

1	<b>Name of the Project:</b>	<b>WOMEN ENTREPRENEURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN WEST BENGAL</b> <b>The Project Supported by: SIDBI</b>	
2	<b>Implementation Agency:</b>	Association of Microfinance Institutions West Bengal (AMFI-WB)	
3	<b>Project Duration:</b>	24 Months (February 2023- January 2025)	
4	<b>Project Budget:</b>	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	
		<b>Particulars</b>	<b>Amount</b>
		<b>SIDBI Contribution (approx. 90%)</b>	1,19,00,000/-
		<b>AMFI-WB Contribution (10%)</b>	13,21,400/-
		<b>Total Project Budget</b>	<b>1,32,21,400/-</b>
		and sustainable livelihood. <i>the disbursement will be considered on pro-rata basis.</i>	
5	<b>Reporting Month &amp; Year:</b>	<b>December 2023</b>	
6	<b>Progress Made in the Month: November 2023</b>		
S.N.	Activities done in reporting period		
1	<b>Beneficiary Database Collection from MFIs -</b> LCs and EDPs are regularly visiting Association member Banks and MFIs branch offices to collect details of borrowers. They visit the villages and para with MFIs staff to participate in the borrowers meet. They collect the details of good beneficiaries during the meeting, who repay their loan timely.		
2	<b>Beneficiary Database Collection from MFIs -</b> Field staff visiting MFIs branch offices to explore new beneficiaries and collecting their database.		
3	<b>MFIs &amp; SHGs Group Visit -</b> After field staff have received the database from MFIs and Block or SHGs committees', they plan meeting with these groups and individuals.		
4	<b>Group/Individual Beneficiary Visit -</b> 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.		
5	<b>Block wise baseline survey –</b> The baseline survey is in process, the 60% are New and 40% are Existing entrepreneur of the total baseline surveyed.  <b>Social category - General 40%, OBC 11%, SC 46% and ST 3%.</b>		
6	<b>Trade Identification -</b> Block wise Trades are identified for existing and new entrepreneurship training. These trade training have started in the project districts. The following trades are so far primarily identified by the project staffs for trade training:		
	Tailoring	Food processing,	Artificial jewelry making,

	Incense stick, Leaf plate making, Bhaji making, Bamboo craft,	Sanitary napkin, Spice powder packaging/making, Puffed rice making/packaging Soft toy making	Paper cup and plate making Beautician Power/hand loom etc Candle making
7	<p><b>Web based application</b> - Baseline Survey update, EDP batch formation with dates for awareness program and trade training started in panchayats, blocks, districts can be seen on AMFI-WB web.</p> <p>The monthly progress records with photographs are also regularly documented and shared on web portal.</p>		
8	<p><b>EDP sensitization/awareness module</b> - The EDP modules training are organized by LCs and EDPs with local MFIs branch officials.</p> <p>On regular basic EDP Awareness camp are conducted in all the six project districts, till now 750 programs completed with average of 25-30 participants per sitting.</p>		
9	<p><b>Proposal for trade training</b> - after completing the EDP training, LCs and EDPs propose for the trade training in their's reference blocks/municipal area. The proposal includes the details of Trainers, Trainees, venue, duration of the training, tentative dates of start and ending, scope of credit linkage after the training, marketing strategy etc.</p>		
10	<p><b>Credit linkage</b> - LCs and EDPs are also making note of the beneficiaries during EDP training, who may needed credit support for their startups.</p>		
11	<p><b>Training of the Trainers Refreshments Program</b> - two day (29<sup>th</sup> and 30<sup>th</sup> November 2023) a Training of the Trainers Refreshments Program was organized for all 16 project staff with the objectives of understanding, how far the project deliverable are met and what need to be achieved. (The detail report is attached).</p>		
12	<p><b>Weekly meeting</b> – Project staff participate in the weekly meeting to see the block wise progress on the status of baseline, EDP program, trade training, trade training module development update, trade training planning and to plan further to meet project deliverable.</p> <p>Field staff gets opportunity to share their activities, challenges and achievements.</p>		
13	<p><b>Training of the Trainers Refreshments Program</b> - two day (29<sup>th</sup> and 30<sup>th</sup> November 2023) a Training of the Trainers Refreshments Program was organized for all 16 project staff with the objectives of understanding, how far the project deliverable are met and what need to be achieved.</p> <p>Mapping, Block and district wise planning for Baseline, EDP, Trade training, Credit linkage and Marketing was done for three months “December 2023, January and February 2024”. (The detail report is attached).</p>		
<b>S.N</b>	<b>Project Deliverable</b>		<b>Compliance</b>
1	Developing/Customizing the WL-EAD 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.		6000 women entrepreneurs are identified and given EDP

		training.
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-wise/service-wise skill training's.	7500 potential women entrepreneurs identified in the six project districts. 500 women participating in different trade training (Belmala, tailoring, incense stick making)
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 : <a href="https://amfi-wb.org/">https://amfi-wb.org/</a>
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.
<b>S.N</b>	<b>Challenges faced, if any</b>	
1	Explore potential beneficiaries.	
2	Finding venue for EDP and trade training	
3	Explore good trainer for different trades	
4	Credit support for fresh beneficiaries	

<b>Action Plan for Upcoming Month:</b>	
S.N.	Activities planned for upcoming month
1	Reaching government officials for credit, documentation for sanitary napkin support etc.
2	Reaching MFIs for credit linkage to fresh beneficiaries
3	Explore marketing support and Product packaging
4	EDP awareness/sensitization in 12 blocks.
5	Baseline survey and Beneficiaries selection
6	Trade identification
7	Trainer identification
8	Training venue identification
9	Hand-holding support to new startup
10	Credit linkage support

Sl. No	District	Block	Baseline surveyed	District total	EDP organized	EDP participated	District total	Trade training	District total
1	Howrah	Sankaril	688	1363	72	566	1072	49	102
		Panchla	675		57	506		53	
2	Nadia	Ranaghat I	573	1347	68	457	1008	44	64
		Ranaghat II	774		125	551		20	
3	South Dinajpur	Gangarampur	800	1502	51	611	1273	71	145
		Banshihari	702		58	662		74	
4	Bankura	Bankura I	630	1198	81	682	1108	16	48
		Chhatna	568		55	426		32	

5	Birbhum	Bolpur	510	1111	66	395	844	30	55
		Labpur	601		51	449		25	
6	South 24 Parganas	Jaynagar I	439	996	28	383	756	0	24
		Jaynagar II	557		39	373		24	
<b>Total</b>			<b>7517</b>	<b>7517</b>	<b>751</b>	<b>6061</b>	<b>6061</b>	<b>438</b>	<b>438</b>

**Photo gallery (Baseline, EDP and Trade training)**





