

Contribution of Senior Citizen Allowance in Elderly Livelihoods in Beldandi

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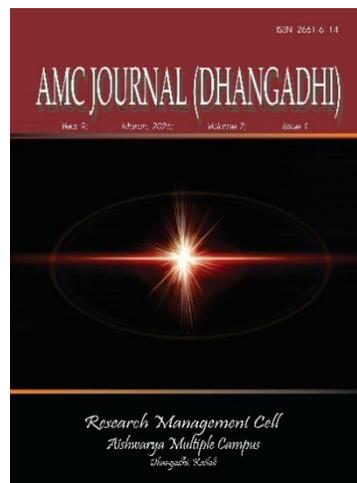
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Article History:

Received: 20 November 2025; **Revised:** 28 December 2025; **Accepted:** 10 January 2026; **Published Online:** 12 March 2026



Abstract

This study examines the contribution of Nepal's Senior Citizen Allowance (SCA) to elderly livelihoods in Beldandi, utilizing a mixed-methods approach with data from 216 respondents. Findings indicate that SCA is a critical source of income, with 33.3 percent of elders relying solely on it and 38.9 percent combining it with family support. Expenditure patterns show that the allowance is primarily used for basic needs: food (40.3%) and healthcare (29.0%). While the majority (61.1%) reported the allowance as only partially adequate, it significantly enhanced living standards for 75 percent of recipients and boosted social participation evidenced by increases in community meeting attendance (from 28.7% to 52.3%) and religious activities (from 35.6% to 63.9%). The SCA also reinforced dignity and social security, with 53.7 percent of respondents noting increased family respect and 74 percent reporting a moderate to strong sense of financial security. However, challenges persist, including delays in disbursement (56.5% experienced delays), long queues (31.5%), and mobility issues. Key suggestions from beneficiaries include increasing the allowance amount (40.7%) and ensuring timely distribution (28.7%).

In conclusion, the Senior Citizen Allowance is crucial for agency and welfare of elderly people in rural Nepal, though upgrades in the timeliness, accessibility and value of the allowance are necessary to increase its efficiency of use in social protection.

Keywords: Senior Citizen Allowance, Elderly Livelihoods, Social Security, Dignity, Basic Needs, Social Protection

Introduction

The Senior Citizen Allowance is defined as a non-contributory social pension and is a key component of the social protection system in the country. This system has evolved from a charitable welfare-based system to a rights-based system over time (UN, 2019). This means that older people are no longer regarded as passive recipients of state support but are seen as rights holders with social security rights which is firmly established in the Constitution of Nepal (2015).

The allowance itself is paid as a regular cash transfer without any precondition to contribute to the financing of the payment. It has the objective of alleviating poverty and promoting older people's consumption in late life (Barrientos, 2013). That said, broader thinking about cash support schemes minimally stresses their original intent. The World Bank (2024) frames these transfers as

interchangeable investments in human capital and household resilience to shock, for economic or health-related shocks. In rural contexts like Beldandi, and given the reliance of livelihoods, like those of older people, on agricultural production, the allowance is more than a source of income; it is a safety net that underpins older people's ability to deal with the financial and social uncertainties of aging.

Today, the idea of livelihood is more than just income. It implies having the capabilities, assets (material and social) and activities for a living (Scoones, 1998). For older people, the Senior Citizen Allowance not only constitutes a financial resource but also supports other livelihood assets, such as health (human capital), social standing (community relationships), and physical resources (shelter and basic needs).

At the same time, social security and dignity in later life have increasingly been framed within a human rights perspective. The World Health Organization (WHO, 2020) defines healthy aging by the ability to maintain functional capacity which supports well-being, informed both by intrinsic abilities and the environment in which we live. Dignity attaches to autonomy. The ability to make one's own choices and participate in family and community life. Thus, a social pension is, indeed, not simply an act of charity, it is a mechanism for facilitating functional ability and preserving dignity for older people by giving them a degree of economic independence (HelpAge International, 2023).

Amartya Sen framework called Capabilities Approach (199) underscores that we should assess social systems (rather than just purely by resources or income), on the actual freedoms or "capabilities" your life may value to live the lives you value. Income is just a means of the end, not the end. Within the context of Capabilities Approach, not just cash, but the Senior Citizen Allowance in Beldandi represents for older adults an opportunity to improve their health status through access to care, boost nutrition (or be able to afford food) plus participate relatively more in social and community life. Also, by providing the allowance, it literally improves person's well-being with respect to health and nutrition and strengthens their dignity as they are supported financially with continuing to be able to age-in-place.

Social Contract Theory, regarding contemporary welfare states, posits that governments have both moral and civic responsibilities to offer some level of safety net for vulnerable populations, specifically the elderly, who have contributed to society all through their lives and, in many instances, in sectors that are often informal or without protection (Ghimire & Sapkota, 2022). This rationale provides justification for non-contributory pensions, especially in institutions like Nepal, where most members of society cannot form pension contributions based on traditional life-cycle savings models (Modigliani & Brumberg, 1954). In this regard, the Senior Citizen Allowance can be viewed as a partial and tangible manifestation of the intergenerational social contract to recognize the contribution of older citizens while further contributing to their social and economic security.

Research across the globe demonstrates, in a consensus, that cash transfer programs offer meaningful positive effects concerning poverty alleviation, food security, and wellness outcomes. For example, a meta-analysis of cash transfer programs demonstrated significantly positive concrete effects on poverty alleviation, food security, and wellness across a selection of countries and varying cash transfer program contexts that include contributions from Bono (2017) to Webb et al (2019) in Bastagli et al (2019). When exploring cash transfer programs specifically for aging populations, research in the sub-Saharan African context finds social pensions offset older individuals' basic needs and healthcare costs, alleviating stress and anxiety (Köhler and Bhorat 2023).

In Nepal, newfound studies offer more localized perspectives. Adhikari and Parajuli (2023), who conducted a study in a rural municipality comparable to Beldandi, discovered that the Senior Citizen Allowance is a vital component of household income and is primarily used for food and healthcare. Although the allowance meets basic needs, the amount (NPR 4,000) was often insufficient for

catastrophic costs associated with health. Shrestha and Thapa (2024) also examined the link between the allowance and dignity, finding that recipients reported feeling more worthy and were less likely to feel like they were a “burden” to their family. Feeling empowered was linked to their ability to make small contributions towards household expenses.

Nonetheless, the allowance is still difficult to access and utilize. A national study undertaken by the Nepal Institute of Development Studies (NIDS, 2023) found that barriers include but are not limited to: the often, convoluted process of registering elderly individuals without citizenship documents; low levels of literacy among recipients; and bureaucratic inefficiencies that collectively delay the disbursement of the allowance. Accessing the allowance is even more complicated in more rural settings of Nepal like Beldandi where physically accessing a payment point, such as a bank or agent, adds another significant barrier especially for older adults with limited mobility.

The Senior Citizen Allowance in Nepal is implemented according to the Senior Citizens Act (2063 BS) and the Directive on Senior Citizens Allowance (2079 BS). Over time, this allowance has evolved from a strictly targeted allowance to a more universal allowance for certain age groups, representing an increased governmental attempt to address social protection (MoWCSW, 2023).

Adolescent discussions around the policy highlighted in the reports and reviews regarding the Government, focus on three key issues. The first issue is financial sustainability and adequacy: as the number and proportion of eligible senior citizens increase, concerns about the fiscal burden increase. Policymakers struggle with the questions whether to extend further coverage zero in on the adequacy of the allowance - for example, increasing the senior citizen allowance amount. Increasing the amount of senior citizen allowance has historically been given little priority in discussions and ultimately has received little consideration (National Planning Commission, 2022). The second issue is targeting and universality: for example, regionally specific senior citizens will have different age qualifications for the allowance in some regions such as the Karnali region, creating administrative complications and perceptions of inequity. The third issue is reform of the delivery: the Government of Nepal is pursuing an ambitious digitization process for payments, as well as social registry integration, to reduce delays and leakage of beneficiary payments (World Bank, 2024). Even if this is all resolved, it remains challenging to implement increased funding, increase adequacy and reform and implement the delivery system for the senior citizen allowance.

Across literature, a consensus exists that Senior Citizen Allowance fulfills basic needs and enhances the dignity of older adults. However, other studies highlight context-specific access barriers, administrative difficulties, and ongoing debates about associated policies. This research intends to add to the literature by investigating the allowance in Beldandi's socio-economic and geographic context, offering specific details about the positive aspects and the negative aspects of the allowance.

Methodology

This research utilized mixed methods design that integrated both quantitative and qualitative approaches under descriptive and analytical research designs (Creswell and Plano Clark, 2017). This approach provided a well-rounded framework to investigate the contribution of senior citizen allowance in elderly livelihoods of Beldandi. Primary and secondary data were used, with respondents selected using a simple random sampling method. Of the total population of 491 elderly respondents, 216 were sampled: 54 Dalit, 60 Tharu, and 102 from other communities. The sample was derived using the Raosoft online calculator, assuming a 5 percent margin of error, 50 percent population proportion, and 95 percent confidence level (Raosoft, 2004).

Basic Needs for Elderly Households Supported by the Senior Citizen Allowance

Senior adults often contend with declining health, reduced income, and increased dependence upon others. Many older persons in Nepal struggle to meet basic needs such as food, clothing, shelter, and health care. To address this issue, the Government of Nepal implemented the Senior Citizen Allowance (SCA) as a means of providing income security and dignity in old age.

For many senior adults remaining in rural localities such as Beldandi the SCA is an important social safety net due to withdrawn family support networks and diminishing working options. Understanding how SCA is helping older people meet basic needs is important for understanding the true outcome of the SCA program on older people's livelihoods and wellbeing. Meeting basic needs is one of the ultimate purposes for human welfare. This study reflects a perspective on social protection programs that meet basic needs and foster life dignity and economic security in aging.

Age and Gender

Age and gender are fundamental factors affecting the wellbeing of older adults.

In Beldandi, studying age and gender can inform us about who is gaining more benefit than others from the SCA and whether there is an adequate provision of support for those in need. Such information is critical to evaluate the impact of the SCA on improving livelihoods, enhancing gender equality, and restoring the dignity of older adults in Nepal.

Table 1

Distribution of Senior Citizens by Age and Gender

Age Group (Years)	Male	Female	Total	Percent
60 – 69	65	57	122	56.5
70-79	40	32	72	33.3
Above 80	13	9	22	10.2
Total	118	98	216	100

Field Survey, 2025

Table 1 illustrates the age and gender distribution of seniors in Beldandi. More than half (56.5%) of the 216 sampled seniors were in the 60-69 years age group, indicating that most seniors are in the early stage of old age. One-third (33.3%) fell within the 70-79 age group and only 10.2 percent fell above 80 to 89 years of age, indicating the continued decrease of seniors as life expectancy trends downward for the aged population (these trends are likely related to health problems, as well as reduced life expectancy due to advancing age).

In terms of gender, there are slightly more males (118) than females (98). This slight difference may be a result of differences in survival rates (or migration) or due to social factors that influence seniors reporting their identities. Overall, it is shown that most seniors receiving benefit from the senior citizen allowance are in the early stage of being a senior citizen and show a need to ensure they are continuously provided comfort, care and general wellbeing as they grow older.

Caste/ Ethnic Composition

Researching caste and ethnic skill differential helps to see whether the SCA reaches all groups. This process of going into caste and ethnic skill differential exposes patterns of inclusion and exclusion and

demonstrates how the SCA is working as a mechanism to improve livelihoods, promote equality, and help uphold dignity across multiple elderly communities.

Table 2

Distribution of Respondents by Caste/ Ethnic Composition

Caste Group	Frequency	Percentage
Dalit	54	25.0
Tharu	60	27.8
Otters (Brahmine/Chhetri/ Grung etc.)	102	47.2
Total	216	100

Field Survey, 2025

Table 2 illustrates the caste and ethnic makeup of elderly respondents in Beldandi. Out of 216 respondents, just under half (47.2%) of the respondents are Brahmin/Chhetri and other advantaged groups, with 27.8 percent being Tharu and 25 percent Dalit. This indicates that all castes receive the Senior Citizen Allowance, but that there is a higher rate of participation among upper caste respondents.

The high proportion of Dalit and Tharu respondents shows that the area is socially diverse, and that the program has been accessible to all groups. However, the data suggests that there may still be barriers that prevent marginalized groups from accessing or utilizing the allowance fully. This highlights the need for ongoing efforts to improve equity and awareness.

Sources of Income

The sources of income are significant to the overall economic wellbeing of elderly people. In other parts of Beldandi, most elderly people do not have access to avenues to earn income and thus rely on family assistance, remittances, or the Senior Citizen Allowance (SCA). A study of these sources of income is important to know how much the allowance provides support for daily lifetimes and contributes to reduced dependence.

This investigation is important because income translates into quality of life, healthcare, and dignity into old age. The importance of Senior Citizen Allowance is demonstrated on how it has significantly contributed towards improving economic security and livelihood into old age.

Table 3

Distribution of Elderly Respondents by Sources of Income

Sources of Income	Respondents	Percentage
Senior Citizens Allowance Only	72	33.3
Allowance and Family Support	84	38.9
Allowance and Farming	40	18.5
Allowance and Remittance	20	9.3
Total	216	100

Field Survey, 2025

Table 3 describes the income sources of elderly participants in Beldandi. Of 216 respondents, the largest percentage (38.9%) had both the Senior Citizen Allowance as well as family support, indicating that

family support continues to be significant for elderly members of a household. One-third (33.3%) relied only on the Senior Citizen Allowance, which shows that elderly participants are commonly dependent on government support.

Likewise, 18.5 percent earned farm income in combination with the Senior Citizen Allowance, while 9.3 percent received remittances with the allowance. These data show that, while most elderly respondents depended on the allowance, many relied on family or other small sources of income to meet their daily needs. In general, the Senior Citizen Allowance plays an important role in supporting stability and welfare for older people of Beldandi.

Monthly Expenditure Pattern

Investigating the expenditure pattern of elderly households monthly informs the investigation of how the Senior Citizen Allowance (SCA) helps or affects their everyday lives. For a rural area like Beldandi, home to many elderly who have a limited income, the way an elder spends their allowance to meet their basic needs whether that be food, health care, clothing, or another need demonstrates the effectiveness of SCA on their wellbeing and quotidian life. In looking at elderly households' spending patterns, you can assess whether SCA is enough to meet their basic needs, opine on potential dependency reduction, and think about overall increased safety, security, and dignity in their life.

Table 4

Distribution of Elderly Respondents by Monthly Expenditure Pattern

Expenditure Pattern	Average Monthly Expenditure	Percentage of Total Income
Food & groceries	2,500	40.3
Health & medicine	1,800	29.0
Clothing & personal care	600	9.7
Religious/social functions	700	11.3
Others	500	9.7
Total	6100	100

Field Survey, 2025

Table 4 demonstrates how older respondents in Beldandi utilize their monthly income. The first observation is that the largest expenditure (40.3%) is allocated for food and grocery purchases, indicating that basic nutrition remains the most important priority. Additionally, health and medicines account for 29 percent of the expenditure, which indicates still a fundamental need as one age. Religious and social activities, other than food, accounted for 11.3 percent of the expenditure even with minimal income; a good and healthy lifestyle is still afforded through management of discretionary spending. Smaller portions of the budget were considered towards expenses for clothing, personal care needs and other expenses (between 9.7%). As could be expected by reviewing the expenditures, the data shows that the Senior Citizen Allowance allows older citizens to meet basic needs and most specifically, food and healthcare expenses which allow an older person to live modestly and with dignity.

Utilization of Allowance

Learning about how elderly people utilize the Senior Citizen Allowance is important to assess the true impact of the allowance on their lives in Beldandi. Any understanding of the allowance expenditures on necessities such as food, healthcare, clothing, and leisure or social activities can help us to assess its role in meeting daily needs and enhancing wellbeing. This connects directly with the study's objective

of evaluating whether the allowance enhances social security whilst promoting dignity and facilitates elderly individuals in navigating the challenges that arise from managing limited income.

Table 5

Distribution of Senior Citizen by Utilization of Allowance

Use of Allowance	Senior Citizens	Percentage
For Daily Consumption	86	39.8
For Medical Treatment	65	30.1
For Saving / Loan Repayment	18	8.3
For Clothing and Festivals	32	14.8
For grandchildren's education	15	6.9
Total	216	100

Source: Field Survey, 2025

The Senior Citizen Allowance used among elderly respondents in Beldandi is illustrated in Table 5. Much of the elderly category (39.8%) allocate their Senior Citizen Allowance money toward daily consumption, which illustrates not only how the Senior Citizen Allowance is used to cover actual consumption, but also highlights the importance of the benefit to meeting basic needs (food and groceries). Nearly thirty percent (30.1%) of the elderly used their allowance toward medical treatment, which emphasizes that health is a major concern for older adults. Smaller clubs of respondents indicated they used the Senior Citizen Allowance to cover clothing/festivals (14.8%), savings or loan payment (8.3%), and education of grandchildren (6.9%). Overall, the findings support the notion that the Senior Citizen Allowance provides support for the elderly to cover their basic needs, health expenditure, and maintain dignity in old age.

Meet Basic Needs

Understanding how the Senior Citizen Allowance (SCA) promotes elder livelihood in Beldandi centers on meeting basic needs. For many elderly people with little or no income, the allowance assists them in meeting their basic needs for food, health care, clothing, and day-to-day expenses. Considering this use allows for examining the allowance and its effect on quality of life, dependence, wellbeing, and dignity of the elderly.

Table 6

Distribution of Respondents by Adequacy of Allowance to Meet Basic Needs

Use of Allowance	Senior Citizens	Percentage
Fully adequate	24	11.1
Partially adequate	132	61.1
Inadequate	60	27.8
Total	216	100

Field Survey, 2025

According to Table 6 providing an overview of perceptions of the Senior Citizen Allowance, elderly respondents in Beldandi reported that only 36 respondents or 11.1 percent rated the allowance “adequate.” Conversely, most elderly respondents (61.1%) described the allowance as “somewhat adequate,” indicating that they were partly reliant on family or other financial resources to meet their needs. An additional 27.8 percent of respondents described the allowance as “inadequate.” These respondents struggled to pay for basic daily needs. Overall, even though the allowance was very important for supporting elderly livelihoods, it did not fully meet the financial needs of elderly people living in rural villages.

Satisfaction with Senior Citizen Allowance Amount

Evaluating elderly people's satisfaction with the Senior Citizen Allowance (SCA) can provide us with a better understanding of the impact of the SCA on their lives in Beldandi. Elderly people's opinions will demonstrate whether SCA supplies the basic needs for everyday living, outlining continued viability for social security, and preserves the right to live with dignity. This reflects a concern over the gaps that exist between an allowance and real costs of viability, which will inform future program and policy improvements that would better protect well-being, reduce dependency, and promote dignified living for elderly people.

Table 7

Distribution of Respondents by Satisfaction with Senior Citizen Allowance Amount

Level of Satisfaction	Senior Citizens	Percentage
Highly satisfied	20	9.3
Satisfied	96	44.4
Neutral	38	17.6
Dissatisfied	42	19.4
Highly dissatisfied	20	9.3
Total	216	100

Field Survey, 2025

The feelings of older participants in Beldandi regarding the level of the provision of the Senior Citizen Allowance is reflected in Table 7. Over half of participants (53.7%) expressed satisfaction or high satisfaction with the provision. 17.6 percent of participants identified as neutral. Approximately 29 percent of participants identified as dissatisfied or highly dissatisfied with the provision, signaling that the allowance does not completely meet the needs of a significant number of elderly participants. Thus, while the allowance isn't substantial, it provides important assistance. The allowance could be improved in terms of its adequacy, providing a greater level of support to support the wellbeing and honor of all elderly individuals.

The contribution of allowance to enhance social security and dignity among the elderly

Allowance is not just a source of income: it provides confidence in older people through an acknowledgment of their lifetime of contributions and worth in society. In rural places such as Beldandi, allowance gives older people a sense of dignity and belonging despite the realities of their financial situation and social isolation.

This research is designed to highlight the SCA responses of older people with respect to dignity and social security while further illustrating its role in enhancing the quality of life for older people in rural Nepal.

Living Standard Due to Allowance

The senior citizen allowance greatly enhances the economic situation of elderly households in Beldandi. It allows them to meet basic needs for food, healthcare, and other necessities, which greatly reduces financial stress. More than meeting material needs, the senior citizen allowance provides a level of social protection, allowing elderly families to maintain their dignity and remain engaged in their family and community. Evaluating the senior citizen allowance will allow us to evaluate the extent to which it supports their livelihood and identify ways it can be improved.

Table 8

Distribution of Respondents by Perceived Improvement in Living Standard Due to Allowance

Response	Senior Citizens	Percentage
Greatly improved	34	15.7
Moderately improved	128	59.3
Slightly improved	38	17.6
No improvement	16	7.4
Total	216	100

Field Survey, 2025

Table 8, data illustrates what older adults perceive the impact of the allowance on living standards. Many respondents (59.3%) reported some degree of moderate improvement, while about 15.7 percent noted a great improvement in living standards. Approximately 17.6 percent reported slight improvement, and approximately 7.4 percent noted no change, suggesting that for some respondents, the allowance is still not enough to meet needs. Collectively, the allowance helps most older adults, although responses vary check to check in households.

Social Participation After Receiving Allowance

The allowance for seniors assists the elderly population living in Beldandi in meeting basic needs and becoming more engaged in family and community life. By lessening financial dependency and strengthening dignity, it enhances their social well-being and inclusion, demonstrating that the impacts of this allowance extend beyond simply providing economic support.

Table 9

Percentage Distribution of Respondents by Social Participation After Receiving Allowance

Activity Type	After Receiving Allowance	Before Receiving Allowance	Changed Status
Community meetings	52.3	28.7	+23.6
Religious activities	63.9	35.6	+28.3
Social ceremonies	68.1	41.2	+26.9

Local welfare programs	40.3	18.5	+21.8
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Field Survey, 2025

As shown in Table 9, the senior citizen grant had a positive and significant impact on the social participation of older adults. For example, attending community meetings increased from 28.7 percent of all seniors to 52.3 percent (an increase of 23.6 percentage points), involvement in religious services increased from 35.6 percent to 63.9 percent (28.3 percentage points), attending social celebrations increased from 41.2 percent to 68.1 percent (26.9 percentage points), and participation in local welfare programs increased from 18.5 percent to 40.3 percent (21.8 percentage points). The opportunities made available through senior grants allowed older adults to actively participate in family and community life, which increased social inclusion and greater awareness of belongingness.

Table 10

Percentage Distribution by Perceived Role of Allowance in Enhancing Social Dignity

Activity Type	After Receiving Allowance	Before Receiving Allowance	Changed Status
Community meetings	52.3	28.7	+23.6
Religious activities	63.9	35.6	+28.3
Social ceremonies	68.1	41.2	+26.9
Local welfare programs	40.3	18.5	+21.8

Field Survey, 2025

According to Table 10, the senior citizen allowance has added social dignity to the elderly. In community meeting participation, the proportion of people with a senior citizen allowance rose from 28.7 percent before the benefits to 52.3 percent after the benefits. Proportionally, religious involvement increased from 35.6 percent to 63.9 percent, and attendance at social ceremonies grew from 41.2 percent to 68.1 percent. Likewise, involvement in welfare programs rose from 18.5 percent to 40.3 percent. All these gains suggest that the senior citizen allowance not only provides financial assistance to seniors, but bolsters’ confidence, respect for themselves, and participation in social roles in the community.

Attitude Toward Elderly After Receiving Allowance by Respondents

The senior citizen program has enhanced the predicaments of older adults in prior generations, specifically in terms of their respect and worth in families and communities. The author states that they can be more financially independent, they maintain more power and dignity, and this shows the allowance benefits not just their livelihood generally, but also their social value.

Table 11

Distribution of Family Members’ Attitude Toward Elderly After Receiving Allowance by Respondents

Attitude Change	Respondents	Percentage
More respectful	116	53.7
Same as before	76	35.2
Less respectful	24	11.1
Total	216	100

Source: Field Survey, 2025

Data in Table 11 reveals that a little more than half (53.7%) of the people surveyed said that the allowance made them receive more respect from their family. Roughly one-third (35.2%) of the respondents did not perceive any change, and 11.1 percent noted a decline in respect. These figures taken together imply that the allowance increased respect and the importance of elder family members thereby improving their dignity and role in the family.

Feeling Social Security among Senior Citizen Allowance

Through the senior citizen allowance, elderly people living in Beldandi feel a sense of independence and safety. Having a regular income for their needs enhances a sense of security and daily life overall as they have greater choice. These funds are certainly dignified and contribute to their well-being.

Table 12

Distribution of Respondents by Feeling Social Security Among Beneficiaries

Response	Frequency	Percentage
Strong sense of security	42	19.4
Moderate sense of security	118	54.6
Little sense of security	38	17.6
No sense of security	18	8.3
Total	216	100

Source: Field Survey, 2025

The data in Table 12 indicated that after receiving the allowance, the elderly beneficiaries experienced a higher level of safety and security. Indeed, 54.6 percent stated they felt moderately safe and secure, while 19.4 percent stated they felt very safe and secure. Less than 20 percent of agents indicated they only felt somewhat safe and secure (17.6%), or not at all (8.3%). Thus, the evidence shows that when the elderly receive the allowance, it works to boost feelings of safety and security for most recipients but varies from agent to agent.

Decision-Making Autonomy of Senior Citizen

The senior citizen allowance provides older adults with a greater voice in decisions that happen in their household. Financial independence and respect come from their income, and the allowance serves the purpose of financially supporting older adults while empowering the within family.

Table 13

Percentage Distribution of Respondents by Decision-Making Autonomy in Household after Allowance

Area of Decision-Making	Before Allowance	After Allowance
Household expenditure	23.1	46.3
Religious donations	31.9	56.5
Health decisions	28.7	52.8
Children/grandchildren’s support	19.4	35.2

Source: Field Survey, 2025

The allowance for seniors has helped improve elderly decision-making at home, as indicated in Table 13. The percentage of elderly people participating in household spending changed from 23.1 percent to

46.3 percent. The percentage of elderly donating to religion rose from 31.9 percent to 56.5 percent. The percentage of elderly contributing to health decisions increased from 28.7 percent to 52.8 percent. The percentage of elderly people offering support to children or grandchildren rose from 19.4 percent to 35.2 percent. These increases indicate how the senior citizen allowance empowers seniors to take on a stronger role, have greater influence, and restore dignity in the family.

Level of Confidence and Self-Esteem

The allowance for senior citizens instills self-confidence and self-esteem in older adults in Beldandi. Having developed their incomes, they now feel valued and respected, which makes them feel more comfortable contributing to family decisions. Thus, the allowance not only adds to their dignity as individuals, but it also adds to their well-being.

Table 14

Distribution of Respondents by Level of Confidence and Self-Esteem

Level	Respondents	Percentage
High	58	26.9
Moderate	112	51.9
Low	46	21.2
Total	216	100

Source: Field Survey, 2025

Table 14 shows that the senior citizen allowance positively influenced an increase in confidence and self-esteem among older adults. While 51.9 percent indicated a moderate level, and 26.9 percent indicated a high level of confidence, 21.2 percent indicated low confidence. Thus, the financial assistance program reinforces older adults' sense of worth and participation in household issues in general, but not everyone is positively affected.

Challenges and Constraints Faced by Senior Citizens in Accessing and Utilizing the Allowance

The Senior Citizen Allowance (SCA) has become a critical source of assistance for seniors in Nepal, yet many still confront barriers to the access and use of the allowance. In rural areas like Beldandi, limitations such as poor access to information, bureaucratic delays, mobility constraints, and poor access to banking additionally complicate the ability of field senior citizens to access their payments in timely fashion. They also suffer in social and physical limitations, including, but certainly not limited to, illiteracy, illnesses, or lack of support from family. The study attempts to expose these barriers to examine how they impede the overall impact of the Senior Citizen Allowance on elderly wellbeing. Addressing barriers is critical if we want to ensure the Senior Citizen Allowance achieves its intended purpose of advancing the social security, dignity, and wellbeing of the older citizens of rural Nepal.

Accessibility of Allowance Distribution Point

It is essential for older adult beneficiaries in Beldandi to have easy access to the senior citizen allowance. Distributing the allowances in a convenient fashion reduces travel, effort, and delays for those with limited mobility, facilitating the allowance to reach them and benefit them.

Table 15

Distribution of Respondents by Accessibility of Allowance Distribution Point

Distance from Home	Respondents	Percentage
Less than 1 km	42	19.4
1–2 km	98	45.4
2–3 km	50	23.1
Above 3 km	26	12.0
Total	216	100

Source: Field Survey

According to Table 15, the great majority of elderly beneficiaries can receive the allowance with relative ease, with 19.4 percent of seniors living within 1 km, and 45.4 percent of seniors living within 1-2 km of the distribution point. There is still a distance-related challenge for 23.1 percent of seniors who live 2-3 km away, and 12 percent live more than 3 km away.

Mode of Receiving Allowance

Understanding the distribution of the allowance for senior citizens is important to assess the extent to which the senior citizens allowance is a viable tool for promoting the livelihoods of elderly residents in Beldandi. A secure payment model helps guarantee the timely receipt of the allowance and protects the recipient from the burden of unsafe transportation, and other stressors associated with accessing their payment. This element of the senior citizen allowance will illuminate whether the procedure promotes dignity for the elderly while also promoting access and inclusion.

Table 16

Distribution of Respondents by Mode of Receiving Allowance

Mode	Respondents	Percentage
Through local ward office	156	72.2
Through bank account	44	20.4
Through family representative	16	7.4
Total	216	100

Source: Field Survey, 2025

According to Table 16, most respondents aged 65 or older in Beldandi (72.2%) receive their allowance from the local ward office, indicating the popularity and accessibility of this process. Another 20.4 percent utilize expansive bank accounts, indicating a gradual shift toward formally distributed payments while 7.4 percent utilize family representatives as a method of distribution for health or mobility reasons. The overall indication is that the ward office still serves as the most convenient and trusting option for an allowance distribution method, but further expanding bank-based distribution could support greater efficiency and autonomy for seniors.

Delay in Receiving Allowance

Delays in the processing of the senior citizen allowance affect elderly residents in Beldandi day to day and in their overall well-being. On time payments are critical in providing for basic needs while

preserving dignity. Examining these transitions can illuminate barriers within the system and support the allowance continuing to be a reliable source for seniors.

Table 17

Distribution of Respondents by Delay in Receiving Allowance

Duration of Delay	Respondents	Percentage
On time	94	43.5
Delayed 1 month	66	30.6
Delayed 2–3 months	42	19.4
More than 3 months	14	6.5
Total	216	100

Source: Field Survey, 2025

In Beldandi, Table 17 shows the punctuality of the recipients concerning the senior citizen allowance. The allowance was received by around half of the respondents (43.5%) on time, which indicates a fairly good level of efficiency. On the other hand, 30.6 percent had their payments delayed by one month, 19.4 percent by two to three months, and 6.5 percent had their payments delayed for three months or more. The delays cause financial hardships to a significant number of aged recipients. Hence, timely payments are critical not only for the personal financial situation of the elderly but also for the overall perceived credibility of the program.

Major Problems in Accessing Allowance

It is essential to spot the main hurdles of the old age pension to make a proper assessment of the pension's real impact on the life of the senior citizens in Beldandi. Access to the allowance is hindered by such factors as long queues, poor transport, and waiting times; bringing these factors to light will render the allowance processing more just, less time-consuming, and more in tune with the seniors' needs.

Table 18

Distribution of Respondents by Major Problems in Accessing Allowance

Problem Type	Respondents	Percentage
Long queues & waiting time	68	31.5
Lack of transport	54	25.0
Bank/Ward office procedural delay	46	21.3
Lack of awareness about process	28	13.0
Others	20	9.3
Total	216	100

Source: Field Survey, 2025

Table 18 presents the challenges elderly beneficiaries face in accessing the senior citizen allowance in Beldandi. Among the challenges reported, the most common was waiting in long lines (31.5%) creating difficulty for seniors with mobility or health problems. Approximately 25 percent of the seniors in this study reported difficulty with transportation, and 21.3 percent reported waiting for delays in bank or ward office procedures. An additional 13 percent of the seniors reported they lacked information about the process, and 9.3 percent reported other minor difficulties. Overall, the data suggests that physical

barriers, administrative delays, and limited information also create challenges to accessing the senior citizen allowance for many older adults.

Health Related Challenges Affecting Allowance Access

The elderly people living in Beldandi may find it difficult to receive the senior citizen allowance if they have a health problem that limits their mobility, is ill long-term, or is very frail. Recognizing the challenges is vital for maintaining an honorific, supportive, inclusive and accessible system for the health and dignity of older adults.

Table 19

Distribution of Respondents by Health-Related Challenges Affecting Allowance Access

Health Status	Respondents	Percentage
Good	56	25.9
Moderate	94	43.5
Poor	66	30.6
Total	216	100

Source: Field Survey, 2025

According to Table 19, health has an important impact on access to the senior citizen allowance in Beldandi. 25.9 percent of seniors in the survey reported being in good health and having slight difficulties accessing their allowance. Meanwhile, 43.5 percent reported being in moderate health and 30.6 percent reported being poor health, with many likely facing undue challenges obtaining their distributions. This shows an important need to address accessibility factors for more frail or ill seniors to help them access their determination of cash allowances.

Support from Family Members in Collecting Allowance

Support from family is very important for older people in Beldandi to obtain the senior citizen allowance, especially when they face health, mobility, or literacy barriers. Understanding the role of family support helps to show how a family's assistance will help with rapid receipt and give the elderly the chance to take full advantage of the program while still observing dignity.

Table 20

Distribution of Respondents by Support from Family Members in Collecting Allowance

Level of Support	Respondents	Percentage
Always supported	112	51.9
Sometimes supported	70	32.4
Never supported	34	15.7
Total	216	100

Source: Field Survey, 2025

Table 20 indicates that family support is of utmost importance to older people in Beldandi when claiming the senior citizen allowance. Over half (51.9%) of older people always have family support, 32.4 percent have it sometimes, and only 15.7 percent do not have family support. This indicates that many elderly people depend on family members to access the senior citizen allowance to support their well-being.

Suggestions for Improving the Allowance System

Consulting with the elderly beneficiaries will support improvements to the senior citizen allowance in Beldandi. They will provide recommendations for improving access, timeliness, and supportive structures that will better meet their needs, improve dignity, and alleviate barriers to receipt and use of the allowance.

Table 21

Distribution of Respondents by Suggestions for Improving the Allowance System

Suggestion	Respondents	Percentage
Increase allowance amount	88	40.7
Ensure timely distribution	62	28.7
Simplify access process	34	15.7
Provide door-to-door service for elderly	32	14.8
Total	216	100

Source: Field Survey, 2025

Elderly respondents' suggestions for improving the senior citizen allowance in Beldandi and shown in Table 21. While most respondents (40.7%) wanted an increased allowance, 28.7 percent responded and emphasized the need for timely distribution, 15.7 percent suggested simplifying access, and 14.8 percent suggested a door-to-door service for seniors with mobility challenges, in all combining financial assistance, efficiency, and accessibility to make the allowance more impactful for seniors.

Conclusion and Implication

This research concludes that how Nepal's Senior Citizen Allowance (SCA) serves as a crucial lifeline for older people living in Beldandi Rural Municipality. More than modest cash payment, it is an important source of financial security and social support. Of SCA recipients, more than 70 percent rely on the payment as their only or a supplementary source of income, and nearly all recipients reported using the payment to purchase necessities such as food and health care helping older people to meet their basic daily needs while preserving dignity.

The SCA provides older people funds, but it also allows older people to remain engaged and respected members of their community. It promotes participation in the community's religious and social events. The SCA restores dignity, and for many, it empowers them to participate in making decisions inside the household. Rather than living with a sense of dependency, the SCA gives older people a sense of dignity and respect.

Nonetheless, challenges persist for older people. Many older people experience issues with timely payments, and the business of receiving their payment creates obstacles for older people to receive funds, such as long line-ups, poor health, or distance from the distribution point.

This research paper brings forth some important policy and practical lessons. Because 61.1 percent of seniors only consider the allowance somewhat adequate, it is clear that the need to increase the stipend (ideally indexed to inflation) remains a need, as does the need for administrative changes to ensure payment occurs in a timely and reliable manner. Practically, access can be improved by decentralizing the option and ensuring the delivery convenience for seniors, including elderly-friendly pick-up locations, enhanced banking options, expanded home delivery options for seniors, awareness campaigns for marginalized and isolated populations, and staff training for an efficient, empathetic

approach to support and delivery of the allowance. Future research should investigate the long-term impact of the allowance, regional variances in the use of the allowance, and the unique delivery experiences of marginalized sub-groups of seniors within the context of the allowance. Overall, the SCA remains an important support for dignified aging, and improving its adequacy, reliability, and accessibility provides a more supportive context for seniors aging in Nepal.

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