

RELEVANCE OF SOCIAL SECURITY ALLOWANCE IN NEPAL**Indra Mali Malakar***indraamali1982@gmail.com**Patan Multiple Campus, Tribhuvan University.*

Abstract

This study aims at assessing the relevance of social security allowance in Nepal among the beneficiaries of Kirtipur Municipality, Kathmandu district. With purposive selection of Kirtipur Municipality, a community based cross sectional study was carried out among old age allowance beneficiaries of Kirtipur Municipality. Most of the target people (86.1% male and 85.6% female) of social security allowance have been primarily using allowance money for basic personal needs for buying food/clothes/vegetables and though the government's initiatives have had the direct bearing on the reduction of the household economic poverty and vulnerability of the beneficiaries, it seems insufficient enough to maintain the target people's life as majority of them (80.4%) reported the inadequacy of the allowance distributed. This was evidenced by chi-square test also. The study revealed that there is needed to make the institutional efforts within the legal framework to make members of the families responsible for the support of senior citizens in their ripe old age. The government needs to design and implement livelihoods programs for physically capable senior citizens living below poverty line which would also use their skill and knowledge and contribute to reduce household poverty.

Key words: *social security, relevance, beneficiaries, senior citizen & rights.*

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Introduction

To safeguard the individual and the society with uncertainties and insecurities there is need of social security. This social security is a strategy of a state or a country to invest to the people which in long run produce good returns. There is no such definition of social security which may differ from country to country according to the prevailing social legislations, culture, traditions and principles. The basic principle of social security implies collective action by the community to help a member against misfortunes and wants she/he cannot meet with her/his own resources (Barrientos & Lloyds, 2003). In addition, it also emphasizes and ensures that the ideas of human dignity and social justice are duty taken care (Joshi, 2010). Social security Act 2075 defined "Social Security" as the cash, allowance or support to be provided to the citizens entitled to social security pursuant to the 'Social Security Act, 2075'. Social security has been recognized as a concern of citizen's rights in the world. It is linked to enhancing social equity and justice. Realizing this fact, the Government of Nepal has included a provision for social security in the Interim Constitution of Nepal, 2007. With the intention of expanding social security rights of citizens, the Social Security Program (Operational Procedure),

2008 has been formulated and implemented under the Local Self-Governance Act; 1999. The Government of Nepal has been implementing various social security programs for decades. The growing concerns on the protection and promotion of the rights of citizens of the country also require an assessment of present interventions, which may give valuable inputs for the future, particularly in policies and programs (NPC, 2012). In case of Nepal, the government provides non-contributory pension, provident fund, limited care facilities, maternity leave and work injury as well as accident compensation for the employees. Provident fund is the main security component in Nepal (NPC, 2012). Completing a comparative research on the non-contributory pension programmes in Brazil and South Africa, Help Age International (2003) states that old age poverty is widespread in developing countries and informal old age is coming under increasing pressure from adverse economic conditions immigration, women's entry into paid employment, HIV/AIDS, and changes in household composition. In the absence of policy interventions, older people and their households will continue to expand the ranks of the poor (NEPAN, 2010).

By tradition Nepal has lived in extended family and the elderly persons are responsibilities of their children or other family members. The extended families of Nepali societies are steadily changing to nuclear. The traditional values of providing care and support for senior citizens, helpless widowed, endangered ethnicities and disabled have been dominated by changing needs of families that pressure them to live independently in a nuclear family. There is growing fashion to venture away from joint families to seek employment and education and starting a life away from their families (Limbu, 2012). More and more people prefer jobs in towns and cities nowadays. With the expensive life standard of the urban areas, people prefer smaller families and supporting elderly parents is therefore not a priority on the older members. In modern states, governments take the criteria of age as a basis to define old. It thus differs from country to country. It differs in SAARC countries too. Maldives has taken 65 years, Sri Lanka 55 years, India and Pakistan 60 years, Bangladesh and Bhutan 58 years as criteria to define "Elder Citizens" (Bamdi, 1999). Despite being an underdeveloped country, Nepal has adopted some procedures to ensure social security of the people. The source of social security system in the country is the liberal fundamental rights enshrined in the part 3 of the constitution of Nepal 1990. The provision for the affirmative action by the state for the security and advancement of the interest of women, children, and the elderly and physically or mentally handicapped persons has been made under the fundamental rights to equality. The constitution has visualized the concept of a welfare state based on economic, social and political justice protecting the life, property and liberty of the people. The term "social security" has been specifically mentioned under section 9 of the state policies mentioned in the "Directive Principles" and policies of state of the constitution. The paragraph reads: "The state shall pursue such policies in matters of education, health and social security of orphans, helpless women, the aged, and the disabled and incapacitated persons as will ensure their protection welfare."

Recent academic and professional literature on social protection has increasingly recognized social protection spending as investment and revealed different channels through which such spending

enhances economic growth and contributes to larger national development. With the growing rise in the budgetary allocation over the years to this program, there is a growing concern regarding the effectiveness of the program. Not having of citizenship certificate, lack of updated information and use of ghost names are some of the key issues associated with the effective implementation of the social security program. Therefore, the urgency of how the social security program has been helping from grass root level to higher is felt necessary at the policy level. And this study can equally be significant for those researches or policy makers attempting to answer or change policy making in order to increase certain level of satisfaction of these people regarding the benefits they receive. Hence the relevance of social pension in the context of Nepal is significant in the context of the sociology of aging due to the mentioned factors like decrease in the fertility with mortality rates with improvement of life expectancy resulting in the increment of population of senior citizens of Nepal (Bisht, 2002), change of the traditional family institution due to the socio-economic modernization, the need to investigate the effect and impact of the welfare oriented program of the government among the senior citizens. The proposed study aims of drawing to provide clear situation of senior citizen of Kirtipur Municipality, existing policies and programs in relation to social security allowance. Similarly, the proposed study largely aims to provide current situation of beneficiaries who are receiving allowance to policy makers, donors and nongovernmental organizations, stake holders and the concerns with a better understanding of existing policies and implementation status for actions.

Although there are various studies on the relevance of policies related to social pension and other privilege schemes these studies lack quantitative survey supplemented by qualitative techniques. The researches if they have been carried out then those research focus on the usages and impacts. The researcher's research focused on the relevance of social security on the basis of political factor which include delivery mechanism, adequacy and inadequacy of the allowance with their causes and the innermost need of elderly for their support such studies have not been carried out in this field of study. Therefore, findings of this study could be very useful to local, province and federal governments of Nepal as well as civil societies and non-governmental organizations to design and implement plan and policies related to old age people. . Extended family are turning into nuclear family systems which deteriorate support systems on the basis of family, while the extended family remains the most important and often the only source of support for older people. Young Nepalese families have begun to spend their life away from their parents, grandparents and other elders. The reasons behind this situation are most of the young generations leave their parents for the purpose of employment and studies and increasing attraction to stay in nuclear families in modern competitive and luxurious society, the new generations hardly able to support their own children and their needs which have inverse implications to support parents. Therefore, Kirtipur Municipality is not exceptional from this situation.

Objectives

The overall objective of this study is to analyze the Relevance of Social Security Allowance among the Beneficiaries of Kirtipur Municipality. The specific objectives are

- i) Examine relevancy –area of use by recipients, adequacy and inadequacy of amount –of the allowance distributed under the program.
- ii) Explore the problems related with the respondents in relation to its relevancy.

Methodology

Both the primary and secondary sources of data have been used in this study. Primary data have been collected from the field using different related tools and techniques of data collection. Secondary data have been collected from different related secondary sources through document study. The major source of information has been both quantitative and qualitative. Thus, this study has been based on mix approach. A community based cross sectional study was carried out among old age allowance beneficiaries of Kirtipur Municipality. The study focused on the old age allowance beneficiaries of the Municipality including 10 wards each. Purposively Kirtipur Municipality has been selected as the study area since very few studies have been carried out on social security allowance schemes. As the names of the beneficiaries are available in the Municipality for the selection of the beneficiaries simple random sampling technique was used as sample design. If the concern beneficiary was unavailable again by using simple random sampling next beneficiary or respondent was selected. According to Federal Affairs and Ministry of Local Development, the total old age beneficiaries in the fiscal year 2076/77 are 1504. Hence, the universe of this study was total beneficiaries of old age allowance of the Kirtipur Municipality. Out of the total universe, 10 percent beneficiaries from each ward were selected by proportionately and purposively and sample size was 148 beneficiaries of Kirtipur Municipality (Cohen, Manion and Morrison, 2018). The sample size of this study was as follows:

Table 1: Distributions of Old Age Allowance Beneficiaries of Kirtipur Municipality and Sample Size

Ward no.	Old Age Allowance Beneficiaries	Sample Size
1	142	14
2	122	12
3	208	20
4	103	10
5	166	16
6	155	15
7	69	7
8	151	15
9	170	17
10	240	24
Total	1504	148

Source: Federal Affairs and Ministry of Local Development, FY 2076/77.

The quantitative data was interpreted using SPSS software tool showing the triangulation of the data and chi-square test was applied. Face to face interview method with semi structure questionnaire was used for data collection. As the record of the recipients receiving allowance were available from the Kirtipur Municipality it was easier for the researcher to make approach of the respondents. The respondents were selected randomly for the study and the field was visited by the researcher with their names. When any one respondent selected randomly was available then another respondent was selected by asking them the names dwelling near to their house to them. If the concerned respondents were not available then another respondent was selected randomly. A focus group discussion was carried out in the group of eight members which included six allowance recipients but not interviewed and others two were the representative of the allowance recipients. Four from ward number 7 including representative and recipients, two from ward number 4 and two from ward number 6 were purposively selected for the Focus Group Discussion. The two in-depth interviewees were selected as case studies as they started to share their stories during this study and one was selected as one of the respondent's offspring shared the experience in the discussion of impact of allowance during focus group discussion.

Results

The objective of formal social security was to alleviate poverty and to provide an alternative to charity and the poor laws without the stigma attached to them which was the one of the earliest objectives of it Other objectives have included the guarantee of minimum living standards and the replacement of income in times of adversity (Beveridge, 1942). Thus, the social security system in most countries relies on combinations of these measures, among the measures, there are often substantial interactions; and these interactions help to determine whether the basic objectives of protecting the vulnerable is achieved (Lipton & Gaag, 1993). The scale and extent of population ageing in developing countries is bringing about the major shift in focus as fertility and mortality are declining further. Population aging is an evitable consequence of demographic transition which is shifting from higher to lower levels of mortality and especially fertility. The percentage of the population aged 65 years or over almost doubled from 6 per cent in 1990 to 11 per cent in 2019 in Eastern and South-Eastern Asia, and from 5 per cent in 1990 to 9 per cent in 2019 in Latin America and the Caribbean (UN, 2019). Developing countries like Nepal where both fertility and mortality are declining, the proportion of senior citizens will continue to increase depending on the pace of fertility decline (UNFPA, 2003). In 1952/54 the total population of senior citizens was only 5 percent which increased to 5.8 percent in 1991, 6.5 percent in 2001 and 8.1 percent in 2011. Elderly population in Nepal is growing steadily at the rate of 3.77 percent per year which was three times higher than the annual population growth rate(1.35%) during 2001—2011(Table2).

Table 2: Population and Percent of Elderly, and Population Growth and Elderly Growth Rate.

Census Year	Total Population of 60+	Percent	Population Growth	
			Total (%)	Elderly (%)
1952/54	409761	5.0	-	-
1961	489346	5.2	1.65	1.79
1971	621529	5.4	2.07	2.42
1981	857061	5.7	2.66	3.26
1991	1071234	5.8	2.10	2.26
2001	1504311	6.5	2.24	3.19
2011	2154003	8.1	1.35	3.77

Source: CBS, 2012.

The aging population will have profound social and economic implications. Majority of senior citizens suffer from cumulative effects of a lifetime of deprivation, entering old age in a poor state of human needs such as food, proper housing, clothes, health care and pure drinking water. They also lack access to resources and income generating opportunities. Poverty and exclusion are the greatest threats to the well being of senior citizens. Recognizing the knowledge, skills and great contributions made by senior citizens and their emerging needs of social protection, the government of Nepal has started non contributory social pensions for older population across the country since 1994. Similarly there are policies related to senior citizens in order to formalize and regulate the provision of non contributory pension. In general the social pension together with other privileges in the country is increasingly recognized as the important initiative to protect the rights and promote overall wellbeing of senior citizen. However, there is no systematic study on impacts of social pension and other privilege.

Table 3: Distribution of Respondents by Socio-demographic Characteristics

Characteristics	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Caste/Ethnicity						
Brahmin	10	15.4	2	2.4	12	8.1
Chhetri	13	20.0	18	21.7	31	20.9
Newar	34	52.3	61	73.5	95	64.2
Dalit	8	12.3	2	2.4	10	6.8
Total	65	100.0	82	100.0	148	100.0
Educational Status						
Illiterate	24	36.9	73	88.0	98	65.5
Literate	30	46.2	8	9.6	39	25.7
Above literate	11	16.9	2	2.4	11	8.8

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Total	65	100.0	83	100.0	148	100.0
Age Group						
70-80	50	76.9	72	86.7	122	82.4
80-90	15	23.1	11	13.3	26	17.6
Total	65	100.0	83	100.0	148	100.0

Source: Field Survey, 2020.

Above literate includes primary, secondary and I.A.

Bachelor and M.A are not applicable.

Table 3 reveals that of the total 148 respondents 82.4 percent are male and 17.6 percent are female. When the respondents were selected randomly and when the researcher visited the field for data collection in some of the places female respondents themselves refer the names receiving the allowance to interview them. This was the cause of being more female respondents in this study. Similarly, out of the total 65 male, male respondents of age group 70-80 were three times (76.9%) than age group of 80-90 (23.1%). And out of the total 83 female, the age group of female 70-80 is nearly seven times (86.7%) than age group 80-90(13.3%). Majority of male and female respondents were of the age group 70-80. In comparison to the age group of male and female, male respondents occupied nearly double (23.2%) than female respondents (13.3%) in the age group 80-90. But in age group 70-80, more female respondents (86.7%) were found than male respondents (76.9%) and the least by Dalit (2.4%). Respondent's education is mostly related to the socio economic status which is the most essential indicator of human development. Much national and international organization and even the government of Nepal have been engaged to develop the education sector in more effective way. Table 2 shows that of the total respondents, majority of the respondents were illiterate (65.5%) followed by Literate (25.7%) and above literate (8.8%). Among the male, most of them were Literate (46.2%) followed by Illiterate (36.9%) and above literate (11.0%). And among female, majority of female were illiterate (88.0%) followed by literate (2.4%) and above literate (2.4%).

Area of Uses of Allowance

Area of Uses of allowance was viewed by different background characteristics. By age group also there could be variation in the area of use of allowance. Some might have total help from the allowance for fulfilling basic needs or for some it could be extra money for buying materials for offspring. Therefore, in order to explore relevance of allowance beneficiaries were asked about the purpose of using it.

Table 4 shows that of the total 65 male and 83 female respondents by proportion more male (86.1%) than female (85.6%) respondents reported using allowance for buying basic personal needs like food/clothes/vegetables. This was highest of Chhetri caste (93.5%) followed by Dalit (90.0%),

Newar (84.2%) and Brahmin (75.1%). Similarly, 90 percent Illiterate, 89.5 percent literate and 76.9 percent above literate reported the same reason of using allowance. By proportion more male (4.6%) than female (3.6%) by sex, by caste Brahmin (8.3%), Newar (5.3%), by educational level above literate (7.7%), literate (5.3%) and illiterate (3.1%) reported using allowance for the treatment of their health. Similarly, by proportion more male (3.1%) than female (2.4%), by caste highest Brahmin (8.3%) and lowest Chhetri and Dalit with nil percent, by educational status highest illiterate (6.2%) and lowest above literate nil percent and by family's occupation highest agriculture (3.0%) and general business and service with nil percent respondents reported using allowance for buying materials for sons/grandson/granddaughter. Very few respondents reported for using allowance for providing as wages to others. It was reported by female (7.2%), Newar (6.2%), Literate (2.6%) and agriculture as occupation (3.0%). Furthermore, respondents reported area of use of allowance was support for school fees of the grandson/granddaughter which consisted male (6.2%) and female (1.2%), Dalit (10.0%) with highest proportion and Newar (1.1%) with lowest proportion by caste, literate (2.6%) and above literate (1.4%) with highest and lowest proportion by educational status and occupation with agriculture (3.7%). Majority of respondents (86.1%) and (84.6%) from age group 70-80 and 80-90 respectively reported using allowance for buying basic personal needs like food/clothes/vegetables. Similarly, very few respondents (4.9%) from age group 70-80 and none of the respondents from age group 80-90 reported spending allowance for health. 2.5 percent and 7.7 percent of age group 70-80 and 80-90 spent allowance for support for school fee.

Table 4: Distribution of Respondents by Area of Usages and According to Background Characteristics

Background characteristics		Buying basic personal needs like food/clothes/vegetables	Spending for health	Buying materials for sons/grandson/granddaughter	wages to others	Support for school fee	Total	No
		%	%	%	%	%	%	
Sex	Male	86.1	4.6	3.1	0.0	6.2	100.0	65
	Female	85.6	3.6	2.4	7.2	1.2	100.0	83
The Chi-square value is 9.826 and P-value is 0.043.								
Caste/ Ethnicity	Brahmin	75.1	8.3	8.3	0.0	8.3	100.0	12
	Chhetri	93.5	0.0	0.0	0.0	6.5	100.0	31
	Newar	84.2	5.3	3.2	6.2	1.1	100.0	95
	Dalit	90.0	0.0	0.0	0.0	10.0	100.0	10

The Chi-square value is 17.258 and P-value is 0.142.

Educational level	Illiterate	85.5	3.1	6.2	3.1	2.1	100.0	98
	Literate	89.5	5.3	2.6	0.0	2.6	100.0	36
	Above literate	76.9	7.7	0.0	0.0	1.4	100.0	8

The Chi-square value is 10.299 and P-value is 0.245.

Age group	70-80	86.1	4.9	1.6	4.9	2.5	100.0	122
	80-90	84.6	0.0	7.7	0.0	7.7	100.0	26

The Chi-square value is 8.211 and P-value is 0.084.

Source: Field Survey, 2020.

Similarly, for the test of significant, chi-square test was performed taking area of usages as dependent variable and sex, caste/ethnicity, educational level, family's occupation and age group as independent variable. From the table 4, Pearson's chi-squares indicate that there is significant relation between the sex and age group with the area of usages (as p-values are 0.043 and 0.084 which are less than 0.10) and by caste also as Pearson chi-square P-value is 0.142 which is very close to 0.10 indicates the it is nearly significant to the area of usages however the other variables educational level and family's education showed the non significant result. The level of significance was 10 percent and if the p-value was less than 0.10 then it showed that there was significant association between the variables taken. Furthermore, to support the information obtained regarding the area of usages of allowance the following case studies were taken which have been discussed below:

Case Box 1

Use of Allowance Money for Various Purposes

Amrita Maya Mali name changed, aged 75 of Bhajangal, Kirtipur Municipality 7, said, when my husband became sick, he was admitted in the hospital for six days. The money was not enough to treat my husband's health. My son was asking to others for money for my husband's health. I called my son and I gave my money that I have collected given by government as allowance. Now my husband's health is well. Thus, I consider the allowance given by government is like "God" has given me gift. So, I want to thank

Case Box 2**Misuse of Allowance Money**

During the Focus group discussion, representative of allowance recipients of ward number 6, interested to say something about the government's allowance scheme. His name is Hira Karki (name changed). Hira Karki, aged 41 from Kirtipur Municipality 6, said, my father has the habit of drinking alcohol. When my father receives money as allowance he starts drinking alcohol going to different shops where people sell alcohol. If he has no money then he stays at home. Sometimes he drinks a lot and becomes sick and I have to take him to the hospital. So this money has made burden to me. Instead of using for his health he is deteriorating his health. I have told him many times not to drink as he is 79 years old but he says that is his habit.

Respondents Viewing the Given Allowance as Adequacy

Allowance can play vital role in the life of respondents for their expenses. This study aims to explore the adequacy of allowance by background characteristics and explores the reasons for being sufficient of allowance being provided by the government of Nepal. In order to analyze the relevance of SSA, beneficiaries were asked whether SSA was adequate or not. Out of 148 respondents, 29 respondents (19.59%) reported adequate and 119 respondents (80.41%) reported inadequate of allowance. Furthermore, the respondents were asked again for what reasons the allowance was adequate or inadequate. Various reasons were given to the respondents for mentioning adequate or inadequate of allowance. If they wanted to give other reasons then the already given reasons then such reasons were also recorded.

Table 5 reveals that more female (33.3%) than male (26.1%), 13 percent male than nil female, 43.5 percent female than 50.0 percent male, 4.3 percent male verses nil female and 13.0 percent male verses 16.7 percent female reported adequacy of allowance was "No need to share to others", "solely I can it for fulfilling basic needs", "Extra money for buying other materials for my offspring", "Buying medicine independently" and "Enough to me" respectively. By caste Newar (43.8%) sharing the highest proportion and Brahmin and Dalit/Tharu nil percent reporting the reason of adequacy of allowance is "No need to share to others". This was highest of Literate (30.0%) and least of above

literate (20.0%) and by occupation this was highest of agriculture (24.0%) and least of service with nil percent. Similarly, Chhetri (37.5%) shared the highest position, by educational level Literate and above literate shared the highest position and by occupation agriculture (20%) sharing the highest position reporting the reason of adequacy was "solely I can use it for fulfilling basic needs". Very few respondents reported adequacy of allowance as "Buying medicine independently" which was 4.3 percent male, 6.2 percent Newar, 10 percent literate and 4 percent agriculture. Furthermore, by caste Brahmin (25%) and Chhetri with nil percent, by education level above literate (40%) and literate nil percent, by occupation service (100%) and agriculture (12%) shared the highest and lowest percent reporting the reason of adequacy of allowance as "Enough to me".

In age group 70-80, 43.5 percent shared the highest proportion and 4.3 percent shared the least proportion reporting adequacy of allowance was "Extra money for buying other materials for my offspring" and "buying medicine independently" respectively. But in the age group 80-90, the highest and least proportion of reporting adequacy of allowance was "Extra money for buying other materials for my offspring" and "no need to share to others".

Table 5: Distribution of Respondents Viewing the Given Allowance as Adequate by Reasons for Adequacy and Background Characteristic

Background Attributes		No need to share to others	Solely I can use it for fulfilling basic needs	Extra money for buying other materials for my offspring	Buying medicine independently	Enough to me	Total	
		%	%	%	%	%	%	No.
Sex	Male	26.1	13.0	43.5	4.3	13.0	100.0	23
	Female	33.3	0.0	50.0	0.0	16.7	100.0	6
The Chi-square value is 2.028 and P-value is 0.731.								
Caste/ Ethnicity	Brahmin	0.0	0.0	75.0	0.0	25.0	100.0	4
	Chhetri	12.5	37.5	50.0	0.0	0.0	100.0	8
	Newar	43.8	0.0	37.5	6.2	12.5	100.0	16
	Dalit	0.0	0.0	0.0	0.0	100.0	100.0	1
The Chi-square value is 20.367 and P-value is 0.060.								
Educational level	Illiterate	28.6	0.0	57.1	0.0	14.3	100.0	14
	Literate	30.0	20.0	40.0	10.0	0.0	100.0	10
	Above literate	20.0	20.0	20.0	0.0	40.0	100.0	5
The Chi-square value is 11.983 and P-value is 0.152.								
Age Group	70-80	30.4	13.0	43.5	4.3	8.7	100.0	23
	80-90	16.7	0.0	50.0	0.0	33.3	100.0	6
The Chi-square value is 3.951 and P-value is 0.413.								

Source: Field Survey, 2020.

From the table 5, Pearson's chi-squares indicates that there is significant relation between caste and adequacy of allowance (as P-value is 0.060) and very close significant relation between the educational level and the adequacy of the allowance with different reasons (as p-value is 0.152) however the other variables sex, family's occupation and age group show the non significant result. The level of significance was 10 percent and if the p-value was less than 0.10 than it showed that there was significant association between the variables taken.

Respondents Viewing the Given Allowance as Inadequate

Allowance can play vital role in the life of beneficiaries for their expenses. This study aims to explore the inadequacy of allowance by background characteristics and explores the reasons for being inadequate of allowance being provided by the government of Nepal. Out of 119 respondents reporting inadequate of allowance, 54 respondents were male and 65 were female. Out of the total male, 46.3 percent and 3.7 percent and for female 47.7 percent and 9.2 percent shared the highest and least proportion reporting the inadequacy of allowance was "Not enough to maintain life". By caste Dalit (83.3%) and Brahmin (41.7%), by educational level Illiterate (48%) and above literate (41.7%) and by occupation agriculture (48.6%) and general service (37.5%) shared the highest and least proportion respectively reporting the reason of inadequacy was "Not enough to maintain life". Similarly, by sex female (18.5%) verses male (14.8%), by caste Newar (21.6%) and Dalit nil percent, by educational level illiterate (12.5%) and above literate (8.3%) and by occupation service (25.0%) and general business (12.5%) shared the highest and least proportion respectively reporting the reason of inadequacy as "Expense all allowance for household activities". Moreover, more male (20.4%) than female (13.8%), by caste Chhetri (18.5%) verses Dalit nil percent, by education above literate (25%) verses literate (12.5%) and by occupation general business and service (25%) verses agriculture (15%) shared the highest and lowest proportion respectively reporting the reason of inadequacy as "Half of the money I have to give to family and half to others". Furthermore, "All things are costly" was reported as reason of inadequacy by male (14.8%) and female (10.8%), Brahmin (25%) verses Dalit/Tharu nil percent, above literate (25%) verses literate (12.5%), agriculture (13.1%) verses service nil percent as the highest and lowest proportion respectively. And even respondents reported the reason of inadequacy was "Insufficient to buy medicine" by female (9.2%) verses male (3.7%), Dalit (16.7%) verses Chhetri (3.7%), literate (9.45%) verses above literate nil percent and service (25%) verses agriculture (5.6%) shared the highest and lowest proportion respectively. In age group 70-80, 47.4 percent shared the highest proportion and 6.2 percent shared the least proportion reporting inadequacy of allowance was "Not enough to maintain life" and "Insufficient to buy medicine" respectively. In the age group 80-90, the highest and least proportion of inadequacy of allowance reported was "Not enough to maintain life" and "Insufficient to buy medicine" respectively.

Table 6: Distribution of Respondents viewing the given Allowance as Inadequate by Reasons for Inadequacy and Background Characteristics

Background Attributes		Not enough to maintain life	Expense all allowance for household activities	Half of the money I have to give to family & half to others	All things are costly	Insufficient to buy medicine	Total	No.
				%	%	%	%	
Sex	Male	46.3	14.8	20.4	14.8	3.7	100.0	54
	Female	47.7	18.5	13.8	10.8	9.2	100.0	65
The Chi-square value is 2.791 and P-value is 0.593.								
Caste/ Ethnicity	Brahmin	41.7	8.3	16.7	25.0	8.3	100.0	12
	Chhetri	55.6	11.1	18.5	11.1	3.7	100.0	27
	Newar	41.9	21.6	17.6	12.2	6.8	100.0	74
	Dalit	83.3	0.0	0.0	0.0	16.7	100.0	6
The Chi-square value is 12.341 and P-value is 0.419.								
Educational level	Illiterate	48.0	20.0	17.3	8.0	6.7	100.0	75
	Literate	46.9	12.5	12.5	18.8	9.4	100.0	32
	Above literate	41.7	8.3	25.0	25.0	0.0	100.0	12
The Chi-square value is 7.685 and P-value is 0.465.								
Age Group	70-80	47.4	17.5	16.5	12.4	6.2	100.0	97
	80-90	45.5	13.6	18.2	13.6	9.1	100.0	22
The Chi-square value is 0.445 and P-value is 0.979.								

Source: Field Survey, 2020.

Furthermore, from the table 6, Pearson's Chi-squares indicates that there is non-significant relation between dependent variable inadequacy of allowance with different reasons and independent variables. The level of significance was 10 percent and if the p-value is less than 0.10 then it showed that there was significant association between the variables taken. To support the inadequacy of the allowance in the study area one of the case studies was taken as the respondent started to share experience regarding the allowance and it has been given below:

Case Box 3

Inadequate Allowance

Pun Bahadur Dahal name changed, aged 75 years from ward number 4 said, 'I do not have son. I can't hope that son will feed me in this age. I have wife only and wife also does not have job. I am suffering from diabetes also. So, I need money to buy medicines

Suggestion to the Government Regarding SSA Program

In order to analyze the relevance of the program and the problems associated with the respondents, respondents were given open ended questions as suggestions to the government regarding Social Security Allowance (SSA) program. They were asked to give their suggestion so as to fulfill the gaps between problems. It is because when they are asked to give their suggestion or opinion regarding the social security program there is possibility of expressing their views and feelings that have not been meet by this program. Table 7 reveals that out of 83 female respondents 24.1 percent respondents which was more than female (23.1%) reported the suggestion as "Government has to maintain program" which was out of 65 male respondents. This suggestion was reported by Brahmin (58.3%) sharing highest proportion followed by Dalit (30.0%), Newar (20.0%) and Chhetri (19.4%). Similarly, by educational level this suggestion was reported by 46.2 percent above literate followed by illiterate (22.7%) and literate (18.4%). Moreover, by family's occupation this suggestion was reported by 25.9 percent of respondents whose occupation was agriculture.

Table 7: Distribution of Respondents by Suggestions or Opinions to the Government and by Background Attributes

Background attributes		Government has to maintain program	Medicine free cost alternate to allowance	Distribute of money from ward rather than bank	Increase allowance as everything is expensive	Reform this program by reducing age bar	Total
		%	%	%	%	%	% No.
Sex	Male	23.1	36.9	3.1	33.8	3.1	100.0 65
	Female	24.1	26.5	4.8	41.0	3.6	100.0 83
The Chi-square value is 2.081 and P-value is 0.721.							
Caste/ Ethnicity	Brahmin	58.3	25.0	0.0	16.7	0.0	100.0 12
	Chhetri	19.4	25.8	3.2	41.9	9.7	100.0 31
	Newar	20.0	34.7	4.2	40.0	1.1	100.0 85
	Dalit	30.0	20.0	10.0	30.0	10.0	100.0 10

The Chi-square value is 18.396 and P-value is 0.104.

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Educational level	Illiterate	22.7	29.9	5.2	40.2	2.1	100.0	97
	Literate	18.4	42.1	2.6	34.2	2.6	100.0	38
	Above literate	46.2	7.7	0.0	30.8	15.4	100.0	13

The Chi-square value is 14.641 and p-value is 0.067.

Age Group	70-80	20.5	32.0	4.9	38.5	4.1	100.0	122
	80-90	38.5	26.9	0.0	34.6	0.0	100.0	26

The Chi-square value is 5.533 and P-value is 0.237.

Source: Field Survey, 2020.

By gender more male (36.9%) than female (26.5%), by caste Newar (34.7%) with highest proportion and Dalit (20.0%) with least proportion, by educational level literate (42.1%) with highest proportion and above literate (7.7%) with least proportion and by family's occupation general business (44.4%) with highest proportion and service (25.0%) with least proportion reported the suggestion as "Medicine free of cost alternate to allowance". By sex more female (4.8%) than male (3.1%), by caste Dalit (10%) and Brahmin with nil percent with highest and lowest proportion, by educational level illiterate (5.2%) and above literate with nil percent with highest and lowest proportion, by family's occupation agriculture (4.4%) and general business and service with nil percent with highest and lowest proportion reported the suggestion as "Distribute money from ward rather than bank". "Increase allowance as everything is expensive" was reported by 41.0 percent female and 33.8 percent male. This suggestion was reported by Chhetri (41.9%) with highest proportion followed by Newar (40.0%), Dalit (30.0%) and Brahmin (16.7%). Similarly, by educational level this suggestion was reported by illiterate (40.2%) with highest proportion followed by literate (34.2%) and above literate (30.8%). By family's occupational level, this suggestion was reported by service (75%) with highest proportion followed by general business (55.6%) and agriculture (35.6%). By sex more female (3.6%) than male (3.1%), by caste Dalit/Tharu (10.0%) with highest proportion followed by Chhetri (9.7%), Newar (1.1%) and Brahmin nil percent, by educational level above literate (15.4%) sharing highest proportion followed by literate (2.6%) and illiterate (2.1%), by family's occupational agriculture (3.7%) sharing highest proportion reporting the suggestion as "Reform this program by reducing age bar".

Moreover, in age group 70-80, 38.5 percent and 4.1 percent shared the highest and least proportion suggesting to the government reporting "Increase allowance as everything is expensive" and "Reform this program by reducing age bar" respectively. And in age group 80-90, 38.5 percent shared the highest proportion, followed by 34.6 percent, 26.9 percent, nil percent and nil percent reporting "Government has to maintain program", "Increase allowance as everything is expensive", "medicine free of cost alternate to allowance", "Distribute money from ward rather than bank" and "Reform this program by reducing age bar".

From the table 7, Pearson's chi-squares indicates that there is significant relation between caste and educational level as their P-values are 0.104 and 0.067 respectively however the other variables sex,

family's occupation and age group showed the non significant result. The level of significance was 10 percent and if the P-value was less than 0.10 than it showed that there was significant association between the variables taken.

Focus Group Discussion was also conducted in the group of eight members which included six allowance recipients but were not participated in the interview and others two were the representative of the allowance recipients. Four from ward number 7 including representative and recipients, two from ward number 4 and two from ward number 6 were purposively selected for the Focus Group Discussion. Interactive participatory discussion was carried out. The researcher remained as the catalyst in the interactive discussion. The discussion was based on the list of the focus group questionnaires and open questions based on the objective of the study. They argued that social security scheme should be delivered directly to the recipients. They said existing mechanism should be changed because banking system is not appropriate to the elderly people. Time consuming, waiting, processing, signing (signature), travelling are creating pressure to the elderly people to receive the allowance. So they concluded that government authorities should provide money to the recipients by door to door service. Even the allowance had helped them a lot they raised their voice for supporting elderly for recreation and developing and increasing activities through clubs or organizations for elderly to make them active and could participate in the social activities.

Discussion

As the longevity of the world is increasing in developing and developed countries, population ageing had become the serious issue (Chalise & Shrestha, 2005). Having the longer life does not implies that one can have better quality of life in the later years (Chalise, 2019). In the context of Nepal, social security schemes include disabled, widowed, endangered races and elderly people completing aged 75 years and later revised to 70 years of age in general and 60 plus for Dalit and the people living in the Karnali zone or remote areas. Nepal is among the 21st countries to bring policies for the elderly people. The study carried out by NEPAN (2010) showed that the allowance distributed was used for individual and household expenditures and as well as used for the different purpose by other members with the conclusion that most of them have benefited from the allowance. NPC (2012) also revealed that social security has become the basic pillar of protection. Similarly, the study carried out in Rolpa district out by Babajania et al. (2014) regarding the old age allowance and perception towards state in Rolpa district revealed that there is positive perception towards the state and helped in the essentials works. The interesting thing is that the researcher himself conducted research in Kirtipur municipality ward number 7 revealed that all recipients thank the government and this allowance has aided them to buy individual needs and helped in fulfillment of basic needs. This study found that OAA has become the important source of income for the elderly people of Nepal and most of them have utilized OAA as buying daily consuming food, clothes, vegetables, spending for health, buying materials for sons, grandsons and granddaughters, wages and support for school fee. More than 80 percent elderly were not satisfied with the amount of allowance distributed as it was not sufficient. On the other hand some elderly were very much thankful with the government as it was honor for them. The interesting thing of this allowance was that most of them have used allowance as their own way. However, findings from this cross sectional small study cannot be generalized to all

elderly of Nepal. It is the responsibility of the government to make the program sustainable and address the issues of elderly seriously in relation to the quality of life of elderly. First of all, this is the cross sectional study carried out in Kirtipur Municipality. Secondly, it incorporated only the elderly people concerning the non contributory social security allowance. Third, the study has used simple statistical tools like frequency distribution and chi squares test only.

Similar to this study, a previous study in Bhaktapur also found 75 percent of males and 82.5 percent of females without source of income and using their allowance for their needs and desires (Acharya, 2008). Another study also showed that 86 percent beneficiaries using their allowance for health service, 73 percent food and 71 percent clothes (Kharel, 2015). This study showed more than 80 percent expressed OAA distributed by government was not sufficient. Similar types of finding were also raised in previous studies by Acharya and Kharel. A government study also showed the insufficient of allowance reported by recipients (NPC, 2012). To maintain the minimum standard of living for elderly people many countries across the globe has introduced the social security system. A non contributory pension in South Africa which reached 85 percent of the population has been responsible for reducing poverty gap by 57 percent among the households containing an older person. Evidence from Namibia also tells that social security pension of elderly was used as a household coping device and the social security pension of the elderly in Bangladesh assisted poor older people by meeting their basic needs and hence enhancing their status at home and giving them mental relief by providing them a reliable source of income (USSSA, 2006). However, there is no any intensive study carried out in Nepal regarding how old age allowance has uplift elderly people to reduce poverty and enhance their status and self stem as well as mental relief. But the researcher in this study has revealed that to some extent old age people have been benefited in some ways to reduce poverty.

Conclusion

There is needed to make the institutional efforts within the legal framework to make members of the families responsible for the support of senior citizens in their ripe old age. Target people of social security allowance have been primarily using allowance money for basic personal needs for buying food/clothes/vegetables. Though the government's initiatives have had the direct bearing on the reduction of the household economic poverty and vulnerability of the beneficiaries, it seems insufficient enough to maintain the target people's life. The government needs to design and implement livelihoods programs for physically capable senior citizens living below poverty line which would also use their skill and knowledge and contribute to reduce household poverty.

Generally old aged people will be seeking respect and self esteem. They want to involve in religious and social works carried out in the society. They really need recreation and activities to make them active and can participate in society. As majority of the respondents reported using allowance for buying personal needs, it is to be noted that these elderly people have had to depend on government's allowance even for basic needs. So timely distribution of allowance should be carried out for them is must. Elderly people had to visit bank for receiving bank sometimes more than three or four times due to different reasons and they have to wait long time. The concern authorities have to change the

mechanism of distributing allowance not through the bank if possible; door to door service for such people would be appropriate. All beneficiaries in the study have been found to be satisfied with allowance dispatching program as all of them have given thank to the government for such program.

Recommendations

Based on the findings of the study, policy recommendations are as majority of the respondents in the study area opined that SSA is insufficient due to less money to sustain life, expense all money to household activities, all things are expensive and not enough to buy medicine the amount to increase of SSA should be considered by the government at least they can fulfill their basic needs. Majority of the respondents have been found using allowance for buying their personal needs there has to be change in the policy to shorten the distribution from quarterly to bimonthly if possible monthly. In the community the system of social respect and honor to elderly should be developed. The money should be dispatched from the ward office and provide money through door to door services. Recreation program and other activities should be developed to involve the elderly in each to make them busy so that they can be fit psychologically, mentally and physically.

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