



## KMC Journal

[A Peer-Reviewed, Open-Access Multidisciplinary Journal]

ISSN 2961-1709 (Print)

Published by the Research Management Cell

Kailali Multiple Campus, Dhangadhi

Far Western University, Nepal

DOI: <https://doi.org/10.3126/kmcj.v5i2.58226>

### Senior Citizens' Social Security Allowance: Purpose and Justification

**Anjali Limbu Lawati**

MPhil-PhD 3rd Semester 2023, 2021 Cohort, CDSO

Tribhuvan University, Nepal

Email: [Anjali.787632@cdso.tu.edu.np](mailto:Anjali.787632@cdso.tu.edu.np); [lawatianjali@gmail.com](mailto:lawatianjali@gmail.com)

#### Abstract

Nepal Government's social security plan has been implementing senior citizens' Social Security Allowance (SSA) for citizens 68 years old and above. SSA leaves a huge space for the newly certified senior citizens (60 years old) and cutting them off eight years sooner from their daily economic earnings—additionally, the allocated amount of monthly NPR. 4,000 may not cover all their expenses. This research is a continuous search for knowledge about the senior citizens' status on their social security and their opinion on their use of SSA. Jorpati Older People Association in Kathmandu was chosen as a study area, with the research question focusing on the justifiability of SSA and its purpose. 42.42% of the respondents said that SSA money only complements their social and financial needs. The monthly income from SSA and tenants' fees goes into the domestic expenses (54.54% of the respondents receiving SSA), thus showing that although the elderly are rendered economically inactive from gaining income or being productive, they continue to be financially responsible for their house and family. The opinion on the requirement of high SSA is directly proportional to their poor economic standing and their participation in their domestic expenses in the family.

**Keywords:** Social welfare, ageing, elderly, economic stability, social status

#### Introduction

Ageing refers to a lifelong process of growing older and experiencing physical, psychological, and social changes over time. Here, the ageing process of a socially and economically productive adult becoming a socially and economically dependent senior citizen is the most sought ageing topic pursued by academic scholars. The ageing process and growing into a senior itself is such a tricky subject

---

Copyright 2023 ©Author(s) This open access article is distributed under a *Creative Commons*



*Attribution-NonCommercial 4.0 International (CC BY-NC 4.0) License.*

that many scholars are drawn to know about humankind's coping mechanism in society in their last sunset. In one way or another, civilisation, which developed in the Stone Age in response to the necessity of group living for survival, has always taken care of the senior citizens.

The emphasis on senior citizens and their utility has shifted quickly with the state's growth and modernisation. In the past, senior citizens individuals used their life experiences to impart wisdom. Older individuals enjoy helping out in their families and the neighborhood. They are now delighted to watch over their grandchildren and counsel their offspring. While ageing, a person's sense of self-reliability and interactions with the outside world alter as they age and depend more on their family and society for support. Nevertheless, with free will or unfortunate circumstances, some intelligent and economically capable senior citizens still contribute to their family income.

Nepal as one of the social welfare states has always believed that it has a responsibility to "provide" for its inhabitants, especially for those who lack the means to care for themselves and other able bodies. However, few marginalised communities, such as senior citizens, single women, children, and disabled people receive particular social security benefits to aid their social functioning. Nepal Government's social security plan has implemented senior citizens' SSA for people 68 and older. However, SSA leaves an economical gap to the newly certified senior citizens (60 years old) and cuts them off eight years sooner from their daily economic earnings. Additionally, the allocated amount of monthly NPR. 4,000 may not cover all their expenses.

There have been constant changes in government planning that would or would not include all the people considered of old age. Even though Nepal's senior citizen's population is typically active into old age, the government has been unable to recognise their economic value as most senior citizens are granted retirement from government jobs and their respective informal sectors. The government's contribution to senior citizens needs to be studied and reviewed, especially in light of the ongoing debate over SSA and its application to handle a specific portion of their financial burden. To reach a point of comprehension, it is necessary to study the growing conflict between dissatisfied senior citizens and the government, which has been promoting itself as one of the world's welfare states.

This research is a continuous search for knowledge about the senior citizens' status on their social security and their opinion on their use of SSA. Jorpati Older People Association in Kathmandu was chosen as a study area, with the research question focusing on the justifiability of SSA and its purpose: What are the responses

of the senior citizens about their social security allowance? Does the purpose assign with the senior citizen social security amount justifiable?

### **Literature Review**

By the UN definition (2012), a person who is 60 or above 60 is a senior citizen. This is the most standard definition of senior citizens or old age. However, in most developing countries, the age of 65 or above 65 is defined as older people. For example, Nepal, until 2063 B.S. used to describe old age as 65 but has reduced the threshold by five years (The Rising Nepal, 2018). Ageing is defined as the process of being older and includes maturity into the senescence process, where a person no longer functions well. Physical, psychological, and social differences that add up over time demonstrate how the ageing process progresses. Furthermore, WHO has defined the ageing process into active and healthy ageing to incorporate the importance of livelihood even in old age. Healthy ageing is about creating environments and opportunities so that people can be and do what they find valuable in their lives. For people to be and do what they find important in their lives, environments and opportunities must be created that support healthy ageing. A senior citizen's functional ability includes their capability to meet their fundamental needs, learn, develop, and make their own choices, as well as their mobility, form and maintain relationships with others in the community, and contribute to their society. Healthy aging is described as a pursuit to enable senior citizens to continue serving as resources for their families, communities, and economics (WHO, 2018).

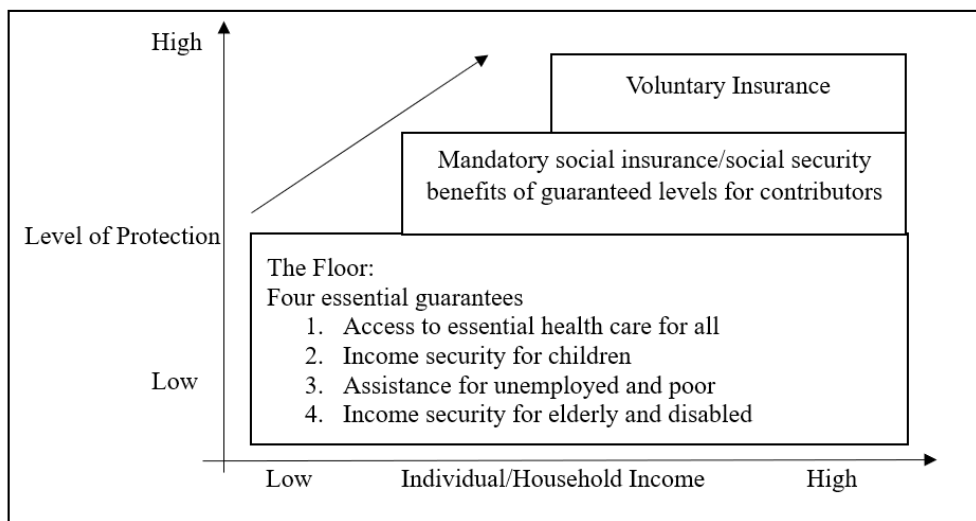
As they officially retired at 58, they have limited income sources and thus demand more welfare programs and upgrades similar to developed nations. Senior citizens had been demanding an increment in the SSA for a long time which was later raised to 2,000 only in 2018 (The Rising Nepal, 2018). Despite being mentioned in the Senior Citizen Act of 2006, the government has not provided some social benefits. They have long called for services like a 50% reduction in transportation costs and more extensive medical care. On a superficial level, it appears that these claims are born from a requirement for a safety net to have their children taking care of them or, that senior citizens cannot fulfil their financial needs. However, the growing demand for social security and its provision shows that citizens are aware of their inevitable old age, at which point they will seek a proper social welfare service (The Rising Nepal, 2018).

Generally, the two ideas looking at the social security system held by the states are (1) universal standard savings structure and (2) contributory government-managed savings structure. The first option applies to everyone and, as a result, dissociates benefits from obligations. Although this system addresses the problem of

inclusion, it is expensive. It may complicate the monetary management of a country's economy as the number the senior citizens rises and when it will be necessary to increase the amount per person or improve the quality of services. On the other hand, the second option almost links benefits to commitments. It ensures financial manageability but also runs the risk of forgetting the uninsured or only partially protected, as well as those not employed in the sorted-out sector and not covered by the contributory initiatives (Kulkarni et al., 2012).

**Figure 1**

*The Social Security Staircase*



Source: ILO, 2010

Any nation's social security status could be compared to ILO's social security staircase. The floor represents the four fundamental rights of a country: access to primary healthcare for all, children's income security (i.e., the promise of establishing a foundation for future income through education, pre-vocational training and job creation), help for the poor and jobless, and income security for the senior citizens and disabled. The country should be able to offer required social insurance and social security and immediately benefit contributors after the security in the basic necessities. At the highest level of the staircase, there lies voluntary insurance for individuals.

The International Labour Organization (ILO) defines social security as the protection which society provides for its members (ILO, 1942). Beveridge (1943), who is widely accepted as the father of the United Kingdom's social security system, states social security system is a safety net that guarantees an income to replace

income lost due to unemployment, illness, or accidents, to provide for retirement benefits, to protect against the loss of support due to either person's death, and to cover exceptional costs like those related to birth, death, and marriage.

The United Nations Declaration of Human Rights in 1948 recognised social protection as a fundamental human right. Pensions, survivors' benefits, family and maternal benefits, social assistance, and unemployment compensation are the five pillars that UNDP describes as the foundation of any social welfare state's social security system (Singh, 2013). Nepal has been allocating its resources to offer social security to the nation's poor and disadvantaged citizens as part of its transition to becoming a social welfare state. Its welfare benefits are distributed among the marginalised or suffering from poverty. The state distributes funds in one of two ways: (a) by picking groups that are likely to be in need and providing benefits to them regardless of their actual circumstances (such as the jobless, the senior citizens, and the disabled); or (b) by using means tests to determine who is in need (Singh, 2013).

Social Welfare Act 1992 defines social welfare activity as, "the welfare activity oriented towards the economic and social upliftment and self-reliance of the weak, helpless and disabled individuals." Nepal government introduced the universal social security allowance to senior citizens aged 75 and above in 1994/95. The non-contributory social pension program began at NPR. 100 and has gradually increased. The first change was after a decade in 2004/05 with an SSA increment to NPR. 175 (Adhikari & Ranabhat, 2022; Bhandari, 2019; Dhungana et al., 2019; Khanal, 2022; Malakar & Chalise, 2019; Shrestha, 2022). The policy of 'Social Security Allowance to Elder Citizen –1994 (2051 B.S.)' was later amended into 'Senior Citizen Act – 2006 (2063 B.S.)' (Paudel, 2016).

Later in the fiscal year 2007/08, the government revised the age to 70 with an increased pension to NPR. 500. Then a straight raise in the year 2015/16 to NPR. 1,000, and again in the year 2016/17 to NPR. 2,000 (Adhikari & Ranabhat, 2022; Bhandari, 2019; Dhungana et al., 2019; Khanal, 2022; Malakar & Chalise, 2019; Shrestha, 2022). The amount hiked to NPR. 2,000 in the first month of January 2018 also included senior citizens aged 65 and above (Paudel, 2016), which was not practiced. After a long halt, in the fiscal year 2020/21, the SSA was increased to NPR. 3,000; for the fiscal year 2021/22, it was expanded to NPR. 4,000 per month. The latest change is the criteria of the minimum eligible age for the senior citizens' allowance, which has been reduced to 68. This change has been effective from the fiscal year of 2022/23 (Adhikari & Ranabhat, 2022; Bhandari, 2019; Dhungana et al., 2019; Khanal, 2022; Malakar & Chalise, 2019; Shrestha, 2022).

According to the functionalist point of view, disengagement theory argues that the function of old age is a part of the mutual withdrawal from older people and society from each other. As the older generation retires, the younger generation looks for a way to step in and supplant them into the mainstream, taking on responsibility for most of society's activities. This hypothesis describes the seamless transmission of power across generations. With the younger people's succession, the older generation, the old age people prepare in the timely event of death, the ultimate 'disengagement.' This theory defines the smooth transfer of power across generations. Moreover, this theory helps explain why the older generation is less likely to receive attention and care in the yesteryears of their life (Singh, 2013).

Research in Nepal that have shown SSA beneficiaries (72%) satisfaction with the SSA have integrated SSA satisfaction with using SSA to religious practices (81.9%), followed by family relationships (Dhungana et al., 2019). A 2012 study finds 66.0% of senior citizens were satisfied, and 9.0% were extremely satisfied with their allowance (NPC, 2012). Those with higher satisfaction with SSA reported it as an honour from the government and money that could be utilized of their free will (Malakar & Chalise, 2019). SSA facilitates social life in making new friends, participation in social activities, and increasing their importance between peers and associates (Adhikari & Ranabhat, 2022). The beneficiaries find themselves privileged being looked after by the government, increasing self-respect, gaining respect from neighbours, lessening chances of financial dependency, meeting their house expenses, and purchasing health services and clothing (Adhikari & Ranabhat, 2022).

Additionally, the Marxist theory on ageing looks around the structured dependency theory and sees older people as deliberately being made dependable on society and the state. It is the opposite of the graceful ageing of older people and being useful to society. They are led to believe they are a financial burden on their families, community, and the government. As a result, the older generation is forced into retirement and a fiscally inactive lifestyle. They are forced into the minority and demoted to a lower social status. As a result, the concept of senior citizens as a financial encumbrance and the requirement to limit spending on them are created. This theory sees a continuation of class-based inequalities continuing into old age. Because of their social and economic marginalization, they become physically reliant, sometimes ending up in nursing homes and retirement communities. The idea has prompted society and the state to conceptualize the older generation as a homogeneous group (Singh, 2013).

The Social Security policy of Nepal for senior citizens was implemented since Nepal's 8th Five-year plan to relieve the economic woes has been in changes that could be generalized as both good and bad. Now, the Senior citizens' Social Security Allowance, which includes every senior citizen above the age of 68, is a

universal non-contributory social security provision. The program was established with NPR. 100 per month has been increased to NPR. 4,000 per month (50% for social living and 50% for health services). There is also a free health check in the government hospital for senior citizens. However, it lacks the preference expected of a social welfare nation: free medical treatment, including free medicine and designated gerontological wards. In India, senior citizens receive a small subsidy from the government for consumption: rationing of food and gas and reduced travel fees (Kulkarni et al., 2012). However, in Nepal, the discount on travel is only regulated in the three districts of the Kathmandu valley, where big buses give 40-50% discounts depending upon the travel fare.

Similar research also shed light that the dissatisfaction of the SSA was due to the expectation of higher allowance (Dhungana et al., 2019). Another study in 2019 has found that 61.7% of respondents expressed that their SSA was insufficient (Malakar & Chalise, 2019). Moreover, 2012 research, when SSA was NPR. 500, shows that the SSA was considered inadequate and raised the demand for SSA to be at least NPR. 1,000 to 3,000 (NPC, 2012). Upon the query of the sufficiency of the amount, SSA beneficiaries (80%) claimed that the allowance was insufficient to cover their personal and household expenses due to inflation. Compared to beneficiaries from the highest wealth quintile, a larger percentage of the lower wealth quintile beneficiaries reported that the allowance was insufficient (NPC, 2012). According to the survey, almost 80% of respondents use their allowance to cover their regular household expenses. This indicates that the vast majority of beneficiaries combined their allowance with other income sources to cover their expenditures (NPC, 2012).

### **Methods and Procedures**

Jorpati Older People Association in Kathmandu was chosen as a study area, with the universe consisting of 190 members aged 60 and above. The researcher used convenience sampling of forty respondents with equal parts on gender. It is conceptualized that the SSA beneficiaries' opinion and satisfaction with SSA is heavily derived with their social and economic standing along with their personal and psychosocial experience on the process of receiving and expending the SSA. The research is of explorative and descriptive nature because the study has tried to find out the senior citizens' socio-economic status and opinions on social security allowance. It is quantitative and qualitative, with data collected through interviews, observation, case studies, and key informant interviews. The quantitative data was run through SPSS statistics for descriptive (frequency) analysis.

## Results and Discussion

### Elderly Citizens' Major Areas of Expenses

From the field study, it has been observed and recorded that elderly citizens who are laid off from the active life continue to make expenses in their daily life. The data collection comes to show that the respondents still continue to be one of the major family members who are responsible to curate the domestic expenses and their family budget.

**Table 1**

*Government based SSA and Major Area of Expenses*

Types	Major Area of Expenses				Total
	Domestic Expense	Fruits/ <i>Khaja</i>	Health Bill	Social/religious purpose	
Elderly SSA	7	3	1	3	17
Widow SSA	4	1	3	3	11
Government Pension	7	-	1	-	8
None	6	-	1	-	7
<b>Total</b>	<b>24</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>40</b>

The table shows the major areas of expenses that the respondents make in their daily living. The greatest number of the respondents, that is 24 out of 40 respondents, have their money spent on domestic activities: like paying for food (for the household), and house bills (electricity, water, gas, etc.). The second highest number is 6 respondents who spend their money on health bills, a similar number of respondents spend their money in social/religious purposes that is visiting their friends and family and temples as well as donating money to the helpless or to their grandchildren for *ai kahney paisa* (money to buy sweets). Only 4 of the respondents spend their money on personal food items that are either buying quality food for its nutritional benefit like fruits or spending money to buy *khaja* (tea and snacks) while meeting with friends. In the table, it is seen that 6 of the respondents and the majority of the SSA receivers spend their money for domestic purposes, which shows that though they are certified as economically dependent group, they must participate most of the money to run their house.

### The Coverage of Social Security Allowance

Furthermore, the respondents (33 out of 40) who receive the social security allowance utilize the money received in different aspects of their life. The money is used for domestic expenses, health bills, travel, social/religious purposes and in payments of buying fruits and *khaja*.



**Table 2***SSA's Purpose and Coverage of Need*

Coverage	SSA's Purpose					Total	Percent
	Domestic Expense	Health Bill	Travel	Social/religious Purpose	Fruits/ <i>Khaja</i>		
Covers all	4	1	1	2	5	13	39.39
Compliments	9	2	1	1	1	14	42.42
Partial Coverage	4	1	-	-	-	5	15.15
None	1	-	-	-	-	1	3.03
<b>Total</b>	<b>18</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>33</b>	<b>100</b>

In the above table, the coverage of the “need” is shown to which the elderly citizen has been spending the most of their SSA’s money onto. The 42.42% of the respondents (14 out of 33) state that the SSA complements their need. They spend their SSA’s money on domestic expenses (9 out of 14), health bills (2 out of 14), 1 out of 14 respondents each in travel, social/religious purpose, and fruits/*khaja*. It was assumptive that the SSA will be complimentary in the basic coverage of elderly people’s expenses but the second majority of respondents who said that the SSA covers all their needs came out as a surprise. The second majority, 39.39% (13 out of 33) said that the SSA covers all their expenses. Here, 4 out of 13 respondents spend their money on domestic expenses, 5 respondents in fruits/*khaja*, 2 respondents in social/religious purpose, and 1 each in health bill and travel. The respondents who stated that their SSA covers most of their expenses have economically active members in their household who take a major responsibility in taking care of their family, thus the significant money spent in expenses are of lower cost like travel, social/religious purpose and fruits/*khaja*. It could be said that SSA will cover the needs of the elderly people given the fact that other economically active family members participate fully to cover the hefty side of the economic burden. The respondents who said that SSA covers part of their need (15.15%) and none (3.03%) comes from the base that they are the major contributor in the family as they spend their money in domestic and health bills.

**Senior Citizens’ Opinion on their SSA**

The beneficiaries who have been receiving their SSA spend them on their social and economic needs. Because of the tentative relation in between their expenses with the government’s allocated money for their benefit it provides an opinion on either the satisfaction or dissatisfaction of the money received.

**Table 3***Opinions on the Raise of Senior Citizens SSA*

Amount (NPR.)	Frequency	Percent
100/day	3	7.5
5k/month	27	67.5
Other	1	2.5
No comment	9	22.5
<b>Total</b>	<b>40</b>	<b>100</b>

The table shows SSA beneficiaries views on the rise of the government funded Senior citizens SSA. The data was collected strictly on the opinion of raising senior citizens SSA despite the fact that the sample respondents were also receiving the government pension and widow SSA. It is shown that the majority 67.5% of the respondents have opined that the senior citizens people should be receiving NPR. 5,000 per month. Whereas the third highest percentage, 7.5% of the respondents stated that they should be receiving at least NPR. 100 per day which makes a total of NPR. 3,000 per month. It is analyzed that the fixed amount of money comes from their knowledge and current political influence where the PM Oli's election (the year 2018) gave them a hope of a significant rise in SSA. Also, the fixed NPR. 100 per day comes from the UN definition of poor who have a lower income of \$1 per day. 9 out of respondents did not care to give a fixed response whereas the single one respondent "other" stated that he/she does not want the nation's money because what the respondent has is affluent for a single life.

**Senior Citizens' Opinion on Government's Social Security Programme**

Nepal Government's Social Security Program (SSP) has been designed to give and fulfill the basic needs of its citizens in the areas of health, travel, and allowance. With people inclined to live an easy and comfortable living, opinions vary on their facilities which rise with the norm of the standard of living.

**Table 4***Opinion on the SWP/SS/SSA*

Opinions	Frequency	Percent
Raise Senior citizens SSA significantly	26	65
Focus on Health care and benefits	4	10
Positively Biased Commuting	5	12.5
Rationing and Subsidy for Senior citizens	1	2.5

Other	4	10
<b>Total</b>	<b>40</b>	<b>100</b>

The table shows various opinions of the respondents about the Social Welfare Policy (SWP), Social Security (SS) and SSA. Many of the respondents (65%) have opined that they want a raise in the senior citizens' SSA that would cover their basic needs. Apart from the allowance to be received, the respondents were also focused on the government-initiated facilities like positively biased commuting (significant discount for the senior citizens people) that is 12.5% respondents were more concerned about whereas only 10% of the respondents were focused on the rise of quality and service of health care and benefits. Four out of 40 respondents gave a mixture of responses which did not highlight one part of life/social essentials above the other. One of the respondents has stated the need for rationing and subsidy for senior citizens people in the purchase of necessities in living like food and gas. It shows that the respondents have assumed a greater position to the allowance in cash/ deposit than the other facilities/service which they are entitled to of living in a nation promoting social welfare.

### Case Studies

Radha Ojha (pseudonym) was abandoned by her children after her husband's death. She was forced to sell maize for her daily living but was forced by her sons to relocate from her primary neighborhood because it was bringing them shame. She is being given a small living incentive to relocate her business and benefiting from SSA, all her allowance is spent in her rent which is 11,000 per month (case study, 2018). Ojha, self-dependent in her seventies, is estranged from her family and heavily relies on social living through her peers. And looking at her, Jorpati OPA's president Shyam Pd. Khatiwada states that old age must not just be used for retirement; instead, senior citizens should engage in "active ageing" so that they can continue to contribute to society in both economic and social ways that benefit both themselves and their community (Case study, 2018).

Hari Prasad (pseudonym) who receives government pension had utilized the governmental health aid and deducted 1 Lakh health bill in his first major heart operation back in 2073 B.S. In his opinion, "Nobody should be staying at an old age home rather they should be given care of the family and governmental social security in their own homes living with the presence of their children" (case study, 2018). He has used his life experiences and networking skills to aid Jorpati OPA and its members towards regularized monthly savings, SSA, social recreation, literacy and health education.

The rapid changes in the SSA without any research and hard-look on the realistic national budget, it has also been accused as a populist programme by political parties targeting upcoming elections (Shrestha, 2022). The policies and ideologies of the social security amenities regarding senior citizens keep changing so much that it has brought confusion to both the government and its beneficiaries. Additionally, the Nepal government is infamous for rapid administrative and cabinet changes. It usually brings in new politicians/leaders with their views on the social security policy who proclaims liberally on the rise of social security allowances and services. These proclamations include lowering the bar of senior citizens' age to receive SSA, increment of SSA, and many health facilities in both public and private sectors. Narendra Bahadur Khadka, Agraj Samaj Nepal's Co-president states that they have been protesting for 50% commute fare reduction which is in the Senior citizens Citizens Act 2063, but frequent government change and tedious lobbying process only helps to fulfil partial demands like the commute discount which has only been possible in the three districts inside the valley.

Regarding the ILO's social security staircase and senior citizens' social security, the access to essential health care and income security- it could be concluded with the demand of free and heavily discounted health services, and demand of raise in SSA and other services, the senior citizens have not met their basic social security. The government's pension scheme also disregards the UN definition of poverty (KII, 2018). The current UN standard of poverty line is a minimum daily income of \$2 per day which should be at least NPR. 263.76 per day equating NPR. 7,912.8 per month, and extreme poverty line being a minimum \$1.25 per day which should be at least NPR. 164.85 per day equating NPR. 4,945.5 per month (United Nations, n.d.). Senior citizens have more demands like SSA to be raised to NPR. 5,000 per month, free and heavily discounted health care, and subsidies in utility and tax bills (KII, 2018).

Fatik Thapa, NEPAN executive director, states that although a nation must be insightful about its limited revenue generation and ever-growing expense budget, it should at the same time not fetter away from the responsibilities of older citizens (KII, 2018). Krishna Murari, Ageing Nepal's director states that Nepal Government's early retirement (at 58) and much later pension's fluctuating scheme only creates confusion on their workability and have massive impression on society's view on senior citizens/old age (KII, 2018). It has brought enrage and dissatisfaction from the public side, who have been dreaming of more extensive services than they have been receiving before. The government has often raised senior citizens' hopes of lowering the age bar and increasing incentives (Limbu Lawati, 2018; Shrestha, 2022). These brooding ideas for more positive changes have made them ungrateful for what little they have received from their developing country.

Additionally, senior citizens' outlook towards the social security policy and SSA amount also varies depending upon the social and economic status of the people. The respondents in the data collection have varied social and economic statuses. With the changing social structure, many senior citizens live with their children only until they are married and willfully separate. The people who are still economically participating or the house head has to make provisions or include his/her side of the money in the domestic expense. Some affluent families let their adult children do this bidding and avoid economic responsibilities. The field observation found that senior citizens who are well-off socially and economically are almost always taken care of by their children. As a result, these SSA beneficiaries craved additional services: reduced travel fees, consumption subsidies and special health facilities. Case studies have shown that there are options to be actively aged. If not economically, senior citizens people can unite similar people like them and help one another. Social groups like these are active and conscious of their rights and demand justice if in any cases of senior citizens abuse and discrimination. Senior citizens people see apart from their adult children are forced to make daily living by hard labor, there needs to much more consideration in social security policies of the senior citizens who do not anybody else to look up to.

Since the respondents were from urban Nepal, the economic aspects of the research included respondents owing their own house as it will becomes a major part of their passive income source that is rent accumulation from tenants. A total of 80% respondents owned a house, and their rent earnings ranged from below NPR. 5,000 to above NPR. 20,000. The majority were earning around NPR. 5,000-15,000 per month in rent income (field study, 2018). In this research, the 2018 field study shows that most of the respondents (80% or 32 respondents out of total 40) own or share their house with family members. They tenant who reside give them a big portion of the monthly income beside the SSA. Through the study it is learned that the 87.5% senior citizens people due to their increasing health ailments have spent a portion of monthly expenses for their medical treatment and medicines. The amounts of money expend ranges widely from NPR. 1,000 to well above NPR. 20,000.

The field visit and observation also revealed that many SSA beneficiaries lament that their children do not provide them daily pocket-money when they are out and about to socialize with their peers. At past, senior citizens had observed a sit-in demonstration outside the Constituent Assembly (CA) building demanding the legalisation of parental property claims to wait until the parents' passing (Field observation, 2018). We need to look deeper on the concept of SSA and if SSA is only provided for complimentary free-will expense for senior citizens that has been slowly replacing children's social responsibility to finance their retired parents in

a day-to-day basis. However, despite having multiple adult family members, the poor respondents were forced to be economically active for sustenance, putting their health as a low priority. As a result, they wished for increased SSA rather than adding health or subsidy services.

### **Conclusion**

Examining at the Nepal's social security for senior citizens, it is evident that it has enforced senior citizens into a minority. The disengagement theory suggests that both parties retreat from one another; however, senior citizens who are required to resign at age 58 and only receive social security benefits at age 68 do not fit this description. These individuals have a decade-long gap during which they continue to feel like members of the engaged group but are unable to take action to right the wrongs. The research revealed that elderly citizens still play a crucial role in handling household expenditures and making domestic choices, despite being monetarily inert. This illustrates how difficult it is to shift economic duties and decision-making power.

On the other hand, the dependency theory suggests that the Nepal's social security for senior citizens demonstrates that they have been purposefully dependent on public funds. During the "hanging period" between the ages of 58 and 68, senior citizens are not allowed to work for a livelihood or file for SSA benefits. This makes them believe that they are monetarily dependent on their country and their family members, even though there is still room for them to be much more useful and significant in society. Senior citizens are devalued and viewed as a financial encumbrance. They come to be defined as a minority and must now ensure that the government, if not actively, at least passively, advances their goals.

Through this study, it is clear that senior citizens have been marginalized into economically inactive group. The 42.42% of the respondents have said that SSA money only compliments their needs. The monthly income from SSA and tenants' fee goes into the domestic expenses (54.54% of the respondents receiving SSA) thus it shows that although the senior citizens are rendered economically inactive from gaining income or being productive, they still have put a lot from their side of the money to run their house and family. The opinion and requirement of high SSA is directly proportional to their poor economic standing and their participation in their domestic expenses in the family. Because of their economic contribution, the respondents are affirmative that their SSA should be raised positively. The people who had lesser expenses to make monthly were content with the amount they received. These people were more concerned about the facilities like consumption subsidy, complimentary health facilities and transportation discounts. The amount

which has been allocated for social security allowance to provide a social, economic and health care for the senior citizens have not been adequate to their needs and does not justify its purpose.

### **Declaration**

This is an intensive paper primarily derived from the author's MA thesis (2018) titled "Senior Citizen's Social Security Status in Nepal: A Case Study of Jorpati Older People Association, Kathmandu Metropolitan City," submitted to Padmakanya Multiple Campus, Tribhuvan University and any Nepal Government's Social Security Allowance (SSA) changes in the last five years. I would like to express my sincere gratitude to all the teachers and mentors who have guided me throughout my academic journey. I am particularly indebted to Pradip Mishra, Tika Ram Gautam and Neeti Aryal Khanal for their exceptional guidance and mentorship.

### **References**

- Adhikari, S., & Ranabhat, D. (May 2022). Uses of social security allowances on socio-economic status of people in Kaski. *The Journal of Business and Management*, 6(1), 74-85. <https://doi.org/10.3126/jbm.v6i01.46637>
- Beveridge, W. (1943). *The pillars of security and other wartime essays and addresses*. Allen & Unwin.
- Bhandari, K. (2019). Social security system of elderly population in Nepal. *NUTA Journal*, 6(1-2), 18–24. <https://doi.org/10.3126/nutaj.v6i1-2.23223>
- Dhungana, G. P., Sapkota, M., & Bista, B. (2019). Older people's satisfaction with and utilisation patterns of the Old Age Allowance in Nepal. *Australasian Journal on Ageing*. <https://doi.org/10.1111/ajag.12729>
- ILO. (1942). *Approaches to social security*. International Labour Organisation.
- ILO. (2010). *Extending Social Security to All: A guide through challenges and options*. International Labour Office: Social Security Department.
- Khanal, R. (2022, May 29). Minimum eligible age for elderly allowance reduced to 68 from 70 years. *My Republica*. Retrieved March 1, 2023, from <https://myrepublica.nagariknetwork.com/news/govt-reduces-minimum-age-limit-for-elderly-allowance-to-68-from-70-years/>
- Kulkarni, S., Raju, S., & Bammidi S. (2015). *Social security for the elderly in India*. Institute for Social and Economic Change, United Nations Population Fund, and Institute of Economic Growth, and Tata Institute of Social Sciences.

- Limbu Lawati, A. (2018). *Senior citizens' social security status in Nepal: A case study of Jorpati Older People Association, Kathmandu Metropolitan City*. [Unpublished Master's thesis]. Tribhuvan University.
- Malakar, I., & Chalise, H. N. (2019). Perception of elderly towards social security allowance in Nepal. *South Asian Journal of Social Studies and Economics*, 2(4), 1–9.
- NPC. (2012). *Assessment of social security allowance program in Nepal*. National Planning Commission, Government of Nepal. Retrieved from <http://www.npc.gov.np/images/category/Assessment-of-Social-Security-Allowance-Program-in-Nepal.pdf>
- Paudel, D. R. (2016). *Social security and pension system in Nepal*. International Pension and Employee benefits lawyers Association (IPEBLA), IACA, Pensions, Benefits & Social Security Section (PBSS), IAAHS & Canadian Institute of Actuaries (CIA) Joint Conference. Kathmandu.
- Shrestha, P. M. (2022, July 5). Move to lower eligibility age for elderly allowance to cost over rs15 billion. *The Kathmandu Post*. Retrieved March 1, 2023, from <https://kathmandupost.com/national/2022/07/05/move-to-lower-eligibility-age-for-elderly-allowance-to-cost-over-rs15-billion>
- Singh, S. (2013). *Social security status of senior citizens in Nepal: A case study of Pashupati Elderly People's Home*. [Unpublished Master's thesis]. Tribhuvan University.
- Social Welfare Council Nepal. (1992). *(The) Social Welfare Act, 2049 (1992): An act relating to the management of social welfare*. Social Welfare Council Nepal.
- The Rising Nepal. (2018, February 12). *Senior citizens demand increase in old age allowance*. Gorkhapatra.
- UNFPA. (2012). *Ageing in the twenty-first century: A celebration and a challenge (Executive Summary)*. UNFPA.
- United Nations. (n.d.). *Addressing poverty*. United Nations. Retrieved March 14, 2023, from <https://www.un.org/en/academic-impact/addressing-poverty#:~:text=Nearly%20half%20of%20the%20world's,than%20US%20%241.25%20a%20day>.
- World Health Organization. (2020, October 26). *Healthy ageing and functional ability*. World Health Organization. Retrieved March 13, 2023, from <https://www.who.int/news-room/questions-and-answers/item/healthy-ageing-and-functional-ability>