



## **Empowering Senior Citizens: Utilization of ‘*Jeeuni Bhaag*’ Assets in Surkhet, Nepal**

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### **Abstract**

"Jeeuni Bhaag" is an important social and financial security measures to the Nepali senior citizens, in which they legally keep some portion of property (such as land, cattle, house, gold, cash) in their custody. They can make self-decision to use such property when they are left uncared by families or if they want money for their good health, wellbeing, or any other social commitments. However, "Jeeuni Bhaag" exists as a social practice developed in Nepali society, which this research view as a home grown and customary law in Nepal. There is very limited academic research conducted to explore its socio-economic dimensions of "Jeeuni Bhaag". This qualitative research explores how "Jeeuni Bhaag" contributes to the empowerment of senior citizens in Surkhet, Nepal. I adopt qualitative research design using narrative inquiry method to explore the stories and lived experiences of four senior citizens in Surkhet. I explored that, "Jeeuni Bhaag" has empowered older-adults in financial decision making and autonomous enjoyment of their portion of property in their wellbeing and health. *Jeeuni* has contributed to ensure socio-economic security of senior citizens in Nepal through decision making, better health service, and financial independence. It needs proper acknowledgement through policies and regulations to connect with broader national and global development goals such as Nepal Social Security Fund, and SDGs. This empirical evidence is helpful to advocates of senior citizen campaigns, planners and policy makers' in Nepal, and academicians to understand the importance of, "Jeeuni Bhaag" and mainstream it into wellbeing and welfare of senior citizens.

**Keywords:** *Jeeuni Bhaag*, Nepal, SDGs, Senior citizens, social security



### **Conceptual Understanding of "Jeeuni Bhaag"**

"*Jeeuni Bhaag*" is an important social and financial security measures to the Nepali older adults, in which they legally keep some portion of property (such as land, cattle, house, gold, cash) in their part. They can utilize the allocated property when they feel that they are left uncared by their family members and they face financial crisis (Chimariya et al., 2023). It can be viewed as a customary law which has ensured the social and financial security of senior citizens in Nepal. It is also in practice that if there are more than one son in a family, the sons will be interested to take care of their parents as the sons can inherited the "*Jeeuni Bhaag*" after their parents die. Chimariya et al. (2023) wondered that in some cases, this tradition has created family tensions as older parents will keep some portion of property against the wish of children's. Financial security of the older members of a society is an important debate in ensuring their sustainable living. In Nepal cash and goods are consider as property. "Goods means a physical property capable of being purchased or sold" (Nepal Law Commission, 2017, p. 141). Land is considered as a valuable property and a symbol of social prestige in the country.

Nepal Law Commission. (2006) defined "senior citizen means a citizen of Nepal having completed the age of sixty years" (p. 1). Chalise (2023) reported that the population of senior citizens is in increasing rate in Nepal. Chalise added that in comparison to the national 2011 census, the population of these citizens has increased by 38.2% and reached 2.97 million in the national census of 2021. One-tenth of the total country's population is shared by these citizens. The life expectancy of an average Nepali has also exceeded to 71 years. Thousands of youths leave the country annually to work abroad and study, which has resulted in increase of the population of the older adults. This is also a global trend that the population of ageing adults is increasing. Shevelkova et al. (2023) anticipated that the global population will increase by 2 billion by the mid of twenty-first century. The demographic order will change in which old-aged people will outnumber the 15-24 years age group. In this perspective, the social security of the older adults is an important and urgent debate.

It is unique to Nepal's case that persons having "*Jeeuni Bhaag*" are not helpless citizens because they can use their property at the times of need (see Nepal Law Commission, 2006). *Jeeuni* was legally acknowledged in the 2019 Nepal's civil code, which was later removed in the country's 2017 civil code (Government of Nepal, 1963, 2017). However, the social practice of keeping "*Jeeuni Bhaag*" is still considered as an elderly asset which has ensured the secured living of senior citizens. Thus, it is an important research opportunity to examine how *Jeeuni Bhaag* empowers senior citizens in Surkhet, Nepal, enhancing their financial decision-making and well-being, with implications for policy integration.

### **"Jeeuni Bhaag" as a Tool for Economic and Social Empowerment**

The research area in "*Jeeuni Bhaag*" remains under-explored as I Google and find only one literature by Chimariya et al. (2023) published in English. Chimariya et al. have praised the role of "*Jeeuni Bhaag*" in facilitating to live a dignified and self-respected life to the senior citizens in Nepal. The property share received by senior citizens as their *Jeeuni* during the



partition has helped them in their independent living and gained decision making power to utilize their property portion for their wellbeing (Chimariya et al., 2023). These citizens can autonomously enjoy their property rights which they have legally received as a partition share. Besides, Chalise (2022) presented a fact that Nepal government also provide Nepali Rupees up to NRs 4000 monthly allowance to these citizens, which will reach one-tenth of the national annual budget sooner. Rijal (2024) argued that "A month of elderly allowances (NPR 6.51 billion) can cover the cost of establishing one teaching hospital in each of the province" (p. 4). Rijal further claimed social security fund to the senior citizens in being spent in an unproductive way in Nepal. The country itself is poor and without wealth creation it is distributing wealth, which is an unsustainable approach (Rijal, 2024). Cash distribution is considered inappropriate and short-lived measures to help senior citizens. There exists a tension between the social security needs of senior citizens and the government limited budget, which is not explicitly discussed in academia. "*Jeeuni Bhaag*" has never been discussed through the perspective that how this traditional practice keep up the better economic living of the senior citizens. This research enriches the literary discussion on "*Jeeuni Bhaag*" in Nepali context with the purpose to exploring the proper utilization of "*Jeeuni*" assets by senior citizens through empowerment perspectives in Surkhet, Nepal.

### **Objectives of the study**

The objectives of this research are:

- To assess the utilization "*Jeeuni Bhaag*" in health and livelihood betterment of senior citizens
- To assess the decision-making power of senior citizen over their "*Jeeuni Bhaag*".
- To examine how family dynamics and living arrangement affect "*Jeeuni Bhaag*" use.

The research questions are:

- How do senior citizens utilize *Jeeuni Bhaag* in health and livelihood betterment?
- How do senior citizens perceive their decision-making autonomy over *Jeeuni Bhaag*?
- How do family dynamics and living arrangement affect *Jeeuni Bhaag* use?

### **Literature Review**

On reviewing the recent publications on elderly situation in Nepal, this research identified that three scholarly perspectives have contributed knowledge on socio-cultural transformation, legal and property rights, and elderly wellbeing. These three dimensions are linked to show how *Jeeuni Bhaag* empowers senior citizens in Nepal, and what the existing research gaps are. These dimensions are discussed below.

#### **Socio-Cultural Transformation**

Several following research have identified that there has been a massive socio-cultural transformation and change in family dynamics in Nepal. This has exacerbated in the increase of the old aged care homes. A research conducted four decades ago by Goldstein and Beall (1986) unpacked that Nepali people started to live in single families than joint families. One of the foundation for this change was the economic reforms brought in the country after 1950s. Many youths got paid employment which facilitated their economic independency and they



chose to live in nuclear families. This also altered family dynamics, power structure of senior citizens, and expectations of these older adults. Similarly, many children who are settled in abroad also do not wish to live with their older parents. This has pushed many senior citizens to live their remaining life in old aged home. These issues on changing family dynamics are not extensively explored in Nepali academia (Khanal et al., 2018).

A research by Khadgi (2021) admitted that person living in old aged care homes are found satisfactory in terms of getting good health services and psychological supports. In spite, these older adults expect social support and continue their relationship with their families. Integration of the lived experience and geriatric care in school curriculum could bridge the gap between new and old generations of people (Khadgi, 2021). Acharya et al. (2023) added that these days, people receive good health facilities so their life expectancy has increased. However, in the urban areas, children do not give enough time and care to their older parents, so many of these parents have to leave their home and reside in streets, temples, and old-aged home. In many cases, children compelled these parents to legally transfer property in their names, and ask these parents to leave their homes empty hand. The main reasons for these are due to adopting modernized way of living by children and the impact of urbanization (Acharya et al., 2023).

Similary, Chalise (2022) warned that the aging of population in Nepal is increasing due to economic progress, good health care, and educational factors. Chalise added that it is the *dharma* of children to take care of their elderly parents. However people's modernized living, consumerism society, and children migration to abroad have gradually weakened the family value system in the country (Chalise, 2022). Rai (2023) persuaded that there is an increasing trend of adopting nuclear family in Nepal. This societal shift has significantly transformed health care preferences and economic situation. Despite, the social inclusion and equity principle has positively impacted families in making collaborative decisions in property management and other financial issues (Rai, 2023). A research (Mali et al., 2021) has investigated that elderly people living in old-age home have suffered from depression at four times the rate of those living in comminutes. In old-age homes the causes for depression were "not receiving old-age allowance, bad perception of life, bad social relation, having a chronic disease, lack of care from family, stress and weeping as stress coping strategy" (p. 1575). Differently, Sharma (2019) claimed that old age homes in spiritual environments such as Nepal's Devaghat have created happiness environment and provided facilities to the service seekers. Many senior citizens in Nepal who have a faith in Hinduism devotee themselves to god and enjoy engaging in religious and spiritual activities.

Some authors agree that the emotional wellbeing of older adults in Nepal is not encouraging. Khanal et al. (2018) agreed that the rising number of loneliness of senior citizens in Nepal is the migration of children from village to cities and from Nepal to abroad. Due to which, these citizens face physical and emotional traumas and they have to continue a helpless life (Khanal et al., 2018). Likewise, in community the causes of depression were "stress, non-involvement in family decision making, feeling of neglect, dysfunctional capability, bad social relation, lesser monthly income" (Mali et al., 2021, p. 1575). This societal fragmentation and rising anxiety are due to causes of globalization, westernization has crafted new family structures in



Nepal and people are gradually leaving joint-family system to the nuclear families (Rai, 2023). These causes and effect of depression requires early screening and treatment to maintain the wellbeing of these older citizens (Mali et al., 2021).

Acharya et al. (2023) recommended that it is crucial to implement policies where both son and daughter should be responsible to take care of old parents. Young people need awareness and education to understand what psychological, health related, and emotional issues which the older adults face and how a family support system can overcome these traumas in their lives (Acharya et al., 2023). Rijal (2024) also remarked that the country is unable to harness the potentiality of these senior citizens through job opportunities, which would keep them engaged, active, and healthy.

Above research (Acharya et al., 2023; Chalise, 2022; Goldstein & Beall, 1986; Khanal et al., 2018; Khadgi, 2021; Mali et al., 2021; Rai, 2023; Rijal, 2024; Sharma, 2019) highlights how the massive socio-cultural transformation in Nepali society have weakened traditional family structure, posing a big challenge to the emotional wellbeing of senior citizens. It is a bitter reality that elder generations are largely ignored inside a house and in community. Elderly people are the soul of Nepali society and their number is increasing due to the modern health and socio-economic transformation of the country. They should not be considered as the burden to our society (Sigdel et al., 2023); instead, their financial security should be ensured through our customary and legal policy measures such as *Jeeuni Bhaag*. In this scenario, this is an important research opportunity to explore how "*Jeeuni Bhaag*" tackles the challenges posed due to socio-cultural transformation in Nepali society ensuring the wellbeing of senior citizens.

### **Legal and Property Rights**

Policy measures relating to legal and property rights are unsupportive to the senior citizens in Nepal. Special provisions of *Jeeuni Bhaag* was mentioned in the National Civil Code before 2017, which has been terminated through the implementation of the 2017 Nepal National Civil Code (Government of Nepal, 1963, 2017). Senior citizens are not vocal and visibly organized, due to which they are unable to raise their voices in making policies related to their physical and psychological health care, and financial interdependence (Acharya et al., 2023). However, the 2015 Constitution of Nepal has guaranteed the rights of senior citizens mentioning "The senior citizens shall have the right to special protection and social security from the state" (Government of Nepal, 2015 p.26). The Constitution stated that it responsibility of local governments to help in the management of senior citizens.

However, the context in Nepali economy and society is different. Chalise (2023) reminded that in the coming years, it is sure to increase the population of old-aged people which will need more caregiving service, health care, and social security funds. This demographic shift has put a serious challenge to the development planners to balance nation's economic prosperity and also ensure the social security senior adults (Chalise, 2023). Similarly, Rijal (2024) criticized that the Senior Citizen Allowance is not distributed in a fair way. There are well-off in society who seek this government support. Chalise (2022) clarified that providing cash support to senior citizens is not sustainable approach in the context of Nepal due to limited budget and





increasing number of beneficiaries. Government policies must focus on providing sustainable solution related to legal and property rights of senior citizens so that their quality of life is also maintained.

It is not doubt that the rights of senior citizens need to be addressed through appropriate policies. Above research (Acharya et al., 2023; Chalise, 2022, 2023; Government of Nepal, 1963, 2017; Rijal, 2024) underscore that, despite constitutional guarantee policy measures have not prioritized their property rights through any special measures, which makes them feel vulnerable. However, the old-tradition of *Jeeui Bhaag* imposes a social obligation on children to allocate certain portion of property to their elderly parents. Thus this research adds milestone in this policy making process by identifying the strength of "*Jeeuni Bhaag*" in the economic and other empowerment of senior citizens.

### **Elderly Well-being**

Scholarly, *Jeeuni Bhaag* in Nepal contribute to achieve SDGs in the country (see Geeta & Halarnkar, 2024; Shevelkova et al., 2023; United Nations Development Programme, 2017). . United Nations Development Programme (2017) confirmed that *no one left behind* also means older persons should equally benefit from the development process. Ageing is a cross cutting issue in SDGs in the goals "poverty eradication, good health, gender equality, economic growth and decent work, reduced inequalities and sustainable cities" (United Nations Development Programme, 2017, p. 7). Shevelkova et al. (2023) remarked that the health, wellbeing, and livelihood issues of these senior citizens are concentrated to achieving SDG Goals 1, 3, 10, and 11. The issues of healthy ageing and SDGs are interrelated to each other which needs policy foundation and proper implementation. Geeta and Halarnkar (2024) also remarked that welfare and wellbeing of senior adults are directly linked with achieve SDGS. The main problem with developing countries are budget and proper regulations to provide health insurance, public pension, inclusive participant, legal backstopping to senior citizens, as the developed countries have been providing (Geeta & Halarnkar, 2024).

Some scholars view senior citizens as the pillars of knowledge and tradition in our society. Sigdel et al. (2023) admired that senior citizens are our assets who have vast repository of knowledge, and skills which have been gained over years. These senior citizens have maintained a moral and ethical foundation of our family, due to which our value system such as togetherness, respect, and gratitude have been developed. They are the care-taker of family who have sacrificed their lives for the good future of their new generation (Sigdel et al., 2023). Similarly, these senior citizens are important counterpart of development initiatives. They should not be tagged as unproductive and inactive population. This perceptual change is the very foundation towards achieving SDGS and inclusive development (United Nations Development Programme, 2017). I cannot deny a fact that the population of these senior citizens will reach 1.4 billion by 2030, which is approximate 56% growth between 2015- 2030 (United Nations Development Programme, 2017).

Above research (Geeta & Halarnkar, 2024; Shevelkova et al., 2023; Sigdel et al., 2023; United Nations Development Programme, 2017) highlight the roles of senior citizens in contributing the sustainable development of nation; however, the debate on their wellbeing and active

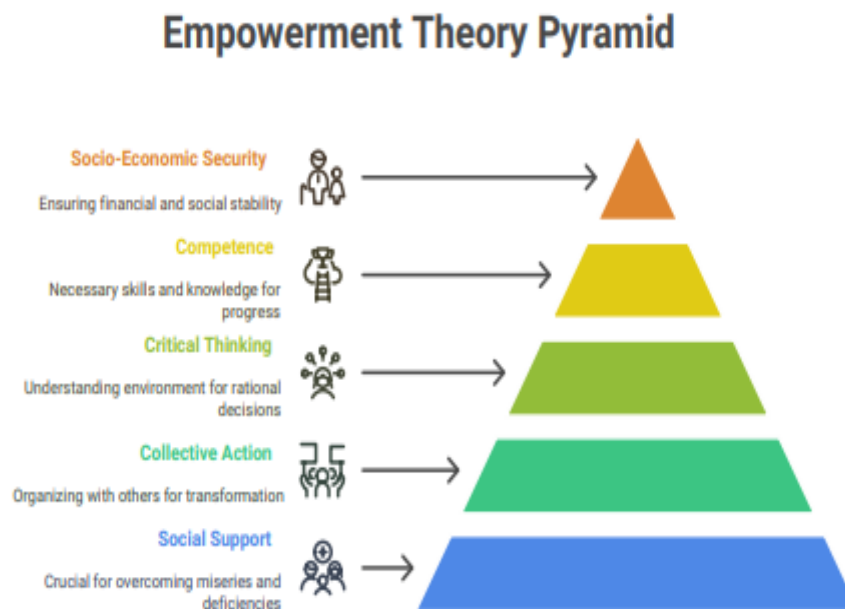
participation in community development is not clearly articulated in academia. Thus, this research explores the contribution of Jeeuni Bhaag in ensuring social, emotional and financial wellbeing of senior citizens in Nepal.

### **Theoretical Perspective: Empowerment Theory**

"Jeeuni Bhaag" has delegated financial autonomy and decision-making power to senior citizens in Nepal. This socio-economic transformation in the lives of these older adults is better explained through the Empowerment Theory. *Jeeuni Bhaag* is the financial security measures in which senior citizens they legally keep some portion of property during property partition (Chimariya et al., 2023). This property in the form of cash or kinds, help these citizens when they are left uncared by their families and they face financial crisis. *Jeeuni Bhaag* is the voice of the helpless senior citizens or a tool of their economic and social empowerment.

**Figure 1**

*Empowerment Theory (Developed by the authors using Napkin.ai)*



Empowerment can be viewed through various perspective. Lord and Hutchinson (1993) identified that social support is the crux to the social empowerment of an individual or community, to help them overcome miseries and traumas and socio-economic deficiencies. Perkins and Zimmerman (1995) reviewed that empowerment helps individuals to transform themselves by organizing with others through collective action. Zimmerman (2000) defined empowerment as a process in which an individual critically understand their environment and make rational decision to gain valued resources and have control over their lives. Shuhaimi et al. (2023) remarked , “One of the important factors in empowerment is feelings of competence which is describe that people should have the necessary skills, knowledge, experience, and



abilities to move forward to achieve empowerment” (p. 173). Upon reflecting these four most cited literature on empowerment theory, I conclude that empowerment helps an individual to have a better living, achieve resources for their socio-economic security, enable critical thinking to make rational choices in their lives, and develop a feeling of competence (or confident). In this research context, *Jeeuni Bhaag* relates to the empowerment theory in ensuring the socio-economic security of senior citizens in Nepal. Figure 1 illustrates the empowerment theory pyramid in which socio-economic security is at the top-position to ensure financial and social stability of an individual.

### **Methodology**

This study was carried out in the Surkhet Valley Nepal. In Surkhet, there are many old-aged day care center where I could interact with senior citizens to explore their lived experiences on the proper utilization of “*Jeeuni Bhaag*” assets. This study was carried out in April 2025.

This study adopts an interpretivist paradigm adopting qualitative research design (Creswell & Creswell, 2018). I collected narrations (Clandinin & Caine 2008) from the participants through in-depth interviews (Coleman, 2019) with four senior citizens. These participants were selected on purposive sampling methods including criteria such as senior citizens having knowledge on *Jeeuni bhaag*, attending to old-aged day care centers in Surkhet, and agreeing to promote financial autonomy and emotional wellbeing of senior citizens (see Stratton, 2024). The narrations were collected from four participants who were a man (73 yrs old) and three women (84, 88, 82 yrs) and the number was determined as I reached data saturation. I stopped the data collection after I received similar narrative findings related to the purpose of this study (Saunders et al., 2017). Semi-structure interview were conducted with the participants in two rounds of meeting (Ruslin et al., 2022). The probing method helped explore their experiences in-depth (Robinson, 2023). The interaction with them provided us their stories on lived experiences on their economic empowerment associated to the “*Jeeuni Bhaag*”.

This study interprets the participants’ narrations using thematic analysis methods. Braun and Clarke (2008) has provided six steps of qualitative text interpretation which include: “familiarization with data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and wiring the report” (p. 87). Thematic analysis helped to identify recurring themes in the stories to guide us in meaning making by taking referents of existing literature and the Empowerment theoretical lens. The following section presents the narrative findings from the participants under the themes financial independences and family influence, limited asset control and social isolation, no *jeeuni bhaag* and elderly independence, and ownership without decision power.

Ethics approval through designated ethical boards are not common in Nepali academia (Pant, 2024). So, I sought informed consent from the participants as a part of ethics. I have kept their identity and data anonymous. I took permissions from the concerned old-aged care home to conduct this research (see Laryeafio & Ogbewe, 2023). I ensured the quality standard of this research by following the systematic research process, prolonged engagement with





participants, and bringing the original narrations as the participants expressed during the interviews (see Denzin & Lincoln, 2018; Timonen et al., 2024).

## **Findings**

I have presented the four findings representing different stories of the participants who have explained their perspectives towards “*Jeeuni Bhaag*” in their health and livelihood betterment, decision-making power, and effect on family dynamics. These cases present the narratives as originally expressed by the participants which retain their original voices while meaning-making (see Ntinda, 2020). The presentation of findings follows the thematic analysis as suggested by Braun and Clarke (2008).

### **Financial Independence and Family Influence: Ram Prasad Dahal**

Mr. Ram Prasad Dahal, a 73-year-old widower from Surkhet is a retired Teacher. Following the death of his wife five years ago, he currently lives with his elder son. He has two sons and two daughters, all of whom are well-settled within Nepal. Despite the financial independence of his children, Mr. Dahal’s personally supports to his sons and grandsons by providing financial support which is gained by selling their *Jeeuni* land. Unlike many elderly individuals who face financial dependency in old age, Mr. Dahal has maintained a strong confidence.

He reported that he had some pieces of land registered in his name as *Jeeuni* assets. Over time, he sold part of this land and added the income to his pension and bank savings. These funds are now used to cover his health expenses and personal needs without depending on others. Mr. Dahal responded positively, stating, “Yes, I kept some pieces of land as *Jeeuni* of old age security in my life.” He added “It is necessary to keep a strong position within the family members. It allows me to maintain a level of control over household matters.”

He further emphasized that his financial stability has enhanced his authority within the family. He confidently stated, “Due to my “*Jeeuni Bhaag*” and Pension, I am valued and worthy from the perspectives of my family members. I can share my property to whomever I chose, and no one can stop me. He added, “My family does not interfere in his decisions related to the utilization of his “*Jeeuni Bhaag*”.”

Mr. Dahal shared that although he lives in a joint family with his elder son, all family members treat him with respect. He explained that he voluntarily distributed 75% of his *Jeeuni* land to his grandchildren. While doing so, he clearly informed them that the remaining 25% of his *Jeeuni* property would be kept for his personal use. He stated, “I told them not to expect anything more from the remaining “*Jeeuni Bhaag*”. That portion is for me. I may use it as I wish—either donate it or spend it for my own needs.”

In conclusion, Mr. Dahal’s experience indicate how *Jeeuni Bhaag* provide financial independence, social respect, and decision making authority in the lives of senior citizens. His authority to use *Jeeuni* has maintained his personal needs and dignity to live a life without expecting other’s support.

### **Limited Asset Control and Social Isolation: Nanimaya Kandel**

Mrs. Nanimaya Kandel, aged 84, is the second wife of her late husband, who had two wives. Her husband and his first wife both passed away. From this marital arrangement, she has one



biological daughter, while her three stepsons and one stepdaughter are from her husband's first marriage.

During her husband's lifetime, she was treated with love and respect by all family members, including her stepchildren. As part of her *Jeeuni*, her husband had allocated three katthas (1 kattha=338 sq. meters) of land in her name, ensuring a degree of security and recognition within the household. After her husband's death, the family dynamics shifted significantly. Although she currently resides with her younger stepson who continues to show his affection and care towards her in earlier. Mrs. Kandel reports experiencing increasing emotional distance and social isolation from other family members.

She expressed that after her husband's demise, she feels neglected and rarely engaged in conversations with others in the household. Due to this growing sense of loneliness, she now chooses to spend most of her time at her biological daughter's home, where she feels more emotionally supported and valued.

In response to the question regarding which types of "*Jeeuni Bhaag*" are most effective in old age, Mrs. Kandel reflected on her personal experience, stating, "In my experience, nobody should keep land or a house as their *Jeeuni* for the security of old age." She explained that although she possesses property worth a significant amount, she faces challenges in utilizing it for her own needs.

She expressed a strong desire to convert her *Jeeuni* land into cash, particularly to support her health care expenses and fulfill cultural responsibilities such as giving *dakshina* (voluntary cash or gift) to her daughter, daughter-in-law, grandchildren and other financial management. However, despite legal ownership, she feels restricted in selling the property, largely due to family resistance and a lack of supportive decision-making power.

Mrs. Kandel emphasized, "Even though I have property worth crores, I cannot sell it or use it freely to manage my old age." Her experience highlights the gap between asset ownership and actual control, particularly for elderly women, and underscores how family dynamics and social norms can significantly limit the effectiveness of *Jeeuni* assets in ensuring security and independence in later life.

Despite having considerable property, her financial independence largely depends on the monthly government-provided social security allowance. She mentioned, "I receive NPR 4,000 per month as a social security allowance, which is one way I manage my financial expense." This suggests that in the absence of full control over personal assets, state support mechanisms play a crucial role in elderly individuals' financial management. She recommended that, "government stakeholders should conduct regular home visits to assess whether senior citizens are living a dignified life and receiving the care and respect they deserve."

In conclusion, Mrs. Kandel experience shows the challenges faced by an elderly women despite her legal ownership over *Jeeuni Bhaag*. This situation underscores the need for strong legal and social mechanism which ensures that the elderly women can utilise their personal property without any hurdles and they get respect within family environment.



### **No Jeeuni Bhaag and Elderly Independence: Rupa Giri**

Mrs. Rupa Giri, 88 years old woman who has one son and one daughter. After her husband did second marriage, he completely neglected both her and their children. Consequently, she faced significant challenges and raised her children separately from a very young age. Although she was originally from Dailekh district, she currently resides with her daughter in Surkhet. She expresses a sense of safety and emotional well-being while living with her daughter, who provides her with love and care.

Rupa does not possess any "Jeeuni Bhaag" at present. She mentioned that the ancestral land she had received through her husband was entirely transferred to her son, who resides in Dailekh. As a result, she currently does not own any property or personal assets. At present, she lives with her daughter in Surkhet. She further added "There is no problem managing two meals a day; the remaining expenses are covered by the social security allowance of NPR 4,000 per month, which is provided by the Government of Nepal.

She further expressed that her will guides her to the destination to go as she doesn't possess any property in her name. She said, "I don't have any *Jeeuni* property, so there is no conflict between my son and daughter. But when I have a lot of "Jeeuni Bhaag", they completely forget my responsibilities and focus only on my assets. Now I am free to decide whether to stay with my son or daughter."

Rupa's experience shows that property ownership affects family dynamics and living arrangements. Without *Jeeuni* assets, her children avoid conflict, but when she has property, they only focus on her "Jeeuni Bhaag" rather than her responsibility. She finds security and care with her daughter in Surkhet, relying on government social security for expenses. Despite financial limits, she maintains independence in choosing where to live. Family bonds and mutual respect remain central to her decision.

In conclusion, the stories of Rupa explained how the absence of *Jeeuni Bhaag* affects the financial wellbeing and elderly autonomy during old-age. However, the social security fund provided by the government and the care of her daughter have supported Rupa to live a better life. Thus, absence of *Jeeuni Bhaag* can bring financial challenges in the life of senior citizens and they will require the support of government and children for maintaining their dignity, health, and daily needs.

### **Ownership without Decision Power: Belmati Shahi**

Belmati Shahi, an 82 years old woman who resides with her fourth son's home. She has five sons and one daughter. Her husband was passed away 28 years ago. Over the years, she has retained ownership of all ancestral land (located in village area in surkhet) which remains registered in her name. While her other sons are financially stable, her youngest son faces economic hardships due to unemployment. Recognizing his vulnerability, she has planned to transfer her ancestral property to him, ensuring his financial security and stability.

In case of Mrs. Shahi, the utilization of *Jeeuni* Assets is not valuable for her life because she doesn't possess the right to use it socially. Although she has the property in her name, she cannot use it according to her will. It signifies that the belonging assets also are not usable due to complicated social phenomenon. On the other hand, the children's social well-being matters



in the proper use of the "Jeeuni Bhaag" As her younger son is not financially sustained, she cannot utilize her property as her desire observing the fact that her younger son will be in trouble is she uses the property in her own way.

Belmati is the legal holder of all ancestral property; however, its value is relatively low cost due to its location in remote village in Surkhet district. She has planned to transfer ownership of land to her youngest son, recognizing his financial struggles and lack of employment in the comparison of her well financial established sons. She further added in her words, "Although I hold the property, I cannot decide alone without the agreement of my sons. If I make this decision independently, my sons may no longer respect me." This perspectives highlights the complex relationship between familial obligations and social expectations hinders the decision making to the senior citizen even though they have legal assets.

Belmati Shahi believes that the necessity of "Jeeuni Bhaag" for livelihood improvement depended on the integrity and devotion of own children. If sons and daughters remain loyal and honest towards their parents, the need of "Jeeuni Bhaag" becomes less significant. She emphasizes that merely holding property legally is insufficient for ensuring well-being in old age. Instead, familial support, care and emotional connection play a crucial role in maintaining the dignity and quality of life of senior citizen.

In summary, the experiences of Mrs. Shahi underscores that the ownership of Jeeuni Bhaag only cannot guarantee the financial freedom and security of senior citizens. These citizens expect respect and emotional support of their children, as well as living dignifiedly in their society.

### **Discussion and Meaning-making**

The following discussion and meaning show how "Jeeuni Bhaag" have empowered the senior citizens to live a dignified and secured life. The utilization of *Jeeuni* has supported their good health and wellbeing, their decision making capacity has empowered them, and family dynamics consider *Jeeuni* as a social security measures of these older adults.

#### **Utilization of "Jeeuni Bhaag": Good Health and Better Living**

I explored mixed reactions regarding the utilization of "Jeeuni Bhaag" by the senior citizens for their economic empowerment and wellbeing. Chimariya et al. (2023) explained *Jeeuni Bhaag* is an important social and financial security measures to the Nepali older adults. This research is similar to the case of Mr. Dahal who confidently shared "It ["Jeeuni Bhaag"] allows me to maintain a level of control over household matters". Mr. Dahal who is already 73, has a piece of land for his financial security. However, the case of Mrs. Kandel is different. She mentioned "Even though I have property worth millions, I cannot sell it or use it freely to manage my old age." This statement reflects a critical disconnect between formal ownership and her decision-making authority. This supports Chimariya et al. (2023) who mentioned "Jeeuni Bhaag" has also created family tensions as older parents will keep some portion of property against the wish of children liked by some children. The mental stress of Mrs. Kandel can be related to Mali et al. (2021) who investigated that elderly living in old-aged home have suffered from depression four times than those living in comminutes. It is hard to decide



whether Mrs. Kandel is a not helpless senior citizen or not, as mentioned in Nepal Law Commission. (2006), which defined the helpless senior citizens are those who have “no basis or income source or property for earning his or her livelihood” (p. 1). Nepali senior citizen law sees psychologically depressed and helpless as two unrelated features. Citing the cases of Mr. Dahal and Mrs. Kandel, it could be also claimed that *Jeeuni* is more gendered notion, which needs to be addressed through social awareness and initiations.

Studies and policies (Acharya et al., 2023; Chalise, 2022, 2023; Government of Nepal, 1963, 2017; Rijal, 2024) mention senior citizens in Nepal feel economically vulnerable due to absence of special measures in policies that advocate for their financial security. In this context, *Jeeuni* is a customary law has ensured the social and financial wellbeing of senior citizens in Nepal. It is assumed that the sons will be interested to take care of their older parents having "Jeeuni Bhaag" The social reality is different as land is considered as a valuable property in Nepali society. A suggestion by Mrs. Kandel is important in this context. “If sons and daughters were more responsible and emotionally supportive, elderly parents would not need to depend upon "Jeeuni Bhaag", Chalise supported it is the dharma (moral obligation) of children to take care of their elderly parents (Chalise, 2022). This dharma is hard to achieve at present societal context due to people’s modernized living, consumerism society, and children migration to abroad. Family care is a crucial factor to older adults in joyful and peaceful living in the later phase of their lives (Mali et al., 2021).

It is equally true there is an increasing rate of ageing population in Nepal (Acharya et al., 2023; Chalise, 2022). These population has right to live a dignified life, and "Jeeuni Bhaag" is an important supportive measure. These group of citizens should not be left uncared as they are important counterpart in achieving the nation’s SDGs (United Nations Development Programme (2017).

### **Decision making Senior citizens: "Jeeuni Bhaag" as an Empowerment Tool**

*Jeeuni* has supported to the decision making abilities of the senior citizens in Nepal. Chimariya et al. (2023) have admired that "Jeeuni Bhaag" helps the ageing population in decision making to utilize their property for wellbeing. Mr. Dahal also shared the same view pointed, who mentioned “I am [feel] valued and worthy”. The 2015 Constitution of Nepal has guaranteed the right to special protection and social security of senior citizens (Government of Nepal, 2015); however the contributing role of *Jeeuni Bhaag* is not acknowledged in Nepal’s legal documents and policies such as the 2017 National civil code.

Nonetheless, not all the senior citizens are able to make final decision regarding their "*Jeeuni Bhaag*". Ms. Kandel feels helpless despite she holds a piece of land as her asset. She expressed her frustration, “I cannot utilize my *Jeeuni* property to meet essential needs, such as medical treatment or fulfilling cultural obligations” Instead she depends upon the NPR 4,000 per month as a social security allowance.” Similar is the case of Mrs. Shahi who shared “I cannot decide [to sell "Jeeuni Bhaag"] alone without the agreement of my sons. If I make this decision independently, my sons may no longer respect me”. The case of Rupa is different as she does not hold any "Jeeuni Bhaag" as her son holds all the property right. Rupa’s daughter takes care of her and Rupa depends on the monthly allowance provided by the government. These stories





suggest that *Jeeuni Bhaag* needs further strengthened through laws so that these senior citizens don't feel helpless in getting and utilizing their property rights.

It is also important to note that our social perception and debate are limited to consider senior citizens as a depended groups. I generalized that these groups need to be protect through property guarantee such as *Jeeuni* or social security fund, which is partially true. However, as indicated by Rijal (2024), Studies (Geeta & Halarnkar, 2024; Shevelkova et al., 2023; Sigdel et al., 2023; United Nations Development Programme, 2017) underscores the roles of senior citizens in contributing the sustainable development of a nation. However, Nepali society is unable to harness the potentiality of these senior citizens by providing them opportunities, which to keep them engaged, active, and healthy. Likewise, the role of government is limited to providing allowances in trimester basis. Government officials are required to conduct regular home visits to assess whether senior citizens have a dignified life and received the care and respect from their families. The Government seems unprepared to find sustainable alternative to the monthly allowance that constitutes a large percentage of the national annual budget (Chalise, 2022; Rijal, 2024). Local governments should find creative solutions to help the management of senior citizens as they have received constitutional authority (Government of Nepal, 2015). Despite this monthly allowance has supported the financial living of senior citizens such as Mrs. Kandel and Mrs. Giri. This research identifies that little attention has been given to the prevailing customary laws such as *Jeeuni Bhaag* that connects the elderly well-being with the SDGs through the perspectives of financial security, social protection, equity, and inclusion.

"*Jeeuni Bhaag*", and monthly allowance by the government are the empowerment tools to the senior citizens living in old aged home. Despite, referring to the case of Ms. Kandel many older adults in communities are in the stage of anxiety and depression due to neglected by the family members and due to their own dysfunctional capacity (see Mali et al., 2021). Thus, family support is the major factor to help the emotional wellbeing of these citizens.

#### **Family Dynamics and Living Arrangements: Situating "*Jeeuni Bhaag*" Use**

In Nepal, the population of senior citizens is in increasing rate. An average life expectancy of a Nepali has also exceeded to 71 years (Chalise, 2023). This will surely change the family dynamics and living arrangements in the society, and affect the living of senior citizens. Ms. Kandel informed, "As part of her *Jeeuni*, her husband had allocated the 3 katthas of land in her name, ensuring a degree of security and recognition within the household. After her husband's death, the family dynamics shifted significantly". Her family started misbehaving her and she did not have courage to sell her *Jeeuni* to live independently. In the case of Mrs. Shahi, she believed "[...] merely holding property legally is insufficient for ensuring well-being in old age". Financial strength as well as emotional care of a family are expected by senior citizens in Nepal. Providing moral education to students is an important approach bridge the gap between new and older generations of people (Khadgi, 2021).

Mr. Dahal has cleverly tackled the possible family conflicts. He voluntarily distributed 75% of his *Jeeuni* land to his grandchildren and kept remaining 25% of his *Jeeuni* property for his personal use. Clear communication and mutual respect help senior citizens to manage their



"Jeeuni Bhaag" according to their own preferences. Frequent dialogue is essential between senior citizens and family members to maintain equilibrium in family dynamics. Rai (2023) warned that globalization, westernization has crafted new family structures in Nepal and people are gradually leaving joint-family system to the nuclear families. It is not easy to stop the influence of globalization into a society and family. However, *Jeeuni* traditions can maintain the dignity and financial security of the senior citizens.

Family dynamics is further going to change in the context of Nepal. There will be increasing cases of loneliness and traumas among the senior citizens due to the migration of children from village to cities and from Nepal to abroad (Khanal et al., 2018). Many senior citizens will be compelled to settle in old aged homes. Studies (Acharya et al., 2023; Chalise, 2022; Goldstein & Beall, 1986; Khanal et al., 2018; Khadgi, 2021; Mali et al., 2021; Rai, 2023; Rijal, 2024; Sharma, 2019) mention the massive socio-cultural transformation in Nepali society that has weakened traditional family structure. This evolving societal structure need to address the social security and wellbeing concern of senior citizens through appropriate policies. The issues of healthy ageing and wellbeing of these people support the achievement of the global SDGs (Geeta & Halarnkar, 2024; Shevelkova et al., 2023). Being a developing country, Nepal lacks budget and proper regulations to provide health insurance, public pension, inclusive participant, legal backstopping to senior citizens (Geeta & Halarnkar, 2024). It is also true that elderly people are the soul of our society (Sigdel et al., 2023). It is unique to the Eastern culture that these senior citizens have maintained a moral and ethical foundation of our family. They play a vital role to keep a value system such as togetherness, respect, and gratitude in a family. They sacrifice lives for the good future of their succeeding generation (Sigdel et al., 2023). It is our responsibility to include their voices in making policies that focus on their physical and psychological wellbeing, health care, and financial security (Acharya et al. (2023). In this regard, "Jeeuni Bhaag" plays an important role in the lives of these senior citizens in their economic empowerment, and enabling them to remain within the care and affection of their family. Thus "Jeeuni Bhaag" can enhance agency, well-being, and intergenerational equity in later life of the senior citizens, supporting their empowerment (see Lord and Hutchinson, 1993; Perkins & Zimmerman, 1995; Zimmerman, 2000; Shuhaimi et al., 2023).

## **Conclusion**

"Jeeuni Bhaag" in Nepal is a home grown social security measure for senior citizens. These citizens in Surkhet, Nepal have properly utilized the "Jeeuni Bhaag" for their wellbeing and financial security. *Jeeuni* has enhanced their decision making authority inside a family. There are some cases that indicted the gendered side of *Jeeuni* and some older adults who hold "Jeeuni Bhaag" are further neglected in their families. However, *Jeeuni* has a broader socio-economic and cultural impact in the lives of senior citizens in the context when family dynamics and living arrangements are rapidly transforming in the country. Healthy ageing and wellbeing are the rights of senior citizens, and this also contribute to achieving the SDGs. Thus, "Jeeuni Bhaag", which is more a customary practice, needs formalized through policies and laws to mainstream its socio-cultural and economic benefits in the lives of the aged population. The



paper acknowledges the study limitations such as small sample, potential biases of the researcher, and contextual specificity. The future scope of this research includes how "Jeeuni Bhaag" redefine the social security measures in Nepal. Our research has implications for local/governments in the management and better living of senior citizens, and for the economic and development planners in prioritizing *Jeeuni Bhaag* by informing social security related policies based on empirical evidences explored in this research.

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