

**GENDER DIFFERENCES IN THE UTILIZATION OF SENIOR
CITIZEN'S ALLOWANCE IN KHAPTAD CHHEDEDAHA
RURAL MUNICIPALITY WARD NO. 3 BAJURA**



A Thesis

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in
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DEDICATION

I dedicate this dissertation to my late grandmother Deuma Devi Budha, my blood and soul of my life, inspiration and guru for hard work, socialization, study and honesty.

.....
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LETTER OF RECOMMENDATION

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LETTER OF APPROVAL

The dissertation titled "Gender Differences in the Utilization of Senior Citizen's Allowance in Khaptad Chhededaha Rural Municipality Ward No. 3 Bajura" submitted by Dhan Bahadur Budha has been approved by the dissertation evaluation committee under the Central Department of Sociology, Tribhuvan University in partial fulfillment of the requirements for Degree in Master of Philosophy in Sociology.

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Dhan Bahadur Budha

ABSTRACT

This abstract of the dissertation illustrates how the entire study has been conducted. This dissertation is a sociological study of elderly people in Bajura. The main objective of the study is to analyze and explicate the gender differences in utilization of senior citizen's allowance in a comprehensive way. However, specific objectives of the study are to describe the utilization of senior citizen's allowances by male and female senior citizen; to examine the social and cultural factors contributing to the gender difference in utilization of senior citizen's allowance; and to analyze the influence of family structure in the decision-making process regarding utilization of senior citizen allowance. In the study, in order to analyze and inter operate the meaning, empowerment and social security theories are used and analyzed interrelation between theory and practices and tried to find out the gap in the practice level comparing and contrasting the practice. In the study, policies and empirical studies have been critically analyzed and interpreted.

In this study description research design has been used. Primary data such as interview schedule, case study, unstructured interview and observation have been used as the dominant data collection tools and techniques in the study. The findings reveal that while both genders value the allowance, men are more likely to retain control over their spending, whereas women often share or surrender their benefits to household members. Structural barriers such as mobility limitations, literacy, and traditional gender roles further influence the autonomy and decision-making power of elderly women regarding financial resources. The study highlights the need for more gender-sensitive policy implementation and awareness programs to ensure equitable access and use of social security benefits among senior citizens. It also recommends community-level interventions to empower elderly women in managing their entitlements independently and with dignity.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The concept of social welfare refers broadly to the resources and opportunities people need to lead satisfying and productive lives (Midgley & Livermore, 2009). Government of Nepal has established Social Welfare Council under Social Welfare Act, 2049 (1992) to provide for the Social Welfare by means of different activities relating to the social welfare work, to support the overall development of the country may operate the social welfare programme through the concerned Ministry and Social organizations and institutions. Likewise, Social security is being considered as a right of the citizen. It is a very important issue of every country. Social security benefit is provided by the government as a means of assisting low-income members of the society such as the unemployed, elderly, sick, retired, disabled, single-parent families, and it assures the right of socially, economically, physically, and psychologically vulnerable people for a normal and dignified life (Ranabhat et al., 2021).

Social security allowances are non-contributory programs that target the poor and vulnerable section of the population and are designed to reduce poverty and inequality, enable better human capital investments, improve social risk management, and offer social protection to people (Khan, 2012). The social security benefit plays a vital role to motivate the people as it provides some protection against senior citizen, disable, vulnerable groups of society, single women, etc. A social security system has been widely established as a major policy instrument for enabling people to have basic living standards and arranging financial support against unforeseen risks.

Formally, the social security program was the first started by Germany from the 1880s through health insurance for sick workers, France from 1905 providing the unemployment allowance system, Britain since 1911 facilitating with the health insurance unemployment allowance, the Soviet Union from 1922 as allowance program for the elderly and, in 1935, America arranged allowances for unemployed, elderly and retired employees. In other words, the concept of social security has been replaced by the idea of a welfare state. After the initiation of the trend that the government should work for social justice and social services, health education,

income generation, housing and personal services are provided by the government to the citizens and income is obtained by broadening the social security.

In the historical development of social security in the context of Nepal, the Hindu and Buddhist religion provides basic activities of social security such as giving alms, philanthropic health and education services from the ancient time. In ancient periods during Lichhabi, Malla and even Rana regime social security policy of Nepal was primarily based on feudalistic and dictatorial system which depends upon order of the head of state. The end of Rana family regime through people movement followed historical introduction of Democracy in the country in 1951. The country adopted the constitutions and formulated acts and regulation to turn the state activities under the rule of law (Mathema, 2012). Nepal as the member state of UN and as a signature country of UDHR and various other important international conventions, has international commitment to develop social security services in line with its constitutional provisions of the country.

The Senior Citizen's Allowance in Nepal is a social welfare program aimed at providing financial assistance to elderly citizens who are 70 years of age or older. The program is administered by the Government of Nepal through the Ministry of Women, Children, and Senior Citizens (Ranabhat et al., 2021). Here's an overview of the Senior Citizen's Allowance in Nepal. To be eligible for the Senior Citizen's Allowance, individuals must be Nepali citizens aged 70 years or above. They must also meet certain criteria related to income and financial status, although the specifics of these criteria may vary over time and across different regions. The allowance amount provided to eligible senior citizens varies and is subject to periodic adjustments by the government. The allowance is intended to help elderly citizens meet their basic needs such as food, clothing, and healthcare. Eligible individuals can apply for the Senior Citizen's Allowance through designated government offices at the municipal or village level.

The application typically requires documentation to verify age, citizenship, and other eligibility criteria. In recent years, the government has implemented biometric registration systems to ensure transparency and prevent duplication of benefits. Applicants may be required to undergo biometric registration to access the allowance. Once approved, the Senior Citizen's Allowance is distributed to beneficiaries through

various means, including bank accounts, post offices, or other government-approved channels. Efforts have been made to streamline the distribution process and ensure timely disbursement of benefits. The Government of Nepal allocates funds for the Senior Citizen's Allowance program in its annual budget. The budget allocation reflects the government's commitment to supporting the welfare of elderly citizens and may vary based on factors such as economic conditions and demographic trends (Khan, 2012). The Senior Citizen's Allowance in Nepal plays a crucial role in providing financial assistance and social protection to elderly citizens, contributing to their dignity, well-being, and inclusion in society.

The concept of providing financial assistance or pensions to senior citizens has a long history, but the specifics of when senior citizen's allowances started vary from country to country. The German Empire under Chancellor Otto von Bismarck introduced the world's first social insurance program, including old-age pensions, in 1889. This pioneering system provided pensions to workers who reached the age of 70. New Zealand implemented one of the earliest comprehensive old-age pension schemes in 1898, providing a means-tested pension to residents aged 65 and older. The UK introduced the Old Age Pension Act in 1908, providing a non-contributory pension to individuals over the age of 70. This was a significant milestone in the development of social welfare systems. The Social Security Act was signed into law by President Franklin D. Roosevelt in 1935, establishing the Social Security program in the US. This program included old-age pensions among its benefits and marked a major expansion of social welfare in the country. Sweden implemented its first old-age pension system in 1913, providing a basic pension to individuals aged 67 and older who had limited means. Canada introduced the Old Age Pensions Act in 1927, providing means-tested pensions to individuals aged 70 and older who met certain residency requirements. These are just a few examples of when senior citizen's allowances started in various parts of the world. The exact dates and details may vary, but the general trend towards providing financial support to elderly citizens began to gain momentum in the late 19th and early 20th centuries, driven by social, economic, and political factors.

In the historical development of senior citizen allowance system in the context of Nepal, the Hindu and Buddhist religion provides basic activities of social security such as giving alms, philanthropic health and education services from the ancient

time. In ancient periods during Lichhabi, Malla and even Rana regime social security policy of Nepal was primarily based on feudalistic and dictatorial system which depends upon order of the head of state. The end of Rana family regime through people movement followed historical introduction of Democracy in the country in 1951. The country adopted the constitutions and formulated acts and regulation to turn the state activities under the rule of law (Mathema, 2012). Nepal as the member state of UN and as a signature country of UDHR and various other important international conventions, has international commitment to develop social security services in line with its constitutional provisions of the country.

Government of Nepal has formulated a national policy, on aging and the problem of elderly have been addressed at a level in various act and their regulations for elderly people in Nepal (Mathema, 2012). Increasingly, social security is being considered as a right of the citizen. Social Security is linked to enhancing social equity and justice. A universal flat pension of Rs. 100 to all the elderly people above 75 years was first announced in Nepal on December 26, 1994. Since 1996-97, the Ministry of local Development has been administrating the Old Age Pension (OAP), and the allowances were distributed by the ward offices in the urban areas and by the Village Development Committees in the rural areas. Since 2065/66, the government has been introducing allowances to single Women, endangered races, while reducing the eligibility age threshold for Dalits and citizens of the Karnali zone. In FY 2010/11, 3.01% of the Total budget was allocated to social security programs. The estimated number of recipients has been increasing in all the categories. The proportion of universal allowance is much higher than that of other allowances. The Constitution of Nepal 1990 had recognized social security as a state responsibility and the Interim Constitution of Nepal 2007 and Constitution of Nepal 2015 has ensured social security as a fundamental right of the people.

With the aim of defining the target group for the social security allowance consumption program, simplifying the elderly allowance distribution system, updating records and information, maintaining transparency in allowance distribution, effective monitoring of allowance distribution and improving the health and nutrition of senior citizens, this procedure has been approved and implemented. In the case of senior citizens, for the purpose of receiving senior citizen allowance, all the senior citizens

of Karnali Province and Doti, Achham, Bajhang and Bajura of Sudurpaschim Province who have completed 65 years of age and all Dalit citizens of Nepal who have completed 60 years of age, and those who have completed 70 years of age in the case of others have receive an identity card for allowance. Similarly, since Bajura district is the poorest and most backward district of Nepal, the condition of old-age allowance given by the government in Khaptad Chhededah rural municipality of Bajura district is not different from others. In order to get an identity card of the social security program, the persons who reach the above-mentioned age by the end of the coming year should go to each rural municipality or ward office and fill up the form within 15th of November (Paudel, 2071).

It seems that the government of Nepal is improving and expanding the social security program in order to help manage the economic and social risks faced by the citizens such as children, senior citizens, disabled people, single women and endangered marginalized castes. In the Social Security Act 2075, it is stated that medical treatment and health security, maternity security, accident security, disability security, senior security, dependent family security, unemployment allowance are distributed. In this study, I have focused on the gender differences in utilization of senior citizen allowance and household dynamics in Khaptad Chhededaha rural municipality.

1.2 Statement of the Problem

Senior citizens represent a significant demographic group facing various challenges, including financial instability due to retirement and limited earning capacity. Governments often provide allowances or financial assistance to support the elderly population, aiming to alleviate economic burdens and ensure a decent standard of living. However, the effectiveness and impact of these allowances depend not only on their adequacy but also on how they are perceived and experienced by the recipients. Despite the provision of such allowances, there remains a gap in understanding the perceptions of senior citizens towards these financial supports.

The total population of senior citizen in Nepal is 2977318 (CBS, 2021). Most of them are receiving senior citizen allowance. Likewise, the problem lies in the lack of comprehensive research addressing the nuanced perspectives of senior citizens regarding government allowances. While quantitative studies may provide statistical insights into the utilization and distribution of these allowances, they often fail to

capture the subjective experiences, attitudes, and sentiments of the elderly recipients. Understanding the perceptions of senior citizens towards government allowances is crucial for policymakers to tailor these programs effectively, ensuring they meet the diverse needs and preferences of the elderly population.

This study aims to delve into the gender differences in the utilization of senior citizens allowances, exploring factors such as adequacy, accessibility, dignity, social stigma, and overall satisfaction. By conducting qualitative research, this study seeks to uncover the nuanced perspectives, challenges, and aspirations of senior citizens concerning financial assistance provided by the government. Through a deeper understanding of these perceptions, policymakers can formulate more informed strategies to enhance the effectiveness and relevance of government allowance programs, thereby improving the well-being and quality of life for senior citizens.

There are a lot of books, articles and academic research papers are found related to senior citizen allowance in Nepal (Malakar & Chalise, 2019; K. C. et al., 2014; Acharya et al., 2023; and Bhandari, 2075). Some of them deal with theoretical perspective on social security. Moreover, other literatures regarding senior citizen allowance deal with the poverty reduction and livelihood. However, the sociological study of utilization of senior citizen allowance and household relationship in Nepal is found very rarely. There are still large gaps in research on gender differences in the utilization of senior citizen allowance system and house hold relationship still not brought in research. Importantly, there is a lack of research on how senior citizen allowance balance their life.

This study to review the policies and practices of the senior citizen allowance system and impact on household relationship. How policies and practices of senior citizen allowance system were produced, practiced by the government as well as other stakeholders are the main focus of the study. In the area, the number of senior citizens has been engaged in getting the social security benefit from the government. While analyzing the senior citizen allowance practices, I have clearly focused on the political aspects of household relationship. Likewise, I have considered the power and politics of senior citizen allowance benefit on the household relationship. Hence, there is the lacuna in studies as the gender differences in utilization of senior citizen allowance system in household relationship. Given this fact that, there is the dearth of

sociological studies as senior citizen allowance practices vis-à-vis gender differences, process, senior citizen's perception, and in the context of household relationship, the proposed study aims at answering the following research questions:

- i. How do male and female senior citizen utilize the senior citizen's allowance differently?
- ii. What social and cultural factors are contributing to the gender difference in utilization of senior citizen's allowance? And
- iii. How does family structure influence the decision-making process regarding utilization of senior citizen allowance?

1.3 Objectives of the Study

The main objective of the study is to analyze and explicate the gender differences in utilization of senior citizen's allowance in a comprehensive way. However, specific objectives of the study are as follows:

- (i) to describe the utilization of senior citizen's allowances by male and female senior citizen;
- (ii) to examine the social and cultural factors contributing to the gender difference in utilization of senior citizen's allowance; and
- (iii) To analyze the influence of family structure in the decision-making process regarding utilization of senior citizen allowance.

1.4 Rationale of the Study

Lots of studies have been conducted on the field of social protection concerning insurance and pension. But I cannot find more research conducted in social protection concerning social security practices through the government process especially concerning with gender difference. This study has analyzed the practice of social security system from the process of government. Therefore, this research may help to understand the social security system in sociology in gender perspectives, especially in household relationship. This study may contribute to development to see senior citizen allowance and household relationship.

This study of senior citizen allowance system and household relationships helps policymakers, researchers, and practitioners identify the strengths, limitations, and potential areas for improvement in senior citizen allowance programs. It highlights the

importance of considering household dynamics, structures, and gender dynamics when designing and implementing social security policies to ensure effective support and protection for individuals and households in need.

1.5 Organization of the Study

The study has been organized into eight chapters. The first chapter holds introduction, which includes background of the study, statement of the problem, objective of the study, rationale of the study and organization of the study. The second chapter deals with literature review which includes theoretical review and social security system and, the third chapter deals with research methodology. In the fourth chapter setting and background of the respondents has been presented. The fifth chapter deals with utilization of senior citizen allowances and sixth chapter deals with the social cultural factors for the contributing gender differences in utilization of senior citizen allowances. In the seventh chapter the summary and conclusion of the study has been presented.

CHAPTER TWO

LITERATURE REVIEW

The review of literature about social security system provides the theoretical framework for the study from the sociology. The section review of literature is divided into different sections and each section distinctly describes based on the mentioned sub-titles. In the empirical reviews consists social security system, senior citizen allowance and household relationship and conclusion. In policy review the legal engagement in the social security system is discussed. Similarly, it deals with the people's experiences in the local context in a specifically given society.

2.1 Theoretical Review

In the sociological study there is need theoretical guiding. So that this study has been guided by the sociological theoretical perspectives such as social security and gender perspective. Hence, theory is reviewed as below.

2.1.1 Social Security Perspectives in Sociology

One of the earliest objectives of formal social security was to alleviate poverty and to provide an alternative to charity and the poor laws without the stigma attached to them (Beveridge, 1942). Other objectives have included the guarantee of minimum living standards and the replacement of income in times of adversity. Also, social security may entail a spreading of income over the life-cycle, and the reduction of risk. Often, there is a redistribution of income between groups with different needs. This variety of objectives and the different configurations of political and interest groups have led to the different forms that social security has taken in different countries. However, an important component common to social security systems is social insurance and this entails the financing of benefits through contributions that might be earnings-related or collected through payroll taxes. Thus, the social security system in most countries relies on combinations of these measures. Among the measures, there are often substantial interactions; and these interactions help to determine whether the basic objective of protecting the vulnerable is achieved (Lipton and Gang, 1993).

Therefore, it is likely to be misleading to focus solely on one program such as the public provision of retirement pensions. Basically, in a stylized representation, the international labour office (1984) has depicted social security as evolving over three

stages. Firstly, was an era of paternalism; private charity and poor relief provided for the poor, being often subject to harsh conditions which impose stigma. Secondly, was an era of social insurance: following the precedents of friendly societies and of pensions and sick pay for employees in public and some private occupations, wider compulsory programs were developed covering more and more occupations and more and more contingencies. Here, the occupational origin of social security may still be retained in the form of separate funds. Thirdly, the concepts of prevention and universality have begun to be incorporated and the range of services is being extended with the aim of maintaining and enhancing the quality of life, here, the characterization of the initial phase is relatively firmly based and charitable provision, organized largely through the church, remained a mainstay for the poor in Europe for countries.

However, Atkinson and Hills (1991) describe the social security systems in France, the United Kingdom and the United States in terms of three main elements. Here, the relief of poverty through assistance is typified in Britain by income support, in France by a similar range of insurance benefits, and in the United States by Old Age, survivors, disability and health insurance. Categorical transfers, which are provided to certain types of households on a universal (non-means-tested) basis and directed at redistribution between specific groups, are illustrated by child benefits in the United Kingdom and allocations families in France, but have no counterpart in the United States. These elements interact with each other and with the tax system in meeting the objectives of social security. Indeed, a public policy to ensure social security should take into account what individuals and households do to protect themselves. Identifying this protective behavior requires an examination of savings behavior and ability to smooth consumption overtime, and of transfers and support mechanisms within the extended family or community.

2.1.2 Gender Perspectives in Sociology

Gender perspectives in sociology have evolved significantly over the years, addressing the ways in which gender shapes social life, power dynamics, and individual experiences. These perspectives examine how gender intersects with other social categories, such as race, class, and sexuality, to produce varying experiences of inequality and privilege. Early sociological perspectives on gender were largely

influenced by structural-functionalism, which viewed gender roles as essential to the stability of society. Talcott Parsons (1955) argued that the division of labor based on gender was functional for society, with men occupying instrumental roles and women occupying expressive roles. This perspective was critiqued for its deterministic view of gender roles and its failure to address power inequalities.

The sociology of gender and work explores how gender influences labor market outcomes, workplace interactions, and the division of labor both within and outside the home. Joan Acker (1990) introduced the concept of "gendered organizations" to describe how organizational structures and practices perpetuate gender inequalities. Research in this area examines how gender shapes family dynamics, including parenting roles, household labor, and family decision-making processes. Arlie Hochschild's (1989) concept of the "second shift" highlights the double burden faced by women who engage in both paid work and unpaid domestic labor. This area of study explores how gender and sexuality are interwoven with power relations. Michel Foucault's (1978) work on the history of sexuality emphasizes how sexual norms are socially constructed and maintained through power mechanisms, influencing gender relations.

The sociological study of gender has expanded from a focus on gender roles and inequalities to a more complex understanding of how gender intersects with various social categories to shape experiences and social structures. Contemporary gender sociology is characterized by its diversity of perspectives and its emphasis on intersectionality, fluidity, and global contexts.

2.2 Social Security System

K. C. (2021) mentions social security is a fundamental human right to which every individual has been entitled as a member of the society. It is the programs developed to reduce the vulnerability of an individual. He examines on effectiveness of social security system in Nepal and analyzes the effectiveness Social Security Allowance among the beneficiaries especially for senior citizen, widowed, fully disabled and partially disabled. Dhakal & Bhattarai (2020) assume that the money disbursed in the form of Old Age Allowance in Nepal should have helped in lessening at least some of the financial burdens of its recipients while also enriching their social status and

honor as senior citizens. Their objectives are to explore and identify key implications of OAA specifically on the aspects of social and economic life of elderly.

The results revealed moderate implications of OAA on economic as well as social life of elderly, however with greater insinuations for the earlier facet compared to later. Participants deemed a significant increment in the amount of OAA for its better outcomes. The value of OAA in 2013 was Nepalese Rupees (Nrs.) 500 which was considered very nominal by all participants. Burgess & Stern (1991) explain what social security means and defines the term with respect to objectives for developing countries. They determine why the State should be involved in social security and investigate various general reasons for intervention that may be relevant to entities other than government. They pose the question of who should carry responsibility for social security

In 1994, Manmohan Adhikari, the Prime Minister of Nepal under the United Marxist-Leninist Party (UML), introduced the old-age allowance. The Nepal government limited the program in 2008-2009. The Ministry of Women, Children and Social Welfare (MoWCSW) has taken the responsibility of conducting the program at the national level. The Ministry of Local Development cooperates with the village council or municipality to distribute allowances to senior citizens. Senior Citizen Allowance establishes the right of senior citizens to receive regular public support. It provides a source of income to people who cannot rely on the labor market to meet their basic needs (Baba Janian, B and Hakan Jankar, 2012). Its main purpose was to benefit disabled, disabled, single women, men, sick senior citizens. Along with this, it has emphasized on social security such as pension insurance, health, transportation, etc.

In some developed countries like the Government of India and State Governments, the current debate on the provision of social security to senior citizens revolves around eligibility coverage, pension amount, and appropriate form of assistance to senior citizens (food or physical support, monetary assistance, etc.), delivery mechanism, their appropriateness and financial impact (Kulkarni, Shiva, & Smita, 2011). After reaching senior citizen, people need not only to be able to enjoy the safety and entertainment of their own free will, but also to be able to enjoy love, services, facilities affection and respect, if they pay attention to all these things, the life of senior citizens can be easy.

Similarly, Indira Gandhi gets Rs.500 per month under National Old Pension Scheme (IGNOAPS). This is monitored by the Central Ministry of Rural Development and the maximum amount paid as pension to senior citizens is 1000 per month in Goa and Delhi and 200 days per month in states like Andhra Pradesh, Bihar and Odisha. According to Kenney Sean (2021), in Bangladesh, in 1997, senior citizens were given Rs. 500 per month under the Disability Allowance and Elderly Allowance program, which started with Rs. has done. Here age limit is 62 years for women and 65 years for men. Not only in Nepal but in all the countries of the world, it seems that the distribution time of senior citizen allowance varies from place to place.

Looking at the study of the writings of these different countries, with the aim of making the life of senior citizens easy and safe, every country has made its own policies and rules to provide pension, insurance, health, employment, care facilities, transportation, daycare, risk allowance, senior citizen allowance and technical service facilities in the name of security. It is found that only emphasis has been given, but what is the usefulness of it, it is not found anywhere that it has been studied whether the person in whose name the senior citizen allowance is received has been able to enjoy it himself/herself or not. Therefore, in my study, what is the usefulness of the senior citizen allowance, how has it been consumed or progressed, whether it has been consumed by me or other family members, relatives, society, state officials, or studying its condition are the main issue. In most of the countries, cash and essential items are considered as senior citizen allowance, whereas in Nepal, senior citizens allowance as cash allowance, so only the consumption of senior citizen allowance are emphasized, excluding other social security allowances.

This research is based on the analytical framework of the usefulness of old age allowance (Holmes, 2009). It is necessary to develop a theoretical and analytical basis for designing this research. Why and what factors have influenced the use of the senior citizen allowance intervention or use of hygiene. After that, the research based on the theory of the usefulness of the senior citizen allowance has generated primary data to evaluate how the allowance has been used in real life. A review of extensive research evidence in Nepal and other countries shows that the utility of senior citizen allowances can affect relationships within the family community.

Especially in our country, the distribution of allowances in cash can affect the relationship with the family due to the inability of the individual to pay the allowance, sons, daughters-in-law, grandchildren who have to walk far away, or because of their misbehavior (Samson, 2012, Helpage International, 2009, Uprety, 2010). Specially to address the needs of important people with cash distribution, people also look positively at the government to help. As evidence, senior citizens have a tendency to transfer their old-age allowance to other family members or to themselves. They also depend on their families for material support and formal care which can lead to family conflicts. For example, Holmes, and Jackson (2008) in their studies targeted benefits to specific social groups can promote social divisions and inequalities. This study can also be seen from the point of view of setting a similar goal. In the same way, Adhikari (2014) suggests that the weak implementation of child subsidy in Nepal's Karnali district has created a negative perception of the state among the beneficiaries. This research focused on many key aspects of benefit distribution, such as ease of registration, ease of registration, frequency of benefit payment, convenience of payment methods, such as Bank Municipality, village, ward office or home.

These literatures deal with the social security system and explain about what the system is and how this system is practiced. These literatures give empirical and information about the social security system. Through reviewing these literatures, I have dealt with the gender differences in the utilization of senior citizen allowance practice in the Khaptad Chhededaha rural municipality in Bajura.

2.2.1 Senior Citizen Allowance

K. C. et al. (2014) suggest that providing income support can have a positive effect in terms of empowering older people in their households and their relations with other family members. They mention opportunity to contribute to their families generated positive perceptions of the state among some beneficiaries. It remains to be explored whether negative experiences in the household sphere translate into altered perceptions of the state. Acharya et al. (2023) have been conducted a study on the views of senior citizens in Nepal with regards to contemporary challenges and aging issues. The Senior Citizens Acts, 2063 in Nepal defines senior citizens as individuals who have reached the age of 60 years or above. With an increase in life expectancy rates, the senior citizen population in Nepal is on the rise. However, despite the

guarantees of rights outlined in the policy, little attention has been paid to the needs of the elderly population. This knowledge can help inform policies and programs that improve their quality of life and well-being. Therefore, the aims to collect the lived experiences of older generations across Nepal, including information about the society, culture, and hardships they faced.

Malakar & Chalise (2019) argue the universal Old Age Allowance distributed in cash to the elderly 70 years and above is the main social security system provided by Nepal Government to the Nepalese elderly. Their main objective is to explore the perception of the elderly on old age allowance in Nepal. They found Old Age Allowance (OAA) is the main source of income of the elderly and this money is used for multiple purposes: buying daily consuming food and clothes (87.2%), health related expenditure (51.1%), with offspring (14.9%) and travelling (6.4%). And they found 61.7 percentage of the elderly expressed that the old age allowance was insufficient. Further, receiving OAA was not easy as they have to wait for a longer period to receive such benefits in the office, irregularities from government to provide such allowance on time. People who were satisfied from this allowance reported it was an honour from government and they can use this money on their own. They recommend related to OAA is required and government should take some initiative for the better management of OAA with alternative way other than cash which leads to sustainability of the program.

The studies conducted so far related to old age and old age allowance system show that the living standards of senior citizens are decreased. Due to less economic opportunities and deteriorating health status, most people seem to be at risk of poverty as they age. Lack of income sources increases the risk of individuals, families and communities falling below the poverty line due to insufficient consumption and access to basic services. For senior citizens who are below the poverty line, if there is no source of income other than the old age allowance, the possibility of falling into poverty increases. Anti-risk policies and programs have been designed and implemented to reduce the risk of senior citizens and the community. The old age allowance system is a program developed to reduce an individual's risk (NPC, 2007).

Senior citizens are at high risk. They have almost no ability to manage risk themselves. Intervention is used. The benefits of Direct Cash Old Age Allowance are

so positive that it boosts the economic capacity of older people and their communities. The fact that senior citizens are getting regular predictable income for themselves means they can invest in productive assets to plan for their future. It has been observed in many countries that the poverty rate of senior citizens is much higher than that of the entire population. This prevents senior citizens from fulfilling their potential to contribute to society and denies them the right to dignity protection later in life. If senior citizens are kept away from the old age allowance, they have been poorer (NPC, 2012).

As the number of senior citizens is increasing, it is natural to take care of senior citizens who cannot take care of themselves and need the help of others and enjoy the necessary goods and services. The state should take the responsibility of protecting the rights of the elderly by providing essential service facilities. Their wealth of experience, skills and knowledge can be utilized for national development. The state must guarantee social and economic justice to such senior citizens. Therefore, it is necessary to be able to enjoy their social security. Social security is a general assumption to provide welfare. In particular, in this study, senior citizens have been able to benefit from financial service facilities or old age allowance provided by the government of Nepal in their old age (Bhandari, 2075).

Currently, the United Nations estimates that there are 606 million people over the age of 60 in the world. About 10 percent of the population is estimated to double to 1.6 billion by 2050. Initially 62 percent of the elderly population lives in developing countries, but by 2050, 80 percent of the world's elderly have lived in developing countries. Considering the weak nature of the security system for senior citizens in developing countries, many of these senior citizens face the risk of poverty in their old age. In fact, 80 percent of the world's population does not have adequate old-age security to enable them to cope with health disability and income risk. This means that approximately 342 million older people in developing countries alone lack adequate income security (ILO, 1984). This number have increase to 1.2 million by 2050 if the coverage of current mechanisms designed to provide income security to senior citizens is not expanded.

According to the 2068 census in Nepal, the number of senior citizens is 8.13 percent. The social and cultural values of Nepal also give an important role to the elderly

(Upreti, 2010). Those who are respected to the point of reverence and their contribution is valued in the family, society and even in the country. According to (HelpAge International, 2009 p. 2), old-age allowance seeks to address the risks of older people associated with specific stages of the life cycle where it is difficult to earn a stable and reliable income. The old age allowance is linked to the government's objective of reducing the poverty and insecurity of senior citizens and promoting their welfare. As Samson (2012) said, the changes in the existing family support structures over the past few decades have increased their insecurity. Therefore, old age allowance is especially important as a social security for senior citizens who cannot benefit from family problems.

These literatures deal with the senior citizen allowance related to social security system and explain about what the OAA is and how these OAA is practiced. These literatures give empirical and information about the OAA related to social security system in different places. Through reviewing these literatures, I have dealt with the gender difference in the utilization of senior citizen allowance practice in the Khaptad Chhededaha rural municipality in Bajura.

2.3 Policy Review

In a comprehensive sense, social protection encompasses policies and programs designed to alleviate poverty and address deprivations, ensuring a secure and adequate livelihood for citizens (Druzca, 2018). Social spending, intricately linked to social policy, involves identifying priority areas and effectively managing resources. This involves allocating resources to specific social domains, such as support for the elderly, children, workers, the unemployed, minorities, etc., to implement targeted programs. Robust welfare states consistently allocate budgets to address social needs, emphasizing services for the populace, including investments in education, healthcare, pensions, and more. Impoverished families receive special allowances and discounts across various sectors, extending services to workers, laborers, and the economically disadvantaged.

To address the evolving landscape of social welfare, states need to incrementally increase their budgets for social development. In Nepal, significant changes occurred post the 2006 people's movement, leading to increased attention to social security. Prior to the movement, there was a noticeable lack of investment in social security,

with minimal old-age allowances introduced in 1994. The prevalence of poverty in Nepal at that time was high, and many individuals felt socially, culturally, and politically marginalized. The state struggled to define a clear investment format for social security until the political transformation signaled a shift towards investing in social domains.

Post-movement, the state initiated a comprehensive work plan for the development of various groups, including women, ethnic communities, marginalized classes, the poor, rural farmers, the elderly, and children. This marked a restructuring of the state, emphasizing social security, which was subsequently prioritized in the constitution. Nepal's history reveals early attempts at social security policies, including the Army Fund (1991 BS), Civil Servant Security Fund (2001 BS), Workers Security Fund (2019 BS), Citizen Investment Fund (2047 BS), Old-age Social Security Fund (2051 BS), Social Security Tax (2066 BS), and Social Security Fund (2066 BS).

These initiatives promoted investment in social areas, with a shift from a narrow focus on retired employees to a broader approach. Subsequent legal and policy measures, such as the Workers Welfare Fund Act (2019 BS), Citizen Investment Fund Act (2047 BS), Government Workers Act (2049 BS), Workers Act and Exchange Act (2049 BS), Income Tax Act (2049 BS), and Senior Citizen Act (2063 BS), further systematized various facets of social protection.

Nepal's constitution introduced provisions for social protection, aligning with a positive trajectory. Subsequent laws, including the Compulsory and Free Education Act (2018), Public Health Service Act (2018), Children Act (2018), Right to Employment Act (2018), Food Rights and Food Sovereignty Act (2018), and Housing Rights Act (2018), aimed at guaranteeing universal social protection.

In the FY 2019-20 budget, the Nepal government allocated 11 percent for education and five percent each for health, housing, and community services. Additionally, five percent was reserved for social protection programs, covering unemployment benefits (7.55 percent), social inclusion (0.9 percent), social protection research and development (1.08 percent), and other social protection programs (91.26 percent) (Niti Foundation, 2019).

The Contribution-Based Social Security program, launched in 2018 under the Social Security Act of 2017, sought to secure the social well-being of private-sector workers. However, challenges arose as employers hesitated to enroll, and workers were not fully convinced of the scheme's efficacy. Special provisions were made for various demographics, such as the elderly, disabled, women, marginalized groups, Dalits, and government workers, who receive pensions post-retirement. Yet, individuals in the informal sector and self-employment lack coverage under social security provisions. The government extends heart care services free of cost to those under 15 and above 70, as well as minorities. Recent initiatives include free dialysis for kidney patients and financial assistance for cancer patients from poor families, with these areas collectively receiving 3% of the government's total budget.

According to the Ministry of Finance (2010/11) report, Nepal implemented three types of social security programs: social insurance, social assistance, and labor market interventions. The Social Security Act of 2017 introduced eight social insurance schemes, establishing the Social Security Fund as an autonomous entity managing all contribution-based social security schemes.

Social assistance schemes, including the universal old-age pension, child protection grant, disability allowance, caste-based school stipends, and birthing grant, exhibit a mix of universal and targeted approaches. The Minimum Employment Guarantee Law and various insurance schemes, particularly in healthcare, aim to expand coverage. The Contribution-Based Social Security Scheme, launched in 2019, represents a significant stride towards achieving decent work, especially in the formal sector (UNDP, 2020). The Employment Act of 2018 and the Social Security Act of 2018, with the Contributory Social Protection Regulations, reinforce constitutional rights, supporting just labor relations, poverty alleviation, and overall economic security.

The Government of Nepal has implemented various social security schemes aimed at supporting vulnerable populations, including senior citizens. These schemes are part of the broader social protection framework to ensure income security and improve living standards. The provision for social security and senior citizen allowance in Nepal is primarily governed by the Social Security Act, 2049 (1993) and subsequent amendments. This legislation outlines the eligibility criteria, entitlements, and administration of social security benefits, including allowances for senior citizens.

Nepal provides a social security allowance to senior citizens who meet certain criteria. As of early 2022, eligible senior citizens aged 70 years and above were entitled to a monthly allowance from the government. The amount varied depending on the category of senior citizens (single, couple, etc.).

Ensuring economic equality, prosperity and social justice are among the pillars of the Constitution of Nepal 2015, which prescribes social security as one of the measures to be adopted to achieve the constitutional goal of equality and social justice. Article 43 of the Constitution guarantees social security as a fundamental right for poor and vulnerable citizens, including indigent citizens, single women, citizens with disabilities, children, those who cannot take care of themselves, and citizens belonging to tribes on the verge of extinction. Several legislative measures have been taken to implement this fundamental right. These measures include Social Security Act 2018, Contributory Social Security Act 2018, and the Local Government Operation Act 2017. Likewise, in the Constitution of Nepal 2015, there are provisions related to social security and senior citizens' rights and entitlements. Here are the key provisions:

Senior Citizens' Allowance:

- While the Constitution provides the framework and mandate for social security and rights of senior citizens, specific details about allowances (such as amount, eligibility criteria, etc.) are typically defined in separate legislation and policies.
- The Constitution sets the foundation and legal basis for these entitlements, ensuring that senior citizens have access to social security benefits and health care services provided by the State.

According to the Bhandari (2019), 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 and now Rs. 2000 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 center. 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 Swashtopachar Kosh in each district to deliver health care services to the elderly. Efforts have been 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 a 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. Strong Commitment to Madrid International Plan on aging and other International Plan of Action, Declaration.

Nepal's social protection program serves as a potent mechanism for enhancing the quality of life for marginalized populations. However, effective collaboration among government stakeholders, including provincial mechanisms, is essential to deliver integrated social protection services.

2.4 Research Gaps

While sociological analysis of the senior citizen allowance and household relationship in Nepal provide theoretical concepts, empirical knowledge and policy provision relevant to the present study, these studies have not brought to the fore the subjective experiences of individuals of social practices. Moreover, these kinds of literature give ideas about some theoretical perspective such as social security theoretical perspectives for how the senior citizen allowance play role in protection of senior citizen and maintaining the household relationship in the community. These theoretical literatures give broad theoretical ideas about what social security is and how social security works for the senior citizen's life only but they don't deal with utilization of senior citizen's allowance system in relation to household relationship and senior citizen's perceptions receiving the allowance. Through employing this theoretical perspective, I have analyzed individual perceptions and gender differences in the utilization of senior citizen allowance and their influences on household relationship at the local level.

Other empirical literatures related to social security and senior citizen allowance discussed about what is the social security system and senior citizen allowance and how are these practiced in different community. In doing so, these literatures don't deal with the utilization of the senior citizen's allowance in household expenditure and senior citizen's perception toward the allowance. They have also overlooked the inter-relationship senior citizen allowance system, and household dynamics. Likewise, some sociological studies are focusing senior citizen's allowance system, and household relationship but have ignored the senior citizen's perceptions and experiences toward the allowance. In other words, these studies have been unable to explore to household relationship vis-à-livelihood, behavior, implications and transformation. These literatures deal with their issues separately but I have employed their ideas interconnecting to each other. After the critical review of these literatures, I have analyzed the gender differences in the utilization of senior citizen allowance practice for household maintenance in the community. These literatures help me to analyze the variables related to senior citizen's allowance, and household relationship.

CHAPTER THREE

RESEARCH METHODOLOGY

The methodology chapter is divided into different sections: and each section distinctly describes based on the mentioned sub-titles below i.e. rationale of the site selection, philosophy of the study, nature of the data, the sample of the study, tools of the data collection, analysis and interpretation of the data, ethical consideration and limitation of the study. Similarly, it deals with the process of conduction of research.

3.1 Rationale of the Selection of the Research Site

The research site of the study has been Khaptal Chhededaha Rural Municipality ward no. 3 Bajura. Khaptal Chhededaha is located in Bajura district of Sudurpaschim province. Khaptal Chhededaha rural municipality is a local government among the nine local governments in Bajura surrounded by Gaumul rural municipality and Badimalika municipality from the east, Achham district from the west, Bajhang district from the north, and Budhiganga municipality from the south. Being as a local level, there is also practiced the senior citizen allowance as social security system. The Khaptal Chhededaha rural municipality is chosen because there is the practice of social security system in within the territory.

The Khaptal Chhededaha rural municipality has been studied by some non-sociologist associated with development workers but the municipality has not been studied sociologically yet. The relationship between the policy and practices of senior citizen allowance related to social security vis-à-vis people's perception have not been examined sociologically by the earlier studies in Khaptal Chhededaha. There is a lot of issues to examined related to senior citizen allowance and household relationship through sociological lens. The municipality and society are the appropriate sites to examine senior citizen allowance, and household relationship. This place should be examined by conducting study, examine senior citizen allowance and household dynamics. This reason helps to explain the rationale of the selection of this area. The researcher belongs to the native for the research site, so the site is chosen. And being native for the research site and the familiarity of language and culture, the researcher can have better access to information from the research site that reason helps for site selection as well.

3.2 Epistemology, Ontology, and Axiology

Epistemology is the science or study of knowledge and the creation of knowledge. Epistemological assumption entails the nature of knowledge (Brewer, 2000, p. 28). There are three types of epistemologies are used in social science research i.e. positivism, constructivism (interpretivism), and postmodernism (hermeneutics). Positivism deals with the creation of knowledge through casual methods by rule and hard and quantitative data which are ready to come out. Constructivism or interpretivism deals with the constructed knowledge from the dialogue and bringing feeling, perception, and idea of them and their interpretation (Uprety, 2015). Postmodernism deals with the micro-narratives of the diversity of people, the voice of kinds of people in which character speaks like fiction.

The epistemology of this study has been "Interpretivism" (constructivism). Within Interpretivism (constructivism) the knowledge has been created inter-subjectively from the feeling, perception, and idea about senior citizen allowance and the household dynamic from senior citizen and their family members of the community which has been analyzed and interpreted.

Ontology is the science or study of reality or fact. Ontological assumption entails the nature of society (Brewer, 2000, p. 28). There are two types of ontological assumptions that are used in social science researches i.e. subjectivism and objectivism. Subjective realities are inter-subjectively constituted through the dialogue between researcher and informants. Objective realities are observable or measurable realities. The ontology of this study has been subjective. The "subjective reality" has been generated from the informants by interpretation of senior citizen allowance and household practices of cultural dynamics. Axiology is a science or study of value. The axiology of this study has been value-free so it won't take any side for any parties. This thesis has been value-neutral for conducting the study and interprets reality without biasness.

3.3 Research Design and Process

This study has used the descriptive research design based on the nature and source of data and information. Qualitative research studies typically include narrative case studies, in the generally descriptive studies. The perceptions and lived experiences of individuals from the different walks of life in terms social issues have been my

primary sites. I have attempted to understand how senior citizen perceive policy in relation to the practice of senior citizen allowance.

As this study have attempt to investigate the process of senior citizen allowance system by the local government which has not yet been investigated thoroughly in the existing literature, descriptive research design seems more useful. This design has enabled me to gain a better understanding of the senior citizen allowance issues of local government and to acquire new insights about such issues from their perspectives.

As I reached at Khaptad Chhedaha ward no. 3, I was heading towards the ward office from my house, and it was exactly 9 in the morning. I had heard that they were distributing allowances to senior citizens that day. While walking, I could see the ward office building across the ridge on the other side. As I left the village, there were small groups of people on the road. Some were walking alone, some had canes, and others were walking without support. As I walked, some had already reached the ward office, while others were crossing the river. Some were sitting and resting along the road, taking breaks. I kept watching them as I walked.

The distance from my village to the ward office was about 7-8 kilometers. As I was almost at the river, I saw an elderly woman struggling to cross the river. She was bending over with a cane. When she finally managed to cross, I asked her where she was heading. She replied, "I'm going to collect my allowance." She smiled and added, "You're also heading there, aren't you?" I asked her name, and she said her name was Ambi Rawat, and she was 75 years old. She explained that her back was weak, and she had to bend to walk slowly with the help of a stick.

She also mentioned that her family members were busy with work and didn't have time to come with her. She had been coming alone for the past few years, and she added that last year it was a little easier when the allowances were distributed at the village level. But this year, she had to come all the way to the ward office, which was more difficult. I asked how she managed the allowance money, and she said, "I spend it on my son. He helps with food, school fees for my grandson, and other expenses. My family brings me what I need, like clothes and food."

She also said, "If I keep all the money to myself, it feels wrong. My son doesn't have a steady job, so he has to travel to India for 4-5 months a year to earn money. The crops we produce are enough to sustain us for six months. When I need money, I give it to my son. He and his wife treat me well, and we live together happily."

I reached the ward office after taking a shortcut and saw a lot of elderly citizens there. By 11 AM, some were in a hurry, while others were waiting for the staff to arrive. A few were grumbling about the delay. The ward office was a single-story building with a small room containing two tables, two sofas, and about 15 chairs. Many elderly citizens were sitting outside as there wasn't enough space inside.

A few employees arrived and began organizing the line for the allowance distribution. I watched closely to see if there was any priority given to those with health problems. However, it didn't seem like any special priority was given. The employees were calling out names and distributing the allowances. One elderly woman came late, and when asked about the person receiving the money, she made a phone call. After that, the allowance was handed over.

I spoke to some of the senior citizens and asked if their families were involved in collecting the allowance. Most of them said that they had to come by themselves. Some mentioned that the employees didn't allow others to collect the allowance on their behalf, as fingerprints were required for the process. One elderly citizen, Chandra Bahadur Rawat, shared that his son had taken his passbook and citizenship card to the ward office a year ago. He was still waiting for his allowance.

The next day, around 3:30 PM, I met a former member of the People's Liberation Army named Dil Bahadur Rawat. He was heading to the ward office to collect his allowance, and he told the staff that his father was sick and in the hospital. After a while, the staff processed his allowance.

The following day, I visited a remote village called Bhammana. There, I met an elderly woman, Fugi Rawat, who was 90 years old. She told me that she had been receiving the allowance for the past 15-20 years, though the distribution method had changed. The money was now distributed at the ward office instead of being delivered to homes. She hadn't been able to collect it herself recently, but her family had helped. However, she hadn't spent the money on herself and was only able to get

small amounts for herself and her family. She expressed frustration that she couldn't manage her own money.

I also spoke to a teacher named Niraj, who shared his thoughts on how the senior citizens and their families benefitted from the allowance. He mentioned that the allowance had helped not only the elderly but also their families, as the money was used for household expenses. However, he pointed out that the elderly didn't always get to fully use the allowance, as family members often took part in spending it.

In conclusion, I observed that many senior citizens in the Bhammana, Dhurtola, and other villages worked on their farms or livestock, often dealing with disputes at home. Their families were crucial in helping them manage their allowances, but they didn't always have full control over the funds. The allowance had undeniably improved the lives of many, but challenges still remained in terms of accessibility and personal control over the money.

3.4 Nature and Sources of Data

In this study, both qualitative and quantitative data have been used. Qualitative data have been collected from the interview with senior citizen. And qualitative data have been used and major attention paid to the qualitative information, as the research is to explore and document the local people's experience. Qualitative data have been collected for making the research study reliable and valid comprehensive. Qualitative data have been generated from directly observing, meeting, and talking with the informants and documenting their experiences whose narrative account about social security system, and household relationship and their experience contributed to this research for making valid.

Both primary data has been used in the study. Primary data have been collected on the perception, experiences, and practice of senior citizen allowance system, and household relationship. The required primary data have been generated through the field study and the research explored and documented the practice of governments, local perspective about practices and rituals followed by the household after the intervention of the governments.

3.5 Design, Size, and Selection of Sample

The design of the sample of the study have been non-probability. Within non-probability sampling, a judgmental or purposive sampling method have been used. The Khaptal Chhededaha rural municipality is the universe of this study and the sample have been selected, for the primary data collection. Through purposive sampling forty interviewee have been chosen from the senior citizen who regularly get senior citizen allowance from the municipality. The respondent has been chosen by finding the person involved with the process of senior citizen allowance of the government and the local person who is participated in the system of the government. Likewise, nine case studies have been collected from the households of the municipality. Through judgmental sampling, unstructured interview has been conducted with five members from the municipality and ten people in the community have been taken from the society. The criteria of the selection of samples different from social and institutional categories are the willingness of individuals to share their knowledge and information on their own after being informed about the purpose of the research. The rapport building that have been conducted in the earlier stage of fieldwork helped to find the samples for interviews and case studies.

3.6 Data Collection Tools and Techniques

This sociological study has been carried out by using qualitative data collection methods to collect people's experiences and their social meaning about behavior of local government and household practices in a naturally occurring setting. The researcher has done participant observation in senior citizen allowance practices. This study has been conducted fieldwork basis data collections. So, there are different types of data collection techniques that have be used to conduct this study. The researcher has used different methods for triangulation i.e. key informant's interview, case study, participant observation, review of documents, and unstructured interviews to find realistic data from the field.

3.6.1 Interview

Interview is an important tool for sociological research. Interviewing is an integral part of social research (Bernard, 1994). Interviews have been used for the collection of broader information. The informants have been chosen exploring the senior citizen population of the community and the staff of social security branch of municipality. The interviews have been taken for the examination of policy and practice of

municipality in relation to the practice of senior citizen allowance system and household relationship and the senior citizen's perception about it. Through the interview researcher have collect information about existing policy of government, practice and in relation to the gender differences and household relationship.

3.6.2 Case Study

The case study is an important data collection tool for sociological research. It focuses on individuals, programs, events, policies, and groups. A case study is a method of exploring and analyzing the life of a social unit, be that unit a person in a family, an institution, a cultural group, or even an entire community (Baker, 1999). The case study has been used with the household participating in the senior citizen allowance system. Case study method conducted through the exploring people deeply involved in the system implementation. Through the case study, data have been collected about how to the particular system is functioning for the household management. And overall process of system how it influences the local people's life.

3.6.3 Observation

Observation is a qualitative method frequently used in social science research. It is based on a long tradition of sociological study. In participant observation, the observer becomes "part" of the environment or the cultural context. In every form of qualitative research, nearly all qualitative researcher uses observation as one of their central data-gathering methods (Baker, 1999). The observation method has been applied to get the primary data and relevant information. Moreover, I have observed the practice of senior citizen allowance. Within this scenario, I have also observed the behaviors of the municipality and the process and every walk of life of people to understand the senior citizen allowance system and household relationship.

3.6.4 Unstructured Interview

Unstructured interview is mostly used in the qualitative study, in which researcher take interview informally during the whole fieldwork (Bernard, 1994). It is a process of observing discourse construction, narrative creation and their recording for further analysis. Therefore, it is the supplement method to collect as much information as possible during observation. In this study unstructured interview have been another method of data collection. Through the unstructured interview I have tried to build

rapport with the respondents, and collected missing information about the senior citizen allowance system, household practices.

3.7 Data Analysis and Interpretation

Data analysis refers to organizing or categorizing or summarizing the gathered data and looking at its interrelationships with a view to arriving at a valid and reliable generalization (Uprety, 2014). Analysis can be defined as the process of bringing order to the data, organizing what is there into patterns, categories and descriptive units and looking for relationships between them (Brewer, 2000, p. 105). Analysis of data is the continuous or simultaneous process with field work in which data is summarized, organized, categorized, classified the raw data to make meaningful. In this study, most of the data have been qualitative. The qualitative data have been analyzed with the thematic classification used for organizing the data reading the texts of the field notes to identify the themes and coalescing or separating the information under each themes reading the texts. The generalization has been done by examining the interrelationship and pattern of data and information. And quantitative data have be analyzed by the coding and classifying with variables and presented in the tabulation.

Data do not speak themselves so that data should be interpreted. Interpretation is the process whereby the researcher attached meaning to the data (Brewer, 2000, p. 122). The data have been interpreted because interpretation makes or gives meaning of that data. So, the data have been interpreted by generalizing out of the analysis and meaning to be derived from factual analysis ascertain to the relationship among variables.

3.8 Ethical Considerations

Sociological researchers must do everything in their power to ensure that their research does not harm the safety, dignity, or privacy of the people with whom they work, conduct research, or perform other professional activities. Following that, I have used the pseudo name of respondent during my data analysis if they are not supposed to expose their name. I won't do any work that may be harmful to the informants and won't conduct any interviews and case studies without taking consent of them. I won't take and publish any photographs without their consent. I won't use unpublished data, photographs, methods, or results without permission and paid credit

where credit is due, I have given proper acknowledgement or credit for all contributions to research and never plagiarize. I have tried to avoid discrimination against the respondents on the basis of sex, ethnicity, or other factors.

3.9 Limitations of the Study

Every study has its own limitation and more than one particular person bonding in certain time, perspective and sources cannot possible to study whole aspect. So, there is some limitation in any research and this research is no exception either. This study has been conducted through the theory of practice perspectives. Through this theory the study has been limited to examine the senior citizen allowance and household dynamics. But this study can be conducted through the neoliberal, dependency, world system, globalization and other theories also.

This study has been conducted through twenty-five interviews and nine case studies but theses may have not proper represent the whole practice of senior citizen allowance and household dynamics in surrounding society. The fieldwork for this study has been two months which may not enough to understand the senior citizen allowance system and household relationship. This study has been about senior citizen allowance and household dynamics in Khaptal Chhededaha rural municipality ward no. 3. The place may not represent all over the Far-West to understand the social system because other communities also proceed the system. There are many other organizations for social security which hold vary significant to document and I may have not concentrated on that because my primary focus has been on how and what people perceive the senior citizen allowance system and household relationship.

CHAPTER FOUR

THE SETTING AND BACKGROUND OF THE RESPONDENTS

4.1 Introduction of Bajura District

Bajura District is one of the 77 districts of Nepal, situated in the Sudurpashchim Province in the far western region of the country. The district headquarters is located in Martadi, which is part of the Badimalika municipality. Bajura covers an area of 2,188 square kilometers (845 square miles) and had a population of 138,523 as per the 2021 census. The district features a diverse topography, ranging from low river valleys to high mountainous regions. Elevations vary significantly, contributing to a range of climatic conditions from subtropical to alpine. The annual rainfall is approximately 13,433 mm, and temperatures can vary from 0°C to 40°C.

The district is home to various ethnic groups, including Chhetri, Thakuri, Brahmin, Kami, Damai, Sarki, and Kumal. Notably, polyandry traditions exist among the Bhotia and Sauka communities. Agriculture is the primary livelihood for more than 80% of Bajura's population, focusing mainly on small-scale livestock farming. However, the district faces significant economic challenges. As of 2017, about 71% of Bajura's households lived below the poverty line, and it had the lowest Human Development Index (HDI) value among Nepal's districts. Bajura is rich in cultural heritage, with significant religious sites such as the Badimalika and Kailashmandu temples, which hold potential as important tourist attractions.

The district's difficult topography and lack of physical infrastructure present major challenges to accessibility and service delivery. The only road access to Bajura is via the Sanphe-Martadi road, which leads to the district headquarters. Additionally, there is an airport located at Kolti that connects with Nepalgunj through limited flights. In summary, Bajura District is characterized by its diverse geography, cultural richness, and economic challenges, necessitating focused development efforts to improve living conditions and infrastructure.

Map 1*Map of Bajura District*

Source: https://commons.wikimedia.org/wiki/File:Bajura_District_in_Nepal_2015.svg

4.2 Introduction of Khaptad Chhededaha Rural Municipality

Khaptad Chhededaha Rural Municipality is a local administrative unit located in the Bajura District of Sudurpashchim Province, Nepal. Established in 2017 as part of Nepal's federal restructuring, it encompasses an area of approximately 135.08 square kilometers and, as of the National Population and Housing Census 2021, Khaptad Chhededaha Rural Municipality in Bajura District, Sudurpashchim Province, Nepal, has a total population of 19,307 individuals. The gender distribution is 48.8% male and 51.2% female, resulting in a sex ratio of 95.45 males per 100 females. The municipality comprises 3,574 households, with a population density of 143 individuals per square kilometer. The literacy rate stands at 71.4%, with male literacy at 80.7% and female literacy at 62.6%. The municipality is situated in the western part of Bajura District, sharing its borders with Badimalika Municipality to the east, Bajhang District to the west, Gaumul Rural Municipality to the north, and Budhiganga Municipality and Achham District to the south. It is divided into seven wards, with the administrative center located in Dogadi (www.chhededahamun.gov.np).

Khaptad Chhededaha Rural Municipality was formed by merging the former Village Development Committees (VDCs) of Dogadi, Gudukhati, Atichaur, Jayabageshwari, and Kanda. The name derives from two significant local landmarks: the Khaptad National Park and the Chhededaha Lake, both of which hold cultural and environmental importance in the region (www.chhededahamun.gov.np). The population is predominantly Hindu, with various ethnic groups residing in the area. The municipality is home to several religious sites, including temples dedicated to deities such as Betal, Mashta, Khapar, Bhagwati, and Kailash, reflecting the rich cultural heritage of the community (www.chhededahamun.gov.np). Agriculture is the primary economic activity, with a focus on farming and livestock rearing. In recent years, efforts have been made to enhance financial inclusion; notably, by 2021, every household in the municipality had access to a bank account, facilitating better financial management and access to credit (www.kathmandupost.com).

The municipality faces challenges typical of remote hilly regions, including limited infrastructure and access to services. To address these issues, local authorities have initiated programs to improve education, healthcare, and transportation. For instance, in 2022, the municipality collaborated with Himalayan Bank to distribute social security allowances directly through ward offices, reducing the need for residents to travel long distances to access banking services (www.kathmandupost.com).

Map 2

Map of Khaptad Chhededaha Rural Municipality



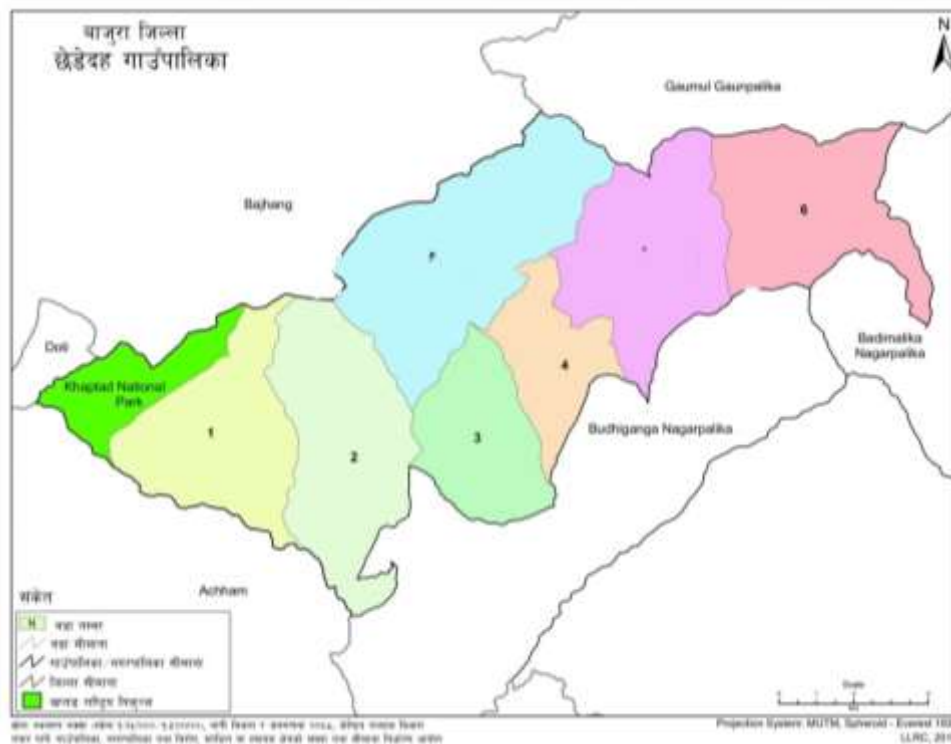
Source: <https://www.nepalarchives.com/map-of-bajura-district-of-nepal/>

4.3 Introduction of Khaptad Chhededaha Ward No. 3

Khaptad Chhededaha Ward No. 3 is part of the Khaptad Chhededaha Rural Municipality in Bajura District, Sudurpashchim Province, Nepal. This rural municipality was established by merging the previous Village Development Committees (VDCs) of Kanda, Jayabageshwari, Gudukhati, Atichaur, and Dogadi. Ward No. 3, located in Dhanalta, Bajura, is one of the seven wards of the municipality. In July 2024, the municipality initiated the construction of a new office building for Ward No. 3 to enhance administrative services for local residents. The region is known for its rich cultural heritage, with various temples and religious sites, including the Khaptad National Park and the Chhededaha Lake, which are significant attractions.

Map 3

Map of Khaptad Chhededaha Rural Municipality



Source: <https://www.nepalarchives.com/map-of-khaptad-chhededaha-rural-municipality-bajura-nepal/>

4.4 Background of the Respondents

The background of respondents refers to the demographic, social, or professional characteristics of the individuals who are providing data or answers in research. It helps to understand the context of the responses and is important for analyzing how

different factors such as age, education, occupation, location, or other variables may influence opinions, behaviors, or experiences.

4.4.1 Religious Status of Respondents

The religious status of respondents in the study on old age allowance reflects the diverse socio-cultural fabric of the community. Religion plays a crucial role in shaping perceptions of social welfare and state support for elderly citizens. The majority of respondents belong to the dominant religious group in the study area, while minority religions are also represented to a lesser extent. Religious beliefs often influence expectations regarding family support versus state-provided assistance, with some respondents viewing old age allowance as a necessary government responsibility, while others see it as supplementary to traditional family care. Understanding these religious dynamics is essential for assessing the inclusiveness and accessibility of social protection programs for the elderly.

Table 1

Religious Status of Respondent

S.N.	Caste/Ethnicity	No.	Percentage (%)	Remarks
1.	Hindu	40	100	
2.	Total	40	100	

Source: Field Work, 2081

The data indicates that the entire surveyed population (40 individuals) belongs to the Hindu community, representing 100% of the sample. This uniformity suggests a culturally homogenous population with no representation from other religious or ethnic groups.

4.4.2 Caste and Ethnicity of Respondents

The caste and ethnicity of respondents in the study on old age allowance highlight the social diversity and its influence on access to welfare benefits. The respondents come from various caste and ethnic backgrounds, reflecting the demographic composition of the study area. Dominant caste groups may have better access to information and administrative processes related to old age allowance, while marginalized communities, such as Dalits and certain indigenous groups, may face barriers due to

historical exclusion, lack of documentation, or bureaucratic challenges. Ethnic variations also influence perceptions of state welfare, with some groups relying more on community networks for elderly support, while others depend on government assistance. Analyzing caste and ethnic differences is crucial for ensuring equitable distribution of old age allowance and addressing potential disparities in social protection policies.

Table 2

Caste and Ethnicity of Respondent

S.N.	Caste/Ethnicity	No.	Percentage (%)	Remarks
1.	Kshetri	16	40	
2.	Dalits	24	60	
	Total	40	100	

Source: Field Work, 2081

The data presents the caste/ethnicity distribution within a sample of 40 individuals, showing that Dalits make up the majority at 60% (24 individuals), while Kshetris constitute 40% (16 individuals). This indicates a significant presence of historically marginalized communities within the surveyed population. The higher proportion of Dalits suggests that the area may have a considerable representation of socially and economically disadvantaged groups, potentially influencing local development dynamics, access to resources, and socio-economic conditions. On the other hand, the Kshetri community, traditionally associated with higher social status, comprises a smaller portion of the population.

4.4.3 Educational Status of Respondents

The educational status of respondents in the study on old age allowance varies significantly, influencing their awareness and access to the benefits. A considerable proportion of elderly beneficiaries have low or no formal education, reflecting past socio-economic conditions that limited educational opportunities, especially for women and marginalized communities. Those with higher levels of education tend to have better knowledge of the application process, eligibility criteria, and government policies, enabling them to navigate bureaucratic procedures more effectively. In contrast, less-educated respondents often rely on family members, local leaders, or

social networks to access information and assistance in obtaining the allowance. Understanding the educational disparities among recipients is crucial for improving outreach, simplifying application processes, and ensuring that old age allowance reaches all eligible individuals, regardless of their literacy levels.

Table 3

Educational Status of Respondent

S.N.	Caste/Ethnicity	No.	Percentage (%)	Remarks
1.	Educated	5	12.5	
2.	Uneducated	35	87.5	
	Total	40	100	

Source: Field Work, 2081

The data highlights a significant educational disparity within the surveyed population, with only 12.5% (5 individuals) classified as educated, while the majority, 87.5% (35 individuals), are uneducated. This stark imbalance suggests limited access to educational opportunities, which may be influenced by socio-economic constraints, lack of infrastructure, cultural norms, or historical marginalization. The high illiteracy rate could have profound implications on employment prospects, economic mobility, and overall community development, potentially perpetuating cycles of poverty and social exclusion.

4.4.4 Respondents by Sex

The sex distribution of respondents in the study on old age allowance reflects the demographic composition of elderly beneficiaries. In many cases, there is a higher proportion of female respondents, as women tend to have a longer life expectancy than men. However, gender-based disparities in access to social protection may persist due to factors such as lower literacy rates among elderly women, limited awareness of entitlements, and cultural norms that influence financial independence. Male respondents, on the other hand, may have had greater access to formal employment and social security benefits earlier in life, affecting their reliance on old age allowance. Analyzing the respondents by sex provides insights into gender-

specific challenges and helps in formulating inclusive policies to ensure equitable access to old age allowance for both men and women.

Table 4

Sex of Respondents

S.N.	Sex	No.	Percentage (%)	Remarks
1.	Female	11	27.5	
2.	Male	29	72.5	
	Total	40	100	

Source: Field Work, 2081

The data provides an overview of the gender distribution within a sample of 40 individuals, revealing a significant disparity between males and females. Males constitute the majority, comprising 72.5% (29 individuals), whereas females account for only 27.5% (11 individuals). This imbalance may be influenced by various socio-cultural or demographic factors, such as migration patterns, employment opportunities, or gender-specific roles within the community. The lower representation of females could indicate limited participation in certain activities or potential disparities in access to resources and opportunities. Conversely, the higher male proportion might suggest a male-dominated environment, possibly due to traditional gender roles or economic factors that encourage male participation in specific domains. The data highlights the need for further exploration into the underlying causes of this gender gap and its broader implications on social and economic dynamics.

4.4.5 Respondents by Types of Family

The respondents in the study on old age allowance come from diverse family structures, primarily categorized into nuclear and joint families. Elderly individuals in joint families often receive financial and emotional support from family members, which may influence their dependence on old age allowance. In contrast, those in nuclear families, particularly those living alone or with only a spouse, may rely more heavily on the allowance as a primary source of income. The type of family also affects the decision-making process regarding the use of the allowance, with joint

families sometimes pooling resources for household expenses, while elderly individuals in nuclear setups may have greater autonomy in spending. Understanding family structure is essential in assessing the effectiveness of old age allowance in meeting the needs of elderly citizens and shaping policies that address their varying levels of support and dependency.

Table 5

Types of Family of Respondents

S.N.	Types of Family	No.	Percentage (%)	Remarks
1..	Nuclear Family	17	42.5	
2.	Joint Family	23	57.5	
	Total	40	100	

Source: Field Work, 2081

The data presents a comparative analysis of family structures within a sample of 40 households, categorizing them into nuclear and joint families. The findings indicate that joint families are more prevalent, comprising 57.5% (23 households), whereas nuclear families account for 42.5% (17 households). This suggests that traditional family systems, characterized by multiple generations living together, remain dominant within the surveyed population. The higher proportion of joint families may be attributed to cultural values, economic benefits, or social support systems that encourage extended family living arrangements. Conversely, the presence of nuclear families, though lower, still signifies a shift towards more independent household structures, possibly driven by urbanization, economic mobility, or changing societal norms. The data underscores the coexistence of both family types, reflecting a transitional phase influenced by modernization and tradition.

4.4.6 Respondents by Occupation

The occupational background of respondents in the study on old age allowance provides insight into their economic status and reliance on government support. Most elderly beneficiaries have a history of engagement in informal or subsistence-based occupations, such as agriculture, daily wage labor, or small-scale trade, reflecting the rural and semi-urban nature of the study area. A smaller proportion may have worked

in formal sectors, such as government service or private employment, often with access to pensions or other retirement benefits. Those from informal sectors tend to depend more on old age allowance as a crucial source of financial security, while former formal-sector employees may view it as supplementary income. Understanding occupational patterns helps in evaluating the adequacy of old age allowance and identifying gaps in social protection for elderly individuals from different work backgrounds.

Table 6

Occupation of Respondent

S.N.	Caste/Ethnicity	No.	Percentage (%)	Remarks
1.	Agriculture	35	87.5	
2.	Dalits	5	12.5	
	Total	40	100	

Source: Field Work, 2081

The data presents a caste/ethnicity distribution within a sample of 40 individuals, revealing a significant predominance of the "Agriculture" group, which comprises 87.5% (35 individuals) of the total. Meanwhile, Dalits represent a minority, accounting for only 12.5% (5 individuals). This disparity highlights potential social stratification, where agricultural castes dominate numerically, likely reflecting historical patterns of land ownership, occupation, and socio-economic positioning. However, the categorization of "Agriculture" as an ethnic or caste identity raises concerns about definitional clarity, as it seems to describe an occupational group rather than a specific caste. The absence of further disaggregation such as the identification of specific caste groups within the agricultural sector limits deeper analysis. The data also does not provide insights into factors such as land ownership, economic conditions, or social mobility, which are crucial for understanding structural inequalities.

CHAPTER FIVE

UTILIZATION OF SENIOR CITIZEN'S ALLOWANCES

The social security allowance for senior citizens in Nepal is designed to enhance their quality of life, address their social and economic vulnerabilities, and promote independence. Studies reveal significant insights into how elderly individuals utilize these allowances, their satisfaction levels, and the overall impact on their lives and communities.

Many senior citizens use their allowance to cover regular household expenses. This demonstrates the crucial role the allowance plays in meeting basic needs, especially for those with limited or no other income sources. A notable portion of the allowance is allocated to health and medicine. Given the healthcare needs of the elderly, this highlights the importance of the allowance in ensuring access to medical services and medication. The primary use of the allowance is for personal expenditure. This encompasses a variety of needs and desires, reflecting the individual autonomy the allowance provides. Beneficiaries spend their allowances on various social and economic needs. This implies that the allowance supports their engagement in community life and contributes to their overall well-being.

This study showed that a considerable percentage of older people expressed satisfaction with the Old Age Allowance. This indicates that the allowance serves its intended purpose of improving the lives of senior citizens. Satisfaction is significantly associated with living conditions and occupation. Those living with family members and engaged in non-farm occupations tend to be more satisfied with the allowance. Despite the general satisfaction, some elderly individuals find the allowance insufficient to cover their expenses due to inflation. This suggests a need for periodic adjustments to the allowance amount to keep pace with the rising cost of living. A high satisfaction level is linked to the allowance's contribution to religious practices. This underscores the importance of the allowance in supporting the cultural and spiritual well-being of older people.

In some instances, a portion of the social security allowance is used by family members, which may reduce the senior citizens' control over their allowance and potentially affect their quality of life. The social security allowance plays a vital role

in the lives of senior citizens in Nepal. It supports their basic needs, healthcare, and social engagement. While satisfaction levels are generally positive, challenges such as the allowance's adequacy and family dynamics need to be addressed to maximize its impact. Continuous evaluation and adaptive policies are essential to ensure that the allowance effectively contributes to the well-being and dignity of the elderly population.

Case: 1

Impact of Senior Citizen Allowance on Living

Phugi Rawat's account provides a nuanced perspective on the senior citizen allowance system in Nepal, especially its impact on elderly individuals living in rural areas. When she first began receiving the allowance at the age of 70, the system was marked by inconsistency, both in the amount (around NPR 80) and the process, which was unclear and often required documentation submission at district offices. Over the years, however, the process has become more streamlined, and the allowance has increased to NPR 4000 per month. Despite these improvements, Phugi's personal experience reflects deeper challenges faced by elderly individuals, particularly those who are physically frail or have limited access to resources.

One of the key issues Phugi highlights is her inability to personally manage the allowance due to her age and physical limitations. She relies on her grandchildren to collect and manage the funds, leaving her without direct control over how the money is spent. This lack of autonomy points to a critical gap in the social security system—while the financial assistance may have improved in amount, it still fails to empower elderly individuals like Phugi to directly engage with the system or use the money as they see fit. The allowance system may alleviate financial burdens for some families, but in Phugi's case, it does not significantly enhance her personal well-being or independence.

Additionally, Phugi's strained relationship with her family further complicates her experience. Although the community treats her kindly, offering help when needed, her family often views her as a burden. This reflects the broader issue in many rural communities where elderly people, despite receiving allowances, may still face neglect or lack of support from their immediate family members. The allowance

system, while intended to provide a safety net, does not address these interpersonal dynamics, which are crucial for the elderly's emotional and physical well-being.

Phugi's experience also emphasizes the crucial role of the community in supporting elderly individuals. While she does not benefit directly from the allowance herself, she notes that the increased financial support has helped other elderly people in her community. The broader impact of the allowance seems to be felt more collectively than individually, highlighting a complex intersection of personal and communal benefits.

Despite the improvements, Phugi remains unsatisfied with the system. The lack of direct engagement with the service providers and her inability to personally manage the allowance have left her feeling disconnected. Her dissatisfaction underscores the need for greater accessibility and empowerment for elderly individuals to manage their own finances and participate more fully in the programs designed to help them. The system, while beneficial for some, does not fully meet the needs of the most vulnerable, such as those like Phugi who face physical, emotional, and familial challenges.

5.1 Mode of Expenditure

The utilization of the old age allowance is primarily directed towards meeting the essential needs of elderly individuals, with expenditures varying based on household conditions, health status, and personal priorities. A significant portion of the allowance is spent on basic necessities, including food, groceries, clothing, and personal items, especially in households with limited income. Many elderly individuals also allocate a substantial part of the allowance to healthcare expenses, such as doctor visits, hospital bills, medications, and other health-related needs, as aging often brings increased health challenges. In joint or extended families, the allowance is commonly used to contribute to household expenses like utility bills, rent, and home maintenance. Social and religious activities also form a notable expenditure category, with many elderly individuals using part of their allowance for donations, temple visits, or cultural celebrations.

Additionally, elderly recipients may contribute to their family's welfare, supporting children or grandchildren's education or providing emergency financial assistance. Some elderly individuals also save a portion of the allowance, either by depositing it

in a bank, investing in local savings groups, or purchasing livestock or small assets. For others, the allowance helps repay personal loans or debts, offering some financial relief. While the majority of the allowance goes toward basic needs and family support, a small portion is occasionally allocated to personal enjoyment, such as leisure activities or travel. Overall, the mode of expenditure reflects a mix of personal necessity, family obligations, and cultural practices, highlighting the critical role of the old age allowance in supporting the elderly and their households.

5.1.1 Households by Monthly Expenditure

Household monthly expenditure is a key indicator of economic stability and financial pressure, influencing the extent to which elderly individuals rely on old age allowance. Households with higher expenditures, often due to medical costs, education, or loan repayments, may experience financial strain despite having multiple income sources. In contrast, low-expenditure households, particularly those in rural areas with subsistence farming, may have fewer financial obligations but still struggle to cover essential needs. For elderly members, healthcare costs tend to be a major expense, and in lower-income households, the old age allowance often contributes to covering medical bills, food, and daily necessities. Analyzing monthly expenditures provides insight into economic vulnerabilities and helps policymakers assess whether social protection measures like old age allowance adequately support elderly individuals in meeting their financial needs.

Table 7

Distribution of Households by Monthly Expenditure in Family

S.N.	Amount	No.	Percentage (%)	Remarks
1.	1000	2	5	
2.	2000	5	12.5	
3.	4000	18	45	
4.	6000	8	20	
5.	8000	1	2.5	
6.	10000	6	15	
9.	Total	40	100	

Source: Field Work, 2081

The data presents the distribution of a specific financial amount, possibly relating to household expenses, savings, or access to funds, across 40 individuals or households. The largest proportion, 45% (18 individuals), is associated with an amount of NPR 4,000, indicating that a significant portion of the population has access to a moderate level of financial resources. The second largest group, 20% (8 individuals), receives NPR 6,000, while 15% (6 individuals) are associated with NPR 10,000. Smaller percentages are observed in the lower and higher financial categories: 12.5% (5 individuals) have access to NPR 2,000, 5% (2 individuals) receive NPR 1,000, and only 2.5% (1 individual) has access to NPR 8,000. This distribution suggests that while many individuals have access to modest financial resources, a large portion still faces financial constraints.

5.1.2 Households by Mode of Expenditure of Allowance

The mode of expenditure of old age allowance varies across households, reflecting their financial priorities and socio-economic conditions. A significant portion of the allowance is often spent on daily necessities such as food, clothing, and utilities, particularly in low-income households where elderly individuals rely on it for basic sustenance. Healthcare expenses, including medication and doctor visits, are another major area of spending, as aging individuals often require regular medical attention. In some cases, the allowance is used to support grandchildren's education or contribute to household expenses in joint families. A smaller percentage of recipients may save a portion of the allowance for emergencies or religious and social activities. Understanding how households utilize the old age allowance helps in assessing its impact on elderly well-being and whether the support is sufficient to meet their essential needs.

Table 8

Distribution of Households by Decision making in Expenditure

S.N.	Mode of expenditure	No.	Percentage (%)	Remarks
1	Self Interest	27	67.5	
2	Interest of Family	13	32.5	
	Total	40	100	

Source: Field Work, 2081

The data on household expenditure patterns shows that the majority of individuals, 67.5% (27 households), allocate their allowance to "self-interest," suggesting a focus on personal needs or desires, which could include individual savings, personal leisure, or individual investments. A smaller percentage, 32.5% (13 households), prioritize the "interest of family," which may involve spending on family needs, healthcare, education, or supporting household members. This distribution indicates a tendency towards individualistic spending habits in a majority of households, while a smaller portion of the population is more focused on collective family welfare.

5.2 Sufficiency of Allowance

The sufficiency of the old age allowance is a crucial factor in determining its effectiveness in meeting the financial needs of elderly individuals. For many recipients, the allowance is not enough to fully cover all essential expenses, especially in households with high living costs or where there are significant health care needs. In low-income families, the allowance may only be sufficient for basic necessities such as food and clothing, leaving little room for healthcare, utilities, or savings. In rural areas or families with larger household sizes, the allowance may not adequately support the elderly individual's personal needs without additional family or community support. However, for some elderly individuals in more economically stable households, the allowance may serve as supplementary income, contributing to household expenses or providing some relief for medical or other personal needs. Elderly individuals with fewer financial dependents or better access to other resources may find the allowance more sufficient, but for many, it remains a vital, yet insufficient, resource. This highlights the need for additional social protection measures or a review of allowance amounts to ensure that elderly citizens can fully meet their basic needs without experiencing financial hardship.

Case: 2

Financial Independence Through Allowance

Mahandra Rawat's experience with the elderly allowance highlights the positive impact the program has had on her life, particularly as a single woman living alone. Since receiving the allowance one year ago, Mahandra has found the support to be both reassuring and valuable. She expresses genuine satisfaction with the allowance, feeling grateful for the financial assistance that helps her meet her basic needs.

She receives NPR 4,000 each month, which she spends on food, clothing, and sometimes lends to others in need. Her experience is generally positive, noting that the allowance has helped her avoid financial strain, particularly since she does not have any other source of income. The allowance has enabled her to buy necessities like salt, oil, soap, and clothes, improving her standard of living and providing her with a sense of security in her old age. She also mentions that, in some cases, she lends money to others who request it, indicating her generosity and the flexibility the allowance gives her in managing her finances.

Mahandra's experience with the process of receiving the allowance is straightforward but not without challenges. She goes to the ward office herself with her citizenship and passport to verify her identity and receive the money. She does mention the inconvenience of walking and standing in line, but overall, the process is clear and manageable. While she would appreciate help in getting the allowance, she doesn't seem to have any major complaints about the procedure itself.

Her relationship with the community has improved since receiving the allowance. Mahandra reports being treated with respect and kindness by her fellow villagers. She feels included in social and religious activities, which was not the case before. People now assist her when needed, and she even receives discounts from shopkeepers and loans from others in the village. This shift in community dynamics underscores the importance of financial independence and how having a stable income can affect one's social standing and relationships.

Mahandra's trust in the social security system is evident. She believes that the government will continue to provide support until her death and expand the services over time. She sees the purpose of the allowance as providing essential help to elderly citizens who are unable to work, live alone, or face illness. This belief aligns with her satisfaction with the allowance and the relief it provides her from financial insecurity.

While Mahandra expresses gratitude for the allowance, she also reflects on the broader societal impact. The allowance has empowered her and other elderly citizens, giving them a sense of dignity and participation in community life. However, she acknowledges that the allowance serves to prevent family members from misusing or neglecting their elders, a common issue in rural settings where elders may not always receive the care or support, they need.

In terms of improvement, Mahandra has experienced tangible benefits in her life management. She can now afford medical treatment when she is ill, something she could not have managed without the allowance. Her financial security has reduced stress and improved her quality of life, and she feels that others treat her with more respect and appreciation due to the allowance.

5.2.1 Households by Months that Enough for Products from their Land

The number of months a household can sustain itself with products from their land is a key indicator of food security and economic stability, particularly for elderly respondents in rural or semi-rural areas. Households that are able to produce enough food for several months tend to be more self-reliant, relying less on external sources of income or government support like old age allowance. However, many households may only be able to provide for themselves for a limited number of months, especially in areas with poor soil, inadequate irrigation, or reliance on seasonal crops. In such households, elderly members may depend more heavily on the old age allowance to cover essential needs during lean months when their agricultural production is insufficient. Analyzing the length of time, a household can sustain itself from its land provides valuable insight into the economic vulnerability of elderly individuals and the role of government assistance in bridging gaps during food shortages.

Table 9

Distribution of Households by Enough Food Production

S.N.	Months	No.	Percentage (%)	Remarks
1.	1-3	15	17.5	
2.	4-6	20	50	
3.	7-9	1	2.5	
4.	10-12	4	10	
Total		40	100	

Source: Field Work, 2081

The data represents the duration of a specific activity (possibly employment, food security, or another seasonal factor) over a 12-month period for 40 individuals. The largest proportion, 50% (20 individuals), falls within the 4–6-month range, indicating that half of the surveyed population experiences sustainability or engagement for only part of the year. Meanwhile, 17.5% (15 individuals) sustain for only 1-3 months, suggesting a segment with significant seasonal instability. A very small percentage (2.5%, 1 individual) extends into the 7–9-month range, while 10% (4 individuals) maintain engagement for the full year (10-12 months). This distribution highlights a potential issue of seasonal employment, food insecurity, or economic instability, with a majority of the population struggling to maintain year-round sustainability.

5.2.2 Households by Numbers of Members Making Income in the Family

The number of income-earning members in a household significantly influences the economic well-being of elderly respondents receiving old age allowance. Households with multiple income earners, typically found in joint or extended families, tend to have better financial stability, reducing the elderly's reliance on government support. In contrast, households with only one or no active income earners often face economic hardships, making the old age allowance a vital source of sustenance for elderly members. In many cases, elderly individuals in financially strained households may continue to engage in small-scale income-generating activities despite their age. Understanding the distribution of income earners within households helps assess the economic impact of old age allowance and informs policies aimed at ensuring financial security for elderly individuals, especially those in vulnerable family structures.

Table 10

Distribution of Households by Members of Making Income in Family

S.N.	Members	No.	Percentage (%)	Remarks
1.	Yes	29	72.5	
2.	No	11	27.5	
	Total	40	100	

Source: Field Work, 2081

The data reveals that members making income in family within the surveyed population, there are income making members in the family in 72.5% (29 families), while only 27.5% (11 families) have not income making member in the family.

5.2.3 Households by mode of Expenditure of Allowance

The mode of expenditure of the old age allowance varies among households based on their financial needs and priorities. A significant portion of the allowance is spent on basic necessities such as food, clothing, and household expenses, particularly in low-income families where elderly individuals contribute to daily survival. Healthcare expenses are another major area of spending, including medication, doctor visits, and treatments for age-related health issues. Some elderly recipients use the allowance for religious and social activities, such as temple visits, festivals, or community donations. In joint families, the allowance may be pooled into household expenses to support the family, while in nuclear or single-person households, it is often managed independently. A small number of beneficiaries may also save a portion for emergencies or invest in informal savings like livestock or cooperatives. Understanding how households utilize the old age allowance helps evaluate its adequacy in meeting the needs of elderly individuals and informs policy adjustments for better social protection.

Table 11

Distribution of Households by Mode of Expenditure of Allowances

S.N.	Mode	No.	Percentage (%)	Remarks
1.	Based on Need	25	62.5	
2.	Food	4	10	
3.	Cloths and Medicine	8	20	
4.	By Family	2	5	
5.	For Family	1	2.5	
	Total	40	100	

Source: Field Work, 2081

The data on the mode of expenditure of allowances shows that the majority of households, 62.5% (25 households), spend their allowance based on need, suggesting a flexible approach where the funds are directed toward essential or urgent requirements. A smaller portion, 20% (8 households), uses their allowance for clothing and medicine, indicating that these are priority expenses for a significant segment of the population. Ten percent (4 households) specifically allocate their allowance for food, reflecting a direct focus on meeting basic nutritional needs. Only 5% (2 households) spend the allowance on family-related expenses, while 2.5% (1 household) uses the allowance for the family, likely pointing to an overall family-oriented expenditure model.

5.2.4 Households by Sufficiency of Allowance for family expenditure

The sufficiency of the old age allowance for household expenditure varies significantly depending on the household's economic condition, size, and income sources. In low-income households, where there are limited or no other sources of income, the allowance is often insufficient to cover all expenses, forcing elderly individuals to rely on family members or engage in small-scale income-generating activities. In middle-income households, the allowance serves as supplementary support, helping to cover personal expenses, medical costs, or minor household needs but not being the primary financial source. In well-off households, the allowance is often used for personal savings, religious activities, or non-essential expenses, as other family members contribute to the main household expenditures.

Table 12

Distribution of Households by Sufficiency of Allowance

S.N.	Sufficient	No.	Percentage (%)	Remarks
1.	Yes	8	20	
2.	No	32	80	
	Total	40	100	

Source: Field Work, 2081

The data reveals that a large majority of households, 80% (32 households), find their allowance insufficient to meet family expenditure, indicating a significant financial

shortfall and potential hardship in managing essential household needs. Only 20% (8 households) report that their allowance is sufficient, suggesting that a small proportion of the population is able to manage their financial obligations without additional sources of income.

5.2.5 Households by Months that Enough for Products from their Land

Households' ability to sustain themselves with products from their land varies based on agricultural output and land productivity. Some households can produce enough for several months, typically those with fertile land and access to effective farming techniques, irrigation, and a diverse range of crops. These households tend to experience fewer periods of food insecurity and may rely less on external sources of income, including old age allowances. However, many households only have enough produce to last a few months due to factors such as limited land, seasonal variations, or lack of resources for improved farming methods. For these households, particularly during off-seasons or in years of poor harvests, the old age allowance becomes an essential lifeline for elderly members who may not be able to engage in agriculture or earn additional income. Understanding how many months a household can survive based on its land products is crucial in assessing the adequacy of old age allowances and the overall economic vulnerability of elderly individuals in rural communities.

Table 13

Distribution of Households by Months of Enough Food for Their Own Production

S.N.	Months	No.	Percentage (%)	Remarks
1.	1-3	15	17.5	
2.	4-6	20	50	
3.	7-9	1	2.5	
4.	10-12	4	10	
	Total	40	100	

Source: Field Work, 2081

The data illustrates the self-sufficiency of households in terms of agricultural production, specifically how long their land can sustain them. A significant portion,

50% (20 households), can sustain themselves for only 4-6 months, indicating that half of the population faces food shortages for a considerable part of the year. Additionally, 17.5% (15 households) can only sustain themselves for 1-3 months, highlighting severe food insecurity. A minimal 2.5% (1 household) can last 7-9 months, while only 10% (4 households) achieve year-round food sufficiency (10-12 months).

Case: 3

Benefits and Challenges of Nepal's Senior Citizen Allowance

Gulte Rawat's experience with the senior citizen allowance system offers an optimistic view of the program, reflecting improvements in the lives of elderly citizens, particularly in rural areas of Nepal. Since receiving the allowance 10 years ago, Gulte has benefitted from an increase in the amount, which now totals NPR 4,000 per month. This allowance has significantly helped Gulte meet his basic needs and even contribute to his household and grandchildren's education. His satisfaction with the allowance stems from its reliability and consistent support, which has enhanced his independence and dignity in old age.

Gulte's positive perspective highlights the importance of the senior citizen allowance for elderly people who can no longer work or depend on their families. The allowance allows him to meet his basic needs, purchase necessities like food, salt, and cigarettes, and even contribute to his grandchildren's schooling. His testimony indicates that the system has reduced his personal financial hardships and helped improve his overall well-being. The fact that he can now comfortably afford things that were once unaffordable, such as tea, sugar, and bidi, is a testament to how the allowance has improved his life.

The process of receiving the allowance, though not without challenges, is generally straightforward. Gulte needs to go to the ward office with his citizenship certificate and a photo, after which the documents are sent to the municipality. While he does face the inconvenience of walking long distances and waiting in line, Gulte does not seem to find these issues insurmountable. He also takes pride in going to receive the allowance himself, reflecting a sense of independence.

In terms of the broader impact, Gulte notes that the allowance has had some positive effects on the community, such as increasing respect for elderly citizens and providing more financial relief to families. However, the overall impact on the community remains limited, with some members feeling that the allowance has not significantly transformed the lives of elderly people. This suggests that while the allowance provides vital support, its broader societal impact is not as pronounced as it could be.

Gulte's relationship with his family has improved, partly due to the financial relief provided by the allowance. He now feels more respected and included in family decisions, and the support he receives from his family ensures his comfort. Additionally, his participation in community activities has made him a respected figure in his village, further enhancing his sense of belonging and dignity.

Gulte's experience with the social security system also underscores its reliability. He trusts that the allowance will continue until his death, providing him with a dependable source of income. His belief in the social security system, coupled with his satisfaction with the services provided, indicates that he views it as an essential support mechanism for elderly citizens.

However, while Gulte is generally satisfied with the allowance, he acknowledges that there are limitations to the system. The need for physical presence at the ward office, long waiting times, and accessibility issues could be improved, especially for elderly individuals who face mobility challenges. Additionally, while he is appreciative of the other benefits he received, such as a cap, fan, and blanket, Gulte recognizes that the government cannot provide for all the needs of the elderly due to the large number of recipients.

5.3 Decision-Making Authority

Decision-making authority in the utilization of old age allowance varies significantly based on family structure, cultural norms, and the individual's financial independence. In elderly-headed households, where the elderly person lives independently or with minimal family support, they typically have full control over how the allowance is spent, prioritizing personal needs such as food, healthcare, and sometimes savings. In joint or extended families, decision-making may be more communal, with younger family members, particularly children or caregivers, playing a significant role in determining how the allowance is used.

In these families, the elderly person may contribute to household expenses, but the final decisions regarding expenditure could be made collectively, based on the family's overall financial priorities. Gender dynamics also play a role, as elderly women in some cultures may have less authority over financial decisions, with male family members or sons having greater control over the funds. In cases where the elderly individual has limited mobility or cognitive decline, other family members may take on a more dominant role in managing the allowance, ensuring it is used for necessary expenses like healthcare and household upkeep.

Case: 4

Elderly Allowance and Its Role in Social Respect

Budhe Budha's experience with the elderly allowance sheds light on how the program has significantly improved his life, especially in terms of financial independence and community respect. He started receiving the allowance 8 years ago, although there was a delay due to the processing of his citizenship. Over the years, he has found the allowance to be invaluable in managing his living expenses.

Receiving NPR 4,000 each month, Budhe spends the allowance on essentials like food, salt, oil, bidis, cigarettes, alcohol, and medical treatment. Despite being a married man, his relationship with his family members, particularly his eldest and youngest sons, is strained. However, his second son and daughter-in-law provide him with care and support. This dynamic seems to highlight how the allowance can indirectly influence family relationships, as it has led to more respect and involvement from his second son and daughter-in-law.

The process of receiving the allowance involves obtaining his citizenship passport, getting it stamped at the ward office, and occasionally waiting in line. While he doesn't face major difficulties, there are some challenges such as waiting in line and occasional lack of trust from the village municipality. He mentions that the process used to be handled by the village municipality, but now it's managed at the ward office. Despite these minor hurdles, he values the allowance deeply and believes it has made life more manageable.

The community's treatment of him has improved due to the allowance. He feels respected and included in social activities, something he hadn't experienced before.

This aligns with his view that the allowance has had a positive impact on the community, making people more communicative and respectful toward elderly citizens.

Budhe's trust in the social security system is strong. He appreciates the government's efforts, saying that the free distribution of money has been beneficial for elderly people like him. He also has expectations for the future, hoping the allowance will increase and that other services for the elderly will be provided as well.

Regarding the objectives of the allowance, Budhe recognizes its purpose to support elderly people who may be physically, mentally, or economically vulnerable, or those who lack family support. However, he notes that the allowance has become a family necessity, not just for his personal needs. He has been able to use it to help his family, including supporting his grandchildren's education and contributing to social events.

The allowance has had a significant impact on his personal life and his community. It has improved his ability to make independent decisions, such as choosing where to stay, and alleviated the restrictions he once felt, like spending time in the cattle shed during winter. His family relationships have also improved, as they now consult him and respect his opinions more. His children and in-laws provide him with food, support, and medical care, which he attributes in part to the allowance.

In terms of community impact, Budhe notes that there is now more generosity from shopkeepers, and young educated people seek his advice. This reflects a shift in how elderly citizens are viewed, with the allowance contributing to greater respect and inclusion. Budhe is highly satisfied with the allowance system, calling it a blessing for his old age. The allowance has not only helped him meet his basic needs but has also made him feel more self-reliant and valued in his family and community.

5.4 Dependency on Allowance

Dependency on the old age allowance varies widely among elderly individuals, largely influenced by their economic situation, family support, and personal health. For many elderly individuals, especially those in low-income households or rural areas, the allowance is a critical source of income, making them highly dependent on it for basic necessities like food, clothing, and healthcare. In these cases, the allowance serves as the primary financial lifeline, and its insufficiency can lead to

significant hardship. In households with multiple income sources or those where elderly individuals have pensions, savings, or other assets, their dependency on the old age allowance is reduced, and it often acts as supplementary income rather than a primary financial resource.

However, even in these households, the allowance can still be crucial for covering specific needs, such as medical expenses, social or religious activities, or supporting family members. Elderly individuals with limited mobility or health conditions that prevent them from working or generating additional income are often more reliant on the allowance. Conversely, those in better financial situations, perhaps living with financially stable children or in wealthier households, may be less dependent on the allowance for survival but still rely on it for supplementary support. Overall, dependency on the allowance highlights the economic vulnerability of elderly individuals, underscoring the need for continued financial support to ensure they can meet their essential needs.

Case: 5

Elderly Allowance, Financial Independence, and Remaining Challenges

Gopi Mijar's experience with the elderly allowance provides valuable insight into how the program has positively impacted his life, although it also highlights some challenges he has faced. Gopi, a 90-year-old Dalit man, has been receiving the allowance for 20 years, which he finds very convenient. He feels the allowance has relieved him from the financial pressure of relying on his children or in-laws, especially since some family members used to neglect him. He wishes the allowance amount could be increased to further ease his financial burdens.

Currently, Gopi receives NPR 4,000 every three months, totaling NPR 12,000, which he uses primarily for food, tobacco, fruits, and buying stationery for his grandchildren. The process of receiving the allowance involves going to the ward office, getting a stamp, and collecting the payment. While he appreciates the process, Gopi suggests that the allowance should be deposited directly into a bank account, which would make it more convenient, and also provide funds for funeral expenses, reducing his son's financial burden.

Gopi's relationship with his family seems positive. He expresses no complaints about them, and they take care of him. However, he mentions that community members, particularly the youth, often disregard the elderly. They tend to ignore them and avoid interaction, which shows that some generational gaps still exist in terms of respect for older individuals.

Regarding the local government, Gopi acknowledges the positive impact of the allowance but expresses dissatisfaction with the partiality shown by the village authorities, particularly in relation to political affiliations. This has led to conflicts and misunderstandings, as some development projects are credited to political parties, despite the fact that the community has contributed taxes for land and property.

Gopi also faces challenges when collecting the allowance, particularly during the monsoon season, when crossing a river becomes difficult. There is no bridge, and he sometimes has to walk long distances, relying on others to carry him. He sometimes brings his grandchildren with him to collect the allowance, highlighting his reliance on family support.

When asked about his expectations, Gopi emphasizes that the allowance should be available to women as well, without them having to wait for their husbands to pass away first. He feels that this practice is discriminatory, as he had to wait until he was 68 before receiving the allowance, despite his wife passing away in 2048.

In terms of service providers, Gopi expresses frustration with their hasty and dismissive behavior. While they acknowledge his issues, they don't take meaningful action to address them. This lack of empathy is evident in how they handle his complaints, often responding rudely and without offering solutions.

Gopi has not received any other benefits beyond the allowance, and he feels that service providers don't truly understand the problems faced by elderly citizens. However, he continues to trust the social security system because the allowance has improved his life. It has allowed him to live more comfortably, stay at home, and be supported by his children.

The purpose of the allowance system, in Gopi's view, is to help elderly citizens who are no longer able to work or generate income. He believes it has made old age

easier by providing financial support. While the allowance is meant for senior citizens, Gopi points out that his entire family benefits from it, especially during times of need, like when he gave part of his allowance to his grandson for his studies.

Despite some challenges, Gopi sees improvements in the lives of elderly citizens. The allowance has made him more self-sufficient, allowing him to manage his expenses independently and without relying on others. He also notes improvements in his family relationships, with his family now showing more respect and care toward him.

Gopi is generally satisfied with the allowance system. He appreciates the financial help it provides and feels that it has contributed significantly to his well-being. The allowance has made life more manageable, allowing him to live comfortably at home and reducing the need to work or rely on others. Overall, he is content with the support he receives from the government.

5.5 Savings and Investments

Savings and investments are important factors in the utilization of the old age allowance, although their extent varies based on an elderly person's financial situation, priorities, and the amount of allowance they receive. For many elderly individuals, especially those in low-income households, the primary use of the allowance is to cover immediate daily expenses such as food, healthcare, and utilities, leaving little to no room for saving or investing. However, some elderly individuals, particularly those with limited living costs or in stable economic conditions, may set aside a portion of their allowance for future needs or emergencies.

In rural areas or agricultural communities, elderly individuals sometimes invest their allowance in livestock, small-scale farming tools, or other income-generating assets that can provide a future return. For example, the purchase of goats, chickens, or seeds for planting can provide supplementary income or a buffer against food insecurity. In urban settings, elderly recipients may save through banks, post offices, or community-based savings groups, providing them with a safety net for unexpected costs or medical emergencies. Additionally, some elderly individuals may choose to invest in microfinance institutions or cooperatives, which offer small returns but are seen as safe places to store money and access loans when needed.

Despite these potential savings and investment strategies, many elderly individuals face challenges in saving due to high living costs, poor health, or lack of access to financial institutions, meaning that their ability to build financial security is limited. As a result, savings and investments from the old age allowance are generally modest for most elderly individuals, underscoring the need for broader social protection measures to ensure that elderly populations are financially secure and able to meet their needs without relying heavily on savings.

Case: 6

Financial Stability and Social Inclusion Through Elderly Allowance

Chakra Bahadur Damai's experience with the elderly allowance system highlights both positive changes in his life and some areas for improvement. Chakra, a 70-year-old Dalit man from Kalaut Bada, has been receiving the allowance for 8 years. As a single man, he finds the allowance crucial for supporting his living expenses, food, and other necessities. He receives NPR 4,000 every month and spends it primarily on food, clothing, and essentials.

The process of receiving the allowance is straightforward, requiring him to visit the ward office with his citizenship and passbook. Although the service is generally efficient, Chakra faces challenges such as the 7–8 kilometer distance to the ward office, which requires walking, and sometimes the allowance is not distributed on time. He insists on collecting the allowance himself to avoid complications or misunderstandings regarding entitlement.

Chakra lives with his brother's family and reports a good relationship with them. Over time, he has noticed a shift in the community's attitude toward him. While the Damai community was once criticized, Chakra now feels respected by his neighbors, who invite him to community events and treat him well. This marks a significant change in social dynamics, likely influenced by his receiving the allowance, which has helped improve his social status.

Regarding the local government, Chakra feels that it has done a good job in implementing the central government's services. They invite citizens for the distribution of the allowance and inform them about the process. However, Chakra is concerned about discrimination in accessing other benefits, such as blankets and

radios, which he has not received, while some others in the village have. He suspects that his Dalit identity may be a factor in his exclusion from these additional benefits.

Although Chakra has faced some difficulties with the allowance system, such as delays and bureaucratic frustrations, he trusts the social security system overall. He feels that the allowance has significantly improved his life, allowing him to stay home and continue his tailoring business instead of traveling to earn a living. The allowance has also contributed to his self-confidence.

Chakra points out that while the allowance helps, it does not fully address his financial struggles, and there are still challenges related to the cost of food, clothing, education, and medicine. Nevertheless, the allowance has had a positive impact on his community. It has reduced the need for him to ask for food or engage in tailoring work far from home, as he can now afford his own essentials. He has also seen improvements in his mental health and social relationships, as the allowance provides him with more stability.

In terms of domestic relations, Chakra has noticed better care and respect within the household, and he feels more integrated into the community. Since receiving the allowance, he has been invited to community events and listened to more, which reflects an improvement in his social standing.

Chakra is satisfied with the allowance system overall. The regularity and security it provides to have allowed him to live more independently and comfortably. He no longer feels the need to beg or depend on others for basic needs, and he appreciates the dignity it has brought to his life. However, he does hope for an increase in the allowance and additional services to further improve the lives of elderly citizens.

5.6 Households by Monthly Income

The monthly income of households plays a significant role in determining the financial stability and reliance on government support like the old age allowance. Households with higher monthly incomes, often from formal employment, business ventures, or remittances, may have sufficient resources to meet their daily needs without relying heavily on external assistance. In contrast, households with lower or unstable monthly incomes, such as those dependent on agriculture, daily wages, or informal labor, may face challenges in covering basic expenses, making old age

allowance a crucial source of support for elderly members. Understanding the income distribution across households helps to identify those in economic distress, ensuring that old age allowance programs are effectively targeted to reach individuals who need it most, particularly in households with limited or irregular income sources.

Table 14

Distribution of Households by Monthly Income in Family

S.N.	Amount	No.	Percentage (%)	Remarks
1.	4000	13	32.5	
2.	7000	1	2.5	
3.	10000	7	17.5	
4.	15000	3	7.5	
5.	20000	8	20	
6.	30000	2	5	
7.	35000	4	10	
8.	40000	2	5	
Total		40	100	

Source: Field Work, 2081

The data on household monthly income distribution highlights significant economic disparities within the surveyed population. The largest proportion, 32.5% (13 households), earns only NPR 4,000 per month, indicating a prevalence of low-income households. Additionally, 2.5% (1 household) earns NPR 7,000, and 17.5% (7 households) earn NPR 10,000, further emphasizing financial constraints for a substantial segment of the population. A smaller percentage (7.5%, 3 households) earns NPR 15,000, while 20% (8 households) earn NPR 20,000, showing a moderate-income range. Higher income brackets include 5% (2 households) earning NPR 30,000, 10% (4 households) at NPR 35,000, and another 5% (2 households) at NPR 40,000. This distribution suggests a majority of households struggle with financial

stability, while a small portion earns significantly higher incomes, possibly reflecting occupational or sectoral variations.

5.7 Households by Per Month Savings

Household savings per month vary based on income levels, expenditure patterns, and financial priorities, influencing the extent to which elderly individuals rely on old age allowance. In higher-income households with multiple earning members, there is often a greater ability to save a portion of monthly income, reducing dependency on government support. However, in low-income households, where daily expenses outweigh earnings, savings are minimal or nonexistent, making old age allowance a crucial financial buffer. For elderly individuals, savings from the allowance are often limited, as most of it is spent on necessities like food, healthcare, and household expenses. Some elderly recipients, especially those in better financial conditions, may save a small portion of their allowance for emergencies or personal needs. Analyzing household savings trends helps assess financial security and the role of old age allowance in supporting vulnerable elderly populations.

Table 15

Distribution of Households by Monthly Savings

S.N.	Amount	No.	Percentage (%)	Remarks
1.	0	34	85	
2.	1000	3	7.5	
3.	2000	1	2.5	
4.	5000	2	5	
Total		40	100	

Source: Field Work, 2081

The data on monthly savings shows that the vast majority of households, 85% (34 households), are unable to save any amount, indicating significant financial constraints or the absence of disposable income. A smaller portion, 7.5% (3 households), manages to save NPR 1,000 per month, while 2.5% (1 household) saves NPR 2,000, reflecting minimal but positive savings behavior. Only 5% (2 households)

save NPR 5,000 per month, which is a relatively higher amount, suggesting that these households may have slightly better financial stability.

5.8 Households by Mode of Savings

The mode of savings among households receiving old age allowance varies based on financial literacy, accessibility to banking services, and economic stability. In well-off households with higher income sources, savings are often deposited in formal institutions like banks or cooperatives, ensuring security and potential interest earnings. Some elderly individuals prefer informal savings methods, such as keeping cash at home or investing in gold, livestock, or land, which they perceive as more accessible and reliable. In lower-income households, where savings capacity is minimal, any surplus may be stored in local savings groups or community cooperatives for future needs. A few recipients also contribute to social welfare schemes or microfinance institutions as a means of financial security. Understanding the mode of savings helps in assessing financial behavior and the effectiveness of social security programs in promoting economic resilience among elderly individuals.

Table 16

Distribution of Households by Mode of Savings

S.N.	Mode	No.	Percentage (%)	Remarks
1.	No savings	34	85	
2.	On house	4	10	
3.	Bank	2	5	
	Total	40	100	

Source: Field Work, 2081

The data on the mode of savings reveals that the majority of households, 85% (34 households), do not engage in any form of savings, indicating significant financial challenges or limited access to formal savings mechanisms. A smaller portion, 10% (4 households), saves by investing in their house, which could involve home improvements or viewing the house as an asset for long-term security. Only 5% (2 households) utilize formal bank savings, highlighting limited access to or trust in banking services among the population.

5.9 Support for Family

Support for family is a common and significant aspect of how elderly individuals utilize their old age allowance, particularly in cultures and communities where the elderly is often seen as central figures in family dynamics. In joint families or extended households, elderly individuals often use part of their allowance to contribute to the overall family budget, assisting with essential household expenses such as food, utilities, and rent. This support can be particularly important in families with limited income or where younger members may face financial difficulties.

In some cases, elderly individuals use their allowance to support their children's or grandchildren's education, covering school fees, books, or other educational materials, which is seen as an investment in the future of the family. The allowance can also help with emergency family needs, such as covering unexpected medical bills or providing financial assistance to children or relatives who may be facing economic challenges or job loss.

For elderly individuals living with adult children or in families where others are primary breadwinners, their contributions are often viewed as a symbolic or practical way to stay involved in family responsibilities, even if their financial input is modest. In some cases, elderly people may use their allowance to pay for social or religious events that involve the family, reinforcing familial bonds and cultural values.

However, while support for family is an important way in which elderly individuals use their allowance, it also reflects the economic pressures faced by many elderly people, who may be sacrificing their own needs to support family members. This highlights the interdependence in family structures but also points to the need for more comprehensive social protection programs to ensure elderly individuals can enjoy financial security without bearing the burden of family support alone.

Case: 7

Elderly Allowance as a Lifeline for Independence and Dignity

Budi Devi Rawat, a 71-year-old woman from Pudawola, has been receiving the elderly allowance for 11 years. Her experience with the allowance has been largely positive, as it has been a crucial lifeline for her. Without the allowance, Budi Devi

would face great difficulty living alone in a small house after raising her brother's son, who has since moved away, and her daughters, who live far and don't visit. She manages all her expenses with the allowance, including food, clothes, and electricity bills.

The process of receiving the allowance is relatively straightforward. Budi Devi's brother-in-law helped her initially, taking a photo of her citizenship and assisting her in registering at the ward office. After six months, the allowance started arriving. Now, she goes with other elderly women from the village, bringing her citizenship and passbook to collect the money.

Budi Devi reports a good relationship with her community, where people help her with firewood and other needs. She has not faced any negative treatment and believes there's no reason for anyone to criticize her. As for the local government's stance, she supports the government's actions, though she wishes the allowance was distributed closer to the village, as she has to walk 7-8 kilometers to the ward office. The physical strain of walking such long distances, along with waiting in line for the allowance, is one of the main challenges she faces.

She spends the allowance cautiously, ensuring it lasts for essentials until the next payment. Budi Devi hopes the allowance could be distributed in the village to reduce the burden of traveling, and she would like the allowance to continue until death. She has not received any additional benefits, like blankets or radios, unlike others in her village, and feels there is some discrimination, though she has not expressed this openly to the service providers.

While the service providers are generally respectful and treat her well, Budi Devi feels that they don't fully understand the struggles elderly citizens like her face, especially the difficulty of traveling long distances to collect the allowance. The providers' response to her concerns is often limited to reminding her that the process must be followed by all senior citizens, regardless of personal circumstances.

Despite these challenges, Budi Devi trusts the social security system and sees the allowance as a great support in her old age. It has allowed her to live independently without having to rely on family members, and she considers it a form of support similar to having a son or daughter. The allowance has provided her with financial

independence, particularly as a woman, allowing her to buy food, clothes, medicine, and even access credit at local shops.

While the community has not experienced significant changes, Budi Devi feels that the allowance has had a positive impact on her life. It has made it easier for her to survive without begging or doing other people's work, which she believes would have led to humiliation without the allowance. Her relationship with her family is somewhat distant, as they don't live nearby, but she maintains regular contact through occasional calls.

Budi Devi is fully satisfied with the allowance system, as it has made her old age easier and has provided the financial security she needs. She is grateful to the government for the support and feels that the allowance has improved her quality of life, allowing her to live comfortably and with dignity in her later years.

5.10 Challenges in Utilization

The challenges in the utilization of the old age allowance are multifaceted, affecting elderly individuals' ability to fully benefit from this social protection measure. One of the most common issues is administrative delays in the distribution of the allowance. Bureaucratic inefficiencies, slow processing of paperwork, and delays in fund transfers can lead to significant gaps in the financial stability of elderly recipients, especially those who rely heavily on the allowance for basic needs. This issue is compounded by lack of proper documentation, as many elderly individuals may not have access to necessary identification or age-verification documents, particularly in rural areas or marginalized communities. This can prevent them from accessing the allowance altogether or cause delays in its receipt.

Banking and logistical barriers also pose challenges, especially for elderly individuals living in remote areas with limited access to financial institutions. For many, the need to travel long distances to withdraw the allowance can be physically challenging, particularly for those with mobility or health issues. The use of banking services may also be difficult for those unfamiliar with digital systems or unable to navigate complex bureaucratic procedures, further hindering their ability to access the funds.

Cultural and social factors can also influence the utilization of the allowance. In joint families, elderly individuals may not have full control over how the allowance is

spent, as younger family members often take the lead in financial decisions. This can result in the allowance being used for household expenses rather than the personal needs of the elderly person. Additionally, some elderly individuals may face stigma or reluctance in accepting financial support from the state or may prioritize the well-being of younger family members over their own needs, thus not using the allowance optimally.

Moreover, insufficient allowance amounts can be a significant barrier, especially in cases where the allowance is not enough to meet basic living costs, forcing elderly individuals to rely on other coping mechanisms like borrowing, relying on family support, or engaging in small-scale income-generating activities. Lastly, the lack of awareness about the full range of benefits or programs available to elderly citizens can lead to missed opportunities to maximize the potential of the allowance.

These challenges underscore the need for improvements in the efficiency, accessibility, and adequacy of the old age allowance, ensuring that elderly individuals receive timely, sufficient, and accessible financial support that enhances their well-being and independence.

Case: 8

Challenges and Inequities in the Elderly Allowance System

Soure Sunar, a 71-year-old man from Pudawula, has been receiving the elderly allowance for 9 years. His experience with the allowance is mixed, as while it provides some financial relief, it is not enough to meet all his needs. He receives 4,000 rupees every month and a total of 12,000 rupees every three months, but despite this, he struggles to make ends meet. He mentions that people in his community who have children with stable jobs receive the allowance in bulk, even though they don't need it, while elderly citizens like him, with no family support, are left struggling to afford basic necessities.

The process of receiving the allowance has its challenges. Although the allowance is meant to be given every three months, it is often delayed for months due to administrative issues. The local authorities sometimes create uncertainty around the distribution of funds, which causes frustration for the elderly citizens. The process

requires submitting various documents like citizenship certificates, birth certificates, photos, and sometimes a recommendation from the village office.

Soure Sunar spends the allowance primarily on essentials such as salt, oil, and food, and although he grows rice on his land, the allowance is not sufficient to cover all his needs. He feels that the allowance helps him survive, but it is not enough to live comfortably. Despite the hardships, he reports having a good relationship with his family, with shared joys and sorrows, and he feels respected within the community. However, he has noticed a discrepancy in the treatment of elderly citizens, with those connected to the ruling party receiving more benefits like water access, while others like him are left to walk long distances for basic needs like water.

The community treats him well after receiving the allowance, and he faces no trouble or insults when he goes out. However, the difficulties of collecting the allowance persist, as he has to walk long distances, sometimes even crossing rivers or dealing with landslides. A few years ago, the allowance was delivered to his home, but due to corruption, this practice was discontinued, leaving the elderly with more challenges.

Although Soure Sunar goes to collect the allowance himself, he would prefer to see an increase in the amount of the allowance and a more efficient and equitable distribution process. He does not receive any other benefits apart from the allowance, which he finds somewhat unfair, as other elderly people in his community have received radios, blankets, or other items. He trusts the social security system because the allowance has helped him manage his household expenses, but he feels that the service providers often don't fully understand the struggles of the elderly, as they simply ask for the necessary documents and direct people to the village office if there are issues.

The allowance system has had a positive impact on Soure Sunar's life, providing him with a sense of dignity and independence. It has allowed him to manage his household and participate more actively in community and social activities. He also feels that his family relationships have improved, with his children and grandchildren showing him more respect. While there have been some improvements in the community regarding the distribution of the allowance, such as increased amounts and better roads, there is still room for improvement in the system. Overall, Soure Sunar is satisfied with the allowance system and appreciates the government's efforts, although he hopes that

the allowance will continue to increase and that elderly people will receive more support in the future.

5.11 Households by Time of Getting Allowance

The timing of receiving old age allowance varies across households and can impact financial planning and expenditure patterns. Some beneficiaries receive their allowance on a regular and timely basis, typically through government disbursements scheduled monthly or quarterly, ensuring a stable source of income. However, delays in distribution due to administrative inefficiencies, banking issues, or bureaucratic hurdles may cause financial strain, especially for elderly individuals who rely on the allowance for essential expenses such as food and healthcare. Households that receive the allowance late often face challenges in managing daily expenses and may need to borrow money or rely on family support until the payment arrives. Understanding the timing of allowance distribution helps assess the efficiency of social protection programs and the need for improvements to ensure timely and consistent disbursement for elderly beneficiaries.

Table 17

Distribution of Households by Time of Getting Allowances

S.N.	Time	No.	Percentage (%)	Remarks
1.	1 year	4	10	
2.	2-5 years	12	30	
3.	6-10 years	14	35	
4.	11-20 years	8	20	
5.	20+ years	2	5	
Total		40	100	

Source: Field Work, 2081

The data on the time of receiving an allowance shows varying patterns of financial support within households. The largest proportion, 35% (14 households), have been receiving an allowance for 6-10 years, indicating a relatively stable but long-term source of financial support. A significant 30% (12 households) have been receiving it

for 2-5 years, suggesting a moderate duration of financial dependency or support. Additionally, 20% (8 households) have been receiving an allowance for 11-20 years, while 10% (4 households) have received it for just 1 year, indicating some recent support initiation. Only 5% (2 households) have had an allowance for more than 20 years, pointing to a very long-term source of income or assistance.

5.12 Households by Decision on Expenditure of Allowance

The decision-making process regarding the expenditure of the old age allowance varies across households, influenced by family structure, economic dependency, and cultural norms. In elderly-headed households or where the recipient lives independently, the elderly individual has full control over how the allowance is spent, prioritizing necessities like food, healthcare, or savings. In joint or extended families, decisions on expenditure are often influenced by family members, particularly children or caregivers, who may allocate the allowance toward household expenses, medical costs, or debt repayment. In some cases, elderly recipients contribute their allowance to the family's common fund, where financial decisions are collectively made. Gender dynamics also play a role, as older women in traditional settings may have less autonomy in spending compared to men. Understanding how expenditure decisions are made helps in evaluating the financial independence of elderly beneficiaries and the role of old age allowance in household economic management.

Table 18

Distribution of Households by Power Decision on Expenditure of Allowance

S.N.	Decision	No.	Percentage (%)	Remarks
1.	Self	29	72.5	
2.	Son	8	20	
3.	Daughter in Law	2	5	
4.	spouse	1	2.5	
	Total	40	100	

Source: Field Work, 2081

The data on decision-making regarding the expenditure of allowance shows that most households, 72.5% (29 households), make financial decisions independently, suggesting that the primary breadwinner or head of the household has control over how the allowance is spent. A significant 20% (8 households) have the son making

these decisions, which could indicate a generational shift in financial responsibility or the involvement of children in family financial matters. Only 5% (2 households) have the daughter-in-law making decisions, possibly pointing to more traditional roles where women have less authority over household finances. A very small percentage, 2.5% (1 household), has the spouse making the expenditure decisions, which may reflect either a specific household dynamic or less involvement from spouses in financial matters.

5.13 Households by Complications to get Allowance

Households face various complications in accessing the old age allowance, which can be categorized into administrative, financial, and social challenges. Administrative delays are common, including bureaucratic hurdles in document verification, long waiting times, and inefficiencies in fund disbursement. Many elderly individuals, particularly those from marginalized communities, face issues due to lack of proper documentation, such as citizenship certificates or age verification records. Banking and payment difficulties also arise, especially in rural areas where financial institutions are scarce, making it difficult for beneficiaries to withdraw their allowance. Some elderly individuals experience physical and mobility constraints, making it challenging to travel to collection centers or banks. Additionally, lack of awareness about eligibility criteria and application procedures prevents some eligible individuals from receiving their benefits. Understanding these complications is essential for improving the accessibility and efficiency of the old age allowance program, ensuring that all eligible elderly citizens receive their entitled support without unnecessary hardships.

Table 19

Distribution of Households by Complications to Get Allowance

S.N.	Complications	No.	Percentage (%)	Remarks
1.	To sit in line in bank so long	3	7.5	
2.	Go by walking so far	11	27.5	
3.	To sit in line in bank so long and go by walking so far	17	42.5	
4.	No complications	9	22.5	
Total		40	100	

Source: Field Work, 2081

The data on complications faced by households in accessing their allowance reveals significant barriers related to physical access and time constraints. A substantial 42.5% (17 households) experience both the challenge of long waiting times at the bank and the need to walk long distances to access the allowance, indicating a high level of inconvenience and difficulty in the process. Additionally, 27.5% (11 households) face the challenge of walking long distances to reach the bank, which could be a particular issue in rural or remote areas with limited banking infrastructure. A smaller proportion, 7.5% (3 households), specifically struggle with long waiting times at the bank, pointing to inefficiencies in banking services. On a more positive note, 22.5% (9 households) report no complications, suggesting that these households may have easier access to the banking system or live closer to banking facilities.

5.14 Alternative Coping Mechanisms

When the old age allowance is insufficient to cover basic needs, elderly individuals and their families adopt alternative coping mechanisms to manage financial shortfalls. These strategies vary based on household structure, economic conditions, and social support systems. One common coping mechanism is financial support from family members, especially in joint or extended families where children or grandchildren contribute to household expenses. Many elderly individuals rely on remittances from working family members, particularly those employed abroad or in urban centers. In cases where family support is not available or inadequate, some elderly individuals engage in small-scale income-generating activities, such as farming, animal husbandry, handicrafts, or running small shops, to supplement their income.

Another key strategy is borrowing money, either from relatives, informal lenders, or community-based savings groups. Some elderly individuals take loans from cooperatives or microfinance institutions, but high-interest rates can sometimes lead to financial strain. In rural areas, bartering or exchanging goods and services is another survival strategy, where elderly individuals trade farm produce or services in return for essential items. In times of extreme financial hardship, some elderly individuals reduce their expenses by cutting down on non-essential items, such as social activities or personal care, and prioritizing food and medicine. Others may depend on community support systems, such as religious organizations, local charities, or government aid programs, to access food, healthcare, or shelter

assistance. Some may also apply for other government benefits, such as health subsidies or disability allowances, to ease their financial burden.

For elderly individuals with some savings or assets, selling property, livestock, or household valuables can be a last resort to manage urgent financial needs. However, this is not a sustainable solution and often leaves them more vulnerable in the long run. These alternative coping mechanisms highlight the financial struggles many elderly individuals face and emphasize the need for higher allowance amounts, better social security programs, and increased access to elderly-focused financial support to ensure their long-term well-being and dignity.

5.15 Households by Mode of Managing Not Sufficient of Expenditure of Allowance

Households that find the old age allowance insufficient for their expenses adopt various strategies to manage the shortfall. Many elderly individuals rely on financial support from family members, particularly in joint and extended families where children or relatives contribute to household costs. Others engage in small-scale income-generating activities, such as farming, livestock rearing, or selling homemade goods, to supplement their income. Some households resort to borrowing money from neighbors, relatives, or local cooperatives, creating financial dependency or debt. In rural areas, community-based savings groups or microfinance institutions provide an alternative means of financial support. Additionally, some beneficiaries adjust their expenditures by reducing non-essential spending, prioritizing food and healthcare while cutting down on social or religious activities. Understanding these coping mechanisms helps in assessing the gaps in social protection programs and the need for additional financial assistance for the elderly.

Table 20

Distribution of Households by Mode of Managing Not Sufficient Expenditure

S.N.	Mode	No.	Percentage (%)	Remarks
1.	Son and Daughter	27	84.38	
2.	Debt	2	6.25	
3.	Family	3	9.37	
	Total	32	100	

Source: Field Work, 2081

The data on how households manage insufficient allowances for family expenditure reveals several coping strategies. The majority, 84.38% (27 households), rely on their children (sons and daughters) to help cover the financial gap, suggesting that families are depending on the income or support from younger generations, possibly through employment or other means. A smaller proportion, 6.25% (2 households), resort to taking on debt to manage the shortfall, which could indicate financial instability and the potential for accumulating liabilities. Additionally, 9.37% (3 households) turn to extended family for assistance, indicating that familial support networks are used to address economic challenges.

CHAPTER SIX

SOCIAL AND CULTURAL FACTORS CONTRIBUTING TO THE GENDER DIFFERENCE IN UTILIZATION OF SENIOR CITIZEN ALLOWANCE

In Bajura, a remote district of Nepal, the utilization of the senior citizen allowance is influenced by deep-rooted social and cultural factors, which contribute to significant gender differences in how elderly men and women access and utilize the allowance. Traditional patriarchal norms play a crucial role in shaping financial decision-making within households. In many cases, elderly men in Bajura tend to have greater autonomy over their finances, allowing them to use the allowance for personal expenses, healthcare, or savings. In contrast, elderly women often have limited control over their finances, with family members particularly sons or male household heads managing their allowance on their behalf. As a result, many elderly women do not have direct access to their funds and rely on family members for financial decisions, often prioritizing household expenses over personal needs.

Another significant cultural factor is the practice of patrilocal living arrangements, where married women move into their husband's household and are financially dependent on their in-laws. This arrangement often reduces their authority over financial matters, including the use of their old age allowance. In many cases, elderly women contribute their allowance to household expenses, food, and grandchildren's education, while elderly men are more likely to retain a portion for personal use or leisure activities. Furthermore, widows in Bajura face additional challenges, as they are often economically marginalized and may struggle to claim their rightful allowances due to lack of documentation, lack of awareness, or family interference.

Access to banking services is another factor that exacerbates gender differences in allowance utilization. Many elderly women, particularly those from marginalized or Dalit communities, have low literacy levels and limited exposure to formal financial systems. They often depend on male family members to withdraw and manage their funds, which can lead to financial exploitation or misuse of the allowance. In contrast, elderly men, who traditionally have more exposure to public life and financial institutions, face fewer obstacles in accessing and using their allowance.

Additionally, social expectations and caregiving roles shape how elderly women utilize their financial resources. Cultural norms in Bajura place a strong emphasis on women's responsibilities within the household, making them more likely to prioritize the welfare of the family over their own needs. Even when they receive the allowance directly, many elderly women feel a moral obligation to use it for the family rather than for personal healthcare or well-being. In contrast, elderly men may have more freedom to allocate the allowance according to their preferences.

6.1 Economic and Financial Factors

In Bajura, the economic and financial factors play a crucial role in shaping the utilization of the senior citizen allowance, particularly influencing gender disparities. As one of Nepal's most remote and economically disadvantaged districts, Bajura faces high poverty rates, lack of income-generating opportunities, and financial dependency within families, all of which impact how elderly men and women use their allowances. The limited economic resources available in the region make the old age allowance a significant source of income, particularly for women, who have fewer financial opportunities due to historical exclusion from property ownership, employment, and financial decision-making.

One of the key economic factors affecting the utilization of the allowance is income dependency. Many elderly individuals in Bajura, especially women, do not have alternative sources of income, making them highly dependent on the allowance for survival. However, due to traditional family structures, elderly women often contribute their allowance to household expenses, food, or grandchildren's education, while elderly men are more likely to use a portion of it for personal needs. This financial dependency reinforces the gender gap in decision-making over the allowance, as elderly women often have little say in how their money is spent.

Another major financial challenge is limited access to banking and financial institutions. Bajura has poor infrastructure, and many villages lack banking facilities, requiring elderly individuals to travel long distances to withdraw their allowance. This disproportionately affects elderly women, who may face mobility restrictions or lack awareness of financial processes, further increasing their reliance on male family members to access their money. In contrast, elderly men, who traditionally have more

engagement with financial institutions and public spaces, face fewer obstacles in accessing their allowances directly.

Additionally, inflation and the rising cost of living make the allowance insufficient to meet basic needs. In Bajura, where access to markets is limited and food prices are high due to transportation costs, the purchasing power of the allowance is reduced, making it difficult for elderly individuals to cover essential expenses such as food, medicine, and clothing. This economic constraint forces many elderly individuals, especially women, to seek additional support from family members or engage in small-scale agricultural activities to supplement their income.

The lack of financial literacy is another critical factor that influences how the allowance is used. Many elderly individuals, particularly women, lack knowledge about savings, investments, or financial management, leading them to rely on informal lending systems or family decision-making. In some cases, this results in financial exploitation, where family members misuse the allowance for their own needs, leaving the elderly person without sufficient financial security.

Furthermore, the absence of pension systems or alternative social security mechanisms increases the economic vulnerability of elderly individuals in Bajura. Unlike urban areas where some elderly individuals receive pensions from formal employment, most elderly people in Bajura, particularly women, have worked in subsistence farming and informal labor, leaving them without long-term financial stability. As a result, the old age allowance is often their only reliable source of income, making its effective utilization critical for their survival.

6.1.1 Lifetime Earnings and Savings Gap

The lifetime earnings and saving gap is a significant factor influencing the utilization of the senior citizen allowance in Bajura, particularly in shaping the financial security of elderly men and women. Due to historical inequalities in employment opportunities, wage disparities, and limited access to financial resources, elderly individuals especially women face economic vulnerability in old age, making them more dependent on the senior citizen allowance for survival.

In Bajura, a majority of the elderly population has spent their working years engaged in subsistence farming, informal labor, or household work, which typically provides

low or no monetary earnings. Unlike in urban areas where some elderly individuals may have pensions or savings from formal employment, most elderly individuals in Bajura, particularly women, lack any form of retirement savings or financial assets. This results in a significant lifetime earnings gap, as men had relatively better access to wage-based labor opportunities such as seasonal migration, construction work, or government jobs, while women were primarily engaged in unpaid domestic work and agricultural labor. The absence of consistent income generation for women throughout their lives means that by the time they reach old age, they have little to no savings, making them almost entirely reliant on the government's allowance and family support.

Another contributing factor to the savings gap is the lack of financial literacy and access to banking services. In Bajura, many elderly individuals, particularly women, never had access to formal banking systems during their working years, meaning they were unable to save or invest money for old age. Cultural norms have traditionally prioritized men in financial decision-making, leading to higher financial autonomy among elderly men, while women remained dependent on their husbands or family members for financial matters. As a result, when they receive the old age allowance, many elderly women lack the independence to manage or save the funds, with family members often making spending decisions on their behalf.

Additionally, property ownership patterns contribute to the earnings and savings gap. In Bajura, land and assets are traditionally inherited through the male lineage, leaving women with minimal financial security. While legal reforms have improved women's rights to property ownership, customary practices still prevent many elderly women from accessing or controlling assets, further widening their economic disparity compared to men. Without assets to rely on, women are more likely to use their allowance for household expenses, healthcare, or supporting grandchildren, whereas men may have additional financial sources from property, pensions, or savings, allowing them greater flexibility in how they utilize the allowance.

Furthermore, the impact of migration on household income has also contributed to differences in lifetime earnings and savings. Many men in Bajura, particularly in their younger years, migrated to cities or foreign countries for labor work, sending remittances back home, which helped build household assets. However, women who

remained in the village, primarily engaged in unpaid labor, did not directly benefit from these financial opportunities. This has led to higher financial insecurity among elderly women, as they do not have personal savings or property ownership, making them heavily dependent on the senior citizen allowance and family support.

6.1.2 Access to Financial Services

Access to financial services plays a crucial role in determining how elderly individuals in Bajura utilize their senior citizen allowance. However, the district's geographic remoteness, lack of banking infrastructure, financial illiteracy, and gender-based disparities create significant challenges for elderly people, especially women, in accessing and managing their allowance effectively.

One of the primary challenges in Bajura is limited banking infrastructure. Many rural villages are far from the nearest bank or financial institution, making it difficult for elderly individuals to withdraw their allowance in a timely manner. Due to the poor road network and lack of transportation facilities, some elderly individuals must travel long distances to collect their funds, which is particularly burdensome for those with mobility issues or health problems. Additionally, during monsoon seasons, flooded rivers and landslides often block access to banking services, causing delays in receiving the allowance.

Another key issue is financial illiteracy, particularly among elderly women. Many seniors in Bajura never had exposure to formal banking systems in their lifetime, making them unfamiliar with procedures such as opening bank accounts, withdrawing money, or using ATMs. As a result, many elderly individuals rely on family members or neighbors to access their funds, which increases the risk of financial exploitation. Women, in particular, face greater dependency on male family members, as they often lack decision-making authority over their own finances.

The digital gap is another major barrier to financial access. While mobile banking and digital payment systems are expanding in Nepal, elderly individuals in Bajura have limited access to mobile phones and digital literacy, preventing them from using technology-based banking services. Moreover, most financial institutions still operate in cash-based systems, requiring physical presence for transactions, which further complicates the process for elderly people who cannot travel frequently.

In some cases, local cooperatives and microfinance institutions serve as an alternative means for elderly individuals to save or borrow money. However, these institutions often charge high-interest rates on loans, making them an unsustainable option for financially vulnerable seniors. Furthermore, elderly women, who often lack collateral or legal documentation, face greater difficulty in accessing credit or financial support from such institutions.

Due to these challenges, many elderly individuals, particularly women, end up spending their allowance quickly on household necessities, rather than saving or investing it for future needs. Others may delay withdrawing their allowance due to the hardships of traveling to banks, making it difficult for them to meet urgent medical or personal expenses.

To improve financial access for elderly individuals in Bajura, several measures are needed. Expanding mobile banking services with simplified interfaces, increasing the number of banking outreach programs in remote areas, and providing financial literacy training for elderly individuals can help them gain independence in managing their allowance. Additionally, ensuring that banks provide elderly-friendly services, such as door-to-door cash delivery or special counters for senior citizens, would improve accessibility and reduce financial hardships.

6.2 Health and Caregiving Responsibilities

Health conditions and caregiving responsibilities play a significant role in shaping how elderly individuals in Bajura utilize their senior citizen allowance. Due to limited healthcare facilities, high disease prevalence, and the burden of caregiving, a large portion of the allowance is often spent on medical expenses, leaving little for personal well-being or savings. Additionally, gender disparities in caregiving responsibilities further influence how elderly men and women allocate their financial resources.

6.2.1 Higher Healthcare Expenses for Women

Elderly women in Bajura face significantly higher healthcare expenses compared to men due to a combination of biological, social, and economic factors. Women tend to live longer, making them more susceptible to chronic illnesses such as osteoporosis, arthritis, cardiovascular diseases, and post-menopausal health conditions, all of which require long-term medical care. However, limited healthcare facilities in remote areas force them to travel long distances for treatment, increasing their financial burden.

Additionally, many elderly women suffer from the long-term effects of multiple childbirths, including uterine prolapse and other reproductive health issues, which require specialized care that is often unavailable locally. Due to traditional gender norms, women's health has historically been given less priority within families, leading to untreated medical conditions that worsen over time and demand more costly interventions in old age. Moreover, many elderly women lack financial independence and decision-making power over their senior citizen allowance, often using it for household expenses rather than their own medical needs. This economic dependence, combined with the continued burden of caregiving responsibilities, results in many women sacrificing their health to care for family members, further delaying their treatment and worsening their conditions. Addressing these challenges requires gender-sensitive healthcare policies, improved medical access, and financial empowerment programs to ensure elderly women can utilize their allowance for their well-being.

6.2.2 Caregiving Burden on Elderly Women

The caregiving burden on elderly women in Bajura remains a significant challenge, affecting their health, financial stability, and overall well-being. Despite their advanced age, many elderly women continue to bear the responsibility of caring for grandchildren, sick family members, and managing household chores. This unpaid labor often goes unrecognized, yet it severely limits their ability to rest, seek medical care, or utilize their senior citizen allowance for personal needs. Due to deeply rooted gender norms, caregiving is seen as a woman's duty, and elderly women, even when physically weak or ill, are expected to prioritize their family's well-being over their own. Unlike elderly men, who often have more financial and personal autonomy, women are more likely to spend their allowance on household expenses rather than on their own health or comfort.

Additionally, high rates of male outmigration in Bajura have further increased the caregiving burden on elderly women, as they are left to look after young children in the absence of working-age adults. The lack of formal elderly care services means that these women have no choice but to continue providing care, often at the cost of their own physical and emotional health. Addressing this issue requires social awareness programs, better elderly care support systems, and policies that recognize and reduce

the caregiving burden on elderly women, ensuring they have the financial and social freedom to prioritize their own well-being.

6.3 Cultural and Social Norms

In Bajura, cultural and social norms play a significant role in shaping the lives of elderly individuals, particularly women, and their utilization of the senior citizen allowance. These norms, deeply rooted in traditional practices, often create gendered expectations and social structures that limit the financial autonomy and decision-making power of elderly women.

Culturally, caregiving responsibilities are primarily seen as the woman's role, even in old age. As a result, elderly women are often expected to care for grandchildren, manage household chores, and support younger family members, even when they are physically frail or ill. These expectations place an immense burden on elderly women, limiting their time and resources to care for themselves or seek medical attention. Consequently, a significant portion of the senior citizen allowance is spent on household needs and the well-being of family members, rather than on personal health or comfort.

Social norms also dictate financial control within families, where men are typically seen as the primary financial decision-makers. This limits women's access to, and control over, their allowance, often leaving them reliant on male family members to manage the funds. Elderly women, particularly in rural areas like Bajura, may feel reluctant or unable to prioritize their own needs, opting instead to support their family's financial demands. These norms perpetuate a cycle where women are economically dependent, and their financial needs, including health care, are consistently deprioritized.

Moreover, patriarchal values often lead to the marginalization of women's health. Women's health concerns are historically underprioritized, with many women enduring prolonged health issues in silence due to the stigma around seeking medical help or spending money on their own care. These cultural barriers, combined with limited healthcare facilities, force elderly women to endure poor health and increasing medical expenses, which further depletes their allowance.

Social norms also influence intergenerational support systems in Bajura. While it is expected that children will support elderly parents, in practice, many adult children migrate for work, leaving elderly parents, especially mothers, to fend for themselves. This social shift often leaves elderly women more dependent on the allowance, and with few options for formal elderly care, they continue to bear the burden of caregiving without adequate support.

6.3.1 Men as Financial Decision-Makers

In Bajura, men as financial decision-makers are a deeply ingrained cultural norm that significantly influences the utilization of the senior citizen allowance, especially for elderly women. This patriarchal system, where men hold primary control over family finances, limits elderly women's autonomy and decision-making power, even over their own allowance.

In many households, it is culturally expected that men, often the husbands or sons, manage the family's finances. This includes decisions about the allocation of resources such as income, savings, and allowances. For elderly women, this means that their senior citizen allowance, despite being provided for their benefit, is often managed by male family members. Women may not have the ability to use this allowance freely for their own health, personal needs, or well-being, as it is usually absorbed into household expenses or other priorities deemed more important by male decision-makers.

This gendered financial control is especially problematic for elderly women in Bajura, where many face economic dependency, limited mobility, and health challenges. In some cases, elderly women have little say in how their allowance is spent, with their personal needs taking a back seat to the broader needs of the family. This often results in women using their allowance to cover household expenses such as food, clothing, or healthcare for other family members, rather than addressing their own health issues or personal comfort.

Furthermore, men's financial decision-making in these contexts can contribute to exploitation or neglect. In the absence of a formal structure for financial autonomy, elderly women may be left without enough funds to seek necessary medical care, especially when family members prioritize other financial commitments over their healthcare needs. Women, particularly in rural areas like Bajura, also face social

pressures to conform to these gendered norms, often feeling uncomfortable or unable to challenge male authority over household finances.

This gender disparity in financial decision-making is compounded by limited financial literacy among elderly women, who often lack the education or experience to navigate formal banking systems or manage finances independently. This gap in financial knowledge, combined with cultural norms that discourage women from taking an active role in financial management, leaves elderly women vulnerable to economic marginalization.

To address this issue, it is essential to promote gender equality in financial decision-making at the household level. Empowering elderly women with financial literacy, ensuring equal access to resources, and implementing gender-sensitive policies that support women's autonomy over their own finances are crucial steps in improving their quality of life. Additionally, community awareness programs can help shift cultural perceptions about women's roles in financial decision-making, encouraging more equitable distribution of resources within families. In the context of the senior citizen allowance, these changes could ensure that elderly women in Bajura are able to fully utilize their allowance for their health and personal well-being, without being constrained by patriarchal financial systems.

6.3.2 Social Expectations and Spending Patterns

In Bajura, social expectations and spending patterns significantly influence how elderly individuals, particularly women, utilize their senior citizen allowance. These expectations, shaped by cultural and social norms, often dictate how resources are allocated within households and place considerable pressure on elderly individuals to prioritize the needs of others over their own.

One of the key social expectations in Bajura is that elderly women, as caregivers, should allocate their resources to support the family, especially grandchildren or sick relatives, even when they themselves are in need of care. This deeply ingrained caregiving role leaves many elderly women with little control over how their allowance is spent. They are expected to use it for household expenses, such as buying food, clothing, and medicine for other family members, rather than addressing their own personal needs or health concerns. In such environments, the senior citizen

allowance becomes less of a tool for personal well-being and more of a family resource.

Social norms also emphasize the importance of family support. In Bajura, it is common for elderly individuals to rely on their children or other family members for financial assistance. This creates an expectation that elderly people should not spend their allowance on themselves but rather contribute to the family's welfare. Elderly women, in particular, are often caught in a situation where they sacrifice their own health or comfort to meet family needs, making the allowance insufficient for their personal care. This pressure is compounded by the belief that elderly family members should be selfless and prioritize the family unit over individual needs.

Moreover, gendered spending patterns further shape the way the allowance is utilized. Men in Bajura, who often hold the primary control over family finances, are typically seen as decision-makers in how the household income is spent. This includes decisions regarding the allocation of resources such as the senior citizen allowance. As a result, elderly women, even when they receive the allowance, may have little say in how it is spent, with most of it going towards fulfilling family obligations or household needs as determined by male family members. Elderly women may feel socially pressured to comply with these decisions, adhering to the expectation that their role is to support the household, even at the expense of their own well-being.

Additionally, in communities like Bajura, the expectation of self-sufficiency among elderly individuals can sometimes lead to stigmatization if they are seen as overly dependent on the allowance. This societal pressure to be self-reliant can make elderly individuals, especially women, reluctant to seek help or spend money on their personal health or comfort, further complicating their ability to use their allowance for its intended purpose.

6.4 Vulnerability to Financial Exploitation

In Bajura, elderly women are particularly vulnerable to financial exploitation, a situation exacerbated by gender inequality, economic dependence, and cultural norms. Due to the entrenched social roles where women are expected to care for the family and are often excluded from financial decision-making, they are more likely to face manipulation or neglect in the management of their senior citizen allowance and other financial resources.

One of the key factors contributing to this vulnerability is the lack of financial autonomy among elderly women. In many households, men are the primary financial decision-makers, and elderly women typically have limited control over the funds, including their allowance. As a result, their allowance is often redirected towards family needs, such as supporting children, grandchildren, or other relatives, rather than being spent on their personal health or well-being. This disempowerment leaves elderly women at the mercy of male family members or other household members who may prioritize their own needs over those of the elderly woman, or use her allowance for personal gain.

In some cases, elderly women may be coerced into handing over their allowance to male relatives who promise to manage it for them, but instead divert it for their own use. Lack of financial literacy, combined with social expectations of selflessness, often prevents elderly women from questioning these actions or taking steps to protect themselves. Additionally, age-related cognitive decline may make it difficult for elderly individuals to recognize when they are being financially exploited or to make informed decisions regarding their finances.

Furthermore, cultural norms that place a high value on family support can inadvertently enable financial exploitation. It is commonly expected that elderly individuals, particularly women, will sacrifice their own well-being to support the family. This expectation creates an environment where elderly women may feel compelled to give up their allowance for family members who may not need it or who do not prioritize their health. These practices are often viewed as acts of duty and love, masking the financial exploitation that occurs.

In some cases, elderly women may also experience emotional or psychological manipulation, where family members use guilt or shame to pressure them into parting with their allowance. The emotional ties between elderly women and their families, combined with the strong cultural emphasis on respect and care for elders, can be exploited by individuals who seek to benefit financially from the allowance.

To address the vulnerability to financial exploitation, it is essential to empower elderly women through financial literacy programs that teach them how to manage their own funds and understand their rights. Additionally, community-based support systems should be established to monitor the use of senior citizen allowances and

ensure that they are spent in ways that directly benefit the elderly individuals for whom they are intended. Promoting gender equality in family decision-making and raising awareness about financial exploitation can also help mitigate these risks, ensuring that elderly women have more control over their resources and are protected from exploitation.

6.4.1 Higher Risk of Financial Abuse for Women

In Bajura, elderly women face a higher risk of financial abuse due to a combination of gender inequality, economic dependence, and entrenched social norms that limit their ability to manage their own finances or protect their assets. Financial abuse refers to the unauthorized or improper use of an elderly person's resources for the benefit of others, and women, particularly in rural areas, are disproportionately vulnerable to such exploitation.

One of the main factors contributing to the higher risk of financial abuse for elderly women is their economic dependence. Many elderly women in Bajura have limited financial independence, as they may not have had access to education or formal employment throughout their lives. Traditionally, men hold the role of financial decision-makers in households, leaving elderly women with little control over their own finances, including the senior citizen allowance. As a result, their allowance is often misappropriated or used for purposes that do not prioritize their personal needs or well-being. Men, or other family members, may use their control over the elderly woman's finances to further their own interests, leaving the elderly woman without the means to care for herself or address her health needs.

In addition to economic dependence, cultural norms in Bajura reinforce the notion that women, especially elderly women, should sacrifice their needs for the welfare of the family. This self-sacrificial mindset makes it more difficult for elderly women to assert control over their resources or question the financial decisions made by others. They may feel obligated to use their allowance to support children, grandchildren, or other family members, even if it means neglecting their own health or comfort. In some cases, male relatives may pressure elderly women into surrendering their allowance under the guise of family care, taking advantage of the cultural expectation that elderly women should act selflessly.

Moreover, elderly women are more likely to experience social isolation, particularly in rural areas like Bajura. With limited mobility and fewer community support systems, elderly women are less able to reach out for help or report instances of financial abuse. They may feel embarrassed or ashamed to speak out, especially if they are manipulated by family members they have lived with for many years. Fear of being ostracized or shamed for not fulfilling traditional family roles can prevent elderly women from seeking assistance, leaving them vulnerable to continued exploitation.

Age-related factors, such as cognitive decline, can also increase the risk of financial abuse. As elderly women experience changes in their physical and mental health, they may become less able to recognize when they are being taken advantage of or may be more easily influenced by others. Diminished capacity to make financial decisions makes it easier for abusers to exploit elderly women without their knowledge or consent.

Finally, limited legal protection and lack of awareness about financial rights exacerbate the vulnerability of elderly women to financial abuse. Without proper legal safeguards or mechanisms for reporting abuse, elderly women may not have the resources or knowledge to protect themselves from exploitation. Community education on elder rights, financial abuse, and gender equality is essential to raise awareness and empower elderly women to take control of their financial resources.

6.4.2 Social Isolation of Elderly Men

In Bajura, social isolation among elderly men is an emerging concern, and it significantly impacts their mental, physical, and emotional well-being. While elderly women often experience social isolation due to cultural expectations surrounding caregiving and family roles, elderly men face different forms of isolation that are largely influenced by changing family structures, gender roles, and economic challenges.

One of the main factors contributing to the social isolation of elderly men in Bajura is male outmigration. As younger men migrate for work to urban areas or abroad, elderly men are often left behind in rural villages, where they lack the social and familial support networks that are crucial for their well-being. In many cases, elderly men live alone or with elderly wives, making them more vulnerable to feelings of

loneliness and disconnection. The absence of younger generations at home means elderly men have limited opportunities for social interaction, which can exacerbate feelings of isolation and lead to mental health issues such as depression and anxiety.

Moreover, traditional gender roles in Bajura place less emphasis on elderly men's involvement in caregiving or household responsibilities. While women are expected to care for grandchildren or sick family members, elderly men often find themselves marginalized in the family, particularly when they are no longer physically capable of performing tasks that require strength or labor. This lack of active participation in family life can lead to a sense of uselessness or loss of purpose, which contributes to their isolation. Without a clear role within the household, elderly men may struggle to find meaningful ways to connect with their families and communities.

The lack of adequate community support and social services for elderly men further contributes to their isolation. In rural areas like Bajura, there are limited facilities or programs dedicated to elderly care, leaving elderly men with few opportunities to engage in social activities or receive assistance. Without access to social support networks, elderly men may become invisible in their communities, with their needs and struggles going unnoticed.

Additionally, elderly men in Bajura are often less likely to seek help for their health issues or emotional struggles due to cultural expectations of masculinity. In a society where men are expected to be strong, independent, and self-reliant, elderly men may feel reluctant to express vulnerability or ask for assistance, whether it's for physical ailments or emotional support. This reluctance to seek help can deepen their social isolation and prevent them from accessing the resources they need to improve their quality of life.

CHAPTER SEVEN
INFLUENCE OF FAMILY STRUCTURE IN THE DECISION-MAKING
PROCESS IN UTILIZATION OF SENIOR CITIZEN ALLOWANCE

In Bajura, the family structure plays a crucial role in the decision-making process regarding the utilization of the senior citizen allowance, significantly influencing how elderly individuals, particularly women, use the funds. The way families are organized, whether in nuclear or extended family settings, can either enhance or restrict an elderly person's control over their allowance and shape the overall financial dynamics in the household.

In extended families, where multiple generations live together, the decision-making process regarding the use of resources, including the senior citizen allowance, is typically dominated by the head of the household, who is often a male figure such as a son or husband. This creates a situation where elderly individuals, especially women, may have little say in how their allowance is spent. In many cases, the allowance is pooled into the family's resources, and decisions are made collectively, often prioritizing the needs of younger family members over the elderly person's personal requirements. For instance, the funds may be used to support the household's basic needs or to pay for the education or health care of children and grandchildren, rather than being spent on the elderly person's own health or comfort.

In nuclear families, where only the immediate family members (parents and children) live together, the decision-making process regarding the senior citizen allowance can be slightly more centralized. However, the role of the children or other close relatives can still be influential, especially if the elderly individual is dependent on the family for financial or caregiving support. In such families, elderly individuals may have a more direct influence over the allocation of their allowance, but they are often still bound by family dynamics. For example, adult children may still prioritize using the allowance for household expenses or saving it for future needs rather than spending it on the elderly person's immediate health care or personal needs.

Another significant influence on the decision-making process in family structures is the gender of the elderly individual. In Bajura, men often retain financial control, even within nuclear families. This results in elderly men having more say in how their

allowance is spent, while elderly women may not have the same level of control, especially in patriarchal households. Women, in particular, may feel pressured to contribute their allowance to the family's welfare, even if it means sacrificing their own well-being. This reinforces the idea that family welfare takes precedence over the elderly person's autonomy.

The intergenerational relationships within the family also affect the decision-making process. Elderly individuals in Bajura may rely on younger family members for emotional and financial support, creating an environment where their wishes are subordinated to the collective needs of the family. Sons and daughters, especially in rural communities, may view the allowance as a shared resource, with the assumption that it will be used to support the entire family, including them. This can lead to elderly people feeling socially obliged to comply with family expectations, even if it means using the allowance for purposes that don't directly benefit them, such as supporting grandchildren or contributing to household bills.

Furthermore, migration patterns in Bajura also affect the family structure and decision-making. With younger family members often migrating for work, elderly individuals are left behind and may become more financially dependent on the remaining family members. In such cases, elderly people might have less influence over the allocation of their allowance, as those who remain at home may have stronger control over financial decisions. This can exacerbate the feeling of dependency and limit the elderly person's ability to independently utilize their allowance for personal care.

Case: 9

The Elderly Allowance as a Pillar of Dignity and Support

Ganesh Rawat, a 76-year-old man from Dhotola, has been receiving the elderly allowance for 6 years. He feels the allowance has been beneficial in helping him manage his living expenses, as farming alone is not enough to cover his costs. Receiving 4,000 rupees per month, the allowance helps him with food, clothing, and medical expenses, which can be high, particularly for eye and dental care. He also mentions that in the past, the allowance was much smaller, but it has gradually increased, and he hopes it will continue to rise in the future.

Ganesh describes the process of receiving the allowance as straightforward, having initially opened a bank account and submitted the required documents, including citizenship, birth certificates, and photos. He appreciates the government's efforts in providing this service, although he does face a challenge in having to walk 6-7 kilometers to collect the allowance. He prefers to collect it himself rather than send someone else, as the money is only given to the account holder.

Apart from the allowance, Ganesh has also received other benefits from the village municipality, including blankets, jackets, radios, and life insurance, which have further improved his quality of life. While he is happy with the treatment, he receives from the service providers when collecting the allowance, he feels that they don't fully understand the problems of elderly citizens. For example, when someone is sick at home, they are asked to bring the person to the office to receive support, which can be challenging for elderly individuals.

Ganesh trusts the social security system because the allowance has been a crucial support for many people, including children, disabled individuals, and the elderly. He believes the allowance should be increased, especially since it benefits not just the elderly but their entire families. He sees the allowance as a way to support elderly citizens who are unable to work due to age or health and feels it has led to more respect and better treatment of elderly individuals in his community.

The allowance has positively impacted his family relationships, with children showing more care and contributing more to household needs. There has been a notable improvement in communication and overall care within the family, and the allowance has also facilitated better participation in social events. In his community, elderly citizens who receive the allowance are respected more, and those who are not yet eligible look forward to it when they reach the required age.

Ganesh is generally satisfied with the allowance system but wishes that the amount would be increased to better support elderly citizens. Despite the challenges, he feels that the allowance has improved his life and allowed him to live more comfortably and with dignity, especially in comparison to the past when he had to work in the fields and live in a shed during the winter months.

7.1 Nuclear vs. Extended Families

In Bajura, the distinction between nuclear and extended families significantly shapes the dynamics of caregiving, financial decision-making, and the utilization of resources, such as the senior citizen allowance. Nuclear families, typically consisting of parents and their children, tend to have a more centralized decision-making process, where the head of the household, often the father or eldest son, holds significant influence over financial matters. In these families, elderly individuals, particularly elderly men, may have more direct control over how their allowance is spent. However, this control is still often limited by economic constraints, as the allowance is typically pooled with other household resources, and decisions about spending are often shaped by the immediate needs of the nuclear family. Despite the potential for more financial autonomy, elderly women in nuclear families may still face pressure to prioritize family needs, such as supporting children or contributing to household expenses, rather than using the allowance for their own health or well-being.

In contrast, extended families, which include multiple generations living together or maintaining close ties, operate with a more communal approach to decision-making. In these families, the eldest male relative or head of the household usually holds the authority to allocate resources, often including the senior citizen allowance. Elderly individuals, especially women, in extended families often have limited control over their allowance, as it is typically used to support the broader family's needs, such as food, education, or healthcare for younger members. While extended families provide more social support, ensuring that elderly individuals are less likely to experience isolation, the downside is that elderly people may feel obligated to contribute to the family's welfare rather than spending the allowance on their own care. The caregiving burden in extended families is typically shared among several relatives, which can be a benefit, but the elderly person's autonomy is often compromised.

7.1.1 Nuclear Families (Elderly Living with Spouse or Alone)

A nuclear family typically consists of parents and their children living together in a single household. This family structure is more common in urban areas, though it is also present in rural settings like Bajura. In nuclear families, decision-making, especially regarding finances, is usually more centralized. Elderly individuals living in a nuclear family might have a greater say in how their senior citizen allowance is

utilized, as there are fewer individuals involved in financial decisions. However, the role of the head of the household, which is often the father or eldest son, can still shape the allocation of resources.

In nuclear families, elderly men may have more control over how their allowance is used compared to elderly women, especially in patriarchal settings where men traditionally hold financial power. Women, in contrast, may still face pressures to prioritize the needs of the family, such as contributing to the education or healthcare of children, or supporting other family members, even if it means not spending the allowance on their own health or needs.

While nuclear families can offer a more independent and private setting, they also tend to be more economically constrained, particularly in rural areas. The allowance may be pooled together with other family resources, and decisions about spending might still be influenced by the collective needs of the immediate family rather than by individual preferences.

7.1.2 Extended Families (Living with Children or Relatives)

An extended family includes not only parents and children but also other relatives like grandparents, uncles, aunts, and cousins living together or maintaining close ties. This family structure is more common in rural areas like Bajura, where multigenerational living is typical. In extended families, decision-making is more communal, with authority often resting in the hands of the eldest male relative or the head of the household. As a result, elderly individuals especially women tend to have less control over how their senior citizen allowance is utilized.

In extended families, elderly individuals are often expected to contribute to the welfare of the family, even if the family includes adult children and their families. The allowance might be used collectively to support the broader family's needs, such as buying food, paying for children's education, or assisting with healthcare costs for younger relatives, rather than being allocated to the elderly person's own needs. Elderly women, in particular, may face pressure to spend their allowance on grandchildren or on supporting the family's household, rather than on their own care or health.

However, extended families also offer social support, as the elderly are less likely to be isolated. They often have close ties with other relatives who can provide emotional and caregiving support. Yet, the downside is that the elderly person may not have the autonomy to make financial decisions for themselves, which can result in the misallocation of the allowance.

7.2 Role of Caregivers in Financial Decision-Making

In Bajura, the role of caregivers in the financial decision-making process for elderly individuals, particularly those receiving the senior citizen allowance, is significant, as caregivers often have substantial influence over how the funds are utilized. The caregiver, whether a family member or a hired individual, plays a central role in ensuring that the elderly person's basic needs are met. However, the level of influence a caregiver has in financial decisions can vary depending on family structure, gender roles, and cultural norms.

In extended families, where multiple generations live together, the caregiver is often a family member, such as a son, daughter, or daughter-in-law. In such settings, the eldest male or head of the household typically has the ultimate authority in making financial decisions, and caregivers often act under their direction. The elderly individual receiving the allowance may have little say in how it is spent, as decisions are generally made collectively to meet the needs of the entire family. For elderly women, especially, this often means that their allowance is used for family needs, such as food, children's education, or healthcare costs, rather than for their personal care. The caregiver's role is often shaped by cultural expectations, where it is seen as their responsibility to manage the elderly individual's allowance and direct the funds in a way that benefits the whole family.

In nuclear families, the decision-making process might be more centralized, but caregivers—often spouses or adult children—still have a significant role in managing financial resources. In this case, the caregiver may have more direct interaction with the elderly person's allowance but can still be influenced by the family's financial priorities. In such situations, elderly individuals, particularly women, may feel obligated to support family needs despite having access to their own allowance. Caregivers may also make decisions about how to allocate the allowance for the

elderly person's healthcare or personal needs, but these decisions may be impacted by the financial constraints of the household and the caregiver's own priorities.

Another important aspect of caregiving in financial decision-making is the health and caregiving responsibilities of the caregiver. As elderly individuals may face health issues that limit their ability to manage finances, caregivers often step in to oversee financial matters. In cases where elderly individuals are unable to make decisions due to physical or cognitive decline, caregivers may have full control over how the allowance is spent. This can be beneficial if the caregiver acts in the elderly person's best interest, ensuring that the funds are used appropriately for their well-being. However, it also poses a risk if caregivers misuse the allowance for their own benefit or prioritize family needs over the elderly person's care.

Additionally, caregivers may also influence the elderly person's access to financial resources, including the allowance. For example, if an elderly individual is socially isolated or lacks the means to access banking services or financial institutions, the caregiver may act as an intermediary, making decisions about how the allowance is used and possibly restricting the elderly person's access to it.

7.2.1 Dependence on Family Caregivers

In Bajura, dependence on family caregivers is a critical aspect of elderly care, particularly for those who rely on the senior citizen allowance. The elderly population, especially in rural areas, often has limited access to formal healthcare or financial services, making them highly dependent on family members for physical, emotional, and financial support. Family caregivers typically adult children, spouses, or other close relatives play a central role in meeting the day-to-day needs of elderly individuals, including managing their allowance.

For elderly people in Bajura, the family caregiver's role extends beyond providing basic care, such as assistance with mobility, healthcare, and personal hygiene. Family caregivers are also typically responsible for making decisions about the allocation of resources, including how the senior citizen allowance is spent. As many elderly individuals are either physically frail or unable to manage their finances due to cognitive decline, caregivers often oversee the use of the allowance. This means that elderly women, in particular, may have little control over how their funds are utilized,

as caregiving responsibilities in Bajura are traditionally gendered, with women expected to care for elderly family members.

In extended families, elderly individuals may have a larger network of caregivers, which can reduce the burden on a single person. However, the decision-making process for financial matters often remains centralized with the eldest male or head of the household, leaving elderly individuals with limited influence over how their allowance is used. Despite the potential for shared caregiving responsibilities, elderly individuals may still face challenges in managing their own finances, as family dynamics and cultural expectations often prioritize the needs of younger family members over those of the elderly.

In nuclear families, the dependence on a single caregiver may be more pronounced. The caregiver-usually a spouse or adult child-takes on the responsibility of managing the elderly individual's daily needs, including financial decisions. In these households, the elderly person's autonomy can be limited, as they often rely on the caregiver for access to financial resources, including their allowance. While this arrangement can provide some comfort and care, it can also create a situation where the elderly person is financially dependent on their caregiver, and their allowance may be used for family needs rather than personal care.

The dependency on family caregivers in Bajura can also create emotional and financial strain on the caregivers themselves. Family caregivers often face significant challenges in balancing caregiving duties with their own work, family, and personal needs. The burden of caregiving-whether it's providing financial support, managing health issues, or simply offering emotional care-can be overwhelming, especially when the elderly person's needs increase over time. This strain can affect the quality of care provided and may even lead to caregiver burnout.

7.2.2 Risk of Financial Exploitation

In Bajura, as in many rural areas, the risk of financial exploitation of elderly individuals is a significant concern, particularly for those who rely on the senior citizen allowance. The elderly population, especially those who are frail or isolated, are vulnerable to exploitation due to their dependence on family caregivers, limited access to external support systems, and a lack of financial literacy or independence. Financial exploitation can take many forms, from misappropriation of funds by family

members to fraudulent schemes targeting the elderly, often with little recourse for the victims.

One of the primary risks is mismanagement of the senior citizen allowance by family members or caregivers who may prioritize their own needs over the elderly persons. In extended families, the allowance may be pooled with other household funds, and decisions about its allocation are often made by the head of the household, usually the eldest male. This centralization of financial control can lead to situations where the elderly person's allowance is spent on the household's needs such as children's education, healthcare for younger relatives, or household bills rather than on the elderly individual's health and personal care. In these cases, elderly people, particularly women, often have little say in how the funds are spent, and their financial needs may be neglected.

Furthermore, the dependency of elderly individuals on family caregivers for financial management increases the risk of financial abuse. In cases where an elderly person cannot manage their finances due to physical or cognitive decline, family members, especially those with financial control, might exploit their position for personal gain. This could involve withholding the allowance, misusing funds, or even taking the allowance for personal expenses, all while the elderly person remains unaware or powerless to act. Socially isolated elderly individuals, who have limited contact with others outside of their immediate family, are particularly vulnerable to these risks.

In some cases, fraudulent practices and scams can also target elderly individuals who are less familiar with modern financial systems. In rural areas like Bajura, where access to information and financial services may be limited, elderly people may be approached by external agents seeking to exploit their lack of knowledge. These individuals may deceive the elderly into giving away their allowance, selling assets at a loss, or participating in scams that promise benefits in exchange for financial contributions.

The cultural context of Bajura also plays a role in enabling financial exploitation. In patriarchal societies, the elderly particularly women often have less control over family resources and are expected to contribute to the family's welfare. These cultural norms can make it easier for younger family members to exploit the elderly person's allowance without facing significant consequences. Moreover, the lack of formal

financial institutions or legal protections in rural areas means that the elderly often have no means of reporting abuse or seeking redress, leaving them vulnerable to exploitation with limited recourse.

To mitigate the risk of financial exploitation, it is crucial to raise awareness about the issue, provide financial literacy programs for the elderly, and establish mechanisms for accountability. These could include community-based monitoring systems where local leaders or trusted individuals help ensure that elderly people have access to and control over their allowances. Additionally, legal protections, such as stronger laws against financial abuse and the creation of financial guardianship programs, could help safeguard the elderly against exploitation by family members or external actors.

7.3 Gender and Cultural Norms in Family Decision-Making

In Bajura, gender and cultural norms play a critical role in shaping family decision-making, particularly when it comes to the utilization of the senior citizen allowance. The traditional societal framework in rural Nepal tends to assign specific roles and responsibilities based on gender, which directly influences the financial control and distribution of resources within the household.

7.3.1 Male vs. Female Senior Citizens

In Bajura, the experiences of male and female senior citizens differ significantly, primarily due to gendered roles and cultural norms. Elderly men often have more control over their finances, including the senior citizen allowance, as they are typically seen as the heads of household and decision-makers. This autonomy allows them to prioritize their own health and well-being, as well as allocate resources according to their needs.

In contrast, elderly women face greater limitations in financial decision-making. Due to traditional gender roles, women, even if they receive the allowance, are often expected to allocate it for family needs, such as supporting grandchildren or contributing to household expenses. This lack of financial autonomy is compounded by the caregiving burden that falls disproportionately on elderly women, who are often responsible for domestic duties throughout their lives. Additionally, elderly women face health challenges and higher healthcare costs, but may struggle to access the necessary resources due to financial dependence and social isolation. As a result, elderly women are often more vulnerable to financial exploitation and neglect, while

elderly men, benefiting from greater societal authority, tend to have more control over their resources and are less likely to face such challenges.

7.3.2 Cultural Expectations of Elderly Support

In Bajura, cultural expectations surrounding the care and support of the elderly are deeply rooted in traditional values, with a strong emphasis on family responsibility. Elders, particularly those who are aged or frail, are seen as deserving of respect and care, but this respect often comes with the expectation that elderly family members will continue to contribute to the household in various ways, even in their later years. The traditional belief in filial piety—that children have a duty to care for their aging parents shapes how elderly individuals are supported, both emotionally and financially.

However, the cultural norm often places the elderly in a dependent role, with decisions about their care and use of resources largely made by younger family members, typically sons or the eldest male. While this structure ensures that elderly individuals are not left completely unsupported, it can also limit their autonomy, particularly for elderly women, who are expected to contribute to household well-being through caregiving and other duties, even when they themselves are in need of care. Moreover, the senior citizen allowance, while intended to help elderly individuals, is often pooled with the family's resources, leaving them with limited control over how it is spent. These cultural norms can result in elderly women being more financially dependent on their families and less able to utilize the allowance for their own personal needs, such as healthcare or leisure, as their resources are often redirected toward the needs of others in the family.

7.4 Living Arrangements and Their Impact

In Bajura, living arrangements have a profound impact on the well-being and autonomy of elderly individuals, particularly when it comes to the utilization of the senior citizen allowance. Elderly people in the region often live within extended family structures, where several generations reside under one roof. This arrangement can provide a sense of community and support, but it also comes with challenges, particularly for elderly women. In these households, decision-making power typically lies with the eldest male or the head of the household, which often means that elderly individuals, particularly women, have limited control over their own finances and the

use of the senior citizen allowance. The allowance, rather than being used for their own personal needs, may be pooled for family expenses or directed toward younger relatives' education or well-being.

Furthermore, the caregiving burden in extended families often falls on elderly women, especially those who live in the household. Despite their advanced age, they are expected to care for grandchildren or assist with household tasks, which can lead to physical and emotional exhaustion. This caregiving role limits the ability of elderly women to prioritize their own health and self-care, and may prevent them from using their allowance for personal needs such as healthcare or leisure. In contrast, elderly men living in these extended family structures may have more freedom to allocate their allowance toward their own needs, as they are less likely to be burdened with the same caregiving responsibilities.

In nuclear family settings, elderly individuals may experience greater autonomy and financial control, as they often have more independence in managing their resources. However, even in these households, the cultural expectation to prioritize family needs can limit the elderly person's ability to fully benefit from the allowance for personal care. Social isolation can also be more pronounced for elderly individuals in nuclear families, as they may not have the same level of support or community from extended family members.

7.4.1 Seniors Living Alone

In Bajura, the experience of seniors living alone is a significant departure from the traditional family structures that dominate the region. While many elderly individuals live within extended families, those who live alone face unique challenges and opportunities, especially concerning the utilization of the senior citizen allowance.

For elderly individuals living alone, particularly women, there is often a heightened sense of autonomy in decision-making. Unlike those living in extended families, seniors living alone are more likely to have control over their finances, including the use of their senior citizen allowance. This increased autonomy allows them to allocate the allowance toward personal health needs, such as purchasing medication or paying for medical services, without the interference of younger family members. This can significantly improve their well-being and quality of life.

However, living alone also presents significant challenges. Seniors, particularly elderly women, are more likely to face social isolation, which can lead to mental health issues such as depression and loneliness. The lack of a support network can make it difficult to access healthcare, manage daily activities, or address emergencies. In addition, while living alone offers financial autonomy, it also increases the risk of financial insecurity, as these individuals may not have the social or family safety nets that come with being part of a larger household.

Moreover, elderly women living alone often face greater economic vulnerabilities. Their lifetime earnings may be lower due to historical gender inequalities in employment, and they may have fewer savings or assets to rely on in their later years. The senior citizen allowance, while helpful, may not always be sufficient to cover their basic needs, particularly when they face higher healthcare costs. As a result, elderly individuals living alone may experience financial stress or feel compelled to rely on family members for support, even if they have limited contact or communication with them.

In contrast, elderly men living alone may have somewhat more financial stability and access to resources. Due to traditional gender roles, elderly men are more likely to have had longer careers, pension plans, or land ownership, providing them with additional financial security. While they still face challenges such as social isolation, they are generally in a better position to utilize their senior citizen allowance for personal health and well-being.

7.4.2 Seniors in Assisted Living or Institutional Care

In Bajura, seniors in assisted living or institutional care are relatively uncommon due to traditional family structures and cultural expectations. However, for those who do find themselves in these living arrangements, the experience of utilizing the senior citizen allowance and receiving care differs significantly from those living with family.

For elderly individuals in assisted living or institutional care, the senior citizen allowance may be used differently, depending on the care facility's policies and the individual's financial situation. Many elderly people in such settings may have reduced autonomy over their finances, as their allowance may be managed by the care facility or family members who handle their financial affairs. In some cases, the

allowance might be allocated to cover part of the cost of care or medical expenses. While this can be beneficial in ensuring the elderly person's basic needs are met, it can also limit their ability to use the allowance for personal or discretionary spending, such as for leisure activities or personal healthcare needs outside of the facility's offerings.

Seniors in assisted living or institutional care are typically in greater need of healthcare and social support due to physical and mental decline. Thus, their senior citizen allowance often contributes directly to their medical and caregiving needs. However, since many of these facilities are already subsidized or funded by the state, the allowance may only partially contribute to the overall cost of care, leading to possible financial gaps that may need to be filled by family members or other sources.

For elderly women in institutional care, the situation can be particularly challenging. Due to gendered economic disadvantages and their often-limited lifetime earnings, elderly women are more likely to struggle with covering the full cost of institutional care, even with the senior citizen allowance. This financial strain can result in a heavy reliance on family members for support. Additionally, elderly women may experience social isolation in such settings, as they may not have the same social support networks as their male counterparts, who are often more accustomed to external community engagement.

On the other hand, elderly men in institutional care may have more financial security, particularly if they have had access to better income or pension plans throughout their lives. While they may still face challenges related to healthcare needs and social isolation, they are generally better positioned to utilize their allowance to supplement their care or other personal needs.

The cultural shift towards institutional care in Bajura is slow, and many elderly individuals in need of care still rely on their families for support. However, as family structures change and more individuals seek alternative living arrangements, assisted living and institutional care may become increasingly important. In such settings, ensuring that elderly people have full access to their allowances and financial autonomy, while also receiving the appropriate care-will be vital to improving their quality of life.

CHAPTER EIGHT

SUMMARY AND CONCLUSIONS

7.1 Summary

The study highlights several key socio-economic factors affecting the utilization of senior citizen allowances in Bajura, Nepal, particularly for marginalized communities. The sample consisted of 60% Dalits and 40% Kshetris, highlighting disparities in resource access between dominant and marginalized caste groups. Educational levels were low, with 87.5% uneducated, which limits awareness of government programs. A significant gender disparity was observed, with 72.5% male and 27.5% female respondents. Gendered financial dynamics, where men control spending decisions, influence the autonomy of elderly women in managing their allowances. Joint families were more common (57.5%) than nuclear families (42.5%). Elderly individuals in joint families often depend on family support, whereas those in nuclear families rely more on the allowance. A significant portion of the elderly population is engaged in agriculture, with many relying heavily on the allowance due to low income. 80% of households find the allowance insufficient, particularly in low-income areas. Most respondents have no savings (85%), and many elderly individuals depend on family support or small-scale income activities.

The allowance is used for basic needs, healthcare, and emergencies, but inflation and rising costs challenge its sufficiency. Elderly women, especially widows, face additional challenges such as high healthcare expenses, caregiving duties, and limited access to financial services. Patriarchal norms and low financial literacy further limit their ability to control and utilize their allowances effectively. Administrative delays, banking inaccessibility, and mobility issues are common barriers, especially for women, who often rely on male family members for financial decisions. When the allowance is insufficient, many elderly individuals resort to borrowing, family support, or selling assets. These financial coping strategies highlight the need for more comprehensive social protection programs.

In Bajura, Nepal, gender inequalities and cultural norms significantly impact elderly individuals, particularly women, in accessing and using the senior citizen allowance. Men traditionally control household finances, which limits elderly women's autonomy over their allowance, often redirecting it for family needs rather than

personal care. This situation is compounded by low financial literacy and limited knowledge of their rights, making elderly women more vulnerable to financial exploitation. Cultural expectations of women as caregivers and self-sacrificing figures exacerbate their financial dependency and isolation. Elderly men, on the other hand, experience social isolation primarily due to male outmigration and limited caregiving roles, leaving them disconnected from family support. Both elderly men and women face challenges in accessing social support systems, but women are particularly affected by financial abuse and limited decision-making power in the household. Family structures, such as nuclear and extended families, also play a role in how the allowance is used. In extended families, decision-making is often controlled by the eldest male, further limiting elderly women's financial independence. Even in nuclear families, elderly women may still be pressured to prioritize family needs over their own. The dependency on family caregivers, especially in rural areas, means that elderly individuals, particularly women, have less control over their allowance, making them more susceptible to exploitation and neglect. Addressing these issues requires empowering elderly women through financial literacy, creating support networks, and promoting gender equality to reduce financial abuse and enhance their autonomy over their resources.

7.2 Conclusions

This study underscores the complex socio-economic factors affecting the utilization of senior citizen allowances in Bajura, Nepal, particularly within marginalized communities. The findings reveal significant disparities, particularly in terms of caste, gender, education, and family structures. Marginalized caste groups, such as Dalits, face limited access to resources, while low educational levels and low financial literacy hinder the elderly's awareness and effective use of government programs. A gendered power dynamic, with men traditionally controlling household finances, particularly impacts elderly women, restricting their autonomy over their senior citizen allowance. This situation is further exacerbated by patriarchal norms, low financial literacy, and cultural expectations of women's caregiving roles.

Additionally, economic dependence, insufficient allowances, and challenges such as administrative delays, banking inaccessibility, and mobility issues, particularly for elderly women, highlight the systemic barriers to economic security. The reliance on

family caregivers and the prevailing family structures, whether nuclear or extended, often limit elderly women's ability to prioritize their own needs, leaving them vulnerable to exploitation and neglect.

To address these issues, it is crucial to empower elderly women through financial literacy programs, foster community support systems, and promote gender equality. Furthermore, strengthening social protection programs and addressing systemic barriers to accessing allowances will help reduce financial exploitation and improve the overall well-being of the elderly in Bajura. By creating a more inclusive and supportive environment, elderly individuals, especially women, will be better equipped to utilize their resources for their personal health and well-being.

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ANNEXES
ANNEX: I
INTERVIEW SCHEDULE

I. Interview Questionnaire with Senior Citizen

Demographic Information:

- a. Name of the interviewer b. Date.....
 c. Time..... d. Name of the Respondent (Optional)
 e. Address..... f. Ward No..... g. Tole.....
 h. Sex..... i. Age..... J. Caste/Ethnicity.....
 k. Occupation..... l. Marital Status.....
 m. Education.....

Section A: Living Arrangement

1. With whom are you living?

Alone With Family Son Daughter Other

2. What are other income sources apart from senior citizen's allowance?

3. Do you have any property in your name?

Yes No

4. What amount of money do you receive usually?

5. Do you receive your allowance in time?

Yes No

Section B: Utilization way of Allowances

1. What are the procedures through which you receive your allowances?

Every Month 3 Month 4 Month 6 Month Year

2. Are you satisfied with allowance?

Yes No

If no why.....

3. Most often what are the areas do you spend your senior citizen's allowances the most?

Medicine Transportation Fruits Others

4. How much you spend money on Medicine monthly?

Up to 200 200-300 More than 300

5. How much you spend on Fruits monthly?

Less than 50 100-200 More than 200 Not spend on it

6. How much you spend money on Transportation monthly?

Less than 100 100-150 Above 200 Not spend on it

7. Where do you go to visit frequently?

Son Daughter Religious place Others

8. How much do you spend money for the education of children?

.....

Section C: Problem while collecting the allowances from authorized center:

1. Who collects your allowance from municipality or bank?

Self Spouse Household member others

2. Is there is any problem while collecting the allowance?

Yes No

If yes what Kind of problems you faced usually?

Transport Long Distance Other

3. Is there any problem to receive your allowance from authority center?

Yes No

If yes what kind of problems?

Document Time Power Irregular of staffs

4. Do you feel any discrimination while collecting allowance?

Yes No

If yes what kinds of discrimination.....

Section D: Implication after getting allowance:

1. What kind of change you see after getting allowances?

.....

2. How it help you to run your daily activities?

.....

3. What is the different after increasing social security allowance in your life?

.....

4. Is there is any behavior change on your family member after receiving social security allowance?

6. How do you utilize the allowance? Why?
7. Is there any other facilities do you receive being senior citizen? Why and how?
8. Are there any incentives providing for any particular groups? Why and how?
9. Is there any provision of distribution of allowance? Why and how?
10. How the family member behaves with you as an allowance receiver? Why?
11. How the community member behaves with you as an allowance receiver? Why?
12. How do the services providers understand the problem of the senior citizen? Why?
13. What do the service providers do after the understanding the problems? How?
14. How do service providers behave with the servicer receivers?
15. How do service provider deal about their issues?
16. Do you trust with social security system? Why?
17. What are the expectations of or you're from the government? Why?
18. What the rules are for managed the allowance providing? Why?
19. What are the aims of allowance system? Why?
20. What are the outcomes according to aims of allowance?
21. What are the benefits of the allowance system? Why and how?
22. Why do you think any impacts of allowance in your community? How?
23. What are these impacts?
24. Why do you think any impacts of change the life of people? How?
25. What are these impacts?
26. Do you find any improvement for reducing problems in the life of elderly people?
How?
27. Do you find any improvement for managing life of elderly people? How?
28. Do you find any improvement in managing household relationship? How?
29. What are the changes in providing senior citizen allowances in your community?
How?
30. Do you satisfy with allowances system? Why? How?

III. Unstructured Interview for Family Member

Demographic Information:

- c. Name of the interviewer b. Date.....
- c. Time..... d. Name of the Respondent (Optional)
- e. Address..... f. Ward No..... g. Tole.....
- h. Sex..... i. Age..... J. Caste/Ethnicity.....

k. Occupation..... l. Marital Status..... m.
Education.....

1. How many members are there in your family receiving the senior citizen allowance?
2. When do they start receiving allowance?
3. What is your experiences in receiving allowance? Why?
4. What are the processes for receiving allowance?
5. How the service providers behave to you while receiving allowance? Why?
6. What are the challenges you are facing for receiving allowance? Why?
7. How do they utilize the allowance? Why?
8. Is there any other facilities do they receive being senior citizen? Why and how?
9. Are there any incentives providing for any particular groups? Why and how?
10. Is there any provision of distribution of allowance? Why and how?
11. How do they behave with you as an allowance receiver? Why?
12. How the community member behaves with them as an allowance receiver? Why?
13. How do the services providers understand the problem of the senior citizen? Why?
14. What do the service providers do after the understanding the problems? How?
15. How do service providers behave with the servicer receivers?
16. How do service provider deal about their issues?
17. Do you trust with social security system? Why?
18. What are the expectations of you're from the government? Why?
19. What the rules are for managed the allowance providing? Why?
20. What are the aims of allowance system? Why?
21. What are the outcomes according to aims of allowance?
22. What are the benefits of the allowance system? Why and how?
23. Why do you think any impacts of allowance in your community? How?
24. What are these impacts?
25. Why do you think any impacts of change the life of people? How?
26. What are these impacts?
27. Do you find any improvement for reducing problems in the life of elderly people?
How?
28. Do you find any improvement for managing life of elderly people? How?
29. Do you find any improvement in managing household relationship? How?

30. What are the changes in providing senior citizen allowances in your community?

How?

31. Do you satisfy with allowances system? Why? How?

IV. Case Study for Senior Citizen

Demographic Information:

d. Name of the interviewer b. Date.....

c. Time..... d. Name of the Respondent (Optional)

e. Address..... f. Ward No..... g. Tole.....

h. Sex..... i. Age..... J. Caste/Ethnicity.....

k. Occupation..... l. Marital Status..... m.

Education.....

1. When do you start receiving allowance?
2. What is your experiences in receiving allowance? Why?
3. What are the processes for receiving allowance?
4. How the service providers behave to you while receiving allowance? Why?
5. What are the challenges you are facing for receiving allowance? Why?
6. How do you utilize the allowance? Why?
7. Is there any other facilities do you receive being senior citizen? Why and how?
8. Are there any incentives providing for any particular groups? Why and how?
9. Is there any provision of distribution of allowance? Why and how?
10. How the family member behaves with you as an allowance receiver? Why?
11. How the community member behaves with you as an allowance receiver? Why?
12. How do the services providers understand the problem of the senior citizen? Why?
13. What do the service providers do after the understanding the problems? How?
14. How do service providers behave with the servicer receivers?
15. How do service provider deal about their issues?
16. Do you trust with social security system? Why?
17. What are the expectations of or you're from the government? Why?
18. What the rules are for managed the allowance providing? Why?

19. What are the aims of allowance system? Why?
20. What are the outcomes according to aims of allowance?
21. What are the benefits of the allowance system? Why and how?
22. Why do you think any impacts of allowance in your community? How?
23. What are these impacts?
24. Why do you think any impacts of change the life of people? How?
25. What are these impacts?
26. Do you find any improvement for reducing problems in the life of elderly people? How?
27. Do you find any improvement for managing life of elderly people? How?
28. Do you find any improvement in managing household relationship? How?
29. What are the changes in providing senior citizen allowances in your community? How?
30. Do you satisfy with allowances system? Why? How?

ANNEX: II
PHOTOGRAPHS



During field study, 2081.



An old age woman receiving pension.



An old age man receiving pension from ward office.



People Gathering in ward office.