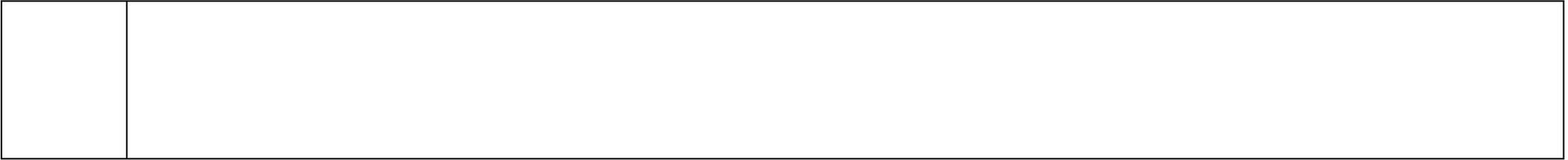


Monthly Progress Report

Name of the Project:	WOMEN ENTPRENEOURSHIP – 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:	January 2026	
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 10219 women (new 8000, Existing 2219) has been covered through the baseline survey to assess their socio-economic status and entrepreneurial potential. Out of these, 7474 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, 4953 women have been identified for trade-specific training, including 3643 new and 1310 existing entrepreneurs. So far, 4526 beneficiaries have successfully completed trade training across key livelihood activities — Tailoring (612), Food Processing (789), Incense Stick Making (1054), Soap

		& Detergent (448), Candle Making (520), Pickle papad (853), Bangle making and artificial jewellery (158), Millet Food products making (92). These trainings are equipping women with practical skills to initiate or expand their enterprises in their respective trades.
4.	Existing beneficiary support	Organised a training program with Total number of 80 existing beneficiaries who are engaged in rope making activity where government administration has engaged and ensure the handholding support to extend their existing business and provide financial support to them for establishment of community building where they can easily store their product. Additionally, financial support for machinery purchase has been also ensured during the training organised by AMFI-WB.
4	Formalization of at least 3920 new entrepreneurs (70%of 5600) by providing suitable registration (i.e. Onboarding on the Udhya Assist Platform).	30 Udyam Aadhar has been successfully done by LC/EDP and completion of entry on the portal.
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.	This month Credit Linkage has been provided to 73 beneficiaries. The amount is around 4383874/-
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	Preparation of Business plan for the trained beneficiaries	Total number of 589 business plans for 3987 trained beneficiaries who are interested in starting their business in upcoming days individually or group business in various trades like tailoring, Incense stick making, soap detergent making.																																																					
Status of Utilization of Fund:	<table border="1"> <thead> <tr> <th data-bbox="273 280 369 347">S.No.</th> <th data-bbox="369 280 1077 347">Budget Head</th> <th data-bbox="1077 280 1312 347">Amount in ₹</th> <th data-bbox="1312 280 1547 347">Utilization Till January 31,2026</th> </tr> </thead> <tbody> <tr> <td data-bbox="273 347 369 416">1.</td> <td data-bbox="369 347 1077 416">Project staff capacity building including refresher training</td> <td data-bbox="1077 347 1312 416">2,10,000.00</td> <td data-bbox="1312 347 1547 416">133,694</td> </tr> <tr> <td data-bbox="273 416 369 485">2.</td> <td data-bbox="369 416 1077 485">Module development and Capacity Building of Project Staff Training on the EDP module.</td> <td data-bbox="1077 416 1312 485">1,90,000.00</td> <td data-bbox="1312 416 1547 485">20,260</td> </tr> <tr> <td data-bbox="273 485 369 624">3.</td> <td data-bbox="369 485 1077 624">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 data-bbox="1077 485 1312 624">38,00,000.00</td> <td data-bbox="1312 485 1547 624">13,24,254</td> </tr> <tr> <td data-bbox="273 624 369 663">4.</td> <td data-bbox="369 624 1077 663">Organizing 6 buyers-seller meet.</td> <td data-bbox="1077 624 1312 663">2,40,000.00</td> <td data-bbox="1312 624 1547 663">0</td> </tr> <tr> <td data-bbox="273 663 369 703">5.</td> <td data-bbox="369 663 1077 703">State Project Office Rent</td> <td data-bbox="1077 663 1312 703">3,60,000.00</td> <td data-bbox="1312 663 1547 703">141,321</td> </tr> <tr> <td data-bbox="273 703 369 772">6.</td> <td data-bbox="369 703 1077 772">Monitoring and Evaluation tools integration with previously developed Web Portal.</td> <td data-bbox="1077 703 1312 772">3,00,000.00</td> <td data-bbox="1312 703 1547 772">290,000</td> </tr> <tr> <td data-bbox="273 772 369 812">7.</td> <td data-bbox="369 772 1077 812">Human Resource Cost</td> <td data-bbox="1077 772 1312 812">90,24,000.00</td> <td data-bbox="1312 772 1547 812">46,17,670</td> </tr> <tr> <td data-bbox="273 812 369 852">8.</td> <td data-bbox="369 812 1077 852">Travel and Communication</td> <td data-bbox="1077 812 1312 852">7,20,000.00</td> <td data-bbox="1312 812 1547 852">299,652</td> </tr> <tr> <td data-bbox="273 852 369 920">9.</td> <td data-bbox="369 852 1077 920">Administrative cost (Office stationaries, electricity, office utilities and inception and marketing events etc.)</td> <td data-bbox="1077 852 1312 920">3,52,000.00</td> <td data-bbox="1312 852 1547 920">147,532</td> </tr> <tr> <td colspan="2" data-bbox="273 920 1077 960">Total Project Budget</td> <td data-bbox="1077 920 1312 960">1,51,96,000.00</td> <td data-bbox="1312 920 1547 960">69,74,383</td> </tr> <tr> <td colspan="2" data-bbox="273 960 1077 1000">SIDBI Contribution (approx. 95%)</td> <td data-bbox="1077 960 1312 1000">1,44,00,000.00</td> <td data-bbox="1312 960 1547 1000">65,36,583</td> </tr> <tr> <td colspan="2" data-bbox="273 1000 1077 1034">AMFI-WB Contribution (5%)</td> <td data-bbox="1077 1000 1312 1034">7,96,000.00</td> <td data-bbox="1312 1000 1547 1034">437,800</td> </tr> </tbody> </table>			S.No.	Budget Head	Amount in ₹	Utilization Till January 31,2026	1.	Project staff capacity building including refresher training	2,10,000.00	133,694	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	13,24,254	4.	Organizing 6 buyers-seller meet.	2,40,000.00	0	5.	State Project Office Rent	3,60,000.00	141,321	6.	Monitoring and Evaluation tools integration with previously developed Web Portal.	3,00,000.00	290,000	7.	Human Resource Cost	90,24,000.00	46,17,670	8.	Travel and Communication	7,20,000.00	299,652	9.	Administrative cost (Office stationaries, electricity, office utilities and inception and marketing events etc.)	3,52,000.00	147,532	Total Project Budget		1,51,96,000.00	69,74,383	SIDBI Contribution (approx. 95%)		1,44,00,000.00	65,36,583	AMFI-WB Contribution (5%)		7,96,000.00	437,800
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Action Plan for Upcoming Month:	<ol style="list-style-type: none"> 1. Continuation of EDP training 2. Continuation of trade training in each blocks as per our project target 3. Udyam Aadhar Registration of the beneficiaries who has completed the trade training. 4. 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. 5. Credit linkage of Beneficiaries 6. Branding packaging of the products made by beneficiaries under WE LEAD Project. 																																																						



Please add quality photographs of project activities and share the same in in JPEG File along with this report.







