



**Monthly Progress report and action plan for upcoming month:**

1	<b>Name of the Project:</b>	<b>WOMEN ENTRPRENEOURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN JHARKHAND</b>		
2	<b>Implementation Agency:</b>	<b>Association of Microfinance Institutions West Bengal (AMFI-WB)</b>		
3	<b>Project Duration:</b>	<b>2024-2026</b>		
4	<b>Project Objective:</b>	<b>The project will focus on sustainable livelihood opportunities through the entrepreneurship development of 8,000 women in 6 aspirational districts of Jharkhand.</b>		
5	<b>Project location</b>	<b>District</b>		<b>Block</b>
		<b>Ranchi</b>	<b>Ratu</b>	<b>Mandar</b>
		<b>Hazaribagh</b>	<b>Hazaribagh Sadar</b>	<b>Ichak</b>
		<b>Khunti</b>	<b>Khunti</b>	<b>Karra</b>
		<b>Lohardaga</b>	<b>Kairo</b>	<b>Bhandra</b>
		<b>Gumla</b>	<b>Sisai</b>	<b>Bharno</b>
		<b>Chatra</b>	<b>Tandwa</b>	<b>Simaria</b>
6	<b>Project Budget:</b>	<b>Particulars</b>		<b>Amount</b>
		<b>SIDBI Contribution (approx. 95%)</b>	<b>1,44,00,000.00</b>	
		<b>AMFI-WB Contribution (5%)</b>	<b>7,96,000.00</b>	
		<b>Total Project Budget</b>	<b>1,51,96,000.00</b>	
7	<b>Reporting Month &amp; Year:</b>	<b>January-2025</b>		

**Activity done during the reporting Month**

Physical Monthly review cum planning meeting	Physical monthly review cum planning meeting has been organised on 2 <sup>nd</sup> of January with all Jharkhand WE LEAD Project staff at State office of AMFI WB Jharkhand. In the presence of all staff the target has been distributed among them regarding all the components of the project and discussed about the future strategy to achieve the objective with sustainable manner.
Visit to RBI Ranchi office	<p data-bbox="488 553 1423 658">Dated 03.01.2025 we visited to RBI Ranchi regarding our project WE LEAD and meeting with DOS (Department of Supervision) department. The outcome of then visit is as follows:</p> <ul data-bbox="539 703 1423 1559" style="list-style-type: none"><li data-bbox="539 703 1423 770">• We sensitize him about WE LEAD Project, its objective, goal and deliverables, and our vision about the project.</li><li data-bbox="539 777 1423 810">• As well as briefing about AMFI WB and its member MFIs.</li><li data-bbox="539 817 1423 884">• He wanted to know about the WE LEAD West Bengal Progress and the districts of west Bengal where the project is running.</li><li data-bbox="539 891 1423 958">• We also sensitize him about the project location of Jharkhand and handed over the list of Districts and blocks to the manager.</li><li data-bbox="539 965 1423 1032">• He also wanted to know about the trades over which training will be provided to the beneficiaries.</li><li data-bbox="539 1039 1423 1144">• Also asked about the current scenario of West Bengal MFIs and the long discussion on it with Mr. Mihir Ghose (Researcher AMFI WB).</li><li data-bbox="539 1151 1423 1330">• During the discussion about the project, he told us that if our CEO sir or Chairman sir or anyone from higher authority of AMFI WB can ever give a ppt presentation about the project then it would be great and RBI Ranchi can arrange their own conference hall for this purpose.</li><li data-bbox="539 1337 1423 1442">• He also told that if we found any kind of fraud activity on the field level during our project work than we can definitely inform them and they will take action against those activities.</li><li data-bbox="539 1449 1423 1559">• We also handed over one copy of short description of the WE LEAD JHARKHAND Project and an Annual Report to RBI Ranchi office.</li></ul>

Visit to SIDBI Ranchi office	<p>Visit to SIDBI state office Ranchi. The outcome of the visit is very informative:</p> <ol style="list-style-type: none"> <li>1. Meeting with the Development Executive SIDBI Mr Sandeep Kumar.</li> <li>2. Had a brief discussion about the project objectives and deliverables.</li> <li>3. Discussion about the project locations in Jharkhand.</li> <li>4. Discussion about the different types of development related projects already run by SIDBI within Jharkhand.</li> <li>5. Discussion about Prayas Scheme</li> <li>6. Discussion about MFIs.</li> <li>7. A short description of AMFI WB to the officer.</li> <li>8. He assured that any kind of help or requirement from their side to AMFI WB regarding this project, they will always be positive for this.</li> <li>9. A copy of the annual report has been handed over to the officer.</li> <li>10. The behaviour of the official and the staff are very cooperative.</li> </ol>
Field visit of SIDBI Official to Jharkhand	<p>1st visit of SIDBI senior official Mr. Md Harun (Manager Financial Inclusion) in Jharkhand for reviewing the progress of WE LEAD Project Jharkhand has been done on 11<sup>th</sup> of January.</p> <ol style="list-style-type: none"> <li>1. He first visited Tilsiri village of Bhandra and Kairo village of kairo block of Lohardaga district.</li> <li>2. Meeting with the selected beneficiaries for EDP and trade training. Sensitise them about WE LEAD and vision of SIDBI.</li> <li>3. Meeting with the LC and EDP staff of Lohardaga and Gumla. Give them valuable suggestions about EDP training, trade specific training and beneficiary selection criteria etc.</li> <li>4. After that we move to the Ratu block of Ranchi district.</li> <li>5. A meeting with selected beneficiaries of ratu has been organised there in Ratu block.</li> <li>6. Meeting with the LC and EDP of Khunti district and Ranchi district. Review their survey list and give them valuable suggestions by Harun sir.</li> <li>7. Discussion with the field staff about the future of the project and its impact on the community.</li> <li>8. Encourage all the WE LEAD staff by Harun sir to do hard work in the field and meet the community with the positive spirit.</li> </ol>
Baseline Survey Status	Total no of <b>1039</b> baseline survey has been completed during this month by WE LEAD Jharkhand project staffs.
Intimation letter to the government departments	Intimation letter regarding the WE LEAD Project implementation has been given to all the district collectorate offices and the BDOs of 12 blocks has been successfully completed
MFIs Visit	LCs and EDPs regularly visiting MFIs, SHG groups and participate in the meetings. They collect details of members and plan individual or group visit. During field visit Total No of 32 MFIs/ bank branches of all the districts and blocks visited by the project staffs

SHG Visit	Total no of 173 SHG groups visited and their weekly meeting attend by project staffs. Meeting around 1200 SHG members during the SHG Visit. Project staff share the project details with the SHG Members and help them understand the goal and objectives of the WE- LEAD Project as well as AMFI-WB
Panchayat visit	Total no. of 72 panchayats visited by WE LEAD Project staffs regarding the awareness about WE LEAD project among the rural household of those areas. Near 800 household they covered during their panchayat visit.
Meeting with NRLM BPMs	Meeting with 12 BPMs (Block Program Manager) of 12 blocks and sensitize them about the goal and objectives of the WE- LEAD Project as well as AMFI-WB and ensure their support in near future.
Visit to the RSETIs for trade training purpose	Visit to all the RSETIs (Rural Self Employment Training Institutions) by Project staff and meeting with the RSETI Directors, sensitize them about the WE LEAD Project objectives and goal as well as AMFI WB. Discussion about the trade training and scope of trade training of the beneficiaries at RSETI, procedure of training, training schedule, specific trades and duration, certification of the trainees after trade training etc.
Weekly meeting	Project staff regularly participate in the weekly meeting where their work progress updates are shared to see the block wise progress on the status of MFI Visit, Beneficiary selection, household visit status, SHG meeting attend status, panchayat visit status, various challenges during field movement etc.
Inception Meeting	Inception meeting for WE LEAD Jharkhand project has been scheduled on 14 <sup>th</sup> Feb at Vedika Head Office Ranchi. All the coordination for the meeting purpose has been done.
Trade identification	<ol style="list-style-type: none"> <li>1. Tailoring</li> <li>2. Pickle, Papad making.</li> <li>3. Beautician</li> <li>4. Leaf plate making</li> <li>5. Dona pattal making</li> <li>6. Soft toys making</li> <li>7. Jute product making</li> <li>8. Soap and detergent making</li> <li>9. Spice powder making</li> <li>10. Fast food</li> <li>11. Artificial jewellery making</li> <li>12. Making of artificial flower</li> <li>13. Bamboo craft</li> <li>14. Carpet making</li> <li>15. Terracotta</li> <li>16. Puffed rice</li> <li>17. Sugar drop candy</li> </ol>

	18. Incense stick making 19. Jam jelly making 20. Candle making 21. Paper plate making 22. Sanitary napkin 23. Dokra
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<b>Challenges faced, if any</b>
<b>Coordination with few banks, MFIs and Govt. Institutions for identification of beneficiaries, borrower list and their support.</b>

**Action plan for upcoming month:**

<b>SL. N</b>	<b>Activities planned for upcoming month</b>
1	Increase Baseline survey and Beneficiaries selection and upload data on live application
2	Collection of borrowers list from MFIs
3	EDP Batch formation
4	Research initiative among the micro finance borrowers.
5	EDP Training of beneficiaries
6	Trainer identification
7	Training venue identification
8	Training batch formation
9	Inception meeting with all the MFIs, Bank Managers, District Administration, BDOs.









