Ageing and Social Security System in Nepal: Scope and Challenges

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1. Introduction

The issues of social security to elderly people has been gaining its momentum to the discussion in developing countries like Nepal as the life expectancy is increased, Total Fertility Rate(among married women) is decreased, Total mortality rate (particularly infant and child mortality) of the people is decreased and Human Development Index is increased. As the number of senior citizens has been increasing, it would natural concern to take care and providing necessary goods and services to those senior citizens who can not manage themselves and needs other's support. The state should take responsibility to protect the rights of old by providing essential service and facilities; and their valuable experience, skill, knowledge and capability could be mobilized for national development. The state should guarantee social and economic justice to these people. In this context, the question could be raised "are present policies adopted by Government of Nepal and prevailing socio-cultural value system to take care of those groups able to address their problems." Specifically, this paper discusses on the policy issues related to social security of old age population in Nepal, studies the socio-cultural aspects of the old aged people and understood the state of age people in the changed social contest.

2. Ageing

Ageing is the ultimate manifestation of biological and demographical activities in individual human being and population at large. Until recently very little attention was paid particularly in developing countries about the dynamics of ageing in human beings. However, continued increase in percentage of aged persons in the population is creating humanitarian, social and economic problems in many developing as well as developed countries. It has been observed that since last one decade, social scientists and demographers all over the world are trying to explore the dynamics of ageing.

Conceptually, ageing is progressive attainment of ages of last stage of maximum life span of human being, 100 to 110 years as general (Taber’s Cyclopedia medical dictionary, 1999). For others, ageing is growing old or maturing, progressive changes related to the passage of time. Despite its universality, ageing is difficult to define Shakespeare
probably characterized it best in his elegant description of the seven stages of man. It begins at the moment of conception, involves the differentiations and maturation of the organism and its cells at some variable point in time, leads to the progressive loss of functional capacity characteristic of senescence, and ends in death (Robbins 1998). With age, there are physiological and structural alternations in almost all organ system. Ageing in individuals is affected to a great extent by genetic factors, social conditions and the occurrence of age related diseases. In addition, there is good evidence that ageing-induced alternation in cells is an important component of ageing of the organism. However, different ages are used as starting of ageing. In Nepalese context, the retirement of civil servants is fixed at 58 years at governmental level. Therefore for civil servants, the ageing is supposed to start ages the completion of age 58 years. But in universities, the retiring age of teachers and administrator is 63 years. Therefore for them, ageing starts after the completion of 63 years of age. But for the purpose of legal activities and granting of pensions to general mass, the age fixed for a person to be old is 75 years.

Nepalese aged people: Transition of Nepal’s population from its primitive stationary state during 1911 to present third state in 2001 on the way to its final stationary state has been changing age structure of the population in favour of elderly person by increasing proportion of elderly persons aged 65 and above years from 2.43% during 1911 to present 5.20%. The elderly group of 60+ above holds the 7.49% of the total population. The following table shows that the old population group has been gradually increased.

### Percentage Distribution of Aged Population

<table>
<thead>
<tr>
<th>Age groups</th>
<th>1981</th>
<th>1991</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>60-64</td>
<td>2.5</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>65+</td>
<td>3.4</td>
<td>3.1</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Source: Nepal population report, 2004, 16p
Though, the increase is not so much as compared to those observed for developed countries (as high as 13%), it indicates the starting of the ageing dynamics in Nepal, which will have adverse effects on Nepalese social structure and economy in the long run.

3. Status of Aged People in Nepal

In Nepal, though only recently, ageing is considered as an economic problem, socially it is considered, since ancient time, the continued upgrading in social status. Higher the age of a person, more is his/her social status. Eldest male member of the family or the community automatically takes the role of head-ship in the family/community. Almost all social and religious activities are guided as well as performed by him. His views and word are taken as the rules and regulations to be followed by the community/family members. Also individuals who manage to survive more than 75 years of age are considered as those who have attained the god hood. In Newar society of Nepal, elderly persons are facilitated as gods in attaining cerain ages through three different ceremonies called Janku. First ceremony called Bhim Ratharohan is conducted when a person attains the age of 77th year, 7th month, 7th day, 7th hours, 7th minute and 7th Pala (Lowest unit of Nepalese chronological time) and second ceremony is conducted at age of 84 and third at the age of 90 years. This shows the high respects shown by Nepalese towards their elderly persons. However, there might be several factors that made the elder age more difficult which are discussed below.

**Economic Activeness of Aged people:** The people under the categories of above 60 years and below 15 years are considered as economically dependent population. It is fact that elderly people have contributed to the nation at their economically active age. The nation can utilize the senior citizens’ skill, knowledge and experience, which are but valuable sources. Among 65+ years aged persons, 47.12 % are found economically active with sex differential of 59.7% for male and 34.30% for female.
Demography

<table>
<thead>
<tr>
<th>Description</th>
<th>Nepal Living Standards Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1995/96</td>
</tr>
<tr>
<td></td>
<td>2003/2004</td>
</tr>
<tr>
<td>Percent of Population (0-14 Yrs)</td>
<td>42.4</td>
</tr>
<tr>
<td></td>
<td>39.6</td>
</tr>
<tr>
<td>Percent of Population (15-59 years)</td>
<td>50.8</td>
</tr>
<tr>
<td></td>
<td>52.8</td>
</tr>
<tr>
<td>Percent of Population (60 years and over)</td>
<td>6.8</td>
</tr>
<tr>
<td></td>
<td>7.6</td>
</tr>
<tr>
<td>Sex ratio (number of males per 100 females)</td>
<td>95.5</td>
</tr>
<tr>
<td></td>
<td>92.3</td>
</tr>
<tr>
<td>Dependency ratio</td>
<td>97.0</td>
</tr>
<tr>
<td></td>
<td>89.2</td>
</tr>
<tr>
<td>Household size</td>
<td>5.7</td>
</tr>
<tr>
<td></td>
<td>5.3</td>
</tr>
</tbody>
</table>


**Marital status of aged person:** According to 2001 census, it is found that, among 65+ years aged person, 86.46% of males and 68.34% of females are currently married, 10.89% of males and 28.19% of females are widowers/widows; 1.43% of males and 1.22% of females are singles.

**Disabled aged persons:** As age advances, a person is exposed to many physical and mental defects. According to 2001 census, disability rate including both physical and mental cases for whole Nepal is found only 0.46% with the sex wise rate of 0.42% for males and 0.50% for female. Of the total disabled reported by the census, 45% are male and 55% are females. Causes of disability include infectious diseases, non-infectious disease, accidents, mental, ageing and others.

**Literacy rates of aged persons:** According to 2001 census, the literacy rate (those who can read and write) for aged 65+ is found as 27.0% for males and 4.07% for females. For both sexes, the literacy rate for aged 65+ years is found as 15.64%.

**Migrations:** Young people are migrated permanently or temporarily from their place or origin. The reasons of migration are trading, agriculture, employment, study/training and marriage. The category in other reasons comprised 31.3 percent. Marriage (27%), agriculture (15.8%), employment (10.6%), study and
training (9.3%) and trading (6%) follow this (CBS, 2003 146p). As a result of migration, elderly person (let's say father and mother) remains at their home. It is clear from the observations that most of the elderly persons are alone at their house either in rural or urban. Most of young people are migrated from rural areas to urban or abroad and from urban areas to abroad. Thus, elderly people are compelled to remain alone.

**Maoist Conflict:** Maoist insurgency has seriously undermined law and order and administrative control of the government across Nepal. A number of people had lost their lives and law and order had deteriorated. To fund their campaign, they made compelled young people to join in Maoist Movement. This movement caused internal refugee, migration to neighboring country, breakdown of relatives, deserted rural areas, havoc and terror. The ultimate effects of this movement fall on the elderly people, children and women.

**Others:** In recent days, on one hand, depleting socio-cultural value system, diversification in occupation basically agricultural to non-agricultural, Effects of Western society, higher mobility of economically active persons for seeking job and better education, and replacing existing joint family system by nuclear family system have been causing problematic for the security of aged people particularly above 65 years in Nepal. Since, children and those elder groups mostly rely on familial support in Nepal.

**4. Social Security**

Social security and welfare aspect is an integral part of overall national development. A welfare state is meaningful only when this aspect is taken care along with other aspects of development. A state has to bear duty and responsibility of social security to uplift and develop the socio-economic and the overall status of its citizens.
Social security system assures the right of socially, economically, physically and psychologically vulnerable people for normal and dignified life. The state should feel the responsibility of guaranteeing social security to weak, poor and helpless citizens. A state should design appropriate structure and programme of social security within its own economic and social limitation. Based on traditional welfare concepts, the disabled and weaker sections of a society are looked upon as subjects of mercy. In accordance with recent concepts of social rights and security, they deserve not mercy but feelings of right and opportunity that need to be established in the society.

Modern welfare state ought to provide economic and social security in the form of facilities and respect to senior citizens who have already contributed to their credit. Some of the nations have bee adopting social security policy from the beginning of this century for the welfare and benefit of their people.

The government is moving ahead with some new ideas and programmes in social welfare, through it has been lately started. It is envisaged that the government has to bear more responsibility toward people and society these days. The concern over the welfare and protection of women, children, senior citizens and physically or mentally disabled people has gained momentum due to the inherent intention of people's movement and the Constitution of the Kingdom of Nepal 1990 for special provision toward these people.

Social security seems very significant to the country like Nepal having such social and economic structure; however, due attention has not been paid on it in previous plans. In the Eights Plan, few welfare activities were carried out concentrating on disabled, children, senior citizens and helpless women. But those activities were confined only in narrow aspect of social security. So far, social security to senior citizens have been in the form of pension to ex-employees, elderly homes to helpless old people and allowance to old people.

Those social security comprises all aspects related with compensating people who are unable to actively earn own livelihood, this topic deals only with helpless disabled and
senior citizens and the remaining aspects of social security have been included in other topics.

**Eighth Plan (1992-1997)**

Although there is no separate policy and programme for social security heading of the Eights Plan document, the annual programme FY 1995/96 had incorporated some policies like assuring social security to helpless, old and weak citizens for maintaining dignified human life; accepting social security as social investment; and institutionalizing it. To implement these policies, some programmes like providing monthly allowance worth Rs. 100 to each individual above 75 and helpless widow above 60, free medical treatment and help to old people were promised but only allowance distribution programme could be made effective in practice.

**Ninth Plan (1997-2002)**

During the Ninth Plan period, policy related to senior citizens was formulated; record of senior citizens getting monthly allowance was maintained along with works, such as operation of old age home on pilot basis, health cure services and discount on airfare were carried out. However, the observed obstacles during the Ninth Plan (1997-2002) include lack of appropriate budgeting; absence of necessary legal framework; absence of work plan and networking.

**Tenth Plan (2002-2007)**

The objective the Tenth Plan (2002-2007) is to make the living condition of senior citizens comfortable, secured and dignified by using their knowledge, skill and experience in the socio-economic development of the country. **The policy and work strategy** taken in the Tenth Plan (2002-2007) are:

- Legal infrastructure network development
- Utilize the knowledge, skill and ability of senior citizens in the development works.
• **Ensuring rights of senior citizens**
  
  • Prepare necessary laws and amend existing ones for rights of senior citizens
  
  • Coordinate with local institutions, non-government organizations and civil societies for the works/programs related to senior citizens.

• **Social security and rights**
  
  • Encourage formation of community based clubs, old-age homes along with establishment and extension of pilot old-age home in five development regions of the country for making the life of old people easy and comfortable. Also, encourage the establishment of senior citizens clubs.
  
  • Adopt policy for necessary arrangement to create geriatric ward in all regional and zonal hospitals for providing appropriate health service to senior citizens.
  
  • Publicize to develop system of honoring, respecting and serving the senior citizens of the country and include the subject matter of senior citizens in the school level curriculum.
  
  • By updating the record of senior citizens, the existing allowance of the senior citizens will be reviewed.
  
  • Implement social insurance scheme for senior citizens.

**Programs:**

• Formulation of acts and regulations relating to senior citizens
  
  • Preparation of national plan of action and implement programs by develop networking
  
  • Encourage the non-governmental organizations and local institutions to establish and operate centers for undertaking various programs relating to religious work, recreation, sermonizing and income generating programs for the senior citizens. Produce publicity materials oriented to create respect to senior citizens and undertake publicity and broadcasting.
  
  • Steps will be taken to provide rebates and facilities in the areas of health service, transportation and entertainment.
• Measures will be taken for establishment and extension of geriatric wards including well equipping them in private hospitals and also in the zonal, regional and center. Also, steps will also be undertaken to organize mobile health camps for providing health service and arrange gradually the increase of treatment expenses of senior citizens.

• Program related to social security allowance distribution of the senior citizens and updating of their statistical record will be undertaken.

• Coordinate with various institutions and organizations including the concerned parties involved in the area of senior citizens.

• Step will be taken to include topics/subjects about senior citizens in the school level curriculum.

• Implement social insurance program for senior citizens in a coordinated manner.

Expected Output:

• Programs like social security, entertainment, health, etc. will be coordinated through local institutions and civil societies.

• Legal arrangement including amendment in the clauses of existing acts and regulations will take place.

• National action plan along with networking will take place.

• Establishment of pilot old-age homes in all development regions will take place and execution of skill development programs in other old-age homes as well as proper use of knowledge, experience and skill of senior citizens will be found.

Probable Obstacles

• Lack of financial resources

• Lack of coordination among government agencies, non-governmental organizations, local institutions and civil societies
5. Conclusions

When ageing is embraced as an achievement, the reliance on the skills, experience and resources of the older groups is recognized as an asset in the growth of mature, fully integrated, human societies. In Nepalese society, as in many others based largely on agriculture, the elderly have significant influence in making decisions, resolving conflict and leading the family. Within the household, their approval and acceptance has traditionally been sought because of their bridging roles in maintaining traditions and culture. They have thus played an important part in mitigating generational conflict and maintaining social stability, particularly within the framework of the extended family. However, modernization has tended to favor nuclear families and has therefore threatened the place of senior citizens in Nepalese society.

The proportion of the country's elderly population (above 60 years) has increased from 1% in 1961 to 7.21% in 2001, indicating significant improvements in health standards through well below the ration of high-HDI countries. Traditionally, Nepal's pension plan is the only system of social security for older people. However, its coverage is very limited. The Tenth Plan aims to maximize the knowledge, skill and experiences of the elderly in social development by creating an environment conducive to respect, protection and convenience for older people. It has articulated a ten-point programme, including the development of laws and regulations, the encouragement of NGOs and CBOs in the welfare, care and rehabilitation programmes of senior citizens, and additional provisions for them in health and transport services.

Existing provisions for the protection and advancement of senior citizen, however, fall far short of rapidly growing needs. Not only is the social security system very weak, but the rights of the elderly have not yet received the prominence manifested for other groups. Like action to date for PWDS, Nepal's programmes for senior citizens are guided by the welfare approach rather than a rights-based conception.
References


Singh, ML(2002), Population Polarization at Kathmandu Metropolitan City, Central Department of Statistics, Tribhuvan University, Kathmandu, Nepal

