

CHAPTER-ONE

INTRODUCTION

1.1 Background

One of the most dramatic, complex and rapidly changing events of the 20th century has been the revolution in longevity, or length of life. Old age cannot be defined exactly because it does not have the same meaning in all societies. In many industrial societies, people often consider that old age begins when a person reaches the age of 60 or 65, as these are the ages at which women and men receive pensions paid by the state on their retirement from full time employment. Hence, old age can be defined only rather loosely as the latter part of the life cycle of an individual. It is a period during which some but seldom all of long lists of possible symptoms of physical deterioration are manifested (Encyclopedia of social services, 1968). However, in some societies, people may be considered old because they have grandchildren of grey hair. In modern states, governments take the criteria of age as a basis to define old. It thus varies from country to country. It differs in SAARC countries too. Maldives has taken 65 years, Sri Lanka 55 years, India and Pakistan 60 years, Bangladesh and Bhutan 58 years as criteria to define “Elder Citizens” (Bamdi 1999).

In Nepal, various ages are taken for different purposes. The Government has been giving some elderly facilities to those above 75 years from fiscal year 2053/53BS. The civil services act 2049 BS, has facilities the civil servants to work till the age of fifty eight. The chief justices or any other judge of the Supreme Court will hold office until he attains the age of sixty five. Similarly, the Chief Judge and other Judges of an Appellate or District Court remain in the office till the age of sixty-

five. Similarly, the Chief Judge and the other Judges of the Appellate court or District court remain in the office till the age sixty-three (Constitution of Nepal, 1990). These are the age limits to retire for the working people. But, Nepal is an agricultural country where more than 855 people are engaged in traditional farming system. More than this, 60% are illiterate and live in remote rural areas. Medicines, knowledge of health, hygiene, and nutrition etc. are not still convenient to most of our people. It is, and should be thus, difficult to generalize a particular age as “Old age” in the Nepalese context. But still, a national committee formed under the chairmanship of Minister for Women Child and Social Welfare, to celebrate 1999 AD as the “International Year of Older Persons” at the call of the United Nations has taken the age of 60 and above to be classified under “Old Aged Citizens.” This demarcation of age to classify older people seriously puts a question mark and needs to be further considered and researched in the present socio-economic, demographic and other relevant aspects of Nepali society (Sharda Suman, 1999).

The United Nation celebrated the year 1999 as the “International Year Of Older Person,” and raised a slogan as “Towards A Society for all Ages” and currently October 1 every year is celebrated as the day for the older persons. The Madrid International plan of Action on Ageing 2002 passed by the second World Assembly on Ageing, Madrid, 8-12April2002 has raised popular slogan as “Towards a society for all Ages” and identified three priority direction and eighteen priority sectors to promote and protect the human rights of the senior citizens. The three priority directions set by Madrid International Plan of Action on Ageing 2002 and past by Second World Assembly on Ageing, Madrid, 8-12 April 2002 included the headings like:

- 1) Older persons and development
- 2) Advancing and well being into old age
- 3) Ensuring enabling and supportive environments
- 4) Implementation and follow-up of the foresaid issues (Saradha Suman Smarika, 1999:51)

The eight priorities set under older persons and development include:

- a) active participation in society and development, b) work and the ageing labor force, c) rural development, migration and urbanization, d) access to knowledge, education and training, e) intergenerational solidarity, eradication of poverty, f) income security, social protection/social security and poverty prevention; and g) emergency situation.

The advancing health and well being into old age includes within itself:

-) Health promotion and well being throughout life
-) Universal and equal access to health care services
-) Older persons and HIV/AIDS
-) Training of care providers and health professionals
-) Mental health needs of older persons
-) Older persons and disabilities

The ensuring enabling and supportive environments include:

-) Housing and living environment
-) Care and support for care givers
-) Neglect, abuse and violence
-) Images of ageing

The United Nations in 2004 had raised the popular slogan of older people in intergenerational society and Nepal, as a part of international system, has shown its commitment for that (Dahal, 2063:13-16).

Gerontology is the science or study of aging from Biological, Psychological, Social, Economical and other aspects. Eli Metchnikoff, a Russian Biological age refers to the present position of an individual relative to his potential life span. Psychological age refers to the position of individuals relative to some population with regard to measurements of behavior. The major concern of the present research is social age, which refers to the social habits and roles of an individual relative to his group or society. Social gerontology is concerned with ageing as:

-) a contingent process relating to the social and demographic structure of human groups
-) as an aspect of personal status in the life cycle
-) as the dynamic component of stratification in terms of generational membership
-) as a contemporary social problem raising questions about exploitation, victimization and stigmatization.

As individual's social age is related to his chronological, biological and psychological ages, but it is not completely defined by them. What is of central interest to sociology is not an individual's chronological age but the criteria in terms of social expectations and cultural values, by which an individual is labeled as "young", "middle age" or "elderly". For example, the problem of old age in modern societies is the product of a dramatic increase in the life expectancy combined with cultural and social changes in the values relating to age. How a society handles aged individuals is also important is also important. Different societies, no

doubt, deal with ageing and the aged, in different ways (Johnson and Williamson 1980 as cited in the Penguin Dictionary of Societies, 1984: 11)

It was in the 1960s dominated by the welfare needs of the elderly people within a social policy framework. Recent Social Gerontology however has been influenced by the cultural movements of the 1970s and by the political organizations of the elderly (example Gray Panthers in the US). There is now a considerable interest in the social construction of the concept of age, the politics of ageing, the experience of ageing and as the idea of ageing as normal (as opposed to pathological) process. Despite these changes, gerontologists are still concerned with social rather than sociological questions.

Several of the fundamental concepts of gerontology are the ones developed during the third decade of the twentieth century. One of them is that the problems of ageing are complex, and are to be studied from an interdisciplinary angle. Another is that ageing represents an interactive process between biological predispositions and environment. Consequently, by 1940s, gerontology was receiving recognition as an independent and important field of knowledge (mainly in the western industrialized countries). But, notwithstanding all this, gerontology remains a very young science even today. Theories and well-worked out tools of investigation are still few in this area. (Achenbaum, 1993)

Old age is the last phase of the life of the life cycle. The timing of this impact on the role relationships, and the meaning attached to it vary in different societies and in different sub groups within any given society. Differentiation in this sphere is affected by a complex combination of demographic, economic, social and cultural factors. Age grading tells

people approximately when they are expected to begin their formal education, to marry, to become economically independent, to retire etc. In all types of socially and economically organized societies, three basic age grade of childhood, adulthood and old age are found.

The United Nations has been constantly working for world peace, prosperity and general welfare of the people of the world. UN has focused on various aspects of the aged population. The universal Declaration of Human Rights adopted by the UN General Assembly on 10 December 1948 in its article 25(1) has mentioned:

“Everyone has the right to a standard of living adequate for the health and well being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security even of unemployment, sicknesses, disability , widowhood, old age or other lack of livelihood in circumstances beyond his control (Basu, 1996).”

Here are the major steps taken by the UN with regard to the elderly

1.2 Statement of the Problem

Aging is not a problem in itself but the circumstances that surround it make it a problem. In fact, ageing is not the cause but the result of the problem. And due to this fact ageing is now called resultant of the global problems. The problems are global but the solutions are not. So different countries have different plans for the elderly people living there. Also, traditions and the customs of the place affect this.

In Nepal, elderly people are given high value due to our traditions, cultural beliefs and religious ways. According to the Hindu traditions, father and mother are given a very prestigious position in the family. Manu states that “the teacher is more important than ten instruction, and father is more than hundred teacher, but mother more than a thousand fathers ”, Likewise he says, “The trouble that a mother and father endure in giving birth to human beings cannot be redeemed even in hundred years. He should constantly do what pleases the two of them, and always what pleases his teacher, when these three are satisfied, inner heat is achieved (the laws of Manu, P223)”. Mata (mother) Pita (father) and Guru (teacher) are the order of priority mentioned in Hindu scriptures. Serving one’s parents is to serve god. This is regarded as a moral duty of the off springs.

Traditionally, the elderly, primarily the males have continued to control over household resources and that land is the primary resource. The control over the resources has served as the old age security mechanism. People being involved in the intensive agriculture; joint family was the common pattern that existed. With rapid change taking place in the society, this insurance against risk is increasingly under fire. Because of the age and disabilities that insures with aging, they may not be able to excise their authority. For second generation and rural-urban migrants, the occupational change may also result into weakening of land based ties. In this situation, while the elderly are unable to managed their lands, their offspring will be less attractive to their rural land. This may result into mismanagement, and lack of innovation in the land left behind by the selective migrants which is turn puts elderly in the most precarious condition. Moreover, for the offspring who are faced with increase hardship and competition supporting their children will be a big problem

and their customary obligation to support parents will be pushed to the periphery. (Sharma, 1982 as cited by Subedi, 1996: 109).

As Nepal is taking some strides towards industrialization which the consequent urbanization and revolutionary change in the political system and in the socio-economic structure, it would be wise to assess the condition of the aged and ageing to gauge the nature and proportion of the problems that attend the transformation. The growing momentum of the accelerating progress of development of is shaking simultaneously from the traditional mooring, all the section of the diverged people in diverged ways, and leaves a trail of problems in its wake (Regmi, 1993:37)

The recent process of modernization of Nepal has brought big change in the lifestyles and living environments of people in urban, per urban and rural areas in their natural, economic and social aspects. With modernization, the process of family nucleation is increasing and this may ultimately mean that elderly population is increasingly in need of institutionalized support. The only provision in Nepal is the pension to the civil servants, police and army officials, who intact constitute insignificant proportion of elderly in Nepal. Nepali society is undergoing may other radical change also far-reaching consequence. Many of these changes seem to especially affect its older citizens, e.g. Kinship seniority and old age as pedometer criteria for occupying position of power and leadership are being discarded here. Instead, criteria like education and special skills, which are achieved characteristics of the individual, are being recognized. Older person are also often being separated from their working children and thrown back to depend upon their own individual resources at a time when they need support the most (Subedi, 1996). The time has now come for the concerned governmental and other institutions

to take initiative to study and address the wide range issues of the elderly before it is too late to start all again.

But we are not able to achieve the goals. We are facing many problems to run the programs smoothly. Some of them are follows.

1. Though the number of elders is high, there is lack of sufficient programs and resources to address the problems.
2. People prefer single family than joint family due to poverty.
3. There is lack of manpower to take care of elders which also negative impact on elder's psychology.
4. Unable to attract private sectors to invest in this sector
5. There is lack of proper infrastructure framework and co-ordination to run the programs.
6. There is lack of proper networking between government and non government organization in making long term programs, policies and their effective implementation
7. Lack of proper programs to utilize the elders' skills, talancy and experiences.
8. Community society is not able to promote positive attitudes towards the elders.
9. Lack of sustainable development of quality old care house, old day care centers.

Source: Ministry of Woman, Child and Social Welfare; 2007.

But when they become old, the children find it quite difficult to take care of their parents. So looking from this standpoint, the Government of Nepal has been providing some amount of money as social security to the elderly people.

Now, let give a glance at the ways of distribution and circulation of the allowances. We must know the methods and procedures, whether the people get the allowances in the specified time or not.

The researchers to find the answers of the questions given below during my research programmed.

-) What are the existing conditions of the old people in their family in Nepal?
-) What is the attitude of the old people towards their family before and after getting the allowances?
-) What group of people gets this type of allowances?
-) Who is the user of the allowances?

1.3 Objectives of the study

Research generally means to systemic and objective attempt to study the problems for the purpose of deriving general principle. The study covers a very small area and focuses on the old age people living in Katunge VDC, Bhaktapur district who get the old age allowances from the Nepal government. The study will be a multidimensional one. Being one of the first studies in this field, it was thought that many as possible should be included in the investigation to gather a general idea about the various aspects of these people who get allowances from Nepal government. The general theme of the study

is to have a good answer of the question: Who spends the money that is got from the allowances and how is it spent?

The specific objectives are as follows:

-) To identify the institutional provision for the application of the services.
-) To identify the people who are given the first and foremost priority.
-) To study the economic progress made by the people who receive the allowances.
-) To ensure if the provided sum of money is enough for the people; to know whether the amount should be increased or may be decreased.

1.4 Significance of the study

Apart from general and fundamental human values, independent of culture, religion, race or cultural status, the values induced by the biological fact is that aging is a common and ineluctable process. Or aging is a lifelong process and should be recognized as such.

The human race is characterized by a long childhood and by along old age. Throughout the history, this has enabled older persons to educate the younger and pass on values to them. This role has ensured man's survival and progress. The presence of the elderly in the home, the neighborhood in all forms of social life still teaches on irreplaceable lesson of humanity. Not only by his life, but also indeed by his death, the older person teaches us lesson. Through grief, the survivors come to understand that the dead do continue to participate in the human community, by results of their labor, the works and institutions they leave

behind them, and the memory of their words and deeds. They may encourage us to regard our own death with greater serenity and to grow more fully aware of the responsibilities towards the future generations (Shrada, 1999).

1.5 Organization of the study

To be the more systemic and coherent, the present dissertation has been divided into six different chapters. The first “Introduction” chapter gives a general idea or view of the aged , the aged in Nepalese context , UN perspective on the aged , the demographic dimension of the aged , history of the social security programs in Nepal(old aged allowances) and identifies the problems and focuses on the significance of the study with its specified objectives.

The second chapter is entitled, "Literature Review". Literary works on aged people have been analyzed or reviewed and Gerontological Theories emerging in the field of Sociology are cited.

The third chapter “Research Methodology” includes selection of the study area, sources of data, sampling procedures, data collections techniques and limitations of the study.

“The data analysis” chapter covers the forth part. Data collected by the researcher during the field work, which took more than a month, have been analysed focusing on various aspects like social aspects like social, economic, health, religious etc. Also included is the way of life (daily life routine) and the social security measures of the elders. Other relevant data and interesting findings are also a part of data analysis. The fifth chapter gives a summary and conclusion. While the final sixth chapter covers

recommendations. References and appendices are also presented at the end.

1.6 Limitations of the study

Gerontology or the scientific study of aging is still in its nascent form all over the world. It is especially so in Nepal where the pace at which science advances is rather slow as compared to the same in western countries. The present investigation, being one of the pioneer one in the field here, has its limitation.

a) The study was confined to the senior citizens (75years above and 60yearsabove widows) living in Katunje VDC, Bhaktapur district. Hence, it might be scientifically wrong to claim the research findings as a generalized version applicable to the whole country.

b) Senior citizen has been defined by considering the age. That is, the research includes those above 60&75 years of age and excludes other age group

CHAPTER - TWO

LITERATURE REVIEW

Among the different studies on various subjects in Nepal, a study on old population is varying rare. Intensive and extensive researches on the said topic are to be performed. May be the newly emerging problem of the aged people is out of knowledge of many, or that it lies down the criterion list of the many other subjects is not known. It is only after the UN declaration of the year 1999 as "International Year of Older Persons"; articles are emerging on the papers. Looking at those articles, one has to say that they have come out of the traditional sentiments and Hindu Mythology. There is a lack of research oriented piece of writing. In such a context it was really difficult to gather literature works in the present dissertation.

Saying all this, it's not that nothing regarding, "older people" of Nepal. A survey (1997) conducted by Kathmandu Metropolitan City shows that 11.6% and 5.6% elderly females and males respectively stayed alone in Kathmandu. Similarly, survey conducted by population department of TU reveals sorry state of elderly health in Nepal. It unveils that 57.4% of the female and 52% of male elderly population of Kathmandu valley are seriously ill. Likewise, the Migration, Employment and Birth Death Contraception Survey (MEBDCS) conducted survey consisting of 19,200 household covering 73 of 75 districts in 1996, with the help of CDPS, TU (it gives a close insight of elderly population in various demographic aspects).

In post 1990 Nepal, some positive changes have undoubtedly occurred in the field of Human Rights of the people including of the

senior citizens. But many more things have yet to be done in future of their human rights position has to be improved in real sense. Since every individual has to become old and face the problem of old age and humiliation from their own relatives and member of communities. Those in power have to think about what they can do for their welfare and well being. Hence, it is essential for them to undertake positive policy measures for that in future (Dahal, 2005).

"Shrada-suman" is a book published on the occasion of "international year of older persons 1999" by the ministry of woman and social welfare. It has 20 articles written by scholars of the nation on different aspects of "Old age ". Very few, or say none of articles are based on researches. Most of them deal on the demographic dimension of old age in Nepal.

Bhattacharya and shrestha 1999 in the article, "Humanitarian Issues of Aging" have discussed the aging population as a new phenomenon. In Nepalese context and its influence on family, society and nation as a whole. The writers are of the view that the experiences and knowledge's of the "Aged" should not go with them to the graveyard, but instead be exploited, recycled and benefited by the younger generation. The article focused on the burning issues of the aged , like ,"The family and aging ," "Health and national problems" , "Housing and Elderly", "social welfare and the elderly" , " Financial security and the elderly" and "Education and the elderly" . Likewise Nepal (19-21) has cited out the mentioning of "Elders" in Hindu Religious documents like Upanishad, Veda, and others. Mother father teachers, guests (mention as Matridevo bhava, Pitridevo bhava, Gurudevo bhava Athitidevo bhava) are to be respected and taken care of. Similarly, the elder citizens are father mothers of our country and they need to be will treated.

Risal (1999), under secretary of the ministry of Woman and Social welfare has listed twenty-four probable suggestions to work for the welfare of old aged people

Shrestha (1999) has discussed on the social security measures provided by the governmental and non-governmental organizations and urges the government bring “Old age insurance Act”, as soon as possible

Prasad (2004) a social scientist has said that there are five major factors affecting elder citizen. They are health problems, economic problems, social disparity, mental depression and the burden of family. “Old person in western countries live in shelter house where they are provided fooding, lodging and health facility. But they lack love, affection and family integration. They feel isolation and mentally sad. These situations are on the way to Nepal. We can give happiness to elders by stopping the break down of joint family system. How to create environment is the matter of challenge for the present generation.

The shrada-suman year book of older person published by ministry of woman and social welfare, there is a article by dixit (1999;39-39)shows a fewer involvement of the various organizations in the field of “Old-Aged Welfare Programs”. According to him, there are less than one and half dozen such organizations working on the field. Among them there are only five organizations involved in providing fooding and lodging to old age people. Such fortunate old one’s being not more than three hundred, clearly demonstrates their actual conditions and needs no more mentioning. Dixit requests the organizers of Miss Nepal, Mrs. Nepal Little Lady peasant etc. To work on the socially deprived old-age people. He is proposes to build at least one “Old –Aged Home” to being with in 75 districts of the country.

Another book “United Nations International Plan of Action on Aging, and United Nations Principles for older Persons”, 1998 gives in depth view of the aged. The preamble of the international plan of action on aging (endorsed by UN General Assembly in 1982, resolution 37\51) is determined to Develop and apply at the international, regional and national level policy designed to enhance the lives of aging as individuals and to allow them to enjoy in mind and body, fully and freely, their advancing years and peace, health and security”. It also aim to study the impact of development on aging, with a view of enabling the potential of the aging to be fully realized and mitigating , by appropriate measures , any negative effects resulting from this impact.

Preamble also solemnly recognizes the quality of life as no less important then longevity. The aged should therefore, as far as possible, be enabled to enjoy in their owns families and communities a life of fulfillment, health security and contentment appreciated as an internal part of society. Another important thing mentioned in the book is, “It is imperative that, when the considering the question of aging, the situation of elderly should not be considered separate from the overall socio-economic condition prevailing in society”. The elderly should be viewed as an integral part of the population. They should be also considered with in the population groups such as woman, youth, and the disabled and migrant workers. The elderly must be considered an important and necessary element in the development process at all levels within given society.

Brahman (Empowerment; 2006) elderly ones are in the period of rapid and obvious changes, physically and mentally. The particular characteristic of this age is the verity of experiences accumulated during their long life. Ones in this age to face with various questions

philosophically and morally as well as answers regarding the next world where they are going to despite their deriorating physical health. Elderly people have to cope with various expectations on the part of younger generations concerning the example of happy and peaceful life and the way how to prepare themselves to enter the next world

A talk program was organized by “The society for old people” on, “social security of old people and their rights for integrated life” (Ashwin 3, 2049 B.S., Kathmandu) . Many scholars presented papers in the talk program. Mr. Youbraj Sangraula presented miserable life old people were facing as per the field survey of Panchadeval, Pachili Bharav , Shyambhu and Bouddha areas. While the highlighting on the importance of changing the very fabric of our society, and not neglecting the old people of the society, he appealed the participants to identify the problems faced by the old people and bring out the appropriate solution. In the report discussing on some of legal provision, he started, “The unscientific and impractical provision made in the civil code especially in the article related to partition deeds and dealings delimited the social security and rights for the integrated life for the old people. The law has guaranteed the rights of sons to force their parents to part with their properties without incorporating in it the duty of the sons to take care and provide for their parents. Likewise, Tulsi Bhattarai is of the view, the perverse practice to size the property of the parents and to dislodge them from the homes is quite rampant in our society. To eradicate such problems, provision of the moral education should be made from the primary level and family environment should be made respectful for the old people.

In a book, “The Aging in India, problems and potentialities” A.B Bose and K.D. Gangrade have discussed about the old aged problems in

India. It has focused on the inter-generational conflict on value system between the two generations and its impact on the old aged people.

Likewise, Dandeker (1996) in his book, “The Elderly in India” has described the problems and existing situation old aged people. India and Nepal share common traditional values and similar socio-economic perspective. The book is thus useful. It can be conducted, “All the elderly who are weak suffer. But comparatively, aging brings more miseries to woman and man. Poor health, economic dependency and inability to work lead to a loss of self-esteem. The elderly loose anything including friends, spouses, jobs, status power, influence, income and health-non-of which can be replaced. Thus, they tend to become short-tempered, rigid in their attitudes, selfish, and suspicious. Adjustment in the family or society becomes painful. This happens particularly when they come into conflict with the young, who are exposed to an urban life style and it leads to isolation. The most affected are the aged widow and widowers.”(P.16)

Similarly, Joseph (1991) did his research on “Aged in India Problems and Personality”. Joseph being a student of psychology, mainly the psychological aspects of the aged is discussed

There is imbalance into the entire population structure of the country. The number of the family members is decreasing within the each generation; currently the number of persons per households is 4.5. The old age dependency is expected to increase from 11.2% in1991 to 12.05%in 2016, result in a weakening potential support ratio and increasing the vulnerability of older person (Bista, 2003).

Traditionally, taking care of elderly is basically a family responsibility. There has been no change in this system. So far, the size of elderly population is not alarming but the trend and growth rate of this population shows rapid increase. It's speed of increase is expected to be very high especially when societies strive towards modernization. Modernization trends are evident but over the last 2 decades, the country is characterized by stagnant economy. There is virtually little research done in the field of elderly population in Nepal. Whatever studies are available are based on studies done for other purposes and not for the case of elderly. As a result, very little is known about the households adhere to traditional obligation of taking care of elderly population and elderly problems from the perspective of elderly themselves (Subedi,1999).

Some former students have submitted their dissertation paper on the "Aged". Bhattarai researched on "Old people living in shelters for old in Pashupati Devpatan" (2041 BS). The types of people living in the shelters for old have been analyzed. He concludes, "While analyzing the social aspect of the people living in the shelters for old, it is found that they are neglected by their families being physically weak, isolated and suffering" (P.74). Similarly, Dahal (2051B.S), in her dissertation paper, "old people live in Pashupati Pancha Deval" (2051 BS TU library No. D N 362.61 D135p) has made an in-depth analysis of social and economical aspects of the old people. Likewise, Uprety (1998), in her paper "Old Women of Sita Paila VDC" (1998 AD) has given a sorry state of elderly women. She concludes, "Women have to face more problems in societies than males. The condition of women in our society is very pathetic, as they have to live from birth to death under the male domination. Due to social restriction and male suppression, women are devoid of decisive roles to play in the family. It has greatest impact on the life of old

women. Therefore, it is the need of the hour to give them equal rights and educational opportunities and help them participate in every program so as to make them real beneficiaries. She has thus recommended, “Every family has to pay proper attention to their old parents and grandparents. Whereas for the poor and helpless, effective welfare related programs should be brought through governmental and non-governmental level, establishing a “fund for the old people” so as to direct their lives towards happiness.

The Rising Nepal (Magh 2, 2054) published an article “Respect senior citizens”. The society has changed, so has its norms and values. Before the invasion of alien individualistic culture, old people in the part of the world were a fortunate lot with an assembly of their juniors taking care of them in the best possible ways by not only providing them food and shelter but also revered them as ancestral deities. Not many more, life in these days for the lonely and elderly people is more a burden than a blessing as it was in the bygone days (with the collapse of the joint family system). Now as sons and daughters win their economic independence and desert their family homes, their parents are left with no choice but to fund themselves.

In the western developed countries, there were government and volunteer organizations provide senior citizens with food shelter and other necessities. Like developing countries Nepal, we do not have social organizations providing such services to the elderly. But now....Volunteer agencies..... must spring up to provide them with the respect, goods and services they deserve.

Worldwide problem with pay-as-you-go (PAYG) social security systems isn't just financial. This study indicates that these systems may

have exerted adverse effects on key demographic factors, private savings, and long-term growth rates. Through a comprehensive endogenous-growth model where human capital is the engine of growth, family choices affect human capital formation, and family formation itself is a choice variable, we show that social security taxes and benefits can create adverse incentive effects on family formation and subsequent household choices, and that these effects cannot be fully neutralized by counteracting intergenerational transfers within families. We implement the model using calibrated simulations as well as panel data from 57 countries over 32 years (1960-92). We find that PAYG tax measures account for a sizeable part of the downward trends in family formation and fertility worldwide, and for a slowdown in the rates of savings and economic growth, especially in OECD countries.

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The first part of the paper, we document some of the internationally and historically common features of Social Security programs including explicit and implicit taxes on labor supply, pay-as-you-go features, intergenerational redistribution, benefits which are increasing functions of lifetime earnings and not means-tested.

The rest of the paper discusses various positive theories of Social Security and compares each of them with the empirical regularities uncovered in the first part. We partition theories into three groups: "political", "efficiency" and "narrative" theories. We explore three political theories: the majority rational voting model (with its two versions: "the elderly as the leaders of a winning coalition with the poor"

and the “once and for all election” model), the “time-intensive model of political competition” and the “taxpayer protection model”. We then discuss the “efficiency theories,” which view creation of the SS program as a full or partial solution to some market failure. Efficiency explanations of social security include the “SS as welfare for the elderly”, the “retirement increases productivity to optimally manage human capital externalities”, “optimal retirement insurance”, “labor market congestion,” the “prodigal father problem”, the “misguided Keynesian”, the “optimal longevity insurance”, the “government economizing transaction costs”, and the “return on human capital investment” theory. Finally we analyze three “narrative” theories of social security: the “chain letter theory”, the “monopoly capitalism theory”, and the “Sub-but-Nearly-Optimal policy response to private pension's theory”.

The political and efficiency explanations are compared with the international and historical facts and used to derive implications for replacing the typical pay-as-you-go system with a forced savings plan. Most of the explanations suggest that forced savings does not increase welfare. In fact, it may decrease it.

Social security primarily refer to social welfare service concerned with social protection, or protection against socially recognized conditions, including poverty, old age, disability, unemployment and others. Although some publications use the terms "social security" and "social protection" interchangeably, social security is used both more narrowly (to refer only to schemes with the formal title of 'social security') and more widely (referring to many kinds of social welfare schemes).

2.1 United Nations and Elderly Citizens

United Nations programs have consistently promoted the fullest possible participation of the older persons and the recognition of their needs and concerns. The centre for Social Development and Humanitarian Affairs of the Department of International Economic and Social Affairs has been looking after the matters relating to the ageing within the United Nations system. The International Plan of Action of Aging is the first international instrument in guiding, thinking and formulating the policies and programming on ageing. It was endorsed by the UN General Assembly in 1982 (resolution 37/51), having been adopted earlier the same year at the world assembly on ageing at Vienna, Austria (26 July – 6 August, 1982). It includes 62 recommendations and addresses the sartorial areas as health and nutrition, protection of elderly consumers, housing and environment, family, social welfare, income security and employment and education (UN, 1999). Most of the participants in the conference were old people. Similar conferences were also held in Mexico and Philippines in 1980 and 1982 respectively. Nepal participated in both of these conferences. Subsequently, the General Assembly adopted the United Nations Principles for Older Persons on December 16, 1991(resolution 46/91) having 18 principles (UN, 1992).

The U.N. General Assembly designed the year 1999 as the “International Year of Older Persons”. It has adopted the proclamation on aging in 1992. It draws the attention to the independence and interdependence of the generations, the factors being to create a dynamic and reciprocity exchange of encouragement, enablement and carrying at old age. Such a reciprocity enacted in family, community and society at large is the animating principle leading, “Towards a society for all ages”

as the theme of the year. The main idea is to focus attention of the member countries on the emerging problems of ageing.

The conceptual framework for the international year of older persons 1999 (document A/50/114) is based on the plan and principles. It comprises four factors;

- i. Situation of older persons ;
- ii. Individual lifelong development;
- iii. Relationship between generations;
- iv. Interrelationship of population aging and development.

The theme and conceptual facets for 1999 underscore the “lifelong” and “society-wide” dimensions of aging. They point to the importance of policy investment in individual life long development in the context of longevity, and of coordinating the effects of population with other societal transformation such as globalization and the technological revolution.

The general assembly resolution 36/20 of November 9, 1981 had invited all states to designate a national “Day for the Aging”. Further, the United Nation has declared 1 October to be observed as International Day of Older Person for national observes. Nepal observes the day with various programs.

Based on these documents, the U.N. secretary general elaborated conceptual and operational measures for “1999 and Beyond” (old age in a new age; scenarios for 2000, 2020 and 2050AD; UN1999).

The observance of International Year of Older Person (1999) should be related to other International Years, such as International Youa

Year (1985); International Year of family (1994) or the International Year for the eradication of poverty (1996) particularly as they related to intergenerational matters.

2.2 Demographic Dimension of Aging

Improvement in mortality, decline in total fertility rate, and improvement in the medical science has lead to an inevitable result of population aging. The age structure of any country affects in one way or another in the social, economic, political, and religious and many more other areas.

2.2.1 Aging Population in the World Context

Only in the past few decades has the attention of national sources and the world community been drawn to the social, economic, political, scientific question raised by the phenomenon of aging on a massive scale. Previously, while the individual may have lived into advanced stages of life, their members and proportion in the total population were not high. The twentieth century, however, has witnessed in many regions of the world the control of prenatal and infant mortality, a decline in birth rates, improvements in nutrition, basic health care and the control of many infectious diseases. This combination of factors has resulted in an increasing number of and proportion of persons surviving in to the advanced stages of life

In 1950, according to United Nations estimates there were approximately 200 million persons 60 years of age and over throughout the world. By 1975, their number had increased to 350 million. United Nations projections to the year 2000 indicate that the number will increase to 590 million, and by the year 2025 to over 1,100 million, that

is, an increase of 224 percent since 1975. During this same period the world's population as a whole is expected to increase from 4.1 billion to 8.2 billion, an increase of 102 percent. Thus, 45 years from now the aging will constitute 13.7 percent of the world's population (UN,1999).

It should be noted, furthermore, that in 1975 slightly over half (52 percent) of all person aged 60 and over lived in developing countries. By the year 2000 owing to the differential rates of increase- over 60 percent of all older people are expected to live in those countries, and it is anticipated that the proportion will reach nearly three quarters (72 percent) by 2025. The increase in the number and proportion of the aging is accompanied by a change in the population's age structure. A decline proportion of children in a population increase the proportion of older persons. Thus, according to the united nation projection, the population aged less than 15 years in the developing regions is expected to decline from an average of about 41 percent of total population in 1975 to 33 percent in 2000 and 26 percent in 2025, thus reaching the level observed in the developed regions in 1950s. In those latter regions, the population below the age 15 is expected to decline from 25 percent in 1975 to 21 percent in 2000 and 20 percent in 2025, however, the group aged 60 and over is expected to increase as a proportion of the total population from 15 percent in 1975 to 18 percent in 2000 and 23percent in 2025. It should be noted that these are averages for vast regions and that considerable variations exist between countries and the sub-national level.

Another important consideration is the trend in urban –rural distribution. In the developed regions, three quarters of the aged were to be found in the rural areas. Nevertheless, the increase in the proportion of the ageing in urban areas in these countries could be considerable and

exceed 40 percent of the year 2000. These changes can be influenced by migration (Ibid).

2.2.2 Aging in Nepal

In Nepal, the total population is on a constant growth. The concern here is the growth of population aged sixty and above.

Based on CBS 2006A.D, following is the table showing age structure in Nepal from the first census 1952/54 to 2001A.D.

Table No: 1

Age Structure in Nepal (1952/54-2001 AD)

Census Year	0-14	15-59	60 and over	Growth rate of elder population	Growth rate of total population
1952/54	38.4	56.6	5.0	-	-
1961	39.9	54.9	5.2	1.79	1.4
1971	42.1	52.5	5.4	2.42	2.07
1981	41.4	52.9	5.7	3.26	2.76
1991	42.4	51.8	5.8	2.6	2.1
2001	39.35	54.14	6.49	3.1	2.25

Source: CBS 2007

The table shows that the proportion of both the young and aged has been increasing, while the proportion of active population (aged 15-59) is shrinking. This is a cause of concern since the population of elderly is increasing at a much faster rate than the total population, as seen from above table. Of all the three age groups i.e. young, adult and aged, the

pace of growth of aged population is faster. Moreover, with a decrease in mortality and in increase in life expectancy, the proportional increase seems to be even faster than the others are. Thus, clearly it can be noted that in the coming future, the “aged” will keep on rising in number.

2.3 Social security

Social security programs have been identified in most of countries of the world in one or other forms. International social security association (ISSA) defines social security as a system to insure against interruptions or loss of income and contingences arising from retirement, marriage, birth, sickness, work injury, maternity, unemployment, death etc (Bista,2001)

The term social security mentioned under section 9 of the state policies mention in the directives principles and policies of the state of constitution reads as “The state shall pursue such a policies in matter of education, health, and social security of orphans helpless woman, the aged, the disable and incapacitated persons as well ensure their protection and welfare” (Bista, 2001)

Nepal government provides non-contributory pension, provident fund, limited care facilities, maternity leave and work injury as well as accident compensation for the employees. Provident fund is the main security component in Nepal. The coverage of employees and workers under these schemes is less than 0.33 million, which is around 0.2 percent of total population. It is clearly indicates that a large numbers of employees and labors in private and unorganized sectors are still deprived of benefits under social security scheme.

Allowance to old age people (75 + years), helpless widows (60 + years) and disabled are other forms of noncontributory old age benefits, which are applicable to all citizens of Nepal. The elderly eligible people get this amount in lump sum. There is quota of 50 disabled persons per districts.

2.3.1 History of old age allowances in Nepal

After the restoration of multiparty democracy in 2046, in Nepal different programs are set by HMG. Social security was one among them. Different types of activities were conducted under it. Among them old age allowance is one. In fiscal year 2052/53, a complementary budget was introduced to distribute old age allowance by the government. This program was appreciated by the people. It became very famous. So the subsequent government continued this project. After the experience of more than a decade the government is trying to improve the distribution process as well as increase the amount. After 2053/54, the allowances were given to unable (16 years) and helpless widow (60 years) also.

In 2052/53 Rs 100/month was given to elderly citizens (more than 75 years).UN celebrated 2056/57as the year of elder persons. That year onward Nepal government also decided to increase the amount from Rs 100 to Rs 150/month. In 2061-62 the allowance was increased to 175/month to elders and physically handicapped and Rs125/month to widows. In 2063-64 it was increased to Rs 200/month and Rs 150/month respectively.

During the initial year this program was managed by Home Ministry and subsequently the responsibility was shifted to Local Development Ministry. The principles and the guidelines of the programs are

formulated by Women Child and Social Welfare Ministry. Initially the expenditure of the program was Rs28crore which has now reached 138 corers.

Table-2

S.N.	Fiscal year	Allocated budget	Numbers of allowances holder				Given budget	From
			senior citizen	helpless widows	handicapped	total		
1.	2052/53	280000000					280000000	Home ministry
2.	2053/54	280000000	172075	168554	3719	344348	280000000	Ministry of local development
3.	2054/55	350000000	160836	164556	3148	340299	350000000	Ministry of local development
4.	2055/56	400000000	163225	177902	3407	371854	400000000	Ministry of local development
5.	2056/57	530000000	175540	195795	3692	375027	530000000	Ministry of local development
6.	2057/58	530000000	173529	208432	3641	385602	530000000	Ministry of local development
7.	2058/59	580000000	193480	227694	3667	424841	580000000	Ministry of local development
8.	2059/60	580000000	195449	229826	3696	428971	580000000	Ministry of local development
9.	2060/61	600000000	211343	240029	3691	455063	600000000	Ministry of local development
10.	2061/62	755000000	217438	239199	3692	460329	755000000	Ministry of local development
11.	2062/63	833800000	230480	246152	6875	483507	832800000	Ministry of local development
12.	2063/64	1084750000	252025	257437	6875	504158	1084750000	Ministry of local development
13.	2064/65	1213800000	282000	285000	10000	577000	1213800000	Ministry of local development

Note

) From the fiscal year 2056/56 on the occasion of international elder year, the amount for elder citizen has been increased from 100to 150.

) From 2061/62 the amount was as 175 for elder citizen and physically handicap and 125 for helpless widows

-) from 2063/64 the amount was increase Rs. 200 for elder citizen and physically handicap and 150 for widows/month
-) From the fiscal year 20656/66 the amount has been increased as 500 for elder citizen ,helpless widows 70yrs and 60yrs respectively

Source: Ministry of Local Development, 2008

In recently, present budget of fiscal year 2065/66, big change are done over the amount of allowances. It is decided to give Rs. 500 per month to the citizen above 70 years. Similarly, Dalit, Single woman (widows) and people of Karnali Zoon, who are above 60, are decided to give Rs 500 per month.

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Introduction

Little is known about the old age, their problems, and change that are taking place. So far, no single nation-wide survey on elder issues has been conducted in Nepal. As a result, studies on elder have to be depended on limited information available from surveys conducted for other purpose. In Nepal for the citizens is just coming on national level , after the UN's decent to observe 1999 AD as “ International year of older person” to implement appropriate measures to solve the rapid growth of senior citizens (certainly with various problems), there is need to perform research works focusing on the changed socio- economic and political context.

Hence, the present study tries to focus on socio-economic condition of old aged people of our society. The research also tries to find out the betterment of people who get the allowances and other facilities from the government of Nepal as well as their family member. The study will be exploratory and descriptive in nature.

3.1.1 Population of the VDC

The total population of this VDC is 7691, among them 3869 is male and 3822 is female Population above 60 is 565. Among them 211 are getting allowances as helpless widow and elder citizen. This study has taken 60 respondents from the 211 universes sof the VDC to draw the conclusion.

3.2 Research Design

The research will be based on primary data for this visit is very important and mandatory. The design of the study will be descriptive in nature.

3.3 Universe of Sampling and Selection of the Respondents

A sample consists of limited number of cases selected for study from a particular “Population” or “Universe”. Sociological research deals with samples rather than total population, as generalizations based on sample data may be considered applicable to the population from which the sample was drawn. The study comprises of old people and presently in their family and their attitude toward the elder people on the society. The research also studied the policies implicated by Nepal governments towards the elder people. Life style of elder citizens, family attitude proper utilization of the allowances and other facilities are also come under the study.

3.3.1 Sample Size and Technique

The total number of old people and their respective ages were taken from Bhaktapur District Development committee and Katunje village development committee from this sources it was found the total number of old people above sixty years of age were 565. From this universe 211 respondent were selected by using random technique. This sample size is 60 of the universe. It is assumed that this sample size represents the socio-economic situation of the old people’s population of the study area, as the universes more or less homogeneous in nature.

3.4 Nature and Sources of Data

The research was conducted by primary as well as secondary data. It took more than a month to collect the data during the fieldwork.

The researcher, personally conducting a field survey through questionnaires, interview, and observation has collected the primary data.

The secondary data have been collected from various published and unpublished source, reports, and articles and by visiting informational centers. Such as DDC, VDC, Ministry of Local Development, Ministry of Women, Child and Social welfare. Researches done by others in this field are also studied while collecting data.

3.5 Tool and Techniques of Data Collection

Data were collected in a manner that allowed for simple descriptive and explorative statistical presentation in connection to the objectives of the study. The study relied upon the following techniques of data collection:

3.5.1. Interview Schedule

A semi-structure questionnaire was prepared to get information about the social, economic, religious, familial and psychological aspects of “Old people”.

3.5.2. Observation

The researcher stayed with the old people themselves for about a month and observed their food habit, mannerism, life-routine,

interpersonal relationship, family background, family member and their occupation, cast and kingship as well as short-term and long-term problems. The researchers personally met and conversed with the respondents focusing on features like facial expressions and gestures.

3.6 Data Analysis

Presentation of data (collect from field and other secondary sources) follows the descriptive design of the study and displays the data as totals of all respondents. The data have been analyzed through tabulation and by the employing simple statistical tools like percentage, average, and mean to provide the researcher with easy access to information.

3.7 Problems Encountered During the Data Collection

The lack of prior experience in the social science research and the need to fulfill the basic standards of dissertation in the Master's Level was an upheaval task. It took a great amount of time to be familiar with respondent and collect the required data. The other problems were:

- a) Many had geriatric problems like, inability to hear and see properly, difficulty in recalling past events etc. Some of them dislike talking while others kept on telling whole life history.
- b) Many respondents used to busy in prayers and hymns, so it took a long time to correspond. In one or two cases, the respondents were completely deaf, and could not write too. So, those respondents were moved off.
- c) Most of the respondent thought the researcher to be a government official. When asked about their age, they at fast told

to be 75 or above, though they did not look so. This might be because of government's policy to give a monthly pension of Rs 200 to those above 75 years of age. It was difficult task to convince them that the researcher was purely an independent field worker working for his Master's dissertation.

d) Some , in fact most respondent asked question like, "What will I get by answering you?" and "Many people like you come and assure us of helping this and that , but what have they done?" still some said , "you people get job and money by utilizing (using) helpless old people like us, when you are once successful , you forget everything." Yet some old one's blessed the researcher too. These sentiments really touched the researcher, but was (is) unable to do anything.

e) Some were not ready to answer about their private life eg. in the case of ancestral property and in the case weather they are consuming the allowances by themselves or not.

CHAPTER - FOUR

4.1 Overview of the Study Area

4.1.1 The Bhaktapur District

The study area lies in central development region, Bagmati zone Bhaktapur district, Kathmandu valley. It is the smallest district of our country Nepal. The area of Bhaktapur is 119 sq.km (Ketabi:2058), 138.45 sq.km. (VDC report), and 127.38 sq.km.(LRMP), Usually data given by Ketabi is used. (District Profile Analysis, 2063/64). Geographically it is surrounded by Manohara river in north, Mahadev Pokhari hill in east, Suryabinayak hill in south and Manohara river and Durgekhola in west. Similarly Kavrepalanchok, Kahmandu and Lalitpur are its neighboring districts.

There are 16 VDC, 2 municipality and 2 election area in Bhaktapur. For the development purpose it has been divided into 11 areas.

From geographical point of view Bhaktapur has been divided into 2 parts. Hilly area (50%) and Valley(50%)

The land of Bhaktapur is very fertile. The agricultural productivity as well as production is very high. Farmers here in Bhaktapur are busy around the year. Different types of vegetables, fruits and crops are produced here.

Out of total area 12057 hector, 9657 hector is cultivable land. There is irrigation facility in only 3617hector (30%) of land. The remaining land relies on favorable monsoon for good production.

Different types of climate are found in Bhaktapur. There is temperate climate which has average temperature of 20-25° Celsius. In summer the temperature reached up to 32 Celsius and in winter it is up to -2 Celsius. Average rainfall in the district is 56 ml.

There are mainly 2 rivers in the district. Manohara and Hanumante River. There are some ponds also/ these are the main source of water in Bhaktapur

From the population census 2058 B.S, the total population of the district is 225461. Comparing with the country's population growth 2.24, the growth rate here is very high that is 2.71% per year. With this rate the population here will become double after 25.8 years.

People from different parts of the country migrate here as in other parts of the country. 35.91% of the total populations are at the age of 19-45 years. 53.4 percent of total population live in urban areas. Unplanned and mismanaged urbanization is in Bhaktapur, which the prevailing problems in Bhaktapur.

People having different religions live in Bhaktapur. The majority of people 92 percent are Hindus, other are Bouddha, Jain, Islam and Christian. Different Jati and Janajati also live here. There is a domination of Nawar(55.85 %) others are chhetri, Bramin Tamang, Magar, Damai, sarki ect. People mainly speak Newari language (more than 60%), others speak Nepali, tamang ect.

There are many famous natural and artistic places in Bhaktapur, Nagarkot, Chagunarayan temple, Bhaktapur Durbar Squar, diferent rivers and ponds are the main attraction for tourists. The district also

famous for its special customs and Jatra , which also attract tourists in great number.

4.1.2 Katunje VDC

Historical introduction: Why does the name of this VDC become Katunje? When we were interested to know about it, people gave different opinions. Among them majority of people gave two reasons. Firstly, since the land found here is made of sedimentary rock; it was difficult to perform agricultural activities. Difficulties means KATHIN-saying KATHIN KATHIN.....it becomes Katunje. Secondly, there was a jangle of katus in the past that why it was named as Katus Gram at first and then Katunje.

Geographical Location -: The area of this VDC is 12.5 sq. Km. It lies in the southern part of the headquarter of Bhaktapur District. In east of this VDC, there is Sipadol VDC, in west Dadhikot VDC, in north Bhaktapur Municipality and in south Gundu VDC. There are hills and valleys in VDC. Hanumante and Ghattekholra are the main rivers flow in this VDC.

Climate-: In this VDC we find temperate type of climate. The temperature varies between 3-38in winter and summer respectively. Rainfall of this VDC is upto 1350mm in rainy season.

Vegetation and Wildlife-: The main vegetation found in this VDC are bamboo, nigalo, uttis etc. Inwildlife we find jackal, rabbit, fox, lokharke, wildcatetc.in bird saraun, crow,dove, sparrow, bhadraietc.

Main festivals and Jatra-: All the festivals celebrated by Hindus are celebrated here .Such as Dashain, Tihar, Maghe Sankranti, Nag Panchami, Tiz, Mha Puja, Bisket Jatra etc.

Custome: - In this VDC, in traditional costume female wear Cholo, Fariya, Khasto, Hakupatasi etc and male wear Daura surwal, Eastcoat, Bhandganule topi etc. In modern costume girls wear Kurtha surwal, Pant, T- shirt etc. and boys wear Pant, Shirt, Suit, Jeans etc.

Cast, Religion and Language:- In this VDC we find Brahman, Chhetri Newar Damain Sarki etc. There is majority of Newar. Majority of people are Hindus. The common language is Nepali.

Historical Places:- The main Historical places of this VDC are Suryabinayak Ganesthan, Subarneshwor Mahadevsthan, Shree Sushil Vairabsthan, Chundevi temple etc.

Population:- The total population of this VDC is 7691, among them 3869 is male and 3822 is female Population above 60 is 565. Among them 211 are getting allowances as helpless widow and elder citizen. This study has taken 60 respondents to draw the conclusion.

Total population of VDC

Table No. 3
Population of the Study Area

sex	population	percentage
Male	3822	49.69
Female	3869	50.31
Total	7691	100

Sources, field visit2008

In the VDC ward no. 8 is the highly populated ward and ward no.7 is the least populated ward among the 9 wards of the VDC which are 30.04% and 4.80% respectively.

CHAPTRE - FIVE

DATA ANALYSIS AND PRERSENTATION

5.1 Introduction

The term “aged” is not very precise. The aging experience shows gender and class differences. While describing about any society, one has to identify the specific aspect of the aged like either ill or fit , old in terms of aged or only by a generation , male has heads of households or widows living on their own , illiterate, economically sound or not ect. All groups of populations have elderly people who are not respected and have little status and power at any age. Not all elderly get equal treatment. Acceptance and consideration for the elderly varies according to cultural differences e.g. in Japan in spite of development and modernization, the old are respected. In India in spite of ultra poverty, the old are treated well (Dandekar, 1996; 22). In most developed western countries, though elders remain outside family care, governments help through the social security mechanisms.

All this in fact doesn't mean that elders are always isolated from their families. Neither are they all in ill health, senile, bored or lonely. One has to give up the idea that they are either gloomy or unfortunate or enjoying “golden years”. Both are partial truths. It is not that old people start behaving in a given manner at particular age or so. Hence, whatever variety one sees in the either age groups, one sees in the older ones. Old age is not a straight extrapolation of middle-age. Health, occupation or activity affects it. In short, it depends on the environment in which the old is placed.

Hence, the researcher in this chapter has tried to present the findings of older citizens living in Katunje village development committee ward no 4. The data are tabulated and analyzed by providing different heading and sub- headings. This has been done as per the objectives of the study.

5.2 Socio-Demographic Profile of Old Age

The analysis presented below helps to understand the socio-economic condition of the old people. Hence, before finding out the life style of old people, it is necessary to find out their demographic, ethnic, gender and age status. Thirty respondents were taken as samples for the easiness of the present study.

5.2.1 Age and Sex structure

Age and sex structure of population in the major explanatory variable in demographic analysis if age distribution is distorted, all- age specific pattern of vital events are eventually destroyed. Importance of age and sex composition is not only limited to demographic analysis but also to different socio-economic and development planning of a country.

Table No: 4

Age and Sex Structure of Katunje VDC

Age group	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
60-64	-	-	4	10	4	6.66
65-69	-	-	5	12.5	5	8.33
70-74	-	-	10	25	10	16.66
75-79	10	50	8	20	18	30
80-84	5	25	6	15	11	18.33
85-89	4	20	4	10	8	13.33
90+	1	5	3	7.5	4	6.66
Total	20	100	40	100	60	100

Source: Field Survey, 2008

The above table (table 4) shows the age and sex distribution of the allowances holder respondents. Among 60 respondents, the highest

proportion of total population i.e. 30 percent (18 respondents) and 18.33 percent (11 respondents) are in the age group 75-79 and 80-84 respectively. The age group 70-74 (16.66) and 85 to 89 (13.33%) follow this. The properties of population in the age groups 65-69, 60-64, 90+ is 8.33%, 6.66% and 6.66% respectively.

If we analyse the age distribution with the respect to the female sex have been higher than every age group. It should be noted that there is only one male for three females in the age group of the 90+ years.

The identification of the respondents whether they are males or females plays a vital role in this study. The above table also shows that 33.33% of the respondents are males where as 66.66% of the respondents are females. This indicates that there are more females (60+ widows and 75+ senior citizens) in our society than the males including some of them from older age groups.

5.3. Religion

Religion has greater impact in the life of elderly people. Their beliefs and practices are very much guided by their religion. Nepal is a secular state. 80% of the Nepalese people follow Hindu religion. The following table describes the religious characteristics of the elderly people/senior citizen respondents.

Table No: 5

Religion of Respondents

Religion	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Hindus	20	100	40	100	60	100
Others	-	-	-	-	-	-
Total	20	100	40	100	60	100

Source: Field Survey, 2008

It is clear from table 5 that all the respondents of the study area are Hindus. People following other religions were not available for the interview in the study area.

5.4 Caste and Ethnicity

The following table shows the caste and ethnic composition of the respondents in Katunje VDC.

Table-6

Caste and Ethnicity of the Respondents

Caste/ethnicity	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Brahmin	5	25	9	22.5	14	23.33
Chhetri	6	30	12	30	18	30
Newar	8	40	13	32.5	21	35
Others	1	5	6	15	7	11.67
Total	20	100	40	100	60	100

Source: Field Survey, 2008

Table 6 shows that the study area is well dominated by Brahmin, Chherti and Newar community that constitutes 88.33%. Other constitutes only 11.67%. This table depicts that the presentation of elderly persons/ allowance holders from other community is very nominal.

Among 20 male interviewees, the three major caste of the study area, that is, Brahmin, Chhetri and Newar constitute 95% and among 40 female interviewees, these castes constitute 85%.

5.5 Marital Status

Marital status possesses vital importance in elderly life. Marital status has strong effect on the situation of elderly women in Nepal regarding family care and support. It determines a woman's position within the family as well as her status in the society. The following table (table 6) gives the information about the marital status of the elderly people aged 60 (widows women) and 75 above (senior citizen) who are currently living in the study area (Katunje VDC).

Among the 60 respondents the highest proportion belongs to widow's women group (60-74). The table 6 shows that there are more widows in our society (to know through the field survey 2008AD). This table also shows that most of the senior citizens are either widows or

Table No: 7

Marital Status of the Respondents

Marital Status	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
*Married	12	60	-	-	12	20
Unmarried	0	0	-	-	-	0
Widow/Widower	8	40	40	100	48	80
Total	20	100	40	100	60	100

*Note: Husband and wife living together in their own home.

Source: Field Survey, 2008

In the case of respondents, all are married. Among the male respondents 60 percent are living with wife and other family member in their own house and 40 percent are widowers with the family. But in case of women respondents most of them are living with their family members. In some cases the finds that some widows were separated from their family members for short period and return back to their family. Some are living with their grandson also.

5.6 Living with family

All parents want children, specially most probably the son. They feel secure in the old ages if they have son. Son is taking as the social security for old ages in our society. Due to the changing context of traditional occupation, family system and values in the society, son's behavior towards their parents is also changing.

Table 8 gives the distribution of the respondents by their living children, All respondents, who reported as married and become widows (some respondent's husband died when they were childhood)or widowers . 95 percent have reported they have children and only 5percent have not children.

Table No: 8

Living with family of the Respondents

With family	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Yes	20	100	37	92.5	57	95
No.	-	-	3	7.5	3	5
Total	20	100	40	100	60	100

Source: Field Survey, 2008

If we analysis the data with respect to sex from table 8 sent percent of male respondents have children and 95 percent female have children , while 5 percent have-not. Some of the females have no children because they were child-widow. However, they stay with their family members (nephew or cousin). It is happening due to our social norms and values.

Table No: 9

Number of Children of Respondents

No of Child (Son/Daughter)	Male	Female	Total
0-3	6	9	15
4-6	9	18	27
7+	5	13	18
Total	20	40	60

Source: Field Survey, 2008

From the above table we can say that, people were giving birth to many children. They were not aware about the family planning programs. The desire of having son was also one of the main causes behind this.

5.7 Literacy status

Literacy status is one of the parameters of identifying the socio economic status of the elderly people. The following table gives the literacy status of the respondents.

Table No: 10

Elderly Respondents by Literacy Status

Literacy Status	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
*Literate	16	80	4	10	20	33.33
**Illiterate	4	20	36	90	40	36.67
Total	20	100	40	100	60	100

* note: literate include only write their own name and reads some religious book which one is written in Nepali.

** they can write and read any thing.

Source: Field Survey, 2008

According to the table 10, very few 60years+ widows are literate. Through the field work most of the female respondents are illiterate. Only 20 percent of female respondent are literate, basis on the write their own name and read some Nepali books. In the case of male respondents most of them are literate, basis on the write their own name and read something only. 80 percent male are in this category. This may be the result of various historical economical and social reasons. Even though, it seems that more male respondents are literate than female. The percentage literate male respondents are satisfactory but females are not.

5.9 Economic activity

Table 11 presents the distribution of respondents by their past economic activities by sex. This is main factor which represents the economic status of the respondents in the past.

Table No: 11

Elderly Respondent by Past Economic Activities

Past activities	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Agriculture	7	35	15	37.5	12	36.66
Daily wages	5	25	5	12.5	10	16.66
Household	-	-	15	37.5	15	25
Service	5	25	-	0	5	6.33
Others	3	15	5	12.5	8	13.33
Total	20	100	40	100	60	100

Source: Field Survey, 2008

Above the table 11 it is clear that for male respondents, agriculture 35 percent, daily wages 25 percent, services (retired from government service) 25 percent, other 15 percent respectively were the past economic activities. Household was not for male respondents in past. However, for female's household 37.5 percent agriculture 37.5 percent daily wages 12.5 percent were the major past economic activities. The table shows that female respondents were not governmental work in past.

From the table it is clear that most of the respondents were not secure job in the past. So, many respondents have compelled to seek money from their family members. The government provided allowances help them little more in fulfill their needs.

5.10 Ownership of land

Ownership of is a key indicator that signals the authority in the economic life of family. If ownership of land is with the person he/she is considered as economically powerful. This also influences the socio-economic status.

Table No: 12A

Elderly Respondents by Ownership of Land in the Past

Ownership in past	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Yes	20	100	14	35	34	56
No	-	-	26	65	26	44
Total	20	100	40	100	60	100

Source: Field Survey, 2008

Table-12 B

Elderly Respondents by Ownership of Land in Present

Ownership in present	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Yes	8	40	7	17.5	15	25
No	12	60	33	82.5	45	75
Total	20	100	40	100	60	100

Source: Field Survey, 2008

The table 12 gives the distribution of respondents by ownership of land in the past and in the present. It shows that about 56 percent respondents had ownership of land in the past while this is only 25

percent now. Among the male respondents 100 percent of them had ownership in the past while there is only 40 percent now. Among the female 35 percent had ownership in the past while 16.5 has ownership now.

Table No: 13

Senior Citizen Respondents by Reason to Lose the Ownership

Reason to lose ownership	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Transfer son's name	6	50	23	69.69	29	64.44
Sold	2	16.67	4	12.12	6	13.33
Transfer others name	4	33.33	6	18.18	10	22.22
Total	12	100	33	100	45	100

Source: Field Survey, 2008

Table 13 gives the distribution of the respondents by reason to lose the ownership. From the following figure it is clear that 64.44 percent of total respondents' ownership of land was transfer to their own sons. 13 percent of land was sold and 22 percent was taken by others.

5.11 source of income (past and present)

Having to access to income source is regarded as one of the indicators of well-being. Table 14 presents the sources of income of senior citizens in past and present.

Table No: 14

Income Source of Senior/Widows Respondents in the Past

Source of income	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Agriculture	4	20	20	50	24	40
Service	5	25	-	-	5	8.33
Wages	6	30	8	20	14	23.33
Nothing	5	25	12	30	17	28.33
Total	20	100	40	100	60	100

Source: Field Survey, 2008

It is clear from table 14 that 28.33 percent of the respondents had no source of income in the past, this percentage is 25% for male and 30% for females. Among those who reported they had some sources of income in the past are; agriculture 40%, daily wages 23% and service 18%. For male respondents daily wages was the main source of income, while for females agriculture was the main.

Present source of income is one of the measures to analyze the present economic status of the people. The following table presents the present sources of income other than allowances of the elderly people. It also shows how they are fulfilling their desire.

Table No: 15

Elderly Respondents by Present Source of Income

Present source of income other than allowances	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
*Yes	5	25	7	17.5	12	20
**No	15	75	33	82.5	48	80
Total	20	100	40	100	60	100

*note: They get pension from the government as well as allowances.

** They get only allowances.

Source: Field Survey, 2008

The situation seems very miserable because 75 percent of the male respondents and 82.5 percent of female respondents do not have any source of income, than they use their allowances for the need and desire. However, the situation is just opposite. They have only 159-200 Rs/month which is very little in the present condition of the country. Very few respondents had other source of income and they are pension recipient of this area.

5.12 Health situation

Development of life-saving medical technology and a general tendency of the population to be more health conscious has helped to increase the life expectancy of the people. Katunje VDC is a urbanizing area where more people are aware about their health.

5.12.1 Frequency of illness

Depleting health is one of the major concerns as people's age increase. Older people expressed that one of the reasons they did not like to being old was their sickness and inability to work.

Frequency of illness in Katunje VDC is one of the parameters to find out the health status of the elderly people. In order to find this situation elderly people were asked about the frequency of illness. The following table gives the information by elderly people on their health condition.

Table No: 16

Senior Citizen/Widows Respondents by Frequency of Illness

Frequency of Illness	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Frequently	2	10	3	7.5	5	8.33
Occasionally	15	75	32	82	47	78.34
Never	3	15	5	12.5	8	13.33
Total	20	100	40	100	60	100

Source: Field Survey, 2008

5.12.2 Common suffering

Many elderly suffer from one or another kind of disease. So, for identifying the health condition of the senior citizen, attempts were made to find the most common sufferings from which they suffer occasionally or frequently.

5.12.3 Chronic disease

Table 17 shows that out of total 60 respondents 45 respondents are suffering from some types of chronic disease. The percentage of female (77.5%) suffering from the any chronic disease is higher than males (70%).

Table No: 17
Respondents by Chronic Disease

Chronic disease	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Yes	14	70	31	77.5	45	75
No	6	30	9	22.5	15	25
Total	20	100	40	100	60	100

Source: Field Survey, 2008

5.13 Proper care and love

Care and love is equally important for elderly people as food, clothes, family care and love. The respondents in the study area were asked whether they are getting proper love and care in family which they desire to get in elder life.

Table-18
Senior Citizens by Weather They Get Proper Care and Love

Care and love	Male		Female		Total	
	No.	Percent	No.	Percent	No.	Percent
Yes	18	90	37	92.5	55	91.67
No	2	10	3	7.5	5	8.33
Total	20	100	40	100	60	100

Source: Field Survey, 2008

Out of 60 respondents 55 replied that they get proper care and love in their family. Only 5 respondents replied that they do not get proper love and care in their family. Mentally older persons want more love and care but family members have no time to do so.

5.14 What activities makes happy?

Table 18 presents the activities which makes the senior citizens happy in their own opinion. Among 60 respondents 18 are happy when they talk and stay with their family members. 14 are happy when they do religious activities. 19 are happy when some body/cousin come to met them. 7 are happy when they go to the temple and pilgrimage tour. Others 12 are happy when they get delicious food, felling love and healthy.

Table No: 19

Senior Citizen by the Activities Which Makes Them Happy

What makes happy?	Total
Talk and stay with their family member	18
Religious activities	14
Somebody comes and meet them	9
Temple and pilgrimage tour	7
Others	12
Total	60

Source: Field Survey, 2008

CHAPTER- SIX

SUMMARY AND CONCLUSION

6.1 Summary

The elderly people are the assets of the society. Their knowledge and experience can be vital to the family, society as well as the country. Elderly people are the leader of the society. Due to the social structure and socially constructed feeling, the elderly think that their sons are future security and deserve the right to be taken care and respected by the sons and daughters-in law. They are need of love, care and affection.

Due to the poverty, urban migration, rapid urbanization, rapid economic development and changes in traditional family system, elderly are passing through the miserable condition. Different situations and circumstances have forced the elderly people to leave their homes or stay under their family members. Therefore, it is the time to conduct a research on situation of elderly population. Keeping this in view , this study endeavors to conduct research on situation of elderly population aged 60 years and above who are getting old age allowances from the government of Nepal specially senior citizen(75years above)and widows (60 years above)with 30 man and women.

Elderly issues are overlooked and the sheer size and changes there in make elderly issues as eminent problem than have been realized. The overall improvement in mortality and progressive decline in fertility implies that aged population in Nepal will continue to increase in the years to come. It is time now to search and to identify their real condition and actual problems .With this view, the present study has

been conducted to study the development aspects of old people living in Katunje VDC ward no 4 Bhaktapur district. The site was selected as it appeared quite feasible. It is time for everyone to be conscious about this emerging acute problem and issues. The researcher personally expects this study to be foundation for rural development to conduct the further study on elderly in the future.

The study has been conducted with many objectives to study social, economic, health and relationship of old people with their families and the reasons that led them either respective position in their family or isolated life for the older people. The study has also aimed to find out and gives suitable suggestions in order to solve the problems faced by the old people through the area.

Various research methodologies have been applied in the present study. Descriptive and research designs have been primary basis of the study. The definition of old age May very in different contexts and societies. Presently, people who are above seventy-five (senior citizen) and over sixty (widows) years of age have been include in the study. Only thirty respondents from the universes were selected for the research on the basis of the random sampling. Interview schedule, structured questionnaire, observation and case studies were the techniques used for data collection in order to meet the objectives of the study. Primary data have been collected by conducting field survey by the researcher, while the secondary data have been derived from various published and unpublished sources, reports, articles and from various information centers.

6.2 conclusions

The felling persists that our joint family system will last and shelter the old as in a pre industrial society. Till now care of the old is still regarded as a family responsibility in Nepal. But it seems more a myth than reality. It is very difficult to follow the western pattern of economic development in our country. In developed country people prefer smaller family and growth of individualism. This is not possible in our country while maintaining traditional culture. The research is not of the view that it is impossible, but necessary steps should be taken from societal and governmental levels. Caring of the ageing population should now be seen as at least partly a government responsibility. Change is for certain, but to what extent and level is a matter of concern. Ageing population is a relatively new phenomenon in the Nepalese context.

Old people are full of knowledge and experiences, but even then they are neglected and ignored. On the one hand, due to medical facilities and other reasons, their life expectancy is increasing and on the other hand the care, respect and love they deserve are decreasing.

The wisdom of the aged should be used and be benefited by the younger generations. They should not feel as they are awaiting death. They should be treated as trainers, educators and a source of inspiration. They are the true personal to import the heritage, moral values and unwritten codes of behavior

Most of the elderly people are compelled by different factors like loneliness, disability, poverty and domination in the family, to take shelter in the elderly homes for several years. The elderly people do not want to stay in such homes, but it has become compulsion due to their

family members' behavior. Mostly elderly females (specially widows and separated) are neglected by their family due to their low income and social status. Now a day the government of Nepal has provided some allowances to them. The amount is not big, but it plays a vital role in the life of old people. It is helping them in great extent. With financial support, if government becomes able to take care of them in other sectors, the researcher finds out the major problems that the elder people are facing will be solved. They need medical facilities they want to visit different pilgrims; they also want to have recreation facilities. If they get government support in these things their life become happier and easier than before. While doing research the researcher finds these elderly people are quite satisfied on what they are getting. They are praising the government. They also do not forget to thank the government.

CHAPTER- SEVEN

Based on the findings of the study, following recommendations should be considered for the proper management and utilization of old aged allowances.

1. Old people are getting the allowances regularly. However, they do not have the knowledge of the exact months in which they received the money. For instance they are not sure whether the recent allowance they have got is of Bhadra or Ashwin. So it is necessary to make the date and the month of allowance clear.
2. It has been found that the people are using the money to buy the medicine and to fulfill their basic needs such as on food and clothes. They are not spending the allowance for their entertainment especially for religious activities. Hence, they are not happy to have the remnants of their expenditure for pujas set. So, their family member must take the responsibilities of the old people in their home. And that these aged people can spend their money on whatever they want.
3. The aged people are satisfied with the amount of money they get as allowances. But they also expect some facilities to be provided to them by the government such as health care facilities, free distribution of medicine act. Therefore, the government must give them concessions for health check up on providing card that identifies them as old citizen.
4. The elder people are quite interested to go to various pilgrimage sites. But they are not capable of managing and planning necessary things that are required in the journey. So, the government should allocate some money and provide assistance for the overall management.

5. Some old people do not receive their allowances, when they migrate to another place due to the lack of their records in the new place. This must be properly checked and those eligible for getting allowances should receive them wherever they are with in the country.
6. It has been observed that some pension holders are also getting the allowances. This is illegal. The government has to bear double load due to their illegal act. And hence, it must be controlled. Fair distribution of allowances is very essential to achieve the targeted goal.
7. Allowances are given on the basis of the records filled in the citizenship. But, in many cases, the actual age differs from the recorded one. Some have increased it and some have decreased it. So, some people are getting allowances even though their age is not sufficient and some are not getting the allowances even though they are old enough to receive it. Therefore, the government should do more research and review on this subject in order to solve its problem.

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APPENDIX-1

United Nations Principles for older persons

The United Nations Principles for older persons were adopted by the UN General Assembly (resolution 46/91) on 16 December 1991. Governments were encouraged to incorporate them into their national programs whenever possible. Some highlights of the principles are

Independence

Older person should:

-) have access to adequate food, water, shelter, clothing and health care through the provision of income , family and community support and self-help.
-) have the opportunity to work or to have access to other income generating opportunities.
-) be able to participate in determining when and at what pace withdrawal from the labor force takes place.
-) have access to appropriate educational and training programs .
-) be able to live in environments that are safe and adoptable to personal preferences and changing capacities .
-) be able to reside at home for as long as possible.

Participation

-) older persons should:
-) remain integrated in society, participate actively in the formulation and implementation of policies that directly

affect their well-being, and share their knowledge and skills with younger generations.

) be able to seek and developed opportunities for service to the community and to serve as volunteers in position appropriate to their interests and capabilities.

) be able to form movements or associations of older person

Care

Older person should:

) benefit from the family and community care and protection in accordance with their society's system of cultural values.

) have access to health care to help them to maintain or regain the optimal level of physical , mental, and emotional well-being and to prevent or delay the onset of illness.

) have to access to social and legal services to enhance their autonomy ,protection care.

) be able to utilize appropriate level of institution, rehabilitation and social and mental stimulation in a human and secure environment.

) be able to enjoy human rights and fundamental freedoms when residing in any shelter, care or treatment facility, including full respect of their dignity , beliefs , need and privacy and for the right to make decisions about their health care and the qualities of their lives.

Self-fulfillment

Older persons should:

-) be able to pursue opportunities for the full development of their protection.
-) have access to educational, cultural, spritual and recreational resources of society.

Dignity

Older person should:

-) be able to live in dignity and security and be free of exploitation and physical or mental abuse.
-) be treated fairly regardless of age , gender , racial or ethnic background , disability or other status , and be valued independently of their economic contribution.

APPENDIX-2

Questionnaire

1. a) Full Name:

b) Gender:

Male Female Others

c) Age:

d) Caste:

e) Religion

f) Hindu Buddhist

 Islam Others

g) Place of Birth:

2. What was your occupation in the past?

G. O. Business Others

3. Do you have your ancestral property? How much?

4. Do you have any other economic sources?

5. Do you have any addiction?

Smoking Drinking Others

6. With whom are you staying now?

Family

Others

7. What is your family income source?

8. Are you educated?

Yes

No

9. From when have you started getting allowances?

10. Is the government providing the allowances regularly?

Yes

No

11. Do you think that the allowances have helped you?

Yes

No

12. What do you do with the money you get from the allowances?

13. Do you keep the money yourself?

Yes

No

Why?

14. Has the allowance made any difference in the way your family members look at you?

Yes

No

15. Should the amount of allowances be differences according to the differences in the ages and cast? why?

16. How would you respond if you were asked to change your religion in return for the good financial benefit?

17. Now a days Government is providing health care facility to the old people? Have you ever been benefited by this?

18. Before getting allowance, how were you managing your expenses?

19. Do you prefer to live in old age house instead of your house if this opportunity is given to you there also? Why?

20. Why is the government providing allowances to you?

21. Do you want say something to the government NGOs and INGOs?

22. Do you know changes in political scenario make an impact on your allowances?

Yes

No

How?

23. What do you want to suggest the government regarding your allowances programs?

Amount:-

Process:-

Eligibility:-

24. Do you to thank government for the allowances?

Yes

No

25. What is your opinion about the allowances?

26. Could you share some experiences (if any from your community)?

APPENDIX -3

Katunje VDC

Interview with the respondents

Interview with the respondents

Researcher in field visit

Waiting for allowance

Struggle for surviving

SOCIO- ECONOMIC IMPACT OF OLD AGE ALLOWANCES BY NEPAL GOVERNMENT

(A Case Study of Katunje VDC, Bhaktapur District)

Introduction

Background

- ❖ Concept
- ❖ Selection of the topic
- ❖ History of the topic

Statement of Problems

- ❖ Conditions of the old people
- ❖ Family attitude towards the older people
- ❖ Users of the allowances

Objectives

- ❖ Identifying the institutional provision
- ❖ Priority is given to whom?
- ❖ Whether people are economically progressed?
- ❖ Whether the money is sufficient or not?

Research Methodology

Selection and introduction of the study area

- ❖ Bhaktapur District
- ❖ Katunje VDC, Ward No : 4,5,6

Research Design

- ❖ Based on primary data and descriptive in nature

Nature and Sources of data

- ❖ Field visits for primary data
- ❖ DDC and VDC for secondary data

Sample

- ❖ 60 respondents are taken out of total 205 (75 yrs and 60 yrs)

Sampling Methods

- ❖ Random Sampling

Data Collection Methods

- ❖ Household survey
- ❖ Key informant interview
- ❖ Consultation with government officials
- ❖ Participatory research methods

Findings

- ❖ Satisfied people from what they are getting
- ❖ More happy if they get more
- ❖ Desire to have health facilities
- ❖ Difference in real and recorded age
- ❖ Lack of awareness
- ❖ Migration problems
- ❖ Pension holder also getting the allowances

Recommendation

- ❖ Awareness generation programs
- ❖ Should spent the money for personal use
- ❖ Should provide others facilities (health and pilgrimage tour)
- ❖ Update the records
- ❖ Control the miss-utilization
- ❖ Finding the real age