

Uses of Social Security Allowances on Socio-Economic Status of People in Kaski

Sujita Adhikari*, Deepesh Ranabhat*

*School of Business, Pokhara University, Nepal

Abstract

Background: Social security allowance refers to benefit given by the government as a way of helping low-income individuals of society such as the sick, the jobless, the retired, the disabled, the widowed, the single-parent families, etc.

Objectives: This study aims to look at the change in the socio-economic well-being of people because of Social Security Allowances and find out the factors related to socio-economic level.

Methods: This study has purposively taken 170 sample respondents from Rupa Gaunpalika and Pokhara Metropolis. Information has been collected using a structured questionnaire.

Results: This study finds that social security allowances facilitate increasing the number of friends, getting involved in social activities, increasing their importance to peers and associates, feeling privileged that the government is looking after them, increasing their self-respect, getting respect from neighbors, reduce financial dependency, meet their regular household expenditure, purchase of health service and medicine and meet their clothing needs. Further, it reveals that area of living, sex, and educational status are the foremost factors associated with the socio-economic level of the beneficiaries

Conclusion: This study concludes that social security allowance plays an important role in the socio-economic well-being of the individuals and the government should increase the amount of allowances for living the normal life of the beneficiaries.

Keywords: Decision-making role, economic well-being, social security allowances, social status

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Correspondence:

Deepesh Ranabhat
deepeshrana2000@gmail.com

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Introduction

Social security allowance is the benefit given by the government for helping low-income individuals of society like the jobless, retired, disabled, sick, widowed, single parent, and so on. It's integral for the development of a nation. The social security system guarantees the rights of individuals who are vulnerable in some manner to a normal and dignified life. Along with the worldwide movement and the commitment made in the international forums, the government of Nepal has also given priority to the social security needs of aged individuals and began programs at the country level. The policy platform for improving the lives of senior people was proclaimed in the Ninth Five Year Plan (1997-2002), which emphasized initiatives that would strengthen dignity, economic opportunity, respect, and social security for their aging. These initiatives are primarily concerned with health, financial assistance, such as old age allowances and provident funds, legal protections protecting senior citizens' rights, and old age institutions for the defenseless elderly (Chalsie, 2006).

Social Security Allowances (SSA) are non-contributory programs aimed at the poor and vulnerable. They are intended to alleviate poverty and inequality, increase human capital investment, manage social risk, and provide social security to persons living below the poverty line (Khan, 2012). The social security system has long been recognized as a key policy tool for ensuring people's basic living standards and providing financial help in the event of unforeseen dangers.

The government of Nepal is going forward with some new social welfare ideas and projects, though it has just recently begun. The government is expected to take on more duties toward people and society in the future. The concern for the welfare and protection of women, children, older citizens, and physically or mentally impaired persons has gained traction as a result of the people's movement and the Constitution of the Kingdom of Nepal 1990, which makes special provisions for these people (Paudel, 2016).

Social security is increasingly being viewed as a citizen's right. It has to do with improving social equity and justice. On December 26, 1994, Nepal established an equal pension of Rs. 100 for all old citizens above the age of 75. Since 1996-97 AD, the Old Age Pension (OAP) has been administered by the Ministry of Local Development with allowances disbursed by ward offices in the local level. Since 2065/66 BS, the Nepalese government has provided allowances to single women and endangered races, while lowering the eligibility age for Dalits and Karnali zone residents to 60 years (NPC, 2012).

The Department of Civil Registration (DOCR), which is part of the Ministry of Federal Affairs and Local Development (MOFALD), is in charge of managing Nepal's social security benefits. The social security allowance (SSA) (sometimes known as a social pension) is Nepal's largest social assistance program. In the fiscal year 2015-2016, about 2.2 million people including the old-age, single woman, child, disability, and endangered ethnicity got allowance with minimum amount is Rs. 200 per month for child grant and maximum amount is Rs. 1,000 per month for the senior benefit (Palacios, 2016).

Social security from the welfare perspective is essential for overall national development. It guarantees the right to a normal and dignified life for vulnerable persons and enhances respect, dignity, social and economic security of beneficiaries. However, there is very less understanding on effectiveness of social

allowance on individuals. Is social allowance valued by the recipients? Does allowance enhance social and economic status of recipients? Does allowance have equal impact on people? Who has benefitted the most? This study tries to answer these queries. In this study, the researchers examine the social and economic impact of social security allowances on recipients in the Kaski district and find out the factors associated with the socio-economic status of the respondents.

Review of Literature

Theoretical Review

The social security concept was introduced in Germany. In history, Germany introduced a formal social security program working as social insurance in the 1880s, when Chancellor Bismarck advocated social legislation not only to benefit the workers but additionally to forestall the program of the socialists and gain support from the workers. Historically, the most important purpose of social security is to supply edges for the social and economic well-being of workers and their dependents in times of economic distress however incidentally instead of deliberately, it's additionally contributed to economic development.

Social security is a concept protected in Article 22 of the Universal Declaration of Human Rights which states that everyone, as a member of society, has the right to social security and is entitled to the realization of the economic, social, and cultural rights indispensable for his dignity and the free development of his personality, through national effort and international cooperation and in accordance with the organization and resources of each state (www.un.org).

Social security as a fundamental right of individual is also ensured by Constitution of Nepal as it is recognized in the Constitution of Nepal 1990, Interim Constitution of Nepal 2007 and the Constitution of Nepal 2015. The Civil Code 1963, Local Self Governance Act 1999, Senior Citizen Policy 2058, The National Plan of Action 2062, Senior Citizen Act 2063, and Senior Citizen Regulation 2065 have additionally addressed the problems of social security for senior citizens in Nepal (Bhandari, 2019).

Social security allowances in Nepal are considered the core pillar of the nation's social protection system. The social security scheme was first launched by Prime Minister Manmohan Adhikari in the fiscal year 1994/95 providing Rs 100 per month to elderly people. This was gradually expanded to different groups of people. The government has included senior citizens, Dalits, single women, disabled, terminally unwell individuals and people from the indigenous communities, people living below the personal income, and their children on the list of beneficiaries. The government has additionally raised the social security allowances many times over the years. Within the fiscal year 2007/08 it has been raised to NPR 500 per month. Within the same year, the qualifying age was down from 75 to 70 (60 years for individuals living in Karnali Zone). Since then, the allowance became doubled to NPR.1000 per month in the fiscal year 2015/016 budgets (Palacios, 2016). And then the government of Nepal determined to double the amount of NPR 2,000 in the budget for the fiscal year 2016/017. In the fiscal year 2020/21, the social security allowance for senior citizens had been raised to NPR 3,000 and effective from the fiscal year 2021/22, the social security allowances for senior citizens who are above 70 years of age have reached NPR 4,000 per month.

Various studies are conducted on social security allowances around the world. Pensions and social allowances improve the financial condition of the beneficiaries and the whole population as well (Cuong, 2013). Social security benefits play a large role in family income and social security is possibly the most successful federal program in America (Gary & AL, 2013) and it also helps to increase the position of the senior citizens within the family and their relationship with the family members (Choudhary, 2013). The study conducted in rural areas of Mexico reveals that the old age allowances and pension produces feelings of safety and welfare in the elderly people (Aaron et al., 2014).

The study conducted by Ayyagari (2015) on US data from a nationally representative survey of older adults found that higher Social Security income significantly improves health outcomes among the elderly. The cross-sectional quantitative study conducted in Lesotho found that the old age allowance is the primary income source for the elderly people (Mugomeri et al., 2017). Social safety net programs had helped to reduce the poverty of people and increase the dignity of the beneficiaries in the family and society (Shahabuddin et al., 2018). Old age pensions serve to improve household welfare by allowing recipients to increase their food, and non-food expenditures while reducing their labor supply (Unnikrishnan & Imai, 2020).

Nepal has a wide range of social protection programs, including cash, kind, and food transfer, insurances, subsidies, and public works projects. Social security and protection programs, in particular, have played a key role in reducing poverty and raising people's living standards (Khanal, 2012). Apart from improving the well-being of the elderly, the pension program may also result in inter-generational benefits by increasing spending on the health and education of younger family members. Likewise, pension systems have reduced poverty in households with a senior citizen (Kaushal, 2014). According to Malakar and Chalise (2019), allowance is a primary income source for majority of elderly people in Nepal, however insufficient quantity, untimely delivery, and long queue to get allowances are hurdles related to allowance. Dhungana et al. (2020) investigated the level of satisfaction with old age allowances in Nepal. According to their study, the majority of older people are satisfied with their allowance since it helps to strengthen family relationships. The allowance is primarily utilized for personal expenses, followed by health and medical.

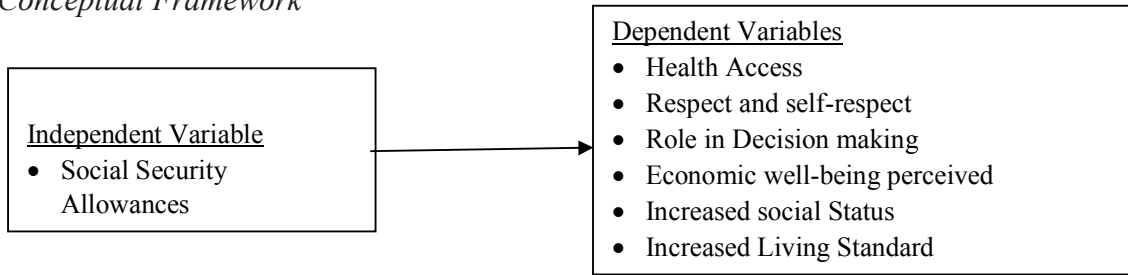
Research Gap

The social security of senior citizens has become a significant issue worldwide. Many studies related to social security have been conducted in different parts of the world. However, the earlier studies have focused on a few aspects only such as the impact of social security allowance on poverty reduction, the position of the elderly, safety & welfare, health, dignity, etc. In Nepal, only a few studies have been carried out related to social security allowances. Studies related to the impact of social security allowances under the study area appear missing. Hence, this study has tried to fill the gap in the previous literature and provide a comprehensive overview of the impact of social security allowance in the study area.

Conceptual framework

Figure 1

Conceptual Framework



Materials and Methods

This study was conducted in the Kaski district of Nepal. This study used multi-stage sampling method. In the first stage, Pokhara Metropolis and Rupa rural municipality were selected purposively. In the second stage, two wards from each municipality were selected randomly. Finally, 170 respondents were selected purposively who were the recipients of social security allowance.

This study is quantitative in nature and descriptive research design has been adopted in this study. The survey form was designed to collect quantitative evidence. The researchers approached the respondents and filled up the forms by taking interviews with the respondents. Different statistical tools were used for data analysis. Descriptive Statistics (means and standard deviations) were used to describe and generalize the data provided by the respondents. Similarly, the chi-square test was applied to signify the factors affecting the socioeconomic status of individuals. This study was conducted in 2018 and the required data were collected within three months from May to August 2018.

Results and Discussion

Items for which the allowance is used

The beneficiaries used their allowances on different items. Generally, they used their allowances for food, clothing, medicines, transportation, entertainment, etc. The items on which the allowance is used most based on priority is given in Table 1.

Table 1

Items for which allowance is used

Items	Clothes	Entertainment	Festivals	Foods	Health/Medicine	Transportations	Others
Priority	13.5	7.6	24.7	43.5	43.5	10.6	4.1
Second priority	28.2	17.1	27.1	22.9	30.6	11.2	3.5
Third priority	14.7	19.4	15.9	11.8	12.9	19.4	1.8
Fourth priority	15.9	12.4	14.7	11.8	7.6	27.1	0
Fifth priority	27.6	43.6	17.6	10	5.3	31.7	90.6
Total	100	100	100	100	100	100	100

Source: Field Survey, 2018

According to the table, under first priority majority of the beneficiaries of SSA use their money on foods

and Health/medicines (i.e., 43.5 percent). Under second priority, majority of them use highly on health/medicines (i.e. 30.6 percent) followed by clothes (i.e. 28.2 percent). Similarly, under third priority, they use their allowances on entertainment and transport, under fourth priority, they use on transportation expenses, and under fifth priority on other items.

Effect of social security benefits on beneficiaries

In this section, the effect of allowance on different indicators of socioeconomic status such as decision-making role, social status, respect and self-respect, economic welfare perceived, access to health and fulfillment of basic needs are considered.

Decision-making role

Under the decision-making role, different dimensions are considered such as, whether the voice is heard or not, advice is sought or not, and active involvement in decision making or not. The role of respondents among friends, in the family, and in society is presented in Table 2.

Table 2

Decision Making Role of Respondents

Statement	Among friends		In the family		In the society	
	Yes	No	Yes	No	Yes	No
My voice is heard more and given more importance	79.4	20.6	80.6	19.4	54.7	45.3
My advice is sought on important affairs	75.9	24.1	80	20	53.5	46.5
I am actively involved in the decision making	75.3	24.7	80.6	19.4	52.9	47.1

Source: Field Survey, 2018.

Table 2 portrays the decision-making role of the beneficiaries in their family, society, and among their friends. Regarding the voice heard and given more importance, 79.4 percent of respondents have given positive answers among friends, 80.6 percent have given positive replies in the family and 54.7 percent of respondents have given positive responses in society. In the context of advice being sought on important affairs, among friends, 75.9 percent have given positive replies. Similarly, in the family, 80 percent have given positive responses and, in the society, only 46.5 percent have given positive answers. In the context of active involvement in the decision-making, among friends 75.3 percent have given positive answers, 80 percent have given positive replies about the family and society, and 52.9 percent have given positive responses.

Social status

Different dimensions have been used to measure the social status of the respondents. The contribution of Social Security Allowance (SSA) increases the number of friends in some ways, involvement in social activities, and the increased importance of respondents on peers and associates. These indicators are measured in the form of agree, strongly agree, do not know, disagree, and strongly disagree as mentioned below in Table 3.

Table 3*Mean Score Evaluation of Social Status Scales*

Items	Mean	S.D
SSA helps in increasing the number of friends	2.13	1.018
SSA helps people to participate in social activities.	2.34	0.936
SSA helps to increase your status among peers and associates	2.27	0.984

N=170, 1= Strongly Agree, 3 = Neutral, and 5 = Strongly Disagree

SSA is Social Security Allowance

Source: Field Survey, 2018.

Table 3 presents the mean score of the statements used to assess the social status level. Based on the mean score achieved, the analysis shows that most of the respondents have agreed that SSA helps in increasing the friends, get involved in social activities, and grow their importance among peers and associates.

Respect and self- respect

In the respect and self-respect category, it has been tried to measure the level of respect that the respondents have developed after they became recipients of SSA. It has been measured on their feeling of honor that the government is taking care of them, respect from neighbors as the beneficiary of SSA, and increase in self-respect due to allowance.

Table 4*Mean Score of Respect and Self-Respect Scales*

Items	Mean	S.D
I feel respected that the government is looking after me	1.47	0.83
I believe my neighbors respect me as a recipient of SSA	2.01	0.926
SSA helps to enhance my self-esteem.	1.72	0.892

N=170, 1= Strongly Agree, 3 = Neutral, and 5 = Strongly Disagree

Source: Field Survey, 2018.

The mean score of the statements used in measuring respect from others and their self-respect is presented in Table 4. The table discloses that majority of the respondents have agreed that the government is taking care of them by providing SSA. Similarly, the self-respect of the beneficiaries and the respect from neighbors has also increased due to receipts of allowance.

Economic well-being perceived

Economic wellbeing perceived includes the indicators such as decreasing financial dependency on others, meeting regular households' expenditures, and saving money for the future which is presented in Table 5.

Table 5*Mean Score of Economic Well-Being Perceived Scales*

Items	Mean	SD
I believe that SSA helps to be financially independent	1.74	0.999
SSA helps in meeting household regular expenditure	1.96	0.96
SSA helps in save of money for the future	4.08	1.005

N=170, 1= Strongly Agree, 3 = Neutral, and 5 = Strongly Disagree

Source: Field Survey, 2018.

Table 5 shows the mean score of the statements used in measuring the economic welfare perceived. Based on the mean score achieved, the analysis shows that most of the respondents agreed that SSA helps to reduce financial dependency, and meet regular household expenditures. However, the mean score of saving money for the future is near to maximum value which is a very weak point of economic well-being perceived.

Health Access

The impact on health access of the beneficiaries is measured by increased health awareness, ability to purchase medicines and health services, increased frequency of visiting doctors, and increased nutritious foods and safe drinking water. The mean score of these items used in health access is given in Table 6.

Table 6

Mean Score of Health Access Scales

Items	Mean	S.D
SSA helps to enhance health awareness	2.23	1.044
SSA helps to purchase medicines and health services	2.06	0.891
SSA helps to increase the number of doctors visit	2.59	1.139
SSA helps to improve consumption of healthy foods and safe drinking water	2.54	1.061

N=170, 1= Strongly Agree, 3 = Neutral, and 5 = Strongly Disagree

Source: Field Survey, 2018.

Table 6 shows that majority of the recipients have agreed that allowance has a positive effect on health access by increasing health awareness, use of health services and medicine, frequency of doctor visits, and increasing nutritious foods and safe drinking water.

Fulfillment of basic needs

This includes the indicators like meeting food needs, increase in health access, and meeting clothing demand of the respondents as recipients of SSA. The mean score of the statements used in measuring basic needs is presented in Table 7.

Table 7

Mean Score of Basic Needs Scales

Items	Mean	S.D
SSA helps to fulfill my food needs	2.16	1.111
SSA helps to improve access to health services	2.11	0.77
SSA helps in meeting the clothing need	2.84	1.234

N=170, 1= Strongly Agree, 3 = Neutral, and 5 = Strongly Disagree

Source: Field Survey, 2018.

Table 7 shows that social security allowance helps to meet the food needs, improve health access, and clothing need of the beneficiaries.

Level of Socio-Economic Status of the Respondents

The individual mean score (IMS) is calculated by dividing the overall score by the total highest score of the items used. The average of IMS 170 respondents is determined. A high level is defined as an IMS value that is less than or equal to the mean, while a low level is defined as one that is more than the mean. Finally, frequency analysis is performed which are presented in Table 8.

Table 8*Level of Socio-Economic Status of the Respondents*

Level of Socio-Economic Status	Level			
	High		Low	
	Number	Percent	Number	Percent
Economic wellbeing perceived	82	48.2	88	51.8
Health access	96	56.5	74	43.5
Social status	82	48.2	88	51.8
Respect & self-respect	111	65.3	59	34.7
Fulfillment of basic needs	108	63.5	62	36.5
Decision-making role	90	52.9	80	47.1

Source: Field Survey, 2018.

Out of 170 respondents, majority of the respondents have a high level of socio-economic status on indicators such as health access, self-respect, respect from others, fulfillment of basic needs, and change in a decision-making role in the study area. However, majority of the respondents have a low level of economic well-being perceived and social status, but the percentages of the respondents having a high level of economic well-being perceived and social status is slightly less than that of a low level. It shows that SSA has changed the socio-economic status of the respondents.

Factors associated with socio economic status

This section demonstrates the factors affecting the socio-economic level of the respondents. For this purpose, the chi-squared test has been used taking a socio-economic level as the dependent variable and the respondents' area, sex, marital status, ethnic group, educational status, family type, working status, living arrangement, and types of allowances are taken as independent variables.

Table 9*P-value of Factor Associated with Socio-Economic Status*

Variables	Social Status	Respect and Self-Respect	Economic Well-Being	Health Access	Basic Needs	Decision Making Role
Area	0.065	0.872	0.357	0.03**	0.026**	0.219
Sex	0.01*	0.923	0.389	0.437	0.864	0.005*
Marital status	0.257	0.52	0.941	0.272	0.585	0.229
Education	0.012**	0.816	0.062	0.299	0.057	0*
Ethnic group	0.284	0.429	0.502	0.344	0.084	0.446
Working status	0.285	0.785	0.021**	0.046	0.664	0.278
Living arrangement	0.199	0.433	0.636	0.278	0.038**	0.916
Monthly income	0.415	0.274	0.547	0.507	0.393	0.57
Type of SSA	0.128	0.704	0.746	0.022**	0.214	0.07

* P-value is significant at 1% level of significance, ** P-value is significant at 5% level of significance, (P-value is based on chi-squared test)

Source: Field survey, 2018.

Table 9 reveals that there is a significant relationship between the social status level with the sex of the respondents ($P < 0.01$). Further, there is a significant association between social status with the educational status of the respondents ($P < 0.05$). Likewise, there is a significant relationship between the economic well-being level and the working status of the recipients ($P < 0.05$).

In the same way, there is a significant relationship between the health access level and the type of allowances of the respondents ($P < 0.05$). There is a significant relationship between the level of basic needs in the area and the living arrangement of the respondents ($P < 0.05$). And there is a significant relationship between the level of decision-making role with sex and the education status of the respondents ($P < 0.01$).

Conclusion and Recommendations

This study aimed to measure the impact of social security allowances and to find out the factors affecting socio-economic status of the respondents. Based on the result of this study, it is found that the majority of the recipients spend their allowances on foods for household consumption and health/medical expenses. This study finds that SSA helps in increasing the number of friends, get involved in social activities, increased their importance to peers and associates, feel honored that the government is looking after them, increase their self-respect, get respect from neighbors, reduced financial dependency, meet their regular household expenditure, purchase of health service and medicine and meet their clothing needs. However due to the very negligence amount SSA does not help to save money for the future. From this, it can be concluded that SSA plays a major role in enhancing the socio-economic well-being of the people.

Similarly, it is found that sex and educational status are associated with social status; working status is associated with the level of economic well-being; area and type of social security allowance are associated with the level of health access; area and living arrangement are associated with the level of basic needs; and sex, education, and type of social security allowance are associated with the level of decision-making role. However, there is no significant association between major occupation status, marital status, ethnic group, and monthly family income at the social-economic level. Thus, this study concludes that living area, sex, and education are the major factors associated with social-economic level.

This study suggests that government should increase the number of allowances at least to meet the basic needs of the social security beneficiaries and provide free medicine, transportation, and residence facility, food at a discounted price, and other necessary belongings to make their life easier.

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