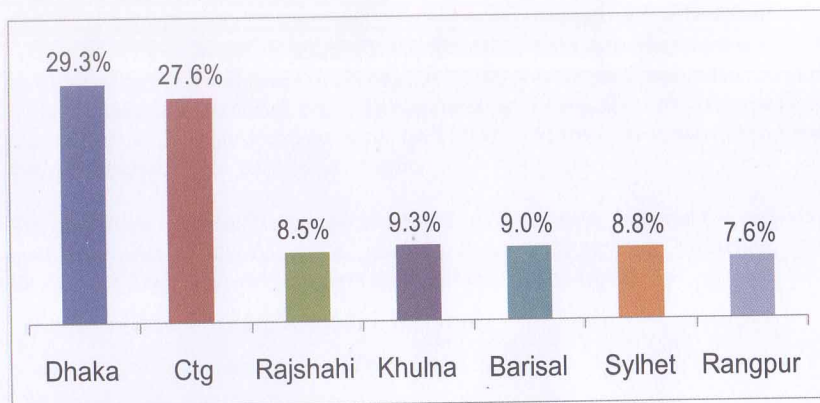


Figure-03: Participants coming from different divisions of the country.

4.3: Sample covered by districts:

The study was conducted having the participants from 20 districts of the country. From the survey, we got the information that generally the highest number of respondents came from the districts where the Institutions situated or it is nearby the Institutions. (Comilla-12.2%; Mymensingh-8%; Barisal-5.9%; Hobigonj-4.9% and so on). The reasons are almost same as we indicated in the article 3.1 before.

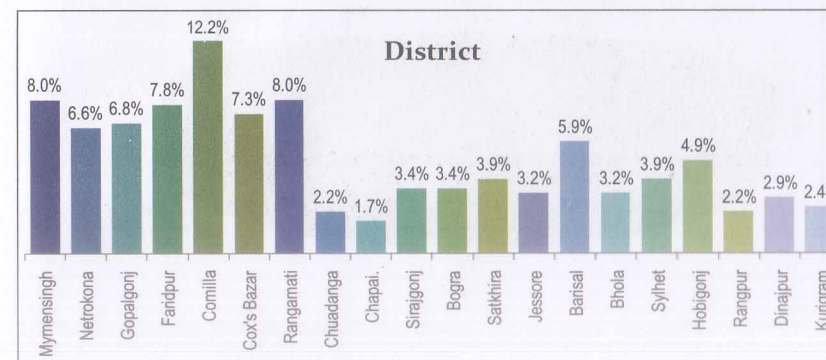


Chart-04: Participants coming from different districts of the country.

4.4: Age of the participants:

The information got in this criteria was very similar to our standard expectation. Highest number of participants came from the age limit 18-20 (28.5%). The active age limits cover the majority portion of participants. (age limit 21-25: 22.4%; 26-30: 14.6% and 31-40: 23.4%). Age limit 41-50 covers 9.3% whereas 51-55 covers 1.4% only. We see that only 11.0% participants came from the age over 50 years.

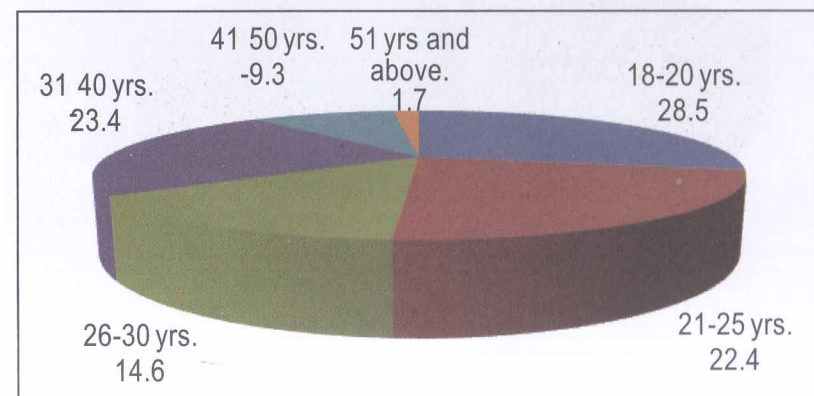


Chart-05: Age limit of the participants.

4.5: Educational qualification of the Respondents:

We got the information that 56.6% participants having the educational qualification of SSC (29.3%) and HSC (27.3%) have received the IGA training. Very few participants had the post graduate degree. (2.0%). Graduate participants were 9.3% while class 1 to 10 covers 32.2%. (class 1 to 5: 7.3%; class 6 to 8: 17.6% and class 9 to 10 : 7.3%).

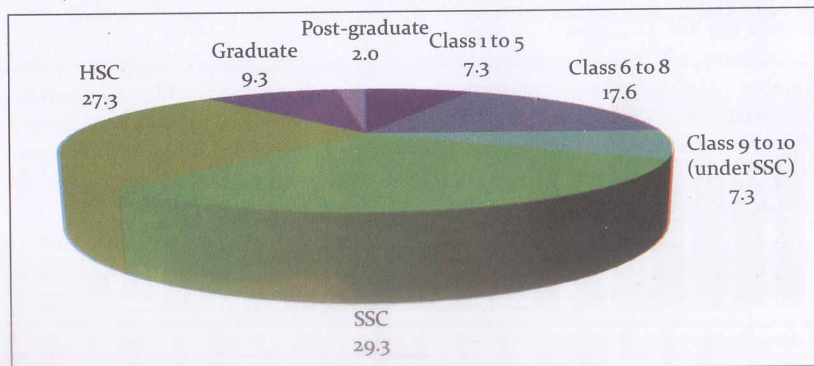


Chart-06: Educational qualification status of the participants.

4.6: Marital status of the participants:

In this case, we see that married participants were dominating the numbers (57.6%) while unmarried participants were 15.2% lower. This indicates that unmarried female participants might have faced family or others problems.

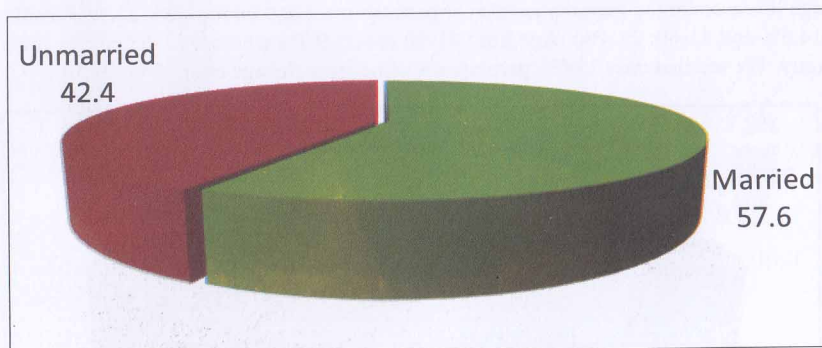


Chart-07: Marital status of the participants.

4.7: Share Capital of the Respondents in the CS:

We get a picture here about the financial condition of the participants. Share capital upto 1000 BDT is the highest figure in this regard (81.0%). 14.4% respondents have share capital 1001 to 5000 whereas 1.7% and 2.9% have the share capital 5001 to 10000 and 10001 and more respectively.

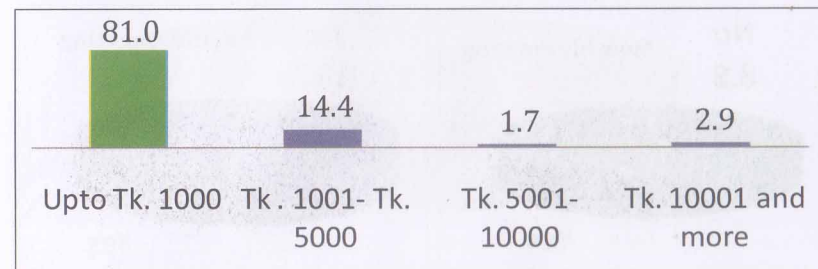


Chart-08: Share capital of the participants.

4.8: Savings of the Respondents in the CS:

We get here the picture that saving tendency is more than share capital formation. 45.4% respondents had the savings 1001 to 5000 BDT while 37.6% had savings upto 1000 BDT. Higher amount of savings is not significant. (7.6% had the range 5001-10000 and 9.5% had the range 10001 and more).

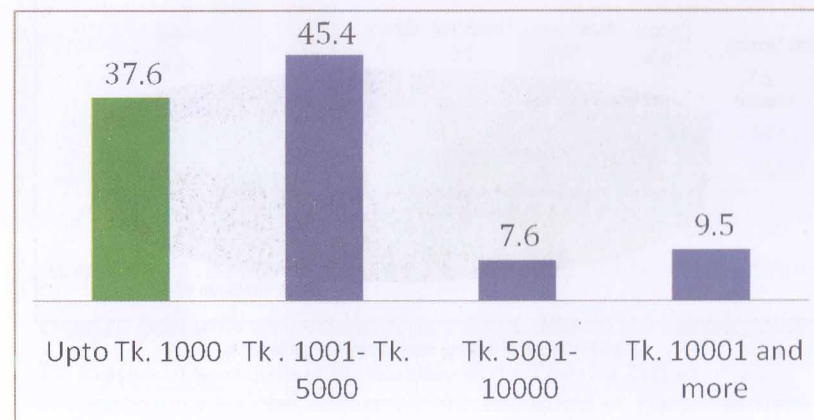


Chart-09: Savings of the participants.

4.9: Meetings held in the CS:

Monthly meetings are regularly held in the CS of the participants in 91.2% whereas the figure is negative in 8.8%. On the other hand, 89.3% participants said that AGM is regular in their CS. 10.7% said negative in this regard.

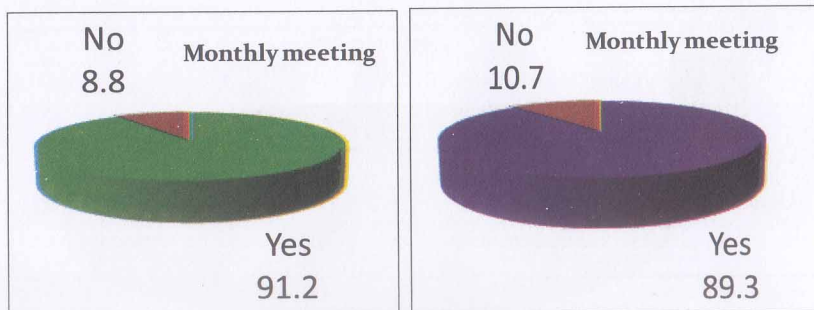


Chart-10: Monthly meeting and Annual General meeting information of the CS of the participants.

4.10: Types of Training received:

Block-Boutique (42.9%) and Sewing (29.8%) are two major trades having highest number of participants. Mushroom (10.0%) and Crystal show-pieces (8.5%) are others two trades having demand. Computer (3.4%), Handicrafts (2.0%) and others (0.7%) trades had less participants as there were less number of these courses.

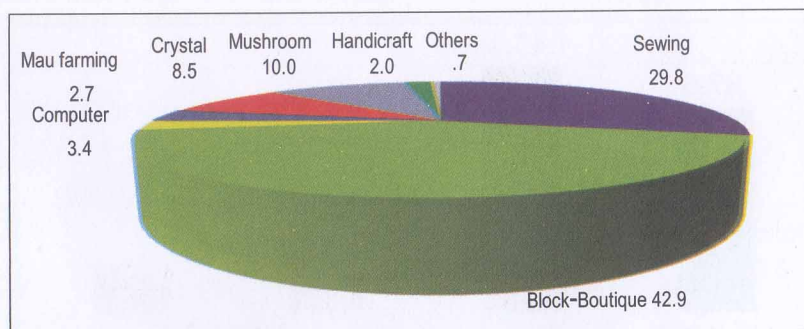


Chart-11: Types of training received by the participants.

4.11: Increment of the Training Period:

78.5% respondents opined for increment of training period while 21.5% opposed the issue.

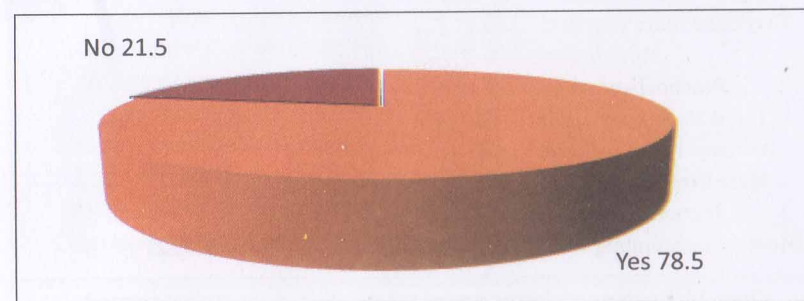


Chart-12: Opinion by the participants regarding increment of the training period.

4.12: Duration of the Training Period:

32.2% participants said that training period should be at least 10 days. 26.4% opined that it should be 15 days. 19.9% said it should be 30 days. But others opinion is insignificant.

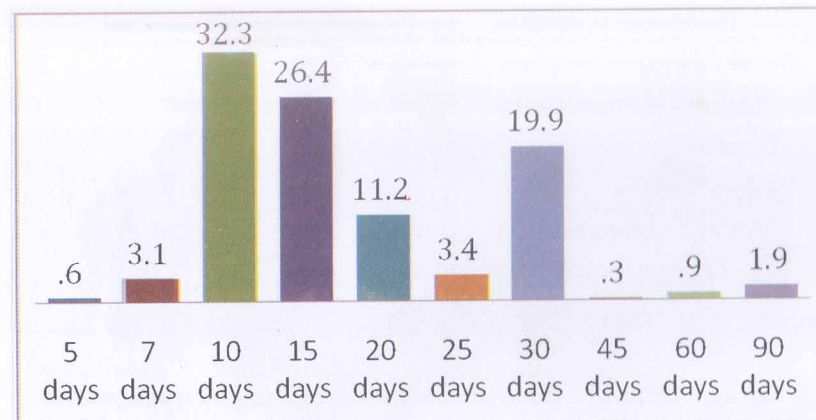


Chart-13: Opinion by the participants regarding duration of the training period.

4.13: Reasons of increment of the duration of the Training Period:

61.5% participants said that increment of duration will offer more understanding level. Efficiency increment opinion is 13.4%. Other factors also opined by the participants.

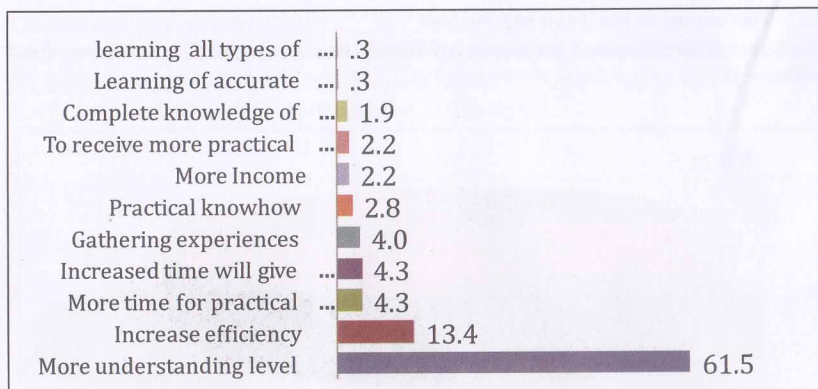


Chart-14: Reasons for increment of the duration of the training period.

4.14: Respondents' suggestion regarding the Training:

A significant portion opined about the increment of course duration (9.0%). More females should be trained got 5.9% opinion. Post training equipment support opinion was 3.4%. other suggestions also came regarding credit supply (0.5%), marketing linkages (0.5%), efficient trainers (0.5%) etc.

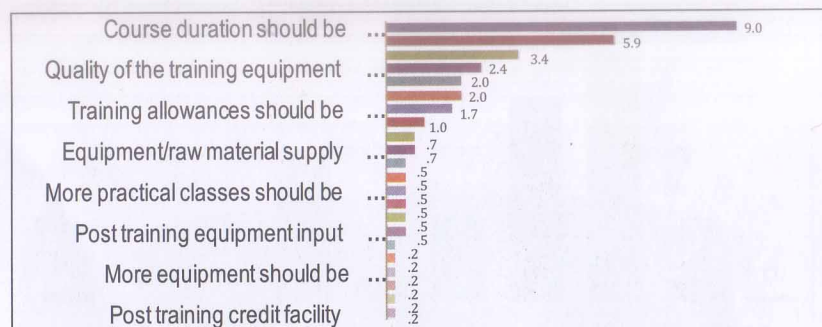


Chart-15: Participants' suggestion regarding the training.

4.15: Recommendations for fruitful training courses:

37.6 participants said that course duration increment will be useful for training fruitfulness. Training allowance (12.9%), equipment supply (11.2%), interest free loan supply (8.5%) are some major recommendations here.

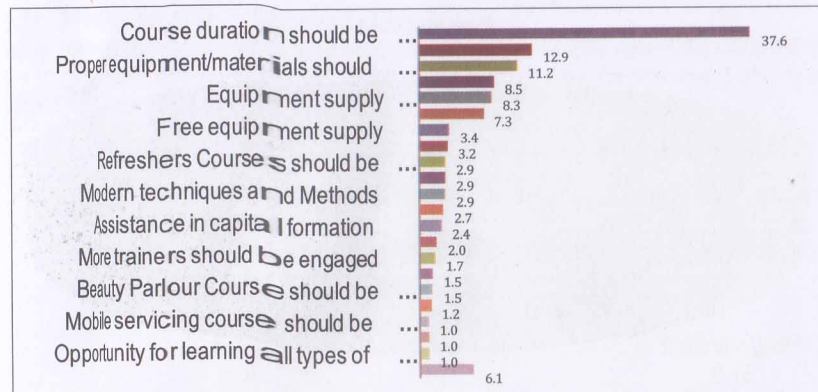


Chart-16: Recommendations of the participants for fruitful training courses.

4.16: Weakness of training courses:

40.5% participants opined that there is no weakness of the training courses. 34.4% said that training equipments used in the training was not modern. Less number of practical classes (23/7%) and trainers' inproficiency (1.5%) were also their observations.

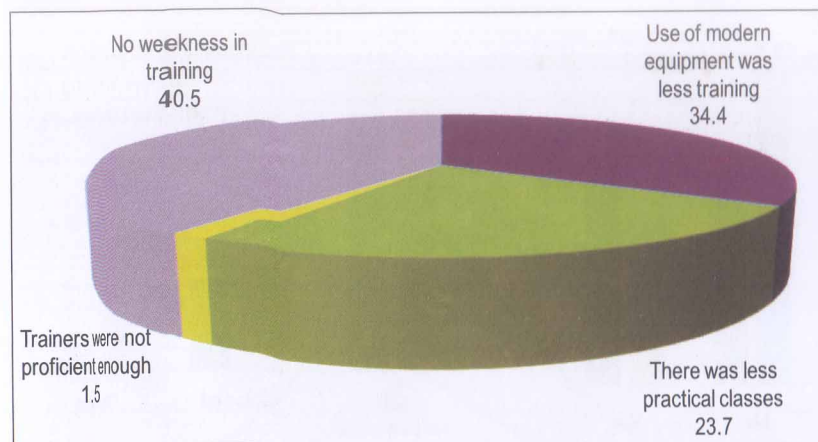


Chart-17: Weakness of the training courses as opined by the participants.

4.17: Training Quality:

48.5% participants said that the training courses are standard. 51.0% said that it was fairly standard and 5% said less standard (0.5%)

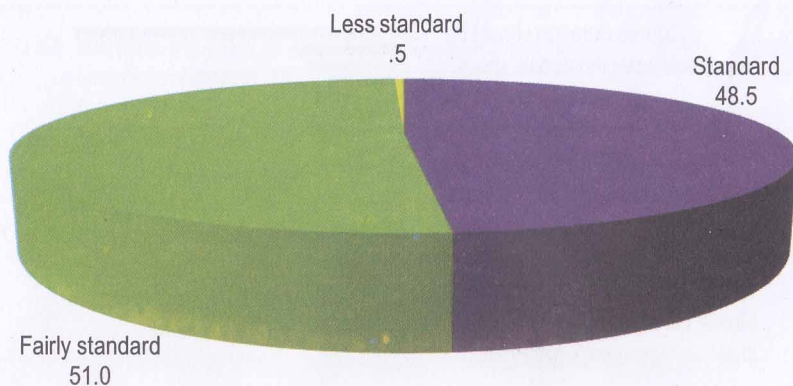


Chart-18: Quality of the Training Courses.

4.18: Engaged any profession before and after training:

After training 52.4% were engaged in any profession while negative is 30.5%. On the other hand 74.9% were self employed and 22.3% were salaried job after training. Others were 2.3%.



Chart-19: Engagement of any profession before and after the Training Courses.

4.19: Monthly income before and after training:

After training income is increased upto 2500 BDT for 37.1%; upto 2501-5000 BDT for 30.9%; upto 5001-10000 for 20.8%; upto 1001-20000 for 9% and 2.2% upto 20001 and more.

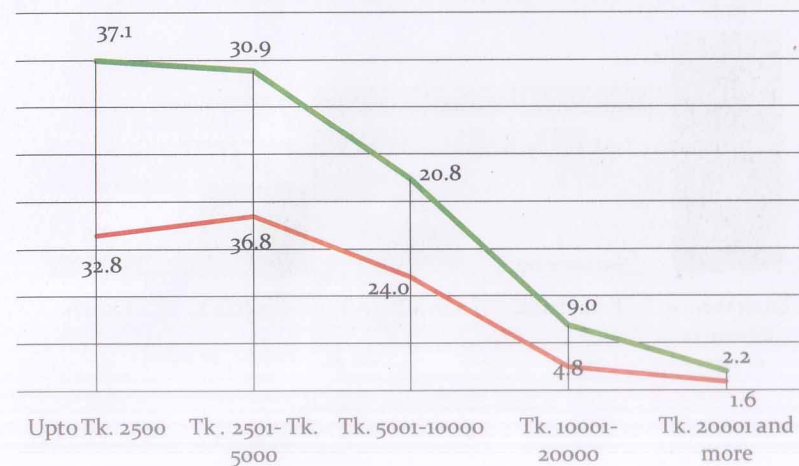


Chart-20: Monthly income before and after the Training Courses.

4.20: Monthly Family Expenditure before and after training:

After training monthly expenditure is increased upto 2500 BDT for 2.2%; upto 2501-5000 BDT for 15.6.9%; upto 5001-10000 for 52.4%; upto 1001-20000 for 26.3% and 3.4% upto 20001 and more.

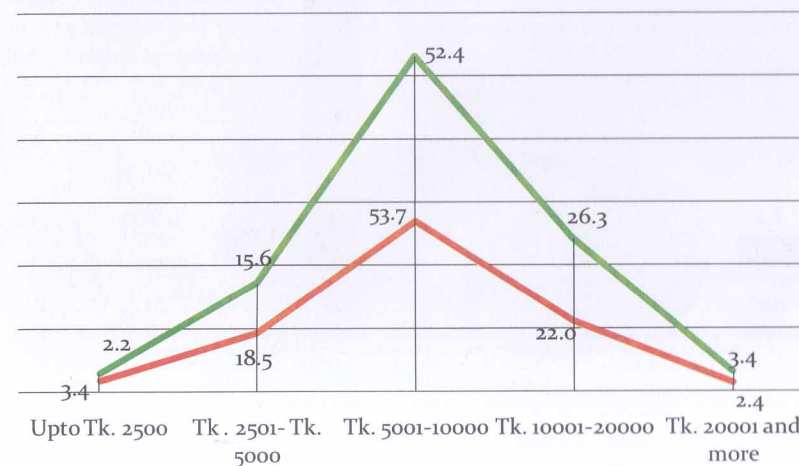


Chart-21: Monthly family expenditure before and after the Training Courses.

4.21: Capital sources:

Participants get capital from own CS (59.5), from relatives (11.9%), NGO (21.4%), from bank (2.4%) and other sources (4.8%).

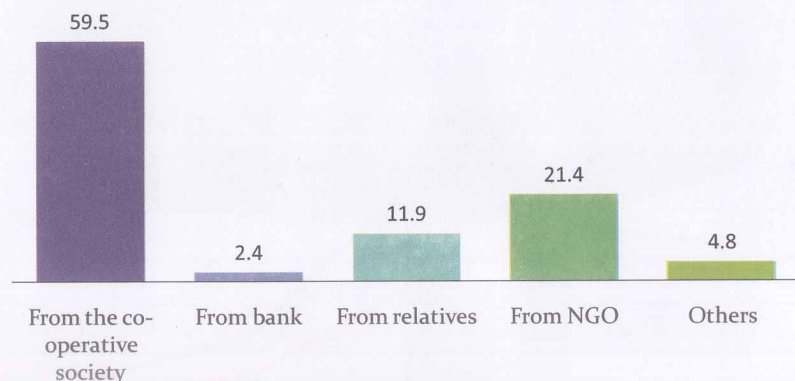


Chart-22: Capital sources.

4.22: Rate of interest of the loans taken by the participants:

Maximum participants (61.9%) said the rate of interest as 15%. Rate of interest varied from 10% to 14% was assessed by 23.8% respondents. 20% rate of interest was said by 9.5% respondents, 2.4% said it was 24% and 2.4% also said that rate was 25%.

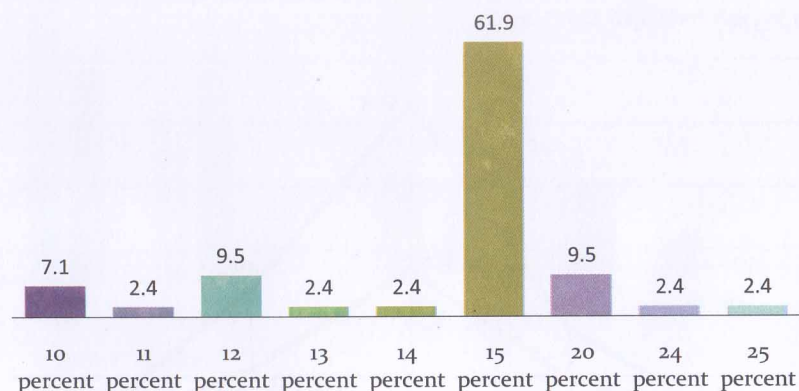


Chart-23: Rate of interest of the loan.

4.23: Problems to start Entrepreneurship:

Capital formation is a great problem for 20.4% respondents. Lack of own capital is 13.7%; lack of credit facility is 3.4%. Lack of work facility 3.9%, scarcity of raw materials 3.4%, lack of grants 2.0%, lack of equipments 1.5%, family problems 0.7%, high rate of interest 0.5% and less govt. loan facility 0.2% are also other reasons.

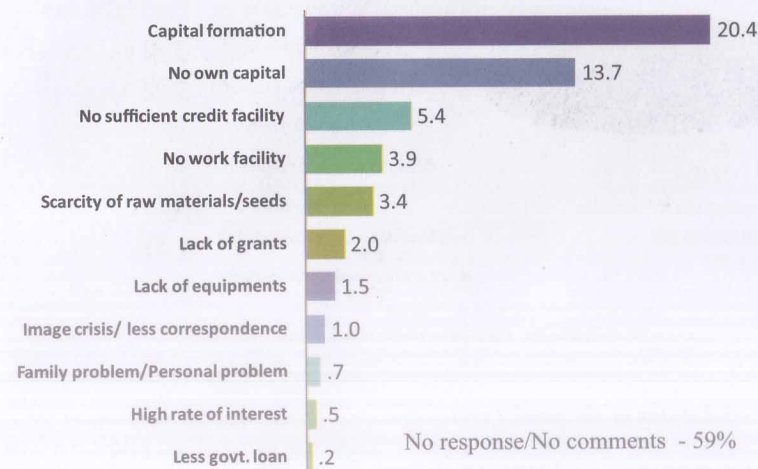


Chart-24: Problems to start entrepreneurship.

4.24: Marketing scenario:

63.9% said that they produce no products. 30% sale in the local markets while 6.1% have linkage by contracting with buyers.

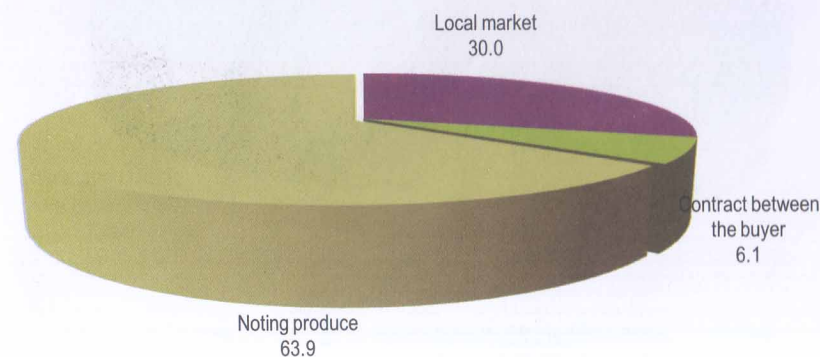


Chart-25: Marketing scenario of the products produced by the participants.

4.25: Fair price and the marketing Problems.

67.7% said that they get fair price while 32.4% opined the negative. Improper local market and scarcity of buyer (25%), scarcity of real buyer (22.9%) No market palce (18.9%) are the major problems here.

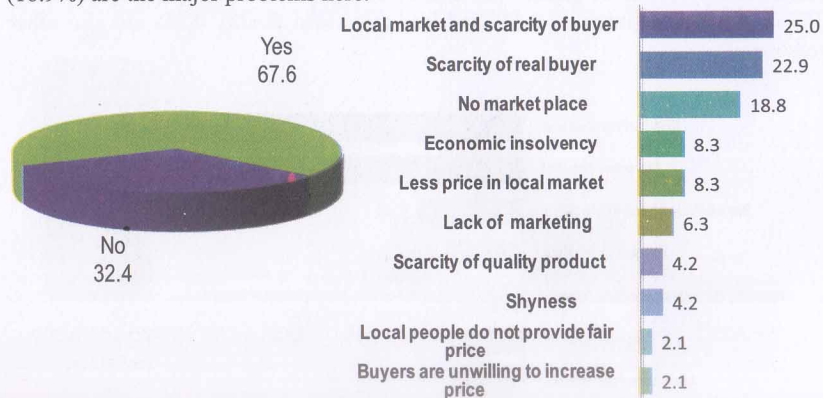


Chart-26: Fair price and marketing problems.

4.26: Social status of the participants.

35.1% said that their social status is more advanced that before. 6.1% said it is a little better than previous ones. 13.7% stated that the comsition is same as before. 45.1% had no response.

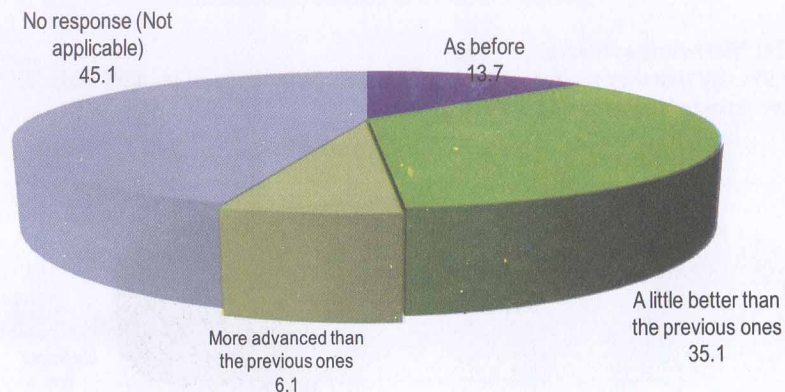


Chart-27: Social status of the participants.

4.27: Present status of the participants.

8.5% said that their present status is more advanced that befor. 30.5% said it is a little better than previous ones. 14.1% stated that the condition is same as before. 46.8% had no response.

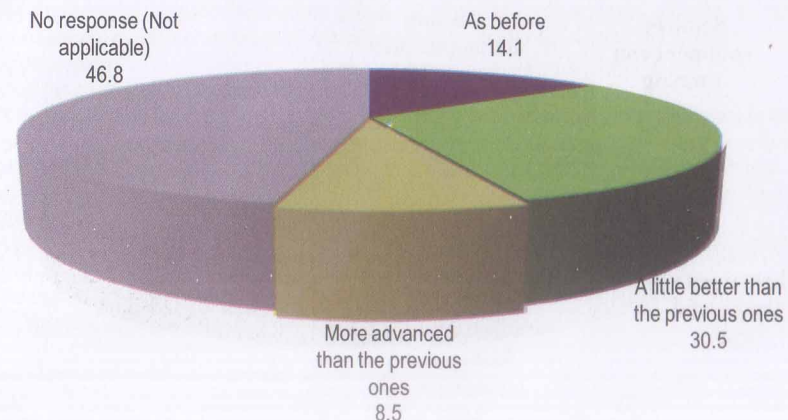


Chart-28: Present status of the participants.

4.28: Impression on mindset of the participants after being employed:

67.0% participants said that they have become self dependent. 25.1% said that they have beocme successful. 12.6% think that they feel better than ever before and 17.2% opined that their self confidence has been increased.



Chart-29: Impression on mindset of the participants after being employed..

4.29: Impression on mindset of the Respondents being unemployed:

27.8% respondents said that they have remained unsuccessful after training. 2.9% said that their confidence is reduced. 16.1% told that they are unhappy now. 0.7% has lost their confidence and 52.4% did not respond to this question.

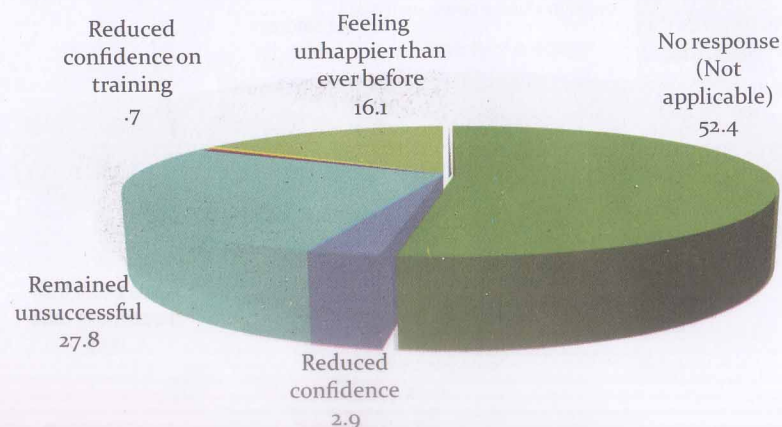


Chart-30: Impression on mindset of the participants after being unemployed:

4.30: Chapter Summary:

This chapter describes the findings of the study by data interpretation in graphical form. All the desired objectives coming through questionnaire is well established in this chapter. The respondents response or opinions are categorized here to see the result of the hypothesis or assumptions.

Chapter-5 Case Studies

5.1: Introduction:

Case study is a process or record of research in which detailed consideration is given to the development of a particular person, group, or situation over a period of time. In other words, it is a particular instance of something used or analyzed in order to illustrate a thesis or principle.

Thomas offers the following definition of case study:

"Case studies are analysis of persons, events, decisions, periods, projects, policies, institutions, or other systems that are studied holistically by one or more method. The case that is the subject of the inquiry will be an instance of a class of phenomena that provides an analytical frame — an object — within which the study is conducted and which the case illuminates and explicates." (Thomas, G. 2011)

According to J. Creswell, data collection in a case study occurs over a "sustained period of time." (Creswell, John 2009.)

During this research study extensive case study over 5 people taking IGA training from BCA and CZIs were taken.

5.2: Rationale and background of the case Study:

Earlier we have found that The objective of this research study is to examine the the impact of the IGA training courses on the socio-economic conditions of the female participants who received the training from BCA and CZI's; to investigate the effectiveness of course contents and training methods; to assess the benefit (both quantitative and qualitative) of the participants derived from utilizing the training knowledge; to identify the constraints associated with the utilization of training knowledge along with the possible remedies; to find out the measures to make training courses more effective and fruitful and to formulate recommendations on the basis of findings for future strategy.

Generally, the reseracher has to know the answers of some questions to make the research findings.

This can be shown in the figure bellow-



Figure-31: The significance of case study

In this research study, 410 respondents expressed their opinions through structured questionnaires. Beside that, to make this study more informative to establish some determinants, extra 5 female self-employed participants were elected randomly from research areas. The opinions givem by the case study participants told their practical experiences and we got a real picture for being an entrepreneur. The case study was really helpful to assess the desired result. This would assist us the make our recommendations for further reserach and planning of IGA training programs.

5.3:Case Study-1: Munni Akhter Shathi becomes Self-employed through Block boutique Training from Naogaon CZI:

Munni Akhter Shathi, an young and confident lady, said with confidence that she do not want to search a job in other's organization rather she wants to be self employed being an entrepreneur. Munni is a member of Mitali Mohila Co-operative Society Ltd. in Bogra City. (Reg. no-89; dated-03/10/2007). The Co-operative Society was formed by in 2007 by 30 distressed and ill fate women with a view to changing the socio-economic condition of their lives. Now the number of the society is 269 and the members have got their lives with a positive change.

We conducted a meeting with the members of the society in 29/05/2016. In the meeting 10 members of the society, district co-operative officer, Bogra, govt. officials and data collectors were present. We discussed the matter (woman's poverty and their socio-economic condition) at first and tried to define the implications and status of the women through the problem. All the participants were spontaneous to discuss the matter. We collect the data/information of Munni Akhter. She got training in Block Boutique from Naogaon Co-operative Zonal Training Institute in 2016. She resides in Chakrasutrapur in Bogra City. She studied in SSC level. She is very much interested in block boutique and beauty Parlour business. She is hard working and self motivated. She is a lower middle income woman. She is married and lives with her husband in Ward no-4 in Bogra city.

We discussed with open mind and view with each other. We described and explained GoB's poverty reduction programs for woman i.e. Social safety net programs, VGF, Educational Initiatives, Health Issues, Maternity Services which make a dramatic change and development of our women. Participants were motivated. In the discussion, we defined the problems and find the gap of Munni Akhter in accessing the benefits from the programs. We find the reasons behind it as-(1) mental hindrances; (2) lack of information; (3) inefficient government service delivery systems etc. We also find some limitations of Munni Akhter as -(1) Middle class sentiment; (2) Lack of Knowledge; (3) Lack of capital; (4) lack of resources etc.

In the discussion, We describe the Women's potentials for operating a particular trade locally and its sustainability. We use the Word WOMAN as a determinant. We find the potentiality of a Woman as `W-Working Spirit; O-Organized Force; M-Mental Strength; A-Active Participation ;N-Non-destructive Attitude. We find Munni Akhter's strong mental force for being an entrepreneur. She expressed her plan and initiatives for her future career

In this stage, we describe the IGA training programs, its objectives, process, support system, Knowledge Attitude and Practice issues, monitoring system etc. The participants of our meeting were very much interested and expressed their views and opinions. We wanted to hear Munni Akhter's present success level. She told that she is very active. She started a beauty parlour and a shop of handicraft of block boutique where some 3 distressed women worked as employee. We described her financial, individual, social, behavioral activities with business linkage concerns.

For being a successful entrepreneur, we made a cost-benefit analysis for Munni Akhter. We found that preliminary investment 1,00,000 BDT is done, the monthly return is about 10,000 as net profit deploying 3 female worker in her block boutique cum beauty parlour shop. Her family expenses with 2 members in her own house is about 6,000 BDT. Before her training career and after her training career, there is a distinctive difference. The Situation is positively reversed.

Munni Akhter is a dynamic and positive woman having the strong mental force. She told us that she is very much interested in IGA training, took the training with great interest and after having the IGA training on Block Boutique from Naogaon CZI, she utilized the knowledge she gathered. She also said us that she herself worked in her shop and all her female workers have got the inspirations for being self employed.

We got some lessons from Munni Akhter. It was like-(1) IGA training is very effective for woman employment and empowerment; (2) Post training monitoring should be strong; (3) Candidate selection should be proper and rational from the society; (4) Training duration should be sufficient; (5) Post training support should be given; (6) Marketing linkages should be setup through government initiatives.etc.

From the very enjoyable case study with some struggling women of Bangladesh, we got tremendous learning. From these learning, we want to make some recommendations for future effectiveness of IGA training programs of DoC as- (1) IGA training duration should be increased; (2) Post training equipment support should be given; (3) Soft loan should be given to make the entrepreneurs; (4) Modern techniques and equipment should be used in IGA training courses; (5) Post training monitoring system should be done effectively; (6) Marketing linkages should be setup; (7) Inter-co-operative linkage (Co-operation among co-operatives) should be done).



Picture-01: Discussion with Munni and Others Workers (Munni in the right side)



Picture-02: Munni Akhter with Female (Munni in the right side)

(Case Study done by : Haridas Thakur, Principal, Co-operative Zonal Institute, Narsingdi and Deputy Registrar: Research Team Member; dated; 29/05/2016)

5.4: Case Study- 2: Munsefa khatun becomes a leader from a house wife:

Munsefa khatun, a leader of a cooperative society and an entrepreneur. She organized some rural women under the umbrella of Cooperative society named "Ishworgram Golap sonchoy & wrindan cooperative society Ltd "muktagacha upozilla in mymenshing District. Now Munsefa khatun is the secretary of the society. This Cooperative society was formed informally in 2009. It becomes under the registration of Cooperative Department in 2012(Reg. no: 190, Dated- 13/06/2012.)

Now the member of the society is 1013 women of that area. Total working capital of the society is 20 lac above. Munsefa's savings in the society is more than 8000 BDT. She studied HSC level. She didn't continue her study after her marry. Her husband a Village Doctor. She have two son. Munsefa become a complete house wife when she came with her husband's home. She had no income to spend for her child and in the time of her need. She had eagerness to earn money for herself and to do something to develop the economic condition of the rural women.

Being a member of a Cooperative society Munsefa took training in Block Boutique from Zonal Cooperative Institute, muktagacha. She had some idea of dress making before that training. After having training she involve herself in handicraft of block boutique and fashionable dress making. She involved five women in her work. Now she become an entrepreneur and taken a project of making fashionable dresses and crystal bags through her Cooperative society. More than 25 members of her Society now engaged in this project. At present the earning of munsefa is more than 8000 BDT per month (salary + profit). She spend her money for her elder son's student of Stamford University at Dhaka, and younger son student of class seven in local school. Some other members of that society got training from Cooperative Institutes and they also involve in that project of the society.

They also earning money on average 2000 BDT. Before their training career they have no earning at all, after the training their earning remarkably changed positively. We discussed with munsefa and other members of Ishwor gram Golap Cooperative society about IGA training from Cooperative Department. They all are very interested to get training in different trades such as- Fashion designing, dairy, beef fattening etc. Through this discussion we come to know the success story of munsefa khatun. We discussed about existing IGA training program of Cooperative institutes. They give their opinion on such training those have taken by them, they mentioned – 1. The duration of IGA training should be increased at least 15 days. 2. The number of training programs should be increased to cover more women in rural area. 3. Follow up/Advanced training is needed after 3/6 month. 4. Soft loan should be given to the entrepreneurs. Munsefa khatun request to make a marketing link for selling their product.



Picture-003: Focus Group Discussion



Picture-004: Munsefa Khatun (left) with products

(Case Study done by : Mr. Ziaul Hoque, Principal, Co-operative Zonal Institute, Kushtia and Deputy Registrar: Research Team Member; Dated: 31/05/2016)

5.5: Case study- 3: Mithila farzana become a trainer:

Mithila farzana live in horekrisnapur near Mongalbaria bazar of kushtia. She is the daughter of Mr. Atiq and Rasida parvin. She studied SSC level. Now she is married. Her husband serve in a local private company they have three sons. Their earning source is only mithilas husband's service. His salary was not enough to maintain their expenditure. So Mithila was looking for the way of extra earning for her family. At that timeshe become the member of Aloron mohila cooperative society by the influence of the president of that society. Aloron mohila cooperative society LTD (Rrg.no: 125 dated: 15/06 /2012) located middle position of kushtia town. The member of the society is 300. Our team talk to mithila in the office of the society. Some other members of the society participate also in our discussion about IGA training they got from Cooperative Department.

Mithila inform our team that she got training on block and boutique from Zonal cooperative institute, kushtia in December 2015. She got training on crystal also from Bangladesh Cooperative academy, kotbari, Comilla just after three month of getting training from CZI kushtia. Mithila is a young and confident. She has opened a center for training on block-boutique and crystal designing. Till now she has completed three batch covering 30 women of her area. Now mithila become a good trainer. Her earning on average five thousand taka per batch. Mithila trying to

develop a show Room of block-boutique and crystal product. She need financial support.

The other members of Aloron Mohila cooperative society want to get training from Cooperative institutes on different trade as like as Beauty parlour work, Fashion Designing, Computer out sourcing etc. Mithila mentioned that duration of training should be increased and financial support is necessary for establishment after training.



Picture-05: Focus Group Discussion in Aloron Mohila Somobay Samity, Kushtia

(Case Study done by : Mr. Abul Hossin, Vice Principal, BCA and Joint Registrar: Research Team Convenor, Dated: 29/05/2016)

5.6: Case study – 4: Hira Rani Roy employed in Cooperative society.

Hira Rani Roy is an educated women, she is an MA. She was completely house wife although she had graduation. Her husband had no remarkable extra earning besides agricultural earnings. They live in Kismet Sayedpur Village of Pirganj Upazilla of Thakurgang District. Due to dependency on agriculture they are not so well off. Hira Rani helped her husband in his agricultural activities. They have two children. It was tough to maintain their family expenditure by Hira Ranis husbands earnings. As an educated woman Hira Rani always thought how to increase their income. By the influence of a worker of an NGO named “good neighbors” she becomes a member of Good neighbors’ Pirganj Agricultural Cooperative society ltd. In February 2016 she nominated for Training on computer from her society arranged by Zonal Cooperative Institute. Rangpur. Now she employed at that society as a credit supervisor. Society Management Committee give Hira 5000/= taka per month as her salary. Hira Rani now can help her husband financially and spend her money for her Childs.

Our teams talk to Hira Rani and others of that society member about training. Hira said she had no knowledge on computer before she has gathered basic knowledge of Ms Ward, Excel, PowerPoint, and internet. She said ten days duration for computer training is not enough. It should be at least 15 days. Other members participate in our discussion; they demand the number of training should be increased to cover more members of Cooperative society.



Picture-06: Case study of Hira Rani Roy

(Case Study done by : Mr. Mahbubur Rahman, Joint Registrar, MIS, DoC: Research Team Member; Dated: 30/05/2016)

5.7:Case study-5:Salma parveen a struggling women:

Salma parveen was happy along with her husband and three child. Her husband worked at Agrani bank. In 2000 suddenly her husband died. Salma fall into a great danger. It was very tough to maintain her daily life and to manage her children's study expenditure. She maintained her expenditure by the money she got from her husband's pension. Salma didn't get any support from any government organization. Salma parveen become a member of Janata Sarbik Gram Unnayan Somobay Somiti by the influence of her relatives. She got training from Sher-e- Bangla Zonal Cooperative Institute, Kashipur Barishal. She take loan 10000 taka from that Cooperative society and start produce crystal copies, bags and other crystal product. She sell this products in local market and earn average 4000/- taka per month. Now she can manage her family expenditure well. Salma parveen also gave training her neighboring women and they are earning money by selling crystal products.

We talk to salma and other members of that society about IGA training of Cooperative institutes and their post training condition. They express their opinion.

From above case studies we come to know the story of some struggling women of Bangladesh, we got tremendous learning.



Picture-07: Case study of Salma Parveen

(Case Study done by : Mr. Golam Mostafa, Principal, Co-operative Zonal Institute, Barisal and Assistant Registrar: Research Team Member)

5.8: Chapter summary:

This chapter is a unique chapter because here the implication of IGA programs is described. 5 entrepreneurs gave us their practical experiences and a pen picture can be found from this chapter of the struggling women who have changed their socio-economic condition after taking IGA training.

Chapter-6 Findings, Conclusion and Recommendations

6.1: Introduction:

This chapter makes an elaborate effort to further analyze the findings discussed in chapter-4. From the interviews taken and case study done, we got a lot of information and analyzing the information in different ways we come to some conclusion. These are very result oriented and gives us the real picture of the IGA training activities.

6.2: Findings of the Study:

Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes is the first time complete research study of conducted by BCA. The study bears great importance and a good number of findings were gathered from the survey, group discussion, case study and workshop. The important findings are cited bellow-

- (1) IGA trainings courses are tremendously essential and helpful for the distressed participants especially for the female participants;
- (2) Course duration of 5 days is insufficient. (78.5% respondents thinks 5 days insufficient)
- (3) Duration should of IGA Courses should be minimum 10 days.(32.3% respondents opined).
- (3) More IGA training courses should be included in the training Calendar every year.
- (4) Modern equipments and latest knowhow should be used in in the IGA courses.
- (5) Post training equipment support can impart positive result of the training.
- (6) Participants come from lower income level and suffer from scarcity of capital. So, capital support may be useful for entrepreneurship building.
- (7) Without marketing linkage, IGA training courses may be fruitless for self employed trainees because products produced by the participants will have negative impact.
- (8) Co-operative branding is very much essential for the co- operators who produce coop products.
- (9) IGA training programs may be the strong tool for sustainable Co-operative movement.
- (10) Post training monitoring system should be developed and implemented seriously.
- (11) It is observed that female CS registered by DoC, when gets patronization from other GO/ NGO like World Vision, Karitas, Good Neighbour, ADRA etc, becomes viable and sustainable.
- (12) TNA (Training Need Assessment) must be done for further Training Planning and Design.

6.3: Findings from the case studies:

The findings got from case studies are more or less same of the findings of interviews of the respondents. Case studies repealed the success stories and the respondents confidently opined the following matters relating to IGA training programs-

- (1) Post training support must be given.
- (2) Marketing linkages should be established.
- (3) Interrelationship between CS to CS must be established.

6.4: Findings from the Seminar:

To make a effective and fruitful recommendations, a seminar was conducted on the research topic 'Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Co-operative Zonal Training Institutes'. Honourable DG and Registrar Mr. Mofizul Islam was the chief guest of the seminar. Additional Registrar (EPP) was the special guest. Resource persons from different relevant areas were present in the workshop held on 20 June 2016. Officials from DoC, BCA, Divisional Joint Registrar Offices, Co-operative Zonal Training Institutions (CZIs), District Co-operative Offices, Upazilla Co-operative Officers were present in the workshop. (Participants List: Annexure- 5) The participants of the workshop gave valuable opinions to make the IGA training more effective and pro-participants for socio-economic developments. Some of the opinions and recommendations are cited here:

1. First Initiatives in Co-operative Training Research.
2. Organized/Inclusive/Comprehensive Research Work.
3. Structure for future research Initiative.
4. Expert/Third party should be involved in next research activity for more authentication.
5. Course duration should be increased by reducing course numbers and redesigning course curriculum.
6. Trainee selection should be inclusive from concerned authorities.
7. Trainee database may be done.
8. Training demand from respective offices (DoC, Division, DCO, UCO) should be forecasted.
9. Gap between Co-operators and Co-operative Dept. should be minimized.
10. Relation between Co-operators and Co-operative Staff may be a topic of Co-operative training.
11. DCO/UCO should make the co-operators list deserving IGA training as per their demand.
12. Follow-up action should be after training.
13. Co-operative Strength' should be the research topic to identify the potentiality of DoC.
14. Without post training support, no training will be fruitful.
15. Plan wise action/activities for systematic development.
16. Modern equipments and latest knowhow should be provided to co-operators.
17. Budget allocation for Training sectors (BCA, CZI and others) should be increased.
18. Training Plan for DoC should be clearly defined.
19. Technology adaptation for training courses should be utilized.
20. Content of training Courses should be modified.
21. Equipment and soft loan support should be provided.
22. Effective Training of Trainers would be a prime importance. Advanced level Training for developed co-operators should be given.
23. Overall thinking about training of DoC (training need/trainees demand/quantity/quality/dimension etc.)
24. Expert Trainers' Panel of DoC should be created.
25. Capacity building of BCA and CZI should be done with urgent priority.
26. Report should be synchronized with different variables.
27. Research report should be well structured.

6.5: Problems found relating the IGA pre and post training implementation:

Lack of sufficient capital, lack of equipments and lack of marketing linkages were found as the main constraints of the participants to be the successful entrepreneurs as mentioned by the respondents. 13.7% respondents the problem of capital while 4.9% mentioned the lack of equipments.

	Total
No response/No comments	59.0
Capital formation	20.4
No own capital	13.7
No sufficient credit facility	5.4
No work facility	3.9
Scarcity of raw materials/seeds	3.4
Lack of grants	2.0
Lack of equipments	1.5
Image crisis/ less correspondence	1.0
Family problem/Personal problem	.7
High rate of interest	.5
Less govt. loan	.2

* Percentage is calculated based on total respondents.

Table-04: Problems faced by the respondents in IGA training courses:

6.6: Probable remedies regarding the IGA training problems:

Supply of sufficient credit with low interest rate was found the top most solution as mentioned by the respondents. They also mention of post training equipment support and marketing linkages initiated by GOB. There are some other solutions mentioned by respondents as shown in the table-05.

	Total
Nothing	39.0
Course duration should be minimum 15 days/30 days	37.6
Training allowances should be increased	12.9
Proper equipment/materials should be arranged	11.2
Interest free loan/capital supply	8.5
Equipment supply (Seed/Scissors/Sewing machine/dices/Tape)	8.3
More practical time should be allocated	7.3
Free equipment supply	3.4
Efficient trainers should be deployed	3.2
Refreshers Courses should be arranged	2.9
More practical classes	2.9
Modern techniques and Methods	2.9
Training Allowances	2.7
Assistance in capital formation	2.4
Capital for Training	2.0
More trainers should be engaged	1.7
Computer Courses should be more	1.5
Beauty Parlour Course should be included	1.5
Easy loan facility for equipment	1.2
Mobile servicing course should be included	1.0
Monitoring system for field stage	1.0
Opportunity for learning all types of design	1.0
Others	6.1

* Percentage is calculated based on total respondents.

Table-05: Probable remedies as mentioned by the respondents in IGA training courses.

6.7: Comparison between GO and NGO Training usages:

We got some data of IGA training done by some NGOs. Though we did not collect more data due to time constraint, but we can come to make comparison between GO-NGO IGA training scenario to some extent. We can make this comparison BCA IGA training with BRAC IGA training activities for making a conceptual idea in this regard.

Organization	% of employment/Utilization
BRAC	68%
DoC	52.4%

Table-06: Comparison of employment/engagement in profession between the participants of DoC and BRAC (Bangladesh Rural Advancement Committee-NGO)

6.7: Implication of the Study:

The research study bears a great implication. From the study, we find some factors which must be mitigated within a very time to gather positive result. We also get some facts which can be addressed in pre and post training activities. The future planning of IGA training must be influenced by this research. This research will improve both the organizational and personal improvement if the recommendations are properly implemented.

6.8: Further Research:

This is the first research activity in BCA of the post training impact assessment. This research focused on the current practice of the training arena specially in IGA training areas. There is ample scope to explore, compare and extend the capacity of BCA and CZIs through further research.

In Bangladesh, other organizations (DoY/DoWE/NGOs) also providing IGA training. The data generated by this study should be compared with the data of the other organizations offering IGA training. It will not only enhance the area of research but also adds new windows for improving training activities. Even new research could work on more and more case studies and it could be quantitative in nature as well as to identify and categorize factors to help planning more efficiently.

This research work is the initiation of a new horizon in research sector of BCA. Training has many dimensions and more and more research works would be conducted to make training programs fruitful and effective. The researchers opine that training should be the subject of everyday and every time matters covering the vision and mission of DoC and BCA. Even, every CZI should conduct research/case study in their own capacity.

6.9: Recommendations from the study:

Training is a non ending continuous process and IGA training of the female participants demand special attention. This research study has revealed many aspects before us to improve the whole structure of the present training delivery systems. We do believe that if the training organs of DoC (BCA and CZIs long with respective Sections of DoC) be properly institutionalized and be empowered, the whole scenario may be changed and positive result will be visible. To make this end in effect, the following course of actions should be followed with a holistic approach:

- (1) Training Curriculum should be updated as per demand of the time.
- (2) Training Course Principle should be formulated with topmost priority.
- (3) Training equipments and other training facilities should be increased.
- (4) Post training support (equipment and Soft loan) should be given with defined rules. The government should provide soft loan facility to the IGA training participants as most of them do not have primary capital to start the initiative..
- (5) Post training followup and monitoring system should be done and implemented continuously.
- (6) Course duration should be minimum 10 days as per the nature of the IGA programs.

- (7) Market linkage setup (Producer to distributor and others) should be the topmost priority to make more and more entrepreneurs.
- (8) Entrepreneurship development guideline should be formulated by DoC for the participants of IGA training offered by BCA and CZIs.
- (9) A comprehensive online Information System must be developed by DoC and BCA to ensure effective correspondence and management of the IGA training programs.
- (10) A strong co-operation between Department of Co-operatives and other assisting GO/NGO organizations (DoY, DOWE, world vision, Kartitus, Good Neighbour, ADRRA etc) should be established for the sustainability of female CS.
- (11) Further research programs on post training impact, training activities improvement and Training Need Analysis (TNA) should be conducted to make IGA training more effective and fruitful and also to explore new dimensions of training areas of DoC and BCA.

6.10: Conclusion:

We know that Co-operative is the root of Unity and Unity is the sign of Strength, Prosperity, Equality and Social Integrity. Co-operative Training Institutions of Bangladesh may play a vital role in employment creation through IGA training courses. IGA Co-operative training can make bridge among the people of Bangladesh and their economic activities if co-operative sector be given the proper emphasis for pro-people and pro-development activities.

“we will not measure the success of the movement by the number of cooperative societies formed, but by the moral condition of the cooperators.” says Mahatma Gandhi in 1917. This wise saying can show us the success path of Co-operative movement as well as co-operative IGA training in Bangladesh because to make Co-operative movement successful, we want to work with TRAINING approach where TRAINING is described as T= Training Methodology; R= Resource and Monetary Support; A= Active Monitoring System; I= Implementation of training Principles; N= New Approach and New Idea; I= Increment of duration and facilities; N= Nearness to participants; Guide line for Training.

Finally we want to say from the research study: we will not measure the success of the IGA training programs done by BCA and CZIs by the number of the training courses or participant numbers, but by the quality of the IGA training courses and the socio-economic upliftment of the participants. ‘Post Training Impact Study of the IGA Training Courses of the Female Participants Conducted by Bangladesh Co-operative Academy and Other Co-operative Zonal Training Institutions’ gives us the guiding force to implement the matter.

References:

- Department of Co-operatives, 2015; The Potential of Public Co-operative Partnership (PCP) in Agricultural Product Marketing in Bangladesh, Department of Co-operatives, Samabay Bhaban, F-10, Agargaon Civic Sector, Dhaka-1207, Bangladesh, First Edition.
- Kashem, M M and Others, 2012, Post Training Utilisation of Skill Development Training Organised by BARD, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- Chowdhury, A N and others, 2011, Impact on Women's Education, Income and Nutrition Improvement Project (WEINIP): A Case Study of Haripur Village, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- Khan, M A H and others, 2000, Post Training Utilisation Study on Management of Union Parishad and Women Development, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- Kashem, M M, 1995. Effectiveness of Thana Training and Development Centres in Bangladesh with Special Reference to Training, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- Biswas, T K, 2012, Women's Empowerment And Demographic Change, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- Quddus, M A, 2001, Participation of Women in Local Government Institution, Bangladesh Academy for Rural Development (BARD), Kotbari, Comilla-3503, Bangladesh, First Edition.
- হক, সায়ীদুল, ২০১৫, ইউনিয়ন পরিষদের সচিবগণের বিনিয়াদি প্রশিক্ষণের মাধ্যমে আর্থিক ব্যবস্থাপনায় সক্ষমতা বৃদ্ধির কার্যকারিতা যাচাই: ৬টি ইউনিয়ন পরিষদের উপর একটি সমীক্ষা, জাতীয় স্থানীয় সরকার ইনস্টিটিউট, ২৯ আগারগাঁও, শেরেবাংলা নগর, ঢাকা-১২০৭, প্রথম প্রকাশ।
- Ministry of Women and Children Affairs, 1997, Sex Disaggregated Statistics on Key Social Development Indicators, Ministry of Women and Children Affairs.
- মহিলা ও শিশু বিষয়ক মন্ত্রণালয়, ২০১১-২০১২, বার্ষিক প্রতিবেদন, মহিলা বিষয়ক অধিদপ্তর, ৩৭/৩, ইস্কাটন গার্ডেন রোড, ঢাকা।
- মহিলা ও শিশু বিষয়ক মন্ত্রণালয়, ২০১৬, ৮ মার্চ আন্তর্জাতিক নারী দিবস স্মরণিকা, মহিলা বিষয়ক অধিদপ্তর, ৩৭/৩, ইস্কাটন গার্ডেন রোড, ঢাকা।
- জাতীয় মহিলা সংস্থা, ২০১৪-২০১৫, বার্ষিক প্রতিবেদন, জাতীয় মহিলা সংস্থা, মহিলা ও শিশু বিষয়ক মন্ত্রণালয় ১৪৫, নিউ বেইলী রোড, ঢাকা-১০০০।
- ঠাকুর, হরিদাস, ২০১৪, ময়মনসিংহের সমবায় ইতিবৃত্ত, জেলা সমবায় কার্যালয়, ময়মনসিংহ

Banu, D, Farashuddin,F, Hossain,A,Akter,S,2001, Empowering Women in Rural Bangladesh:Impact of Bangladesh Rural Advancement Committee's (BRAC's) Programmes, Journal of International Womens's Studies; Volume 2, Issue 3. Article 3.

Thakur, Haridas,2011, ABC(Always Better Co-operatives), Co-operation, Journal of Co-operative Sector, Bangladesh, July-December, 2011.

General Economic Divisions (GED), Planning Commission, GoB, 7th Five Year Plan FY 2016-2020,Accelerating Growth, Empowering Citizens, December 2015

Government of the People's Republic of Bangladesh, The report of the martial Law Committee on Organizational Set Up Phase II (Departments, Directorates and Other Organizations Under Them), Volume X (Ministry of Local Governemnt) Part-2 (Rural Development and Co-operative Division), Chapter I (Department of Co-operatives. May 1983.

Government of the People's Republic of Bangladesh, The Co-operative Societies Rules,1987.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, সমবায় সমিতি বিধিমালা, ২০০৪.

Government of East Pakistan, Project Proposal-A Summary, East Pakistan Co-operative College (Now Bangladesh Co-operative Acedemy). 1960.

বাংলাদেশ সমবায় একাডেমি,কোটবাড়ী, কুমিল্লা, বার্ষিক প্রতিবেদন, ২০১৪-২০১৫

Rahman, M, 2015. Research Report BUSM 3214, To examine the state of existing end user engagement of ISD project in the public sector of a developing country and to develop a model to enhance end user engagement.

ANNEXURES:

Annexure-1: The research team:

To have a fruitful and effective Research Study with important recommendations from the survey, a research team was formed to conduct necessary research functions relevant to questionnaire preparation, data collection, data processing and data presentation to report publication and so on on. The outline of the Research Team was as follows:

Convenor	:	Mr. Md. Abul Hossain	Vice Principal and JR, BCA
Members	:	Mr.Md. Mahbubur Rahman	JR,Doc
	:	Mr. Haridas Thakur	Principal and DR CZI, Narsingdhi
	:	Mr. Md. Ziaul Haque	Principal and DR CZI, Kustia
	:	Mr. Md. Abdul Latif	RO, BCA
Member Secretary	:	Mr.Md. Abul Hossain	Professor and DR BCA

বাংলাদেশ সমবায় একাডেমি ও ১০টি আঞ্চলিক সমবায় ইনস্টিটিউটে মহিলা সমবায়ীদের আইজিএ প্রশিক্ষণের প্রশিক্ষণোত্তর প্রয়োগ সংক্রান্ত সমীক্ষা বিষয়ক প্রশ্নমালা

১. সাধারণ তথ্য:
- ১.১ তথ্য প্রদানকারী প্রশিক্ষার্থীর নাম:
- ১.২ পিতার নাম :
- মাতার নাম:
- ১.৩ ঠিকানা:
- ১.৪ বয়স:
- ১.৫ বৈবাহিক অবস্থা:
- বিবাহিত/অবিবাহিত(টিক দিন)
- ১.৬ শিক্ষাগত যোগ্যতা:
- ১.৭ আপনার আয়ের উপর নির্ভরশীল সদস্য কত জনঃ..... জন
২. সমবায় সমিতি সংক্রান্ত তথ্য
- ২.১ আপনার সমবায় সমিতির নাম:
- ২.২ সমবায় সমিতির রেজিস্ট্রেশন নং-
- তারিখ
- ২.৩ সমিতিতে আপনার অবস্থান : সদস্য/ব্যবস্থাপনা কমিটির সদস্য/সম্পাদক/সভাপতি(টিকদিন)
- ২.৪ সমিতিতে আপনার শেয়ার মূলধন(টাকায়):
- ২.৫ সমিতিতে আপনার সঞ্চয়(টাকায়):
২. ৬ আপনার সমিতির নিয়মিত মাসিক সভা হয় কিনা : হ্যাঁ/না (টিক দিন)
২. ৭ আপনার সমিতির নিয়মিত বার্ষিক সাধারণ সভা হয় কিনা : হ্যাঁ/না (টিক দিন)
৩. প্রশিক্ষণ সংক্রান্ত তথ্য
- ৩.১ প্রশিক্ষণ গ্রহণের তারিখঃ.....তারিখ হতে.....তারিখ পর্যন্ত ।
- ৩.২ প্রশিক্ষণের বিষয় : সেলাই/ব্লক বাটিক/মো
- চাষ/কম্পিউটার/ক্রিপ্টাল/মাশরুম/হস্তশিল্প/অন্যান্য(টিকদিন)
- ৩.৩ প্রশিক্ষণের মেয়াদঃ.....দিন ।
- ৩.৪ প্রশিক্ষণের মেয়াদ বৃদ্ধির প্রয়োজন আছে কি না : হ্যাঁ/না (টিক দিন)
- ৩.৫ ৩.৪ এর উত্তর হ্যাঁ হলে কত দিন:
- ৩.৬ মেয়াদ বৃদ্ধির যুক্তি কি?:
- ৩.৭ প্রশিক্ষণ প্রাপ্ত বিষয়ে পূর্বে কোন প্রশিক্ষণ ছিল কি না: হ্যাঁ/না (টিক দিন)
- ৩.৮ আপনার উৎসাহে কতজন প্রশিক্ষণ গ্রহণ করেছেন ?
- ৩.৯ প্রশিক্ষণের বিষয়ে আপনার কোন পরামর্শ আছে কি ?

- ৩.১০ প্রশিক্ষণ আরো কার্যকর করার বিষয়ে আপনার সুপারিশ:
- ১.....২.....৩.....
-৪.....
- ৩.১১ আপনার দৃষ্টিতে প্রশিক্ষণের কোন দুর্বলতা থাকলে উল্লেখ করুন/প্রশিক্ষণের দুর্বল দিক কোনটি:
প্রশিক্ষণে আধুনিক যন্ত্রপাতি ব্যবহার কম ছিল/ব্যবহারিক ক্লাশ কম ছিল/প্রশিক্ষক যথেষ্ট পারদর্শি ছিলেন না/(টিক দিন)
- ৩.১২ প্রশিক্ষণের গুণগত মান সম্পর্কে আপনার অভিমতঃ মান সম্মত/মোটামুটি মান সম্মত/মান সম্মত নয়ঃ
- ৩.১৩ প্রশিক্ষণের পর কর্মে নিয়োজিত হয়ে বর্তমান পর্যন্ত কত বার প্রশিক্ষক/সংশ্লিষ্ট বিষয়ে দক্ষ ব্যক্তির সহায়তা গ্রহণ করেছেনঃবার
৪. আয় ও কর্মসংস্থান সংক্রান্ত তথ্য:
- ৪.১ প্রশিক্ষণ গ্রহণের পূর্বে কোন পেশায় নিয়োজিত ছিলেন কি না: হ্যাঁ/না (টিক দিন)
- ৪.২ ৪.১ এর উত্তর হ্যাঁ হলে পেশার ধরণঃ স্বকর্মসংস্থান/বেতনভোগী/অন্যান্য: (টিক দিন)
- ৪.৩ প্রশিক্ষণ গ্রহণের পূর্বে মাসিক আয়(টাকায়):
- ৪.৪ প্রশিক্ষণ গ্রহণের পরে কোন পেশায় নিয়োজিত আছেন কি না: হ্যাঁ/না (টিক দিন)
- ৪.৫ ৪.৪ এর উত্তর হ্যাঁ হলে পেশার ধরন: স্বকর্মসংস্থান/বেতনভোগী/অন্যান্য: (টিক দিন)
- ৪.৬ ৪.৪ এর উত্তর না হলে কারণ উল্লেখ করুন:
- ১.....২.....৩.....৪.....
- ৪.৭ গৃহীত প্রশিক্ষণ বর্তমান পেশায় কাজে লাগছে কি না : হ্যাঁ/না (টিক দিন)
- ৪.৮ প্রশিক্ষণ গ্রহণের পর বর্তমান পেশায় আপনার মাসিক আয়(টাকায়):
- ৪.৯ আপনি পরিবারের মূল উপার্জনকারী কি না : হ্যাঁ/না (টিক দিন)
- ৪.১০ প্রশিক্ষণ গ্রহণের পূর্বে আপনার পরিবারের মাসিক ব্যয় :(টাকা)
- ৪.১১ প্রশিক্ষণ গ্রহণের পর আপনার পরিবারের মাসিক ব্যয়ঃ(টাকা)
- ৪.১২ পেশা স্বকর্মসংস্থান হলে প্রাথমিক পুঁজির উৎসঃ নিজস্ব পুঁজি/ঋণকৃত পুঁজি: (টিক দিন)
- ৪.১৩ ঋণকৃত পুঁজির ক্ষেত্রে উৎস উল্লেখ করুন: সমবায় সমিতি হতে/ব্যাংক হতে/আত্মীয়-স্বজন/মহাজন/এনজিও/অন্যান্য (টিক দিন)
- ৪.১৪ ঋণকৃত পুঁজির (ঋণের) সুদের হার কত:
- ৪.১৪ পুঁজি সংক্রান্ত সমস্যা থাকলে উল্লেখ করুন:
- ১.....২.....৩.....৪.....
- ৪.১৫ আপনি যে সকল পণ্য উৎপাদন করেন তা কিভাবে বাজারজাত করণ হয়ঃ স্থানীয় বাজারে/চুক্তিভিত্তিক মধ্যবর্তী ক্রেতার কাছে/চেইন সেপে সরবরাহ করেঃ
- ৪.১৬ পণ্যের সঠিক মূল্য পান কিঃ হ্যাঁ/না (টিক দিন)
- ৪.১৭ ৪.১৬ এর উত্তর না হলে কারণ উল্লেখ করুনঃ.....
৫. সামাজিক ও পারিপার্শ্বিক প্রভাব সংক্রান্ত তথ্য:

- ৫.১ প্রশিক্ষণ গ্রহণের মাধ্যমে পেশায় নিয়োজিত হওয়ায় আপনার সামাজিক অবস্থান: পূর্বের মতই আছে / পূর্বের চেয়ে সামান্য উন্নত হয়েছে/ পূর্বের চেয়ে বেশ উন্নত হয়েছে (টিক দিন)
- ৫.২ প্রশিক্ষণ গ্রহণের মাধ্যমে পেশায় নিয়োজিত হওয়ায় আপনার সমবায় সমিতিতে অবস্থান: পূর্বের মতই আছে/পূর্বের চেয়ে সামান্য উন্নত হয়েছে/পূর্বের চেয়ে বেশ উন্নত হয়েছে (টিক দিন)
- ৫.৩ সমিতির অন্যান্য সদস্যদের প্রশিক্ষণ গ্রহণের জন্য উৎসাহিত করেছেন কিনা :হাঁ/না (টিক দিন)
- ৫.৪ আপনার সাফল্যে সমবায় সমিতির কতজন সদস্য প্রশিক্ষণ গ্রহণে উদ্বুদ্ধ হয়েছে:
.....জন
- ৫.৫ আপনার মাধ্যমে প্রশিক্ষণ প্রাপ্ত কতজন কর্মসংস্থানে নিয়োজিত আছে:
.....জন
- ৫.৬ ৫.৫ এর উত্তরের মধ্যে (ক) স্বকর্মসংস্থান.....জন (খ) বেতন ভোগীজন:
- ৫.৭ প্রশিক্ষণ গ্রহণের মাধ্যমে কর্মে নিয়োজিত হয়ে আপনার মনোভাবের উপর কি প্রভাব পড়েছে? আত্ম বিশ্বাস বেড়েছে/নিজেকে সফল মনে হয়েছে/ নিজের উপর আস্থা বেড়েছে/নিজেকে পূর্বের চেয়ে সুখী মনে হয়েছেঃ
- ৫.৮ প্রশিক্ষণ গ্রহণের মাধ্যমে কর্মে নিয়োজিত হতে না পারায় আপনার মনোভাবের উপর কি প্রভাব পড়েছে? আত্ম বিশ্বাস কমেছে/নিজেকে ব্যর্থ মনে হয়েছে/ প্রশিক্ষণের উপর আস্থা কমেছে/নিজেকে পূর্বের চেয়ে অসুখী মনে হয়েছেঃ

তথ্য সংগ্রহকারীর নাম ও পদবী : স্বাক্ষর : তারিখ :

Annexure-3: Research assistants/data collector:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।

আদেশ নং-৪৭.৬১.০০০০.৩৪১.১৮.৩৫০.১৬-৪৮৩

তারিখ : ১৯/০৫/২০১৬খ্রি.।

বাংলাদেশ সমবায় একাডেমি ও ১০টি আঞ্চলিক সমবায় ইনস্টিটিউটে মহিলা সমবায়ীদের আইজিএ প্রশিক্ষণের প্রশিক্ষণোত্তর কার্যক্রম মূল্যায়ন সংক্রান্ত সমীক্ষা বিষয়ক গবেষণা কাজে সহায়তা করার জন্য নিম্নোক্ত কর্মকর্তা/কর্মচারীদেরকে গবেষণা সহকারী হিসেবে নিয়োগ প্রদান করা হ'ল।

ক্রঃ নং	নাম	পদবী	ঠিকানা
০১.	জনাব মোঃ আব্দুল জলিল	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, মুক্তাগাছা, ময়মনসিংহ।
০২.	জনাব এ কে এম সারোয়ার কামাল	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, ফরিদপুর।
০৩.	জনাব মোঃ জামাল হোসেন	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট ফেমী।
০৪.	জনাব সুরত কুমার রায়	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, নওগাঁ।
০৫.	জনাব শেখ মাকসুদজামান	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, খুলনা।
০৬.	জনাব মোঃ জাফরুল ইসলাম	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, কুষ্টিয়া।
০৭.	জনাব মোঃ মইনুল হাসান	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, বরিশাল।
০৮.	জনাব মোঃ শাকিল আলম	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, রংপুর।
০৯.	জনাব রাজমনি সিংহ	প্রশিক্ষক	আঞ্চলিক সমবায় ইনস্টিটিউট, মৌলভীবাজার।

স্বা/-মোঃ ইকবাল হোসেন
অধ্যক্ষ
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।
ফোনঃ-০৮১-৭২৬৮২

আদেশ নং-৪৭.৬১.০০০০.৩৪১.১৮.৩৫০.১৬-৪৮৩ (৪০)

তারিখ : ১৯/০৫/২০১৬খ্রি.।

অবগতি/সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরণ করা হ'ল :

১. জনাব/বেগম ,পরিদর্শক/প্রশিক্ষক আঞ্চলিক সমবায় ইনস্টিটিউট.....।
২. জেলা হিসাব রক্ষণ কর্মকর্তা,.....।
৩. অধ্যক্ষ, আঞ্চলিক সমবায় ইনস্টিটিউট.....।
৪. যুগ্ম-নিবন্ধক, বিভাগীয় সমবায় দপ্তর, বিভাগ,।
৫. নিবন্ধক ও মহাপরিচালক, সমবায় অধিদপ্তর, বাংলাদেশ, ঢাকা। মহোদয়ের সদয় অবগতির জন।

(মোঃ আবুল হোসেন)
অধ্যাপক (গবেষণা)
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।

Annexure-4: List of Monotoring Officers:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।

স্মারক নং-৪৭.৬১.০০০০.৩৪১.১৮.৩৫০.১৬-৫০৭

তারিখ : ২৪/০৫/১৬খ্রি.

বিষয় : বাংলাদেশ সমবায় একাডেমি ও ১০টি আঞ্চলিক সমবায় ইনস্টিটিউটে মহিলা সমবায়ীদের আইজিএ প্রশিক্ষণের প্রশিক্ষণোত্তর প্রয়োগ সংক্রান্ত সমীক্ষার তথ্য সংগ্রহকারীদের মনিটরিং কর্মকর্তা নিয়োগ প্রসঙ্গে।

উপর্যুক্ত বিষয়ের আলোকে সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য জানানো যাচ্ছে যে, বাংলাদেশ সমবায় একাডেমি বিষয়ে বর্ণিত শিরোনামে ১টি গবেষণা কার্যক্রম পরিচালনা করছে। গবেষণা কার্যক্রমটি পরিচালনার জন্য ২০টি জেলা থেকে প্রণীত প্রশ্নপত্রের মাধ্যমে তথ্য সংগ্রহ করা হবে এবং এ কাজে সহায়তা করার জন্য উক্ত ২০টি জেলার প্রশিক্ষক/সহপ্রশিক্ষক ও ৯টি আঞ্চলিক সমবায় ইনস্টিটিউটের প্রশিক্ষকগণকে গবেষণা সহকারী হিসেবে নিয়োগ প্রদান করা হয়েছে। আগামী ৩১/০৫/২০১৬খ্রি. তারিখ পর্যন্ত তথ্য সংগ্রহের কাজ চলমান থাকবে। তথ্য সংগ্রহকারীদের কার্যক্রম তদারকির নিমিত্ত নিম্ন ছকে বর্ণিত কর্মকর্তাদের দায়িত্ব প্রদান করা হলো এবং পাশে উল্লিখিত জেলা সমূহের তথ্য সংগ্রহকারীদের কার্যক্রম তদারকি করার জন্য অনুরোধ করা হলো।

ক্রঃ নং	কর্মকর্তার নাম	পদবী ও কর্মস্থল	যে জেলার তথ্য সংগ্রহকারীর কার্যক্রম তদারকী করবেন সে জেলার নাম
০১	জনাব মোঃ আবুল হোসেন	উপাধ্যক্ষ, বাংলাদেশ সমবায় একাডেমি	সাতক্ষীরা, যশোর, চুয়াডাঙ্গা
০২	জনাব মোঃ মাহবুবুর রহমান	যুগ্ম-নিবন্ধক (গবেষণা) সমবায় অধিদপ্তর	কুড়িগ্রাম, রংপুর
০৩	জনাব মোঃ তাজুল ইসলাম	অধ্যাপক (প্রশাসন) বাংলাদেশ সমবায় একাডেমি	ফরিদপুর, গোপালগঞ্জ
০৪	জনাব মোঃ আবদুল হান্নান	অধ্যাপক (প্রশিক্ষণ) বাংলাদেশ সমবায় একাডেমি	কক্সবাজার
০৫	জনাব মোঃ আবুল হোসেন	অধ্যাপক (গবেষণা) বাংলাদেশ সমবায় একাডেমি	দিনাজপুর, কুমিল্লা
০৬	জনাব হরিদাস ঠাকুর	অধ্যক্ষ, আঞ্চলিক সমবায় ইনস্টিটিউট, নরসিংদী	চাপাইনবাবগঞ্জ, বগুড়া, সিরাজগঞ্জ
০৭	জনাব মোঃ জিয়াউল হক	অধ্যক্ষ, আঞ্চলিক সমবায় ইনস্টিটিউট, কুষ্টিয়া	নেত্রকোনা, ময়মনসিংহ
০৮	জনাব মোঃ সফিকুল ইসলাম	সহকারী অধ্যাপক, বাংলাদেশ সমবায় একাডেমি	সিলেট, হবিগঞ্জ
০৯	জনাব মোঃ মেন্ডফা	অধ্যক্ষ, আঞ্চলিক সমবায় ইনস্টিটিউট, বরিশাল	বরিশাল, ভোলা
১০	জনাব মোঃ আবদুল লতিফ	গবেষণা কর্মকর্তা (চরাদঃ) বাংলাদেশ সমবায় একাডেমি	রাঙ্গামাটি

উল্লেখ্য যে, দায়িত্ব প্রাপ্ত কর্মকর্তাগণ নিম্নে উল্লিখিত দায়িত্ব পালন করবেন;

০১। তথ্য সংগ্রহকারী সঠিক পদ্ধতিতে তথ্য সংগ্রহ করছেন কিনা তা তদারকি করবেন।

০২। কমপক্ষে ০১(একজন) সমবায়ী মহিলা প্রশিক্ষণার্থীর ইন্টারভিউ গ্রহণ করবেন।

০৩। কমপক্ষে ০১টি ফোকাস গ্রুপ ডিসকাসন (এফডিজি) করবেন (কয়েকজন সমবায়ীর সমন্বয়ে) এবং এর নোট আনবেন।

প্রাপক
জনাব
গবেষণা কর্মকর্তা/সহঃ অধ্যাপক/অধ্যক্ষ/যুগ্ম নিবন্ধক/উপাধ্যক্ষ

স্মারক নং-৪৭.৬১.০০০০.৩৪১.১৮.৩৫০.১৬-৫০৭/৫০

তারিখ : ২৪/০৫/১৬খ্রি.

০১. নিবন্ধক ও মহাপরিচালক, সমবায় অধিদপ্তর, বাংলাদেশ, ঢাকা। মহোদয়ের সদয় অবগতির জন্য।
০২. বিভাগীয় যুগ্ম-নিবন্ধক, বিভাগ।
০৩. অধ্যক্ষ, আঞ্চলিক সমবায় ইনস্টিটিউট,।
০৪. জেলা সমবায় অফিসার,।
০৫. পিএ টি অধ্যক্ষ, বাংলাদেশ সমবায় একাডেমি, অধ্যক্ষ মহোদয়ের সদয় অবগতির জন্য।
০৬. অফিস নথি।

অধ্যাপক (গবেষণা)
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।
ফোনঃ-০৮১-৭২৬৮২

Annexure-5: Participants of the Seminar:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।

বিষয় : কর্মশালায় অংশগ্রহণের মনোনয়ন প্রদান সংক্রান্ত।

বাংলাদেশ সমবায় একাডেমি, কোটবাড়ী, কুমিল্লায় আগামী ২০/০৬/২০১৬খ্রি. সকাল ০৯:০০ ঘটিকায় (শাপলা সম্মেলন কক্ষে) বাংলাদেশ সমবায় একাডেমি ও ১০টি আঞ্চলিক সমবায় ইনস্টিটিউটে মহিলা সমবায়ীদের আইজিএ প্রশিক্ষণের প্রশিক্ষণোত্তর প্রয়োগ সংক্রান্ত সমীক্ষা বিষয়ক গবেষণার গবেষণা প্রতিবেদন চূড়ান্ত করণের লক্ষে খসড়া প্রতিবেদনের উপর ০১(এক) দিনের কর্মশালা অনুষ্ঠিত হবে। উক্ত কর্মশালায় অংশগ্রহণের জন্য নিম্নোক্ত কর্মকর্তাগণকে মনোনয়ন প্রদান করা হ'ল।

ক্রঃ নং	নাম	পদবী	ঠিকানা
০১.	বেগম নাজমা শেখ	যুগ্ম-নিবন্ধক	সমবায় অধিদপ্তর, ঢাকা
০২.	জনাব আহসান করিম	যুগ্ম-নিবন্ধক	বিভাগীয় সমবায় কার্যালয়, রংপুর
০৩.	জনাব মোঃ আশরাফুল্লাহমান	যুগ্ম-নিবন্ধক	বিভাগীয় সমবায় কার্যালয়, রাজশাহী
০৪.	জনাব মোঃ জাহাঙ্গীর আলম ভূঁইয়া	যুগ্ম-নিবন্ধক	বিভাগীয় সমবায় কার্যালয়, চট্টগ্রাম
০৫.	জনাব মোঃ কহুল আমিন	যুগ্ম-নিবন্ধক	বিভাগীয় সমবায় কার্যালয়, ঢাকা
০৬.	জনাব মোঃ তাজুল ইসলাম	অধ্যাপক-উপ-নিবন্ধক	বাংলাদেশ সমবায় একাডেমি, কোটবাড়ী, কুমিল্লা
০৭.	জনাব মোঃ আবদুল হারুন	অধ্যাপক-উপ-নিবন্ধক	বাংলাদেশ সমবায় একাডেমি, কোটবাড়ী, কুমিল্লা
০৮.	জনাব মোঃ গোলাম সারওয়ার	অধ্যক্ষ-উপনিবন্ধক	আঞ্চলিক সমবায় শিক্ষায়তন, নওগা
০৯.	জনাব মোঃ কামাল উদ্দিন আহমেদ	অধ্যক্ষ-উপনিবন্ধক	আঞ্চলিক সমবায় শিক্ষায়তন, মৌলভীবাজার
১০.	জনাব মোঃ হাফিজুল হাদদার চৌধুরী	উপ-নিবন্ধক(পূর্ণাঙ্গ)	সমবায় অধিদপ্তর, ঢাকা
১১.	জনাব মোঃ সাইফুল ইসলাম	উপ-নিবন্ধক(অর্থ)	সমবায় অধিদপ্তর, ঢাকা
১২.	জনাব আশীষ কুমার বড়ুয়া	অধ্যক্ষ-উপনিবন্ধক	আঞ্চলিক সমবায় শিক্ষায়তন, ফেনী
১৩.	জনাব মোঃ মশিউর রহমান	অধ্যক্ষ-উপনিবন্ধক	আঞ্চলিক সমবায় শিক্ষায়তন, ফুলনা
১৪.	জনাব মৃণাল কান্তি বিশ্বাস	উপ-নিবন্ধক (গবেষণা)	সমবায় অধিদপ্তর, ঢাকা
১৫.	জনাব মোঃ সফিকুল ইসলাম	সহঃ অধ্যাপক (সহঃ নিবন্ধক)	বাংলাদেশ সমবায় একাডেমি, কোটবাড়ী, কুমিল্লা
১৬.	জনাব মোঃ কামরুজ্জামান	জেলা সমবায় অফিসার	জেলা সমবায় কার্যালয়, ফুলনা।
১৭.	বেগম মাদুদা পারভীন	জেলা সমবায় অফিসার	জেলা সমবায় কার্যালয়, সিরাজগঞ্জ।
১৮.	জনাব মোঃ মোস্তফা	অধ্যক্ষ-সহকারী নিবন্ধক	আঞ্চলিক সমবায় শিক্ষায়তন, বরিশাল
১৯.	বেগম আফসানা সাকী	উপজেলা সমবায় কর্মকর্তা	উপজেলা সমবায় কার্যালয়, বানারীপাড়া, বরিশাল
২০.	জনাব মোঃ আনিসুর রহমান	উপজেলা সমবায় কর্মকর্তা	উপজেলা সমবায় কার্যালয়, খোকসা, কুষ্টিয়া

স্বা/-মোঃ ইকবাল হোসেন
অধ্যক্ষ
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।
ফোনঃ-০৮১-৭৬০১৭

প্রতি,

জনাব..... যুগ্ম-নিবন্ধক/উপ-নিবন্ধক/অধ্যক্ষ/
সহকারী নিবন্ধক/জেলা সমবায় কর্মকর্তা/উপজেলা সমবায় কর্মকর্তা.....
.....কার্যালয়.....।

স্মারক নং-৪৭.৬১.০০০০.৩৪১.১৮.৩৫০.১৬-৫৮৫/৫০

তারিখ : ২৪/০৫/১৬খ্রি.

অবগতি/সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরণ করা হ'ল :

০১. জেলা হিসাব রক্ষণ কর্মকর্তা/বিভাগীয় হিসাবরক্ষণ কর্মকর্তা,।
০২. যুগ্ম-নিবন্ধক, বিভাগীয় সমবায় দপ্তর,।
০৩. নিবন্ধক ও মহাপরিচালক, সমবায় অধিদপ্তর, বাংলাদেশ, ঢাকা। মহোদয়ের সদয় অবগতির জন্য।
০৪. অফিস নথি।

মোঃ আবুল হোসেন
অধ্যাপক (গবেষণা)
বাংলাদেশ সমবায় একাডেমি
কোটবাড়ী, কুমিল্লা।
ফোনঃ-০৮১-৭২৬৮২

Abbreviations:

AGM	Annual General Meeting
BCA	Bangladesh Co-operative Academy
BDT	Bangldeshi Taka
BRAC	Bangladesh Rural Advancement Committee
CS	Co-operative Societies
CZI	Co-operative Zonal Training Institutes
DCO	District Co-operative Officer/Office
DoC	Department of Co-operatives
DR	Deputy Registrar
7 th FYP	Seventh Five Year Plan
GoB	Government of Bangladesh
IGA	Income Generating Activities.
JR	Joint Registrar
KAP	Knowledge Attitude Practice
KI	Knowledge Integration
NGO	Non Government Organization
NILG	National Institute of Local Governemt
RO	Research Officer
SDG	Sustainable Development Goals
UCO	Upazilla Co-operative Officer/Office