

Terms of Reference for Rapid Assessment of Savings cum Relief Scheme

1. **Title of the study:** 'Rapid Assessment of Savings-cum-Relief Scheme'
2. **Department/Agency implementing the scheme/programme:** Directorate of Fisheries, Government of Karnataka.
3. **Background information:** Karnataka has 300 Km of costal line and 1.42 lakh active fishermen. During the time of active Southwest Monsoon (June to August), fishing in the sea is prohibited to prevent disturbance to fish breeding. During this time, the fisher folk will not have any income. To support them during this lean period, Government of India introduced a Saving-cum-Relief Scheme in the year 1987-88. As per the scheme guidelines, the fishermen are required to contribute Rs. 600/- over a period of 9 fishing months through the Cooperative Societies. A matching grant of Rs. 600/- is provided by State Government. Similarly, matching grant of Rs. 600/- is provided by Government of India. The total of Rs. 1800/- is disbursed to the beneficiary at the rate of Rs. 600/- per month during the lean season to meet livelihood needs. This arrangement is a part of National Scheme for Welfare of the Fishermen. The expenditure under the scheme in the last 5 years is as under:

Year	Expenditure Rs Lakhs	No of Beneficiaries
2007-08	22.64	18,112
2008-09	207.07	14,716
2009-10	176.04	17,372
2010-11	252.78	21,066
2011-12	308.66	25,721

This scheme is expanding every year as more and more beneficiaries take advantage of it.

4. **Evaluation scope, purpose and objectives:** The scheme applies only to costal fisheries covering 3 districts namely Dakshina Kannada, Udupi and Uttara Kannada. It is now proposed for a rapid assessment of the impact of the scheme based on a quick survey of the beneficiaries of the past five years. The intention is to check and see if the scheme is really serving the purpose and whether it requires any reforms, because it is more than 25 years old.
5. **Evaluation questions:** Following is the list of evaluation questions:
 - i. What is the level of awareness about the Savings-cum-Relief scheme?
 - ii. Is the quantum of relief adequate to meet the essential needs as the fishing households?
 - iii. How many fishing households are regularly availing the scheme benefit?

- iv. What is the opportunity cost of availing the benefit of the scheme?
- v. Does it really stop the beneficiaries from fishing during the lean season?
- vi. How satisfied are the beneficiaries with the scheme?
- vii. How the program could be implemented better in the future?

6. Assessment methodology: About 3% of the beneficiaries of Savings-cum-Relief Scheme from each district should be covered by the survey. It will also involve a counter factual of about 50 non-beneficiaries from each district to ascertain the effect size of the scheme. The assessment should make a special study of the beneficiaries who have been continuously utilizing the scheme in the last 5 years. Assessment also involves interaction with officials of the society and Fisheries Department.

7. Deliverables and time schedule: Directorate of Fisheries will provide the required information and data to the prospective consultants. Successful Consultant is expected to adhere to the following timelines and deliverables:

- a. Work Plan for the proposed study should be submitted within 15 days after the release of first installment of the contract sum.
- b. Primary data collection should be completed within 1 month after the work plan is approved by KEA.
- c. Draft evaluation report should be submitted within one month after completing field data collection for approval by a joint team of KEA and Line Department/Agency officers.
- d. Final evaluation report should be submitted within 15 days after the draft report is approved.

Thus, excluding the time taken for approval, the evaluation study should be completed in 3 months' time.

8. Cost and schedule of budget releases: Cost will be determined through open competitive bidding process based on the sample size, followed by negotiations if necessary. Cost will be determined based on the number of SHGs to be surveyed and number of interviews to be held with the functionaries of the Cooperative Societies, Federation officials and Fisheries Department officers.

Output based budget release schedule is as follows:

- a. 30% of the contract cost will be released on signing of the MoU/contract agreement.
- b. 30% will be released after the Work Plan is approved.
- c. 20 % will be released after the draft evaluation report is approved.
- d. 20% will be released after the final report is submitted.

Income tax @10% will be deducted from each payment. In addition, the consultant is expected to pay service tax @12.36% at their end.

9. Qualifications of the consultant and method of selection: Consultant organization for the study will be selected through a competitive bidding process using two stage systems. In the first stage applications will be scrutinized for technical competence. In the second stage price bids of only those who are technically qualified will be considered. Academic/research/consulting organizations that have 5 years of prior experience in evaluating Fisheries related projects/evaluation studies may apply for the consultancy. Consultants should have at least one expert in Fisheries sector and one Sociologist.

10. Ensuring quality: The evaluation report and its findings must demonstrate highest professional standards on par with national and international studies.

11. Providing oversight: Karnataka Evaluation Authority will provide the oversight for the study. All technical aspects of the study are subject to their approval.

12. Contact person to get further details about the study: Any further information on the proposed study can be obtained from Mrs. Rekha.M, Assistant Director of Fisheries, Directorate of Fisheries, 3rd Floor, V.V.Centre, Bangalore -01.Ph: 080 22864681.

Approved.

[Handwritten Signature]

30/8/2013

**Chief Evaluation Officer
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