

The Role of Social Security Benefits to Motivate the Nepalese Civil Servants

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**A Thesis for the Partial Fulfillment of the Requirements for the
Masters of Philosophy in Public Administration (M. Phil.)**

DEDICATED...
TO MY BELOVED PARENTS
WHO PROVIDED ME STRENGTH AND COURAGE
IN EVERY STEP
IN MY LIFE

DECLARATION

I hereby declare that this thesis entitled "**The Role of Social Security Benefits to Motivate the Nepalese Civil Servants**" submitted to Central Department of Public Administration, Faculty of Management, Tribhuvan University has been completed as per the prescribed format of Tribhuvan University and this is my original work done for the partial fulfillment of the requirement of the degree of Masters of Philosophy in Public Administration (M. Phil.) under the guidance and supervision of Prof. Dr. Prachanda Pradhan, visiting professor of the Central Department of Public Administration (CDPA). I personally will have no objection if data and work of my thesis, in part or whole is photocopied or used for other research purpose.

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**THE ROLE OF SOCIAL SECURITY BENEFITS TO MOTIVATE THE
NEPALESE CIVIL SERVANTS**

and found the thesis to be the original work of the students and written according to the prescribed format. We recommended the thesis to be accepted as the partial fulfillment of the requirements for Master of Philosophy.

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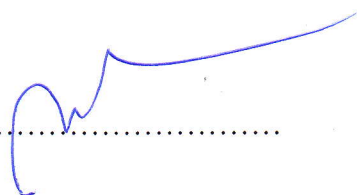
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Currently, I am working in Employees Provident Fund (EPF) which is a leading social security organization in Nepal. The field of social security has become increasingly global and as it is the subject of my interest in , I would like to understand and review the global trends so as to respond effectively the concerning areas.. As an employee of the EPF and a research scholar of the M. Phil. Program under Central Department of Public Administration (CDPA), I found the subject of social security to be quite pertinent to enhance my knowledge and therefore I undertook my research work in ‘The Role of Social Security Benefits to Motivate the Nepalese Civil Servants’ with approval of CDPA.

As the partial fulfillment of the M.Phil. in Public Administration, I have undertaken a research work and prepare the M.Phil thesis on the title mentioned above. During the course of my work, I also got unforgettable support from different people. I am extremely grateful to all of them.

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ABSTRACT

Civil service is the permanent implementation arm of the government and one of the most important pillars of governance machinery which is conducted on the basis of legal-rational authority by the officials selected on the basis of merit system. The quality of public service delivery relies, to the greater extent, upon the competency, efficiency and capability of civil service for which civil servants with high motivation and morale are the cornerstone. Therefore, several provisions-monetary and non-monetary- contribute in the maintaining and enhancing the motivation of civil servants are adopted in various laws and bylaws.

One of such provisions is the Social Security Benefits (SSB) and the availability of SSB to the civil servants. They have been widely accepted as the major factor of motivation. The evolution of SSB is the result of the emergence of welfare state. It is said that Nepalese civil servants are lacking the high motivation. In this context it is worth studying to see the degree of the relationship between the SSB and level of motivation of civil servant at present. Though various facilities in terms of SSB have been insured by Civil Service Act and other rules, however, only four aspects namely sickness benefits, maternity benefits, provident fund benefits, pension benefits have been considered for this study.

This study shows that the provisions and availability of SSB plays positive role in order to motivate civil servants, ensure social justice and protect fundamental rights resulting in the better result. SSB is important for civil servants during and after their service periods for better standard of life and to ensure commitment towards their job. But in our context, the present provisions are not sufficient to do so thereby indicating the need of further enhancement of such provisions in terms of quality and quantity. Nevertheless, different benefit's role to motivate civil servants is not the same. They have varying degree of impact.

This study has not only been successful in highlighting the effectiveness of overall civil service organizations and quality public service delivery but also has unlock new areas for further investigation on the importance of SSB to motivate the civil servants.

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ABBREVIATIONS

ARPC	Administrative Reorganized Planning Commission
CDPA	Central Department of Public Administration
CHS	Civil Service Hospital
CSA	Civil Service Act
CSR	Civil Service Rule
EPF	Employees Provident Fund
GDP	Gross Domestic Product
GNP	Gross National Product
GON	Government of Nepal
HR	Human Resource
ILO	International Labour Organization
ISSA	International Social Security Association
LDCs	Least Developed Countries
MOF	Ministry of Finance
MOF	Ministry of Finance
MOGA	Ministry of General Administration
NCS	Nepalese Civil Service
NPC	National Planning Commission
PAYG	Pay as You Go
PF	Provident Fund
PPP	Public Private Partnership
SAARC	South Asian Association for Regional Cooperation
SJ	Social Justice
SS	Social Security
SSB	Social Security Benefit
SSB	Social Security benefits
SSF	Social Security Fund
SSS	Social Security System
SW	Social Welfare
TU	Thribhuvan University
TYIP	Three Years Interim Plan
TYP	Three Years Plan
UDHR	Universal Declaration of Human Rights
UDHR	Universal Declaration of Human Rights
USA	United States of America
WHO	World Health Organization
WTO	World Trade Organization

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The history of human beings, reflects that they have been facing various kinds of risks in their life cycle caused by illness, old age, disability, death, unemployment etc. Nowadays, social security system has been widely established as a major policy instrument for enabling people to have basic living standard and arranging financial support against unforeseen risks. As the prevailing schemes are maturing and socio-economic features are changing over time, the social security schemes are encountering various difficulties with respect to their sustainability, effectiveness and expansion or contraction to a preferable extent (Holzmann et al, 2000).

According to the International Social Security Association (ISSA), social security includes social insurance programs, social assistance programs, universal programs, mutual benefit schemes, national provident funds, and other arrangements including market-oriented approaches that are in accordance with national law or practice. (www.issa.int, accessed on 25th of December, 2012).

Everyone, as a member of society, has the right to social security. Everyone is entitled to realization of social security through national/ legal provisions and international co-operation based on the organization and resources of each state. Oftentimes, social security is based on the economic, social and cultural rights of the individual. They are indispensable for each individual's dignity and the development of their personality. Thus, in many societies, social security is one of the basic fundamental human rights of people. It is essential for the well-being of society. It has a significant impact on the human resource management of government as well as corporate sector. It has significant role in public service, labour market and informal economy of the country.

Social security strongly contributes to the economic growth by increasing labor productivity and enhancing social stability. Studies have shown that social security

makes the workers accept the organizational goals. It develops positive attitude among the workers towards structural and technical changes to meet more challenges. It influences on individual's daily life. It protects health, family, old age and the unemployment. Finally Social Security Benefits (SSB) plays a vital role to motivate the people and workers or civil servants as well.

Social security makes a decisive contribution in establishing greater social justice which ultimately contributes in enhancing the motivation level of employees. It contributes towards lasting peace. In many countries, the need for social security has triggered as a result of industrialization and urbanization. This has resulted from changes that took place from traditional society to modern society. The state sponsored social security system is promoted because of the weakening of the extended family system, which used to provide economic and social security to the family members that ultimately leads to the enhancement of motivation and satisfaction.

According to Webster's New Collegiate Dictionary, motive is "something (a need or desire) that causes a person to act." Motivate, in turn, means "to provide with a motive," and motivation is defined as "the act or process of motivating." Thus, motivation is the act or process of providing a motive that causes a person to take some action. In most cases motivation comes from some need that leads to behavior that results in some type of reward when the need is fulfilled. (Webster's New Collegiate Dictionary, 1981). Motivation is the desire within a person that causes the person to act. People usually act for one reason: to reach a goal. Thus, motivation is a goal directed drive, and it seldom occurs in a void. The words *need*, *want*, *desire*, and *drive* are all similar to *motive*, from which the word *motivation* is derived. Understanding motivation is important because performance, reaction to compensation, and other HR concerns are related to motivation.

Motivation is the process of stimulating people to act to accomplish the goals. Motivation is defined as the incentive that is given for inspiration to accomplish something. Motivation can influence someone to think a certain way or a drive that moves them to do a certain thing. Motivation is a basic psychological process that starts with a physiological or psychological deficiency or need that activates behavior

or a drive that is aimed at a goal or incentive (Luthans, 1989). In work setting, the psychological factors stimulating the people's behavior can be - desire for money, success, recognition, job-satisfaction, team work, etc. Motivation has many different definitions, but it is important to focus on those that are related to the workplace. Motivation is internal and external factors that stimulate desire and energy in people to be continually interested and committed to a job, role or subject, or to make an effort to attain a goal.

Thus the key to understanding the process of motivation lies in the meaning of, and relationships among, needs, drives and incentives (Luthans, 2005). Mullins states that 'Motivation is a process which may lead to job satisfaction'. Although the relationship between motivation and job satisfaction is not clear, it can be illustrated by means of the motivational theories (Mullins, 1996). According to Calder (2000 AD), motivational theories can be classified into two categories, namely content theories and process theories (Mullins, 1996) and concludes that the content theories of motivation are specifically related to job satisfaction and assume a direct relationship between job satisfaction and improved performance, while the process theories contemplate in more detail the relationship between motivation, satisfaction and performance.

Employee's outstanding performance and commitment to work and dedication to an organization can be promoted with a motivation factor. Every organization needs to focus on the morale of its employees; otherwise the employees will begin not to care as much about the job that needs to be completed. High morale in any organization ensures more productivity and employees' happiness.

Employees are the mainframe of any organization. It is important to have a group of employees that are happy and satisfied with their position. When employees are dissatisfied it can lead to poor productivity reflecting in poor customer satisfaction. Happy employees tend to make more output and as a result customers more satisfied. They also produce work that are of higher standards. If employers offer incentives to the employees then the likelihood of employees performing better is higher. Incentives give employees a chance to feel motivated as well as appreciated. The employees can look forward to achieving a goal and earning a reward. A simple thing

like an incentive can boost morale amongst employees. The main purpose of adding an employee incentive is for motivation (Kohn, 1993).

Motivation, in psychology, is the intention of achieving a goal, leading to goal-directed behavior. There are different levels of motivations. It differs from person to person, context to context, nature of task, environment etc. American psychologist Abraham Maslow has classified motivation into five developmental levels, with the satisfaction of physiological needs most important and esteem and self-actualization needs least important. According to Maslow, the most basic needs must be satisfied before successively higher needs can emerge (Petri, H. L. 1996). This refers to the motivation of an individual to reach their maximum potential, their desire for self fulfillment or the opportunity to become everything that one is capable of becoming.

The evolving theories of employee motivation suggest that there are many variables influencing how people join their job and become motivated to achieve a high level of performance. Maslow's theory of Hierarchy of Needs, Herzberg's Two Factor theory, the different motivational effects of job enrichment and environmental factors, and the influence of people's perception of fairness - all provide tools to help analyze motivational influences and develop strategies to improve levels of motivation in a specific work environment. Albert Bandura (1977) has suggested that individual mental processes, such as beliefs, play an important role in motivation, through the expectation of certain reinforcements for certain behaviors (Bandura, 1977).

There are so many factors to motivate the employees such as economic and non-economic factors. It might be wrongly thought that money is the sole motivator for the employees. Apart from monetary incentives there are other various factors such as job design; work environment, human relation, job description etc that have an influence on employee motivation, job satisfaction and commitment to their organization, all of which have a significant impact on the efficiency. Hence every organization must design such a mechanism that motivates its human resources, unlock their capabilities and make best use of those in the interest of organization as well as individuals.

Among various motivational factors social security benefits are also a vital component. Social security aspects have both the motivational factors within it-economic and non-economic. Recognizing this fundamental fact, most of the organizations at private level and civil service at the government level have provisions of social security. In Nepal also the importance of social security has been acknowledged and has been adopted in civil service and organized professions.

Civil service is a part of public administration. The functions of public administrations have expanded in scale, range and nature, and are continually increasing. Its contents, today, are more positive in nature for it is engaged in looking after myriad needs of human life – health, education, recreation, sanitation, social security, etc. These functions are in addition to its basic function of maintaining law and order in society (Avasthi and Maheshwari,1998).

It is believed that the motivation level of Nepalese civil servants is not at satisfactory level. There are several provisions related with social security such as pension, gratuity, sickness benefit etc in civil service acts and regulations. The relation between motivation and prevalence of social security benefit has been accepted as dispensable. The present study has made attempts to see that relation and degree of its effectiveness.

1.2 Scope of the Study

Social security is a major phenomenon of public social policy today. A civil servant is a person in the public sector employed in a government department or agency. Civil service is understood as public service. It is often used as a synonym of services embracing all those who work in the public sector. But public service signifies much more than one's locus of employment. For example, Elmer Staats has written 'Public service is a concept, an attitude, a sense of duty-yes, even a sense of public morality' (Perry and Wise, 1990: 368). Staats observation reflects both the breadth and depth of meaning that has been associated with the idea of public service. Civil service is a part of Public Service. Civil service is to deliver the service and implement government's policies.

Nepalese bureaucracy entered the modern era after the political change in 1951 AD. It started functioning without any basic infrastructure and institutions required to run a modern bureaucracy. It had to wait for five years till 1956 AD to get recognition by law named Civil Service Rule 2013 (BS). Coping with all the turmoil and changes, by now, Nepal's civil service has established itself as an institution. So we can say that Nepalese civil service has a long history. Nepal still has the administrative system that had been designed and developed ever since it has entered in the modern era. The civil service was influenced by the political change in 1951 and after that by subsequent events like the recommendations of the Administrative Reorganization Planning Commission (ARPC) 1954 in particular and Civil Service Act, 1956. It was then developed as the legally governed civil service. It has been institutionalized now and has gone through the experiences of ups and down in the governance, politics and even in the field of public administration and management.

The concept of social security had emerged from the Social Welfare (SW) concept and Social Justice (SJ) with the development from the welfare state. Civil servants are one of the key components of the government machinery. Civil servant plays the role of an agent of the state to deliver the goods and services for the people. They are responsible for providing welfare services both in micro as well as macro approaches. Civil service is the vein of the state. Thus civil service in a welfare state is morally and ideologically bound to deliver social services for the people so they need to be protected by the government system through the social protection.

Employee's welfare is ensured by laws, programs of benefits and services which strengthen provisions for meeting social and security needs of the employees recognized as basic for the welfare of the employed population and for the functioning of the social order. Purposely, welfare activities include anything done for the physical, moral and economic betterment of the employees, whether by employer, by government or by other agencies, over and above what is laid down by law or what is normally expected as part of contractual benefits for which the employee may have bargained (Pathak, 1986).

The principal of motivation in modern civil service is a kind of morale. It is possible only by healthy and dynamic atmosphere in which civil servants work with the feeling

of security and satisfaction. Civil servants are motivated to their job, if they feel secured, maintain the expenses, increase the living standard and quality of life, in terms of the satisfaction level of social security benefits.

The human relations movement is based on several assumptions: it is people rather than organization, machines, methods or things, which are the ultimate source of efficiency (Pathak, 1986). Thus, the social security benefit plays a vital role to motivate the civil servants in their job, ultimately it is directly related with the efficiency on work and increase in overall productivity. As a substitute for the traditional approach of work-or-be-fired, human relations oriented civil service sought to motivate employees chiefly through satisfying their security and social needs. Human relations management tried to satisfy security needs through fringe benefits that provided some protection against illness, old age, unemployment and the vicissitudes of life as well as through managerial policies that treated employees with fairness.

This study focuses on the present status of the social security benefits for civil servants in Nepal and role of Social Security Benefits (SSB) as a tool to motivate the civil servants in the job. Attempts have been made to understand the civil servants attitude towards the social security benefits provided by the system. On the basis of Civil Service Act, 1956 and subsequent amendments and Civil Service Rules, this study attempts to analyze and explore the social security position of civil servants in Nepal.

The findings of this study will be useful to explore the major prospects for policy making and implementation to improve the management of social security system in Nepalese civil service. Above all, it will provide meaningful insights to policy makers in order to prepare appropriate measures to organize appropriate social security benefits.

1.3 Statement of the Problem

Social security is a challenging issue in Nepal. The scope and benefit levels of social security are inadequate (Badal, 2005; Upadhyaya, 1998) and the coverage is limited. There is insufficient legislative provision regarding social security in Nepal. Political parties and civic society do not pay appropriate attention to this issue and it still does

not catch the attention in this field among the policy makers and the general citizens at large. Upadhyaya (1998) says that a few provision of social security in labor law is limited only to formal sector. The level of benefits is not sufficient to provide adequate protection to the employees and their dependents while reviewing and considering the related rules and regulations. The basic principle of social security is the pooling of risks in a fund which can be applied to all nine of the social security contingencies (ILO, 2006, p. 9). These are (1) Sickness benefit;(2) Maternity benefit;(3) Employment injury benefit; (4) Unemployment benefit; (5) Invalidity benefit; (6) Old age benefit; (7) Survivor benefit; (8) Medical care; (9) Family benefits.

Basically, these nine branches of social security declared by the ILO 102 have been derived from the diagnosis of poverty in the industrial countries where employment or full employment in the organized sector is the must. Protections are designed to protect the employees when they are out of work due to unforeseen circumstances. In developing countries, it is not just that people are out of work, even those who are at work had to face hardship from low wages, long working hours, hard works and constant threat of unemployment.

Nepal is a member state of International Labor Organization (ILO) since 30th August 1966 AD. The Social Security (Minimum Standards) Convention, 1952 (No. 102), is the flagship of ILO social security conventions. It is the only international instrument based on basic social security principles that establishes worldwide-agreed minimum standards for all nine branches of social security. Out of the total members of the ILO only forty eight countries have ratified the ILO Convention 102 by December 2010 AD. Nepal has not ratified this convention till date. The convention suggests, at least 3 benefits should be provided for the concept of social security.

Social Security covers less than five percent of total workforce in Nepalese context (Gautam, 2011). This coverage is very minimal compared developing countries. Trital (2011) states that policy; laws and mechanism in the field of social security in Nepal are weak and poor. It shows the lack of political will in the field of social security. However the majority of the world population still has no access to comprehensive social security system (ILO, 2010/2011).

In such circumstances, designing a comprehensive framework of social security based on people's needs, government's policy and capacity and other circumstances remains one of the central concerns in Nepal. The Government has been providing social security benefits to civil servants in Nepal. This study focuses on the social security benefits and civil servants in Nepal. Social security benefits or schemes play role in enhancing the work efficiency and performance of civil employees. This shows that if they are motivated to their job then work efficiency and performance will be increased. Apart from understanding the various aspects of social security system through the reviews of literature, attempt is been made to examine existing system of social security for civil servants in Nepal and its development in general and measure the level of satisfaction in particular.

In this backdrop, it is proposed to show the status of social security among government employees, those working as Nepalese civil servants. The study is concerned with the issues of the social security benefits which are related with the coverage and adequacy of social security benefits including the aspects like whether the employees are satisfied or not and their level of motivation.

1.4 Research Questions

Based on the above described background, it is to explore answers to the following research question:

- Are Nepalese civil servants satisfied with the existing social security benefits?
- To what extent different SSB affect the motivational level of the civil servants?

1.5 Objectives of the Study

The general purpose of this research is to understand and analyze the current practice and scenario of social security in Nepalese civil service. This research aims to address the following research objectives:

1. To find out the satisfaction level of Nepalese civil servants with the existing social security benefits.
2. To examine the role of different SSB's components to motivate the Nepalese civil service.

1.6 Rationale of the Study

Motivation is one of the most important factors determining organizational efficiency. All organizational facilities remain waste in absence of motivated people to utilize these facilities effectively. Every superior in the organization must motivate its subordinates for the right type of behavior. The performance of human being in the organization is dependent on the level of motivation. Motivation is an effective instrument in the hands of management for inspiring the workforce. Motivation increases the willingness of the workers to work, thus increasing efficiency and effectiveness of the organization.

Employees are the engines of any organization and like any finely tuned engine those workforce to operate smoothly and effectively. The fact is employee motivation is directly linked to business profits, and the more self-motivated employees are, the more differentiated and successful in their profession. Motivated employees look for better ways to do a job, and care about their customers taking pride in their work. Motivated workers are more productive in their missions. Motivation ensures best and efficient utilization of all types of resources. Thus, people should be motivated to carry out the plans, policies and programs laid down by the organization. There is a difference between capacity to work and willingness to work. One can be physically and mentally fit to work but he may not be willing to work. Thus, motivation bridges the gap between capacity to work and willingness to work. Methot states that motivation reduces labor problems like labor turnover, absenteeism, indiscipline, grievances, etc. It is related with the Employee turnover, and promotes job satisfaction in the organization and it is the beginning of real effective power to change of individuals (methotology.com/Motivation_Definitions.html, accessed on 27th May 2013).

When motivated properly, people try to put efforts to produce more, thus increasing their efficiency and as a result of this general production and productivity of the organization increases. They (motivated employees) use the methods, system and technology effectively in the best interest of the organization.

Motivation is what stimulates and drives an individual's intensity and commitment towards achieving a result. Motivation is made up of factors that are responsible for the increase in a person's normal level of input or application, with the knowledge that

they will receive some form of reward. Most psychologists are in the agreement that human behavior is not completely disorganized and without motivation (Flippo,1984).

Social security is an important factor of motivation. It is the fundamental right of human rights of people (Bhattarai, 2068 B.S.). So it must be ensured to a minimum level of ranges from provision of food, shelter, clothes, basic health services and educational rights. Employees fulfill income security through social security system for future security for themselves and their families. ILO (2006) suggests that workers' income security has positive effects on the economy, since it makes effective demand more predictable and provides enterprises with a more productive and flexible workforce. It contributes to promote decent work for all workers, women and men irrespective of where they work (ILO, 2006). ILO states that it has been suggested by various commentators that social security contributes to economic growth by raising labor productivity and enhancing social stability.

There is very little study in the area of social security and its role to motivate people and employees in Nepal. Nepalese politician and top level planners do not pay their attention towards management of policy and service delivery of social security. During the research period, I have found the research about the "social security benefits for the Nepalese civil servants" by Pratap Kumar Pathak in 1986 AD. Specially I have not been able to get more research about the social security benefits for the civil servants in Nepal. No study on the role of social ssecurity to motivate the Nepalese civil servants is found. Hence it was relevant for me to choose the topic about the role of social security benefits to motivate the Nepalese civil servants for this study. This study will also help the us know the motivation level of social security benefits and help formulate policy and programs of social security for the Nepalese civil servants to motive on their profession which ultimately increase the productivity with efficient, effective and economic civil service delivery.

1.7 Limitations of the Study

There are some limitations in this study as well. This study does not point out and analysis about the social security benefits in civil service before the CSR-2013.

For the respondents, the selected variables contributing to job satisfaction might not be the only contributing factors that are important. Out of four variables such as sickness benefits, maternity benefits, provident fund benefits, pension benefits and other work related factors have not been investigated. Hence the internal validity of the study will adversely be affected. Thus any conclusions emanating from the research are somewhat tenuous.

Though ILO identifies the nine areas of Social Security Benefits and also recognized in Civil Service Act, only four benefits were taken into consideration in this study. However the other components of the SSB could be equally important to motivate the people. Despite the government provides Non-contributory Social Security Benefits to elder citizens, helpless widows, disables in addition to the civil servants this study only covers the SSB to civil servants.

1.8 Organization of the Study

This study has been organized into five chapters. The first chapter under the title 'introduction' contains background of the study, statement of the problems, objectives of the study, and rationale of the study, among others.

Chapter two presents the Literature Review related to the study which describes the meaning and concept of social security, motivation. are describes. Conceptual framework, related theories, identified variables of this studies are also mentioned in this chapter.

Chapter three describes about the Research Methodology, which includes study area, selection criteria, research design, data source, data collection techniques, universe and sample, reliability and validity of data, data processing, data analysis and limitation also mentioned in this chapter.

Chapter four contains the heading 'The relevant factors of social security affecting the motivation of civil servant' which discusses about the provisions on these factors in prevailing civil service act and regulation and the opinion expressed by the respondents. The entire factors and their role in satisfaction level have also been analyzed.

The chapter five summarizes the findings and conclusion as well as suggestion for the further research study.

1.9 Chapter Summary

In this introductory chapter, I have presented the brief background of the study with discussion about the concept of motivation, social security and also the importance of social security to motivate the employees. The statement of the problem, research questions and objectives, rationale of the study, its limitation, scope as well as the organization of the study have also been briefly discussed. In proceeding chapter under the heading 'Conceptual framework', I will discuss about the concept and meaning of the social security, its international and Nepalese context as well as brief discussion on the theories related with the study.

CHAPTER TWO

CONCEPTUAL FRAMEWORK ON SOCIAL SECURITY SYSTEM

2.1 Concept and Meaning of Social Security

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

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

Social security also refers to the action program of government intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food and shelter and to promote health and wellbeing for the population at large and to potentially vulnerable segments such as children, the elderly, the sick and the unemployed. Social Security is a kind of Social Insurance, where people receive benefits or services in recognition of contributions to an insurance program. These services typically include provision for retirement pensions, disability insurance, survivor benefits and unemployment insurance. Social Security Services are provided by government or designated agencies responsible for social security provision. Social security may include medical care, financial support during

unemployment, sickness, retirement, health and safety at work, aspects of social work and even industrial relations.

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

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

Nowadays, Social Security System (SSS) has been widely established as a major policy instrument for enabling people to have basic living standard, arranging financial support against unforeseen risks, promoting equality and enhancing poverty reduction efforts in most industrialized countries while its scope in developing countries is still at emerging phase (ILO, 2008).

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

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

There are enormous factors associated with social security system that guides how the system should be designed, modified or developed for the best possible returns in the economy. Out of them, policy and intuitional factors are important to deliver the social security benefits. Social Security System has become a major social policy in all industrialized countries while its influence and relevance for the low income countries is rapidly increasing. There are diverse forms of social security system. Each country has developed its unique approach, determined by the national preferences, economic and structural constraints. (Holzmann et al, 2000).

Some provisions about the social security that have been declared by the Universal Declaration of Human Rights(1948 AD) and International Covenants on Economic, Social and Cultural Rights (1966-came in to force in 1976) are shown in the table 2.1.

Table 2.1
Social Security and Adequate Living Standard

Authority	Social Security	Adequate Living Standard
Universal Declaration of Human Rights(1948)	Article 22 — Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each state, of the economic, social and cultural rights indispensable for their dignity and the free development of their personality.	Article 25(1) — Everyone has the right to a standard of living adequate for the health and well-being of their family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond their control.
International covenants on economic, social and Cultural Rights(1966-came in to force 1976)	Article 9 — The States Parties to the present Covenant recognizes the right of everyone to social security, including social insurance.	Article 11 (1) — The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living condition

Source: Universal Declaration of Human Rights (1948) and International covenants on economic, social and Cultural Rights (1966-came in to force 1976)

The development of social security programs was one of the most significant social policy achievements of the 20th century after the universal declaration of human rights in 1948 (UN General Assembly Resolution 217A (III) of 10 December 1948). Later on, after the declaration of second generation of human rights as social, cultural and economic rights, the concept and actualization of social security has gained significant momentum all over the world. Nonetheless, the enhancement and extension of social security will remain as one of the major challenges for the decades to come particularly in the developing countries like Nepal.

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

2.2 Evolution of Social Security

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

In medieval Europe, existing feudal system itself appeared as the mechanism of economic security: feudal lords had economic security as long as there was a steady supply of serfs to work the estate, and the serfs had economic security so long as they were fit enough to provide their labor. Thus, the feudal lord and their serfs were the means of security to each other and felt responsible for economic survival of both the groups in agreement. Besides these, family members and relatives have always felt some degree of responsibility to one another, and also to some extent stored resources to drag upon need which constituted a source of economic security, especially during old-age or in poor health. In fact, historically people have looked upon their families, clans, tribes, communities, religious groups and authorities- lords, chiefs and kings- to meet their needs of social security (Ghai, 2002). Thus, personal or social assets, labor, family, and charity were the traditional sources of economic security when there were not any formal or authentic means of social security from the government or any organized sector (Gautam, 2007).

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

The first social security programs based on compulsory insurance were established in Europe in the late-19th century. It was during the 20th century, national social security programs developed more widely around the globe. It expanded in other countries after decolonization especially after World War II. The development of social security has also been supported by various international conventions and instruments. The recognition of social security as basic human rights was enshrined in

the 1948 AD by UDHR. Social security is a right guaranteed by the Constitution in Germany and Brazil. These days, most countries have some type of social security system. The most common type of program is old-age, disability, and survivors' pensions, followed by programs for benefits for work injuries and occupational diseases, sickness and maternity, family allowances and unemployment.

Non-contributory pension for elder was implemented in UK in 1909 AD. Two years later, the mandatory health insurance and unemployment insurance was implemented. Later by the early 20th century, various forms of social insurance came into practice with the concept of social welfare. There were 34 European nations already operating some form of social insurance programs, which emphasized government-sponsored efforts to provide economic security of the citizens by the year 1935 AD. The term "Social Security" was first officially used in the United States' legislation entitled the "Social Security Act of 1935 AD". This Act initiated programs to cover the risk of old age, death and unemployment. However, New Zealand became the first country to introduce a national health service in 1938 AD, followed by universal coverage in Costa Rica in 1941 AD (Gautam, 2007)

In the developing process of social security system, not only the coverage and the benefits of the system have widened but recently they have either greatly reformed or got serious consideration towards the funded mechanism along with the inclusion of private sector, especially in the management of the system. Historically, most of the developed countries in Europe or elsewhere have established their system of social security by pooling the risk among the members and financed through the **PAYG** (Pay As You Go) manner.

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

countries, the extensive protection provided by social security institutions against the risks of social and economic life is now taken for granted.

In nearly all industrialized countries cash benefits are provided for sickness, maternity, child support, unemployment, old age, disability and survivors. Benefits are generally adjusted periodically to take into account the growth of earnings or a price index. Health care is provided in many countries virtually without charge or on the basis of cost sharing. The debate of social security in developing countries has emerged largely since the 1980's, promoted by several factors (Guhan, 1994). Consequently, in large number of developing countries major social security services is still limited only to government sector employees or wage employees remaining majority of the population outside the coverage (Gautam, 2009).

2.3 Social Security in an International Context

United States refers to the social security benefits provided since 1935 AD. This was covered insurance funded retirement, invalidity and survivor's benefit. The term does not refer to social assistance or unemployment benefits, schemes which in other countries like Britain, Sweden or South Africa are naturally included. While some only regard provision of monetary benefits by the state as social security, others consider regulated services by both public and nongovernmental organizations as part and parcel of the system (Midgley, 1996).

Social security has concerned to provide protection against life-cycle contingencies which cause reduction or loss of earnings. The ILO determined nine branches of benefits in the Social Security Convention (No. 102) of 1952. They are (1) sickness benefit; (2) maternity benefit; (3) employment injury benefit; (4) unemployment benefit; (5) invalidity benefit; (6) old age benefit; (7) survivor benefit; (8) medical care; (9) family benefits and laid out minimum requirements as to the coverage of the population and the content as well as the level of benefits. (ILO Convention No. 102: Social Security Minimum Standards Convention, 1952)

The ILO's definition and concept, while being broad enough to cover different systems in a developed context, has been increasingly criticized for not being applicable to the developing context. The main points of criticism are their reliance on

the developed economies and labour relations and hence the focus on formal social security systems. In a developing context, where the majorities of people are not employed in the formal economy and hence is not part of formal social security structures, social security necessarily has a different face. Not only do the structures that offer social security vary considerably but equally important are the different causes of insecurity.

Main aspect of social security is the provision of protection against the decline in living standards caused by a reduction in earnings in industrialized nations. While this is of course an aspect in a developing context as well, another in a developing context even more important aspect is promotion, aiming at enhancing the normal living conditions and dealing with regular and often persistent deprivation (Drèze & Sen, 1991).

Necessarily, strategies dealing with the 'first-order' type of social insecurity have to differ. Many programs and policies of government and civil society are regarded as part of this 'first-order' type or promotional social security. For example, these strategies can range from government policies aiming at equitable economic growth, job creation programs, infrastructure improvements, and social services to co-operatives, charitable activities, savings-schemes (Subbarao, Bonnerjee, Braithwaite et al,1997 & Getubig, 1992).

In developing countries, social security is defined as any kind of collective measures or activities designed to ensure that members of society meet their basic needs (such as adequate nutrition, shelter, health care and clean water supply), as well as being protected from contingencies (such as illness, disability, death, unemployment and old age to enable them to maintain a standard of living consistent with social norms (Getubig, 1992).

There are different trends of social security system in an international context. On one hand, the ILO definition would not do justice to the developing context; on the other hand, a broader definition is dangerous of being too unclear and vague. It is therefore of importance for a comparative analysis which includes both, capitalist and developing countries, to be aware of this dilemma. The decision for a particular definition depends inevitably on the focus of the specific research.

2.4 Social Security in Nepalese Context

There are various kinds of professions; businesses, workers, and those involved in agriculture etc. Besides government and organized corporations' employees, other people are not getting social security facilities provided either by government or by Employees Provident Fund (EPF) except some introductory schemes (provided only nominal amounts) like old-age allowances, widow allowances etc. Government had started to provide a part of social security's facilities i.e. old age allowance and disabled allowance. However this does not include the entire population. Social security's concept should not be limited. What are the needs of the people and how those needs can be addressed should be the concern of the government. Pension is applicable to every one for a secure future. There are two major factors i.e. external and internal have played for the appearance of social security concern in Nepal.

As the paradigm of development shifted from the investment in physical capital to human capital, the concern for social investments, human development, social development and integration; and poverty alleviation began to make inroads into Nepal's development thinking as well. It is interesting to note on how the concerns for social security in developing countries is growing when the developed nations, all over Europe and Americas are grappling with the crisis of social security. The worldwide recession, demographic changes and the changes in the social structure have imposed tremendous pressure on their social security systems that are once portrayed as the pride of industrialized nations.

As the level of poverty accentuated, the traditional source of social security is gradually disintegrated in Nepal. There is a need for safety nets to protect the destitute and vulnerable. Migration of young and active people to the urban centers and abroad in search of better employment opportunities, Nepali villages are gradually left to be tended by women, children, old aged and disabled people. This is the scenario of the rural, agriculture, and informal sector in Nepal. The situation in the formal organized sector is not better either. Unemployment and underemployment are also in rising. This is not just because of population pressure, but there is an undeclared 'employment freeze' in the organized sectors. Even the government employees once thought to hold the most secure job of all has failed to remain so. With the gradual

opening up of the economy and subsequent competitive pressures, there 3-Rs of management, namely, retrenchment, retirement and restructuring are on rise. The external and internal forces have contrived the state to take the responsibility of providing some social protection to its citizens. The introduction of old age and single women (including widowhood) allowance in 1995 can be taken as an exemplary initiation of the realization.

In the history of Nepal, social security system goes back to 1934 (1991 BS). This seems to be close to American Legislation of Social Security Act in 1935. The Provident Fund scheme came into existence with the establishment of Sainik Drabya Kosh (Army Provident Fund) in *Rana regime*. This scheme was initiated with the intention of removing financial hardships to the army personnel after their retirement. Under the scheme, the army staffs were required to contribute a specific percentage of their salary to their provident fund (PF) account in Sainik Drabya Kosh. The establishment of this programme was influenced by the British System.

In 1936 A.D. non-contributory pension scheme was introduced to army personnel which was gradually extended to other government employees and employees of public enterprises. Recently more than 2,02,000 pensioners are enjoying the pension facility from government treasury and its cost is Rs. 11,54,44,93,575 (Approx). Out of them, 63000 civil servant pensioners are enjoying pension facilities. (*Kaushi Toshakhana Karyalaya* now called as Pension Management Office). Labour act, 1992 and Labour regulation, 1993 are the milestone for social security of private sector employees. They have ensured the work injury compensation, establishment of welfare fund, provident fund, gratuity, medical expenses and leave, accommodation facilities, childcare center, health and safety measures etc. (Pension Management Office, 2013)

A decade later, the Provident Fund scheme was extended to civil services as well. A separate organization named *Nijamati Provident Fund* was established in 1944 AD to manage the scheme for civil servants working within Kathmandu Valley. However, the scheme was not mandatory. In 1948 AD, the coverage of the scheme was extended and made mandatory providing the coverage to the entire civil servants working throughout Nepal. In 1959 AD, Employees' Provident Fund Department was established under the Ministry of Finance and Economic Affairs. This department was

entrusted with the management of both Sainik Drabya Kosh and Nijamati Provident Fund. With this, the scope of the scheme was extended to cover all government employees including the police.

Three years after the establishment of Employees Provident Fund Department, a Special Act called "Karmachari Sanchaya Kosh Act (or Employee's Provident Fund Act)" was legislated in the year 1962 AD. The same year the present Karmachari Sanchaya Kosh (Employees Provident Fund/EPF) was established under the act as an autonomous provident fund organization of Nepal as a Statutory Protection. After the establishment of EPF the erstwhile Sainik Drabya Kosh, Nijamati Provident Fund and Provident Fund Department were merged into the EPF. Since then EPF has grown by leaps and bounds and today it stands as a strong social security providing organization and biggest retirement saving entity in Nepal.

Employees Provident Fund Act, 1962 has made the following provisions to protect the rights of members on their PF deposits: (Employees Provident Fund Act, 1962)

- Co-partner or creditors of the member shall not have any claim on the amount deposited with EPF.
- Government cannot realize its claim or arrears from the PF deposited in the KSK.
- The members of EPF are entitled to receive a fixed rate of interest on their PF deposit until withdrawal or for a period of six years even after their retirement.
- Government of Nepal guarantees at least three percent interests annually on member's account.

Similarly, following provisions were made in the Act for institutional protection of the EPF:

- EPF shall have preference right on the assets of institutional or individual borrower for realizing its arrears.
- EPF can take possessions of the security given by the borrower to realize its arrears by sale or otherwise.
- EPF will not have obligation of government tax or other similar charges while taking possession of any property or while lending or realizing any loan.
- EPF is free to determine the rate of interest on its investment.

After the establishment of EPF, the previous *Sainik Drabya Kosh*, and Nijamati Provident Fund were merged into the EPF. Since then, EPF has grown by leaps and bounds and today it stands as a strong social security providing organization and biggest retirement saving entity in Nepal. As of July 2012 it is mobilizing 130 billion rupees. The memberships to EPF stands at 460,000 members and is growing gradually (Source: EPF Nepal, 2013).

Besides PF management, EPF has also been offering a number of other social security schemes with the objective of furthering the benefits to its contributors. These are introduced in EPF's own initiatives and sources. Additional social security schemes were introduced by EPF that includes (1) Contributors additional scheme based on PF contribution in case of voluntary or compulsory retirement, (2) Work accident compensation of Rs. 1,00,000 in case of permanent disability or death due to the accident and (3) funeral grant of Rs. 25,000 to the family of deceased member. Apart from the PF, all other forms of benefits are non-contributory and fall under employer's liability schemes in Nepal.

The social security scheme for unorganized sector started in 1995 with the introduction of non contributory old age pension to elder people (70 + years), helpless widows (60 + years) and disabled persons, free medical treatment to elder people and establishment of old age orphan houses. These schemes are financed from government budget.

In Nepal, the social protection has been accepted as a fundamental right of the people by the Interim Constitution of Nepal, 2007 AD (2063 BS). Section 35 (9) of the Interim Constitution of Nepal has stated that the state will follow a policy to pay special attention to protect the interest of women, orphans, children, old age people, the disabled, incapable and endangered race. Similarly the constitution has also ensured the social assistance to elder, women, disable, deprived and unemployed people. In July 2009, Nepal Government has introduced the social security tax.

Before the Eighth Five Year Plan, there were no specifying provisions about this matter. The Ninth Plan (1997-2002 AD) has made notable deviation by including the chapter about the social security. The chapter envisaged about the social security like as a need of helpless, disabled, senior citizen and also of indigenous people, ethnic

groups, marginalized and oppressed community which was focused on the enhance the living standard. The Three Years Interim Plan, 2010-2013 has also emphasized on the improvement of social security system in Nepal by introducing some Social Security Programs, Welfare Fund effective and Employment Promotion Programs.

However, it is the responsibility of the government to promote the concept of welfare state and social justice. These schemes are still with limited coverage and effectiveness to support those people who are in need. The concept of social security in Nepal is gradually shifting from the realm of the family to the state. Traditionally and even to date, to a large extent, the institution including the extended joint family system and the community has performed the role of social security in Nepal.

2.5 Issues in Social Security Practices

When social security policy is under consideration in any country, many questions are inevitably raised. For example, how much can the country offer for social security? Which needs claim priority? Should the necessary funds be obtained from the general revenues, from special taxes or from workers' and employers' contributions? Can a 'pay-as-you go' (PAYG) system of finance be arranged or must large funds be accumulated, especially for pensions? To what extent does social security make a country's economy more stable by providing a basic income for individuals? Do social security system contribute to economic progress and productivity, or do they weaken incentive, reduce the mobility of labor and make adjustments to change in economic conditions more difficult? These questions indicate some of the many social security issues which are still the subject of controversy (J. Henry Richardson, 1961).

There are wide differences in the organizational, institutional as well as working mechanism of the social security schemes across developed and developing countries. Many developing countries have not yet developed proper regulatory framework for the operation of social security system and existing social; economic and sometimes political circumstances are working as the constraints. In this backdrop, existing schemes of social security are not performing well in developing counties and do not get due importance in overall country policies. Similarly, culture, values, traditions

and political and institutional structures vastly influence the working of the social security so the system should be designed with important consideration on geopolitical, economic, social and cultural background of a particular country.

The nature of the issues of the social security system is different between the developing and developed countries. Developed countries focus for the better benefits to the population and civil servants as well, the policy of the developed countries is concentrated for the well-being through the extension of the coverage and volume of the benefits. But the developing countries still have to focus on coverage to the wider population and secure them for the fundamental social needs while minimizing the sources of major risks. Within the developing countries, some relatively high income and rapidly growing economies are facing the better social infrastructure while the others are still in severe difficulty to access the basic social needs. Thus, maintaining certain level of living standard and the well maintenance of the previous income is the concern for many high-income countries while many least developed countries are still fighting for food insecurity, epidemic diseases and influence of conservative traditional ideology of the society like racial discrimination, ethical believes.

There is a great need for social security programs in Nepal owing to the prevalence of the high incidence of unemployment, sickness, maternity, disability, and death. The general poverty of the country, as reflected by the low per capita income, keeps the vast majority of people at subsistence or below subsistence level. There is thus little or no margin of safety for emergencies and contingencies, which immediately cause hunger, misery, and starvation. Civil servants are also a member of the community and country as well. This study focuses the social security benefits for civil servants. The question is that whether civil servants are satisfied to the existing social security benefits towards the motivation on job or not which, ultimately are directly related with their work efficiency and productivity.

2.6 Social Security and Nepalese Civil Service

Civil Service is one of the foundations of the government. In order to make civil service professional and public service delivery effective, efficient civil servants must

be motivated. They are entrusted with the administration of the country, and mandated to carry out the policy of the government. Government employees include civil servants, army, police and teachers of public schools. Government employees of different sector are managed by separate legislation. However, there are more or less similarities in social security benefits to all categories of government employees. Social Security benefits were established by the Civil Service Act and Civil Service Rule, 1956 (2013 B.S.).

Any employee or employer is entitled to maintained plan, offering policy holders and their dependents services or benefits upon illness, death, or unemployment. These may include medical care or other benefits. Social Security benefits for the civil servants are guided mainly by the civil service act and civil service rule. There are many factors influencing to the social security schemes in Nepalese civil service. In this study, my concentration is the status of social security benefits regarding its policy factor and intuitional arrangement factors. Here the given provisions are found in Nepalese Civil Service Act, 1993 (2049 B.S.).

2.6.1 Provident Fund

A form of savings which may be mandatory and are defined contribution schemes that pay out the contributions made and interest accumulated as a lump sum on retirement or other predetermined circumstances. Participants may be able to receive part in cash and part as an annuity. Typically, equal contributions are made by both employer and the employee. In PF a small portion of the employee's salary is deducted and deposited with the government PF office and at the time of retirement it is paid as a lump sum to help the employee lead his life peacefully in spite of retirement and loss of monthly income.

The significant aspect of social security benefits to civil servant is provident fund. It is only one contributory social security scheme in Nepal. In accordance with Employees Provident Fund Act, 1962 (2019 BS), mandatory provisions of provident fund for the civil servants. Under the provident fund scheme at least 10% of salary (basic salary plus annual increment) is deducted from employee's salary and the government makes matching contribution on it. The provident fund is deposited to Employees Provident Fund (EPF). The total amount of provident fund including the interest thereon is

refunded to the employees after their retirement. In addition to the money deposit carrying annual interest and EPF provides the loan facilities to meet the certain contingencies.

2.6.2 Pension

Pension and provident fund are the two most prominent forms of old age benefits to civil servants of Nepal. The civil servants having at least 20 years service period are eligible to receive the pension during his/her life. The amount of pension to civil servants will not be less than 50% of basic salary and not more than 100% depending upon the service period.

The pension system in Nepal is non-contributory and the total liability of pension and gratuity is financed from annual appropriation of government budget.

2.6.3 Gratuity

The civil servants having the service period less than 20 years are eligible to receive lump sum gratuity. Gratuity is a scheme to motivate people to serve for longer durations with the same employer. Anybody who has served an organization for more than 5 years is eligible for Gratuity. A portion of your last drawn salary would be multiplied with the number of years of service and paid out to you when you leave an organization after years of service. According to the Nepalese Civil Service Act, 2049 BS, The provisions of gratuity is as:

(1) If any civil employee, who has served for Five years or more but has not completed the period required for pension, retires or leaves service by getting resignation accepted or is removed from the post without being disqualified for government service in the future, he/she shall receive gratuity. Which is calculated as under:

- a. For five to ten years of continuous service, gratuity should be paid at the rate of half month salary per annum;
- b. For ten to fifteen years of continuous service, gratuity should be paid at the rate of one month salary per annum;

- c. For continuous service exceeding fifteen years, gratuity should be paid at the rate of one and half month salary per annum.
- (2) Notwithstanding anything contained in Sub-section (1), no gratuity shall be paid to any civil employee who is proved to have lied about citizenship or age or qualification with the intention of entering into or continuing to hold the government service.

2.6.4 Sickness and Medical Treatment

Paid sick leaves and Medicare facilities are two other benefits under the contingency of employees' sickness. The civil servants enjoy far better facility than the private sector employees both in terms of paid sick leaves and Medicare facilities. Civil servants are entitled to have paid leave for 12 days per year. They are also allowed to have Medicare facility either lump sum after retirement or on an installment as per their requirement. The range of Medicare facility is Twelve month salary for gazetted officer, Eighteen month salary for non- gazetted 1st class and Twenty One month's salary for other non officers.

Recently, Nepal Government has established the Civil Servant Hospital for the medical treatment of civil servants and their family members. Similar type of hospitals are in operation for army, civil police and armed police. However, teachers of public schools and employees of government owned enterprises are deprived from such kind of facility.

2.6.5 Work Injury

In the case of work injury of civil servants from accident while on duty, overseas treatment facility is provided to them. If overseas treatment is required besides the Medicare facility stated above, an appropriate amount is paid as decided by a committee formed under civil service regulation on the recommendation of Medical Board of Nepal. Paid leave is also provided during the treatment.

2.6.6 Maternity

Two month pay maternity leave is provided to female civil servant for maternity the leave can be claimed only for two surviving children. In addition, female civil servant may enjoy non pay leave for the maximum period of six month. The female civil servant is also entitled to receive five thousand rupees as maternity expenses. Similarly, the male civil servant may enjoy pay paternity care leave for 15 days, in case his wife has childbirth.

2.6.7 Work Accidents

In case the civil servant becomes incapable for job due to the accident and is in the verge of job termination there is the provision for pension plus lump sum payment of Rs.10,000 or 20% of salary per month. In case of death of civil servant due to the accident - pension plus additional 50% of pension and 3 months' salary is paid to the spouse.

In addition to above Employees Provident Fund has introduced Accident Indemnity Scheme in 1995. Under this scheme Rs. 1,00,000 in case of death or permanent disability of member due to the accident and Rs 10 thousand to 25 thousand in case of partial disability is paid to EPF members or their legal heir or nominee.

2.6.8 Survivor Benefits

A nominal insurance provision of Rs. 150,000 is being made in the civil service regulation. The provision of insurance is also applicable to other government employees. Amount of benefit to other government employees is Rs. 40,000 to peons, Rs. 50,000 to non-gazetted officers, and Rs. 75,000 to Gazetted officers. Amount of benefit is paid to nominee or legal hire in case of death of employees during the service. The benefit is made available through the EPF. There is also a provision to have special insurance coverage during specific task assignments, e.g., holding elections.

Recently, the Civil Servant Act has made the provision of contributory group life insurance scheme of Rs. 1,00,000. This scheme is implemented through Citizen Investment Trust (CIT). Under this scheme, Two hundred rupees is deducted from

employees monthly salary, matching contribution is made by the government and deposited to CIT.

2.7 Theoretical Discussions

Motivation is an important factor for the employees to enhance the productivity of organization efficiently and effectively in an economic way. Social Security Benefits is one of the vital components of a motivation factors. Social Security is based on the ground of Social Justice Theory. Similarly motivation factors and its study are related with the motivation theories. Therefore concepts and theories related with this study are discussed in this chapter.

2.7.1 Social Justice Theory

The concept of social justice is based on human rights and equality (Bowring, 2002). A definition of social welfare based on Bentham is equivalent to maximizing the expected utility of a member of a population behind a veil of ignorance and results in incomplete insurance. The social welfare function reflects tolerance for willingness to incur the inefficiencies due to the leaky bucket of income redistribution. A society choosing Rawls's social welfare function confronts the problem of motivating people to exert productive effort (Hillman, 2003). Social welfare schemes motivate the people for their productive work. The concept of social security follows the concept of social welfare with social justice. Delivery of social security benefits are ruled by the government's policy. Service delivery institutions play vital role to deliver the social security benefits effectively. If there is no any policy about the social security, there will be no social justice under the concept of social security.

Adam Smith observed that people feel sympathy or empathy for one another and can be expected to be charitable and to care about others. The degree of concern may depend upon the closeness of the personal relationship with greater concern for immediate family and personal friends (Hillman, 2010). In modern economics, social welfare is the ultimate goal of all economic activities (Bhattacharya, 1970 AD). In underdeveloped and developing countries, the government plays an important role in the equal distribution of national income and providing maximum social welfare

through fiscal policy. A.H. Maslow stressed emotional as well as physical safety. Security needs also covered social security schemes such as health insurance, employee assistance plans, and pension etc.

We can understand that social justice means fair redistribution of resources, equal access to opportunities and rights, fair system of law and due process, ability to take up opportunities and exercise rights, protection of vulnerable and disadvantaged people.

In this background, we can say that social welfare program is a part of social justice. Social justice is a responsibility of government and hence, government provides the social welfare program to the people. ILO convention 102 suggests the 9 branches of social security program as welfare benefits as a social justice. These programs play a vital role to motivate the people for the productivity. We can say motivation of employee is an important part of any organization either public or private. If employees are not motivated to their job then the productivity is decreased as well as organizations goal will not be achieved. There are many factors to motivate the employee's but this study is focused whether the social security benefits play a role to motivate them or not. These programs play a vital role to motivate the people for the productivity.

Civil servants are important factor of the government mechanism that is the involvement in the service delivery to the people from the government side. If they are motivated then their productivity will be increased which will support to run the government mechanism with 3-E like as economy, efficiency and effectively. When their productivity is increased then they are responsible and accountable with economy, efficiency and effectively on their duty. This will support to run the successful government with the concept of welfare state at one side and other to the personal betterment of individuals.

2.7.2 Motivation Theory

Throughout time, many have attempted to develop detailed theories and studies of motivation, satisfaction, and self-awareness. Each of those theories at some point has

been applied and tested as to its effects on people's lives, jobs, and personal goals in life and in the work place. It is important to look into the different styles of motivation that the existing social security benefits are satisfied or not satisfied in terms of quantity, service in time and procedural aspect. It is assumed that if employees are satisfied from the social security benefits then they are motivated towards their duty in their organizations. This study focused the role of social security benefits within the government employee-


There are various definitions to describe the concept of motivation. It has many different definitions, but it is important to focus on those that are related to the employees and their workplace.. Mullins states that motivation is a process which may lead to job satisfaction. Although the relationship between motivation and job satisfaction is not clear, it can be illustrated by means of the motivational theories (Mullins, 1996).

According to Calder (2000 AD), motivational theories can be classified into two categories, namely content theories and process theories. Mullins (1996 AD) concludes that the content theories of motivation are specifically related to job satisfaction and assume a direct relationship between job satisfaction and improved performance, while the process theories contemplate in more detail the relationship between motivation, satisfaction and performance. Many contemporary authors have also defined the concept of motivation. Motivation has been defined as: the psychological process that gives behavior purpose and direction (Kreitner, 1995); a predisposition to behave in a purposive manner to achieve specific, unmet needs (Buford, Bedeian, & Lindner, 1995); an internal drive to satisfy an unsatisfied need (Higgins, 1994); and the will to achieve (Bedeian, 1993). Motivation is operationally defined as the inner force that drives individuals to accomplish personal and organizational goals.

2.7.2.1 Motivation Approaches

There are many different theories that try and help explain motivation. The given figure shows the theoretical development of motivation. The figure shows that the content theories, process theories and contemporary theories are related with the motivation.

Table 2.2
Motivation Approaches

1900  Present	Scientific management <i>(wage incentives)</i>		
	Human Relations <i>(economic security, working conditions)</i>	Lewin and Tolman <i>(expectancy concerns)</i>	
	Maslow <i>(Hierarchy of needs)</i>	Vroom <i>(valence/ expectancy)</i>	
	Herzberg <i>(Motivators and hygiene factors)</i>	Porter and Lawler <i>(performance-satisfaction)</i>	Festinger and Homans <i>(cognitive dissonance/exchange)</i>
	Alderfer <i>(ERG needs)</i>	Lowler <i>(E->P and P->O expectancies)</i>	Adams <i>(equity/justice)</i>
	Content Theories	Process Theories	Contemporary Theories
Work Motivation			

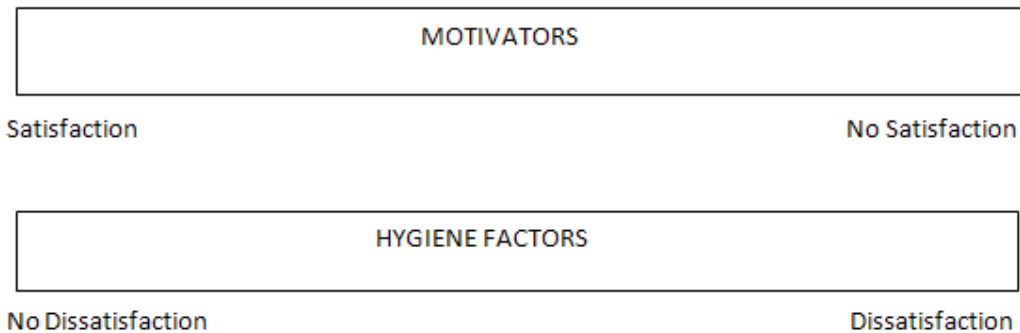
Source: Fred Luthans, Organizational Behavior, 10th Edition, Mc Graw Hill, India, 2005.

The content theories of work motivation attempt to determine what motivates people at work. The content theorists are concerned with identifying the needs and drives that people have and how these needs and drives are prioritized. They are concerned with the types of incentives or goals that people strive to attain in order to be satisfied and perform well. Similarly Process theories and contemporary theories are also related with the work motivation. Herzberg's Two-Factor Theory of motivation is taken for this study.

2.7.2.2 Herzberg's Two-Factor Theory of Motivation

According to Herzberg, there are some job factors that result in satisfaction while there are other job factors that prevent dissatisfaction. According to Herzberg, the opposite of “Satisfaction” is “No satisfaction” and the opposite of “Dissatisfaction” is “No Dissatisfaction”.

Figure 2.1
Herzberg's View of Satisfaction and Dissatisfaction



Source: Fred Luthans, Organizational Behavior, 10th Edition, Mc Graw Hill, India, 2005.

Attitudes and their connection with industrial mental health are related to Maslow's theory of motivation. According to Herzberg, individuals are not content with the satisfaction of lower-order needs at work, for example, those associated with minimum salary levels or safe and pleasant working conditions. Rather, individuals look for the gratification of higher-level psychological needs having to do with achievement, recognition, responsibility, advancement, and the nature of the work itself. So far, this appears to be parallel to Maslow's theory of hierarchy of needs.

However, Herzberg added a new dimension to this theory by proposing a two-factor model of motivation, based on the notion that the presence of one set of job characteristics or incentives lead to worker satisfaction at work, while another and separate set of job characteristics lead to dissatisfaction at work. This theory suggests that to improve job attitudes and productivity, administrators must recognize and attend to both sets of characteristics and not assume that an increase in satisfaction leads to decrease in unpleasurable dissatisfaction. Herzberg classified these job factors into two categories as Hygiene factors and motivational factors.

2.7.2.2.1 Hygiene Factors

Hygiene factors are those job factors which are essential for existence of motivation at workplace. These do not lead to positive satisfaction for long-term. If these factors are absent or non-existent at workplace, then they lead to dissatisfaction. In other words, hygiene factors are those factors which when adequate/reasonable in a job, pacify the employees and do not make them dissatisfied. These factors are extrinsic to work.

Hygiene factors are also called as maintenance factors because they are required to avoid dissatisfaction. The hygiene factors symbolized the physiological needs which the individuals wanted and expected to be fulfilled. It is concerned with the status, job security, salary, fringe benefits, work conditions that do not give positive satisfaction, though dissatisfaction results from their absence. These are extrinsic to the work itself, and include aspects such as company policies, supervisory practices, or wages/salary (Herzberg, 1968). Those hygiene factors include as:

Pay - The pay or salary structure should be appropriate and reasonable. It must be equal and competitive to those in the same industry in the same province;

Company Policies and administrative policies - The company policies should not be too rigid. They should be fair and clear. It should include flexible working hours, dress code, breaks, vacation, etc.

Fringe benefits - The employees should be offered health care plans (medical claim), benefits for the family members, employee help programmes, etc;

Physical Working conditions - The working conditions should be safe, clean and hygienic. The work equipments should be updated and well-maintained;

Status - The employees' status within the organization should be familiar and retained; Interpersonal relations - The relationship of the employees with his peers, superiors and subordinates should be appropriate and acceptable. There should be no conflict or humiliation element present and

Job Security - The organization must provide job security to the employees. These issues are addressed in Nepalese Civil Service Act/Rule, Labour Act/Rule etc. These issues are related with the social security which is also advocacy by the ILO/ISSA and trade unions. This study also focuses on Sickness benefits, Maternity benefits, Provident fund and pension. It is to analyze that these factors play important role to motivate the employees or not.

2.7.2.2.2 Motivational Factors

According to Herzberg, the hygiene factors cannot be regarded as motivators. The motivational factors yield positive satisfaction. These factors are inherent to work. These factors motivate the employees for a superior performance. These factors are called satisfiers. These are factors involved in performing the job. Employees find these factors intrinsically rewarding. The motivators symbolized the psychological needs that were perceived as an additional benefit. Motivators concerns with the challenging work, recognition, responsibility) that give positive satisfaction, arising from intrinsic conditions of the job itself, such as recognition, achievement, or personal growth (Hackman et al, 1987), Motivational factors include as

Recognition - The employees should be praised and recognized for their accomplishments by the managers;

Sense of achievement - The employees must have a sense of achievement. This depends on the job. There must be a fruit of some sort in the job;

Growth and promotional opportunities – There must be growth and advancement opportunities in an organization to motivate the employees to perform well;

Responsibility - The employees must hold themselves responsible for the work. The managers should give them ownership of the work. They should minimize control but retain accountability and

Meaningfulness of the work - The work itself should be meaningful, interesting and challenging for the employee to perform and to get motivated.

Essentially, hygiene factors are needed to ensure an employee is not dissatisfied. Motivation factors are needed to motivate an employee to higher performance. Herzberg also further classified our actions and how and why we do them, for example, if you perform a work related action because you *have* to, then that is classed as movement, but if you perform a work related action because you *want* to, then that is classed as motivation.

Herzberg argued that remedying the causes of dissatisfaction does not lead to satisfaction. Nor will adding satisfiers eliminate dissatisfaction. This is because the opposite of satisfaction is no satisfaction, and the opposite of dissatisfaction is no dissatisfaction. A manager must be sure to provide sufficient hygiene factors while at the same time building in satisfiers or motivators into the employee's job. In essence, hygiene factors are necessary to be sure that a subordinate is not dissatisfied, and satisfiers are necessary to motivate an employee to work towards a higher level of performance.

2.7.2.3 Implications of Two-Factor Theory

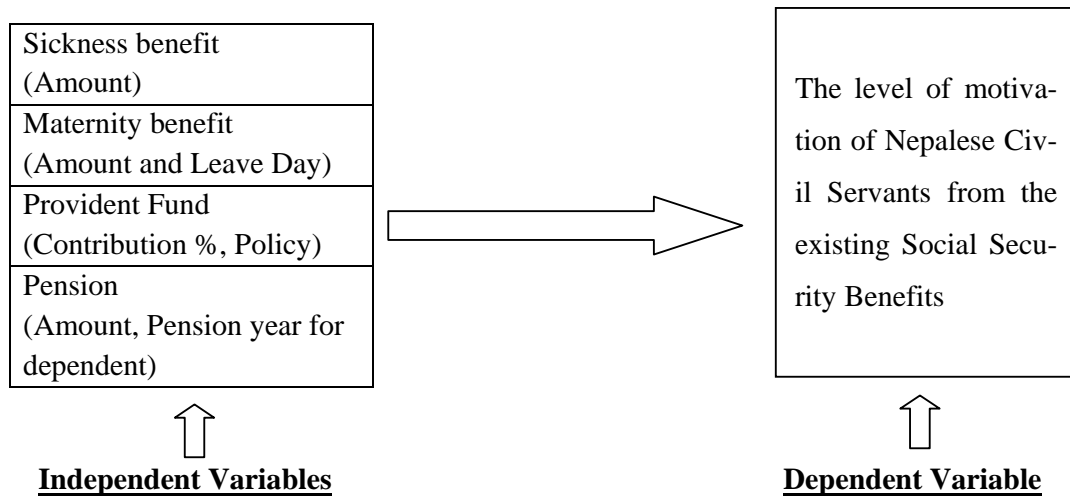
Two-Factor theory of Herzberg implies that the managers and policy makers must stress upon guaranteeing the adequacy of the hygiene factors to avoid employee dissatisfaction. Also, the managers must make sure that the work is stimulating and rewarding so that the employees are motivated to work and perform harder and better. This study emphasize upon social security benefits so as to motivate the employees.

In this backdrop, we can say motivation of employee is an important part in any organization either public or private and also a strong motivating factor. If employees are not motivated to their job then the productivity is not satisfied and organizational goal will not be achieved? There are many factors to motivate the employees but in this study, attempt is made to see whether the social security benefits have played a role to motivate them or not. Civil servants are important factor of the government mechanism to deliver the service on behalf of the state. If they are motivated then their productivity will be increased. They are responsible and accountable with economy, efficiency and effectiveness on their duty. This will support to run the successful government to promote concept of welfare state.

2.8 Conceptual Framework of the Study

The theoretical framework of this study is as given below.

Table 2.3
Analytical Framework



2.9 Variables

Variables used in an experiment or modeling can be divided into three types: 'dependent variable', 'independent variable', and 'confounding variable' (Montgomery, 2005).

This study is focused on the social security benefits that play a role to motivate the Nepalese civil servants where this study has tried to gather the information about satisfaction level and motivation level of social security benefits in Nepalese civil servants. There are many more factors which can play a vital role for the effectiveness of social security. Some of the benefits declared by ILO are also provided to the civil servants by the Civil service Act and civil service rule. Out of all Social Security Benefits, sickness benefit, maternity benefit, pension and provident fund are only taken as independent factors for this study, assuming that if civil servants are satisfied from those SSB's, then they are motivated to their job. If they are motivated on job, then they perform their job effectively, efficiently and in an economic way.

2.9.1 Dependent Variables

For the purpose of this study the dependent variable is identified as a satisfaction level as well as motivation. The Nepalese Civil Servants are motivated due to the social security benefits. Here assumption is that the civil servants are motivated if they are satisfied from the social security benefits. Employees motivation is depends upon the social security Benefits.

Satisfaction of Nepalese civil servants due to the Social Security Benefits

Understanding and measuring satisfaction is a central concern for employee's motivation. Satisfaction is a widely accepted concept despite real difficulties in measuring and interpreting typical approaches to its assessment. There are however, a number of difficulties with the concept of satisfaction (Communities Scotland, 2006). In the service quality literature, perceptions of service delivery are measured separately from customer expectations, and the gap between the two, $P(erceptions) - E(xpectations)$, provides a measure of service quality and determines the level of satisfaction. In this study assuming that the satisfaction levels of employees determine their motivation level.

The dependent variable of this study is the satisfaction level of Nepalese civil servants from the existing social security benefits. This study has been focused with the provision on social security benefits for civil servants bylaw on the basis of secondary as well as primary data which are related with the different sectors of social security benefits. The concern of this study is that: Due to the social security Benefits, civil servants are satisfied or motivated to job or not? SSB can plays a role to changes in livelihood, feeling secure in job, increasing in living standards, maintain expenses etc.

2.9.2 Independent Variables

An independent variable is a variable that is manipulated to determine the value of a dependent variables. ILO convention no 102 declared the nine branches of social security schemes as a minimum level of living standard. These benefits are provided by the social security service delivery institution under the government policy. Due to the limitation of time and other factor, I have focused on the quantity, time, and procedures to take the social security benefits related with four aspects of social

security namely (1) Sickness benefit;(2) Maternity benefit;(3) Provident Fund, and (4) Pension. If these benefits are available and beneficiaries are satisfied in terms of the maintaining financial and social needs, easy procedure, timely service etc. to take the service with maintaining the expenses, feeling of security in job, changes on livelihood and living standards etc. Then we can say, existing social security benefits are satisfactory. The satisfaction level of social security benefits plays a vital role to motivate the civil servants.

2.10 Chapter Summary

In this chapter, I have described about the concept, meaning of social security and motivation. Among the various types of motivation factors, social security benefits, its importance and role to motivate the employees are also briefly discussed. Besides, its practices in international context as well as in Nepalese context, including in civil service, are also discussed. Social Justice Theory and Herzberg's Two Factors Motivation Theory are described as relevant theories of this study. Among the nine branches of Social Security Benefits, only four areas are identified as independent variables and point out its dependent variable and theoretical framework with a diagram.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research is a careful investigation or inquiry especially through search for new fact in any branch of knowledge. The main aim of research is to find out the truth which is hidden and which has not been discovered yet. Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. Thus several techniques and methods have been used for the collection of various data and information required for this study (Bernard, 1994).

Research methodology is the combination of theoretical assumption for generating scientific knowledge-verifications, falsification, explanations and interpretation. It is also aggregation of various research strategies such as survey, case study, historical description and comparative study. Appropriate research methodology is required for a result oriented research. The table shows about the research objectives, its sources of data, research method and techniques used in this study.

Table 3.1
Research Method-Study Objectives Matrix

Objectives	Nature and sources of data	Research Method	Tech- niques
1. To explore, the present status of social security system in Nepalese civil service.	Secondary data	Analysis of provision by law and related documents.	content analysis
2. To find out the satisfaction level of Nepalese civil servants with the existing social security benefits? 3. To examine the role of the component of different SSB's to motivate the Nepalese civil service?	Primary data	Questionnaire	Opinion Survey

3.2 Research Design

The Research design is a blue print specifying the method to be adopted for gathering and analyzing data (Pant, 2012). The research design is the strategy for conducting research work, which describes the general frame work for collection, analysis and evaluation of identified data. It also provides the basis for further inquiry. What the researcher wants to know? And what has to be dealt with in order to obtain required information? The research design shed light on the methodology employed for collection, analysis and evaluation of the data (Sekaran, 1992).

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (C. Selltitz, M. Jahoda, M. Deutsch and S. Cook, 1965). A Research design deals with arranging the condition for collection and analysis of data in a manner so that the research purpose can be obtained. It is the preliminary concept of research for what will be done in whole research.

This study is based on the descriptive method of research design. Descriptive research is a fact-finding operation searching for adequate information on any phenomena for the collection of facts (Pant, 2012). The objective of descriptive research is to collect detailed information that describes the current phenomena, identify problems, make evaluation and also explore for the future course of action (Wolf and Pant, 2002). Descriptive research studies are those studies which are concerned with describing the characteristics of persons, groups and any phenomena (Kothari, 2011). Most of social research comes under this types of study. Therefore descriptive method has been found suitable and hence adopted for this study on the basis of the selected research questions and prescribed objective.

This research has attempted to describe the overview of social security system in Nepal, and has focused with the social security benefits for Nepalese civil servants. The dependent variable for the purpose of the study is the motivational level of civil servants due to the social security benefits. Here the role has played by the social security benefits to motivate them. The unit of observation involves in Social Security benefits are sickness benefits, maternity benefits, provident fund and pension benefits. The evidence for analysis is collected through questionnaire with civil servants and

pensioner, as well as discussions and interactions with focused group (respondents), experts, concerning authority and other relevant persons.

3.3 Nature and Sources of Data

3.3.1 Nature of Data

The primary and secondary data have been used as key informants for this study.

3.3.2 Sources of Data

In this research, the main sources of data are both primary and secondary resources.

3.3.2.1 Primary Data

The data was collected from primary sources through two different ways. The main sources of data collection of this study are questionnaire and interactions /open interview method. Questionnaire survey was administered with those civil servants who are directly the beneficiaries of the social security schemes and interactions /open interviews were conducted with those people who are involved with the SSB service delivery mechanism either in operational level and policy level.

Using the open-ended questionnaire, relevant information was collected from 100 Civil Service officials (job holder) and 20 retired civil servants (pensioner) out of total 120 respondents. I have also selected 16 officials for interaction and discussion by using the representation from those officials which are directly or indirectly related with the service delivery and involved in policy formulation process.

This source has been used to explore the feelings, attitudes, opinions and their personal views on the issues of this study. A questionnaire survey was conducted in 1st January to mid March 2013. Similarly the interviews were held on 15th May to 28th March 2013. The relevant respondents were selected within the current and retired civil servants.

The sample of questionnaire in the survey and interaction/discussion as well is attached in the Annex-2 and Annex-3.

3.3.2.2 Secondary Data

For generating secondary information different sources such as Constitution, Civil Service Act 2048, Civil Service Rules 2049, EPF Act 2019, Social Security Act, reports of administrative reform commission, publications which are related with subject matter (social security), government policy, decisions, economic survey, budget speech, plan document, related reports, documents, articles, journals, published books, newspaper clips, websites etc.

3.4 Population and Sample

In this study, "Population" denotes the total number of Nepalese Civil Servants. In this research the representation of civil servants are used to gathering the information through the questionnaire and interview for determining the "sample". The "sample" is picked by the judgmental and convenience sampling method from the population (Civil Servants). The "sample" taken from the methodological need of this study was randomly selected as their concerned categorized like as a sex, class, nature of job etc. The sampling procedure has been directed towards ensuring a proper representation of the population or civil servants. Total number of civil servants is 79,588. Out of that, male members are 67,692 and female members are 11,896 (*Source : Nijamati Kitab Khana*). Total number of pensioner employee is around 2,02,000 (*Source: Koushi Thoshakhana now it is called as Pension Management Office*) including civil, police, army and teacher pensioner. Out of them, there are 63000 pensioners from civil servants. Total number of population is 1,42,588 (Job Holder 79588 + Civil Pensioner 63,000). Out of the total population, 120 numbers have taken as sample size which is 0.084% of the total population. Three variables are related with present job holder and one is concerned with pensioner/retired and current service holder as well. I have assumed that 80-85 % for present job holder and 15-20% pensioner for selecting the respondents. I have selected as sample of 120 (Male 90 and female 30) respondents form the total number of civil servants and retired civil servants (population). Similarly I have pick up one hundred from current service holder and twenty from retired employee which is 83% and 17% of total sample size. (Details of the sample are presented in the table no. 3.2)

I have interacted/discussed with the sixteen people for the data collection and verification purpose. Out of them eight officials such as Under Secretary and Joint Secretary of the MOF, MOGA. Similarly, two Officials of Pension Management Office (Koushi Toshakhana), four officials of Employees Provident Fund, two officials of Nepal Bank Limited and Rastriya Banijya Bank. I approached them by introducing myself and stating the purpose of the study first and then, an informal matters, related to the interest of both parties were discussed to create friendly and cooperative environment that helped for data collection. The purpose of the interaction/discussion and interviews were collecting information from the people who are directly or indirectly involved in the process of service delivery and policy formulation. The collected information or data was helped me for the goal of this study.

Table 3.2
Population and Samples Size

Sector	Male	Female	No. of Member (Population)	No. of Respondents (Sample Size)	Remarks
Gazated	12674	1011	13685	100	Male = 78 Female = 22
Non- gazated	25472	3392	28864		
Shreni bihin	19605	1533	21138		
Health Sector	9806	5955	15761		
Judicial Sector	135	5	140		
Total Civil Servants	67692	11896	79588	100	
Pensioner Employee	-	-	63000	20	Male = 12 Female = 8
Civil 63000					
Police 54000					
Teacher 26000					
Army 59000					
Total 202,000 (Appx)					
Total	67692	11896	142588	120	Male = 90 Female = 30

Source: Nijamati Kitab Khana and Pension Management Office, 2013

3.5 Sampling Method

Since it was not possible to collect the information and data of all employees in civil service and retired persons who are identified as population and comprehensive information related with identified variables due to time and other factors hence some key informants are selected as samples. On the basis of the nature of the topic under consideration and the requirements of data and information, the judgmental and quota

method of non-random sampling method are used. Judgmental and quota methods are suitable for this study for the representativeness and authenticity of data from different sectors and variables.

3.6 General Information of Respondents

This section gives an overall idea about the general information that was asked to those employees that participated in our research.

The studied sample is largely composed of Nepalese civil Servants, representing 75 %, male and the females predominant with 25 % of the total sample. Level of education shows that 65.% of the participants hold a post graduate degree and 26.67% hold a bachelors degree so 91.67% of the participants holding the higher degree (bachelors / Masters). When asked about the numbers of years they have been working for in NCS, the most represented segment is the one that 10.836% respondents have worked for duration of 1 to 5 years. Having said that, 89.17% of the respondents have been with NCS for more than five years. (see in detail on Annex - 4)

From the above information we can say that the respondents are highly qualified, with duration of service split between those that have been with the firm for the period less and more than five years.

3.7 Data Collection Techniques

Data collection activity consist of taking ordered information from reality and transferring it into some recording system so that it can later be examined and analyzed for patterns. Without the data, methodology cannot be utilized to bring us to the conclusion. Hence, data gathering is a very crucial part of any research project (Pant, 2012).

Data is the building block of any research. Data can be defined as the values collected through record keeping or polling, observing or measuring, more simply, data is facts, texts or numbers that can be collected (Pant, 2012).

Primary data has gathered by using the questionnaire method, secondary data has collected by printed matters and digital collection, interaction and discussion method.

3.7.1 Questionnaire

A total of one hundred twenty individuals were selected as key informants during the study. A set of questionnaire (see appendix -2) was constructed and sent to a total number of one hundred and twenty respondents by mail and hard copy. The questionnaires administered in seven sections. The general information such as name, gender, age, marital status, education, positions, service year, present employee or pensioner etc. of respondents mentioned in section one. In section two, consist of the general question about the social security and its relation with the human rights, motivation and work efficiency and overall satisfaction level of social security benefits. There after it is segregated as a variable wise such as sickness benefits, maternity benefits, provident fund benefits and pension benefits in section third to six. In these sections, the questions are related with the satisfaction level of present provision, opinion to the appropriate option to improvement and suggestion. In last or section seven, opinion about the service delivery in time, intuitional arrangements, procedure, employees behavior. opinion with the levels of Satisfaction of the Social Security Benefits in terms of quality of life, maintaining expenses, maintaining living standard, motivation at work etc. similarly their perceive about their feeling the happiness, secure life due to the social security benefits.

These questions provided more descriptive information which laid the foundation for questions that identified their perceptions, opinions, values, and emotions helped for this study.

3.7.2 Discussions and Interactions

The discussions and interactions have been conducted with some representatives from MOF, MOGA, Pension management office, Employees Provident Fund, Nepal Bank Limited and Rastriya Banijya Bank. The interaction/discussion focused with the existence Social Security Benefits, process of service delivery, policy formulation, Social security benefits and employees motivation. The program was guided by the questions for interaction and discussion (see in Annex -3). This method has been useful to get wide range of information from the participants. The collected information or data was helped me for the completion of this study.

3.8 Analytical Tools

In this study I have used the tools for analysis such as content analysis, percentage, table etc.

3.9 Validity and Reliability of Data

I have collected the data from the different respondents for this research work, and only confirmation of data was addressed. Even though it is practically impossible to remain totally neutral and objective toward the information provided by the respondents (Hammersley & Atkinson, 1995). Sincerity and every attempt were made to maintain sensitivity. So the researcher was aware of subjective attributes in the process. Questions were designed with objective and open-ended questions ensure that participants were not influenced by their perceptions with the views of researcher.

The researcher first provided information about the questionnaire so that respondents were able to understand the research situation. Dependability and conformability were achieved by maintaining an audit trail consisting of research notes, memos and reflections on how categories were derived and how decisions were made throughout the inquiry.

3.10 Ethical Considerations

During this study various aspects of ethical consideration has been taken into consideration as much as possible it is maintained. The secondary information has been used from various sources, where it has cited and mentioned in the bibliography. The primary data, information and opinion collected from the respondents/participants have been kept confidential. Opinion given by the participants, if used, are either only with the permission from them or in non-attributive way. The result and findings have also been shared with all respondents and their comments were also acquired in this regard.

3.11 Chapter Summary

In this chapter, I have discussed in brief about the research methodology of the study including research design that is descriptive and sampling design that have been used to collect the required data and information in this chapter. Briefly discussed about the data collecting techniques as well as analytical aspects of the study. The next chapter aims at making theoretical and conceptual analysis of the study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Background

Civil servants with high motivation are the most essential factor to deliver the services or conduct the government affairs. Social security benefits play a vital role to motivate the Nepalese civil servants. Recognizing this fact, the Interim Constitution of Nepal 2063 (2006 AD) has addressed the issue of social security for the people and clearly stated that it is a responsibility of the state. Civil servants are the part of the nation building process and serve the people. Some of the Social security benefits in Nepalese civil service are guaranteed by the Civil Service Act and Civil Service Regulations adapted from the first of its kind in 2013 to the present one.

After the 104 years *Rana regime*, Nepal started administrative reform as suggested by Butch Commission from India. Finally government enacted a 1st Civil Service Act 2013 followed by Civil Service Rule 2013. these laws were established and guaranteed some provisions about the social security benefits, but here this study described only the four schemes which is taken as variable. They are sickness benefit, maternity benefits, provident fund and pension. The following provisions of social security benefits come under the civil service rule since the 1st civil service act and rule. Similarly, Provisions of Social security for civil servants in Civil Service Rule 2021 BS that to cover the several benefits such as sickness benefits, provident fund etc.

After the re-establishment of democratic system, Government enacted a new Civil Service Act 2049 BS and followed the Civil Service Rule 2050 in 2050 BS. Provisions of Social security for civil servants in civil service rule 2050 cover the several benefits such as sickness benefits, maternity benefits etc.

The trend of social security shows that it can be characterized by continuous modifications of programs and outlook. Various factors have played significant role to come present position to motivate the civil servants. Act and rules relating to the social security of Nepalese Civil servants have been changing time to time.

The first Civil Service Act was enforced in 2013. Civil Service Rule 2021 which was ultimately focused with the social security benefits as a guided by ILO. It is also a motivation factor for the civil servants. But this study focuses on the sickness benefit, maternity benefits, provident fund and pension only. Employee's efficiency, accountability, responsibility, effective service delivery, economy etc depends upon the Motivation factors either economic or non-economic. economic factors are concerned with the salary, allowances, pension, medical expenses benefits, provident fund etc. similarly non economic benefits are promotion, recognition, award, responsibility, opportunity, nomination for the participation on training, seminar, conference in home country and aboard as well.

Efficiency at social security took significance in civil service legislation. Since the time of establishment of civil service in Nepalese administrative system, efficiency has gained meaningful existence in personnel policies. Efficiency in administration can be secured only as its working forces become motivated through different measures. Another aspect in systematic efficiency rests at the point of checking out competent manpower. Working conditions, provision of social security measures along with time oriented modifications positively affect the working capacity of manpower that ultimately result efficiency. So the trend of social security pattern in NCS has been based upon administrative efficiency and motivation to their job as well. Nepalese Civil Service is an economic need for the recognition of general principles as a basis of social security provisions. Economic approach to social security is based upon the contention that civil servants in a welfare state should be assured the means to a reasonable social security benefits for living according to the standard prevailing in the social system. Social and ethical considerations are other initiating factors that GoN under load in its policy to provide social security benefits with time oriented modifications.

This study focused on the provisions of the social security benefits bylaw since 2013 to till date and measures the motivation level of employees due to the Social Security Benefits. Response from Civil Servants on the present social security positions of civil servants and an attempt to present their views on future of social security system in NCS.

4.2 Identified Areas of Social Security Benefits

In general, ILO has declared 9 branches of Social Security Benefits and some of those benefits are introduced by the Government of Nepal for the Nepalese Civil servants. However, this study has identified the following four areas, which are formally recognized by the Government of Nepal as the social security benefits for the Nepalese civil servants, and which play a vital role to motivate the employees. These are Sickness Benefits, Maternity benefits, Provident Fund Benefits and Pension Benefits. Both sickness benefits and maternity benefits can be utilized within a service period. However, Provident Fund can be utilized within service period and after retirement. Similarly pension benefits can get only after retirement

4.2.1 Sickness Benefits

Sickness benefits were guaranteed by Civil Service Act 1956 and Civil Service Rule 1956(2013 BS). According to the rule 5.6 of civil service rule 1956, every civil servant is entitled to one day sick leave per 30 working days with full pay. If they do not use such leave, employee will be allowed to accumulate the sick leave throughout the service period at the retirement. The payment will be made on the saving of accumulated sick leave by the half of the last salary after retirement or separation from the job.

Civil Service Rule 1956 replaced by the Civil Service Rule 1964 (2021 BS) that to cover the several benefits for civil servants. Civil Service Act 1992 (2049 BS) enacted and followed to the CSR 1993 (2050 BS). According to the rule 58 of chapter 9 of Civil Service Rule 1993, every civil employee shall be entitled to get a sick leave of Twelve days in each year with full salary. Maximum 12 days Advance sick leave may be granted if accumulated sick leave is insufficient where a civil employee falls seriously ill. In cases where the accumulated sick leave and home leave are insufficient for the treatment of a civil employee suffering from any serious or major disease, an additional sick leave not exceeding 45 days may be taken in advance upon submission of a certificate issued by a recognized doctor on conditions that such leave shall be deducted from the sick leave and the home leave to be earned subsequently. The civil employee taking such advance leave shall be entitled to full salary. In cases where the such leave is insufficient and additional leave is required, the civil

employee may, take the extra-ordinary leave for a maximum period of One year during the service period on recommendation of the medical board designated by the Government of Nepal. The employee shall be entitled to get accumulated the sick leave and if any civil employee is detached from the service due to any reason, such an employee shall be entitled to get a lump sum amount against accumulated sick leave at the rate of the last salary being drawn (Civil Service Act, 1992).

According to the CSR 1993, Any civil employee shall be entitled to the medical expenses in a sum equal to the current salary of Twelve months if he or she is an employee of gazette class and equal to the current salary of Eighteen months if he or she is an employee of non-gazetted first class and classless employee equivalent thereto, and equal to the current salary of Twenty One months if he or she is an employee of other non-gazetted first class and classless employee, during his/her service period. The Government of Nepal shall give the medical expenses incurred as the fees for medical examination and the expenses for medicines purchased as per the prescription for the treatment of disease and admission to or treatment or operations in a health institution as per the bill, not exceeding the amount receivable pursuant to above limit to employee and employees' family (Civil Service Act, 1992).

Similarly, such financial assistance as deemed appropriated by the Government of Nepal on the recommendation of the committee, on the basis of the recommendation made by the medical board constituted by the Government of Nepal for the treatment of any civil employee or of his or her wife or husband within or outside the country. Such recommendation for a not more than Five Hundred Thousand Rupees according to the bills of expenses incurred in the treatment of a severe disease means kidney, heart and cancer disease (Civil Service Act, 1992).

Civil Service Hospital (CSH) was established as an autonomous government institution under the Ministry of General Administration (MoGA). The Hospital has 132-bed and fully equipped with advanced medical equipments. Out-patient services were started on March 29, 2009. In addition to the already existing out-patient services, emergency, in-patient, and surgical services were started on January 21, 2010. CSH's preliminary aim is to provide quality, state-of-the-art, and affordable healthcare services to all past and present civil service employees and their immediate

family members. The Hospital is responsible for all kinds of basic treatment of all civil servants and their dependent family besides general public all over the country. Civil servants maximum six family members (Parents, Spouses and 2 children under 21 yrs) have been provided discount (Gazetted 40% Nongazetted and Retired 50%) facility. It has provided a service as given data of FY 2009/10 (Source: Civil Service Hospital, 2013).

Civil Service Hospital (CSH) is located only in Kathmandu, so all civil servants of outside of Kathmandu valley have not easy access to take the service and not benefited from the CSH. Here is not matched with the principle of social justice.

Civil Servants were asked for their general view on the satisfaction level of the existing Sickness Benefits. Their response on the questions is derived on the following table.

Table 4.1
Satisfaction Level of the Existing Sickness Benefits

Respondents	Satisfaction Level of Sickness Benefit						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	43	35.83	26	21.67	21	17.5	90
Female	21	17.50	6	5.00	3	2.5	30
Total	64	53.33	32	26.67	24	20.0	120
Job Holder	50	41.67	26	21.67	24	20.0	100
Retired	14	11.67	6	5.00	0	0	20
Total	64	53.33	32	26.67	24	20.0	120

Source: Field Survey, 2013

As per their expression, out of 120, 53.33 % are little satisfied, 26.27 % expressed their view as a neither little satisfied nor highly satisfied or in average level and 20% rated as high level of satisfaction with the sickness benefit. Thus, this data shows that civil servants are not satisfied on the sickness benefits.

Civil Servants were asked for their opinion on the satisfaction level of the existing policy of eligible amount, appropriate option to improve the provision for the benefits, option of appropriate amount, to improve the provision of Sickness Benefit and opinion regarding the procedure to be followed to get the sickness benefits.

Civil Servants were asked for their general view on the satisfaction level of the existing Sickness Benefits in terms of eligible amount. As per their expression out of 120, 70% are little satisfied, 23.33 % are satisfied in average level and 6.67% rated as high level of satisfaction with the eligible amount of sickness benefit. The summary of respondents views are given on the following table 4.2.

Table 4.2

General View: Satisfaction Level of the Sickness Benefits in terms of Amount

Respondents	Satisfaction Level of - Sickness Benefit in terms of amount						Total N=120
	Little		Average		High		
	No.	%	No.	%	No.	%	
Male	59	49.17	24	20.00	7	5.83	90
Female	25	20.83	4	3.33	1	0.83	30
Total	84	70.00	28	23.33	8	6.67	120
Job Holder	68	56.67	24	20.00	8	6.67	100
Retired	16	13.33	4	3.33	0	0.00	20
Total	84	70.00	28	23.33	8	6.67	120

Source: Field Survey, 2013

Civil Servants were asked for their view for the appropriate option, to improve the provision of Sickness Benefit. The summary of respondents views are given on the following table 4.3.

Table 4.3

Appropriate Option, to Improve the Present Provision of Sickness Benefit

Respondents	Appropriate option, to improve the present provision of Sickness Benefit										Total N=120
	Present Provision is sufficient		Equal amount for all class		Proportionate amount for all class		Amount as a hospitals charge		If any other (Please specify)		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	5	4.17	14	11.67	10	8.33	45	37.50	16	13.33	90
Female	3	2.50	10	8.33	2	1.67	15	12.50	0	0	30
Total	8	6.67	24	20.00	12	10.00	60	50.00	16	13.33	120
Job Holder	8	6.67	20	16.67	10	8.33	50	41.67	12	10.00	100
Retired	0	0	4	3.33	02	1.67	10	8.33	04	3.33	20
Total	8	6.67	24	20.00	12	10.00	60	50.00	16	13.33	120

Source: Field Survey, 2013

Their response on the questions is derived as: Out of 120 respondents, 6.67 % agreed that the present provision is sufficient where as the 12 months equivalent salary for

gazette, 18 months equivalent salary for Non-gazette and 21 months equivalent salary for without class. 20% of the respondents have expressed their view as Equal amount for all class is good option to improve the present provision of Sickness Benefit for the social security benefits of civil servants. 10 % of the respondents have expressed their view that Proportionate amount for all class is good option to improve the present provision of Sickness Benefit for the social security benefits of civil servants. 50 % of the respondents have expressed their view that government bearing the total amount as a hospitals charge is good option to improve the present provision of Sickness Benefit for the social security benefits of civil servants. 13.33 % of the respondents did not agree with the present provision and did not agree with the given option and they suggested as given below to improve the present provision of Sickness Benefit for the social security benefits of civil servants.

Civil Servants were asked for their view for the appropriate amount, to improve the provision of Sickness Benefit. The summary of respondents views are given on the table 4.4.

Table 4.4
Opinion on Appropriate Amount, to Improve Present Provision of Sickness Benefits

Respondents	Opinion on appropriate amount, to improve the present provision of Sickness Benefits										Total
	Present Provision is sufficient		Rs 40000-50000 for all class		Rs 50000-60000 for all class		Rs 60000-70000 for all class		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	4	3.33	7	5.83	3	2.50	33	27.50	43	35.83	90
Female	2	1.67	1	0.83	4	3.33	14	11.67	9	7.50	30
Total	6	5.00	8	6.67	7	5.83	47	39.17	52	43.33	120
Job Holder	6	5.00	7	5.83	7	5.83	37	30.83	43	35.83	100
Retired	0	0	1	0.83	0	0	10	8.33	9	7.50	20
Total	6	5.00	8	6.67	7	5.83	47	39.17	52	43.33	120

Source: Field Survey, 2013

Out of 120 respondents 5.00% agreed with the option that the present provision is sufficient where as the 12 months equivalent salary for gazette, 18 months equivalent salary for Non-gazette and 21 months equivalent salary for without class. 6.67% of the respondents have expressed their view as the amount between the Rs 40,000 to 50,000 for all class is good option to improve the present provision of Sickness

Benefit for the social security benefits of civil servants. 5.83 % of the respondents have expressed their view as the amount between the Rs 50,000 to 60,000 for all class is good option to improve the present provision of Sickness Benefit for the social security benefits of civil servants. 39.17 % of the respondents have expressed their view as the amount between the Rs 60,000 to 70,000 for all class is good option to improve the present provision of Sickness Benefit for the social security benefits of civil servants. 43.33% of the respondents did not agree with the present provision and did not agree with the given option and they suggest as given below to improve the present provision of Sickness Benefit for the social security benefits of civil servants.

Civil Servants were asked for their opinion regarding the procedure to be followed to get the sickness benefits. A total of 120 respondents expressed their views. Civil servants opinion on their level of satisfaction regarding the procedure to be followed to get the sickness benefits. The summary of respondents views are given on table 4.5

Table 4.5
Opinion Regarding the Procedure to get the Sickness Benefits

Respondents	Satisfaction Level of regarding to the procedure to get sickness benefit						Total
	Satisfactory		Average		Delay Dealing		
	No.	%	No.	%	No.	%	N=120
Male	30	25.00	23	19.17	37	30.83	90
Female	6	5.00	11	9.17	13	10.83	30
Total	36	30.00	34	28.33	50	41.67	120
Job Holder	33	27.50	29	24.17	38	31.67	100
Retired	3	2.50	5	4.17	12	10.00	20
Total	36	30.00	34	28.33	50	41.67	120

Source: Field Survey, 2013

As per their expression, out of 120, 30% are little satisfied with procedure, 28.33% expressed about the procedure as not so easy it is reflected as average and 41.67% told that the procedure is not so easy because of delay in dealing to get the sickness benefit.

Civil Servants were asked for their perception about the satisfaction level of sickness benefit as a social security benefits in terms of the service delivery in time, intuitional arrangements, promptness service, procedural aspect and employee's behavior. Their responses on the questions are derived on the following table.

Table 4.6
Satisfaction Level of Sickness Benefits

Option	Satisfaction Level on Sickness Benefits - in terms of						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Service Delivery in time.	73	60.83	35	29.17	12	10.00	120
Institutional Arrangements	66	55.00	44	36.67	10	8.33	120
Promptness service	68	56.67	32	26.67	20	16.67	120
Procedure	74	61.67	34	28.33	12	10.00	120
Employees Behavior	50	41.67	54	45.00	16	13.33	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the sickness benefit, In terms of service delivery, out of 120, 60.83 % were found to be little satisfied, 29.17 % with average level and 10% as high level of satisfaction with the present provision of sickness Benefits for Nepalese civil servants. (For detailed data please see on Annex 5.1)

In terms of Institutional Arrangements out of 120, 55.00 % were little satisfied, 36.67 % were satisfied with average level and 8.33 % were found to have high level of satisfaction with the present provision of Sickness Benefits. (For detailed data please see on Annex 5.2)

In terms of Promptness service out of 120 it was found that, 56.67 % were little satisfied, 26.67 % were satisfied with average level and 16.67% as high level of satisfaction with the present service delivery system. (For detailed data please see on Annex 5.3)

In terms of Procedure, as per their views out of 120, 61.67 % are little satisfied, 28.33 % are satisfied on average level and 10% as high level of satisfaction with the present procedure to getting the sickness Benefits. (For detailed data please see on Annex 5.4)

In terms of Employees Behavior, out of 120, 41.67 % were found to be little satisfied, 45 % satisfied with average level and 13.33% as high level of satisfaction with the Employees Behavior to getting the service. (For detailed data please see on Annex 5.5)

Civil Servants were asked for their suggestion to reform the Sickness Benefits. There are two aspects derived from their response or suggestion to reform the sickness benefit. One is sickness leave and other one is treatment expenses.

The current provision of sick leave is not so bad; however it has some room for the improvement. Normally Civil servants having lower level of pay scale are unable to make savings. Whenever they or their family are hospitalized for the treatment, the treatment charge is too high h e that they unable to maintain hospital and medicine bill and other expenses at that time.

Generally, sickness benefits getting after retirement. Before retirement or in job period, the process of getting the sickness benefit is not so easy. The process is very slow, long and tedious, with insufficient amount. Lack of fair and justice in distribution of sickness benefits. He present provision of sickness benefit is different as per their position but it is needed equal for all class is better. There isn't any provision for health care or medical insurance system to cover the full expenses. So there is a need to manage health insurance to cover all the risks and expenses as in western countries.

Civil Service Hospital has established in Kathmandu only, so there isn't any easy access for other civil servants from different parts of the country. So there is a need and is highly recommended to manage the operation of these hospitals in different region Civil Service Hospital should be made free to all civil service personnel's and their family like as an Army Hospital and police Hospital in Nepal. If all expenses of sickness is borne by the government or covered by insurance company, then they will not have any burden about the sickness, which will bring security in their life.

During the interaction and discussion program, responsible officials mostly agreed with their views and their reservation on the policy of state and resources are the major constraints in the effectiveness of the SSB.

Hence we can conclude that sickness benefits an important component of Social Security benefits, which plays a vital role to motivate the government employees in

their job. But due to the above mentioned factors that have been highlighted employees are found to be not fully satisfied and fully motivated to their job.

4.2.2 Maternity Benefits

Maternity Benefit is the other components of the Social Security Benefits. Civil servants are entitled to have paid leave and lump sum expenses for maternity employee. Recently, Civil Servant Hospital for the maternity has been enacted to the civil servants and their family members.

There were not any provision on maternity benefits like as maternity leave and maternity expenses in previously. Civil Service Rule 1956 (2013 BS) had also not addressed this issue. Hence, Civil Service Rule, 1956 was replaced by the Civil Service Rule 1964 (2021 BS) to cover several benefits for civil servants. According to the CSR 1964, under this provision, every female civil servant is eligible to leave benefits of 45 days in addition to causal leave with full pay in case of maternity.

Elected Democratic Government of Nepal has started to improve the administrative system. As a result Civil Service Act 1992 (2049 BS) enactment and followed by the CSR 1993 (2050 BS). According to the rule 59 of chapter 9 of Civil Service Rule 1993, every female civil employee in case of maternity; she shall be entitled to a maternity leave of Sixty days before and/or after delivery with full salary. If a female civil employee who is on the maternity leave pursuant as her wish she may take the maternity leave without pay for an additional period of six months in maximum as not to be deducted from any leave. The maternity leave shall be given only for Two times during the service period.

A civil employee who has got the maternity leave and the maternity care leave shall be given an infant care allowance in a lump sum of Rs. 5000 for each infant for a maximum of two infants pursuant to Sub-section (3) of Section 32 of the Civil Service Act 1992 BS.

Maternity Care Leave was established with the new provision of Maternity Care Leave by the Second Amendment in 2005 (2062 BS). In cases where the wife of a male civil employee is to deliver a baby, such an employee shall be entitled to a pa-

ternity care leave of 15 days before and/or after delivery with full salary only for Two times during the service period.

Two month pay maternity leaves is provided to female civil servant in case she is in childbirth. The leave can be claimed only for two surviving children. In addition, female civil servant may enjoy non pay leave for the maximum period of six month. The female civil servant is also entitled to receive five thousand rupees as maternity expenses. Similarly, the male civil servant may enjoy pay maternity care leave for 15 days, in case his wife is in childbirth.

Civil Servants were asked for their general view on the satisfaction level of the existing Maternity Benefits. Their response on the questions is derived on the following table.

Table 4.7
Satisfaction Level of Maternity Benefit

Respondents	Satisfaction Level of Maternity Benefit						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	29	24.58	28	23.73	31	26.27	88
Female	11	9.32	14	11.86	5	4.24	30
Total	40	33.90	42	35.59	36	30.51	118
Job Holder	29	24.58	38	32.20	31	26.27	98
Retired	11	9.32	4	3.39	5	4.24	20
Total	40	33.90	42	35.59	36	30.51	118

Source: Field Survey, 2013

Civil Servants were asked for their view on the satisfaction level of the maternity benefits. Out of 120, 98.3% has expressed their views and 1.7% has not responded or missing on this question. Out of 118, 33.90 % are little satisfied, 35.59 % are satisfied with average level and 30.51% were found to have high level of satisfaction with the Maternity benefit. The above data shows that civil servants were not fully satisfied on the existing maternity benefits.

Civil Servants were asked for their opinion on the satisfaction level of the maternity benefits in terms of amount, appropriate option to improve the maternity benefit in terms of amount, satisfaction level on Maternity Leave for Female and male and - The summary of respondents views are given on table no 4.8 and detail data in Annex 6.

Table 4.8
Satisfaction Level of the Maternity Benefit in terms of Amount

Respondents	Satisfaction Level of - Maternity Benefit in terms of Amount						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=118
Male	50	42.37	24	20.34	15	12.71	89
Female	18	15.25	10	8.47	1	0.85	29
Total	68	57.63	34	28.81	16	13.56	118
Job Holder	54	45.76	30	25.42	14	11.86	98
Retired	14	11.86	4	3.39	2	1.69	20
Total	68	57.63	34	28.81	16	13.56	118

Source: Field Survey, 2013

Civil Servants were asked for their view on the satisfaction level of the maternity benefit in terms of amount. Their response on the questions is derived as follows. Out of 120, 98.3% has expressed their views and 1.7% has not response or missing on this question. Civil servants view on their level of satisfaction with the maternity benefit in terms of amount. As their expression out of 118, 57.63 % are little satisfied, 28.81% are satisfied with moderate level and 13.56 % are highly satisfied with the eligible amount of maternity benefit.

Civil Servants were asked for their views on appropriate option to improve the maternity benefit in terms of amount. Their responses on the questions are derived on the following.

Table 4.9
Appropriate Option to Improve the Maternity Benefit in terms of Amount

Respondents	Appropriate Option to Improve the Maternity Benefit in terms of Amount										Total
	Total ex-penses of Hospital		75 % of Hospital Expenses		50 % of Hos-pital Ex-penses		25 % of Hospital Expenses		If any other (Please specify)		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=118
Male	58	49.15	11	9.32	4	3.39	10	8.47	5	4.24	88
Female	19	16.10	2	1.69	0	0	8	6.78	1	0.85	30
Total	77	65.25	13	11.02	4	3.39	18	15.25	6	5.08	118
Job Holder	63	53.39	10	8.47	3	2.54	16	13.56	6	5.08	98
Retired	14	11.86	3	2.54	1	0.85	2	1.69	-	-	20
Total	77	65.25	13	11.02	4	3.39	18	15.25	6	5.08	118

Source: Field Survey, 2013

Out of 120, 98.3% has expressed their views and 1.7% has not responded on this question. Out of 118 respondents, 65.25 % are agreed with the Total expenses of Hospital should be the better for the Maternity Benefit for the civil servants as a social security benefits. 11.02% of the respondents have expressed their view as the 75% of Hospital Expenses is provided by the government is a good option to improve the present provision of Maternity Benefit 3.39 % of the respondents were of the view that 50% of Hospital Expenses is provided by the government is a good option to improve the present provision of Maternity Benefit for the social security benefits of civil servants. 15.25 % of the respondents have expressed their view as the 25% of Hospital Expenses is provided by the government is a good option to improve the present provision of Maternity Benefit for the social security benefits of civil servants. 5.08% of the respondents did not agree with the present provision and with the given option Civil Servants were asked for their level of satisfaction on Maternity Leave for Female. Their responses on the questions are derived on the following.

Table 4.10
Level of Satisfaction on Maternity Leave for Female

Respondents	Satisfaction Level of - Maternity Leave for Female						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=118
Male	33	27.97	43	36.44	12	10.17	88
Female	18	15.25	12	10.17	0	0	30
Total	51	43.22	55	46.61	12	10.17	118
Job Holder	42	35.59	47	39.83	10	8.47	99
Retired	9	7.63	8	6.78	2	1.69	19
Total	51	43.22	55	46.61	12	10.17	118

Source: Field Survey, 2013

Out of 120, 98.3% expressed their views and 1.7% has responded on this question. Civil servants were of the view on their level of satisfaction with the maternity leave for female. out of 118, 43.22 % are little satisfied, 46.61 % are satisfied with moderate level and 10.17 % are highly satisfied with the present provision of maternity Leave for Female.

Civil Servants were asked for their view for the appropriate duration (months) on Maternity Leave for Female. Their responses on the questions are derived on the following.

Table 4.11
Appropriate Duration (month) as a Maternity Leave for Female

Respondents	Appropriate Maternity Leave for Female										Total N=118
	3 months		6 months		12 months		18 months		other		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	23	19.49	29	24.58	20	16.95	10	8.47	6	5.08	88
Female	3	2.54	14	11.86	5	4.24	6	5.08	2	1.69	30
Total	26	22.03	43	36.44	25	21.19	16	13.56	8	6.78	118
Job Holder	21	17.80	39	33.05	23	19.49	10	8.47	6	5.08	99
Retired	5	4.24	4	3.39	2	1.69	6	5.08	2	1.69	19
Total	26	22.03	43	36.44	25	21.19	16	13.56	8	6.78	118

Source: Field Survey, 2013

Out of 120, 98.3% has expressed their views and 1.7% has not responded on this question. Out of 118 respondents, 22.03 % agreed with the 3 months as the better option for the Maternity Leave for Female of civil servants. 36.44 % of the respondents have expressed their view as the 6 month is a good option 21.19 % of the respondents have expressed their view as the 12 month as the good option to improve the present provision of Maternity Leave for Female for the social security benefits of civil servants. 13.56 % of the respondents have expressed their view as the 18 month is a good option to improve the present provision of Maternity Leave for Female for the social security benefits of civil servants. 6.78 % of the respondents have not agreed with the present provision.

Civil Servants were asked for level of satisfaction with the provision of Maternity Care Leave for her Husband (Male). Their responses on the questions are derived on the following table.

Table 4.12
Level of Satisfaction with the Maternity Care Leave for Male

Respondents	Satisfaction with the Maternity Care Leave for Male						Total N=118
	Little		Average		High		
	No.	%	No.	%	No.	%	
Male	49	41.53	33	27.97	6	5.08	88
Female	16	13.56	14	11.86	0	0	30
Total	65	55.08	47	39.83	6	5.08	118
Job Holder	56	47.46	38	32.20	5	4.24	99
Retired	9	7.63	9	7.63	1	0.85	19
Total	65	55.08	47	39.83	6	5.08	118

Source: Field Survey, 2013

Out of 120, 98.3% have expressed their views and 1.7% has not responded on this question. Civil servants view on their level of satisfaction with the maternity Care leave for male. Out of 118, 55.08 % are little satisfied, 39.83 % are satisfied with moderate level and 5.08 % is rating as high level of satisfaction with the present provision of maternity Care Leave for male.

Civil Servants were asked for appropriate duration (week) as a Maternity Care Leave for male. Their responses on the questions are derived on the following table.

Table 4.13
Appropriate Duration (week) as a Maternity Care Leave for Male

Respondents	Appropriate Maternity Care Leave for male										Total N=118
	2 week		3 week		4 week		5 week		other		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	9	7.63	8	6.78	31	26.27	32	27.12	8	6.78	88
Female	1	0.85	4	3.39	13	11.02	12	10.17	0	0	30
Total	10	8.47	12	10.17	44	37.29	44	37.29	8	6.78	118
Job Holder	9	7.63	8	6.78	37	31.36	37	31.36	7	5.93	98
Retired	1	0.85	4	3.39	7	5.93	7	5.93	1	0.85	20
Total	10	8.47	12	10.17	44	37.29	44	37.29	8	6.78	118

Source: Field Survey, 2013

Out of 120, 98.3% has expressed their views and 1.7% has not responded on this question. Out of 118 respondents, 8.47 % agreed with the 2 week shall be the better for the Maternity Care Leave for male of civil servants as. 10.17% of the respondents have expressed their view as the 3 week as a good option. 37.29% of the respondents have expressed their view as the 4 week as a good option to improve the present provision of Maternity Care Leave for male for the social security benefits of civil servants. 37.29 % of the respondents have expressed their view as the 5 week as a good option to improve the present provision of Maternity Care Leave for male for the social security benefits of civil servants. 6.78 % of the respondents have not agreed with the present provision and Civil Servants were asked for their perception about the satisfaction level from social security benefits in terms of the following measures like as Service delivery in time, institutional arrangements, promptness service, procedural aspect and employee's behavior. Their responses on the questions are derived on the following table.

Table 4.14**Satisfaction Level of Maternity Benefit in Various Factors**

Option	Satisfaction Level of Maternity Benefit in terms of Various Factors						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Service Delivery in Time	47	39.17	49	40.83	24	20.00	120
Institutional Arrangements	55	45.83	41	34.17	24	20.00	120
Promptness Service	49	40.83	45	37.50	26	21.67	120
Procedure	43	35.83	41	34.17	36	30.00	120
Employees Behaviors	39	32.50	49	40.83	32	26.67	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the maternity benefit, In terms of service delivery - out of 120, 39.17 % is found to be little satisfied, 40.83 % were found to be satisfied with average level and 20% were found to be with high level of satisfaction with the present system to deliver the service. (For detailed data please see on Annex 6.1)

In terms of Institutional Arrangements out of 120, 45.83% were little satisfied, 34.17 % are satisfied with average level and 20.00% rated high level of satisfaction with the present provision of Institutional Arrangements to getting the maternity benefits for Nepalese civil servants. (For detailed data please see on Annex 6.2)

In terms of Promptness service out of 120, 40.83 % are little satisfied, 37.5 % are satisfied with average level and 21.67% rated as high level of satisfaction with the present service delivery system in terms of prompt service. (For detailed data please see on Annex 6.3)

In terms of Procedure out of 120, 35.83 % are little satisfied, 34.17 % are satisfied with average level and 30% were found to be having high level of satisfaction with the present procedure to getting the maternity benefits. (For detailed data please see on Annex 6.4)

In terms of employee's behavior, out of 120, 32.50 % were found to be little satisfied, 40.83% were satisfied with average level and 26.67% were found to have high level

of satisfaction with the employee's behavior when getting the maternity benefit . (For detailed data please see on Annex 6.5)

Civil Servants were asked for their suggestion to reform the Maternity benefits in terms of Leave, maternity expenses and other era. Their response or suggestion to reform the maternity benefit is as follows.

First one is concerned with the leave of maternity leave for female and maternity care leave for male, Their concern in terms of leave for female is suggested as differently like as 3, 6, 12, 18 and 24 months. Most of them suggested for 6 months paid leave and other 6 months unpaid maternity leave for the provision of breast feeding uses and mother is looking after her child is as a right of infants. Second one is maternity care allowances and all expenses in between the maternity period and last one is child care.

Some of them suggested that, the provision should be made in such a way to motivate the safer and healthy motherhood which ultimately benefits the organization and a healthy family with the healthy service delivery she provides after her maternity period.

Respondent's suggestion in terms of maternity care leave is not sufficient and better to extent one month to care his child and his wife. It is his social responsibility to care them. Respondent's suggestion in terms of maternity care allowances is not sufficient, so it should be increased to maintain the nutrition's foods for mother and children. Government should bear the all hospital expenses/charges/bills and medicine as well as a prescription or totally free for the hospital service and medicines also. But it can be restricted to community/civil service hospital/government hospitals and these types of facilities are provided two times only within their whole job period. Government should provide all kinds of facilities for maternity care and manage the free child care center facilities in their office area. All expenses of maternity benefits should be borne by the government, and so that they would feel secure and happy in their life.

During the interaction/discussion program, responsible officials mostly agreed with their views and were of the view that the policy of state and resources are the major constraints for effective SSB.

Finally, we can say maternity benefits is also one of the components of Social Security benefits, which plays a vital role to motivate the government employees in their job. But due to the SSB they are not fully satisfied and not fully motivated to their job.

4.2.3 Provident Fund Benefits

The provision of provident fund was not in CSR 1956. It was amendment in 1957 then the provision to establish a provident fund. The Employees Provident Fund (EPF) changed its policy in 1972 (2029 BS) and provided social work, Medicare loan title like for contributors on the basis of their service period and contribution period as well.

EPF has been changed the lending policy in 1973 (2030 BS). New provisions covered the financial contingencies of civil servants and provided the Mortgage Loan, Causal Loan, Social work and Miscellaneous, Medicare loan facilities. Time to time EPF has changes policy for their members. Existing provisions covered the financial and other benefits for its members. All civil servants are the members of EPF. EPF has provided the following facilities to the contributors or members of EPF.

Table 4.15
Service Provided by EPF for Contributors

S. N.	Title of Loan/Facilities	Description	Eligible Condition for Loan	Interest Rate (%)
1	Special Loan	90% of Deposit in PF	contributed for 2 years	9.00
2	House Loan	Equivalent amount up to 120 months Basic salary (Collator Basis)	contributed for 2 years	9.30
3	Education Loan	Equivalent amount up to 9 lac-12 lac (Collator Basis)	contributed for 5 years	9.30
4	Revolving Loan	up to 20 Lac (Collator Basis)	contributed for 2 years	10.30
5	Accidental Compensation	Rs 10000 to Rs 100000		-
6	Funeral Grants	Rs. 25000		-
7	Bima	Rs. 150000	After retirement	-
8	Health Insurance	Rs 15000 to Rs 35000	contributed for 2 years	-

Source: Kosh Samachar, 2013

Civil Servants were asked for their general view on the satisfaction level of the existing Provident Fund Benefits. Their response on the questions is derived on the following table.

Table 4.16
Overall Satisfaction Level of Provident Fund Benefit

Respondents	Satisfaction Level of Provident Fund Benefit						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	25	20.83	29	24.17	36	30.00	90
Female	9	7.5	15	12.50	6	5.00	30
Total	34	28.33	44	36.67	42	35.00	120
Job Holder	25	20.83	37	30.83	38	31.67	90
Retired	9	7.5	7	5.83	4	3.33	30
Total	34	28.33	44	36.67	42	35.00	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the [Provident fund](#). As per their expression out of 120, 28.33% are little satisfied, 36.67 % are satisfied with average level and 35% with high level of satisfaction with the [Provident fund](#). On the basis of above data we can say that civil servants are satisfied with the existence Provident Fund facilities.

Civil Servants were asked for their opinion on the satisfaction level of the provident fund benefits in terms of contribution amount, responsible authority to contribute the provident fund amount, he appropriate contribution percentage for provident fund to improve the provident fund benefits. The summary of respondents views are given on following.

Civil Servants were asked for their satisfaction level with the existing provident fund benefit in terms of contribution amount (10% from employee &10 % from employer). The summary of their response on the questions is derived as on table 4.17:

Table 4.17**Satisfaction Level: Present Provision of PF Benefits in terms of Amount**

Respondents	Satisfaction Level of - Present Provision of Provident Fund Benefits in terms of Amount						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	24	20.00	50	41.67	16	13.33	90
Female	5	4.17	21	17.50	4	3.33	30
Total	29	24.17	71	59.17	20	16.67	120
Job Holder	27	22.50	55	45.83	18	15.00	100
Retired	2	1.67	16	13.33	2	1.67	20
Total	29	24.17	71	59.17	20	16.67	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the provident fund benefit. As their expression out of 120, 24.17 % are little satisfied, 59.17% are satisfied with moderate level and 16.67% were found to have high level of satisfaction with the present provision of Provident Fund Benefits for Nepalese civil servants.

Civil Servants were asked for their opinion for the better policy to contribute for the provident fund. Their response on the questions is derived as:

Table 4.18**Opinion on Better Contribution Policy of Provident Fund**

Respondents	Opinion on better Contribution Policy of Provident Fund										Total
	Government only		Employers only		Employee only		Government, Employer and employee		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	9	7.50	2	1.67	-	-	68	56.67	11	9.17	90
Female	4	3.33	-	0	-	-	23	19.17	3	2.50	30
Total	13	10.83	2	1.67	-	-	91	75.83	14	11.67	120
Job Holder	12	10.00	2	1.67	-	-	73	60.83	13	10.83	100
Retired	1	0.83	-	-	-	-	18	15.00	1	0.83	20
Total	13	10.83	2	1.67	-	-	91	75.83	14	11.67	120

Source: Field Survey, 2013

Out of 120, 10.83% of the respondents have expressed their view as the Government as the only responsible agency to contribute in a provident fund as a better policy to

improve the present provision of provident fund benefits as a social security benefits for civil servants. Out of 120, 1.67% of the respondents have expressed their view as the Employers only responsible to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants. Out of 120, no one has expressed their views that the Employee is the responsible person to contribute in a provident fund. Out of 120, 75.83% of the respondents have expressed their view as the Government, Employer and employees, all are responsible to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants. 11.67% of the respondents have agreed with the present provision and have not agreed with the given option.

In Present Provision 10% of salary is contributing from Employer and 10% of salary from Employee for the Provident Fund Benefits for civil servants as a social security benefits. Civil Servants were asked for their opinion to the appropriate contribution percentage (10+10=20% of salary deposited as a provident fund in present) for the provident fund. Their response on the questions is derived as following table.

Table 4.19
Opinion on Appropriate Contribution Percentage

Respondents	Opinion on Appropriate Contribution Percentage										Total
	15+15=30 % of salary		20+20=40% of salary		25+25=50% of salary		30+30=60% of salary		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	18	15.00	21	17.50	13	10.83	11	9.17	27	22.50	90
Female	9	7.50	10	8.33	3	2.50	3	2.50	5	4.17	30
Total	27	22.50	31	25.83	16	13.33	14	11.67	32	26.67	120
Job Holder	19	15.83	26	21.67	16	13.33	13	10.83	26	21.67	100
Retired	8	6.67	5	4.17	0	0	1	0.83	6	5.00	20
Total	27	22.50	31	25.83	16	13.33	14	11.67	32	26.67	120

Source: Field Survey, 2013

Out of 120 respondents, 22.50 % are agreed with the increment of the contribution percentage as a 15% contribution from Employer and 15% from the employee for the Provident Fund Benefits for civil servants as a social security benefits. Out of 120, 25.83% of the respondents have expressed their view as 20% contribution from

Employer and 20% from the employee to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants.

Out of 120, 13.33% of the respondents have expressed their view as 25% contribution from Employer and 25% from the employee to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants. Out of 120, 11.67% of the respondents have expressed their view as 30% contribution from Employer and 30% from the employee to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants. 26.67% of the respondents disagreed with the present provision and disagreed with the given option and they suggest as given below to improve the present provision of provident fund benefits as a social security benefits for civil servants.

Civil servants view on their level of satisfaction with the provident fund benefit. Provident fund has provided some benefits for the contributors. Civil servants are also contributors of provident fund. Civil Servants were asked for their opinion/satisfaction level to the loan and other facilities for contributor by EPF. Their response on the questions is derived on the following table.

Table 4.20
Satisfaction Level on Schemes of EPF

Schemes	Satisfaction Level on Schemes of EPF						Total N=120
	Little		Average		High		
	No.	%	No.	%	No.	%	
Special Loan	31	25.83	53	44.17	36	30.00	120
House Loan	32	26.67	53	44.17	35	29.17	120
Education Loan	32	26.67	60	50.00	28	23.33	120
Revolving Loan	38	31.67	50	41.67	32	26.67	120
Accidental Compensation	80	66.67	22	18.33	18	15.00	120
Funeral Grants	64	53.33	40	33.33	16	13.33	120

Source: Field Survey, 2013

Satisfaction Level of provident fund benefit in terms of Special Loan As their expression out of 120, 25.83 % is little satisfied, 44.17 % are satisfied with average

level and 30.00% rated as high level of satisfaction with the present provision of Provident Fund Benefits in terms of special loan facilities. (For detailed data please see on Annex 7.1)

Satisfaction Level of provident fund benefit in terms of House Loan facilities, as per their expression out of 120, 26.67 % are little satisfied, 44.17 % are satisfied with average level and 29.17% rated as high level of satisfaction with the present provision. (For detailed data please see on Annex 7.2)

Satisfaction Level of provident fund benefit in terms of Education Loan, as per their view out of 120, 26.67 % were little satisfied, 50% are found to be satisfied with average level and 23.33% were found to be with high level of satisfaction with the present provision. (For detailed data please see on Annex 7.3)

Satisfaction Level of provident fund benefit in terms of Revolving Loan As per their view out of 120, 31.67 % are little satisfied, 41.67 % are satisfied with average level and 26.67% rated as high level of satisfaction with the present provision of revolving loan facilities providing by Provident Fund. (For detailed data please see on Annex 7.4)

Satisfaction Level of provident fund benefit in terms of Accidental Compensation as their expression out of 120, 66.67 % are little satisfied, 18.33 % are satisfied with average level and 15.00% are rating as high level of satisfaction with the present provision of accidental compensation providing by Provident Fund. (For detailed data please see on Annex 7.5)

Satisfaction Level of provident fund benefit in terms of Funeral Grants, as per their expression out of 120, 53.33% are found be little satisfied, 33.33% are found to be satisfied with average level and 13.33% are found to be with high level of satisfaction with the present provision of funeral grants by EPF. (For detailed data please see on Annex 7.6)

Present Provision in terms of utilization of fund is that the contributor are eligible for special loan after his 2 years continuous service, similarly they can eligible to get the other loan as House Loan, Education Loan, Revolving Loan etc, accordingly to the rules. But they cannot get any amount withdraw before the separation from job. That

means they could not utilize within a service period. Civil Servants were asked for their opinion to the appropriate policy to utilize the provident fund amount. Their response on the questions is derived as Out of 120 respondents, 6.67 % are of the view that with the total amount utilize within a service period. And 23.33% are disagreed with this concept or agreed with 50% of total amount within a service period and 50% after retirement and. 43.33% of the respondents have expressed their view as respondents, 21.67% have agreed with the Total amount utilize after retirement and 5 % of the respondents have agreed with the present provision and disagreed with the given option and they suggested to improve the present provision of provident fund benefits as a social security benefits for civil servants. (For detailed data please see on Annex 7.7)

Civil Servants were asked for their perception about the satisfaction level from social security benefits in terms of the following measures like as Service delivery in time, institutional arrangements, promptness service, procedural aspect and employee's behavior. Their responses on the questions are derived on the following table.

Table 4.21
Satisfaction Level on Service Delivery of Provident Fund Benefit

Opinion	Satisfaction Level on Service Delivery of Provident Fund - in terms of						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Service Delivery in time.	35	29.17	65	54.17	20	16.67	120
Institutional Arrangements	27	22.50	67	55.83	26	21.67	120
Promptness service	41	34.17	53	44.17	26	21.67	120
Procedure	35	29.17	59	49.17	26	21.67	120
Employees Behavior	31	25.83	61	50.83	28	23.33	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the provident fund In terms of service delivery in time as their expression out of 120, 29.17 % is little satisfied, 54.17 % are satisfied with average level and 16.67% is rating as high level of satisfaction with the present service delivery system. (For detailed data please see on Annex 7.8)

In terms of Institutional Arrangements as per their view out of 120, 22.50% are little satisfied, 55.83% are satisfied with average level and 21.67% rated as high level of satisfaction with the existing institutional arrangements. (For detailed data please see on Annex 7.9)

In terms of Promptness service as per their view out of 120, 34.17% are little satisfied, 44.17% are satisfied with average level and 21.67% rated as high level of satisfaction with the present service delivery system in terms of prompt service. (For detailed data please see on Annex 7.10)

In terms of Procedure as per their expression, out of 120, 29.17 % are little satisfied, 49.17 % are satisfied with average level and 21.67% rated as high level of satisfaction with the present procedure to taking service. (For detailed data please see on Annex 7.11)

In terms of employee's behavior, as their expression out of 120, 25.83 % is little satisfied, 50.83 % are satisfied with average level and 23.33% is rating as high level of satisfaction with the employee's behavior to them at EPF. (For detailed data please see on Annex 7.12)

Civil Servants were asked for their suggestion to reform the Provident Fund benefits. Their response or suggestion to reform the Provident Fund benefits is in four aspects. First one is concerned with the contribution percentage of salary, second one is responsible authority to the contribution, third one is facilities provided by EPF, and last fourth one is appropriate policy for the utilization of contribution.

Their concern in terms of existing contribution percentage of salary is 10% from employee and 10% from employer. They are of the view that , 10% of salary is very little and is insufficient Some of them suggested, 15% of salary and some of them suggest 20% of salary from employee and some of them were of the view that as a 33% of salary is better to contribution from employee and equal contribution from the employer. Some respondents suggested as a voluntary contribution option is also better as employees choice. Presently employee and employers only responsible authority to contribute the provident fund amount.

Respondent's suggestion in terms of responsible authority to contribution of the provident fund is that government also responsible to provide the social security benefits to the people and employees. So, government, employer and employee (3-tier) are responsible authority to contribute the provident fund amount for the employee.

Respondent's suggestion in terms of facilities provided by EPF is that, Employees provident fund has managed some of the facilities for the contributors, like as 90% special Loan, House loan amount up to 120 month's basic salary; education loan amount up to Rs. 9,00,000 within the country and Rs. 12,00,000 in abroad Similarly revolving Loan can be taken maximum upper limit is Rs. 20,0000. Other facilities like as accidental compensation up to Rs 100000 and Rs 25,000 as a funeral grants etc. They are not fully satisfied from the above facilities and they are suggested to increase the amount of all loan and other facilities, because of the market price and inflation. Respondents views on the appropriate utilization policy of provident fund are as: provident fund is a retirement fund, so it should be the means of saving for the future and after retirement. Present time is also important in our life and need money time to time. So it will be the better policy to utilization of provident fund amount as 50% within a service period and 50% after retirement. Retirement fund helps maintain the life after retirement.

During the interaction/discussion program, related responsible officials of EPF were also mostly agreed with respondent's views and their reservation on the government's policy and resources are the major constraints for SSB.

Finally, we can say that provident fund benefits are one of the components of Social Security Benefits, which plays a role to motivate the employees. But due to the Government policy they are not fully satisfied. We can say that they are not satisfied with provident fund but can we say that they are not satisfied with the job as a whole due to Provident Fund. However, Provident Fund scheme is much better than other SSB components.

4.2.4 Pension Benefits

A pension benefit is a most important form of old age benefits. In history of Nepal, first Pension scheme was established to the army personnel since 17th bhadra 1998 BS. similarly it was established to the civil servants whose post in between the *nausind to badakaji* having at least 25 years service period are eligible to receive the pension as a 1/6 of taken salary. Thereafter, the civil servants having at least 20 years service period are eligible to receive the pension during his/her life. The amount of pension to civil servants will not be less than 50% of basic salary and not more than 100% depending upon the service period, last drawing salary and denominator. The civil servants having the service period less than 20 years are eligible to receive lump sum gratuity. The pension system in Nepal is non-contributory and the total liability of pension is financed from annual appropriation of government budget.

According to the rule 7.4 of Civil Service Rule 1956, guaranteed the pension for the employees after retirement. Every civil servant served for minimum 25 years or more eligible to get the pension. The pension amount was determined by the simple calculation method that the one third of average monthly pay but not exceeding three hundred rupees. The average monthly pay is calculated from the last three years monthly pay.

According to the rule 7(5) of CSR 1956 had made the provision for the dependent family members are entitled to draw pension amount as a Family Pension. If a civil servant dies while in his/her service period or within five years from the date started receiving pension.

According to the Civil Service Act 1993 that civil employee who has been in government service for a period of twenty years or more shall be entitled to provide a monthly pension at the following rate:

Total year of service X amount of the last salary

50

However, No civil employee who has been dismissed from the service with being disqualified for government service in the future shall be entitled to the pension pursuant to this Section. No pension shall be paid to any civil employee who is proved

to have lied about citizenship or age or qualification with the intention of entering into or continuing to hold government service.

Even though anything contained in sub-section (1), the minimum amount of pension shall not be less than half the amount of basic figure of salary of the incumbent civil employee of the same post and the maximum amount thereof shall be more than the basic scale of salary of the incumbent civil employee of the same post.

From the 1st amendment the provision has inserted that: any employee who has completed a service period of fifteen years dies, a maximum period of five years shall be added to his/her service period, and his/her family shall be allowed to receive either pension or gratuity, whichever that family chooses.

The provision about the Increment in pension has been inserted by the second amendment. Where the salary of the incumbent civil employee is increased, two-third amount of the increment in the basic figure of salary shall also be added to the amount of pension of the retired civil employee of the same post. Provided, however, that this provision shall not be applicable to the civil employee entitled to pension pursuant to Section 39B of Civil Service Rule 1993.

According to the section 39 assured the Family pension and gratuity. If any civil employee dies while in service or prior to completion of seven years after he/she started to receive pension, a gratuity or pension as provided for in Section 36 or 37 shall be provided to his/her family or minor brother or unmarried sister. Provided, however, that in the case of pension, such pension shall not be available for more than seven years. No pension shall be provided to the family of the civil employee, who died prior to completion of seven years after he/she started to receive pension, after completion of seven years. If the recipient of such pension is a minor, he/she shall be entitled to such pension until he/she attends majority. The widower husband or widow wife of a civil employee shall be entitled, for life, to half the amount of pension receivable by such employee from the date of expiration of the period during which such widower husband or widow wife is entitled to family pension. Inserted from the second amendment is that, if such widower husband or widow wife concludes another marriage, he or she shall not be entitled to this kind of pension facility. Where the salary of incumbent civil employee is increased, the two-thirds of the total amount

increased in the figure of basic salary shall also be added to the amount of family pension of the person receiving family pension.

Civil Servants were asked for their general view on the satisfaction level of the existing Pension Benefits. Their response on the questions is derived on the following table.

Table 4.22
Overall Satisfaction Level of Pension Benefit

Respondents	Satisfaction Level of Pension Benefit						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	17	14.17	25	20.83	48	40.00	90
Female	5	4.17	13	10.83	12	10.00	30
Total	22	18.33	38	31.67	60	50.00	120
Job Holder	15	12.50	31	25.83	54	45.00	100
Retired	7	5.83	7	5.83	6	5.00	20
Total	22	18.33	38	31.67	60	50.00	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the Pension benefit. As out of 120, 18.33 % are little satisfied, 31.67 % are satisfied with average level and 50% rated as high level of satisfaction with the Pension benefit.

Civil Servants were asked for their opinion on the satisfaction level of the existing policy of eligible amount, appropriate option to improve the provision for the benefits, option of appropriate amount, to improve the provision of pension Benefit and opinion regarding the procedure to be followed to get the sickness benefits. The summary of respondents views are given on the following table 4.23 and detail data in Annex 8.

Table 4.23
Satisfaction Level on Pension - in terms of Eligible Amount

Respondents	Satisfaction Level on Pension - in terms of Eligible Amount						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Male	33	27.50	43	35.83	14	11.67	90
Female	15	12.50	11	9.17	4	3.33	30
Total	48	40.00	54	45.00	18	15.00	120
Job Holder	38	31.67	47	39.17	15	12.50	100
Retired	10	8.33	7	5.83	3	2.50	20
Total	48	40.00	54	45.00	18	15.00	120

Source: Field Survey, 2013

Civil Servants were asked for their level of satisfaction with the present provision of Pension in terms of eligible amount. Their responses on the questions are derived out of 120, 40 % are found to be little satisfied, 45% are found to be satisfied with moderate level and 15 % were found to be very high level of satisfaction with the present provision of eligible amount of pension Benefits for Nepalese civil servants.

Present Provision of pension benefits is calculated by the Last salary is multiplied by the service period and divided by the 50. Civil Servants were asked for their level of satisfaction with the present provision of Pension in terms of better provision to calculate the pension amount. The summary of respondents views are given on the following table.

Table 4.24
Satisfaction Level: in terms of Better Provision to Calculate the Pension Amount

Respondents	Satisfaction Level on Pension - in terms of better provision to calculate the pension amount										Total N=120
	[(Service Period X Last Salary)/50]		[(Service Period X Last Salary)/45]		[(Service Period X Last Salary)/55]		[(Service Period X Last Salary)/40]		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	13	10.83	25	20.83	3	2.50	41	34.17	8	6.67	90
Female	7	5.83	7	5.83	3	2.50	11	9.17	2	1.67	30
Total	20	16.67	32	26.67	6	5.00	52	43.33	10	8.33	120
Job Holder	18	15.00	26	21.67	6	5.00	42	35.00	8	6.67	100
Retired	2	1.67	6	5.00	0	0.00	10	8.33	2	1.67	20
Total	20	16.67	32	26.67	6	5.00	52	43.33	10	8.33	120

Source: Field Survey, 2013

Out of 120 respondents, 16.67 % agreed with the Present Provision is sufficient [(Service Period X Last Salary)/50]. 26.67% expressed their views as the [(Service Period X Last Salary)/45]. 5 % expressed their views as the [(Service Period X Last Salary)/55] and 43.33 % are not satisfied with the present provision and expressed their views as [(Service Period X Last Salary)/40] and 8.33% of the respondents disagreed with the present provision and disagreed with the given option According to the existing provision in Civil Service Act and Rule, the dependent can get pension for 7 years and thereafter 50% of pension amount for life time only. The respondent's responses on their views on it as it shall be the appropriate period to get pension for

the dependent. The summary of respondents views are given on the following table 4.24.

Table 4.25
Satisfaction Level on Pension - in terms of Opinion for the Appropriate Period for the Dependent for Pension

Respon- dents	Satisfaction Level on Pension - in terms of opinion for the Appropriate period for the dependent for pension										Total N=120
	for 10 years full pension and thereafter 40% of pension amount for life time		for 7 years full pension and thereafter 60% of pension amount for life time		for 5 years full pension and thereafter 75% of pension amount for life time		90% of pension amount for a life time		If any other (Please specify)		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	15	12.50	10	8.33	6	5.00	48	40.00	11	9.17	90
Female	7	5.83	7	5.83	8	6.67	7	5.83	1	0.83	30
Total	22	18.33	17	14.17	14	11.67	55	45.83	12	10.00	120
Job Holder	19	15.83	13	10.83	11	9.17	45	37.50	12	10.00	100
Retired	3	2.50	4	3.33	3	2.50	10	8.33	0	0.00	20
Total	22	18.33	17	14.17	14	11.67	55	45.83	12	10.00	120

Source: Field Survey, 2013

Out of 120 respondents, 18.33 % agreed with the 10 years full pension and thereafter 40% of pension amount for life time. The respondent's responses on their views on it as it shall be the appropriate period to get pension for the dependent. 14.17 % agreed with the 7 years full pension and thereafter 60% of pension amount for life time. 11.67% agreed with 5 years full pension and thereafter 75% of pension amount for life time. The respondent's responses on their views on it as it shall be the appropriate period to get pension for the dependent. 45.83 % agreed with the 90% of pension amount for a life time. The respondent's responses on their views on it as it shall be the appropriate period to get pension for the dependent. 10% of the respondents disagreed with the present provision and disagreed with the given option and they suggested on improving the present provision of pension benefits for dependent as a social security benefits for civil servants. (For detailed data please see on Annex 8.3)

Civil Servants were asked for the present provision of Pension amount can be maintained their daily expenses in retired life. Their responses on the questions are derived on the following table.

Table 4.26
Satisfaction Level of Pension to be Maintained the Expenses in Retired Life

Respondents	Satisfaction Level - Pension amount can be maintained the daily expenses in retired life						Total
	Disagree		Neutral (Neither Agree nor Disagree)		Agree		
	No.	%	No.	%	No.	%	N=120
Male	58	48.33	21	17.50	11	9.17	90
Female	16	13.33	11	9.17	3	2.50	30
Total	74	61.67	32	26.67	14	11.67	120
Job Holder	61	50.83	27	22.50	12	10.00	100
Retired	13	10.83	5	4.17	2	1.67	20
Total	74	61.67	32	26.67	14	11.67	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the pension benefit. As their expression on the satisfaction level of the pension amount to maintain the daily expenses in retired life. Out of 120, 61.67 % disagree, 26.67 % are satisfied with neutral level and 11.67% agreed on the present provision of pension Benefits for Nepalese civil servants. We can say from the above data, an existence pension benefit is not being able to maintain their daily expenses after retirement.

Civil Servants were asked for their perceive about the satisfaction level from social security benefits in terms of the following measures like as Service delivery in time, institutional arrangements, promptness service, procedural aspect and employees behavior. Their responses on the questions are derived on the following table.

Table 4.27
Satisfaction level on Service Delivery of Pension Benefit

Opinions	Satisfaction Level on Pension - in terms of						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Service Delivery in time.	41	34.17	49	40.83	30	25.00	120
Institutional Arrangements	34	28.33	58	48.33	28	23.33	120
Promptness service	52	43.33	36	30.00	32	26.67	120
Procedure	45	37.50	47	39.17	28	23.33	120
Employees Behavior	39	32.50	47	39.17	34	28.33	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the pension benefit In terms of service delivery in time as their expression out of 120, 34.17 % are little satisfied, 40.83 % are satisfied with average level and 25.00% rated as high level of satisfaction with the present provision of pension benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 8.1)

In terms of Institutional Arrangements out of 120, 28.33 % are little satisfied, 48.33 % are satisfied with average level and 23.33% rated as high level of satisfaction with the present provision of pension benefit. (For detailed data please see on Annex 8.2)

In terms of Promptness service as their expression out of 120, 43.33 % is little satisfied, 30 % are satisfied with average level and 26.67% has rated as high level of satisfaction with the present provision of pension benefit. (For detailed data please see on Annex 8.3)

In terms of Procedure out of 120, 37.50 % is little satisfied, 39.17 % are satisfied with average level and 23.33% has rated high level of satisfaction with the present provision of pension benefit. (For detailed data please see on Annex 8.4)

In terms of employee's behavior, out of 120, 32.50% is little satisfied, 39.17 % are satisfied with average level and 28.33% has rated as high level of satisfaction with the present provision of pension benefit for Nepalese civil servants. (For detailed data please see on Annex 8.5)

Civil Servants were asked for their suggestion to reform the Pension benefits. Their response or suggestion on that question to reform the Pension benefits is as follows. The respondent's suggestion to reform the pension benefit is in three aspects. First one is concerned with the calculation method of pension and its value, second one is pensions for the dependent in terms of period and value, and last one is maintaining the daily expenses and living standard in retired life. Their concern in terms of existing calculation method and its value. It is not sufficient to maintain their daily expenses. They suggested reforming either its calculation method or providing as his/her drawn salary at the time of retirement and increment as a salary increment. Respondent's suggestion in terms of pension period and pension amount for their

dependents, is that government should taking responsibility and provide them up to life time with 100% amount of pension of his/her spouse. Respondent's view on the maintaining the daily expenses and living standard in retired life is that, present pension amount is very little due to the inflation and market rate. Livelihood becoming more expensive. After retirement pension is only a source of income for retired employee or dependent of his/her. So it should be manage or increase as a price level to maintaining daily life. Due to the market condition of present situations no one can maintain their normal living standard from present pension amount. So it should be 100 percent of salary as retired date with increment as a salary for employee. Retired life is very critical for retired employee government should give all kinds of facilities as he/her was in their service.

During the interaction/discussion program, related responsible officials of Pension Management Office (*Kaushi Toshakhana*), Nepal Bank Limited and Rastriya Banijya Bank, were also mostly agreed with respondent's views and their reservation on the government's policy.

Finally, we can say pension fund benefits are one of the components of Social Security benefits, which plays a role to motivate the employees. But due to the Government policy they are not fully satisfied and not fully motivated to their job. However, Pension fund helped to maintain their life after retirement with feeling secure and happy in their retired life.

4.3 The Relation Between SSB and Motivation.

I have identified four variables in this study. Those variables are the component of Social Security benefits. The question in this study is the role of social security benefits to motivate the civil servants is or not? Explore the existence status of sickness benefits, maternity benefits, provident fund, pension benefits as a Social Security benefits and evaluation of its present status with further improvement. Their roles to motivation and satisfaction level were also analyzed on the basis of primary information. Similarly, the relation between social security benefits and motivation factors like as the quality of life, living standard, maintaining the expenses and motivation to work were discussed on the basis of their views in this chapter.

Civil Servants were asked for their rating on the satisfaction level from social security benefits in terms of the Quality of life, living standard, maintaining expenses, motivation at work etc. Their responses on the questions are derived on the following sub heading.

4.3.1 Quality of life

Civil Servants were asked for their rating on the satisfaction level from social security benefits in terms of the Quality of life. Their responses on the questions are derived on the following table.

Table 4.28
Satisfaction Level - in Terms of Quality of Life

Components	Satisfaction Level – in terms of Quality of Life						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Sickness Benefit	58	48.33	44	36.67	18	15.00	120
Maternity Benefit	58	48.33	38	31.67	24	20.00	120
Provident Fund	47	39.17	55	45.83	18	15.00	120
Pension	58	48.33	38	31.67	24	20	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the sickness benefit, In terms of Quality of Life out of 120, 48.33 % is little satisfied, 36.67 % are satisfied with average level and 15.00% rated as high level of satisfaction with the present provision of Sickness Benefits for Nepalese civil servants. (For detailed data please see on Annex 5.6)

Civil servants view on their level of satisfaction with the maternity benefit, In terms of Quality of Life As their expression out of 120, 48.33 % is little satisfied, 31.67 % are satisfied with average level and 20.00% rated as level of satisfaction with the present provision of Maternity Benefits for Nepalese civil servants. (For detailed data please see on Annex 6.6)

Civil servants view on their level of satisfaction with the provident fund In terms of Quality of Life, out of 120, 39.17 % is little satisfied, 45.83 % are satisfied with

average level and 15.00% were found to be very high level of satisfaction with the present provision of provident fund benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 7.13)

Civil servants view on their level of satisfaction with the pension benefit In terms of Quality of Life As their expression out of 120, 48.33 % is little satisfied, 31.67% are satisfied with average level and 20.00% were found to be very high level of satisfaction with the present provision of pension benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 8.6)

4.3.2 Living Standard

Civil Servants were asked for their rating on the satisfaction level from social security benefits in terms of the living standard. Their responses on the questions are derived on the following table.

Table 4.29
Satisfaction Level - in Terms of Living Standard

Components	Satisfaction Level - in terms of living standard						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	N=120
Sickness Benefit	66	55.00	32	26.67	22	18.33	120
Maternity Benefit	48	40.00	62	51.67	10	8.33	120
Provident Fund	45	37.50	61	50.83	14	11.67	120
Pension	65	54.17	41	34.17	14	11.67	120

Source: Field Survey, 2013

In terms of Living Standard as per their expression out of 120, 55.00 % is little satisfied, 26.67 % are satisfied with average level and 18.33% is rating as high level of satisfaction with the present provision of Sickness Benefits for Nepalese civil servants. (For detailed data please see on Annex 5.7)

In terms of Living Standard out of 120, 40.00 % is little satisfied, 51.67 % are satisfied with average level and 8.33% rated as high level of satisfaction with the present provision of maternity benefit for Nepalese civil servants. (For detailed data please see on Annex 6.7)

In terms of Living Standard As their expression out of 120, 37.50 % is little satisfied, 50.83 % are satisfied with average level and 11.67% is rating as high level of satisfaction with the present provision of provident fund benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 7.14)

In terms of Living Standard out of 120, 54.17% are little satisfied, 34.17 % are satisfied with average level and 11.67% rated as high level of satisfaction with the present provision of pension benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 8.7)

4.3.3 Maintaining Daily Expenses

Civil Servants were asked for their rating on the satisfaction level from social security benefits in terms of the maintaining the daily expenses. Their responses on the questions are derived on the following table.

Table 4.30
Satisfaction Level - in terms of Maintaining the Daily Expenses

Components	Satisfaction Level - in terms of maintaining the daily expenses						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	120
Sickness Benefit	70	58.33	36	30.00	14	11.67	120
Maternity Benefit	76	63.33	36	30.00	8	6.67	120
Provident Fund	53	44.17	47	39.17	20	16.67	120
Pension	65	54.17	31	25.83	24	20.00	120

Source: Field Survey, 2013

In terms of maintaining the expenses out of 120, 58.33% is very little satisfied, 30% are satisfied with average level and 11.67% rated as high level of satisfaction with the present provision of Sickness Benefits for Nepalese civil servants. (For detailed data please see on Annex 5.8)

In terms of maintaining the expenses as their expression out of 120, 33.33 % is little satisfied, 30 % are satisfied with average level and 6.67% rated as high level of satisfaction with the present provision of maternity benefit for Nepalese civil servants. (For detailed data please see on Annex 6.8)

In terms of maintaining the expenses, as their expression out of 120, 44.17 % is little satisfied, 39.17 % are satisfied with average level and 16.67% rated as high level of satisfaction with the present provision of provident benefit Benefits for Nepalese civil servants. (For detailed data please see on Annex 7.15)

In terms of maintaining the expenses as their expression out of 120, 54.17% is little satisfied, 25.83 % are satisfied with average level and 20.00% rated as high level of satisfaction with the present provision of pension benefits. (For detailed data please see on Annex 8.8)

4.3.4 Motivation at Work

Social security benefits are also a component of motivation. civil servants were asked about the relationship between the social security benefits and motivation. Similarly, it's relationship with the work efficiency. When the employees are satisfied then they are motivated to their work, which leads the work efficiency and increase in productivity.

4.3.4.1 Satisfaction Level - in Terms of Motivation at Work

Civil Servants were asked for their rating on the satisfaction level from social security benefits in terms of the motivation at work, their responses on the questions are derived on the following table.

Table 4.31

Satisfaction Level - in terms of Motivation at Work

Components	Satisfaction Level - in terms of motivation at work						Total N=120
	Little		Average		High		
	No.	%	No.	%	No.	%	
Sickness Benefit	54	45.00	44	36.67	22	18.33	120
Maternity Benefit	54	45.00	40	33.33	26	21.67	120
Provident Fund	52	43.33	46	38.33	22	18.33	120
Pension	42	35.00	46	38.33	32	26.67	120

Source: Field Survey, 2013

In terms of motivation at work out of 120, 45.00 % is little satisfied, 36.67 % are satisfied with average level and 18.33% rated as high level of satisfaction with the present provision of sickness benefits. (For detailed data please see on Annex 5.9)

In terms of motivation at work out of 120, 45.00 % is little satisfied, 33.33 % are satisfied with average level and 21.67% rated as high level of satisfaction with the present provision of maternity Benefits. (For detailed data please see on Annex 6.9)

In terms of motivation at work, as their expression out of 120, 43.33 % is little satisfied, 38.33 % are satisfied with average level and 18.33% is rating as high level of satisfaction with the present provision of provident fund Benefits. (For detailed data please see on Annex 7.16)

In terms of motivation at work as per their expression out of 120, 35.00% is little satisfied, 38.33 % are satisfied with average level and 26.67% is rating as high level of satisfaction with the present provision of Pension Benefits for Nepalese civil servants. (For detailed data please see on Annex 8.9)

4.3.4.2 Social Security Benefits and Work Motivation

Civil Servants were asked for their view on the relationship between provision of social security benefits and motivation of civil servants. Their response on the questions is derived on the following table.

Table 4.32

Relationship Between Social Security Benefits and Motivation

Respondents	Relationship Between SSB & Work Motivation						Total
	No Significant Relationship		Significant Relationship		Limited Relationship		
	No.	%	No.	%	No.	%	N=120
Male	2	1.67	69	57.50	19	15.83	90
Female	1	0.83	26	21.67	3	2.50	30
Total	3	2.50	95	79.17	22	18.33	120
Job Holder	3	2.50	84	70.00	13	10.83	100
Retired	0	0	11	9.17	9	7.50	20
Total	3	2.50	95	79.17	22	18.33	120

Source: Field Survey, 2013

Out of 120 respondents, 2.50 % completely agreed with the there is no significant relationship between the social security and motivation. But 79.17 % of the respondents have expressed their view that there is significant relationship between the social security and motivation. And 18.33% of the respondents have expressed their view that limited significant relationship between the social security and motivation. Thus, on the basis of above data we can say that there is significant relationship between the social security and motivation. This data shows that social security benefits play a vital role with the motivation. We can conclude that social security benefits play a vital role to motivate the employees.

4.3.4.3 Social Security Benefits and Work Efficiency

Civil Servants were asked for their view on the general concept of the nature of relationship between social security benefits and work efficiency of civil servants. Their response on the questions is derived on the following table.

Table 4.33
Relationship Between Social Security Benefits and Work Efficiency

Respondents	Relationship Between SSB & Work Efficiency						Total
	No Significant Relationship		Significant Relationship		Limited Relationship		
	No.	%	No.	%	No.	%	
Male	8	6.67	56	46.67	26	21.67	90
Female	1	0.83	21	17.50	8	6.67	30
Total	9	7.50	77	64.17	34	28.33	120
Job Holder	8	6.67	66	55.00	26	21.67	100
Retired Total	1	0.83	11	9.17	8	6.67	20
Total	9	7.50	77	64.17	34	28.33	120

Source: Field Survey, 2013

Out of 120 respondents, 7.50 % completely agreed with the there is no significant relationship between the social security and work efficiency. 64.17 % of the respondents have expressed their view significant relationship between the social security and work efficiency and 28.33% of the respondents have expressed their view that limited significant relationship between the social security and work efficiency. Thus, the data shows that there is significant relationship between the social security and work efficiency.

4.3.5 Relation Between Social Security Benefits and Level of Satisfaction

Civil Servants were asked for their perception about the satisfaction level from social security benefits in terms of the following measures. Their responses on the questions are derived on the following table.

Table 4.34
Social Security Benefits and Level of Satisfaction

Opinion	Satisfaction Level of the Social Security Benefits						Total N=120
	Little		Average		High		
	No.	%	No.	%	No.	%	
Are you feeling happy in your work due to the SSB ?	58	48.33	52	43.33	10	8.33	120
Do you feel secure and satisfied due to the existing SSB.	52	43.33	60	50.00	8	6.67	120
Do you feel the existing SSB can play a role to motivate the employees at work?	60	50.00	48	40.00	12	10.00	120
Due to the SSB , Are you motivate to your job,	62	51.67	46	38.33	12	10.00	120
Considering everything, your opinion to existing SSB at the present time	56	46.67	52	43.33	12	10.00	120

Source: Field Survey, 2013

Civil servants view on their level of satisfaction with the social security benefits. The responses on the question of are you feeling happy in your work due to the SSB? Out of 120, 48.33% is little satisfied. 43.33 % are satisfied with average level. 8.33% rated as high level of satisfaction with the present provision of Social Security Benefits for Nepalese civil servants. (For detailed data please see on Annex 9.1)

The responses on the question of Do you feel secure and satisfied due to the existing SSB? As their expression out of 120, 43.33% is little satisfied, 50 % are satisfied with average level and 6.67% rated as high level of satisfaction with the present provision of Social Security Benefits for Nepalese civil servants. (For detailed data please see on Annex 9.2)

The responses on the question of Do you feel the existing SSB can play a role to motivate the employees at work? out of 120, 50.00% is little satisfied, 40 % are satisfied with average level and 10.00% rated as high level of satisfaction with the

present provision of Social Security Benefits for Nepalese civil servants. (For detailed data please see on Annex 9.3)

The responses on the question of Due to the SSB, Are you motivated to your job? As their expression out of 120, 51.67 % is little satisfied, 38.33% are satisfied with average level and 10.00% rated as very high level of satisfaction with the present provision of Social Security Benefits for Nepalese civil servants. (For detailed data please see on Annex 9.4)

The responses on the question of considering everything, your opinion to existing SSB at the present time. As their expression out of 120, 46.67 % is little satisfied, 43.33 % are satisfied with average level and 10.00% rated as very high level of satisfaction with the present provision of Social Security Benefits for Nepalese civil servants. (For detailed data please see on Annex 9.5)

4.4 Social Security Benefits, Satisfaction Level and Motivation

This study has identified four variables namely Sickness benefits, Maternity benefits, Provident Fund Benefits and Pension Benefits as a component of Social Security Benefits. The satisfaction Level of Social Security Benefits affecting factors to motivate the Nepalese Civil Servants. As the data are qualitative in nature they are classified into little, average and high. I made descriptive analysis on the basis of percentage.

We can see the satisfaction levels of these affecting factors role to motivate the Nepalese civil servants are in the similar trend. If we see the data except the average figure all factors and satisfaction role is in little side. These result shows that they are not fully satisfied with the existing SSB. The hypothesis and the results from respondents shows that civil servants are not fully satisfied, which shows as following table and chart.

Table 4.35

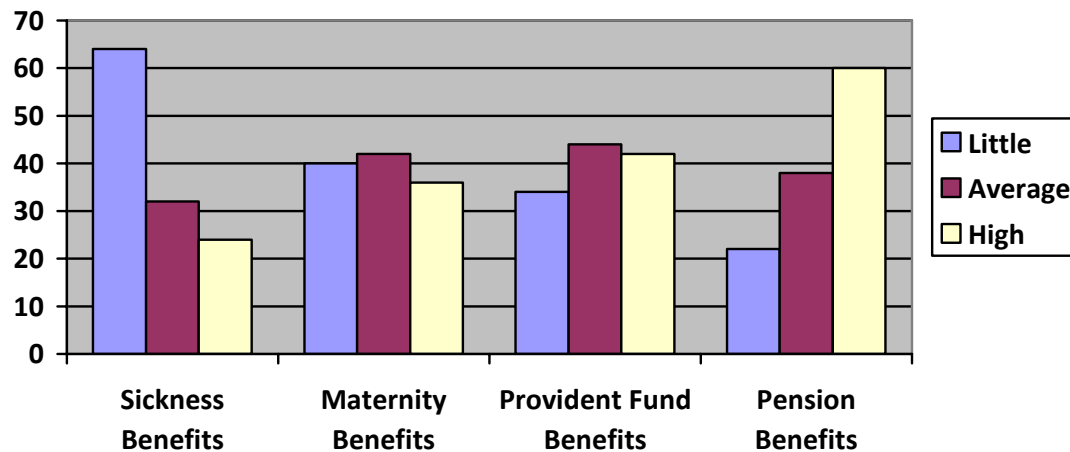
Satisfaction Level of Social Security Benefits

Components	Satisfaction Level of Social Security Benefits						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	
Sickness Benefit	64	53.33	32	26.67	24	20.00	120
Maternity Benefit	40	33.33	42	35.00	36	30.00	118
Provident Fund	34	28.33	44	36.67	42	35.00	120
Pension	22	18.33	38	31.67	60	50.00	120

Source: Field Survey, 2013

Figure No. 4.1

Satisfaction Level of Social Security Benefits



On the basis of above data and chart, we can say that Civil servants are not fully satisfied by the provisions of social security benefits given to them.

The social security provisions given to civil servants have highly motivated to be effective and efficient in the performance of their job. The results from respondents shows that civil servants are not fully satisfied, which shows that they are not motivated due to the social security Benefits. Due to this reason, they are not motivated to their job with effectively and efficiently that has shown in the following table and chart.

Table 4.36

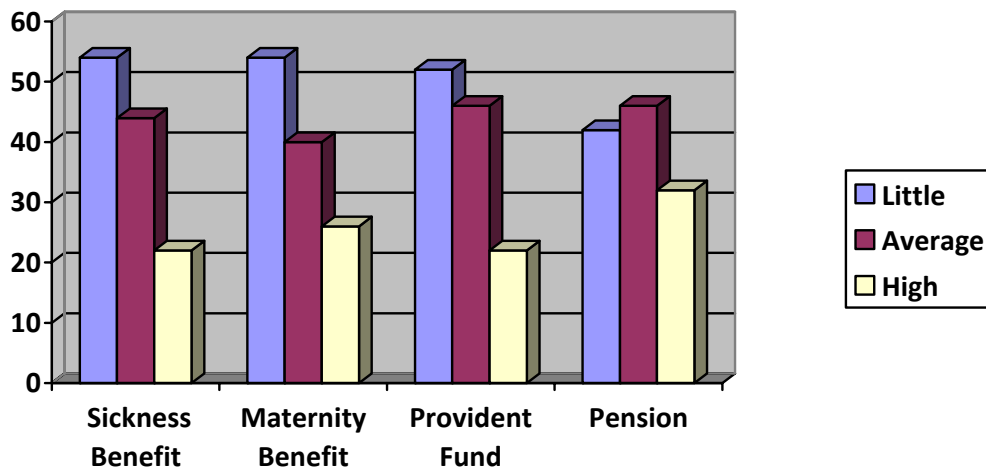
Satisfaction Level - in Terms of Motivation at Work

Components	Satisfaction Level - in terms of Motivation at Work						Total
	Little		Average		High		
	No.	%	No.	%	No.	%	
Sickness Benefit	54	45.00	44	36.67	22	18.33	120
Maternity Benefit	54	45.00	40	33.33	26	21.67	120
Provident Fund	52	43.33	46	38.33	22	18.33	120
Pension	42	35.00	46	38.33	32	26.67	120

Source: Field Survey, 2013

Figure No. 4.2

Satisfaction Level - in Terms of Motivation at Work



On the basis of above data, we can say that, The social security provisions given to civil servants have not highly motivated to be effective and efficient in the performance of their job.

4.5 Chapter Summary

ILO declared the nine branches of social security benefits in 1952 namely sickness benefits, maternity benefits, old age benefits etc. After the 2nd world war government has adopted the democratic wave, and tried to claim as a welfare state. Government recognized the importance of social security benefits. It is addressed in the civil service rule and constitution. I have identified the four areas or components namely

sickness benefits, maternity benefits, provident fund and pension as a component of social security benefits. Employee's motivation is also an important aspect. The opinion expressed by the key informants through questionnaire is also analyzed in all areas. Employee's satisfaction level leads to motivation and it depends upon the social security benefits. Present status of these areas are explored and analyzed in this chapter.

Analysis shows that the scenario of overall satisfaction level of social security benefits is as the satisfaction of each area is little and in an moderate or average. As average means neither satisfied nor not satisfied (unsatisfied). The percentage between satisfied and unsatisfied side is more in the side of little satisfaction or not satisfaction. Some areas are slightly in satisfaction. So there is necessary to improvement for the better to motivate the employees of government or civil servants.

Data shows that civil servants are agreed with the significant relationship between the social security benefits and human rights, significant relationship between the social security benefits and motivation, significant relationship between the social security benefits and work efficiency. Social Security Benefits (SSB) is related with the maintaining and changing in the quality of life, changes in living standard, maintaining the daily life after retirement from service. Similarly civil servants feel secure and satisfied in their job, due to the social security benefits. They expressed their views as Social security Benefits plays vital role to motivate the employees which ultimately increase the productivity with efficiently, effectively in the economically.

CHAPTER FIVE

SUMMARY AND CONCLUSION

5.1 Background

The overall satisfaction level of social security benefits were analyzed on the basis of three aspects- present scenario of identified areas of Social Security Benefits namely Sickness benefits, maternity Benefits, Provident Fund and Pension on the basis of secondary information. The primary data received from the respondents through questionnaire based on the identified variables. The overall satisfaction level of social security benefits were found as little satisfy to the larger extent to moderate level. Information gathered from the secondary sources, and primary sources of data of each identified variables on the basis of the views of the 120 respondents.

5.2 Summary of Findings

5.2.1 Sickness Benefits

Among the 120 respondents, 53.33 % are little satisfied. 26.27 % expressed as their view as a neither little satisfied nor highly satisfied or in average level. 20% rated as high level of satisfaction with the sickness benefit. Thus, this data shows that civil servants are not satisfied on the sickness benefits. Out of 120, 70 % are very little and little satisfied with the eligible amount of sickness benefit. Out of 120 respondents, 50 % of the respondents have expressed their views as that government bear the total amount as a hospitals charge is good option to improve the present provision of Sickness Benefit. Most of them have told that as the procedure, it is not so easy because of delay dealing and perceived in terms of the service delivery in time, intuitional arrangements, promptness service, procedural aspect and employees behavior. This data shows that civil servants are not fully satisfied with the sickness benefits.

Civil Servants response on the sickness benefit is in two aspects. One is sickness leave and other one is treatment expenses. The current provision of sick leave is not

so bad; however it has some room to improve. Normally Salary of civil employees is very low and not able to saving money. Whenever they or their family has hospitalized for the treatment, Hospital charge is too much expensive they are not able to maintain hospital and medicine bill and other expenses at that time.

Generally, sickness benefits getting after retirement. Before retirement or in job period, the process of getting the sickness benefit is not so easy. The process is very slow long and tedious, however no sufficient amount.

Lack of fair and justice in distribution of sickness benefits. The present provision of sickness benefit is different as their holding post wise, but. No health care or medical insurance system to cover the full expenses. So need to manage health insurance with to cover the all risks and expenses as system of western countries like America, Canada, and Australia etc. Civil Service Hospital has established in Kathmandu only, so not easy to come there from all over the Nepal. so it has needed to manage this type of hospital operate in different region is highly recommended. Civil Service Hospital should be made free to all civil service personnel's and their family like as an Army Hospital and police Hospital in Nepal. If all expenses of sickness is borne by the government or covered by insurance, then they have no any burden about the sickness, then they feel secure in their life. Finally, sickness benefits are a component of Social Security benefits, which plays a vital role to motivate the government employees in their job.

5.2.2 Maternity

Civil Servants were asked for their suggestion to reform the Maternity benefits in terms of Leave, maternity expenses and other era. Their response or suggestion to reform the maternity benefit is as follows. Their response or suggestion to reform the maternity benefit is in three aspects. First one is concerned with the leave of maternity leave for female, and maternity care leave for male, second one is maternity care allowances and all expenses in between the maternity period and last one is child care. Their concern in terms of leave for female is suggested as differently like as 3, 6, 12, 18 and 24 months. Most of them suggested for 6 months paid leave and other 6 months unpaid maternity leave for the provision of breast feeding uses and mother is

looking after her child is as a right of infants. Some of them suggested that, the provision should be made in such a way to motivate the safer and healthy motherhood which ultimately benefits the organization and a healthy family with the healthy service delivery she provides after her maternity period. Respondent's suggestion in terms of maternity care leave is not sufficient and better to extent one month to care his child and his wife. it is his social responsibility to care them. Respondent's suggestion in terms of maternity care allowances is not sufficient, so it should be increase to maintain the nutrition's foods for mother and children. Government should bear the all hospital expenses/charges/bills and medicine as well as a prescription or totally free for the hospital service and medicines also. But it can be restricted to community/civil service hospital/government hospitals and these types of facilities provided two times only within their whole job period. Government should provide all kinds of facilities for maternity care and manage the free child care center facilities in their office area. All expenses of maternity benefits is beared by the government, then they feel secure happy in their life. Finally, we can say maternity benefits are one of the most essential components of Social Security benefits, which plays a vital role to motivate the government employees in their job.

5.2.3 Provident Fund

Civil servants view on their level of satisfaction with the Provident fund. As their expression out of 120, 28.33% are little satisfied. 36.67 % are satisfied with average level. 35% rated as high level of satisfaction with the Provident fund. Most of them are rating as very high level of satisfaction with the present provision of Provident Fund Benefits for Nepalese civil servants. Out of 120, 75.83% of the respondents has expressed their view as the Government, Employer and employee are responsible to contribute in a provident fund is a better policy to improve the present provision of provident fund benefits as a social security benefits for civil servants. Most of them are not highly satisfied or little satisfied on those aspects, which has managed by EPF, such as Special Loan (90% of Deposit), House Loan, Education Loan, Revolving Loan, Accidental Compensation, Funeral Grants, contribution policy on Provident Fund.

Civil Servants perceive about the satisfaction level in terms of the Service delivery in time, institutional arrangements, promptness in service, procedural aspect and employees behavior. In terms of service delivery, out of 120 respondents, 25.83 % are little satisfied, 54.17 % are satisfied with moderate level. In terms of Institutional Arrangements out of 120, 22.50% is little satisfied, 55.83% are satisfied with moderate level and 21.67% is highly satisfied. In terms of Promptness service out of 120, 13.33% is very little satisfied 20.83 % are little satisfied, 44.17% are satisfied with moderate level. 21.67 % is highly satisfied. Most of them expressed their views as little satisfied and in moderate level.

Their response or suggestion to reform the provident fund benefit is in four aspects. First one is concerned with the contribution percentage of salary, second one is responsible authority to the contribution, third one is facilities provided by EPF, and last fourth one is appropriate policy for the utilization of contribution. Their concern in terms of existing contribution percentage of salary is 10% from employee and 10% from employer. It is not sufficient, 10% of salary is very little. Some of them suggested 15% of salary and some of them suggest 20% of salary from employee and some of them told as a 33% of salary is better to contribute from employee and equal contribution from the employer.

Some respondents suggested as a voluntary contribution option is also better as employees choice. Presently employee and employers are only responsible authority to contribute the provident fund amount. Respondent's suggestion in terms of responsible authority to contribution of the provident fund is that the government also responsible to provide the social security benefits to the people and employees as well as a concept of welfare state. So, Government, employer and employee (3-tier) are responsible authority to contribute the provident fund amount for the employee.

Respondent's suggestion in terms of facilities provided by EPF is that, Employees provident fund has manage the some of the facilities for the contributors, like as 90% special Loan, House loan amount up to 120 month's basic salary; education loan amount upto Rs 9,00,000 within the country and Rs. 12,00,000 in abroad. Similarly revolving Loan can be taken maximum upper limit is Rs. 20,0000 . Other facilities

like as accidental compensation up to Rs 100000 and Rs 25,000 as a funeral grants etc. They are not fully satisfied from the above facilities and they have suggested to increase the amount of all loan and other facilities. Because of the market price and inflation. Respondents views on the appropriate utilization policy of provident fund are as: provident fund is a retirement fund, so it should be saving for the future and taking after retirement. Present time is also important in our life and need money time to time. So it will be the better policy to utilization of provident fund amount as 50% within a service period and 50% for the after retirement. Retirement fund helped to maintain their life after retirement. Provident fund can be help secure and happy in their retired life. Finally, we can say provident fund benefits are one of the components of Social Security benefits, which plays a role to motivate the employees.

5.2.4 Pension

Civil Servants view on the satisfaction level of the existing Pension Benefits. Out of 120, 18.33 % (22) is little satisfied. 31.67 % (38) are satisfied with average level. 50% (60) rated as high level of satisfaction with the Pension benefit.

Out of 120, 40 % were very satisfied, 45% with moderate level and 15 % are satisfied with the present provision of eligible amount of pension Benefits.

Most of them not fully satisfied with the present calculation method to determine the pension amount. They are also not fully satisfied with the Service delivery in time, institutional arrangements, promptness service, procedural aspect and employee's behavior.

The respondent's suggestion to reform the pension benefit is in three aspects. First one is concerned with the calculation method of pension and its value, second one is pensions for the dependent in terms of period and value, and last one is maintaining the daily expenses and living standard in retired life. Their concern in terms of existing calculation method and its value. It is not sufficient to maintain their daily expenses. They suggested reforming either its calculation method or providing as his/her drawn salary at the time of retirement and increment as a salary increment. Respondent's suggestion in terms of pension period and pension amount for their de-

pendents, is that government should taking responsibility and provide them up to life time with 100% amount of pension of his/her spouse. Respondent's view on the maintaining the daily expenses and living standard in retired life is that, present pension amount is very little due to the inflation and market rate. Livelihood becoming more expensive. After retirement pension is only a source of income for retired employee or dependent of his/her. So it should be manage or increase as a price level to maintaining daily life. Due to the market condition of present situations no one can maintain their normal living standard from present pension amount. So it should be 100 percent of salary as retired date with increment as a salary for employee. Retired life is very critical for retired employee government should give all kinds of facilities as he/her was in their service. Pension fund helped to maintain their life after retirement with feeling secure and happy in their retired life. Finally, we can say that pension fund benefits are one of the components of Social Security benefits, which plays a role to motivate the employees.

Out of 120 respondents, 70 % are strongly agreed that social security is a part of human rights. Similarly 20 % of the respondents have agreed on above statement and 10 % of the respondents have Neither Agree nor Disagree (Neutral) on the statement "Social Security is a part of human rights. Thus, the summation of civil servants representing views has shown that Social Security is a part of human rights.

The relation between social security benefits and motivation factors like as the quality of life, living standard, maintaining the expenses, motivation to work and work efficiency were discussed and found as : most of them are little satisfied and in moderate level with present provision of sickness, maternity, provident fund and pension benefits. Similarly, data shows that both of the Government and Employer only the responsible to provide the social security benefits for their employee.

5.3 Conclusion

Civil servants have agreed with the significant relationship between the social security benefits and human rights, significant relationship between the social security benefits and motivation, significant relationship between the social security benefits and work efficiency. Social Security Benefits (SSB) is related with the maintaining and

changing in the quality of life, changes in living standard, maintaining the daily life after retirement from service, feeling secure and satisfied in their job due to the social security benefits. They expressed their views as Social security Benefits plays vital role to motivate the employees which ultimately increase the productivity with efficiently, effectively in the economically. However they are not fully satisfied on SSB as much as their expectations and facilities are not distributed as a principal of social justice.

5.4 Suggestion for Further Study

The present study has focused on social security benefits and role to motivate the Nepalese civil servants based on the identified four factors as independent variables namely: (a) sickness benefit (b) maternity benefit (c) provident fund and (d) pension benefits. However, the study has been unable to provide real picture of these factors due to various constraints faced during the study. It has only highlighted the present scenario of social security benefits and its level of satisfaction among the 120 civil servants. Though, This study does not provide the comprehensive analysis on all aspects and factors related with social security benefits and motivational level but it may suggest the areas for further study in social security benefits and its role to motivation in several aspects, some of which could be;

- Policy level issues related with social security benefits and employees motivation;
- Its status in government agencies and private sector;
- The role of employees to enhance the performance of organization due to the social security benefits and its motivational level.

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APPENDICES

To
Mr/Ms

Subject: Request Letter for the Questionnaires

Dear Sir/Madam,

I am conducting a research on “*The Role of Social Security Benefits to Motivate the Nepalese Civil servants*”. The purpose of the study is to explore about the social security and its status in the Nepalese civil service. I would like to request you to be a participant to respond the questionnaire prepared for this purpose. As a respondent of this study, you are requested to express your perceptions and experiences on social security benefits that you have experienced as an employee of the Nepalese Civil Service.

Thank You

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Section-I: Respondent's General Information

1. Name(Optional):
2. Gender : Male Female
3. Age :
4. Marital status: () single () married () divorced () widowed
5. Education: Below SLC Intermediate Bachelor Master Ph.D
6. Profession : Job Holder Retired
7. Institution (present job holder):
8. Position Title (present):
9. Years of Service: Years of Retired (If Retired):
10. Location of the service at present (Kathmandu or district) :

Section-II: General Questions

1. Do you agree this statement "social security is a part of human rights"? (tick any one)
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
2. In your opinion, who is responsible authority to provide the Social Security Benefits (SSB) ?
 - a. Government only
 - b. Employer only
 - c. Both of Government and Employer
 - d. Independent Institution (Like: Karmachari Sanchaya Kosh)
 - e. If, Other (Please specify)
3. What is the nature of relationship between social security benefits and work efficiency of civil servants? (tick any one)
 - a. No significant relationship with work efficiency
 - b. Significant relationship with work efficiency
 - c. Limited relationship with work efficiency
4. To What extent, in your opinion, exists the relationship between provision of social security benefits and motivation of civil servants? (tick any one)
 - a. No significant relationship with motivation
 - b. Significant relationship with motivation
 - c. Limited relationship with motivation

5. To what extent do you think the civil servants are satisfied with following Social Security benefits?

Social Security Benefits	Very Little	Little	Moderate	High	Very High
Sickness benefit					
Maternity benefit					
Provident fund,					
Pension					

Section-III: Sickness Benefit

1. What is your opinion about the satisfaction level with the present provision of Sickness Benefit in terms of eligible amount (amount conversion from the month)? (tick any one)

a) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
 b.
 c.

2. What shall be the appropriate option, to improve the present provision of Sickness Benefit in your opinion? (tick any one)

- a) Present Provision is sufficient (present provision is 12 month for Gazetted, 18 for Non- Gazetted and 21 for without class)
 b) Equal amount for all class
 c) Proportionate amount for all class
 d) amount as a hospitals charge
 e) If any other (Please specify)

Please justify your opinion:

- a.
 b.
 c.

3. What shall be the appropriate amount to improve the present provision of Sickness benefit in your opinion? (tick any one)

- a) Present Provision is sufficient (present provision is amount of the lump sum of the 12 months salary for Gazetted, 18 for Non-gazetted and 21 for without class)
- b) Rs 40,000 to 50,000 for all class per year
- c) Rs 50,000 to 60,000 for all class per year
- d) Rs 60,000 to 70,000 for all class per year
- e) If any other (Please specify)

Please justify your opinion:

- a.
- b.
- c.

4. What is your opinion regarding the procedure to be followed to get the sickness benefits?

- a) Easy b) satisfactory c) Average d) delay-dealing e) other

Please justify your opinion:

- a.
- b.
- c.

5. If you have any suggestion to reform the Sickness Benefits, Please mention here.

- a.
- b.
- c.

Section-IV: Maternity Benefit

1. What is your opinion (satisfaction level) with the present provision of Maternity Benefit in terms of amount? (Please, tick out any one of the given options)

- a) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
- b.
- c.

2. What shall be the Maternity Benefit in terms of amount? (tick any one)

- a) Total expenses of Hospital
- b) 90 % of Hospital Expenses
- c) 80 % of Hospital Expenses
- d) 75 % of Hospital Expenses
- e) If any other, Please specify

Please justify your opinion:

- a.
- b.
- c.

3. What is your opinion (satisfaction level) with the present provision of Maternity Leave for Female? (tick any one)

- a) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
- b.
- c.

4. What shall be the appropriate duration (month) as a Maternity Leave for Female?

- a) 3 months b) 6 months c) 12 months d) 18 months e) Other(Pl specify)...

Please justify your opinion:

- a.
- b.
- c.

5. What is your opinion (satisfaction level) with the present provision of Maternity Care Leave for her Husband (Male)? (tick any one)

- a) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
- b.
- c.

6. What shall be the appropriate duration (week) as a Maternity Care Leave for male?
 a) 2 week b) 3 week c) 4 week d) 5 week e) other (Please specify).....

Please justify your opinion:

- a.
- b.
- c.

7. If you have any suggestion to reform the Maternity benefits, please mention here.

- a.
- b.
- c.

Section-V: Provident Fund

1. What is your opinion (satisfaction level) with the present provision of Provident Fund in terms of contribution amount (10% of salary from employee and 10% from employer)?

- a) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
- b.
- c.

2. What system shall be the better policy to contribute for the Provident Fund?(tick any one)

- a) Government only responsible to contribute
- b) Employers only responsible to contribute
- c) Employee only responsible to contribute
- d) Government, Employer and employee are responsible to contribute
- e) If any other, Please specify

Please justify your opinion:

- a.
- b.
- c.

3. In your opinion, what shall be the appropriate contribution percentage (10+10=20% of salary deposited as a provident fund in present) for the provident fund? (tick any one)
- a) 15+15 % of salary
 - b) 20+20 % of salary
 - c) 25+25 % of salary
 - d) 30+30 % of salary
 - e) If any other (Please specify)

Please justify your opinion?

- a.
- b.
- c.

4. EPF provided the following facilities for the contributors under the concept of SSB.

What is your opinion (satisfaction level) with the following facilities? (tick any one)

Particulars	Very Little	Little	Moderate	High	Very High
Special Loan (90% of Deposit)					
House Loan (120 months Salary)					
Education Loan (9-12 Lakh)					
Revolving Loan (20 Lakh)					
Accidental Compensation (Rs 10000-100000)					
Funeral Grants (Rs 25000)					

5. What shall be the appropriate policy to utilize the provident fund amount?

- a. Total amount utilize within a service Period
- b. Total amount utilize after retirement
- c. 50% of total amount within a service period and 50% after retirement
- d. existing policy
- e. If any other (Please specify)

Please justify your opinion.

- a.
- b.
- c.

6. If you have any suggestion to reform the Provident Fund benefits, please mention here.

- a.
- b.
- c.

Section-VI: Pension

1. What is your opinion (satisfaction level) with the present provision of Pension in terms of eligible amount?

- b) Very Little b) Little c) Moderate d) High e) Very High

Please justify your opinion:

- a.
- b.
- c.

2. What system shall be the better provision to calculate the pension amount?(tick any one)

- a) Present Provision is sufficient [(Service Period X Last Salary)/50]
- b) [(Service Period X Last Salary)/45]
- c) [(Service Period X Last Salary)/55]
- d) [(Service Period X Last Salary)/40]
- e) If any other (Please specify)

Please justify your opinion:

- a.
- b.
- c.

3. According to the existing provision in Civil Service Act and Rule, the dependent can get pension for 7 years and thereafter 50% of pension amount for life time only. What shall be the appropriate period to get pension for the dependent? (tick any one)

- a) for 10 years full pension and thereafter 40% of pension amount for life time
- b) for 7 years full pension and thereafter 60% of pension amount for life time
- c) for 5 years full pension and thereafter 75% of pension amount for life time
- d) 90% of pension amount for a life time
- e) If any other (Please specify)

Please justify your opinion:

- a.
- b.
- c.

4. Are you agree with the present provision of Pension amount can be maintained the daily expenses in retired life?
 a) Very Disagree b) Disagree c) Neutral d) Agree e) Very Agree

Please justify your opinion:

- a.
 b.
 c.

5. If you have any suggestion to reform the Pension benefits, please mention here.

- a.
 b.
 c.

Section-VII: Opinion Section

1. How did you perceive about the satisfaction level from social security benefits in terms of the following measures? Please mark 1-5 on the given table:

1=Very Little 2=Little 3=Moderate 4=High 5=Very High

Levels of Satisfaction of the Social Security Benefits

Social Security Benefits	in terms of				
	Service Delivery in Time	Institutional Arrangements	Promptness Service	Procedure	Employees Behavior
Sickness Benefit					
Maternity Benefit					
Provident Fund,					
Pension					

2. How did you evaluate the determinants of the following social security benefits (SSB), to improve in terms of the following measures? Please mark 1-5 on the given table:

1=Very Little 2=Little 3=Moderate 4=High 5=Very High

Levels of Satisfaction of the Social Security Benefits

Social Security Benefits (SSB)	in terms of			
	Quality of Life	Living Standard	Maintain the Expenses	Motivation at Work
Sickness Benefit				
Maternity Benefit				
Provident Fund,				
Pension				

3. How did you perceive about the following statement? Please mark on the given table:

Particular	<i>Levels of Satisfaction of the Social Security Benefits</i>				
	Very Little	Little	Average	High	Very High
Are you feeling happy in your work due to the SSB ?					
Do you feel secure and satisfied due to the existing SSB.					
Do you feel the existing SSB can play a role to motivate the employees at work?					
Due to the SSB , Are you motivate to your job,					
Considering everything, your opinion to existing SSB at the present time					

4. Please give your suggestion on the following aspects to improve Social Security benefits. (If the space is not sufficient, write on backside or attach a separate sheet)

a. In terms of timely (real time) service delivery

b. In terms of Procedural simplicity

c. In terms of Quantity (sufficiency)

d. In terms of Institutional Arrangements.....

e. In terms of overall satisfaction

f. If any other

THANK YOU FOR YOUR TIME CONSIDERATION IN ANSWERING THESE QUESTIONS

QUESTIONS FOR INTERACTION AND DISCUSSION

1. What is the status of Social Security Benefits in an overview concept?
2. Can the SSB motivate the Civil Servants?
3. What are the roles to motivate them?
4. What would be the better provision on sickness benefits in terms of monetary, hospital expenses, leave, service, procedure and any other part?
5. What would be the better provision on maternity benefits in terms of monetary, leave, service, procedure and other part?
6. What would be the better provision on provident fund benefits in terms of contribution percentage, responsible authority, service delivery, procedure etc and any other part?
7. What would be the better provision on pension benefits in terms of monetary, dependent pension rate and duration, responsible authority, service delivery, procedure etc and any other part?
8. What is your overall opinion about SSB.

Composition of Respondents

Annex 4.1

Composition of Respondents

S.N.	Male		Female		Total
	No.	%	No.	%	
Gender	90		30		120
Education					
Below SLC	3		3		6
10+2	1		3		4
Bachelor	17		15		32
Master	69		9		78
Job Holder	78		22		100
Retired (Pensioner)	12		8		20

Source: Field Survey, 2013

Annex 4.2

Service Provided by CSH on FY 2066/67

S.N.	Service	No. of Civil servants	% of Civil Servants	General Public	Total No. of Beneficiaries
1	OPD	10882		16762	27582
	Emergency	158		681	839
	Indoor	165		329	494
	Operation	267		835	1102
	X-Ray	165			3497
	Ultra Sound	1220		1370	2590
	CT Scan	39		66	105
	Lab Test				7800
	Discount card Approved				10392

Source: www.civilservicehospital.com.np

Sickness Benefit

Annex 5.1

Satisfaction Level on Sickness Benefits - in terms of Service Delivery in Time

Respondents	Satisfaction Level on Sickness Benefits - in terms of Service Delivery in time.										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	32	26.67	19	15.83	29	24.17	6	5.00	4	3.33	90
Female	12	10.00	10	8.33	6	5.00	2	1.67	0	0	30
Total	44	36.67	29	24.17	35	29.17	8	6.67	4	3.33	120
Job Holder	29	24.17	27	22.50	33	27.50	7	5.83	4	3.33	100
Retired	15	12.50	2	1.67	2	1.67	1	0.83	0	0	20
Total	44	36.67	29	24.17	35	29.17	8	6.67	4	3.33	120

Source: Field Survey, 2013

Annex 5.2

Satisfaction Level on Sickness Benefits in terms of Institutional Arrangements

Respondents	Satisfaction Level on Sickness Benefits in terms of institutional arrangements										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	12	10.00	37	30.83	33	27.50	6	5.00	2	1.67	90
Female	7	5.83	10	8.33	11	9.17	2	1.67	0	0	30
Total	19	15.83	47	39.17	44	36.67	8	6.67	2	1.67	120
Job Holder	12	10.00	38	31.67	41	34.17	8	6.67	1	0.83	100
Retired	7	5.83	9	7.50	3	2.50	0	0	1	0.83	20
Total	19	15.83	47	39.17	44	36.67	8	6.67	2	1.67	120

Source: Field Survey, 2013

Annex 5.3

Satisfaction Level on Sickness Benefits - in terms of Promptness Service

Respondents	Satisfaction Level on Sickness Benefits - in terms of Promptness Service										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	35	29.17	24	20.00	10	8.33	8	6.67	90
Female	7	5.83	13	10.83	8	6.67	2	1.67	0	0	30
Total	20	16.67	48	40.00	32	26.67	12	10.00	8	6.67	120
Job Holder	16	13.33	44	36.67	23	19.17	11	9.17	6	6.67	100
Retired	4	3.33	4	3.33	9	7.50	1	0.83	2	1.67	20
Total	20	16.67	48	40.00	32	26.67	12	10.00	8	6.67	120

Source: Field Survey, 2013

Annex 5.4

Satisfaction Level on Sickness Benefits - in terms of Procedure

Respondents	Satisfaction Level on Sickness Benefits - in terms of Procedure										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	14	11.67	44	36.67	23	19.17	7	5.83	2	1.67	90
Female	2	1.67	14	11.67	11	9.17	3	2.50	0	0	30
Total	16	13.33	58	48.33	34	28.33	10	8.33	2	1.67	120
Job Holder	12	10.00	49	40.83	30	25.00	8	6.67	1	0.83	100
Retired	4	3.33	9	7.50	4	3.33	2	1.67	1	0.83	20
Total	16	13.33	58	48.33	34	28.33	10	8.33	2	1.67	120

Source: Field Survey, 2013

Annex 5.5

Satisfaction Level on Sickness Benefits - in terms of Employees Behavior

Respondents	Satisfaction Level on Sickness Benefits - in terms of Employees Behavior										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	25	20.83	41	34.17	9	7.50	2	1.67	90
Female	4	3.33	6	5.00	13	10.83	5	4.17	0	0	30
Total	17	14.17	31	25.83	54	45.00	14	11.67	2	1.67	120
Job Holder	12	10.00	30	25.00	47	39.17	10	8.33	1	0.83	100
Retired	5	4.17	3	2.50	7	5.83	4	3.33	1	0.83	20
Total	17	14.17	33	27.50	54	45.00	14	11.67	2	1.67	120

Source: Field Survey, 2013

Annex 5.6

Satisfaction Level on Sickness Benefits - in terms of Quality of Life

Respondents	Satisfaction Level on Sickness Benefits - in terms of Quality of Life										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	18	15.00	28	23.33	30	25.00	8	6.67	6	5.00	90
Female	9	7.50	3	2.50	14	11.67	4	3.33	0	0	30
Total	27	22.50	31	25.83	44	36.67	12	10.00	6	5.00	120
Job Holder	19	15.83	28	23.33	39	32.50	10	8.33	4	3.33	100
Retired	8	6.67	3	2.50	5	4.17	2	1.67	2	1.67	20
Total	27	22.50	31	25.83	44	36.67	12	10.00	6	5.00	120

Source: Field Survey, 2013

Annex 5.7

Satisfaction Level on Sickness Benefits - in terms of Living Standard

Respondents	Satisfaction Level on Sickness Benefits - in terms of Living Standard										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	37	30.83	26	21.67	12	10.00	2	1.67	90
Female	6	5.00	10	8.33	6	5.00	8	6.67	0	0	30
Total	19	15.83	47	39.17	32	26.67	20	16.67	2	1.67	120
Job Holder	15	12.50	36	30.00	29	24.17	18	15.00	2	1.67	100
Retired	4	3.33	11	9.17	3	2.50	2	1.67	0	0	20
Total	19	15.83	47	39.17	32	26.67	20	16.67	2	1.67	120

Source: Field Survey, 2013

Annex 5.8

Satisfaction Level on Sickness Benefits - in terms of Maintain the Expenses

Respondents	Satisfaction Level on Sickness Benefits - in terms of Maintain the Expenses										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	18	15.00	32	26.67	30	25.00	8	6.67	2	1.67	90
Female	12	10.00	8	6.67	6	5.00	4	3.33	0	0	30
Total	30	25.00	40	33.33	36	30.00	12	10.00	2	1.67	120
Job Holder	21	17.50	37	30.83	31	25.83	10	8.33	1	0.83	100
Retired	9	7.50	3	2.50	5	4.17	2	1.67	1	0.83	20
Total	30	25.00	40	33.33	36	30.00	12	10.00	2	1.67	120

Source: Field Survey, 2013

Annex 5.9

Satisfaction Level on Sickness Benefits - in terms of work motivation

Respondents	Satisfaction Level on Sickness Benefits - in terms of work motivation										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	21	17.50	23	19.17	29	24.17	14	11.67	3	2.50	90
Female	7	5.83	3	2.50	15	12.50	4	3.33	1	0.83	30
Total	28	23.33	26	21.67	44	36.67	18	15.00	4	3.33	120
Job Holder	21	17.50	24	20.00	39	32.50	12	10.00	4	3.33	100
Retired	7	5.83	2	1.67	5	4.17	6	5.00	0	0	20
Total	28	23.33	26	21.67	44	36.67	18	15.00	4	3.33	120

Source: Field Survey, 2013

Maternity Benefit

Annex 6.1

Satisfaction Level on Maternity Benefit - in terms of Service Delivery

Respondents	Satisfaction Level on Maternity Benefit - in terms of Service Delivery										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	12	10.00	23	19.17	38	31.67	15	12.20	2	1.67	90
Female	3	2.50	9	7.50	11	9.17	7	5.83	0	0	30
Total	15	12.50	32	26.67	49	40.83	22	18.33	2	1.67	120
Job Holder	9	7.50	28	23.33	44	36.67	17	14.17	2	1.67	90
Retired	6	5.00	4	3.33	5	4.17	5	4.17	0	0	30
Total	15	12.50	32	26.67	49	40.83	22	18.33	2	1.67	120

Source: Field Survey, 2013

Annex 6.2

Satisfaction Level on Maternity Benefit - in terms of Institutional Arrangements

Respondents	Satisfaction Level on Maternity Benefit - in terms of institutional arrangements										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	28	23.33	28	23.33	15	12.50	6	5.00	90
Female	3	2.50	11	9.17	13	10.83	3	2.50	0	0	30
Total	16	13.33	39	32.50	41	34.17	18	15.00	6	5.00	120
Job Holder	9	7.50	35	29.17	37	30.83	15	12.50	4	3.33	100
Retired	7	5.83	4	3.33	4	3.33	3	2.50	2	1.67	20
Total	16	13.33	39	32.50	41	34.17	18	15.00	6	5.00	120

Source: Field Survey, 2013

Annex 6.3

Satisfaction Level on Maternity Benefit - in terms of Promptness Service

Respondents	Satisfaction Level on Maternity Benefit - in terms of Promptness Service										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	6	5.00	29	24.17	33	27.50	20	16.67	2	1.67	90
Female	4	3.33	10	8.33	12	10.00	4	3.33	0	0	30
Total	10	8.33	39	32.50	45	37.50	24	20.00	2	1.67	120
Job Holder	8	6.67	33	27.50	40	33.33	18	15.00	1	0.83	90
Retired	2	1.67	6	5.00	5	4.17	6	5.00	1	0.83	30
Total	10	8.33	39	32.50	45	37.50	24	20.00	2	1.67	120

Source: Field Survey, 2013

Annex 6.4

Satisfaction Level on Maternity Benefit - in terms of Procedure

Respondents	Satisfaction Level on Maternity Benefit - in terms of Procedure										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	12	10.00	18	15.00	33	27.50	23	19.17	4	3.33	90
Female	4	3.33	9	7.50	8	6.67	7	5.83	2	1.67	30
Total	16	13.33	27	22.50	41	34.17	30	25.00	6	5.00	120
Job Holder	11	9.17	24	20.00	38	31.67	23	19.17	4	3.33	100
Retired	5	4.17	3	2.50	3	2.50	7	5.83	2	1.67	20
Total	16	13.33	27	22.50	41	34.17	30	25.00	6	5.00	120

Source: Field Survey, 2013

Annex 6.5

Satisfaction Level on Maternity Benefit - in terms of Employees Behavior

Respondents	Satisfaction Level on Maternity Benefit - in terms of Employees Behavior										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	7	5.83	21	17.50	35	29.17	25	20.83	2	1.67	90
Female	4	3.33	7	5.83	14	11.67	5	4.17	0	0	30
Total	11	9.17	28	23.33	49	40.83	30	25.00	2	1.67	120
Job Holder	6	5.00	26	21.67	43	35.83	24	20.00	1	0.83	100
Retired	5	4.17	2	1.67	6	5.00	6	5.00	1	0.83	20
Total	11	9.17	28	23.33	49	40.83	30	25.00	2	1.67	120

Source: Field Survey, 2013

Annex 6.6

Satisfaction Level on Maternity Benefits - in terms of Quality of Life

Respondents	Satisfaction Level on Maternity Benefits - in terms of Quality of Life										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	12	10.00	28	23.33	30	25.00	12	10.00	8	6.67	90
Female	3	2.50	15	12.50	8	6.67	4	3.33	0	0.00	30
Total	15	12.50	43	35.83	38	31.67	16	13.33	8	6.67	120
Job Holder	12	10.00	35	29.17	35	29.17	13	10.83	5	4.17	100
Retired	3	2.50	8	6.67	3	2.50	3	2.50	3	2.50	20
Total	15	12.50	43	35.83	38	31.67	16	13.33	8	6.67	120

Source: Field Survey, 2013

Annex 6.7

Satisfaction Level on Maternity Benefits - in terms of Living Standard

Respondents	Satisfaction Level on Maternity Benefits - in terms of Living Standard										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	11	9.17	24	20.00	46	38.33	9	7.50			90
Female	5	4.17	8	6.67	16	13.33	1	0.83			30
Total	16	13.33	32	26.67	62	51.67	10	8.33			120
Job Holder	12	10.00	28	23.33	52	43.33	8	6.67			100
Retired	4	3.33	4	3.33	10	8.33	2	1.67			20
Total	16	13.33	32	26.67	62	51.67	10	8.33			120

Source: Field Survey, 2013

Annex 6.8

Satisfaction Level on Maternity Benefits - in terms of Maintain the Expenses

Respondents	Satisfaction Level on Maternity Benefits - in terms of Maintain the Expenses										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	20	16.67	38	31.67	25	20.83	5	4.17	2	1.67	90
Female	8	6.67	10	8.33	11	9.17	1	0.83	0	0.00	30
Total	28	23.33	48	40.00	36	30.00	6	5.00	2	1.67	120
Job Holder	19	15.83	42	35.00	33	27.50	5	4.17	1	0.83	100
Retired	9	7.50	6	5.00	3	2.50	1	0.83	1	0.83	20
Total	28	23.33	48	40.00	36	30.00	6	5.00	2	1.67	120

Source: Field Survey, 2013

Annex 6.9

Satisfaction Level on Maternity Benefits - in terms of Work Motivation

Respondents	Satisfaction Level on Maternity Benefits - in terms of Work Motivation										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	15	12.50	28	23.33	28	23.33	18	15.00	1	0.83	90
Female	5	4.17	6	5.00	12	10.00	6	5.00	1	0.83	30
Total	20	16.67	34	28.33	40	33.33	24	20.00	2	1.67	120
Job Holder	14	11.67	31	25.83	33	27.50	20	16.67	2	1.67	100
Retired	6	5.00	3	2.50	7	5.83	4	3.33	0	0.00	20
Total	20	16.67	34	28.33	40	33.33	24	20.00	2	1.67	120

Source: Field Survey, 2013

Provident Fund Benefit

Annex 7.1

Satisfaction Level on Special Loan (90% of Deposit)

Respondents	Satisfaction Level on Special Loan (90% of Deposit)										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	11	9.17	10	8.33	40	33.33	25	20.83	4	1.33	90
Female	7	5.83	3	2.50	13	10.83	5	4.17	2	1.67	30
Total	18	15.00	13	10.83	53	44.17	30	25.00	6	5.00	120
Job Holder	11	9.17	11	9.17	46	38.33	28	23.33	4	3.33	100
Retired	7	5.83	2	1.67	7	5.83	2	1.67	2	1.67	20
Total	18	15.00	13	10.83	53	44.17	30	25.00	6	5.00	120

Source: Field Survey, 2013

Annex 7.2

Satisfaction Level on House Loan

Respondents	Satisfaction Level on House Loan										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	11	9.17	10	8.33	42	35.00	15	12.50	12	10.00	90
Female	7	5.83	4	3.33	11	9.17	6	5.00	2	1.67	30
Total	18	15.00	14	11.67	53	44.17	21	17.50	14	11.67	120
Job Holder	11	9.17	11	9.17	46	38.33	20	16.67	12	10.00	100
Retired	7	5.83	3	2.50	7	5.83	1	0.83	2	1.67	20
Total	18	15.00	14	11.67	53	44.17	21	17.50	14	11.67	120

Source: Field Survey, 2013

Annex 7.3

Satisfaction Level on Education Loan

Respondents	Satisfaction Level on Education Loan										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	12	10.00	11	9.17	42	35.00	20	16.67	5	4.17	90
Female	6	5.00	3	2.50	18	15.00	2	1.67	1	0.83	30
Total	18	15.00	14	11.67	60	50.00	22	18.33	6	5.00	120
Job Holder	10	8.33	11	9.17	56	46.67	19	15.83	4	3.33	100
Retired	8	6.67	3	2.50	4	3.33	3	2.50	2	1.67	20
Total	18	15.00	14	11.67	60	50.00	22	18.33	6	5.00	120

Source: Field Survey, 2013

Annex 7.4**Satisfaction Level on Revolving Loan**

Respondents	Satisfaction Level on Revolving Loan										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	14	11.67	38	31.67	18	15.00	7	5.83	90
Female	5	4.17	6	5.00	12	10.00	6	5.00	1	0.83	30
Total	18	15.00	20	16.67	50	41.67	24	20.00	8	6.67	120
Job Holder	10	8.33	18	15.00	45	37.50	20	16.67	7	5.83	100
Retired	8	6.67	2	1.67	5	4.17	4	3.33	1	0.83	20
Total	18	15.00	20	16.67	50	41.67	24	20.00	8	6.67	120

Source: Field Survey, 2013

Annex 7.5**Satisfaction Level on Accidental Compensation**

Respondents	Satisfaction Level on Accidental Compensation										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	24	20.00	35	29.17	15	12.50	9	7.50	7	5.83	90
Female	11	9.17	10	8.33	7	5.83	1	0.83	1	0.83	30
Total	35	29.17	45	37.50	22	18.33	10	8.33	8	6.67	120
Job Holder	24	20.00	41	34.17	20	16.67	8	6.67	7	5.83	100
Retired	11	9.17	4	3.33	2	1.67	2	1.67	1	0.83	20
Total	35	29.17	45	37.50	22	18.33	10	8.33	8	6.67	120

Source: Field Survey, 2013

Annex 7.6**Satisfaction Level on Funeral Grants**

Respondents	Satisfaction Level on Funeral Grants										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	23	19.17	25	20.83	31	25.83	9	7.50	2	1.67	90
Female	7	5.83	9	7.50	9	7.50	5	4.17	0	0	30
Total	30	25.00	34	28.33	40	33.33	14	11.67	2	1.67	120
Job Holder	22	18.33	31	25.83	35	29.17	11	9.17	1	0.83	100
Retired	8	6.67	3	2.50	5	4.17	3	2.50	1	0.83	20
Total	30	25.00	34	28.33	40	33.33	14	11.67	2	1.67	120

Source: Field Survey, 2013

Annex 7.7**Opinion on better Contribution Policy of Provident Fund**

Respondents	Opinion on better Contribution Policy of Provident Fund										Total N=120
	Total amount utilize within a service period		Total amount utilize after retirement		50% of total amount within a service period and 50% after retirement		existing policy		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	5		23		34		22		6		90
Female	3		5		18		4		0		30
Total	5		28		52		26		6		120
Job Holder	7		24		41		22		6		100
Retired	1		4		11		4		0		20
Total	8		28		52		26		6		120

Source: Field Survey, 2013

Annex 7.8**Satisfaction Level on Provident Fund - in terms of Service Delivery in Time**

Respondents	Satisfaction Level on Provident Fund - in terms of Service Delivery in time										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	2	1.67	25	20.83	48	40.00	10	8.33	5	4.17	90
Female	2	1.67	6	5.00	17	14.17	4	3.33	1	0.83	30
Total	4	3.33	31	25.83	65	54.17	14	11.67	6	5.00	120
Job Holder	2	1.67	25	20.83	56	46.67	12	10.00	5	4.17	100
Retired	2	1.67	6	5.00	9	7.50	2	1.67	1	0.83	20
Total	4	3.33	31	25.83	65	54.17	14	11.67	6	5.00	120

Source: Field Survey, 2013

Annex 7.9**Satisfaction Level on Provident Fund - in terms of Institutional Arrangements**

Respondents	Satisfaction Level on Provident Fund - in terms of institutional arrangements										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	1	0.83	17	14.17	51	42.50	19	15.83	2	1.67	90
Female	2	1.67	7	5.83	16	13.33	5	4.17	0	0	30
Total	3	2.50	24	20.00	67	55.83	24	20.00	2	1.67	120
Job Holder	2	1.67	22	18.33	55	45.83	20	16.67	1	0.83	100
Retired	1	0.83	2	1.67	12	10.00	4	3.33	1	0.83	20
Total	3	2.50	24	20.00	67	55.83	24	20.00	2	1.67	120

Source: Field Survey, 2013

Annex 7.10

Satisfaction Level on Provident Fund - in terms of Promptness Service

Respondents	Satisfaction Level on Provident Fund - in terms of Promptness Service										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	10	8.33	22	18.33	40	33.33	18	15.00			90
Female	6	5.00	3	2.50	13	10.83	8	6.67			30
Total	16	13.33	25	20.83	53	44.17	26	21.67			120
Job Holder	9	7.50	24	20.00	46	38.33	21	17.50			100
Retired	7	5.83	1	0.83	7	5.83	5	4.17			20
Total	16	13.33	25	20.83	53	44.17	26	21.67			120

Source: Field Survey, 2013

Annex 7.11

Satisfaction Level on Provident Fund - in terms of Procedure

Respondents	Satisfaction Level on Provident Fund - in terms of Procedure										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	2	1.67	24	20.00	42	35.00	20	16.67	2	1.67	90
Female	0		9	7.50	17	14.17	4	3.33	0	0	30
Total	2	1.67	33	27.50	59	49.17	24	20.00	2	1.67	120
Job Holder	1	0.83	31	25.83	48	40.00	18	15.00	2	1.67	100
Retired	1	0.83	2	1.67	11	9.17	6	5.00	0	0	20
Total	2	1.67	33	27.50	59	49.17	24	20.00	2	1.67	120

Source: Field Survey, 2013

Annex 7.12

Satisfaction Level on Provident Fund - in terms of Employees Behavior

Respondents	Satisfaction Level on Provident Fund - in terms of Employees Behavior										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	4	3.33	20	16.67	43	35.83	23	19.17			90
Female	1	0.83	6	5.00	18	15.00	5	4.17			30
Total	5	4.17	26	21.67	61	50.83	28	23.33			120
Job Holder	4	3.33	21	17.50	53	44.17	22	18.33			100
Retired	1	0.83	5	4.17	8	6.67	6	5.00			20
Total	5	4.17	26	21.67	61	50.83	28	23.33			120

Source: Field Survey, 2013

Annex 7.13

Satisfaction Level on Provident Benefit - in terms of Quality of Life

Respondents	Satisfaction Level on Provident Benefit - in terms of Quality of Life										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	2	1.67	36	30.00	37	30.83	11	9.17	4	3.33	90
Female	0	0	9	7.50	18	15.00	3	2.50	0	0	30
Total	2	1.67	45	37.50	55	45.83	14	11.67	4	3.33	120
Job Holder	2	1.67	34	28.33	52	43.33	10	8.33	2	1.67	100
Retired	0	0	11	9.17	3	2.50	4	3.33	2	1.67	20
Total	2	1.67	45	37.50	55	45.83	14	11.67	4	3.33	120

Source: Field Survey, 2013

Annex 7.14

Satisfaction Level on Provident Fund - in terms of Living Standard

Respondents	Satisfaction Level on Provident Fund - in terms of Living Standard										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	2	1.67	36	30.00	40	33.33	10	8.33	2	1.67	90
Female	2	1.67	5	4.17	21	17.50	2	1.67	0	0	30
Total	4	3.33	41	34.17	61	50.83	12	10.00	2	1.67	120
Job Holder	3	2.50	34	28.33	53	44.17	8	6.67	2	1.67	100
Retired	1	0.83	7	5.83	8	6.67	4	3.33	0	0	20
Total	4	3.33	41	34.17	61	50.83	12	10.00	2	1.67	120

Source: Field Survey, 2013

Annex 7.15

Satisfaction Level on Provident Fund - in terms of Maintain the Expenses

Respondents	Satisfaction Level on Provident Fund - in terms of Maintain the Expenses										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	7	5.83	33	27.50	33	27.50	15	12.50	2	1.67	90
Female	5	4.17	8	6.67	14	11.67	3	2.50	0	0	30
Total	12	10.00	41	34.17	47	39.17	18	15.00	2	1.67	120
Job Holder	9	7.50	33	27.50	42	35.00	15	12.50	1	0.83	100
Retired	3	2.50	8	6.67	5	4.17	3	2.50	1	0.83	20
Total	12	10.00	41	34.17	47	39.17	18	15.00	2	1.67	120

Source: Field Survey, 2013

Annex 7.16**Satisfaction Level on Provident Fund - in terms of Motivation at Work**

Respondents	Satisfaction Level on Provident Fund - in terms of Motivation at Work										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	13	10.83	29	24.17	30	25.00	17	14.17	1	0.83	90
Female	3	2.50	7	5.83	16	13.33	3	2.50	1	0.83	30
Total	16	13.33	36	30.00	46	38.33	20	16.67	2	1.67	120
Job Holder	10	8.33	30	25.00	41	34.17	17	14.17	2	1.67	100
Retired	6	5.00	6	5.00	5	4.17	3	2.50	0	0	20
Total	16	13.33	36	30.00	46	38.33	20	16.67	2	1.67	120

Source: Field Survey, 2013

Pension Benefit

Annex 8.1

Satisfaction Level on Pension - in terms of Service Delivery in Time

Respondents	Satisfaction Level on Pension - in terms of Service Delivery in Time										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	14	11.67	20	16.67	33	27.50	18	15.00	5	4.17	90
Female	4	3.33	3	2.50	16	13.33	6	5.00	1	0.83	30
Total	18	15.00	23	19.17	49	40.83	24	20.00	6	5.00	120
Job Holder	10	8.33	21	17.50	47	39.17	17	14.17	5	4.17	100
Retired	8	6.67	2	1.67	2	1.67	7	5.83	1	0.83	20
Total	18	15.00	23	19.17	49	40.83	24	20.00	6	5.00	120

Source: Field Survey, 2013

Annex 8.2

Satisfaction Level on Pension - in terms of Institutional Arrangements

Respondents	Satisfaction Level on Pension - in terms of Institutional Arrangements										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	1	0.83	25	20.83	42	35.00	20	16.67	2	1.67	90
Female	3	2.50	5	4.17	16	13.33	6	5.00	0	0	30
Total	4	3.33	30	25.00	58	48.33	26	21.67	2	1.67	120
Job Holder	3	2.50	27	22.50	47	39.17	22	18.33	1	0.83	100
Retired	1	0.83	3	2.50	11	9.17	4	3.33	1	0.83	20
Total	4	3.33	30	25.00	58	48.33	26	21.67	2	1.67	120

Source: Field Survey, 2013

Annex 8.3

Satisfaction Level on Pension - in terms of Promptness Service

Respondents	Satisfaction Level on Pension - in terms of Promptness Service										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	5	4.17	37	30.83	25	20.83	19	15.83	4	3.33	90
Female	1	0.83	9	7.50	11	9.17	9	7.50	0	0	30
Total	6	5.00	46	38.33	36	30.00	28	23.33	4	3.33	120
Job Holder	5	4.17	37	30.83	33	27.50	22	18.33	3	2.50	100
Retired	1	0.83	9	7.50	3	2.50	6	5.00	1	0.83	20
Total	6	5.00	46	38.33	36	30.00	28	23.33	4	3.33	120

Source: Field Survey, 2013

Annex 8.4

Satisfaction Level on Pension - in terms of Procedure

Respondents	Satisfaction Level on Pension - in terms of Procedure										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	2	1.67	34	28.33	32	26.67	22	18.33			90
Female	2	1.67	7	5.83	15	12.50	6	5.00			30
Total	4	3.33	41	34.17	47	39.17	28	23.33			120
Job Holder	3	2.50	33	27.50	42	35.00	22	18.33			100
Retired	1	0.83	8	6.67	5	4.17	6	5.00			20
Total	4	3.33	41	34.17	47	39.17	28	23.33			120

Source: Field Survey, 2013

Annex 8.5

Satisfaction Level on Pension - in terms of Employees Behavior

Respondents	Satisfaction Level on Pension - in terms of Employees Behavior										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	3	2.50	30	25.00	31	25.83	26	21.67			90
Female	0	0	6	5.00	16	13.33	8	6.67			30
Total	3	2.50	36	30.00	47	39.17	34	28.33			120
Job Holder	2	1.67	33	27.50	40	33.33	25	20.83			100
Retired	1	0.83	3	2.50	7	5.83	9	7.50			20
Total	3	2.50	36	30.00	47	39.17	34	28.33			120

Source: Field Survey, 2013

Annex 8.6

Satisfaction Level on Pension - in terms of Quality of Life

Respondents	Satisfaction Level on Pension - in terms of Quality of Life										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	11	9.17	31	25.83	30	25.00	14	11.67	4	3.33	90
Female	9	7.50	7	5.83	8	6.67	6	5.00	0	0	30
Total	20	16.67	38	31.67	38	31.67	20	16.67	4	3.33	120
Job Holder	12	10.00	35	29.17	33	27.50	17	14.17	3	2.50	100
Retired	8	6.67	3	2.50	5	4.17	3	2.50	1	0.83	20
Total	20	16.67	38	31.67	38	31.67	20	16.67	4	3.33	120

Source: Field Survey, 2013

Annex 8.7

Satisfaction Level on Pension - in terms of Living Standard

Respondents	Satisfaction Level on Pension - in terms of Living Standard										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	22	18.33	28	23.33	30	25.00	6	5.00	4	3.33	90
Female	10	8.33	5	4.17	11	9.17	4	3.33	0	0	30
Total	32	26.67	33	27.50	41	34.17	10	8.33	4	3.33	120
Job Holder	21	17.50	33	27.50	36	30.00	7	5.83	3	2.50	100
Retired	11	9.17	0	0	5	4.17	3	2.50	1	0.83	20
Total	32	26.67	33	27.50	41	34.17	10	8.33	4	3.33	120

Source: Field Survey, 2013

Annex 8.8

Satisfaction Level on Pension - in terms of Maintain the Expenses

Respondents	Satisfaction Level on Pension - in terms of Maintain the Expenses										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	17	14.17	30	25.00	22	18.33	17	14.17	4	3.33	90
Female	9	7.50	9	7.50	9	7.50	3	2.50	0	0	30
Total	26	21.67	39	32.50	31	25.83	20	16.67	4	3.33	120
Job Holder	17	14.17	37	30.83	26	21.67	17	14.17	3	2.50	100
Retired	9	7.50	2	1.67	5	4.17	3	2.50	1	0.83	20
Total	26	21.67	39	32.50	31	25.83	20	16.67	4	3.33	120

Source: Field Survey, 2013

Annex 8.9

Satisfaction Level on Pension - in terms of Motivation at Work

Respondents	Satisfaction Level on Pension - in terms of Motivation at Work										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	11	9.17	23	19.17	31	25.83	20	16.67	5	4.17	90
Female	5	4.17	3	2.50	15	12.50	6	5.00	1	0.83	30
Total	16	13.33	26	21.67	46	38.33	26	21.67	6	5.00	120
Job Holder	9	7.50	23	19.17	42	35.00	20	16.67	6	5.00	100
Retired	7	5.83	3	2.50	4	3.33	6	5.00	0	0	20
Total	16	13.33	26	21.67	46	38.33	26	21.67	6	5.00	120

Source: Field Survey, 2013

Overall Satisfaction Level

Annex 9.1

Opinion: Are you feeling happy in your work due to SSB?

Respondents	Levels of Satisfaction of the Social Security Benefits										Total N=120
	Are you feeling happy in your work due to SSB										
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	12	10.00	33	27.50	37	30.83	7	5.83	1	0.83	90
Female	5	4.17	8	6.67	15	12.50	1	0.83	1	0.83	30
Total	17	14.17	41	34.17	52	43.33	8	6.67	2	1.67	120
Job Holder	12	10.00	33	27.50	46	38.33	6	5.00	2	1.67	100
Retired	5	4.17	7	5.83	6	5.00	2	1.67	0	0	20
Total	17	14.17	41	34.17	52	43.33	8	6.67	2	1.67	120

Source: Field Survey, 2013

Annex 9.2

Opinion: Do you feel secure & satisfied due to SSB?

Respondents	Do you feel secure & Satisfied due to SSB										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	10	8.33	27	22.50	46	38.33	6	5.00	1	0.83	90
Female	3	2.50	12	10.00	14	11.67	0	0	1	0.83	30
Total	13	10.83	39	32.50	60	50.00	6	5.00	2	1.67	120
Job Holder	9	7.50	35	29.17	49	40.83	5	4.17	2	1.67	100
Retired	4	3.33	4	3.33	11	9.17	1	0.83	0	0	20
Total	13	10.83	39	32.50	60	50.00	6	5.00	2	1.67	120

Source: Field Survey, 2013

Annex 9.3

Opinion: SSB can play a role to motivate the employees at work

Respondents	SSB can play a role to motivate the employees at work										Total N=120
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	
Male	8	6.67	38	31.67	34	28.33	7	5.83	3	2.50	90
Female	5	4.17	9	7.50	14	11.67	1	0.83	1	0.83	30
Total	13	10.83	47	39.17	48	40.00	8	6.67	4	3.33	120
Job Holder	10	8.33	38	31.67	40	33.33	8	6.67	4	3.33	100
Retired	3	2.50	9	7.50	8	6.67	0	0	0	0	20
Total	13	10.83	47	39.17	48	40.00	8	6.67	4	3.33	120

Source: Field Survey, 2013

Annex 9.4

Opinion: Are you motivate to your job, due to SSB?

Respondents	Are you motivate to your job, due to SSB										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	25	20.83	22	18.33	32	26.67	8	6.67	3	2.50	90
Female	8	6.67	7	5.83	14	11.67	0	0	1	0.83	30
Total	33	27.50	29	24.17	46	38.33	8	6.67	4	3.33	120
Job Holder	22	18.33	27	22.50	40	33.33	7	5.83	4	3.33	100
Retired	11	9.17	2	1.67	6	5.00	1	0.83	0	0	20
Total	33	27.50	29	24.17	46	38.33	8	6.67	4	3.33	120

Source: Field Survey, 2013

Annex 9.5

Opinion: Considering everything, your opinion to existing SSB

Respondents	Considering everything, your opinion to existing SSB										Total
	Very Little		Little		Moderate		High		Very High		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	20	16.67	26	21.67	35	29.17	6	5.00	3	2.50	90
Female	5	4.17	5	4.17	17	14.17	2	1.67	1	0.83	30
Total	25	20.83	31	25.83	52	43.33	8	6.67	4	3.33	120
Job Holder	17	14.17	28	23.33	46	38.33	6	5.00	3	2.50	100
Retired	8	6.67	3	2.50	6	5.00	2	1.67	1	0.83	20
Total	25	20.83	31	25.83	52	43.33	8	6.67	4	3.33	120

Source: Field Survey, 2013

Annex 10.1

Social Security is a part of Human Rights

Respondents	Social Security is a part of Human Rights						Total
	Agree		Neutral		Disagree		
	No.	%	No.	%	No.	%	N=120
Male	81	67.50	9	7.5	-	-	90
Female	27	22.50	3	2.5	-	-	30
Total	108	90.00	12	10.00	-	-	120
Job Holder	93	77.50	7	5.83	-	-	100
Retired	15	12.50	5	4.17	-	-	20
Total	108	90.00	12	10.00	-	-	120

Source: Field Survey, 2013

Annex 10.2

Responsible Authority to provide SSB

Respondents	Responsible Authority to provide SSB										Total
	Government Only		Employer only		Both of Government & Employer		Independent Institution		Other		
	No.	%	No.	%	No.	%	No.	%	No.	%	N=120
Male	16	13.33	-	-	67	55.83	5	4.17	2	1.67	90
Female	8	6.67	-	-	21	17.50	1	0.83	0	0	30
Total	24	20.00	-	-	88	73.33	6	5.00	2	1.67	120
Job Holder	19	15.83	-	-	74	61.67	5	4.17	2	1.67	100
Retired	5	4.17	-	-	14	11.67	1	0.83	0	0	20
Total	24	20.00	-	-	88	73.33	6	5.00	2	1.67	120

Source: Field Survey, 2013