



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

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

Activity done during the reporting Month	
PAC Committee Meeting	2nd PAC Committee meeting for Jharkhand WE LEAD Project regarding second disbursement of fund has been done during the reporting month. And the complete report has also been submitted to the authority
Field visits	<ul style="list-style-type: none"> <li>• The field visit to <b>Gumla, Lohardaga, Khunti, Ranchi, Chatra and Hazaribagh</b> was conducted by Project officer WE LEAD Jharkhand and Field coordinators with the primary objectives of engaging with the project beneficiaries, reviewing the implementation process with the staff, verifying the survey lists, and planning upcoming Entrepreneurial Development Program (EDP) and trade training sessions.</li> <li>• During the visit, interactions were held with the beneficiaries to understand their experiences, challenges, and expectations from the project. The following key observations were made:</li> <li>• Most beneficiaries expressed satisfaction with the support received but highlighted the need for additional skill-based training.</li> <li>• Some concerns regarding market linkage and financial assistance were raised.</li> <li>• The project staff provided updates on progress and challenges faced in implementing the project at the ground level.</li> <li>• A detailed verification of the survey list prepared by the project staff was conducted to ensure accuracy and authenticity. Key findings include: <ul style="list-style-type: none"> <li>✓ Cross-checking with beneficiaries confirmed the validity of the information collected.</li> <li>✓ A few discrepancies were identified in beneficiary details, which were rectified on the spot.</li> <li>✓ Recommendations were made to improve data collection and reporting mechanisms.</li> </ul> </li> </ul>
Baseline Survey Status	Total no of <b>2437</b> baseline survey has been completed during this month by WE LEAD Jharkhand project staffs.
EDP training	Total no. of 47 EDP batches has been successfully formed in the month of March and the EDP training has been already started in each and every block.

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 18 MFIs/ bank branches of all the districts and blocks visited by the project staffs
SHG Visit	Total no of 290 SHG groups visited and their weekly meeting attend by project staffs. Meeting around 2547 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 104 panchayats visited by WE LEAD Project staffs regarding the awareness about WE LEAD project among the rural household of those areas. Near 956 household they covered during their panchayet visit.
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.
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> <li>18. Incense stick making</li> <li>19. Jam jelly making</li> <li>20. Candle making</li> <li>21. Paper plate making</li> <li>22. Sanitary napkin</li> <li>23. Dokra</li> </ol>

### Fund Utilization Certificate

As on 31.03.2025

Sl n	Particulars	Budgets	Total
1	Project Staff capacity building including refresher training	2,10,000/-	86,907/-
2	Module development and Capacity Building of Project Staff training on the EDP Module	1,90,000/-	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/-	16,060/-
4	Organizing 6 buyers-sellers meet	2,40,000/-	-
5	Staff Project office rent	3,60,000/-	80,909/-
6	Monitoring and Evaluation tools integration with previously developed Web Portal	3,00,000/-	140,000/-
7	Human Resource Cost	90,24,000/-	14,37,747/-
8	Travel and Communication	7,20,000/-	1,52,569/-
9	Administration Cost (Office Stationery, Electricity, Office Utilities and inception and marketing events, etc.	3,52,000/-	70,684/-
	<b>Total</b>	<b>1,51,96,000/-</b>	<b>20,05,136/-</b>
	<b>SIDBI Contribution (approx. 95%)</b>	<b>1,44,00,000/-</b>	<b>18,80,440/-</b>
	<b>AMFI-WB Contribution (5%)</b>	<b>7,96,000/-</b>	<b>1,24,696/-</b>
		<b>Total</b>	<b>20,05,136/-</b>

**Action plan for upcoming month:**

SL. N	Activities planned for upcoming month
1	Increase Baseline survey and Beneficiaries selection and upload data on live application
2	Collection of borrowers list from MFIs
3	EDP training
4	Research initiative among the micro finance borrowers.
5	Trainer identification
6	Training venue identification
8	Start Training batches









