

Social Security for Elderly in Nepal: Challenges and Solutions

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Abstract

Population aging has been found to occur when a greater proportion of the total population consists of older individuals. Social security has identified to encompass governmental financial support programs aimed at enhancing the welfare of vulnerable groups within society, including children, the elderly, the sick, and the unemployed. It has served as a critical instrument through which governments must be identified to ensure the well-being of their citizens. The challenges arising from population aging has been found to prompt governments to develop policies, plans, and legislation in order to effectively meet the needs of these demographics and address associated issues. Various subtopics have been drawn under the obstacles and hurdles for the addressing of the senior citizens' issues in Nepal and it has covered the different subtopics like social challenges, economic challenges, healthcare related challenges, and the institutional challenges which have been found to be addressed on time for the solution of the senior citizens' problems in Nepal. Policy making solution has been analyzed under the various thematic categories like development of comprehensive policy, legislation and rights protection, social support and inclusion, promoting integration, awareness campaigns, economic security, enhancing social security systems, pension reforms, healthcare access and services, improving healthcare infrastructures, affordable healthcare, institutional support and capacity building, capacity building for service providers, coordination between agencies, implementation and monitoring, implementation strategy, monitoring and evaluation have been found to be analyzed and identified. By integrating the components into a cohesive policy framework, Nepal can address the multifaceted challenges faced by senior citizens. It's essential to draw on international best

practices while adapting solutions to suit Nepal's socio-cultural context and specific needs. Collaboration between government, civil society, and international partners can be crucial for successful policy implementation and sustainable improvement in the quality of life for older adults in Nepal.

Keywords: elderly, policy, population, security, social

Introduction

Worldwide population aging is widely recognized as a significant demographic trend, characterized by a rising proportion of people aged 60 and older relative to the total population. This demographic and socioeconomic shift reflects natural processes, influenced by declining fertility rates and advancements in health and longevity. Consequently, both developed and developing nations are witnessing an increase in the number and proportion of older adults. This global phenomenon has sparked increasing concern among policymakers and experts worldwide (UNFPA, 2012). Globally, the proportion of older individuals is increasing more rapidly than the overall population. Currently, one in nine people worldwide is aged 60 and over, a figure expected to rise to one in five by 2050. The number of older adults reached nearly 810 million by 2012 (up from 205 million in 1950) and is projected to reach 2 billion by 2050 (UNFPA, 2012). From 2010 to 2015, the average annual growth rate of the global population aged 60 and over was approximately 3.3%, compared to 1.1% for the total population, which had been 2.0% per year during 2000 to 2005 (UN, 2015). These trends underscore that population aging is a phenomenon that demands our immediate attention.

Population aging is widely acknowledged as a significant aspect of Nepal's population dynamics. The country is experiencing a notable decrease in fertility rates, considerable improvements in mortality rates, and a significant outflow of economically active individuals to foreign countries. Consequently, there is a growing number of elderly people who require

support, while the working-age population is shrinking. The aging population necessitates assistance across various domains including social welfare, economic stability, and healthcare. It is crucial to address the issue of aging within the appropriate demographic and national context.

As the population of elderly individuals continues to rise, it becomes imperative to ensure their care and provision of necessary goods and services for those who require assistance. The government has a responsibility to safeguard the rights of the elderly by offering essential services and facilities, and to leverage their valuable experiences, skills, knowledge, and capabilities for national development. It is crucial for the state to uphold social and economic justice for this demographic, thereby ensuring their social security. Social security encompasses the broad concept of welfare provision, with a specific focus in this article on the aging process and policy issues related to the social security of the elderly population in Nepal.

The critics like Khadka & Gurung (2016) have explained about the senior citizens and they have provided an analysis of the existing social security provisions for the elderly in Nepal, examining their effectiveness and identifying gaps in implementation. It explores various programs and policies aimed at supporting elderly citizens and discusses challenges and potential solutions. Likewise, Pant, and Thapa (2019) have displayed the issues of the senior citizens and they offered the review article assesses the social security measures in place for elderly individuals in Nepal. It critically evaluates the impact of policies and programs on the welfare of senior citizens, highlighting areas needing improvement and proposing recommendations for enhancing social security coverage.

In the same way, Acharya, & Singh (2018) have argued that their study has discussed the challenges posed by aging demographics in Nepal and explores opportunities for strengthening social security mechanisms for elderly populations. It examines policy

implications and suggests strategies for improving the quality of life and well-being of senior citizens.

Similarly, Shrestha, & Thapa (2020) have pointed out the critical review examines the policy frameworks and practical aspects of elderly care in Nepal. It analyzes the implementation of social security policies and assesses the effectiveness of healthcare and welfare services available to elderly individuals, proposing insights into policy improvements.

Research Questions

The critics and researchers Shrestha, & Thapa, Acharya, & Singh, Pant, and Thapa, and Khadka & Gurung, have collectively provided insights into the challenges faced by Nepal in ensuring adequate social security for its aging population and suggest various solutions but they have left the gap of what it can be the best policies for the well-being of senior citizens. Hence, the research has attempted to answer by fulfilling the gaps of the previous researchers and critics by answering the research questions.

- What are the major obstacles and hurdles for the solutions of the issues of the senior citizens in Nepal?
- How can the best policies for the solutions of the problems of the senior citizens be made in Nepal?

Objectives of the Research

The main goal of the research has become to explore the obstacles and hurdles that the senior citizens have been facing in Nepal and to investigate the ways of addressing the problems of them in making the policies for the betterment of the provision of the senior citizens in Nepal. The specific objectives are:

- To explore the major obstacles and hurdles for the solutions of the issues of the senior citizens in Nepal.

- To identify the best policies for the solutions of the problems of the senior citizens be made in Nepal.

Significance of the Study

The research has focused on quantitative analysis of the aging process and social security system in Nepal. A foundational understanding of these elements has become advantageous for readers, educators, researchers, and other stakeholders involved in the academic fields. Moreover, it has got its own significance for identifying the obstacles, hurdles and other issues regarding the senior citizens of Nepal and it has become a kind of document for the knowledge to those who are involved in the policy making process for the security of the senior citizens in Nepal.

Methodology and Data Source

The research has employed a descriptive and critical analytical approach, utilizing secondary data gathered from national surveys such as the Nepal Living Standards Survey 2011 and the National Demographic Health Survey 2011, conducted by the Central Bureau of Statistics (CBS) and the Ministry of Health and Population (MoHP). These data sources have been taken as the primary sources and they have been utilized to examine the trends and dynamics of aging and the social security system in Nepal. Additionally, the research has incorporated a review of literature including books, journals, articles, policy documents, and reports to provide a comprehensive analysis in meeting the objectives of the research.

Ageing in Nepal

Nepal has adopted the World Health Organization's definition of old age, considering individuals above 60 years old. Aging has emerged as a significant issue in Nepal, with the elderly population increasing both in absolute numbers and as a proportion of the total population. In 2011, there were approximately 2.1 million elderly individuals, constituting 8.1% of the total population, up from 5.8% in 1991. The elderly population in Nepal is

growing steadily at a rate of 3.77% per year, which is significantly higher than the annual population growth rate of 1.35% during the period from 2001 to 2011, Table 1.

Table 1

Population Growth Rate and Elderly Population Growth Rate

Census year	Proportion of population 60*(%)	Old age growth rate (%)	Annual population growth rate
1991	5.8	2.25	2.08
2001	6.5	3.19	2.25
2011	8.1	3.77	1.35

Note. CBS, 2014

Nepal has seen a decrease in birth rates and mortality rates alongside an increase in life expectancy. Additionally, other aging indicators such as the old age dependency ratio, aging index, and median age of the population have been gradually rising over the years. These trends suggest that there will be a larger proportion of elderly individuals within the population in the future.

Table 2

Demographic Situation of Aging in Nepal

census year	TFR	IMR/1000	life expectancy	old aged dependency	index of aging	median age
1991	4.8	97	54.27	11.2	13.6	18.4
200	4.1	64	60.34	12.2	16.7	20
2011	2.6	46	66.6	14.3	22.3	22.3

Note. CBS, 2014; NDHS, 2011

Nepal is currently undergoing a transition in its age structure, characterized by a significant proportion of young working-age individuals. This phase is often referred to as the phase of youth bulge, demographic dividends, or a window of opportunity. However, alongside this current demographic phase, there is a consistent increase in the proportion of older individuals over time, indicating that the elderly population will continue to grow in the future. Table 3 illustrates Nepal's population divided into three main age categories.

Table 3*Population by Age Structure, Nepal, 1991-2011 (%)*

census year	0-14 years	15-59 years	60+ years
1991	42.4	51.8	5.8
2001	39.3	54.1	6.5
2011	34.9	56.9	8.1

Note. CBS, 2014

The table has illustrated that more than half of Nepal's population belongs to the 15-59 age category, indicating a predominantly young population. However, the significant proportion of youth also suggests a gradual aging trend over time. As these youth age, they will eventually move into the 60 and above category in the coming decades, thereby increasing the proportion of elderly individuals. Consequently, the declining population of children and the rising proportions of both working-age and elderly populations confirm that Nepal is currently experiencing an age structure transition and gradual population aging.

Therefore, all of these factors indicate that population aging is increasing steadily in Nepal. The transition of the elderly population in Nepal is expected to occur sooner compared to developed countries, similar to other developing nations. Population aging presents numerous challenges and raises concerns about future economic growth rates, the sustainability of healthcare and pension systems, and the well-being of elderly individuals. In response to these challenges and to meet the needs of the elderly population, the government has formulated social security policies, plans, and legislation.

Social Security System in Nepal.

Social security denotes governmental programs aimed at providing financial support to enhance the welfare of the population, particularly targeting vulnerable segments such as children, the elderly, the sick, and the unemployed. It serves as a fundamental tool through which governments ensure the well-being of their citizens. The concept of social security,

articulated in the Universal Declaration of Human Rights, asserts that everyone has the right to social security to ensure a life characterized by justice, equality, and dignity.

The framework for developing social security services globally emerged in the aftermath of World War II as part of efforts to stabilize the global socio-economic landscape. Germany pioneered modern social security systems by introducing an old age social insurance program in 1889 AD. The International Labour Organization (ILO) adopted the Social Security (Minimum Standards) Convention No. 102 in 1952, and in 2001, it launched a global campaign advocating for universal social security coverage. A modern welfare state is expected to provide economic and social security through various forms of support and respect for senior citizens (Mathema, 2012).

Discussing the historical evolution of social security in Nepal, traditional Hindu and Buddhist practices like almsgiving and philanthropic healthcare and education services played fundamental roles. In ancient times, spanning from the Lichhavi and Malla periods to the Rana regime, Nepal's social security policies were largely influenced by feudalistic and authoritarian systems, centered around decrees from the head of state. The end of the Rana rule following the popular movement ushered in a democratic era in 1951, leading to the adoption of constitutions and the establishment of laws and regulations to govern state activities under a rule of law framework (Mathema, 2012).

As a member state of the United Nations and a signatory to the Universal Declaration of Human Rights (UDHR) and other significant international conventions, Nepal is committed internationally to advancing social security services in accordance with its constitutional provisions. The Government of Nepal has developed a national policy on aging, addressing issues concerning the elderly through various legislative acts and their corresponding regulations.

National Policies Addressing the Need of Social Security of Elderly in Nepal

The various legal provisions, policies and national plans have attempted for the solutions of the problems of the senior citizens and it has been analyzed in thematic order.

The Constitution of Nepal

The 1990 Constitution of Nepal acknowledged social security as a duty of the state, while both the Interim Constitution of Nepal in 2007 and the Constitution of Nepal in 2015 have guaranteed social security as a fundamental entitlement of every citizen.

Five-year Periodic Plan

From Nepal's First Five-Year Plan through the Eight-Year Plan spanning 1955 to 1997, social security programs were integrated into sector-specific initiatives. The Ninth Plan (1997-2002) marked a significant shift by introducing a dedicated chapter on social security, addressing the needs of vulnerable groups such as the disabled, widows, and senior citizens. This plan prioritized the provision of monthly allowances, healthcare facilities including geriatric wards in zonal hospitals, and concessions for senior citizens in both public and private healthcare institutions. The Tenth Plan (2002-2007) focused on ensuring robust social security provisions specifically for senior citizens.

The Three-Year Interim Plan (2007/08-2009/10) notably introduced a dedicated chapter for senior citizens for the first time. It emphasized legal measures to safeguard their rights, their active involvement in relevant institutions, and the establishment of a fund specifically for senior citizen programs. Subsequently, the plan covering 2011-2013 articulated distinct visions, missions, strategies, and interventions tailored to address the needs of senior citizens.

The Civil Code 1963

According to Section 10 of the Civil Code of 1963, regarding property rights distribution, there is a provision concerning elderly individuals. It stipulates that if parents

express their desire to reside with a specific son or daughter, this preference must be explicitly documented in the Bandapatra (the legal document detailing property distribution). In such cases, the designated son or daughter is obligated to care for their parents.

Local Self Governance Act 1999

In the Local Self Governance Act of 1999, under the section outlining the duties, rights, and responsibilities of village development committees, there exists a provision aimed at safeguarding and promoting the well-being of orphaned children, vulnerable individuals, women, senior citizens, and persons with disabilities.

Senior Citizen Policy 2058

It is a significant government policy document concerning the elderly population in the nation. The document aims to integrate economic support, social security measures, healthcare services, respect and dignity, active participation and engagement, and opportunities for education and recreational activities. These efforts are designed to enhance the quality of life and ensure a dignified livelihood for elderly citizens.

The National Plan of Action, 2062

The policy developed for senior citizens addresses multiple dimensions including economic and social security, healthcare and nutrition, active participation and engagement, educational opportunities, entertainment, and legal rights and reforms. Senior citizens are prominently identified as a key focus group within this policy framework.

Senior Citizen Act 2063

The legislation was formulated to safeguard the socio-economic and human rights of senior citizens. It includes provisions for establishing a senior citizen welfare fund at the national level and District Senior Citizen Welfare Committees at the local level to ensure their social security and protection. The law also mandates the creation of Care Centers and Day Service Centers for senior citizens, along with provisions for providing allowances. This

legal framework is widely recognized for its importance in enhancing social protection for senior citizens.

Senior Citizen Regulation 2065

The guidelines offer instructions for enforcing the Senior Citizen Act, outlining detailed procedures necessary for establishing and operating geriatric homes, old age homes, and day care centers throughout the country.

Nepal is dedicated to upholding the social security of senior citizens in alignment with international agreements such as the United Nations Principles for Older Persons 1991, the Macau Plan of Action on Aging for Asia and the Pacific 1999, and the Madrid International Plan of Action on Aging 2002. In fulfillment of these commitments, the government of Nepal has developed and enacted distinct policies, legislation, rules, and regulations tailored to meet the needs of elderly individuals in the country.

Social Security Program and Activities

Due to Nepal's economic challenges, elderly individuals are often reliant on state assistance during their old age. Recognizing this, the Government of Nepal has implemented several schemes, laws, and programs aimed at addressing their diverse issues and needs. The protection of the senior citizens has become as complex and Adhikari et al (2020) have expressed the fear of conserving the ecology and environment and as hard as Adhikari (2020) has pointed out the difficulty of saving the planet Earth and as complex as Adhikari et al (2022) have explained to conserve Yarshagumba and the planet Earth. However, the following provisions must be addressed for the solution of the senior citizens' protection.

Old Age Allowance

Nepal's government initiated the Universal Old Age Allowance Program in FY1994/95, offering non-contributory social assistance to elderly citizens. Initially set at Rs.

100, the allowance has been progressively increased to Rs. 500, Rs. 1000, and currently Rs. 2000 for all individuals aged 70 years and above.

Pension Scheme. The government provides a pension scheme for retired public servants, as well as for their widows and children.

Old Age Homes and Day Care Centers. Facilities such as Pashupati Bidharasram and Ashram have been established for elderly residents, alongside day care centers.

Senior Citizen Welfare Fund. At the central level, the establishment of the Senior Citizen Welfare Fund supports initiatives, with District Senior Citizen Welfare Committees under the leadership of District Development Committees (DDC) or Municipalities.

Elderly Healthcare Services. The Jeshtha Nagarik Swasthya Upachar Sewa Karyakram, along with directives to establish Jeshtha Nagarik Swashtopachar Kosh in each district, aims to provide healthcare services specifically tailored for seniors.

Healthcare Concessions. Efforts include providing fee concessions for medical treatment at private nursing homes and clinics.

Hospital Services. Initiatives include the establishment of Social Service units in eight hospitals and geriatric wards in three zonal hospitals, offering free healthcare services for specified diseases.

NGO and Civil Society Collaboration. Coordination with NGOs, civil society organizations, and international agencies like governmental organizations (GOs), UN bodies, and international NGOs (INGOs) plays a crucial role in senior citizen welfare initiatives.

Public Transport Concessions. Legal provisions mandate a 50% discount in public transportation fares for individuals aged 60 years and above.

National Survey on Aging. The government plans to conduct a comprehensive national survey on aging to better understand and address the needs of elderly citizens.

International Commitments. Nepal demonstrates a strong commitment to international frameworks such as the Madrid International Plan on Aging and other international declarations and plans of action.

Overall Findings

Addressing the issues faced by senior citizens in Nepal involves overcoming several significant obstacles and hurdles. These challenges can be categorized into social, economic, healthcare-related, and institutional barriers which have been presented subtopic wise:

Findings of obstacles and Hurdles

Various subtopics have been drawn under the obstacles and hurdles for the addressing of the senior citizens' issues in Nepal and it has covered the different subtopics like social challenges, economic challenges, healthcare related challenges, and the institutional challenges which have been found to be addressed on time for the solution of the senior citizens' problems in Nepal.

Social Challenges

Traditional Attitudes

Nepal, like many societies, has deep-rooted traditional attitudes that sometimes marginalize or exclude older adults from decision-making processes or societal roles. The traditional attitudes and societal norms in Nepal often value elders but may not always empower them in decision-making processes. This can lead to seniors feeling marginalized or excluded from community activities or social engagements.

Family Structure

While traditionally, families in Nepal have strong intergenerational ties, modernization and urbanization have led to more nuclear families. This shift can sometimes result in reduced familial support for seniors.

Ageism

Negative stereotypes and discrimination based on age can affect the opportunities available to seniors, both in terms of employment and social inclusion.

Economic Challenges

Poverty

A significant portion of Nepal's elderly population lives in poverty, exacerbated by factors such as limited access to employment opportunities, inadequate social security systems, and lack of pensions. Poverty among the elderly is a pressing issue, exacerbated by the lack of sufficient pension systems or retirement benefits. Many older adults rely on their families for financial support, which can strain familial relationships or leave seniors vulnerable if familial support is insufficient.

Financial Dependence

Many elderly individuals depend financially on their families, which can lead to vulnerability if familial support is inadequate or absent. The senior citizens have to be found entirely independent financially from any of the relatives and the family members. When it becomes independent for them, then they can feel free and easy for the security of them.

Healthcare-related Challenges

Limited Access to Healthcare

Rural areas in Nepal often lack adequate healthcare infrastructure and services, making it difficult for seniors to access necessary medical care. Access to healthcare remains a critical issue, especially in rural areas where facilities and specialists are scarce. The cost of healthcare services can also be a barrier, as many elderly individuals may not have adequate savings or insurance coverage to afford necessary medical treatments.

Healthcare Costs

Even when healthcare services are available, the costs can be prohibitive for elderly individuals, especially those living on limited incomes. The healthcare costs have been found to be the most complicated and difficult one for the senior citizens and it has to be addressed well and the sooner it is done, the better it becomes.

Institutional Challenges

The institutional challenges have been identified various legal as well as social provisions and they have been analyzed pointwise below.

Policy and Legislation

While Nepal has made strides in developing policies for senior citizens, implementation and enforcement remain challenges. There is a need for stronger legal frameworks that protect the rights and welfare of seniors. Despite efforts to develop policies and programs for seniors, implementation gaps persist. There is a need for better coordination between government agencies, NGOs, and community organizations to ensure that services reach those who need them most.

Social Welfare Programs

Existing social welfare programs may not reach all seniors in need due to logistical challenges, bureaucratic inefficiencies, or inadequate funding. In conclusion, addressing the issues faced by senior citizens in Nepal requires a multi-faceted approach that addresses social attitudes, economic disparities, healthcare access, and institutional frameworks. By understanding these obstacles and leveraging evidence-based solutions, policymakers and stakeholders can work towards improving the quality of life for elderly populations in Nepal.

Findings Solution through Policy Making

Under this subtopic, various thematic orders have been made and analyzed them critically. Creating effective policies to address the issues faced by senior citizens in Nepal

requires a comprehensive approach that considers social, economic, healthcare, and institutional dimensions. Here's a detailed concept for formulating such policies and it must be addressed for the permanent solution of the senior citizens' problems in Nepal. It has been presented through subtopic-wise.

Policy Framework and Legislation

Policy making solution has been analyzed under the various thematic categories like development of comprehensive policy, legislation and rights protection, social support and inclusion, promoting integration, awareness campaigns, economic security, enhancing social security systems, pension reforms, healthcare access and services, improving healthcare infrastructures, affordable healthcare, institutional support and capacity building, capacity building for service providers, coordination between agencies, implementation and monitoring, implementation strategy, monitoring and evaluation have been found to be analyzed and identified.

Development of Comprehensive Policy

Establishing a national policy framework specifically targeting senior citizens is crucial. This framework should outline objectives, strategies, and actions to address key issues such as poverty, healthcare, social inclusion, and rights protection.

Legislation and Rights Protection

Implementing and enforcing laws that protect the rights of older adults, including provisions for healthcare, social security, employment, and participation in decision-making processes. Legal provision for the senior citizens has been found to be more effective and problem oriented for them.

Social Support and Inclusion

Social support and inclusion have been analyzed through awareness campaign and promoting intergenerational solidarity. The more the social support and inclusion takes place, the better it becomes for the senior citizens in Nepal.

Promoting Intergenerational Solidarity

Encouraging programs that foster positive interactions between generations can help mitigate social isolation and strengthen familial and community support networks for seniors. The solidarity of promoting the condition of the senior citizens has become essential one.

Awareness Campaigns

Launching public awareness campaigns to combat ageism and promote respect for older adults in society. The awareness campaign for the senior citizens can help them to become the protective condition for them.

Economic Security

Economic security has been analyzed through enhancing social security systems and pension reforms. Such security has to be addressed mainly by the government and it can also be coordinated through the civil society.

Enhancing Social Security Systems

Strengthening existing social security schemes or introducing new ones to provide financial stability for elderly citizens. The security system of the senior citizens has to be managed through the government of Nepal.

Pension Reforms

Improving access to pension schemes and ensuring equitable distribution of pension benefits. Managing the pension for the senior citizens by the government has become essential for the solution of the problems of them in Nepal.

Healthcare Access and Services

This topic has been analyzed in two subtopics in the following forms.

Improving Healthcare Infrastructure

Investing in healthcare facilities, particularly in rural areas, and ensuring they are equipped to handle the specific health needs of older adults. The investment for the healthcare infrastructure for the senior citizens has to be found to be addressed soon in Nepal.

Affordable Healthcare

Implementing measures to reduce the cost barriers to healthcare services for seniors, including subsidies, insurance schemes, or free clinics. The senior citizens must have been managed better and affordable healthcare system and then it becomes easy for the solution of the problems of the senior citizens of Nepal.

Institutional Support and Capacity Building

Institutional support and capacity building has been found to be essential for the comfortable form of life of the senior citizens and it has found to be focused more and more.

Capacity Building for Service Providers

Training healthcare professionals and caregivers to understand and address the unique needs of elderly patients. The capacity building has become one of the most significant acts for the solution of the problems of the senior citizens in Nepal.

Coordination Between Agencies

Establishing mechanisms for effective coordination between government agencies, NGOs, and community organizations to ensure comprehensive service delivery. The better the coordination takes place between the agencies, the better the protection of all round forms of the senior citizens in Nepal.

Implementation and Monitoring

Implementing and monitoring have been found to be more effective and essential one for the solution of the problems of the senior citizens in Nepal. Only policy making alone can not be found to be effective one.

Implementation Strategy

Developing a phased implementation strategy with clear timelines, responsibilities, and budget allocations. Whatever the strategy has been made, it has to be followed and implemented effectively for the protection of the senior citizens in Nepal.

Monitoring and Evaluation

Establishing robust monitoring and evaluation mechanisms to assess the effectiveness of policies and programs, with periodic reviews and adjustments as necessary. It has become essential one to be conducted for the improvement of the security and protection of the senior citizens in Nepal.

By integrating these components into a cohesive policy framework, Nepal can address the multifaceted challenges faced by senior citizens. It's essential to draw on international best practices while adapting solutions to suit Nepal's socio-cultural context and specific needs. Collaboration between government, civil society, and international partners can be crucial for successful policy implementation and sustainable improvement in the quality of life for older adults in Nepal.

Conclusion

Nepal has been found to be currently undergoing a demographic shift towards an aging population. The number of older individuals in the country has been found to be rising both in absolute terms and as a percentage of the total population, a trend that exceeds the annual population growth rate. This change has been identified to have attributed to a declining birth rate, lower mortality rates, and an increase in life expectancy. Despite a significant portion of

the population being in the working-age group, a considerable proportion of youth suggests that Nepal has been found to be undergoing a gradual aging process. This demographic transition has been known to underscore Nepal's evolving demographic landscape.

The aging population has been found to pose significant challenges to Nepal's social, economic, and healthcare systems. In response, the Government of Nepal has been found to have developed distinct policies and security programs aimed at addressing the various challenges and meeting the needs of elderly citizens. The initiatives have been found to include the provision of old age allowance, pensions for retired civil servants, establishment of old age homes, and enhancement of healthcare facilities. Nepal has also found to have committed to various regional and international conventions to advance the welfare of senior citizens. However, the implementation of these welfare measures by the government has often been found to have been hindered by operational challenges and limitations in facilities provided.

In simpler terms, Nepal has been identified to be currently experiencing population aging, which brings significant challenges to its social, economic, and healthcare systems. In response, the Government of Nepal has been found to have developed specific policies and security programs aimed at addressing the needs of senior citizens. Additionally, Nepal known to have been committed to various regional and international agreements to enhance the welfare of its elderly population.

Various subtopics have been drawn under the obstacles and hurdles for the addressing of the senior citizens' issues in Nepal and it has covered the different subtopics like social challenges, economic challenges, healthcare related challenges, and the institutional challenges which have been found to be addressed on time for the solution of the senior citizens' problems in Nepal.

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