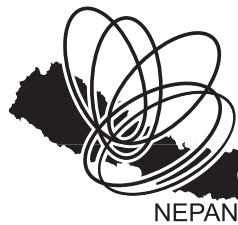


The Effectiveness of Non-contributory Social Pension in Nepal

Participatory Research Report



Nepal Participatory Action Network (NEPAN)

May 2011

**The Effectiveness of Non-contributory Social Pension in Nepal
(Participatory Research Report)**

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FOREWORD

The group of senior citizens is more important for national development than other groups because they are the repository of knowledge, skills and experiences. But they are very much overlooked in terms of development in most developing countries. There are only a few national and international actors for safeguarding their rights. Nepal Participatory Action Network (NEPAN) has been paying attention to this group under its advocacy for promoting their social inclusion in development interventions. The vision of NEPAN and HelpAge International is matching together to pay more attention to this group by study and advocacy to bring the reality in front of many other development stakeholders. This study is one of the witnesses of the collaborative efforts.

Completion of a study of national interest within a limited time and resource was a challenging job for NEPAN. Considering the research gap in important area, NEPAN accepted this challenge and conducted this study by mobilising its members and well-wishers. Finally, NEPAN is now able to learn more ground realities about the senior citizens and development interventions than in earlier days. We believe that the study report has added one brick on the whole pyramid of information needed for developmental planning and priority fixing.

The overall strength of NEPAN is its members and well-wishers connected with the development sector. We are, of course, very pleased to note here that we have got a good partner at the international level – HelpAge International. This healthy partnership has made NEPAN able to upscale its activities by the means of research, advocacy and capacity building in different parts of Nepal. We hope that the partnership will remain continued for further enhancing our capabilities to protect the rights of senior citizens in future.

Finally, I would like to acknowledge the contributions of Dr. Laya Prasad Uprety for shouldering this challenging responsibility in a friendly and professional way. Members of his study team also deserve sincere appreciations for their strenuous efforts. Similarly, I should acknowledge direct and indirect contribution of all members of Steering and Advisory Committees. The credibility of this report goes to all of you who have contributed to bring this report in this present form. This report has opened many other windows for future interventions. I would like to encourage all of NEPAN members and HelpAge International Family to focus more on the findings and recommendations drawn by the report based on empirical evidences. Thank you all.

Dr. Nani Ram Subedi
Chairperson, NEPAN and Coordinator, Steering Committee
October 31, 2010

PREFACE

The lack of a secure income is one of the biggest problems facing older people worldwide. Few people in developing countries can afford to save for old age, and family support for older people is under pressure too. Eighty per cent of the world's population are not sufficiently protected in old age against health, disability and income risks, which means that millions of older people live in poverty. Without action this problem will only get worse: the world population is ageing and developing countries are ageing fastest. Within 16 years, 80 per cent of the world's population over 60 will be living in developing countries.

Providing a social (non-contributory) pensions is one of the most important things governments can do to reduce old-age poverty and to fulfill older people's right to social security and a dignified, secure old age. Not only is this good for older people, but international experience shows social pensions can help prevent the transmission of poverty to younger generations.

The government of Nepal has shown its care and respect for older people by putting in place a universal social pension. This important report by the Nepal Participatory Action network shows the difference this social pension makes to the dignity and well being of older people. It shows that older people are capable of taking care of themselves and their families and deserve the investment that a secure income provided by a social pension can give. This is an important example for governments in other countries, and proves that universal social pensions are affordable and effective even in low income countries.

We need to take advantage of the growing demand for social pensions to support governments in other countries to take similar action to enable older people and their families to escape from poverty.

Ms. Bethan Emmett,
Social Protection Advisor,
HelpAge International
December 2010



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Message

Senior Citizens are highly respected persons in Nepalese society. The nation should utilize their knowledge, skills and experiences in societal development. Realizing this fact; the government has initiated policies and programs towards honoring and prompting sense of respect and dignity of senior citizens under social protection programs.

Government has first initiated Senior Citizen allowance scheme in F.Y 1994/1995. Since then the successive governments have expanded the program both in quality and coverage.

In the current three year plan (2010/2011-2012/2013) also the government has included various policies and programs to address the senior citizens issue. The government is making every effort to expand services/facilities to enable them to lead a healthy, safe and decent life.

I would like to thank Nepal Participatory Action Network (NEPAN) for conducting the impact study timely to find out the existing status and the Effectiveness of the Non-contributory Social pension in Nepal.

I hope the findings of the study will help the government to improve and revise the existing social pension system and would be beneficial equally to policy makers, related organizations, researchers and others independent scholars.

Dr. Chet Raj Pant



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Best Wishes

Increase in life expectancy rate and improvement in the health status obviously is adding the number of population in the percentage of older people. On one hand life expectancy of Nepali people is going higher and higher on the other hand family structure in Nepal is changing from joint family to nuclear family day by day. This is creating problem for the older people. They have to lead their lives with loads of difficulties with the changes in global scenario like modernization and globalization. Very big number of older people are living in rural area in Nepal whereas majority of youth are going abroad either for education or for employment and senior citizens are left aloof without living anyone behind to look after them.

In that very situation government has been providing the older people with non-contributory social pension. Now government of Nepal has to collect various aspects of information for aging people of Nepal. In near future, the government of Nepal has to launch many programme for the Senior Citizen.

Thanks

Sarva Dev Prasad Ojha

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Opinion

The current census shows that the total population of the elderly people in Nepal is about seven percent which is increasing day by day. Nearly eighty eight percent population of the total elderly people live in rural areas in Nepal. They are economically dependent, and health-wise also, not in an optimal condition. There are many studies and researches carried out for other areas, but in the case of senior citizens, the study, research and analysis have not been sufficiently done yet.

Nepal Participatory Action Network (NEPAN) has carried out recently the research entitled *Investigating on the Effectiveness of Non Contributory Social Pension in Nepal* in 14 districts covering hill, mountain and Terai districts. The study has been conducted on the multiple dimensions of the Elderly Allowance.

I hope the report of the research will be helpful for the government in making future plans for the elderly people. Some issues raised by the report have been addressed, while others are in a state of resolution; and the room for reforms always exists within the system. This report will be a milestone to help grasp the burning issues of ageing. For those working in the field of elderly people, the report will prove immensely useful.

I admire the efforts of NEPAN conducting such a study on Elderly Allowance which will contribute to policy decisions, in the days to come.

(Krishna Gyawali)

Secretary

Ministry of Local Development

ACKNOWLEDGEMENTS

Nepal Participatory Action Network (NEPAN) is grateful to HelpAge International for entrusting it the responsibility to undertake the study '**The Effectiveness of Non-contributory Social Pension in Nepal**'. The study team acknowledges the continuous professional support provided by Ms. Bethan Emmett, Social Protection Advisor of HelpAge International, Dr. Nani Ram Subedi, the Chairman of NEPAN Executive Committee, Mr. Fatik Bahadur Thapa, NEPAN Co-ordinator, members of the Research Advisory and Research Steering Committees and other staff members of NEPAN. Finally, the study team appreciates the full co-operation of all informants of the sample districts. The study would not have been successfully complete without their generous support.

-The Study Team
NEPAN
October 31, 2010

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ABBREVIATIONS

AIDS	=	Acquired Immuno-deficiency Syndrome
CBO	=	Community-Based Organization
CPN-UML	=	Communist Party of Nepal- United Marxist and Leninist
DHS	=	Demographic and Health Survey
DDC	=	District Development Committee
FGD	=	Focus Group Discussion
HDI	=	Human Development Index
HIV	=	Human Immuno-deficiency Virus
IGA	=	Income Generating Activity
KII	=	Key Informant Interview
LDO	=	Local Development Officer
MLD	=	Ministry of Local Development
MOF	=	Ministry of Finance
NEPAN	=	Nepal Participatory Action Network
NGO	=	Non-Governmental Organization
WDO	=	Women Development Officer
TYIP	=	Three Year Interim Plan
VDC	=	Village Development Committee

EXECUTIVE SUMMARY

1.0 Background:

Given the fact that there is the pervasiveness of old age poverty in Nepal and the traditional old age support system is gradually weakening due to the forces of modernization (including the change of the role of household from “production unit”), there is the likelihood that senior citizens and their households may be poorer in the absence of government policy intervention made to address it. However, the government of Nepal has made a laudable initiative in the regime of non-contributory social pension since 1995 which has had its impact upon poverty and vulnerability of senior citizens. Indeed, such provisioning of pension is a form of recognition of the knowledge, skills and important contributions of senior citizens made to their communities and economy in the days gone-by. The results of the decennial census clearly demonstrate that there has been the growth of the population of senior citizens from 5.0 percent in 1952/54 to 6.5 percent in 2001. This growth is attributable to the decline of fertility and mortality (a function of demographic transition).

The general objective of the present study is to assess the effectiveness of government grants of non-contributory social pension and other facilities provided for senior citizens in Nepal. As used in the similar studies conducted in Brazil and South Africa in 2003 by HelpAge International, the present study uses a conceptual framework which asserts that the non-contributory social pension represents an effective and sustainable policy intervention for reducing household poverty and vulnerability, whilst promoting the functionings of senior citizens. The study has the methodological mix of quantitative and qualitative methods. A sample of 488 respondents was selected by using the proportionate random sampling technique from the study population for the household survey with a view to generating the quantitative information from 14 sample districts (out of 75). Similarly, a total of 28 focus group discussions, 42 key informant interviews and 28 short case studies were also conducted in the sample districts with a view to generating the needed qualitative information. Quantitative data have been analyzed by using the simple statistical tools such as frequency distributions, percentages, and means. Qualitative data have been analyzed by using the “thematic classification system” as used in the ethnographic researches.

2.0 Major Study Findings:

2.1 Background Characteristics:

Of the total 488 survey respondents, an overwhelming majority (80.1%) have been beneficiaries of old age allowance followed by 20 percent beneficiaries of widow allowance. Women constitute a slightly more than half (51.4%) of the respondents followed by men (48.6%). Of the 251 women respondents, a majority of them (61.4 %) are the beneficiaries of old age allowance followed by a slightly higher than one third of the beneficiaries of widow allowance. The mean age of respondents of both sexes is 74. The overall range of age is 60-96. There is generally similar pattern of age range between the sexes. The proportion of women is higher than that of the men in the age group of 60-69 (44.6 %) than men (15.2%). But in the age group of 70-79, the proportion of men is higher (56%) than women (32%). The proportion of *Dalit* women enjoying the benefits of widow allowance is higher than other caste and

ethnic groups—a function of relatively low life expectancy of men among the *Dalits* in general. A majority of respondents (61.7%) are found to be widows and widowers followed by a slightly more than one third (37.3%) married. When the data on marital status is compared, a larger proportion of men (58.2%) are found to be married than women (17.5%). The proportion of widows is more than double (81.3%) than the widowers (41%).

An overwhelming majority of respondents (76.6%) have been found to be living in the joint and extended family system followed by a slightly less than a quarter (23.4%) living in nuclear family. Interestingly, an overwhelming majority of respondents (90.6%) have been found to be living with other kins and relatives. What is worrying is that nearly 10 percent of the respondents have been living alone devoid of any type of familial or kinship support. The average household size has been found to be 5.7 and the range of household member is 1-36. With respect to the living arrangements, four types of living arrangements have been identified: (i) alone; (ii) with family without spouse; (iii) with spouse and family, and (iv) with spouse. On the whole, a majority of respondents (56.8%) have been found to have the living arrangements “with family and without spouse” followed by 22.5 percent with “spouse and family”, 11.2 percent “with spouse” and 9.4 percent “alone”. What is interesting is that a large proportion of women respondents (71%) are found to be having the living arrangement category “with family without spouse” and this category of living arrangement is only 41 percent among the men.

A significant majority of respondents (68.4%) have the operational landholding (land held for cultivation which is either legally owned or rented-in from others or both). Nearly one third of the respondents (31.6%) are landless (that is, they virtually do not have any type of land for agricultural purpose). The average size of operational landholding is 0.34 ha. Of the total 334 households reporting the operational landholding, an overwhelming majority of the respondents (81%) have shared that their food-grain production is insufficient for their household requirements for the whole year. Survey respondents were also asked if they were involved in income generating activities (IGAs) other than household agriculture and livestock occupation. It has been ascertained that only 18 percent (out of 488) have been found to be involved in the IGAs. The survey has revealed that only 11.9 percent (out of 488) respondents have been found to have had “cash savings” at banks, savings and credit groups and co-operatives. Out of 488 respondents, a slightly less than one-third (31.1%) have reported that they have had the *Jiuni* (land retained in the name of the senior citizens for the old age livelihood). An overwhelming majority of the respondents (86%) have the family support. Overwhelmingly high proportions of respondents have shared that they are provided food (97.6%), clothing (94.5%), and medical care (87.1%). Case study materials have also shown that senior citizens have made contributions in their respective communities. Their contributions comprise: social work, religious work, support in the sickness of the neighbors (by playing the role of shaman), participation in social and cultural ceremonies, community and political leadership, advocacy, and involvement in community development (such as suspension bridge construction and irrigation development).

2.2 Assessment of the Effectiveness of the Non-Contributory Social Pension and Other Privileges among the Senior Citizens:

In general, senior citizens have appreciated the government initiative of provisioning the non-contributory social pension as relevant and timely in their respective communities because it has: (i) made them

self-reliant and independent; (ii) enhanced their self-confidence; (iii) helped to reduce their domestic quarrel (often triggered by penury); (iv) energized the old age, (v) helped to play supportive role in taking care of other members of the poor families, (vi) enabled financially to afford the basic necessities (such as food, clothing, medicines and alcohol for the old people of indigenous ethnic groups), and (vii) helped to use the money for religious and spiritual purpose. In isolated cases, there has also been the use of it for educating the grand-children. Thus, social pension has helped them considerably to survive when they are incapable of working to earn their own income and are forced to face the unavailability of income earning opportunities and depend on their offspring and kinsmen who generally do not understand their desires.

Principally, the release of non-contributory social pension from Ministry of Local Development (MLD) has to be on quarterly basis but in practice, it does not always happen as enunciated in the policy provision. The pension is channelized to the Village Development Committees (VDCs) and municipalities through the secretariat of District Development Committees (DDCs). Senior citizens aged 70+, widows aged 60+ and *Dalits* as well as other inhabitants of the Karnali region aged 60+ have been provided the pension by the local governments once they submit the applications with the photocopies of their citizenship certificates, death certificates of husbands (in the case of widows), internal permanent migration certificates (in the case of in-migration) and photos in one month period of *Mangshir* (November-December). Those who cannot visit these offices are supported by others (relatives and acquaintances). Generally, the concerned officials paste the notifications at the VDCs and municipality offices. Some even notify through the local newspapers and local F.M radios. Hence, the updating of list of potential beneficiaries is done once a year only after the submission of the applications by the concerned people. Procedurally, upon the submission of applications by the potential or eligible senior citizens with necessary legal supporting documents, applications are screened by a 'Local Social Security Identity Card Recommendation Committee'. Generally, it has been learnt from informants that they are paid their pension three times a year, namely, in *Aswin* (October-November), *Magh* (January-February) and *Jestha* (June-July). But this institutional rule is generally not complied with. Therefore, senior citizens have also the experience of distributing the social pension twice a year. A slew of problems identified vis-à-vis the distribution of pension comprise: (i) problem of release of the fund from centre on time (i.e quarterly basis); (ii) release of fund from center by reducing it (which pushes the secretaries in trouble to distribute the social pension among all senior citizens, *Dalits* and widows) for the whole year (sometimes, distribution may be enough for 10 months only and target people think that these officials have been involved in misappropriation); (iii) larger area to be covered by one secretary; (iv) problem of security; (v) difficulty to distribute it in the scattered settlements of a VDC, and (vi) problem of office buildings in the VDCs and wards of municipality. Senior citizens have also raised the issues of the transparency and irregularity in the distribution.

Updating the list of potential beneficiaries (only those who apply at the concerned offices) is done once a year without actually taking the census of all potential beneficiaries which definitely results into the exclusion from the pension scheme. Therefore, the actual proportion of the beneficiaries (from the potential or eligible population) cannot be calculated. Interaction with the concerned officials has revealed that definitely there has been the issue of exclusion. But the conservative estimate of the exclusion as reported during the interviews from these informants varies from 2 percent to 20 percent (which are the location-specific estimates of exclusion) and their reliability cannot be trusted without the scientific

evidence. The main triggers behind the exclusion include: (a) lack of citizenship (triggered by lack of transportation in the remote area, lack of necessary financial resources to afford the cost at the district capital to make it, non-co-operation of the family members to acquire it, and lack of interest in acquiring it due to very old age); (b) lack of certificate of internal migration; (c) lack of death certificate (of the husbands); (d) age under-reported in the citizenship certificate; (e) lack of awareness for the application; (f) untimely application; (g) prolonged stay of the secretaries at the district capital due to the security problem within the district and encumbrance of additional responsibilities to take care of 2 to 3 VDCs (thereby creating problem of the timely collection of the applications from the eligible senior citizens); (h) physical infirmity and lack of co-operation from the members of the household to follow the overall application process; (i) negligence of VDC secretaries in helping senior citizens to be informed on time and preparing the list of the applicants on time; (j) lack of the buildings of the VDCs ravaged during the decade-long war, and (k) difficulty to reach the district capital to collect (when the secretary stays only there).

Sample respondents of survey were asked to share their reasons of being motivated to access pension grants. On the whole, a very large majority of respondents (71.5%) have shared that they are motivated to have access to the pension grant because they have considered it as a support for the old age. A total of 58 percent respondents have shared that their motivation to access it is attributed to the lack of cash in the household due to old age. Participants of focus group discussions also shared that they were also motivated to access it for the critical financial resource badly needed in their aging condition—a function of their poverty, debilitating physical condition, and their vulnerability. They also wanted to be self-reliant and independent.

One of the fundamental research questions of this study has been to understand who collects and controls the non-contributory social pension and how is it actually spent. Survey has shown that overwhelmingly a high proportion of respondents (78.7%) collect their social pension by themselves followed by 13.3 percent respondents being assisted by other persons (acquaintances and relatives) and 6.1 percent being assisted by household members other than spouses. There have been a slightly higher proportion of women (80.9%) than men (76.4%) who have been found to be collecting their pension by themselves. Most of the case study informants have also shared that they also collect the pension themselves because they are physically capable persons of travelling up to the venues of distribution in the venues of VDCs and municipalities. Those who cannot travel because of the debilitating physical condition are assisted by their other members of their households and their relatives and acquaintances. Generally, the collected money is controlled by the concerned senior citizens. Even in the case of collection by other relatives and acquaintances, the collected amount is given to the beneficiary senior citizens. However, senior citizens who are not able to manage it due to old age and the associated debilitating physical condition do not control it. Members of the households or relatives who are taking care of them are the ones who are controlling it. The survey has shown that the collected pension is being used as per the want of senior citizens which is reported by 96.5 percent respondents and there is no significant variation in the response between the sexes. The survey has also ascertained that an overwhelmingly high proportion of respondents (83%) have been found to be using the pension for meeting their personal basic needs. Of the 405 respondents reporting the use of pension for meeting personal basic needs, 89 percent have used it for buying food-grains followed by medical expenses (84%) and clothes (69.4%). There is no significant variation in the proportion of respondents using the pension for food-grains and medical

responses between sexes. Case study materials have also shown that the collected pension is largely used by the beneficiaries from the relatively poor households (food insufficient households) for meeting their basic personal needs. However, senior citizens from the better-off households (food sufficient households) have been found to be using the collected amount for the secondary purposes. Those who use the pension for the basic needs are found to be spending on the food and drink items or commodities (rice, pulse, vegetables, cooking oil, salt, meat, sugar, milk, biscuits, ghee, honey, tea, alcohol by the indigenous ethnic groups, and tiffin for the grandchildren), personal treatment (such as getting examined, buying the medicines, visiting hospitals, and minor operation), loan repayment (because the poorer ones take loans from local money lenders and relatives at the time of financial crisis and they are now trusted for loan due to the pension scheme), distribution of the small amount of the cash on the hands of the grandchildren (to make them happy), clothing, spices, turmeric, cooking utensils, mattresses and quilts, local bus transportation, celebration of the festivals and religious and spiritual purpose (on pilgrimage and ritual worships).

A total of 83 senior citizens who reported that they did not use the pension for meeting their personal needs were also asked to specify the activities for which it was used. It has been learnt that a majority of respondents (71.1%) have shared that they use it for other household needs. They have used for educating the grandchildren and great grandchildren, giving it to grandchildren and great grandchildren, celebrating the festivals, buying food commodities for children, grandchildren and great grandchildren, organizing religious activities, depositing in the banks and savings and credit groups or cooperatives, and donating for the community development. Case study materials have also shown that those who do not need to use the social pension for meeting the basic needs use basically for employing the agricultural laborers and domestic helpers, donating to the poor and vulnerable people, distributing among the daughters and grandchildren, buying presents to the daughters, savings, buying stationeries for the grandchildren, organizing elaborate religious rituals, and buying incense for the religious worships, repairing the monastery. Interestingly, in one isolated case, the money from pension has been used for the income generating activity by a widow who is almost an octogenarian.

Of the total 405 respondents using the pension for the basic needs, only 13.1 have shared that the amount of pension given by the state is adequate to meet the overall basic needs. Of the 352 respondents perceiving the amount of pension as inadequate, a slightly less than one third (31.8%) have reported that their economic condition is very weak and hence, lack other sources of income. A total of 16.5 percent have perceived the inadequacy due to the skyrocketing of the prices of commodities of consumption. Succinctly put, two types of opinions have been identified from the analysis of the case study materials. Generally, senior citizens including the widows from the poorest or marginalized section or community have the opinion that this amount of money, albeit small in the face of skyrocketing prices of the essential commodities, is adequate to meet the needs of bare survival by affording the basic necessities. However, there are others from economically better-off households who consider it very inadequate because they argue that old age requires a lot of expenditure for the frequent treatment of several old age ailments. If the inflation is considered, the money is very little in the context of growing personal needs such as the medical treatment. There are others from poorer households also who also argue that the money is needed to take care of other members of the family—a function of the lack of alternative source of the household income.

One of the fundamental research questions of the study has been the analysis of effects (immediate results) of non-contributory social pension on the lives of respondents. Nearly all of the respondents (97.5%) have reported that they have experienced the effects of pension in their lives. Sample respondents were also asked to share if they had the experience of any sustained effect. A total of 465 (95.3%) have shared that pension has sustained effect (impact) on their lives. These were further asked to specify the type of impact. An overwhelmingly high proportion of respondents (83.7%) have shared that it made them self-confident in their old age followed by nearly similar proportion (80%) reporting the development of the feeling of self-reliance. Attempt was also made from the case study materials to investigate the effects or immediate change and impacts in the lives of senior citizens. The immediate changes include the fulfillment of basic needs (food, clothes and medical treatment) among most of the case study informants. This has been the basis of bare survival. Generally, the landless and other poor households characterized by food insufficiency have unanimously shared that it has been easier to survive by affording food, clothes and medicines. If they were not given it, they would have to beg and take loans from others for the survival. This pension has been indispensable for bare survival—a function of lack of alternative source of income at the household level. The impacts (sustained effects) include the reduction of dependence on sons and other members of the family (explicit is the consequent promotion of self-reliance), commencement of the personal culture for the savings, contribution to the community development, investment of the household income in the human resource development (i.e schooling of the grandchildren) because of the regular pension support for meeting the basic personal requirements, enhancement of psychological confidence for survival and increase in the overall personal happiness (due to the perennial source of personal income which was not possible in the past), enhancement of the personal creditworthiness (because the local money lenders have begun trusting them which was not possible before), enjoyment of sustained freedom of spending scarce cash resource at their disposal, sustained involvement in the religious and spiritual activity (in isolated cases). As indicated above, in isolated case, a fraction of pension has been used for the initiation of income generating activity.

An overwhelmingly high proportion of respondents (88.7%) have shared that they cannot fulfill their basic needs without social pension. They were further asked how their life would be affected if there were no institutional provisioning of pension. Nearly 92 percent of respondents reported that they would have faced difficulty to survive followed by 27.5 percent reporting the compulsion to work for their two square meals a day. A total of 11.3 percent respondents reported that they would be forced to beg for getting a living followed by another 6.2 percent reporting the difficulty to buy medicines.

Survey respondents were also asked if they had experienced a change in the behavior of family members after receiving the social pension. A slightly less than one third of the respondents (31.4%) have shared that there has been change in the behavior of family members towards them. Those respondents answering affirmatively were also asked to specify their evaluation of behavior of family members. And it has been found that a large majority of the respondents (79.1%) have shared that the 'behavior is slightly better than before' followed by 20.9 percent reporting the 'significantly better than before'.

An attempt has also been made to understand the attitude of senior citizens on social pension and other facilities, their own responsibility to make their retired life secure and their responsibility towards state. Case study informants have appreciated the government's non-contributory social pension initiative

as a commendable one. They think that government has done a “great pious job” by giving the pension which has been a great support in the aging life. It has helped them to meet their basic requirements for bare survival and enhanced their happiness. They want this to be continued because it is necessary for their survival in the old age (given the fact that the poor have no other sources of survival and children do not take care of them because of the gradual change in the traditional value of joint family to support the old ones). Case study informants are not aware of the government’s free health policy and concession in the transport systems. This is considered by them as the weakness from the part of the government. Therefore, they view that such facilities are to be provided to them by first raising the awareness on their existence. *Dalit* and other informants who are absolutely penniless have voiced for the construction of old age homes for the helpless in their respective communities. These informants were also asked about their own responsibility to make their retired life secure. Two types of opinions have emerged with respect to this question. Informants from a slightly better-off households have the perception that there is a need to save some money for the old age so that one can be self-reliant and relatives may help during the critical time (because they also know that there is some resource which can be used by them even after their death). But landless and food deficit households have shared that savings is almost impossible for them to make their retired old age life secure because they always have to grapple with their daily problem of hand-to-mouth.

The study has also been effortful to investigate the extent of reach of other privileges among the senior citizens. In so doing, awareness and perceptions of senior citizens and perceptions of other concerned stakeholders have been identified and analyzed. Survey sample respondents were asked if they were aware of other privileges for the senior citizens. Only very insignificant proportion of respondents (7.2%) has been found to be aware of other privileges. These 35 respondents with affirmative responses were further asked to specify types of other privileges. An overwhelmingly high proportion of respondents (80%) have pointed out the health care provision and subsidy in health treatment cost. Qualitative interviews have also revealed that generally there is no knowledge of other privileges (such as treatment cost for poor and helpless and special facility in transport) for the senior citizens.

Finally, survey respondents were also asked about the importance of social pension to senior citizens. A majority of them (62.9%) have reported its importance because of the breaking down of the traditional joint and extended families and similar proportion has reported that there is the erosion of the traditional social value to support the senior citizens. A very large proportion of respondents (82.6%) have perceived the lack of livelihood program for the poor senior citizens.

3.0 Recommendations:

3.1 Recommendations for the Policy Interventions:

Given the fact that the mean age of the non-contributory social pension beneficiaries is 74 (10 years higher than the average life expectancy of the Nepali people), there has to be the reduction of the age of senior citizens from 70 to 65 (because the latter age is closer to the average age) for the eligibility of social pension. Definitely, there has to be the consistency in the use of definition of “senior citizens” and benefits of social pension and other privileges have to be given by maintaining the uniformity of age. All the widows or single women must get the social pension regardless of their age (which is

already directed by supreme court). Given the fact that an overwhelming proportion of the respondents (83%) have used the pension to meet their overall basic needs and 98 percent have voiced for the increase in the amount of monthly social pension, the government is suggested to increase the amount of pension by changing its policy.

Given the fact that an overwhelming proportion of respondents (82.6%) have perceived the policy gap for the initiation of livelihood programs for senior citizens (who are physically capable) living below the poverty line, the government is suggested to formulate a practical policy in this regard to implement the program for the income generation. There is an urgent need to ensure the policy measure for the implementation of the senior citizen health treatment service program which is demanded by more than half of the survey (52.6%). More specifically, this service (which is being implemented through Women Development Office at the moment) has to be channelized and implemented through the VDCs and municipalities in collaboration with the local sub-health posts, health posts, and primary health care centers so that poor and helpless senior citizens would not have to go through a number of administrative hassles and complications. A wider publicity is required for making the target population informed about the service (which can be done when the social pension is distributed in the VDCs and municipalities).

Given the fact that a large majority of survey respondents (76.6%) have shared that they live in the traditional joint and extended families, the government has to formulate a policy to implement the family awareness program as a must for the rehabilitation of senior citizens. The rationale behind this is that senior citizens in Nepal, in the absence of strong social security system, must be rehabilitated in their respective families. There is a need to make a policy to implement the community-based program for activating the senior citizens to transfer their skills and knowledge to the younger generations. There has to be an institutional policy provision to have the monitoring mechanism under the MLD to oversee the effectiveness of the implementation of social pension scheme at the grassroots level (which began as the welfare concept and has now turned into rights of the senior citizens). In so doing, the government has also to institute an “institutional system of reward and punishment” through the formulation of policy provision to make a clear distinction between the performing and non-performing officials in the field of social pension, which is virtually lacking at the moment. All hardcore poor senior citizens belonging to different caste and ethnic groups must also be given the social pension at the age of 60 like the *Dalits* and people of remote Karnali region are given (for which a local recommendation committee has to be constituted involving the officials of VDCs and municipalities, NGOs working in this sector, experts, and representatives of the political parties for their proper identification). There has to be the change in the policy provision of accepting the applications of eligible or potential beneficiaries at the offices of the VDCs and municipalities throughout the year so that the proportion of people being excluded would also be reduced. Given the fact that an overwhelming proportion of respondents (83%) use the social pension for meeting their personal basic needs, there has to be the change in the policy to shorten the distribution period from quarterly to bi-monthly basis. And finally, the government and donors should also accord more priority for safeguarding the rights of senior citizens through the allocation of more financial resources.

3.2 Recommendations for Implementation:

Senior citizens want the full payment of their non-contributory social pension for 12 months. There must not be the reduction in it at any cost. Given the fact that there is no monitoring mechanism to know whether or not the allocated budget has reached the target groups in the communities on time, an institutional mechanism has to be immediately instituted at the DDCs which has to be overseen by the central co-ordinating unit of MLD. There has to be the sensitization among senior citizens for making their ripe old age secure by making them responsible for savings and keeping property in their names (whatever is possible). There have been the suggestions for making members of the families and communities understand about the real needs of senior citizens. There has been the emphasis to give the moral education to the children (so that they can understand the needs of senior citizens). This may be materialized if the awareness-raising or sensitization programs are institutionally designed and implemented for the younger generation on larger-scale (with the message that they would also be old in future so that they should begin understanding from today about the needs of senior citizens). And in the case of widows also, there is the need of beginning the awareness-raising program for the communities (with the message that other women of the society can be single any time) and therefore, their needs are to be understood by members of the community.

A number of program level activities are to be implemented at the grassroots level to address the issues of exclusion from the benefits of social pension (such as more dissemination of the information in the community on the old age pension, time and process for submitting the applications for claiming it, program of home visits to update the population of senior citizens, the time for applying the pension has to be made throughout the year, the institutional effort of organizing the *Tole* (village or community) Development Committees to monitor the distribution of social pension among senior citizens, *Dalits*, and widows, the distribution program of social pension has to be taken as a campaign by the secretaries of VDCs and municipalities on institutional basis, support for the correction of citizenship documents with reported under-age by organizing the VDC and Municipality Level Investigation Committee to correct the age on the basis of the available birth records or horoscopes or other evidences; support to those who cannot afford to acquire the citizenship certificates due to their poverty-stricken condition, campaign in the VDCs and municipalities for the distribution of the citizenship certificates to the senior citizens, single women and *Dalits*, and organizing of the awareness-raising programs on the rights of senior citizens, single women and *Dalits* and support to prepare the necessary documents including citizenship certificates for the social pension).

There has to be the concerted institutional effort for the creation of the awareness among senior citizens on their treatment service program (because most of them are unaware of it). Government has to construct the old age homes for the senior citizens from poor families in every district (permitting resources) because they are increasingly not being supported by their children these days due to the burgeoning poverty. There has to be a mechanism at the local government level (VDC and municipality level) to listen to the complaints and grievances of senior citizens regarding their exclusion for getting the social pension and other problems associated with the distribution. Transparency has to be institutionally maintained at the local level by the concerned officials of VDCs and municipalities in the distribution of social pension. More specifically, there must not be the discrimination between the high castes and *Dalits* in the amount of social pension distributed.

A few measures are needed for the improvement of distribution system which comprise timely release of the pension fund to the DDCs and VDCs without its reduction, one secretary for each VDC, improvement of the internal security within districts with the concerted effort of the government, management of administrative cost as an incentive to the local officials at the VDCs and municipalities for the distribution of social pension to the physically invalid persons at homes in scattered settlements, stay of secretary at the office of VDCs on full time basis, and institutional efforts for the arrangement of an office in each ward of municipality and construction of office buildings of the VDCs ravaged during the decade-long armed conflict. There is the need of the institutional training for the secretaries of the local government units on the laws, policies, plans, and guidelines regarding senior citizens and any other relevant new programs designed for senior citizens. And finally, senior citizens must save some resources for their old age security and there has to be an awareness-raising program on this issue also.

CHAPTER-1.0 INTRODUCTION AND METHODOLOGY

1.1 The Sociology of Aging: Setting the Context of the Study

Social sciences have had the academic and professional culture to analyze aging by considering the changes in the field. Therefore, scholarship on aging continuously evolves because the very phenomena under scrutiny are fluid. Because of deaths and older birthdays every day, the composite of individuals who constitute older populations is always fresh. Each cohort of the elderly has some dissimilar characteristics from succeeding ones, having lived through different periods of history at different ages. In addition, the social environments, organizations, and institutions with which older people interact are constantly evolving (Streib and Binstock,1990:1).

Social scientists working in the regime of aging have begun to focus on demographic, gender, political, economic, and gerontological dimensions. According to Streib and Binstock (1990), the demographic dimension vis-a vis aging focuses on investigation of geographic distribution and migration, mortality patterns of older persons, the implications of fertility patterns for population pyramids of societies and issues concerning dependency ratios. Gradually, societal concerns about the policy challenges of meeting health and welfare needs in an aging society have also been reflected. On the gender dimension, the focus on aging and women has been on the differential mortality patterns of men and women that leave females as the majority among the older age groupings. This is indicative of the fact that many of the problems of health, economics, and social relations in old age are, in fact, problems confronted by women, and gender scholarship on the social aspects of aging also appears to have evolved as the part of the more general emergence of feminist studies in the social sciences. The gendered studies on aging have three areas of aging, namely, gender differences, gender inequality, and gender oppression. There has been the observation that being old, poor, and female is to experience “triple jeopardy”. The focus has been on women retirement (fewer fringe benefits in the retirement because of the general trend of women being employed in the low paying job and the erratic work histories due to the reproductive and child-bearing roles) and widowhood. The political economic dimension emphasizes the ways social systems produce the characteristics and conditions of persons. It is less concerned with studying the attributes, behavior and conditions of persons themselves. There has been the recognition that social systems shape inequalities among the older persons, as well as persons of all ages. Penetration of the market relationships also weakens the welfare-oriented joint familial relationships in the traditional societies through the change of the subsistence-based economy and its associated social institutions, principally the families because there is the need of geographical mobility for the cash-earning job opportunities leaving the older members at homes more vulnerable in the absence of reliable source of sustenance. The gerontological dimension focuses on the growing awareness that aging is universal and population aging is a common phenomenon which has led to a

mushrooming of social scientific research on cross-national topics and issues concerning old persons, aging societies and policies and programs on aging. Of late, there has been the emphasis on the “old age and equity” (Streib and Binstock,1990:2- 10).

Hence, the study of the effectiveness of social pension in the context of Nepal is relevant in the context of the sociology of aging due to the following factors: (i) decrease in fertility with mortality rates with improvement of life expectancy have led to the rapid increases to the population of senior citizens of Nepal (Bisht,2002); (ii) gender discrimination/gender inequity and the problem of widowhood; (iii) change of the traditional family institution due to the socio-economic modernization (including the integration of national economy to the regional and international capitalist economy), and (iv) the need to investigate the effect and impact of the one and half decade long welfare-oriented program of the government among the senior citizens.

1.2 The Global Context of Non-contributory Social Pension

It is also contextual to have a bird’s eye view on the global system of the non-contributory pension before understanding the backdrop of the Nepalese context. Completing a comparative research on the non-contributory pension programs in Brazil and South Africa, HelpAge International (2003) shares that old age poverty is widespread in developing countries, and informal old age support is coming under increasing pressure from adverse economic conditions, migration, women's entry into paid employment, HIV/AIDS, and changes in household composition. In the absence of policy interventions, older people and their households will continue to expand the ranks of the poor. Only a handful of developing countries have non-contributory pension programs, although these are more likely to have an impact upon poverty and vulnerability. In developing countries, pension programs should also aim to facilitate economic development. Pension policy is also development policy, and focusing on non-contributory pensions highlights the important contribution of older people to their communities and economy.

HelpAge International, in the same comparative study (2003), also traces the turning point of the social pension policy. It stipulates that pension policy in developing countries received a stimulus with the publication of the 1994 World Bank’s report on ‘Averting the Old Age Crisis: Policies to Promote Growth and Protect the Old’. The World Bank concluded that developing countries should aim to establish three pension pillars: a non-contributory basic pension pillar, a second pillar involving compulsory saving-based pension plans, and a third pillar of voluntary saving. In the wake of this publication, the design features of the second pillar came to dominate policy action and debate, but non-contributory pension programs scarcely featured primarily because these were perceived as a safety net against gaps in second pillar pension plans. However, of late, there has been a shift in thinking on pension policy for developing countries. An emerging

consensus around social protection has focused attention on the need to consider carefully the potential advantages of non-contributory pension programs. In the context of social protection, non-contributory pension programs have the potential advantage of reaching vulnerable groups with relatively low administration costs, helping sustain households affected by extreme poverty and vulnerability, and enabling the investment needed for households to overcome their condition. The rights-based approach to development, especially as applied in the context of older people by HelpAge International, enhances this policy perspective (HelpAge International, 2003:8).

1.3 Statement of Research Problem

The number and proportion of older persons is increasing at a faster rate than other age group in the population. Today, one out of 10 persons in the world is aged 60 or over. By 2020, one out of every 8 persons will be aged 60 or over. Two-thirds of all senior citizens live in developing countries, numbering 400 million persons. The scale and extent of population aging in developing countries is bringing about the major shift in focus as fertility and mortality are declining further. Population aging is an evitable consequence of demographic transition, which is shifting from higher to lower levels of mortality and especially fertility. Developing countries such as Nepal where both fertility and mortality rates are declining, the number of proportion of senior citizens will continue to increase further, depending on the pace of fertility decline (UNFPA representative in NEPAN, 2002:vi). More specifically, the total population of senior citizens was only 5 percent in 1952/54 which increased to 5.8 percent in 1991 and 6.5 percent in 2001 (see Text Table 1.1).

Text Table 1.1: Distribution and Growth of Senior Citizens in Nepal

S.N.	Census Year	Total Population of 60+	
		No.	%
1	1952/54	409,761	5.0
2	1961	489,346	5.2
3	1971	621,529	5.4
4	1981	857,061	5.7
5	1991	1,071,234	5.8
6	2001	1,504,311	6.5

Source: Population Census, Nepal: 1952/54, 1961, 1971, 1981, 1991, and 2001.

Indeed, aging of the world population is a development issue because developing countries that are already overburdened by poverty, illiteracy and poor health have to face the consequences of the greying population. The main concerns of senior citizens relate

to conditions associated with extreme poverty—inadequate living conditions, access to health care and social protection and intergenerational violence and abuse (ibid).

The aging population will have profound social and economic implications. The majority of senior citizens in Nepal are living in rural areas depending upon their agricultural profession, and living under poverty. Majority of senior citizens suffer from the cumulative effects of a lifetime of deprivation, entering old age in a poor state of health, and without savings or material assets. They lack the means to fulfill their most basic needs such as food, proper housing, clothes, health care and safe drinking water. They also lack access to resources and income generating opportunities. Pervasive poverty and social, economic and demographic change threaten the support for senior citizens by their families. The changes are pushing senior citizens to margins. Poverty and exclusion are the greatest threats to the wellbeing of senior citizens. This is especially true of older women, who suffer the multiple disadvantages resulting from the biases of gender discrimination. The issue of widowhood is significant because a woman's marital status is of primary significance to her survival and well-being. Once a woman is widowed, she is often denied to husband's resources. As a result, widows who have no security are heavily dependent on family, and have comparatively worse socio-economic situations as they lack opportunities to earn income, and do not hold savings. Gender discrimination and inequality are carried out into old age, making widows among the most vulnerable in society (Bisht, 2002:13-14). As elsewhere, there is also generation gap in Nepali society making the issue of 'aging' even more problematic in comprehending it in totality.

Sociologically, the phenomenon of aging population must be understood from a holistic and interdisciplinary perspective of social sciences. According to R. Chambers (1983), social inequality is a combined manifestation of poverty, powerlessness, physical weakness, isolation, and vulnerability. The notion of vulnerability can be applied in the analysis of aging population. The notion of vulnerability can be defined as the incapacity of people—both male and female— to observe the effects of gradual loss of physical, mental or physical ability due to growing age. Vulnerability is a state of socio-political, cultural and economic context that largely depends on the nature, extent, proximity of risks and threats to which the older people are exposed to (Luitel, 2002:24). The important feature of demographic transition is its effect on family structure and social relationships. As a result of falling fertility, there is increase in the number of generations alive at one time and a decline in the number of family members within each generation. While the need for care-giving for older relatives has increased, the number of available care-givers in the family diminished. Conventionally, the care of senior citizens has been the primary responsibility of the family. However, there has been the tension between the care needs of senior citizens and other needs and commitments of the family members (ibid,25).

Sociologically, there has been the integration of the national pre-capitalist economy of Nepal (i.e. subsistence economy) to the regional and world capitalist economy and it has

the concomitant effect and impact on the social (including cultural) institutions, that is, gradual loss of the importance of household as the “production unit”. The burgeoning number of youths for the overseas employment is the direct function of this integration. There has been emphasis on the geographical mobility for new jobs, less dependence on kinship and gradual development of the sense of individualism. There has been the emphasis on “structural differentiation” (i.e. many of the roles played by family are now fulfilled by the specialized agencies). There has also been increasing process of modernization and change of the traditional joint-extended family structures into nuclear structures. As a result of the modernization process, there has been gradual loss of the traditional values to support senior citizens.

Consequently, there are emerging needs of social, economic, cultural and institutional response to address a wide range of issues of senior citizens (including the livelihood). In this context, the rights of senior citizens are increasingly realized in national development plans, policies and programs in the recent years in Nepal. The policies and national action plans for senior citizens have particularly highlighted the social, emotional, psychological and health care needs of older people to ensure their rights and overall wellbeing in families and societies.

Recognizing the knowledge, skills and vast contributions made by senior citizens and their emerging needs of social protection, the Government of Nepal has started non-contributory social pensions for older population across the country since 1995. There are policies related to senior citizens in order to formalize and regulate the provision of non-contributory pensions in the country. There are also other privilege programs for the population of senior citizens particularly in the area of health care services through various government line departments. In general, the social pension together with other privileges in the country is increasingly recognized as the important initiative to protect the rights and promote overall wellbeing of senior citizens. However, there is no systematic study on impacts of social pension and other privileges.

Albeit the government initiative of the non-contributory social pension was the result of welfare approach, now it has been moving towards the rights-based approach. However, the major problem has been the lack of real commitment to implement the program from the state and non-state actors for senior citizens as a development agenda (tendency to treat it as a peripheral issue despite commitments made to international community and national policy and legal context).

Against this backdrop, this study aims at answering the following research questions: (a) who is receiving old age allowance and widow grants?; (b) are these the intended beneficiaries?; (c) what proportion of households with older people are receiving grants?; (d) what are the motivations of old age people to access grants?; (e) are particular people excluded from accessing the grants?; (f) what are barriers (perceived and actual) to

access?; (g) how are Village Development Committees (VDCs) implementing the grants, especially selection of beneficiaries, size and timing of payment?; (h) are there implementation differences between VDCs ?; (i) what are the benefits, effects and impacts on old age people after receiving the grants?; (j) are grants meeting the basic needs of old age people?; (k) how are the old age people spending the grants ?; (l) who collects, controls, and spends the money?; (m) how to improve implementation practices if there are problems?; (n) what are community perceptions of needs of older people, and (o) what are the attitudes of old age people about grants, pensions and privileges (coverage, access, relevancy and gaps)?.

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of this research is to assess the effectiveness of government grants and other facilities provided for senior citizens in Nepal. When the effectiveness of ongoing schemes is assessed, there will be some new avenues that the study would recommend for future improvement in government as well as non-governmental initiatives for safeguarding the rights of older population.

1.4.2 Specific Objectives

The research has following specific objectives:

- to assess the extent to which government’s social pension (i.e. non-contributory pension) including other privileges for older people are reaching their intended beneficiaries, specifically:
 - a. Old Age Allowance Program (provided to everyone above 70 years of age but *Dalits* and people of Karnali region are provided this support over 60 years)
 - b. Widows’ allowance (destitute widows above 60 years of age)
- to assess the key barriers in accessing these grants (who is being excluded and why, if any);
- to investigate how effectively VDCs are implementing the provision of social pension, particularly issues of access and targeting of recipients, level of benefit, and frequency of dispersal;
- to assess the extent to which the support provided by government and community is adequate to meet senior citizens’ overall needs;
- to assess the effects and impacts or changes induced by the government’s social pension in the lives of senior citizens, and
- to make both policy and program-oriented recommendations for safeguarding the rights of senior citizens.

1.5 Conceptual Framework

This present study uses the conceptual framework of HelpAge International which was originally used in 2003 for the comparative study of non-contributory social pensions in Brazil and South Africa with a view to assess their role in poverty prevention. This framework asserts that the non-contributory pension represents an effective and sustainable policy intervention for reducing household poverty and vulnerability, whilst promoting the functionings (that is the beings and doings that people value) of senior citizens. The vulnerability of senior citizens and their households is often given as a reason for the introduction of non-contributory pension program. Individual aging is often marked by a growing distance from markets, as senior people find it harder to get employment and credit, and the assets they have accumulated are used up or decline in value. Vulnerability can be defined as the probability that an individual or household will be poor in the near future. This propensity to poverty depends on the risks faced by senior citizens and their households, the assets they may have and can use as buffers, and the impact of the materialization of these risks (HelpAge International, 2003).

1.6 Rationale of the Study

Axiomatic is the fact that there is the gradual weakening of traditional family support and lack of alternative source for meeting the needs (social, economic and cultural) of senior citizens in Nepal, access to a source of regular income from the non-contributory pension has given them a sense of dignity and security. Over the years, with the support from Help Age International, Nepal Participatory Action Network (NEPAN) is continuously being engaged in advocacy, research and capacity building initiatives of senior citizens and concerned networks. However, there is information gap at all levels on the relevance and effectiveness of the non-contributory social pension scheme in Nepal. Although there are a few participatory studies on the effectiveness of policies related to social pension and other privilege schemes, these studies lack national representative samples as well as substantive quantitative surveys supplemented by qualitative techniques. Therefore, this research primarily aims to fill this research and evidence gap in Nepal to build the capacity in aging issues further and generate evidences for advocacy and policy debates on the issues of senior citizens in Nepal. The findings of this study will be very useful for government agencies, external development partners and civil society organizations who are engaged for improving the lives of senior citizens in Nepal.

1.7 Methodology

1.7.1 Nature of Data

This study has been carried out by using primary as well as secondary sources of information. The study team has reviewed all of the information available in project reports and other publications related to the senior citizens.

1.7.2 Design, Size and Selection of Sample

The study has drawn a representative sample of 488 respondents from the study population for the household survey (see Text Table 1.2). A purposive sampling method has been used to draw 13 representative districts from the clusters defined by the 2006 Nepal Demographic and Health Survey (NDHS). It applied the following criteria to select the districts: (i) one district is selected from each NDHS cluster (for a total of 13 districts); (ii) the district has a Human Development Index (HDI) that reflects the average HDI of the cluster; (iii) the district is representative of the socio-economic status of the cluster, and (iv) the district is physically accessible from a managerial point of view. During the initial workshop held to share design of study with the members of research advisory and steering committees, members of the NEPAN and government representatives, the study team showed the concern on the issue of the exclusion of the sample district from the Karnali region (which is historically and relatively marginalized). The exclusion of Dolpa was, indeed, not the deliberate one but decision apropos of it was made due to the practical consideration (i.e resource and time factor to cover a couple of samples). But when the stakeholders explained the *raison d'etre* for the inclusion of the sample from the region to increase the overall representativeness of the sample from all parts of the country, a decision was made to include Kalikot district from Karnali region instead of Dolpa where the proportion of the older population is also very small and therefore, only three samples could be drawn. But 13 samples from Kathmandu district were taken out (from a total of 76) and added to Kalikot sample because it was over-weighted in Kathmandu. Kathmandu had been added in the sample to look at the pattern of pension use in the urban area which was suggested by the research steering committee.

At the operational level, the fieldwork team was instructed to select two VDCs in each district. In so doing, one was the district capital VDC in each district but municipality was selected for the study instead of VDC where it is located as the district capital. In the case of another VDC, simple random sampling was used for its selection by considering the relative accessibility, presence of the VDC secretary, no. of widows, caste and ethnicity, and poverty profile. One ward from each VDC and municipality was also selected by using the simple random sampling technique. Then, before drawing the sample, a list of senior citizens (70+) and widows, *Dalits* and inhabitants of Karnali region (60+) of each ward was either obtained from the VDC or municipality secretary or prepared by the team by doing the reconnaissance survey of the spot. Upon the preparation of the list of beneficiaries, the study team thought of the proportion of beneficiaries (by caste and ethnicity, poverty profile and gender) and then drew the sample proportionately to ensure their representativeness. During the process of drawing the sample, the fieldwork team also prepared a list of alternative samples which was useful if the sampled respondents were unable to speak or were unavailable for the interviews. Each fieldwork team in the sample district tried to halve the total sample of

the district between the male and female (including the widows and it was the same process in the VDCs and municipalities). Indeed, the original sample proposal agreed between NEPAN and HelpAge International was only 450 in total but during the training process, the Research Team Leader and Senior Statistician of the study team asked each field team to fill in at least two additional questionnaires (with one male and one female) in each sample district with a view to increasing the relative smallness of the original 450 sample size to some extent and finally, upon the completion of the survey, the study has a total of 488 sample of survey respondents. Of these, 50.4 percent are from the urban and semi-urban areas and 49.6 percent from the rural areas.

Text Table 1.2: Design, Size and Selection of Sample Respondents for the Household Survey

District	Male		Female		Total	
	N	%	N	%	N	%
Taplegunj	8	3.4	8	3.2	16	3.3
Sindhupalchowk	16	6.8	18	7.2	34	7.0
Kathmandu	32	13.5	34	13.5	66	13.5
Rolpa	9	3.8	10	4.0	19	3.9
Baglung	14	5.9	17	6.8	31	6.4
Kalikot	8	3.4	9	3.6	17	3.5
Nawalparasi	26	11.0	25	10.0	51	10.5
Mahottari	25	10.5	27	10.8	52	10.7
Siraha	23	9.7	26	10.4	49	10.0
Udayapur	13	5.5	13	5.2	26	5.3
Makwanpur	18	7.6	18	7.2	36	7.4
Banke	15	6.3	17	6.8	32	6.6
Kailali	19	8.0	20	8.0	39	8.0
Doti	11	4.6	9	3.6	20	4.1
Total	237	100.0	251	100.0	488	100.0

In addition to the survey respondents, a total of 28 focus group discussions (FGDs of which half are male and half female), 42 key informant interviews (KIIs), and 28 short case studies (of which half are male and half female) had also been conducted with a view to generating the qualitative information (see Text Table 1.3). Self-evident is the fact that the participants of the FGDs and informants of the case studies were from the target groups but key informants included Local Development Officer (LDO), Women Development Officer (WDO), VDC and municipality secretaries of the sample districts and health personnel. These participants and informants were purposively selected. The table below shows the distribution of the number of FGDs, KIIs and case studies.

Text Table 1.3: Distribution of the Number of FGDs, KIIs and Case Studies for the Qualitative Interviews

S.N.	No. of Instruments	Total
1	Two Focus Group Discussion in Each Sample District	2 x 14=28
2	Three Key Informant Interviews in Each District	3 x 14=42
3	Two Case Studies in Each District	2 x 14=28

1.7.3 Data Collection Techniques Used in the Fieldwork

An array of research techniques had been deployed to gather the necessary secondary and empirical data. These comprised: household survey questionnaire, key informant interview, focus group discussion, and case study.

1.7.3.1 Survey Questionnaire

Survey questionnaire was used to collect quantitative data on socio-demographics and economic aspects of the sample households, motivation to access social pension grant, collection, control, spending and adequacy of the social pension to meet personal needs, effects and impacts of social pensions, the extent of reach of other privileges among senior citizens, experience on key barriers in accessing the social pensions, perceptions of senior citizens on the VDCs' and municipalities' effective implementation of social pensions, attitude of senior citizens towards the grant of social pension, and suggestions of senior citizens to improve the policy and program.

1.7.3.2 Focus Group Discussion

Focus Group Discussions (FDGs) were conducted to collect information and views on the extent of the reach of social pension and other privileges, implementation of the grant of social pension by VDCs, community perceptions on the needs of senior citizens, and recommendations on the improvement of the policy and program for safeguarding the rights of senior citizens.

1.7.3.3 Key Informant Interview

Key informant interview (KII) with the secretaries of the VDCs and municipalities and Local Development Officers (LDOs) of the District Development Committees (DDCs) was used to gather information on the proportion of beneficiaries in the VDCs and municipalities, exclusion of potential beneficiaries, mode of implementation and associated problems, and recommendations. Interview with the Women Development Officers (WDOs) helped to collect the information on the effectiveness of senior citizen health treatment service program among the poor and helpless senior citizens. Key informants of the Ministry of Local Development (MLD) were interviewed on the statistics of the target people, implementation modalities, problems and suggestions for the policy and program refinement.

1.7.3.4 Case Study

Case study was used to collect information on the collection, control, and spending of social pension for meeting the personal needs, its adequacy to meet the personal needs, effects and impacts, senior citizens' attitude towards social pension and other privileges, and their own responsibility for making the retired life secured and fulfilling the responsibility for the society.

1.7.3.5 Participant Observation

Participant observation was used to understand the real life settings of senior citizens to verify the information collected through the use of other sources by participating in their social and personal interactions.

Elaborate field notes were prepared by the Field Team Leaders from their interview jottings and observations which were collected by the Research Team Leader at the end of fieldwork.

1.7.4 Processes Followed for Data Quality Enhancement during the Fieldwork

Axiomatic is the fact that the quality of the data always hinges on the clear understanding of the fieldworkers on the issues and questions embedded in the instruments and methods of probing and such clarity is possible only through the training and interactive discussions prior to the fieldwork. NEPAN had employed experienced enumerators and field supervisors or team leaders who had worked in similar researches in the past.

An elaborate training session of 5 days was organized by Research Team Leader with the support of Social Protection Officer of HelpAge International, London, Co-ordinator of NEPAN, and Senior Statistician of the study team. At the very outset of training, the Co-ordinator of NEPAN gave a brief introduction of the study which was crucially important for enumerators and field supervisors to understand the context of the survey. This was followed by actual orientation on survey questionnaire and qualitative checklists (translated into Nepali). Once the orientation on the survey questionnaire was over, then mock exercise was done in pairs to enhance their performance by sorting out the most difficult problems. The problems encountered in the mock exercises were shared in the plenary for the benefit of the larger group which were helped to solve by the Team Leader. Once the mock exercise was over in the closed session, the enumerators were taken to the actual field setting in a neighboring Hill district of Kathmandu valley for real enumeration for one day with the beneficiaries. This was indeed pre-testing. Then, they were brought back to the closed session of the training and discussions were held on the problems encountered in the real field settings. The structure and contents of the survey questionnaire and qualitative were found to be generally useful for the subsequent survey. They were also imparted orientation on the sampling process. Thus, the training imparted to the enumerators ensured the data quality.

Upon the completion of the orientation, the trainees were divided into four teams. Each team was led by the experienced supervisor or field team leader. When the actual fieldwork began, the questionnaire filled in by each enumerator was checked in by the supervisor or field team leader every evening to find out the inconsistencies or data gaps. This was done throughout the entire period of the fieldwork. In addition to this, these lead supervisors or field team leaders also conducted qualitative survey to supplement the quantitative results. These field survey teams were supervised by the Research Team Leader.

1.7.5 Study Period

This study would be complete in six months' period of time beginning from the first week of May, 2010. The fieldwork lasted for one month beginning from the 22nd of May to the 22nd of June, 2010.

1.7.6 Data Management and Analysis

Once the completed questionnaires were brought back to the office of NEPAN, the professional junior statistician, with the direction of senior statistician, edited all filled-in questionnaires and assigned coding categories as required before the data were computerized. Then, the quantitative data collected through the survey questionnaires were computerized by both statisticians of the team using appropriate software (i.e SPSS). Barring an exception to a few, the general quality of the survey responses was found to be good. Data cleaning was done by meticulously looking at the inconsistencies in the responses. Simple statistical tools such as frequency distributions, mean, and percentages have been used to organize or summarize the quantitative data.

Qualitative data were analyzed by the Research Team Leader himself with his long background in the ethnographic research in social and cultural anthropology. He did it by using the "thematic classification system"- an analysis system predominantly used in the ethnographic research. The qualitative data generated through the use of qualitative data gathering instruments or methods were analyzed by searching for patterns in data and for ideas that helped to explain the existence of those patterns (Bernard, 1988). In so doing, the qualitative data were analyzed by first perusing all the original texts of the field descriptive or substantive notes and then identifying and listing all conceptual categories or patterns in data. Then, second order categories of data or patterns of data were prepared in an analogous fashion by verifying the context of original descriptions. The relationship between the categories or patterns of data was worked out by coalescing or separating them as appropriate. Finally, third order categories were made by developing the generalizations.

1.7.7 Project Management Structure

NEPAN had formed a Research Project Steering Committee to facilitate, guide and spearhead the overall planning and implementation of the research project in Nepal. The

Network Coordinator of NEPAN had remained as member secretary of the committee. The committee recruited Research Team leader in NEPAN to lead the project who was largely responsible for planning and implementation of the research project as per the timeline. Other members of the research team were recruited by NEPAN in consultation with the Research Team Leader. Under the overall supervision and guidance of the Research Steering Committee, the Research Team Leader was primarily engaged in planning for the fieldwork, training the field researchers and deciding the schedule of data collection, and implementation of the field work ensuring the completeness and verification of data from the survey on time, and communicating the regular progress updates to Steering Committee.

In addition to the above structure, there was an Advisory Committee of three professionals who were also the NEPAN members. It was formed with the recommendation of the Research Steering Committee. The role of the Advisory Committee was to provide technical inputs to the research team in order to ensure the quality of research.

1.7.8 Limitations of the Study

This present study on the effectiveness of social pension does not claim to have accomplished all the research questions. For instance, it was a herculean task to gather relevant data on the proportion of households with older people who are receiving non-contributory pension. This was primarily due to the fact that there is no institutional mechanism to update the census of senior citizens on regular basis (despite the legal provision) by the concerned officials. They have a ubiquitous institutional culture of enlisting the potential beneficiaries upon the submission of applications with necessary legal documents. Therefore, it was difficult to estimate how many of the eligible age group target people are receiving and how many are being actually excluded.

1.8 Organization of the Study

The report is organized into four main chapters. Chapter One presents the introduction and methodology of the study. Chapter Two presents the background characteristics of survey respondents. Chapter Three is the kernel of the study which contains the detailed empirical analysis and discussion of the effectiveness of the non-contributory social pension and other privileges among senior citizens. Finally, Chapter Four presents the overall conclusions and recommendations for safeguarding the rights of senior citizens in Nepal.

CHAPTER-2.0 BACKGROUND CHARACTERISTICS OF THE SURVEY RESPONDENTS

This chapter basically presents the discussion on the background characteristics of the survey respondents. More specifically, the discussion is riveted on the types of social pension received, caste and ethnicity, sex, marital status, family structure, household size, living arrangements, landholding pattern, food sufficiency status, household survival coping strategies, ownership of the house, involvement of cash income generation activity, steps taken for fulfilling the responsibility of the secure old age, existing family support pattern, and individual contribution to the community.

2.1 Types of Social Pension Received

The survey has shown that an overwhelming majority of the respondents have been beneficiaries of old age allowance (80.1%) followed by 20 percent beneficiaries of widow allowance. The larger proportion of the old age allowance beneficiaries is attributable to the change of status of widow allowance beneficiaries into old age allowance beneficiaries once they reach the age of 70, and policy provision of granting the old age allowance to the inhabitants of Karnali region (e.g Kalikot in the study) and *Dalits* at the age of 60. It is also clear from the survey that of the 251 women respondents, a majority of them (61.4 %) are the beneficiaries of old age allowance followed by a slightly higher than one third of the beneficiaries of widow allowance (see Text Table 2.1). When the type of social pension is compared by background characteristics, a very high proportion of senior citizens of Kathmandu (90.9%) have been the beneficiaries of old age pension. Spatially, there is higher proportion of the beneficiaries of widow allowance from Kalikot district (41%). This is obvious that people of Kathmandu live in relative socio-economic prosperity and enjoy better medical facilities which trigger the higher average life expectancy. Conversely, the people of Kalikot district have to live in sordid poverty and the men have relatively less average life expectancy and as a result, relatively high number of men die earlier leaving the women in further destitution (see Annex Table 2.2).

**Text Table 2.1: Types of Social Pensions Received by Sample Respondents
(Responses Reported in %)**

Type of social pension/s received by respondents	Male	Female	Total
Old age allowance	100.0	61.4	80.1
Widow's allowance	-	38.6	19.9
Total	100.0	100.0	100.0
N	237	251	488

Note: N is the number.

2.2 Caste and Ethnicity

Given the fact that Nepali society is diverse in its caste and ethnic social composition, the study has also made an attempt to include the respondents from this diversity with a view to represent them in sample. However, the proportion of the sample does not actually represent the proportion at the national level because of the predominance of particular caste and ethnic groups at the local level sample sites of the study. Of the total 488 sample respondents, a sizable respondents are *Adivasis* and *Janajatis* (indigenous ethnic groups) (43.6%) followed by *Dalits* (25%), *Brahmins* (11.3%), *Chhetris/Thakuris* (11.1%), other *Terai* castes (6.6%) and the minority *Muslims* (2.5%) (see Annex Table 2.1). The survey has revealed that 87.5 percent of the senior citizens from the *Terai* caste groups have been the beneficiaries of old age pension—a function of better economic and infrastructural facilities than that of the Hills and Mountains (see Annex table 2.2).

2.3 Sex and Age

Of the total 488 respondents, women constitute a slightly more than half (51.4%) followed by men (48.6%) (see Text Table 2.1 above). The mean age of respondents of both sexes is 74. When the sex-wise comparison is made, the age of men is found to be higher (76) than that of the women (73). The overall range of age is 60-96. There is generally similar pattern of age range between the sexes. When the age group-wise comparison is made, a slightly higher proportion of respondents (24.4%) belong to age group 75-79 followed by 19.1 percent and 16.4 percent belonging to age groups 70-74 and 60-64, respectively. A total of 14 percent and 12.4 percent belong to age groups of 65-69 and 85 +, respectively. The proportion of women is higher than that of the men in the age group of 60-69 (i.e 44.6 %) than men (15.2%). But in the age group of 70-79, the proportion of men is higher (56%) than women (32%) (see Annex Table 2.1). The proportion of *Dalit* women enjoying the benefits of widow allowance is higher than other caste and ethnic groups—a function of relatively low life expectancy among the *Dalits* in general. All survey respondents belonging to the age group of 70+ have been the beneficiaries of old age pension. But nearly 40 percent of respondents belonging to the age group of 65-69 and less than one third (31.3%) belonging to the age group 60-64 have been its beneficiaries. But in the case of widow allowance, 69 percent belong to the age group of 60-64 followed by 62 percent belonging to the age group 60-64 (see Annex Table 2.2).

2.4 Marital Status

A majority of respondents (61.7%) are found to be widows and widowers followed by a slightly more than one third (37.3%) married. The proportion of respondents having other types of marital status is insignificant. When the data on marital status is compared, a larger proportion of men (58.2%) are found to be married than women (17.5%). The

proportion of widows is more than double (81.3%) than the widowers (41%) (see Annex Table 2.1).

2.5 Family Structure, Household Size and Living Arrangements

An overwhelming majority of respondents (76.6%) have been found to be living in the joint family system followed by a slightly less than a quarter (23.4%) living in nuclear family (see Table 2.2). Interestingly, an overwhelming majority of respondents (90.6%) have been found to be living with other kins. What is worrying is that nearly 10 percent of the respondents have been living alone devoid of any type of familial or kinship support (see Annex Table 2.1). The survey has also revealed that of the total 114 respondents living in nuclear families, an overwhelming majority (81.6%) have been the beneficiaries of old age allowance followed by 18.4 percent as the beneficiaries of widow allowance. Of the total 374 respondents living in the joint families, similar proportions of senior citizens have been the beneficiaries of old age and widow allowance. Among the 46 respondents living alone, a majority (65.2%) are the beneficiaries of old age pension. Similarly, of the total 442 respondents living with other kins, an overwhelming majority (81.7%) have been the beneficiaries of old age pension (see Annex Table 2.2).

The average household size has been found to be 5.7 and the range of household member is 1-36. With respect to the living arrangements, an attempt has been made to examine the living arrangements more specifically. In so doing, four types of living arrangements have been identified: (i) alone; (ii) with family without spouse; (iii) with spouse and family; and (iv) with spouse. On the whole, a majority of the respondents (56.8%) have been found to have the living arrangements “with family and without spouse” followed by 22.5 percent “with spouse and family”, 11.2 percent “with spouse” and 9.4 percent “alone”. What is interesting is that a large proportion of women respondents (71%) are found to be having the living arrangement category “with family without spouse” and this category of living arrangement is only 41 percent among the men (see Annex Table, 2.3). When living arrangements have been compared with the background characteristics, a slightly higher proportion of respondents (20.6%) of Sindhupalanchowk district are living alone. A slightly more than one third of the respondents (35.3%) of Kalikot and Nawalparasi districts have been found to have the living arrangements “with spouse and family”. A slightly higher proportion of respondents from Baglung district (29%) have been found to have the living arrangement “with spouse”. Majority of respondents from Kathmandu (68.2%), Banke (65.6%), Doti (65%), and Sindhupalanchowk (61.8%) districts have the living arrangement “with family without spouse”. *Dalits* have slightly higher proportion of respondents living “alone”. There is higher proportion of *Muslims* (33.3%) having the living arrangement “with spouse and family”. *Dalits* are higher (19%) among the respondents having the living arrangement “with spouse”. A higher proportion of *Muslims* (66.7%), *Terai* castes (65.6%), and *Adivasis* and *Janajatis* (63.8%) have the living arrangement “with family without spouse”. The proportion of women living

“alone” is higher (13.1%). The proportion of men living “with spouse and family” is higher (36.3%) than that of women (9.6%). The proportion of men living “with spouse” is higher among men (16.5%). A large majority of women respondents (71%) have been found to be living “with family without spouse”. A slightly higher proportion of respondents (13.4) belonging to age group 80-84 have been found to be living “alone”. Nearly a quarter of the respondents (31.2%) belonging to the age group 70-74 have been living “with spouse and family”. A higher proportion of respondents (13%) between the age of 70 and 84 have been found to be living “with spouses”. A majority of the respondents (67.2%) respondents having the age of 85+ have been living “with family without spouse”. A slightly lower proportion than this (65%) belonging to the age group 60-64 have also been living “with family without spouse” (see Annex Table 2.4 for the detailed analysis of living arrangements in terms of settlement, family structure, and operational holding).

The learning from this analysis is that there is still the preponderance of the senior citizens and widows to live among their kins or relatives—a characteristic of the hitherto predominance of joint and extended family system.

2.6 Landholding Pattern, Food Sufficiency Status and Household Coping Strategies

A majority of respondents (68.4%) have the operational landholding (land held for cultivation which is either legally owned or rented-in from others or both). Nearly one third of the respondents (31.6%) are landless (that is, they virtually do not have any type of land for agricultural purpose) (see Annex Table 2.5). The average size of operational landholding is 0.34 ha. The size of landholding ranges between 0.003-6.54 ha. Majority of the households with operational landholding (56.6%) have the operated land between 0.05 ha and 1 ha. The relatively small size of the operational landholding is the result of the sample households from the urban and semi-urban areas also where most have homesteads only (see Annex table 2.6).

Of the total 334 households reporting the operational landholding, an overwhelming majority of respondents (81%) have shared that their food-grain production is insufficient their household requirements for the whole year. These respondents were further asked to specify the number of months of food insufficiency. It has been ascertained that an overwhelming majority of them (83.3%) reported that their own agricultural production meets their household food requirement for less than six months. These households having food insufficiency from their own production were also asked about their different strategies to cope with the food deficit situation. It has been ascertained that more than half of the respondents (54.1%) have used their own and their spouses’ social pension. The proportion of women respondents reporting the use of social pension is higher (56%) than that of men (52.5%). Nearly half of the respondents (48%) and another 45.2 percent

have reported the use of income from agricultural and non-agricultural labor, respectively. The proportion of men is higher in earning income from both types of labor. Income from the petty businesses, services and remittances has also been adopted by 21.5 percent, 20.4 percent and 17 percent respondents, respectively. Other coping strategies include the uses of the income from the sale of livestock and their production (12.2%), borrowing money from the local money lenders (9%), borrowing money from friends and relatives (4.8%), collecting rent of the house and land (4.4%), and others (4.1) which include the income from the sale of handicraft products, begging, vegetable farming, and sale of land (see Annex Table 2.5).

Landlessness, operational landholding and food sufficiency variables have also been analyzed by background characteristics. It has been found that the *Terai* high caste groups (28.1%) have been found to be possessing more than 1 ha of land followed by the Muslims (16.7%) who are also from the *Terai*. Given the fact that the farm size in the *Terai* generally higher than in the Hills and Mountains, it is quite natural from these groups to possess larger size of operational landholding in the present study also. Majority of hill origin *Brahmins* and *Chettris* (70.4%) have the farm size between 0.05 and 1 ha followed by *Adivasis* and *Janajatis* (61%), *Muslims* (50%), *Terai* castes (47%) and *Dalits* (39.3%). Majority of *Dalits* (53.3%) are landless among the landless sample households. Majority of households living in the rural areas (65%) have possessed land between 0.05 and 1 ha. Nearly 35 percent households are landless in the urban and semi-urban areas. A larger proportion of respondents living in the joint families (61%) have possessed land between 0.05 and 1 ha which is possessed by 42 percent respondents living in the nuclear families (see Annex Table 2.7). Majority of the landless are the ones who are living alone (61%). Conversely, nearly 60 percent of the respondents living with others have possessed land between 0.05 and 1 ha (see Annex Table 2.7).

2.7 Ownership of the House

The survey has revealed that an overwhelming majority of respondents (95%) have their own houses. Of the 463 households owning houses, 90.5 percent have built their houses in their own land followed by 7.3 percent having land in the public land. Of the 25 respondents not owning the land, more than half (52%) are living in the houses of relatives and 48 percent in the houses of other persons who are mainly the acquaintances (see Annex Table 2.10).

2.8 Involvement in Cash Income Generation Activity

Survey respondents were also asked if they were involved in income generating activities (IGAs) other than their traditional household agriculture and livestock occupation. It has been ascertained that only 18 percent (out of 488) have been found to be involved in the IGAs. Of the 88 respondents involved in the IGAs, nearly half have been found to be

working as the agricultural laborers followed by 31 percent involved in the non-agricultural labor work. Another 25 percent have been involved in doing their own businesses followed by 11.4 percent continuing their traditional occupations (such as sacerdotal work, tailoring, cobbling and smithy). A relatively insignificant proportion of respondents have also been involved in community organizations, skilled labor work, handicraft production, firewood sale, sale of alcohol, and fortune telling (see Text Table 2.2).

Text Table 2.2: Involvement in Income Generating Activities (Responses Reported in %)

	Male	Female	Total
Involvement on income generating activities:			
Yes	20.7	15.5	18.0
No	79.3	84.5	82.0
Total	100.0	100.0	100.0
N	237	251	488
Types of income generating activities:			
Working as agricultural laborer	42.9	53.8	47.7
Working as non-agricultural laborer	28.6	33.3	30.7
Doing own business	28.6	20.5	25.0
Doing own traditional occupation	18.4	2.6	11.4
Working at the community organization	-	7.7	3.4
Working as the skilled laborer	2.0	2.6	2.3
Doing handicraft work	2.0	2.6	2.3
Selling alcohol		5.1	2.3
Selling firewood	2.0	2.6	2.3
Doing astrological work	2.0	-	1.1
N	49	39	88

Percentage exceeds 100 due to multiple responses.

Note: N is the number.

An attempt has also been made to understand the involvement in IGAs by background characteristics. It has been found that those involved in the IGAs have been from *Dalits* (34.4%), *Muslims* (25%), *Terai* castes (18.8%), *Adivasis* and *Janajatis* (14.1%), and *Brahmins* (6.4%). The proportion of male income earners is higher (20.7%) than that of the female earners (15.5%). The survey has also shown that involvement in IGAs is possible at the lower age of the senior citizens. For instance, of the total 88 respondents involved in the IGAs, more than one third belong to age group 60-64 followed by 26.5 percent and 20.4 percent belonging to the age groups of 65-69 and 70-74, respectively. The proportion of widows involved in IGAs is higher (22.3%) than the beneficiaries of

old age allowance (16.9%). Similarly, the proportion of respondents living in nuclear families is higher (26.3%) involved in IGAs than those living in the joint families (15.5%). The proportion of landless respondents involved in the IGAs is higher (24.7%) than those owing the land (15%). Finally, those living alone are found more to be involved (30.4%) than those living with others (16.7%) (see Annex Table 2.11). Sociologically speaking, physically capable senior citizens with greater need of economic or financial resources have been involved in the IGAs who can be potentially supported by the state and non-state actors for their livelihood.

2.9 Steps Taken for Fulfilling the Responsibility for Secure Old Age

Survey respondents were also asked if they had taken any step with a view to fulfilling the responsibility for the secure old age. It has been ascertained that two types of activities have been done in this regard. These include the “cash savings” and “*Jiuni*” (land retained in the name of the senior citizens for the old age livelihood during the time of property division among the coparceners). Retaining ‘*Jiuni*’ is the cultural tradition in Nepali society where there is still a system of coparcenary. But it is ubiquitous only among the landed households. Any offspring or person who takes care of the senior citizen in his or her ripe old age will have the right to inherit the ‘*Jiuni*’ which was allocated to him or her during the time of household property division. Culturally speaking, this is a kind of indigenous safety net in the traditional society and has been very functional for hundreds of years in the absence of other alternative social protection measures for senior citizens. The survey has revealed that only 11.9 percent (out of 488) respondents have been found to have had “cash savings” at banks, savings and credit groups and co-operatives. The proportion of *Terai* castes with “cash savings” is higher (18.8%) than *Adivasis* and *Janajatis* (14.1%), *Brahmins* and *Chhetris* (13.8%) and *Dalits* (5%). More men (14.3%) are involved in savings than women (9.6%). “Cash savings” among the senior citizens is ubiquitous among respondents of all age cohorts but the proportion is higher among respondents belonging to the age cohort of 75-79 (16%) followed by age cohorts 70-74 (15.1%) and 60-64 (15%). As expected, savings culture is more in the semi-urban and urban areas than in the rural areas. There is no significant variation in the savings culture among respondents living in nuclear and joint families. Those living alone are found to be more careful in savings (15.2%) than living with others (11.5%) (see Annex Table 2.12).

Out of 488 respondents, a slightly less than one-third (31.1%) have reported that they have had the *Jiuni* for the maintenance of their ripe old age livelihood. There is a higher proportion of *Jiuni* holders in Makwanpur (61.1%), Kalikot (58.8%), Mahottari (57.7%) Baglung (51.6%), and Rolpa (31.6%). Sociologically, the proportion of *Jiuni* holders is higher among the *Terai* castes (56.3%), hill origin *Brahmins* and *Chhetris* (42.2%) and *Dalits* (30.3%). A higher proportion of men (32.%) than women (29.9%) have kept the *Jiuni*. There is no significant variation of the proportion of *Jiuni* holders among the

respondents belonging to different age cohorts, family structures and living arrangements (see Annex Table 2.13).

2.10 Existing Family Support Pattern

Survey respondents were also asked whether or not they were receiving care and support from family members for the maintenance of their livelihood. It has been found that an overwhelming majority of the respondents (86%) have answered the question affirmatively. These respondents with affirmative answer were further asked to specify the types of support. Overwhelmingly high proportions of respondents have shared that they are provided food (97.6%), clothing (94.5%), and medical care (87.1%). There are also respondents in insignificant proportions who have been provided alcohol, cash, and support for religious activities. There is also not the significant variation for both sexes in the family support for food and clothing, and medical care (see Annex Table 2.14).

2.11 Individual Contribution to the Community

Survey respondents were also asked about their contribution to their community. The average social participation in the activities to make contribution has been determined to be 1.3 which is higher among men (1.6) than women (1.0) (see Text Table 2.3). It has been found that a majority of respondents (59.4%) have shared that they have made contributions to their community. The proportion of men making contribution to their community is significantly higher (67%) than that of women (51.4%). Of these 290 respondents with affirmative question, a significant majority (65.5%) have made donations for social and religious activities followed by more than half (55.2%) reporting participation in the activities of traditional groups. Nearly 29 percent have contributed as shamans for treating the sick people followed by another 16.6 percent reporting participation in the community development works. There are also senior citizens making contributions as mediators (16.2%) and being involved in the traditional institutions (15.2%). Barring an exception to making donations for the social and religious activities, there are higher proportions of men making contributions to the different activities—a function of the predominance of patriarchal value system which gives men the relative monopoly in the “public domain” and women the “domain of household chores and reproductive activities” (see Text Table 2.3).

**Text Table 2.3: Involvement in Community Contribution by Senior Citizens
(Responses Reported in %)**

	Male	Female	Total
Have you also made contribution to your community?			
Yes	67.9	51.4	59.4
No	32.1	48.6	40.6
Total	100.0	100.0	100.0
N	237	251	488
Types of activities for making contributions to community			
Donation for social and religious activities	64.0	67.4	65.5
Participation in the activities of traditional groups	59.6	49.6	55.2
Treating people	29.2	19.4	24.8
Participation in the community development works	21.1	10.9	16.6
Working as community mediators	21.7	9.3	16.2
Contribution to traditional socio-economic institution (e.g Guthi)	16.1	14.0	15.2
Teaching the indigenous knowledge and skills to the younger generations	8.1	13.2	10.3
Leadership in the community and political organizations	6.2	4.7	5.5
Working as the advisors at the local educational institutions	3.7	1.6	2.8
<i>Average social participation</i>	<i>1.6</i>	<i>1.0</i>	<i>1.3</i>
N	161	129	290

Percentages exceed 100 due to multiple responses.

Note: N means number.

When community contribution is compared by using the background characteristics, overwhelmingly high proportions of respondents of Kathmandu (94%), Udayapur (92.3%), Baglung (87.1%), Nawalparasi (76.5%), and Sindupalanchowk (73.5%) have been found to have made contributions to their respective communities. Relative socio-economic prosperity of respondents at the household level, their desire to contribute, their personal activeness, and community cohesiveness have been some of the factors of having higher proportion of community contributions. Albeit community contributions are made by respondents of all caste and ethnic groups, there is higher proportion of respondents from *Adivasis* and *Janajatis* (68.3%), hill origin *Brahmins* and *Chettris* (65.1%) and *Terai* high castes (62.5%). The proportion of *Dalits* and *Muslims* is comparatively low, that is, 41 percent and 25 percent, respectively. The proportion of men making contributions is significantly higher (68%) than that of women (51.4%). Interestingly, senior citizens

above 70 years and above have been found to be involved more in the contributions—a function of the desire to contribute to the community and also earn kudos. A higher proportion of old age allowance recipients (63.4%) have made contributions than the widow allowance recipients (43.3%). A slightly higher proportion of rural respondents (61.2%) have been involved in making contributions than the urban and semi-urban ones (57.3%). The contribution is higher by those living in the nuclear families and with operational landholding. But no variation has been ascertained in the proportion of respondents making contributions vis-à-vis living arrangements (see Annex Table 2.15).

Case materials have also corroborated the survey findings. They have demonstrated that senior citizens from economically better-off households have the perception that they need to keep their name (kudos) by contributing to their community. They have been found to have contributed the donations to community development and provided social and political leadership needed for societal development in the past. Poor and marginalized senior citizens have also made their contributions in a myriad of ways in their respective communities. These comprise: social work, religious work, support in the sickness of the neighbors (by playing the role of shaman), participation in social and cultural ceremonies, and involvement in community development (such as suspension bridge construction and irrigation development). Some active female senior citizens have shared that they were politically active by leading the women's associations who basically voiced against the gender discrimination and worked for women's rights. However, with the debilitating physical condition, many of their contributions of the past have been the histories of by-gone days, albeit many of them are extending their personal support to the household activities such as taking care of homes and grandchildren, doing the household chores, taking care of the animals, doing the light agricultural works, and working as the laborers occasionally.

CHAPTER-3.0 ASSESSMENT OF THE EFFECTIVENESS OF NON-CONTRIBUTORY SOCIAL PENSION AND OTHER PRIVILEGES

This chapter is the kernel of empirical findings on the assessment of the effectiveness of non-contributory social pension and other privileges. More specifically, it presents the discussion and analysis on the history, key features, policy and legal context, coverage, and relevance of pension scheme, mode of implementation (with focus on the role of the MLD and local government units), problem of exclusion from accessing the grants of pension, motivation of senior citizens to access pension grants, collection, control and spending of pension grants, adequacy of pension to meet personal basic needs, effects and impacts of pension scheme, key barriers in accessing to pension, attitude of senior citizens towards the grants of pension, community perceptions on the needs of senior citizens, and the extent of reach of other privileges among senior citizens.

3.1 Non-contributory Social Pension Scheme in Nepal

3.1.1 Brief History and Key Features

Non-contributory social pension scheme in Nepal can be traced back to the fiscal year 1995/96. This was, indeed, introduced by the first ever Minority Communist Government of Nepal led by Mr. Man Mohan Adhikari (the then Prime Minister). This government was constituted by the Communist Party of Nepal-United Marxist and Leninist (CPN-UML). Indeed, this scheme was introduced under the welfare approach. In the fiscal year of 195/96, senior citizens of age 75 and above were provided Rs.100 per month as social pension per month (in the name of old age allowance). In the fiscal year of 1996/97, the same criterion of age for senior citizens continued but the government also introduced a policy provision to grant social pension (in the name of widow allowance) of Rs.100 for widow women of age 60 and above. Same amount of social pension for both categories of target people continued until 2004. In the fiscal year 2005/06, there had been slight increase in the amount of social pension, that is, the old age allowance increased from Rs. 100 to Rs.175 and widow pension increased from Rs.100 to Rs. 125. Similarly, in the fiscal year 2007/08, old age allowance increased from Rs. 175 to Rs. 200 and the widow allowance increased from Rs. 125 to Rs.150. And during the fiscal year 2008/09, there was a coalition government led by Mr. Puspa Kamal Dahal (alias-Prachanda) from Communist Party of Nepal- Maoist which changed the criteria of age of senior citizens and included other marginalized communities also under the social security program of government. It reduced the age of senior citizens from 75 and above to 70 and above. It maintained the same age of widows but included the *Dalits* and senior citizens of Karnali region (the most marginalized region of the country) of the age of 60 and above. Laudably, it announced to grant Rs 500 as social pension per month to all types of target people specified in the government social security program.

3.1.2 Plan, Policy and Legal Context

The government has adopted the concept of social security for its citizens during the implementation period of its Eight Five- Year Plan (1992-1997). Albeit there was no separate policy and program under this Plan, the then government initiated a policy of granting non-contributory social pension of Rs.100 to the senior citizens aged 75 and above in its annual program in the fiscal year 1995/96 (as indicated in the preceding section). In the wake of this initiation, the annual program of 1996/97 under the same Plan initiated the widow allowance.

Then, the Ninth Five Year Plan (1997-2002) has made the social security and social welfare as the indispensable part of the overall development of the country. It enunciates that the materialization of welfare state is possible if this aspect is also promoted simultaneously with other aspects of the development. More specifically, the government was clear in its objective. The Plan enunciated that senior citizens are the invaluable property of the state who have contributed tremendously to the continuation of our social values, traditions and cultures. Hence, this Plan retained the objective of capitalizing the qualifications, experiences, knowledge and contributions for the development of the country by recognizing them duly and protecting them. Indeed, the Plan duly recognizes the rights of senior citizens and widows. As a corollary of it, the Plan adopted the strategy of making the social security as complementary to social justice.

Indeed, the policy objective statements of the Ninth Five Year Plan apropos of the senior citizens have been retained in the Tenth Five Year Plan (2002-2007). Furnishing the evaluative statements of 10th Plan, National Planning Commission (NPC) in 2007 document of Three Year Interim Plan (2007-2010) asserts that health treatment programs were being run in 47 districts. Grants had been provided to old age homes and daytime services were being provided. A High Level Senior Citizen Coordination Committee had been formed to work for senior citizens. Old people left out and the helpless were being placed in old age houses. Model old age houses were being established in all the five development regions. A Senior Citizen Welfare Fund had been established. According to the Senior Citizen Policy and Strategies, 2004, works were being carried out in a planned manner.

The current Three Year Interim Plan-TYIP- (2007-2010) has continued the social security program. NPC (2007) asserts that there have been changes in several social structure and values and beliefs in Nepal. There is an erosion of joint family system. The need of the day is to maintain social tradition, culture and beliefs without allowing further deteriorations. In relation to senior citizens, decisions, declaration, commitments and actions at the international and regional level, and in particular, United Nations Principles for Older Persons 1991, Macau Plan of Action of Aging 1998 and Madrid International Plan of Action on Aging 2002 needs to be adopted to match with the conditions of Nepal

and should be implemented in a phase wise manner through the medium of National Action Plan. In particular, this TYIP has tried to address the following aspects vis-à-vis senior citizens: (i) to make their life convenient; (ii) to utilize their knowledge; (iii) to create necessary infrastructure to allow them to live a dignified life in the society; (iv) to develop respect and a sense of duty in the new generation for them; and (v) to create an environment for the economic and social security and the protection of their rights and welfare.

In the TYIP document, NPC (2007) also has reviewed the current situation vis-à-vis the senior citizens. It asserts that although works relating to social security, facilities, capacity utilization of senior citizen has not progressed as expected, there has been initiation of some welfare and protection works. Health treatment programs are in operation in all the 75 districts. Institutional support and some grants have been made available to different old age homes and daytime service centers. High-level Senior Citizen Coordination Committee is in place for policy works and consultations. Senior Citizens Welfare Fund has been established. Works on social security allowance for the old and widows and records updating are proceeding. Senior citizen health treatment service program guidelines 2061 (2005), Senior Citizen National Action Plan 2062 (2006), Social Security Program Operation Working Methods 2063 (2007) and Acts related with senior citizen 2062 (2006) have been enforced. Likewise, allowance for senior citizens, helpless widows and people with disabilities have been increased. Draft regulations related with senior citizens have been prepared.

The TYIP also acknowledges a number of problems. These comprise: (i) lack of programs and resources and means to address rapidly growing population of senior citizens; (ii) delay in developing the institutions to address the needs of senior citizens; (iii) problem of prioritizing the issues related to the senior citizens; (iv) lack of effective co-ordination between the concerned stakeholders; (v) lack of proper mechanism to work by capitalizing their knowledge, skills, and experiences. The main challenge has been the difficulty of ensuring the rights of senior citizens and social security by bringing national, international and regional declarations and commitments related with senior citizens into practice. Therefore, there has been the emphasis on the partnership approach or collaborative works between the Ministry of Women, Children, and Social Welfare to address the emergent problems and challenges.

On the legal context, the enactment of Senior Citizen Act (2006) and its enforcement has been instrumental for safeguarding the rights of senior citizens. More importantly, this Act has emphasized on the following: (i) recognition of experiences, skills and knowledge of senior citizens and their potential utilization in national development; (ii) creation of the enabling ambience for senior citizens for leading their lives in dignity; (iii) enhancement of the livelihood of senior citizens; (iv) active participation of senior citizens in a myriad of areas (namely, economic, social, cultural and political aspects);

(v) familial responsibility for the care of senior citizens; (vi) freedom to senior citizens for enjoyment of their property; (v) permission to the Central and District Senior Citizen Welfare Committees for regulating and implementing policies and programs for senior citizens (such as policy development on social protection and security, setting up and promoting the day care centers and senior citizens' clubs, programs to utilize their knowledge, skills and experiences, and maintaining transparency in distribution of the social pensions).

3.1.3 Coverage of Scheme

Data made available by the Ministry of Local Development (MLD) on September the 17th, 2010 has demonstrated that there were a total of 977732 beneficiaries for the fiscal year 2008/2009 (2065/66) under the government scheme of non-contributory social pension. Of these, 643461 were senior citizens (of which 545556 were 70+, 81820 were 60+ Dalits and 16085 were the 60+ senior citizens of Karnali region), 296221 were widows, 16122 members of the endangered ethnic groups, 15073 fully disabled persons and 6875 partially disabled persons. But this number has increased in the fiscal year 2009/2010 (2066/67). During this period, there have been a total of 1033721 beneficiaries. Of these, 696138 are the senior citizens (of which 571195 are 70+, 107501 are 60+ Dalits and 17442 are 60+ senior citizens of Karnali region), 299827 are the widows, 16419 members of the endangered ethnic groups, 13762 fully disabled persons and 6875 partially disabled persons. These are data of the beneficiaries of the pension scheme after the second communist-led government of Nepal reduced the age of senior citizens from 75+ to 70+, maintained 60+ age of the widows and included the Dalits (of 60+) and inhabitants of Karnali region (60+) in the scheme and increased the amount to Rs 500 to all the eligible persons in the fiscal year 2008/2009 (2065/66). Prior to this remarkable event, the number of beneficiaries of social pension scheme was slightly more than half of the present number. For instance, in fiscal year 2007/2008 (2064/65), there were only 572342 beneficiaries of which 284045 were the senior citizens (of 75+), 281422 widows (of 60+) and 6875 partially disabled persons.

In the fiscal year 2010/11 (2067/68), the total number of beneficiaries (from senior citizens, *Dalits* and widows excluding disabled people and members of the endangered ethnic groups) has been estimated to be 1062897 (as of September 17, 2010). Of these beneficiaries, 635972 are senior citizens, 118535 *Dalit* senior citizens, and 308385 are widows. Responsible officials of MLD also informed that no institutional system has hitherto been introduced to maintain the gender disaggregated information of the beneficiaries.

3.2 Relevance of Non-contributory Social Pension in the Contemporary Society: A Micro Sociological Analysis

An attempt has been made to understand the relevance of social pension by analyzing the voices of the beneficiary senior citizens. Participants of FGDs seem to have understood the relevance of government grant of social pension for senior citizens. They have voiced that these days offspring do not take care of senior citizens. They do not treat well. Some even use the abusive language and humiliate in the families—a function of erosion of the traditional family value. They do not understand the problems of old age people. Sons just listen to the voices of their wives (gendered voice). As a result, old age people have to bear a lot of problems in the families—be they financial or psychological. They are not treated on time when they fall sick. They cannot do what they want. They cannot eat what they want. In some cases, offspring do not stay together with the parents. As a corollary of these situations, the government grant of social pension is extremely relevant for their support. This is particularly important for the resourceless or assetless people (see case boxes 1 and 2 below).

Case Box: 1 Voices of Poor Landless Dalit Men

It is worth sharing the common voices of the poor landless male *Dalits* (Mushars) from ward no.7 of Siraha municipality of Siraha district. They voiced, “The Rs 500 monthly given by the government has helped the poor *Dalits* like us to survive to some extent. We have no land. We have to buy everything. We are the most destitute people in this community area. We use this allowance to buy food-grains, vegetables, meat, fish, and clothing. Thus, we are meeting our basic necessities. There is growing culture of not taking care of older parents by the sons and daughters-in-laws. After a couple of years of marriage of sons, quarrel beings at home and the married sons want to establish their own neo-local households by leaving the old parents. Then, they do not support us. We have no other sources of income. We have to eat only by working as laborers. Now we cannot work because of old age. Therefore, we feel that government has done a great justice by giving this social pension. Even if the married sons do not take care of us, we have been maintaining our livelihood. This pension is a must for us. This small amount is of great help to the destitute people like us”.

Case Box: 2 Voices of Dalit Women

Shedding light on the relevance of social pension, *Dalit* women participants of FGD from ward no. 6 of Pipriya VDC from Maottari district have voiced, “The social pension has been a great help to the landless *Dalits*. It has made us very self-reliant. Earlier, we were compelled to take loans to cope with the financial crisis but with the onset of this social pension, we are no longer compelled. Given the fact of immediate separation of the married sons due to poverty among the *Dalits*, they just take care of their families. Older people are left in the lurch. Therefore, there is the relevance of the social pension”.

Widow participants of FGDs have voiced that they are basically dependent on husband's income. Husbands earn the income and wives take care of household chores and children. Upon the death of the husbands, they have to face the difficulties in maintaining the house, raising the children, and educating them—a function of the loss of the principal bread-earners. Financial problem is even more critical in the old age and this monthly social pension of Rs. 500 is of a great help to cope with the difficulties of the survival. Indeed, this allowance is plenty for poor. Government has done a great justice to them.

Other senior women participants of FGDs have also shared that there is gradual decline in the social tradition of respecting senior citizens within the families. Likewise, there has been a gradual change in the traditional joint-extended family, that is, turning into the nuclear one. Children are forced to leave the houses for the employment opportunities--a function of the need of the geographical mobility. There is no one to take care of them at homes. Hence, this social pension has been the main source of livelihood for most of the poor senior citizens.

Conclusively, participants of FGDs have appreciated this government initiative as relevant and timely in their respective communities because it has: (i) made them self-reliant and independent; (ii) enhanced their self-confidence; (iii) helped to reduce their domestic quarrel; (iv) energized the old age, (v) supportive role in taking care of other members of poor families, (vi) enabled financially to afford the basic necessities (such as food, clothing, medicines and alcohol for the old people of indigenous ethnic groups), and (vii) has helped to use the money for religious and spiritual purpose. In isolated cases, there has also been the use of it for educating grand-children. Social pension is the right given by the state and recognition of the old age people. Thus, they have made the laudatory remarks on the social pension which has helped them considerably to survive when they are incapable of working to earn their own income and are forced to face the unavailability of income earning opportunities and depend on their offspring who do not understand our desires.

3.3 Mode of Implementation

3.3.1 Role of the Central Government in Cash Transfers

Institutionally speaking, the MLD has been entrusted the role of line ministry at the center for the service delivery of the social pension in all the 75 districts of Nepal. MLD does play an instrumental role in crafting implementation policies, guidelines and regulatory mechanisms for the local governments with a view to ensuring the access of cash transfers among senior citizens. The list of the potential beneficiaries of social pension prepared by the VDCs and municipalities at the local level is sent to the District Development Committees (DDCs). DDCs collect such list from all the VDCs and municipalities included administratively within their boundaries and send to the MLD. MLD collects such lists from all the 75 districts of Nepal and prepares the sectoral budget

for requesting to the Ministry of Finance (MOF) for approval in the budget of the incoming fiscal year and subsequent release for the cash transfers. Upon the release of approved budget from MOF, MLD transfers the cash to all the 75 districts as per their claimed amount. Principally, it is done on quarterly basis but in practice, it does not always happen as enunciated in the policy provision.

3.3.2 Role of Local Government Units in Targeting

Obvious is the fact that VDCs and municipalities are the micro-level local government units entrusted for targeting senior citizens. The meso-level local level government is called DDC. The social pension is channelized to the VDCs and municipalities through the secretariat of DDCs. Senior citizens aged 70+, widows aged 60+ and *Dalits* and other inhabitants of the Karnali aged 60+ (such as in the Kalikot sample district from this relatively poor and marginalized region) have been provided the social pension by the local governments once they submit the applications with the photocopies of their citizenship certificates, death certificates of husbands (in the case of widows), internal permanent migration certificates (in the case of in-migration) and photos in one month period of Mangshir (November-December). Those who cannot visit these offices are supported by others (relatives and acquaintances). Generally, the concerned officials paste the notifications at the VDC and municipality offices. Some even notify through the local newspapers and local F.M radios. Hence, the updating of list is done once a year only after the submission of applications by the concerned people.

Barring an exception to a few accessible VDCs and municipalities, meeting the secretaries when wanted is difficult. Often the offices are closed. Therefore, one has to visit the office several times for being included in the list of potential list of beneficiaries. They do not go to the villages for updating the census of senior citizens.

Interestingly, single women or widows who are relatively organized in groups (a function of the awareness-raising by the formal organization of single women) have also played an instrumental role in making the eligible widows aware of the timing of the filing applications with necessary documents. They even help widows in filling in the forms of widow allowance. This was shared by widow participants of Malakhet VDC of Kailali district in far-western development region. Upon the submission of applications, these widows and senior citizens are given the identity cards on the basis of which they begin to get social pension.

Procedurally, upon the submission of applications by potential or eligible senior citizens with necessary legal supporting documents, applications are screened by a 'Local Social Security Identity Card Recommendation Committee' which is organized under the coordinatorship of secretary of VDC and municipality. Other members comprise of a local senior teacher, a health official, a senior citizen, single woman, and representatives of the major national political parties. They deliberate on the selection process and applications

and do recommend for the social pension by doing a short scrutiny. Selected names are published on the notice boards after a month in *Poush* (December-January) and recommended to DDCs which, in turn, send the recommended list after preliminary scrutiny to the MLD in the month of *Magh* (January-February). The actual distribution begins from the budget of new fiscal year in the month of *Shrawan* (July-August).

3.3.3 Frequency of Dispersal of Non-contributory Social Pension

Generally, it has been learnt from informants that they are paid their social pension three times a year, namely, in *Aswin* (October-November), *Magh* (January-February) and *Jestha* (June-July). The survey has also shown that a large majority of respondents (67.4%) have expressed their view that they have been paid on quarterly basis (Refer to the Annex Table 3.3 as shown in section 3.3.5). But this institutional rule is generally not complied with. Therefore, senior citizens have also the experience of distributing the social pension twice a year. With respect to the distribution, secretaries of VDCs and municipalities generally pre-inform the target people on the date and the venue. Those who can go to the offices or fixed venues do collect themselves. In some areas, those who cannot collect themselves are given the social pensions at their respective homes by the officials and office assistants. If the secretaries of the VDCs have to cover 2/3 VDCs and if the security of the districts is poor (and the distribution is impossible in the actual settings), social pension is also distributed from the district capitals and their designated areas (where the security is guaranteed by the government). For instance, security situation has deteriorated in *Siraha* district of the eastern *Terai* and as a result, the whole district is divided into four distribution centers by the DDC for the distribution of the social pension. The VDCs that are close to these designated centers distribute the social pension from these centers. So the target people and their relatives have to visit them with the identity cards by themselves. Otherwise, the amount may be looted by the armed groups if it is distributed from each VDC and lives of the staff may also be endangered. In such cases, those who are physically capable of travelling can go there to collect and those who cannot can send their relatives or acquaintances or neighbors with their identity cards for the collection. In most cases where the secretaries are the locals, the senior citizens and widows and *Dalits* have been generally paid on time which is appreciated. Thus, there are differences of the implementation practices between the VDCs.

Officials of VDCs and municipalities and DDCs are aware of the reasons of delay of the distribution of social pension. They have enumerated a slew of problems vis-à-vis the distribution of social pension. These comprise: (i) problem of release of the fund from centre on time (i.e quarterly basis); (ii) release of fund from center by reducing it (which pushes them in trouble to distribute the social pension among all senior citizens, *Dalits* and widows) for the whole year (sometimes, distribution may be enough for 10 months only and target people think that these officials have been involved in misappropriation); (iii) larger area to be covered by one secretary (e.g. there are 51 VDCs in *Rolpa* district

but there are only 23 secretaries in it); (iv) problem of security (i.e budget for the social pension is given in the form of advance to the secretaries who have to walk 2/3 days to reach the VDCs for distribution which is extremely dangerous); (v) difficult to distribute it in the scattered settlements of a VDC (for instance, one has to walk 5/6 hours to reach the ward from the office of VDC in the mountain belt), and (vi) lack of offices in the VDCs and wards of municipality (for instance, the offices of some VDCs are ravaged by war and some municipalities such as the municipality of the district capital of Nawalparasi does not have the ward offices so that there is always crowd at the main office of municipality during the period of social pension distribution).

Case Box: 3 Getting the Reduced Amount of Social Pension

Senior citizens are supposed to get Rs. 6000 per year (at the rate of Rs.500 per month). In isolated cases, they have shared that they have not been paid the full amount. For instance, participants of mixed FGD from ward no.3 of Tribeni Susta VDC of Nawalparasi district remarked, “We are given only 10 months’ social pension. Where does the money of two months’ go? We do not know the reason but we have been told that the remaining amount did not come from the centre? Is it true?” In another isolated case of ward no. 7 of Pipriya VDCs of Mahottari district, participants remarked “Sometimes it is distributed in nine months’ time. Officials say that they have not received the money from the centre. But we do not trust because they are distrustful. They invest it for earning the interests from the amount allocated for the pension and pay us latter after pocketing the accrued interests.”

Case Box: 4 Voices on the Irregularity of Pension Distribution

In one isolated case in ward no. 5 of Manma VDC (in the district capital of Kalikot), social pension was reported to be distributed without issuing the social pension identity cards and issue of discrimination was raised in the distribution between high castes and low castes. Participants of the mixed group remarked,” We have no old age identity cards. We have been given social pension at homes which is good for us. But there has been discrimination in the process of distribution. For instance, high caste *Shai Thakuris* once were paid Rs. 2200 and we *Dalits* were paid Rs. 2000 only. We do not know exactly the year and months because we do not have the identity cards”.

Participants of FGDs have also shared a few problems vis-à-vis the distribution of social pension. These comprise: (i) lack of uniformity of the timing of allowance distribution; (ii) unavailability of VDC officials when approached the offices for the collection, and (iii) difficult to get person to accompany to go to fetch pension. They have raised the issues of the transparency and irregularity in the distribution (see case boxes 3 and 4 above).

3.3.4 Proportion of Beneficiaries of Non-contributory Social Pension at the Level of Local Government

Key informant interviews with secretaries of VDCs and municipalities and Local Development Officers (LDOs) of the DDCs, like the case study informants and participants of FGDs, have revealed that the provision of updating the census of all senior citizens in every six months' time from the government side has not been materialized (which was enunciated in the program of senior citizens in the document of 9th Plan). As indicated earlier on, generally, eligible senior citizens have to apply in the month of *Mangshir* (November-December) of every year at the offices of VDCs and municipalities. In other words, updating the list of potential beneficiaries (only those who apply at the concerned offices) is done once a year without actually taking the census of all potential beneficiaries which definitely results into the exclusion from the social pension scheme. Therefore, the actual proportion of beneficiaries (from the potential or eligible population) cannot be calculated at the local government level. Interaction with concerned officials has revealed that definitely there has been the exclusion of senior citizens from accessing to pension grants. But the conservative estimate of the exclusion as reported during the interviews from these informants varies from 2 percent to 20 percent (which are the location-specific estimates of exclusion) and their reliability cannot be trusted without the scientific evidence (also see the complementary analysis below for further understanding).

3.3.5 Analysis on the Experience of Key Barriers in Accessing to Pension, Perception on the Effective Implementation of Pension Scheme and Problem of Exclusion

Survey sample respondents were also asked if they had ever encountered key barriers in accessing to social pension. It has been ascertained that nearly 13 percent of respondents had the experience of encountering such barriers. It shows that these senior citizens were nearly excluded from accessing to the social pension. These 62 respondents reporting the encounter of key barriers were also asked to specify key barriers. A slightly more than half (53.2%) reported the delays by the VDCs several times for its distribution in the community followed by 29 percent reporting long distance to travel and lack of expense for the travel. Nearly a quarter reported that they did not get the full amount of social pension. Nearly a total of 18 percent respondents reported the unavailability of VDC secretaries followed by 13 percent reporting the long time to wait. Another eight percent reported the lack of required documents (particularly the citizenship certificate). An insignificant proportion of respondents also reported the difference between the actual age and the age reported on the citizenship document, inadequacy of amount for distribution and returning home empty-handedly, and difficulty to know the distribution day.

These respondents were also asked if they made any effort to solve these encountered key barriers. It has been found that an overwhelming majority (84%) did work to solve these problems. On the whole, a large majority of respondents (71.2%) solved it by frequently

visiting the VDC and municipality offices with the support of family members and other relatives and acquaintances and this was done by a larger proportion of women (76.9%) than men (65.4%). Another 17.3 percent solved the barriers by obtaining required documents followed by 15.4 percent reporting the wait for long period of time (see Annex Table 3.1). The experience of barriers has also been analyzed by background characteristics. It has been found that a slightly higher proportion of respondents from Nawalparasi (39.2%), Taplejung (31.3%) and Siraha districts (21.2%), *Terai* castes (22%) and *Dalit* (15.6%) groups, age cohort 80-84 (24%), widow allowance beneficiary community (17.2%), rural areas (13.2%), nuclear families (18.4%), landless community (15%), and living arrangement of alone (24%) have been found to have encountered the key barriers in accessing to the social pension (see Annex Table 3.2).

Senior citizens were also asked about their perceptions on VDCs' and municipalities' effective implementation of social pension (with focus on access). Like above, nearly 13 percent respondents shared the problems to have access to social pension. These 62 respondents were further asked to share their problems specifically vis-à-vis the effective implementation of pension. The survey has revealed that lack of required documents (66.1%), lack of knowledge and awareness to approach the offices (40.3), difficulty to see the secretaries (9.7%), difficulty for the preparation of proper documents (66.1%) and reportage of under-age on the citizenship certificates (4.8%) were some of the problems perceived by respondents in the course of effective implementation of the social pension. A majority of respondents (63%) shared that they solved the problem by preparing the documents followed by nearly half (47%) reporting their awareness of the provisioning of pension with the help of household members and neighbors. Respondents were also asked if they have the knowledge of the official visit of their houses by VDC and municipality secretaries to update the number of senior citizens. More than half of respondents (55.3%) reported the non-visit followed by a slightly more than one third of the respondents (36.3%) reporting their lack of knowledge on this regard. The survey has also shown that a large majority of respondents (67.4%) have expressed their view that they have been paid on quarterly basis. Beneficiaries from relatively remote districts such as Kalikot in the Karnali region and districts with deteriorated security situation such as Mahottari and Siraha in the Terai region have experienced the delayed distribution. Respondents were also asked about the factors triggering delay of the distribution of pension. A sizable number of respondents (44%) reported that the delay is triggered by the negligence of secretaries followed by one third reporting the government negligence (meaning to say the center, i.e MLD). Interestingly, an overwhelmingly high proportion of respondents (91.2%) have perceived the attitude of VDC and municipality secretary very positive (helpful and supportive) (see Annex Tables 3.3 and 3.6).

Key informant interviews (with the secretaries and LDOs) have also revealed that there is the ubiquity of the exclusion of potential or eligible senior citizens who are from different caste and ethnic backgrounds. But mainly they are from the poor and marginalized

households including the squatters (on the public land) who are unaware of the legal provisions or documents. The main triggers behind the exclusion include: (a) lack of citizenship (triggered by lack of transportation in the remote area, lack of necessary financial resources to afford the cost at the district capital to make it, non-co-operation of the family members to acquire it; lack of interest in acquiring it due to very old age); (b) lack of certificate of internal migration; (c) lack of death certificate (of the husbands); (d) age under-reported in the citizenship certificate (which happens if the same person is not knowledgeable of his or her exact age during the time of citizenship acquisition or under-age reported to the mobile team of provisional citizenship distribution by the local people's representatives in case the actual person is absent at the required time); (e) lack of awareness for the application; (f) untimely application; (g) prolonged stay of the secretaries at the district capital due to the security problem within the district and encumbrance of additional responsibilities to take care of 2/3 VDCs (thereby creating problem of the timely collection of the applications from the eligible senior citizens); (h) physical infirmity and lack of co-operation from the members of the household to follow the overall application process; (i) negligence of VDC secretaries in helping senior citizens to be informed on time and preparing the list of applicants on time, (j) lack of the buildings of the VDCs ravaged during the decade-long war waged by the Maoist political party (which was an insurgent in the eye of the then incumbency), and (k) difficulty to reach the district capital to collect (when the secretary stays only there) . Thus, these main triggers have led to the exclusion of eligible or potential target people from having the access to social pension scheme of the government. It has also been reported that in isolated cases, the relatively well-off persons hesitate to take social pension (which they think that it is given to the poor and marginalized ones and therefore, they feel shy to take it).

When asked what efforts have been made to address some of the problems of exclusion, key informants (secretaries and LDOs) have unanimously voiced that they have worked for the awareness-raising or publicity through DDCs and VDCs to help almost all the potential beneficiaries to have access to social pension programs. Problems of exclusion due to the citizenship issues have often been raised in the staff meeting of DDCs. LDOs from DDCs have shared that they have often requested the secretaries to go back to their VDCs and work there seriously. But they do not go to offices of VDCs on several pretexts. And at the moment of political transition in Nepal, DDCs have also not been effective in implementing their development and social sector activities due to the political pressure from a myriad of political parties and insecurity.

Participants of FDGs have also their experience on the exclusion from accessing the grant of social pension. They have shared that low age reported in citizenship, loss and lack of citizenship document, lack of awareness on the old age pension, lack of knowledge about the time and process for submitting the application are the main factors triggering exclusion. Sometimes poor people such as the *Dalits* cannot go to the office of Chief

District Officer in the district capital city due to the lack of the expenses. In some cases, senior citizens are also not supported by the family and community for obtaining the citizenships to get the pensions and they have the physical inability to reach the district capital to obtain the citizenship certificate which is relatively in a distant location (which is even more pronounced in the Hills and Mountains regions).

3.4 Motivation of Senior Citizens to Access Non-contributory Social Pension Grants

Sample respondents of survey were asked to share their reasons of being motivated to access social pension grants. On the whole, a very large majority of respondents (71.5%) have shared that they are motivated to have access to the social pension grant because they have considered it as a support for the old age but the proportion of men sharing this reason is higher (75.5%) than women (67.7%). A total of 58 percent respondents have shared that their motivation to access it is attributed to the lack of cash in the household due to old age. But the proportion of women reporting this reason is higher (60.6%) than men (55.3%) and this is the function of the traditional control of household property including the income from land by men in a patriarchal society. A total of 44.4 percent have shared that their poor economic condition has been the motivating factor and a slightly higher proportion of women (46.6%) than men (42.2%) have shared it which is again the function of the economic vulnerability of women. Similarly, a few respondents have also shared that affording nutritious food at the old age, helplessness and need of cash for the medical treatment have also been the motivating factors (see Text Table 3.1).

Text Table 3.1: Motivation to Access Social Pension (Responses Reported in %)

	Male	Female	Total
Why are you motivated to have access to the grant of social pension?			
Support for old age	75.5	67.7	71.5
Lack of cash income in the household due to old age	55.3	60.6	58.0
Poor economic condition	42.2	46.6	44.5
For affording nutritious food at old age	9.7	6.8	8.2
Helplessness	5.9	9.2	7.6
Medical treatment	3.4	4.8	4.1
Others*	1.7	1.2	1.4
N	237	251	488

**Unable to work due to old age but it is necessary to perform religious activities*

Percentages exceed 100 due to multiple responses.

Note: N means number.

Participants of the FGDs were also asked to share their views on the motivation to access grant of social pension. They have shared that once they were informed on the government provision of the social pension scheme by different sources, they were motivated to access it for the critical financial resource badly needed in their aging condition—a function of their poverty, debilitating physical condition, and their vulnerability. They also wanted to be self-reliant and independent. These different sources of information include radio, television, newspapers, local leaders, social workers, teachers, notices published by the secretaries of the VDCs and municipalities (including oral notices), members of the family and neighbors.

3.5 Collection, Control and Spending of Non-contributory Social Pension

One of the fundamental research questions of this study has been to understand who collects and controls social pension and how is it actually spent. Survey has shown that overwhelmingly a high proportion of respondents (78.7%) collect their social pension by themselves followed by 13.3 percent respondents being assisted by other persons (acquaintances and relatives) and 6.1 percent being assisted by household members other than spouses. There have been a slightly higher proportion of women (80.9%) than men (76.4%) who have been found to be collecting their pension by themselves (see Text Table 3.2). Of the total 39 respondents being assisted by their spouses and household members, an overwhelmingly a high proportion of respondents (87.2%) have reported that the collected pension amount is given to them immediately after the collectors arrive at homes. An insignificant number of respondents who are not given the collected pension immediately have furnished three reasons of the occurrence of this phenomenon. These include: (i) personal inability to manage it; (ii) the collector plays the role of care taker, and (iii) the collector has the ill intention of controlling it by himself or herself. Of the 65 respondents being assisted by persons other than the household member for the collection, nearly all the respondents (97%) have shared that they are given the pension right after the collectors arrive at homes and there is no significant variation in the response between the males and females (see Annex Table 3.7).

Text Table 3.2: Collection of Social Pension (Responses Reported in %)

	Male	Female	Total
Who collects your social pension from the VDC and municipality?			
Self	76.4	80.9	78.7
Spouse	3.0	0.8	1.8
Other household member	4.6	7.6	6.1
Other than the household member	16.0	10.8	13.3
Total	100.0	100.0	100.0
N	237	251	488

Note: N means number.

An attempt has also been made to analyze the social pension by background characteristics. The survey has shown that the proportion of respondents collecting social pension by the target people themselves is very high in Doti (95%), Kailali (94.9%), Kathmandu (92.4%), Rolpa (89.5%), and Siraha (80.8%). The proportion of pension collection by other persons (family members, kins and acquaintances) is very high in Taplejung (81.3%) and this may be attributed to the physical inability of the concerned senior citizens and prolonged stay of the VDC secretaries at the district capital and distribution of pension from there (which cannot be collected due to ill health and distance and therefore, they need the support of others). The proportion of *Muslims* (100%) and *Dalits* (95%) has been the highest among all other caste and ethnic groups in the self-collection of pension. Similarly, the proportion of women is higher (81%) than men (76.4%) in self- collection. In both the cases, this may be due to the fact that they need the cash most. Relative younger age of senior citizens is also positively correlated with self- collection. This is also substantiated by the collection of social pension by the widows themselves who are less than 70 years of age. There is also higher proportion of senior citizens in the urban and semi-urban area (84.6%) collecting social pension by themselves than senior citizens of the rural area—a phenomenon triggered by the relative accessibility of the local government office. However, family structure, operational landholding and living arrangements have no significant impact on the self-collection of social pension (see Annex Table 3.8).

Most of the case study informants have also shared that they themselves collect the social pension because they are physically capable persons of travelling up to the venues of distribution of VDCs and municipalities. Those who cannot travel because of the debilitating physical condition are assisted by their other members of their households and their relatives or acquaintances. Generally, the collected money is controlled by the concerned senior citizens. Even in the case of the collection by other relatives or acquaintances, the collected amount is given to the beneficiary senior citizens. However, senior citizens who are not able to manage it due to old age and the associated debilitating physical condition do not control it. Members of the households or relatives who are taking care of them are the ones who are controlling it.

The survey has shown that the collected pension is being used as per the want of senior citizens which is reported by 96.5 percent respondents and there is no significant variation in the response between the sexes. Of the 17 respondents reporting the inability to use or ask the family members and acquaintances to use the cash as per the want, more than half (53%) reported that they are not in the control of household business followed by 41.2 percent reporting the physical weakness and the consequent disrespect at home (see Text Table 3.3).

Text Table 3.3: Spending of the Social Pension as per the Want of Senior Citizens (Responses Reported in %)

	Male	Female	Total
Can you use or ask to use the collected social pension as per your want?			
Yes	97.5	95.6	96.5
No	2.5	4.4	3.5
Total	100.0	100.0	100.0
N	237	251	488
Reasons for not being able to spend as per the want			
No control of the household business	66.7	45.5	52.9
Physical weakness and disrespect at home	33.3	45.5	41.2
Physical weakness alone	50.0	9.1	23.5
Inability to keep cash amount safely	16.7	9.1	11.8
Grabbing of the cash by family members	-	9.1	5.9
N	6	11	17

Percentages exceed 100 due to multiple responses.

Note: N means number.

The survey has also ascertained that an overwhelmingly high proportion of respondents (83%) have been found to be using social pension for meeting their personal needs. Of the 405 respondents reporting the use of social pension for meeting personal basic needs, 89 percent have used it for buying food-grains followed by medical expenses (84%) and clothes (69.4%). There is no significant variation in the proportion of respondents using the pension for food-grains and medical responses between sexes. But a higher proportion of men (76%) have been found to have used the pension in buying clothes than women (63.3%) and for the women, there are other important things within the household than the clothes. Interestingly, a total of 22.5 percent respondents have also been found to be spending pension on religious activities and a slightly higher proportion of women (24.8%) than men (20%) have reported it. Pension is also used on the fulfillment of other needs such as buying mattresses and quilts (9.4%), buying household utensils (8.4%), alcohol consumption among the indigenous ethnic groups (7.2%), pilgrimage (6.7%), tea and snacks (4.4%) and shelter (3.7%). On the average, senior citizens have used the pension on 2.7 basic personal needs (see Text Table 3.4).

**Text Table 3.4: Spending Social Pension to Meet the Personnel Basic Needs
(Responses Reported in %)**

	Male	Female	Total
Do you have to spend or use the collected social pension for meeting your personal basic needs?			
Yes	82.3	83.7	83.0
No	17.7	16.3	17.0
Total	100.0	100.0	100.0
N	237	251	488
Pension used for different types of basic needs			
Buying food-grains	88.7	89.0	88.9
Affording medical expenses	85.1	82.9	84.0
Buying clothes	75.9	63.3	69.4
Using cash for religious activities (such as organizing <i>Puja</i>)	20.0	24.8	22.5
Buying the mattresses and quilts	7.2	11.4	9.4
Buying household utensils for personal use	6.7	10.0	8.4
Affording alcohol consumption (among the indigenous ethnic groups as per the culture)	10.3	4.3	7.2
Affording pilgrimage	6.7	6.7	6.7
Affording tea and snacks	5.1	3.8	4.4
Paying for shelter	3.6	3.8	3.7
Buying cigarette and tobacco	2.6	2.4	2.5
Buying fruits	2.1	2.4	2.2
Paying for entertainment	0.5	1.9	1.2
Buying horlicks and milk	1.0	1.4	1.2
Paying vehicle fare	1.5	0.5	1.0
Buying personal household items (such as watch,TV and radio)	1.0	0.5	0.7
Buying books to read as per the interest to acquire knowledge	1.5	-	0.7
Paying for phone and recharge card	-	0.5	0.2
Buying ornaments	-	0.5	0.2
Buying Sweets	0.5	-	0.2
Average	2.7	2.6	2.7
N	195	210	405

Percentages total exceed 100 due to multiple responses.

Note: N means number.

Case materials have also shown that the collected social pension is largely used by the beneficiaries from the relatively poor households (food insufficient households) for meeting their basic needs. However, senior citizens from the better-off households (food sufficient households) have been found to be using the collected amount for the secondary purposes. Those who use the pension for the basic needs are found to be spending on the food and drink items or commodities (rice, pulse, vegetables, cooking oil, salt, meat, sugar, milk, biscuits, ghee, honey, tea, alcohol by the indigenous ethnic groups and tiffin for the grandchildren), personal treatment (such as getting examined, buying the medicines, visiting hospitals and minor operation), loan repayment (because the poorer ones take loans from local money lenders and relatives at the time of financial crisis and they are now trusted for loan due to the pension scheme), distribution of the small amount of the cash on the hands of the grandchildren (to make them happy), clothing, spices, turmeric, cooking utensils, mattresses and quilts, local bus transportation, celebration of the festivals, and religious and spiritual purpose (on pilgrimage as well as ritual worships). These above generalizations made from the cases have been corroborated by the following verbatim statements or personal testimonies (see case box 5). Interestingly, even the relatively poor ones use some portion of the social pension for meeting their religious and spiritual needs.

Case Box: 5 Use of Pension for the Basic Needs

Bhul Devi Sada aged 85 (who is widowed at the age of 17, is landless, has been living in a room of her youngest brother) from ward no. 8 of Siraha municipality of Siraha district said, “I have been getting the pension for the last 9 years . I collect and control it. I have used it to meet my basic needs such as for buying rice, pulse, salt, cooking oil, turmeric, medicines, clothes and cooking utensils. I also keep some amount of money for the time until I get another installment to meet my basic requirements. But generally, the amount is inadequate and hence, I have to live by begging also. This social pension has kept my “heart and soul” together. Had it not been given, I would have already died without food. This money has made me feel that my life is in the heaven now”.

An attempt has been made to look at the data of the survey on the use of social pension for basic needs by background characteristics. All the respondents of Siraha, Udayapur, Doti and Kailali districts have used social pension for meeting their basic needs. Similarly, an overwhelmingly high proportion of respondents of Mahottari (98.1%), Makwanpur (94.4%), Banke (93.8%), Nawalparasi (90.2%), and Kalikot (88.2%) have also used it for basic needs. A slightly lower proportion of respondents of Taplegunj (62.5%) and Sindupalanchowk (41.2%) have been found to have used their pensions for basic needs- -a function of a relatively good economic standing of the sample households. When the use is analyzed by caste and ethnicity, it has been found that all respondents from *Muslim* and *Terai* castes and nearly all from *Dalits* (98.4%) have used it for basic

needs. A total of 82.6 percent respondents from hill origin *Brahmins* and *Chettris* and 71 percent *Adivasis* and *Janajatis* have also used it for the basic needs. An overwhelmingly higher proportion of respondents (between 91 and 94 %) from the age of 60 and 69 have used it for basic needs. A higher proportion of widows (88.7%) and respondents from rural areas (85.1%) have used it for the basic needs. Finally, a higher proportion of respondents from nuclear families (85.1%), landless respondents (89%), and respondents living alone (87%) have used the social pension for basic needs (see Annex Table 3.9).

A total of 83 senior citizens who reported that they did not use the pension for meeting their personal needs were also asked to specify the activities for which it was used. It has been learnt that a majority of respondents (71.1%) have shared that they use it for other household needs as specifically asked in the questionnaire. The proportion of women reporting this response category is higher (78%) than men (64.3%). A total of 29 percent of respondents have used it for educating grandchildren and great grandchildren and the proportion of men reporting this is higher (33.3%) than men (24.4%). Similarly, 29 percent have also reported that they give it to grandchildren and great grandchildren and there is no variation in the response of men and women. Nearly 28 percent have reported that they use it for celebrating festivals which is reported by slightly higher proportion of men (31%) than women (24.4%). Nearly a quarter of respondents (24.1%) have used it for buying food commodities for children, grandchildren and great grandchildren. A similar proportion has used it for organizing religious activities. Another 17 percent have used it to pay for tea and snacks with friends which is reported by more than a quarter of men (26.2%). This is also the reflection of the dominance of men in the “public domain”. Interestingly, 8.4 percent respondents have used it to deposit in the banks and savings and credit groups or cooperatives (see Text Table 3.5).

Text Table 3.5: Use of Social Pension for the Different Secondary Needs (Responses Reported in %)

If you do not use the collected pension for meeting your personal basic needs, what do you do with it?	Male	Female	Total
Spending for other household needs	64.3	78.0	71.1
Educating the grandchildren and great grandchildren	33.3	24.4	28.9
Giving it to grandchildren and great grandchildren	28.6	29.3	28.9
Celebrating festivals	31.0	24.4	27.7
Buying food commodities for the grandchildren and great grandchildren	26.2	22.0	24.1
Spending for religious activities	23.8	24.4	24.1
Consuming tea and snacks with friends	26.2	7.3	16.9
Using it for gift and giving to the beggars	11.9	17.1	14.5

Depositing it in the nearby banks and savings and credit groups or co-operatives	9.5	7.3	8.4
Giving it to daughters and sons	2.4	7.3	4.8
Providing assistance or donation for social welfare	7.1	2.4	4.8
Using it to increase the personal property	2.4	2.4	2.4
Average	0.42	0.39	0.40
N	42	41	83

Percentages exceed 100 due to multiple responses.

Note: N means number.

Cases materials have also shown that those who do not need to use the social pension for meeting basic needs use it basically for employing agricultural laborers and domestic helpers, donating it to the poor and vulnerable people, distributing it among daughters and grandchildren, buying presents for daughters, savings, buying stationeries for the grandchildren, organizing elaborate religious rituals, buying incense for the religious worships, and repairing the monastery. This generalization can also be buttressed by the verbatim statements or personal testimonies of the case study informants (see case box 6 below). Interestingly, in one isolated case, the money from social pension has been used for the income generating activity (IGA) by a widow who is almost an octogenarian (see case box 7 below).

Case Box: 6 Use of Pension for Purposes Other than Basic Needs

Amrit Maya Banem aged 65 who is a single woman from ward no. 9 of Dhungesagu VDC from Taplejung district (with 2.5 ha of land and year-round food sufficiency) said, “I basically use my social pension for employing agricultural laborers and domestic helpers. Without this petty cash, it would have been impossible to hire them.” Likewise, Tika Devi Shrestha from ward no. 5 of Chautara VDC from Sindhupalanchowk district who is fully supported by her son and daughter-in-law (both being teachers) said, “I use my social pension for the medicines, buying the incenses and organizing elaborate religious worships, donating it to the vulnerable and poor and distributing it among grandchildren for going to the schools as incentives”.

Case Box: 7 Use of Pension for the Income Generation

Bibi Maya Magar aged 79, a widow landless, living alone, from Asanpur-Golbazar VDC from Siraha district has said, “I use the amount of social pension to buy the basic necessities such as food, clothes and household articles. But I also use the amount to begin the petty business of *Marcha* (yeast needed for the alcohol preparation). I bring the *Marcha* from Katari, district capital of Udayapur, a neighboring district, and sell it in Golbazar in Siraha district. I earn approximately Rs. 1500 every month after deducting all the expenses. The money that I earn from the business and the social pension that I get from the government has helped to maintain my livelihood. Now I can give *Sari* to my daughter (worth of Rs. 500/600) during the *Teej*, a famous festival for the Hindu women. Occasionally, I also give Rs. 25/30 to my grandchildren”.

3.6 Adequacy of the Social Pension to Meet the Personal Basic Needs: An Analysis of Perceptions

An attempt has been made to analyze the perceptions of senior citizens on the adequacy of social pension for meeting the personal basic needs. Of the total 405 respondents using the pension for the basic needs, only 13.1 percent have shared that the amount of social pension given by the state is adequate to meet the overall basic needs. Of the total 53 respondents giving the affirmative answers, nearly 38 percent have perceived it as adequate because they do not have any other source of income and economic support. This response has been furnished by more than half of the men (52%). Slightly more than one third of the respondents (34%) have shared that the amount given to them in old age is big enough which is reported by a slightly higher proportion of women (39.3%). A total of 32.1 percent respondents have shared that the amount is sufficient for their personal expenses. There are others (7.5%) who perceive the amount as adequate because they also get the support from family members (see Annex Table 3.10).

The 352 respondents who have perceived the amount of social pension as inadequate were also asked to furnish the reasons of such perception. Interestingly, all respondents reported that the amount of social pension is very small. A slightly less than one third (31.8%) have reported that their economic condition is very weak and hence, lack other sources of income. A total of 16.5 percent have perceived the inadequacy due to the skyrocketing of the prices of commodities of consumption. A smaller proportion of respondents (10.2%) have shared that they have other dependents to support (see Annex Table 3.10).

The perception on the adequacy of social pension is also analyzed by using the background characteristics. As presented in the preceding sentences, there are a total of 53 (13.1%) respondents reporting the adequacy of social pension. Survey shows that a higher proportion of respondents from Taplejung (60%), *Adivasis* and *Janajatis* (20%), women (13.3%), respondents belonging to the age cohort of 80-84 (19.1%), old age allowance recipients (14.4%), respondents from urban and semi-urban area (13.6%), respondents from joint families (14.3%), landless respondents (15.3%), and respondents living with others have perceived the adequacy of the amount of social pension (see Annex Table 3.11).

These 53 respondents who perceived the adequacy of social pension were also asked if they also used the pension for their grandchildren or other members of their families. It has been found that a large majority of respondents (75.5%) have been found to have used it for them. These respondents using the pension for their grandchildren or other members of their families were further asked to specify the purpose of uses. It has been found that a majority of respondents (57.5%) and a slightly less than half of the respondents (47.5%) have used the pension for the food and stationeries of the

grandchildren, and great grandchildren, respectively. The proportion of women respondents is higher (60%) than men (53.3%) in providing food for them. Conversely, proportion of men is higher (66.7%) than that of the women (36%) in spending the pension for their stationeries. A slightly less than one third of the respondents (32.5%) have used the money for their clothing. A total of 20 percent respondents have used it for providing food to other members of the families followed by 15 percent reporting the payment of the school fees of grandchildren and great grandchildren (see Text Table 3.6).

Text Table 3.6: Use of Social Pension for the Family Members (Responses Reported in %)

	Male	Female	Total
Do you spend money on your grandchildren and great grandchildren and other family members?			
Yes	60.0	89.3	75.5
Not	40.0	10.7	24.5
Total	100.0	100.0	100.0
N	25	28	53
If yes, how do you spend money on your grandchildren and great grandchildren and other family members?			
On grandchildren and great grandchildren's food	53.3	60.0	57.5
On grandchildren's and great grandchildren's stationeries	66.7	36.0	47.5
On grandchildren's and great grandchildren's clothing	33.3	32.0	32.5
On grandchildren's and great grandchildren's school fees	20.0	12.0	15.0
On the food of other family members	26.7	16.0	20.0
Providing pocket money to grand -children and great grandchildren	-	12.0	7.5
N	15	25	40

Percentages exceed 100 due to multiple responses.

Note: N means number.

Case study informants were also asked about their views or perceptions on the adequacy of social pension to meet senior citizen's overall basic and secondary needs. Succinctly put, two types of opinions have been identified from the analysis of case materials. Generally, senior citizens including the widows from the poorest and marginalized section or community have the opinion that this amount of money, albeit small in the face of skyrocketing prices of the essential commodities, is adequate to meet the needs of bare survival by affording the basic necessities (see case box 8 below).

Case Box: 8 Voices of Poor Senior Citizens on the Adequacy of Pension

Sun Maya Pariwar (a *Dalit*) aged 71 from ward no. 2 of Triyuga municipality from Udayapur district has aptly remarked, “Though the money is the small amount compared to the skyrocketing of the commodity prices, I consider it enough. Even if it were not given, we would have to survive. Man’s needs are unlimited. I have used this allowance to buy medicines and household necessities (such as rice, salt, cooking oil, and clothes for the grandchildren)”. Similarly, Belsara Biswakarma aged 78 from Khumel VDCs of Rolpa district (who has food sufficiency for three months from his own production) said, “Even though I cannot work, I have the confidence that I can eat and wear clothes with this amount of social pension. The amount is adequate for me. I am also trusted by the groceries when I have not the cash at hand for my survival”. Even more interestingly, Tulasadevi Bantawa aged 76 (a widow receiving old age pension who is landless) from ward no. 2 of Triyuga municipality from Udayapur district said, " Looking at the poor personal economic situation, it is a great amount. It has helped me to be creditworthy and has increased self-confidence. In my case, I do not have to beg anyone for meeting my basic needs”. There are poor people who consider this money as the “nectar”. They argue that the rich class may not need it for which it may be less. But this is a big money for the poor. Had there been no distribution of this amount of social pension by the government, they would have to survive by staying at other’s houses as domestic servants, workers and /dependents in such old age. They would have to work even during their sickness. It has made their life very easy for the survival.

However, there are others from economically better-off households who consider it very inadequate because they argue that old age requires a lot of expenditure for the frequent treatment of several old age ailments. If the inflation is considered, the money is very little in the context of growing personal needs such as the medical treatment. There are others from poorer households also who also argue that the money is needed to take care of other members of the family—a function of the lack of alternative source of the household income.

3.7 Level of Benefit: An Analysis of Effects and Impacts of Non-contributory Social Pension

One of the fundamental research questions of the study has been the analysis of effects (immediate results) on the lives of respondents. The survey has revealed that nearly all of the respondents (97.5%) have reported that they have experienced the effects of social pension in their lives. However, a total of 12 respondents have shared that they have not experienced the effects. They were further asked the reasons and 11 of them (91.7%) shared that they have the additional support from their children. However, nine respondents (75%) shared that they can survive without it because of their better household economic condition (see Text Table 3.7). Sample respondents were also asked to share if they had the experience of any sustained effects (impacts). A total of 465 (95.3%) have shared that social pension has sustained effects (impacts) on their lives. These were further asked to specify the type of impacts. An overwhelmingly high

proportion of respondents (83.7%) have said that it has made them self-confident in their old age followed by nearly similar proportion (80%) reporting the development of the feeling of self-reliance. Of the 23 respondents answering the question of impact negatively, an overwhelmingly high proportion (87%) have reported that their children would support them additionally followed by 78.3 percent reporting the smallness of amount and 52.2 percent reporting the possibility of survival without pension due to better household economic condition (see Text Table 3.7).

Text Table 3.7: Experience of Senior Citizens on the Effects and Impacts of Social Pension on their Lives (Responses Reported in %)

	Male	Female	Total
Do you think that the social pension has had effects (immediate results) on your life?			
Yes	96.2	98.8	97.5
No	3.8	1.2	2.5
Total	100.0	100.0	100.0
N	237	251	488
If no, why ?			
Additional support of children	88.9	100.0	91.7
Possibility of survival due to better household economic condition	66.7	100.0	75.0
N	9	3	12
Can you also share the sustained effect (impact) of the social pension?			
Yes	94.1	96.4	95.3
No	5.9	3.6	4.7
Total	100.0	100.0	100.0
N	237	251	488
If yes, how?			
Development of self-confidence in old age	85.7	81.8	83.7
Development of the feeling of self-reliance	81.2	78.9	80.0
No need for asking money from others	3.1	5.0	4.1
Contribution to begin savings	-	0.8	0.4
Support for social work	0.9	-	0.4
Creation of environment for better care	-	0.8	0.4
Creditworthiness	0.4	-	0.2
N	223	242	465
If no, why?			
Additional support of the children	85.7	88.9	87.0
Smallness of amount	78.6	77.8	78.3

Possibility of survival without it due to better household economic condition	57.1	44.4	52.2
N	14	9	23

Percentages exceed 100 due to multiple responses.

Note: N means number.

An attempt has also been made to analyze the effect (immediate result) and impact (sustained effect) of the social pension by background characteristics. Indeed, analysis by background characteristics shows that there is the perception of effect and impact among the overwhelmingly high proportion of respondents. More specifically, the survey has shown that all respondents of Taplejung, Sindhupalanchowk, Baglung, Kalikot, Makwanpur, Banke, Kailali, and Doti have reported the perceived effect. Barring an exception of Rolpa, nearly all respondents have shared it. Similarly, all respondents of Kalikot (a very poor and marginalized district of Karnali region), Banke, Kailali and Doti have reported the perceived impact. The proportion of respondents (except in Rolpa like in the case of effect) in other sample districts also is nearly 90 percent and above. Sociologically, the proportion of respondents from the *Muslims* and *Dalits* is higher than other caste and ethnic groups in reporting the effect and impact. There is no significant difference between the men and women in reporting the effect and impact. Similarly, the proportion of respondents reporting both effect and impact is also the highest among the male and female respondents belonging to the age group of 60-64 and 65-69. The proportion of widows is higher in reporting the effect (100%) and impact (98%) than recipients of old age allowance. The proportion of respondents living in the rural areas is higher (99%) in reporting effect than those living in the rural areas (96.3%). Finally, a slightly higher proportion of respondents living in the nuclear families (99.1%), landless respondents ((98.7%) and respondents living alone (100%) have reported the effect but there is no significant difference between and among these respondents in reporting the impact (see Annex Table 3.12).

Survey respondents were asked if they could fulfill their basic needs without social pension. An overwhelmingly high proportion of respondents (88.7%) have shared that they cannot fulfill their basic needs without social pension. They were further asked how their life would be affected if there were no institutional provisioning of social pension. Nearly 92 percent of the respondents reported that they would have faced difficulty to survive followed by 27.5 percent reporting the compulsion to work for their two square meals a day. A total of 11.3 percent respondents reported that they would be forced to beg for getting a living followed by another 6.2 percent reporting the difficulty to buy medicines (see Text Table 3.8).

Text Table 3.8: Fulfillment of Basic Needs without Social Pension (Responses Reported in %)

	Male	Female	Total
Can you fulfill your basic needs without social pension?			
Yes	11.8	10.8	11.3
No	88.2	89.2	88.7
Total	100.0	100.0	100.0
N	237	251	488
If no, how would your life be affected?			
Difficulty to survive	91.9	91.5	91.7
Compulsion to work for two square meals a day	29.2	25.9	27.5
Adoption of begging for getting a living	11.5	11.2	11.3
Difficult to buy medicines	3.8	8.5	6.2
Difficult to spend money as per individual want	5.7	3.6	4.6
Compulsion to ask money with family members and their potential ill treatment	4.3	4.0	4.2
Difficulty in being the creditworthy	1.4	0.9	1.2
N	209	224	433

Percentages exceed 100 due to multiple responses.

Note: N means number.

The analysis on ‘fulfillment of basic needs without social pension’ has also been enriched by using the background characteristics of the survey respondents. It has been found that an overwhelmingly higher proportion of respondents from the marginalized and poor districts (such as Kalikot from Karnali region) and Doti (from the far-western development region), marginalized communities (such as *Dalits* and *Muslims*), age groups 60-64 and 65-69, widow allowance beneficiary community, rural areas, nuclear families, landless households, and “living arrangement of alone” have reported that their basic needs cannot be fulfilled without social pension (see Annex Table 3.13).

Survey respondents were also asked if they had experienced a change in the behavior of family members after receiving the social pension. A slightly less than one third of the respondents (31.4%) have shared that there has been change in the behavior of family members towards them. Those respondents answering affirmatively were also asked to specify their evaluation of behavior of family members. And it has been found that a large majority of the respondents (79.1%) have shared that the ‘behavior is slightly better than before’ followed by 20.9 percent reporting the ‘significantly better than before’ (see Text Table 3.9).

Text Table 3.9: Family Behavior after Receiving Social Pension (Responses Reported in %)

	Male	Female	Total
Has there been any change in the behavior of your family members towards you after receiving the social pension?			
Yes	29.1	33.5	31.4
No	70.9	66.5	68.6
Total	100.0	100.0	100.0
N	237	251	488
If yes, how have you evaluated that behavior?			
Slightly better than before	88.4	71.4	79.1
Significantly better than before	11.6	28.6	20.9
Total	100.0	100.0	100.0
N	69	84	153

Note: N means number.

Attempt was also made from the case study materials to investigate the effects or immediate changes and impacts in the life of senior citizens. The immediate changes include the fulfillment of basic needs (food, clothes and medical treatment) among most of the case informants. This has been the basis of bare survival. This is corroborated by the verbatim statements or personal testimonies in the preceding section of meeting the primary needs. Generally, landless and other poor households characterized by food insufficiency have unanimously shared that it has been easier to afford food, clothes and medicines. If they were not given it, they would have to beg and take loans from others for the survival. This social pension has been indispensable for bare survival—a function of lack of alternative source of income at the household level.

The impacts (sustained effects) include the reduction of the dependence on sons and other members of the family (explicit is the consequent promotion of self-reliance), commencement of the personal culture for the savings, contribution to the community development, investment of the household income in the human resource development (i.e schooling of the grandchildren) because of the regular pension support for meeting the basic personal requirements, enhancement of psychological confidence for survival and increase in the overall personal happiness (due to the perennial source of personal income which was not possible in the past), enhancement of personal creditworthiness (because the local money lenders have begun trusting them which was not possible before), enjoyment of sustained freedom of spending scarce cash resource at their disposal, and sustained involvement in the religious and spiritual activity (in isolated cases). As indicated above, in isolated case, a fraction of social pension has been used for the initiation of income generating activity (IGA). It would be worthwhile to present a

few illuminating verbatim statements or personal testimonies of a couple of case study informants (see case box 9 below).

Case Box 9: Voices of Senior Citizens on the Impacts of Social Pension in their Lives

Mansuri Kurmi aged 85 from ward no. 2 of Ramgram municipality of Nawalparasi district has said, “I had to ask the money with my sons and daughter-in-laws to eat the desired food and afford the medical treatment. It was difficult to get the cash from them during the period of critical need. But now I can fulfill both these requirements with the social pension given by the government because I can spend it at my disposal.” An ex-bonded labor woman aged 74 from ward 8 of Rajana VDCs of Banke district has said, “My overall happiness has increased because of the regular income”. Man B. Shai aged 76 from a food-deficit family from Manma VDC from Kalikot district said, “Ever since I began getting the social pension, I have been trusted by the local money lenders. It has enhanced my confidence and hence, I am living in hope”. Nandakali Upadhaya aged 74 from ward no. 1 of Baglung municipality (who is economically well-off and does not have to spend the given social pension for the basic needs) has said, “I save Rs. 200 at the savings and credit groups every month. Thus, the social pension system has helped to institute the personal savings culture”. Man B. Nepali aged 88 from ward no. 5 of Malika VDC from Baglung said, “Given the fact that my basic necessities are fulfilled by my social pension, household income earned by son has been used for the maintenance and schooling of the grandchildren (i.e grandson is studying at grade 11 and my granddaughter is studying at grade 7”. Gangel Lama aged 79 from ward no. 6 of Helumbu VDC from food-sufficient household of Sindhupalanchowk district said, “I do not have to support anyone in the family. I basically spend on *Gomba* (monastery). I use my money for the repair and upkeep of the *gombas* and preparing the prayer flags. I sometimes spend night at the *gomba* for peace and tranquility. I occasionally buy ghee for burning the lights in *gomba*. I also donate to the poor. I use the money for drinking tea also.” Gangel Lama, 79, male, from Helumbu 6 of Sindhupalanchowk, with 0.6 ha of land of land and food sufficient status said, “The immediate change brought by the allowance is the easiness to spend money at my disposal and reduction of the dependence on others. It has been easier to perform the religious functions with the utilization of that money.”

3.8 Perceptions of Senior Citizens Towards the Grants of Non-contributory Social Pension and Other Privileges and their Understanding on their own Responsibility

An attempt has been made to understand the attitude of senior citizens both quantitatively and qualitatively. They were asked about their perceived opinions regarding social pension scheme. Nearly 96 percent of the respondents reported that it is good step of the government for the economic support of the old age people. A large majority of respondents have also shared that the provisioning of the social pension has encouraged living with self-confidence. A slightly more than one third of the respondents (36.1%) have shared that this scheme is indeed the recognition of senior citizens’ contribution to family, society and nation (see Table 3.10).

Text Table 3.10: Perceived Opinions of Senior Citizens Regarding Social Pension Scheme (Responses Reported in %)

Opinion about social pension	Male	Female	Total
It is a good step of the government for the economic support	94.5	96.8	95.7
It is the recognition of senior citizen's contribution to family, society and nation	41.4	31.1	36.1
Provisioning of social pension has encouraged the living with self-confidence	71.3	71.3	71.3
N	237	251	488

Percentages exceed 100 due to multiple responses.

Note: N means number.

These senior citizens were also asked if they knew that every eligible senior citizen in their ward and community had access to this grant of social pension. A large majority of the respondents (69%) answered this question affirmatively followed by 21.2 percent reporting the lack of knowledge on it and 12 percent reporting the non-access. Respondents reporting the problem to access the pension were further asked the reasons behind it. Half of the respondents reported that this problem of access is triggered by lack of required documents (citizenship and identity cards) followed by 38 percent reporting the age difference on citizenship certificates. Another 38 percent also reported that lack of regular updating of the census of the eligible senior citizens has triggered the problem of access (see Text Table 3.11).

Text Table 3.11 Perception of Senior Citizens on the Coverage of Social Pensions (Responses Reported in %)

	Male	Female	Total
Do you think that every eligible senior citizen in your ward and community has access to this grant of social pension?			
Yes	67.9	65.7	66.8
No	13.1	10.8	11.9
Don't know	19.0	23.5	21.3
Total	100.0	100.0	100.0
N	237	251	488
If no, why are they not covered by the grant?			
Lack required documents (citizenship and identity cards)	48.4	51.9	50.0
Age difference on citizenship certificate	38.7	37.0	37.9
Eligibility of senior citizens is not updated by the	41.9	33.3	37.9

VDC and municipality			
Unaware of how to approach the VDC and municipality	19.4	25.9	22.4
Relative distance of VDCs	3.2	3.7	3.4
N	31	27	58

Percentages exceed 100 due to multiple responses.

Note: N means number.

Senior citizens and widows were also asked about the importance of non-contemporary social pension scheme of the government. A majority of respondents (62.9%) have shared that it is important because our traditional joint and extended family system is breaking down (which is the backbone of the informal social security). And nearly similar proportion of the respondents has also highlighted the importance of the scheme because of the erosion of the traditional value to support senior citizens (see Text Table 3.12).

Text Table 3.12: Perception of Senior Citizens on the Importance of Social Pension (Responses Reported in %)

Perception on the importance	Male	Female	Total
Breaking down of traditional joint and extended family system	63.7	62.2	62.9
Erosion of the traditional social value to support senior citizens	66.2	59.0	62.5
Self-protection through pension	6.3	10.0	8.2
N	237	251	488

Percentages exceed 100 due to multiple responses.

Note: N is number.

Survey respondents were also asked about their perception on the gaps in the social pension scheme. An overwhelming majority of the respondents (82.6%) have reported the lack of government scheme of livelihood program for the poorer senior citizens. A slightly more than a quarter of the respondents (26%) have reported the lack of scheme of the utilization of senior citizens' knowledge and skills (see Text Table 3.13).

Text Table 3.13: Perceived Gaps in Social Pension Program (Responses Reported in %)

Perceived gaps	Male	Female	Total
There is no scheme of livelihood program for poorer senior citizens	85.2	80.1	82.6
There is no scheme of the utilization of senior citizens' knowledge and skills	31.2	21.1	26.0
Others*	9.1	8.4	8.7
N	237	251	488

*Others include accommodation/shelter, lack of treatment facility, insufficiency of amount, lack of proper monitoring, etc.

Percentages exceed 100 due to multiple responses.

Note: N means number.

An attempt has also been made to understand the attitude of senior citizens on social pension and other facilities, their own responsibility to make their retired life secure and their responsibility towards state through case approach. As indicated earlier on, case study informants have appreciated the government's social pension initiative as a commendable one.

Case study informants are not aware of the government's free health policy and concession in the transport systems. This is considered by them as the weakness from the part of the government. Therefore, they view that such facilities are to be provided to them by first raising the awareness on their existence. *Dalit* and other informants who are absolutely penniless have voiced for the construction of old age homes for the helpless in their respective communities.

These case study informants were also asked about **their own responsibility to make their retired life secure**. Two types of opinions have emerged with respect to this question. Informants from a slightly better-off households have the perception that there is a need to save some money for the old age so that one can be self-reliant and relatives may help during the critical time (because they also know that there is some resource which can be used by them even after their death). Interestingly, a total of 5 case study informants reported that they have instituted a personal culture of savings at the banks. For example, Nandakali Upadhaya aged 74 from ward no. 1 of Baglung municipality of Baglung district has been found to have deposited Rs. 90,000. Bhupendra Bikram Saha aged 77 from ward no. 6 of Nepalgunj municipality of Banke district has deposited Rs. 75,000. Tulasadevi Bantwa from ward no. 2 of Triugya municipality of Udayapur district has saved Rs. 19,000. Sunmaya Pariwar aged 71 from the same location has Rs.5,000 deposit (who deposits Rs. 30 every month). Finally, B. Karki aged 75 from ward no.11 of

Kirtipur municipality of Kathmandu district shared that he has a savings of 7,000. They are all the food-sufficient households.

Case study informants who are aware of their own responsibility for the old age are also found to have kept land as their *Jiuni* (piece of land allocated in the name of the aging person for the maintenance of livelihood during the period of the separation of the married sons and members of the joint family). During the study, a total of five case studies have been found to have kept their *Jiuni* land for their old age maintenance of livelihood (which is generally less than 0.3 ha). But landless and food deficit households have shared that savings is almost impossible for them to make their retired old age life secure because they always have to grapple with their daily problem of hand-to-mouth. In this regard, Belsara B.K aged 78 from Khumel VDC of Rolpa district with food sufficiency for 3 months said, “Yes, there is a need to make one’s old age secure and have *Jiuni* too. But how can we save when we cannot have enough to eat daily?”. However, realistically speaking, senior citizens should also start thinking for their own ripe old age problem of survival regardless of their economic standing.

3.9 Views on the Community Perceptions on the Needs of Senior Citizens

There are mixed opinions of the participants of FGDs on their ‘understanding or perception on the community and family understanding or perception on the needs of senior citizens’. Those who have stated their views positively have voiced that community and family members have understood their necessities but the main problem is the acute poverty. Therefore, they (family members) cannot fulfill their needs and treat well while falling sick despite their good intentions. In general, the treatment varies from families to families. Generally, senior citizens’ needs are better understood and fulfilled in the economically better-off households but even in such households, sometimes they are ignored.

But there are others who think that some members of families have not understood the desires and necessities of senior citizens and as a corollary of it, they do not take care of. They even do not know that one day they will also get old like their parents. Therefore, ill-treatment (ignoring their need, and living separately by leaving them) is the function of such lack of understanding or pretension of the lack of understanding. Had they understood it, the problem of ill treatment would not have come. There are more problems of senior citizens in poorer families. There are frequent quarrels resulting into the non-care and humiliation because they are treated by the community as the “extinguishing candles”.

More specifically, there is little understanding on the frequency of illnesses (which requires frequent treatment and care which is rarely understood by the members of the community and family). They rather anathematize their parents instead of taking the

blessings. Senior citizens have the perception that there is no familial sharing of the personal problems. Wife is considered very close one but parents are thought to be the distant relatives in terms of the treatment. In this regard, participants of mixed FDGs from ward no.6 of Rajana Village Development Committee from Banke district of mid-western development region remarked, “Generally, we have the perceptions that community and family members think us as demanding ones. Most of the members have neither time to listen to our needs nor interest to address them. Our voices are also generally unheard or ignored. Neither our needs can be fulfilled by the members of the family nor by the community.” Analogously, widow participants from ward no. 8 Golbazar of Asanpur VDC of Siraha district have shared, “These days married sons and daughter-in-laws do not count the aging parent-in-laws as human beings. They are lost in their own world. There is a proclivity to live separately once they are married. Often, old ones are scolded by using the abusive language. It is better to die than to live by listening to the abusive language and humiliation at homes”.

FGD conducted in the remote and marginalized area of Kalikot district has shown that senior citizens are even more discriminated in households living in the acute poverty. For instance, participants from ward no. 8 of Varta VDC painfully shared in unanimous voice. They said that their conditions or needs are not understood by members of the family and community. They are forced to eat whatever is given to them by members of the family. Relatively young family members think that they are physically strong and they think that everyone is strong. Therefore, they do not understand the needs of aging persons. Family members are not educated and hence, are arrogant and ignorant and do not understand senior citizens’ needs. We have to survive on the mercy of sons and daughters-in-laws. Therefore, social pension is essential to us. A female *Dalit* participant shared that her sons and daughters-in-laws were asked for the ghee, but they answered by saying, “You do not need ghee anymore, rather we need it because we have to work hard the whole day to make a living for the family.”

Speaking in a gendered voice, widow participants have also shared that they are even more discriminated in the old age in the patriarchal society and hold the strong opinion that their needs are understood only by the single women but not by other members of the family and society. They have the perception that the society likes only the “burning fire” (meaning to say that when there is relative prosperity due to the presence of the husbands, everyone wants to support or show interest in the problem if any). Single women are blamed as “husband biters” and then humiliated. No one understands our needs”.

However, there is also an exception. Senior citizens of the Buddhist community have shared that members of their community have understood their needs because more people in their community believe in the religion so that they respect senior citizens—a function of the inculcation of the moral values to respect (senior citizens). Some senior citizens are *Lamas* and nuns who are the most revered persons in the Buddhist society.

Our religious needs are fulfilled in the *gomba* (monastery) by the contribution of community members. This was specifically shared by participants of FDG in ward no. 7 of Helambu VDC of Sindupalanchowk district of central development region.

Generally speaking, the “integrative needs” (needs to have a mix up with members of the living community for promoting a sense of belongingness, social solidarity and a feeling of community camaraderie) are spasmodically understood by some members of the community. Evidentially, they are invited in the traditional religious ceremonies (such as worships and rituals), celebration of the community festivals and social ceremonies (such as marriage and death ceremonies). For instance, participants from the *Newar* ethnic community from ward no 4 of Dakinkali VDC of Kathmandu district from the central development region have remarked, “Our needs are understood by the community. We are invited in the *Guthi* (traditional institution for social, religious and cultural purposes) activities for our participation”. Indeed, these institutions primarily promote the community solidarity. Senior citizens from the different communities have also shared that if they are uninvited on these occasions, they feel saddened. The implication of this analysis is that members of the family and community have to play a role even in the changed context to help senior citizens to be socially mixed up as done traditionally in the Nepalese society.

A few reasons for not understanding the needs of senior citizens have been identified by participants of FDGs. These attributing factors comprise: (i) the culture of ignoring senior citizens due to the influence of modernization (where more individualistic values are being followed to lead independent lives as there is the change in the traditional joint family value for the support of the old ones); (ii) generational gap in the thinking (both have different perspectives); (iii) poverty (needs of all cannot be met by the meager resources); (iv) lack of awareness, and (v) lack of education.

3.10 The Extent of Reach of Other Privileges among Senior Citizens

The study has also been effortful to investigate the extent of reach of other privileges among senior citizens. In so doing, awareness and perceptions of senior citizens and perceptions of other concerned stakeholders have been identified and analyzed.

3.10.1 Perceptions of Senior Citizens

Survey sample respondents were asked if they were aware of other privileges for senior citizens. Only very insignificant proportion of respondents (7.2%) has been found to be aware of other privileges. These 35 respondents with affirmative responses were further asked to specify types of other privileges. An overwhelmingly high proportion of respondents (80%) have pointed out the health care provision and subsidy in health treatment cost (incentives) followed by 23 and 14.3 percent reporting the reservation and travel fare concessions in the bus and old age home, respectively. These respondents

specifying types of other privileges were also asked if they had ever used them. A majority of them (57.1%) have answered the use. These respondents using the other privileges were also asked to specify the types of privileges and all of them shared that they have been the beneficiaries of subsidized treatment in the hospital (see Annex Table 3.15).

FGDs have also revealed that generally there is no knowledge of other privileges (such as treatment cost for poor and helpless, special facility in transport, etc) for senior citizens. Some have shared that they have heard that there is the concession in air transport but have not experienced it. There is no concession in other transport means. Actually, a few participants of FGDs are aware of the government's free health policy and old age homes for the senior citizens. They have also shared that they are given some medicines (such as citamol and oral rehydration powder) free of cost at the health institutions. They are also not aware of the policy provision of support for the health treatment cost for the helpless and poor senior citizens of 65+ (i.e Rs 2000 at the most at a time and not exceeding twice in a fiscal year) from the Women Development Office (WDO) in the district. There is the need of making people aware of these other facilities through wider publicity.

3.10.2 Perceptions of Other Stakeholders

Women Development Officers (WDO) of the Sample districts were also asked about the extent of reach of treatment cost support under the health facilities for senior citizens. They have shared that the Free Health Care Policy (2006/7) has been targeted to the poor, marginalized caste and ethnic groups, deprived and destitute, disabled, and elderly people. In the case of senior citizens, the poor and helpless reaching the age of 65 are eligible for the support of cash Rs.2,000 at a time, not exceeding Rs.4,000 in a fiscal year (in the case of chronic and serious disease). The distribution of this cash support is handled by the District Women Development officer (WDO). The cash support is given once the person seeking the service applies with the following required documents: (i) recommendations of the VDC and municipality on his or her poor financial condition and state of helplessness; (ii) citizenship certificate showing 65 years of age, and (iii) details of medical prescriptions of doctors and medical expenses with the supporting bills. Generally, instead of giving the cash directly to the senior citizens seeking the support, medical bills are directly paid. The support is given only upon the recommendation of District Implementation Committee of the Senior Citizen Treatment Service Program. The committee comprises of Chief District Officer (co-ordinator), Local Development Officer (member), District Public Health Officer (member), District Hospital Chief (member), nominated representative of local NGO working on senior citizens' issues or any representative of local NGO (member), and WDO (the member secretary). WDOs have revealed that a cash amount of the Rs.95,000 to Rs.100,000 is annually released to one district by the Ministry of Women, Children and Social Welfare.

Field interaction with the concerned stakeholders including WDOs has revealed a number of problems in the process of implementation of health facility for the poor and helpless senior citizens and these comprise: (i) lack of knowledge and information about this support among the target group people (e.g last year Sindupalanchowk district was allocated Rs.100,000 but it spent only Rs.21,000 as per the demand which was again triggered by lack of awareness); (ii) difficulty to have access to Women Development Office located in the district capital which is generally far-away from the remote hinterland of the district (even if they are knowledgeable of the support); (iii) limited budget in comparison to the number of people demanding (e.g 113 persons had demanded the support in Makwanpur district where a total of Rs.92,000 was spent last year out of Rs.95,000 allocated by the centre); (iv) difficulty for the real poor and helpless to have access to this resource by meeting all procedural formalities; (v) untimely release of the budget, and (vi) expensiveness of the process (possibility of spending more cash resource for transportation and accommodation in the district capital). It has been revealed that only the poor and helpless senior citizens who are aware of this service have been found to be benefitted. WDOs do not have their regular programs in all the VDCs. Therefore, they inform senior citizens of those areas where they have their programs. They have the perception that they also have the problem of limited budget allocated to them annually. This creates dilemma in them, that is, whether to disseminate the information on wider scale or not. If they have the wider publicity of it, they may not be able to meet the needs of all. Conversely, if they do not work for the wider publicity of it, even the limited amount would be unspent. For instance, the WDO of Siraha district from eastern *Terai* said, "During the last fiscal year, we did not distribute the health treatment cost because there was not a single applicant-- a function of the lack of knowledge and information".

District health personnel were also asked about the other general health facilities provided to the senior citizens. They have shared that senior citizens reaching the age of 65 (as per the card of hospital) are eligible to get drugs of essential medical care categories or lists as decided by the government from the hospital. There are no geriatric wards in the district hospitals. As informed by the District Public Health Official of Sindupalanchowk of the central development region, helpless poor senior citizens (whose disease cannot be cured at the district) can also be provided Rs 2,000 at the most by the District Public Health Official for reaching the referral hospitals. District hospitals have also developed different norms for the general treatment of senior citizens. For instance, some hospitals (such as district hospital of Siraha) provides free health services (such as examination, blood test, pathological test, and X-ray). Admitted senior citizens are provided free lunch (two meals a day). Bed charge is not taken. But in others such as in the regional hospital of Hetauda, lab test is not done free of cost. In some others (such as in Nawalparasi district), X-ray, and lab test were given to senior citizens only in the month of Falgun (February-March).

Indeed, the government, in collaboration with other non-state actors, has to work more being fully committed for the health privileges of senior citizens (including the poor and helpless ones) by increasing the financial resources and launching the wider publicity for raising awareness on the treatment facilities.

3.11 Analysis of Suggestions of Senior Citizens for the Improvement of Policy and Program of Social Pension and Other Privileges

A brief analysis has also been made on the suggestions of senior citizens for the improvement of policy and program for the distribution of social pension and the reach of other privileges. More than 96 percent respondents have reported that they have suggestions to the government to make change in the current policy of social pension scheme. When these respondents were further asked to specify the types of suggestions, nearly all (98%) have asked to increase in the current amount of monthly social pension. More than half of the respondents (52.6%) suggested to ensure the policy measure for the implementation of senior citizen health treatment service program. A slightly less than half of respondents (45.5%) have suggested to introduce the livelihood program for senior citizens living below the poverty line. Nearly one third of respondents have suggested to reduce the pensionable age of senior citizens (i.e from 70+) (see Text Table 3.14). There have also been suggestions by smaller proportion of respondents for making food, clothes and medicines available free of cost, distribution of pension to all widows (regardless of age), and construction of old age homes in various places.

Text Table 3.14: Main Suggestions to the Government to Make Change in the Current Policy of Social Pension (Responses Reported in %)

	Male	Female	Total
Do you have any suggestion to the government to make change in the current policy of social pension?			
Yes	97.9	94.8	96.3
No	2.1	5.2	3.7
Total	100.0	100.0	100.0
N	237	251	488
If yes, what changes do you suggest to the government?			
Increase in the current amount of monthly social pension	98.7	97.1	97.9
Ensure the policy measure for the implementation of senior citizen health treatment service program	57.3	47.9	52.6
Introduce the livelihood program for senior citizens living below the poverty line	49.1	42.0	45.5
Reduce the age of senior citizens (i.e 70+) for getting social pension	36.2	28.6	32.3

Percentages exceed 100 due to multiple responses.

Note: N means number.

Respondents were also asked about their personal suggestions to the government to improve the current implementation practice of social pension program. A total of 410 (84%) respondents reported that they have their personal suggestions to the government. More specifically, an overwhelming majority of respondents (91.5%) have suggested to make monthly home visits to distribute social pension. Nearly half of respondents (47.3%) have suggested to make senior citizens of the VDCs and municipalities aware of the provisioning of social pension regularly. Nearly a quarter of respondents (24.4%) have suggested to distribute the required documents (citizenship and identity cards) regularly to senior citizens. A slightly less than a quarter of respondents have suggested to update the number of eligible senior citizens regularly (see Text Table 3.15).

Text Table 3.15: Suggestions to Improve Timely Distribution of Social Pension (Responses Reported in %)

	Male	Female	Total
Do you have any suggestion to the government to improve the current implementation practice of social pension program?			
Yes	87.8	80.5	84.0
No	12.2	19.5	16.0
Total	100.0	100.0	100.0
N	237	251	488
Main suggestions to improve the timely distribution of social pension			
Making monthly home visits to distribute the social pension	89.4	93.6	91.5
Making senior citizens aware of provisioning of social pension regularly	46.6	48.0	47.3
Distributing the required documents (citizenship and identity card) regularly to senior citizens	28.8	19.8	24.4
Updating of the number of senior citizens on regular basis	23.1	18.8	21.0
Distributing pension at homes to disabled or handicapped senior citizens	2.9	5.0	3.9
N	208	202	410

Percentages exceed 100 due to multiple responses.

Note: N means number.

The current Three Year Interim Plan (TYIP) states that special facilities will be provided to senior citizens in public transport modes. Candidly speaking, the specification of the facilities and their implementation has been far-fetched hitherto. Contextually, survey respondents were also asked if they have any suggestion to the government to make change in the current policy for the reservation and concessions in travel fare. A majority of respondents (64%) have reported that they have suggestion to the government. More

specifically, the 312 respondents furnishing the affirmative response were further asked to specify the types of suggestions. A majority of them (60.3%) have suggested to increase the awareness among the transport officials on the privileges of senior citizens. Nearly half of respondents (49%) have suggested the mechanism to hear the grievances of senior citizens about the denial of privileges in the law enforcement agencies. A slightly more than a quarter of the respondents (27.2%) have suggested to distribute identity cards to the senior citizens (see Text Table 3.16).

Text Table 3.16: Suggestions for the Current Policy of Reservation and Concessions of Travel Fare (Responses Reported in %)

	Male	Female	Total
Do you have any suggestion to the government to make change in the current policy for the reservation and concessions in travel fare?			
Yes	71.3	57.0	63.9
No	28.7	43.0	36.1
Total	100.0	100.0	100.0
N	237	251	488
Suggestions for current policy of reservation and concessions of travel fare			
Increase the awareness among the transport officials on the privileges of senior citizens	58.6	62.2	60.3
Develop the institutional mechanism to hear grievances of senior citizens about the denial of these privileges in the law enforcement agencies	51.5	46.2	49.0
Distribute identity cards to senior citizens	23.7	31.5	27.2
Increase the awareness among senior citizens on these privileges	8.9	13.3	10.9
Need of proper implementation of these privileges	9.5	4.9	7.4
Need of transportation free of cost	3.6	2.8	3.2
N	169	143	312

Percentages exceed 100 due to multiple responses.

Note: N means number.

CHAPTER-4.0 OVERALL CONCLUSIONS AND RECOMMENDATIONS

4.1 Overall Conclusions

Based on the findings of the study, a few conclusions have been drawn and presented hereunder:

1. Despite the fact that Nepali society is fast being modernized due its integration to the regional and international market-oriented economic system (which has been the trigger to weaken the Nepali household as the “production unit”), there is the potential of rehabilitating the senior citizens in their traditional family systems because of the preponderance of the respondents living their lives with the ubiquitous kinship support. Sociologically speaking, there is, indeed, a need to make the institutional efforts within the legal framework to make members of the families responsible for the support of senior citizens in their ripe old age and this is a must in the absence of dependable and effective alternative government social security system for their rehabilitation. Sociologically speaking, this is the only viable option in the context of Nepal.
2. Distribution of social pension has been primarily used by the target people for meeting their basic personal needs (such as for affording food, medicines and clothing), the government’s initiatives have had the direct bearing on the reduction of the household economic poverty and vulnerability of senior citizens. Indeed, the vulnerability of senior citizens and their households is generally considered as the rationale for the introduction of non-contributory social pension program in a poor country like Nepal, and therefore, such government pension policy initiatives definitely have the social equity and welfare among the aging and disadvantaged social groups (such as the widows).
3. Given the fact that the distribution of social pension has already begun demonstrating its impacts (sustained effects) through the reduction of the dependence on members of family and consequent promotion of personal self-reliance, commencement of the personal culture for the savings, contribution to the community development, investment of household income in the human resource development, enhancement of psychological confidence for survival and increase in the overall personal happiness, enhancement of the personal creditworthiness, enjoyment of sustained freedom of spending scarce cash resource at their disposal, sustained involvement in the religious and spiritual activity and the initiation of income generating activity (IGA), there is an urgent need to address the factors triggering the exclusion of potential target people institutionally and legally (if necessary) for ensuring their rights to enjoy the social pension.

4. Albeit it is the responsibility of the state to ensure the social equity and welfare among the aging and disadvantaged social groups (such as the widows), there is a need to formulate timely policy and program initiatives and implement with a view of reducing the “utter dependency syndrome” on the social pension alone and this would materialize if the institutional efforts are initiated for raising the awareness among senior citizens to shoulder their own individual responsibilities for making their ripe old age secure in the future through “savings” and “keeping personal moveable and immoveable property” in their names (to the extent possible). The government needs to think for the design and implementation of location-specific livelihood programs for the physically capable senior citizens living below the poverty line which would also use their skill and knowledge, on the one hand, and contribute to reduce the household poverty and vulnerability of the senior citizens themselves, on the other hand.
5. Related to the above, senior citizens are, indeed, the “repository” of the traditional knowledge and skills which are hitherto unutilized and therefore, there is also urgent institutional need at the level of state to formulate the concrete programs for their use to the development of the society.
6. Sociologically speaking, senior citizens devoid of any kinship and economic support definitely require the institutional support of the state and non-state actors for their rehabilitation and care as well as treatment.
7. State, in collaboration with the non-state actors and stakeholders and international community, has to be effortful in making the concerted institutional efforts for addressing many of the problems related to the senior citizens (such as lack of resources and means to address the issues of exclusion from accessing the grants of social pension).
8. By and large, senior citizens receiving the non-contributory social pension are found to be happy with the government laudable initiative because they have perceived it as a critically important move to support them in their old lives.

4.2 Overall Recommendations

Based on the findings of the study, a slew of recommendations have been made both at the policy and program levels. These, if implemented with appropriate policy revisions, would help to make the programs of non-contributory social pension and other privileges for senior citizens more effective.

4.2.1 Recommendations for the Policy Interventions

1. The mean age of the social pension beneficiaries is 74 (10 years higher than the average life expectancy of the Nepali people) and therefore, there has to be the gradual reduction of the age of senior citizens. Now it has been proposed to reduce the pensionable age from 70 to 65 (because the latter age is closer to the average age). The reduction of pensionable age has also been voiced by nearly one third of the respondents. This reduction of age has been proposed by considering the financial liabilities of the state in the resource-crunch situation of contemporary Nepal.
2. Definitely, there has to be the consistency in the use of definition of “senior citizens” and benefits of social pension and other privileges have to be given by maintaining the uniformity of age. At the moment, there is no consistency in the government laws and policies on the interpretation of the notion of ‘senior citizens’. The ‘Senior Citizen Act’ specifies 60+ as the age required for being ‘senior citizens’. But one has to be 65 years of age to be eligible to benefit from the health treatment cost (for the poor and destitute and helpless ones). And one has to be 70 years of age to be eligible to receive the social pension. But *Dalits*, widows and the people of Karnali have to be 60+ for being eligible for the social pension. Again, the retirement age is 58 and 63 in government service and Tribhuvan University, respectively.
3. All the widows or single women must get the social pension regardless of their age (which is already directed by Supreme Court) which would definitely compensate them of the loss of their husbands, the principal bread earners of the families in Nepali society.
4. Given the fact that an overwhelming proportion of respondents (86.9%) have perceived that the pension is inadequate to meet their overall basic needs and 98 percent have voiced for the increase in the amount of monthly social pension, the government is suggested to increase the amount of social pension by changing its policy. Albeit the amount to be increased is to be decided by the government (by looking at its fiscal capability), there have been suggestions in the qualitative interviews also that it has to be increased from Rs. 500 to Rs. 1,000 per month. If this suggestion is materialized, their self-confidence and self-reliance would be sustained as the impact of the program. Indeed, the increment would be most welcome because nearly 89 percent of the respondents have shared that they cannot fulfil their basic needs without the benefits of social pension. Increment would also be justified by the importance of social pension in the contemporary Nepali society. The survey has shown that a large majority of the respondents (more than 62%) have shared that social pension is important for them due to two triggers: (i) breaking down of the traditional joint and extended family system, and (ii) erosion of the traditional value to support the senior citizens.

5. Given the fact that an overwhelming proportion of respondents (82.6%) have perceived the policy gap for the initiation of livelihood programs for senior citizens (who are physically capable) living the below the poverty line, the government is suggested to formulate a practical policy in this regard to implement the program for the income. The survey has already shown the potential of it. For instance, a smaller proportion of respondents (18%) have shared that they are already engaged in the IGAs (other than agriculture and livestock-related activities). But the policy has to be clear on stating that program will have to be begun on “pilot basis” and replicated on wider scale by examining the success stories.
6. There is an urgent need to ensure the policy measure for the implementation of senior citizen health treatment service program which is demanded by more than half of the survey respondents (52.6%). More specifically, this service (which is being implemented through WDO at the moment under the Ministry of Women, Children and Social Welfare) has to be channelized and implemented through the VDCs and municipalities in collaboration with the local sub-health posts, health posts and primary health care centres (whichever is close by) so that poor and helpless senior citizens would not have to go through a number of administrative hassles or complications. A wider publicity is required for making the target population informed about the service (which can be done when the social pension is distributed in the VDCs and municipalities). The policy change must also make a provision to increase the annual budget to be allocated to Women Development Offices which have to play only the facilitating role for the implementation of the program. Alternatively, it can also be implemented by MLD through the facilitation of LDOs who are mandated to mobilize all the secretaries of the VDCs and municipalities.
7. Given the fact that a large majority of survey respondents (76.6%) have shared that they live in the traditional joint and extended families, the government has to formulate a policy to implement the family awareness program as a must for the rehabilitation of senior citizens. The rationale behind this is that senior citizens in Nepal, in the absence of strong social security system, must be rehabilitated in their respective families.
8. There is a need to make a policy to implement the community-based program for activating the senior citizens to transfer their skills and knowledge to the younger generations.
9. There has to be an institutional policy provision to have the monitoring mechanism to oversee the effectiveness of the implementation of social pension scheme at the grassroots level (which began as the welfare concept and has now turned into rights of senior citizens). In so doing, the government has also to institute an “institutional system of reward and punishment” through the formulation of policy provision to

make a clear distinction between the performing and non-performing officials in the field of social pension, which is virtually lacking at the moment.

10. The experience of giving the social pension at the age of 60 like the *Dalits* and people of remote Karnali region show the positive impacts achieved by lowering the age of eligibility. This positive and progressive provision should be continued, and government should consider continuing to reduce the age of eligibility across the social pension.
11. There has to be change in the policy provision of accepting applications of eligible or potential beneficiaries at offices of the VDCs and municipalities throughout the year so that the proportion of people being excluded would also be reduced.
12. All the senior citizens should get allowance from the day they reach the eligible age which is not happening (At the moment, they start getting it six months after their applications have been accepted).
13. Given the fact that an overwhelming proportion of respondents (83%) use the social pension for meeting their personal basic needs, there has to be the change in the policy to shorten the distribution from quarterly to bi-monthly basis. Given the fact that senior citizens have been entitled to social pension (under the rights-based approach), they must get it on shorter time interval so that they can meet their personal basic needs.
14. There has to be a policy of issuing the travel and health card for the travel and treatment of senior citizens.

4.2.2 Recommendation for the Implementation

1. There are complaints from the senior citizens that they do not get the full pension of 12 months (i.e Rs. 6000) from the local government units. More specifically, it is learned that they are paid only for 10 months. Therefore, they want the full payment of their social pension for 12 months without its reduction (The reduction is the function of the budget cut by the MOF from every sector to make up the budget deficit as shared by the LDO of sample Sindhupalanchowk district).
2. Given the fact that there is no monitoring mechanism to know whether or not the allocated budget has reached the target groups in the communities on time, an institutional mechanism has to be immediately instituted at the DDCs which has to be overseen by the central co-ordinating unit of MLD.

3. There has been the realization among senior citizens that there is the need to save cash (if possible) and keep *Jiuni* (if there is land in the household) for the ripe old age. Given the fact that Nepalese society is fast being modernized or changed, traditional values to support senior citizens are also being weakened as stated above. Instead, individualistic values are being nurtured. Therefore, if one does not keep anything for himself or herself, he or she will be in the trouble in the old age. If all the property is given to the children, one may have to be neglected or abandoned in future (or there is uncertainty). Hence, there has to be the sensitization on this vital issue among senior citizens.
4. There have been the suggestions for making members of the families and communities understand about the real needs of senior citizens. There has been the emphasis to give the moral education to the children (so that they can understand the needs of senior citizens). This may be materialized if the awareness-raising or sensitization programs are institutionally designed and implemented for the younger generation on larger-scale (with the message that they would also be old in future so that they should begin understanding from today about the needs of senior citizens). And in the case of widows also, there is the need of beginning the awareness-raising program for the communities (with the message that other women of the society can be single any time) and therefore, their needs are to be understood by members of the community.
5. Apropos of the issue of the exclusion of senior citizens in having the access to the social pension, a number of activities have to be planned and implemented at the local government level. These would comprise as presented below.

There has to be more dissemination of the information in the community on the old age social pension, time and process for submitting the applications for claiming it. Similarly, there has to be the program to be implemented to make home visits to update the population of senior citizens (because it has not been done even if there is the policy provision to do it). The time for applying the pension has to be made throughout the year (unlike once a year as being practiced) and there has to be the institutional effort of organizing the *Tole* (village or community) Development Committees which monitor *Tole* development activities and the distribution of social pension among senior citizens, *Dalits*, and widows (such as in Hetauda municipality where such committees also take care of finding the actual age of senior citizens, *Dalits* and widows and ask them and help them to apply for social pension by raising their awareness).

Distribution program of social pension has to be taken as a campaign by the secretaries of the VDCs and municipalities on institutional basis. Those who are not getting the social pension due to the under-reported age in their citizenship certificates have to be helped in this regard and for getting it materialized, there has to be a VDC and Municipality Level Investigation Committee by passing the resolution through the village and municipal councils to make the recommendation for correcting the age on the basis of the available birth records or horoscopes or other evidences (advocacy is needed for the amendment of the provision of Citizenship Act because the current provision makes any change in citizenship document impossible or unalterable once it is made).

Those who cannot afford to acquire the citizenship certificates due to their poverty-stricken condition must be helped. There has to be the campaign in the VDCs and Municipalities for the distribution of the citizenship certificates to senior citizens, single women and *Dalits* (because they must not be barred to have the access to the grant on the pretext of its non-possession), and (vii) NGOs and community-based organizations (CBOs), together with the officials of the local government units, must also be involved in the awareness-raising programs on the rights of senior citizens, single women and *Dalits* and support to prepare the necessary documents including citizenship certificates for getting social pension.

6. There has to be the concerted institutional effort for the creation of the awareness among senior citizens on their treatment cost service implemented by WDOs (because most of them are unaware of it).
7. Government has to construct the old age homes for senior citizens from poor families in every district (permitting resources) because they are increasingly not being supported by their children these days due to the bourgeoning poverty.
8. There has to be a mechanism at the local government level (VDC and municipality level) to listen to the complaints and grievances of senior citizens regarding their exclusion for getting the social pension and other problems associated with the distribution.
9. Transparency has to be institutionally maintained at the local level by the concerned officials of VDCs and municipalities in the distribution of social pension. More specifically, there must not be the discrimination between the high castes and *Dalits* in the amount of social pension distributed (as reported in an isolated case in Kalikot).
10. A few suggestions have been offered for the improvement of distribution system which comprise as follows: (i) timely release of the fund to the DDCs and VDCs

without its reduction (on whatsoever pretext as indicated above); (ii) there has to be only one secretary for each VDC; (iii) government has to work for the improvement of the internal security within the districts with the concerted effort (so that the social pension could be distributed from all VDCs of the districts where there is deteriorated security); (iv) there has to be administrative cost at the VDCs and municipalities for the distribution of social pension to the physically invalid persons at homes in scattered settlements; (v) the secretary has to be there at the office of VDCs on full time basis so that problems of exclusion can be addressed, and (vi) institutional efforts have to be made for the arrangement of an office in each ward of municipality and construction of the office of VDCs so that the secretaries would work more smoothly for the distribution of social pension.

11. There is the need of the institutional training for the secretaries of the local government units on the laws, policies, plans, and guidelines regarding the senior citizens and any other relevant new programs designed for senior citizens.

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ANNEXES

ANNEX 1: TRAINING SCHEDULE (May 16-22, 2010)

S.N	Activities	Facilitator
Day 1 (May 16)	Introduction among the Research Team Members	All Members of the Team
	Institutional Briefing on the Research Project and Rules and Regulations of NEPAN vis-à-vis Research Activities	Mr. Fatik Thapa
	Highlights on the TOR of the Research and its Requirements vis-à-vis Data Collection	Dr. Laya Prasad Uprety
	Orientation on the Survey Questionnaire in a Participatory Way	Dr. Laya Prasad Uprety
Day 2 (May 17)	Orientation on the Survey Questionnaire in a Participatory Way	Dr. Laya Prasad Uprety
Day 3 (May 18)	Few Words on Help Age International and the Research Work	Ms Bethan Emmett
	Orientation on the Qualitative Checklist in a Participatory Way	Dr. Laya Prasad Uprety
Day 4 (May 19)	Pretesting of the Survey Questionnaire	Participation of all
Day 5 (May 20)	Discussion on the results of the questionnaire pre-testing and refinement of it and reproduction	Dr. Laya Prasad Uprety
	Sampling Process at the community Level	Mr. Jhabindra Bhandari
	Preparation of Qualitative Field Notes	Dr. Laya Prasad Uprety
Day 6 (May 21)	Logistic Preparation	All
Day 7 (May 22)	Departure to the Field	All

ANNEX 2: ANNEX TABLES

Annex Table 2.1: Background Characteristics of Senior Citizens

Background Characteristics	Male	Female	Total
District			
Taplegunj	3.4	3.2	3.3
Sindhupalchowk	6.8	7.2	7.0
Kathmandu	13.5	13.5	13.5
Rolpa	3.8	4.0	3.9
Baglung	5.9	6.8	6.4
Kalikot	3.4	3.6	3.5
Nawalparasi	11.0	10.0	10.5
Mahottari	10.5	10.8	10.7
Siraha	9.7	10.4	10.0
Udayapur	5.5	5.2	5.3
Makwanpur	7.6	7.2	7.4
Banke	6.3	6.8	6.6
Kailali	8.0	8.0	8.0
Doti	4.6	3.6	4.1
Caste/ethnicity			
Brahmin	12.2	10.4	11.3
Chhetri/Thakuri	8.4	13.5	11.1
Adivasi/Janajatis	43.5	43.8	43.6
Other Terai caste	7.2	6.0	6.6
Dalit	26.2	23.9	25.0
Muslim	2.5	2.4	2.5
Age			
60-64	7.6	24.7	16.4
65-69	7.6	19.9	13.9
70-74	23.2	15.1	19.1
75-79	32.5	16.7	24.4
80-84	17.7	10.0	13.7
85 and more	11.4	13.5	12.5
Mean age	76	73	74
Age Range	61-96	60-95	60-96
Marital status			
Unmarried	0.4	1.2	0.8
Married	58.2	17.5	37.3
Widow /widower	40.9	81.3	61.7
Separated	0.4	-	0.2

Settlement			
Urban/semi urban	47.7	53.0	50.4
Rural	52.3	47.0	49.6
Family Structure			
Nuclear	23.6	23.1	23.4
Joint	76.4	76.9	76.6
Living with			
Alone	5.5	13.1	9.4
Living with others	94.5	86.9	90.6
Total	100.0	100.0	100.0
N	237	251	488

Other Terai caste: Yadav, Kanu, Koiri, Sah Teli, Thakur

Annex Table 2.2: Types of Social Pensions Received by Senior Citizens by Background Characteristics

Background characteristics	Old age allowance	Widow's allowance	N
District			
Taplegunj	87.5	12.5	16
Sindhupalchowk	82.4	17.6	34
Kathmandu	90.9	9.1	66
Rolpa	84.2	15.8	19
Baglung	83.9	16.1	31
Kalikot	58.8	41.2	17
Nawalparasi	76.5	23.5	51
Mahottari	76.9	23.1	52
Siraha	79.6	20.4	49
Udayapur	80.8	19.2	26
Makwanpur	83.3	16.7	36
Banke	84.4	15.6	32
Kailali	66.7	33.3	39
Doti	75.0	25.0	20
Total	80.1	19.9	488
Caste/ethnicity			
Brahmin/Chhetri	80.7	19.3	109
Adivasi/Janajatis	82.6	17.4	213
Terai caste	87.5	12.5	32
Dalit	73.0	27.0	122
Muslim	83.3	16.7	12
Total	80.1	19.9	488

Sex			
Male	100.0	-	237
Female	61.4	38.6	251
Total	80.1	19.9	488
Age			
60-64	31.3	68.8	80
65-69	38.2	61.8	68
70+	100.0	-	340
Total	80.1	19.9	488
Settlement			
Urban/semi urban	80.1	19.9	246
Rural	80.2	19.8	242
Total	80.1	19.9	488
Family Structure			
Nuclear	81.6	18.4	114
Joint	79.7	20.3	374
Total	80.1	19.9	488
Living with			
Alone	65.2	34.8	46
Living with others	81.7	18.3	442
Total	80.1	19.9	488

Annex Table 2.3: Family Size and Living Arrangements

Family size	Male	Female	Total
1-2	24.1	23.1	23.6
3-4	6.8	13.5	10.2
5-6	29.5	34.3	32.0
7-8	21.1	14.7	17.8
9 and more	18.6	14.3	16.4
<i>Average family size</i>	<i>5.7</i>		
<i>Rage family number</i>	<i>1-34</i>		
Living arrangements of senior citizens*			
Alone	5.5	13.1	9.4
With family without spouse	41.8	70.9	56.8
With spouse and family	36.3	9.6	22.5
With Spouse	16.5	6.4	11.3
Total	100.0	100.0	100.0
N	237	251	488

*Significant at <0.05 level,

Annex Table 2.4: Living Arrangements by Background Characteristics

Background characteristics	Alone	With spouse and family	With Spouse	With family without spouse	N
District					
Taplegunj	18.8	18.8	12.5	50.0	16
Sindhupalchowk	20.6	8.8	8.8	61.8	34
Kathmandu	7.6	16.7	7.6	68.2	66
Rolpa	-	26.3	15.8	57.9	19
Baglung	16.1	9.7	29.0	45.2	31
Kalikot	17.6	35.3	-	47.1	17
Nawalparasi	11.8	35.3	13.7	39.2	51
Mahottari	3.8	25.0	13.5	57.7	52
Siraha	10.2	22.4	16.3	51.0	49
Udayapur	-	15.4	23.1	61.5	26
Makwanpur	8.3	27.8	5.6	58.3	36
Banke	-	28.1	6.3	65.6	32
Kailali	12.8	25.6	-	61.5	39
Doti	10.0	20.0	5.0	65.0	20
Total	9.4	22.5	11.3	56.8	488
Caste/ethnicity					
Brahmin/ Chhetri	9.2	29.4	10.1	51.4	109
Adivasi/ Janajatis	9.9	17.8	8.5	63.8	213
Terai caste	3.1	21.9	9.4	65.6	32
Dalit	11.5	23.8	18.9	45.9	122
Muslim	-	33.3	-	66.7	12
Total	9.4	22.5	11.3	56.8	488
Sex					
Male	5.5	36.3	16.5	41.8	237
Female	13.1	9.6	6.4	70.9	251
Total	9.4	22.5	11.3	56.8	488
Age					
60-64	12.5	16.3	6.3	65.0	80
65-69	11.8	17.6	11.8	58.8	68
70-74	9.7	31.2	12.9	46.2	93
75-79	5.9	22.7	13.4	58.0	119
80-84	13.4	25.4	13.4	47.8	67
85 and more	4.9	19.7	8.2	67.2	61
Total	9.4	22.5	11.3	56.8	488
Settlement					
Urban/ semi urban	6.5	24.4	7.7	61.4	246
Rural	12.4	20.7	14.9	52.1	242
Total	9.4	22.5	11.3	56.8	488

Family Structure					
Nuclear	40.4	4.4	48.2	7.0	114
Joint	-	28.1	-	71.9	374
Total	9.4	22.5	11.3	56.8	488
Operational landholding					
Yes	5.4	25.7	9.0	59.9	334
No	18.2	15.6	16.2	50.0	154
Total	9.4	22.5	11.3	56.8	488

Annex Table 2.5: Status of Operational Landholding, Sufficiency Food-grain Production and Coping Strategies

	Male	Female	Total
Does your household have the operational landholding?			
Yes	72.2	64.9	68.4
No	27.8	35.1	31.6
Total	100.0	100.0	100.0
N	237	251	488
Is the food-grain production sufficient to meet household food requirement of the whole year?			
Yes	17.5	20.9	19.2
No	82.5	79.1	80.8
Total	100.0	100.0	100.0
N	171	163	334
If no, how many months does the food-grain produced from your own operated land meet your household food requirement?			
Less than 3 months	36.2	46.5	41.1
3 to 6 months	44.0	40.3	42.2
6 to 9 months	14.9	12.4	13.7
9 to less than 12 months	5.0	0.8	3.0
How does your household cope with the food deficit situation?			
By using my own or spouse's pension	52.5	55.8	54.1
By working as agricultural laborer	50.4	45.0	47.8
By working as non-agricultural laborer	47.5	42.6	45.2
By earning income from the petty business	22.7	20.2	21.5
By using income from the service of household members	22.7	17.8	20.4
By using the remittance of household members/support from family members	14.9	18.6	16.7
By using the income from the sale of livestock & their production	11.3	13.2	12.2
By borrowing the money from the local money lenders to buy food grains	10.6	7.0	8.9
By borrowing the money from friends/ relatives	4.3	5.4	4.8

By getting house rent / rent of land	5.7	3.1	4.4
Others*	1.4	7.0	4.1
N	141	129	270

*Sale of handicraft products, begging, vegetable farming, selling land
Percentages exceed 100 due to multiple responses.

Annex Table 2.6: Pattern of Operational Landholding (in ha)

Categories in hectare	Total	
	N	%
None	154	31.6
Up to 0.05	21	4.3
0.05- 1	276	56.6
1- 5	35	7.2
5 +	2	0.4
<i>Average land holding in hectare</i>	<i>0.34</i>	
<i>Rage of land in hectare</i>	<i>0.003-6.54</i>	
Total	488	100.0

Annex Table 2.7: Operational Landholding by Background Characteristics

Background characteristics	Operational Landholding in Ha				N
	None	Up to 0.05	0.05- 1	1 and above	
District					
Taplegunj	56.3	-	43.8	-	16
Sindhupalchowk	41.2	-	58.8	-	34
Kathmandu	16.7	6.1	77.3	-	66
Rolpa	5.3		94.7	-	19
Baglung	12.9	6.5	80.6	-	31
Kalikot	5.9	5.9	88.2	-	17
Nawalparasi	15.7	7.8	54.9	21.6	51
Mahottari	51.9	-	36.5	11.5	52
Siraha	42.9	-	40.8	16.3	49
Udayapur	50.0	-	38.5	11.5	26
Makwanpur	44.4	19.4	33.3	2.8	36
Banke	37.5	6.3	46.9	9.4	32
Kailali	23.1		64.1	12.8	39
Doti	40.0	5.0	55.0		20
Total	31.6	4.3	56.6	7.6	488

Caste/ethnicity					
Brahmin/Chhetri	15.6	7.3	70.6	6.4	109
Adivasi/Janajatis	28.6	3.8	61.0	6.6	213
Terai caste	25.0		46.9	28.1	32
Dalit	53.3	3.3	39.3	4.1	122
Muslim	25.0	8.3	50.0	16.7	12
Total	31.6	4.3	56.6	7.6	488
Settlement					
Urban/semi urban	34.6	5.7	48.4	11.4	246
Rural	28.5	2.9	64.9	3.7	242
Total	31.6	4.3	56.6	7.6	488
Family Structure					
Nuclear	50.9	5.3	42.1	1.8	114
Joint	25.7	4.0	61.0	9.4	374
Total	31.6	4.3	56.6	7.6	488
Living with					
Alone	60.9	8.7	28.3	2.2	46
Living with others	28.5	3.8	59.5	8.1	442
Total	31.6	4.3	56.6	7.6	488

Annex Table 2.8: Sufficiency of Food-grain Production by Selected Background Variables

Background characteristics	Yes	No	N
Operational landholding in ha			
Up to 0.05	-	100.0	154
0.05- 1	9.5	90.5	21
1 and more	14.5	85.5	276
Total	13.1	86.9	488
Family size			
1-2	10.4	89.6	115
3-4	14.0	86.0	50
5-6	10.3	89.7	156
7-8	12.6	87.4	87
9 and more	22.5	77.5	80
Total	13.1	86.9	488
Living with			
Alone	13.0	87.0	46
Living with others	13.1	86.9	442
Total	13.1	86.9	488
Caste/ethnicity			
Brahmin/Chhetri	17.4	82.6	109

Adivasi/Janajatis	14.1	85.9	213
Terai caste	31.3	68.8	32
Dalit	2.5	97.5	122
Muslim	16.7	83.3	12
Total	13.1	86.9	488
Settlement			
Urban/semi urban	12.6	87.4	246
Rural	13.6	86.4	242
Total	13.1	86.9	488

Annex Table 2.9: Sufficiency of Food-grains by Operational Land

	Operational land holding in hectare			
	0.003 to 0.05	0.05- 1	1- 5 and more	Total
If no, how many months does the food-grain produced from your own operated land meet your household food requirement?				
Less than 3 months	57.9	42.4	-	41.1
3 to 6 months	36.8	42.4	46.7	42.2
6 to 9 months	5.3	13.1	33.3	13.7
9 to less than 12 months	-	2.1	20.0	3.0
Total	100.0	100.0	100.0	100.0
N	19	236	15	270

Annex Table 2.10: House Ownership

	Male	Female	Total
Having own house			
Yes	94.1	95.6	94.9
No	5.9	4.4	5.1
Total	100.0	100.0	100.0
N	237	251	488
If yes, whose land is this where the house is built?			
Own	90.1	90.8	90.5
Public land	8.1	6.7	7.3
Rented-in land	0.9	0.4	0.6
Neighbor's/relative's land	0.9	2.1	1.5
Total	100.0	100.0	100.0
N	223	240	463
If no, whose house is this where you are living now?			
Relative's	57.1	45.5	52.0

Others	42.9	54.5	48.0
Total	100.0	100.0	100.0
N	14	11	25

Annex Table 2.11: Involvement of Income Generating Activities by Background Characteristics

Background characteristics	Yes	No	N
District na			
Taplegunj	18.8	81.3	16
Sindhupalchowk	29.4	70.6	34
Kathmandu	7.6	92.4	66
Rolpa	5.3	94.7	19
Baglung	-	100.0	31
Kalikot	35.3	64.7	17
Nawalparasi	17.6	82.4	51
Mahottari	32.7	67.3	52
Siraha	32.7	67.3	49
Udayapur	15.4	84.6	26
Makwanpur	8.3	91.7	36
Banke	15.6	84.4	32
Kailali	15.4	84.6	39
Doti	15.0	85.0	20
Total	18.0	82.0	488
Caste/ethnicity*			
Brahmin/Chhetri	6.4	93.6	109
Adivasi/Janajatis	14.1	85.9	213
Terai caste	18.8	81.3	32
Dalit	34.4	65.6	122
Muslim	25.0	75.0	12
Total	18.0	82.0	488
Sex ns			
Male	20.7	79.3	237
Female	15.5	84.5	251
Total	18.0	82.0	488
Age na			
60-64	36.3	63.8	80
65-69	26.5	73.5	68
70-74	20.4	79.6	93
75-79	16.0	84.0	119
80-84	3.0	97.0	67

85 and more	1.6	98.4	61
Total	18.0	82.0	488
Types of social pension ns			
Old age allowance	16.9	83.1	391
Widow's allowance	22.7	77.3	97
Total	18.0	82.0	488
Settlement ns			
Urban/semi urban	14.6	85.4	246
Rural	21.5	78.5	242
Total	18.0	82.0	488
Family Structure*			
Nuclear	26.3	73.7	114
Joint	15.5	84.5	374
Total	18.0	82.0	488
Operational landholding*			
Yes	15.0	85.0	334
No	24.7	75.3	154
Total	18.0	82.0	488
Living with*			
Alone	30.4	69.6	46
Living with others	16.7	83.3	442
Total	18.0	82.0	488

*Significant at <0.05 level, na-not applicable ns- not significant

Annex Table 2.12: Savings Practice by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	-	100.0	16
Sindhupalchowk	20.6	79.4	34
Kathmandu	19.7	80.3	66
Rolpa	21.1	78.9	19
Baglung	12.9	87.1	31
Kalikot	5.9	94.1	17
Nawalparasi	7.8	92.2	51
Mahottari	9.6	90.4	52
Siraha	12.2	87.8	49
Udayapur	19.2	80.8	26
Makwanpur	22.2	77.8	36
Banke	-	100.0	32
Kailali	2.6	97.4	39
Doti	-	100.0	20

Total	11.9	88.1	488
Caste/ethnicity			
Brahmin/Chhetri	13.8	86.2	109
Adivasi/Janajatis	14.1	85.9	213
Terai caste	18.8	81.3	32
Dalit	5.7	94.3	122
Muslim	-	100.0	12
Total	11.9	88.1	488
Sex			
Male	14.3	85.7	237
Female	9.6	90.4	251
Total	11.9	88.1	488
Age			
60-64	15.0	85.0	80
65-69	8.8	91.2	68
70-74	15.1	84.9	93
75-79	16.0	84.0	119
80-84	4.5	95.5	67
85 and more	6.6	93.4	61
Total	11.9	88.1	488
Types of social pension			
Old age allowance	11.5	88.5	391
Widow's allowance	13.4	86.6	97
Total	11.9	88.1	488
Settlement			
Urban/semi urban	17.9	82.1	246
Rural	5.8	94.2	242
Total	11.9	88.1	488
Family Structure			
Nuclear	12.3	87.7	114
Joint	11.8	88.2	374
Total	11.9	88.1	488
Operational landholding			
Yes	12.6	87.4	334
No	10.4	89.6	154
Total	11.9	88.1	488
Living with			
Alone	15.2	84.8	46
Living with others	11.5	88.5	442
Total	11.9	88.1	488

Annex Table 2.13: Jiuni Possession by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	12.5	87.5	16
Sindhupalchowk	8.8	91.2	34
Kathmandu	18.2	81.8	66
Rolpa	31.6	68.4	19
Baglung	51.6	48.4	31
Kalikot	58.8	41.2	17
Nawalparasi	31.4	68.6	51
Mahottari	57.7	42.3	52
Siraha	42.9	57.1	49
Udayapur	19.2	80.8	26
Makwanpur	61.1	38.9	36
Banke	6.3	93.8	32
Kailali	10.3	89.7	39
Doti	15.0	85.0	20
Total	31.1	68.9	488
Caste/ethnicity			
Brahmin/Chhetri	42.2	57.8	109
Adivasi/Janajatis	23.9	76.1	213
Terai caste	56.3	43.8	32
Dalit	30.3	69.7	122
Muslim		100.0	12
Total	31.1	68.9	488
Sex			
Male	32.5	67.5	237
Female	29.9	70.1	251
Total	31.1	68.9	488
Age			
60-64	30.0	70.0	80
65-69	35.3	64.7	68
70-74	29.0	71.0	93
75-79	31.1	68.9	119
80-84	31.3	68.7	67
85 and more	31.1	68.9	61
Total	31.1	68.9	488
Types of social pension			
Old age allowance	32.0	68.0	391
Widow's allowance	31.3	68.7	97

Total	31.1	68.9	488
Settlement			
Urban/semi urban	31.3	68.7	246
Rural	31.0	69.0	242
Total	31.1	68.9	488
Family Structure			
Nuclear	35.1	64.9	114
Joint	29.9	70.1	374
Total	31.1	68.9	488
Operational landholding			
Yes	37.1	62.9	334
No	18.2	81.8	154
Total	31.1	68.9	488
Living with			
Alone	32.6	67.4	46
Living with others	31.0	69.0	442
Total	31.1	68.9	488

Annex Table 2.14: Care and Support by Family Members for the Livelihood to Senior Citizens

	Male	Female	Total
Are you supported in your livelihood and care by your children or grandchildren or other relatives?			
Yes	82.7	88.8	85.9
No	17.3	11.2	14.1
Total	100.0	100.0	100.0
N	237	251	488
Types of support			
Family provides food	99.0	96.4	97.6
Family provides clothes	93.9	95.1	94.5
Family assists with medical care	89.3	85.2	87.1
Family provides alcohol	22.4	12.6	17.2
Family provides cash	2.6	3.6	3.1
Care and support	0.5	2.2	1.4
Family provides shelter	1.5	0.9	1.2
Family helps for religious activities	0.5	1.3	1.0
N	196	223	419

Percentages exceed 100 due to multiple responses.

Annex Table 2.15: Community Contribution by Background Characteristics

Background characteristics	Yes	No	N
District*			
Taplegunj	56.3	43.8	16
Sindhupalchowk	73.5	26.5	34
Kathmandu	93.9	6.1	66
Rolpa	68.4	31.6	19
Baglung	87.1	12.9	31
Kalikot	47.1	52.9	17
Nawalparasi	76.5	23.5	51
Mahottari	50.0	50.0	52
Siraha	57.1	42.9	49
Udayapur	92.3	7.7	26
Makwanpur	58.3	41.7	36
Banke	15.6	84.4	32
Kailali	5.1	94.9	39
Doti	5.0	95.0	20
Total	59.4	40.6	488
Caste/ethnicity			
Brahmin/Chhetri	65.1	34.9	109
Adivasi/Janajatis	68.5	31.5	213
Terai caste	62.5	37.5	32
Dalit	41.0	59.0	122
Muslim	25.0	75.0	12
Total	59.4	40.6	488
Sex*			
Male	67.9	32.1	237
Female	51.4	48.6	251
Total	59.4	40.6	488
Age*			
60-64	47.5	52.5	80
65-69	44.1	55.9	68
70-74	61.3	38.7	93
75-79	67.2	32.8	119
80-84	64.2	35.8	67
85 and more	68.9	31.1	61
Total	59.4	40.6	488
Types of social pension*			
Old age allowance	63.4	36.6	391
Widow's allowance	43.3	56.7	97

Total	59.4	40.6	488
Settlement ns			
Urban/semi urban	57.3	42.7	246
Rural	61.6	38.4	242
Total	59.4	40.6	488
Family Structure*			
Nuclear	67.5	32.5	114
Joint	57.0	43.0	374
Total	59.4	40.6	488
Operational landholding*			
Yes	64.1	35.9	334
No	49.4	50.6	154
Total	59.4	40.6	488
Living with ns			
Alone	58.7	41.3	46
Living with others	59.5	40.5	442
Total	59.4	40.6	488

*Significant at <0.05 level, ns- not significant

Annex Table 3.1: Experience on Key Barriers in Accessing to Social Pension

	Male	Female	Total
Have you ever encountered any barrier/s while receiving the social pension from the VDC?			
Yes	13.1	12.4	12.7
No	86.9	87.6	87.3
Total	100.0	100.0	100.0
N	237	251	488
If yes, what are these problems?			
Delays by the VDC several times for its distribution in the community	51.6	54.8	53.2
Long distance to travel and lack of expense for the travel	32.3	25.8	29.0
Not getting full amount	22.6	25.8	24.2
Unavailability of the VDC secretary	22.6	12.9	17.7
Have to wait for long time	6.5	19.4	12.9
Lack of required documents (citizenship/identity card)	9.7	6.5	8.1
Age difference according to citizenship certificate	-	6.5	3.2
Amount finished during the distribution and returned with empty hand	-	6.5	3.2

Not getting pension at the proper day	-	3.2	1.6
Difficult to know about distribution day	3.2	-	1.6
N	31	31	62
Did you solve this/those problems?			
Yes	83.9	83.9	83.9
No	16.1	16.1	16.1
Total	100.0	100.0	100.0
N	31	31	62
How did you solve these problems			
By frequently visiting the VDC office with the support of family members and others	65.4	76.9	71.2
By obtaining the required documents	19.2	15.4	17.3
By Waiting for long time	7.7	23.1	15.4
By walking slowly and reaching the VDC office	19.2	3.8	11.5
N	26	26	52

Percentages exceed 100 due to multiple responses.

Annex Table 3.2: Experience of Barriers While Getting Pension by Background Characteristics

Background characteristics	Yes	No	N
District na			
Taplegunj	31.3	68.8	16
Sindhupalchowk	8.8	91.2	34
Kathmandu	1.5	98.5	66
Rolpa	10.5	89.5	19
Baglung	3.2	96.8	31
Kalikot	5.9	94.1	17
Nawalparasi	39.2	60.8	51
Mahottari	21.2	78.8	52
Siraha	18.4	81.6	49
Udayapur	-	100.0	26
Makwanpur	16.7	83.3	36
Banke	6.3	93.8	32
Kailali	2.6	97.4	39
Doti	-	100.0	20
Total	12.7	87.3	488
Caste/ethnicity			
Brahmin/Chhetri	10.1	89.9	109
Adivasi/Janajatis	11.3	88.7	213

Terai caste	21.9	78.1	32
Dalit	15.6	84.4	122
Muslim	8.3	91.7	12
Total	12.7	87.3	488
Sex ns			
Male	13.1	86.9	237
Female	12.4	87.6	251
Total	12.7	87.3	488
Age ns			
60-64	12.5	87.5	80
65-69	17.6	82.4	68
70-74	11.8	88.2	93
75-79	5.9	94.1	119
80-84	23.9	76.1	67
85 and more	9.8	90.2	61
Total	12.7	87.3	488
Types of social pension ns			
Old age allowance	11.5	88.5	391
Widow's allowance	17.5	82.5	97
Total	12.7	87.3	488
Settlement ns			
Urban/semi urban	12.2	87.8	246
Rural	13.2	86.8	242
Total	12.7	87.3	488
Family Structure*			
Nuclear	18.4	81.6	114
Joint	11.0	89.0	374
Total	12.7	87.3	488
Operational landholding ns			
Yes	11.7	88.3	334
No	14.9	85.1	154
Total	12.7	87.3	488
Living with*			
Alone	23.9	76.1	46
Living with others	11.5	88.5	442
Total	12.7	87.3	488

*Significant at <0.05 level na-not applicable, ns- not significant

Annex Table 3.3: Perceptions of Senior Citizens on VDC's Effective Implementation of Pension

	Male	Female	Total
Did you have any problem in the past to have access to social pension?			
Yes	14.3	11.2	12.7
No	85.7	88.8	87.3
Total	100.0	100.0	100.0
N	237	251	488
If yes, what are these problems?			
Lack of required documents	73.5	57.1	66.1
Lack of knowledge/awareness to approach the VDC office	35.3	46.4	40.3
Difficult to get VDC secretary	5.9	14.3	9.7
Difficult to prepare proper documents	8.8	-	4.8
Age difference according to citizenship certificate	5.9	3.6	4.8
Have to walk long distance to prepare documents	5.9	-	3.2
Delay by secretary during distribution	-	3.6	1.6
Not getting full amount	2.9	-	1.6
Have to visit frequently to get social pensions		3.6	1.6
N	34	28	62
How did you solve the problems?			
By preparing the required document	70.6	53.6	62.9
By being aware of the provisioning of social pension with the help of the household members/neighbors	47.1	46.4	46.8
By being aware of the provisioning of social pension with the help of VDC itself	17.6	32.1	24.2
Not solved/not getting full amount yet	2.9	-	1.6
N	34	28	62
Do you know that the VDC/municipality official or secretary visits your house or village or ward to update the number of the senior citizens?			
Yes	10.5	6.4	8.4
No	57.0	53.8	55.3
Don't know	32.5	39.8	36.3
Total	100.0	100.0	100.0
N	237	251	488
How often does your VDC/municipality office distribute the social pension to you?			
Once at 4 months	68.4	66.5	67.4
Once at 6 months	19.0	19.9	19.5
Irregular/not fixed	12.6	13.5	13.1
Total	100.0	100.0	100.0

N	237	251	488
Perceived factors of delaying the distribution of social pensions			
Negligence of the VDC/municipality secretary to distribute on time	46.4	41.4	43.9
Government negligence (i.e central govt. untimely release of the budget)	31.6	35.9	33.8
Its all right/No problems	14.8	12.7	13.7
Absence of the VDC secretary due to the poor security system	5.5	8.8	7.2
Lack of the updated number of the senior citizens in the village	5.9	5.6	5.7
Don't know/Can't say	2.5	4.0	3.3
N	237	251	488
How do you describe the attitude of your service provider (VDC secretary)?			
Positive (helpful/supportive)	92.0	90.4	91.2
Negative (not helpful/ not supportive)	8.0	9.6	8.8
N	237	251	488

Percentages exceed 100 due to multiple responses.

Annex Table 3.4: Experience of Problems to Access Social Pension in the Past by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	25.0	75.0	16
Sindhupalchowk	8.8	91.2	34
Kathmandu	3.0	97.0	66
Rolpa	5.3	94.7	19
Baglung	25.8	74.2	31
Kalikot	29.4	70.6	17
Nawalparasi	33.3	66.7	51
Mahottari	11.5	88.5	52
Siraha	4.1	95.9	49
Udayapur	15.4	84.6	26
Makwanpur	19.4	80.6	36
Banke	6.3	93.8	32
Kailali	2.6	97.4	39
Doti	-	100.0	20
Total	12.7	87.3	488
Caste/ethnicity			
Brahmin/Chhetri	18.3	81.7	109
Adivasi/Janajatis	9.9	90.1	213

Terai caste	9.4	90.6	32
Dalit	13.9	86.1	122
Muslim	8.3	91.7	12
Total	12.7	87.3	488
Sex			
Male	14.3	85.7	237
Female	11.2	88.8	251
Total	12.7	87.3	488
Age			
60-64	12.5	87.5	80
65-69	14.7	85.3	68
70-74	17.2	82.8	93
75-79	8.4	91.6	119
80-84	11.9	88.1	67
85 and more	13.1	86.9	61
Total	12.7	87.3	488
Types of social pension			
Old age allowance	12.8	87.2	391
Widow's allowance	12.4	87.6	97
Total	12.7	87.3	488
Settlement			
Urban/semi urban	13.0	87.0	246
Rural	12.4	87.6	242
Total	12.7	87.3	488
Family Structure			
Nuclear	16.7	83.3	114
Joint	11.5	88.5	374
Total	12.7	87.3	488
Operational landholding			
Yes	13.2	86.8	334
No	11.7	88.3	154
Total	12.7	87.3	488
Living with			
Alone	21.7	78.3	46
Living with others	11.8	88.2	442
Total	12.7	87.3	488

Annex Table 3.5: Knowledge about Updating System by Background Characteristics

Background characteristics	Yes	No	Don't know	N
District				
Taplegunj	-	50.0	50.0	16
Sindhupalchowk	-	35.3	64.7	34
Kathmandu	-	31.8	68.2	66
Rolpa	10.5	73.7	15.8	19
Baglung	3.2	45.2	51.6	31
Kalikot	5.9	70.6	23.5	17
Nawalparasi	-	49.0	51.0	51
Mahottari	26.9	71.2	1.9	52
Siraha	16.3	73.5	10.2	49
Udayapur	19.2	34.6	46.2	26
Makwanpur	2.8	80.6	16.7	36
Banke	15.6	28.1	56.3	32
Kailali	-	76.9	23.1	39
Doti	20.0	70.0	10.0	20
Total	8.4	55.3	36.3	488
Caste/ethnicity				
Brahmin/Chhetri	4.6	60.6	34.9	109
Adivasi/Janajatis	4.2	49.8	46.0	213
Terai caste	34.4	56.3	9.4	32
Dalit	12.3	62.3	25.4	122
Muslim	8.3	33.3	58.3	12
Total	8.4	55.3	36.3	488
Sex es				
Male	10.5	57.0	32.5	237
Female	6.4	53.8	39.8	251
Total	8.4	55.3	36.3	488
Age				
60-64	12.5	57.5	30.0	80
65-69	13.2	55.9	30.9	68
70-74	6.5	53.8	39.8	93
75-79	6.7	52.1	41.2	119
80-84	6.0	59.7	34.3	67
85 and more	6.6	55.7	37.7	61
Total	8.4	55.3	36.3	488
Types of social pension				
Old age allowance	8.2	55.0	36.8	391

Widow's allowance	9.3	56.7	34.0	97
Total	8.4	55.3	36.3	488
Settlement				
Urban/semi urban	8.9	52.0	39.0	246
Rural	7.9	58.7	33.5	242
Total	8.4	55.3	36.3	488
Family Structure				
Nuclear	7.9	52.6	39.5	114
Joint	8.6	56.1	35.3	374
Total	8.4	55.3	36.3	488
Operational landholding				
Yes	7.8	55.4	36.8	334
No	9.7	55.2	35.1	154
Total	8.4	55.3	36.3	488
Living with				
Alone	2.2	56.5	41.3	46
Living with others	9.0	55.2	35.7	442
Total	8.4	55.3	36.3	488

Annex Table 3.6: Knowledge on the Frequency of Social Pension Distribution by Sample Districts

District	How often does your VDC/municipality office distribute the social pension to you?			N
	Once at 4 months	Once at 6 months	Irregular/not fixed	
Taplegunj	87.5	6.3	6.3	16
Sindhupalchowk	88.2	2.9	8.8	34
Kathmandu	83.3	15.2	1.5	66
Rolpa	78.9	21.1	-	19
Baglung	100.0	-	-	31
Kalikot	-	100.0	-	17
Nawalparasi	-	100.0	-	51
Mahottari	32.7	-	67.3	52
Siraha	49.0	4.1	46.9	49
Udayapur	100.0	-	-	26
Makwanpur	100.0	-	-	36
Banke	93.8	6.3	-	32
Kailali	92.3	5.1	2.6	39
Doti	75.0	25.0	-	20
Total	67.4	19.5	13.1	488

Annex Table 3.7: Control of Social Pension

	Male	Female	Total
If your spouse or household member collects the pension, does he or she give you immediately after he/she arrives at home with the collected amount?			
Yes	83.3	90.5	87.2
No	16.7	9.5	12.8
Total	100.0	100.0	100.0
N	18	21	39
If he/she does not give you the collected pension immediately, what are the reasons?			
Because I cannot manage it	100.0 (3)	50.0(1)	80.0(4)
Because he/she is my care taker	100.0(3)	50.0(1)	80.0 (4)
Because he/she wants to control it	-	50.0(1)	20.0 (1)
N	3	2	5
If a person other than the household member collects the pension, does he or she give you immediately after he/she arrives at home with the collected amount?			
Yes	97.3	96.4	96.9
No	2.7	3.6	3.1
Total	100.0	100.0	100.0
N	37	28	65
If no, reasons			
Because I cannot manage it	100.0 (1)	-	50.0 (1)
Because he/she is my care taker	100.0 (1)	-	50.0(1)
Because he/she wants to control it	-	100.0 (1)	50.0(1)
N	1	1	2

Percentages exceed 100 due to multiple responses.

Annex Table 3.8: Pension Collecting Person by Background Characteristics

Background characteristics	Self	Others	N
District			
Taplegunj	18.8	81.3	16
Sindhupalchowk	52.9	47.1	34
Kathmandu	92.4	7.6	66
Rolpa	89.5	10.5	19
Baglung	67.7	32.3	31
Kalikot	70.6	29.4	17
Nawalparasi	94.1	5.9	51
Mahottari	80.8	19.2	52
Siraha	85.7	14.3	49
Udayapur	69.2	30.8	26

Makwanpur	63.9	36.1	36
Banke	71.9	28.1	32
Kailali	94.9	5.1	39
Doti	95.0	5.0	20
Total	78.7	21.3	488
Caste/ethnicity			
Brahmin/Chhetri	77.1	22.9	109
Adivasi/Janajatis	71.8	28.2	213
Terai caste	75.0	25.0	32
Dalit	91.0	9.0	122
Muslim	100.0	-	12
Total	78.7	21.3	488
Sex			
Male	76.4	23.6	237
Female	80.9	19.1	251
Total	78.7	21.3	488
Age			
60-64	96.3	3.8	80
65-69	88.2	11.8	68
70-74	78.5	21.5	93
75-79	73.9	26.1	119
80-84	67.2	32.8	67
85 and more	67.2	32.8	61
Total	78.7	21.3	488
Types of social pension			
Old age allowance	75.2	24.8	391
Widow/widower	92.8	7.2	97
Total	78.7	21.3	488
Settlement			
Urban/semi urban	84.6	15.4	246
Rural	72.7	27.3	242
Total	78.7	21.3	488
Family Structure			
Nuclear	77.2	22.8	114
Joint	79.1	20.9	374
Total	78.7	21.3	488
Operational landholding			
Yes	78.1	21.9	334
No	79.9	20.1	154
Total	78.7	21.3	488

Living with			
Alone	78.3	21.7	46
Living with others	78.7	21.3	442
Total	78.7	21.3	488

Annex Table 3.9: Use of Social Pension for Basic Needs by Background Characteristics

District	Yes	No	N
Taplegunj	62.5	37.5	16
Sindhupalchowk	41.2	58.8	34
Kathmandu	48.5	51.5	66
Rolpa	78.9	21.1	19
Baglung	77.4	22.6	31
Kalikot	88.2	11.8	17
Nawalparasi	90.2	9.8	51
Mahottari	98.1	1.9	52
Siraha	100.0	-	49
Udayapur	100.0	-	26
Makwanpur	94.4	5.6	36
Banke	93.8	6.3	32
Kailali	100.0	-	39
Doti	100.0	-	20
Total	83.0	17.0	488
Caste/ethnicity			
Brahmin/Chhetri	82.6	17.4	109
Adivasi/Janajatis	70.9	29.1	213
Terai caste	100.0	-	32
Dalit	98.4	1.6	122
Muslim	100.0	-	12
Total	83.0	17.0	488
Sex			
Male	82.3	17.7	237
Female	83.7	16.3	251
Total	83.0	17.0	488
Age			
60-64	93.8	6.3	80
65-69	91.2	8.8	68
70-74	82.8	17.2	93
75-79	68.1	31.9	119
80-84	85.1	14.9	67
85 and more	86.9	13.1	61

Total	83.0	17.0	488
Types of social pension			
Old age allowance	81.6	18.4	391
Widow's allowance	88.7	11.3	97
Settlement			
Urban/semi urban	80.9	19.1	246
Rural	85.1	14.9	242
Total	83.0	17.0	488
Family Structure			
Nuclear	85.1	14.9	114
Joint	82.4	17.6	374
Total	83.0	17.0	488
Operational landholding			
Yes	80.2	19.8	334
No	89.0	11.0	154
Total	83.0	17.0	488
Living with			
Alone	87.0	13.0	46
Living with others	82.6	17.4	442
Total	83.0	17.0	488

Annex Table 3.10: Perceived Reasons for Adequacy and Inadequacy of Social Pension

Is the social pension given to you by the state adequate to meet your overall basic needs?	Male	Female	Total
Yes	12.8	13.3	13.1
No	87.2	86.7	86.9
Total	100.0	100.0	100.0
N	195	210	405
Why is it adequate?			
Lack of other sources of income and economic support	52.0	25.0	37.7
The amount given in old age is big enough	28.0	39.3	34.0
Sufficient for personal expenses	32.0	32.1	32.1
Availability of support from family members	4.0	10.7	7.5
No need to be responsible for other household affairs	-	3.6	1.9
Ability to maintain the savings	4.0	-	1.9
N	25	28	53
Reasons for perceiving inadequacy			
Very small amount	100.0	100.0	100.0
Weak economic condition and lack of other income	31.8	31.9	31.8

Rise of the prices of commodities	15.3	17.6	16.5
Dependents to support	10.0	10.4	10.2
Lack of other family support		0.5	0.3
N	170	182	352

Percentages exceed 100 due to multiple responses.

Annex Table 3.11: Perception on Adequacy of Social Pension by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	60.0	40.0	16
Sindhupalchowk	21.4	78.6	34
Kathmandu	37.5	62.5	66
Rolpa	-	100.0	19
Baglung	-	100.0	31
Kalikot		100.0	17
Nawalparasi	8.7	91.3	51
Mahottari	-	100.0	52
Siraha	10.2	89.8	49
Udayapur	30.8	69.2	26
Makwanpur	23.5	76.5	36
Banke	3.3	96.7	32
Kailali	-	100.0	39
Doti	30.0	70.0	20
Total	13.1	86.9	405
Caste/ethnicity			
Brahmin/Chhetri	12.2	87.8	90
Adivasi/Janajatis	19.9	80.1	151
Terai caste	6.3	93.8	32
Dalit	8.3	91.7	120
Muslim	-	100.0	12
Total	13.1	86.9	405
Sex			
Male	12.8	87.2	195
Female	13.3	86.7	210
Total	13.1	86.9	405
Age			
60-64	8.0	92.0	75
65-69	11.3	88.7	62
70-74	15.6	84.4	77

75-79	13.6	86.4	81
80-84	19.3	80.7	57
85 and more	11.3	88.7	53
Total	13.1	86.9	405
Types of social pension			
Old age allowance	14.4	85.6	319
Widow's allowance	8.1	91.9	86
Total	13.1	86.9	405
Settlement			
Urban/semi urban	13.6	86.4	199
Rural	12.6	87.4	206
Total	13.1	86.9	405
Family Structure			
Nuclear	9.3	90.7	97
Joint	14.3	85.7	308
Total	13.1	86.9	405
Operational landholding			
Yes	11.9	88.1	268
No	15.3	84.7	137
Total	13.1	86.9	405
Living with			
Alone	7.5	92.5	40
Living with others	13.7	86.3	365
Total	13.1	86.9	405

Annex Table 3.12: Distribution of Respondents Reporting Effect and Impact of Social Pension by Background Characteristics

Background characteristics	Effect	Impact	N
District			
Taplegunj	100.0	93.8	16
Sindhupalchowk	100.0	88.2	34
Kathmandu	98.5	98.5	66
Rolpa	78.9	78.9	19
Baglung	100.0	93.5	31
Kalikot	100.0	100.0	17
Nawalparasi	96.1	94.1	51
Mahottari	96.2	94.2	52
Siraha	98.0	95.9	49
Udayapur	92.3	92.3	26
Makwanpur	100.0	97.2	36

Banke	100.0	100.0	32
Kailali	100.0	100.0	39
Doti	100.0	100.0	20
Total	97.5	95.3	488
Caste/ethnicity			
Brahmin/Chhetri	94.5	89.9	109
Adivasi/Janajatis	98.6	96.2	213
Terai caste	93.8	90.6	32
Dalit	99.2	99.2	122
Muslim	100.0	100.0	12
Total	97.5	95.3	488
Sex			
Male	96.2	94.1	237
Female	98.8	96.4	251
Total	97.5	95.3	488
Age			
60-64	100.0	100.0	80
65-69	100.0	97.1	68
70-74	95.7	93.5	93
75-79	96.6	95.8	119
80-84	98.5	97.0	67
85 and more	95.1	86.9	61
Total	97.5	95.3	488
Types of social pension			
Old age allowance	96.9	94.6	391
Widow's allowance	100.0	97.9	97
Total	97.5	95.3	488
Settlement			
Urban/semi urban	96.3	95.1	246
Rural	98.8	95.5	242
Total	97.5	95.3	488
Family Structure			
Nuclear	99.1	95.6	114
Joint	97.1	95.2	374
Total	97.5	95.3	488
Operational landholding			
Yes	97.0	94.9	334
No	98.7	96.1	154
Total	97.5	95.3	488

Living with			
Alone	100.0	95.7	46
Living with others	97.3	95.2	442
Total	97.5	95.3	488

Annex Table 3.13: Fulfillment of Basic Needs without Social Pension by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	25.0	75.0	16
Sindhupalchowk	29.4	70.6	34
Kathmandu	25.8	74.2	66
Rolpa	26.3	73.7	19
Baglung	16.1	83.9	31
Kalikot	-	100.0	17
Nawalparasi	9.8	90.2	51
Mahottari	3.8	96.2	52
Siraha	2.0	98.0	49
Udayapur	11.5	88.5	26
Makwanpur	8.3	91.7	36
Banke	-	100.0	32
Kailali	-	100.0	39
Doti	-	100.0	20
Total	11.3	88.7	488
Caste/ethnicity			
Brahmin/Chhetri	11.9	88.1	109
Adivasi/Janajatis	18.3	81.7	213
Terai caste	6.3	93.8	32
Dalit	0.8	99.2	122
Muslim	-	100.0	12
Total	11.3	88.7	488
Sex			
Male	11.8	88.2	237
Female	10.8	89.2	251
Total	11.3	88.7	488
Age			
60-64	6.3	93.8	80
65-69	1.5	98.5	68
70-74	11.8	88.2	93
75-79	16.8	83.2	119

80-84	11.9	88.1	67
85 and more	16.4	83.6	61
Total	11.3	88.7	488
Types of social pension			
Old age allowance	12.5	87.5	391
Widow's allowance	6.2	93.8	97
Total	11.3	88.7	488
Settlement			
Urban/semi urban	12.6	87.4	246
Rural	9.9	90.1	242
Total	11.3	88.7	488
Family Structure			
Nuclear	7.9	92.1	114
Joint	12.3	87.7	374
Total	11.3	88.7	488
Operational landholding			
Yes	13.2	86.8	334
No	7.1	92.9	154
Total	11.3	88.7	488
Living with			
Alone	6.5	93.5	46
Living with others	11.8	88.2	442
Total	11.3	88.7	488

Annex Table 3.14: Accessibility of Social Pension of Every Eligible Senior Citizen by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	43.8	56.3	16
Sindhupalchowk	58.8	41.2	34
Kathmandu	54.5	45.5	66
Rolpa	89.5	10.5	19
Baglung	61.3	38.7	31
Kalikot	70.6	29.4	17
Nawalparasi	64.7	35.3	51
Mahottari	82.7	17.3	52
Siraha	65.3	34.7	49
Udayapur	92.3	7.7	26
Makwanpur	94.4	5.6	36
Banke	31.3	68.8	32
Kailali	61.5	38.5	39

Doti	75.0	25.0	20
Total	66.8	33.2	488
Caste/ethnicity			
Brahmin/Chhetri	72.5	27.5	109
Adivasi/Janajatis	58.7	41.3	213
Terai caste	84.4	15.6	32
Dalit	73.8	26.2	122
Muslim	41.7	58.3	12
Total	66.8	33.2	488
Sex			
Male	67.9	32.1	237
Female	65.7	34.3	251
Total	66.8	33.2	488
Age			
60-64	73.8	26.3	80
65-69	73.5	26.5	68
70-74	65.6	34.4	93
75-79	63.9	36.1	119
80-84	58.2	41.8	67
85 and more	67.2	32.8	61
Total	66.8	33.2	488
Types of social pension			
Old age allowance	65.0	35.0	391
Widow's allowance	74.2	25.8	97
Total	66.8	33.2	488
Settlement			
Urban/semi urban	69.9	30.1	246
Rural	63.6	36.4	242
Total	66.8	33.2	488
Family Structure			
Nuclear	61.4	38.6	114
Joint	68.4	31.6	374
Total	66.8	33.2	488
Operational landholding			
Yes	67.7	32.3	334
No	64.9	35.1	154
Total	66.8	33.2	488
Living with			
Alone	58.7	41.3	46
Living with others	67.6	32.4	442
Total	66.8	33.2	488

Annex Table 3.15: The Extent of Reach of Other Privileges among Senior Citizens

	Male	Female	Total
Are you aware of other privileges also for the senior citizens?			
Yes	8.9	5.6	7.2
No	91.1	94.4	92.8
Total	100.0	100.0	100.0
N	237	251	488
If yes, what are these			
Health care provision and incentives	71.4	92.9	80.0
Reservation and travel fare concessions in the bus	19.0	28.6	22.9
Old age home	19.0	7.1	14.3
N	21	14	35
Have you ever used these above privileges?			
Yes	47.6	71.4	57.1
No	52.4	28.6	42.9
Total	100.0	100.0	100.0
N	21	14	35
If you have used, which are these?			
Subsidized treatment in the hospital	100.0 (10)	100.0(10)	100.0 (20)
Reservation and travel fare concessions in the bus/ air tick	-	10.0 (1)	5.0 (1)
N	10	10	20
Did you have to face any problem in having access to the subsidized treatment in the hospital?			
Yes	10.0 (1)	30.0 (3)	20.0 (4)
No	90.0 (9)	70.0 (7)	80.0 (16)
Total	100.0	100.0	100.0
N	10	10	20
Types of problems			
Non-availability of the subsidized treatment in the hospital	100.0 (1)	100.0 (3)	100.0 (4)
Not getting medicines when needed	100.0 (1)	66.7 (2)	75.0 (3)
N	1	3	4
Did you have to face any problem in having access to reservation and travel fare concessions in the bus/air ticket?			
Yes	30.0 (3)	30.0(3)	30.0(6)
No	20.0(2)	10.0 (1)	15.0 (3)
Don't know	50.0 (5)	60.0 (6)	55.0 (11)
Total	100.0	100.0	100.0
N	10	10	20

If yes, type of problems			
Reluctance of the transport officials to grant concessions	100.0 (2)	100.0 (4)	100.0 (6)
Not getting any concession	100.0 (2)	75.0 (3)	83.3 (5)
N	2	4	6

Percentages exceed 100 due to multiple responses.

Annex Table 3.16: Suggestions for the Transportation Privileges by Background Characteristics

Background characteristics	Yes	No	N
District			
Taplegunj	43.8	56.3	16
Sindhupalchowk	61.8	38.2	34
Kathmandu	57.6	42.4	66
Rolpa	36.8	63.2	19
Baglung	48.4	51.6	31
Kalikot	41.2	58.8	17
Nawalparasi	37.3	62.7	51
Mahottari	96.2	3.8	52
Siraha	89.8	10.2	49
Udayapur	53.8	46.2	26
Makwanpur	91.7	8.3	36
Banke	56.3	43.8	32
Kailali	69.2	30.8	39
Doti	60.0	40.0	20
Total	63.9	36.1	488
Caste/ethnicity			
Brahmin/Chhetri	60.6	39.4	109
Adivasi/Janajatis	61.0	39.0	213
Terai caste	100.0	-	32
Dalit	63.1	36.9	122
Muslim	58.3	41.7	12
Total	63.9	36.1	488
Sex			
Male	71.3	28.7	237
Female	57.0	43.0	251
Total	63.9	36.1	488
Age			
60-64	55.0	45.0	80
65-69	67.6	32.4	68

70-74	69.9	30.1	93
75-79	67.2	32.8	119
80-84	64.2	35.8	67
85 and more	55.7	44.3	61
Total	63.9	36.1	488
Types of social pension			
Old age allowance	65.2	34.8	391
Widow's allowance	58.8	41.2	97
Total	63.9	36.1	488
Settlement			
Urban/semi urban	67.5	32.5	246
Rural	60.3	39.7	242
Total	63.9	36.1	488
Family Structure			
Nuclear	61.4	38.6	114
Joint	64.7	35.3	374
Total	63.9	36.1	488
Operational landholding			
Yes	62.0	38.0	334
No	68.2	31.8	154
Total	63.9	36.1	488
Living with			
Alone	45.7	54.3	46
Living with others	65.8	34.2	442
Total	63.9	36.1	488

