

**Two (2) DAYS TRAINING OF TRAINERS
2nd REFRESHER PROGRAM ON WE-LEAD PROJECT**



**AMFI- WB
Women Entrepreneurship-Livelihood Enhancement and Development,
(WE-LEAD) Program**

Date: 20th to 21st February, 2024

**Venue: AMFI-WB Head Office, Training & Research Center (1st Floor)
Jatragachi, Ghuni Jatragachi Road, Near Capital Guest House,
Deshbandhu Nagar, New Town, Kolkata - 700157, West Bengal**

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1. BACKGROUND: The 2nd refresher two-days “Training of Trainers Refresher Program”, on Women Entrepreneurship – Livelihood Enhancement And Development (WE-LEAD) Project was again to revisit the status of the deliverable met and thereafter planning to meet next targeted deliverables. A Training of Trainers (TOT) Workshop was organized by the AMFI-WB from 20th to 21st February 2024, at **AMFI-WB Head Office, Training & Research Center (1st Floor) Jatragachi, Ghuni Jatragachi Road, Near Capital Guest House, Deshbandhu Nagar, New Town, Kolkata - 700157, West Bengal.** The training workshop was officially opened by Project Officer WE-LEAD Project. It was underlined that these days there is a significant emphasis on Trade training planning and Credit linkage in order to improve sustainable livelihood opportunity for the Women SHG/JLG members. The ToT program was also to understand and participate in Planning to Enhance the Capacity of all the Entrepreneurship Development Promoters (EDP) and Livelihood Coordinator (LC) with Field Coordinators, Project Officer and Researcher cum MIS. The training objective was to understand "where are we, and where are we to reach?". A total of 16 Project Staffs participated in this training. The purpose of the training was to train participants on how the Entrepreneurship Development Program training module delivery mechanism improves via Participatory Learning and Planning thereafter for further development of the strategies to meet the project objective, deliverable, and outcome. The training included different topics such as district-wise status report sharing, EDP presentation, trade identified for training, trade training module development, the function of microfinance institutions, credit linkage, participatory planning, and the role of different staff.

The methodology was interactive and that ensured participants engaged in every big or small group discussions and the forum was open for feedback, queries, and suggestions. The training material, formats for training proposal and PowerPoint presentations helped the lively discussions and interactive sessions.

2. TRAINING OBJECTIVES

The objectives of this two-day training were as follows: -

- To know the status of Project deliverables and outcome
- To unlearn and learn the Entrepreneurship Development Program module
- To educate the project staff about the project cycle
- To educate project staff on their role and responsibility
- To enhance the understanding of Entrepreneurship Development
- To plan for EDP awareness and training of 15,000 women entrepreneurship in Six districts (Howrah, Nadia, South Dinajpur, South 24 Parganas, Birbhum, and Bankura) of West Bengal through mock sessions with the support of relevant case studies.

3. PARTICIPANTS' PROFILE

The training participants were WE-LEAD project staff (males: 11; females: 5).

WE-LEAD project staff	
Mr. Ganesh Das	Mr. Clement P. Kerketta
Mr. Rupam Das	Dr. Mihir Ghosh
Mr. Samar Kr. Mondal	Mr. Ranadip Ghosh
Ms. Manasi Das	Mr. Goutamdeb Barman
Md. Mirajul Haque	Md. Samim
Ms. Samapti Thandar	Ms. Silpi Chakraborty
Mr. Sandip Shit	Mr. Debasis Sarkar
Ms. Riya Mishra	Ms. Kajali Das

4. Facilitators

MD. Haroon from SIDBI, Sree. Ganesh Chandra Modak Managing Director - Grameen Shakti Microfinance Services Pvt., The CEO of AMFI-WB, MIS cum Researcher, Field Coordinator, Livelihood Coordinator, Entrepreneurship Development Promoter, and Project Officer of WE-LEAD Project facilitated the training sessions.

5. PROCEEDINGS Day: 1 – 20/02/2024

SESSION I: INTRODUCTION TO WORKSHOP AND OBJECTIVES

All participants were welcome to participate in the refreshment program. The training began with a motivational story by the Project Officer WE-LEAD Project, thereafter training objectives were shared with all the trainees.

1. Block wise status report were shred.

- a. The reports were checked with the project key deliverables.
- b. Block wise performance were shared and participants were motivated to perform better.
- c. Coordinators shared the need of trainers for specific training in different blocks
- d. Staff also performed EDP training process.
- e. Cross district Trade training planning process shared.
- f. Credit linkage process and learning sharing.

The learning/experience shared by the field coordinators

- Existing beneficiaries expect market support for business expansion
- New beneficiaries seek regular income generating opportunity
- Opportunity to earn from home.
- Opportunity to hear different doable trades.

2. Project staff shared the trade training updates, and the number of batches training attending and completed

- Trade training details shared of the six project districts
- Tailoring training - Howrah, Birbhum, South Dinajpur and South 24 Parganas
- Beautician - Howrah, Birbhum and Nadia
- Belmala - Bankura
- Incense stick making - Howrah, Birbhum and Nadia

- Artificial hair - Howrah
- Artificial jewellery making - Howrah, South Dinajpur and Bankura
- Participants discussed among themselves and resolved the trainers issues.
- All participants were informed again that the credit linkage web application is open for data entry/beneficiary detail entry.
- The project team agreed to reach 5000 women for various trade training and EDP.

3. Trade training trainers identification - The project team presented the status report and block-wise cross district requirement of trainers like Artificial hair making in South Dinajpur, South 24 Parganas, feather cork making trainer in Bankura, South 24 Parganas, South Dinajpur etc. Project Officer coordinated the session to finalize the training schedule for different blocks and districts. Team members confirmed the availability of trainers in the planned district.

- Field coordinators included the cross district trade training plan in all six project districts.
- The project team was refreshed with updated way of submission of trade training proposal.
- Trade training module development to initiate the training in their blocks.

SESSION II: EDP EXERCISE



4. EDP module live exercise by all staff - Project Officer conducted a quiz session for all the project staff. The team was divided in two groups led by Field Coordinators. The quiz questions included the project name, goal, objectives, deliverable, project districts and blocks, aspirational districts, personal documents name, name of the EDP modules etc.

There after EDP training session were conducted were randomly staff were welcomed to share their way of delivering the EDP different training modules. They were given chits to select the module to deliver training modules.

- Required more preparation for resources that are relevant, and of sufficient quantity for the training.
- Avoid explaining the module topics but share the context of the session: why we are doing it and how it will help improve performance at work.
- Explain the objectives – objectives should clearly link to increase household income.
- Recap wherever possible.
- Keep trainees challenged, interested and motivated.
- Check your body language - staff suggested to sit in a round and on ground with the beneficiaries.

Third, fourth, fifth, and sixth modules must be discussed relating to a trade.

- **Coordination for cross district trade training**

- Identified trainers who can move to other districts to give training.
- Preparation of second line trainers training.
- Training venues are identified and managed for training.
- While presenting EDP the trainers must be better prepared.
- Month and Week finalized for cross district training



5. Identification of beneficiaries/borrowers -

A session was conducted on the identification of beneficiaries. The participants discussed among themselves the importance of doing quality baseline and thus to sit with them for EDP training.

1st Assessment of community vulnerability in the GPs/village

Explore the key persons from community/NGO focus groups, with older persons, women, health workers, disabled, to have an idea of where the relevant family/ies live.

2nd Analyze vulnerable households

Visit identified household.

3rd Participate MFIs meeting and thereafter household visits.

4th Sharing project objective with the beneficiary

5th Finalized and baseline survey

Day: 2 – 21/02/2024

SESSION -III SOFT-SKILL TRAINING

A session was organized for trainees in Soft Skill training.

1. Communication process - Project staff were asked to share the components of communication process. They shared their understanding on the process of quality communication, verbal and non verbal.

It helped all the participants to adapt different methodologies like participatory, dramatization, case study discussion, etc. to deliver their EDP and district coordination meeting.

2. The process of conducting trade training - the team were again refreshed for the process of documenting the proposal, attaching the trainers details like bank account copy, their acceptance letter, CV etc.

3. The field staff were also refreshed to coordinate with field coordinators to write training module. The trade training modules developed and shared with the publishers (Belmala, Artificial hair making, Pola making, incense stick making, feather cork making etc.)

SESSION -IV: PROJECT GOAL, OBJECTS AND DELIVERABLES

1. **Project Goals, Objectives, and deliverables** were discussed among participants. It was for self-realization and to understand “Where we all are and where are we to reach?” it helped participants to self-accelerate the planning for the timely execution of deliverables.

- Field coordinators lead their team for block wise target achieved and target for mid March 2024, accordingly field coordinator coordinated for drafting and fictionalization of trade training proposal for all six districts and in their blocks. They prepared district and block-wise proposal for trade training.
- Week-wise targets were shared among the team and finalized trade training plan.

2. Credit linkage

Sree. Ganesh Chandra Modak Managing Director - Grameen Shakti Microfinance Services Pvt., took session on the criteria for providing loan to beneficiaries/borrowers.

He asked participants to share their quires on credit support?

Participants asked the process for credit linkage

- The project staff shared that the loan/credit linkage for new and existing are different or same.

- The demand for the minimum amount of capital required to initiate the business is Rs. 10,000/- or even below.
- The documents required for loan.

MD Grameen Sakti shared in his session asking participants:-

He described what dose the family mean?

- Parents and unmarried children below 18
- Old age dependent parents

How much loan can be given to a family

- Maximum of Rs. 3lk can be given to a household provided factors like civil score and credit history permit.

The repayment amount must not increase 50% monthly income of any household.

Grameen Sakti do not entertain NPA customer.

The Credit score and credit history must be collected through reputed organization only.

MFIs are trying to reach the pyre-med bottom to help them earn their living and for sustainable livelihood.



He explained the function of MFIs and NBFC

NBFCs provide short-term funds to individuals and businesses for various purposes, such as loans against gold, shares, and property, primarily for consumption needs. These loans cater to the immediate financial requirements of borrowers and this forms one of the primary functions of NBFCs in India.

The main service provided by MFIs is increasing access to micro-scale funding for MSMEs. This is beneficial for people who do not have access to a bank account or who do not have collateral. Both of them can get access to financing through MFIs to continue their business and increase productivity.

MD. Haroon from SIDBI

MD Haroon asked all the project staff to introduced themselves and share the progress of the project along with the difficulties faced during the project implementation in any way.

All present staff introduced themselves and block/district they are assigned to work. Staff shared the status of baseline, EDP participants number, process/on going trade training and the Credit linkage status.

Thereafter Field Coordinators along with Project Officer and Researcher briefed Md. Haroon the status of deliverables. The SIDBI personal could identified common issue, credit linkage faced by the project staff.

He suggested to resolve the issue hearing the opinion from field details like beneficiaries background etc. that the beneficiaries after the baseline survey or participated the EDP can be enrolled in credit linkage.

If beneficiaries herself or family member engaged directly or indirectly in any business and have purchased mobile or vehicle for digital services and business expansion can also be enrolled in credit linkage.

Mr. Prakesh Kumar, DMD SIDBI on this regard suggested to motivate existing and new beneficiaries to use QR cord for payment and receipt and thus prompt digital platform for entrepreneurship development.

He also suggested project staff that the beneficiaries must not practice to take loan from private lenders but must move to MFIs and other institution only.

5. District-wise cross district trainers movement were plan and coordinators were asked to follow up for implementation. The project staff sat together to prepare the training proposal for the next months, keeping in mind that all the WE-LEAD project deliverables are met as per the timeline.

Sl. No.	Trainers/trainees movement for cross district training				
	Trade	Training planned in the block	District/block from	To district/block	Date/month
1	Pola Making	Sankaril	Birbhum trainees	Howrah	3 rd week March
2		Ranaghat II	Sankaril	Nadia	
2	Artificial hair	Bansihari	Sankaril/Howrah	South Dinajpur	3 rd week March
3		Jaynagar	Sankaril/Howrah	South 24	4 th week

		I		Parganas	April
3	Artificial jewellery	Bansihari	Sankaril/Howrah	South Dinajpur	2 nd week March
4	Feather cork	Jaynagar I	Sankaril/Howrah	South Parganas 24	3 rd week April
5	Batasa making	Chattna	Sankaril/Howrah	Bankura	3 rd week March

There after there will be second line trainers ready to organize training in the block/districts.

Baseline, impact, EDP program, Trade training, Credit linkage, and marketing linkage (Buyer and seller meet) thereafter.

THANKS, GIVING: The two days of Training of the Trainers Refreshment Program ended with thanksgiving by the Project Officer to the participants and AMFI-WB Board members, and leaders.

LESSONS LEARNT AND THE BEST PRACTICES: -

- Participants are now well aware of project WE-LAED expectations.
- The project staff are better planned and well prepared to reach quality beneficiaries.
- Project staff are now prepared to help the beneficiaries understand that the project is to help them for better engagement for livelihood.
- Project staff are aware of the responsibilities that are attached to being a Livelihood Coordinator and Entrepreneurship Development Promoter.
- Staff learned to deliver better EDP training.



District-wise Proposals submitted :

For the month of March 2024

- Bankura - Katha stitch, Tailoring, incense stick making,
- Birbhum - Beautician, tailoring, bori making, incense stick making, soft toy making
- South 24 Parganas - tailoring, beautician, candle making
- Howrah - Beautician, feather cork making, wooden craft, artificial hair making
- Nadia - Tailoring, beautician, doll making
- South Dinajpur - Pola making, artificial jewellery making, beautician, fish net making