

**USAGES OF SENIOR CITIZEN'S SOCIAL SECURITY
ALLOWANCE: A STUDY OF DIPAYAL SILGADHI
MUNICIPALITY WARD No.: 03, DOTI**

A Dissertation Submitted to

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Master's Degree in Sociology

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LETTER OF RECOMMENDATION

This is to certify that this thesis entitled “**USAGES OF SENIOR CITIZEN'S SOCIAL SECURITY ALLOWANCE: A STUDY OF DIPAYAL SILGADHI MUNICIPALITY WARD No.: 03, DOTI**” prepared and submitted by Mr. **Shyam Bahadur Negi**, in partial fulfillment of the requirements of the degree of Master in Arts (Sociology) awarded by Tribhuvan University, had been completed under my supervision. I recommend and forward this dissertation for final approval and acceptance by the dissertation committee.

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ABSTRACT

This study is based on primary data collection and is named “USAGES OF SENIOR CITIZEN'S SOCIAL SECURITY ALLOWANCE: A STUDY OF DIPAYAL SILGADHI MUNICIPALITY WARD No.: 03, DOTI” The study's main goal is to learn how older people use their allowance. The social science research approach was used by the researcher for the objective of the study. A descriptive research design was used for the investigation. The data was collected from both primary and secondary sources, and it was quantitative and qualitative in character. The survey included just 60 respondents from the entire number of elderly citizens in the wards. This study was conducted on senior residents in Dipayal Silgadhi Municipality ward no. 3 (formerly ward nos. 8 and 9) in Doti District to learn about their use of Social Security Allowance. Many issues face senior citizens. As a result, the Nepalese government has devised an amazing program for managing Social Security benefits, allowing the elderly to meet their requirements and become self-sufficient.

Women made up two-thirds of all respondents (73%), while men made up 27%. Because of single, widow, and Dalit allowances, the proportion is higher than for men. The majority of respondents are between the ages of 60-64 and 70-74, as this is the age at which they are eligible for allowances as specified by the Nepalese government. The majority of respondents lived alone, while 23% lived with their family. According to the poll, 77 percent of respondents were illiterate. Only 23% of those polled were literate. According to the poll, the majority of older persons were not active in income-generating activities, and only a handful were involved in various types of income-generating activities such as commerce, agricultural, tailoring, and so on.

The research investigates the numerous difficulties associates with getting old age payment for the elderly. The study also looks at how the elderly use their allowances; the researchers were considerably better familiar with the study region, which may have aided in meeting the objectives. It may also encourage future funding and delivery of long-term care, as well as the restructuring of local services to provide a broader range of individualized assistance. Almost all elderly residents are thankful to the government for the allowance since it gives them hope and allows them to become

somewhat self-sufficient, and they are unaware of the health and transportation facilities/benefits offered by the Nepalese government.

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LIST OF ABBREVIATIONS

BS	Bikram Sambat
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women.
DDC	District Development Committee
ICESCR	International Convention on Economic, Social and Cultural Rights
INGO	International Non-Government Organization
NGO	Non-Government Organization
OPMCM	Office of the Prime Minister and Ministry of Council
UDHR	United Nations Declarations of Human Rights
UN	United Nations
VDC	Village Development Committee
WHO	World Health Organization
ILO	International Labour Organization

CHAPTER I

INTRODUCTION

1.1 Background

The topic of social security and welfare is an essential component of total national development. A welfare state is only significant when this feature is addressed with other factors of growth. A state must shoulder the obligation and responsibility of social security in order to improve and promote the socioeconomic and general well-being of its citizens.

A modern welfare state should offer economic and social security in the form of amenities and respect for elderly individuals who have previously made contributions to their credit. Some countries have implemented social security policies for the welfare and benefit of their citizens since the beginning of the century.

The government is going forward with several new concepts and programs in social welfare, which have recently begun. It is expected that the government would be held more accountable to the people and society in the future. Concerns for the welfare and protection of women, children, older citizens, and physically or mentally impaired persons have gained traction as a result of the fundamental goal of the people's movement and the Kingdom of Nepal's 1990 Constitution to make specific provisions for these individuals.

Social security appears to be highly important in a country with such a social and economic structure as Nepal; nevertheless, prior plans did not give it enough consideration. Few humanitarian activities focusing on the disabled, children, old persons, and defenseless women were carried out under the Eights Plan. These actions, however, were limited to a certain component of social security. So far, social security for older adults has taken the shape of pensions for retired employees, aged homes for the helpless, and allowances for the elderly.

When it comes to the historical development of social security in Nepal, the Hindu and Buddhist religions provide essential social security activities such as charitable giving, humanitarian health, and educational services. During the Lichhabi, Malla, and even Rana dynasties, Nepal's social security policy was primarily built on a

feudalistic and authoritarian structure that was subject to the instructions of the head of state. The people's revolution that brought down the Rana dictatorship came after the country's momentous introduction of democracy in 1951. The country adopted constitutions and enacted laws and regulations to ensure that governmental operations are conducted in accordance with the rule of law.

Nepal is a signatory to the Universal Declaration of Human Rights (UDHR) and has signed and ratified 19 human rights accords and agreements to date. There are eleven International Labour Organization conventions and four international humanitarian laws. As a result, in response to national demands, the Nepalese government has enacted laws, rules, programs, and action plans that include actions linked to social security services to meet the needs of vulnerable women, children, ethnic communities, and disadvantaged individuals.

Social security was acknowledged as a governmental obligation in the Kingdom of Nepal's constitution of 1990, and it was guaranteed as a basic right of the people in the interim constitution of Nepal of 2006. Social security is also guaranteed as a basic right in Nepal's 2015 constitution.

Part III of the constitution has 33 provisions that offer citizens with a complete set of rights under the dominance of economic, social, and cultural rights. Right to freedom, equality, untouchability, and discrimination against caste, publication or publicity, press, environment and health, employment and social security, women's right, social justice, children's rights, religious rights, judicial right against imprisonment, torture, exploitation, and exile from country, and right to information, secrecy, labor, and judicial remedies are among these rights. The provision of these rights necessitates changes in social security legislation and policy in order to put these basic rights provisions into practice, particularly in relation to untouchability, caste discrimination, torture, and exploitation.

From the first five-year plan through the eighth-year plan (roughly two decades), Nepal's periodic plans contained social security programs as part of their respective sector programs. The seventh chapter of the current 12th plan, 2010/11-2013/14, discusses specific initiatives for dalits, madhesis, Muslims, and marginalized people, as well as programs for post-conflict impacted populations. Social awareness initiatives against social and cultural prejudice, education, health and economic

empowerment programs, and institutional arrangements are among the policies and programs in these fields. Because the projects are connected to multi-spectral domains, the appropriate ministries have been given implementation responsibility.

The country's other social security system provides sporadic forms of social security like as food, microfinance, micro insurance, and allowances to older citizens, disabled individuals, and widows. Recent advantages The Government of Nigeria has adopted a compensation security of NRS one million in the case of death and injuries caused by public riots and accidents. However, there is concern that victims will not have easy access to the full compensation due to administrative hurdles and family interests. To address this, the Ministry of labour and Transportation has established a social security fund by raising over a percent tax from foreign labor migrants since 2009-2010. To handle the money and benefits, the social security management fund was formed.

1.2 Statement of Problems

The majorities of Nepalese old adults lives in rural regions, relying on their agricultural vocation for a living, and are poor. There are several studies and research papers on social security, implementation, old age homes, problems, and other topics, however there is no research or study on how elderly people/ senior citizens use allowance. So I'd want to investigate how they utilized their social security allowance and where they spent it, as well as if this amount is sufficient or not, as well as any challenges they had while collecting old age allowance.

This research has tried to identify the following major problems:

- i. How they used their social security allowance?
- ii. Where they spent that old age allowance/ amount?
- iii. Whether this amount is sufficient or not?
- iv. Problems while collected old age allowance.

1.3 Objectives of Research

The objective of the research is set as the following:

- i. To investigate how older citizens make use of their old age allowance.
- ii. To study issues with collecting old age allowance.

1.4 Rationale of the Study

The study's goal was to add to the policy discussion and aid in the identification of problems at the local level. It also explains how to comprehend public beliefs and attitudes regarding the government's Social Security program. Academicians and researchers interested in working at the grassroots level with older folks would find this study valuable. As a result, this study is expected to give information to government policymakers, local governments as policy implementers, and service providers.

- i. The study examines the various challenges in receiving social security allowance to the old people.
- ii. The study also examines the utilization of the allowances got by elderly; researcher was much more familiar to the study area which might help to meet the objectives.
- iii. It might also promote in the future funding and delivery of long-term care; and the transformation of local services to offer greater choice of personalized support.
- iv. Useful for the service providers for senior citizens who are engaged for improving the lives of senior citizens in Nepal

1.5 Limitation of the Study

In terms of its strengths, the research has some limitations. Because this is a one-time study, it may not be applicable for a long time. It could also be limited to the Dipayal Silgadhi Municipality in the Doti District. Because of the small sample size, this study cannot be extrapolated.

CHAPTER II

LITERATURE REVIEWS

Introduction

The literature review provides a crucial contribution at every phase of the research process by establishing the link between what the researchers intend to investigate and what has previously been studied (Kumar, 2011). It lays forth the framework for determining the study's importance and aids in the comparison of the study's findings to other findings. The purpose of the literature review is to inform the reader on the current state of the art, which will serve as the foundation for the study (Aminuzzaman, 2011).

Although there are several studies and research on social safety nets and social security programs, there are few works on old age allowance and its implementation in Nepal. The literature on current social security research has been studied in the context of Nepal, South Asia, Africa, and other countries in order to gain a comprehensive understanding of the issue.

Historical Development

Through an old-age social insurance policy developed by Otto von Bismarck, Germany was the first country to embrace contemporary social security plans. The goal of this program was to enhance workers' well-being in order to keep the German economy humming along at optimum efficiency while also fending off calls for more extreme socialist alternatives. When combined with the 1884 workers' compensation program and the 1883 "illness" insurance, Germans had a comprehensive system of income security based on social insurance principles. (Bismarck to Beveridge: Social security for all 2021)

Despite his conservative credentials, Bismarck, like President Roosevelt 70 years later, would be labeled a "socialist" or "reformist" for implementing these programs. In 1935, President Franklin D. Roosevelt signed the Social Security Act, which included a new word that combined "economic security" with "social insurance." Following the First World War, social insurance schemes grew rapidly in several regions, and social protection became a priority for newly formed international

organizations such as the International Labour Organization (ILO) and the International Conference of National Unions of Mutual Benefit Societies and Sickness Insurance Funds (which was founded in Brussels in October 1927 and later became the International Social Security Association) (ISSA).(https://www.ilo.org/global/publications/world-of-work/magazine/articles/ilo-in-history/WCMS_120043/lang--en/index.htm)

In 1941, in the Atlantic Charter, President Roosevelt and UK Prime Minister Winston Churchill committed to improved labor standards, economic advancement and social security for all. At the height of the Second World War, in 1942, the UK government published the Beveridge Plan, named after its main author, Lord Beveridge, which led to the setting up of the first unified Social Security System. In France, Pierre Laroque led government efforts to extend social protection to the entire population, and a national social security system was set up in 1946.

In 1944, the ILO's historic Declaration of Philadelphia called for the expansion of social security measures. The Universal Declaration of Human Rights was ratified by the U.N. General Assembly a year later. The International Labour Organization approved the Social Security (Minimum Standards Convention) in 1952. In 2001, it started a Global Campaign on Social Security and Universal Coverage.

International Social Security Provisions

Income security for the elderly is an essential tool for preventing them from sliding into poverty. There are two types of social assistance programs that are used across the world: universal non-contributory pensions and means-tested pensions. Universal pensions are available to everyone, whereas means-tested pensions are designed specifically for the poor and need some form of income or asset means testing.

Asia

China

The Chinese government is aggressively developing different types of social security, with a distinct category of old people being prioritized for inclusion in the social security system in rural regions. These are aged persons who have lost their capacity to work, have no source of income, and either have no legal guardians to maintain them or do not have the financial means to do so. They benefit from the state's "five

guarantees" system, which means the government pays for their food, clothes, shelter, medical treatment, and funeral expenditures. (2007 Country Report on the People's Republic of China)

Africa

In Africa, both universal and mean-tested social pensions have been legislated, taking into account the country's socioeconomic constraints. In South Africa and Senegal, the schemes are means-tested, but in Botswana, Mauritius, and Namibia, they are universal. Mozambique has a cash transfer program that targets homes with elderly people who are chronically ill or handicapped. (Gillion, Turner, Bailey, & Latulippe, 2000; Gorman, 2004).

Latin America and the Caribbean

Argentina, Brazil, Chile, Costa Rica, Dominica, Mexico, and Uruguay all have means tested programs that provide pensions for their poorest elderly citizens. Being poor in these countries is determined by means-tested, and benefits paid sometimes depend on the government budget. Antigua and Bolivia offer a universal pension (Barrientos & Lloyd-Sherlock, 2003; Gorman, 2004).

Social Security Allowance

In December 1994, social security for the elderly was introduced in the form of a universal pension of NRS 100 for all people over the age of 75. The system began as a six-month experimental Social Security Allowance Program in five districts from each development zone in 1995. Since then, the Old Age Pension has been administered by the Ministry of Local Development, and allowances are distributed by ward offices in urban areas and Village Development Committees in rural areas. (Bhandari, Social Security System of Elderly Population in Nepal))

The age limit for receiving benefits for older persons has been decreased to 70 years. For Dalits and people from the Karnali zone, it has been 60 years. Every month, NRS 500 is given to all elderly persons. The most recent increase occurred in September of 2008. Even though it is a small sum, the social security allowance provides a lifeline for many elderly people who have no other source of income or family assistance.

The number of older persons has risen over time, as has the number of people receiving social security benefits. Social security spending is increasing strain on the annual budget, with an average growth rate of 0.75 percent. In reality, overall social security spending climbed dramatically from 0.6 percent of the entire budget in 2007/08 to 1.9 percent in 2008/09 and 2.8 percent in 2009/10. In the fiscal year 2009/10, 2.8 percent of the total budget was spent on pensions for government officials, which was more than the actual spending of 2.52 percent. 27 In the fiscal year 2010/11, overall social security spending accounted for 2.4% of the entire budget. The entire spending on social security programs in 2019/20 is expected to be roughly 12% of the yearly budget. Social security for endangered ethnic groups and the disabled is also included in the data. (Bhandari, Social Security System of Elderly Population in Nepal)

Social Security Allowance program

The universal flat pension of Rupees 100 to all elderly above 75 years was first announced in Nepal by the Prime Minister of Nepal, Mr. Manmohan Adhikari, (who lead a government of Marxists and Leninists) on 26 December 1994. Five district from the five development regions of Nepal were selected on a pilot basis and the first Disbursement of Social security allowance Program was made on 2nd July 1995 for six month period from January to June. During the financial year, 1995-96, OAP was extended to the entire country and was implemented by the Home Ministry.

Ageing, Social security allowance and Social Security

An administrative definition of old age dominates the literature on ageing or the older population. For example, in the United Kingdom, the age of 65 (standard retirement age) is often used to define "old age," "later life," or what has lately been dubbed "third age" (Laslett, 1989), despite the fact that fewer and fewer individuals are really retiring at this age (Laczko and Phillipson, 1991 cited by Coleman et al. 1993). An aged person, especially an old age pensioner, is defined as a senior citizen by the Oxford dictionary. Only people who were formally and permanently employed prior to reaching retirement age are considered pensioners. Because the retirement age varies by country, this definition does not classify all people beyond a certain age as senior citizens.

A more useful definition of senior citizen might be derived from the fields of demography and economics, which classify those aged 60 and up as economically inactive and dependent members of society. As a result, the section of the population aged 60 and up who are economically inactive or dependant might be classified as senior citizens. While previous research on Nepal's old population utilized 60 years as the cutoff point (see Subedi, 1996,1999), the 'Senior Citizen Act 2006/07' (Jestha Nagarik Ain 2063) expressly defines 'Jestha Nagarik' as everyone aged 60 and up. Because other cultures have employed alternative social definitions of old age, such as grandparenthood or physical fitness (Coleman et al. 1993), this study embraces the concept of senior citizen as established by Nepal's 'Jestha Nagarik Ain.'

The process of growing older is referred to as aging. In its most basic meaning, the phrase relates to biological aging, which affects humans and many other creatures.

The chronological age of 65 years has been recognized as a definition of elderly or older person in most developed world nations, although this is not the case in Africa. Ageing is the definition of old age, which occurs in women between the ages of 45 and 55, and in males between the ages of 55 and 75. (1978, Thane) 'Ageing is the natural progression of a biological reality with its own dynamic that is largely beyond human control. It is, however, susceptible to the constructs that each community uses to make meaning of old age. In the civilized world, chronological time is extremely important. The age of 60 or 65, which is nearly the same as retirement age in most industrialized nations, is considered the start of old age.

'In many developing countries, old age is seen to begin when active contribution is no longer possible, while in the developed world it begins when physical decline is associated with physical ageing. Other socially constructed meanings of age are more important, such as the roles assigned to older people' - Gorman (2000).

Ageing in Nepalese context

There are several criteria for classifying older citizens. The chronological age is one of the most commonly used. Senior citizens are those aged 60 and over, according to the World Health Organization. The Nepalese senior citizens legislation 2063 defines senior citizens as "those aged 60 and above." In Nepal, the military retirement age is 45 to 48 years for lower-class duty, 58 years for general government service, and 63 years for university instructors and judiciary service (Khanal S, 2009). At the

governmental level, the retirement age for public officials is set at 58 years. As a result, government officials are expected to begin ageing after completing 58 years of service. Teachers and administrators in universities, on the other hand, must retire at the age of 63. However, for the purposes of legal activity and the granting of general-mass pensions, the age established for a person to be old is 70 years.

Status of Aged People in Nepal

The government is going forward with several new concepts and programs in social welfare, which have recently begun. It is expected that the government would be held more accountable to the people and society in the future. The people's movement and the Kingdom of Nepal's constitution of 1990 for particular provisions for the welfare of women, children, older citizens, and physically and mentally challenged individuals.

Social security appears to be highly important to a nation like Nepal with such a social and economic structure; nonetheless, it has not received adequate consideration in prior programs. Few activities were carried out in the eight plans, with a focus on the disabled, children, old persons, and defenseless women. However, such initiatives were limited to a certain area of social security. So far, senior residents have received social security in the form of pensions for ex-employees, aged homes for helpless old people, and allowances for helpless old people and allowances for old people.

Those social security contain all aspects linked to compensating those who are unable to actively earn their own living, and this article solely deals with hopeless disabled and old persons, with the rest aspects of social security being covered in other areas.

Policies and Programs

Most development strategies and initiatives regard aging as a development issue. In this context, it is preferable to look back at the history of dealing with aged concerns in government plans, policies, and programs.

UN Principles of Older Persons

On December 16, 1991, the United Nations General Assembly approved the United Nations principles for older people. Governments were urged to include them

wherever feasible into national projects. The following are the major highlights of UN principles:

Older people 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 reside at home for as long as possible;
- Be able to participate in determining when and of 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 adaptable to personal preferences and changing capacities
(<https://www.ohchr.org/en/professionalinterest/pages/olderperson.aspx>)

The Madrid International Plan of Action on Ageing, 2002

The worldwide plan of action on ageing was agreed in April 2002 during the second old assembly on ageing in Madrid. This action plan asks for changes in attitudes, policies, and practices at all levels and across all sectors in order to realize the great potential of ageing in the twenty-first century. The plan of action's goal is to guarantee that people worldwide can age in safety and dignity, and that they can continue to participate in their societies as full citizens with full rights. This strategy is meant to be a useful tool for policymakers in focusing on the important issues connected with individual and population aging.

National Policy and Program towards Elderly in Nepal

In Nepal, a senior citizen is someone who has reached the age of 60. While this official definition is based on the Senior Citizens Act of 2006, the retirement age for government personnel differs by a few years — 58 for civil servants and 63 for university lecturers and administrators. The United Nations likewise employs a 60-year-old age limit to designate older people, although many nations have their own standards for designating the 'old.' The proportion of older adults has climbed from

5% in the 1952/54 census to 6.5 percent in 2001 and 8.1% in 2011. As of 2011, there were 2,154,410 people over the age of 60.

Since the beginning of its five-year development plans in 1956, the Nepalese government has been concerned with population policy, and each plan has included demographic objectives. The First Plan (1956-61) initiated a program to resettle people from the Hills in the Tarai; the Second Plan (1962-65) introduced policies to supplement population, such as the expansion of social services and employment opportunities; and the Third Plan (1965-70) focused on reducing population growth through family planning initiatives. 23 The subsequent Plans continued to place a premium on controlling population increase.

Senior persons in Nepal have long been seen as the responsibility of their families, and they have only lately entered the framework of the government's policies in a more comprehensive manner. The Senior Citizens Policy was launched in 2002, and the Senior Citizens Act was passed in 2006. Prior to this, policy did not focus solely on older persons.

Most development strategies and initiatives regard aging as a development issue. In this context, it is preferable to consider the history of addressing senior concerns in government development plans, policies, and programs.

1. Non-contributory universal social pension started in 1995
2. International Plan of Action on Elderly: 2002
3. Operational Guidelines on health care Services to senior citizens – 2005
4. National Plan of Action for Senior Citizens, 2006
5. Senior Citizen Act – 2006
6. Provisions for Higher level senior citizen coordination committee, 2006
7. Social Security Program Implementation Guidelines, 2007
8. Senior citizens regulations – 2008
9. Three Year Interim Plan (2007/08 – 2009/10)

In the first eight programs, as much as \$100 per month was provided to senior persons in the 75+ age range under social security provisions. This clause is expressly acknowledged in the 9th, 10th, and interim plans. The table below summarizes information on the granting of elderly allowances during various time periods.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research design

This study took a hybrid strategy, including both qualitative and quantitative approaches. Because the study is exploratory in nature, a mixed method technique was used to investigate, untangle, and comprehend topics, issues, and linkages. The combination of the aforementioned methodologies is meant to be used for this study in order to capitalize on their unique strengths while overcoming the limitations of others. It also aids in reducing the bias of any particular approach. The combination of these strategies is considered to be a viable study tool.

3.2 Selection of Study area and rationale

The Dipayal Silgadhi Municipality ward no.03 of Doti District was chosen for this study to analyze the usages of the social security by senior citizen known as social security allowance. This region is home to a diverse collection of people who have come here from various rural parts of Doti. This location has traditionally been occupied by individuals from all of the districts. The majority of individuals from other sections of the district have moved and lived there. Doti's socioeconomic background is typical. The justification for selecting Dipayal as a research region is because it is home to a significant number of senior people, and no study on the social security program has been undertaken to far. As a result, the researcher is curious in how social security allowance is used in the Dipayal Silgadhi Municipality ward no.3 of Doti District.

3.3 Data nature and sources

The study included both quantitative and qualitative methods. To achieve the study aims, the study depends heavily on primary data. Secondary data, on the other hand, has been examined.

a. Primary data

The present study generated primary data by using two methods.

- i. Questionnaire Survey
- ii. Interview

b. Secondary data

Secondary data was gathered from a variety of sources by analyzing the content of numerous public and unpublished Dipayal Silgadhi Municipality documents. For this, documents and prepared data from the municipality's Information department and approved bank, as well as the municipality's Human resource and other physical/institutional resources profile, were used. A beneficiary survey was used to collect quantitative data, while qualitative data was received from service providers, non-beneficiaries, and family members. The statistical analysis was done with quantitative data, and the flaws were identified with qualitative data.

3.4 Universe and sources of the study

The entire population of senior citizens receiving the allowance from Dipayal Silgadhi Municipality of Doti District Ward no. 3 (formerly ward no. 8 and 9) was the universe. The sample consisted of people from various social classes, including Brahmins, Chhetris, Dalits, and Janjatis. Only 60 respondents were collected out of 292 beneficiaries for this study. This research focused solely on senior citizens.

3.5 Data collection technique and tools

A purposeful sample was used to assess the allowance used by the senior citizens within the Dipayal Silgadhi Municipality ward no.03 of Doti District. Based on survey questions, 60 Social Security recipients were questioned, comprising 44 women and 16 men from various ethnic groups. The respondents were chosen randomly during allowance collection. Purposive a sample technique was used to conduct the interview. In the case that a selected respondent was unavailable, another respondent was substituted. The information comes from a variety of sources, including beneficiaries, service providers, non-beneficiaries, and family members. Beneficiaries are persons who are 70 years old or older. They are the people who receive pensions. The research collects both qualitative and quantitative data. The study's information The questionnaire survey is conducted using a quantitative manner. The recipients' attitudes and feelings are observed using a qualitative technique. Obtaining information we did a household survey, a questionnaire, and an interview.

3.6 Methods of data analysis and processing

The information gathered through the questionnaire survey will be coded and put into Microsoft Excel. The data will be evaluated, interpreted, and presented using pie charts, tables, graphs, and charts etc. Once the data has been analyzed, it will be interpreted in accordance with the analysis. The report's recommendations were then made at the end.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.1 Demographic profile

This chapter gives an overview of the sample population's background characteristics in terms of sex, age, living situation, reading level, allowance utilization, and primary activities. The demographic profile of the respondents is significant since it aids in increasing and comprehending their perceptions of social security allowance.

4.1.1 Sex

Sex is biological determination. One of the most essential elements of human civilization is that it is based on sex. As a result, this study covers both sexes, male and female. This fiscal year, according to statistics supplied by the Dipayal Silgadhi Municipality ward no.3 office, 53 male and 239 female beneficiaries were discovered. Only 60 people were chosen for the study out of all of them. During the field survey, 16 men and 44 women were discovered.

Table No. 1: Distribution of respondents according to sex

Sex	Numbers	Percentage (%)
Male	16	27
Female	44	73
Total	60	100

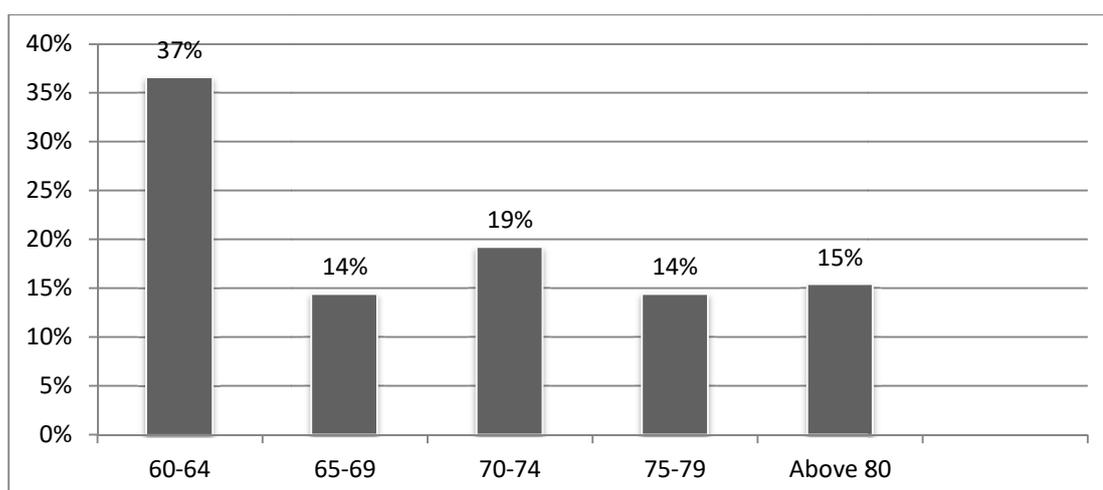
Source: Field survey 2021

In the table above, women make up more than half of the total responses (73%) compared to males (27%) who make up the remaining 27%. This is due to the fact that single women were observed to be more in the survey.

4.1.2 Age of respondents

In old age allowances, age is a significant factor. The age of respondents is shown in this graph, with respondents ranging in age from 60 to 80 years old, with age groups such as 60-64, 65-69, 70-74, 75-79, and 80 and up are the age groups.

Figure No.1: Age of respondents



Source: Field survey 2021

Above graph shows that while 37 percent of respondents were between the ages of 60 and 64, and 14 percent were between the ages of 65 and 69, the other respondents, who are beneficiaries of social security allowance, are roughly 19 percent, 14 percent, and 15 percent between the ages of 70 and 74, 75-79, and over 80 years. According to the field survey, those between the ages of (60-64 years) and (70-74 years) are the most likely to benefit from the age and provision indicated by the Nepalese government.

4.1.3 Living Arrangement

In the table living status of respondents is shown with whom they are living with.

Table No. 2: Living arrangement of respondents

Living	Frequency	Percentage (%)
Alone	28	47
With family	14	23
Son	13	22
Daughter	3	5
Spouse	2	3
Total	60	100

Source: Field survey 2021

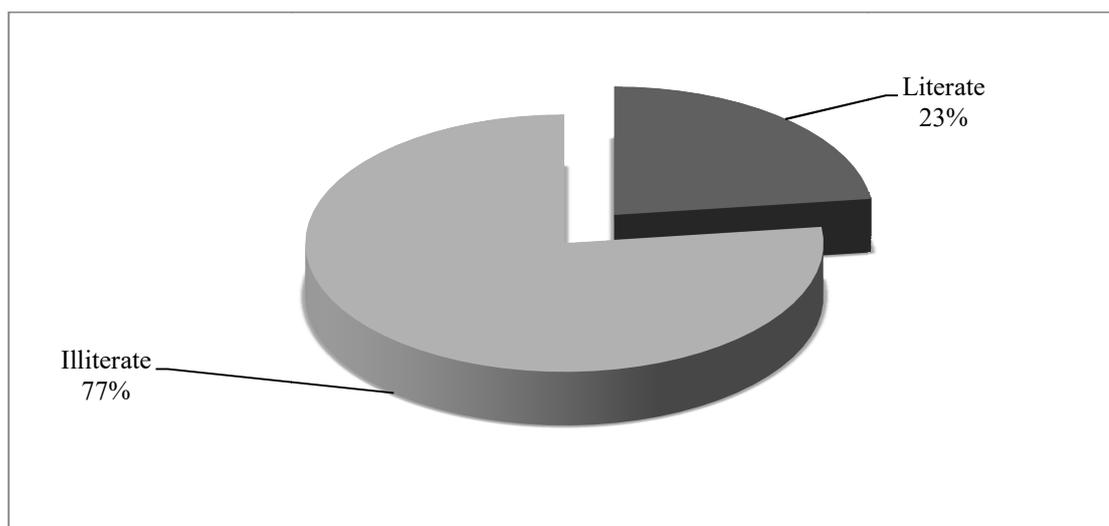
According to the field survey, 47 percent of respondents live alone, 23 percent live with their family, 22 percent live with their son, 5 percent live with their daughter, and 3 percent live with their spouse. It demonstrates that the majority of respondents live in a joint household with their son, with only a handful living with their spouse and daughter.

4.1.4 Literacy

Education is a fundamental right as well as a vital requirement for each individual to develop their talents and potential. In the diagram, the respondent's literacy profile is shown.

The literacy level of the respondents is shown in the graph.

Figure No.2: Literacy level



Source: Field survey 2021

Only 23% of those surveyed are literate, while 77% are illiterate, as seen in the graph above. As a result, many individuals are uninformed of the social security system and the government's services and benefits. As a result, people are unaware of their legal rights and available resources.

4.2 Utilization way of allowances

This inquiry inquires as to how much money they receive and how they use their allowance, as well as whether or not there is an equitable distribution of funds. Also stated is whether or not they are happy with allowances.

According to data, practically all senior people receive their stipend of Rs. 12,000 from the bank every four months. However, some people are not receiving allowances as a result of relocation and the loss of their identity card. Others are unable to get to the bank due to a long walk.

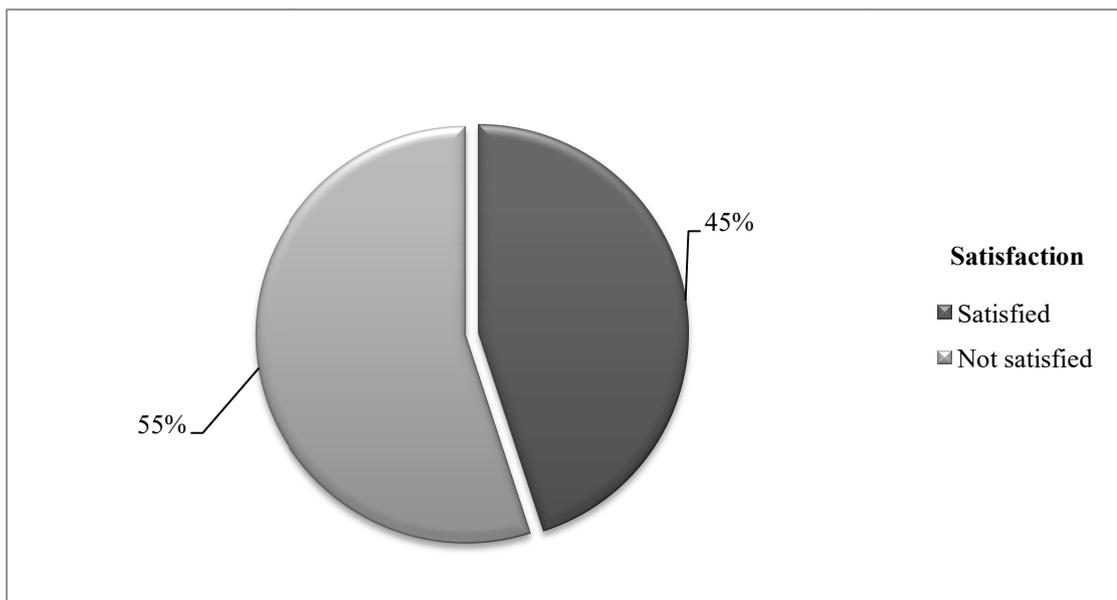
4.2.1 Time of allowance received

According to studies, everyone got their allowance in four months. If there is a celebration within a four-month period, they are given allowances ahead of schedule.

4.2.2 Satisfaction with allowances

According to the pie chart below, 45 percent of respondents are pleased with allowances, while 55 percent are dissatisfied with allowances. This demonstrates that the majority of the elderly are content with this allowance since it allows them to meet their fundamental necessities. Assist them in becoming self-sufficient. They utilize them to purchase food, cereals, and other necessities. Because of the modest quantity, the rest of the respondents are dissatisfied with this permission. They have a large family, and that amount is insufficient to meet their basic necessities and additional wants.

Figure No. 3: Satisfaction

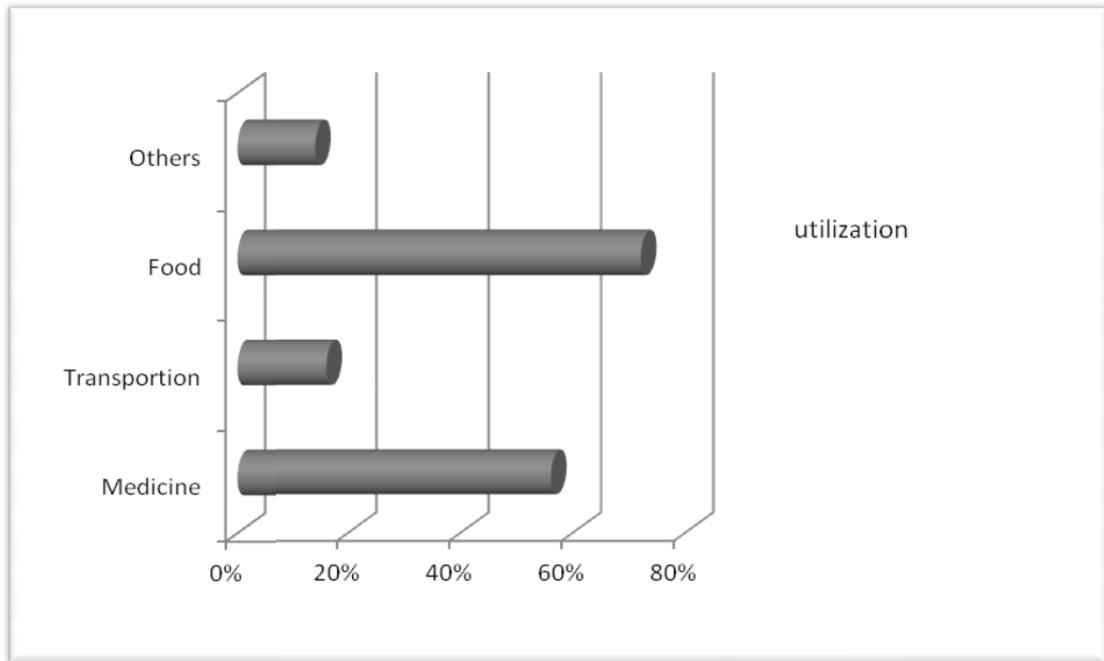


Source: Field survey 2021

4.2.3 Utilization of allowances

The use of allowances is shown in this graph, with some respondents using them for food, transportation, medical, and other purposes.

Figure No. 4: Allowances utilization



Source: Field survey 2021

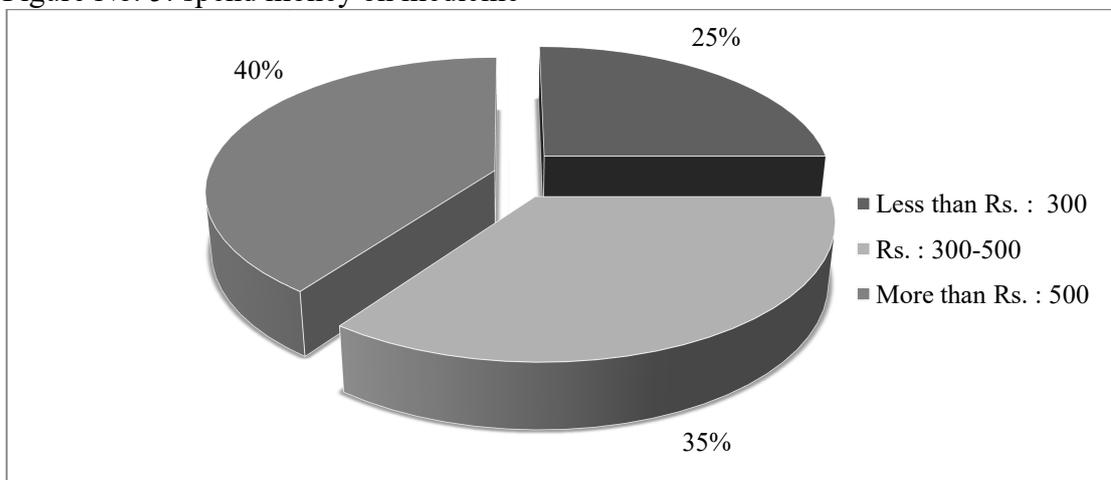
Due to many replies, the overall percentage surpasses 100.

The majority of the allowance is spent on food by 72 percent of respondents, followed by 56 percent on medical checkups, 16 percent on transportation, and 14 percent on festivals, children's education, and other expenses. Even now, allowance is used mostly for essential requirements.

4.2.4 Money used on Medicine

According to the graph, 40% of respondents spent more than Rs. 500 on medicine, 35% spent Rs. 300-500 on medicine, and 25% spent less than Rs. 300 on medicine.

Figure No. 5: spend money on medicine



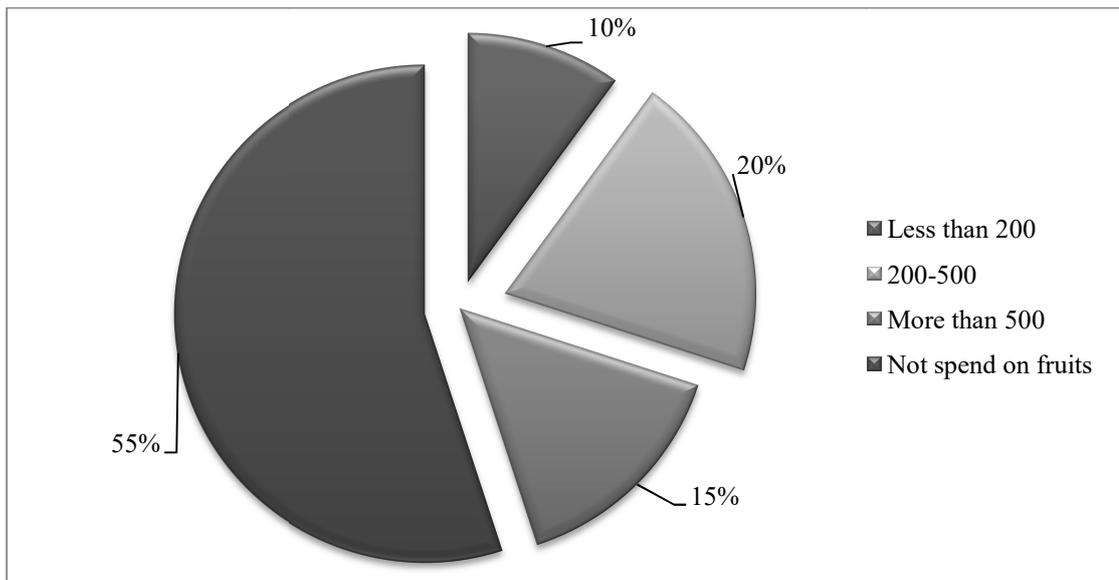
Source: Field survey 2021

As a result, it seems that 40% of respondents spend more than Rs 500 due to the health conditions of the elderly.

4.2.5 Money used on fruits

According to the data, 55% of respondents do not spend money on fruits, 20% spend between Rs. 200 and Rs. 500, 15% spend less than Rs. 200, and 10% spend more than Rs. 500.

Figure No. 6: Spent of money on fruits



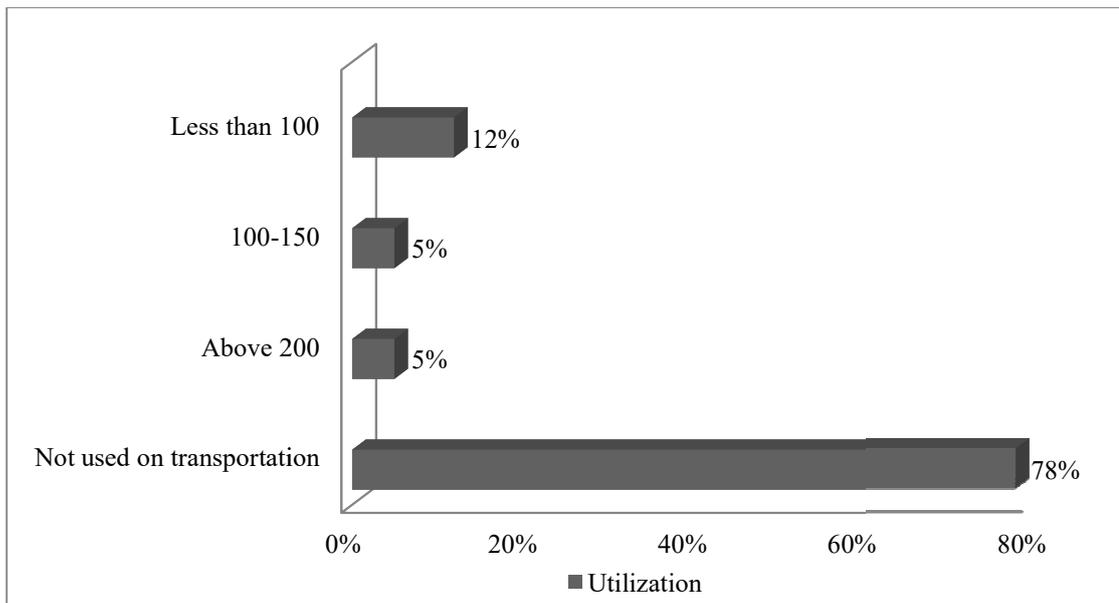
Source: Field survey 2021

As a result, it appears that a greater number of respondents do not spend money on fruits because they believe their allowance is insufficient to obtain fruits.

4.2.6 Used on transportation

According to the field study, 78 percent of respondents do not use transportation, while 22 percent do. Of those who do, 5 percent spend more than Rs. 200 on transportation, 5 percent spend Rs. 100-150 on transportation, and 12 percent spend less than Rs.100 on transportation.

Figure No.7: Money used on transportation



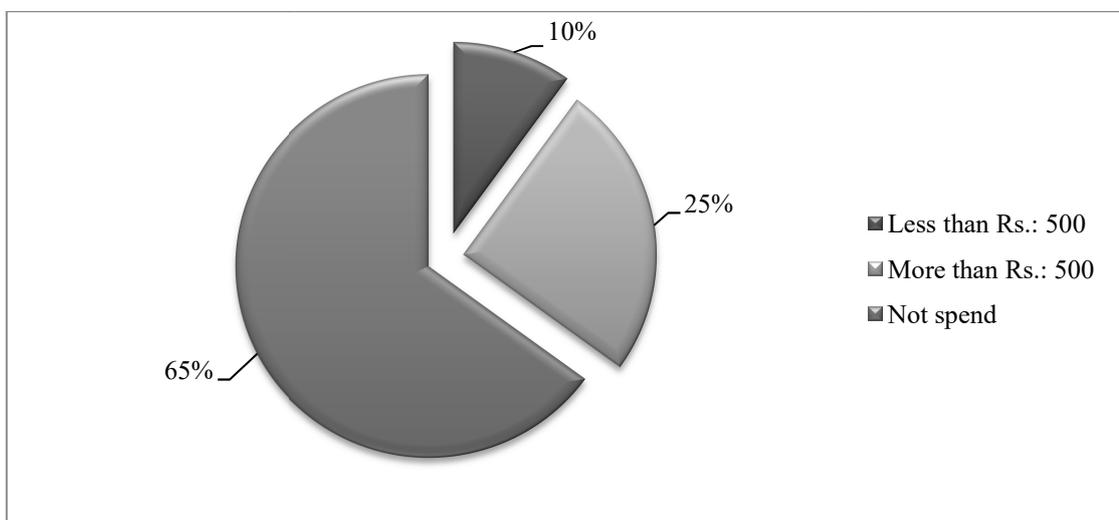
Source: Field survey 2021

As a result of the number, it may be estimated that nearly half of the respondents do not utilize transportation owing to a lack of adequate road transit.

4.2.7 Money used on children education

The respondents were asked how much money they spend on their children's education in this graph. According to the research, ten percent of respondents spend less than Rs. 500 on their children, twenty-five percent spend more than Rs. 500 on their children for purchases such as copies, pencils, and pens, and sixty-five percent of respondents do not spend money on their children's education.

Figure No. 8: Spend of money on education



Source: Field survey 2021

As a consequence, the majority of respondents (65%) do not spend money on their children's education because they live alone, their children are young, and they are involved in income-generating activities such as labor, work on other people's fields, migration to foreign countries for employment, and so on.

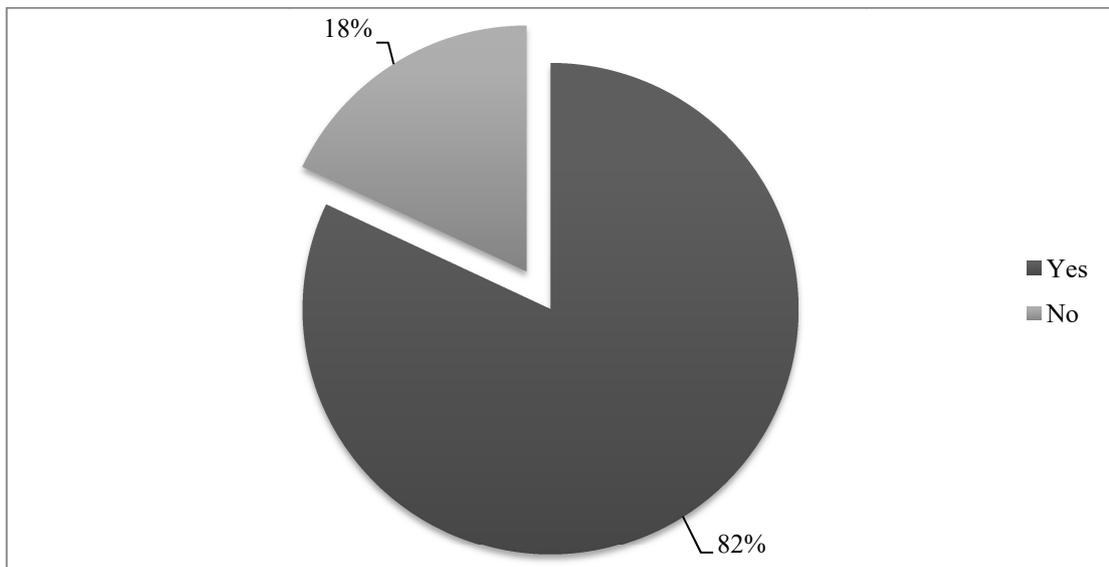
4.3 Problem while collecting the allowances from authorized center

According to the findings of the field study, collecting allowances from the authority center is not a difficulty. There are no problems from the authorized center, according to 100% of the respondents, and allowances are delivered on time and in a methodical manner.

4.3.1 Problem while collecting allowance

The majority of respondents have issues or do not have problems receiving the allowance from the bank, as illustrated in the pie chart, as well as what are the challenges that older people encounter.

Figure No. 9 : Problem faced by elder citizen while collecting allowance



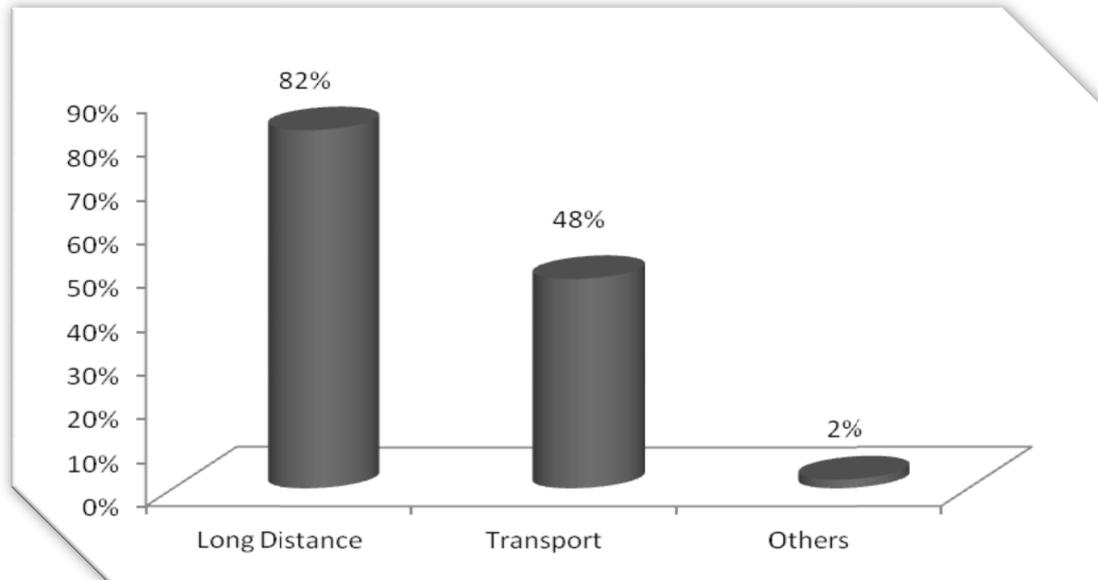
Source: Field survey 2021

From the above figure, it shows that 82% respondents are responded there is problem while collecting allowance, where 18% of respondents said there is no problem. Many elderly people go by long distance of walking. But the problems faced by elderly are given below the figure.

Types of problem

When it comes to receiving allowances from the bank, the elderly encounter plenty of issues. They are unable to walk great distances due to their advanced age, and they also have transportation issues, as indicated in the diagram.

Figure No. 10 : Problems types



Source: Field survey 2021

Due to many replies, percentages surpass 100.

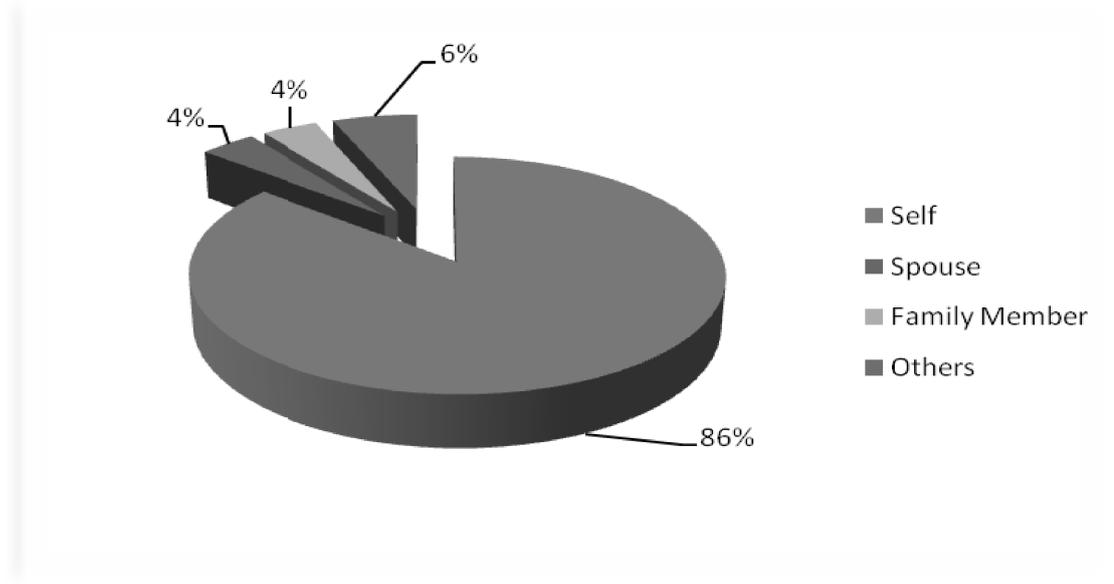
According to the graph above, 82 percent of respondents have a long-distance difficulty, 48 percent have a transit problem, and 2% have additional issues such as fear of being lost or being sent to their person.

As a result, the data demonstrates that the majority of respondents experienced transportation issues owing to a lack of transportation facilities and proper road transit in the region.

4.3.2 Persons involved in collecting allowances

Typically, elderly individuals travel to the bank on their own to collect allowances with the assistance of family members, such as his or her spouse, family members, and others, as illustrated in the diagram.

Figure No. 11: Involvement while collecting allowance



Source: Field survey 2021

According to the results of the field study, 86 percent of respondents collect their allowance on their own, 4 percent by their spouse, 4 percent by their family members, and 6 percent by the assistance of other individuals who know them and are close to them.

As can be seen from the graph, the majority of respondents collect the allowance on their own since they live alone or with their spouse. As a result, they've isolated themselves, and most family members don't have time to collect allowances.

4.3.3 Discrimination while collecting allowance

According to study findings, there is no prejudice in the collection of allowances. No one may discriminate against them because of their caste, class, gender, or race, according to 100% of the respondents. That is a positive indicator of individuals respecting one another and working together.

4.4 Family behavior after receiving social security allowance

From survey it is found out about the family behavior after receiving social security allowance, which is shown in detail in the table below.

Table No. 3: Behavior of family

Family behavior	Respondents	Percentages
Yes (Good)	35	58%
No (Not Good)	25	42%
Total	60	100%

Source: Field Survey, 2021

The above table illustrates that after receiving allowances, family members' attitudes about older residents changed. There are 58 percent of respondents who say things are slightly different or better than they were previously. However, 42% of them indicated there has been no change, implying that people who live with relatives are treated well as before. As a result, there are an equal number of respondents, half of whom were treated properly and half of whom are, as is customary, those who live with family.

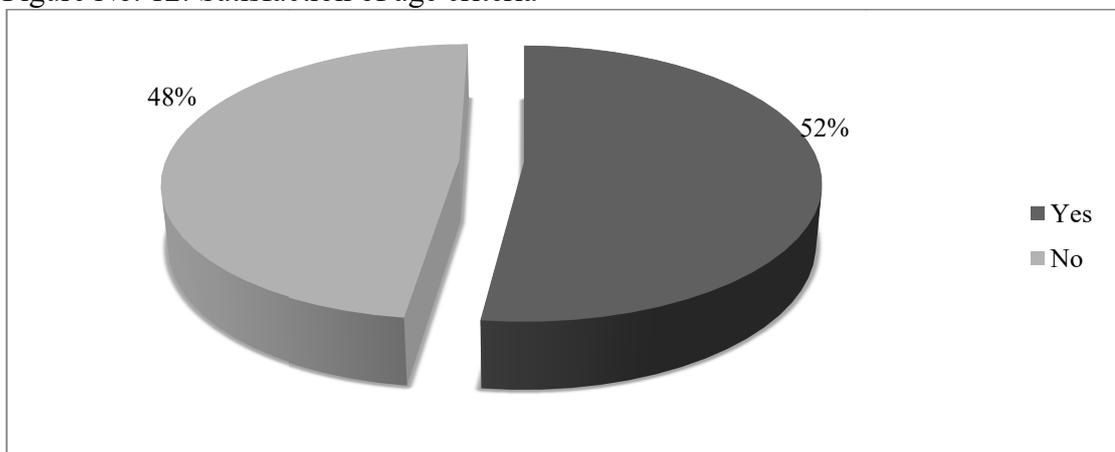
4.5 Sufficiency of social security allowance

The majority of them want to see present allowances and other benefits increased. There should be a change in both the age and financial conditions, as stated below. It also displays those who wish to receive allowances at their place of residence.

4.5.1 Satisfaction with age criteria

Respondents express their opinions on the age at which they should be eligible for allowances, as indicated in the graph.

Figure No. 12: Satisfaction of age criteria



Source: Field survey 2021

According to the graph above, 52% of respondents are pleased with the age criterion, while 48% are dissatisfied since the dependant age average falls within the standards.

If no, criteria of social security allowance.

Many of them desire to alter their age requirements. The age requirements provided by respondents are shown in the table below.

Table No. 4: Age criteria

Age Criteria preferred	Respondents	Percentages
55	15	25%
60	9	15%
65	-	-
70	-	-
Satisfied with current allowance age criteria	36	60%

Source: Field survey 2021

According to the above table, 25% of respondents believe the minimum age should be 55, while 15% believe it should be 60, and the majority of Dalit, single women, and widow respondents are content with their present age criterion.

As a result, the majority of respondents are happy with the existing government allowance.

4.5.2 Expectations of beneficiaries

According to the poll, the majority of respondents expected allowances in hand to hand, which is preferable to them, while some were content to get allowances from the bank. According to the research, 100% of respondents want the allowance to be given in hand to hand, and they are delighted if the government does so. Owing to their advanced age and unable to get to a bank due to the distance, they all hope to receive allowances by hand.

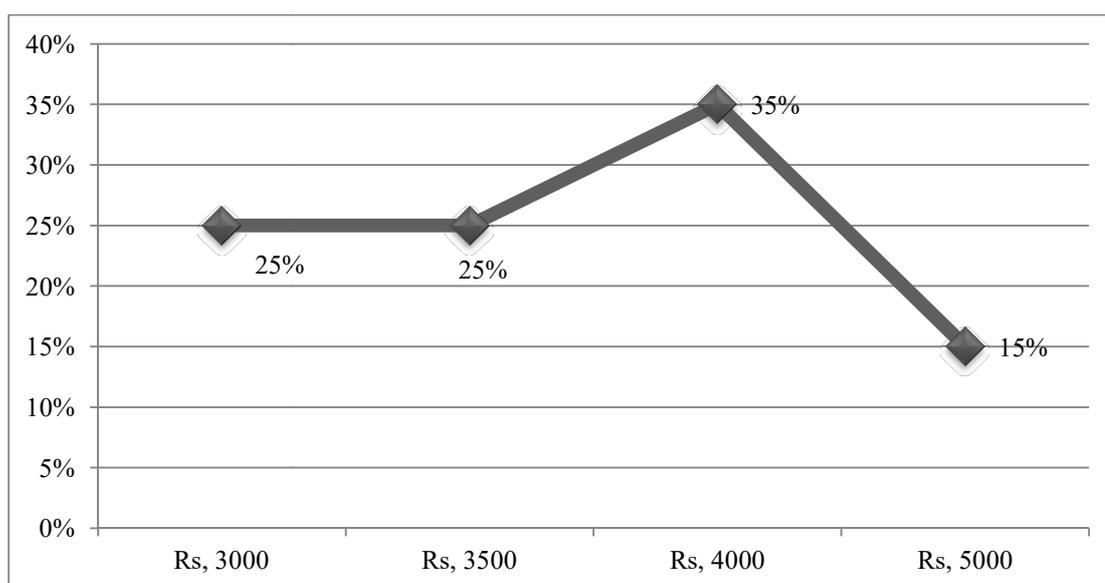
As a result, they wish to receive hand to hand because the majority of them are unable to collect allowance from the bank due to their age and inability to go great distances, as well as the fact that some of them are unwell.

4.5.3 Allowances that elderly want to increase

In the current circumstance, elderly individuals are asked how much social security allowance should be supplied to them, which meets their demands and is beneficial to them.

According to the study, 35% of respondents desire an increase to Rs. 4000, 15% want a rise to Rs. 5000, 25% want an increase to Rs. 3500, and 25% believe the present Rs. 3000 allowance is adequate for older citizens.

Figure No. 13 Amount of allowances increase



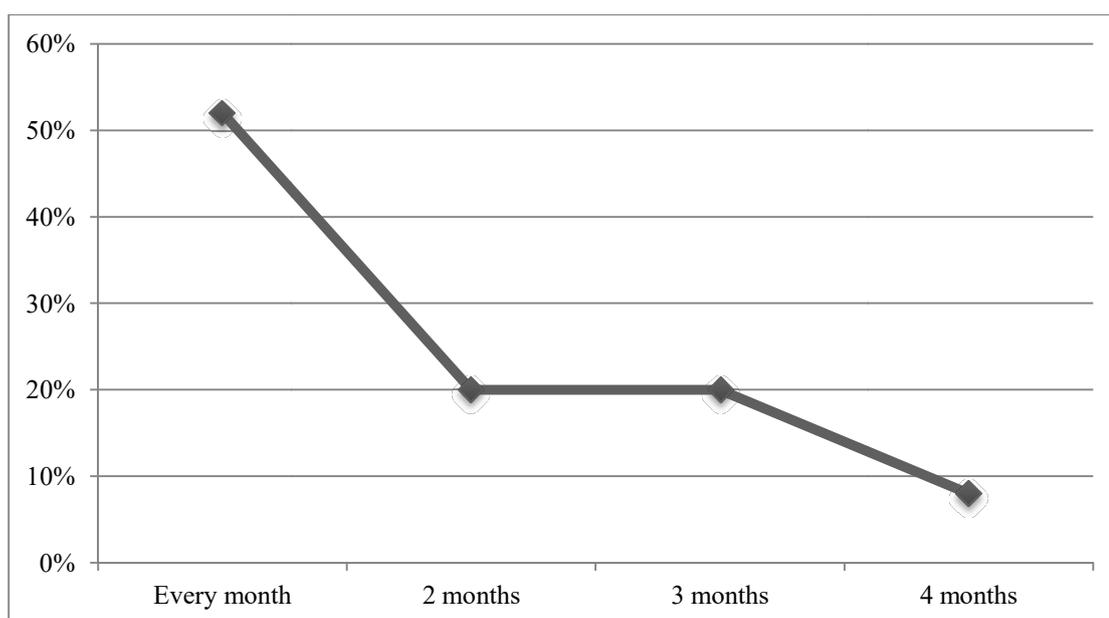
Source: Field Survey, 2021

As a result of the current period and scenario of high hiking rates of goods and services, the majority of older people (35 percent of respondents) desire to boost current allowance to Rs. 4000.

4.5.4 Interval of getting allowances

Allowances are distributed every four months. According to the graph, 52 percent of total respondents believe that receiving allowances every month is preferable, 20 percent believe that receiving allowances every two months is preferable, 20 percent believe that receiving allowances every three months is preferable, and 8 percent believe that receiving allowances every four months is fine.

Figure No. 14: Interval time to get allowances



Source: Field survey 2021

As a result, the results suggest that more respondents prefer to get the allowance every month rather than every other month.

4.5.5 Suggestions to the government

Respondents to the poll were asked to advise the government on the present implementation of the allowances. The majority of them seek to expand their budget, while some want to improve their facilities.

Respondents to the poll were asked for their own recommendations to the government on how to enhance the existing implementation. According to the above data, 219 respondents believe that present allowances should be increased, while 102 said they can assist with medical treatments, 35 said they can assist with transportation, and the remaining 88 had differing opinions.

Table No. 5: Suggestions to implement of social security allowance Program

Suggestion	Respondents	Percentages
Increase in current allowance	36	72%
Help in medical treatment	20	40%
Help in transportation	15	30%
Others	14	28%
Total	84	168%

Source: Field survey 2021

Due to many replies, percentages surpass 100.

The majority of respondents agreed that there should be an equitable distribution of tasks and that everyone should be given some job to do.

According to the findings, the majority of older individuals rely on social security allowance to meet their fundamental necessities. They also seek to pay allowances based on the family's economic situation, as well as provide health care and transportation in the private sector.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATON

5.1 Summary

Only 60 respondents were chosen for this study out of 292 social security allowance recipients (according to ward office data), with females accounting for more over half (73%) and males accounting for 27%. This is due to the fact that single women and widows were detected in greater numbers in the study.

The average age is between 60 to 80 years old. (60-64) year olds make up 37% of the population, while (65-69) year olds make up 14%. According to the report, 19 percent of respondents in the 70-74 age brackets receive allowances. Similarly, 14 percent of people between the ages of 7 and 79 are between the ages of 7 and 79, and 15 percent of those above the age of 80 are between the ages of 80 and 90.

According to the research, just 23% of respondents are literate, while 77% are illiterate. As a result, many people are uninformed of government-provided social security and are unaware of the services and benefits available. As a result, they are unaware of their rights and privileges.

According to the findings, the majority of the allowance is spent on food by 72 percent of respondents, followed by 56 percent on medical checkups, 16 percent on transportation, and 14 percent on miscellaneous expenses such as festivals, children's education, and so on. Even now, allowance is used mostly for essential requirements.

According to the findings, 40 percent of respondents spend more than Rs. 500 on medicine, while 35 percent spend Rs. 300-500 and 25 percent spend less than Rs. 300.

Similarly, the survey found that 55 percent of respondents did not spend money on fruits, while 20 percent spent between Rs. 200 and Rs. 500, and 15-10 percent spent less than Rs. 200 and more than Rs. 500 on fruits, respectively.

Similarly, 72 percent of all respondents said they didn't spend money on transportation, while 28 percent said they did.

According to the poll, 80 percent of respondents did not spend on their children's education since their children were young, while 12 percent spent more than Rs. 500 on their grandchildren's education and 8 percent spent less than Rs. 500.

According to the findings, 82 percent of respondents have a long-distance difficulty, 48 percent have a transit problem, and 2% have additional issues such as fear of being lost or being sent to their person. As a result, it appears that the majority of respondents experienced transportation issues owing to a lack of transportation facilities and proper road transit in the region.

The majority of them want to see present allowances and other benefits increased. There should be a revision in the age requirement as well as the financial criteria. They also seek allowances in their place of residence. According to the survey, the majority of respondents expected allowances in their place of residence, which would be preferable for them, while some were content to get allowances from the bank. According to the research, 100% of respondents want the allowance to be given to them in their place of residence, and they are satisfied if the government does so. They are all hoping to receive allowances in their homes due to their advanced age and unable to travel to the bank due to the considerable distance. As a result, they want to get into their homes since the majority of them are unable to collect allowance from the bank due to their age and inability to go great distances, and some of them are sick.

According to a survey, 25% of respondents indicated they should be 55 years old, while 15% said they should be 60 years old, with the majority of Dalit, single women, and widow respondents content with their present age criterion. As a result, the majority of respondents are happy with the existing government allowance.

Respondents to the poll were asked for their own recommendations to the government on how to enhance the existing implementation. The present allowances should be increased, according to 72 percent of respondents, with 40 percent saying they can help with medical treatments and 30 percent saying they can help with transportation. Others had differing opinions. The majority of respondents agreed that there should be an equitable distribution of tasks and that everyone should be given some job to do.

5.2 Conclusions

A final conclusion that may be drawn from the above discussion is that the majority of the elderly are reliant on social security payments, which they use to meet their basic necessities. They also seek to pay allowances based on the family's economic situation, as well as provide health care and transportation in the private sector.

The elderly have several challenges while receiving bank allowances. They are unable to walk great distances due to their age, and they also have transportation issues. The majority of respondents faced transportation issues owing to a lack of transportation facilities and proper road transit in that location. The majority of respondents had no problems or difficulties acquiring the allowance from the bank, and they also have no problems collecting allowances from the authority center.

According to the research findings, there is no prejudice while receiving allowance. No one could discriminate against them based on caste, class, gender, or color, according to all of the interviewees. That is a fantastic indicator of people respecting one another and working together.

5.2 Recommendations

The following recommendations were made as a result of the research:

- Increase the amount of Social security allowance from Rs. 4000 to Rs. 5000, as a research showed that more than half of respondents want to see present allowances increased owing to the increasing cost of food and products.
- Social security allowance should be supplied to elderly people in their homes because, according to a research, 100% of respondents want the stipend given to them at home due to lengthy distances, transportation, and the fear of losing the allowance.
- The government should construct Old Age Homes for elderly persons who are unable to care for themselves. Twenty-eight percent of those polled were living alone and had no one to care after them.
- The government should have kept track of whether or not the laws and regulations were being followed at the hospital, and those who took advantage of the provision should have been penalized.

- The government also includes information on elderly citizens in school curricula.
- Formalizing a Rights-Based Ageing Policy Approach

The elder population's programs were formerly centered on a welfare perspective. The rights of older persons were also integrated into the Interim Plan. A rights-based approach to ageing policies, on the other hand, has not yet become popular. Senior folks should not only be given assistance, but their rights should also be maintained. In their old age, they should be treated with decency and respect. Food, shelter, and health care should all be made more accessible to them. In truth, many people are uninformed of their legal rights, such as in the case of old age pensions. In such cases, it is the state's role to raise public knowledge of the rights of the elderly. As a result, human rights considerations must be incorporated into senior citizen policies and programs. A big section of the population, which will be made up of elderly people in the near future, will be interested in such a shift.

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APPENDIX: A

QUESTIONNAIRES

I am a Doti Multiple Campus Doti Master's student (Under Tribhuvan University).

"USAGES OF SENIOR CITIZEN'S SOCIAL SECURITY ALLOWANCE: A STUDY OF DIPAYAL SILGADHI MUNICIPALITY WARD No.: 03, DOTI)" is the topic of my research. I would appreciate your efforts in completing the accompanying questionnaire based on your experiences to aid me in this respect. All data collected in this survey will be kept totally confidential.

“USAGES OF SENIOR CITIZEN'S SOCIAL SECURITY ALLOWANCE: A STUDY OF DIPAYAL SILGADHI MUNICIPALITY WARD No.: 03, DOTI”)

Date:

Name:

Occupation:.....

Age:

No. of family members:.....

Gender: Male Female Other

Religion:

Marital status:

.....

Section A: Living Arrangement

1. With whom are you living?

Alone With Family Son Daughter Other

2. What are other income sources apart from old age allowance?

.....

3. Do you have any property in your name?

Yes No

4. What amount of money do you receive usually?

.....

5. Do you receive your allowance in time?

Yes No

Section B: Utilization way of Allowances

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

Every Month 3 Month 4 Month 6 Month Year

2. Are you satisfied with allowance?

Yes No

If no why.....

3. Most often what are the areas do you spend your old age allowances the most?

Medicine Transportation Fruits Others

4. How much you spend money on Medicine monthly?

Up to 200 200-300 More than 300

5. How much you spend on Fruits monthly?

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

6. How much you spend money on Transportation monthly?

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

7. Where do you go to visit frequently?

Son Daughter Religious place Others

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

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

1. Who collects your allowance from municipality or bank?

Self Spouse Household member others

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

Yes No

If yes what Kind of problems you faced usually?

Transport Long Distance Other

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

Yes No

If yes what kind of problems?

Document Time Power Irregular of staffs

4. Do you feel any discrimination while collecting allowance?

Yes No

If yes what kinds of discrimination.....

Section D: Implication after getting allowance:

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

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

.....

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

.....

.....

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

Yes No

If yes what kinds of change.....

Section E: What changes they want to see in social security allowance?

1. According to your opinion, how you want to receive the allowances?

Municipality Bank Hand to Hand Others

2. Are you satisfied with the current age criteria of social security allowance?

Yes No

If no, what should be the criteria age?

55 60 65 70 Other

3. In your view by the time situation, how much should be social security allowance?

2000 2500 3000 Above 3000

4. What do you think, at what interval should get the social security allowance?

Every Month 2 Months 4 Months 6 Months

5. Finally what suggestion do you want to give to the government in regards to the current implementation of the allowances?

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