

**Assessment of the effectiveness of the Member Workshop of**  
**SAJIDA Foundation**

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Sajida Foundation

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## Abbreviation

AC	Area Coordinator
BM	Branch Manager
DPS	Deposit Premium Scheme
FGD	Focus Group Discussion
FO	Field Officer
HSC	Higher Secondary Certificate
KII	Key Informant Interview
ME	Micro Enterprise
MF	Micro Finance
NGO	Non Govt. Organization
SB	SAJIDA Bandhu
SF	SAJIDA Foundation
SLP	Seasonal Loan Program

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### ***Executive summary:***

This study had been conducted to assess the effectiveness of the member (Borrowers) workshop of Sajida Foundation. SF has been working to achieve the goal to improve the quality of life of the members along with their families and their community people sustainably. To achieve this goal Sajida Foundation has been implementing various comprehensive programs which are the key to lead toward the ultimate goal. It is very important to ensure that the targeted population gets the opportunity to utilize all the options opened for supporting them to improve by themselves. Access of information is very supportive to the members. The field staffs are not helping them to get that. This is the reason why Sajida Foundation has invented and piloted a new method called Member Workshop since last quarter of 2010 to make the members more efficient to use or utilize the facilities given by informing the members regarding all the facilities and services of Sajida Foundation entitled by them. As of October 2012, Sajida Foundation has 88 branches in which total centers are 5,947 and total number of members are 1, 35,538. Before starting implementing this method in larger extent, it is very important to assess the effectiveness of this idea which is being considered as one of the very few catalysts to achieve the goal of the organization.

This study aims to explore the retention of knowledge of the participants provided in the member workshop, opinions of the participants and staffs regarding the workshop process and the needs to make the workshop more effective in future. This study also aims to rectify the weaknesses and add valuable suggestions from the members and the staffs for more effective implementation in future.

This study was conducted in the major 4 districts of Sajida Foundation working areas. The districts were Dhaka, Narayanganj, Gazipur and Chittagong, applying qualitative methods. Focus Group Discussion (FGD) and In-depth Interviews were used to collect information on different aspects of the member workshop. Eight in-depth interviews were conducted with male and female staffs. Fourteen FGDs were conducted with the members and field staffs.

It has been found that the participants of the member workshop are involved with income generating activities and as housewives. They can remember the rules and regulations quite well of the products which they have already received but for the rests they can not remember anything but in some cases, they can tell a summary. In every FGDs with the members there were a dominant voice and the rests of the participants were just agreed with the voice in most cases. Members told that they have forgotten the rules and regulation as the workshop hold a year ago. One of the participants said “How can we remember? We are not only involved with SF but also we are with our family. We are to pass busy time with them.” Another respondent said “How can we remember everything besides facing many family troubles”! The staffs and

key informants also informed that the members can not remember the discussion made in the workshop. Only a few participants are serious in the workshop. One of the staffs informed that when he asked one of the participants regarding the discussion in the workshop, the participant said “Yes, I joined. They have provided us tea and snacks and discussed about savings, installment, loan etc. They also discussed on many other rules. But I can not remember”. One of the participants said when it was asked to provide opinion regarding the workshop “I feel happy. I feel that I am free today away from the responsibilities of my family. Many of the participants attend the workshop with the same feeling like me”. All the participants opined that the workshop is doing a great job in terms of providing information and raising awareness among the members and staffs. But the members informed that the field staffs do not provide loans to them though it was told in the workshop. Now the question is how the workshop can be effective if the participants can not remember the contents or apply it? The participants have provided some suggestions to make the workshop more effective in future. Such as: participation from every center should ensure, video or picture should be displayed along with discussion, workshop should hold 2/3 times in a year on regular basis, field staffs should be trained regarding the rules and regulations of SF and local conveyance amount should be improved etc.

The idea of the member workshop was great certainly. It helps the members to aware regarding their rights, to know and use the services and products of SF. But due to lack of retention of knowledge among the members and lack of proper cooperation by the field staffs, members are unable to demand or use the products and services. Ensuring the effectiveness is a chain of action where the ultimate goal is to ensure the use of products and services by the members for the betterment of their lives along with their family and surrounding community people. So, the member workshop can be effective only when the program implementers and members work together on a course of action.

## ***Introduction***

SAJIDA Foundation has started in 1987. Micro Credit Program started in 1993 offering Micro Credit to the poor women in old Dhaka. Since then it continues to develop and expand the program. At present this program has expanded in 5 districts in Bangladesh with the mission 'To improve the quality of life in the communities where we work through sustainable and effective interventions' and vision 'Health, Happiness and Dignity for all'. According to the mission and vision, SAJIDA didn't continue only with the Micro Credit Program but intervened and implemented some other programs such as; Health, Education, Malaria Control program, TB Control program, Amrao Manush project, Micro Insurance, Psycho Social Counseling etc. to improve the community peoples' life as a whole. In 2006, SAJIDA Foundation started a comprehensive micro insurance program for its micro finance members named "HELP" which is presently known as Social Security program.

As a social welfare organization Sajida Foundation has always the propensity of working with transparency for the welfare of its members (Borrowers) and their residing communities. The beneficiaries of SAJIDA are treated by the organization as a member of SAJIDA Foundation family. The members have some rights like micro insurance and loan facilities and responsibilities to maintain the rules and regulations of the programs (If applicable). But due to lack of proper information sharing regarding the rights and responsibilities, the beneficiaries were not fully able to claim their rights as well as they couldn't fulfill the responsibilities to the organization. Any program will be effective when its beneficiaries will be aware of the goals along with their responsibilities. So, Sajida Foundation has started to make aware of its beneficiaries regarding their rights and responsibilities through a field level workshop which is called "member workshop" since last quarter of the year, 2010 conducted by Sajida Foundation Training Division.

In the workshop titled "Savings, Loan, Social Security program and Member Rights", members are being motivated in receiving benefits from the programs (if applicable) and also to maintain the obligations regarding the concerned program by providing details information of the programs. Currently, SAJIDA Foundation has decided to assess the effectiveness of the member workshop to point out the positive impact, weaknesses and exploration of ideas for more effective implementation in future.

### ***Rationale of the study***

SAJIDA Foundation is a social welfare organization. Since its journey, SAJIDA aims to improve the quality of life of the member families and to ensure a prestigious life as part of its comprehensive development approach. It is not possible to provide or receive any kind of facility perfectly without proper information sharing. To share the information of SAJIDA's services to the members, 172 workshops had been conducted within the financial year 2011-2012 by the Training Division where 4294 members had been participated. Member workshop is an initiative to make the members more efficient and aware regarding using the products and services of Sajida Foundation. It is being considered one of the catalysts to achieve the organizational ultimate goal to improve the quality of life of the members along with their families and their community people sustainably. The specific purposes of the workshop were to provide all the information of SAJIDA's services, procedure to receive the services and responsibilities of the members as a member of SAJIDA Foundation. This study aims to probe the retention of the information of the members provided in the workshop, opinion of the members and staffs regarding the workshop and finding out the needs which can make the workshop more effective in future.

### ***Aims of the study***

This study aims to find out the effectiveness of the member workshop.

The specific objectives were:

- To know the retention of knowledge of the participants discussed in the member workshop.
- To find out the opinion of the participants and staffs regarding the workshop process.
- To find out needs to make the workshop more effective in future.

### ***Methods***

Information on different aspects of the impact of the member workshop was collected using qualitative methods. In depth interviews and focus group discussions (FGD) were conducted with Field staffs and members.

### ***Study area***

The study was conducted in the four major districts (Dhaka, Narayanganj, Gazipur and Chittagong) of Sajida Foundation working area. In the selected areas Sajida Foundation implements all its major programs and have most of the branches, centers and members. There are 36 branches, 2,766 centers and number of members are 63,722 in Dhaka district , 16 branches, 1,067 centers and number of members are 25,602 in Narayanganj district, 5 branches, 323 centers and number of members are 7,791 in Gazipur district and 16 branches, 1,042 centers and number of members are 22,544 in Chittagong districts. That's why these areas have been selected as the study area.



### **Sample**

Eight in-depth interviews were conducted with both male and female staffs. They were categorized as per area selection and then interviewed. Fourteen FGDs were also conducted in the study area. Table 1 shows the sample size for the study.

Table 1. Techniques and sample size

<b>Area</b>	<b>FGD-member</b>	<b>FGD-staff</b>	<b>KII</b>
Dhaka	3	2	2
Narayanganj	2	1	2
Gazipur	1	1	1
Chittagong	3	1	3
Total	9	5	8

Respondent selection criterion:

- Members who has participated in the latest member workshop.
- Staffs who has been working in SF since before the member workshop was conducted.
- The concerned AC has been selected as KII. In case of absence the AC can propose any of the BMs of his/her working area for the KII.

### **Tools and techniques**

A written checklist/guideline was followed for both in-depth interviews and FGDs. Digital Voice Recorder was used for collecting data from in-depth interviews and FGDs. Later the researcher transcribed and refreshed the voice with pen and paper.

### **Data Collection**

Data were collected through in-depth interviews and FGDs.

## ***Findings***

### ***Involvement with Sajida Foundation***

There were three types of respondents; members who were also the participants of the latest member workshop, field staffs (Field Officers) who work in the field and the supervisors who supervises the field activities. The average involvement of the members was 6.5 years, field supervisors were about 8 years and the field staffs involvement was about 4 years. In the member FGD total number of respondent were 92, in the staffs FGD total number of respondent were 37 and in the KII total number of respondent were 8. Data has been collected from total of 137 respondents. The average involvement of the total respondents was just over six years. The average period of involvement with Sajida Foundation was pretty good. All the respondents were experienced regarding Sajida Foundation's activities.

### ***Time of the workshop being conducted***

In every response the time of workshop being conducted found different. Members informed that the workshop hold at their respective branches within March-July 2012, staffs informed that the time was within September-November 2011 and March-June 2012 and the KIIs informed that it happened in their area within January-March 2011, September-November 2011 and January-June 2012. If the time of 2012 compared then it is found that Members time: March-July 2012, Staffs time: March-June 2012 and KIIs time: January-June 2012. The average time range is January 2012- July 2012. Member workshop started just 8 months ago of the study period. No secondary data found regarding the time workshops had been conducted.

### ***Opinions of the members and staffs regarding workshop process***

#### ***Opinion of the members***

The participants informed that they had been informed of all kinds of facilities of SF in that workshop; when it was wanted to know their opinions regarding the workshop. They were informed the rules and regulations what they didn't know before. They also informed that time schedule, snacks, sitting arrangement was fine. But in some branches participants had faced problem because of the time schedule. They had been informed one hour earlier than of the actual time of the workshop started. And in some branches there were no alternative power supply. In the workshop, discussion was on MF, ME loan and Social Security program. The participants informed that the facilitator had discussed again and again until they had a clear understanding on that particular topic. But they felt a little hesitation to ask questions. Some of the participant didn't interact because of feeling uneasy. The participants informed that they had understood everything discussed in the workshop. One of the participants said that "How

could we tell everything to you if we didn't understand about the topics in the workshop"; when it was wanted to know whether they had understood the discussed topics in the member workshop. When it was wanted to know their opinions regarding the discussed topics, one of the respondents said that "We don't understand that much. What you discuss is okay". The participants also said that "We have understood the discussion. But we could not tell everything as we didn't receive all the facilities." Another participant said that "When we want a loan, the officials say that they didn't get the order of disbursing the loan". Another respondent said that "I feel happy. I feel that I am free today away from the responsibilities of my family. Many of the participants attend the workshop with the same feeling like me"; when it was wanted to know their opinions regarding the workshop process.

### ***Reaction of the members to the staffs***

The staffs informed that they had spoken with the participant members after the workshop. The members informed them that the workshop was a good initiative and it was helpful to them. Members were happy after getting informed regarding all the rules and regulations of SF and they also informed to the other members of their centers though they couldn't tell in details but they (members) informed that no other organization is providing facilities as SF does. "The FOs don't tell regarding any rules and regulations in the field or they don't get the opportunity to tell or they just avoid of telling anything consciously"; one of the KIIs said. KIIs informed that the members think that they could know less or more in the workshop. But they can not tell anything in details. The members also said that "If the workshop holds continuously after 2/3 months then they could know the present and changed rules and regulations of SF". The members also informed that they had concentrated more on the facilities of Social Security Program in the workshop. The staffs informed that the members said "If this workshop happens after a certain interval then they could know better about all kinds of loan products and Social Security Program. They can take necessary loans and proper timely stapes regarding Social Security claims". Members also said that "No other NGO shares information as you (SF) do." The members also reported some problems regarding workshop such as; sitting arrangement was not comfortable in some places, delay starting, lower quality of snacks and inadequate conveyance amount.

### ***Opinions of the staffs regarding the workshop***

The staffs (KII and FOs) informed that the workshop plays supporting roles in implementing their field activities. When a member knows about her/his rights, rules and regulations of the organization then unwanted problems can be avoided and trust builds up between the staffs and members. The Members also be aware of loan products, savings and Social Security Program. They (members) can compare SF with other similar organization and they will motivate other people to involve with SF. Members create pressure upon the FOs for loans and the flow of loans increases.

The facilities a member is entitled from SF is often kept hidden by the field staffs; says KIIs. The field staffs said that they do not tell regarding every of the facilities of SF for the members due to lack of presence of the members in the center and too much concentration to collect the installments. The KIIs also said that “The FOs do not inform of festival, education loan. They only inform of monthly/SLP loan. But do not tell in details that there are Family, Festival, and Emergency etc loan as monthly loan”. The KIIs also said that “We didn’t want to tell or inform many things before”. But after the workshop the members already had the information and besides the FOs also trying to inform”. All the participant staffs agreed that the workshop plays an important role regarding reducing this kind of information gap with the members.

The participants informed that they face problems working in the field after the workshop happened. The FOs said that discussion in the workshop mainly focus on the facilities of SF but not the obligation of the members. Regarding this case problem occurs in the field if loan is not given to a member who is not eligible to get that. Members argue that “Sir from head office have told regarding this loan, why you will not give this?” Same problem appears when a overloaded member asks for savings reimbursement or ineligible member asks for three loans at a time. The KIIs informed that in the ***bad centers and or syndicate centers*** they don’t want to provide any other loan except MF but due to having information of other loans by the members they get bound to provide the others loans.

The KIIs also informed that the facilitators just throw the lectures according to module. By this the members loose concentration. This would be better if some practical examples can be used such as; y named member from z center got stipend. But if it was told that there are BDT 300/400/500 can get as stipend then it would not make a lot of sense to the participants. Before discussing about the loan products, duties and responsibilities of the members to the organization should be discussed with importance because the members don’t give much importance on these. They just remember the facilities they can get from the organization. Only an hour is not enough for the discussion of these agendas. The members don’t have any headache with the time. They just attend and leave. The FOs informed that members are

learning the rules and regulations of SF but proportionately their participation is lesser such as; 20 members of 100 centers can participate and there is duplication of the participant because no records are kept in branch offices, staff transfer and unwillingness of members regarding participating in the workshop. The FOs think that their participation in the workshop is necessary. They also think that the members should inform that the BM/FO will update in the field if any of the discussed rules changes and use of call center.

***Information received by the members regarding the services and facilities: staffs' perspective***

The staffs informed that the members knew a bit more after the workshop. The members come to know the products and services through workshop, loan orientation and in the field level counseling. But due to lack of time of the FOs and presence of the members it does not get possible to provide a clear knowledge in the field levels. Through the workshop the members have had a clear understanding of the products and services of SF and its outcome was positive. Members could remember the things for some days after the workshop occurred and afterward they forget little by little; the staffs also informed. A member now knows that she can get 5 loan products in a year and can continue 3 loan products at a time. If the FO denies providing loan then the members argue that they already knew about these from the workshop. Except these, members have got better understanding regarding after 12 weeks loan, special savings, savings reimbursement in the field, grace period, rebate etc than of before the workshop. Staffs also informed that the members also came to know regarding the five benefits of Social Security program. Workshop played an important role along with the effort of the FOs regarding this matter.

Regarding retention of knowledge the staffs informed that it is very difficult to say that the members knew 100 percent rather than they have had a concept about the rules and regulations and future plan of the organization for them. Some of them told that every of the members now know about monthly loan, 3 months loan, 2 years loan and others loan as needed to. Some other staffs think that minimum 70 percent of the members knew well regarding this matter. Some said that the members at least can tell something after the workshop and that's why the staffs think that the members have a better understanding than of before. One of the staffs said that "90 percent of the discussed topics were captured by the members". Against this statement another staff said that "The participant members do knew well about the rules and regulations of SF but it is tough to point out the level of retention accurately. Those who are aware they can remember quite well and the rests can not remember that much." Another staff said "The members could retain or remember only 20 percent of the discussed topics in the workshop. Considering their (member) aspects they do not have the capacity to retain the knowledge more than that."

## ***Difference in consciousness of the members before and after workshop: staffs perspective***

### ***The Field Officers'***

The FOs informed that the members didn't have good understanding regarding the rules and regulations of SF before workshop took place. In the workshop the members knew about the products and services along with rules and regulations of SF. Members do not hear anything new in the workshop but the environment of the workshop plays the role. That's why members got aware of various loan products, Social Security program and their rights than before as because of attending in the workshop. Members also know that interest of savings is given monthly. Members also say that they can get 5 loans. They also know and aware of the amount of savings should be kept against the loan amount, how much of the savings can be withdrawn, loan reimbursement period, installment can't be given without savings, which of the loan products is gettable within 12-30 installments and how many days it needs to be hospitalized to claim etc. The members say that "Sir I can apply for another loan next week. Please bring a loan application form for me." "Brother, won't you give me the education loan?" One member said to other one "Do not pay the installment without savings. Installment can not be given without savings. Give importance to the savings like loan installment. Sir had discussed with us (in the workshop)". The members also got aware of the Social Security program than before. Members want to know about the claim if any of the members of her/his family got sick or hospitalized. They also want to know about the stipend if any of the children achieve good result in the exam. All the members are well known about the death claim amount; the FOs informed. But the problem is that the members just forget the things after some days. The members didn't believe us (FO) regarding every rules but trust has been built up after the member got the same information in the workshop. But if loan is not given to ineligible member then she/he says "I have heard about it in the meeting. Why won't you give it?" The FOs also informed that they face problem of claim settlement due to lack of knowledge of the members.

### ***The KIIs***

All the KIIs informed that they have noticed more or less difference in the awareness of the members after the workshop. The KIIs informed that the members know about the loan product because of workshop. They apply for the loan in time because they know that they can get these loans. If they don't get loans then they inform to the field higher authority. Members say that "Sir, you have told us that you (SF) will give us family, festival, emergency, seasonal and etc loan but we are not getting it." Members create pressure by this way. They are also withdrawing savings. They got aware of the group ME loan. Members also say that "We have got all the valid papers. Why won't you give us loan?" Before the workshop the FOs didn't tell about the 2/3 loans, loan after 12 installments etc in the field though they were instructed to

tell these. If it had been informed then the members would ask for loans which would make increase the loan risk for the FOs. For those reasons they (FOs) were unwilling to inform all the rules. The members remind them the rules sometimes. There is a discussion on loan, savings and Social Security program in the daily loan orientation session.

Before the workshop, the members didn't remember the rules and regulations of SF well or didn't try to. After the workshop members are trying to understand a little. Before the workshop, the FOs had to search for the Social Security claims but after the workshop members are looking for the FOs to submit the claim. Except those, members also know about Sajida Bandhu and take suggestions from them regarding taking admission in the hospital. The KIIs think that the Sajida Bandhu has played an important role besides workshop regarding awareness rising of submitting the Social Security claims earlier. After submitting claims, members want to know why the settlement process taking time and they also call the call center for information. The KIIs think that though it is the outcome of total planning but the workshop made an important contribution. But some of the KIIs think that there were no significant changes in awareness of the members except Social Security claim. The KIIs also informed that they didn't give so much importance on these matters before. They have done it on their own way. The KIIs also expressed that information about loan products were not provided clearly to the members as like Social Security claim because many others things needed to consider before giving loans. In the *bad centers* information of loan products provided incompletely. KIIs also said that in every discussion the Social Security program always been focused more than of loan and savings. The Social Security program has now reached on a level. Now on, training or workshop should be arranged focusing on loan and savings. KIIs said that "According to our experience, members are not aware much of loan and savings and they can not tell much about these."

### ***Whether the workshop is needed or not in future: Members' perspective***

All of the participants think that this kind of workshop is needed in future. As the reason they said that:

- In the workshop we come to know many unknown aspects. We also can assess our position and rights. We are now aware of our rights. We have learned these from this kind of workshops.
- There are minimum 30 members in each center. We can inform them after knowing the issues from the workshop such as: Social Security fee has been revised to BDT 300.00, death claim revised to BDT 39,000.00 etc. We have informed these to the rests of the members. The new Social Security program calendar also helped a lot.
- Members can take the facilities of SF if they knew about those. They can deposit installments regularly. Members will not go to other organization as all the facilities are known to her/him. One will tell it to others and new members will join.
- If the FO refuse to give us loan then we question him/her "We have been informed regarding these loans, so why you refuse to give?"
- One of the participants told with angry voice "Sir, please tell us of the loans which you can provide. Cow rearing loan was not given after filling the application form. Because of it many problems had occurred. We had requested to give at least one or two members but none was given. Members were beaten by her husband because of refusal of this loan. We have heard in the meeting (workshop) but not given at all."

### ***Retention of knowledge of the participants***



### **Members' perspective**

The participant members informed that in the workshop the discussion was on all the facilities of SF. Among the topic there were 7 kinds of different loan products, weekly-monthly savings, DPS facility and how it could be done, claims of Social Security program etc. Besides these, techniques of running business well, how a family can develop etc also discussed in the workshop. When it was wanted to details about the topics discussed in the workshop the members said "How can we remember so many things, sir". "We can not remember everything as the workshop took place about a year ago."

All of the participants were the center leaders because only the center leaders got the opportunity to attend the member workshop. It has been observed that most of the participants can not tell the details of the products and services. In every FGD there was a dominant voice for a question that has already got the facility. It was tried to avoid the dominance but the rests could not answer completely. In some cases, there was a debate among the participants regarding the rules and conditions of services and facilities. This proves that they don't have the same knowledge. Sometimes the members could only tell the name of a product or service but they could not describe that. One of the participants said "We have told of what we have already received. There are many others facilities but we don't know about them as we didn't receive yet." It is clear that the members can describe of what they have already got/received. Members still think that the stipend will be given to the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> position holders. Very few of the respondents could describe the stipend facility as their child was or current stipend holder. None of them could tell what will happen after HSC. In one of the FGDs participants said "We have received these three loans, we know nothing more". Among the participants there were tendencies to pass the question to or dominant the answer by whom has received the product or service already. Another participant said "How can we remember? We are not only with SF but also with family, husband and kids. We are to get busy maintaining those." "We can not remember everything as we are to move with so many problems of family." Another member said "Many things are discussed in the workshop. We can not remember everything".

### **Staffs perspective**

The participant staffs also informed that "The participant members do knew well about the rules and regulations of SF but it is tough to point out the level of knowledge retention accurately. Those who are aware they can remember quite well and the rests can not remember that much." One of the staffs said "The members could retain or remember only 20 percent of the discussed topics in the workshop. Considering their (member) aspects they do not have the capacity to retain the knowledge more than that." Another staff informed that

when he wanted to know the discussed topics in the workshop the member said “Yes, I have participated there. Tea and snacks had been provided and discussion went on savings, installments, loan products and others rules and regulations. I can’t remember what had been discussed.”

So it is quite clear that the members’ background, social and financial aspects don’t play positive role to retain the knowledge provided in the workshop. They are well aware of the products they have already received. It is the practical thing that helps member to remember. Workshop can provide concept regarding the services and facilities but it is the join course of action with the field staffs that can make the knowledge retaining.

### ***Suggestions regarding how to retain the knowledge***

The participant staffs and members have provided some suggestions regarding how to make the shared knowledge of workshop retain for longer period. The suggestions are:

#### ***Suggestions provided by KIIs:***

- The members can remember better if the topic of discussion can be shown in TV along with verbal discussion.
- The rules and regulations regarding the products and services should not be changed frequently.
- Skill and quality of the field workers should be developed. Because the FOs provide the facilities to the members at grass root levels. If he/she knows about all the services and facilities then members can have those.
- The workshop should hold after every 3 months.
- Duplication of participant should be avoided.
- Video on the loan products and other services can be shown during daily loan orientation.
- At least 5 members should attend the workshop from a center.
- Steps should be taken to motivate the members using the Call Center.
- Timely presence in the workshop should be confirmed.

#### ***Suggestions provided by the Members:***

- The images of Social Security calendar and rules and regulations of loan products can be attached at the last part of the Member Pass Book.
- The new rules should be provided in written form. If we forget anything then we can hear and remember it again reading by our children.
- The FO should discuss in the field sometimes.

***Suggestions provided by FOs:***

- Examples should be used to explain any loan and claim. Such as; x named member of y center have got this facility.
- Only literate members should participate in the workshop.
- Festoon with rules and regulations (less possibility of changing) of MF can be distributed in the centers.
- Video regarding rules and regulations of SF products and services should be shown in every branch regularly.

***Suggestions to make the workshop more effective in future***

All the participants have provided suggestions to make the workshop more effective in future.

***Suggestions provided by the Klls***

- The FOs just gets busy to collect installments in the field. They are very much insincere regarding collecting the claims or to provide stipend. Orientation should be provided among the staffs first because they were visiting the member's everyday. Nothing could be implemented or done if they were not motivated enough. There would be always a gap.
- Before conducting the workshop, information regarding problems and limitations of the branch should be collected from the concerned BMs and discussion should be continued focusing on those problems and limitations.
- There should be 2/3 workshops each year in every branch.
- Two or more participation from every of the centers should be ensured.
- Skilled and motivated employee needed in the field.
- Should be careful regarding selection of members for the workshop and discourage not to attend along with children.
- Elaborate discussion should made regarding every of the loan products especially on education and marriage loan during children's marriage.
- Duties of the members and terrible effects of bad loan should be discussed.
- Video regarding the rules and regulations of SF programs should be shown.

- The conditions for the members to receive a loan, regarding scheme and how many from a center can get the particular loan should be discussed elaborately.
- The workshop should be arranged after making the members learning practically regarding all the programs of SF.
- Allowance should be increased.
- There should be brief discussion regarding savings program; such as- special savings, fixed deposit etc.
- There should be more detailed discussion regarding Social Security program especially regarding being aware of filing the papers for claim.
- Feedback should be taken frequently from the members to understand whether they have understood or not.
- One workshop should be scheduled at one branch from 3 pm-5pm each day. The topics should present with simplification.
- Duration of the workshop should be day long.

#### ***Suggestions provided by Field Staffs***

- Sitting arrangement should be comfortable.
- At least three participants (one old, one new and another one) from each center should be ensured.
- Reappearance of the participant must be avoided.
- The FOs should have participation in the workshop.
- Video/documentary regarding savings, loan and social security program should be shown along with discussion.
- There should be a tea break in the workshop. And sometimes ice breaking method should be used, so that the participants could concentrate more.
- The topics should be discussed elaborately along with the bindings.
- Conveyance allowance should be fixed considering the distance of residence of the member. Quality of snacks should improve.
- The time limit of submitting Social Security claims should be discussed.
- One workshop should happen in one branch in a day. There can be two workshops in two branches nearby. One will be in the morning at one branch and the other will be in the afternoon.
- Workshop must be facilitated by the facilitator from training division.

- Duties of SB should be discussed.
- The positive impacts of receiving loans and the negative impacts of receiving more loans should be discussed, so that the members get aware of receiving and utilizing loans.
- The eligibility criterion of getting three loans should be discussed broadly.
- Refreshers/follow up training should be arranged within short time after the workshop happened.
- To discuss briefly regarding return of member's savings.
- Feedback should be taken frequently from the members to understand whether they have understood or not.
- To know the things discussed in the workshop from the participant in the field level.
- The changed rules of Social Security program should be circulated in the field through SB.
- The field staffs should provide more training by the training division regarding the changed rules and regulations of the organization.
- Need to ensure implementation of the discussed facilities in the workshop.

#### ***Suggestions provided by the members***

- More members should invite in the workshop to ensure representation of every center.
- Handout of the discussion in the workshop should provide to the selected members one or two days before the workshop.
- The discussion should be short and only the necessary matters of the particular branch members should be discussed.
- Images or videos should be shown along with verbal discussion.
- Duration of the workshop should be at least 3 hours and it should be started from 2:00 pm.
- Festoon with rules and regulations of Loan products can be provided.
- All kinds of facilities of SF should be discussed. Claims of the members should be noted and the eligibility criterion for getting a loan product should be discussed.

#### **Conclusion**

The objective of the study was to assess the effectiveness of Sajida Foundation member workshop conducted by Sajida Foundation Training Division. The study shows the present scenario of knowledge and consciousness regarding the services and facilities of SF provided in the member workshop. All the participants agreed that the members cannot remember the discussed topics as because of lack of concentration, long gap between workshops and lack of skills and quality. The staffs expressed different opinions in the question of effectiveness but all of them want it to continue as well as the members. It is very important to ensure that the beneficiaries of SF get all the information in proper way. The study also found out some alternatives of the workshop as well. But whatever steps are taken, it will be effective only when all the staffs and members work together on a course of action with good knowledge on SFs' products and services.

***Key recommendations to make the workshop more effective***

- Need to motivate the FOs to provide the current services to the members.
- Discussion should be conducted focusing on the problems and limitations of concerned branch.
- Video/documentary regarding savings, loan and social security program should be shown along with discussion.
- Feedback should be taken frequently from the members to understand whether they have understood or not.
- At least three participants (one old, one new and another one) from each center should be ensured and the concerned FOs as well.
- The field staffs should provide more training by the training division regarding the changed rules and regulations of the organization and the discussed facilities in the workshop must be implemented.
- Refreshers/follow up training should be arranged for the members within shorter time after the workshop happened.
- Handout of the discussion in the workshop should provide to the participants.

***Alternative recommendations***

- Festoon with rules and regulations (less possibility of changing) of MF loan products can be distributed in the centers.
- The images of Social Security calendar and rules and regulations of loan products can be attached at the last part of the Member Pass Book.
- Video/documentary on the loan products and other services can be shown during daily loan orientation in every branch. In this case every of the borrowers can be informed of the products and services of SF.
- Steps should be taken to motivate the members using the Call Center for any kind of information.

## FGD Checklist for the members

১. আপনি কতদিন যাবৎ সাজেদা ফাউন্ডেশনের সদস্য?
২. বর্তমানে সাজেদা ফাউন্ডেশন সদস্যদেরকে কি কি সুবিধা/সেবা দেয়-বিস্তারিত বলুন । এসব (প্রত্যেক) সুবিধা/সেবা পেতে আপনাকে কি কি করতে হয়?
৩. সাজেদা ফাউন্ডেশনের সুযোগ-সুবিধা/সেবা সম্পর্কিত বিষয়ে আপনার এলাকায় কোন কর্মশালা অনুষ্ঠিত হয়েছিল কি না? যদি হয়ে থাকে, কখন হয়েছিল?
৪. ঐ কর্মশালায় কি কি বিষয়ে আলোচনা হয়েছিল? বিস্তারিত বলুন ।
৫. ঐ কর্মশালা বিষয়ে আপনার মতামত কি? শুরুর সময়, আলোচনার ধরন, বিষয়বস্তু ইত্যাদি সম্পর্কে বিস্তারিত বলুন ।
৬. ভবিষ্যতে এই ধরনের কর্মশালা করার প্রয়োজন আছে বলে কি আপনি মনে করেন? যদি হ্যাঁ হয় তাহলে কেন? বিস্তারিত বলুন । যদি না হয় তাহলে কেন? বিস্তারিত বলুন ।
৭. এই ধরনের কর্মশালায় আলোচিত বিষয়বস্তু মনে রাখার জন্য কি কি করা যেতে পারে? আপনার মতামত দিন ।
৮. এই ধরনের কর্মশালা আরও কার্যকরভাবে করার জন্য কি কি করা যেতে পারে? আপনার মতামত দিন ।



## FGD & KII Checklist for SAJIDA Staffs

১. আপনি কতদিন যাবৎ সাজেদা ফাউন্ডেশনে কর্মরত আছেন? আপনার শাখায় “সঞ্চয়, ঋণ, নিরাপত্তা প্রকল্প এবং সদস্যদের অধিকার বিষয়ক ওয়ার্কশপ” কখন অনুষ্ঠিত হয়েছিল?
২. ওয়ার্কশপে অংশগ্রহনকারী সদস্যদের প্রতিক্রিয়া কেমন ছিল? বিস্তারিত বলুন।
৩. “সঞ্চয়, ঋণ, নিরাপত্তা প্রকল্প এবং সদস্যদের অধিকার বিষয়ক ওয়ার্কশপ” সম্পর্কে আপনার মতামত দিন।
৪. এই ওয়ার্কশপের মাধ্যমে সদস্যরা সাজেদা ফাউন্ডেশনের সুবিধা ও সেবাসমূহ সম্পর্কে কতটুকু জানতে পেরেছেন বলে আপনি মনে করেন? বিস্তারিত বলুন।
৫. এই কর্মশালায় অংশগ্রহনকারী সদস্যদেরকে তাদের কর্তব্য ও অধিকার বিষয়ে সচেতনতার ক্ষেত্রে পূর্বের তুলনায় কোন ধরনের পার্থক্য দেখা গিয়েছে কি না? হ্যাঁ হলে, কিভাবে?
৬. এই কর্মশালা-কে আরও কার্যকর করতে কি কি করা প্রয়োজন বলে আপনি মনে করেন?