

**IMPACT OF OLD AGE ALLOWANCE ON SOCIO-ECONOMIC  
WELL-BEING OF ELDERLY PEOPLE IN POKHARA  
METROPOLITAN-26, KASKI.**

A Thesis

Submitted to the Department of Economics,  
Faculty of Humanities and Social Sciences of Tribhuvan University,  
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**MASTER OF ARTS**

in

**ECONOMICS**

Submitted by

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## LETTER OF RECOMMENDATION

This thesis entitled “*Impact of Old Age Allowance on Socio-Economic Well-Being of Elderly People in Pokhara Metropolitan-26, Kaski.*” is prepared by Deepesh Ranabhat under my supervision. I hereby recommend this thesis for approval by the thesis committee.

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## **ABSTRACT**

*Population ageing is pervasive since it is affecting nearly all the countries of the world. In Nepal people who are 60 years and above are considered as senior citizens. A majority of elders are living under the poverty. They suffer from deprivation, illiteracy, poor health and nutrition, low social status, discrimination and restriction on mobility. They lack means to fulfill their basic needs such as food, clothes, shelter, health care, and safe drinking water.*

*Old age allowance is the benefits provided by the government to elderly people for normal and dignified life. Government of Nepal first announced old age allowance to all the elderly people above 75 years in 1994. From 2008, the government has reduced the eligibility age threshold from 75 to 70 and 60 years for Dalits people and for people living in Karnali Zone.*

*This study entitled "Impact of Old Age Allowance on Socio-Economic Wellbeing of Elderly People in Pokhara Metropolitan-26, Kaski " aims to examine the change in socio-economic well beings of elderly people due to OAA along with to find out the factors associated with socio-economic well being of the beneficiaries. For this purpose, out of 630 dalit respondents who were getting old age allowance, 135 respondents (at 7.5% margin of error and 5% level of significance) have been selected purposively. Information was collected from these respondents using structured questionnaire and checklists. Both descriptive as well as inferential statistics were used for the analysis. Chi-squared test was applied to find the factors associated with socio-economic level of the respondents.*

*It is found that old age allowance helps to increase the number of friends in some ways, get involved in social activities, increased their importance on peers and associates, feel honored that government is taking care of them, increase their self-respect, get respect in neighbor, reduced financial dependency, meet their regular household expenditure, purchase of health service and medicine and meet their clothing needs. However due to very negligence amount OAA does not help to save money for future and support the education of their family members. From this, it can*

*be concluded that old age allowance plays an important role in socio-economic well-being of elderly people.*

*Most of them have not faced difficulties for getting allowance. However, some of them have faced difficulties to travel to ward office or bank to collect allowance due to their age, are not receiving allowance timely, late receiving allowance due to age error in documents, and feel lots of administrative hassles. Further it is found that ethnic group and education status are the major factors associated with socio-economic level of the respondents. Finally, it is recommended for increase in allowance, provide allowance at home for those who cannot travel to bank to collect allowance and provide others facilities to elderly people for living normal life.*

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## **LIST OF ABBREVIATIONS/ACRONYMS**

CBS	Central Bureau of Statistics
FY	Fiscal Year
HH	Household
i.e.	That is
ILO	International Labor Organization
IMS	Individual Mean Score
KII	Key Informant Interview
MoLD	Ministry of Local Development
NPC	National Planning Commission
NPR	Nepalese Rupee
OAA	Old Age Allowance
SSA	Social Security Allowance
SLC	School Leaving Certificate
SPSS	Statistical Package for Social Sciences
VDC	Village Development Committee
WHO	World Health Organization

# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Study

Population ageing is pervasive since it is affecting nearly all the countries of the world. Nepal is also witnessing the expansion of life span and hence an enhancement in the population of the elderly. In Nepal, individuals over 60 years of age are considered elderly. According to the 2001 census of Nepal, there were 1.5 million elderly inhabitants, which constitute 6.5 percent of the total population in the country. During the years 1991-2001, the annual elderly population growth rate was 3.39 percent, higher than the annual population growth rate of 2.3 percent. Nepal has a high population growth rate and it is concurrently attempting to introduce population control programs. These programs have resulted in a lower birth rate which will subsequently result in an even greater proportion of elderly individuals (Chalise, 2006).

There are different basis for defining senior citizens. One of the most common in use is the chronological age. WHO defines senior citizens as people 60 years and above. The Senior Citizens Acts 2063, Nepal also defines the senior citizens as "people who are 60 years and above". The retirement age for military in Nepal is 45 to 48 years for lower class, for general government service 58 years, and for university teachers and the judiciary services 63 years (Khanal, 2009).

A majority of elders depend upon agriculture and are living under the poverty. They suffer from deprivation, illiteracy, poor health and nutrition, low social status, discrimination and restriction on mobility. Because of poverty, they enter into old age in a poor state of health and without saving or material assets. They lack means to fulfill their basic needs such as food, clothes, shelter, health care, and safe drinking water. Gender inequality and discrimination against women is a common social phenomenon that elderly widows suffer the most (NEPAN, 2002).

Social security has been recognized as a concern of citizen's rights in the world. Social security is linked to enhancing social equity and justice. Social security may be defined as any program of social protection established by legislation, or any other mandatory arrangement, that provide individuals with a degree of income security, when faced with the contingencies of old age, survivorship, incapacity, disability, unemployment or rearing children. It may also offer access to curative or preventive medical care. The various terms such as social security, social insurance, social safety nets, social protection, social assistance and social welfare are used in the social security (Gautam, 2007).

Social security is not only a basic need; it is also basic human rights. The Constitution of Nepal, 1992 (2047 BS) has recognized social security as a state responsibility and the Nepalese Interim Constitution, 2006 (2063 BS) has stated social security as a fundamental right to citizen within the domain of economic, social and cultural rights. This concept has been reserved and secured by the Constitution of Nepal 2072 B.S. (2015).

Realizing this fact, the Government of Nepal has included a provision for Old Age Allowance in the Interim Constitution of Nepal, 2007. With the intention of expanding social security rights of citizens, the Social Security Program (Operational Procedure), 2008 has been formulated and implemented under the Local Self-Governance Act, 1999. The growing concerns on the protection and promotion of the rights of citizens of the country also require an assessment of present interventions, which may give valuable inputs for the future, particularly in policies and programs (NPC, 2012).

OAA was introduced in 1995, with NPR100 per month paid to all Nepali citizens aged 75 or older. It was increased several times over the years since; in 2008 it was raised to NPR 500 per month. That same year the qualifying age was lowered from 75 to 70 (60 years for dalits and people living in Karnali Zone). The benefit level was doubled to NPR.1, 000 in the FY 2015–16 budgets. And once again government of Nepal decided to double the amount that means NPR 2,000 in the budget of fiscal year 2016/17.

OAA is another form of recognition for older people, but there is little understanding of the impact and access of the pension on older people. This study aimed at assessing the socio-economic impact of old age allowances in Pokhara Metropolitan-26.

## **1.2 Statement of the Problem**

Social security issue increases due to population ageing around the world. Realizing this fact, the Government of Nepal has included a provision for Old Age Allowance in the Interim Constitution of Nepal, 2007. Today, Nepal's Social Security Allowance is considered a core pillar of the state's social protection system. At the same time, the cost of providing social security benefits is beginning to impose an intolerable burden on the already stretched budget. However, the impacts of the allowance on individual and household well-being as well as on recipients' relationships with others (including the state) are not fully clear. Drawing on primary research, this study tried to answer these questions.

- i. Where allowance is utilized?
- ii. Does it change the socio-economic wellbeing of elderly people?
- iii. Does the allowance have equal social and economic impact on all kinds of elderly people?
- iv. What are the problems related with getting the allowance?

## **1.3 Objectives of the Study**

The general objective of the study is to examine the impact of old age allowance on socio-economic wellbeing of elderly people in Pokhara Metropolitan-26, Kaski. The specific objectives are as follows:

- i. To analyze the area of utilization of allowance.
- ii. To examine the change in socio-economic wellbeing of elderly people due to OAA.

- iii. To find the factor associated with socio-economic wellbeing of the respondents.
- iv. To explore the problems related with getting the allowance.

#### **1.4 Justification of the Study**

Today, Nepal's Old Age Allowance is considered a core pillar of the state's social protection system. However, questions regarding its effectiveness remained unanswered. The cost of providing social security benefits is beginning to impose an intolerable burden on the already stretched budget. With the growing rise in the budgetary allocation over the years to this program, there is a growing concern regarding the effectiveness of the program. Lack of citizenship certificate, lack of updated information and use of fake names are some of the key issues associated with the effective implementation of the social security program. The present study was carried out to examine the impact of old age allowance on socio-economic wellbeing of elderly people and effectiveness of the program in Pokhara Metropolitan. This study is also believed to be fruitful to the agencies of government of Nepal to assess the effectiveness of the program and improve the distribution system more effectively and efficiently. Further, the study is also helpful for planning future policies and programs to improve the status of elderly people.

#### **1.5 Limitations of Study**

The limitations of this study are as follows:

- i. The study is confined to the study area of Pokhara Metropolitan-26 of Kaski district only. So the finding of this study may not be applicable to other areas.
- ii. Since the sample size is not so large it might not be the representative for generalization of total population.
- iii. This study only includes few variables of socio-economic status of people and excludes others which may be changed due to receipt of social security allowance.

- iv. This study is limited to the old age allowance only. It does not include the study of other allowances of social security such as, child allowance, disability allowance, single women allowance, etc.

## **1.6 Organization of Study**

The study has been divided in five chapters along with appendixes. The whole study is divided as introduction, review of literature, research methodology; presentation and analysis of data, summary and conclusion are presented along with the references and appendix. In first chapter introduction general background, statement of the problem, objectives, justification and limitation of the study has been described. In second chapter review of theoretical and empirical literature along with conceptual framework and research gap has been mentioned. In third chapter the research methodology used in this study is explained which includes research designs, population and sample, nature and sources of data, methods of statistical analysis. The fourth chapter concerns with the application of defined research methods on the collected data and information, presentation and data analysis. The fifth chapter deals with the summary, conclusions and recommendations of the study. Finally this study ends up with appendixes and bibliography.

## **CHAPTER II**

# **REVIEW OF THE LITERATURE**

### **2.1 Conceptual Review**

#### **Concept and Meaning of Social Security**

In response to various risks, different kinds of social and community-based systems have been practiced that aim to support individuals either by the pooling of risks among a large group of people or through means-tested assistance or by accumulation of the fund. Various social practices thus evolved were not organized and having formal shape and worked as the social support and economic security. The mutual coordination on the existing resources and social structure in a particular community became the basis to support to develop concept of social security.

Social security's concept was introduced first time from the Germany. In the history, Germany introduced formal social security program working as social insurance in 1880s, when Chancellor Bismarck advocated social legislation not only in order to benefit the workers but also to forestall the program of the socialists and gain support from the workers. Historically the major purpose of social security is to provide benefits for the social and economic well-being of workers and their dependants in time of financial distress but incidentally rather than intentionally, it has also contributed to economic development.

Social security is a concept enshrined in Article 22 of the Universal Declaration of Human Rights which states that *“everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality”*([www.un.org](http://www.un.org), accessed on 25th of December, 2012).

According to International Social Security Association (ISSA), social security can include social insurance programs, social assistance programs, universal programs, mutual benefit schemes, national provident funds, and other arrangements including market-oriented approaches that, in accordance with national law or practice, form part of a country's social security system. According to the Article 25(1), Universal Declaration of Human Right, everyone has the right to a standard of living adequate for the health and well being of himself and of his/her family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood, circumstances beyond his/her control.

Thus, social security may be defined as any program of social protection established by legislation, or any other mandatory arrangement, that provide individuals with a degree of income security, when faced with the contingencies of old age, survivorship, incapacity, disability, unemployment or rearing children. It may also offer access to curative or preventive medical care. The various terms such as social security, social insurance, social safety nets, social protection, social assistance and social welfare are used in the social security (Gautam, 2007).

Nowadays, Social Security System (SSS) has been widely established as a major policy instrument for enabling people to have basic living standard, arranging financial support against unforeseen risks, promoting equality and enhancing poverty reduction efforts in most industrialized countries while its scope in developing countries is still at emerging phase (ILO, 2010).

The economic threat to the economic security of individuals and families depend on, to a large extent, the means by which their incomes are normally obtained. Social Security attempts to ensure minimum income, services and other benefits to individuals and families whose incomes have been temporarily or permanently discontinued or reduced, or who have been victims of certain risks or contingencies including unemployment, sickness, disability, maternity, old age or death.

The overall objective of social security is to ensure a minimum standard of living for all members of a society. Social security schemes represent only one of the measures that a state may undertake to fulfill this objective (Burns, 1956). Other measures include the maintenance and promotion of full employment through social and economic policies; the provision of adequate income in return for works done through minimum wage legislation and other necessary measures. In an underdeveloped economy, these considerations are of particular relevance to the formulation of social security programs (Hasan, 1969). Social security may lead to smoothing consumption and reducing risk or spreading income over the life cycle (Ahmad, 1991). According to Ahmad, often there is a redistribution of income among groups with differing needs. It is an important component of Human Resource Management (HRM). Social security seeks to provide income, services, and other benefits to individuals and families whose incomes have been temporarily or permanently discontinued or reduced, or who have been victims of certain risks or contingencies including unemployment, sickness, disability, maternity, old age, or death.

In this background, we can say social security is not only a basic need; it is also basic human rights. The Constitution of Nepal, 1992 (2047 BS) has recognized social security as a state responsibility and the Nepalese Interim Constitution, 2006 (2063 BS) has stated social security as a fundamental right to citizen within the domain of economic, social and cultural rights. This concepts reserved and secured by the Constitution of Nepal 2072 B.S. (2015).

Social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner. Social security protection is clearly defined in ILO conventions and UN instruments as a basic human right – Broadly defined as a system of contribution based health, pension and unemployment protection, along with tax-financed social benefits, social security has become a universal challenge in a globalizing world. According to the ILO's report, only 20 percent of the world's population has adequate social security

coverage, while more than half lacks any kind of social security protection at all. Those without coverage tend to be part of the informal economy – they are generally not protected in old age by social security, and they cannot afford to pay their health care bill. In addition, many people have insufficient coverage – that is, they may lack significant elements of protection (such as health care or pension) or what protection they do have is low or declining. Experience shows that people are willing to contribute to social security benefits that satisfy their priority needs.

It was once assumed that an increasing proportion of the labour force in developing countries would end up in formal-sector employment covered by social security. However, experience has shown that the growing incidence of informal work has led to stagnant or declining rates of coverage. Even in countries with high economic growth, increasing numbers of workers – often women – are in less secure employment, such as casual labour, home work and certain types of self-employment lacking social security coverage. The most vulnerable groups outside the labour force are people with disabilities and old people who cannot count on family support, and who have not been able to make provisions for their own pensions.

People who cannot reach a guaranteed social minimum for other reasons may be eligible for social assistance or welfare. Social security may refer to: social insurance, where people receive benefits or services in recognition of contributions to an insurance program. These services typically include provision for retirement pensions, disability insurance, survivor benefits and unemployment insurance. Services provided by government or designated agencies responsible for social security provision. In different countries, that may include medical care, financial support during unemployment, sickness, or retirement, health and safety at work, aspects of social work and even industrial relations. Basic security irrespective of participation in specific insurance programs where eligibility may otherwise be an issue. For instance, assistance given to newly arrived refugees for basic necessities such as food, clothing, housing, education, money, and medical care. A report published by the ILO in 2014 estimated that only 27% of the world's population has access to comprehensive social security.

The debate of social security in developing countries has emerged largely since 1980s, promoted by several factors (Guhan, 1994). Consequently, in large number of developing countries major social security services, still limit. Government schemes not included to its coverage.

The social security benefit plays a vital role to motivate the people, ultimately it is directly related with the efficiency on work and increase in overall productivity. As a substitute for the traditional approach of work-or-be-fired, human relations oriented civil service sought to motivate employees chiefly through satisfying their security and social needs. Human relations management tried to satisfy security needs through fringe benefits that provided some protection against illness, old age, unemployment and the vicissitudes of life as well as through managerial policies that treated employees with fairness.

ILO (2006) suggests that workers' income security has positive effects on the economy, since it makes effective demand more predictable and provides enterprises with a more productive and flexible workforce. It contributes to promote decent work for all workers, women and men irrespective of where they work. ILO states that it has been suggested by various commentators that social security contributes to economic growth by raising labor productivity and enhancing social stability.

### **History of Social Security Allowance**

Social security policy has now firmly established as one of the most important social policy constituent and hence contributes in guaranteeing basic living standard, promoting equality, enhancing social solidarity and fostering stability and development. It has been a long evolutionary process of time.

In medieval Europe, existing feudal system itself appeared as the mechanism of economic security: feudal lords had economic security as long as there was a steady supply of serfs to work the estate, and the serfs had economic security so long as they were fit enough to provide their labour. Thus, the feudal lord and their serfs were the means of security to each other and felt responsible for economic survival of both the

groups in agreement. Besides these, family members and relatives have always felt some degree of responsibility to one another, and also to some extent stored resources to drag upon need which constituted a source of economic security, especially during old-age or in poor health. In fact, historically people have looked upon their families, clans, tribes, communities, religious groups and authorities- lords, chiefs and kings- to meet their needs of social security. Thus, personal or social assets, labor, family, and charity were the traditional sources of economic security when there were not any formal or authentic means of social security from the government or any organized sector (Gautam, 2007).

The social security system was first introduced in Germany. Chancellor Bismarck introduced the social security in the form of Social Insurance in 1880s. Under the social insurance scheme, sickness insurance management by mutual aid funds was introduced in 1883 AD, employment injury insurance operated by Employer's Trade Associations in 1884 AD and invalidity and old-age insurance administered by provinces in 1889 AD (Haber and Cohen, 1948).

The first social security programs based on compulsory insurance were established in Europe in the late-19th century. It was during the 20th century, national social security programs developed more widely around the globe. It expanded in other countries after decolonization especially after World War II. The development of social security has also been supported by various international conventions and instruments. The recognition of social security as basic human rights was enshrined in the 1948 AD by UDHR. Social security is a right guaranteed by the Constitution in Germany and Brazil. These days, most countries have some type of social security system. The most common type of program is old-age, disability, and survivors' pensions, followed by programs for benefits for work injuries and occupational diseases, sickness and maternity, family allowances and unemployment.

In the developing process of social security system, not only the coverage and the benefits of the system have widened but recently they have either greatly reformed or got serious consideration towards the funded mechanism along with the inclusion of private sector, especially in the management of the system. Historically, most of the developed

countries in Europe or elsewhere have established their system of social security by pooling the risk among the members and financed through the PAYG (Pay As You Go) manner.

Some countries adopted provident funds, which have been institutionally assimilated into the larger definition of social security. Social insurance programs were developed which pooled the risks of pension covered by the schemes. As apart from these measures, other initiatives to support economic security included health programs, employment schemes, minimum wages, collective bargaining, state subsidies, private support and private savings. The period following the Second World War has been one of the unprecedented growth of social security. Throughout the industrialized countries, the extensive protection provided by social security institutions against the risks of social and economic life is now taken for granted.

In nearly all industrialized countries cash benefits are provided for sickness, maternity, child support, unemployment, old age, disability and survivors. Benefits are generally adjusted periodically to take into account the growth of earnings or a price index. Health care is provided in many countries virtually without charge or on the basis of cost sharing. The debate of social security in developing countries has emerged largely since the 1980's, promoted by several factors (Guhan, 1994). Consequently, in large number of developing countries major social security services is still limited only to government sector employees or wage employees remaining majority of the population outside the coverage (Gautam, 2007).

### **Social Security Allowance in Nepal**

Social security allowance is considered as the core pillar of nation's social protection system in Nepal. At first social security allowance was introduced by former Prime Minister Manmohan Adhikari as old age allowance in the year 1995 AD originally started as a monthly cash transfer of 100 Nepalese rupees to citizens of 75 years and above on December 26, 1994. Five districts from the five development regions of Nepal were selected to pilot the scheme, and the first disbursement of the Old Age Allowance Program (OAP) was made on July 2, 1995 for a six-month period from January to June.

The implementation of the pilot project in five districts was carried out by the Ministry of Education and Sports and distributed at the grass-roots level by the Village Development Committees. During fiscal year, 1995-96, the OAP was extended to the entire country and was implemented by the Home Ministry. During 1995-96, Rs. 280 crores was released for the implementation of the program. Since 1996-97, the Ministry of Local Development has been administering the OAP, and the allowances were distributed by the ward offices in the urban areas and VDCs in the rural areas. When the Nepali Congress came to power through a verdict of the electorate in 1996-97, it introduced two additional social security programs, namely the Helpless Widows Allowance for widows above 60 years of age and the disabled pension of Rs. 100 per month. In the International Year of Elderly Persons (1999), the ruling Nepali Congress raised the old age allowance from Rs. 100 to 150. Eligibility criteria: All Nepalese, men and women, who had completed 75 years of age and above were eligible for the pension. According to the directives issued by the Ministry of Local Development, the age mentioned in the Nepalese Citizenship Certificate is the basis for accessing the old age allowance. In 1996, the widow's allowance and disability pension were introduced.

From September 2009 onwards, the Maoist government added a new scheme called child protection grant or child grant which would provide Dalit children and children in Karnali under the age of five a monthly allowance of NRs. 200. The Maoist government also expanded the category of widow allowance to include all single women over 60, i.e., those who were widows, never married and legally separated from their husbands. In March 2010, the Supreme Court ruled that widows of any age should be eligible for the benefit and this further expanded the coverage of widow allowance. More recently, in FY 2014/015, the quota for partially disabled applicants has been removed.

Old-age allowance was introduced in 1995, with NPR100 per month paid to all Nepali citizens aged 75 or older. It was increased several times over the years since; in 2008 it was raised to NPR 500 per month. That same year the qualifying age was lowered from 75 to 70 (60 years for people living in Karnali Zone). The benefit level was doubled to NPR.1, 000 in the FY 2015/016 budgets. And once again government of Nepal decided to double the amount that means NPR 2,000 in the budget of fiscal year

2016/017. From January 2018 the government has decided to lower the age from 70 to 65 years for senior citizen allowance.

Single widow allowance was introduced in 1995, at NPR 100 per month, which was increased a few times before reaching NPR 500 per month in 2008. In the FY 2016/017 budget, the benefit level was doubled to NPR.1, 000.

Disabled persons allowance was introduced in 1995, at NPR100 per month. It was increased a couple times before 2008, when it was raised to NPR300 per month for persons who are “partially” disabled and NPR.1, 000 per month for persons “fully” disabled. In the FY 2016/017 budget, those benefit levels were doubled.

Endangered Indigenous Group Allowance was introduced in 2008, at NPR.500 per month to all groups of “endangered” ethnicities. In 2009, the allowance was increased to NPR.1, 000 per month, and then doubled in the FY 2016/017 budgets.

Child protection allowance was introduced in 2009. While it was originally conceived as a universal grant, due to budget constraints it was later adopted as targeted grants. Originally, it was granted to children younger than 5 years in the Karnali Zone and for Dalit children younger than 5 years in other parts of the country, at NPR 200 per child, with a limit of two children per household. In FY 2013/014 it was extended to all children younger than 5 years in Bajura and Bajhang districts. It is intended to help families cover the basic consumption needs of young children. Because the grant is just NPR 200 per child per month, its impact is perceived as weak. Midday meal programme is provided to students in Karnali Zone and 19 selected districts of the Far and Mid-Far Western Development Region through a government subsidy managed by the World Food Programme to help improve school attendance. Scholarships are available for Dalit children and young people, girls, people with disabilities, “endangered” and marginalized groups and conflict-affected and martyr’s children.

## **Legal Context on Elderly Issue in Nepal**

### **Interim Constitution of Nepal, 2006**

In the right of equality (Art.13), for the senior citizens and others as stated above, there could be arrange separate law specially to protect the rights. It seeks to make equal where it is unequal. It means equal treatment between equal and unequal treatment between unequal. Article 35, section 17, says that the state shall pursue the policy of providing allowances to elder, weak women and unemployed in accordance to the legal provision.

### **Civil Code 1963**

The Civil Code has provisions for elderly people in its section on property rights distribution. In Civil Code, 1963 sec. 10, it is stated that; "If the parents want to live with a particular son or daughter, it has to be clearly stated in the Bandapatra (the legal note on property distribution) and that son and daughter should take care of the parents. If the older parents cannot survive on their own income and if the son/daughter with whom they are not living should take care of, feed, and clothe them as per their earning".

Similarly, the Section 11 of the chapter of court management has a provision that the litigation of the elderly people above than 75 years or the people physically retarded should put in third priority in the hearing. The first priority has given to person under custody or the prisoner under trial and the second priority is to unclaimed children below 16 years age.

### **Local Self Governance Act 1999**

Under the heading of duties, rights, and responsibilities of village development committee in the Local Self Governance Act 1999, there is a provision for protection and development of orphan children, helpless, women, older people and disabled.

## **Senior Citizen Act, 2063 and Regulations 2065**

The Government of Nepal enacted the Senior Citizen Act, 2006 to ensure the social, economic and human rights of the elderly citizens. The purpose of the Act is to protect and provide the social security of old age citizens. This act also ensures to nourishment and health care of old age; to maintain their dignity; ensuring their property and have right for use of their property; special facilities and exemption of transportation fair for old age.

The Senior Citizens Regulations 2065 provides guidelines for the effective implementation of the Senior Citizen Act. It provides the detailed information on how to implement the policy and programs for the socio-economic well-beings for elders and the healthy ageing. It also provides the detailed procedures to be fulfilled to establish and run geriatric homes in the country. According to the regulation, specific terms and conditions must be considered to run Old Age Homes, Day Care Centers and Geriatric Centers.

### **2.2 Review of Related Studies**

The study conducted on the topic "Factors associated with socio-economic status of dalit people getting old age allowance in Pokhara" concluded that old age allowance plays a very important role in socio-economic status of the dalit beneficiaries and education, marital status and location are the major factors associated with socio-economic level(Dhungana, & Ranabhat, 2018).

The cross sectional quantitative study conducted in Lesotho shows that the old age pension was the major source of income for the elderly people (Mugomeri, Chatanga, Khetheng, & Dhemba, 2017).

Report of International Labour Office (2015) reveals that social protection policies contribute to fostering both economic and social development in the short and the long term, by ensuring that people enjoy income security, have effective access to health care and other social services, and are empowered to take advantage of economic opportunities.

The Old age allowance aims to help alleviate poverty and supplement the living expenses of those aged 65 or above who need financial support (Cheung, 2012). Rapid population ageing and economic transformation in Asia underline the policy challenges associated with ensuring income security in old age (Barrientos, 2015).

Ageing is a continuous, universal, progressive, intrinsic, and deleterious process. There is lack of separate effective scheme for elderly peoples' health care facilities in Nepal (Yadav, 2012). Nepal's old age allowance is considered a core pillar of the state's social protection system as old age allowance helps poor households meet basic subsistence needs (Consortium, 2014). The conference paper of (Uprety, 2006) shows that provisions for the protection and advancement of senior citizen, however, fall far short of rapidly growing needs.

Study conducted in rural areas of Mexico reveals that the old age allowances and pension produces feelings of safety and welfare so the governments should invest efforts towards universalizing the non-contributory pension programs in order to ensure a basic income for the elderly (Aaron, Ma., Betty, Karla, & Martha, 2014).

The empirical study conducted by Choudhary( 2013) in Bangladesh shows that the position of the elderly in the family and their relationship with the family members (with the sons, daughters, neighbors and relatives) has increased after getting the old age allowance. The results also showed that the old age allowance has an effect to uplift the social position of the elderly people. The study conducted by (Margaret, Enid, Jane, Francesc, & Stephen, 2015) in South Africa shows that the old-age pension program is one of the most generous social-aid programs offered in South Africa and is a major instrument for redistributing resources to poorer households and communities in a highly unequal society and many households depends on the grant for their survival.

Apart from improving elderly wellbeing, the pension scheme may have led to inter-generational payoffs in so far as it increased expenditure on the health and education of younger family members similarly pension programme lowered poverty in families with an elderly person (Kaushal, 2014).

Social assistance benefits are primarily aimed at ensuring that individuals do not fall below a certain basic minimum level of existence. Pensions and social allowances reduce poverty of the recipients as well as the whole population (Cuong, 2013).

A study conducted in America by Gary and AL(2013) shows that social security benefits play a large role in family income and social security is arguably the most successful federal program. It keeps 22 million people out of poverty the most of any public program and serves as the foundation of retirement security for millions more.

Khan (2012) conducted Study in North South University, Bangladesh highlights that to protect the most vulnerable section of people in the country from falling below certain poverty level the Social Safety Net Programs are undertaken by the government and the main aim of these programs is to reach the target group in an effective and efficient manner so that correct beneficiaries are selected in the programme.

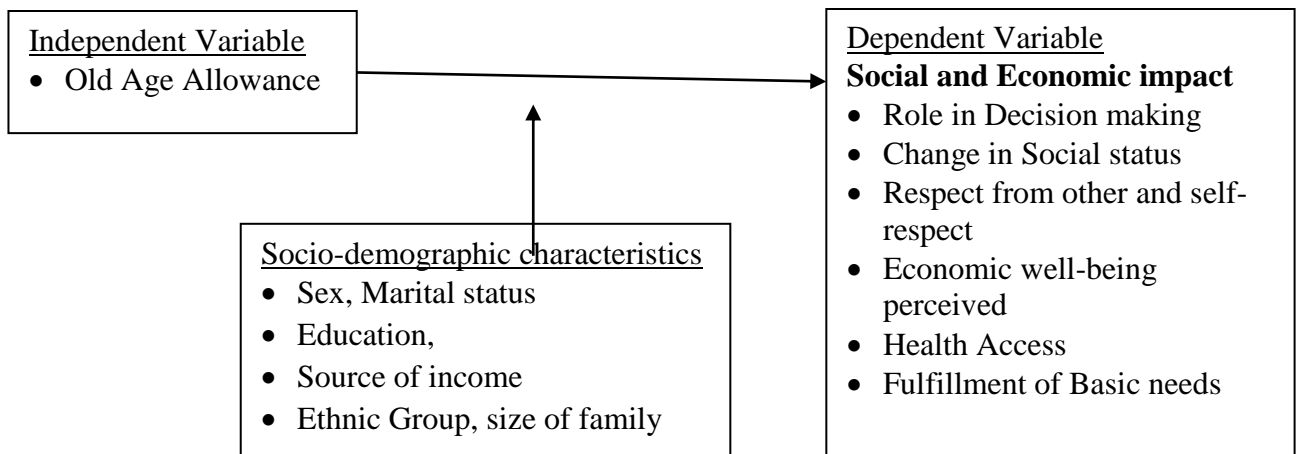
The growing aging population in developing Asia and the Pacific has significant consequences for providing social protection to the elderly people. The programs, known as social pensions, provide transfer payments financed by the government budget. Experience has shown that they can help reduce poverty and vulnerability by providing beneficiaries with predictable income (Babajanian & Handayani, 2012).

Joshi (2012) conducted study to investigate the effectiveness of senior citizen social security allowance scheme in Dhangadhi Municipality. The study found that male respondents have more knowledge about social security allowances than female respondents. Senior citizen utilized allowances for self expenditure and household expenditure. Similarly, the study found that old age allowance has improved their status in the family but the elderly allowance is inadequate to meet their overall basic necessities. So, this study recommends that government needs to increase the amount by changing policy.

## 2.3 Theoretical Framework

On the basis of the review of previous literatures, the following dependent and independent study variables will be used during this research.

Figure 1  
Theoretical Framework



In this study, social security allowance and socio demographic characteristics such as sex, location, income of the family, family size, marital status/living status are considered as independent variables. Similarly, social and economic impact of social security allowance is considered as dependent variables. Under social and economic impact, indicators such as role in decision making, change in social status, respect and self respect, economic wellbeing perceived, health access, fulfillment of basic needs are included. Likewise, under socio-economic status different 5-point Likert Scales statement are asked to know the impact of OAA.

## 2.4 Research Gap

Different studies related to social security allowance and old age allowances have been carried out by different researchers in different parts of the world. In Nepal, very few studies have been carried out related to old age allowance and no one has carried the research related to impact of old age allowance under the study area. So, this topic is very new and relevant topic for research.

## **CHAPTER III**

# **METHODOLOGY**

### **3.1 Research Design**

The study is descriptive, analytical and cross sectional in nature. This study mainly relies on primary data to meet the study objectives. First opinion of the respondents regarding the impact of old age allowance under study area was collected and their opinion was described and analyzed in different charts, graphs, table etc to draw the conclusion.

### **3.2 Population and Sample Size**

As the research aims at examining the socio-economic impact of old age allowance on elderly people in Pokhara Metropolitan-26, total 630 recipients of old age allowance in Pokhara Metropolitan-26 is the population unit of the study. Out of 630 recipients, 135 respondents (at 7.5% margin of error and 5% level of significance) have been selected as sample. The respondents were selected purposively (those who are receiving OAA). Then the information was collected by using structured questionnaire.

### **3.3 Nature and Sources of Data**

Both qualitative as well as quantitative data were collected and analyzed during this study. The study mainly relies on primary data to meet the study objectives. Primary data were collected from the respondents by using survey questionnaire. However, secondary data was used to analyze the allocation of old age allowance and for discussion part of this research. The secondary sources of data include the red book of the Ministry of Finance, Economic Survey and other publications of the CBS and MoLD.

### **3.4 Data Collection Tools**

The required quantitative data were gathered through structured questionnaire, while qualitative data were obtained from open-ended questions in structured questionnaire and key informant interviews (KII).

### **3.5 Reliability and Validity**

For the reliability of data, based on the reviewing of literature, the variables were identified and questionnaire was designed so as to include all these variables. Also consulted with expert and supervisors to finalize the questionnaire. Similarly, Croanbach's alpha analysis was applied on the questions. Croanbach's alpha value was found to be 0.878 for Likert questions and this value is good in SPSS reliability statistics (George & Mallery, 2003).

For the validation, interview of sample population was conducted, using different methods, and evidences. KII was carried out to support the data for getting supportive and more information.

### **3.6 Data Management and Analysis**

The collected raw data was edited to ensure the consistency, accuracy and completeness in an organized form. Errors were sorted, filtered, edited then coded into SPSS for the management and analysis of the data. Then both descriptive as well as inferential statistics were used to meet the objectives. Descriptive statistics was used to find the frequency, percentage, mean, and standard deviation for the description of the variables whereas Chi-squared test was applied to find the factors associated with social-economic level of the respondents. The output was shown in frequency table, pie-chart, bar diagram and cross tabulation. For qualitative data, it was managed manually and descriptively analyzed.

## Chi-Square ( $\chi^2$ ) test

The chi-square test enables to find out whether the values for the two variables are independent or associated. It is based on a comparison of the observed values in the table with what might be expected if the two distributions were entirely independent. This is designed to work with nominal data.

In order to test whether there is an association or relationship between the two characteristics or attributes, the step in  $\chi^2$  tests for independence of attributes are as follows;

### Step –1

Set up the null hypothesis and alternative hypothesis as follow:

**Null hypothesis H0:** There is no significant difference in the status of rural women before and after launching the microfinance program.

**Alternative hypothesis H1:** There is significant difference in the status of rural women before and after launching the microfinance program.

### Step –2

Compute the test statistics: Under H0, the test statistics is:

$$\chi^2 = \sum \frac{(O - E)^2}{E} \dots\dots\dots (1)$$

O = observed frequency, E = expected frequency

The expected frequency in a cell is the product of its row and column total divided by the total frequencies.

### Step –3

The degree of freedom for R x C contingency table is (r-1) (c-1) degree of freedom. The most commonly used is  $\alpha = 5\%$ .

**Step –4**

Make a decision by comparing the calculated  $\chi^2$  with tabulated  $\chi^2$ . If the calculated  $\chi^2 < \text{tabulated } \chi^2$ , it is not significant and H0 is accepted otherwise, it is rejected.

Further, to find the level of socio-economic status of the respondents, the following steps were applied.

**Step 1:** Change the given 5-points Likert Scales (strongly agree, agree, do not know, disagree and strongly disagree) of indicators of social status, respect and self-respect, economic well being perceived, health access, fulfillment of basic needs and two points (yes and no) of current decision making indicators into total score. Then find the individual mean score as follows:

Individual Mean Score(IMS) = Actual total score/Total highest possible score

**Step 2:** The mean of IMS of 135 respondents are calculated

**Step 3:** IMS less than or equal to mean is considered as high level. IMS more than mean is considered as low level.

## CHAPTER IV

### DATA ANALYSIS

To fulfill the research objectives mentioned in chapter one, data have been collected from 135 program beneficiaries (respondents) of ward no. 26 of Pokhara Metropolitan city. In this chapter the findings of field survey have been analyzed to demonstrate the impacts and implications for the old age allowance program on selected beneficiaries in the study area and to identify the factors influencing the operations of the program based on selected indicators.

#### 4.1 Profile of the Respondents

The different particulars of the respondents especially gender, marital status, education status, occupation, living arrangement etc have been analyzed below.

##### 4.1.1 Gender of Respondents

The data are collected on the basis of gender of respondents.

Figure 2

Gender of Respondents

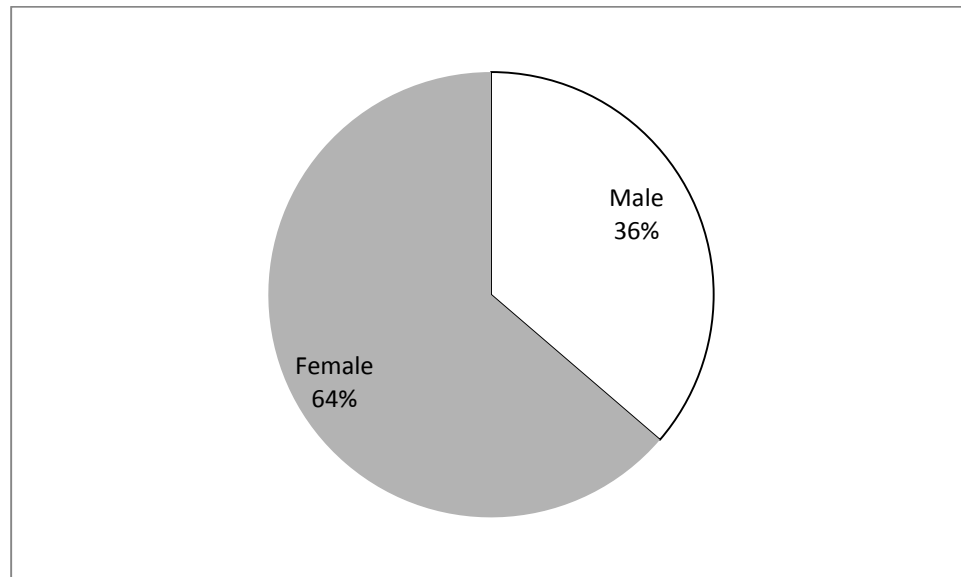


Figure 2 shows that 64 percent of respondents are female and 36 percent of respondents are male.

#### 4.1.2 Age of Respondents

In Nepal, people of 70 years or above receive old age allowance, however, the age limit is 60 years for Dalits to get old age allowance. In this study age group is divided into 5 categories. The following figure shows the age group of the respondents.

Figure 3  
Age Group of Respondents

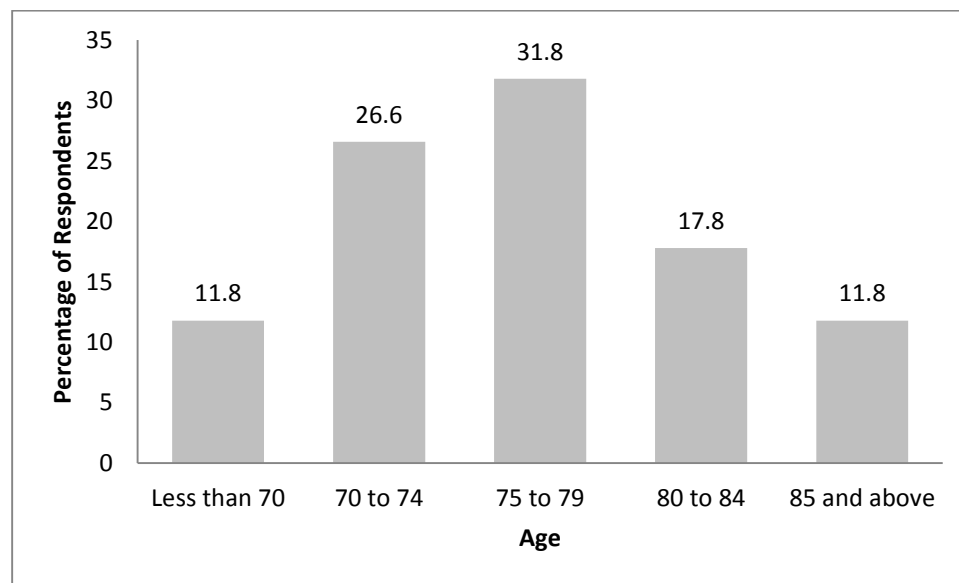


Figure 3 shows the age group of respondents. It shows that highest number of respondents are from the age group of 75 to 79 years old (i.e. 31.8 percent) and lowest number are from the age group of less than 70 years and above 85 years (i.e. 11.8 percent). Similarly, 26.6 percent respondents are from the age group of 70 to 74 years old and 17.8 percent are from 80 to 84 years old.

#### 4.1.3 Marital Status

In this study marital status is divided into 4 categories namely married, divorced/separated, unmarried and widow. The following figure shows the marital status of the respondents.

Figure 4  
Marital Status of Respondents

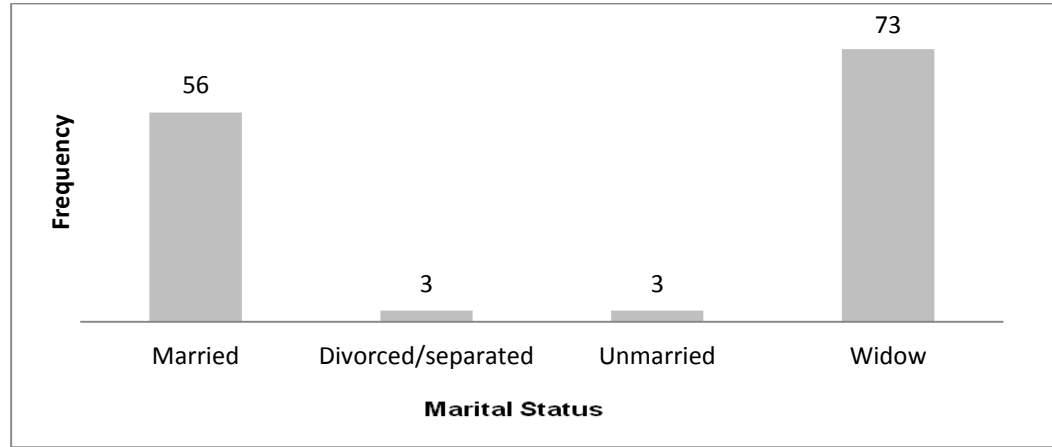


Figure 4 shows the marital status of the respondents. The data shows highest numbers of respondents are widow which constitute 73 respondents followed by 56 respondents are married, 3 respondents are unmarried and 3 respondents are divorced/separated.

#### 4.1.4 Education Status of Respondent

Education status of respondents is categories as illiterate, basic education, secondary education and above secondary education. The following figure shows the education status of the respondents.

Figure 5  
Education of Respondents

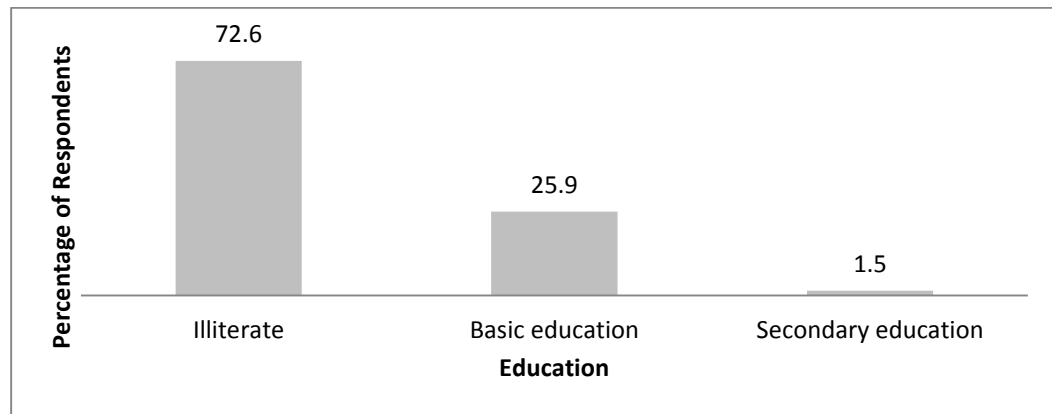


Figure 5 shows the educational status of the respondents. The highest numbers of respondents are illiterate which comprise of 72.6 percent and only 1.5 percent respondents have secondary education. Similarly, 25.9 percent respondents have basic education.

#### 4.1.5 Ethnic Group of Respondents

Ethnic group of respondents is categories as Brahmin, Chhetri, Dalit and Janajati. The following figure shows the ethnic group of the respondents.

Figure 6

Ethnic Group of Respondents

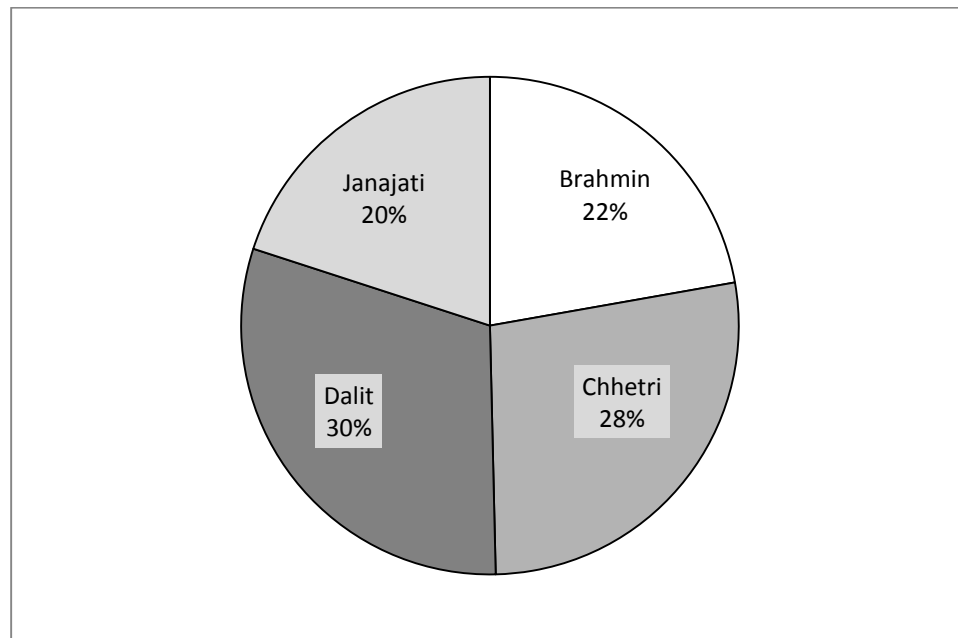


Figure 6 shows the ethnic group of the respondents. Most of the respondents are dalit that compose of 30 percent followed by Chhetri 28 percent, Brahmin 22 percent and Janajati 20 percent.

#### 4.1.6 Major Occupation

Occupation refers to work done by respondent for earning money. Different people do different occupation, however, in this study occupation is divided as;

agriculture, day labor, housewife, idle and others (which includes none of the above categories). The following figure shows the major occupation of the respondents.

Figure 7  
Major Occupation of Respondents

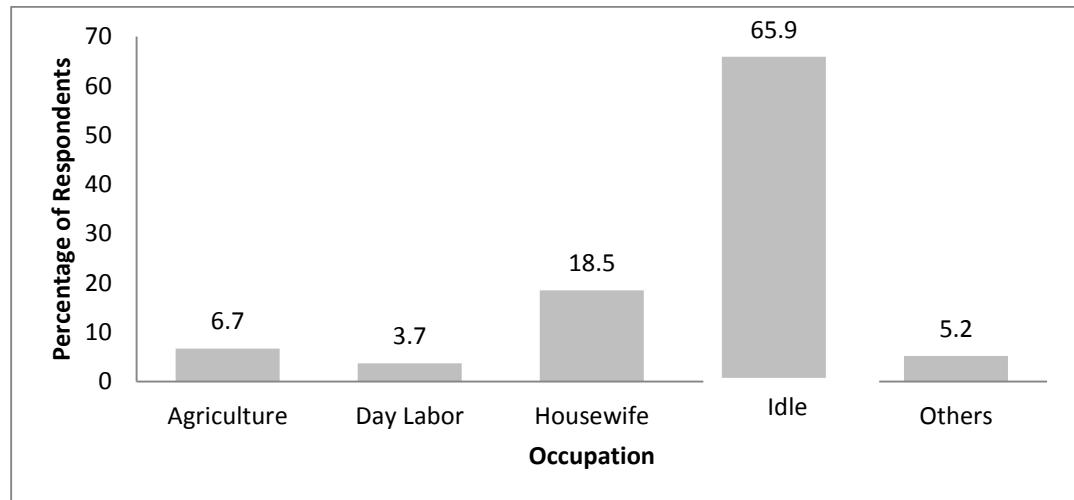


Figure 7 shows the major occupation of the respondents. It shows that the highest numbers of respondents belongs to the idle group which constitutes 65.9 percent and lowest numbers of respondents do day labor which constitutes only 3.7 percent. Similarly, 18.5 percent respondents are house wife, 6.7 percent respondents belong to agriculture and other 5.2 percent do other occupation such as tailor, gold smith, retail shopkeeper etc.

#### 4.1.7 Living Arrangement

Living arrangement refers to with whom the respondents are currently living. It is categories as living with family, spouse, alone and daughter or son-in-law. The table below shows the living arrangement of the respondents.

Figure 8  
Living Arrangement of Respondents

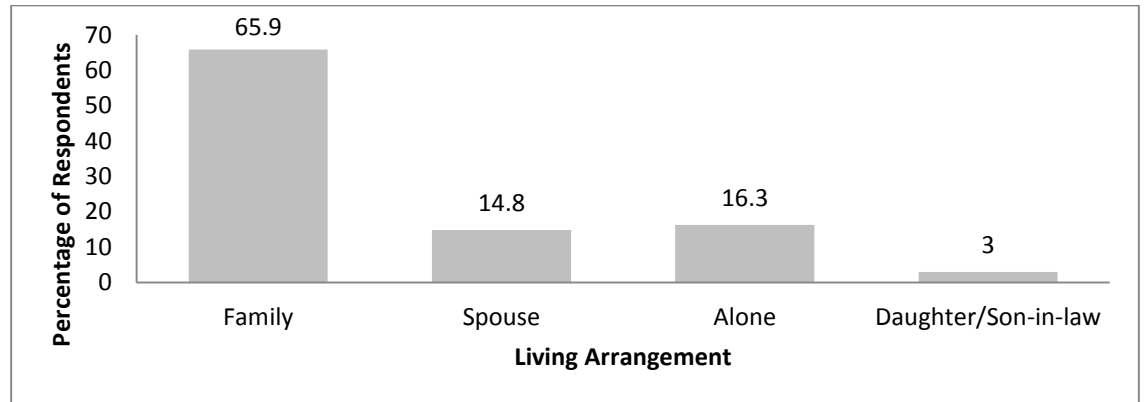


Figure 8 shows the living arrangements of the elderly people. The highest numbers of respondents are living with their family and lowest numbers of respondents are living with their daughter/son-in-law which includes 65.9 percent and 3 percent respectively. Similarly, 16.3 percent of the respondents live alone, 14.8 percent respondents live with their spouse.

#### 4.1.8 Family Type of Respondents

Family type refers to whether respondents are living in nuclear family or joint family, which is shown as below.

Figure 9  
Family Type of Respondents

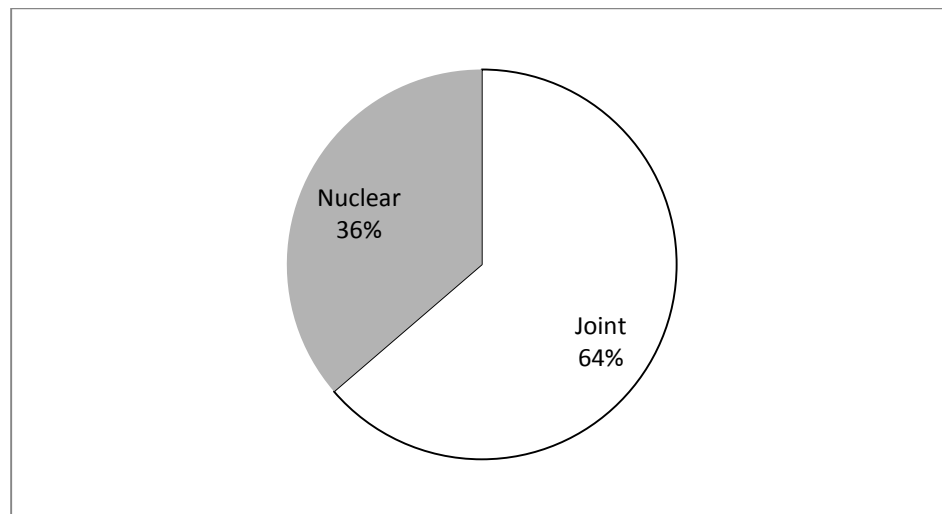


Figure 9 shows the family type in which the respondents live in. According to the diagram, most of the respondents that is 64 percent of the respondents live in a joint family and remaining 36 percent live in a nuclear family.

#### 4.1.9 Family Size

Family size here refers to the total no. of family members of respondents who are currently living together. In this study family size is found from 1 to 17. However, it is categories into five groups, which is shown as under.

Figure 10

Family Size of Respondents

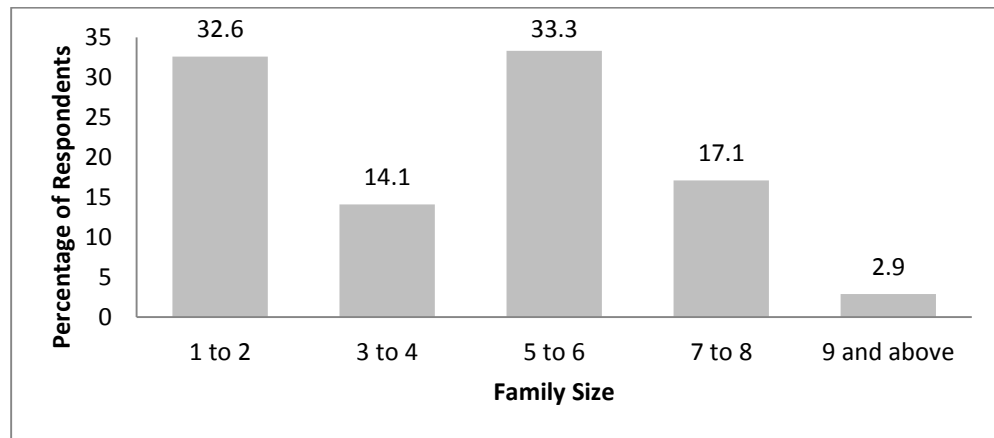


Figure 10 shows the family size that the respondents live in. In which most of the respondents that is 33.3 percent are found to be living in the family of 5 to 6 members and lowest number of respondents are found to be living in the family of 9 members and above (i.e. 2.9 percent). Similarly 32.6 percent respondents are found to be living in the family of 1 to 2 members, 17.1 percent are living in the family of 7 to 8 members, 14.1 percent are living in the family of 3 to 4 members.

#### 4.1.10 Monthly Income of Family

Monthly income of family refers to total income of all the family members of respondents who are living together. Different families have different monthly income which range from Rs. 1,000 to Rs. 150,000. However, the monthly income is categories into five categories which are shown as follows.

Figure 11  
Family Income of Respondents (in Rs)

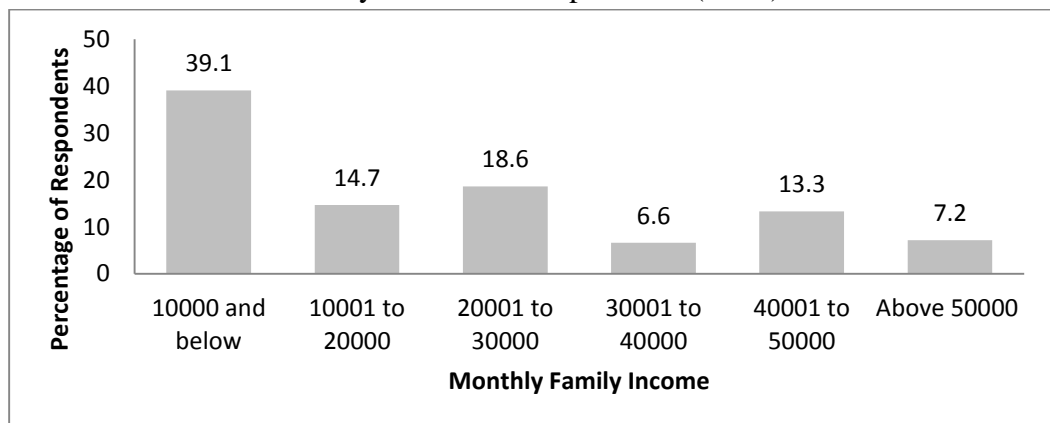


Figure 11 indicates the monthly income of the respondent's family. Most of the respondents have monthly family income of up to 10000 rupees which constitutes of 39.1 percent and lowest numbers of respondents have monthly family income of 30001 to 40000 rupees which constitutes 6.6 percent. Similarly, 18.6 percent have monthly family income of 20001 to 30000 rupees, 14.7 percent respondents have the family income of 10001 to 20000 rupees, 13.3 percent respondents have the family income of rupees 40001 to 50000 rupees and 7.2 percent respondents have the family income of above 50000 rupees.

#### 4.2 Utilization of Allowance

This section includes the basic information related to allowance. Here the questions such as from when are the beneficiaries are receiving allowance, whether allowance is their major source of income or not, to whom they spend their allowance and on which items they spend their allowance are presented in different charts and table.

##### 4.2.1 Time of Receiving Allowance

Dalit people get old age allowance when they become 60 years old and other get old age allowance only when they become 70 years old. This section shows from when the respondents are getting old age allowance. In this study the time of receiving allowance is divided into 4 categories which are shown as follows.

Figure 12

Time of Allowance Received by Respondents

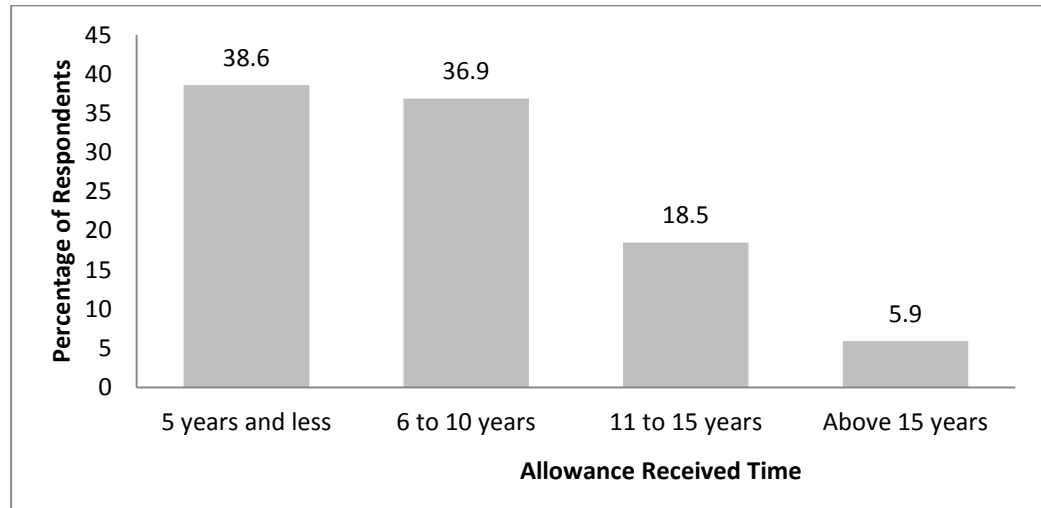


Figure 12 shows the time that the beneficiaries are receiving OAA. Most of the respondents have been receiving allowance for 5 years and less (i.e. 38.6 percent), followed by 6 to 10 years (36.9 percent), 11 to 15 years (18.5 percent) and more than 15 years (5.9 percent).

#### 4.2.2 Allowance Spend

The beneficiaries of allowance can spend their allowance for anyone. Generally they spend their allowance for their own expenses or for family members or for both. The following chart shows to whom the respondents spend their allowance.

Figure 13

Allowance Spend by Respondents

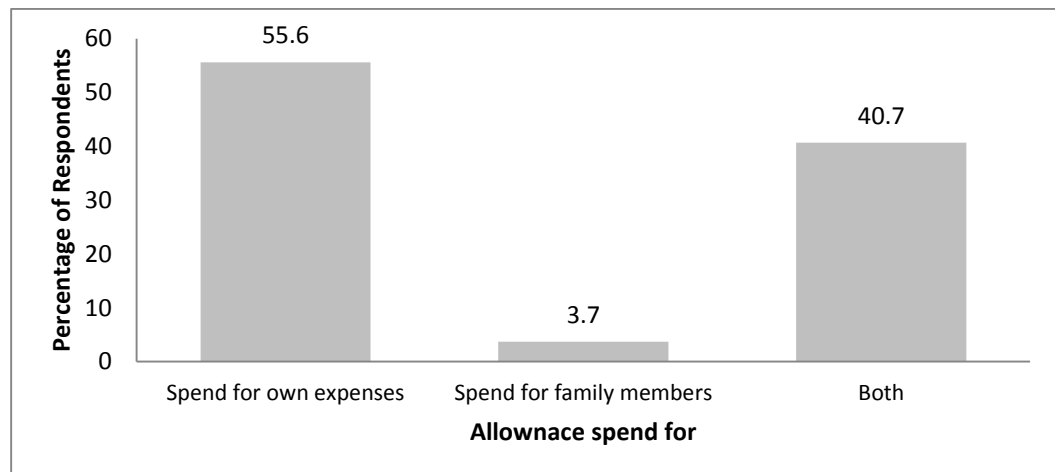


Figure 13 shows to whom the allowance is spent by respondents. It shows that most of the respondents (i.e. 55.6 percent) spend for their own expenses and only 3.7 percent respondents spend their allowance on family members and 40.7 percent respondents spend their allowance on both themselves and their family members.

#### 4.2.3 Allowance as Major Source of Income

When people become older and older they become inactive and cannot do earning activities. In such situation they may not have other forms of income. The following figure shows whether allowance is their major income or not.

Figure 14  
Allowance as Major Source of Income

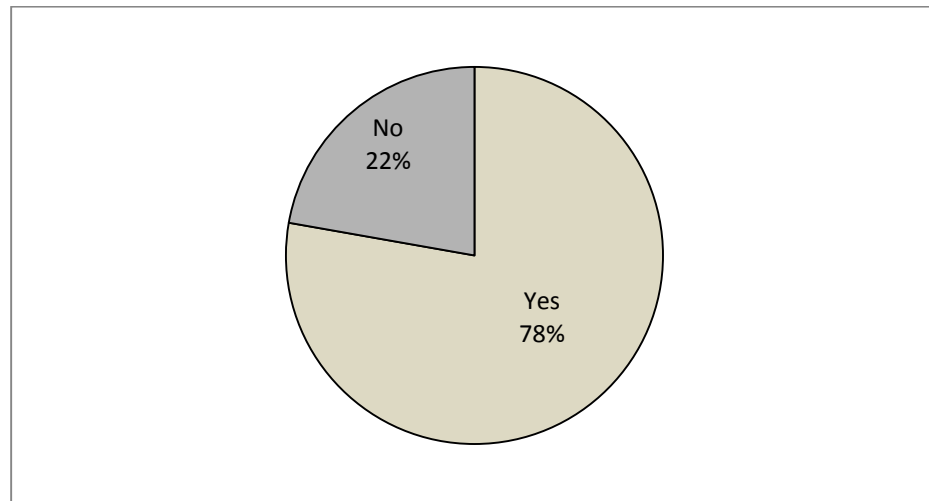


Figure 14 indicates whether the allowance is major source of income of respondents or not. It shows that OAA is the major sources of income for 78 percent of the respondents and other 22 percent respondents have other major sources of income.

#### 4.2.4 Items Spending Allowance

The beneficiaries of allowance can spend their allowance in any items. Generally they spend their allowance on food, clothes, medicine, transportation, alcohol/ tobacco,

entertainment etc. The following chart shows in which items the respondents spend their allowance along with priority of expenditure.

Table 1  
Items on Which Allowance is Spent (in percent)

Priority	Alcohol/ Tobacco	Alms	Clothes for self	Clothes for offspring	Entertainment	Festival	Food for HH consumption	Food for outside	Health/ Medicine	Transportatio n	Others
first priority	12.6	4.4	5.2	0	3	0.7	45.2	5.2	46.7	1.5	1.5
second priority	33.3	21.5	16.3	1.5	8.1	18.5	30.4	23.7	31.1	8.9	0
third priority	2.2	3	9.6	5.9	4.4	8.9	3.7	6.7	3	9.6	0
fourth priority	9.6	11.9	14.1	14.1	8.1	11.9	7.4	12.6	4.4	14.8	0
fifth priority	42.2	59.3	54.8	78.5	76.3	60	13.3	51.9	14.8	65.2	98.5
Total	100	100	100	100	100	100	100	100	100	100	100

Source Field Survey, 2018

Table 1 shows the items on which the allowance is spent most on the basis of priority. According to the table, under first priority most of the beneficiaries of OOA spend their money on Health/medicine (i.e. 46.7 percent) and food for the HH consumption (i.e. 45.2 percent). Under second priority, most respondents spend highly on alcohol and tobacco (i.e. 33.3 percent). Similarly, under third priority, they spend their allowances on clothes for self, transportation expenses and festival.

### 4.3 Impact of Old Age Allowance on Beneficiaries

The main objective of this study is to describe the impact of old age allowance on socio-economic well being of the beneficiaries. So in this section the impact of old age allowance on different indicators of socio-economic status such as decision making role, social status, respect and self-respect, economic well-being perceived, health access, fulfillment of basic needs are considered.

#### 4.3.1 Decision Making Role

Under decision making role different dimensions are considered such as voice is heard or not, advice is sought or not and actively involved in decision making or not among friends, in the family and in the society before receiving allowance and after receiving allowance, which are presented as below:

Table 2

## Decision Making Role of Respondents (in percent)

Items	Among friends				In the Family				In the Society			
	Before		After		Before		After		Before		After	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
My voice is heard more and given more importance	60.7	39.3	61.5	38.5	72.6	27.4	73.3	26.7	31.1	68.9	30.4	69.6
My advice is sought on important affairs	60.7	39.3	61.5	38.5	72.6	27.4	73.3	26.7	31.1	68.9	30.4	69.6
I am actively involved in the decision making	60.7	39.3	61.5	38.5	71.9	28.1	73.3	26.7	29.6	70.4	29.6	70.4

Source: Field Survey, 2018

Table 2 shows the decision making role of the beneficiaries in their family, society, and among their friends on the indicators like voice being heard and given more importance, advice sought on importance affairs, and active involvement in decision making. Regarding the voice heard and given more importance, only 60.7 percent respondents gave positive answers for before receiving allowance and 61.5 percent respondents gave positive answers for after receiving allowance among friends. Similarly for voice being heard in the family 72.6 percent respondents gave positive replies for before receiving allowance and 73.3 percent gave positive replies for after receiving allowance. For the respondents voice being heard and given more importance in the society only 31.1 percent respondents gave positive replies for before getting allowance and 30.4 percent gave positive replies after getting allowance.

In the context of the respondents advice being sought on the important affairs, among friends only 60.7 percent gave positive replies for before they receive allowance and 61.5 percent gave positive replies for after they receive allowance. In the family, only 72.6 percent gave positive replies on before they receive the allowance and only 73.3 percent gave positive replies on after they receive the allowance. In the society, only 31.1 percent gave positive replies for before receiving allowance and 30.4 percent gave positive replies for after receiving the old age allowance.

In the context of active involvement in the decision making, among friends only 60.7 percent gave positive answers for before receiving allowance and 61.5 percent gave

positive answers for after receiving allowance. In the family, 71.9 gave positive answers for before getting allowance and 73.3 percent gave positive answer for after getting allowance. In the society, 29.6 percent gave positive answers for before getting allowance and 29.6 percent gave positive answers for after getting allowance.

#### 4.3.2 Social Status

Under social status, different dimensions are used to measure the social status of the respondents. Under which comes the contribution of OAA in the increase of the friends in some ways, involvement in social activities and increase of importance on peers and associates. These indicators are measured as strongly agree, agree, do not know, disagree and strongly disagree which is shown below.

Table 3  
Social Status of Respondents (in percent)

Items	Strongly Agree	Agree	Donot know	Disagree	Strongly Disagree
OAA helps to increase the number of friends in some ways	35.6	27.4	13.3	19.3	4.4
OAA helps to get involved in social activities.	13.3	60	14.8	8.9	3
OAA has increased your importance on peers and associates	31.1	31.9	20.7	11.1	5.2

Source: Field Survey, 2018

From table 3 we can find out about the social status of the respondents on the basis of increase of number of friends, involvement in social activities and increased importance on peers and associates. On the increase in the number of friends in some way, 35.6 percent responded to strongly agree (27.4 percent to agree, 19.3 percent to disagree, 13.3 percent to do not know and 4.4 percent to strongly disagree). Similarly, on getting involved in social activities 60 percent responded to agree (13.3 percent to strongly agree, 14.8 percent to do not know, 8.9 percent to disagree and 3 percent to strongly disagree). Again for the increase of importance on peers and associates 31.9 percent responded to agree (31.1 percent on strongly agree, 20.7 percent on do not know, 11.1 percent on disagree, 5.2 percent on strongly disagree).

Table 4  
Mean Score Evaluation of Social Status Scales

Items	N	Minimum	Maximum	Mean	Std. Deviation
OAA helps to increase the number of friends in some ways	135	1	5	2.3	1.258
OAA helps to get involved in social activities.	135	1	5	2.28	0.911
OAA has increased your importance on peers and associates	135	1	5	2.27	1.168

(1= Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree)  
Source: Field Survey, 2018

Table 4 shows the presentation of mean score evaluation of the scales used in assessing the social status level. On the basis of mean score achieved, the analysis shows that most of the respondents have agreed that OAA helps to get involved in social activities, OAA has increased their importance on peers & associates and increase no. of friends in some ways.

#### 4.3.3 Respect and Self Respect

In the respect and self respect category it has been tried to measure the level of respect the respondents have got and have felt after they have become the recipients of OAA. It has been measured on their feeling of honor that government is taking care of them, respect from neighbors as the beneficiary of OAA, increase of self respect and respect in family due to allowance. It is measured as strongly agree, agree, do not know, disagree and strongly disagree.

Table 5  
Respect and Self Respect (in percent)

Items	Strongly Agree	Agree	Donot know	Disagree	Strongly Disagree
I feel honored that government is taking care of me	72.6	22.2	2.2	1.5	1.5
I think neighbors respect me as a beneficiary of OAA	10.4	60	16.3	11.1	2.2
OAA helps to increase my self-respect	51.9	37.8	6.7	1.5	2.2
I feel respect in family due to allowance	15.6	54.1	10.4	14.1	5.9

Source: Field Survey, 2018

Table 5 shows the respect from others and self respect felt by the elderly people in their life after they become the recipient of the old age allowance. In which on the question asked of being honored that government is taking care of them 72.6 percent responded on strongly agree ( 22.2 percent on agree, 2.2 percent on donot know, 1.5 percent on disagree and 1.5 percent on strongly disagree.) Similarly on the question asked of being respected by the neighbors as the beneficiary of OAA 60 percent percent responded on agree (10.4 percent responded on strongly agree, 16.3 percent responded on do not know, 11.1 percent responded on disagree and 2.2 percent respond on strongly disagree.). Similarly on the question asked about their increased self respect 51.9 percent responded on strongly agree (37.8 percent responded on agree, 6.7 percent responded on do not know, 1.5 percent responded on disagree and 2.2 percent of the respondents responded on strongly disagree.). Again for the question asked about the respect in family due to the allowance, 54.1 percent responded on agree (15.6 percent responded on strongly agree, 10.4 percent responded on do not know, 14.1 percent responded on disagree and 5.9 percent respondents responded on strongly disagree).

Table 6

Mean Score of Respect and Self-Respect Scales

Items	N	Minimum	Maximum	Mean	Std. Deviation
I feel honored that government is taking care of me	135	1	5	1.37	0.741
I think neighbors respect me as a beneficiary of OAA	135	1	5	2.35	0.892
OAA helps to increase my self-respect.	135	1	5	1.64	0.851
I feel respect in family due to allowance	135	1	5	2.41	1.095

(1= Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree)

Source: Field Survey, 2018

Table 6 shows the presentation of mean score evaluation of the scales used in assessing the respect & self-respect level. On the basis of mean score achieved, the analysis shows that most of the respondents have agreed that OAA helps to increase self-respect, feeling of government care, neighbor respect and respect in family as a beneficiary of OAA.

#### 4.3.4 Economic Well- Being Perceived

Under the economic wellbeing perceived, the indicators measured are decreased financial dependency towards others, contribution of OAA in meeting their regular household expenditure and the contribution in saving money for future. These indicators are measured as strongly agree, agree, do not know, disagree and strongly disagree which are shown below.

Table 7  
Economic Well- Being Perceived (in percent)

Items	Strongly Agree	Agree	Donot know	Disagree	Strongly Disagree
I feel that my financial dependency to others has decreased due to allowance	68.1	24.4	3	3	1.5
OAA helps me to meet my regular household expenditure	26.7	54.8	14.1	3.7	0.7
It helps to save money for future	0	0.7	2.2	31.1	65.9

Source: Field Survey, 2018

Table 7 shows the responses of the respondents on the questions asked to them regarding their perceived economic wellbeing. Under the indicator of their feeling of their financial dependency to others have decreased due to the allowance 68.1 percent responded on strongly agree (24.4 percent responded on agree, 3 percent responded on do not know, 3 percent responded on disagree and 1.5 percent responded on strongly disagree.). On the question asked on help of OAA to meet the regular household expenditure 54.8 percent responded on agree (26.7 percent on strongly agree, 14.1 percent on do not know, 3.7 percent on disagree and 0.7 percent on strongly disagree.). Similarly, the question asked on help of OAA to save money for the future 65.9 percent respondents responded on strongly disagree (31.1 percent on disagree, 2.2 percent on do not know, 0.7 percent on agree and no one on strongly agree.) This shows that the OAA is not adequate for saving for the future.

Table 8  
Mean Score of Economic Well-Being Perceived Scales

Items	N	Minimum	Maximum	Mean	Std. Deviation
I feel that my financial dependency to others has decreased due to allowance.	135	1	5	1.45	0.817
OAA helps me to meet my regular household expenditure	135	1	5	1.97	0.791
It helps to save money for future	135	2	5	4.62	0.571

(1= Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree)  
Source: Field Survey, 2018

Table 8 shows the presentation of mean score evaluation of the scales used in assessing the economic well-being perceived. On the basis of mean score achieved, the analysis shows that most of the respondents have agreed that OAA helps to reduce financial dependency, meet regular household expenditure. However, mean score of save money for future is near to maximum value which is very weak point of economic well-being perceived.

#### 4.3.5 Health Access

Under the health access category, the indicators that have been tried to measure which helps in the access of health facilities of the respondents such as, increase in awareness, purchase of health facilities like medicine, frequency of visiting doctors and increase in nutritious foods and safe drinking water. These indicators are measured as strongly agree, agree, do not know, disagree and strongly disagree which is shown below.

Table 9  
Health Access of Respondents (in percent)

Items	Strongly Agree	Agree	Donot know	Disagree	Strongly Disagree
It helps to increase health awareness	37.8	18.5	28.1	13.3	2.2
It helps to purchase of health service and medicine	23.7	60	10.4	5.9	0
It helps to increase in frequency of visiting doctors	34.1	32.6	17	15.6	0.7
It helps to increase in nutritious foods and safe drinking water	17	68.1	5.9	2.2	6.7

Source: Field Survey, 2018

Table 9 shows the responses of respondents on different indicators of health access. To the question asked on the increase of health awareness 37.8 percent responded strongly agree (18.5 percent on agree, 28.1 percent on do not know, 13.3 percent on disagree and 2.2 percent on strongly disagree.). To the question that the OAA helps to purchase of health service and medicine 60 percent responded on agree (23.7 percent on strongly agree, 10.4 percent on do not know, 5.9 percent on disagree, and no one on strongly disagree). To the question whether the OAA helps to increase in frequency of visiting doctors 34.1 percent responded on strongly agree ( 32.6 percent responded on agree, 17 percent on do not know, 15.6 percent on disagree and 0.7 percent on strongly disagree.). Similarly to the question on whether OAA helps to increase in nutritious foods and safe drinking water 68.1 percent responded on agree (17 percent on strongly agree, 5.9 percent on do not know, 2.2 percent on disagree and 6.7 percent on strongly disagree).

Table 10  
Mean Score of Health Access Scales

Items	N	Minimum	Maximum	Mean	Std. Deviation
It helps to increase health awareness	135	1	5	2.24	1.16
It helps to purchase of health service and medicine	135	1	4	1.99	0.763
It helps to increase in frequency of visiting doctors	135	1	5	2.16	1.087
It helps to increase in nutritious foods and safe drinking water	135	1	5	2.13	0.953

(1= Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree)

Source: Field Survey, 2018

Table 10 shows the presentation of mean score evaluation of the scales used in assessing the health access. On the basis of mean score achieved, the analysis shows that most of the respondents have agreed that OAA helps to increase nutritious foods & safe drinking water, purchase of health service & medicine, increase health awareness and increase in frequency of visiting doctor.

#### 4.3.6 Fulfillment of Basic Needs

Under the fulfillment of basic needs, it has been tried to measure the indicators like meeting of food needs, increase in health access, meeting of clothing needs and the support in education of family members of the respondents by the OAA. It is also measured as strongly agree, agree, do not know, disagree and strongly disagree which is shown below.

Table 11  
Fulfillment of Basic Needs (in percent)

Items	Strongly Agree	Agree	Donot know	Disagree	Strongly Disagree
It helps to meet my food needs	50.4	45.2	3	0.7	0.7
It helps to increase my health access	20	63	13.3	3.7	0
It helps to meet my clothing needs	28.1	15.6	24.4	24.4	7.4
It helps to support the education of my family members	0	3	0.7	28.9	67.4

Source: Field Survey, 2018

Table 11 shows the responses of the respondents on the fulfillment of basic needs. Different indicators are used to measure the basic needs such as fulfillment of food needs, health needs, clothing needs and education needs of family members. In the question asked on OAA helps to meet food needs, 50.4 percent responded on strongly agree (45.2 percent on agree, 3 percent on do not know, 0.7 percent on disagree and 0.7 percent on strongly disagree.). Similarly, in the question asked on OAA helps to increase health access, 63 percent respondents responded on agree (20 percent on strongly agree, 13.3 percent on do not know, 3.7 percent on disagree and no one on strongly disagree). Likewise, in the question asked on OAA helps to meet clothing needs, 28.1 percent respondents responded on strongly agree (15.6 percent on agree, 24.4 percent on do not

know, 24.4 percent on disagree and 7.4 percent on strongly disagree). And in the question asked on OAA helps to support the education of family members, 67.4 percent respondents responded on strongly disagree (28.9 percent on disagree, 3 percent on agree, 0.7 percent on do not know, and no one on strongly disagree).

Table 12  
Mean Score of Basic Needs Scales

Items	N	Minimum	Maximum	Mean	Std. Deviation
It helps to meet my food needs	135	1	5	1.56	0.665
It helps to increase my health access	135	1	4	2.01	0.696
It helps to meet my clothing needs	135	1	5	2.67	1.315
It helps to support the education of my family members	135	2	5	4.61	0.659

(1= Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree)  
Source: Field Survey, 2018

Table 12 shows the presentation of mean score evaluation of the scales used in assessing basic needs. On the basis of mean score achieved, the analysis shows that most of the respondents have agreed that OAA helps to meet food needs and health access. However, mean score of meeting clothing needs and supports for education of family members are near to maximum value which is very weak point of basic needs.

#### **4.3.7 Level of Socio-Economic Status of the Respondents**

To find the level of socio-economic status of the respondents, we go through the methodology part. For this purpose, total score of each socio-economic indicator is calculated. Then the total score is divided by the total highest score of the indicators to find the individual mean score (IMS). Then the mean of IMS of 135 respondents is calculated. The IMS value less than or equal to mean is taken as high level and greater than mean is taken as low level. Finally frequency analysis is carried out and the output is shown in table 13.

Table 13

## Level of Socio-Economic Status of the Respondents

Level of socio-economic status	Level			
	High		Low	
	Number	Percent	Number	Percent
Social Status	74	54.8%	61	45.2%
Respect and self-respect	74	54.8%	61	45.2%
Economic well being	96	71.1%	39	28.9%
Health access	68	50.4%	67	49.6%
Fulfillment of basic needs	55	40.7%	80	59.3%
Decision making role	76	56.3%	59	43.7%

Source: Field Survey, 2018

Out of 135 respondents, more than half of the respondents have high level of socio-economic status on indicators such as social status, self-respect and respect from others, economic well being perceived health access and change in decision making role in the study area. However, more than half of the respondents have low level on fulfillment of basic needs but the proportion of the respondents with high level on fulfillment of basic needs is slightly less than that of low level. It shows that OAA has changed the socio-economic status of respondents.

#### 4.4 Satisfaction and Problem

Under the topic of satisfaction and problem, it has been tried to measure the satisfaction level of the respondents towards the old age allowance. In the problem section, it have been tried to measure if the respondents have faced or face any problems while and during the reception of the OAA.

##### 4.4.1 Satisfaction with Present Allowance

An attempt of studying the satisfaction level of the respondents have been made by asking the question whether the respondents are satisfied with the present allowance or not, the result is shown below:

Figure 15  
Satisfaction with Allowance

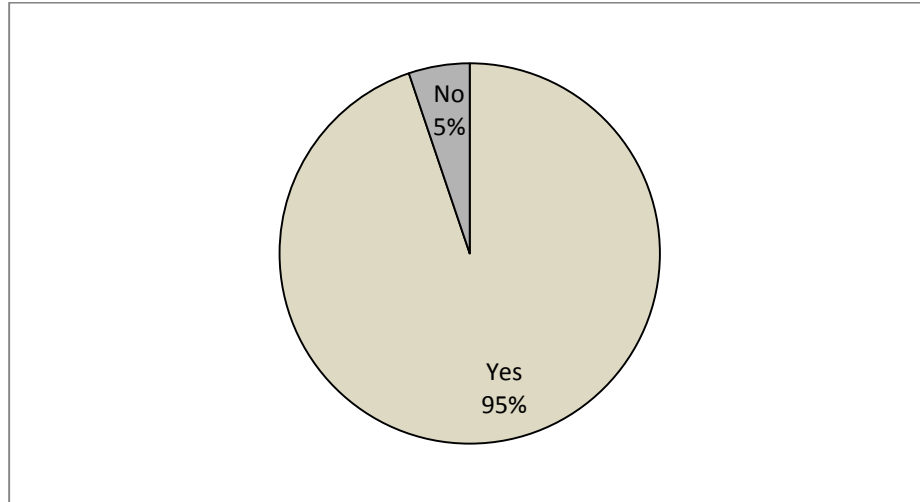


Figure 15 shows the responses of the respondents on whether they are satisfied with present allowance or not. On this question, 95 percent of respondents responded that they are satisfied with the present allowance. Similarly, only 5 percent respondents responded that they are not satisfied with the present allowance as the amount is very negligible.

#### 4.4.2 Opinion About Allowance Needs to be Increased

When asked whether the allowance amount needs to be increased, different respondents gave different answers which are shown below.

Figure 16  
Opinion Regarding Increase in Allowance

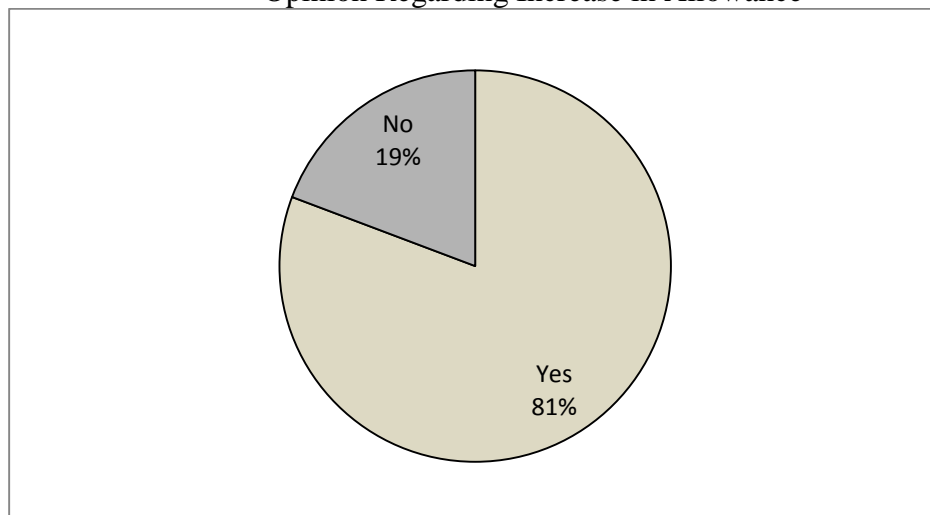


Figure 16 reflects the opinion of people whether the allowance amount needs to be increased or not. To which 81 percent respondents gave positive responses. The major reason for the positive response is the declaration of political leaders during the election campaign, inflation in the economy, costly medical expenses, etc. But only 19 percent of the respondents responded negatively for the same question. The major reason was the increasing financial burden to the government and the working age population through tax policies.

#### 4.4.3 Opinion About Amount of Allowance Needs to be Increased

Under the topic of how much should the allowance needs to be increased, many respondents gave different views. Their expectation varied as per their basic needs and their expenses. Huge variation of increment have been found to be expected ranging from 1000 to 20000 per month, however, it is categories and shown in bar graph below.

Figure 17

Opinion Regarding Amount Increase in Allowance

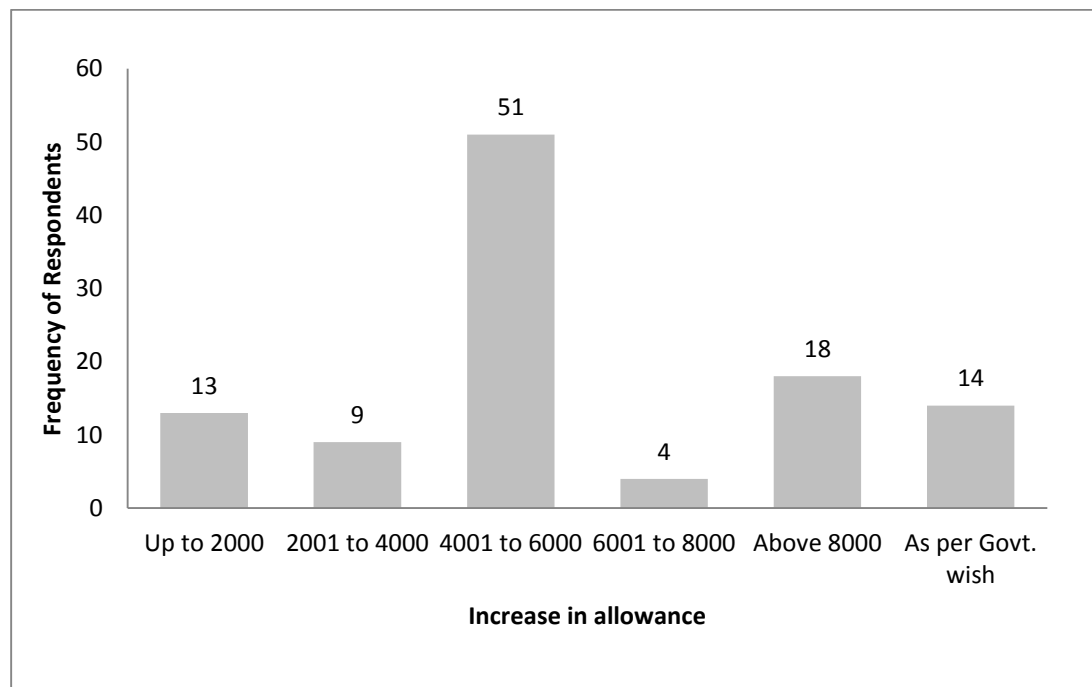


Figure 17 is related to the question of how much amount of allowance needs to be increased. Among those 81 percent people who have responded that allowance needs to be increased, most of the respondents i.e. 51 respondents responded that the increment

should be from 4001 to 5000. Similarly, 18 respondents responded that the increment should be above 8000, 13 respondents responded that the amount should be increased up to 2000 rupees, 9 respondents responded that it should increase from 2001 to 4000 rupees, 4 respondents responded that it should increase from 6001 to 8000 rupees and 14 respondents responded the amount of OAA should increase as per government wish.

#### 4.4.4 Respondents facing problems during getting allowance

In our daily life also we can experience many problems similarly we have also heard of some problems faced by our grandparents while receiving their allowance. An attempt have been made to find out if they have faced any problems or not by the respondents while and during their reception of allowances which is shown below.

Figure 18  
Problem Faced during Getting Allowance

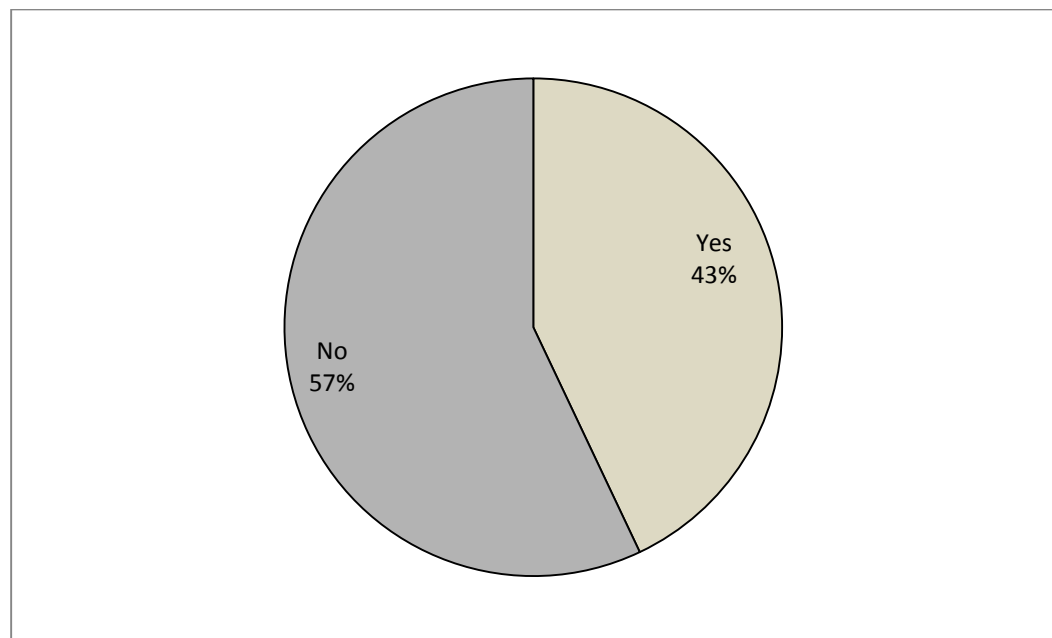


Figure 18 shows the number of respondents who faced problems during getting allowance. According to the chart, 57 percent respondents said that they did not face any problem but on the contrary, 43 percent respondents said that they face problem during the reception of their allowance.

#### 4.4.5 Major problems faced by respondents

Under the topic of major problems faced by the respondents, an attempt has been made to list out the problems faced by the respondents in the course of their benefit gaining which is shown clearly below.

Figure 19  
Problem Faced by Respondents

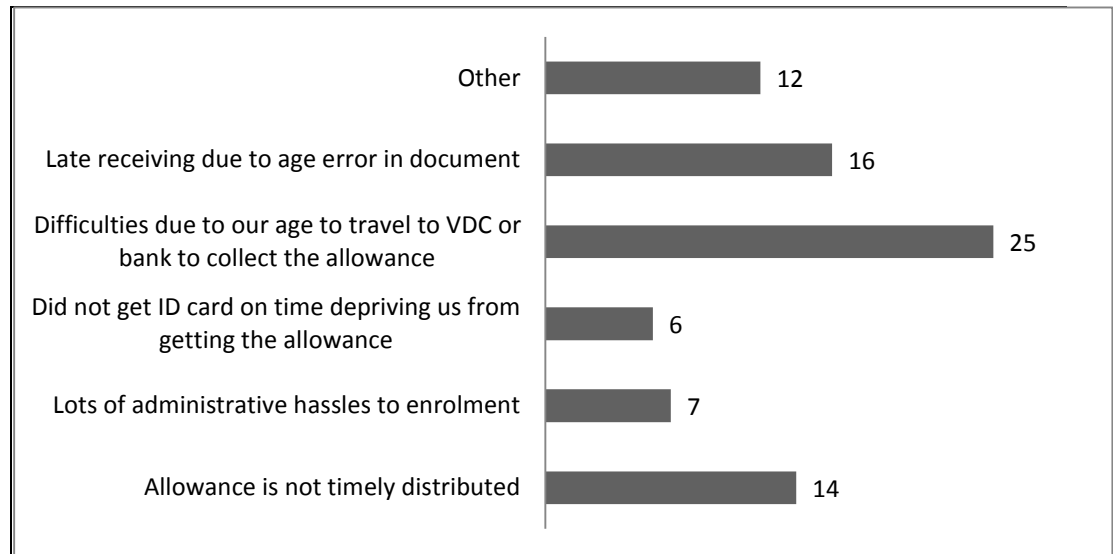


Figure 19 indicates the number of respondents facing different problems while getting their allowance. In the previous chart, it shows that 43% respondents answered that they faced problems while receiving their allowance. According to the above bar diagram, 25 respondents faced the difficulties due to their age to travel to VDC or bank to collect the allowance. 16 respondents mentioned the problem of late receiving of allowances due to age error in document. 14 respondents faced the problem of untimely distribution of their allowance. 7 respondents answered that they had to face a lot of administrative hassles during their enrollment. Similarly, 6 respondents said that they were deprived of their allowance due to late reception of their ID cards and other 12 respondents responded that they faced other problem such as long queue in the process of getting allowance.

#### 4.5 Factor Associated with Socio-Economic Status

This unit shows the different factors associated with socio-economic level of the respondents for this chi-squared test was applied taking socio-economic level as dependent variable and other variables such as sex, ethnic group, family type, major occupation, living arrangement, education status are taken as independent variables.

Table 14  
Factor Associated with Level of Socio Status

Variables	level of social status						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	20	14.80%	29	21.50%	49	36.30%	0.441
Female	41	30.40%	45	33.30%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	9	6.70%	21	15.60%	30	22.20%	0*
Chhetri	13	9.60%	24	17.80%	37	27.40%	
Dalit	33	24.40%	8	5.90%	41	30.40%	
Janajati	6	4.40%	21	15.60%	27	20.00%	
<b>Family Type</b>							
Joint	39	28.90%	47	34.80%	86	63.70%	0.96
Nuclear	22	16.30%	27	20.00%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	3	2.20%	6	4.40%	9	6.70%	0.908
Day Labor	2	1.50%	3	2.20%	5	3.70%	
Housewife	11	8.10%	14	10.40%	25	18.50%	
Unemployed	41	30.40%	48	35.60%	89	65.90%	
Others	4	3.00%	3	2.20%	7	5.20%	
<b>Living Arrangement</b>							
Family	41	30.40%	48	35.60%	89	65.90%	0.512
Spouse	7	5.20%	13	9.60%	20	14.80%	
Alone	10	7.40%	12	8.90%	22	16.30%	
Daughter/Son-in-law	3	2.20%	1	0.70%	4	3.00%	
<b>Education Status</b>							
Illiterate	51	37.80%	47	34.80%	98	72.60%	0.009*
literate	10	7.40%	27	20.00%	37	27.40%	

\* P-value is significant at the 1% level of significance, \*\* P-value is significant at the 5% level of significance, (P-value is based on chi-squared test) Source: Field survey, 2018

Table 14 shows that there is significant association of level of socio status with ethnic group and educational status of the respondents at 1% level of significance (P<0.01). Whereas there is no any significant association of socio status level with sex, family type, major occupation and living arrangement.

Table 15  
Factor Associated with Level of Respect and Self-respect

Variables	Level of respect and self-respect						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	22	16.30%	27	20.00%	49	36.30%	0.96
Female	39	28.90%	47	34.80%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	8	5.90%	22	16.30%	30	22.20%	0*
Chhetri	13	9.60%	24	17.80%	37	27.40%	
Dalit	31	23.00%	10	7.40%	41	30.40%	
Janajati	9	6.70%	18	13.30%	27	20.00%	
<b>Family Type</b>							
Joint	37	27.40%	49	36.30%	86	63.70%	0.504
Nuclear	24	17.80%	25	18.50%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	5	3.70%	4	3.00%	9	6.70%	0.886
Day Labor	2	1.50%	3	2.20%	5	3.70%	
Housewife	12	8.90%	13	9.60%	25	18.50%	
Unemployed	38	28.10%	51	37.80%	89	65.90%	
Others	4	3.00%	3	2.20%	7	5.20%	
<b>Living Arrangement</b>							
Family	37	27.40%	52	38.50%	89	65.90%	0.279
Spouse	8	5.90%	12	8.90%	20	14.80%	
Alone	13	9.60%	9	6.70%	22	16.30%	
Daughter/Son-in-law	3	2.20%	1	0.70%	4	3.00%	
<b>Education Status</b>							
Illiterate	50	37.00%	48	35.60%	98	72.60%	0.027**
literate	11	8.10%	26	19.30%	37	27.40%	

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

Source: Field survey, 2018

Table 15 shows that there is significant association of level of respect and self respect with ethnic group of the respondents at 1% level of significance ( $P < 0.01$ ). Further, there is significant association of level of respect and self respect with education status of the respondents at 5% level of significance ( $P < 0.05$ ). Whereas there is no any significant association of level of respect and self respect with sex, family type, major occupation and living arrangement.

Table 16  
Factor Associated with Level of Economic Well-Being

Variables	Level of economic well being						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	15	11.10%	34	25.20%	49	36.30%	0.739
Female	24	17.80%	62	45.90%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	6	4.40%	24	17.80%	30	22.20%	0.002*
Chhetri	15	11.10%	22	16.30%	37	27.40%	
Dalit	17	12.60%	24	17.80%	41	30.40%	
Janajati	1	0.70%	26	19.30%	27	20.00%	
<b>Family Type</b>							
Joint	31	23.00%	55	40.70%	86	63.70%	0.015**
Nuclear	8	5.90%	41	30.40%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	3	2.20%	6	4.40%	9	6.70%	0.814
Day Labor	2	1.50%	3	2.20%	5	3.70%	
Housewife	8	5.90%	17	12.60%	25	18.50%	
Unemployed	23	17.00%	66	48.90%	89	65.90%	
Others	3	2.20%	4	3.00%	7	5.20%	
<b>Living Arrangement</b>							
Family	32	23.70%	57	42.20%	89	65.90%	0.028*
Spouse	3	2.20%	17	12.60%	20	14.80%	
Alone	2	1.50%	20	14.80%	22	16.30%	
Daughter/Son-in-law	2	1.50%	2	1.50%	4	3.00%	
<b>Education Status</b>							
Illiterate	31	23.00%	67	49.60%	98	72.60%	0.252
literate	8	5.90%	29	21.50%	37	27.40%	

\* P-value is significant at the 1% level of significance, \*\* P-value is significant at the 5% level of significance (P-value is based on chi-squared test), Source: Field survey, 2018

Table 16 shows that there is significant association of level of economic well being with ethnic group of the respondents at 1% level of significance ( $P < 0.01$ ). Further, there is significant association of level of economic well being with family type and living arrangement of the respondents at 5% level of significance ( $P < 0.05$ ). Whereas there is no any significant association of level of economic well being with sex, education status and major occupation.

Table 17  
Factor Associated with Level of Health Access

Variables	level of health access						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	23	17.00%	26	19.30%	49	36.30%	0.637
Female	44	32.60%	42	31.10%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	11	8.10%	19	14.10%	30	22.20%	0*
Chhetri	15	11.10%	22	16.30%	37	27.40%	
Dalit	32	23.70%	9	6.70%	41	30.40%	
Janajati	9	6.70%	18	13.30%	27	20.00%	
<b>Family Type</b>							
Joint	48	35.60%	38	28.10%	86	63.70%	0.05**
Nuclear	19	14.10%	30	22.20%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	3	2.20%	6	4.40%	9	6.70%	0.253
Day Labor	3	2.20%	2	1.50%	5	3.70%	
Housewife	16	11.90%	9	6.70%	25	18.50%	
Unemployed	40	29.60%	49	36.30%	89	65.90%	
Others	5	3.70%	2	1.50%	7	5.20%	
<b>Living Arrangement</b>							
Family	47	34.80%	42	31.10%	89	65.90%	0.557
Spouse	7	5.20%	13	9.60%	20	14.80%	
Alone	11	8.10%	11	8.10%	22	16.30%	
Daughter/Son-in-law	2	1.50%	2	1.50%	4	3.00%	
<b>Education Status</b>							
Illiterate	55	40.70%	43	31.90%	98	72.60%	0.014**
literate	12	8.90%	25	18.50%	37	27.40%	

\* P-value is significant at the 1% level of significance, \*\* P-value is significant at the 5% level of significance (P-value is based on chi-squared test), Source: Field survey, 2018

Table 17 shows that there is significant association of level of health access with ethnic group of the respondents at 1% level of significance ( $P < 0.01$ ). Further, there is significant association of level of economic well being with family type and education status of the respondents at 5% level of significance ( $P < 0.05$ ). Whereas there is no any significant association of level of health access with sex, living arrangement and major occupation.

Table 18  
Factor Associated with Level of Basic Needs

Variables	level of basic needs						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	26	19.30%	23	17.00%	49	36.30%	0.269
Female	54	40.00%	32	23.70%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	15	11.10%	15	11.10%	30	22.20%	0.003*
Chhetri	18	13.30%	19	14.10%	37	27.40%	
Dalit	34	25.20%	7	5.20%	41	30.40%	
Janajati	13	9.60%	14	10.40%	27	20.00%	
<b>Family Type</b>							
Joint	54	40.00%	32	23.70%	86	63.70%	0.269
Nuclear	26	19.30%	23	17.00%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	4	3.00%	5	3.70%	9	6.70%	0.305
Day Labor	5	3.70%	0	0.00%	5	3.70%	
Housewife	15	11.10%	10	7.40%	25	18.50%	
Unemployed	51	37.80%	38	28.10%	89	65.90%	
Others	5	3.70%	2	1.50%	7	5.20%	
<b>Living Arrangement</b>							
Family	56	41.50%	33	24.40%	89	65.90%	0.264
Spouse	8	5.90%	12	8.90%	20	14.80%	
Alone	13	9.60%	9	6.70%	22	16.30%	
Daughter/Son-in-law	3	2.20%	1	0.70%	4	3.00%	
<b>Education Status</b>							
Illiterate	66	48.90%	32	23.70%	98	72.60%	0.002*
literate	14	10.40%	23	17.00%	37	27.40%	

\* P-value is significant at the 1% level of significance, \*\* P-value is significant at the 5% level of significance (P-value is based on chi-squared test), Source: Field survey, 2018

Table 18 shows that there is significant association of level of basic needs with ethnic group and educational status of the respondents at 1% level of significance ( $P < 0.01$ ). Whereas there is no any significant association of level of basic needs with sex, family type, major occupation and living arrangement.

Table 19  
Factor Associated with Level of Decision Making Role

Variables	level of decision making role						P-value
	Low		High		Total		
	Number	Percent	Number	Percent	Number	Percent	
<b>Sex</b>							
Male	16	11.90%	33	24.40%	49	36.30%	0.05**
Female	43	31.90%	43	31.90%	86	63.70%	
<b>Ethnic Group</b>							
Brahmin	9	6.70%	21	15.60%	30	22.20%	0*
Chhetri	8	5.90%	29	21.50%	37	27.40%	
Dalit	35	25.90%	6	4.40%	41	30.40%	
Janajati	7	5.20%	20	14.80%	27	20.00%	
<b>Family Type</b>							
Joint	36	26.70%	50	37.00%	86	63.70%	0.567
Nuclear	23	17.00%	26	19.30%	49	36.30%	
<b>Major Occupation</b>							
Agriculture	2	1.50%	7	5.20%	9	6.70%	0.333
Day Labor	2	1.50%	3	2.20%	5	3.70%	
Housewife	15	11.10%	10	7.40%	25	18.50%	
Unemployed	37	27.40%	52	38.50%	89	65.90%	
Others	3	2.20%	4	3.00%	7	5.20%	
<b>Living Arrangement</b>							
Family	35	25.90%	54	40.00%	89	65.90%	0.005*
Spouse	5	3.70%	15	11.10%	20	14.80%	
Alone	16	11.90%	6	4.40%	22	16.30%	
Daughter/Son-in-law	3	2.20%	1	0.70%	4	3.00%	
<b>Education Status</b>							
Illiterate	55	40.70%	43	31.90%	98	72.60%	0*
literate	4	3.00%	33	24.40%	37	27.40%	

\* P-value is significant at the 1% level of significance, \*\* P-value is significant at the 5% level of significance (P-value is based on chi-squared test), Source: Field survey, 2018

Table 19 shows that there is significant association of level of decision making role with ethnic group, living arrangement and education status of the respondents at 1% level of significance ( $P < 0.01$ ). Further, there is significant association of level of decision making role with sex of the respondents at 5% level of significance ( $P < 0.05$ ). Whereas there is no any significant association of level of decision making role with family type and major occupation.

#### **4.6 Perceptions of Key Informants**

One key informant was interviewed in this study. The opinion of key informants about the old age allowance program is as follows;

**KII 01:** (government employee, ward office -26) Record keeper of the social security department

- i. Old age allowance is the major social security provided by Nepal Government to the elderly people of the country. The old age allowance is distributed every four months that is thrice a year. It is distributed timely and regularly through ward offices and local banks. It is also fairly distributed without any discrimination.
- ii. This amount of OAA is very good to be the minimum amount because the amount of allowance is directly contributed by the working age population. So, if we increase the allowance, the burden will directly fall towards the government and the working age population.
- iii. This program will continue in the future also, but in a much refined and renewed way to lessen the financial budget on the government.
- iv. It is noticed some changes in the people. Allowance have become a way of experiencing self respect and in somehow helped in economic independency.

#### **4.7 Major Findings**

The major findings of the study based on the above analysis are as follows:

- i. Most of the respondents in this study are female which includes 64 percent and remaining 36 percent are male respondents. Likewise, most of the respondents are found widow and 72.6 percent respondents are illiterate. This study includes 30 percent Dalit respondents, 28 percent Chhetri respondents, 22 percent Brahmin respondents and 20 percent Janajati respondents. Around 66 percent respondents are found idle. Similarly, most of the respondents are living with their family which comprises of 65.9 percent and 64 percent of the respondents live in a joint family. Out of 135 respondents most of the respondents' family size is 5 to 6 and most of the respondents' family income is up to Rs.10,000.
- ii. It was found that most of the respondents i.e. 38.6 percent are receiving allowance from 5 years and less, 55.6 percent spend allowance for their own expenses and for 78 percent respondents, allowance is the major source of income. Similarly, regarding the utilization of allowance most of the beneficiaries spend allowance on food for household consumption followed by health/medicine expenses and for alcohol/tobacco.
- iii. Regarding the change in social status due to allowance more than 50 percent of the respondents agreed that OAA helps to increase the number of friends in some ways, 73.3 percent respondents agreed that OAA helps to get involved in social activities and about 63 percent respondents told that OAA has increased their importance on peers and associates.
- iv. On feeling of respect from other and self respect due to allowance, 94.8 percent respondents agreed that they feel honored that government is taking care of them, 70.4 percent agreed that neighbors respect them as a beneficiary of OAA, about 90 percent respondents agreed that OAA helps to increase their self-respect and about 70 percent respondents agreed that they feel respect in family due to allowance.
- v. On economic well-being perceived due to allowance, more than 90 percent respondents agreed that OAA helps to decrease their financial dependency to others, more than 80 percent respondents agreed that OAA helps them to meet

their regular household expenditure, however, most of the respondents (i.e. 97 percent) disagreed that OAA helps to save money for future.

- vi. On health access due to allowance, more than 55 percent respondents agreed that OAA helps to increase health awareness, 83.7 percent agreed that OAA helps to purchase health service and medicine, 66.7 percent respondents agreed that OAA helps to increase in frequency of visiting doctors and 85.1 percent agreed that OAA helps to increase in nutritious foods and safe drinking water.
- vii. On fulfillment of basic needs due to allowance, more than 95 percent respondents agreed that OAA helps to meet their food needs, 83 percent agreed that OAA helps to increase their health access and more than 40 percent respondents agreed that OAA helps to meet their clothing needs. However, about 96 percent respondents disagreed that OAA helps to support the education of their family members.
- viii. 95 percent of respondents responded that they are satisfied with the present allowance as they are receiving free of cost. However, 81 percent respondents think that amount of allowance should be increased by government and most of the respondents suggested that allowance should be at least 4000 to 6000.
- ix. Regarding the problem faced by respondents while getting allowance, 43 percent respondents said that they faced problem during the reception of their allowance. Most of them reported that they face difficulties to travel to VDC or bank to collect allowance due to their age. Similarly, other problems faced by respondents are allowance timely not distributed, late receiving due to age error in documents, lots of administrative hassles etc.
- x. Chi-square tests show that there is significant association of social status, respect and self respect, basic needs, health access and decision making role with ethnic group and education status. Further, there is significant association of health access with family type and is significant association of decision making role with sex. Similarly, there is significant association of economic well being with ethnic group, family type and living arrangement.

## **CHAPTER V**

### **SUMMARY AND CONCLUSIONS**

#### **5.1 Summary**

Population ageing is pervasive since it is affecting nearly all the countries of the world. In Nepal, individuals over 60 years of age are considered elderly. According to the 2001 census of Nepal, there were 1.5 million elderly inhabitants, which constitute 6.5 percent of the total population in the country. A majority of elders depend upon agriculture and are living under the poverty. They suffer from deprivation, illiteracy, poor health and nutrition, low social status, discrimination and restriction on mobility.

Social Security benefit is the benefits provided by the government as a means of assisting low-income members of society such as the unemployed, the retired, the sick, the disabled, single-parent families etc. Social security system assures the right of socially, economically, physically and psychologically vulnerable people for normal and dignified life. Government of Nepal has started old age allowance in 1994 to citizens of 75 years and above to assist the senior citizen for normal life. In 2008 the qualifying age was lowered from 75 to 70 and 60 years for Dalits people and for people living in Karnali Zone.

This study was conducted to find the impact of old age allowance on socio-economic wellbeing of elderly people in Pokhara Metropolitan-26, Kaski. Total 135 respondents were selected as sample from the study area. Both quantitative and qualitative data are collected for this study using primary sources of data and secondary sources of data. For quantitative data, structured questionnaire was prepared. Similarly, checklist was used to collect the information from key informant interview (KII). Different descriptive as well as inferential statistics were used to describe and analyzed the data collected.

This study shows that for most of the respondents OAA helps to increase the number of friends in some ways, get involved in social activities, increased their importance on peers and associates, feel honored that government is taking care of them, increase their self-respect, get respect in neighbor, reduced financial dependency, meet their regular household expenditure, purchase of health service and medicine and meet their clothing needs. However, OAA does not help to save money for future, support the education of their family members.

Few respondents were facing problem during the reception of their allowance. Most of them have faced difficulties to travel to VDC or bank to collect allowance due to their age. Similarly, other problems faced by respondents are allowance timely not distributed, late receiving due to age error in documents, lots of administrative hassles etc.

## **5.2 Conclusions**

Based on the information collected from 135 respondents, it is found that majority of elderly people are illiterate, unemployed and poor. Similarly, it is found that most of the beneficiaries spend their allowance on food for household consumption and health/medicine expenses.

OAA helps to increase the number of friends in some ways, get involved in social activities, increased their importance on peers and associates, feel honored that government is taking care of them, increase their self-respect, get respect in neighbor, reduced financial dependency, meet their regular household expenditure, purchase of health service and medicine and meet their clothing needs. However due to very negligence amount OAA does not help to save money for future and support the education of my family members. From this we can conclude that OAA plays very important role in socio-economic well being of the elderly people.

Most of them have not faced difficulties for getting allowance. However, some of them have faced difficulties to travel to VDC or bank to collect allowance due to their age, are not receiving allowance timely, are receiving allowance late due to age error in

documents, felt lots of administrative hassles and faced problem of long queue while getting allowance.

Similarly from chi-square test, it is concluded that ethnic group and education status are the major factors associated with social status, respect and self respect, basic needs, health access and decision making role. Further, family type is associated with health access and sex of respondents is associated with decision making role. Similarly ethnic group, family type and living arrangement are associated with economic well being perceived. However there is no any significant effect of major occupation of the respondents in socio economic level.

### **5.3 Recommendations**

Based on field observations and KII the following recommendations are put forwarded for enhancing the performance of the old age allowance program.

- i. **Increase of allowance amount:** The beneficiaries and KIIs reported that old age allowance is very low and they expressed their opinion about the increase of allowance. So, the amount of allowance could be increased to a considerable amount of money.
- ii. **Disbursement of allowance:** Presently the allowance is disbursed to the beneficiaries through bank account. But some of the respondents said that they face some problems to travel to bank to collect allowance due to their age. The allowance money should be disbursed at home who are facing difficulties to travel at bank.
- iii. **Other facilities:** Most of the elderly people expressed their view that only allowance is not sufficient for them. So it would be better to live them normal life if government also provide free medicine, transportation, residence facility, low price of food and other necessary things to them.

## APPENDIX

### Impact of Old Age Allowance on Socio-Economic Well being of Elderly People in Pokhara Metropolitan-26, Kaski.

#### Survey Questionnaire for Clients

Questionnaire No. \_\_\_\_\_

#### A. SOCIO-DEMOGRAPHIC INFORMATION

1. Name: (Optional): .....
2. Sex: a. Male  b. Female
3. Age .....years
4. Marital status:
  - a. Married
  - b. Divorced/separated
  - c. Unmarried
  - d. Widow
5. Education:
  - a. Illiterate
  - b. Basic education
  - c. Secondary education
  - d. Above secondary level
6. Ethnic Group:
  - a. Brahmin
  - b. Chhetri
  - c. Dalit
  - d. Janajati
  - e. Others
7. Size of Family .....
8. Family Type: a. Joint  b. Nuclear
9. Major Occupation:
  - a. Agriculture
  - b. Day Labor
  - c. Housewife
  - d. idle
  - e. Others.....
10. Living Arrangement:
  - a. Family
  - b. Spouse
  - c. Alone
  - d. Daughter/Son-in-law
11. Monthly Income of family (in Rs): .....
12. Who Support for clothing, fooding, medicine?
  - a. Self
  - b. Family member
  - c. Daughter/Son-in-law
  - d. Neighbour/relatives
  - e. Others.....

**B. BASIC INFORMATION**

1. From when are you receiving old age allowances? .....
2. Is allowance your major sources of income?
  - a. Yes
  - b. No
3. To whom do you spend your allowance?
  - a. Spend for own expenses
  - b. Spend for family members
  - c. Both
4. On which items you generally spend your allowance?

*Please tick the appropriate box (1 for the most and 5 for the least as per priority)*

Items	1	2	3	4	5
Alcohol/Tobacco					
Alms (Dan/Dakshina)					
Clothes for self					
Clothes for offspring					
Entertainment					
Festival					
Food for HH consumption					
Food for outside					
Health/Medicine					
Transportation					
Others (specify).....					

**C. SOCIO-ECONOMIC IMPACT**

1. What is your opinion about the impact of OAA in your decision making role on the following statements?

Items	Among friends				In the Family				In the Society			
	Before		After		Before		After		Before		After	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
My voice is heard more and given more importance												
My advice is sought on important affairs												
I am actively involved in the decision making												

2. Please give your opinions on socio-economic change in your life as a recipient of Old Age Allowance. Tick appropriately (1= Strongly Agree, 2 = Agree, 3 = Do Not Know, 4 = Disagree, 5 = Strongly Disagree)

<b>Impact of OAA on change in social Status</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
OAA helps to increase the number of friends in some ways					
OAA helps to get involved in social activities.					
OAA has increased your importance on peers and associates					
<b>Impact of OAA on Respect &amp; self-respect</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I feel honored that government is taking care of me					
I think neighbors respect me as a beneficiary of OAA					
OAA helps to increase my self-respect.					
I feel respect in family due to allowance					
<b>Impact of OAA in Economic well-being perceived</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I feel that my financial dependency to others has decreased due to allowance.					
OAA helps me to meet my regular household expenditure					
It helps to save money for future					
<b>Contribution of OAA on Health Access</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
It helps to increase health awareness					
It helps to purchase of health service and medicine					
It helps to increase in frequency of visiting doctors					
It helps to increase in nutritious foods and safe drinking water					
<b>OAA and Fulfillment of basic needs</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
It helps to meet my food needs					
It helps to increase my health access					
It helps to meet my clothing needs					
It helps to support the education of my family members					

**D. SATISFACTION LEVEL AND PROBLEM**

1. What is the level of your satisfaction?
  - a. Highly satisfied
  - b. Satisfied
  - c. Not satisfied at all
  - d. Dissatisfied
  - e. Highly dissatisfied
2. Do you think that the amount of the allowance needs to be increased?  
Yes      No
3. If yes, by how much?.....
4. Do you feel any problem during getting the allowance?
  - a. Yes
  - b. No
5. If the answer is 'Yes' what are the problems you have to face? (Tick multiple answer)
  - a. Amount is very negligible
  - b. Allowance is not timely distributed
  - c. Lots of administrative hassles to enrolment
  - d. Did not get ID card on time depriving us from getting the allowance
  - e. Do not get paid full allowance amount
  - f. Difficulties due to our age to travel to VDC or bank to collect the allowance
  - g. Late receiving due to age error in document
  - h. Others.....
6. What sort of supports does the government should provide to the elderly?
7. Do you have any suggestions regarding OAA?

**Thank you for your co-operation**

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