

AMFI-WB

Monthly Progress Report

Name of the Project:	Women Entrepreneurship – Livelihood Enhancement and Development program (we-lead) in West Bengal The Project Supported by: SIDBI
Implementation Agency:	Association of Microfinance Institutions West Bengal (AMFI-WB)
Project Duration:	24 Months (February 2023- January 2025)
Reporting Month & Year:	3rd of February 2023 to 31st of May 2023
Progress Made in the Month: February to May 2023	
Activities done in reporting period – The Financial agreement was signed on 03rd of February 2023.	

Staff Recruited:			
Sl. No.	Name	Designation	District/Block
1	Mr. Clement P. Kerketta	Project officer	Head Office
2	Dr. Mihir Ghosh	Researcher cum MIS	Head Office
3	Mr. Ranadip Ghosh	Field coordinator	3 Districts (Bankura, Birbhum & South 24 Parganas)
4	Mr. Goutamdeb Barman	Field coordinator	3 Districts (Howrah, Nadia & Dakshin Dinajpur)
5	Md. Samim	Livelihood Coordinator (LC)	Howrah/Sankaril
6	Ms. Silpi Chakraborty	Entrepreneurship Development Promoter (EDP)	Howrah/Panchla
7	Mr. Devasis Sarkar	Livelihood Coordinator (LC)	Nadia/Ranaghat II
8	Ms. Kajoli Das	EDP	Nadia/Ranaghat I
9	Mr. Ganesh Das	Livelihood Coordinator (LC)	Dakshin Dinajpur/Gangarampur
10	Mr. Rupam Das	Entrepreneurship Development Promoter (EDP)	Dakshin Dinajpur/Banshihari
11	Mr. Samar Kr. Mondal	Livelihood Coordinator (LC)	South 24 Parganas/Jaynagar II
12	Md. Mirajul Hauque	Livelihood Coordinator (LC)	Birbhum/Lavpur
13	Ms. Aparna Mahato	Entrepreneurship Development Promoter (EDP)	Birbhum/Bolpur
14	Mr. Sandip Shit	Livelihood Coordinator (LC)	Bankura/Chhatna

15	Ms. Riya Mishra	Entrepreneurship Development Promoter (EDP)	Bankura/Bankura I
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Staff Orientation Program:

Chairperson, AMFI-WB, CEO AMFI-WB and Finance Officer gave orientation on WE-LEAD to Project Officer with all recruited staff on the project details Goal, Objectives, deliverable and key deliverable. Project staff were taken through their Roll and responsibilities in the project. Following topic discussed in the Staff Orientation:

- Project objective
- Deliverable, and outcome
- Execute overall project under the guidance of the CEO
- Responsible for effective implementation of program
- Continuous organise Capacity building and EDP training
- Participate weekly staff meeting (Virtual)
- Plan and coordinate various training programmes
- Trade Identification for skill training

Act as a focal point of interaction for capacity building, training etc.

Block finalization – With the help of DICs Project Officer finalized the blocks to initiate the Project activities.

Sl. No		Blocks	Beneficiaries list collected from MFI/Bank Members of AMFI-WB
1	Howrah District	Panchla	1235
2		Sankrail	1050
3	South 24 Parganas	Jaynagar I	
4		Jaynagar II	105
5	Bankura district	Bankura I	515
6		Chhatna	1060
7	Birbhum district	Bolpur Sriniketan	
8		Labpur	590
9	Nadia district	Ranaghat I	500
10		Ranaghat II	1085
11	Dakshin Dinajpur	Banshihari	110
12		Gangrampur	530
Total			6780

MFIs Branch Office Visit

After the orientation staffs were in field to understand the function and products of Micro Finance Industry and explore what/which of the Association MFIs members Micro Finance Institutions are functional in their reference district and blocks. Field coordinator and EDP and LC visited MFIs in their reference blocks to collect beneficiaries' details from branches. They also visited field with MFIs field staff to participate and learn the loan process, credit linkages in their meetings with beneficiaries.

Sl. No.	District Name	Block Name		Branch Name
1	Nadia	Ranaghat I	ASA international India Microfinance Limited	Habibpur Station branch.
2			Bandhan Bank Limited	Habibpur Station
3			Satin Credit Care Network Limited	Birnagar Branch.

4			Ujjivan Small Finance Bank Ltd.	Habibpur Branch.
5			Bharat Financial Inclusion Limited (SKS)	Bharat Financial Inclusion Limited (SKS)
6		Ranaghat II	.ASA International India Microfinance Limited	Duttaphulia more.
7			Jagaran Microfinance Pvt. Ltd	Arongghata branch.
8				Arongghata branch.
9			Grameen Shakti Microfinance Services Pvt. Ltd.	Duttaphulia branch.
10				Mathkumari branch.
11				Purbanagar Ranaghat Branch
12				Seba Rahora
13			Uttrayan Financial Service Pvt. Ltd.	Arongghata branch.
14			Village Welfare Society	Bagula branch
15			IIFL Samasta Microfinance Limited	Arongghata branch.
16			SpandanSphoorty financial Limited	Arongghata branch
17			Bandhan Bank Limited	Arongghata branch.
18				Duttaphulia branch
19			Ujjivan Small Finance Bank Ltd.	Nawpara Branch
20	Howrah	Panchla	Sarala Development & Microfinance Pvt. Ltd.	Ranihati Branch
21			Village Welfare Society	Ranihati Branch.
22			VFS Capital	Ranihati1 Branch
23			Bharat Financial Inclusion Limited	Ranihati Branch.
24			Arohan Financial Services Limited	Bauria Branch.
25			Bandhan Bank Limited	Ranihati1 Branch
26		Bauria Branch.		
27		Sankrial	Sarala Development & Microfinance Pvt. Ltd.	Sankrail Branch.
28				Nalpur Branch
29			Village Welfare Society	Chunabati Branch.
30				Nalpur Branch
31			Arohan	Bauria
32			Bandhan Bank Limited	Sankrail Branch
33				Nalpur Branch
34	Dakshin Dinajpur	Gangarampur	Annapurna Finance Pvt. Ltd.	Gangarampur Branch.
35			ASA international India Microfinance Limited	Gangarampur Branch.
36			IIFL Samasta Microfinance Limited	Gangarampur Branch.

37			Seba Rahora	Gangarampur Branch	
38				Gangarampur Sebarahaara Branch	
39			Bandhan Bank Limited	Gangarampur Belbari Branch	
40				Gangarampur Hospital more Branch	
41				Gangarampur Shibbari Branch	
42		Banshihari	Bandhan Bank Limited	Buniadpur Branch	
43				Bagduar Branch	
44			L&T Finance Limited	Buniadpur Branch	
45			Muthoot Microfin Limited	Rasidpur Branch	
46	BIRBHUM	Labpur	Bandhan Bank Limited	Shostinagar Branch	
47					Indus Branch
48				L&T Finance Limited	Kinnahar Branch
49				VFS Capital Limited	Amadpur Branch
50		Mayureshwar- i	Bandhan Bank Limited	Mayurehwar Branch	
51				Rampurhat Branch	
52				Block Road Branch	
53				L&T Finance Limited	Mallarpur Branch
54				Arohan financial services Limited	Rampurhat Branch
55				VFS Capital Limited	Saithia Branch
56	SOUTH 24 PARGANAS	Jaynagar 1	Bandhan Bank Limited	Baharu Branch	
57				Bharat Financial Inclusion Limited (SKS)	Baharu Branch
58				Dhosa Chandaneshwar Bratyajana samity (DCBS)	Baharu Branch
59		Jaynagar 2	Bandhan Bank Limited	Jaynagar Station	
60				Arohan financial services Limited	Banshidharpur
61				Bharat Financial Inclusion Limited (SKS)	Priyonathpur More
62				Dhosa Chandaneshwar Bratyajana samity (DCBS)	Joynagar Circus Math
63	BAKURA	Chhatna	Bandhan Bank Limited	Chatna	
64		Bakura 1	Bandhan Bank Limited	Keranibandh	
65				Rajgram	
66				ASA International India Microfinance Limited	Karanibandh
67				Bharat Financial Inclusion Limited (SKS)	Karanibandh

Government Office Visit:

Project Officer as well as field coordinator and field staff visited MSME Department, District Industrial Center General Managers, Block Development Officers, Industrial Development Officers, Women Development Officers and Panchayat Pradhan and members to share Project Objectives and Outcomes for their support and cooperation.

Received letter for support and corporation from MSME Director, Kolkata West Bengal copying to project districts DICs and IDOs. (Letter attached)

SHG and JLG Visit:

Field coordinator's, LC, and EDP visited SHGs and JLGs to understand why and how loan is process, disbursed and utilized. Type of business done and could be done in the project District/Blocks.

Explore opportunity:

Participate SHG/JLG meetings and understand how individuals or members can be trained for skill and capacity building to convert them into micro entrepreneurship.

Trade identification:

Trade identification – LCs, EDPs, Field Coordinators in coordination with Project Officer identified block and district wise different trades so far: The are

- Carpet making,
- Bamboo craft,
- Artificial jewelry making,
- Tailoring
- Wooden switch board,
- Puffed rice making
- Jam Making,
- Paper cup and plate making,
- Sanitary napkin,
- Incense stick,
- Beautician
- Bhaji making,
- Leaf plate making,
- Coffee mug,
- Spice powder making,
- Sugar drop candy making,
- Lath machine,
- Power/hand loom etc.

Inception Meeting:

Organized Project Inception meeting for Project staff, AMFI-WB association member MFIs, Supervision cum Monitoring committee and other members from IT committees. (Detail report attached)

Explore Trainers and Venue:

EDP training will be conducted in the field at the panchayat or village. The skill/technical training like Tailoring, Beautician, Hair dresser etc. where setup is important for training EDPs, LCs, Field Coordinators and Project Officer are exploring state or central Government run skill training centers, NGOs or other Association members training institutes.

Weekly Meeting:

Virtual weekly meeting is organized every Saturday with all Project staff to self-update and plan further to meet project deliverable. Field staff share their activities like meeting with MFIs, SHGs, Government officials, beneficiaries etc. in this weekly meeting and coordination builds up among Field Coordinator, Project Officer and EDPs, LCs for support and further activities planning.

Web Application:

Baseline format is developed for survey in web application and is circulated with project staff for data upload from the field. LCs, EDPs and Field Coordinators are doing baseline survey and are uploading update of the Beneficiaries details directly from the project blocks/districts.

Sl. No.	Project deliverables	Compliance
1	Developing/Customizing the WLEAD-EDP training manuals as per the trade/service chosen by beneficiaries.	Trades are identified, in the process of developing EDP training manuals.
2	Orientation of 12,000 women members on WE-LEAD-EDP themes/Modules/Skills.	To be completed
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-wise/service-wise skill trainings	To be completed
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.	To be completed
8	Developing android and web-based project monitoring mechanism.	To be completed
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	To be completed

Action Plan for Upcoming Month:

Sl. No.	Activities planned for upcoming month
1	TOT for project staff, supervising cum Monitoring Committee and other stakeholders
2	Baseline survey
3	Beneficiaries' selection
4	Trade identification
5	Trainer identification
4	Training venue identification
6	Hand-holding beneficiaries for EDP training