Executive Summary

Protecting and ensuring safety, security and wellbeing of elders of the society in their twilight years is of utmost importance. Indian culture and society considers protection and safety of elders as a bounden responsibility of their children and for ages seniors are revered in high esteem. Our scriptures preach the concept of Matru Devo Bhava and PitruDevo Bhava, understanding their problems by younger generation and making their life more comfortable. However, with efflux of time and as a result of fast changing values of life, disintegration of joint family system, large majority of elders are receiving raw deal even at the hands of their next of kin. Since senior citizens are in dire need of care and protection, but many are deprived of this, protection and safeguarding their interests is ensured by the Governments. Many social security measures are being formulated and implemented at central and state levels.

Karnataka also has large number of population with 60 years and above and more are getting added to this number year after year. Better living standards, good health care facilities and other amenities have elongated life span. However, as a contrast, the care and attention afforded to them has been reducing; Government of Karnataka has been focusing on safeguarding the interests and ensuring security and safety of senior citizens. Among others, the GOK is implementing a Senior Citizen Helpline scheme in the State and has established 14 centres to aid and assist senior citizen. These centres, basically supported by the Home department of the Government, are managed by Non-Governmental Organisations (NGOs) and functioning since 10 years. The centres are required to provide all possible help and support to the needy elders in their respective operational areas. The performance is being monitored and supervised by GOK. The Help Line Centres are vested with the responsibility of: providing timely support to elders in distress, providing protection to elders, who are deprived of physical needs and physically abused, ensuring Special care and priority, providing free legal advice to senior citizens through constitution of legal cell. Providing counselling services to elders suffering from depression and physical and mental humiliation and torture by family members or outsiders trying to exploit their haplessness

Karnataka Evaluation Authority intended to evaluate the performance of the help line centres since they have been in existence over a decade. The KEA engaged the services of

READI INDIA, Dharwad for carrying out the study, Broad scope of the study is to address the issues such as: a) Are the help lines functioning as per the guidelines given in G.O no.

ಮಮಇ 270 270 PHP dated: 28.08.2013? Are they working24x7? b) Whether the help lines are situated in the premises of Police Commissioner/Superintendent of Police office as prescribed in G.O no. ಮಮಇ 270 270 PHP dated: 28.08.2013? If not, where is it located and its address? c) What is the staff strength at the helpline (other than Police personnel (with their names, qualifications and experience?) d) Are the help lines functioning as per the guidelines given in G.O no. ಮಮಇ 270 270 PHP dated: 28.08.2013? e) Since how long are they working in the helpline? Is attrition an issue with the helpline? If yes, what is the average tenure a person has? What is the cause of attrition and can it be improved? (f)What is the remuneration and other benefits provided to the staff employed at the helpline? (Post wise)(g)Whether staff appointed in help line are qualified as per the scheme guidelines G.O no. ಮಮಇ 270 270 PHP dated: 28.08.2013 (h) Whether Police staffs (One woman and one man) are deputed to the helpline centre? (i) Whether the supervision committee meets as described in G.O no. ಮಮಇ 270 PHP dated: 28.08.2013 regularly to supervise functioning of the helpline? (j)When has the Supervision Committee described in G.O no. M M\\(\text{\text{\$\pi}}\) 270 PHP dated: 28.08.2013 met since the starting of the helpline centre? What are the main decisions taken in the meetings there in(k) Whether the NGO has procured 1090 toll free Telephone, Is it working Whether all the Phone calls received through this telephone (information/complaints) are recorded from all over the district? How many complaints are received from this phone (l) is the NGO receiving calls from senior citizens through some other telephone or other than 1090 or without the government grant? If so, are they been recorded? How many such cases are recorded (m) The Number of complaints received, mode of receipt and procedure to be record. In the last five years? Whether this is in format prescribed for doing so (n) classification of type of complaint received the times when are received more. Is there any pattern in this (o) Whether maintenance of records-call register, complaint receipt register, individual case files is being done as per prescribed formats (p)Whether NGO is hiring service of Legal personnel to give free legal advice? Who is he/she? What are his/her qualifications or experience (q) The number and of cases resolved successfully, mode of solving the cases and records maintained for the same. ®Whether medical facilities are provided in the helpline as per guidelines? How cases have been there till date (s)Whether publicity Campaign is being taken up by the NGO at regular intervals regarding - helpline, awareness about maintenance of Senior Citizens Act 2007 and other senior citizen schemes implemented by the department? If yes, what are these? Are they sufficient (t)What is the type of networking by the NGO with other NGOs and with different

line departments like Health, Police, Revenue, WCD, Urban development and RDPR etc (u)Whether proper books of Accounts are maintained (v) documenting the social and financial category of Senior Citizens approaching the helpline.(w) Is the NGO submitting monthly/yearly progress report to district/Head office regularly (x)Have any cases been booked under the Maintenance of Senior Citizens Act 2007 in the Asst Commissioners office by the assistance of Help line? If so, details of such cases.(y) documenting interesting/outstanding case studies dealt by the helpline (z)Whether the grants in aid made to NGOs to run and manage the help lines is sufficient? If not, what should be grant-in, aid (aa) What are the differences in the number and nature of complaints received district wise? (ab)Based upon the nature of complaints received in all help lines evaluated, what are the five most important (in decreasing order of importance) (ac) The number and of cases resolved successfully, mode of solving the cases and records maintained for the same. (ad)What is the type of networking by the NGO with other NGOs and with different line departments like Health, Police, Revenue, WCD, Urban development and RDPR etc? Have any cases been booked under the Maintenance of Senior Citizens Act 2007 in the Asst Commissioners office by the assistance of Help line? If so, details of such cases. What is the type of networking by the NGO with other NGOs and with different line departments like Health, Police, Revenue, WCD, Urban development and RDPR etc

Helpline Centres: A Review: The first batch of Help Line Centres for Senior Citizen was established in 14 districts, during 2005. The centres are managed by Non-Government Organisations. Each centre has a Project Coordinator, three counsellors and an attendant.

All the centres are expected to have two police personnel on deputation. The Centres are to be located in Offices of Superintendents of Police of respective districts. Activities of each centre are monitored and supervised by a Coordination Committee which has the Commissioner/Superintendent of Police as its chairman while Deputy Director of Women and Child Development, District Disabled Welfare Officer and NGO representative are its members. The NGOs have major responsibility of managing the centres and provide wide ranging services such as counselling, intermediation and pursuing Legal matters. Each NGO is entitled for a financial assistance of Rs 3.60 lakh towards cost (raised to Rs 7.15 lakhs), for the first five years and thereafter the NGO is expected to meet the cost on its own out of its generated funds. The NGOs are required to deploy their staff as per scheme guidelines and ensure effective functioning of the centre to the best advantage of the senior citizen.

Types of complaints registered: They comprise harassment of elders by their family members, cheating and harassment by private companies and individuals, elders found missing from homes, complaints against working of old-age homes

Categories of inquiries: A large number of senior citizen have been making inquiries with the HLCs on various services available such as: Working of Elders Helpline Centres, Inquiries about old age homes, Inquiries about domestic services, Inquiries about referral services(health related), Inquiries about medical services, inquiries about reverse mortgage loans, and others. Major inquiries relate to help line centre working and pension, old age homes and others. During five year period about 1.33 lakh calls were made to14 centres for various purposes of which 0.169 lakh complaints were registered. Bengaluru topped the list, followed by Tumkur, Ballari and Kalburgi centres of them, complaints finally registered were little over 11%. Among centres, Ballari centre received highest number of complaints taking a share of over 40% followed by Bengaluru while least number of cases were registered at Belagavi centre. Almost 80% of the complaints received were resolved. Among centres, Tumkuru and Bidar centres reported 100% resolution of the cases. In terms of number, Ballari topped the list where above 75% of cases registered were resolved.

Elders had contacted the HLCs for wide ranging information. As many as 0.693 lakh calls were made seeking information, with Bengaluru recording largest number followed by Kolar and Mysuru. Out of the 1.33 lakh contacts, as many as 0.20 lakh calls were made as reminders.

Mode of calls: The scheme provides for an exclusive Toll Free phone number i.e. 1090 which can be used by senior citizens for all communications. The senior citizens are expected to make use of this free call facility and not spend on this. However, calls are also being made through private phones as also telephone booths by the elders. In fact the number of calls made through other than official free (toll free) number (1090) was more. Higher percentage of senior citizen had preferred to personally visit HLCs for queries and lodging complaints, rather than using toll free number. Of the 1.33 lakh Plus calls received, as many as 96,579were through 1090 while others were from private calls or calls made from public telephone booths. Centre wise, Bengaluru, Kolar, Tumkur and Ballari had recorded maximum calls inTumkur, Vijaypura, Bidar, Bagalkote and Hubballi had made full use of 1090 facility since between 75-90% calls were made through this number whereas in case of other districts, the use of free telephone and private telephones ranged between 10-60%.

Category wise services: During the last five years, the HLCs had provided wide ranging services to the senior citizen across the districts including men and women seeking help from them. As many as 49,330 cases of counselling were reported by all centres followed by a15, 662 home visits, and 10533 cases pertaining to legal services. Cases of rehabilitation were settled, of which about 80% were reported from a single HLC, namely Kolar, followed by much small number by Bidar. Incase of HLC Mysuru, overwhelming number of cases (352 out of 409 or 85%) were referred to Lok Adalat. Centre wise, Kolar, Ballari and Tumkur had highest number of cases in all the categories which need to be studied further.

Types of complaints: Among range of complaints lodged by senior citizen, harassment by family members was major cause followed by harassment by private companies and others. This needs to be studied further to ascertain the reasons for family members harassing elders. Very few cases of complaints against old age homes were also reported by respondents, mainly from Vijaypura ,Hubballi and Davangere centres.

Categories of complaints: The cases/complaints registered and attended come under six broad categories. Viz Property disputes, Harassment by family members and others, Cheating cases, Family Disputes, Health related and others.

Cases resolved: During the five year period as many as 16,968 cases were registered of which 13,819were resolved. A study of number of cases received/registered and resolved indicated an average of 80% and this varied among centres. In 8 of 14 centres, this percent ranged between 90-100, in another 4 cases it was 60-90%. Inremaining 2 centres, namely Kalburgi and Mangaluru, the percentage was much lower. In case of harassment of senior citizen by their own family members, in all 8,444 cases were resolved by all the 14 centres put together with highest number by Kolar Centre, followed by Ballari. These two centres collectively accounted for over two-thirds of the total cases resolved. In case of other centres such cases were not significant. As many as 446 cases of missing elders were resolved which included those missing from Old Age Homes. In this case Bidar, Ballari and Mangaluru reported highest number of cases accounting for over 67% of all cases, followed by Bengaluru and Shivamogga.

Trends in Calls received: During five years period as many as 1, 32,995 calls were received by all centres. Annual increase/decrease in calls indicates variations on a year to year basis of calls received by the centres. It was observed that that number of calls increased

significantly during the last two years thus indicating gradual and increasing awareness among senior citizen to avail services of HLCs.

Beneficiary study: A beneficiary survey about the working of the HLCs and services availed from them was carried out under which 505 respondent senior citizens were selected from fourteen centres.

Age profile: The overall average age of beneficiaries was 68 years while it varied among centers from 63 years to 72 years.

Gender: Of the 505 beneficiaries, as many as 309 were men and 196 were women senior citizen. The overall percentage of beneficiaries covered was61 in respect of male and 39 in respect of female senior citizen. Wide variations were observed in this composition among the centers. Dharwad and Shivamogga had least number of men-senior citizens (32 & 35% respectively) while in case of Belagavi this was as high as 91%, followed by Kolar(80%), Vijaypura (76%) and Bidar (75%). In four of the fourteen centers the percentage of men senior citizen was less than 50%.

Economic Profile: A study of source of income of the respondents shows that about 30% of respondents reported to be engaged in agriculture followed by housewives at 21% about 15% retired persons and those engaged in manual labor at 14%. Here again, inter-centre variations were discernible. In case of Davangere, Vijaypura, Bidar and Belagavi, the percentage of beneficiaries engaged in agriculture ranged between 50 and 63% while in contract in case of Dharwad, Mangaluru ,Shivamogga and Mysuru, beneficiaries depending on agriculture was quite small in percentage (ranging 5-12%). In the second category, Mysuru centre had higher number of beneficiaries engaged in Business while in case of other centers very small percentage was engaged in business. In respect of third category, Retired persons, Mysuru (46%) topped the list followed by Mangaluru and Bengaluru and Belgaum. In other centers this category of respondents was comparatively smaller in number and percent. In respect of Shivamogga, Mangaluru and Bengaluru number of housewives beneficiaries was comparatively higher and accounted for between 40 and 50%. In case senior citizen engaged in labor, Tumkur (83%) and Bagalkote (59%) accounted larger number of beneficiaries.

Annual Income: The senior citizen had been getting income from different sources and majority of them had agriculture income, followed by pension and non-agriculture income.

The all-Centre income for a household averaged at Rs 91,994. Inter Centre variations were significant. In case of 12 out of 14centers, the average incomes were below the all-centre average. Only in two cases incomes were substantially high thus influencing overall average. Therefore, in majority of cases the average income ranged between Rs 43,000 and Rs 78,000. Taking the average family size at 11, the per capita income could range between 7000 to 8000.

Social Status: A study of the socio-economic profile of respondent beneficiaries showed that about 40% of them were categorized as living below poverty line(BPL) while other 60% were categorized as APL households. Inter centre variations were wide with Kolarreporting100%, followed by Tumkur (82%), Dharwad (86%) and Ballari (76%),Shivamogga (62%)and Mysuru (52%). In contrast, Belgaum (100%) Bengaluru and Kalburgi (97% each),Mangaluru(89%)and Davangere (83%) had higher number of APL beneficiaries. It was thus seen that the respondent belonged to different socio-economic categories in different centers.

Family Size: Joint family system appears to be still in vogue if the average family size is any indicator. It was seen that uniformly for all centers. Average members of the family were reported to be between 11 and 12 which is much above the smaller family norm of between 3 and 5. The larger the size of the family, greater is discord and difference of opinion and members of household with different life styles and aspirations Vis a Vis the elders. No major variation was observed among centre.

Contact mode: The scheme provides toll – free call facility to contact the help line centers so as to ensure that free service is available to them. This number (1090) is linked to each of the centre. In addition to this facility, the HLCs can also be accessed through (i) public telephone booths (ii) private telephones (iii) mobiles and also (iv) direct visit to the centre if the elders can do so. A study of different modes used in different centers shows that an overwhelming percent of senior citizen had made personal trips to the centers for one or other purpose (51%), followed by another 28% of all, who had used toll free number. Beneficiaries using NGOs and personal telephones constituted around 4% each, while 12% had used other modes. In this case also inter-centre variations were evident. Senior citizen in Bagalkote, Belagavi and Vijaypura were found to have used 1090 in comparison with othercenters, while in case of Mangaluru, Davangere, Mysuru and Shivamogga the trend was quite opposite with majority of seniors depending on personal visits to the centre for getting

information/redressal. In all cases those approaching NGOs was not found to be very significant.

Nature of Services: Senior citizens are confronted with wide ranging problems for which they seek remedies through intermediation and advice. They are domestic, social, health related, legal and financial in nature. The study covered major and broad areas of difficulties faced namely: Family distress mitigation, Threat from social elements, Protection against harassment by own family members, Financial exploitation and Legal remedies. A study of trends of services sought by seniors shows that about 32%respondents wanted family distress and remedies harassment mitigation against by their members(16%), followed by those seeking legal remedies(17%). Other miscellaneous services accounted for about 20%. Hence little less than half of respondents wanted assistance in respect of family related problems. Centre wise, Shivamogga had highest number followed by Bengaluru, Vijaypura and Davangere seeking assistance from the first category of grievances while Bagalkote had highest number in respect of second category. Kolar, Vijaypura and Kalburgi Centers had received highest number of cases relating to legal disputes.

Respondents' Views on HLCs: The Help line centers are required to translate Government policies and plans into actions through intermediation. Each centre is enabled to position required number of field /social workers to attend on the cases. To study the satisfaction level of senior citizen whose problems/cases have been resolved, they were asked to give their impressions about their experience with HLCs. It was observed that all the respondents in all centers had replied in affirmative indicating that they received good treatment and service, cooperation from staff. It was also seen that there was no gender bias or any demand for money. Overall opinion was good.

Satisfaction Level: Respondents were asked to rate the performance of HLCs in their respective areas/districts based on their experience as also working. It was observed that an overwhelming 92% of respondents were very satisfied with HLCs while around 12% were just satisfied. About 24% respondents in Kalburgi, 21% in Bengaluru and 15% in Belgaum were found to be just satisfied. While respondents in other centers were fully satisfied.

Frequency of visits: It was seen that about 53% of the respondents said they had to take frequent trips to the HLCs to resolve their problems, while 47% did not have to do so. Centre-wise variations in percentage of respondents in these two categories were observed.

Highest number of Respondents in Bagalkote, Kolar, Dharwad and Kalburgi (between 75% to 97%) had to visit Help Line Centers to get their work done, while in case of Vijaypura, Bellary and Davangere, did not have to visit their centers. However, there was mixed experience in all the fourteen centers on this account.

Expenses incurred: It was seen that except senior citizen in Kolar all others had spent some amount of money to get their work done. The money spent varied among thecenters. However, it was not known on which account they had to spend money. Centre wise, respondents in Ballari, Bengaluru, Vijaypura and Kalburgi had spent comparatively higher amounts, between Rs.142/150, while in Mangaluru, Mysuru and Tumkur, the respondents had spent much less money.

Conclusions:

Findings: All the help lines are functioning as per the guidelines and provide 24 hours service. However only 10 are housed in the premises of Police Department Four are located in rented and private premises. Each of the centres is staffed with one coordinator, two counsellors, and office assistant t and an attendant as per scheme guidelines. The HLCs are found to be discharging their functions as laid down in the scheme guidelines? The personnel working in majority of HLCs have long years of experience and are with the NGOs. They have been with the NGO for period ranging 1-5 years. However, there are cases of attrition of some employees. This is not a major issue with HLCs though a few cases are reported Major reason for employees picking up new jobs is monitory consideration and job security with larger NGOs.

Average remuneration paid is around Rs 12000 for coordinators with some exceptions where the coordinator is paid between 15000-18000 per month. The second level personnel namely counsellors, are paid Rs 10,000/pm. For others it ranges from 8000/10000 pm. Majority of Coordinators and counsellors are Post Graduates in Sociology, social work or psychology and meet scheme guideline requirements. It was seen that in majority of cases services of Police staffs (One woman and one man)are made available on demand by the HLCs but they are not deputed to the helpline centre. All the NGOs have hired the services of Legal experts to deal with legal cases. All of them are qualified lawyers (LLB) with good practice.

HLCs Working: From the interaction and records it is understood that the supervision committee meets occasionally and not as described in G.O no. MM \$270 PHP dated: 28.08.2013. Of the 14 HLCs. Not all NGO have procured 1090 toll free Telephone. In some cases though procured, this number is not working. However all the Phone calls received through this telephone are recorded. It was understood that there is good coordination among participating NGOs and also concerned Line Departments of GOK. Present networking by the NGOs with other NGOs is mainly telephonic communication, joint meetings, publicity and awareness creation campaigns etc. The Participating NGOs have no fixed networking arrangement with Line Department but periodical interactions and discussions take place to sort out any issues.

All the fourteen Help Line Centres have complied with the scheme guidelines in terms of positioning of qualified and experienced personnel and also constituted legal. Advisory committees. Statutory and supporting records and books have been maintained and in majority of the case they are updated periodically. Police personnel have been deputed to only four the centres and are working along with NGO teams while in respect of remaining 10 centres, police personnel are deputed as and when required but are not part of the staff as is required under the scheme.

Call records are maintained and calls are being attended by all NGOs. Over 90% of the calls are made using toll free number. Significant percentage of senior citizen had visited the centres personally to seek information and redressal of their grievances; in many cases constant follow up visits and calls were made to the centres to speed up their cases. Majority of cases pertain to harassment of seniors by their own family members as also outsiders; The second larger number of cases pertained to legal issues on which the senior citizen had approached the HLCs Largest number of inquiries pertained information about Elders Home services followed by referral and medical services. Information seeking pattern was found to be different in respect of different centres.

The number of calls increased significantly during the last two years thus indicating greater awareness among senior citizen to avail services of HLCs. A study of number of cases received/registered and resolved indicated an average of 80% and this varied among centres. In 8 of 14 centres, this percent ranged between 90-100, in another 4 cases it was 60-90% in remaining 2 centres. A study of number of cases received/registered and resolved indicated an average of 80% and this varied among centres. In 8 of 14 centres, this percent ranged

between 90-100 in another 4 cases it was 60-90%. In remaining 2 centres, namely Kalburgi and Mangaluru, the percentage was much lower.

Apart from the above the NGOs/HLCs are mandated to carry out wide ranging services to the benefit of the senior citizen. Such as attending to cases of special nature; Cases pertaining to maintenance of Senior Citizen Acts, Publicity and awareness campaigns for the benefit of elders. Networking with other HLCs to have greater coordination. Only 50% of the centres indicated to have handled such special cases; All NGOS had followed scheme guidelines and adhered to Financial Disciplines with no major deviations. Overall performance of the HLCs was found to be satisfactory

Recommendations:

Short Term Recommendations

- → Call records, complaints registered and cases closed, and being attended are not consistent and do not lead to any conclusion since they do not match up. The NGOs should be advised to maintain accurate information on calls received;
- → In many cases constant follow up visits and calls were made to the centres to speed up their cases. Reasons for NGOs not attending on such cases should be explained;
- → Stringent penalties should be thrust on errant agencies/individuals for lapses
- → HLCs should pursue vigorous and sustained publicity and awareness campaigns in order to create greater and better awareness among the stake holders;
- → Police personnel need to be deputed to all centres for work on full time basis instead of occasionally as this would better credibility

Long Term Recommendations

- ➤ Majority of cases pertain to harassment of seniors by their own family members as also outsiders. There is need to educate family members about their responsibility and need for proper attention of elders. There should be constant and concurrent follow up through NGOs with support from Social Security Wing of the Police Department;
- ➤ Number of cases pertained to legal issues on which the senior citizen had approached the HLCs; The Legal cell should be strengthened to cope up with work load;

- ➤ NGO networking with other HLCs lacks clarity and is ambiguous which needs to be more effective and visible to have greater co-ordination. The NGOs should be facilitated to have better coordination. Periodical Meetings with all HLCs need to be organised by the Government to review the working in addition to routine reporting system.
- To facilitate affording better salaries and hiring policies to be evolved for staff to retain them and minimise staff attrition, there is need to evolve a long term policy on grants to be made use of by the HLC.
- The policy of supporting HLCs for first five years to manage HLCs may be revisited All the NGOs may not be in a position to meet such additional cost on their own. Some of them may withdraw from the scheme.
- ➤ There is need to have greater and effective coordination between Tribunals and Help line centres.