

AMFI-WB

Monthly Progress Report

1	Name of the Project:	WOMEN ENTREPRENEURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN WEST BENGAL The Project Supported by: SIDBI	
2	Implementation Agency:	Association of Microfinance Institutions West Bengal (AMFI-WB)	
3	Project Duration:	24 Months (February 2023- January 2025)	
4	Project Budget:	The purpose of the grant support is to develop and strengthen 10000 women entrepreneurs by providing capacity building-EDP/Skill training & business development services for a better and sustainable livelihood.	
		Particulars	Amount
		SIDBI Contribution (approx. 90%)	1,19,00,000/-
		AMFI-WB Contribution (10%)	13,21,400/-
		Total Project Budget	1,32,21,400/-
		<i>the disbursement will be considered on pro-rata basis.</i>	
5	Reporting Month & Year:	July 2023	
6	Progress Made in the Month: July 2023		
S. N.	Activities done in reporting period		
1	EDP virtual training for staff - WE LEAD Project staff getting virtual training on EDP modules. The training started from 19 th July 2023. The interactive session are being organized to understand the concept around financial literacy, skill training and entrepreneurship development. Project Officer facilitating the sensitization program and in the meeting the discussion methodology is used during the process. Researcher and Field Coordinators support the discussion process. Field staffs are given the situation to share their understanding about the each module.		
2	Beneficiary Database Collection from MFIs - Field staff visiting MFIs branch offices to explore new beneficiaries by collecting database. They get the list of beneficiaries those who are repaying their loan timely.		
3	DM and BDO Office Visit - Staff are also visiting district magistrate office to intimate and get field level support from block offices for the beneficiaries identification. Field staff collect contact details of the SHGs leaders from Women Development Officers for further meeting coordination and baseline survey.		
4	MFIs & SHGs Group Visit - After field staff have received the database from MFIs and Block or SHGs committees', they plan meeting with these groups and individuals. The meeting help them create a platform for WE-LEAD project awareness meeting.		
5	Individual Beneficiary Visit - The field staff participate in SHGs and MFIs weekly or monthly field meeting. They share the WE-LEAD project details with all and then reach the individuals to do the baseline survey.		
6	Baseline Survey - The baseline survey is in progress. Field staffs are regularly coordinated and monitored to do the baseline survey keeping in mind the ratio of new and existing 50:50.		

7	Block wise baseline survey – The baseline survey is in process, the 54.5% are New and 45.5% are Existing entrepreneur of the total baseline surveyed		
	Sl. No.	Districts	Blocks
	1	Howrah District	Panchla
			Sankrail
	2	South 24 Parganas	Jaynagar I
			Jaynagar II
	3	Bankura district	Bankura I
			Chhatna
	4	Birbhum district	Bolpur Sriniketan
			Labpur
	5	Nadia district	Ranaghat I
			Ranaghat II
	6	Dakshin Dinajpur	Banshihari
			Gangrampur
			Total
			2120
8	Trade Identification - Area/block wise trades for skill training identified, which will farther get clarified during the EDP awareness. The following trades so far primarily identified by the project staffs:		
	Tailoring	Jam Making,	Artificial jewelry making,
	Incense stick,	Sanitary napkin,	Paper cup and plate making,
	Leaf plate making,	Spice powder making,	Coffee mug,
	Beautician	Puffed rice making	Power/hand loom etc
	Bamboo craft,	Bhaji making,	Wooden switch board,
	Candle making	Soft toy making	Power/hand loom etc.
9	Web based application - Baseline Survey and other WE-LEAD project details are available online. The monthly progress record with photographs are regularly documented, could be checked as it is available for monitoring and supervision as well.		
10	E - Commerce section - As the baseline survey is in process, staff come across products produced by beneficiaries existing and even new, which need quality marking support to reach to customers beyond their block or districts. AMFI-WB takes the opportunity to utilize the e-portal platform created under WE-LEAD Project to display such products in the E-commerce section.		
11	EDP sensitization/awareness module - The modules are developed in English and are in the process of getting translated in local language (Bangla). It is expected that in the 1 st week of August it will be available for all.		
12	EDP Flip-chart - EDP module wise flip chart is also developed (Pictorial module in local language). It is in the process of getting printed for all the field staff. This will help the		

	LC and EDP during the EDP awareness camps for sensitizing new and existing entrepreneur.	
13	EDP Group formation - The batch formation for EDP awareness will also be available on the WE-LEAD web.	
14	EDP awareness venue - Awareness camp venue is being identifyy/ed by field staff.	
15	Weekly meeting – Every Saturday all Project staff participate in weekly meeting to self-update and plan further to meet project deliverable. Field staff gets opportunity to share their activities and achievements.	
S. N	Project deliverable	Compliance
1	Developing/Customizing the WE-LEAD EDP training manuals as per the trade/service chosen by beneficiaries.	Trades are identified, in the process baseline survey and manuals for EDP training developed.
2	Orientation of 12,000 women members on WE-LEAD EDP themes/Modules/Skills.	2000 baseline survey done.
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-wise/service-wise skill training's	2000 potential women entrepreneurs identified in the six project districts.
4	Average income level of 5000 new entrepreneurs will be increased at least 40%, exclusively through proposed intervention.	To be completed
5	Average income level of 5000 existing entrepreneurs will be enhanced at least 30% by expansion or strengthening existing business	To be completed
6	Providing credit linkage support to 70% entrepreneurs and channelized loan amount of more than ₹ 12 crores.	To be completed
7	Arrange market linkages for existing and potential entrepreneurs. Periodically organizing at least 6 Buyers-Sellers' interfaces at local levels.	Web based E-Commerce section is developed under WE-LEAD project in AMFI-WB web portal.
8	Developing android and web-based project monitoring mechanism.	Web based project monitoring application is developed and is in continues progress as per the age and need of the project. Link is : https://amfi-wb.org/
9	Conducting a comprehensive study regarding the present status of the microfinance industry in West Bengal and impact assessment of the project. Findings related to the project will be shared with SIDBI and widely circulated among various stakeholders	The study regarding the present status of the microfinance industry in West Bengal is in process. The survey is in process in all the six WE-LEAD project

		districts. The impact study survey format is attached with this report.
10	AMFI-WB CEO had meeting with UPMA, ACME and KESAFI in Lucknow, Bangaluru and Kochi during last week of July 2023 and handed over entire project proposal, present activities to them and described them about monitoring process of WE-LEAD project. The CEO also met with various Leaders of these State Associations.	
S. N	Challenges faced, if any	
1	Coordination with few banks and MFIs for identification of beneficiaries takes longer time.	
2	Explore potential beneficiaries.	
	Action Plan for Upcoming Month:	
S. N.	Activities planned for upcoming month	
1	Virtual meeting with supervising cum Monitoring Committee and other stakeholders to share project update, and get suggestion for further course of action.	
2	EDP awareness/sensitization in 12 blocks.	
3	Baseline survey and Beneficiaries selection	
4	Trade identification	
5	Trainer identification	
6	Training venue identification	
6	Hand-holding beneficiaries for EDP training	

Photo gallery (Baseline survey)







Photo gallery (Trade identified)




