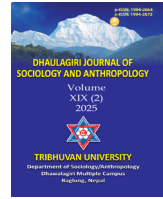


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Effectiveness of Social Security Allowances on Elderly Muslims of Rupakot Rural Municipality, Gandaki Province, Nepal

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DOI: <https://doi.org/10.3126/dsaj.v19i2.69001>**Abstract**

This paper examines the effectiveness of social security allowances (SSA) for elders in the Muslim community in Rupakot Rural Municipality, Gandaki Province, Nepal. The study used mixed methods. The primary data were collected using a five-point Likert scale of 707 SSA receivers. Out of the total SSA recipients, 27 Muslim senior citizens aged over 60, including a widowed woman and a partially disabled person, were under this study. Among the 27 respondents, the census method is applied. The findings of this study reveal that most of the SSA recipients are male, married, aged 70-75, and engaged in agriculture. The study has found that the family size is 2-4 members, and elders owning assets. The SSA program has been shown to improve healthcare access, quality of life, lifestyle changes, poverty reduction, social respect, recognition, social participation, and self-dependency among elders in the Muslim community. Elders use their SSA for essential daily living expenses, donations, supporting their own children and families, and contributing to educational and spiritual activities. Overall, SSA is seen as a financial relief within this community. It recommends implementing educational awareness programs for elders to manage SSA funds effectively, and enhancing policies to ensure timely and adequate disbursements. This study concludes by suggesting the need for further research to explore the long-term effectiveness of SSA across diverse demographic groups in Nepal and to inform future policymaking and decisions regarding its design and implementation.

Keywords: elders, financial support, Muslim community, social security allowance

Introduction

Social Security Allowances (SSAs) refer to the financial support provided by the government of Nepal to promote welfare in old age, targeting widows and other fully or partially disabled people. It is a tool for the government to ensure the well-being of its citizens. This scheme lessens people's financial burdens as senior citizens (Dhakal & Bhattarai, 2020). Old age and senior citizens vary across cultures and history. Old people are often referred to as seniors in America; senior citizens in both America and Britain; older adults in the social sciences; elders in many

cultures of aboriginal people; elderly, and so on (Dhakal & Bhattarai, 2022). In Nepal, people aged 60 and above are considered as senior citizens (Senior Citizen Acts 2006 & Khanal, 2013). Similarly, as WHO (2010) noted, 65 years is the standard age for a person to be considered elderly. Its concept varies from country to country, with its rules and regulations.

Regarding the burden of old age, ageing is not a social problem; rather, it has been perceived as a burden. Many older people are facing obstacles around the world, including discrimination, exclusion, poverty, abuse, and violence. Now, human rights activists recognize the value

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of respecting senior citizens. After drafting a convention on older people's rights, it has become a public agenda (Fredvang & Biggs, 2012). As international human rights law recognized, spurred by the horrors of the two world wars, the protection of human rights became a worldwide priority in the first half of the 20th century. The idea behind human rights is that everyone has these unalienable, natural rights irrespective of their gender, religion, nationality, ethnic origin, age, or any other distinction. Similarly, for the protection of older person's rights as the part of international Bill of Right instruments, the Universal Declaration of Human Rights (UDHR) states that everyone has the right to security and a standard of living adequate for the health and well-being of himself and his family; International Covenant on Economic, Social and Cultural Rights (ICESCR) focuses on right to social security, to an adequate standard of living, to education and to the highest attainable standard of physical and mental health and the International Covenant on Civil and Political Rights (ICCPR) focuses on participation rights of special concern of older persons (Fredvang & Biggs, 2012).

In Nepal, several legal provisions have been endorsed by the different governments over different periods. Initially, *Bandapatra*, Local Self Government Act 1999, Senior Citizen Policy 2001 based on the working plan as guided by Vienna Conference and the United Nations Principles for ageing, National Plan of Action on ageing 2005, Senior Citizen Act 2006 and Regulation 2008 and the Constitution of Nepal 2015 are the major government documents regarding these issues (Government of Nepal, 2015 & Geriatric Center Nepal, 2010). The purpose of all these activities is to protect and provide social security for the country's elderly citizens. Similarly, the Nepal government, from the ninth five-year plan (1997-2002), has marked the policy platform for improving elders' livelihood, focusing on their self-respect, economic opportunities, social security, and so on.

Social security is considered a right of the citizen and is linked to enhancing social equity and justice. In Nepal, SSA was first announced on December 26, 1994, as a universal flat pension of Rs. 100 for elders aged 75 or older. Since 2008/09, the government has introduced allowances for single women and for endangered races in the country (K.C., 2012). However, the number of allowances given to the elders differs. Now, the age bar is limiting 60 years for Dalits. Although the aged members of the Muslim community are facing problems, the facilities of this community are the same as those of other Brahmin and Chhetri communities in Nepal.

According to Bista (1967), Muslims have a relatively short history in Nepal. Muslims began entering Nepal primarily from Northern India during the medieval period. The primary purpose of their arrival was trade, migration, and military expeditions. He further explains how Muslim traders, artisans, and soldiers settled in various parts of Nepal, gradually establishing small but significant communi-

ties. Despite their minority status, Muslims in Nepal have preserved their religious and cultural identity, adapting to the local environment.

This study provides valuable insights into diverse socio-cultural contexts. This study is mainly based on understanding how SSA meets the Muslim population's unique needs, beliefs, and practices, shedding light on potential challenges and opportunities for enhancing accessibility within the specific religious and geographical setting. This study is guided by the welfare provisions and community roles within Linton's role theory and social stress theory (George, 1993).

Role theory was particularly popular during the mid-twentieth century (Marshall, 2004). This theory posits that throughout their lives, individuals assume various roles in accordance with their social contexts and positions. Likewise, aging people carry multiple roles in different contexts. Individuals' behaviors are shaped by their social roles and expectations associated with them. Similarly, social stress theory highlights how societal factors (such as economic hardships and discrimination), human factors, and natural factors can induce stress and affect well-being (George, 1993). In this context, social security allowances also shape the roles and status of older citizens in any community.

Literature Review

The government of every country supports its aging people who are helpless. Nyanguru (2007) notes that persons unable to support themselves, primarily due to bodily ailments, are associated with old age, which is often defined as 60 and above (as cited by Dhakal & Battarai, 2020). Age restrictions for senior persons in government services and political systems differ from nation to nation. According to Nepalese culture, seniors typically assist their family in the kitchen by cooking, chopping vegetables, sweeping, washing, and tending to their grandchildren, pets, and gardens. Similarly, the Senior Citizen Act (2006) and Regulation (2008) ensure the social, economic, and human rights of elderly citizens, aiming to protect and provide social security for old-age citizens of the country.

As per the previous study, there is a notable harmonious relationship between grandchildren and grandparents. They support each other when needed. According to Dhakal and Bhattacharya (2020), not only do grandparents take care of their children, but grandchildren also love their grandparents physically and financially. He further highlights that, according to responses from 60 percent of male and 72 percent of female respondents, grandchildren provide financial support when they need money. Similarly, 35 percent of grandchildren offer large sums of money to their elders for health checkups, buying medicines, and going on lengthy pilgrimages. The majority of participants (60% male and 70% female) reported approximately NRS. 2000-4000 per month to buy their regular medicine. The

authors also mentioned that 20 percent of the total participants used their allowances to purchase these medicines. Similarly, regarding land ownership, the authors' study found that 56 percent of females and 76 percent of males owned land. They also mention that, regarding the involvement of senior citizens in social activities, the majority (65%) were members of local religious groups and social organizations. This enhances elders' social recognition and standing and reduces their stress.

Most of the researchers agree that social security allowances are the main source of income for elders to meet their basic needs. Malakar and Chalise (2019) mention that the old age allowance is the primary source of income for buying daily goods and clothes (87.2 %), health checkups and medicine purchase (51.1 %), and travelling (6.4 %) of senior citizens in Nepal, and are satisfied with the social security allowance which the government provided to honor the elders. K.C (2021) mentions that senior citizens have utilized their social security allowances to meet the most basic requirements in Nepal. He also reveals that regarding the satisfaction level of SSA, about 50% (48.04%) of respondents expressed satisfaction. However, satisfaction levels differ from person to person.

Samson (2013) mentioned that government sharing of the gains from economic expansion and bolstering of social cohesion are made possible by the country's growing social protection system. To boost protection against the financial effects of old age, illness, job accidents, unemployment and death, new programs and enhanced benefits are constantly being established in various countries (Simanis, 1980). Similarly, in Africa, social security history started with the introduction of work injury plans and public service pensions during the pre-independence era (Msalangi, 1998). Most of these programs are expanding significantly (Tracy, 1976).

Schmitt (2015) reveals that social security (SS) has been one of the most used tools for advancing human development globally in recent years. Laws related to this have been enacted in almost every country. Globally, SSAs have undergone constant changes throughout history to fulfill the shifting demands of aging populations. Given this sort of scenario with social security allowances and their efficacy for senior citizens in other areas, it has become a serious issue to explore the effectiveness of the SSA provision. This is because perceptions of economic well-being are easy to measure among elders in the Muslim community of Rupakot Rural Municipality, Gandaki Province, Nepal. So, this study seeks to answer the research question: What is the efficacy of social security allowances on the socio-economic status of elders in the Muslim community? How do elders of the Muslim community utilize SSAs to improve their quality of life and to fulfill their daily requirements? This study guides the researcher to assess the efficacy of social security allowances for Muslim elders in the study area and to explore how elderly members of the Muslim community use these allowances to enhance their

quality of life and meet their daily needs.

Research Methods

Gandaki Province is one of the seven federal provinces of Nepal. According to the 2021 Nepal census, approximately 1.483 million Muslims comprise 5.09 percent of the total population of Nepal (NSO, 2021). This study focuses mainly on the Muslim community in Rupakot Rural Municipality-6. In this area, there are 850 households. Out of them, 125 households are Muslim (Rupakot Rural Municipality Office, 2023 & Field Study, 2024). Among the total Muslim population, this study focuses on Muslims aged 60 and above who received social security allowances as their primary source of income.

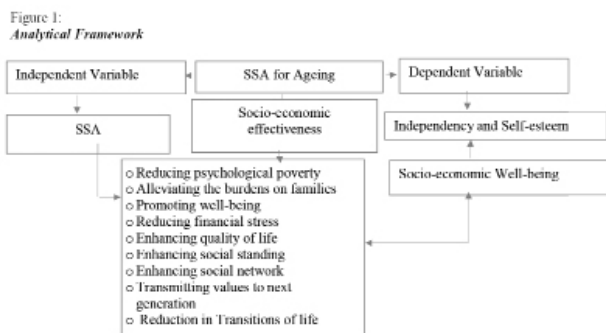
This study is mainly based on the effectiveness of Social Security Allowances (SSA) for Muslim elders, selecting Rupakot Municipality, Gandaki Province, Nepal, purposively. In Rupakot Municipality, there are 27 senior citizens; one is a widowed woman, and one is partially disabled and receiving SSA. All are selected using the census method. For this research, both qualitative and quantitative mixed-methods and descriptive and analytical research designs have been used. Data were collected through a questionnaire, an interview, and a discussion. For data collection, both closed-ended and open-ended questions are used. The questionnaire includes items on demographics, awareness and utilization of SSA, income and expenditure before and after receiving SSA, experiences, perceptions, and challenges related to SSA utilization. For these, a five-point Likert scale is used. The field study was carried out from 1st January to 30 April 2024. The collected information and data are analyzed descriptively using simple statistical tools, such as frequency distributions and percentages.

Analytical Framework

This analytical framework centers on the effectiveness of social security allowance on the social and economic well-being of elderly Muslims. In this study, the social security allowance provided by the government of Nepal to senior citizens has a multifaceted impact on their living. Social indicators include family and community support, decision-making, social interaction and involvement in social activities, healthcare, and a feeling of nationhood. Social Security Allowance (SSA) provides a stable income, reduces financial dependency on families' quality of life, and maintains dignity and respect within a community. SSA supports elders for active participation in social activities, strengthening social cohesion and enhancing individuals' capacity to participate in community decision-making. It also helps elders to afford better healthcare and reduce physical and emotional stress. Similarly, economic indicators include income, savings, expenses, donations, and economic activities. Increased income sources from

the SSA can help elders reduce poverty, fulfil basic needs, and improve living standards. This also serves as a source of savings, reducing stress, and promoting their well-being. It influences spending patterns, donations, increases purchasing power, and enhances their self-esteem. Likewise, it facilitates self-employment opportunities, which reduce life transition challenges. It also promotes economic independence and leadership development. Overall, SSA elevates elders' social status within the community, leading to societal stability and growth in Rupakot Rural Municipality.

Figure 1
Analytical Framework



Results and Discussion

This section presents the study's findings on the effectiveness of SSA for elders in the Muslim community in the Gandaki Province of Nepal. It discusses how these findings align with (or diverge from) previous studies. In this part, the analysis covers various dimensions such as financial and economic well-being, asset ownership, social outcomes, occupation, decision making, social interaction, self-decision in SSA utilization, elder satisfaction, social and family support, and stress.

Ageing has only recently entered the policy agenda in many low-income countries, such as Nepal. Organizations also call for ageing to be included in the Millennium Development Goals (MDGs) and for older people to be included at the policy level. Nepal supported the Madrid International Plan of Action on aging (MIPAA) initiated in 2002, which has led to several ageing-related acts such as the Human Rights Action Plan (2004), the Senior Citizen National Action Plan (2005), the Senior Citizens Act (2006), and the Social Security Program Operation Working Method (2007). All of the above Acts are related to human welfare in our country.

Pension/allowance provision is an important social benefit scheme. According to the United Nations (2007), approximately 80 percent of older people worldwide lack pensions. However, Nepal has introduced an old-age allowance scheme, which has led other groups to demand a reduction in the age of eligibility and has opened the

debate on the importance of pensions in helping reduce poverty and maintain independence and dignity in old age. The study of an ageing/elder population is a relatively new phenomenon in Nepal. It has only just become an area of interest for researchers, health and social care practitioners and policy makers.

The majority of elderly people live with their families and usually with their married son. However, youth migration has kept elderly parents isolated (Parker et al., 2014). According to respondents' answers, 70.4 percent of elders in this community live with their entire family. No adverse effect is seen on the elderly from youth migration in the sample area. Similarly, Nepal's Senior Citizens Act (2006) defines older people as 'people who are 60 years and above'. In 2012, there were over 1.84 million senior citizens aged 60 and above in Nepal, a figure expected to further increase to 8.4 million by 2050 (Parker et al., 2014). In this area of the Muslim community, only 27 elders are receiving SSA of all categories aged 60 and above.

Socio-economic and Demographic Analysis of Elders Receiving Social Security Allowance

Table 1 provides detailed information on the elders in the Muslim community of Rupakot Rural Municipality. In this area, the nearly equal distribution of population of males and females (51.9 % male and 48.1 % female) indicates that social security policies need to be inclusive. The overwhelming majority of elders are married (96.3%). SSA provisions could support all by enhancing household well-being. Similarly, most elders are between 70 and 75 years old, a critical age group that may depend heavily on SSA due to diminished earning capacity and increased health care needs. A significant portion of the elders (77.8%) have no formal education, lack access to employment opportunities, and lack financial literacy, so SSA becomes crucial in providing a safety net for them.

Regarding occupation, 85.2 percent relied on agriculture. SSA has become a stable source of income that helps them alleviate poverty and improve living standards. A significant number of elders in the study area live with more than six people (33.3 %), which indicates that SSA may not only support them but also contribute to the well-being of their entire families. It is also found that 29.6 percent of elders have no assets and are highly dependent on government-issued SSAs for sustenance. Likewise, there is found a gender disparity in asset ownership (Male-55.6 %, Female- 25.9 % and no assets-18.5 %). SSA provision fills these gaps - offering financial support to them. Thus, SSA provides a steady source of income, which is essential for its financial stability and fulfillment of basic needs.

Table 1
Demographic and socio-economic information of the sample area (N=27)

Factors	Demographic variables	Percent
Gender	Male	51.9
	Female	48.1
Marital status	Unmarried	0.0
	Married	96.3
	Single	3.7
Age	Age 65-70 years	18.5
	Age 70-75 years	51.9
	Age 75-80 years	14.8
	Age 80 and above years	14.8
Education	Never been to school	77.8
	Primary school	22.2
	Secondary school	0.0
	University education	0.0
Occupation	Agriculture	85.2
	Government job	0.0
	Foreign job	3.7
	Other services	11.1
Family members	1-2 persons	7.4
	2-4 persons	37.0
	4-6 persons	22.2
	More than six persons	33.3
Assets ownership	Yes	70.4
	No	29.6
Assets ownership with male and female	Male	55.6
	Female	25.9
	No assets	18.5

Sources: Field Study, 2024.

Monthly Income of Elders' Family and its Sources

Table 2 presents the changes in monthly income for elders before and after receiving SSA. Before receiving SSA, 18.5 percent of elders had a monthly income of 2,000 NRs, which increased to 6,000 NRs after receiving SSA. After receiving SSA, the primary sources of income were SSA and daily wage work. Among the elders, 37.0 percent reported their income rising from 5,000 to 9,000 NRs, indicating that SSA and self-employment were their primary income sources. About 26.0 percent and 18.5 percent of elders have one or more family members in foreign employment. It showed that their income increased from NRs. 31,000 to 35,000 and NRs. 40,000 to 44,000, respectively. Overall, these results highlight the significant role of SSA in enhancing the economic stability of elders when

combined with other income sources in the sample area.

Regarding the issues presented in Table 1, a participant from the local representative says that:

The major occupation of the Muslim community is agriculture. A few family members are working abroad. The male youth in this community move to foreign jobs at the age of 22-25 years after completing only a +12 level of education. Still aged 60 and above, they work abroad regularly. In this community, we have our own assets up to 40 Ropani for different agricultural land. However, out of 27 participants, five households have no assets. The only source of income is government social security allowances. He said regarding the SSA, "the government has been God for us". (Personal Communication, 15 April 2024).

The Muslim community depends on agriculture, and a few family members work abroad after completing a +12 level of education. In this community, early marriage is in practice. They have up to 40 Ropani for different agricultural land. However, out of 27 participants, five households have no assets. The only source of income is government social security allowances.

Table 2
Monthly income before and after receiving SSA (N=27)

Monthly Income (In NRs.)	Per- cent	Main sources of income	
			Before
2,000	6,000	18.5	SSA and daily wage works
5,000	9,000	37.0	SSA and self-employment
31,000	35,000	25.9	SSA and one family member in abroad job
40,000	44,000	18.5	SSA and more than one members in foreign jobs

Sources: Field Study, 2024.

In this Muslim community, there are five landless families. Among them a couple participants said that

We have a family of nine. One elder son resides separately. Junior son has gone abroad to the country of Kashmir for study purposes. Five daughters have already married. We, a couple, are residing with *Mahili's* married daughter. We have no assets of our own. We are a landless family in this community. We work as daily wage laborers to fulfil the daily requirements. Moreover, we have reared chickens and goats for our daily living. Regardless of our sources of income, government support, such as the SSA, is our primary source of income (Field Study, 2024).

Similarly, a local representative of Rupakot Rural Municipality said that for those who are not employed and have no assets of their own, the primary source of income is government social security allowances. Whatever the sources of our livelihood, the government's financial sup-

port, such as the SSA, is the primary source of income.

Financial and Expenditure Behavior Analysis: Before and After Receiving SSA

Table 3 provides the mean values for various financial variables and their statistical significance before and after receiving SSA. A substantial, statistically significant increase in income was observed, indicating a strong impact of SSA on this income variable. The expenditure on daily used goods for elders (a mean difference = 162.963, the

children (a mean difference = 148.148, t-value = 2.431 and $p = 0.022$), spending on support to poor (a mean difference = 46.296, t-value = 5.248 and p -value = 0.000), spending on support to school and temple (a mean difference = 125.926, t-value = 6.648 and p -value = 0.000) and spending on others category (a mean difference = 935.185, t-value = 7.611 and p -value = 0.000) are found increased with statistically significant before and after received SSA Table 3. Paired Sample Test (N=27)

- a. The correlation and t cannot be computed because the standard error of the difference is 0.

Table 3

Paired Sample Test (N=27)

Variables	Mean			T
	Before (M ₁)	After (M ₂)	Mean (M ₁ -M ₂)	
Income (V ₁)	17666.67 ^a	21666.67 ^a	0	0
Purchase of daily used goods (V ₂)	966.67	1129.63	162.963	5.755***
Saving/bank balance (V ₃)	8033.33	9359.26	1325.926	8.533***
Health checkup/ medicine purchase (V ₄)	666.67 ^a	666.67 ^a	0	0
Agriculture product and livestock's (V ₅)	1514.81	1222.22	292.593	4.985***
Donation to helpless (V ₆)	481.48	555.56	74.074	5.036***
Pilgrimage (V ₇)	653.85	980.77	326.923	3.942***
Support to their own child's (V ₈)	1296.30	1444.44	148.148	2.431*
Support to poor (V ₉)	607.41	653.70	46.296	5.248***
Support to school/ temple (V ₁₀)	800	925.93	125.926	6.648***
Others (V ₁₁)	3481.48	4416.67	935.185	7.611***

Sources: Field Study, 2024. (***=.001, **=.05, *=.01, +=.10)

t-value = 5.755 and p value = 0.000 ($p < .001$) reflects a highly significant change before and after receiving SSA. Saving (a mean difference = 1325.926, t-value = 8.533 and p value = 0.000) found a significant increase. Similarly, no change is found in the amount spent on health checkups and medicine purchases. In the study area, spending on agriculture products and livestock (a mean difference = 292.593, t-value = 4.985 and p -value = 0.000) found decrease, indicating a significant reduction. Spending on donation to helpless (a mean difference = 74.074, t-value = 5.036 and p -value = 0.000 ($p < .001$), spending on pilgrimage (a mean difference = 74.074, t-value = 5.036 and p -value = 0.000), spending on financial support to their

Foreign Employment and Assets Ownership

The data presented in Table 4 shed light on the economic conditions of Muslim elders in Rupakot Rural Municipality, Gandaki Province, Nepal. Among the 27 elders surveyed, 37.0 percent have no family members employed in a foreign job. In contrast, 44.4 percent of elders of this community benefit from remittances, with 25.9 percent having one family member and 18.5 percent having more than one family member found working abroad. However, 18.5 percent of elders have no assets of their own. These findings suggest that elders without family members engaged in foreign employment may rely heavily on social security allowances to meet their financial needs. For improving the quality of life and providing financial stability to elders, remittances are found to play a crucial role in this community. Those without such support and personal assets remain dependent on government-provided SSA and face greater financial insecurity. Overall, this highlights the significance of both SSA and foreign employment for ensuring the financial stability and economic well-being of elders in this community.

Table 4

Social security allowances and foreign employment on Muslim elders (N=27)

Variables	Percent
Elders having no assets of their own	18.5
Elders having no foreign employment of their family members	37.0
Elders having their one member in foreign employment	25.9

Elders having their more than one family members in foreign employment	18.5
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Source: Field Study and Result based on computed data/SPSS, 2024.

SSA and Elders' Satisfaction Level

Table 5 presents elders' overall satisfaction with the SSA provision. A significant majority (very satisfied-37.0 % and satisfied- 63.0 %) of the respondents are satisfied or very satisfied with the improvement in access to healthcare and quality of life due to SSA. In the study area, it was found that there is complete satisfaction with the government's SSA scheme in supporting the elders financially. As per the answers of respondents (satisfied- 59.3 % and very satisfied- 40.7 %), it is recognized that there are long-term benefits of SSA. It provides sustainable financial support that secure elder's future. All respondents believe that SSA has become a weapon to fulfill the needs of the poor and resultant poverty alleviation, enhanced social equity, improvement in living standards, day-to-day activities, and ultimately, their changed lifestyles positively. Likewise, it is also found that SSA has enhanced elders' participation in decision-making, self-dependency (96.2 % respondents) and autonomy among them. According to the responses (satisfied-59.3% and very satisfied-40.7 %), SSA in the study area provides a financial cushion against uncertainties. Regarding social standing of elders, SSA also positively impacts their social respect and recognition within this community. Thus, the SSA program has positively impacted healthcare access, quality of life, financial stability, lifestyle changes, poverty reduction, social participation, and self-dependency of elders in the study area.

Table 5
Satisfaction of aging people from SSA provisions (N=27)

Statements	Responses	Percentage
There is an improvement in access to healthcare of aging person.	Very satisfied	37.0
	Satisfied	63.0
The quality of life has been enhanced by SSA.	Very satisfied	37.0
	Satisfied	63.0
I am fully satisfied from SSA scheme of the government.	Very satisfied	33.3
	Satisfied	66.7
SSA has long-term benefits to us.	Very satisfied	40.7
	Satisfied	59.3
SSA fulfilled to the needs of the poor?	Very satisfied	51.9
	Satisfied	48.1

Has your lifestyle been changed by the SSA provision?	Very satisfied	40.7
	Satisfied	48.1
	Neutral	11.1
SSA helps to enhance the participation in decision-making and self-dependency.	Very satisfied	48.1
	Satisfied	48.1
	Neutral	3.7
Has SSA helped in reducing financial vulnerability and managing risk?	Very satisfied	40.7
	Satisfied	59.3
Satisfaction level of SSA receiver with social standing.	Very satisfied	40.7
	Satisfied	48.1
	Neutral	7.4
	Dissatisfied	3.7

Source: Field Study and Result based on computed data/SPSS, 2024.

Regarding the issue presented in Table 5, one of the participants of the study area aged 84 says that:

After receiving SSA, I found it easy to purchase daily necessities and medicine, and to donate, and I also felt easy to support my grandchildren when they asked. This old-age allowance provided by the government has reached the last stage of life in a situation where I am becoming disabled as my ageing. I hope that there will be more in the days to come (Field Study, 2024).

As per the participant focus on these issues, elders have found satisfaction with SSA.

Malakar (2019) noted that social security allowances are the primary source of income for many elderly individuals. According to Malakar (2019) and Srivastara (2014), SSAs are crucial for meeting daily needs but are often perceived as insufficient and difficult to access. Therefore, there is a need for better management and alternative ways of distribution to ensure its sustainability.

Family and Social Support, Stress and Social Interaction

Table 6 reveals the key factors in well-being, highlighting the multifaceted impact of SSA on elders in the Muslim community. A substantial majority (92.6%) of respondents perceive that the government's SSA provision significantly alleviates family burdens. The study found that SSA not only benefits elders directly but also positively impacts the overall well-being of families and their communities. Similarly, as per the responses (55.5 %), SSA is a financial relief rather than a burden. Moreover, sufficient SSA is crucial for maintaining healthy social dynamics. Overall, SSA supports in alleviating family burdens, reducing poverty, and promoting well-being within the community. It suggests adequate SSA provisions for fostering positive

social interaction.

Table 6

Support, stress and interaction (N=27)

Statements	Responses	Percentage
Access to SSA can alleviate some of the burdens on families allowing them to better support each other emotionally and financially (family support).	Very high	51.9
	High	40.7
	Moderate	7.4
SSA has significantly reduced poverty and promoted well-being within the communities (community support).	Very high	29.6
	High	70.4
SSA creates financial stress among family members (financial stress).	Very high	14.8
	High	22.2
	Moderate	7.4
	Low	48.1
Inadequate SSAs affect the quality of social interactions and relationships (social interaction).	Very low	7.4
	Very high	14.8
	High	51.9
	Moderate	18.5
	Low	14.8

Source: Field Study and Result based on computed data/SPSS, 2024.

Reliability Statistics: In this study, Cronbach's Alpha value is 0.922, which is seen excellent internal consistency. This level of reliability is often desired in research settings especially for psychological tests and surveys.

Social Security Allowances and Their Utilization Scenario

Table 7 provides the utilization scenario of SSA in the elderly of the Muslim community in the sample area. An overwhelming majority (96.3 %) of respondents use SSA for daily living expenses, considering this as a crucial source of income for meeting everyday food, clothing, and other essential needs. All respondents (100 %) use SSA funds for their needs, preferences, and health checkups, as well as for purchasing medicines vital to the well-being of the elderly. About half of the respondents (48.1 %) keep SSA funds for emergency purposes, while the remaining respondents (51.9 %) may lack the financial literacy to save. Similarly, a significant majority of respondents use SSA in purchasing agricultural products and livestock (85.2 %), donating to the helpless (85.2 %), supporting

their own children (88.9 %), contributing to schools/temples (88.9 %), and providing support to the poor (77.8%). Over half (55.6%) of the respondents use SSA for religious and cultural activities, enabling them to engage in spiritual practices. It indicates that the SSA fund is a primary source of livelihood, a strong sense of community support, social responsibility, intergenerational support, and aid for those in need within the community among the elders in Rupakot Rural Municipality.

Table 7

Utilization of SSA (N=27)

Statements	Response	Percentage
I use it for daily living.	Yes	96.3
	No	3.7
I used to spend when I wanted.	Yes	100
	No	0.0
I keep it for emergencies.	Yes	48.1
	No	51.9
It is used for health checkup/medicine purchases.	Yes	100
	No	0.0
Purchase of agricultural product and livestock's.	Yes	85.2
	No	14.8
Donation to helpless	Yes	85.2
	No	14.8
Pilgrimage	Yes	55.6
	No	44.4
Support to their own child's.	Yes	88.9
	No	11.1
Support to poor.	Yes	77.8
	No	22.2
Support to school/temple.	Yes	88.9
	No	11.1
Others	Yes	44.4
	No	55.6

Source: Field Study and Result based on computed data/SPSS, 2024.

Table 8 presents excerpts from interviews with six males and four females' research participants. Their age ranges from 75 to 82 years. Based on interview excerpts, SSA has contributed significantly to support daily living, health care, buying tea and cigarettes, supporting relatives' travel during feasts and festivals, and providing respect and care from family members, as well as donations including beggars (Fakirs). SSA supports single women and men and the sick. I8 (M/78) has highlighted the role of SSA as a crutch for old age. Another informant said it is a blessing to poor people. All the informants request that the government provide a timely increase in SSA to support a dignified life.

Table 8 presents the highly positive contribution of

SSA to the elderly people. Timely reform is required to adjust the inflation.

of income for meeting everyday food, clothing, and other essential needs. Likewise, a significant majority of respondents use SSA to donate to the helpless (85.2 %), support their own children (88.9 %), and contribute to school/temple (88.9 %). Therefore, SSA is perceived as a financial relief in this community. This study concludes that SSA has short-term efficacy in the study area. This study suggests further research to explore the long-term efficacy of

Table 8
Interview excerpts

SN	Name/age/sex	Description of the use of SSA	Remarks
1	I1 (m/84)	Support to household expenditure (education, health, food)	Timely increment
2	I2 (M/75)	Support to household expenditure, basically food, enhanced self-respect/dignity, donation to beggars, contribution to <i>madarasa</i> (300/m), pocket money,	Timely increment
3	I3 (M/82)	Besides household expenditure, support for ritual expenses, health care, contribution to <i>madarasa</i> (300/m), pocket money, daughters who come visit sometime supporting travel during feast and festivals, respected from family members,	Timely increment
4	I4 (M/75)	Beside support contribution to household expenditure, health care, donation to <i>madarasa</i> (300/m), pocket money, enhance the trust of neighbors and relatives, respected from family members,	Timely increment
5	I5 (F/73)	Less dependent upon husband income for tea and cigarette, SSA is self-managed without obstacle from family members, donation to beggars (Fakir)	Timely increment
6	I6 (F/80)	She is widow and blind who lives with her youngest son's family, SSA collected together with son and he spent to supports for health care, donation with her consent, SSA supports a dignified life, and provided a base for survival	Timely increment
7	I7 (M/75)	He is single. SSA used for pocket money, supporting travel of relatives, donation to Fakir, SSA collected self- and uses on own judgmental, tea and cigarette and others.	Timely increment
8	I8 (M/78)	He is sick, support in health care, support in daily livelihood, due to SSA respect and care from family members has increased, spend on own judgement, "SSA has become crutches of the old age".	Timely increment
9	I9 (F/73)	She live with second daughter neglected from her son, propertyless, survive on daily wages, SSA support daily living and meet basic needs,	Timely increment
10	I10 (F/78)	Widow, the SSA is a great blessing for those who have no other sources of income, medicine and health care, support for daily expenditure,	Timely increment

Source: Field survey, 2025

SSA on different demographic groups within the country to inform policy decisions in the changing era of Nepal.

Conclusion

This study concludes that SSA significantly enhances the socio-economic well-being of elderly Muslims in Rupakot Rural Municipality, Gandaki Province of Nepal. Before receiving SSA, there was a difficult situation of financial management, but after receiving it, an easy situation was found for their livelihood. Therefore, this study highlights that SSA significantly improves the financial and economic well-being of elders in this community. It also found that SSA programs positively impacted healthcare access, quality of life, lifestyle changes, poverty reduction, social respect and recognition, public participation, and self-dependency on elders of the Muslim community. An overwhelming majority (96.3 %) of respondents use SSA for daily living expenses, considering it a crucial source

Declarations

Ethics Approval and Consent to Participate

This study was conducted in accordance with established ethical principles of research, such as informed consent from participants, respect for participants, voluntary participation and confidentiality, responses to protect confidentiality, and the assurance that all school records used in the study would be kept anonymous, with the possibility of withdrawal without consequence.

Consent for Publication

Not applicable

Competing Interests

The authors declare they have no competing interests.

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Authors' Contributions

The first Author: Contributed research design, data collection, analysis and interpretation, and drafting of the manuscript. Last Author: Contributed to the analysis and discussion of the findings, and was responsible for manuscript revision and final editing. Both authors read and approved the final version of the manuscript.

Use of AI

AI was used to improve the language.

Declaration of Conflict of Interest

The authors declare they have no competing interests.


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