



పట్టణ పేదరిక నిర్మూలన సంస్థ

Mission for Elimination of Poverty in Municipal Areas (MEPMA)
Department of Municipal Administration & Urban Development Govt of Telangana



From
The Addl. Mission Director,
MEPMA,
Telangana State
Hyderabad

To
The Project Directors,
DPMUs of Khammam,
Warangal Urban,
Mahabubnagar, Nalgonda,
Jangoan, Suryapet &
Bhadradi-Kothagudem

Lr.No. MEPMA/SNC/SNGC/1/2017, dated: 10-05-2018

Sir/Madam,

Sub: MEPMA - Conducting feasibility study on Micro Enterprises in the ULBs-
Information- Reg.

Ref: Lr.No. Nil, Dated: 10-05-2018, from M/s Mahila Abhivruddhi Society,
Hyderabad.

I invite your attention to the subject cited. M/s Mahila Abhivruddhi Society, Hyderabad is conducting feasibility study on Micro Enterprises (under SHG-Bank Linkage, SEP and Stree Nidhi loans) in eight (8) ULBs of Khammam, Warangal Urban, Mahabubnagar, Nalgonda, Jangoan, Suryapet & Bhadradi-Kothagudem Districts, on behalf of Streenidhi Credit Cooperative Federation. The study would be conducted from 21st May 2018 to 7th June 2018.

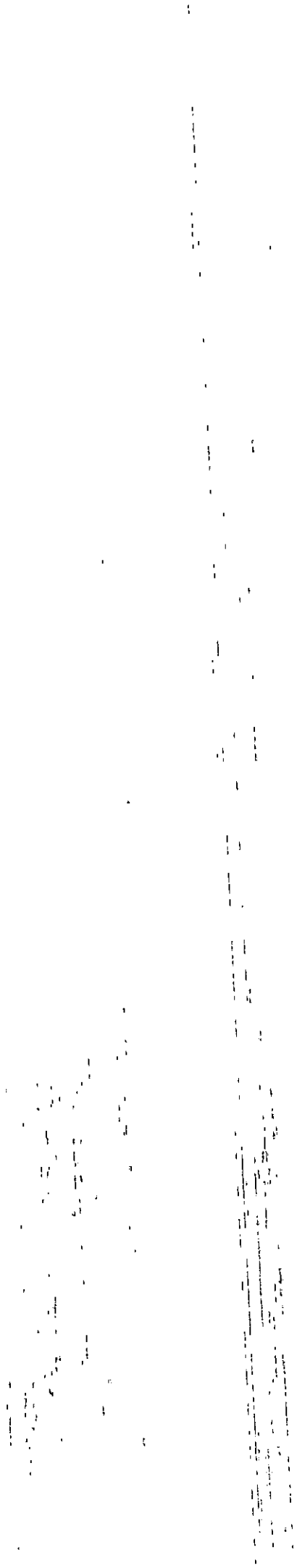
The main objective of present study is to identify successful micro enterprises and their profitability in urban area and potential livelihood activities. Problems in accessing finance and suggest delivery mechanism to Stree Nidhi and MEPMA for financing Livelihood activities/Micro enterprises in Telangana.

In this regard, you are requested to extend your support to the team of M/s Mahila Abhivruddhi Society, Hyderabad to randomly select five (5) SLFs in each ULB, five (5) SHGs in each SLF & three (3) members each from each of the selected SHGs.

Encl: Schedule

For Addl. Mission Director

Copy to
All the concerned Municipal Commissioners





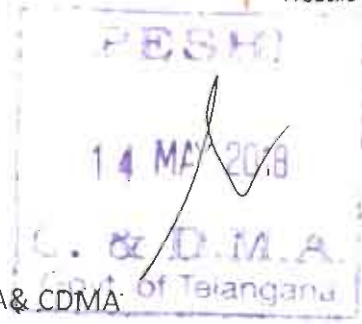
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Tanasha Nagar (Near Dream Valley)
Manikonda | Hyderabad 500 089
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Chairman
Kaki Madhava Rao IAS (Retd)
CEO & MD
CS Reddy

Date: 10/05/2018
Place: Hyderabad

To
Mrs. Sreedevi, IAS
Mission Director, MEPMA & CDMA
Telangana State
Hyderabad.



Dear Mrs. Sreedevi garu,

Greetings from Mahila Abhivruddhi Society!

Sub: Request for cooperation from the concerned Municipal Commissioners for conducting a feasibility study on micro enterprises in MEPMA area.

Ref: Letter dated 10 October 2017 from the Managing Director, StreeNidhi, Telangana

We have been requested to conduct feasibility study on micro enterprises in MEPMA area by Stree Nidhi Credit Co-operative Federation, Telangana state. The feasibility study is scheduled from 19th May'18 to 7th June'18. This study will be conducted in 8 ULBs as listed below.

- | | | | |
|-----------------|--------------|------------------|-----------------------|
| 1) Miryalaguda | 2) Suryapeta | 3) Palvancha | 4) Kothagudem |
| 5) Khammam city | 6) Janagaon | 7) Warangal city | 8) Mahaboobnagar town |

For conducting the study, we have to select randomly 5 SLFs in each ULB, 5 SHGs in each SLF/slum and 3 members each from each of the selected SHGs.

We request you to extend your cooperation for conducting the study in the above mentioned MEPMA areas. Further, we request you to send communication to all the concerned Project Directors and Municipal Commissioners for extending their cooperation to our study investigators so that we can complete the study within the scheduled timelines

Thanking you,
Yours sincerely,

TCS Reddy
CEO

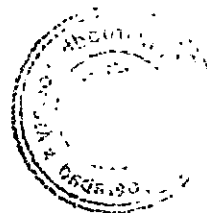


Encl:1) Schedule of Field Coordinators & Investigators team visits to ULBs

2) Letter dated 10 October'17 from Streenidhi

CC to: Managing Director, Stree Nidhi Cooperative Federation Ltd., Telangana State F/I

*DMC-SEP
Pl. inform the listed
below MCs and PDs
to assist the MAS
team on the
scheduled dates
19/5/18*



SCHEDULE TO STUDY ON FEASIBLE MICRO ENTERPRISES IN MEPWA AREA FROM 19th MAY 2018 TO 7TH JUNE 2018

Sl.No	Date	Place of Visit		Activity
		Team-1 With 5 Persons	Team-2 With 5 Persons	
1	19.05.2018	MAS Office	MAS Office	Orientation on Schedules & Clarifications
2	20.05.2018	MAS Office	MAS Office	Orientation on Schedules & Clarifications & Travel
3	21.5.2018	Warangal Municipal Corporation (Warangal Dist)	Mahaboobnagar Municipality (Town & Dist)	Visit to ULB Office meet conserved Officials to brief on Study and plan for Slum visit, data collection
4	22.05.2018	Warangal Municipal Corporation (Warangal Dist)	Mahaboobnagar Municipality (Town & Dist)	Data Collection
5	23.05.2018	Warangal Municipal Corporation (Warangal Dist)	Mahaboobnagar Municipality (Town & Dist)	Data Collection
6	24.05.2018	Warangal Municipal Corporation (Warangal Dist)	Mahaboobnagar Municipality (Town & Dist)	Data Collection
7	25.05.2018	Warangal Municipal Corporation (Warangal Dist)	Mahaboobnagar Municipality (Town & Dist)	Editing of Filled in formats, Travel to next town
8	26.05.2018	Janagaon Municipality (Warangal Dist)	Miryalaguda Municipality (Nalgonda Dist)	Visit to ULB Office meet conserved Officials to brief on Study and plan for Slum visit, data collection
9	27.05.2018	Janagaon Municipality (Warangal Dist)	Miryalaguda Municipality (Nalgonda Dist)	Data Collection
10	28.05.2018	Janagaon Municipality (Warangal Dist)	Miryalaguda Municipality (Nalgonda Dist)	Data Collection
11	29.05.2018	Janagaon Municipality (Warangal Dist)	Miryalaguda Municipality (Nalgonda Dist)	Editing of Filled in formats, Travel to next town
12	30.05.2018	Kothagudem Municipality (Khammam Dist)	Suryapeta Municipality (Nalgonda Dist)	Visit to ULB Office meet conserved Officials to brief on Study and plan for Slum visit, data collection

13	31.05.2018	Kothagudem Municipality (Khammam Dist)	Suryapeta Municipality (Nalgonda Dist)	Data Collection
14	01.06.2018	Kothagudem Municipality (Khammam Dist)	Suryapeta Municipality (Nalgonda Dist)	Data Collection
15	02.06.2018	Kothagudem Municipality (Khammam Dist)	Suryapeta Municipality (Nalgonda Dist)	Editing of Filled in formats , Travel to next town
16	03.06.2018	Palavancha Municipality (KhammamDist)	Khammam Municipal Corporation (Khammam Dist)	Visit to ULB Office meet conserved Officials to brief on Study and plan for Slum visit , data collection
17	04.06.2018	Palavancha Municipality (KhammamDist)	Khammam Municipal Corporation (Khammam Dist)	Data Collection
18	05.06.2018	Palavancha Municipality (KhammamDist)	Khammam Municipal Corporation (Khammam Dist)	Data Collection
19	06.06.2018	Palavancha Municipality (KhammamDist)	Khammam Municipal Corporation (Khammam Dist)	Editing of Filled in formats , Travel to MAS Office, Hyderabad
20	07.06.2018	MAS Office, Hyderabad	MAS Office, Hyderabad	Compilation of Data



CS Reddy
CEO, MAS





Stree Nidhi Credit Cooperative Federation Ltd.,

Department of Rural Development, Government of Telangana
TFD No. 002/2014

502, 5th Floor, Hermitage Office complex, Hill fort Road, Adarsh Nagar, Hyderabad- 500 004.



G Vidya Sagar Reddy, M.Sc (Ag), CAIIB
Managing Director

Ph: 23292090
Fax: 23292003

Let/No/ /StudY/MEPMA/2016-17

Dt. 10-10-2017

To,
The Chief Executive Officer,
Mahila Abhivruddhi Society
Manikonda, Hyderabad

Sir,

Sub:- TOR for conducting study on feasible Micro enterprises in MEPMA area

We convey our approval for conduct of study in 12 weeks from now. The detailed TOR along with the budget of Rs.10.17 lakh approval are enclosed.

We request you to give the feedback during the course of study to enable us to give required inputs. We also request you to have discussion with us before finalizing the report.


Managing Director

T O R for conducting study in MEPMA areas by Mahila Abhivruddhi Society (MAS)

1. T O R

The board objectives of the present study are to identify successful microenterprises and their profitability and the potential enterprises in urban area. Problems in accessing finance and suggest delivery mechanism to Stree Nidhi for financing livelihood activities /micro enterprises in Telangna. The broad terms and references are:

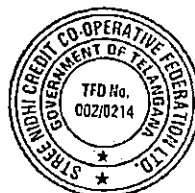
- i) To map the existing and potential livelihood activities / enterprises in urban areas and study their feasibility and viability.
- ii) To understand the problems in mobilizing financial resource for the urban livelihoods / enterprises by the SHG members through the SHG system or directly from the banks.
- iii) To understand the processes followed by financial institutions in financing urban livelihood activities / enterprises
- iv) To come up with suggestions and recommendations to Stree Nidhi for financing expansion of profitable enterprises and potential new microenterprises.

2.Scope

There anout 93,146 SH Groups in all the urban areas (municipalities of 30 districts excluding GHMC(Hyderabad)in the state of Telengan. 24,146 SHGs availed loans from Stree Nidhi in 22 districts which includes 44 TLFs and 1497 SLFs.A cumilative amount of Rs 352.82 cr was availed. Mostly the amount was utilised for consumption or income generating activities. This study findings will show the purpose and mode of utilisation of finance availed and scope for financing potential livelyhoods to the urban poor. Stree Nidhi can take help of this study for scaling up existing microenterprises and promotion of new enterprises and other financial services playing key role in economic growth of poor urban families.

3.Sampling design

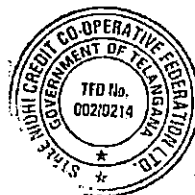
The universe of the present study is all the women SHGs in the urban Telangana. The present study proposed to cover 4 districts viz., Mahabunangar, Khamman, Nalgonda,&Warangal. Two Municipal Corporations(Warangal and Khammam) out of 6 municipal corporations and



8 municipalities (from Nalgonda, Mahabubnagar, Warangal and Khammam districts) of total 39 municipalities will be taken for the purpose of study. The municipalities within a district will be selected based on the number of SHGs and credit linkages. From each municipality and each city, 5 slums will be selected based on the number of SHGs and credit linkage. In a slum, five SHGs will be selected, and three members in a SHG will be selected purposively. Totally, the study will cover 600 SHG members, 200 SHGs in 40 slums together in 6 municipalities, 2 major towns and 2 corporations.

Besides, the study teams have to interact with town level Federations and Slum Level Federations officers who are responsible for institution building and microfinance/SHG bank linkage. The teams will also interact with district level officials PD, MEPMA and his staff. The following table gives the sampling units and the size and the criteria to be followed in selecting the units.

Units	Number		Selection criteria
State	1	Telangana	
Districts	4	Mahabubnagar, Warangal, Khammam & Nalgonda	Purposive sampling technique
Municipal Corporations	2	Khammam and Warangal Corporations based on the SHGs and Stree Nidhi Credit linkage	Purposive sampling technique
Municipalities	6	Municipalities in the proposed four districts are selected based on number of SHGs and Stree Nidhi credit linkages Based on the number of divisions & grade of municipality	Purposive sampling technique
Urban Slums	40	5 slums from each of 6 municipality & 2 towns based on - Location of slum - No. of Stree Nidhi credit linkages availed	Stratified random sampling
SHGs	200	From each slum 5 SHGs will be selected based on - Credit linkage with banks and Stree Nidhi	Stratified random sampling



		-SHGs in different age groups or different cast composition	
SHG Members	600	From each SHG - 3 members who accessed loan from Stree nidhi in different years (from 201-12 to 2016-17)	Stratified random sampling

4. Data collection techniques

The qualitative as well as quantitative data will be gathered from SHGs, and their members, MEPMA town & district level officials, Stree Nidhi officials in the districts and Banks through qualitative as well as quantitative data collection techniques. An interview schedule will be prepared for SHGs to collect information relating to profiles/membership, functioning, financial services, source of funding, loan utilisation, issues and problems in accessing credit for higher order investments in livelihood activities and micro enterprises.

Another format will be developed to collect data from SHG members to understand the credit access and utilization of credit borrowed from SHGs. Unstructured interviews will be conducted with town & district level officials, Stree Nidhi officials in the districts and bankers to gather information on issues and the future strategies for strengthening livelihood activities/enterprise promotion. Besides, case studies will be collected relating various issues. The draft tools will be shared with Stree Nidhi for feedback. The draft tools will be piloted and finalized before it would be administered.

5. Field work

Before organizing fieldwork, two study teams, each with one Research Supervisor (RS) and 5 Research Associates (RA) will be constituted and oriented on the purpose of the study, sampling methodology, data collection tools & formats, filling & editing of filled in formats, documentation of case studies. About a month fieldwork will be conducted in the sample municipalities /corporations in all the 4 districts

6. Data entry & analysis

To understand the outreach of SHG programme, the data relating to number of SHGs, composition of the members, membership in Slum level federations, access to community investment funds, credit linkage with banks, Stree Nidhi will be collected and analyzed. The data collected will be computerized and edited for further analysis. The units of analysis will be SHGs, and SHG



members. Simple statistical tools will be worked out. Frequency and cross tables will be prepared to draw meaningful inferences.

6. Reporting

The report will be structured as per the objectives of the study. Besides the submission of draft report, MAS will make a presentation to Stree Nidhi on the study findings for feedback and suggestions. Based on the feedback on the presentation, the draft report will be finalized and submitted to Stree Nidhi for wider dissemination and policy making to livelihood finance.

7. Deliverables: A comprehensive report indicating potential livelihoods of urban women SHGs in Telangana has to be submitted..

8. Timeframe: The study will be completed in 3 (12 weeks) months from the date of commencement.

S.No.	Particulars	Time/period
1	Study design & tools	2 weeks
1.1	Finalization of study design & literature review, Analysis of secondary data and sample selection	1 week
1.2	Preparation, piloting of tools & Finalisation of Tools	1 week
2	Field work and data collection	4 weeks
2.1	Study team-Orientation on topic & tools and Field work	4 week
3	Data entry & analysis	2 weeks
3.1	Data entry	1 week
3.2	Data analysis	1 week
4	Report writing	4 weeks
4.1	Preparation of draft report & presentation to Stree Nidhi	2 weeks
4.2	Finalization of draft report & submission	2 weeks
	Total	12 weeks

