

**Training of TBCCA Accountants of Rural Poor Cooperative Programme: A Post Training Evaluation**  
(published in August, 1997)

**a) Researcher's Identity**

1. Provash Chandra Pramanik, Joint Director  
M.Com. (Accounting), Rajshahi University

**b) Objectives**

The main objectives of the study were to:

- i. assess the effectiveness of the training course on New Accounts Manual;
- ii. ascertain the extent to which the Accountants of TBCCA and Field Organizers of BSS/MBSS carry out their jobs in compliance with the New Accounts Keeping System;
- iii. identify the reasons for deviation from the new system, if any; and
- iv. give some suggestions on the basis of the findings for further strengthening the newly introduced system of accounting.

**c) Executive summary**

***1. Introduction***

- 1.1 Towards the alleviation of poverty in rural areas, the Bangladesh Rural Development Board launched a project entitled 'Rural Poor Cooperative Project (RPCP)', in 1993 at 82 Thanas in four greater districts under Rajshahi and Khulna divisions. The project recruited 82 Accountants, one for each TBCCA, and organized their training on New Accounts Keeping System of RPCP at the Rural Development Academy, Bogra.
- 1.2 The training was provided in four batches during November, 1994 to January, 1995. The present study is a post-training evaluation to assess the utilization and effectiveness of the training programme.

- 1.3 The study was conducted following the survey method. For the study, eight TBCCAs; two from each greater district were selected randomly. The Accountants of these TBCCAs who had undergone training at RDA were interviewed through a structured questionnaire. The study was conducted during January-June 1997.

## ***2. Findings***

- 2.1 The age of the trainee Accountants varied from 29 to 34. Out of eight respondents seven were Commerce graduates and one had a Masters in Commerce. Majority of them had a service length of four years. Five of them had undergone training at RDTI, Sylhet prior to this training.
- 2.2 With minor exception all the books of accounts, documents, registers and statements were maintained by the TBCCA Accountants as per the system stated in the Accounts Manual of RPCP.
- 2.3 Majority of the trained Accounts (75%) were following the designs and formats of the books of accounts as specified in the Accounts Manual.
- 2.4 Though some anomalies were observed, in most of the cases (87.5%) books of accounts were found up-to-date.
- 2.5 Instead of Trial Balance, they were preparing Cash Account in every month to detect errors in the Cash Book. This does not help detect errors in other books of accounts.
- 2.6 Instead of using Receipt Books, in most cases the Accountants were using Bank Deposit Slip and Weekly collection sheet in order to avoid duplication.
- 2.7 Journal Propers were found to be used in almost all the TBCCAs. However, only two TBCCAs were able to give narration on each entry.
- 2.8 Petty Cash Book was not maintained by any of TBCCA Accountants.
- 2.9 The Accountants had brought about some changes in the design of summary sheet and bank book to meet the demand of the situation especially to cope with the nature of transactions.
- 2.10 The primary societies (BSS and MBSS) of TBCCA were keeping their books of accounts in accordance with the design of new system. But they were not following the rules of accounts keeping properly.
- 2.11 In some societies Field Organizers were ignoring Receipt Book and General Ledger Statement to avoid duplication.

- 2.12 The Accountants of TBCCA were regularly checking the accounts and statements of primary societies. Thus, a close relationship was established between primary societies and TBCCA.
- 2.13 Because of their heavy work load the Field Organizers could not keep the accounts of BSS and MBSS updated.
- 2.14 Majority of the trainees had given positive views about the course content, training techniques, trainers' competence, physical facilities and recreation facilities. However, all the trainees considered the duration of the course quite inadequate for better understanding of the subject. They had suggested for extending of duration from 21 days to 30 days.
- 2.15 75% of the trainees were making use of the training knowledge and skills to the extent of more than 50% and the rest of them to the extent of 100%. The trainees who could not utilize the training knowledge fully proposed for a refreshers' course.

#### **d) Observations and Recommendations**

The training was provided to the TBCCA Accounts of RPCP on a new system of accounts keeping. Major thrust was given on the maintenance of books of accounts, registers, documents and statements. And the participants were equipped with the techniques of keeping the records. The present study aimed at assessing the utilization and effectiveness of the training at the field level. As a whole, the study has given positive indication towards making use of the knowledge and skills acquired from the training course. However, a few observations and recommendations can be made on the basis of study findings and field experience.

- a) Accountants of TBCCA were found overloaded with their work. With the existing work load it is difficult for them to keep the accounts of TBCCA updated. In such a situation one Accounts Assistant should be posted in each Thana to assist the Accountant.
- b) Journal Proper is an important book for keeping day to day non-cash transactions and it needs narration for clarification of each entry. But the Accountants failed to maintain this book properly. They should be instructed to keep Journal Proper in an appropriate manner as prescribed in the Manual. They should also be asked to give narration for each entry on regular basis.
- c) Petty Cash Book is a book of accounts wherein petty expenditures are recorded. The main purpose of it is to make the main Cash Book

clean. But in most of the TBCCAs there was no Petty Cash Book. In order to lighten the work load of the Accountants and keep the main Cash Book clean Petty Cash Book should be maintained by the Clerk-cum-Typist of the TBCCA for small amount of expenditures with the help of Accountant regularly.

- d) Bank Deposit Slip, Collection Sheet and Summary Sheet were found to carry a serial number for identification of transactions on the basis of date i.e. every documents started with a new serial number every day. It would be easier to identify the transactions if the serial number continues for the whole year.
- e) As all entries are made into Subsidiary Ledger directly from respective vouchers without consulting Bank Book, no column like Subsidiary Ledger Folio (SLF) is required in the Bank Book. Thus SLF column is superfluous and it should be omitted from the book.
- f) Cash Account is used to detect errors in Cash Book only. But for detection of errors in accounts Trial Balance is a must. So Cash Account can not be a substitute of Trial Balance. At the end of each month of TBCCA Accountant should prepare a Trial Balance to ensure arithmetical accuracy of accounts on regular basis.
- g) The Accountants are not regular in getting the accounts audited. The Accountants should try to keep the TBCCA accounts audited on regular basis and collect the audit reports in time.
- h) Majority of the Accountants are not able to make use of the training knowledge and skills up to the level of expectation. Refreshers' course should be arranged to enhance their competence on the new system.
- i) The duration of the course was 21 days and it was not adequate enough to give the trainees a fair understanding about the new accounts keeping system. Therefore, it is suggested to extend the duration to 30 days. The trainees also put forward the same suggestions.
- j) The FOs is very much related with the maintenance of accounts of the primary societies. Therefore, they should also be given trainings on the New Accounts Keeping System of RPCP.
- k) The FOs, in addition to their normal functions, has to write the books of accounts of BSS and MBSS. This enhances work load of the FOs on the one hand, and create dependence of the societies on the TBCCAs on the other hand. At least for sustainability of the primary societies, Managers of the societies should be involved and trained up in maintaining their books of accounts.