

DETAILED REPORT

ON THREE DAYS RESIDENTIAL EDP MODULE REFRESHER TRAINING

WE-LEAD PROJECT, JHARKHAND

Date: 10th – 12th February 2026

Venue: HP Ghosh Bhawan, AMFI-WB Training & Research Centre, New Town, Kolkata

Organized by: Association of Micro Finance Institutions – West Bengal (AMFI-WB)

Supported by: Small Industries Development Bank of India (SIDBI)

1. Executive Summary

A three-day Residential Refresher Training on Entrepreneurship Development Programme (EDP) Module was conducted from **10th to 12th February 2026** for WE-LEAD Jharkhand staff. The training aimed at strengthening conceptual clarity, improving facilitation skills, refining credit linkage strategies, enhancing digital competencies, and aligning staff with final project deliverables.

The methodology included interactive sessions, role plays, group discussions, case studies, practical exercises, web-based demonstrations, and action plan preparation.

The refresher training resulted in improved coordination, enhanced reporting mechanisms, stronger credit and market linkage strategies, and structured district-wise action plans for the remaining project period.

2. Background of the Training

The WE-LEAD Project focuses on promoting women entrepreneurship and livelihood enhancement in Jharkhand. As the project progresses toward its advanced phase, it became necessary to realign field teams with core objectives and ensure uniform understanding of EDP modules.

The refresher training was conceptualized to address field-level challenges, improve documentation systems, enhance digital reporting, and strengthen institutional coordination for effective project implementation.

3. Objectives of the Training

- *To revisit and strengthen EDP modules.*
- *To enhance entrepreneurship facilitation skills.*
- *To improve understanding of credit support mechanisms.*
- *To refine market linkage strategies.*
- *To review trade training mechanisms.*
- *To enhance digital reporting skills.*
- *To prepare district-level action plans.*
- *To align staff with final project deliverables.*

Day-wise Detailed Proceedings

Day 1 – 10th February 2026

- The program commenced with registration and informal interaction. The inaugural session highlighted the purpose of the refresher training and expectations from staff members.
- Session 1 covered comprehensive review of EDP modules including entrepreneurship concepts, market segmentation, financial literacy, credit institutions, licensing requirements, bookkeeping practices, and digital literacy.

- Group formation ensured representation from all districts. Role plays and case studies enhanced practical understanding of entrepreneurship and enterprise management.
- Participants engaged in financial exercises covering cost, pricing, profit calculation, and working capital management.
- Digital fraud awareness and smartphone-based business tools were demonstrated.
- During the refresher training program, **Mr. Ranindra Choudhury** conducted an important session focusing on the **role and responsibilities of field staff** in ensuring the effective and sustainable implementation of the WE-LEAD Project. His discussion emphasized professional ethics, leadership qualities, work discipline, and direct engagement with beneficiaries. The discussions are as follows:

✓ Field staff are expected to:

- Take ownership of project implementation at the grassroots level
- Ensure quality delivery of training programs
- Monitor progress of beneficiaries regularly
- Maintain proper documentation and reporting

• He highlighted the importance of maintaining a **continuous learning attitude**. Field staff should:

- Be open to new ideas and innovations
- Learn from senior management and trainers
- Learn directly from beneficiaries' experiences
- Upgrade their knowledge on trade, market trends, and financial literacy



- A positive learning mindset helps in improving project outcomes and sustainability.

• Mr. Choudhury stressed that field staff must demonstrate **effective leadership** in their respective districts. Leadership includes:

- Guiding beneficiaries properly
- Motivating women entrepreneurs
- Solving field-level challenges proactively
- Taking initiative instead of waiting for instructions
- He encouraged staff to act as local leaders who inspire confidence among beneficiaries.

• The session underlined that success of the project depends largely on:

- Hard work
- Time management
- Self-discipline
- Accountability
- Staff members were advised to maintain punctuality, complete assigned tasks on time, and ensure consistency in follow-ups.

• A positive approach toward work was highlighted as a key success factor. Staff should:

- Handle challenges calmly
- Encourage beneficiaries during difficulties
- Focus on solutions rather than problems
- Maintaining a constructive attitude strengthens team spirit and beneficiary confidence.

• He also emphasized that field staff must be **directly involved in trade training activities**. Their involvement should include:

- Supporting trainers during sessions

- Ensuring attendance and participation
 - Understanding technical aspects of trades
 - Providing post-training support
 - He stated that field staff should be capable of acting as trainers when required.
 - He stressed that the project's primary objective is not only to provide skills but also to **change the mindset and attitude of beneficiaries**. Staff should:
 - Encourage entrepreneurial thinking
 - Promote financial discipline
 - Build confidence among women entrepreneurs
 - True impact is achieved when beneficiaries become self-reliant and confident decision-makers.
 - Direct interaction with beneficiaries was strongly encouraged. Staff were advised to:
 - Regularly visit enterprise locations
 - Understand real-time challenges
 - Learn from beneficiaries' experiences
 - Provide practical solutions
 - Such interaction helps in building trust and improving field-level knowledge
 - Mr. Choudhury emphasized maintaining a **sustainable process** in project implementation. Sustainability includes:
 - Proper documentation
 - Continuous mentoring
 - Market linkage support
 - Credit linkage follow-up
 - Long-term planning beyond project duration
 - The session concluded with strong emphasis on Professional ethics which include:
 - Sincerity in job responsibilities
 - Honesty in reporting and communication
 - Transparency in dealings
 - Ethical conduct in all activities
 - He reminded staff that integrity is fundamental to maintaining organizational credibility.
- The session delivered by Mr. Ranindra Choudhury served as a motivational and strategic guidance session for the field staff. It reinforced the importance of leadership, discipline, continuous learning, direct engagement with beneficiaries, and ethical conduct.
- The discussion aligned with the broader objective of strengthening the WE-LEAD Project implementation framework and ensuring sustainable impact at the grassroots level.
- After this important session Mr. Harahari Biswas conducted a detailed session on **District Coordination and strengthening relationships with MFIs, banks, and local administration**. The session focused on improving credit linkage mechanisms, addressing field-level challenges, and building sustainable institutional relationships at the district level.
- Mr. Biswas emphasized the importance of strong district-level coordination for smooth project implementation. He stated that district coordination should involve:
- Regular communication with MFIs and banks



- Engagement with district administration
- Stakeholder meetings for relationship building
- Monitoring of borrower-level challenges
- He highlighted that coordination is not a one-time activity but a continuous process.

- A significant discussion point was the identification of “ring leader” issues among borrower groups. These include:

- Individuals influencing group decisions negatively
- Creating resistance against repayment
- Spreading misinformation about MFIs or project activities

- Field staff were advised to:

- Identify such influences early
- Conduct counseling and awareness meetings
- Promote positive leadership within borrower groups

- Participants discussed the need to identify “negative pockets” where:

- Loan repayment is weak
- Borrower discipline is low
- MFI trust is declining
- Conflicts between borrowers and MFIs exist
- Such areas require:
 - Intensive monitoring
 - Joint visits with MFIs
 - Awareness and confidence-building sessions

- The session highlighted the importance of coordinating with MFI field staff regarding:

- Loan recovery schedules
- Meeting timings
- Avoiding conflict with beneficiaries’ business hours
- Field staff were advised to:
 - Stay informed about MFI visit timing
 - Provide necessary support during critical recovery periods
 - Ensure transparency between borrowers and MFIs

- Mr. Biswas stressed conducting **regular stakeholder meetings** involving:

- MFIs
- Banks
- SHG leaders
- District administration
- Project staff
- The purpose of these meetings is to:
 - Maintain transparency
 - Resolve conflicts
 - Strengthen institutional relationships
 - Improve credit flow

- He emphasized proactive communication with district administration by:

- Sharing success stories of WE-LEAD beneficiaries
- Highlighting women entrepreneurship achievements
- Demonstrating positive credit utilization
- Such communication builds credibility and institutional trust.



- Success stories should be documented systematically and shared with:

- District officials
- Financial institutions
- Other development stakeholders

This helps in:

- Strengthening project visibility
- Improving administrative support
- Enhancing beneficiary confidence

- Mr. Biswas highlighted the need to organize awareness programs for borrowers covering:

- Importance of CIBIL/Credit score
- Consequences of loan default
- Financial discipline
- Entrepreneurship mindset
- He emphasized that borrowers must understand that credit history directly impacts future loan eligibility.

- Mass-level sensitization programs should be conducted to:

- Improve repayment culture
- Reduce misinformation
- Clarify MFI policies
- Promote responsible borrowing
- These programs should be organized in coordination with MFIs.



- **Do's and Don'ts for MFI Borrowers**

Field staff should educate borrowers regarding:

- **Do's:**

- Maintain repayment discipline
- Attend meetings regularly
- Use loans for productive purposes
- Maintain transparency

- **Don'ts:**

- Avoid multiple overlapping loans
- Do not misuse loan funds
- Avoid negative group influence
- Do not spread misinformation

- Mr. Biswas emphasized building a positive relationship with MFIs by:

- Sharing beneficiary progress data
- Informing MFIs about trade activities
- Providing updated field information
- Supporting recovery meetings where necessary
- A collaborative approach improves credit linkage efficiency.

- A pilot survey was proposed in tribal areas to:

- Identify MFI-related issues
- Understand banking challenges
- Assess financial inclusion gaps
- Identify trust barriers
- The survey findings will help in developing targeted intervention strategies.

- The session also focused on identifying:

- Areas where MFIs are not operational
- Villages with low banking penetration

- Potential zones for credit expansion
- This will support expansion of credit linkage under WE-LEAD.
- It was recommended to conduct structured district coordination meetings periodically to:
 - Review credit linkage progress
 - Discuss repayment performance
 - Resolve field-level disputes
 - Strengthen partnership between WE-LEAD and MFIs
- The session conducted by Mr. Harahari Biswas provided strategic direction for strengthening district coordination and improving credit linkage mechanisms. It emphasized proactive engagement, transparency, borrower sensitization, and relationship building with MFIs and district administration.
- The discussion reinforced the need for systematic coordination to ensure sustainable credit support and smooth implementation of the WE-LEAD Project.
- Following the sessions on field responsibilities and district coordination, the LC (Livelihood Coordinator) and EDP team conducted a structured review session focusing on the **quality and effectiveness of EDP module delivery at the field level.**
- The objective of this session was to critically analyse:
 - Coverage of EDP modules
 - Gaps in delivery
 - Challenges faced during Module-1
 - Methodology adopted during training
 - Effectiveness and satisfaction level of trainers
 - Staff members were divided into three district-wise groups for participatory analysis and chart paper presentation.
- **Group Division**
- The participants were divided as follows:
 - **Group 1:** Lohardaga & Hazaribagh
 - **Group 2:** Chatra & Khunti
 - **Group 3:** Ranchi & Gumla

Each group was instructed to prepare a chart paper presentation addressing specific review questions.

- **Key Discussion Points**

- **Identification of Topics Not Yet Discussed with Beneficiaries**

-Each group was asked to identify, point-wise, the areas from the EDP module that have **not been adequately discussed or covered** with beneficiaries till date.

- Common gaps identified included:
 - Detailed explanation of financial concepts such as break-even and profitability
 - In-depth discussion on market segmentation
 - Credit score awareness and documentation
 - Long-term business planning
 - Groups acknowledged that certain theoretical components were partially covered due to time constraints or beneficiary literacy levels.

- **Identification of Topics Already Discussed**

-The groups also listed components that were regularly discussed during EDP sessions:

- Concept of entrepreneurship
- Basic cost and pricing
- Savings and loan utilization
- SHG discipline
- Basic bookkeeping
- Importance of repayment
- Motivation and confidence building
- Licensing and registration procedures
- Digital fraud awareness

○ Most districts reported strong coverage of introductory entrepreneurship concepts but moderate coverage of advanced business planning topics.

● **Challenges Faced During EDP Module-1**

-The following challenges were identified by staff:

- Low literacy level of beneficiaries
- Limited time availability during sessions
- Beneficiaries' hesitation in financial discussions
- Irregular attendance
- Language and communication barriers
- Difficulty in explaining technical financial concepts
- Lack of practical examples relevant to local trades
- Some districts also reported that beneficiaries were more focused on loan access rather than entrepreneurship learning.

● **Explanation Process Adopted During EDP Training**

-Each group discussed the methodology they adopted during EDP delivery. Common approaches included:

- Use of local language examples
- Storytelling method
- Practical demonstration
- Group discussion and question-answer
- Use of case studies from successful beneficiaries
- Chart paper and blackboard explanation
- Role play
- Staff reported maintaining participatory training methods rather than lecture-based sessions.

● **Process Maintained During EDP Training**

-The following process flow was commonly maintained:

- Introduction and ice-breaking
- Concept explanation
- Local example discussion
- Practical calculation exercises
- Question-answer session
- Recap and summary
- However, it was observed that **documentation of session-wise delivery** needs improvement.

● **Conclusion of EDP Sessions**

Staff were asked how they conclude EDP training sessions.

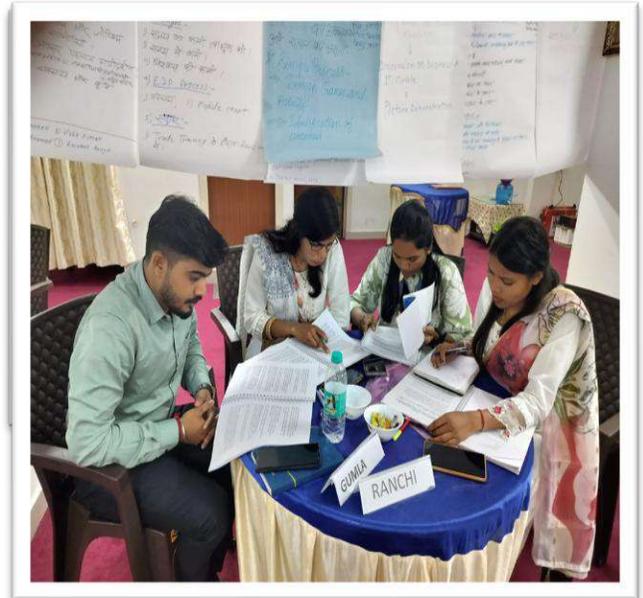
-Common practices included:

- Summary of key points
- Asking beneficiaries to repeat learnings
- Post test of EDP of the beneficiaries to analyse their understanding during the training
- Motivational closing statements
- Clarification of doubts
- Some staff expressed that while sessions were conducted regularly, more structured evaluation and follow-up is required.

● **Ideal Explanation According to LC/EDP**

After discussion, the ideal EDP explanation process was summarized as:

- Simple language
- Practical, trade-based examples
- Visual aids and real-life demonstration
- Regular assessment of understanding



- Linking theory with credit and market opportunities
- Ensuring beneficiaries can independently calculate profit and cost
- Proper recap and documentation
- The session emphasized that **EDP should create mindset change, not just knowledge transfer.**

- **Chart Paper Presentation**

At the end of the session, each group prepared a chart paper covering:

- Topics covered
- Topics not covered
- Challenges faced
- Improved explanation method
- Ideal EDP delivery strategy
- Each group presented their findings before the plenary. Constructive feedback was provided by senior facilitators.

- **Key Observations and Directives from the CEO**

✓ During the review and discussion of the EDP Refresher Training, the CEO highlighted several important observations and provided strategic directives to improve the effectiveness, consistency, and impact of the Entrepreneurship Development Programme (EDP) across the project areas:

- **Need for Uniformity in EDP Delivery Across Districts:**

The CEO emphasized that there should be a standardized approach to the delivery of EDP modules across all districts where the program is being implemented. Currently, variations in training methods, duration, and facilitation styles sometimes lead to inconsistencies in the quality of training received by beneficiaries. To address this, it was suggested that trainers strictly follow the approved EDP module structure, training guidelines, and session plans so that all participants receive the same level of knowledge, skills, and exposure regardless of their location. Uniformity will help maintain program credibility and ensure that beneficiaries across districts are equally equipped for entrepreneurial activities.

- **Simplification of Advanced Financial Concepts:**

It was observed that certain financial management topics within the EDP curriculum, such as cost calculation, profit margin analysis, working capital management, and financial planning, can be difficult for some beneficiaries to fully understand, especially those with limited formal education. The CEO recommended the development and use of simplified teaching tools such as visual charts, pictorial examples, real-life case studies, and practical exercises. These tools will make financial concepts easier to understand and help participants apply them effectively in their own businesses.

- **Strengthening the Monitoring Mechanism for EDP Sessions:**

The CEO pointed out the need for a more structured and robust monitoring system to ensure the quality and effectiveness of EDP sessions. Regular monitoring will help track whether the training sessions are being conducted as per the approved curriculum and whether beneficiaries are actively participating and learning. It was recommended that supervisors and coordinators conduct periodic field visits, review session reports, and collect feedback from participants. Strengthened monitoring will help identify challenges early and allow timely corrective measures to improve training outcomes.

- **Adoption of Participatory and Practical Training Methods:**

Another important directive was to make EDP sessions more interactive, participatory, and practice-oriented rather than relying solely on lecture-based teaching. The CEO encouraged trainers to include activities such as group discussions, role plays, practical demonstrations, business planning exercises, and problem-solving sessions. Such participatory methods help beneficiaries better understand the concepts, share their own experiences, and develop confidence in applying the knowledge in real-life entrepreneurial situations.

- **Ensuring Proper Documentation and Beneficiary Feedback:**

The CEO also stressed the importance of maintaining proper documentation for every training session conducted under the project. This includes attendance records, session reports, photographs, training materials used, and evaluation forms. In addition, systematic collection of beneficiary feedback was recommended to understand participants' learning experiences, identify gaps in training delivery, and gather suggestions for improvement. Proper documentation and feedback mechanisms will support transparency, accountability, and continuous improvement of the EDP program.

- Overall, the CEO's directives aim to strengthen the quality, effectiveness, and sustainability of the Entrepreneurship Development Programme by ensuring consistency in training delivery, enhancing learning methods, improving monitoring systems, and promoting better documentation practices.



- The session served as an internal reflection exercise for LC and EDP staff. It helped identify delivery gaps, strengthen methodology, and standardize training practices across districts.
- The exercise of group discussion and chart paper presentation enhanced collaborative learning and accountability among field staff. It reinforced the commitment to improving the quality and effectiveness of EDP training under the WE-LEAD Project.

Day 2 – 11th February 2026: Technical Discussion on accounting by beneficiaries, Credit linkages, Market linkages, PRAYAAS and EDP Modules (Module 1–5)

• On the second day of the refresher training, an interactive technical session was conducted by **Mr. Alope Biswas (MD, Janakalyan)** and **Mr. Palash Saha (Operations Head)**. The session focused on strengthening financial literacy, credit linkage systems, accounting discipline, and institutional coordination under the WE-LEAD Project.

• The discussion was practical, experience-based, and directly linked to field-level challenges faced by staff and beneficiaries.

✓ Point-wise Discussion Held

1. Accounting Process

- **Mr. Alope Biswas emphasized:**
 - Accounting is the backbone of enterprise sustainability.
 - Every entrepreneur must understand basic accounting principles.
 - Proper accounting ensures transparency and growth tracking.
 - He highlighted that field staff must simplify accounting concepts while training women entrepreneurs and ensure that even low-literacy beneficiaries can maintain basic records.



2. Maintaining Profit & Loss Statement and Balance Sheet

- **Key Discussion Points:**
 - Difference between income and profit
 - Recording total revenue and total expenses
 - Understanding liabilities and assets
 - Importance of balance sheet in tracking business position
 - Mr. Biswas explained that even small enterprises should maintain simplified versions of:
 - Profit & Loss Statement
 - Basic Balance Sheet
 - He advised staff to use practical examples from tailoring, pickle-making, and retail shops to explain these concepts.

3. Maintaining Day-to-Day Expenses

- Mr. Palash Saha stressed that:
 - Daily expense tracking prevents financial confusion.
 - Women entrepreneurs should maintain daily expense registers.
 - Recording small expenses is equally important as large investments.
- He suggested maintaining:
 - Date-wise entries
 - Description of expense
 - Amount spent
 - Source of income
- ✓ This will help in calculating actual profit.

4. Role Play Drama Observed by Guests

- During the session, MD Janakalyan and the Operations Head witnessed a role play drama conducted by project staff on:

- Bank loan process
- Importance of civil score (CIBIL)
- Challenges faced during credit linkage
- Awareness gaps among beneficiaries

- **Observations:**

- The role play method was appreciated as an effective learning tool.
- It simplified complex financial concepts.
- It created realistic understanding of field-level credit challenges.
- They encouraged staff to continue using participatory and visual learning methods.

5. Discussion on Launching WE-LEAD Project

The session also reflected on:

- Strategic objectives of WE-LEAD
- Institutional collaboration
- Sustainability goals
- Impact measurement
- ✓ It was emphasized that WE-LEAD must focus not only on training but on enterprise stabilization and long-term livelihood security.

6. Credit Linkage Importance & Institutional Share

- Mr. Alope Biswas explained:
 - Credit linkage is essential for enterprise expansion.
 - Different institutions provide varying percentages of loan support.
 - Timely repayment builds credit history.
- He discussed:
 - Role of MFIs
 - Role of Banks
 - Government schemes
- He emphasized that responsible borrowing and proper utilization determine sustainability.



7. Market Linkage & Its Importance

- Discussion focused on:
 - Selling strategy
 - Identifying stable buyers
 - Expanding customer base
 - Avoiding market saturation
- He stressed that without market linkage, credit alone cannot sustain enterprises.
- Field staff were advised to:
 - Help beneficiaries connect with wholesalers
 - Explore local exhibitions
 - Identify institutional buyers

8. Maintaining Cash Book

- A strong emphasis was placed on maintaining a cash book:
 - Daily cash inflow and outflow
 - Opening and closing balance
 - Regular reconciliation
- Mr. Saha explained that a simple format should be developed and standardized across districts.

9. Family Member Support in Initial Stage

- It was discussed that many women entrepreneurs' face difficulty in maintaining records during the initial stage.
- Suggestions included:
 - Involving educated family members (son, daughter, husband)

- Providing basic orientation to family helpers
- Gradual transfer of accounting responsibility to beneficiary

- This approach ensures:
 - Accuracy in records
 - Confidence building
 - Smooth transition to independent bookkeeping

10. Discussion on PRAYAAS Scheme

- The PRAYAAS scheme was discussed in detail:
- **Key Points:**
 - Benefits under PRAYAAS
 - Eligibility criteria
 - Institutional collaboration
 - Scope for expansion
- Mr. Biswas encouraged staff to:
 - Expand outreach boundary
 - Identify eligible beneficiaries
 - Integrate PRAYAAS support with WE-LEAD beneficiaries
 - Strengthen awareness campaigns
- It was emphasized that convergence with PRAYAAS can strengthen enterprise support mechanisms.



Key Observations from the Session

- Financial literacy must be strengthened at beneficiary level.
- Cashbook maintenance should be mandatory.
- Role play is an effective awareness method.
- Credit linkage must be combined with market linkage.
- Family support mechanism can improve bookkeeping discipline.
- PRAYAAS integration can enhance project impact.
- The session by Mr. Alope Biswas and Mr. Palash Saha provided strong financial and operational insights to field staff. It reinforced the importance of accounting discipline, structured credit linkage, market linkage development, and convergence with supportive schemes like PRAYAAS.
- The discussion significantly strengthened the financial management perspective of the WE-LEAD Project implementation team and aligned them towards sustainable enterprise development.

● The next session was conducted in an interactive discussion format between the CEO and project staff.

✓ **Point-wise Discussion Held During this session:**

● **MODULE 1: Definition of Business & Business Structures**

● **Discussion points:**

- What explanation do you give when defining “Business” to beneficiaries?
- Do you differentiate between business and income generation?
- Are you explaining profit as the main objective or sustainability?

● **Staff Responses:**

- We explain business as buying and selling activities.
- Mostly focus on small trade examples.
- Profit concept is explained but not deeply calculated.



Guidance:

During the discussion, important guidance was shared to help trainers deliver the Entrepreneurship Development Programme (EDP) in a more meaningful and practical manner so that beneficiaries can clearly understand the concept of entrepreneurship and apply it effectively in their livelihoods.

○ **Business as a Solution to Societal Needs:**

It was emphasized that business should not be explained merely as an activity of buying and selling goods for profit. Instead, beneficiaries must understand that every successful business exists because it fulfills a specific need or problem in society. Entrepreneurs identify gaps in the market and provide products or services that make people's lives easier or better. Therefore, trainers should help participants recognize local needs within their communities and encourage them to think about how their business ideas can address those needs. This approach will help beneficiaries develop sustainable business models that are relevant to their local markets.

○ **Balancing Profit with Social Goals:**

Another important point highlighted was that while profit is essential for the sustainability of any business, it should be accompanied by a social objective. Entrepreneurs should understand that businesses can contribute positively to society by generating employment, supporting local suppliers, improving access to essential goods and services, and promoting community development. Trainers were advised to clearly explain how both financial gain and social impact can go hand in hand. This perspective is particularly relevant in community-based livelihood programs where enterprises can improve both the income and well-being of the local population.

○ **Use of Example-Based Learning:**

To make the concepts easier to understand, trainers were encouraged to use practical and locally relevant examples. Examples such as a neighbourhood grocery shop, tailoring unit, or small agro-processing business can help beneficiaries relate

theoretical concepts to real-life situations. Demonstrating how these small businesses operate, manage costs, attract customers, and generate income will make the training more relatable and practical. Using familiar examples from the local context helps beneficiaries visualize how they themselves can start and manage similar enterprises.

○ **Understanding the Business Life Cycle:**

Beneficiaries should also be introduced to the concept of the business life cycle so that they understand that every enterprise goes through different stages of development. Trainers were advised to explain the stages such as Launch (starting the business), Growth (increasing sales and customers), Maturity (stable operations and market presence), and Decline (reduction in demand or relevance). By understanding these stages, beneficiaries can better prepare for challenges and plan strategies to sustain or expand their businesses. This knowledge will help them take proactive decisions such as innovation, diversification, or market expansion when their business reaches different phases.

● **Action Point:**

- Standard explanation model to be followed across districts.
- Include practical examples during explanation of business stages.

● **Discussion on Types of Business Structures**

● **Discussion points:**

- Are you explaining Sole Proprietorship and Partnership clearly?

- Do beneficiaries understand liability?

● **Staff response:**

- Sole proprietorship is explained.
- Partnership is partially explained.
- Legal aspects are not discussed in detail.

● **Direction:**

- During the training discussion, it was emphasized that the concept of **liability** is a critical aspect of entrepreneurship that should be clearly explained to beneficiaries, including those from rural backgrounds who may be starting small-scale enterprises for the first time.

○ **Understanding Liability for Rural Entrepreneurs:**

It was highlighted that even small or rural entrepreneurs must have a basic understanding of liability because it directly affects their financial responsibility in business operations. Liability refers to the legal and financial obligations that a business owner may have toward creditors, suppliers, customers, or financial institutions. Many rural entrepreneurs start businesses informally without fully understanding the risks involved, which can sometimes lead to personal financial loss if the business faces difficulties. Therefore, it is important that beneficiaries become aware that running a business also means taking responsibility for debts, losses, or legal obligations associated with the enterprise.

○ **Explaining Liability in Simple and Practical Language:**

Since many beneficiaries may not be familiar with technical financial or legal terminology, trainers were advised to explain the concept of liability using simple and easy-to-understand language. Practical examples from everyday life should be used to illustrate the idea. For instance, trainers can explain that if a person takes a loan to start a tailoring unit or a small grocery shop, they are responsible for repaying that loan even if the business does not perform well. Using relatable scenarios and real-life examples will help beneficiaries grasp the concept more effectively without feeling overwhelmed by complex terminology.

○ **Linking Business Structure with Risk Understanding:**

Another key directive was to connect the concept of liability with different forms of business structures. Beneficiaries should understand that the level of risk and responsibility may vary depending on how the business is organized. For example, in a **sole proprietorship**, the owner is personally responsible for all business debts and obligations, meaning personal assets may also be at risk. In contrast, certain formal business structures can provide some level of protection by separating personal and business liabilities. Even if beneficiaries start with simple business structures, having a basic awareness of these differences will help them make more informed decisions about managing risks and protecting their financial stability in the future.



MODULE 2: Markets & Linkages

- **Discussion Points**

- During the session, an important discussion took place regarding how market concepts are being explained to beneficiaries during Entrepreneurship Development Programme (EDP) training and whether participants are actually conducting market surveys before starting their businesses.
- One of the key questions raised was how trainers are explaining the concepts of New Market, Existing Market, and Clone Market to the beneficiaries. These concepts are important because they help aspiring entrepreneurs understand the different ways a business opportunity can emerge. A New Market refers to introducing a completely new product or service that is not yet available in a particular area. An Existing Market involves entering a market where similar products or services are already being sold but where there is still demand. A Clone Market refers to replicating a successful business model that already exists elsewhere, with minor modifications suited to the local context. Proper understanding of these market types helps beneficiaries select business ideas that match local demand and available opportunities.
- Another important question discussed during the meeting was whether beneficiaries are actually conducting practical market surveys before starting their enterprises. Market surveys are essential because they allow entrepreneurs to understand the demand, customer preferences, pricing patterns, and competition within a specific market area. Conducting such surveys helps reduce uncertainty and enables entrepreneurs to make better business decisions.

- **Staff Response**

- During the discussion, the field staff shared their current practices in explaining these concepts to beneficiaries. Most staff members reported that they mainly focus on explaining the existing market, since many beneficiaries tend to start small businesses such as grocery shops, tailoring units, food processing, or other livelihood activities that already exist in the local market. As a result, discussions about new markets or clone markets are sometimes limited.
- It was also acknowledged by the staff that the concept of market survey is often explained only theoretically during the training sessions. While beneficiaries are informed about the importance of understanding market demand, they are not always guided through a structured process of conducting an actual survey in their local area.
- In addition, the staff mentioned that although there is a market survey format available, it is not consistently used during field-level training. Due to time constraints or limited practical exercises during sessions, beneficiaries often do not complete the survey format before deciding on their business ideas.

- **Observation**

- Based on the discussion, it was observed that the absence of proper market surveys may significantly increase the risk of business failure. When entrepreneurs start businesses without assessing local demand, customer preferences, and competition, they may face difficulties in selling their products or sustaining their enterprises. Therefore, strengthening the practical component of market analysis in EDP training is essential.
- It was strongly recommended that beneficiaries should be trained to develop basic market assessment skills before launching their businesses. In particular, they should clearly understand the following aspects:

- **Demand Identification:** Beneficiaries should learn how to identify what products or services are actually needed in their local market and whether there is sufficient demand to sustain a business.
- **Competition Analysis:** Entrepreneurs should observe and analyze existing businesses offering similar products or services, including their pricing, quality, customer base, and strengths or weaknesses. This helps them plan strategies to differentiate their own businesses.
- **Target Customer Selection:** Beneficiaries should also learn how to identify their potential customers based on factors such as location, income level, preferences, and buying behavior. Understanding the target customer group helps entrepreneurs design products, pricing, and marketing strategies accordingly.

Overall, the discussion highlighted the need to make market survey activities more practical and structured within the training program so that beneficiaries gain real-world insights before starting their enterprises. Strengthening this component will significantly improve the sustainability and success rate of the businesses initiated by the beneficiaries.

✓ Forward & Backward Linkages Discussion

• Discussion Points

- During the review meeting, an important discussion was held regarding the level of understanding beneficiaries have about supplier and buyer linkages, which are critical components for the sustainability and growth of any enterprise. The discussion focused on whether beneficiaries are being adequately guided to establish connections with suppliers for raw materials and buyers for their finished products.
- One of the key questions raised was whether beneficiaries clearly understand the concept of supply chain linkage, which includes identifying reliable suppliers for raw materials and establishing potential buyer networks for their products. For small entrepreneurs, particularly in rural areas, these linkages play a crucial role in ensuring consistent availability of inputs at reasonable prices and maintaining a steady market for their products.
- Another question discussed was whether the project team is facilitating practical linkages with wholesalers or larger market actors. Establishing relationships with wholesalers can help entrepreneurs access raw materials at lower costs and sell their products in larger quantities, which ultimately improves profit margins and business sustainability.



• Staff Response

- During the discussion, field staff shared their experiences and current practices regarding market linkage activities. It was reported that in some districts, efforts have already been made to connect beneficiaries with wholesalers, suppliers, and local traders. These linkages have helped beneficiaries obtain raw materials more easily and identify potential buyers for their products.
- However, staff from other districts mentioned that most beneficiaries are still relying primarily on the local market for both sourcing raw materials and selling their products. In many cases, entrepreneurs purchase inputs from nearby retail shops and sell their products within their immediate communities. While this approach may work for very small-scale businesses, it may limit growth opportunities and reduce profit potential.

• Direction

- Based on the discussion, clear directions were provided to strengthen market linkage support for all trades under the program. It was emphasized that every business activity promoted under the project should have a structured approach toward supplier and buyer identification.
- Specifically, each trade should include the following components:

✓ Supplier List:

Beneficiaries should be provided with a list of reliable suppliers from whom they can purchase raw materials, tools, or equipment at reasonable prices. This will help them avoid dependency on limited sources and ensure continuity in production.

✓ Buyer List:

Beneficiaries should also be guided to identify potential buyers such as retailers, wholesalers, local markets, institutional buyers, or bulk purchasers who can regularly purchase their products.

✓ Market Strategy:

Each enterprise should have a basic market strategy outlining how products will be promoted, where they will be sold, and how entrepreneurs can attract and retain customers. This may include pricing strategies, product quality improvements, packaging, and local promotional activities.

- Additionally, it was recommended that beneficiaries should be gradually introduced to the concept of E-commerce and digital marketing, wherever feasible. Although many rural entrepreneurs may initially depend on offline markets, awareness about online platforms, social media promotion, and digital payment systems can open new opportunities for expanding their customer base. Even simple digital tools such as WhatsApp Business or online marketplaces can help entrepreneurs reach a wider audience beyond their immediate locality.

○ Overall, the discussion highlighted the importance of strengthening market linkages and supply chain understanding among beneficiaries so that their enterprises can grow beyond local limitations and become more sustainable in the long term.

✓ **MODULE 3: Entrepreneurship & Entrepreneurial Competency**

• **Discussion Points**

○ During the review discussion, an important topic was raised regarding whether the trainers and field staff are clearly explaining the differences between **Income Generation, Self-Employment, and Entrepreneurship** to the beneficiaries during the training sessions. These three concepts are closely related but represent different levels of economic activity and business development. Therefore, it is essential that beneficiaries clearly understand these distinctions so that they can gradually progress from basic livelihood activities toward more sustainable and growth-oriented enterprises.

○ The discussion focused on whether these concepts are being explained in a structured and simplified manner during the Entrepreneurship Development Programme (EDP) sessions and whether beneficiaries are able to differentiate between them in practical terms.

• **Staff Response**

○ During the discussion, the field staff shared that most beneficiaries are able to understand the concept of **self-employment**, as it directly relates to their immediate livelihood needs. Many participants associate business primarily with starting a small activity such as tailoring, running a grocery shop, preparing food items, or engaging in small-scale production in order to earn a regular income for their families. Since these activities are commonly practiced within rural communities, beneficiaries easily relate to the concept of self-employment.

○ However, it was observed that the concept of **entrepreneurship** is comparatively less understood among the beneficiaries. Many participants tend to view business only as a means of survival rather than as an opportunity for innovation, expansion, or long-term growth. As a result, they often focus on very small-scale activities without considering possibilities for improving, diversifying, or scaling their enterprises.

• **Clarification**

○ To address this gap, it was clarified during the discussion that **entrepreneurship goes beyond basic self-employment**. Entrepreneurship involves not only starting a business but also introducing **innovation, identifying new opportunities, improving products or services, and gradually expanding the enterprise**. In simple terms, entrepreneurship can be understood as the combination of **innovation and growth**.

○ The trainers were encouraged to help beneficiaries understand that while income generation and self-employment are important starting points, the long-term goal should be to develop an **entrepreneurial mindset**. This means thinking creatively about business opportunities, improving efficiency, exploring new markets, and increasing production or services over time.

○ Beneficiaries were also encouraged to **think beyond mere survival**, where the primary objective is only to earn enough for daily needs. Instead, they should be motivated to plan for gradual growth, higher income generation, and the possibility of creating employment opportunities for others within their communities.

○ Furthermore, trainers were advised to **encourage an expansion mindset** among beneficiaries. This includes motivating them to consider future possibilities such as increasing product variety, improving quality, adopting better packaging or marketing strategies, accessing larger markets, and eventually scaling up their businesses. By nurturing this mindset, beneficiaries can transform small livelihood activities into more sustainable and profitable enterprises.

○ Overall, the discussion highlighted the need to clearly communicate these concepts during training sessions so that beneficiaries understand the progression from **income generation to self-employment and ultimately to entrepreneurship**, thereby enabling them to develop long-term business visions and stronger economic resilience.

○ Encourage expansion mindset.

• **Discussion on Entrepreneur vs Employee**

• **Discussion Points**

○ During the review session, an important discussion was held regarding whether beneficiaries clearly understand the concept of risk in business and whether they are being encouraged to take calculated risks while starting or expanding their enterprises. Risk is a natural and unavoidable element of entrepreneurship, and understanding how to manage it is essential for the success and sustainability of any business venture.

○ The discussion explored whether beneficiaries are able to differentiate between unnecessary risk and calculated risk. While unnecessary risk refers to decisions made without proper planning or market understanding, calculated risk involves careful assessment of opportunities, resources, and potential challenges before making a business decision. Entrepreneurs must develop the ability to evaluate possible risks and take informed steps that can lead to business growth.

○ Another point raised during the discussion was whether the training sessions are actively motivating beneficiaries to develop the confidence to take such calculated risks. For many first-time entrepreneurs, especially in rural communities, fear of financial loss or business failure often discourages them from trying new ideas or expanding their activities.

- **Staff Response**

○ During the discussion, field staff acknowledged that risk-related topics are currently discussed only to a limited extent during training sessions. Although the concept of risk is mentioned in the context of business planning, it is not always explored in depth through practical examples or interactive discussions.

○ The staff also shared that most beneficiaries tend to be risk-averse, meaning they prefer to avoid taking risks whenever possible. This attitude is often influenced by their limited financial resources, lack of prior business experience, and fear of losing their investment. As a result, many beneficiaries choose very small and familiar business activities rather than exploring new opportunities or expanding their enterprises.

- **Advice from CEO:**

○ In response to these observations, it was advised that the risk-taking capacity of beneficiaries should be developed gradually through training and practical exposure. Instead of encouraging large or sudden risks, beneficiaries should be guided to take small and manageable steps that allow them to gain confidence and experience over time.

○ One effective method suggested was the use of success stories of local entrepreneurs. Sharing real-life examples of individuals who started small businesses and gradually expanded them can inspire beneficiaries and help them realize that challenges and risks are part of the entrepreneurial journey. Such stories make the concept of risk more relatable and demonstrate that careful planning and perseverance can lead to positive outcomes.

○ It was also recommended that trainers explain McClelland's "Need for Achievement" theory in simple and practical terms. According to this concept, successful entrepreneurs are often driven by a strong desire to achieve goals, improve their performance, and accomplish challenging tasks. Trainers should explain to beneficiaries that individuals with a high need for achievement tend to set realistic goals, take calculated risks, work hard to overcome obstacles, and continuously seek improvement in their work.

○ By simplifying this concept and linking it with real-life entrepreneurial behaviour, beneficiaries can better understand the importance of confidence, motivation, and responsible risk-taking in business development.

○ Overall, the discussion highlighted the importance of incorporating risk awareness, motivational examples, and entrepreneurial mindset development within the training process so that beneficiaries gradually build the confidence to make informed decisions and pursue growth opportunities in their enterprises.

MODULE 4: Customers & Business Capabilities

- **Discussion Points**

○ During the session, a discussion was held on how trainers are explaining different types of customers and market transactions, particularly the concepts of B2C (Business to Consumer), B2B (Business to Business), and C2C (Consumer to Consumer). These concepts are important in helping beneficiaries understand how products and services move within the market and how different types of buyers influence business opportunities.

○ The discussion focused on whether these concepts are being explained in a way that is simple and relatable for rural beneficiaries, many of whom may not have prior exposure to business terminology. Understanding different customer types helps entrepreneurs identify whom they are selling to and how they can expand their business by exploring different sales channels.

○ Another key concern raised during the discussion was whether these terms are being simplified for better understanding or whether they are being avoided altogether during the training sessions.

- **Staff Response**

○ The field staff shared that during EDP sessions, trainers usually explain these concepts through practical examples from everyday life, which helps beneficiaries relate the ideas to their local market environment. For instance, trainers often refer

to common village businesses such as grocery shops, tailoring units, or food processing activities to illustrate how products reach customers.

○ However, it was also mentioned that the technical terms such as B2C, B2B, and C2C are sometimes avoided during the sessions because trainers feel that beneficiaries may find them difficult to understand. Instead, trainers tend to focus only on the practical explanation without introducing the actual terminology.

- **Direction from CEO:**

○ In response to this, it was clearly directed that technical business terms should not be completely skipped during the training process. Instead, they should be simplified and explained in an easy and practical manner so that beneficiaries gradually become familiar with basic business concepts and vocabulary.

○ Introducing these terms in a simplified way helps beneficiaries build confidence and improves their understanding of how markets function beyond their immediate surroundings. It also prepares them for future interactions with traders, suppliers, financial institutions, and support organizations.

○ For better understanding, trainers were advised to use clear and relatable examples, such as:

- ✓ **B2C (Business to Consumer):**

This refers to a business selling its products directly to the final customer. For example, a woman entrepreneur selling homemade pickles, papad, or snacks directly to villagers in the local market or weekly haat.

- ✓ **B2B (Business to Business):**

This occurs when one business sells its products or services to another business. For instance, a beneficiary producing pickles in bulk and supplying them to a grocery shop or a retailer who then sells them to customers.

- ✓ **C2C (Consumer to Consumer):**

This refers to transactions where one individual sells products or services directly to another individual. A simple example could be a person selling homemade items, second-hand goods, or handmade products to neighbors or through local community networks.

○ By explaining these concepts through local and practical examples, trainers can make beneficiaries more aware of different market possibilities and encourage them to explore various channels for selling their products. This approach will help them gradually expand their business networks and improve their understanding of the broader market system.

- **Discussion on Customer Requirements**

- **Discussion Points**

○ During the session, a discussion was conducted on whether beneficiaries clearly understand the balance between price and quality while producing and selling their products or services. This is a crucial aspect of entrepreneurship because successful businesses must offer products that are both reasonably priced and satisfactory in quality to attract and retain customers.

○ The discussion also explored whether beneficiaries are being trained to analyze customer preferences before deciding the pricing, design, packaging, or quality level of their products. Understanding what customers value most—whether it is affordability, durability, taste, or convenience—helps entrepreneurs design products that meet market demand more effectively.

○ Another important aspect raised was whether training sessions are encouraging beneficiaries to observe how customers make purchasing decisions and what factors influence their choices in the local market

- **Staff Response**

○ During the discussion, field staff shared that in most training sessions, the focus is primarily placed on pricing of products. Trainers usually explain how beneficiaries should calculate costs and decide a selling price that allows them to make a profit.

○ However, it was also acknowledged that quality differentiation is less emphasized during the discussions. While beneficiaries understand that products should be good, there is often limited focus on explaining how consistent quality, better packaging, or improved product standards can influence customer choice and long-term business success.

○ As a result, some entrepreneurs may compete mainly by lowering prices instead of improving product quality or customer experience.

- **Observation**

- Based on the discussion, it was observed that customer satisfaction plays a key role in ensuring the sustainability of any enterprise. While competitive pricing can attract customers initially, long-term success depends largely on whether the product consistently meets or exceeds customer expectations.
- If entrepreneurs fail to maintain quality or do not consider customer preferences, customers may eventually shift to other sellers offering better value.
- Therefore, it was recommended that trainers emphasize the following key aspects during EDP sessions:

- **Quality Consistency:**

Beneficiaries should ensure that their products maintain the same level of quality every time they produce or sell them. Consistent quality builds trust among customers and helps establish a positive reputation in the market.

- **Convenience for Customers:**

Entrepreneurs should consider how easily customers can access their products or services. This may include convenient packaging, easy availability in local markets, or timely service delivery. Convenience often influences customer purchasing decisions.

- **Loyalty Building:**

Businesses should focus on building long-term relationships with customers. Providing good quality products, fair pricing, and friendly service can encourage customers to return regularly and recommend the business to others. Loyal customers are essential for sustaining and growing a small enterprise.

Overall, the discussion highlighted the importance of helping beneficiaries understand that successful businesses require a balance between price, quality, and customer satisfaction. By paying attention to these factors, entrepreneurs can build stronger and more sustainable enterprises within their local markets.

✓ **MODULE 5: Financial Literacy & Costing**

- **Discussion Points**

- During the review meeting, an important discussion was held regarding how effectively the concepts of fixed cost and variable cost are being explained to beneficiaries during the Entrepreneurship Development Programme (EDP) sessions. Understanding cost structures is a fundamental part of financial literacy and helps entrepreneurs determine whether their business activities will be profitable and sustainable.

- One of the key questions raised was whether trainers are explaining fixed costs and variable costs using practical and relatable examples from the trades in which beneficiaries are involved. Fixed costs refer to expenses that remain constant regardless of the level of production or sales, such as rent for a workspace, equipment purchase, or electricity connection charges. On the other hand, variable costs change depending on the level of production, such as raw materials, packaging, transport, or daily labor expenses. Using simple examples from local businesses like tailoring units, food processing, or grocery shops can help beneficiaries better understand these concepts.

- Another important point discussed was whether beneficiaries are able to independently calculate the total cost of their products or services. This skill is essential because entrepreneurs must know the exact cost involved in producing a product before deciding its selling price. Without proper cost calculation, businesses may unknowingly sell products at a loss.

- **Staff Response**

- During the discussion, the field staff shared that basic explanations of fixed and variable costs are provided during the training sessions. Trainers usually introduce these concepts through simple discussions and examples related to the beneficiaries' trades.



○ However, it was also acknowledged that the break-even calculation is rarely practiced in detail during the sessions. While the idea of profit and loss is mentioned, beneficiaries are not always guided through a step-by-step exercise that shows how many units of a product must be sold in order to recover the initial costs of the business.

- **Strong Emphasis**

○ Based on the discussion, it was strongly emphasized that financial literacy is the backbone of the Entrepreneurship Development Programme (EDP). Without a clear understanding of financial concepts, beneficiaries may face difficulties in managing their enterprises effectively.

○ Therefore, it was recommended that every beneficiary should clearly understand the following basic financial principles:

- **Total Cost Calculation:**

Beneficiaries must learn the simple formula:

Total Cost = Fixed Cost + Variable Cost.

This helps them determine the overall expenditure involved in running their business.

- **Profit Calculation:**

Entrepreneurs should know how to calculate profit by subtracting total cost from total sales revenue. This allows them to evaluate whether their business is generating sufficient income.

- **Break-even Concept:**

Beneficiaries should also understand the break-even point, which is the stage where total income from sales equals the total cost of production. At this point, the entrepreneur neither makes a profit nor incurs a loss. Knowing the break-even point helps entrepreneurs set realistic sales targets and plan their business operations more effectively.

It was strongly emphasized that without proper knowledge of costing and financial planning, an enterprise cannot sustain in the long term. Entrepreneurs who do not calculate costs accurately may set incorrect prices, leading to financial losses and eventual closure of the business. Therefore, trainers were encouraged to integrate more practical exercises, calculations, and real-life examples during EDP sessions so that beneficiaries gain confidence in applying these financial concepts in their own enterprises.

- ✓ **Cross-Cutting Discussion Points Raised by CEO**

- Are we following uniform training methodology across districts?
- Are we documenting session-wise attendance and feedback?
- Are we evaluating beneficiary understanding?
- Are we conducting recap sessions regularly?
- Is EDP creating mindset change or just knowledge delivery?

- **Staff Reflections**

- Need for more structured delivery.
- Need simplified financial tools.
- Need standard module explanation format.
- Need refresher training at beneficiary level.

- ✓ **Final Directions from CEO**

○ At the conclusion of the discussion and review session, several important directions were provided to strengthen the overall effectiveness and impact of the **Entrepreneurship Development Programme (EDP)**. These directions aim to improve the quality of training delivery, enhance beneficiary understanding, and ensure that the program leads to meaningful and sustainable livelihood outcomes.

- **Maintain Uniformity in EDP Delivery:**

It was emphasized that EDP training should be delivered in a **uniform and standardized manner across all districts and field locations**. Trainers should strictly follow the approved training modules, session plans, and guidelines to ensure that every beneficiary receives the same level of knowledge and exposure regardless of where the training is conducted. Consistency in training delivery helps maintain program quality and ensures that all participants gain similar learning outcomes.

- **Focus on Practical and Participatory Methods:**

The training sessions should move beyond lecture-based teaching and incorporate **more practical and participatory learning methods**. Beneficiaries should be actively engaged through group discussions, role plays, demonstrations, practical exercises, and case study analysis. Such interactive methods help participants better understand business concepts and apply them to real-life situations. Practical exposure also builds confidence among beneficiaries and encourages them to think critically about their business ideas.

- **Strengthen Financial Explanation:**

Another key direction was to strengthen the explanation of **financial management concepts** within the training sessions. Topics such as cost calculation, profit analysis, pricing strategies, break-even point, and financial planning should be explained in a simple and practical manner. Trainers should use real-life examples and hands-on exercises so that beneficiaries can clearly understand how to manage their business finances effectively. Strong financial understanding is essential for the sustainability and growth of any enterprise.

- **Link Training with Credit and Market Strategy:**

It was also directed that EDP training should not remain limited to theoretical business knowledge. Instead, it should be closely linked with **access to credit facilities and market strategies**. Beneficiaries should be guided on how to access financial support from banks, microfinance institutions, or government schemes to start or expand their businesses. At the same time, they should be supported in identifying markets, building supplier and buyer networks, and developing marketing strategies that will help them sell their products successfully.

- **Ensure Proper Documentation and Monitoring:**

Proper documentation and monitoring were highlighted as essential components for maintaining transparency and accountability in program implementation. Trainers and field staff should ensure that all training activities are systematically documented, including attendance records, session reports, photographs, and beneficiary feedback. Regular monitoring of training sessions and field-level activities will help identify gaps, measure progress, and ensure that the program is being implemented according to the planned objectives.

- **Make EDP Outcome-Oriented, Not Activity-Oriented:**

Finally, it was emphasized that the focus of the program should be on **achieving tangible outcomes rather than simply completing activities**. The ultimate goal of the EDP is to help beneficiaries develop sustainable enterprises and improve their livelihoods. Therefore, the success of the program should be measured not only by the number of training sessions conducted but also by the number of businesses started, income generated, market linkages established, and overall improvement in the economic condition of the beneficiaries.

- These final directions aim to ensure that the Entrepreneurship Development Programme becomes **more practical, impactful, and result-oriented**, enabling beneficiaries to successfully establish and sustain their enterprises in the long term.

- **Session Summary and Outcome**

- The session was conducted in a **highly interactive and analytical manner**, where the CEO undertook a detailed review of the Entrepreneurship Development Programme (EDP) presentation (PPT) and carefully examined how the theoretical content aligns with the **practical realities faced in the field**. The review process involved critical analysis of each component of the training material, with a focus on ensuring that the concepts presented in the EDP module are relevant, understandable, and applicable for the beneficiaries participating in the program.



○ During the session, the CEO encouraged open discussion with the **Livelihood Coordinators (LCs) and EDP staff**, inviting them to share their experiences from the field, the challenges they encounter during training delivery, and the responses of beneficiaries to different business concepts. This collaborative discussion helped bridge the gap between theoretical training content and practical implementation at the grassroots level.

The discussion proved to be extremely useful in several key areas:

- **Identifying Conceptual Gaps:**

Through the review process, certain gaps in the way some business concepts were being explained to beneficiaries were identified. These included areas where technical ideas were either oversimplified, skipped, or not sufficiently connected with practical examples. Recognizing these gaps allowed the team to plan improvements in how these topics will be explained in future training sessions.

- **Standardizing the Explanation Process:**

The session also highlighted the need for a **uniform approach in explaining EDP concepts across different districts and training centers**. By standardizing the explanation process, the program can ensure that beneficiaries in all project locations receive the same quality of training and consistent understanding of entrepreneurship concepts.

- **Strengthening the Focus on Financial Literacy:**

Financial literacy was recognized as a critical component of successful entrepreneurship. The discussion emphasized the importance of clearly explaining financial concepts such as cost calculation, profit estimation, pricing strategies, and break-even analysis. Strengthening this component will help beneficiaries manage their businesses more effectively and make informed financial decisions.

- **Enhancing Market Linkage Strategies:**

Another key outcome of the discussion was the need to strengthen the **market linkage component** of the training program. Beneficiaries must not only learn how to produce goods or services but also understand how to identify suppliers, access markets, build buyer networks, and develop effective marketing strategies to sell their products successfully.

- **Improving Overall EDP Delivery Quality:**

By reviewing the training materials and discussing field-level experiences, the session contributed to improving the overall **quality, clarity, and relevance of EDP delivery**. Trainers were encouraged to adopt more participatory methods, practical demonstrations, and locally relevant examples to make the sessions more engaging and impactful for beneficiaries.

- The session concluded with a strong commitment from all **Livelihood Coordinators (LCs) and EDP staff** to enhance the quality and effectiveness of EDP training under the **WE-LEAD Project**. The participants agreed to work collectively toward maintaining **greater uniformity in training delivery, improving the clarity of business concepts, and strengthening the practical orientation of the sessions**.

- By implementing the insights and directions discussed during the meeting, the team aims to ensure that the EDP training becomes more **structured, practical, and outcome-oriented**, ultimately increasing its impact on the livelihoods and entrepreneurial capacities of the project beneficiaries.

Day 3 – 12th February 2026:

Part I – Technical Discussion on EDP Modules (7–10)

On the third day, the CEO conducted a structured discussion on the remaining EDP modules focusing on compliance, record keeping, digital literacy, and communication skills.

✓ **Module 7: Different Types of Licensing, Registrations & Certifications Required for Enterprises**

○ **Discussion Points:**

- Are beneficiaries aware of mandatory registrations?
- Are we facilitating Udhyam registration actively?
- Do beneficiaries understand why licensing is important?

○ **Key Areas Covered:**

- Udhyam Registration
- Trade License
- FSSAI (for food-based enterprises)
- GST (if applicable)
- Local Panchayat/Municipal permissions

○ **Direction:**

- Registration should not remain theoretical.
- Field staff must ensure practical completion.
- Compliance increases credibility and access to larger markets.
- Legal registration builds trust with banks and buyers.



✓ **Module 8: Book Keeping**

○ **Discussion Points:**

- Are beneficiaries maintaining records regularly?
- Are we monitoring cashbook usage?

○ **Emphasized:**

- Daily entry system must be mandatory.
- Simple bookkeeping format should be standardized.
- Monthly review of records during field visits.
- Beneficiaries must independently calculate profit.
- The importance of cost tracking, income calculation, and expense control was reiterated.

✓ **Module 9: Basics of Smartphone & Effective Communication Skills**

○ **Discussion points:**

- Are beneficiaries using smartphones for business?
- Are they aware of digital marketing?

○ **Discussion Covered:**

- WhatsApp Business use
- Online payments (UPI, QR codes)
- Basic digital photography for product display
- Communication etiquette with customers

○ **Guidance:**

- Digital literacy is no longer optional.
- Encourage women entrepreneurs to use smartphones productively.

- Teach professional communication skills.

✓ **Module 10: Use of Digital Platforms & Digital Fraud**

○ **Discussion Points:**

- Awareness about cyber fraud
- OTP safety
- Loan scam awareness
- Fake online buyer fraud

○ **Direction:**

- Conduct digital fraud awareness sessions regularly.



- Include real-life examples.
- Strengthen digital confidence without increasing digital risk.
- **Part II – Individual Strategic Action Plan Review**
- **On Day 2, direction given to all staff to prepare their Individual Action Plan.**

- **On Day 3, all staff presented their plans.**
- After reviewing the plans, the CEO instructed modifications and restructuring in a strategic, measurable format.
- **Direction on “Individual Strategic Action Plan”**
- Each staff must prepare:

1. Month-wise Detailed Planning

- Clear monthly targets
- Activity calendar
- Achievement tracking mechanism

2. Particulars of Job Responsibilities (Strategic Components)

- **Baseline Completion**
 - Survey only existing beneficiaries.
 - Focus on:
 - ✓ Existing good credit-linked beneficiaries.
 - ✓ Large family clusters involved in one specific trade.
 - Develop completion strategy with timeline.

- **Udhyam Registration**
 - Target: 500 beneficiaries per block.
 - Monthly registration target breakdown required.
 - Follow-up mechanism must be defined.

- **ONDC & E-Commerce Integration**

- Integrate beneficiaries into:
 - ONDC platform
 - AMFI-WB E-commerce platform
 - Amazon
 - Flipkart
 - Zudio (where applicable)
- Identify product suitability.
- Provide digital onboarding support.



- **EDP & Trade Training Planning**

- Month-wise EDP schedule.
- Month-wise Trade training plan.
- Cluster-based training approach.

- **Media Coverage & Case Studies**

- Identify ideal success entrepreneurs.
- Prepare structured case studies.
- Ensure media visibility.

- **Buyers-Sellers Meet**

- Physical meetings.
- Online B2B meetings.
- Institutional buyer engagement.

- **Exposure Trip**

- Organize exposure visits.
- Select progressive beneficiaries.
- Document learning outcomes.

- **Mid-Term Study**

- Assess:

- Family income growth.
- Personal income growth.

- Comparative baseline analysis.

- **Government Scheme Convergence**

- PMFME
- PMEGP
- Other Government schemes
- Identify eligible beneficiaries.
- Prepare application support strategy.

- **Formation of Cooperatives / Sangha / Society / Trust**

- 12 traditional artisan groups per block.
- Legal structure development.
- Collective marketing strategy.

- **Government Liaisoning**

- Build coordination with:

- District administration
- Industry department
- Panchayat level authorities

- **Dokra & Artisan-Based Tourism Village Initiative**

- Identify potential clusters.



- Develop tourism linkage concept.
- Integrate cultural economy model.
- **Participation in Melas**
- District-level exhibitions.
- State-level fairs.
- Product display planning.
- **Market Study**
- Consumer demand analysis.
- Study of local huts and informal markets.
- Competitor analysis.
- **Workshops & Weekly Meetings**
- Conduct structured workshops.
- Weekly internal review meeting mandatory.
- Monitor progress against action plan.
- **Final Strategic Instructions**
- Action plan must be measurable.
- Month-wise tracking mandatory.
- Focus on quality, not only numbers.
- Align with final project deliverables.
- Sustainability must be the core objective.
- **Conclusion of Day 3**
- The third day focused on:
 - Compliance and digital strengthening.
 - Financial and documentation discipline.
 - Strategic restructuring of individual work plans.
- The Individual Strategic Action Plan discussion transformed routine activities into measurable strategic outcomes, ensuring stronger alignment with the long-term objectives of the WE-LEAD Project.



Conclusion:

The three-day Residential Refresher Training on EDP Modules successfully strengthened the conceptual clarity, technical knowledge, and strategic understanding of the WE-LEAD Jharkhand project staff. The training provided a comprehensive review of Modules 1–10, covering entrepreneurship concepts, market systems, financial literacy, licensing and compliance, bookkeeping, digital literacy, credit linkage, and market linkage strategies. **The interactive discussions led by the CEO, senior management, and external resource persons** helped identify gaps in field-level delivery and established a uniform approach for EDP facilitation across districts. Special emphasis was placed on practical application, financial discipline, digital awareness, structured documentation, and beneficiary mindset transformation. The preparation and restructuring of Individual Strategic Action Plans on the third day ensured that all staff aligned their activities with measurable, month-wise targets and final project deliverables. The integration of credit linkage, market linkage, government convergence, cooperative formation, digital platforms, and sustainability strategies marked a significant shift from activity-based implementation to outcome-oriented planning.

Overall, the refresher training enhanced team coordination, accountability, and strategic clarity. It reaffirmed the commitment of the WE-LEAD team to promote sustainable women entrepreneurship, strengthen financial inclusion, and ensure long-term livelihood enhancement in Jharkhand.

