

ECONOMIC STATUS OF ELDERLY PEOPLE IN NEPAL
(A STUDY OF RAJAPUR, MUNICIPALITY BARDIYA)

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LETTER OF RECOMMENDATION

This thesis entitled “**ECONOMIC STATUS OF ELDERLY PEOPLE IN NEPAL (A CASE STUDY OF RAJAPUR, MUNICIPALITY, BARDIYA)**” has been prepared by Keshav Acharya under my supervision.

I recommend this thesis for approval by the thesis committee.

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APPROVAL SHEET

The thesis entitled “**ECONOMIC STATUS OF ELDERLY PEOPLE IN NEPAL (A STUDY OF RAJAPUR, MUNICIPALITY BARDIYA)**” submitted by Keshab Acharya has been accepted as a partial fulfillment of the requirements for the Degree of Master of Arts in Economics.

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ROLL NO. 66

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ACRONYMS AND ABBREVIATIONS

CBS	:	Central Bureau of Statistic
CDPS	:	Central Department of Population Studies
GON	:	Government of Nepal
HAI	:	Help Ageing International
I/NGOs	:	International/Non-governmental Organization
ICPD	:	International Conference on Population and Development
IEC	:	Information Education and Communication
MIPAA	:	Madrid International Plan of Action on Ageing
MOHP	:	Ministry of Health and Population
MWCSW	:	Ministry of Women, Children and Social Welfare
NPA	:	National Plan Action
NPC	:	National Planning Commission
SAARC	:	South Asian Association for Regional Cooperation
UN	:	United Nation
UNDP	:	United Nation Department of Population
WHO	:	World Health Organization
WPA	:	World Population Ageing

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Senior citizens are known as pillar of any country in terms of their past experiences and knowledge, younger citizen can learn many things about their prosperous life from elderly people because they have gained a lot of life experience. Therefore, senior citizens have to be respected and place in high rank in the society. By keeping the fact, government of Nepal has propounded "The Senior Citizen Act 2063" where the senior citizens are defined as "people who are 60 years and above".

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 2011 census of Nepal, there were 2.1 million elderly inhabitants, which constitute 8.1 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, HN, 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 S., 2009)

Industrialization and urbanization have brought changes to family structure in Nepal to a great extent. The extended family that existed in the society has changed to a nuclear family. This has affected the position of the elderly in the family as well as the family's capacity to take care of the aged. The family's capacity to provide quality care to older people is decreasing with the reduction of the available kin support. However, some agencies like GCN have initiated activities such as honoring families that provide the best care to their elders in

their family (GCN, 2009). Such efforts of publicly felicitating the families that provide best care to their elders and publicizing their family history could encourage other members of the community to follow the suit. Similarly, efforts to develop literary works such as poems and drama could bring about positive attitude among general public towards the senior citizens (GCN, 2009).

The population of senior citizen has been increasing in Nepal rapidly which one of their main reason is positive development in life expectancy rate. There is 8.1 percent elderly population of the total population in Nepal, which was 7.46 percent in 2001. In this sense, there is positive change in elderly people life expectancy rate and it is estimated that elderly population is still more likely to increase rapidly in future. This increment on elderly population will have a positive as well as profound impact on individual, families, communities and lastly country too. And it has already started to show the impact in our country (National Population and Housing Census 2011).

There is no universal definition of elderly people around the world. The World Assembly on Ageing adopted 60 years and above as elderly population. The United Nations considers 60 years as the boundary of old ages. Ageing is difficult to define. The old age cut-off for the elderly population varies from one country to another and over time. According to western experience it generally starts after 65 years of age where as in case of developing countries it is lower limit is 60 years and above .In Nepal various age limits have been described for different purposes e.g.58 years for compulsory retirement form civil services,63 years for university services,65 years for judiciary services,60 years for UN member of constitutional bodies and after 70 years only the elderly people get social security benefit from government i.e. old age allowance (Bisht, 2006).

Today, nearly 10 percent of the world population consists of senior citizens 60 years and over the year. Among the 15 countries currently with more than 10 million older people, seven in developing countries. By 2020, there will be 1 billion elderly people (over 60 years) worldwide. By 2030, there will be more people over 60 than under 15. In 2050, 30 percent of the population in 64 countries will have senior citizens over 60 years. In 2050, for the first time in history, the elderly will outnumber children under the 14.80 per cent of parents will be in developing countries, where the aging population is growing rapidly (Help Age International, 2012) .With the middle of this century, Asia`s elderly population projected 17.5 percent of the total population increased from 4.1 percent in 1950 (Menon & Melendez 2009)

.Asia only accounted for 44 percent of the world's elderly population in 1950, but in 2050 increased to 62 percent (UN, 2006).

Rajapur, Municipality of Bardiy district is chosen as a study area, according to municipality report Rajapur, Municipality of Bardiya is an urban area where mostly people depend on agricultural works. In the context of Rajapur Municipality, there are many issues of elderly people such as meeting their social, emotional, health, financial and developmental needs. Such issues have made the life of elderly people more vulnerable; therefore, this study will be helpful to understand the elderly people's socio-economic, demographic, health and security condition of the elderly people in the study area.

1.2 Statement of the Problem

Generally, old age people are taken into consideration as burden on their family, their condition is really in worse condition. The biggest problem of elderly people in the study area is abandonment from their children. There are many cases where the elderly people are abandoned by their children during their old period. There are several cases like leaving them, boycotting them from their houses, not giving them proper feeding. They are facing many health related problems, which has not been paid proper attention by their children. Economically as they are weak, they are thrown as useless things and are treated as inhuman way by their nearest and dearest. Regarding such issue no one has still done the research in Rajapur, Municipality of Bardiya district. This research on incorporating the issues of elderly people in the study area has been taken as a statement of the problem which will fill the information gap on the status of elderly people in Rajapur, Municipality.

It is universal truth that human life is transitory. It has its certain cycle after that one has to demise his/her physical body, but problem is that elderly people in the study area are suffering from physical, mental, social, cultural as well as economical problem although the government of Nepal has maintained elderly peoples fundamental rights. General assembly of United Nation has declared October first as international elderly people day (UN 1999), but the remote areas of Nepal are deprived from basic and fundamental rights.

Elderly people in the study area are compelled to perform household as well as outdoor activities, it is good thing to do work for their healthy life, but when they are forcefully

operated in income generating works, it is problematic which degenerates the question of their living condition, which has been raised here as a statement of the problem.

Rajapur, Municipality of Bardiya district is the place where people of different attitude live. Attitude of modern and tradition can be found on them as a backbone which is responsible for elderly people's status in the society. Contradictions between old and new traditional norms and values have changed the dignity of the elderly people in the society.

Hence the research problems of the study are follows

- i. What is socio-economic status of the elderly people in study area?
- ii. What is economic status of the elderly people in the study area?

1.3 Objectives of the Study

This study mainly is related with the current social, economic and demographic status of elderly people living in Rajapur Municipality, Bardiya.

- i. To identify the socio-economic status of the elderly people in study area.
- ii. To examine the living status of the elderly people in the study area.

1.4 Significance of the Study

The main purpose of this study is to identify the status of elderly people who are 60 years and above. This study focused on the area Rajapur, Municipality, Bardiya, studies among the different castes from this Municipality. The significances of the study as follows:

- i. This study shows important in the field of ageing to identify situation of elderly people.
- ii. This study explores the problem faced by the elderly people in family and society.
- iii. This study helps to know the socio-economic status of the elderly people within the study area.

1.5 Limitations of the Study

There will be some limitations in terms of resources, time and financial constraints. The study area of this study has been limited in the following area;

- i. This study is limited to the elderly people living in Ward no 4 and 5 of Rajapur, Municipality, Bardiya District.
- ii. This study has defined the elderly people as the persons who are above 60 years of age.

- iii. This study is limited in a small area of Nepal, in a particular ethnic group and has small sample size, so it is not known whether the finding of the study represent the general population of elderly in Nepal.
- iv. The response rate was 100% and the sample was randomly selected, so systematic bias should not be an issue.

1.6 Organization of the study

The present study consists of five chapter to make it more systematic. The very beginning part of the study is the preliminaries which deals with background, statement of the problem, objectives, limitation and organization of the study. The second chapter represent literature review and theoretical framework of study. The third chapter explain Research Methodology. The fourth chapter describes socio-economic characteristics of the elderly people. The fifth chapter represent conclusion, summary and recommendation. References and appendices are included at the end of the study.

CHAPTER II

LITERATURE REVIEW

The global population of 60 or above is projected to expand by more than three times to reach nearly 2 billion in 2050 (UNFPA, 2006). Today ageing is the burning issue and challenging in developing countries like Nepal, because elderly people are faced by various problems especially in the rural areas. Research is very rare case about old population in Nepal. So that the study about the topic Condition of the elderly people (Socio-economic and demographic status) living in Rajapur Bardiya. Some organizations or agencies, GOs, NGOs, INGOs have conducted the different programme about the problems faced by elderly people. In the context of Nepal, there is isolated family, expansion of nuclear family system, poor socio – economic status, poor health condition, and poverty and as a result the old age people are neglected, dominated and ignored by their family members. Such social activities are affecting the socio-economic, demographic and health status of the country. Actually the old people are living history. They are property of the nation. They are source of experience, knowledge and skills. They are very useful for the young generation to learn about to the traditional skills.

In present scenario of a country like Nepal with poor socioeconomic condition, poor health facilities and prevailing poverty for low time resulting in a low life expectancy at birth, people look inactive and weak even in their early age group. The poor health status and changing age structure of elderly are clearly effecting socioeconomic development of the country. In such a socio-economic and demographic situation it is debatable to define elderly person. The elderly people consider the onset of physical and mental weakness as old age. Old age is natural and continuous process. It is true and universal fact that those persons who are retired from their assigned duties or post, they need to properly looked after from the family as well as government side. Basically, the old people have had a lot of experiences and the government must share their ideas and thoughts in project planning and other policy formulation. Therefore, for making harmonious development of society proper medical facilities and effective family environment must be given to elderly people (Bishta, 2003).

2.1 Theoretical Concept

Theories are formulated to explain, predict and understand phenomena and in many cases, to challenge and extend existing knowledge within the limits of critical bounding assumptions (Gabriel, 2008).

2.1.1 The History and Foundations of theory of Ageing

The fact that people age and die has always stimulated extensive philosophical and medical investigations in all societies. The early theories of ageing that arose in ancient Greece and revived in the Middle Age saw old age as a consequence of the gradual consumption of the innate heat with the inevitable loss of body moisture, according to Hippocrates' system of four- humors (fifth century BC). The idea that senescence was itself an illness, the image of the aged body as a lamp in which life- fuel has run out, the character alterations of elders, the attempt to prolong life through specific diet or by substituting damaged body parts were the main themes around which research into ageing and senescence revolved from the Renaissance to the eighteenth century. The fresh tools provided by evolutionary theory and molecular biology have opened new vistas, sometimes retrieving old conceptions, of the intimate mechanisms underlying the recent prolongation of life expectancy.

Achenbaum reminds us that theories of aging have a very long tradition in human thought, dating back at least to the epic of Gilgamesh in Babylonia about A.D. 3000. Aristotle may have been the first to codify theories of age; he ascribed humors to four stages of life, with youth being hot and moist and old age cold and dry. Certainly the growing body of evidence from evolutionary biology represents a foundation for current theories about the aging process.

Kaplan, Gurven, and Winking provide a useful review of such findings applied to species-typical aging. They note that an understanding of how the aging process and age-specific mortality respond to novel environmental variation requires a theory of how natural selection has acted on human biology over the course of human evolution. Philosophical foundations are also crucial in attempts to understand aging, although researchers seem much less aware of these than the historical and evolutionary foundations. Bars examines some epistemological attributes of the three central constructs in gerontology: age, aged, and aging. These are applications of the much larger concept of time, and the even broader concept of

change. Theories of aging, then, are attempts to answer the question of how specific changes can be explained as part of processes of aging. Bars distinguishes between two kinds of time that are useful in gerontological research: chronological time, a causal representation, and intrinsic time, the personal and collective meanings given to past, present, and future. It is the latter that Bars suggests is the most useful perspective from which to examine human aging; it is too rich, he says, to be reduced to chronological age, life expectancy, or mortality rates.

2.1.2 Social theories of Ageing

Longer life spans and an increased number of elders in society have resulted in greater attention to the aging process. Quality of life and successful aging are becoming important areas of study. The disengagement, activity and continuity social theories each are present a different process of aging and focus on different aspects of successful ageing. The last social theory of aging, the theory of exchange examines perceptions regarding the value of interactions and the ways that these perceptions affect elder relationships. Researchers on the major social theories of aging a activity theory and continuity theory have not consistently demonstrated accuracy in identifying behaviors at various stages. The disengagement theory, activity theory and continuity theory seem to manifest from each other as elaborations or “glass half full” verses “glass half empty” arguments (Aitken and Rudolph, 2010).

2.1.3 Psychological theories of Aging

The theoretical scope and complexity of the convoy model of social relations. Based on life span development principles, the theory conceptualizes and explains individual development nested within social relations as they move across the life span and the abiding influence of social relations on health and well-being. A basic assumption of the model is that people need social relations. The major components of the social relations model include social networks, social support, and satisfaction with support. A dynamic feature of the model pertains to feedback provided by consociates, such as family members and friends, as an individual matures and grows old. This psychological theory of aging focuses on mechanisms for maintaining emotional regulation at older ages. Labouvie-Vief observes that there have been two views of the developmental course of emotions in adulthood and aging. One is that in aging, an increase in emotional well-being is the result of general improvement in emotion regulation. The alternative view states that older adults’ ability to process affective information is frequently compromised. (Bengtson, Gans, Putney, and Silverstein, 2008).

Empirical Review

2.2.1 Situation of Ageing in the World

According to the population data of the U.N. 2001, there are 7137 million populations in the world. 124 million lived in developed countries, 4891 million lived in less developed countries and the remaining population lived in least developed countries. The data reported that people aged 65 and above make up 8 percent of the total population of which 17 percent are in developed countries and 6 percent in less developed countries. This means there are 570.96 million people aged 65 years and above in the world, of whom 211.92 million live in developed countries, 293.46 million in less developed countries and 65.68 million in the least developed countries (Singh, 2014).

The proportion of world's population over 60 years is increasing more rapidly than in any previous. In 1950, there were about 200 million people over 60 in the world, by the 2000, there will be about 550 million and the by 2025, the number of over 60 is expected to reach 1.2 billion. Thus the number of old people in developing countries will more than double over the next quarter century, reaching 850 million by 2025-12 percent of their total population (HAI, 2001). In the developing world 3 out of 5 people live in poverty. So, old people in the developing countries are the poorest people in the world (HAI, 2005). The twentieth century the proportion of people aged 60 or over has increased in all countries of the world; this trend started in industrialized countries but from the Third world is experiencing the same changes in population structure. By the year 2000, about two in three of the estimated 600 million people aged 60 or over will be living in Third world countries the elderly population will be increase most marked in Asia, particularly China and Indian (HAI, 2005).

The rate at which the population ages is likely to increase over next three decades however few countries know whether their older population are living the extra years of life in good and poor health. Fertility is well below the replacement level in the more developed countries but started later and has processed faster in the less developed countries. In 1950, there were 205 million pass aged 60 or over throughout the world. At that this any 3 countries had more than 10 million, India 20 million and the United States of America 20 million. After the 50 years the numbers of person aged 0 or over increased about 3 times to 606 million. In 2000,

the number of countries with more than 10 million people aged 60 or over increased to 12, including 3 with more than 20 million older people (HAI, 2001).

Poverty is the greatest obstacle to a secure old age and for many in developing countries the largest phase in life time of deprivation. Contributory factors vary, but include diminished physical strength, ill health, landlessness discrimination in employment and a lack of access to resources, formal education and training opportunities. In the developing world 3 out of 5 people live in poverty. Old people in the developing countries are the poorest people in the world (HAI, 2005).

The International Conference on Population and Development, held in 1994, recognized that the economic and social impact of population ageing in both an opportunity and a challenge to all societies, the increasing trends to industrialization and urbanization and greater mobility of the labor force indicated that the traditional role of the elderly in the family was undergoing major change. With rapid socio-economic development, industrialization and urbanization the traditional extended family system was gradually changing toward a nuclear family system in which some elderly members were being left on their own. The role played by family members were influenced by family structure, multigenerational family is more common. Traditionally parents and dependent children were living in the same household. In the family building part of adulthood parents were a more significant reservoir of support than friends. Parents continued to support their adult children in their role as parents, particularly in times of crisis such as illness, unemployment and divorce and they assisted their children's parenting (UN, 1994).

Globally, the number of older persons is growing faster than the numbers of people in any other age group. As a result, the share of older persons in the total population is increasing virtually everywhere. While population ageing is a global phenomenon, the ageing process is more advanced in some regions than in others, having begun more than a century ago in countries that developed earlier, and getting underway only recently in many countries where the development process has occurred later, including the decline of fertility. In 2015, one in eight people worldwide was aged 60 years or over. By 2030, older persons are projected to account for one in six people globally. By middle of the twenty-first century, one in every five people will be aged 60 years or over. Older persons will outnumber children aged 0-9 years (1.4 billion versus 1.3 billion); by 2050, there will be more people aged 60 years or over than adolescents and youth aged 10-24 years (2.1 billion versus 2.0 billion).The ageing

process is most advanced in high-income countries. Japan is home to the world's most aged population: 33 per cent were aged 60 years or over in 2015. Japan is followed by Germany (28 per cent aged 60 years or over), Italy (28 per cent) and Finland (27 per cent). The pace of world population ageing is accelerating. Projections indicate that the proportion aged 60 years or over globally will increase more than 4 percentage points over the next 15 years, from 12.3 per cent in 2015 to 16.5 per cent in 2030, compared to the 2.3 percentage point increase in the share of older persons that occurred between 2000 and 2015. By 2030, older persons are expected to account for more than 25 per cent of the populations in Europe and in Northern America, 20 per cent in Oceania, 17 per cent in Asia and in Latin America and the Caribbean, and 6 per cent in Africa. In 2050, 44 per cent of the world's population will live in relatively aged countries, with at least 20 per cent of the population aged 60 years or over, and one in four people will live in a country where more than 30 per cent of people are above age 60. The pace of population ageing in many developing countries today is substantially faster than occurred in developed countries in the past. Consequently, today's developing countries must adapt much more quickly to ageing populations and often at much lower levels of national income compared to the experience of countries that developed much earlier (world population ageing, 2015).

The Madrid International Plan of Action on Ageing and the political declaration adopted the second world assembly on ageing in April 2002 marked a turning point in how the world addresses the key challenges of building a society for all ages. The Madrid plan of action offers a bold agenda for confronting the challenges of ageing in the 21st century. The plan focuses on the three priority areas: older persons and development, advancing health and well-being in to old age, and ensuring, enabling and supportive environments. It represent the first time governments have adopted a comprehensive approach linking questions of ageing to other framework for social and economic development and human rightmost notably those agreed to at the United Nations Conferences and Summits of 1990.

UNDP, 1998 defines livelihoods as the means, activities, entitlements and assets by which people make a living. The framework of UNDP brings the issues of poverty, governance and environment together and explicitly focuses on the importance of technology as a means to help people rise out of poverty for sustainable livelihoods. Livelihood assets are the foundations for livelihood security.

The possession and access to livelihood assets may differ among different caste/ethnic groups. Access to such assets has the direct implication on the status of elderly population. Hence, this study intends to analyze the status of elderly in the light of livelihood assets entitlement, both at individual as well as household level as well as the attitude of sons towards their parents (Chambers and Conway, 1991).

2.2.2 Situation of Ageing in the SAARC Region

In SAARC region countries have started to address to the issue of ageing now. The population of all in the SAARC region is expected to continue to grow during the projection period. The growth of the population varies a great deal from one country to another. The age structure of all the countries expect Sri Lanka have young population, i.e. over 35 percent below the age of 15 years. Among them have highest 40 percent is in Bhutan, Pakistan and Nepal India and Bangladesh have relatively lower percent of population under 15 years. By the year 2025, all the countries will have less than 30 percent of their populations under 15 expect Bhutan (Acharya, 2001).

In SAARC, similar scenario could be observed in case of other population i.e. slow but gradual rise of the population who are aged 65 years or above. Although considerable variation could be observed among the countries, Sri-Lanka will have 12.4 percent of the total populations as old by the year 2025. India comes in second position in term of its share of old population throughout the projection period. The total share of older population in India will be almost 8 percent by the year 2025. Bangladesh and Pakistan will have just i.e. Bhutan, Nepal and Maldives will have 4-5 percent of the older population.

2.2.3 The Status of Elderly in Nepal

In Nepal, the share of elderly persons 60 or above was 1.79 percent in 1961 which increased to 3.5 percent in 2001 and 4.29 percent in 2011. The following table shows that, the elderly people were rapid increase in the proportion and absolute number of aged people among the total population will impact on socio-economic and health policies and the culture in the society of Nepal. It is the ageing issue in the proper demographic and national context. Growth of population 60 years of age and over is found accelerated in the last 20 years although it was increasing slowly since earlier times such as since 1961. In relation to the

growing population, the volume of old persons is also increasing in Nepal in every successive census (Singh, 2011).

Table 2.1: Growth Rate of Total and Elderly Population

Census year	Share of old age population of Nepal	Elderly population growth rate %
2013	5.34	0.09
2014	5.44	0.1
2015	5.54	0.1
2016	5.6	0.06
2017	5.66	0.06
2018	5.73	0.07

Source: global population growth report (2019).

This rapid increase in the percentage of the elderly people among the total population will impact on socio-economic and health policies and the culture in coming society of Nepal. Table shows elderly population growth rate is more than total population growth rate.

Some households include three generations, which denotes the elderly people are normally taken care of by their children spouses. The marital status of older persons is an aspect of family structure that deeply affect their living arrangements support system and individual well-being, In Nepal, sons live in the family as long as they wish but in western society as a son usually takes to separate living after marriage (Bisht, 2005).

2.2.4 Policy in Nepal

Government of Nepal has internalized the ageing issues by incorporating the social security schemes with a monthly allowance to senior citizen in 1994/5. This was a part of the ninth five year plan (1997-2002) and was also considered in the tenth five year plan (2002-2007) with an aim to guarantee capacity development, social security and a life of dignity for senior citizens. The three year interim plan (2007-2010): starting from year 2007 has adopted the following policies on elderly issues:

The government has formulated a National Plan Action, 2062 for senior citizens. It has been divided into different part like economic aspect, social security, health and nutrition, participation and involvement, education and entertainment aspect, legal condition and

reform, and miscellaneous. Dividing this for the effective execution of the plan, different actions of the plan have prescribed to be implemented by ministries and authorities. In this connection it also included the NGOs for cooperation.

Periodic Plan

In the periodic plans of Nepal, from the First Five year plan to Eight year plan period 1955-1997 AD programmes relating to social security were included under respective sector programme. The Ninth Plan (1997-2002) made notable deviation by including social security chapter addressing needs of helpless, disabled widows, senior citizen. It focused on granting monthly allowance and facilities, provision of geriatric ward in all zonal hospital, concession for senior citizen in hospital including private ones. Tenth Plan (2002—2007) emphasized on guaranteeing social security provision for the senior citizens.

Three year Interim Plan (2007/08—2009/10) for the first time incorporated senior citizen as a separate chapter. It focused on legal provision to ensure the rights of senior citizen, their participation in relevant institution, establishment of senior citizen fund to run the programme for senior citizen. The plan (2011 -2013) has adopted the separate vision mission, strategy and intervention for senior citizen.

The Civil Code 1963, 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.

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 Policy 2001 is a key policy document of the government toward elderly in the country. It has envisaged incorporating economic benefit, social security, health service facilities and honor, participation and involvement, and education as well as entertainment aspects to support the elderly people in having prestigious livelihood.

The National Plan of Action, 2005 developed for senior citizens deals with various aspects such as economic and social security, health and nutrition, participation and involvement, education and entertainment and legal condition and reforms. It identifies the elderly as one of its main target group.

Senior Citizen Act 2006 developed to ensure the social economic and human rights of senior citizen. The Act has provision for the establishment of the senior citizen welfare fund at Central level and District Senior Citizen Welfare Committee at the community level for the protection and social security of senior citizen. It has created Care Centres and Day Service Centre for the senior Citizen and also provision to provide allowance. The law is regarded a significant in respect to provide social protection for senior citizen.

Senior Citizen Regulation 2008 provides guidelines for the implementation of the Senior Citizen Act. It also provides the detailed procedure to be fulfilled to established and run geriatric home, old age home, and day care centre in the country.

In relation to senior citizen Nepal is also committed to the United Nations Principles for Older Persons 1991, Macau Plan of Action of Aging for Asia and the Pacific 1999 and Madrid International Plan of Action on Aging, 2002 to ensure the social security of elderly persons. In accordance with these commitment government of Nepal has formulated and promulgated separate policies, act, rule and regulation for elderly people in Nepal.

Social Security Programme and Activities

Nepal is poor country where old people is more likely to need State support in their old age, realizing this Government of Nepal has formulated various schemes act and programme to address their issues and various needs such as Old Age Allowance: The Government of Nepal has introduced the Universal Old Age Allowance Programme in the FY1994/95. It is the noncontributing social assistance to old people. The rate of Old Age allowance at the introduction Rs 100 and increased to Rs.500, Rs. 1000,2000 and now Rs. 3000 to all elderly people above 70 years. The government has pension scheme for retired public servants and their widows and children. Old Age Home and day Care Centre: Established Pashupati Bidharasram and Ashram for old people, day care centre. Establishment of Senior Citizen Welfare Fund at the Central level and District Senior Citizen Welfare Committee in the leadership of DDC and at the VDC/Municipality. The government has adopted The Jeshtha

Nagarik Swasthya Upachar Sewa Karyakram Karyanyowan Nirdeshika 2061 and has provisioned to establish Jeshtha Nagarik Swasthopachar Kosh in each district to deliver health care services to the elderly. Efforts will be made to make available of some concession in the fees for treatment in private nursing homes and clinics. Started Social Service unit in 8 hospitals and geriatric ward in three hospitals up to zonel hospitals, free health services for the treatment of some diseases. Mobilization of NGO or Civil Society and coordinating with other agencies such as GOs, UN, INGOs National NGOs for welfare of senior citizen in Nepal. In public transportations the people above the age of 60 years are legally provided the discount of 50%. National level survey on ageing is to be conducted. And Strong Commitment to Madrid International Plan on aging and other International Plan of Action, Declaration.

Under the heading of duties, rights and responsibilities of Village Development Committee in the Local Self Governance Act, 1998, there is provision for the protection and development of orphan children, helpless women, elderly people and disabled. The Interim Parliament enacted “Social Security and Protection of Senior Citizen Act, 2006” which was pending since last six years. This is the first law of Nepal specially promulgated in regard to provide social security to the senior citizens. The Act has divided the senior citizens into 3 categories. Sec. 2 (a) defines the senior citizens as those people who are 60 years and above. It has also defined the term ‘helpless senior citizen’ that includes the people who have no means of income or assets and any base for subsistence, no family member to take care and maintenance, and been banished from the family.

It also categorizes weak senior citizens as those who are mentally or physically weak. The ward president is entitled to compromise them and issue also a written order in regard to take care of the senior citizens. When the concerned party dissatisfy from such proceeds, he/she may appeal to the Municipality. In this context the Municipality has entitled as the same authority like Ward President either compromise the concern parties or issue a written order in the name of opposite party to take care the senior citizens. If the family members or the concerned party ignored to abide the order, the Ward President as well as Municipality is entitled to deny of doing any recommendations on behalf of such person when he/she requires doing recommendation from such authority. This is the punishment for ignoring to abide the order.

In 1994/95, the government of Nepal led by UML party introduced a new scheme for people over 75 years of age in five districts with a monthly allowance of NRs. 100. The scheme was immediately extended to all 75 districts in the fiscal year 1995/6. The amount was increased to NRs. 150 in 1999 and to NRs. 200 from 2005/6 and 500 in 2008/9. The program also provides NRs. 150 per month for widows over 60 years of age and disabled individuals over 16 years of age. The amount was increased to Rs. 1000 from 2015. Small, regular payments to older people has contributed positively to improve their health and social standing, however there is no study to assess the impact and uses of this scheme (MoHP, 2011).

Ministry of Health and Population is committed to ensure the services and priorities recommended by Madrid International Plan of Action on Ageing, 2002. The lack of the authentic studies on socio-economic, health and nutrition status of ageing population is always realized by the concerned ministries as well as the donor communities. The popular programs on ageing like Old-Age-Allowance, Senior Citizen Health Treatment Fund (JeshthaNagarikUpacharKosh) have been implemented more on the basis of general assumptions and common understanding of the society rather than with concrete research findings. As a consequence, the quantification of specific achievements, planning based on past experiences, and building on the lessons learned has become a prominent need of today, hence the importance of this study. Further -more, efforts are made by this study to identify basic research gaps in the implementation level that have posed difficulties to meet the commitment expressed in the international forums.

The Constitution of Nepal, 2072

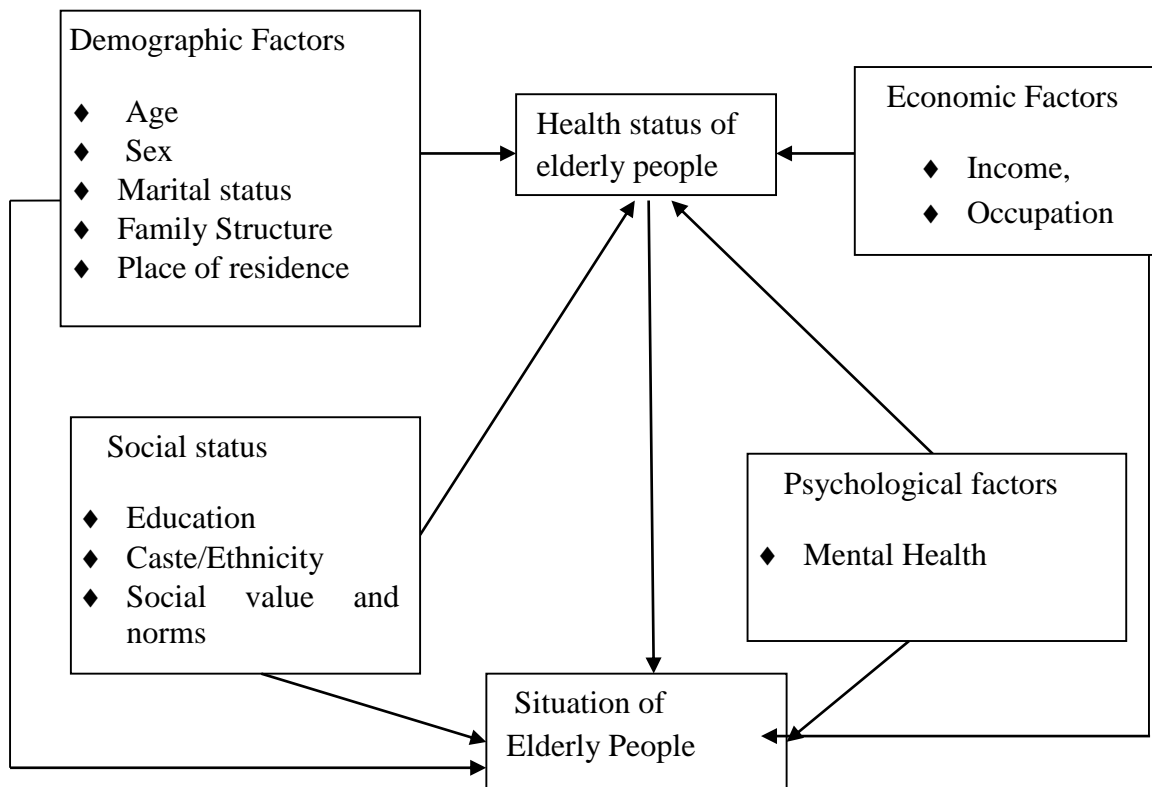
The Constitution of Nepal, 2072 in the right of equality (Art 13), for the senior citizens, there could be arranging separate law specially to protect the rights. It seeks to make equal where it is unequal. It means equal treatment between equal and unequal treatment between unequal. Article 35, the state shall pursue the policy of providing allowances to elder, weak women and unemployed in accordance to the legal provision.

This Fifteenth plan has similar kinds of programmers' as successive plan (2022-2023). It has tried to address to make their life convenient, to utilize their knowledge, to create necessary infrastructure to allow them to level a dignified life in society and to create an environment for economic development. It has extra policy to develop fund in local and national levels for welfare of elderly people.

2.3 Conceptual Framework

From the various literatures it is known that the demographic, social, economic and psychological factor effects on the health and overall status of elderly people.

Figure 1: Conceptual Framework of Status of the Elderly People



Above framework shows that the demographic, factors such as age, sex, marital status, family factors such as education, caste/ethnicity social values and customs effect on the health status of the elderly people. Similarly, economic factor such as income, and occupation, and psychological factors such as mental poverty and mental tension effect on the health status of the elderly people. The health status also affects the status of the elderly people. The demographic, social, economic and psychological factors also directly determine the overall status of elderly people.

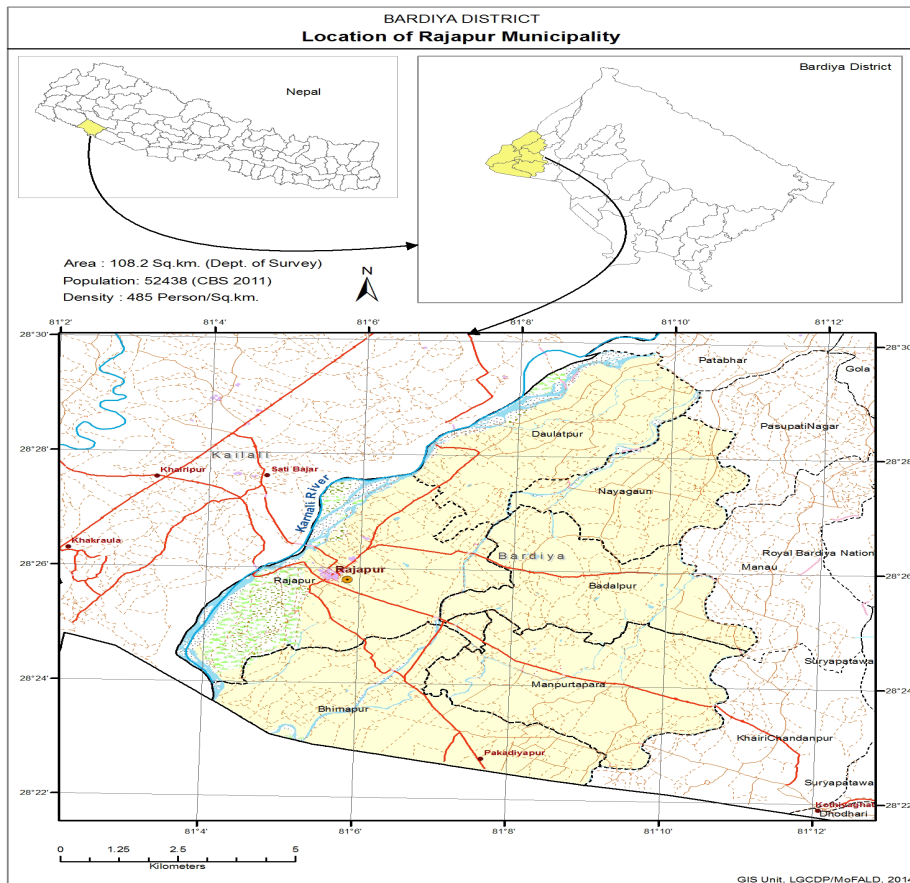
CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction of the Study Area

The study area is situated in the Province 5, and Bardiya district and in Rajapur, Municipality Ward number four and five. The study has been selected age group of 60 and above in the Rajapur, Municipality which is totally Urban and it's having elderly people of socio-economic and health status. It is situated about 623 km far from capital city, Kathmandu. This municipality was established in 18 may 2014 merging the existing Daulatpur, Naya gaun, Badalpur, Bhimapur, Manpur, Tapara and Rajapur village development committees. The sum population of Rajapur is 59818(census 2011).This Municipality is cover area of 127 km².

Figure 2: Map of Study Area



3.2 Target Population and Sample Design

Research design serves as the master framework for the study. It guides the data collection and analysis phase. The research design applied to the study comprises of two distinct design considerations; descriptive and analytical research design. These two design considerations were applied effectively to meet the design objectives. The descriptive research design was undertaken to ascertain and describe the characteristics of the variable of interest.

The study area of Rajapur, Municipality of Bardiya district has been selected. The main targeted population is the elderly people of age 60 years and above. According to census 2011, The Population of Elderly people are 2538. The study based on purposive sampling method. All the 134 respondents will be selected as census method. There are 65 male and 69 female respondents altogether.

3.3 Source and Nature of Data

The study is completely based as quantitative method. Primary data collections has been made through direct interview and secondary data through to published and unpublished books, journals, reports.

3.4 Questionnaire Design

Questionnaire design based on the data collection through individual questionnaire about demographic, socio-economic, health condition and overall situation of elderly people. Opens ended and close-ended questionnaire asked. The questionnaire divided into three parts. The first part include the general background of respondents and demographic. (Appendixes I).The Second part include social status of the elderly people. (Appendixes II).The third part present the Economic condition of elderly people. (Appendixes III)

3.5 Data Analysis and Processing

The data was collected through individual interview. Collected data was sequentially entered into the master chart and later tables were developed. These data analyzed and tabulated according to the objectives of the study. The data were tabulated with the use of MS excel. Cross tabulation and simple frequency tabulations are used to analyze the data and to

examine the objective of the research. And also Data was presented and analyzed by using simple statistical tools i.e. percentage.

CHAPTER IV

DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTIC OF THE ELDERLY PEOPLE

This chapter deals with demographic and socio-economic characteristic of the study population. Demographic characteristic includes age, sex and marital status. Similarly, socio-economic characteristic includes caste/ethnicity, education, family status occupation source of income, old aged allowance. This chapter provide the clear picture and analysis of economic status of elderly people in the study area. The study area is situated in the Province 5, and Bardiya district of Rajapur, Municipality. The municipality has 10 wards. Rajapur Municipality borders uttar pardesh state of india to the south, Madhuban municipality to the east kailali district to the west and geruwa Rural municipality to the north. Total population of Rajapur Municipality is 59818(census 2011). Currently this number reached in 68259. The currently Population of Elderly people in Rajapur is 2538. This Study Represent 134 number of Elderly people and their Social as well economic problems.

4.1. Demographic characteristics

4.1.1. Age and Sex

Age sex composition plays an important role to determine the population distribution. Every individual has certain responsibilities towards their family and society according to their age. Development of a nation very much depends upon the age group of this population. So, age and sex distribution of population plays a vital role in planning economic and social development.

Table 4.1: Percentage Distribution of Elderly People by Five Year Age Group According to Sex

Five Age Group/Sex	Male		Female		Total	
	N	%	N	%	N	%
60-64	9	13.8	16	23.2	24	18.1
65-69	16	24.6	18	26.1	34	25.37
70-74	30	46.1	22	31.9	52	38.80
75 and Above	10	20	13	18.8	23	17.16
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.1 shows the percentage distribution of elderly people by five year age group according to sex. Out of the total elderly people (N=134), majority of the respondents (38.80%) were in the age group of 70-74 and lowest percentage (17.16%) of elderly people were in age group of 75 and above years. By sex more males were in the age group 70-74 years and above than females (46.1 % male vs. 31.9 % female).

4.1.2 Marital Status of Elderly People

Marriage is a main component of population dynamics. It is the key determinants of women's health. Marriage is universal in Nepal but there is the practice of early marriage. People who marry early, on average have a longer exposure to the risk of becoming or making pregnant and therefore early age at marriage often implies early age at child bearing and higher fertility in a society as well as in a country also.

Table 4.2: Percentage Distribution of Elderly People by Marital Status

Marital Status	Male		Female		Total	
	N	%	N	%	N	%
Married (couple)	44	67.7	31	44.9	75	56
Widow/Widower (single)	21	32.3	38	55.1	59	44
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.2 shows the percentage distribution of elderly people according to marital status. Among 134 respondents more than one half of the respondents are currently married (56%).

More elderly males are currently married as compared to their female country parts (67.7% vs. 44.9%).

4.2 Social Characteristics

4.2.1 Caste/Ethnicity of Elderly People

The various caste/ethnicity were reported in this study during the field survey and is presented in the table 4.3. Result shows that more than one third (36.6%) of respondents were Tharu, followed by Brahmin (23.88%). Similarly, 16 percent of the respondents were from Madeshi community.

Table 4.3: Percentage Distribution of Elderly People According to Caste/Ethnicity

Caste/Ethnicity Status	Number	Total Percent
Brahmin	32	23.88%
Chhetri	15	11.19%
Tharu	64	47.76%
Madeshi	22	16.41%
Others	1	0.746%
Total	134	100.00

Source: Field Survey, 2077

4.2.2 Educational Status of Elderly People

Education is one of the important factors that affect all aspects of human life. Education is the most important factor for human life. Education affects all the aspects of human life, like: occupation, income and living standard. Therefore, education attainment is the indicator of social development. Education affects the reproductive behavior, the use of contraceptive and the health of the elderly people and their family. Education makes person perfect and it is one of the most important means of empowering women with knowledge, skill and self-confidence and helps to involve fully participate in development process. Educated people have more knowledge about safe elderly hood than the not educated people.

Table 4.4: Percentage Distribution of Elderly People According to Educational Status

Literacy Rate	Male		Female		Total Percent	
	N	%	N	%	N	%
Illiterate	25	38.46	53	76.8	78	58.2
Informal Education	7	10.77	12	17.4	19	14.1
Primary	14	21.5	4	5.8	18	13.43
Secondary	13	20	-	-	13	9.7
Intermediate+	6	9.2	-	-	6	4.47
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.4 shows the percentage distribution of elderly people according to educational status. Over one half (58.2%) of the respondents are found to be illiterate. (38.46% males Vs 76.8 % females). About 14 percent had attained informal education. No female respondents had secondary and above level education.

4.2.3. Types of Family

Family is defined as a specific group of people that may be made up of partners, children, parents, aunts, uncles, cousins and grandparent (Heather Coleman 2010). An example of a family is a set of parents living with their children. The definition of family is the group of people who share common ancestors. There are various types of family so here is analysis of respondent's types as according to their response

Table 4.5: Analysis of Distribution of Elderly People According to Types of Family

Types of Family	Number	Total Percent
Joint	88	65.67
Nuclear	46	34.33
Total	134	100.0

Source: Field Survey, 2077

Elderly people get help in joint family than nuclear family. Table 4.5 shows the percentage distribution of elderly people according to types of family. From the table 4.5 Joint family is found to be practiced in large extinct in study area. About (65.67%) of the elderly people are

living in joint family and about one third (34.33%) of the elderly people are living in nuclear family.

4.2.4 Family Size

Family size is one of the important in the household characteristics of elderly people which shows that how many members lies in one family. Table 4.6 shows the percentage distribution of elderly people according to family size. Among the 134 respondents over one half (57.46%) of the respondents has the family size of 6 to 8, 22.39 percent with the family size of 2 to 5. Only 2.24 percent of the elderly people live alone in the family.

Table 4.6: Analysis of Distribution of Elderly People According to Family Size

Family Size	Number	Total Percent
Alone	3	2.24
2-5	30	22.39
6-8	77	57.46
8 above	24	18.0
Total	134	100.0

Source: Field Survey, 2077

4.2.5 Head of Household

Generally, in our cultural society, the males are generally found as the head of their family, so it is also called the male dominant society .Table 4.7 shows the percentage distribution of elderly people according to head of the household. Nearly one half (46.6%) of the respondents reported that their son/daughter-in-law as the head of the household. One third (33.58%) of the respondents reported that themselves as a head of the household. Data further shows that more males were found to be household head than females (50% male Vs 19% female).

Table 4.7: Percentage Distribution of Elderly People According to Household Head

Head of Household	Male		Female		Total	
	N	%	N	%	N	%
Self	32	49.23	13	18.8	45	33.58
Spouse	5	7.7	22	31.9	27	20.15
Son/daughter-in-law	28	43.07	34	49.3	62	46.26
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

4.2.6 Living Status of Elderly People

Table 4.8 shows the percentage distribution of elderly people according to their living status. Respondents were asked about their current living status. In response one half (51.9%) of the elderly people reported that they were living with their spouse. Similarly nearly one half (45.1%) of the elderly people reported that they were living with their son/daughter-in-law. There was only 2 percent female respondent who was living alone.

Table 4.8: Percentage Distribution of Elderly People According to their Living Status

Living with	Male		Female		Total	
	N	%	N	%	N	%
Alone	-	-	2	2.9	2	1.5
Spouse	39	60.9	30	43.5	69	51.9
Son/daughter-in-law	27	39.1	35	50.8	60	45.1
Daughter/son-in-law	-	-	2	2.8	2	1.5
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.9 shows the percentage distribution of elderly people with according to their living wish. Majority of the respondents (69.2%) reported that they want to live with their son/daughter-in-law. By sex more females (79.7%) than males (57.8%) reported they want to live with their son/daughter-in-law. Female respondents (3%) reported that they want to live alone whereas male respondents (2.2%) reported that they want to live in religious institution.

Table 4.9: Percentage Distribution of Elderly People with According to their Living Wish

Living Wish	Male		Female		Total	
	N	%	N	%	N	%
Alone	-	-	4	5.8	4	3.0
Spouse	25	37.5	10	14.5	34	25.6
Son/daughter-in-law	37	57.8	55	79.7	92	69.2
Religious institutions	3	4.7	-	-	3	2.2
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.10 shows the percentage distribution of elderly people according to their satisfaction with living condition. Majority (80%) of the respondents reported that they are satisfied with their current living condition (77 % male and 82.6% female) and 20 percent are not satisfied with their current living condition.

Table 4.10: Percentage Distribution of Elderly People According to their Satisfaction with Living Condition

Satisfaction Situation	Male		Female		Total	
	N	%	N	%	N	%
Satisfied	50	77	57	82.6	107	80
Non-satisfied	15	23	12	17.4	26	20
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

4.3 Economic data Analysis

Economic characteristics include occupation, source of income, property ownership, and old aged allowance of the 134 elderly people to obtain the information about the economic characteristics by using data of questionnaire. Here we take four Economic characteristics of Economics to study Economic perspective of Economic living standard of Elderly people they are as follow

- i. Occupation of Elderly people
- ii. Source of Income of Elderly People
- iii. Property Ownership of Elderly People
- iv. Old Aged Allowance of Elderly People

4.3.1 Occupation of Elderly People

Occupation is an important factor which determines the living standard of a person in society. Occupation plays vital role in the promotion and protection of individual health as well as community's health too. A mother, who has engaged in better occupation, has also better safe motherhood practices.

Table 4.11: Percentage Distribution of Elderly People According to their Occupation

Occupation Status	Male		Female		Total	
	N	%	N	%	N	%
Unemployed	22	33.84	22	31.9	44	32.83
Agriculture	25	38.46	42	60.9	67	50
Business	15	23.07	3	4.3	18	13.43
Private Office	3	4.61	2	2.9	5	3.73
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.11 shows the percentage distribution of elderly people according to their occupation. One half (50%) of the respondents reported that agriculture as a major occupation. By sex more females (60.9%) than males (38.46%) reported agriculture as a major occupation. About one third 33 percent of the respondents reported that they were unemployed

4.3.2 Source of Income of Elderly People

The level of income is one of the main indicators which determine the economic status of people. The sources of income are daily wages, business, services etc. Source of income is another determinant factor of elderly people status. Elderly who are involved in un-paid activities work are physically and mentally strength than those who are involved in paid activities. So, elderly health is directly associated with source of income.

Table 4.12: Percentage Distribution of Elderly People According to the main Source of income

Source of Income	Male		Female		Total	
	N	%	N	%	N	%
Business	13	20	2	2.9	15	11.19
Old Aged Allowance	19	29.23	25	36.2	44	32.83
Agriculture	21	32.30	25	36.2	46	34.32
Pension	8	12.30	7	10.2	15	11.19
No Income	4	6.15	10	14.5	14	10.44
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.12 shows the percentage distribution of elderly people according to their main source of income. Majority of the elderly people in the study area were found to be dependent Agriculture followed by Old Age Allowances. More Than two third (67.15%) Elder people are depend on either Agriculture or Old Age Allowances. Least people depend on pension (11.19) cause of more people (especially tharu community) are Agriculture based people. Total 14 respondent have no any source of income.

4.3.3 Property Ownership of Elderly People

Property ownership may be private, collective or common; with the legal determination relating to who has the ‘bundle of rights’ and duties over the property. Ownership is referred to as being self-propagating, which means that the property owner is legally entitled to own the economic benefits of that property.

Property ownership is variable which determines the economic status of elderly people. The status of elderly male is comparatively better than elderly female because male possess property ownership right, decision making power in the family and financial control by tradition and culture. The person who has more property ownership has been considered as in a higher economic status person.

Table 4.13: Percentage Distribution of Elderly People According to Property Ownership

Property Ownership	Male		Female		Total	
	N	%	N	%	N	%
House only	7	10.77	10	14.5	17	12.68
Land only	13	20	27	39.1	40	29.85
House/Land	41	63.07	22	31.9	63	47.01
Cash	4	6.15	4	5.8	8	5.97
Other(Ornaments)	-	-	6	8.7	6	4.47
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.13 shows the percentage distribution of elderly people according to property ownership. Nearly one half (47.01%) of the respondents reported that of having house/land as the property ownership (63.07% male and 31.9% female). Similarly 29.85 percent of the respondents reported that of having land only as the property ownership.

4.3.4 Old Aged Allowance of Elderly People

Recipients of Normal Old Age Allowance of ages between 65 and 69 have long been required to meet a means test; however, attempts to introduce a broader means test as a trade-off for increasing the OAA have proven politically controversial. In 2008, when the OAA was HK\$625 per month, Chief Executive Donald Tsang faced calls to raise the allowance to at least HK\$1,000 per month, and proposed a means test in response. However, public opinion was strongly against such a means test, with some elderly recipients saying they would prefer the continuation of lower payments instead; they saw the payments as too small to constitute a living allowance in either case, and thought of them simply as a "token of appreciation" for their decades of contributions to Hong Kong society. Eventually, Tsang was forced to withdraw his proposal for a means test. Sin, Daniel (2008)

Aged allowance is one of the social welfare programs of elderly people in Nepal. Each month Rs. 3000 per elderly people is provided to the elderly people aged 70 and above, for the widow allowance to the women, there is no age limit. All the elderly people have not received the aged allowance because of its age criteria which is too high.

Table 4.14: Percentage Distribution of Elderly People According to Getting Old Aged Allowance

Getting Allowance	Male		Female		Total	
	N	%	N	%	N	%
Yes	38	58.46	31	44.92	69	51.50
No	27	41.54	38	55.08	65	48.50
Total	65	100.0	69	100.0	134	100.0

Source: Field Survey, 2077

Table 4.14 shows that percentage distribution of elderly people according to getting old aged allowance. Majority (51.49%) of the respondents reported that they are getting old aged allowances .i.e. (58.46%) male and (44.92%) are female. Total 48.50% of the respondents reported that they are not getting old aged allowance due to the age limitation.

Table 4.15: Percentage of The Elderly people by not receiving old Aged Allowances

Reason behind Not getting	Number	Percent
Bounded by Age	58	89.23
Not Necessary	6	9.23
Others	1	1.54
Total	65	100

Table 4.15 shows that the Reason behind not getting Old Age Allowances. Majority people (89.23) not receiving because of Age bound.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The study area is situated in the Province 5, and Bardiya district of Rajapur, Municipality. The municipality has 10 wards. Rajapur Municipality borders uttar pardesh state of india to the south, Madhuban municipality to the east kailali district to the west and geruwa Rural municipality to the north. Total population of Rajapur Municipality is 59818(census 2011).Currently this number reached in 68259.The currently Population of Elderly people in Rajapur is 2538. This research depends on the status of the older individuals of Rajapur, Bardiya district.This Research conducted in ward no 4 and 5 of Rajapur Municipality and participant are 134 Elder people. The information were gathered from the chose respondent to find out the socio-economic status of elderly people. So this research can be summarized as below.

A. Demographic Information

- i. By sex more males were in the age group 70-74 years and above them females (46.1 % male vs. 31.9 % female).
- ii. Majority of the respondents (38.80%) were in the age group of 70-74 and lowest percentage (17.16%) of elderly people were in age group of 75 and above years.
- iii. More elderly males are currently married compare to their female country parts (67.7% vs. 44.9%).

B. Social Information

- i. Result shows that more than one third (36.6%) of respondents were Tharu, followed by Brahmin (23.88%). Similarly, 16 percent of the respondents were from Madeshi Community.
- ii. Over one half (58.2%) of the respondents are found to be illiterate. (38.46% males Vs 76.8 % females)
- iii. About (65.67%) of the elderly people are living in joint family and about one third (34.33%) of the elderly people are living in nuclear family.

- iv. Among the 134 respondents over one half (57.46%) of the respondents has the family size of 6 to 8, 22.39 percent with the family size of 2 to 5. Only 2.24 percent of the elderly people live alone in the family.
- v. Data further shows that more males were found to be household head than females (50% male vs. 19% female).
- vi. Similarly nearly one half (45.1%) of the elderly people reported that they were living with their son/daughter-in-law.
- vii. Majority (80%) of the respondents reported that they are satisfied with their current living condition (77 % male and 82.6% female) and 20 percent are not satisfied with their current living condition

C. Economic Information

People above 60 years are called Dependent population. In This study we take occupation, main source of income, ownership of property and Old Age allowance of Elderly people to study the Economic living standard.

- i. By sex more females (60.9%) than males (38.46%) reported agriculture as a major occupation.
- ii. About one third 33 percent of the respondents reported that they were unemployed.
- iii. Nearly one tenth (11.19%) of the respondents reported that pension as their main source of income.
- iv. More than one Third (34.32%) of the respondents reported that agriculture as their main source of income.
- v. Among the total respondents one third (32.83%) reported that their major source of income is old aged allowance.
- vi. Nearly one half (47.01%) of the respondents reported that of having house/land as the property ownership (63.07% male and 31.9% female).
- vii. Similarly 29.85 percent of the respondents reported that of having land only as the property ownership.
- viii. Majority (51.50%) of the respondents reported that they are getting old aged allowance i.e. (58.46%) male and (44.92%) are female
- ix. Almost 90% of people not getting Old Age Allowances because of Age bounded..

5.2 CONCLUSION

In the research area, older individuals are carrying on with their existence with least essential needs and basic rights as they are not getting legitimate food, medicinal services, standardized savings, financial emergency, the object of surrender, weight of their family, and another sad status in the general public. As they are a wellspring of experience of past occasions and motivation for future undertakings, they are not mulled over, rather logical inconsistency of old and new conventional standards and qualities going up against, coincidentally, older individuals are minimized and their voice is grabbed. In response one half of the elderly people reported that they were living with their spouse. Similarly nearly one half of the elderly people reported that they were living with their son/daughter-in-law. There was only 2 percent female respondent who was living alone. About one third of the elderly people reported that they prepare their food themselves. Similarly, one third of the respondents reported that their son/daughter-in-law prepare food for them. All things considered, they are experiencing their hopeless condition. Nearly one half of the respondents reported that their son/daughter-in-law as the head of the household. One third of the respondents reported that themselves as a head of the household. Data further shows that more males were found to be household head than females.

By the Research Data, we know that the Economic Condition of Elder people are very poor. Large number of elder people are dependable with their son, daughter in law, spouse to meet their financial needs. Most of them are unemployed and 32 percent of them have Old age allowances as main source of income. Criteria of age allowances of Nepal Government is too high. Most of them have low cash on hand so they are mostly depend upon their Son/Daughter-in law for economic needs.

5.3 Recommendations

From this research, researchers have made some suggestions that will be useful for those individuals, formation, and government-identified with this field. Line of inquiry indicates that there are some problems and varieties of lifestyles in individuals aged as indicated by age, gender, training, employment, status of husband and wife, their family type, and so forth. Backing and assistance in directing the older practice of everyday life, for example, individual hygiene moving, visiting, and different exercises. Given this examination schedule proposals for additional improvements in related areas is given below.

- i. Elderly care, respect, honor, freedom, participation contents should be included in the school curriculum and different moral lessons regarding an elderly volunteer services program must be developed at the national level.
- ii. Most of the female elderly people are illiterate. Therefore there is a need to promote and universalize the informal education to those who are illiterate and bound only household work.
- iii. Since poverty and the elderly are highly correlated with income generation programs, easy access to credit schemes through the different channels, the government should be planned and prepared to implement poverty alleviation and skills development programs in such areas.
- iv. The rehabilitation center, elderly home, and daycare are necessary for all those who are alone, poor, and neglected from their families.
- v. It will be helpful for the policymaker and planner to make their policy about elderly people within rural areas.
- vi. It is necessary to ensure the qualitative life of elderly people and maintain their health status. It is necessary to develop a family-based security system and ensure the socio-economic participation of elderly people in all kinds of development.
- vii. State and society must develop the system of social respect, esteem, and imitation towards elderly people.
- viii. The state should pay attention to the basic needs and interests of the elderly people.
- ix. It is necessary to recognize the knowledge, skill, and experience of the elderly people and utilize them in the process of development and income-generating activities should be promoted in the vulnerable condition and live in poor socio-economic conditions

- x. Government should reduce the Age limit of Old Age Allowances cause of high Age many Elder people suffer from Economic Problem.
- xi. The study will be helpful for those organizations that are interested in elderly people.
- xii. The study is also helpful for those researchers who want to research on the same subject.

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APPENDIXES I

Background characteristics of respondent

S.N	Questions	Response Categories
1	What is your relationship with Household head?	a. Self b. Spouse..... c. Son/Daughter in law..... d. Daughter /Son in law.... e. Other.....
2	What is your sex?	a.Male..... b.Female.....
3	How old are you? (completed age)	
4	What is your marital status?	a. Unmarried b. Currently married... c. Widow/ Widower d.Divorce/ Seperation f.Other
5	What was your age at marriage?	a.Below 15 years b. 15-19 c. 20-25 d. above 25
6	How many children do you have?	a. sons() b.daughters..... () c. Total..... ()
7	What is your educational status?	a. Illiterate..... b. Literate.....
8	If literate, Passed class.....?	a. Primary b. Secondary c. Informal education d. Intermediate e. Intermediate and above
9	What is your family type?	a. Nuclear..... b. Joint.....
10	Do you have drinking water and sanitation facility?	a. Yes b. No

11	Do you have proper electricity sources?	a. Yes b. No
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APPENDIXES II

Current Living Arrangement

1	With whom are you staying?	a. Spouse..... b. Son/Daughter In-law..... c. Daughter/son In-law..... d. Grand children..... e. Brother..... f. Other.....
2	Are you satisfied with your current living/ arrangement?	a. Yes b. No
2:a.	If Yes, WHY?	
2:b.	If No, Why not?	
3	To whom do you wish to live?	a. Self/alone b. Spouse c. Son/daughter in law d. Daughter/son in law e. Grand children f. Brother g. Other relatives h. Other.....
4	Who decides the following in your family? a. Division of household labor b. Marriage of offspring c. Selling and buying valuable things d. Religious functions e. Family ceremony	
5	Who prepares food for you?	a. Self b. Husband/wife c. Son/daughter in law d. Daughter/son in law e. Grand children f. Others.....
6	Are you getting enough food according to your desire?	a. Yes b. No

7	How many times in a day do you get food?	<ul style="list-style-type: none"> a. Once b. Twice c. Thrice d. Four times e. Five times f. Others.....
8	Who helps you in your personal hygiene?	<ul style="list-style-type: none"> a. Self b. Husband/wife c. Son/daughter in law d. Daughter/son in law e. Grand children f. Others.....

APPENDIXES III

Information on Economic Status

1	What was your past occupation?	<ul style="list-style-type: none"> a. Agriculture b. Daily wage c. Business d. Service (India) e. Service (NG) f. Other
2	What is your main source of income?	<ul style="list-style-type: none"> a. Agriculture b. Pension c. Aged allowance d. Trade e. Donation f. Other
3	Did you ever have owned land?	<ul style="list-style-type: none"> a. Yes b. No
4	Do you currently own land?	<ul style="list-style-type: none"> a. Yes b. No
5	If no, what happened to the land?	<ul style="list-style-type: none"> a. Transferred in son's name b. Transferred in daughter's name c. Taken by others d. Others
6	Are you correctly involved in any economic activity?	<ul style="list-style-type: none"> a. Yes b. No
7	If yes, what activity of economic and you are currently involved in?	<ul style="list-style-type: none"> a. Govt./organizational job b. Agriculture c. Trade d. Animal raring e. Others
8	Who takes responsibility of your special expenses?	<ul style="list-style-type: none"> a. Self b. Spouse c. Son/daughter in law d. Daughter/son in law e. Grand children f. Other relatives g. Others
9	Do you give economic support to your family currently?	<ul style="list-style-type: none"> a. Yes b. No
10	If yes how do you help in your family occupation?	<ul style="list-style-type: none"> a. Providing physical labor in farm b. Providing money c. Helping in household work d. Others