



ORIGINAL RESEARCH ARTICLE

SATISFACTION AND UTILIZATION OF SOCIAL SECURITY ALLOWANCE AMONG SENIOR CITIZEN IN BHARATPUR WARD NO-6, CHITWAN

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ABSTRACT

Background: The quality of the senior citizens has become a public health concern. The Quality of the life of senior citizen is affected by many factors. Among them one of the strong factors is social security allowance. Misuse on social security allowance and dissatisfaction is increasingly recognized among senior citizens hence, the present study aimed to explore satisfaction with and utilization of the old age allowance among older people.

Methods: The Community based cross-sectional study using face to face interview was carried out among senior citizen in Bharatpur Metropolitan ward no -6. Asystematic Random sampling method was used. We used IBM Statistical software version 20 to carry descriptive and bivariate analysis.

Results: Around 134(77.4%) respondent mentioned that, they were capable to spend their Social Security Allowance themselves. Senior citizen was satisfied with the social security allowance given by government while 38.7% were unsatisfied. Satisfaction status of social security allowance significantly associated with living condition [with familymembers (COR=3.18; CI=1.54-6.57)], occupation[other than farm (COR=2.18; CI=1.16-4.09)]

Conclusions: The Social security Allowance for senior citizen is a necessary and proper utilization can give important contribution to older people connected with family and community.



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INTRODUCTION

Social security is being considered as a right of every elderly citizen. Social security Allowance is linked to enhancing social equity and justice. As per the International Social Security Association, social security includes social insurance programmes, Social assistance programmes, universal programmes, mutual benefits schemes, national provident funds, and other arrangement including market- oriented approaches that, in accordance with national law or practice, form part of a country's social system.¹

The development of Social security programmes and system is one of the most significant social policy achievements of the 20th century. Nonetheless, the enhancement of the quality of the life among senior citizen remains major challenge for the decade especially in low- and middle-income country like Nepal.¹

Nepal Government is committed to protect the right of senior citizens. Hence a universal flat pension of Rs. 100 to all the elderly people above 75 years was first announced in Nepal

from 1994. Now the amount has significantly increased and reached Rs. 3000.²

There is no doubt, the amount of Social security Allowance supports minimum basic requirements and is a crucial source of income to help elderly people become independent. ³ Besides this Social Security Allowance would be expected to reduce old age poverty, improvement in household well-being, a healthier lifestyle and contribute to achieve sustainable goals. ³

Increasing Social Security Allowance is not enough to determining indicator for enhancing quality of life of the elderly. Understanding elderly satisfaction regarding social security allowance is equally important and play major role in promoting healthy aging life. ⁴

Though the Government of Nepal allocating high amount of budget each year for senior citizen, evaluation on how satisfactory actually target groups are and how they are utilizing the allocated money is still remains neglected. ^{2,4} Hence in this context, present study attempt to assess the utilization and level of satisfaction of social security allowance among senior

citizens in Baratap-6, Chitwan, province-3 of Nepal.

METHODS

A descriptive cross-sectional study was conducted among senior citizens in Chitwan District, Nepal. The sample size was determined using the formula $n=N/1+Nd^2$ where n is the calculated sample size, d is the degree of accuracy, which is 0.07, z is the confidence interval (1.96) and N is the population size, which is 680. The calculated sample size was 157. Now the required sample size for the study was 157 and it was increased to 173 to take care of non-response errors (10%). The required number of senior citizens was selected by a systematic random sampling method from the list of senior citizens provided by Bharatpur Municipality ward No. 6 Office. The elderly who were blind, mentally disabled, severely ill, or unable to speak, hear, or understand Nepali and under the age of 70 excluded from the study.

The study was conducted between November 2021 and January 2022. The interview schedule was developed by reviewing previous literature and consulting with an expert who had previously worked on social security allowance. Data was collected by using a face-to-face interview. Current satisfaction status of social security allowance was identify using self-designed pretested three -point Likert scale on the basis of literature review. There are total 10 positive statements. Each statement of the Likert scale is categorized as disagree, neutral, agree. The statement was marked ascending (1 to 3) score. The possible highest score obtained from participants was 30 whereas lowest was 10. On the basis of the score obtained from participants, satisfaction status was divide into two categories on the basis of mean score of Likert scale i.e. Dissatisfied (< 20 score) and satisfied (≥ 20 score) A pilot study was conducted on 10% of the sample size in Bharatpur, Chitwan district. Tool modifications were made as needed. The Nepali language was used for face-to-face interviews.

The collected data were manually checked and entered into IBM SPSS 20.0 (IBM SPSS Version 20; IBM Corp, Armonk, NY, USA). Descriptive as well as inferential analysis were done through this software. Utilization and satisfaction are assessed by the descriptive analysis of the collected information.

This study protocol received ethical approval from the Institutional Review Board (CMC-IRC/078/079-071) of Chitwan Medical College. Additional permission for the study was obtained from the 6th ward office of the Bharatpur Metropolitan in Chitwan district. Verbal informed consent was taken from the participant before the interview. The anonymity and confidentiality of the individual were maintained.

RESULTS

In this study, around 134(77.4%) respondent mentioned that, they were capable to spent their SSA by themselves, rest 39 (22.6) were mentioned the Social Security Allowance receive by them is utilizing by their family and relatives (Table 1).

Table 1: Utilization patterns of social security allowance among senior citizen in Bharatpur ward no-6, Nepal (n=173)

Variables	Category	Frequency (%)
Spend allowance for him/herself	Yes	134(77.4)
	No	39 (22.6)
If no who spend (n=39)##	Son/daughter	36(92.3)
	Spouse	14(35.8)
	Relatives	9(23.1)
	Others	16(41.02)

denotes multiple response

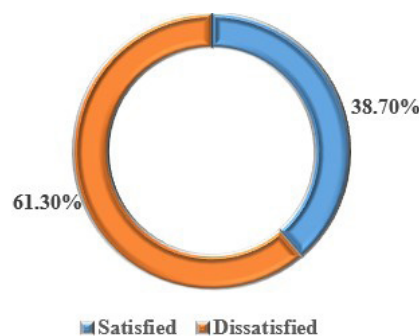


Figure 1: Satisfaction of social security allowance among senior citizen in Bharatpur ward no-6, Nepal (n=173)

More than half (61.3%) senior citizen was satisfied with the social security allowance given by government while 38.7% were unsatisfied (Fig 1).

Those who live in family member (COR = 3.18) and others (COR =2.47) were more likely to be satisfied with social security allowances as compared to who live alone. Senior citizen whose occupation is other than the farming were 2 .18 times more likely to satisfied with social security Allowance as compared to the those whose occupation is farming (Table no 2).

DISCUSSION

Social security is being considered as a right of every citizen. Social security is linked to enhancing social equity and justice. Since 1994, the Nepalese government has been providing an elderly allowance in order to protect the rights of the elderly.² This study attempts to discover the utilization pattern and satisfaction status of the elderly with the Social Security Scheme.

In this study, around 1/5th of the senior citizens' social security allowance was used by family members. This means that senior citizens have no control over the SSA received by them, which may contribute to deteriorating the quality of the elderly. The result of this study is supported by the Global Age Watch Index, which reports that the quality of life and wellbeing of senior citizens in Nepal is in the 77th position out of 91 countries. This situation has been highlighted in the past decade by changes in the existing family support structure.⁵

Social security is not only important; thus, utilizing the SSA with their full decision is equally important. The Social Security Allowance has been linked to the government's objective of reducing poverty among older people and promoting their well-being.⁶

The present study reported that more than half (61.3%) of senior citizens were satisfied with the social security allowance given by the government of Nepal, whereas 38.7% were unsatisfied.

Table 2: Factors associate with satisfaction of social security allowance among senior citizen in Bharatpur ward no-6, Nepal (n=173)

Variables	Number (%)	Level of satisfaction		P-value	COR (95% CI)
		Dissatisfied (%)	Satisfied (%)		
Age group					
	< 80	60(56.6)	46(43.4)	0.113	1.67(0.88-3.19)
	≥ 80	46(68.7)	21(31.3)		Ref
Sex					
Male	71(41)	42(59.2)	29(40.8)	0.633	1.16(0.62-2.16)
Female	102(59)	64(62.7)	38(37.3)		Ref
Religion					
Hindu	90(52)	55(61.1)	35(38.9)	0.964	1.01(0.55-1.87)
Non-hindu	83(48)	51(61.4)	32(38.6)		Ref
Level of education					
Illiterate	84(48.6)	49(58.3)	35(41.7)	0.441	1.27(0.68-2.34)
Literate	89(51.4)	57(64)	32(36)		Ref
Living condition					
Alone	67(38.7)	51(76.1)	16(23.9)	0.005**	Ref
With family members	74(42.8)	37(50)	37(50)		3.18(1.54-6.57)
Others	32(18.5)	18(56.3)	14(43.8)		2.47(1.01-6.07)
Marital status					
Married	93(53.8)	55(59.1)	38(40.9)	0.535	1.21(0.65-2.24)
Other than married	80(46.2)	51(63.7)	29(36.3)		Ref
Occupation					
Farm	105(60.7)	72(68.6)	33(31.4)	0.014**	Ref
Other than farm	68(39.3)	34(50)	34(50)		2.18(1.16-4.09)

** denotes significant association (By applying Pearson chi-square test at 5% level of significance)

COR denotes crude odds ratio which is obtained from simple bi-variate logistic regression (keep constant all other variable while making logistic model) The result of this study is in line with the study conducted by the National Planning Commission, Nepal and Dhungana et al., in the year of 2019, which reported that 66% and 72% of the senior citizens were satisfied with Social Security Allowance ^{2, 7} But the result is contradictory with the study conducted in Bengaluru, India, which reported 75.5% of senior citizens were unsatisfied. ⁸ The difference in the satisfaction status may be due to factors like the difference in the amount of benefits received by people in these two countries, the methodology adopted, and the awareness level of the participants.

In this study, it was found that those who lived with family members and others were more likely to be satisfied with social security allowances as compared to those who lived alone. The reason behind this result could be the fact that those who live in a family need to bear fewer expenses on medicine, food, and other stuff as compared to those who live alone.

Similarly, senior citizens whose occupation is other than farming were 2.18 times more likely to be satisfied with social security allowance as compared to those whose occupation is farming. The reason behind this result could be the fact that the

person whose occupation is farming never gets a pension or other amount of money (Abakasrakam), but whose occupation is service or government employment may get some amount of money, which increases the chance of satisfaction.

Evidence shows that the trend of satisfaction status of old age allowance has been increasing in Nepal as old age allowance increased from 1000 rupees in 2012 to 3000 rupees in 2019. The satisfaction status of the social security allowance depends on a variety of factors like inadequacy of benefits, delay in payments, lack of up-to-date information about the schemes and the amount of individual contributions made, and lack of awareness of social security schemes, physical constraints and estimated benefits. ⁹

The amount of old age allowance supports minimum basic requirements and is a crucial source of income to help older people become independent. An increase in old age allowance would be expected to lead to a reduction in poverty, an improvement in household well-being, and a healthier lifestyle. Thus, the factors which largely contribute to or determine the satisfaction of the senior citizen must be explored on a larger scale. ^{3,10}

CONCLUSION

The main finding of this study is that almost three-quarters

of senior citizens in this sample from Bharatpur, Nepal were dissatisfied with their social security allowance. The allowance was mostly used for self-purposing, health and medicine, and religious and social activities. The social security allowance providing system plays an important role in contributing to efforts in Nepal to increase and keep good relationships

between senior citizens and their families with society.

CONFLICT OF INTEREST: None

FINANCIAL DISCLOSURE: None

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