

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 & sustainable livelihood.	
		<b>Particulars</b>	<b>Amount</b>
		<b>SIDBI Contribution (approx. 90%)</b>	1,19,00,00
		<b>AMFI-WB Contribution (10%)</b>	13,21,400/
		<b>Total Project Budget</b>	<b>1,32,21,40</b>
		better and sustainable livelihood. <i>the disbursement will be considered on pro-rata basis.</i>	
5	<b>Reporting Month &amp; Year:</b>	<b>June 2024</b>	
6	<b>Progress Made in the Month: May 2024</b>		
S.N.	Activities done in reporting period		
1	<b>MFIs visit</b> - LCs and EDPs regularly visiting MFIs, SHG groups and participate in the meetings. They collect details of members and plan individual or group visit.		
2	<b>SHGs visit</b> - BDO/WDO and SHGs coordinators invite LCs and EDPs to participate in SHGs meetings. Project staff share the project details with the beneficiaries and help them understand the goal and objectives of the WE-LEAD Project.		
3	<b>MFIs &amp; SHGs Group meeting</b> - LCs and EDPs do follow up with group members and meet them in groups or individually and share the opportunity to get surveyed and get enrolled to participate in the process.		
4	<b>Group/Individual Beneficiary revisit</b> - LCs and EDPs revisit, participate in SHGs and MFIs weekly or monthly meeting. Project staff with trainers or any invited delegates from MFIs branch offices share the WE-LEAD project objectives in detail, and then they do the baseline survey.		
5	<b>Block wise baseline survey</b> – The baseline survey is in process, the 76% are New and 24% are Existing entrepreneur of the total baseline surveyed. Total baseline completed by the end of May 2024 are 12611.  <b>Social category - General 39%, OBC 13%, SC 45% and ST 3%.</b>		
6	<b>EDP program</b> - The surveyed beneficiaries are made aware of the business aspects, entrepreneurship development, explore sustainable non farm livelihood opportunity in the region. Trades for training with market linkage opportunities are identified during the		

	EDP training. The 10334 number of beneficiaries have participated in the EDP program till 31 <sup>st</sup> of May 2024.	
7	<b>Trade Identification for skill training</b> - Trades for training are identified during the EDP program which are re-discussed with the beneficiaries and is planned to start training for skilling. Various trade training have started in all the six project districts like tailoring, beautician, pola (bangle) making, artificial hair and jewellery making, incense stick making hand made and automatic machine etc.	
8	<b>Web based application</b> - The monthly progress records with photographs are also regularly documented and shared on the AMFI-WB web portal. It gets updated as per the progress of the project deliverable.	
9	<b>Proposal for trade training</b> - LCs and EDPs propose for the trade training in theirs' reference blocks/municipal area. The proposal includes the details of Trainers, Trainees, venue, duration of the training, tentative start dates and ending, scope of credit linkage after the training, marketing strategy etc. Project staff are motivated to write detail project proposal including market linkage and credit support.	
10	<b>Credit linkage</b> - LCs and EDPs are also taking note of the beneficiaries during EDP and trade training, who may need/demand credit support for their business to start and those who are existing to graduate.	
11	<b>MFIs coordination</b> - Project staff are participating in the district MFIs coordination meeting to share the beneficiaries details for credit support for entrepreneur development.	
12	<b>Monthly meeting</b> – Project staff regularly participate in the monthly meeting where their work progress updates are shared 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.  They share constrains and way out during the open sharing.	
13	18 Udhyam registration has been completed in 6 district in West Bengal	
14	Collaboration with Denr for market linkage of beneficiaries of we-lead Project in Howrah district.	
<b>S.N</b>	<b>Project deliverable</b>	<b>Compliance</b>
1	Developing/Customizing the WE-LEAD EDP training manuals as per the trade/service chosen by beneficiaries.	Trades are identified, during the baseline survey and manuals for EDP training developed in local language (Bengla).
2	Orientation of 12,000 women members on WE-LEAD EDP themes/Modules/Skills.	10334women 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 trainings.	10000 potential women entrepreneurs are identified and survey completed in the six project districts.  5755 women participated/ing in various trade training (Belmala, artificial jewellery making, tailoring, incense stick making etc.)
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.	2445 beneficiaries are linked for credit support with 9.5 cr loan amount.
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. 5 product has been introduced in the Portal last Month
8	Developing android and web-based project monitoring mechanism.	Web based project monitoring application is developed and getting updated regularly.  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	Finding venue for EDP and trade training	
2	Explore good trainer for different trades	
3	Credit support for fresh beneficiaries and identify existing trade	
4	Identify the existing entrepreneur	
	<b>Action Plan for Upcoming Month:</b>	
<b>S.N.</b>	<b>Activities planned for upcoming month</b>	
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
11	Registration of Udhya Adhar



Market visit of We-Lead beneficiaries in S.Dinajpur



Udhya Registration in Soth Dinajpur by staff



Attended Refresher Training in Howrah District



Collaboration Denr group from Landon UK



Base line survey with Exiting Beneficiaries S24pgs



Training programme on Tailoring in Nadia



EDP training in Birbhum District



Tailoring training visit in S.Dinajpur



Base Line Survey in Nadia Distrit



Incense stick making training