

## Term of Reference for the Impact Assessment Study\_Stree Nidhi

<b>Program being implemented</b>	Stree Nidhi
<b>Project Location:</b>	72 mandals in four ITDAs of Bhadrachalam, Eturunagaram, Utnoor and Mannar in districts of Khammam, Warangal, Adilabad and Mehboobnagar in the state of <b>Telangana</b> .
<b>Thematic Areas for Study:</b>	Livelihood / SHGs
<b>About the impact assessment study:</b>	The study will consist of a mixed-methods analysis of 72 mandals in four ITDAs of Bhadrachalam, Eturunagaram, Utnoor and Mannar in districts of Khammam, Warangal, Adilabad and Mehboobnagar in the state of Telangana. IICA will conduct a case control study comparing Stree Nidhi beneficiaries with a control group consisting of beneficiaries of other loan programs.
<b>Objectives</b>	<ul style="list-style-type: none"><li>• Assess direct and indirect outcomes, impact and effectiveness of NSTFDC's interventions on the resources and livelihoods of Scheduled Tribes in Stree Nidhi program areas.</li><li>• Complete a systematic and comprehensive pre and post analysis of characteristic features of borrower households and their comparison with non-borrowers.</li><li>• Identify how Stree Nidhi extends credit to tribal women; whether NSTFDC loan has been targeted to Scheduled Tribes.</li></ul>

	<ul style="list-style-type: none"> <li>• Identify administrative and ancillary expenses relative to the interest rate charged to beneficiaries.</li> <li>• Identify the value addition provided by Stree Nidhi relative to the formal banking system and private non-banking finance corporations.</li> </ul>
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### **Scope of work for the Field Investigators**

For the purpose of primary study IICA requires 5 Social Work graduates, who would be interested in conducting the data collection from the beneficiaries and conduct Key Informant Interviews of the manager of training centres and students undergoing the training.

The field investigators must be proficient in the local language i.e. Telegu, as well as in English.

The list of beneficiaries and data collection tools will be shared once the team for the study is finalized.

The team will compare primary data collected via beneficiary Inspection Reports with quantitative data provided by the organization. Key Informant Interviews of Stree Nidhi staff, select beneficiaries, and V/O, Mandal, and SLF leadership will serve to triangulate the data.

The research team will interview 610 beneficiaries of the Stree Nidhi project out of the total 61000 beneficiaries, selected by random sample stratified by district. For comparison, the team will also interview a control group of 61 other-borrowers. The total sample size will be 671.

### **Duration and Timeline**

The Field Investigators are expected to complete the data collection process within 7 days. The raw data needs to be shared by field investigator on daily basis.- A draft report on the findings of the data collection after completion of data analysis to be submitted in the next 7 days after the data collection process is over.

### **Quality assurance & Monitoring:**

The Project Managers and other designated members from NFCSR will supervise the field visits to ensure quality of data through back checks and spot checks. The study tools would be so constructed by NFCSR in such a way that there would be an internal check on erroneous data.

### **Preparation of data entry protocol:**

A data entry protocol would be designed and immediately the final processing of data, including office editing, coding, data entry and data cleaning will be done by the Field Investigator team hired.

### **Data entry & cleaning:**

The work of data entry and cleaning would be done by the hired team under the guidance of Project Managers. Quality control tools, such as double entry, consistency and range checks, would be done to ensure the high quality of the data entered.

### **Analysis of data:**

The analysis of data comprises of a number of closely related operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inferences to enable comparison and deduce significant conclusions.

Once selected, NFCSR will train the Field Investigators with respect to carry out the data collection process.

Interested candidates are requested to share their CVs with the subject line “ Application for Impact Assessment Study – Stree Nidhi project” at [nfcsr@iica.in](mailto:nfcsr@iica.in)

For any further queries, please feel free to get in touch with us.