

Monthly Progress Report

Name of the Project:	WOMEN ENTRPRENEOURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN JHARKHAND	
Implementation Agency:	Association of Microfinance Institutions West Bengal (AMFI-WB)	
Project Duration:	24 months (September 2024 – September 2026)	
Project Budget:	Total project cost is ₹1,51,96,000/- out of which, ₹1,44,00,000/- will be met out of grant assistance from SIDBI and balance ₹7,96,000/-will be brought in by AMFI-WB from its own/other sources	
Reporting Month & Year:	July 2025	
Activities done in the reporting month:		
S.N	Project deliverables	Status
1	Development of EDP training module in Hindi.	The development of Hindi and English module for Entrepreneurship Development Programme (EDP) under the WE-LEAD Project has been successfully completed. The module covered 10 structured topics including business and enterprise basics, market linkages, entrepreneurial competencies, customer orientation, financial literacy, credit access, licensing and registration, bookkeeping, digital literacy, and prevention of digital fraud. The modules aimed at enhancing the knowledge, skills, and entrepreneurial mindset of women beneficiaries to enable them to start, manage, and expand micro-enterprises effectively. Each module was followed by an assessment to ensure participants’ understanding and application.
2	Mobilization of 10,000 SHGs/JLGs women members and providing EDP training.	A total of 6,629 women has been covered through the baseline survey to assess their socio-economic status and entrepreneurial potential. Out of these, 4,301 women have successfully completed the Entrepreneurship Development Programme (EDP) training , equipping them with essential business, financial, and digital skills to prepare for trade-specific training and enterprise development.
3	Identifying 8000 women beneficiaries (5,600-New & 2,400-Existing Entrepreneurs) and providing trade specific skill training.	Out of the targeted 8,000 beneficiaries, 2,908 women have been identified for trade-specific training, including 2,471 new and 338 existing entrepreneurs. So far, 877 new beneficiaries have successfully completed trade training across key livelihood activities — Tailoring (306), Food Processing (213), Incense Stick Making

		(198), Soap & Detergent (84), Candle Making (76). Batch prepared for further training - Jute bag training (109), Dona Pattal making training (98), Artificial Jewellery making (52), Sanitary Napkin making training (27). These trainings are equipping women with practical skills to initiate or expand their enterprises in their respective trades.
4	Formalization of at least 3920 new entrepreneurs (70%of 5600) by providing suitable registration (i.e. Onboarding on the Udyam Assist Platform).	Formalization will commence post successful completion of EDP and trade training. Preparations are in progress for Udyam Aadhar registration and integration with the Udyam Assist platform. 877 new beneficiaries who has completed the trade specific training will be process for the Udyam Aadhar registration in upcoming month.
5	Provide credit linkage to at least 5600 women entrepreneurs to start or expand their enterprises. Out of which at least 3920 women shall be new entrepreneurs.	Credit linkage activities will be aligned with trade training completion. Linkages will be facilitated through SHGI, MFIs, and banks to ensure timely financial support for enterprise establishment and expansion. 1321 graduate borrowers have been identified who are eligible for PRAYAS Scheme .
6	Provide market linkages for existing and potential entrepreneurs and Onboarding of at least 1000 women entrepreneurs at ONDC or any other e-commerce platforms.	Preliminary discussions with ONDC facilitators and e-commerce partners have been conducted. The onboarding process will begin once initial batches of trained entrepreneurs' complete registration and credit linkages.
7	Organize at least 6 Buyers-Sellers' interfaces at local levels.	The groundwork for organizing district-level buyer–seller meets is being laid. These events will focus on connecting SHG/JLG women with local retailers, wholesalers, and online marketplaces. The first round of interfaces is planned post-September 2025.
8	To conduct a research study on the present status of the microfinance industry in Jharkhand along with the mid-term and end-term impact assessment of the project.	Data collection of project beneficiaries is currently under process. The mid-term study, which will assess the impact of the interventions, is scheduled but has not been conducted yet. Preparations are underway to ensure timely completion in the upcoming months

9	Completion of Staff refresher Training	Refresher training of WE LEAD Jharkhand project staff has been successfully completed in the month of July 2025 at the head office of AMFI WB, Kolkata.																																																					
Challenges faced, if any																																																							
Status of Utilization of Fund:	<table><tr><th>S.No.</th><th>Budget Head</th><th>Amount in ₹</th><th>Utilization Till July 31,2025</th></tr><tr><td>1.</td><td>Project staff capacity building including refresher training</td><td>2,10,000.00</td><td>164,302</td></tr><tr><td>2.</td><td>Module development and Capacity Building of Project Staff Training on the EDP module.</td><td>1,90,000.00</td><td>20,260</td></tr><tr><td>3.</td><td>Sensitizing of women on EDP by conducting awareness training and imparting trade-wise training. Cost of training material printing, hiring resource person and training hall, training material, and related expenses.</td><td>38,00,000.00</td><td>4,70,444</td></tr><tr><td>4.</td><td>Organizing 6 buyers-seller meet.</td><td>2,40,000.00</td><td>0</td></tr><tr><td>5.</td><td>State Project Office Rent</td><td>3,60,000.00</td><td>99,309</td></tr><tr><td>6.</td><td>Monitoring and Evaluation tools integration with previously developed Web Portal.</td><td>3,00,000.00</td><td>190,000</td></tr><tr><td>7.</td><td>Human Resource Cost</td><td>90,24,000.00</td><td>25,94,109</td></tr><tr><td>8.</td><td>Travel and Communication</td><td>7,20,000.00</td><td>245,330</td></tr><tr><td>9.</td><td>Administrative cost (Office stationaries, electricity, office utilities and inception and marketing events etc.)</td><td>3,52,000.00</td><td>110.872</td></tr><tr><td colspan="2">Total Project Budget</td><td>1,51,96,000.00</td><td>38,94,626</td></tr><tr><td colspan="2">SIDBI Contribution (approx. 95%)</td><td>1,44,00,000.00</td><td>35,76,226</td></tr><tr><td colspan="2">AMFI-WB Contribution (5%)</td><td>7,96,000.00</td><td>318,400</td></tr></table>			S.No.	Budget Head	Amount in ₹	Utilization Till July 31,2025	1.	Project staff capacity building including refresher training	2,10,000.00	164,302	2.	Module development and Capacity Building of Project Staff Training on the EDP module.	1,90,000.00	20,260	3.	Sensitizing of women on EDP by conducting awareness training and imparting trade-wise training. Cost of training material printing, hiring resource person and training hall, training material, and related expenses.	38,00,000.00	4,70,444	4.	Organizing 6 buyers-seller meet.	2,40,000.00	0	5.	State Project Office Rent	3,60,000.00	99,309	6.	Monitoring and Evaluation tools integration with previously developed Web Portal.	3,00,000.00	190,000	7.	Human Resource Cost	90,24,000.00	25,94,109	8.	Travel and Communication	7,20,000.00	245,330	9.	Administrative cost (Office stationaries, electricity, office utilities and inception and marketing events etc.)	3,52,000.00	110.872	Total Project Budget		1,51,96,000.00	38,94,626	SIDBI Contribution (approx. 95%)		1,44,00,000.00	35,76,226	AMFI-WB Contribution (5%)		7,96,000.00	318,400
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Action Plan for Upcoming Month:	1. Conducting district coordination meeting in Hazaribagh (5th August) and Gumla (8th August). 2. Completion of baseline surveys - 3371 3. Completion of EDP trainings - 5000 4. Continuation of trade training in each blocks as per our project target																																																						

	5. Udyam Aadhar Registration of 877 beneficiaries who has completed the trade training. 6. Provide market linkages for existing and potential entrepreneurs and on boarding of at least 1000 women entrepreneurs at ONDC or any other e-commerce platforms. 7. Identify 1500 Graduate borrowers who are eligible for PRAYAAS.
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Please add quality photographs of project activities and share the same in in JPEG File along with this report.





