

## Perception of Elderly People on Old Age Allowance in Dhurkot Rural Municipality in Gulmi

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### ABSTRACT

*Aging is a gradual, continuous process of natural change that begins in early adulthood. The objective of the study was to analyse the perception of elderly people on old age allowance in Dhurkot Rural Municipality in Gulmi district. Purposively three wards were chosen for sample population. Total elderly people were 930 aged 60 years and above. A total of 280 samples were determined by using Yamene equation,  $n = N/1 + Ne^2$ . Where,  $n$  = Sample size,  $N$  = Population size,  $e$  = margin of error. Finding shows that Hill Chhetri has the strongest effect on “perception of elderly people on old age allowance”. More than nineteen times [OR= 19.33 (2.55-146.34)] Hill Chhetri and three times [OR=2.81(1.39-5.67)] Hill Dalits have said old age allowance is sufficient than elderly belong to Hill Brahmin. Elderly people belonging to other occupation have said that old age allowance is sufficient than elderly whose occupation is agriculture [OR= .25(.1-.59)] which is significant at .01 percent. Elderly people belong to the age of 65-69 years have said that elderly allowance is sufficient than elderly belongs to 60-64 years [OR=.75(.009-.64)]. Elderly belongs to age group of 70-74 years have said that old age allowance is sufficient than elderly belongs to 60-64 years [OR=.16(.021-.1.35)]. Elderly people belong to age group 75 years and above have said that old age allowance is sufficient to fulfil the basic needs than elderly belongs to 60-64 years [OR= .13(.018-1.03)]. Hill elderly people belong to Chhetri and Dalit castes are much satisfied of getting old age allowance than others. Various health schemes, policies and programmes can be designed in the research area and similar settings based on the study findings.*

**Keywords:** Dhurkot Rural Municipality, elderly people, old age allowance, perception

### INTRODUCTION

Ageing is a universal phenomenon; old age is not a disease, but a normal part of the human span (Patali, 2018). Ageing is normal, universal, progressive and irreversible process. It is an inevitable physiological phenomenon (Saini & Jaswal, 2009). A human's life is normally divided into five main stages, namely infancy, childhood, adolescence, adulthood and old age. In each of these stages, an individual has to find himself in different situations and face different problems, and the old age is not exceptional. Old age is accompanied with several physical and psychological problems. Old age is also considered as a social problem, since there is a change in socioeconomic status which adversely affects the individual's way of life. In old age, physical strength deteriorates, mental stability diminishes; money power becomes bleak coupled with negligence from the children and relatives. Physical changes in an individual cause decline in the normal functioning of the body. The elderly also feels low self-esteem due to loss of earning power and social recognition (Mao et al., 2019).

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Today's society is facing a situation which has never been known before along with the increasing insecurities of life. Therefore, to safeguard the individual and the society for these uncertainties and insecurities there is in need of social security. "The state shall make itself responsible for ensuring a minimum standard of material welfare to its entire citizen on a basis wide enough to cover all contingencies of life from womb to the tomb (International Labour Organisation, 1942).

The Government of Nepal has been implementing various social security programs for decades. In case of Nepal, the government provides non-contributory pension, provident fund, limited care facilities, maternity leave and work injury as well as accident compensation for the employees. Provident fund is the main security component in Nepal (National Planning Commission, 2012).

In the fiscal year 1994/95, the government of Nepal has introduced the Social Security Program as a part of its social security arrangement which is a non-contributory benefit of an income maintenance type of social security program in which the government provides cash transfers to eligible beneficiaries. The scheme covers disabled, widows, endangered races and elderly people who have completed 75 years of age in general which was later revised to 60 plus in the case of Dalit and 70 plus for others. Similarly, the people living in the Karnali zone's age threshold was fixed at 60 years considering the longevity (Singh, 2013).

With the notion of expanding the social security right of citizens and to honouring it, the Social Security Program Operation Procedure 2008 has been formulated and implemented under the Local Self-Governance Act 1998, Section 236(2). The three categories under this modality were: those completing 70 years; those over 60 years (Karnali areas) and above 60 years (Dalits), endangered races as stated by the state (Endangered races are Kusunda, Bankariya, Raute, Surel, Hayu, Raji, Kishan, Lepche, Meche, Kusawadiya), single woman such as widow, single unmarried and divorced woman. Disable one such as fully disabled and partially disabled as defined by the state. Proof to determining eligibility requires citizenship certificate, identity card is valid only from forthcoming year. Last date of month is taken if date is not mentioned and last month of the year is taken if only year is mentioned and final decision on age is taken by the District Administration Office if there is controversy. Rural and Urban municipalities must notify the candidates to renew their ID cards within the first week of February month. Eligible candidates must produce two passport size photographs and a citizenship card for their ID card and an application must be submitted in standard format for renewal. It was also provisional that VDCs and municipalities must facilitate those beneficiaries belonging to the endangered race in getting their ID card (National Planning Commission, 2012).

A study carried out in Illam district in 2015 which was a mini research among 60 senior citizens, found that majority of them (86%) were using allowance for health service, 73 percent food and 71 percent clothes. Also, the problems faced in the same study were insufficiency of the allowance money reported by 63 percent, irregular distribution of allowance (not fixed time) by 56 percent and other problems were similar like in the researcher's study (Kharel, 2015).

Ageing in individual is affected to a great extent by genetic factors, social conditions and the occurrences of age-related diseases. In addition, there is good evidence that ageing induced alternation in cells is an important component of ageing of the organism. Similarly, in collective sense ageing population means an increase in the share of the elderly peoples in the total population. It is closely related with the dynamic process of demographic and socio-economic transformation, whether a population is young or old or getting older or getting younger. It depends on the proportion of people at different age groups. In general, a population with more than 35 percent under age of 15 years is considered young and population with more 10 percent aged 65 years and above is considered old. In the most of the countries, person with age of 65 years old and above is taken as an elderly but there is no universal definition of elderly around the world. Some accept elderly above 60 years and other some

accept elderly above 65 years. Countries have their own basis for defining ageing, sometimes it is defined by the countries on the basis of their social or economic structure such as some use retirement age or age at which people are eligible for social security benefits. Several age limits have been prescribed for the specific purpose. For example, 58 years is specified for compulsory retirement from civil services, 62 years for UN employees (United Nations, 1999), and 65 years for constitution bodies (Bisht, 2006).

The beginning of old age is characterized by the time for which the capacity to do work beings to affected by physical, mental and biological conditions of old age (NEPAN, 2003: 11). There are various factors that make a person old. Decrease in physical strength, increase in mental tension, decrease in immunity power and getting sick to a large extent are the major features that make a person aged. Elderly people also experience many physical changes. There is gradual dryness and wrinkling of skin, decrease in touch feeling and taste sensation, extensive food indigestion, decrease in range of color and intensity of vision, failure of ability to distinguish color, loss of hearing power and weakening immune system with the increase in age people lose their creativity level, problem solving ability and learning skills as well as short term memory (Singh, 2009:2). The objective of the study was to analyse the perception of elderly people on old age allowance at Dhurkot Rural Municipality in Gulmi district of Nepal.

## **METHOD OF STUDY**

### **Data Source**

The study is basically descriptive and analytical in nature. The study focuses on “perception of elderly people on old age allowance in Dhurkot Rural Municipality in Gulmi”. Primary data collected from field survey and secondary data used from different published, unpublished and reliable sources.

### **Sampling**

Among the seven wards of Dhurkot Rural Municipality, three wards like Jaisithok-4, Bastu-5 and Rajasthal-6 were chosen purposively for sample population. A total of 930 elderly people were aged 60 and above in the study area. The sample size determined by using Yamene equation,  $n = \frac{N}{1 + Ne^2}$  Where, n= Sample size, N=Population size, e=margin of error. The margin of error is 5 percent. Lists of the eligible elderly people were obtained from respective ward offices and systematic

sampling technique applied to select the respondents. The sampling interval  $= \frac{N}{n} = \frac{930}{280} = 3.32 \approx 3$ .

Firstly, selected one number randomly and followed the rule for interviewing. A structured interview schedule was developed to conduct household survey and collected information.

### **Data analysis and Interpretation**

First of all, field questionnaires collected and checked carefully. After that data were carefully edited, clean and analysed in the computer. Excel, Microsoft Word and SPSS version 21 were used for analysing data.

### **Regression Models**

The SPSS computer software was used to run the bi-variate as well as multivariate analysis. With the help of SPSS software, the study generated cross tabulation, chi-square test and logistic regression analysis for analyzing net effect on health status and caring practice of elderly people.

Logistic regression is an appropriate technique for analyzing the dichotomous dependent variables. The study reports parameters from logistic regression equation in the form of odds ratio:

$\text{Log} \frac{1-p}{p} = A + \sum(B_k, X_k)$ , Where P is the probability of exposure to the risk behaviors, the ratio

$\frac{p}{1-p}$  is the odds for exposure,  $X_k$  represents the explanatory variables, and A is the constant term. In order to facilitate the interpretation of results the antilogarithms of these coefficients ( $B_k$ ) have been discussed in the text. These transformed coefficients can be interpreted as the amount by which odds are multiplied for each unit change in the explanatory variables. As depicted below one regression equations is fitted and analyzed to establish the relationship among various health status and related caring practices variables. Only those variables are selected for regression analysis which are found to have significant association with chi- square test.

The effect of independent variables on the dependent variables is most likely to be confounded by other factors. It is very important to analyze what is the net association or effect of the selected autonomy variables on each of the dependent variables. Bi-variate analysis cannot answer such questions; so a multivariate approach has been used.

In this study logistic regression analysis is used as the multivariate analysis tool. As all the dependent variables were measured in binary scale (yes or no) and most of the independent variables are categorical variables, logistic regression analysis is the best method to analyze the data (Anwar, et al, 2005). Moreover, logistic regression does not assume linearity of the relationship between each independent and dependent variables and it does not required normally distributed variables. It has a logit link function which is the logit transformation of  $\theta$ , i.e. probability of an event. Logistic regression computes the log odds for a particular outcome and the odds of an outcome are given by the ratio of probability of it happening and not happening as  $\theta/1-\theta$  (Gaur and Gaur, 2008).

Logistic regression equation is:

$$\text{logit}[\theta(x)] = \log [\theta(x)/1-\theta(x)] = \alpha + \beta_1x_1 + \beta_2x_2 + \dots + \beta_nx_n$$

Where  $\text{logit}[\theta(x)] = \text{logit of dependent variable}$ ;

$\alpha$  = constant of the equation; and

$\beta$  = coefficient of the predictor (independent) variables

$x_1, x_2$  and  $x_n$  = predictor (independent) variables

The logistic regression analysis results are presented in terms of the odds ratios (ORs) which are much easier parameter to interpret the results. Odds ratios are calculated with respect to the reference category. For example: If OR for one category is 2, it indicates that chances of happening that particular event in that category are two times higher compared to the reference category.

### **Dependent and Independent Variables used for Logistic Regression Model**

**Dependent Variable:** Perception of elderly people on old age allowance

**Independent Variables:** Age, Occupation and Ethnicity.

## **RESULTS**

### **Background Characteristics**

The dependent variable is 'perception of elderly people' and independent variables are age, sex, marital status, occupation, religion and education.

**Table 1***Perception of Elderly People by Background Characteristics, 2020*

Background characteristics	Number	Percent
Age		
60-64	36	13.0
65-69	29	10.4
70-74	83	29.6
75 and above	132	47.0
Sex		
Male	123	44.0
Female	157	56.0
Marital status		
Married	180	64.0
Unmarried	1	0.4
Widow/Widower	98	35.0
Divorce	1	0.4
Occupation		
Own agriculture	213	76.0
Agriculture labour	44	16.0
Small business	1	0.4
Job holder	5	1.8
Non-agriculture work	3	1.1
Foreign employment	12	4.3
Religion		
Hindu	280	100.0
Caste/Ethnicity		
Hill Brahmin	107	38.0
Hill Chhetri	47	16.8
Hill Janajati	3	1.1
Hill Dalit	120	42.9
Other	3	1.1
Education		
Illiterate	246	88.0
Literate	34	12.0

*Note.* Field Survey, 2020

Table 1 shows that 47.0 percent of elderly people belongs to age 75 and over. It seems to be variation of sex wise population distribution where female elderly people are 56.0 percent and male elderly people are 44.0 percent. Married elderly people are 64.0 percent and widow/widower are 35.0 percent. Like-wise 76.0 percent elderly people belong to own agriculture work and 16.0 percent engage in agriculture labour. Almost 100 percent elderly people follow Hindu religion. Majority of elderly people 88.0 percent are illiterate and only 12.0 percent are literate.

Following table describes the association of the perception of elderly people on old age allowance and background characteristics.

**Table 2***Perception of Elderly People on Old Age Allowance by Different Background Characteristics, 2020.*

Background characteristics	Perceptions of social Allowance	
	%	N
Occupation**		
Agriculture	12.1	18
Service	28.6	2
Daily wages	42.9	3
Foreign employment	33.3	2
Household work	15.2	7
Tilling land and sewing	13.7	7
Unable to work	33.3	4
Ethnicity*		
Hill Brahmin	27.1	29
Hill Chhetri	2.1	1
Hill Dalit	11.7	14
Age**		
60-64	2.8	1
65-69	27.6	8
70-74	14.5	12
75+	17.4	23

Note. Field Survey, 2020; \*= significant at 0.01, \*\*= significant at 0.05, \*\*\*= significant at 0.10

Table 2 shows that association between “perception of elderly people on old age allowance” and different characteristics. Some elderly people who work for surviving as a daily wage are 43.0 percent. They said old age allowance is sufficient to fulfill the need of elderly which is significant at .040 percent level. It shows that 33.0 percent elderly engage in foreign employment, 29.0 percent elderly work in different organizations and 33.0 percent elderly are unable to work. Further it shows that old age allowance is sufficient to fulfill the need of elderly which is significant at .040 percent level. There are 27.1 percent Hill Brahmin and 11.7 percent Hill Dalit have said that old age allowance is sufficient to fulfill the need of elderly which is significant at .001 percent level. There are 28.0 percent elderly of age group 65-69 years, 15.0 percent elderly of age group 70-74 and 17.0 percent elderly of the age group 75 years and above have said old age allowance is sufficient to fulfill the need of the elderly which is significant at .045 percent level.

### Perception of Elderly People on Old Age Allowance

Table 3 represents the estimate of logistic regression on “Perception of Elderly People on Old Age Allowance.”

**Table 3***Logistic Regression on “Perception of Elderly People on Old Age Allowance”, 2020*

Explanatory Variable	Odds ratio	95% CI	
		Lower	Upper
Occupational status			
Agriculture	1		
Household work	0.76	0.29	1.96
Tilling and sewing	0.86	0.33	2.2
Other	*0.25	0.1	0.59
Ethnicity			
Hill Brahmin	1		

Explanatory Variable	Odds ratio	95% CI	
		Lower	Upper
Hill Chhetri	*19.33	2.55	146.34
Hill Dalit	*2.81	1.39	5.67
Age			
60-64	1		
65-69	*0.75	0.009	0.64
70-74	***0.16	0.02	1.35
75+	***0.13	0.01	1.03

Note. Field Survey, 2020; \*= significant at 0.01, \*\*= significant at 0.05, \*\*\*= significant at 0.10

Table 3 shows that among the three variables hill Chhetri has strongest effect on "perception of elderly people on old age allowance" [OR= 19.33 (2.55-146.34)]. More than nineteen times hill Chhetri have said old age allowance is sufficient to fulfil the basic needs than hill Brahmin which is significant at .01 percent level. Similarly, three times more hill Dalit have said that old age allowance is sufficient than hill Brahmins [OR=2.81(1.39-5.67)] which is significant at .01 percent level.

Elderly people belong to other occupation are much satisfied of getting old age allowance than whose occupation is agriculture [OR= .25(.1-.59)] which is significant at .01 percent level. Elderly people of age group 65-69 years have said that old age allowance is sufficient than 60-64 years age group [OR=.75(.009-.64)] which is significant at .01 percent level. Similarly, elderly of age group 70-74 years have said that old age allowance is sufficient than 60-64 years age group [OR=.16(.021-.1.35)] which is significant at .1 percent level. Similarly, age group of 75 years and above elderly people have said that old age allowance is sufficient to fulfil the basic needs than elderly people belong to 60-64 years [OR= .13(.018-1.03)].

## DISCUSSION

This study shows that Hill Chhetris and Hill Dalits are much satisfied by getting the old age allowance which helps them to fulfil their basic needs. It shows that satisfaction of getting old age allowance increases with increases their age. Elderly belongs to others occupation are much satisfied by getting Old Age Allowance than whose occupation is agriculture. These findings are consistent with previous study conducted in Kirtipur Municipality of Kathmandu district (Malakar & Chalise, 2019), Katunje Village development Committee of Bhaktapur district (Acharya, 2008), a case study of Illam district (Kharel, 2015), a study in Puduchheri of south India (Jothi & Ramakrishan, 2016) and a similar study in Nepal (NPC, 2012) and social security programme throughout the world (Asia & pacific, 2006).

## CONCLUSION

The government of Nepal has been providing old age allowance to the elderly people for years. The perception of elderly people on old age allowance varies from person to person. Finding shows that nineteen times more hill Chhetri and three times more hill Dalits have said old age allowance is sufficient than hill Brahmin. Elderly people belong to other occupations have said that old age allowance is sufficient than whose occupation is agriculture. Most of the elderly people have said old age allowance is sufficient to fulfil their basic needs. In present context of Nepal, old age allowance has become one of the important sources of income to the elderly people. It provides to fulfil their basic needs, empower, freedom, dignity and respect in the society. Hill elderly people of belonging to Chhetri and Dalit castes are more satisfied getting old age allowance than others castes of elderly people.

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