



# SANDHYA SURAKSHA YOJANE

Evaluation of NOAPS and SSY schemes for  
Senior Citizens

## NEED FOR EVALUATION

Karnataka introduced Sandhya Suraksha Yojane (SSY) in 2007, to cover the larger section of poor elderly who may not be covered through the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) initiated by the Central government. GRAAM conducted a study to examine the adequacy of financial assistance in providing a minimum livelihood to the old age people

## ADEQUACY OF FINANCIAL ASSISTANCE

# OBJECTIVE OF THE SCHEME



Social security pension schemes were introduced in order to assure a minimum standard of living for the elderly population who are vulnerable and desperate

This scheme ensures economic and social support for the elderly people who are incapable of earning their livelihood due to age factors

Karnataka introduced Sandhya Suraksha Yojane (SSY) in 2007, to cover the larger section of poor elderly who may not be covered through the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) initiated by the Central government

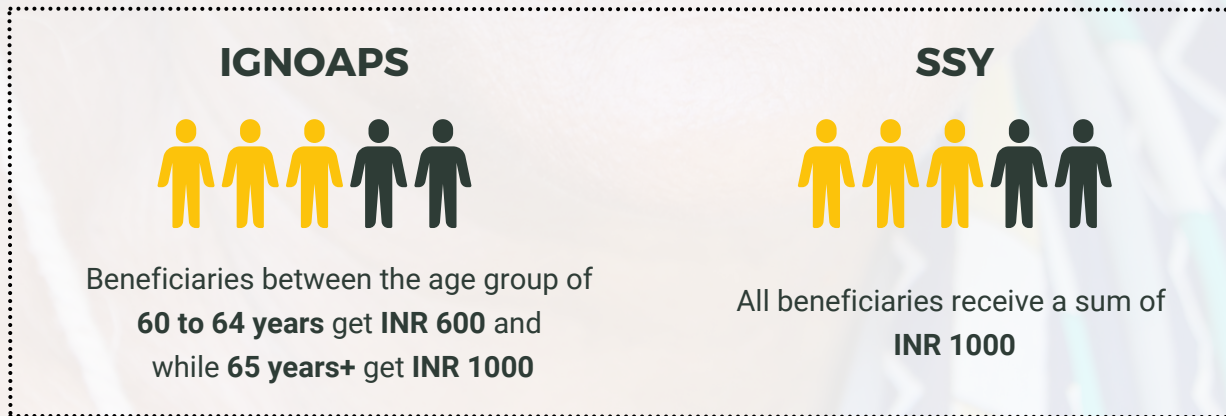
# OBJECTIVE OF THE STUDY

Commissioned by Karnataka Evaluation Authority, the study aims at:

Studying the performance of pension schemes i.e. IGNOAPS of Central Government and SSY of State Government in Karnataka at the micro-level

Studying the adequacy of financial assistance in providing a minimum livelihood to the old age people

# FINDINGS



**\*Average monthly expenditure of an IGNOAPS and SSY beneficiary is INR 3580**

₹ Their expenditure table reveals that the highest portion of his/her spending is towards the loan repayment followed by food and medical expenses and clothing

₹ When taking medical expenses into account, not much difference is found between the average medical expenditure of rural and urban households

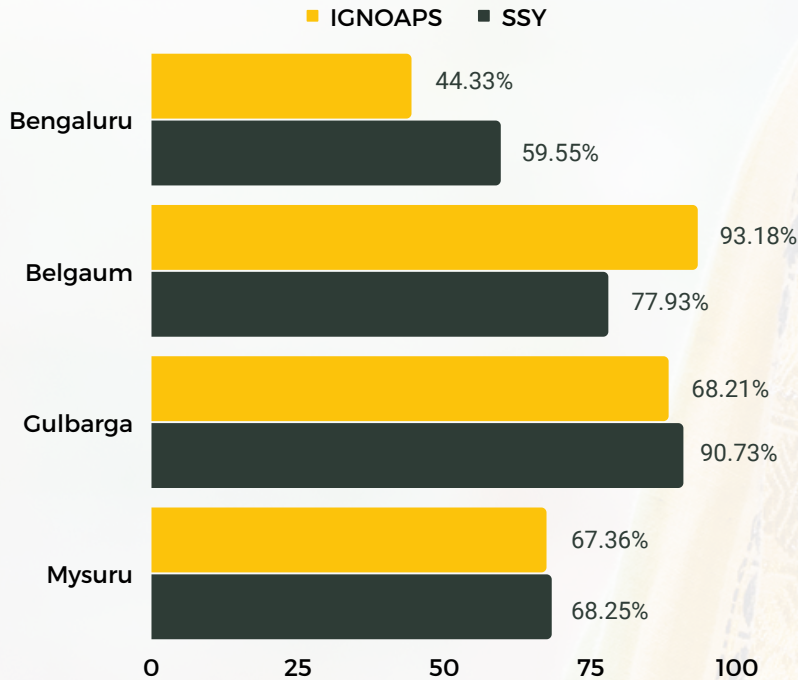
**30%**

Though the pension amount is low, almost 30% beneficiaries are still sharing it with their family members, indicating that they have even less left to spend on themselves

# PENSIONERS SATISFIED WITH SCHEME



THE PENSION AMOUNT EXPECTED BY BENEFICIARIES RANGES BETWEEN  
INR 3000 & 4000 PER MONTH



Pensioners that said that the current pension amount (INR 1000/month) is enough to fulfil their regular needs

**IGNOAPS** 74%

**SSY** 63%

## GRAAM RECOMMENDS

- ₹ GRAAM recommended moving towards a universal pension scheme by adopting more expansive inclusion criteria and less restrictive exclusive criteria
- ₹ The present amount was found to be inadequate and for reasons cited in detail in the report, GRAAM recommended raising the amount to 50% of minimum wage or at least INR 2000 per month

## GRAAM IMPACT

GRAAM had recommended a hike in senior citizens' pension amount based on inflation and increasing medical burden through this study in Karnataka

Based on the recommendation, the government initiated a hike to the old-age pension to INR 1200 under Sandhya Suraksha Scheme

**GRASSROOTS RESEARCH AND ADVOCACY MOVEMENT**

**📍 CA-II, KIADB INDUSTRIAL HOUSING AREA**

**HEBBAL RING ROAD, MYSORE, KARNATAKA, INDIA – 570 016**

**☎ +91 96866-66306 / 0821 – 2415412**

**✉ [graam@graam.org.in](mailto:graam@graam.org.in)**