

## **Terms of Reference to the Study of the Status of Senior Citizens in**

### **Karnataka**

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## **Terms of Reference to the Study of the Status of Senior Citizens in Karnataka**

### **1. Title of the Study:**

The title of the study is "*Study of the Status of Senior Citizens in Karnataka*".

### **2. Department implementing the scheme:**

Directorate of Welfare of Disabled and Senior Citizens & Directorate of Social Security and Pension.

### **3. Background and the context:**

With demographic change taking place, the ageing population is increasing rapidly. It has therefore, taken a center stage in policy decisions, because of its long term distortions in demographic dividend in the process of economic growth with increased burden on fiscal budget especially for developing nations. In India, old age share is expected to increase from 8.9% in 2016 to 13.3% by 2026 (demographic profile Annexure-1). According to Census Report (2011), males and females in India at age 60 are expected to live beyond 75 years of age i.e., approximately 15 years more. By 2050, women over 60 years would exceed the number of elderly men by 18.4 million, which would result in a unique characteristic of *feminization* of the elderly<sup>1</sup> population in India. Further, there is a wide variation in the distribution of elderly population in India. The proportion of elderly in the State of Karnataka is around 9.71 percent (2016) which is higher than all India average. According to Registrar General of India, Karnataka will have about 11 percent of the elderly population by 2021. By 2051, one-fourth of the women in the state will be above 60 years of age and 11 percent of the women will be beyond 70 years.

As per Situation Analysis Report 2011, the ratio of people of 'working group'(15-59) to those of elderly population is shrinking and even within the working age group average age is also dramatically increasing.

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<sup>1</sup> Chia Ngee Choon, Shawna Lim Shien and Angelique Chan (2008) 'Feminization of Ageing and Long Term Care Financing in Singapore', Singapore Centre for Applied and Policy Economics, 2008/06. <http://nt2.fas.nus.edu.sg/ecs/pub/wp-scape/0806.pdf>



In addition, there is a dramatic change in traditional family structures from the joint family system to the nuclear family system. The ageing population may pose mounting pressures on various socio-economic fronts including pension outlays, healthcare expenditure pattern, fiscal discipline, savings or investments and so on.

### **Senior Citizen Schemes in Karnataka:**

The Government of India as well as the State Government have been formulating programmes and policies to mitigate the sufferings of Senior Citizens and ensuring their safety and security ever since the formulation of the National policy on Older persons in 1999 and the National Policy for Senior Citizens 2011.

The Department for the Empowerment of Differently Abled and Senior Citizens, Government of Karnataka have taken number of initiative for elderly population in the state. A glimpse of various programs is provided below:

#### **Schemes for older persons:**

- Old age Homes: State Govt. extend the financial assistance to NGOs to establish and implement Old Age Homes to take care of the elderly persons providing all the basic amenities including Health care protection to life etc.,
- Monthly Pension scheme for older person (Implemented by Revenue Department): Rs. 500/- is provided as monthly pension to needy elderly persons.
- Help Line for Senior Citizens: Help lines are established at 14 places in the State i.e., Bangalore, Mysore, Hubli-Dharwad, Gulbarga, Mangalore & Belgaum Davangere, Raichur, Bellary and Shimoga with the help of Police Dept. and NGO's to redress the grievances of senior citizens who are in distress.
- Day Care Center for Senior Citizens: Day care centers are established at Bangalore, Hubli-Dharward, Gulbarga and Belgaum corporation areas.

Identity Cards and other concessions for Senior Citizens: The Deputy Director Women & Child Development Department of the concerned district will identify



NGOs to issue Identity Cards to Senior Citizens. Elder persons above the age of 65 living in Karnataka are eligible to avail concessional Bus Pass monthly also Senior Citizens eligible to avail 25% concessions in Bus fare for which they travel.

- Sandhya Surkasha Scheme (Implemented by Revenue Department): The purpose of the scheme is to provide financial assistance in the form of social security pensions.

Within this context, social assistance programs especially pension schemes in the form of cash transfers targeted normally by age or income criteria, have widest coverage and budget allocations depending upon safety net approach. A targeted and means-tested pension program provides supports to poor and vulnerable elderly population. Pension reforms is one of the most crucial and the utmost complicated 'second generation' economic reforms of India.

#### **Genesis and Implementation Process:**

Based on the World Bank Pension Conceptual Framework (2005) and averting the Old Age Crisis (1990), the report, suggested for multi- pillar pension designs, country-specific<sup>2</sup> tailor made models were suggested to be implemented, considering the specific needs and funding nature of nations. The following will highlight on five-pillar model insisted by the World Bank:

Pillar –I: 'Zero' Pillar – are non - contributory social assistance programs providing basic benefits e.g. social pension financed by the government.

Pillar – II: a mandatory 'First' pillar – with contributions linked to varying degrees to earnings with objective of replacing some portion of lifetime pre-retirement income.

Pillar –III: a mandatory 'Second' pillar – typically an individual savings account e.g. defined contribution plan.

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<sup>2</sup>Robert Holzmann et.al (2000). "Extending Coverage in Multi-Pillar Pension Systems: Constraints and Hypotheses, Preliminary Evidence and Future Research Agenda", The World Bank conference, SP Discussion paper, No.0002.



Pillar – IV: a voluntary ‘Third’ pillar – taking many forms e.g. individual retirement savings, disability or death, employer sponsored, DC or DB.

Pillar – V: a non-financial ‘Fourth’ pillar - includes access to informal support such as family support), or other formal social programs e.g. old age homes

In India, National Social Assistance Programme (NSAP) was initiated by the Government of India on 15 August 1995 with a view to support minimum needs of the poor destitute have little or no regular income from their own source or through financial support from their family members.

The NSAP being a welfare programme was implemented in both rural and urban areas, and administered by the Ministry of Rural Development. The scope of NSAP has been expanding since 2006-2007 both in terms of physical coverage and budget allocation. The budget of NSAP has increased substantially five times from Rs. 1100/- Crore in 2005-06 to Rs. 5762 /- Crore during the current financial year. The physical coverage under the scheme is established to reach 230 lakh from 87 lakh in 2006-07.

In order to implement the Social Security Pension (SSP) in an effective manner, a separate Directorate of Social Security and Pension (DSSP) was set up by the State Government of Karnataka in 2007. The Directorate of Social Security and Pensions (DSSP), Revenue Department, Government of Karnataka, is the authorized department for implementation and monitoring of centrally sponsored pension schemes namely Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS) and Sandhya Suraksha Yojana, a fully state funded scheme, aimed to provide cash transfer to its elderly citizens.

The present study focuses on evaluation of the impact of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and Sandhya Suraksha Yojana in Karnataka on the socio economic conditions of elderly population.

#### **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):**

The National Social Assistance Programme one of the components is National Old Age Pension scheme. The OAP scheme provides pension only to



- Destitute belonging to Below Poverty Line (BPL) households, earning less than Rs. 6000/- per annum and not having any regular means of subsistence on their own or through financial support from family members

The OAP scheme is implemented in the state by Revenue Department with the support of Treasury and Postal Department. The existing Old Age Pension (OAP) scheme was with effect from August 15, 1995, later the guidelines were amended in 2007 by Central Government and continued for implementation as Indira Gandhi National Old Age Pension Scheme. The old age pension scheme is targeted towards old persons, who are considered destitute in the sense of.

**Table 1: Fund sharing under Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

Age (In years)	Pension Benefit (Per Month)	Central and State Government Share	
		Central	State
60-64	Rs. 200/-	Rs. 200/-	Nil
65-79	Rs. 500/-	Rs. 200/-	Rs. 300/-
80 & above	Rs. 750/-	Rs. 500/-	Rs. 250/-

(Source: Directory of Social Security & Pension, Karnataka)

#### **Sandhya Suraksha Yojana (SSY):**

Sandhya Suraksha Yojana (SSY) is a parallel scheme with liberal criteria as compared to the existing IGNOAP scheme of the State and IGNOAPS of Central Government.

The criteria for enrolling SSY are:

- The applicant should be a small farmers, marginal farmers, agriculture laborers, weavers and fishermen.
- SSY. The total family income should not exceed Rs. 20,000/- per annum and applicants cumulative value of deposit should not exceed Rs. 10,000/-.

#### **4. Evaluation scope, purpose and objectives:**

The present evaluation study intends to provide an insight of socio-economic living conditions of elderly population in Karnataka. It will focus on reviewing the existing pension mechanism and attempts to draw a road map for policy makers in



terms of amplifying the pension coverage for poor and vulnerable elderly population in Karnataka.

The study is restricted to two social assistance programs – means- tested non-contributory pension schemes viz., Old Age Pension Scheme and Sandhya Suraksha Yojana provided for poor unorganized sector workers in Karnataka. The study will provide complete insight in terms of implementation process of each pension scheme, looking at critical issues such as pension disbursement, channel of distribution, beneficiaries' selection process, and fund utilization pattern across the state.

In the present evaluation, data will capture the perceptions, opinion and experience about enrolled pension scheme by its existing beneficiaries and evaluated the impact of pension scheme towards improving socio-economic condition and its relative contribution for its existing beneficiaries. It should also capture issues and challenges in pension payments by concerned department to village level.

The urgency for strengthening pension system and its reform has been taken serious note in recent years. The current complex and fragmented pension system requires new thinking, which could transform from welfare-oriented to need-oriented system, with greater accessibility and sustainability. This evaluation intends to provide a comprehensive approach to comprehend the bottlenecks of selected pension schemes delivery mechanisms and its efficacy for its enrolled beneficiaries.

#### **Objectives of the evaluation:**

1. To review the functioning of Old age security for the poor in the country.
2. To analyse the functioning of IGNOAPS of Central Government and SSY of the State Government and identify their contribution for the welfare of the poor.
3. To analyse the knowledge and awareness about pension schemes among beneficiaries and non-beneficiaries and examine the enrollment process for various pension schemes in Karnataka.
4. To study the pension disbursement mechanism to pension beneficiaries and the



performance of pension schemes in Karnataka at micro level.

5. To study the factor affecting the Aadhaar linked DBT coverage for pension schemes in Karnataka.
6. To examine the adequacy of the financial assistance in providing a minimum livelihood to the old age people.

**5. Evaluation questions: (Inclusive but not exhaustive)**

1. What is the level of physical coverage and budget allocation of pension schemes in State of Karnataka?
2. What is the level of knowledge and awareness about pension schemes among beneficiaries? Are non-beneficiaries aware about IGNOAPS or SSY provided by the Government?
3. Whether the performance of the two schemes differs across the districts/ regions? What are the reasons for the same?
4. Whether the enrolment in the pension schemes is as per the guidelines? Whether there are any loopholes in enrollment process for various pension schemes in Karnataka?
5. What is the relative performance of the two schemes in Karnataka? Which scheme has better reach to the poor and why?
6. What is the level of financial literacy among rural and urban beneficiaries? Do they possess Aadhaar linked bank account or post office account for pension transfer?
7. How far the pension disbursement mechanism is effective in Karnataka?
8. What sort of socio-economic challenges are faced by elderly population in Karnataka?
9. Is monthly pension of Rs. 500/- or Rs. 750/- is enough to cover elderly expenses such as food and healthcare? Do elderly family members support in providing basic amenities along with timely healthcare requirements?
10. What are process/methods beneficiaries have adopted to get enrolled into pension schemes? What are difficulties and challenges they have faced for pension enrollment?



11. Are elderly male beneficiaries are better targeted as compared to their counterparts? What are issues and challenges faced by elderly female beneficiaries for monthly pension receipt?
12. What is progress of Aadhaar linked DBT 'seeding' and enrollment under IGNOAPS and SSY? What factor contributes for low coverage of elderly pension schemes under DBT scheme in Karnataka?
13. Is living condition of male elderly are better than female elderly in Karnataka? What sort of abuses an elderly faces from their family members and relatives?
14. Any suggestion for delivery model improvement in terms of designing, payments and system approach for smooth follow of pension benefits to its beneficiaries?

## **6. Sampling and Evaluation methodology**

Triangulation research approach should be adopted to collect the requisite data from different stakeholders. The universe of the study will be all the beneficiaries enrolled under IGNOAPS and SSY pension schemes in Karnataka. The data can also capture the non-beneficiaries and discontinued beneficiaries to understand the issues and challenges for pension scheme enrollment. The sampling frame can be enumerated from digitalized list (provided by DSSP), which provides the total number of existing pension beneficiaries under IGNOAPS and SSY for 30 districts in Karnataka.

For capturing relevant information about pension delivery mechanism in Karnataka State, data can be captured through Key Informant Interviews or In-depth Interviews to be organized with concerned officials at State, DSSP, District, Taluk and Gram Pachayath level for both selected schemes.

### **Sampling Design**

Multistage stratified random sample design is used for the study. The scheme is implemented all over the State and to have representation of all the revenue divisions of the State.

### **I stage Selection of the Districts**

2 districts from each revenue division; i.e., 1 district with high enrollment and 1 district with low enrollment have to be selected under both the schemes. District wise

OAP and SSY pension beneficiaries are given in **Annexure 2**.

### **Stage II – Selection of the Talukas**

Two Talukas from each district may be identified for the study based on enrolment-High and Low.

### **Stage III- Selection of Sample Beneficiaries**

Probability proportional to size (PPS) sampling technique is to be adopted in selection of samples from different social groups and age strata for the selected districts for both the schemes separately, at the beneficiaries' level. A simple random sampling technique to be used for the selection of final sample of beneficiaries.

**Table 1: Sample Size determination for evaluation**

Quantative data	
Scheme	Sample size
OAP	2969
SSY	3049
	6018

**Table 2: Sample selection process for OAP:**

State	Division	Districts	Number of enrollment	Number of samples to be collected <sup>@</sup>
Karnataka	Bangalore	Shimoga*	12228	373
		Ramanagara**	33180	380
	Belgaum	Utter Kannada*	9556	369
		Belgaum**	44932	381
	Gulbarga	Yadgir*	8334	367
		Bellary**	41008	381
	Mysore	Kodagu*	2684	336
		Mandya**	73212	382
				2969
*- low enrollment, **- high enrollment				
@-category wise sample to be derived by using PPS sampling technique				
Note: Equal number of samples to be taken from both the age strata.				
Sample size @95% confidence level with margin of error 5%				



**Table 3: Sample selection process for SSY:**

State	Division	Districts	Number of enrollment	Number of samples to be collected <sup>@</sup>
Karnataka	Bangalore	Chikkaballapur*	39017	380
		Ramanagara**	128778	383
	Belgaum	Gadag*	32060	380
		Bagalkot**	133136	385
	Gulbarga	Bellary*	33712	380
		Koppal**	72702	382
	Mysore	Mysore*	17456	376
		Chamarajnagar**	106132	383
				3049
*- low enrollment, **- high enrollment @-category wise sample to be Derived by using PPS sampling technique				

**Two Talukas from each district based on the same principle.**

Data collected should be analyzed using appropriate software, quantitative (Microsoft Excel and SPSS). Required statistical tools and techniques have to be applied to draw inference on set objectives.

. Table -4 Collection of qualitative data

Qualitative data		
Total of 64 IDIs need to be done & 16 FGDs @ 2 per district	25 IDI for OAP ( 8Districts & 16 Talukas) +1 at State level	Covering beneficiaries and non-beneficiaries, Stakeholders at State, District, Taluk and Gram Panchyath levels
	25 IDI for OAP ( 8Districts & 16 Talukas) +1 at State level	

Secondary data from department level (State and District) can be adopted for selected indicators relevant for the evaluation of the scheme implementation.

## **7. Deliverables and time schedule**

Directorate of Welfare of Disabled and Senior Citizens, Directorate of Social Security and Pension, Ministry of Rural Development and KEA will provide the necessary information pertaining to the study and also co-operate with the consultant organization in completing the assignment task within the stipulated time period. The concerned district and taluk officials will be instructed by the Directorate for providing the required information/data at the taluk and GP levels.



It is expected to complete the present study in 6 months' time line, excluding the time taken for approvals.

Table 5: The evaluating agency timelines and deliverable:

a. Inception Report	One month from data of signing the agreement
b. Tool Design and Approvals	One month
c. Field Data Collection	Two months from date of work plan approval
d. Draft report submission	One month after field data collection.
e. Final report dissemination & presentation	One month from draft report submission.
Total duration	6 months

#### **8. Qualities expected from the Report:**

The evaluation report should generally confirm to the United Nations Evaluation Guidelines (UNEG) "Standards for Evaluation in the UN System" and "Ethical Standards of Evaluations".

The report should present a comprehensive review of the Scheme/ programme in terms of the content, implementation process, adequacy, information and access to beneficiaries.

The Report should provide a scientific assessment of the impact of the Old Age pension schemes on the status of senior citizens. The qualitative data should be used in unbiased manner to support or for further analysis of the reflections from the quantitative data. The analysis should provide adequate space for assessing the variations across the regions and social categories. Case studies to be presented to bring out the realities at the household level.

The report should come out with specific recommendations based on adequate field evidence for any modifications in the programme design, content, implementing procedures, and any other modifications to improve the access and impact of the Scheme/Programme.

#### **Structure of the report**

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:

By the very look of the evaluation report it should be evident that the study that of



DWDSC, DSSP, NSAP and Karnataka Evaluation Authority (KEA) which has been done by the Expert Consultant Organization. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, report should be arranged in the following order:

1. Title and Opening Page
2. Index
3. List of acronyms and abbreviations
4. Executive Summary- A stand alone section that describes the program, purpose and scope of evaluation, research design and methodology, key findings, constraints and recommendations.
5. Background- A section that briefly covers the history or genesis of the sector under which the programme/scheme being evaluated covered. It should give recent fact sheets taken from reliable and published sources.
6. Objectives and performance of the program being evaluated- This section will include the stated objectives of the programs and the physical and financial achievements of the selected program in the period of evaluation. It should cover the description of the target group, aim of the program and method of selection of beneficiaries.
7. Review of literature/past evaluation reports.
8. Evaluation Methodology - This should include research design, sample design and size, questionnaire design and pilot test, data collection and quality assurance plan.
9. Findings of the evaluation study.
10. Limitations/constraints in the evaluation study.
11. Recommendations that flow from the evaluation.

Annexure-

- a. Sanctioned Terms of Reference of the study.
- b. Survey tools and questionnaires
- c. List of persons with addresses personally interviewed.
- d. Place, date and number of persons covered by Focus Group Discussion (if

applicable).

e. Compilation of case studies/best practices.

f. Table showing details of major deviations, non-conformities, digressions of the program.

#### **9. Administrative arrangements:**

The core team should comprise of the following technical members (list is inclusive but not exhaustive) should possess requisite qualification and experience as stated below:

**Table 6: The Team to carry out the study**

<b>Expert required</b>	<b>Qualifications -Revised</b>	<b>Experience -Revised</b>
Principal Investigator	Ph.D/ Masters Degree in Social Sciences.	Minimum 5 years experience in the evaluation field/ related studies .
Member 1	Masters Degree in Social Sciences	3 years of experience in field work /evaluation
Member 2	Post Graduate in Statistics /MCA/MSc Computer Science	3years of experience in data analysis

**And such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.**

**Consultant Evaluation Organizations who do not meet these criteria will not be considered for doing the evaluation.**

#### **10 Cost and Schedule of Budget release:**

Output based budget release will be as follows-

1. The **first instalment** of Consultation fee amounting to 30% of the total fee shall be payable as advance to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank, valid for a period of at least 12 months from the date of issuance of advance.



2. The **second instalment** of Consultation fee amounting to 50% of the total fee shall be payable to the Consultant after the approval of the Draft report.
3. The **third and final instalment** of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used in the final report.

Taxes will be deducted from each payment, as per rates in force. In addition, the evaluating agency/consultant is expected to pay service tax at their end.

#### **11. Selection of Consultant Agency for Evaluation:**

The selection of evaluation agency should be finalized as per provisions of KTPP Act and rules without compromising on the quality.

#### **12. Contact person for further details:**

Smt. D.P. Vasantha Prema, Joint Director, Department for the Empowerment of Differently Abled and Senior Citizens, Phone number: 8197288657, email id: dpvp2017@gmail.com will be the contact person for giving requisite information and details for this study.

Nodal Officer KEA Shri M Ranganna e mail: [conpkea@karnataka.gov.in](mailto:conpkea@karnataka.gov.in) Mobile: 9901174915

5/28/18

**Chief Evaluation Officer**

**Karnataka Evaluation Authority**

Prepared in-house by

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### Annexure-1:

#### Demographic Profile of India (1981-2011)

Year	1981	1991	2001	2011
Population Size (in millions)	683.33	846.30	1027	1210.2
Gender ratio: (in millions)				
Males	NA	439.30	532.2	623.7
Females		407.72	496.5	586.4
Crude Birth Rate per 1000 population	33.9	29.5	25.4	22.5
Crude Death Rate per 1000 population	12.5	9.8	7.74	7.48
Total Fertility Rate per woman	4.5	3.6	3.04	2.62
Infant Mortality Rate per 1000 live births	110	80	59.6	48.2
Life expectancy at Birth (in years)	54.4	60.3	65.4	67.14
Literacy Rate (Percentage)	43.57	52.20	65.37	74.04
Elderly population (in millions)				
• 60 and above			75.93	96
• 70 and above	43.98	55.30	29	36
• 80 and above	NA	NA	8	9
Proportion of Children (0 – 6 years)		17.94	15.37	12.43
Unemployment rate (as % of labor force)	1.96	2.23	8.8	9.8

(Source: Census and Economic Survey Reports)



**Annexure -2**

**District Wise Pension Beneficiaries Coverage in Karnataka (2014-15)**

Sl. No	District	OAP	SSY
1	Belgaum	44932	133136
2	Bagalkot	14577	65368
3	Bijapur	24018	71428
4	Gulbarga	40391	62385
5	Bidar	16147	72702
6	Raichur	22084	46842
7	Koppal	12780	56093
8	Gadag	24208	32060
9	Dharwad	25371	56695
10	Uttara Kannada	9556	33275
11	Haveri	18072	54349
12	Bellary	41008	58586
13	Chitradurga	14613	79217
14	Davanagere	14784	70805
15	Shimoga	12228	41831
16	Udupi	16131	43593
17	Chickmagalur	6825	41696
18	Tumukur	23802	128778
19	Kolar	31662	70763
20	Bangalore	28054	95155
21	Bangalore Rural	26323	39017
22	Mandya	73212	89609
23	Hassan	47078	61857
24	Dakshina Kannada	13051	35626
25	Kodagu	2684	17456
26	Mysore	37758	106132
27	Chamarajanagar	71932	42770
28	Ramanagara	33180	72554
29	Chikballapur	12911	53786
30	Yadgir	8334	33712
<b>Total</b>		<b>767706</b>	<b>1867276</b>

(Source: DSSP, GoK)