

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.								
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>SIDBI Contribution (approx. 90%)</td> <td style="text-align: right;">1,19,00,000/-</td> </tr> <tr> <td>AMFI-WB Contribution (10%)</td> <td style="text-align: right;">13,21,400/-</td> </tr> <tr> <td>Total Project Budget</td> <td style="text-align: right;">1,32,21,400/-</td> </tr> </tbody> </table>	Particulars	Amount	SIDBI Contribution (approx. 90%)	1,19,00,000/-	AMFI-WB Contribution (10%)	13,21,400/-	Total Project Budget	1,32,21,400/-
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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:	September 2023								
6	Progress Made in the Month: September 2023									

S.N.	Activities done in reporting period
1	Beneficiary Database Collection from MFIs - to collect the database and to explore project new beneficiaries, field staff are regularly visiting Association member Banks and MFIs branch offices. They visit the field with MFIs staff to participate in the borrowers meet. They collect the details of beneficiaries, who are repaying their loan timely.
2	MSME, Multi Disciplinary Training Centre, Kalyani, Panchayats And Rural Development Department, DM and BDO Office Visit - Staff are visiting MSME department, district magistrate, District Industrial Office, Block development office to share the project updates and to get support for the beneficiaries identification, trainers and venue identification. Field staff participating in block level SHGs meeting, to coordinate for baseline and EDP awareness.
3	MFIs & SHGs Group Visit - LCs and EDPs participate in borrowers meetings or individually meet with borrowers to share WE-LEAD project EDP awareness meeting.
4	Beneficiary Visit - For the baseline survey.
5	Baseline Survey - The baseline survey are regularly recorded in the 50:50 ratio of new and existing entrepreneur.
6	Block wise baseline survey – The baseline survey is in process, the 60% are New and 40% are Existing entrepreneur of the total baseline surveyed. Social category - General 37%, OBC 12%, SC 47% and ST 3%.
7	Trade Identification - Area/block wise trades are identified for skill training and entrepreneurship development thereafter, the EDP awareness camps are helping participants to select the area specific trades.

	The following trades are so far primarily identified by the project staffs for trade training:												
	Tailoring	Incense stick,	Artificial jewelry making,										
	Spice powder making,	Sanitary napkin,	Paper cup and plate making,										
	Leaf plate making,	Beautician	Soft toy making										
8	Web based application - Baseline Survey update and EDP batch formation with dates for awareness program can be seen on AMFI-WB web. The monthly progress record with photographs are also regularly documented and shared.												
9	EDP sensitization/awareness module - The EDP modules are developed in English and are also available in local language (Bangla).												
10	EDP Group formation - The batch formation for EDP awareness is also available on the WE-LEAD web with dates for the program.												
11	EDP awareness/training - On regular basic EDP Awareness camp are conducted, till now 250 programs completed with average of 25-30 participants per sitting.												
12	<p>Impact Study - An impact study is in progress to understand the socio economic condition of the project beneficiaries. The study is conducted at present in South 24 Parganas, Jaynagar I & II blocks.</p> <p>Findings:</p> <ul style="list-style-type: none"> ● In the present study we found that overall 61 (25.4%), 105 (43.8%), 62 (25.8%) and 12 (5.0%) were belonged to general caste, scheduled caste, others backward classes - A and others backward classes - B category respectively. ● Overall 178 (74.2%) and 62 (25.8%) were belonged to Hindu and Muslim religious groups. ● Most of the borrowers were literate, overall literacy rate was 96.7% and only 3.3% was illiterate. In literate group most the participant belonged to upper primary level, (i.e class V- VIII) the rate was 61.7%. ● Purpose of loan business, home construction, daughter marriage, education, agriculture, poultry farm, auto business and medical related were 82.5%, 11.25, 2.1%, 1.2%, 0.8%, 0.8% 0.8% and 0.4% respectively. ● In the present study we found that any financial decision were taken by own (borrowers) 4.2%, husband 39.6%, both (husband & wife) 52.1 and all family members 4.2%. <p>The study is in progress, as of now on the basis of the data collected from the district states that the weaker section of region is in need of economy support from money lending institutions to meet their financial arrangements. Microfinance institutions are playing crucial role to help them meet their needs. They are focus to improve their standard of living which leads economic growth. Very Specifically, it promotes women's empowerment, which is a significant step in the growth of the nation.</p> <p>Impact study data collected:</p> <table border="1"> <thead> <tr> <th>District</th> <th>Block/Municipality</th> <th>Gram Panchayat</th> <th>Total Number</th> </tr> </thead> <tbody> <tr> <td rowspan="3">South 24 Parganas</td> <td rowspan="3">Jayanagar - I</td> <td>Sreepur - 11</td> <td rowspan="3">61</td> </tr> <tr> <td>Harinarayanpur - 32</td> </tr> <tr> <td>UttarDurganagar - 14</td> </tr> </tbody> </table>			District	Block/Municipality	Gram Panchayat	Total Number	South 24 Parganas	Jayanagar - I	Sreepur - 11	61	Harinarayanpur - 32	UttarDurganagar - 14
District	Block/Municipality	Gram Panchayat	Total Number										
South 24 Parganas	Jayanagar - I	Sreepur - 11	61										
		Harinarayanpur - 32											
		UttarDurganagar - 14											

			Dakshin Barasat - 4		
		Jaynagar - II	Mayahowri - 23	108	
			Gordoani - 12		
			Sahajadpur - 6		
			Durganagar - 49		
			Mayda - 2		
	Jaynagar Municipality	Majilpur	N.A	71	
	Total			240	
12	<p>Weekly meeting – Every week all Project staff participate in the weekly meeting to see the block wise status of baseline, EDP program, total participation, trade 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>				
S.N	Challenges faced, if any				
1	Filling baseline data online through mobile.				
	Action Plan for Upcoming Month:				
S.N.	Activities planned for upcoming month				
1	EDP awareness/sensitization in all project districts.				
2	Baseline survey				
3	Trade identification				
4	Trainer identification				
5	Training venue identification				
6	Trade training module development				
7	Trade training				
8	Business plan development				
9	Credit linkages.				
10	Hand-holding support				

Baseline and EDP program details: (As of 13.10.2023)

Sl. No	District	Block	August '23		Sept '23		Oct '23 till date		Total		
			EDP organized	EDP participated	EDP organized	EDP participated	EDP organized	EDP participated	Baseline	EDP organized	EDP participated
1	Howrah	Sankaril	11	114	12	100	1	15	565	24	229
		Panchla	9	94	4	29	0	0	516	13	123

			August '23		Sept '23		Oct '23 till date		Total		
Sl. No	Distri ct	Block	EDP organi zed	EDP particip ated	EDP organi zed	EDP particip ated	EDP organi zed	EDP particip ated	Basel ine	EDP organi zed	EDP particip ated
2	Nadia	Ranaghat I	2	27	6	71	13	100	359	21	198
		Ranaghat II	9	27	11	40	8	22	556	28	89
3	South Dinaj pur	Gangara mpur (M)	9	130	1	0	0	0	245	10	130
		Gangara mpur	0	0	4	105	0	0	359	4	105
		Buniadp ur (M)	1	25	5	26	2	0	232	8	51
		Banshiha ri	3	22	12	115	5	31	319	20	168
4	Bank ura	Bankura I	4	46	11	67	0	0	294	15	113
		Bankura (M)	5	41	9	53	3	11	222	17	105
		Chhatna	5	68	8	65	7	37	374	20	170
5	Birbh um	Bolpur Santinike tan	3	26	20	131	7	38	367	30	195
		Bolpur (M)	1	10	5	15	0	0	54	6	25
		Labpur	13	85	0	0	0	0	475	13	85
6	South 24 Parga nas	Jaynagar I	1	28	4	67	0	0	97	5	95
		Majilpur (M)	0	0	8	115	1	17	177	9	132
		Jaynagar II	4	60	2	0	5	28	390	11	88
Total			80	803	122	999	52	299	5601	254	2101

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Photo gallery (Baseline and EDP training)




