Training of the Trainers (TOT) Program For

Women Entrepreneurship-Livelihood Enhancement and Development (WE-LEAD) project

Date: 3rd to 5th June, 2023

Venue: Seva Kendra, 52B, Radhanath Chowdhury Road, Tangra, Kolkata – 700015, West Bengal.

Association of Microfinance Institutions

(AMFI- WB)

Reg. Office: EC – 76, Sector – I, Salt Lake City, Kolkata – 700064.
Crop. Office: BD-407, Sector – I, Salt Lake City, Kolkata – 700064
Website: www.amfi-wb.org.

TABLE OF CONTENTS

1.   **BACKGROUND:** The three-day training titled "Training of Trainers" on Women Entrepreneurship – Livelihood And Development (WE-LEAD) Project understanding and Participatory Planning was to Enhance the Capacity of the Selected Entrepreneurship Development Promoters and Livelihood Coordinator (EDPs and LCs) with other project staff and Supervision cum Monitoring Committee. The objective of the training was to build the capacity of Field Trainers from six districts of West Bengal to implement WE-LEAD Project was held at Seva Kendra, Kolkata from 3rd – 5th June, 2023. A total of 17 Project Staff along with 3 to 5 Supervision cum Monitoring Committee from five MFIs participated in this training. The purpose of this training was to train participants on the concept of Participatory Learning and Planning and Development of strategies to meet the project objective, deliverable and outcome. Training included various topics such as Participatory Development, Participatory Planning, Role of Local Government Representatives and various skills and traits required for effective participatory planning. The training methodology was interactive as the trainers ensured that knowledge was not only disseminated but accurately perceived and understood by the participants. And in order to ensure this, trainers engaged participants in discussions and kept the forum open for feedback, queries and suggestions. These discussions and interactive sessions were supported through training material and power point presentations.

2.   **TRAINING OBJECTIVES**
The objectives of this three-day training were as follows: -
•   To increase the understanding of Project deliverable and outcome
•   To understand on Participatory Development approach and its importance in Local Government System through training sessions.
•   To educate the participants about the project cycle and to educate them about their role in each step of project cycle through training sessions and discussions.
•   To enhance the understanding of participants through training sessions and discussions on the concept of Entrepreneurship Development
•   To prepare the participants for upcoming awareness and trainings of 12,000 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.

Be careful about social and gender sensitivity

3.   **PARTICIPANTS' PROFILE**
The training participants included WE-LEAD project staff and Association of Micro Finance – West Bengal members representatives, Supervision cum Monitoring Committee members. Total number of participants was 26 (males: 20; females: 6). (see Annex ii for list of participants)

4.   **RESOURCE PERSONS'**
PROFILE The team which delivered sessions during the training comprised of 5 internal experts from different MFIs member of the association (AMFI-WB).
Given below is a brief description of the trainers.
o   Mr. Anjan Dasgupta (Secretary, AMFI-WB) as Inaugural Speaker
o   Md. Harun, Associate Manager, Financial Inclusion, SIDBI as Trainer
o   **Dr. Sandip Banerjee, Ph.D. (ADAMAS University) as Trainer**
o   **Mr. Purandar Sengupta (NIESBUD, GOI) as Trainer**
o   **Sir. Kausick Mukherjee Consultant (PSC) as Trainer**

o   Ms. Arti Shaw with Mr. Partha ji (Sampurna) as speaker of representative from Monitoring and Supervision Committee
o   Ms. Swati Singh (ASAI) as speaker of representative from Monitoring and Supervision Committee
o   Mr. Rajorsi Roy (Satin) as speaker of representative from Monitoring and Supervision Committee
o   Mr. Shakrajit Hazra (Arohan) as speaker of representative from Monitoring and Supervision Committee
o   Ms. Rahima Khatun Secretary, NOSKK as Inaugural Speaker

5.   VENUE AND DATE

The training was organized at Seva Kendra Kolkata from 3rd – 5th June, 2023.

6.   PROCEEDINGS

<u>Day: 1 – 03/06/2023</u>

SESSION I: INTRODUCTION TO WORKSHOP AND OBJECTIVES

The training began with a small yoga keeping in view the diversity of group. It was formally initiated by Mr. Clement – Project Officer WE-LEAD Project who shared the objectives of training. He warmly welcomed the participants, thanked them for sparing time to attend these sessions, delivered the welcome note and invited Md. Harun, Associate Manager, Financial Inclusion, SIDBI to deliver the inaugural note.

Session: Overview of Project and Project Deliverables

MD. Harun, Associate Manager, Financial Inclusion, SIDBI thanked for his welcoming word and to start his words he instructed all the project staff to do partner introduction for ice breaking.

These staff partner was created on the basic of the first alphabet of their names. Staff took little time to find their partner from the group on the basis of similarity in first letter of the name, educational qualification, place of birth and the birth year etc. Later, he instructed that every pair should know about his/ her partners;

1.   Workplace
2.   Good qualities of each other
3.   The changes one wants to bring in own self
4.   Why she/he have joined this project?

The project staff did the exercise and then onwards these pairs sat side by side during all the session of the day.

During the exercise session some of the staff were not audible, so they were motivated to speak loudly and express themselves.

The introduction of staff continued for participants from Supervising cum Monitoring committee.

•   Mr. Rajorsi Roy from Satin in his introduction speech said that we should have attachment with beneficiaries but same time should be mutually benefit. He instructed that the

beneficiaries must be closely monitored that the loan must be utilized for business and not to meet household expenses.

• Mr. Shakrajit Hazra from Arohan in his speech shared his experience in the Micro Finance sector for more that 15 years. He shared that due to technology interventio9n we are forgetting the basic of customer dealing, earlier field staff used to start meeting with "Namaskar" greeting but now the digitalization is deleting the essence of respecting each other. We must keep in mind that if we respect and have attachment with beneficiaries we will get right data from the field and that will help the business grow.

• Ms. Swati Singh from ASAI shared that connecting with beneficiaries are most important for success of a project. She further shared that her specialization is in the field of entrepreneurship development and so she would able to help in this project and same time get opportunity to learn from.

CEO AMFI-WB suggested that this Supervision cum Monitoring Committee must participate in all three days program so that the project staff gets opportunity to learn from them on the MFIs function and products in detail.

In reply Secretory, AMFI-WB suggested creating a whatsapp group where staff can easily discus project related needs from the committee members present.

CEO AMFI-WB shared that it has already been created, only staff need to write in the group to get reply for their queries. He further shared that the present members are experienced and qualified and so staff must take the opportunity to learn from them.

MD. Harun, continued the session; he stated that we are to identify resources available, for a beneficiary to become an entrepreneur. We are to collect information to answer the need to develop an enterprise.

Some of the points are as follows

• Row material,
• Market,
• Transportation,
• Finance etc.

He further said that how best we can collect these data is based on our communication skills, and how good we are in it.

He continued and said that rapport building is the core of our work, we are to create the platform where SHG leaders have respect for you because they too have knowledge.

He further explained that objective of the project is to identify such beneficiaries who are interested to become entrepreneur existing and new both. For existing, how we can help them spread their business. We are to help them through training, capacity building and handholding.

He also stated that the project is initiated for two years only but dose not mean that it will end as agreed upon. This opportunity is given to AMFI-WB and through it to the project staff that it should bear good fruit and must reach to the end beneficiaries. The project must help beneficiaries to enhance their skill and thus the opportunity is created for self and for the women, SIDBI is targeting through AMFI-WB for Entrepreneurship Development.

Mr. Anjan Dasgupta (Secretary, AMFI-WB), in the next session gave a wonderful inaugural speech. He shared his work experiences to uplift the economic conditions of people who are skilled or semi-skilled in their field.

Mr. Anjan Dasgupta (Secretary, AMFI-WB), started his Inaugural speech with his personal learning that, it is generally accepted that the government job is better than the private. He shared his personal experience as he decided to jump from Public sector job and privet and that to a very challenging Micro Finance sector. He further shared that the project is an opportunity for all AMFI-WB project team to add an achievement in their CVs same time opportunity for holistic development of the area staff are assigned and have agreed to.

He continued that the WE-LEAD Project from SIDBI is received and beaning implemented in other states as well but we are to take it as challenge so that it becomes a model for SIDBI and as well as for AMFI-WB.

He further shared that we need to be in the field not as one above you but as one among you. He shared an example which was observed by RBI abut broom making and marketing in North Bengal.

Mr. Anjan Dasgupta also warn not to get the idea of bringing change in the lives of the community drastically, instead look for supplements to bring qualitative change. He shared how the tribe of North Bengal were helped to make higher profit from their traditional broom grass cutting and selling wage work to become entrepreneur by producing broom. He said to look for how the project staff could value add to the existing setup or product. He shared an example and also suggested to look for miniature making of the traditional mask. He further said that we are to look for linking such business to make the product available in the global market. He shared that government of India has a portal ONDC where project staff can look for to get better idea and how the beneficiaries get linked in such platform.

Mr. Anjan, in his sharing gave the complete picture of the project imitative from benefactrices selection to production and then linking product to the market local or global.

Tea break

Session: Project Deliverables: (Continuation)

Later on, Md. Harun delivered a detailed speech about the training modules, methodologies and partnerships etc. He discussed about project objective, deliverable and outcome from the singed agreement copy, between SIDBI and AMFI-WB.

He shared that the key objectives are:

1.   To develop Develop/ customize suitable EDP modules by reviewing the existing materials in the market and design suitable training manual, posters, toolkit etc. accordingly in Bengali and Hindi.
2.   To Conduct training of trainers (TOT) on WE-LEAD-EDP for project staff

3.   To undertake awareness building programs on financial and business literacy, livelihoods and enterprise promotion among low-income group of people especially women Group/JLG members.
4.   To conduct baseline survey of 20% women and submission of report.
5.   Strengthen livelihoods opportunities for women and their households by creating new business opportunities and enhancing productivity of their existing enterprise through need-based business development and financial services.
6.   Impart customized trainings on **WE-LEAD**-EDP & Skill building to Women SHG/JLG Members and help enhance their knowledge on Enterprising Development & Management with inputs on business development services to pursue/expand their business activities.

7.   To facilitate financial linkages, especially micro-credit for the potential women entrepreneurs with Banks, MFIs and other financial institutions so that they are able to start, expand and sustain their business opportunities.

8.   Develop and suggest a suitable design for scaling-up of the program to other Districts/Blocks in the state at the need of the project.

9.   To carry out lobby and advocacy with Govt. & Policy Makers by creating/ demonstrating positive impacts through these initiatives in the lives of women and their households through customized livelihood solutions.

He concluded his session saying that this project may continue in West Bengal, and for that we all need to work intensively for Women Entrepreneurship Development.

****

Session: Development of Customized Training Manual

Dr. Sandip Banerjee, Professor of ADAMAS University took the session on Development of Customized Training Manual, Training kits/ posters handbooks, training purpose.

He explained the Background of the project that why this project is focusing on Women Entrepreneurship? Further he explained that it is because Women's economic contribution in India accounts for only 17% of the GDP, which is less than half the global average.

In his presentation he shared:

•   Women's participation in the economy is essential for sustainable economic development, gender equality, and poverty alleviation.

•   McKinsey Global Institute (MGI) estimates that India could boost its GDP by

•   USD 0.7 trillion by bringing 68 million more women into India's workforce by 2025.

•   The World Bank reports that India could increase GDP growth by 1.5 percentage points by including 50% of the women in the workforce.

•   However, India's female labor force participation rate (FLFPR) declined from 32% in 2005 to 19% in 2021, 27 percentage points less than the global average

•   This steady decline in FLFPR is attributed to many factors including increased enrolment of girls in higher education, declining child labour, structural shift from agriculture sector post 2005.

•   Further, decline in animal husbandry in rural areas, fall in international demand for products of labor-intensive industries, disproportionate burden of unpaid care work and lack of employment opportunities.

•   Women's economic contribution in India accounts for 17% of the GDP, which is less than half the global average.

•   COVID-19 exacerbated the situation when women lost livelihoods and employment, income from the business decreased, and the burden of unpaid care increased.

•   UN Women reported that during the first lockdown in 2020, 47% of women lost their jobs compared to 7% of men who were left without jobs.

And he shared that there is lot of opportunity for the project staff to work in this area to bring change.

He further shared that the Benefits of Women Entrepreneurs as per the studies suggests that such business' with at least one female founder have a more inclusive work culture, employing three times more women than men and generate 10% more cumulative revenue etc.

Some problems faced by women entrepreneurs. For example, limited access to credit, capacity building, lack of information, absence of networking and market linkages etc. hamper the growth. He suggested that if project staff could address these problems could motivate more women to join in.

His presentation shared as follows:

• Studies suggests that businesses with at least one female founder have a more inclusive work culture, employ 3x more women than men and generate 10% more cumulative revenue.
• However, entrepreneurship by women in India has stagnated.
• Women own only 20% of all enterprises in India. 82% of these women-led enterprises are micro units, run as sole proprietorships, while most are concentrated in the informal sector.
• About 6.36 million enterprises of the total 8.05 million are in livestock, manufacturing, and retail trade.
• Studies suggest that available data over-represents true entrepreneurship among women—10% to 30% of enterprises registered as women-owned are often not run by women.
• In terms of technology-based start-ups also categorized under MSME's, RBI survey of 1,246 startups finds 5.9 per cent of the participating startups were founded by only females in comparison to 55.5 per cent founded by only male founders.
• Only 38.6% had both male and female as co-founders.

His presentation also included:

Some problems faced by women entrepreneurs
• Female entrepreneurs face limited access to credit, capacity building that remains concentrated in limited sectors, lack of information, absence of networking, and low market linkages.
• These challenges and adverse social norms impact their entrepreneurial ambitions and aspirations.
• The Government of India has undertaken several initiatives to promote female entrepreneurship at different levels.
• NITI's WEP platform is a crucial central initiative to stem the stagnation of female entrepreneurship in the country

He concluded the session with The Identification and definitions of the ecosystem needs

These six ecosystem needs are:

1. Entrepreneurship promotion, which includes creating awareness and knowledge of different entrepreneurship opportunities;
2. Easy and affordable access to finance;
3. Training and skilling in technical and business skills;
4. Mentoring and networking from industry experts to guide and incubate budding entrepreneurs and peer networking; e) Market linkages with domestic and global markets;
5. Access to business, legal, digital, and other higher support services for better efficiency and productivity

Lunch break

Session: Baseline survey and Beneficiaries Selection

Continued by Dr. Sandip Banerjee;

He shared the following concern:

I. About the Selection of Beneficiaries like whom should we give the priority as a beneficiary. He mentioned the criteria for selecting beneficiaries should be based on the end objective of the project and for this needs some factors like Motivation, ability to invest time and potentiality resources in training and starting a new business, ability to take up wage employment in an industrial or commercial setting and also prior knowledge and experience.

II. Also, the geographical targeting, prioritization of acute needed people and considering the local socio-economic status of people.

III. Independent selection and verification of beneficiaries

IV. Develop monitoring mechanisms to check that selection is independent

In his presentation he shared:
Background of the project
- Women's participation in the economy is essential for sustainable economic development, gender equality, and poverty alleviation.
- McKinsey Global Institute (MGI) estimates that India could boost its GDP by USD 0.7 trillion by bringing 68 million more women into India's workforce by 2025.
- The World Bank reports that India could increase GDP growth by 1.5 percentage points by including 50% of the women in the workforce.
- However, India's female labour force participation rate (FLFPR) declined from 32% in 2005 to 19% in 2021, 27 percentage points less than the global average
- This steady decline in FLFPR is attributed to many factors including increased enrolment of girls in higher education, declining child labour, structural shift from agriculture sector post 2005.
- Further, decline in animal husbandry in rural areas, fall in international demand for products of labour-intensive industries, disproportionate burden of unpaid care work and lack of employment opportunities.
- Women's economic contribution in India accounts for 17% of the GDP, which is less than half the global average.
- COVID-19 exacerbated the situation when women lost livelihoods and employment, income from the business decreased, and the burden of unpaid care increased.
- UN Women reported that during the first lockdown in 2020, 47% of women lost their jobs compared to 7% of men who were left without jobs.
- Of the countries in the Central and East Asia region, the pandemic hurt female entrepreneurs in India the most, with two-thirds of women attributing recent business closures to the pandemic

Benefits of women entrepreneurs
- Studies suggests that businesses with at least one female founder have a more inclusive work culture, employ 3x more women than men and generate 10% more cumulative revenue.
- However, entrepreneurship by women in India has stagnated.

- Women own only 20% of all enterprises in India. 82% of these women-led enterprises are micro units, run as sole proprietorships, while most are concentrated in the informal sector.
- About 6.36 million5 enterprises of the total 8.05 million are in livestock, manufacturing, and retail trade.
- Studies suggest that available data over-represents true entrepreneurship among women—10% to 30% of enterprises registered as women-owned are often not run by women.
- In terms of technology-based start-ups also categorized under MSME's, RBI survey of 1,246 start-ups finds 5.9 per cent of the participating start-ups were founded by only females in comparison to 55.5 per cent founded by only male founders.
- Only 38.6% had both male and female as co-founders.

Some problems faced by women entrepreneurs
- Female entrepreneurs face limited access to credit, capacity building that remains concentrated in limited sectors, lack of information, absence of networking, and low market linkages.
- These challenges and adverse social norms impact their entrepreneurial ambitions and aspirations.
- The Government of India has undertaken several initiatives to promote female entrepreneurship at different levels.
- NITI's WEP platform is a crucial central initiative to stem the stagnation of female entrepreneurship in the country
- Considering funding constraints, the project will not be able to reach all people in need.
- It is thus crucial to use existing funds and projects to target and prioritize persons/households who are most vulnerable.
- This will require targeting geographically, and within those identified areas, targeting the most in need based on a vulnerability analysis that looks at personal factors within a household and the household`s capacity to recover.

He further shared in his presentation

Female entrepreneurs in India are not SAFE
- The MSME sector in India contributes to 30%19 of India's GDP and employs around 110 million people.
- In India, about 89% of the women-owned enterprises operate all year round, 9%20 are seasonal, and the remaining 2% operate casually, which are neither perennial nor seasonal.
- Global Entrepreneurship Monitor (GEM) reported that women in India face the most difficulty in accessing business financing compared to their male peers.
- Women-owned MSMEs face challenges in accessing credit due to a lack of collateral and tangible assets, limited avenues to prove creditworthiness, and perfectional biases against lending to female entrepreneurs or women led enterprises.

SAFE: SUSTAINABLE, AUTONOMOUS, FORMAL and EMPLOYMENT GENERATING

- As most women-owned businesses are home-run, micro, and informal in nature, they have limited exposure to market spaces and marketing skills.
- Female entrepreneurs need to deal with mobility and logistics challenges, time poverty and unpaid care work, and safety and security issues to manage the business and achieve the required growth for the enterprise.
- They also lag in terms of digital and technical skills due to low literacy rates

Sustainable

- Most women-led MSMEs remain subsistence-oriented rather than growthoriented.
- They need a consistent source of income rather than opportunities for growth and profits through entrepreneurship.
- This need forces women to take up subsistence entrepreneurship.
- Factors that determine this choice for women include limited economic opportunities, a disproportionate burden of unpaid care work at home, and constraints on mobility and social interactions.
- Many women are home-based and piece-rate entrepreneurs who depend significantly on intermediaries and contractors for market access.
- During the COVID and post COVID time 82% of female-owned micro, small, and medium enterprises (MSMEs) reported a decrease in their income, compared to 72% of male-owned enterprises.
- They faced greater restrictions that made them unsustainable, including decreasing demand, rising costs of inputs, inability to access markets, and an increased burden of care work at home, among other factors.

Autonomous

- Even when women own an enterprise, they may lack the sole agency or autonomy to decide how to run the business, prioritize investment in their business, and control the use of income and profits generated.
- The lack of intra-household decision-making power, lower mobility, safety related challenges, and social norms dictate how independently women can run their enterprises.
- Often, women do not truly own or control many women-led enterprises.
- They depend considerably on men for key business decisions, procurement of raw materials, pricing information, and market access.

Formal

- Studies show that 95.6% of women's enterprises are unregistered or informal.
- A high level of informality harms the growth and resilience of their enterprises and their entrepreneurial rights.
- The level of effort and often the drudgery involved in running such enterprises go unaccounted for and expose women to occupational health hazards.
- Female entrepreneurs in the informal economy face a higher risk of poverty than those in the formal economy.

- Informal economic units also face lower productivity and income

Employment-generating
- The MSME sector in India contributes 30% of India's GDP and employs around 111 million people.
- Women-led MSMEs create employment for 22 to 27 million people.
- However, 95% of women proprietors run with less than six workers, most being own-account or single-person enterprises (or self-employed), and only 1.9% with six to 10 employees.

Different stakeholders who are directly or indirectly associated with the project
- District micro and small business agencies
- Skill development councils
- Khadi and Village industries Board/Commission
- NABARD
- Banks and other financial institutions
- Panchayat/Municipalities
- Universities/Technical institutions
- Non-Government organisations

Enablers in the support process
Before starting an industry, the beneficiary has to know the following
- Present and future trend in the concerned industry/ies
- What is good for me usually differs from what the customers require
- What product should I prepare and do I have the requisite trainings for the same?
- Are the trainings I get is in tune with what the industry requires

Identification and definitions of the ecosystem needs These six ecosystem needs are:
a) Entrepreneurship promotion, which includes creating awareness and knowledge of different entrepreneurship opportunities;
b) Easy and affordable access to finance;
c) Training and skilling in technical and business skills;
d) Mentoring and networking from industry experts to guide and incubate budding entrepreneurs and peer networking;
e) Market linkages with domestic and global markets;
f) Access to business, legal, digital, and other higher support services for better efficiency and productivity

****

Session: Baseline survey –beneficiary selection, Existing and new

By Dr. Sandip Banerjee

He shared in his presentation

Why selection

- Considering funding constraints, the project will not be able to reach all people in need.
- It is thus crucial to use existing funds and projects to target and prioritize persons/households who are most vulnerable.
- This will require targeting geographically, and within those identified areas, targeting the most in need based on a vulnerability analysis that looks at personal factors within a household and the household`s capacity to recover

Introduction

The criteria for selecting beneficiaries should be based on the end objective of the project.

This may include factors related to the employment goal such as:

a)   Motivation

b)   Ability to invest time and potentially resources in training and starting a new business

c)   Ability to take up wage employment in an industrial or commercial setting

d)   Prior knowledge and experience.

In some cases

The guiding points for selection and assessment of beneficiaries

- Geographical targeting
- Independent selection and verification of beneficiaries
- Prioritization of acute needed people
- Impartial access to assistance particularly old, disable and those with special needs
- Considering local socio-economic status, power dynamics and targeting marginalized portion of targeted location
- Mechanism development to check assistance is independent and needs based is required

He further shared

Geographical targeting
Three factors should be strictly followed by project staff:
1.   Areas with lesser or no humanitarian coverage (coordination within the clusters and in line with the government strategy)
2.   Most agriculturally poor areas and needs (according to your intervention strategy and capacity)
3.   Access of project staff to target location

Independent selection and verification of beneficiaries

- Development of adapted and optimize criteria to evaluate the acute and distinct needs of women, aged and person with disability
- Formation of Beneficiaries selection committee (BSC) consist by project staff, government authorities and social influential persons to ensure accountability and no one left behind
- Coordination with relevant government department for beneficiaries list

- Conduct assessment based on need and not totally contain to government beneficiaries list
- Cross checking the selected beneficiaries to avoid duplication
- Cross checking of selected beneficiaries by Community Based Organization (CBO)/local NGO's particularly where access is not possible to ensure inclusion and only those who meet **the needs-based criteria are receiving aid**

Prioritization of acute needed people

Priority should be given to these who are facing multi risks and less resilient to risk. This may include most

- Vulnerable and social marginalized: religious or ethnic minorities and female-headed households, landless persons, stateless persons, undocumented migrants, older persons, persons with disabilities, persons with chronic diseases or serious medical conditions, the illiterate and the chronically poor.

Impartial access to assistance particularly old, disable women

Participation and Inclusion

- Always consult with community member in plaining, implementation, and support to participation in decision making women, old and person with disability
- Identification and consultation with local leadership, panchayat members, elders for inputs and represent the vulnerable groups of community
- Consultation should be done in local language

Develop monitoring mechanisms to check that selection is independent

- Reporting must be disaggregated by, age, disability and other vulnerability criteria used in beneficiary selection criteria.
- Carry out spot checks and monitoring to check that all beneficiaries who have received or will receive assistance meet the established beneficiary criteria.
- Work with local civil society, NGOs, and government authorities to identify any excluded groups who may qualify.

The selection factors may also include those designed to identify those most in need, including:

a. Poverty
b. Disability
c. Social strata

- In all cases, care must be taken to ensure that the selection process is understood by all to be based on clear criteria and transparent processes.
- In general, application should be open to all, but those not selected for participation should have a clear understanding of why they were not selected and feel that the decision was arrived at in a fair way.
- At a minimum, targets for the participation of persons with disabilities should be established as part of the selection criteria.

The suggestion from trainer

- Development of adapted and optimize criteria to evaluate the acute and distinct needs of women, aged and person with disability
- Formation of Beneficiaries selection committee (BSC) consist by project staff, government authorities and social influential persons to ensure accountability and no one left behind
- Coordination with relevant government department for beneficiaries list
- Conduct assessment based on need and not totally contain to government beneficiaries list
- Cross checking the selected beneficiaries to avoid duplication
- Cross checking of selected beneficiaries by Community Based

****

Session: Design thinking

Mr. Purandar Sengupta from NIESBUD, GOI, the main trainer led the participants on Design Thinking.

Steps for Design Thinking are as follows;

I. Empathy towards problem, locality and entire ecosystem.
II. Find out the root cause that leads to divergent to convergent
III. Ideation, means something new and rare from previous one
IV. Make a sample prototype based on needs and also prioritization greed, market viability and acceptability
V. Testing from a recognized master organization
VI. Reengineering is also ending with empathy.

The trainer shared different set of examples to make the participants understand the stapes of the Design Thinking.

He continued his session, with Business Model Canvas. Some steps are as follows;

I. Value Propositions, means the exclusivity must be present in the product
II. Key Resources, means raw materials cost, labor charges, transport cost, labelling cost etc. are to be considered.
III. Key activities, means Selection of Vendors, recruitment, logistics, manufacturing, costing, machinery, installation etc.
IV. Partner/ collaborator, like SIDBI, MFI etc. from we are getting supports.
V. Target Audience/ Target Customer
VI. Customer Relationship building based on 3 phases, before selling products, during sells and after sells etc.
VII. Channel of distribution
VIII. Cost analysis / Price determination
IX. Revenue stream

The trainer made the participants speak out their learnings after every session, and that helped the whole process motivated for both training receiver and giver.

Apart from that he explained about, Blue Ocean Strategy, means new innovative idea, larger market area and lesser competition and Red Ocean Strategy means same type of product, small market, limited customers.

Lastly, he talked about VRIO means Value, Rarity, Imitability and Organization. The session helped participants to have better understanding on product-based entrepreneurship development for the beneficiaries.

Break & dinner

Date: 2 – 04/06/2023

Feedback session: The 1st session started with the Feedback of the Day 1 by the Project Officer and Researcher.

Session: Linkage with various line departments and universities

By Sir. Kaushik Mukherjee representation from MSME department

Thereafter Sir. **Kaushik Mukherjee, Consultant** from **PSC represented from State MSME Department** delivered an authentic database lecture based on SHG, concept of Entrepreneurship and the linkage with various departments and universities for technical assistance as well as how project staff can take the Govt support to meet project deliverables. He shared the center and state government structure that are involved for enterprise and SHG ecosystem development.

Apart from this he also explained how administrative role and the state government departments functions under a channel. He further shared that Panchayat and Rural Development Department is the department we are to look for their support because the department is directly engaged in women empowerment and SHGs development.

He continued his session, by giving informative speech onsite training and offsite training and their pros and cons along with that he suggested some organization names, address and contact numbers related with this project.

Thereafter Sir. Kaushik suggested that training for beneficiaries can be done getting support from NABARD; Dr. Sandip added that NABARD has funds for such programs and AMFI-WB must approach. Project Officer clarified from SIDBI Personal that such collaborative training can be done or not, the SIDBI personal agreed for such activities.

It was further shared by the trainer that the initiatives must be market driven and not self-deriver. He shared numbers of training centers details available in the field to give trainings. They all can be contacted with the project details for quality project trade wise training, among EDI (Entrepreneurship Development Institute) about which he shared that these institutions have established training rooms for practical and theories learning.

The trainer further said that the number of EDP programs are available in the villages and panchayats but the mindset of the beneficiaries is to be changed to participate and get benefited from. The successes of this project completely depend upon how the beneficiaries are motivated to be an entrepreneur.

Later Dr. Sandip Banerjee delivered speech on Support and cooperation and role of different stakeholders and he also talked about the importance of mobilization along with that he talked

about the Risk assessment, business enterprise, growth and maturity and the strategy and management.

He continued his session through some real examples from his working experiences like, do not impose own ideas on beneficiaries, let them think and self-explore their own potential and passion, the Triangulation, and before starting any plan there should be followed by a design map and strategy.

Tea break

Session: Support and Cooperation and roll of different stakeholder

By Dr. Sandip from ADAMAS University

Dr. Sandip continued his session, on Designing of Awareness and capacity building program, tools and techniques on project awareness. He shared the important of this project same time explained how important it is to enter the village or panchayat with a detail plan to make this project a successful one.

Dr. Sandip shared some guidelines for selection and assessment of beneficiaries. He helped participants in prioritization of acute needed people by coordination with relevant government department and cross checking of selected beneficiaries by Community Based Organization (CBO)/local NGO's particularly where access is not possible to ensure inclusion and only those who meet the needs-based criteria are receiving aid for successful compulsion of the project. He further shared some factors may also include like Poverty, Disability, Social statues etc.

He also suggested that in general, the project beneficiary's selection should be open to all, so that those not selected for participation should have a clear understanding of why they were not selected and feel that the decision was arrived at in a fair way.

He presented again

Different stakeholders' details who are directly or indirectly associated with the project
- District micro and small business agencies
- Skill development councils
- Khadi and Village industries Board/Commission
- NABARD
- Banks and other financial institutions
- Panchayat/Municipalities
- Universities/Technical institutions
- Non-Government organisations

He further shared how Project team can reach them to get help from these institutions.

He also discussed the enabling factors to help the process of Entrepreneurship development

Enablers in the support process

Before starting an industry, the beneficiary has to know the following

- Present and future trend in the concerned industry(s)

- What is good for me usually differs from what the customers require
- What product should I prepare and do I have the requisite trainings for the same?
- Are the trainings I get is in tune with what the industry requires

He further shared through pictorial diagram the selection of beneficiaries to conclude his session for the day.

The process and challenges in women's entrepreneurial journey
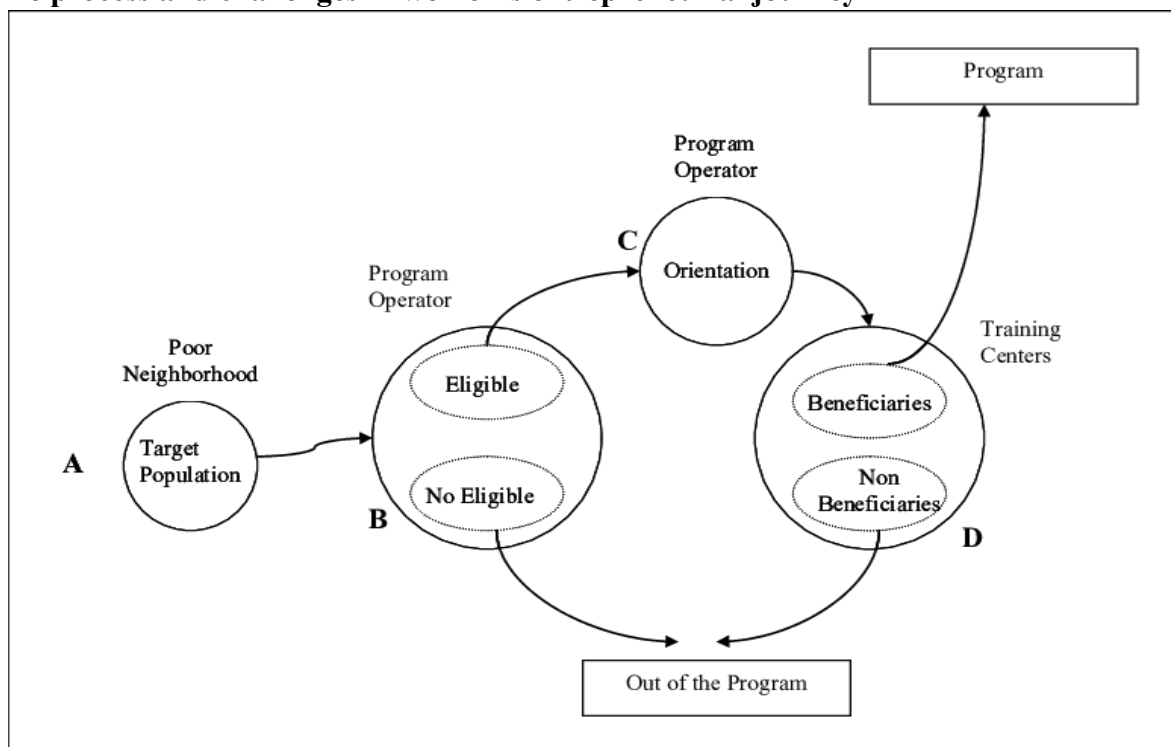
He further shared that project may not be able to reach to all beneficiaries, but where ever it reaches should be prioritized and verified by the staff.

Mr. Shakrajit Hazra from Arohan Financial Services Limited; one of the Supervising cum Monitoring committee members took a session on the function of MFIs and the products and facilities available for beneficiaries as per the project expectation.

He shared how customer can approach MFIs for loan support. He further shared that how civil score is done and why it's important for MFIs to check.

He said that Arohan will surly help to project staff for any support required at the field weather its beneficiaries list or training them for entrepreneurship development.

Lunch break

Session: Role and responsibility of project staff

By MD. Harun, SIDBI Official

After lunch break MD. Harun took session on Role and responsibility of all categories of project staff, different subcommittees and also the market linkages of e-market, buyers-sellers meet, Mela/Fair etc. In this session he talked about some awareness that should be maintain in field as well as during the Project work.

He shared project deliverables and role of project staff. He discussed how the project was initiated in Odisha and what learning from OSAFII can be utilized in WE-LEAD project in West Bengal.

He motivated project staff to identify beneficiaries continually both existent and new for EDP training so as to equip them for economic growth.

He spoke about beneficiary's bassline survey to start with, and then to do training and helping beneficiaries to get support for loan and start business.

He further shared the project deliverables in the presentation

S.N Key Deliverables

1   Organizing Project Inception Meeting, prepare detailed Project Roll Out plan having implementation strategies, methodology, proposed team, timeline, work plan etc. and share that with SIDBI-SRF, Member MFIs and other relevant stakeholders.

2   Developing/Customizing the **WE-LEAD**-EDP Training Manual (30 nos.), Modules and Training Kits (30 nos.) etc. for the Livelihood Coordinators (LCs), EDP Promoters and Handbooks (12,000 nos.) for Women group/JLG Members.

3   Organizing Training of Trainers (TOTs) on **WE-LEAD**-EDP for 6 selected Livelihood Coordinators and 6 EDP Promoters and newly recruited project team. A Refresher Program will be also held for them.

4   EDP Trainings for Women group/JLG Members: 12,000 women group/JLG members are given EDP Awareness Programs and trainings by LCs and EDP Promoters at their village/cluster level on 06 Key Modules.

5   10,000 Potential Women Entrepreneurs (5000-New & 5000-Existing) are identified and provided with trade-wise/service-wise Skill Trainings by reputed and experienced local Trainers/Resource Persons.

6   Promote and strengthen 5000 New Entrepreneurs, mainly covering the Non-Farm Business Activities through need-based handholding process including facilitating preparation of their Business Plans, Skill trainings, Credit linkage, Business Development Services (BDS) etc.

7   Credit Linkage with MFIs and Banks is facilitated effectively so that all the potential entrepreneurs (at least 80% of them) avail the required enterprise/business loans and utilize that for starting the new business or expanding their existing businesses

8   Linkage with BDS Providers: The project team will make concerted efforts to identify potential BDS providers and link them with women entrepreneurs so that they get better access to marketing facilities. Buyers-Sellers interface will be also organized periodically at local levels. Additionally, Group/JLG members will be encouraged to
participate in various 'Marketing Melas' organized by Govt. line Departments.

9   Baseline/Mid-Term Study: Both Baseline and Mid-Term Studies are conducted in order to better capture and compare the project outcomes.

10   Impact Assessment: An Impact Assessment of the project will be undertaken by engaging an external agency/team of experts towards the end of the project to ascertain the impacts of the program activities in the lives of the clients-group/JLG Members.

11   Developing a suitable Replication Strategy along with scale-up plan and sharing of that with SIDBI, MFIs and other key stakeholders. Based on the experience gained and resource availability, the program may be scaled-up to other Blocks/Districts in the state.

He continued and shared that:

The Project Officer will be fully responsible to coordinate the project activities. He will be based out at Kolkata. The Project Team will work under the guidance and supervision of the CEO, AMFI-WB. The project Accounts shall be assisted by AMFI-WB Finance Officer.

Field Coordinators will be working closely with LCs, EDP Promoters & Executives from MFIs at the district/block-levels besides coordinating with the state teams. The MIS coordinator will be responsible to plan and undertake the baseline/end-line surveys and tracking of the progress made by the project at different districts. S/he will be responsible for preparing the Monthly/Quarterly Progress Reports and other reports. Based at Kolkata s/he will be undertaking periodical visits to the field as well.

****

Session: Psycho-social Competencies of an Entrepreneur

By Mr. Purandar Sengupta

Thereafter, Mr. Purandar Sengupta started his session, based on psycho-social competencies of an Entrepreneur.

The trainer took small session on previous day's recap before the day session started, participants were asked to share the learning of first day. Participants were randomly shared their learning of day one. The participants liked the training methodology.

Points to remember for entrepreneurship development are as follows;
I. Cognitive Taxonomy or Bloom's Taxonomy, where the steps are as follows
   a.   Remembering
   b.   Understanding
   c.   Applying

  d. Analyzing
  e. Evaluation
  f. Creation

 II.Psycho- motor taxonomy

III.Life skill steps
  a. Self-awareness/ analysis
  b. Creative thinking
  c. Critical thinking
  d. Capability analysis/ decision making
  e. Problem solving
  f. Empathy
  g. Relationship build up/ interpersonal
  h. Emotional stability
  i. Good Communication
  j. Stress management

IV.Intervention tools; like
  a. Appreciative inquiry
  b. Positive Reinforcement
  c. Behavioral Modelling

Break and Dinner

<u>Day 3: 05/06/2023</u>

The 1st session started with the feedback session of day 2 by the Project Officer and Researcher.

Session: Guideline for identification of trainers and venue

By Miss. Arati Shaw and Mr. Partha Sarathi from SAMPURNA

The session continued by Miss. Arati Shaw and Mr. Partha Sarathi Roy from SAMPURNA. They delivered the speech on the basic problems in fields by the field staffs during the field work and they also guided all the staff members by telling the techniques and motto for the economic upliftment of the Women via business. Apart from its speakers also provided the project team knowledge on how we should behalf.

Some points are as follows;

a. Ask, wish and helps the women according to their need base
b. Try to create a positive vision among them
c. Do not give them false promises
d. Give them time for analyzing their potential and the follow up is important during project
e. Field staff should behave in a good manner a polite to them with positive vibes.

They also explained about SAMPURNA from where this project can get the training, awareness support in the field.

The SAMPURNA team gave a session on effective communication for project staff. The Dos and Don'ts in the field, and how to be a good motivator.

The team spoke on body language, simple and specific communication skill, building relationship with beneficiaries.

SAMPURNA team presented:

Promotion

- Creating awareness. (About Organisations)
- Expansion the area. (OLD and NEW Area)
- Build up rapport with the community people.
- Brand loyalty (Competition others Organisation). Example: Colgate
- Brand image. (SAMPURNA as Social MFI). Example: Tata Motor

Effective communication

- Show confident body language.
- Convincing attitude. (what do you think certain situation)
- Simple and specific communication.
- Build a relationship with the non-partner
- Align with our product and customers need (not only loan).
- Listen carefully when partner say something.

Promotion speech?

INTRODUCTION

- "Introduce SAMPURNA (in full) as a developmental organization.
- Ask Permission before entering into the house.
- Introduction of the staffs.

OBJECTIVES

- To support in the economic/social activities
- To clear all services. (MF, NFS and VT).
- To develop the area through family development.

FAMILY INFORMATION

- Who are else in the family?
- How long family in stay here?
- Does the family have only one earning member?
- Are there any children in the family who do not go to school?
- Earning members? Occupation?
- Does any one of the family want to learn specific vocational skills?

PROMOTION CHALLENGES

- No need loans
- Busy, not interested, no time
- Rapport building

- Others

Session: Project Implementation Planning

By Project Officer

Project Officer took the session for developing district wise steps to do baseline survey, identification of trades area wise, exploring training venues, trainers, scope of conducting EDP session in the village setup/panchayat area etc.

District team, Livelihood coordinator and Entrepreneurship Development Promotor along with Field Coordinator and Project Officer sat in different groups to discuss among themselves to explore steps to identify beneficiaries existing and new, how to access suitable trade in the region as per the availability of the row material and the market.

The team did small presentation for each other

1. Project awareness among MFIs and Bank branch officials
2. Collection of borrower list from Bank and MFIs
3. Beneficiaries selection
a. Existing
b. New
4. Visiting government offices DIC, BDO, IDO, WDO etc.
5. Baseline survey
6. Awareness and EDP training
7. Trade specific training
8. Handholding for credit linkage
9. Enterprise development support
10. Handholding for market linkage

The session ended thanking everyone participated in the discussion and sharing suggestion.

Session: Mind Mapping

By Mr. Purandar Sengupta

Mr. Sengupta the main trainer took next session, where he explained 5 ways of conflict management, steps are as follows;

a. Avoidance
b. Negotiation
c. Collaboration
d. Competition
e. Accommodation

Apart from it he let the participants understand the Action Planning. Participants did an exercise for to understand the project Objectives, Action area/place, Beneficiaries, Resources mapping, Trade Selection, Strategy, and Process etc. on the last day of the session.

The participants did make a tentative action plan block and district wise to share in the team. There was action play acted by all the participants to understand types and steps of conflict management.

Participants participated in the roleplay to understand the dynamic of conflict management. There was discussion after every role play to understand how the conflict management may be useful for resolution for different conflict.

THANKS, GIVING: The session ended with the thanks giving by Project Officer to the trainers, SIDBI officials, AMFI-WB Board members, leaders different committee members and the project staff for their cooperation for the training session usefully completion.

TRAINER'S EVALUATION: The general feedback of participants about trainer was very positive as majority of the participants fully agreed and were appreciative of trainer's level of knowledge, style and presentation, preparation and research about the topics and the efficient use of training time/duration.

Moreover, participants also admired that trainer engaged participants in discussions and encouraged them to raise questions and not only this, his/her overall behaviour towards participants was also good which made it easy for them to learn and understand. While sharing their opinion, participants said that all the sessions were informative and relevant to their area of interest; some participants also shared suggestions to improve such as more time and flexibility to be given to participants during mock sessions.

LESSONS LEARNT AND BEST PRACTICES: - Participants are now aware about project WE-LAED exaptation. The project staff are prepared to reach beneficiaries to help them enrol for the opportunity to become entrepreneur. They are aware of the responsibilities that they have agreed to bring change in the lives of the rural or urban potential enterprises/entrepreneurs.

The changes in the format of the workshop helped keep it moving smoothly. More interactive sessions and practical exercises were ensured by the trainers, which helped participants understand the training contents.

As the TOT was team activity, few of the session took more time than allocated. If next time such activity will be planned more time should be allocated for practical sessions.

RECOMMENDATIONS - Participatory learning should be shared in details with more examples from the field.