

# Social Security Allowances to Single Women: A Case Study

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## ABSTRACT

This paper assesses the impacts of social security allowances provided by the Government of Nepal to single women and the various associated aspects. This study was based on the socio-economic status of single women, the nature of tasks performed, and the perception of society and family towards them, which were observed and studied in Phedikhola Rural Municipality, Syangja, using descriptive research methods and related tools such as semi-structured questionnaires, key informant interviews, and observations. Similarly, accessible relevant published or unpublished materials, existing legal provisions, and information available via online means were also referred to as secondary sources. A higher percentage of single women took part in decision-making in household non-financial affairs, but involvement in financial affairs was relatively less. Most of them were occasionally invited to social functions and were relatively more trusted by society. The study concluded that the social security allowance can be an important step in uplifting the socio-economic condition of single women. However, the allowance amount needs to be increased to help single women be more independent, and it is also crucial to ensure that the allowances are received by single women and that the expenses are at her discretion.

**Keywords:** single women, allowances, social allowance, dependency

## Introduction

Sociologically, the term 'single' is often used to describe someone who is unmarried, a widow, a widower, or someone who is not involved in a stable sexual relationship. However, in Nepal, being a patriarchal nation, there is a huge difference between the number of single males and females; i.e., the number of single women

is extremely higher than that of single men. The culture of Nepali society is such that a woman is often compelled to stay alone and live the rest of her life remembering her dead husband, while a man is encouraged to marry another woman as soon as his wife dies. Hence, this leads to a significant difference between the populations of single males and females in Nepal. Women who are divorced from their spouses, abandoned by

their husbands, those whose husbands are dead, or those who are unmarried until the age of 35 are known as single women. Divorced single women have legally ended their marriages. Similarly, separated single women no longer live together as couples. A widow is a woman whose husband has died and who has not remarried (Dhungana, 2014). Realizing these facts, the Government of Nepal (GoN) included a provision for social security in the Interim Constitution of Nepal, 2007 (NPC, 2012), making single women eligible to receive allowances. As social security is linked with enhancing social equity and justice, it has been recognized as a concern for citizens' rights globally.

Mostly, women in Nepal get married without their consent. Society has established many aspects that lead to women's discrimination. A widow is abused, harassed, and deprived of social and economic rights, including property rights. Similarly, young widows are very vulnerable and victimized both sexually and emotionally within their families and also in the community (Tiwari & Bhattarai, 2017). In this context, the study aims to find the impacts of the allowance provided by the government to single women in Phedikhola Rural Municipality of Syangja District, Nepal, while also considering the challenges that single women face. The study also assesses the socio-economic impacts and the changing status of single women in Phedikhola Rural Municipality in Syangja District.

## **Materials and Methods**

The descriptive research method has been adopted for this study as it explains the data and characteristics, which analyze both qualitative and quantitative data. The data were collected from Phedikhola Rural Municipality, Syangja, where single women were administered to gather various pieces of information to bring clarity regarding the main reasons for the change, trend, and behavior. The data have analyzed the impact of social security programs on single women and their challenges by exploring the understanding,

feelings, and practices of single women based on their perception. The primary data were collected by one of the researchers personally, conducting a field survey, whereas secondary data were collected from relevant available materials such as journals, theses, articles, websites, etc. The study covers 253 single women who received social security allowances from the GoN. These individuals were identified as the study population. To achieve the research objectives, a representative sample of 50 single women was selected using a simple random sampling technique, constituting a little more than 20% of the total population. The sample selection process involved a systematic process covering all wards. The data collection process involved administering questionnaires through direct interviews with the identified 50 respondents. Key informant interviews were also conducted to obtain qualitative data.

## **Empirical Review: Global to Nepalese Context**

Only 27% of the world's population has access to comprehensive social security (ILO, 2014). While social security was first adopted in Germany in 1889 at the urging of the famous Chancellor, Otto Von Bismarck, America adopted social insurance in 1935; by then, 34 nations were already operating some form of social insurance program (about 20 of these were contributory programs).

European countries have been implementing social security programs since before the 19th century. Such programs are new for Asian-African countries. Social security is an inseparable part of social justice. It ensures special offers, support, and protection for economically and socially unsafe and vulnerable people. Social security is also called social insurance, social protection, social safety net, and sometimes social justice. Whatever term is used, it is a policy and program tool to promote justice and social welfare. Generally, the scope of social security is the protection of the unemployed, sick, disabled, and elderly (Mainali, 2014).

The Pakistan Aging Study shows that the elderly with less access to or control over resources are found to be poorer in contrast to those with fixed sources of resources or income. In Namibia, the pension of the elderly is used as a household coping device. The stability of the income also allows families access to credit, which would otherwise not be available. However, the concurrent impact of recent changes towards the single-family system, with its weakening of family bonds, combined with the increased number of elderly, suggests an urgent need to address the old age security needs in developing countries (UNDP, 2014).

A widow or single woman indicates a woman who has not remarried after the death of her husband. In recent years, social organizations working in the field of rights have used the term 'single women' in place of 'widow.' The term 'widow' indicated suppressed, neglected, unlucky women who hated widows, so they started using the term 'single women.' In Nepal, the death of the wife is taken as a general natural process but in contrast, the death of the husband is culturally linked with luck and being a bad person, which is still more widespread. Due to child marriage, unmatched weddings, and polygamy, the number of single women is relatively large in Nepal compared to developed countries. In particular, the number has increased due to the insurgency period in Nepal where many husbands died (Acharya, 2014).

The history of social security began with pensions for retired and elderly persons. There is no documentary record regarding when the pension was first paid in Nepal, but a system to provide annual lump sums to wounded soldiers returning from the British Army was practiced during the First World War in 1991 B.S. (NPC, 2012). During the Rana Regime, Commandery Kitab Khana was established, and then a pension program was started targeting soldiers and civil servants. The history of program implementation targeting common people (Mainali, 2014) does

not go beyond two decades. The policy on social security was only adopted in the Ninth Plan for the first time. It covered limited programs targeting elderly people, women, and the disabled (NPC, 1998).

In Nepal, social protection programs are implemented through the fiscal year budget. It started as a soldier welfare fund in 1941, and one year later, a pension fund for government staff was introduced. In the year 1989 AD, social welfare programs were introduced, while a senior citizen allowance was introduced in 1995. Now, there are more than 80 types of social protection programs being overseen by the federal ministries. The GoN commenced providing social security allowances to single women in 2052 B.S. Initially, only widows over 60 years old were eligible, but after the fiscal year 2068/69 B.S., single women of any age were eligible. Previously, it was only NPR 500 per month, but now this has been amended and increased to NPR 2660 per month.

Rights to employment and social security are ensured in clause 18 of the Interim Constitution of Nepal, 2007. Similarly, state policy (clause 39) mandates the state to make special social security provisions for the protection of women, orphans, children, the helpless, elderly, disabled, and marginalized castes. The government of Nepal has committed to expanding safety nets and social protection coverage (GoN, 2009), realizing its crucial role in addressing structurally generated poverty, post-conflict uncertainties, and deeply entrenched social exclusion. Policy intervention guided by social protection concerns became dominant after the 2006 political transformation. However, such programs are fragmented and driven by populists, thus, they do not constitute a comprehensive strategy. Although the government has sector-wise programs to protect the poor and vulnerable groups like women, children, disadvantaged groups, and small farmers, there is a lack of a social protection forum. Formal social security schemes in Nepal are highly visible but limited to civil servants, security personnel, and a small portion of the private sector (Khanal, 2012).

The constitution of Nepal, 2072 B.S., requires the state to follow a policy to pay special attention to the right to social security. Economically poor, physically incapacitated and helpless persons, helpless single women, persons with physical impairments, children, persons who cannot look after themselves, and citizens who belong to communities that are on the verge of extinction shall have the right to social security. In Nepal, social security programs are in operation in line with various security-related acts and regulations. Besides, many other acts and regulations have focused on specific targeted groups such as the Kamaiya, disabled, and children. Different working procedures/directives, national work plans, and policies have also been devised and updated accordingly.

The Social Protection Programme Operational Guideline (2069 B.S.) includes single women (divorced or elderly unmarried)

**Table 1**

*Distribution of Respondents by Age*

Age Group	Frequency	Percentage
35-40	2	4.00
41-50	1	2.00
51-60	15	30.00
61-70	28	56.00
71-80	4	8.00
Total	50	100

*Source: Field survey 2080 B.S.*

Single women in the study area are mostly above 60 years of age. The population of the age group above 60 is more than 64 percent. It is not surprising as the latest female life expectancy rate at birth (in 2022) is 71.45 years (Nepal Demographics Profile 2022). Only six percent of the single women in the study area are below 50 years of age. This shows a smaller number of single women in their young age. The key informant interview revealed child marriage, conflict in the country, and differences in age gap during marriage as the major reasons that caused younger women to become single women at an

and widows as a target group to receive social security allowances from the GoN. According to the guidelines, single women are unmarried or separated women of more than sixty years of age (MoFALD, 2012). However, Nepal's Budget Speech for Fiscal Year 2068/69 B.S. included single women of all ages as a target group to receive social security allowances (MoF, 2012), replacing the provision of guidelines issued by MoFALD.

## Findings and Discussions

### Socio-Economic Characteristics of the Respondents

#### *Age group*

Like others, single women also fall into different age groups. Being women from different age groups, their feelings and perceptions may differ among them. So, the age factor is taken as a determinant factor for this study. Table 1 provides the breakdown of the age groups of the respondents.

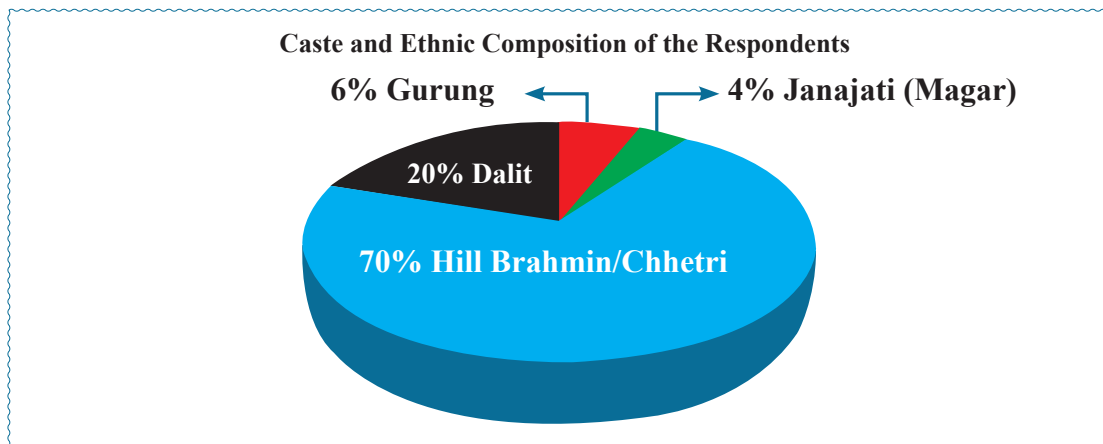
early age. It was found that there were more old-aged women than young women as most of them had migrated for better jobs and lifestyles.

#### *Caste and Ethnicity*

The caste and ethnicity of the respondents in the study area are depicted in Bar Chart 1. The majority of the population in the study area belonged to the Brahman/Chhetri community. Accordingly, single-women respondents were also from the Brahman/Chhetri community (about 70%), whereas Janajati and Hill Dalit respondents were relatively fewer, i.e., 10% and 20%, respectively.

### Bar Chart 1

#### Caste and Ethnicity



Source: Field survey 2080 B.S.

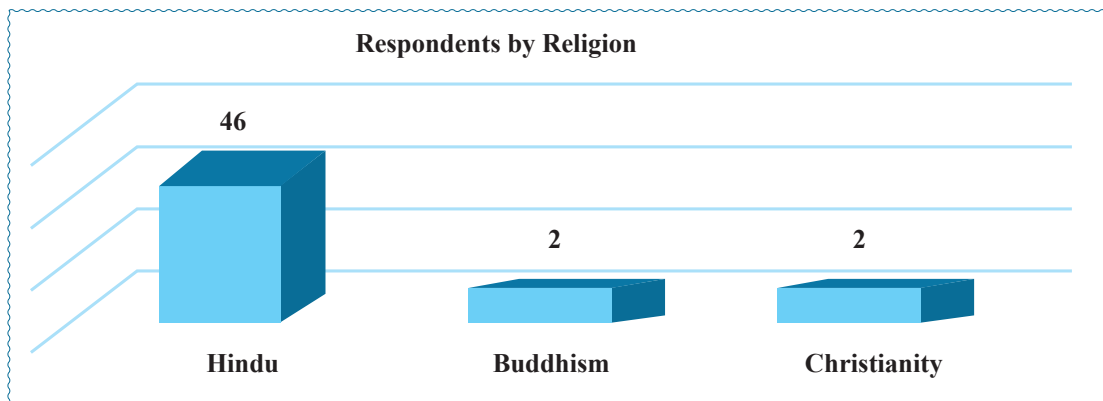
#### Religion

There were respondents of various religious backgrounds (see Chart 2). Here, 92% of the respondents belonged to the Hindu religion. Following that, 4% of respondents identified

as Buddhists. Interestingly, a few respondents initially declined to disclose their religion but later revealed that they had converted from Hinduism to Christianity (4%).

### Chart 2

#### Religion



Source: Field survey 2080 B.S.

#### Education

The literacy level of respondents indicates their understanding and ability to communicate acquired knowledge and experiences. It was found that 60% of single women respondents in

the study area were illiterate, as they were not given priority to attend school. 'Literate' refers to those who can read, write, and perform basic calculations. Twenty percent were literate, while another 20 percent had education below the secondary level.

**Table 2***Distribution of Respondents by Education Status*

Education Level	Frequency	Percentage
Illiterate (0)	30	60.00
Primary Level (1-5)	10	20.00
Secondary Level (5-10)	10	20.00
Total	50	100.00

*Source: Field survey 2080 B.S.*

More illiteracy (60%) indicates that women were restricted from attaining education due to early marriage and were tasked with taking care of household affairs, children, and other responsibilities. It was found that respondents in the younger age group were more literate than the older ones. This shows the changing attitudes in the community regarding the importance of education.

**Table 3***Distribution of Respondents by Occupation*

Occupation	Frequency	Percentage
Agriculture	45	90.00
Daily wages	5	10.00
Local employment or job	0	0.00
Small business	0	0.00
Other (if any)	0	0.00
Total	50	100.00

*Source: Field survey 2080 B.S.*

The majority of the respondents (90%) were engaged in agriculture as their primary occupation for livelihood, while 10% of women relied on daily wages. Occupational diversification was not observed among the respondents.

**Table 4***Distribution of Population by Dependency Rate*

S.N.	Dependent to	Frequency	Percentage
1	Independent	11	22.00
2	Son/daughter	26	52.00
3	Family members	13	26.00
	Total	50	100.00

**Occupation**

Generally, people in the active age group are involved in various occupations to meet their daily needs. Occupation guides people's lifestyle and expenditures. Rural women are almost exclusively engaged in domestic work such as cooking, serving, cleaning, washing dishes and clothes, and preparing animal feed, among other tasks. The major occupations followed by single women in the study area are presented below.

**Dependency**

Single women in the age group 51-60 claimed that they participate in decision-making and household income generation activities through active involvement in the agriculture sector and animal husbandry.

The majority of respondents were found to be dependent. Being single women, it was very difficult to manage daily requirements and expenditures. As stated, the feelings of loneliness and alienation are often justified not by an objective, but by a subjective situation of single women, especially in the case of widows. More strongly than in previous years of life, the need for security, respect, and belonging was felt. The best environment that allows for meeting all these needs is, therefore, family. Being single or in old age is one of the natural phases of women's lives in Nepalese society. According to survey data, 39 (78%) respondents were found to be dependent on their children or family members. Most of the respondents were dependent on their sons/daughters (52%), however, 26% of respondents were dependent on other family members.

### Household Income and Expenditures

Household income is the combined income of all people sharing a particular household. It includes various forms of income, such as salaries and wages, allowances, and the selling of agricultural products. During the survey, participants were asked to estimate their monthly income as well as expenditures, considering all income sources and expenditure items. To verify the estimated income and expenditure, they were also asked to list all their different income sources and expenditure categories per season, for a month, or for a year. Based on these figures, the total average monthly income and expenditure were calculated. The tables below present their average monthly income and expenditure scenarios.

**Table 5**

*Distribution of Respondents by Income Level*

S.N.	Income per Month	Frequency	Percentage
1.	Less than Rs. 10,000	24	48.00
2.	Rs. 10,001-15,000	10	20.00
3.	Rs. 15,001-20,000	12	24.00
4.	More than Rs. 20,000	4	8.00
	Total	50	100.00

Source: Field survey 2080 B.S.

A large percentage (48%) of the respondents said they earn less than Rs. 10,000 per month. Their primary source of income was agriculture. Only 8 percent of the population earns more than

Rs. 20,000. There are very few job opportunities for people (especially women) in Phedikhola, so most single women opt for farming, which does not fully support them financially.

**Table 6**

*Distribution of Respondents by Expenditure Level*

S.N.	Level of Expenses per Month	Frequency	Percentage
1	Less than 5,000	18	36.00
2	Rs. 5,000-10,000	23	46.00
3	Rs. 10,001-15,000	6	12.00
4	Rs.15,001-20,000	1	2.00
5	More than Rs. 20,000	2	4.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Table 6 shows that more than 36 percent have expenses below Rs. 5,000. Most of the respondents with this level of expenses belong to the old-age group. They stay at home and cannot earn much to support other family members because of their age. Hence, their expenses are also relatively low. However, about 12% of respondents stated that their monthly expenses range from Rs. 10,001 to Rs. 15,000.

### **Family Size**

Table 7 gives the family sizes of the respondents residing in the study area. It shows

**Table 7**

*Distribution of Respondents by Family Size*

S.N.	Family size	Frequency	Percentage
1	Single	1	2.00
2	Upto three members	12	24.00
3	Four to five members	30	60.00
4	Six to seven members	5	10.00
5	Eight or more than eight members	2	4.00
	Total	50	100.00

Source: Field survey 2080 B.S.

### **Employment of Family Members**

Family size determines the level of expenditure needs. A larger number of family members and a smaller number of employed members increase

that almost 60% of the respondents have 4-5 family members. This indicates the prevalence of nuclear families among single women. Households with more than 8 family members are very low (4%). Respondents with larger family sizes and lower levels of income faced economic burdens for the family. Conversely, respondents with higher incomes were not worried about family size

the financial burden, whereas the reverse situation helps in saving. Table 8 provides details on the number of family members employed in the study area.

**Table 8**

*Distribution of Respondents by Employment of Family Members*

S.N.	No. of Employed Member	Frequency	Percentage
1	Single	23	46.00
2	Two	17	34.00
3	Three	7	14.00
4	Four	2	4.00
5	Not applicable	1	2.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Table 8 shows that most of the respondents were able to manage their expenses. Almost 48% of respondents' families had 2-3 members employed, indicating the probability of some

saving. Unfortunately, almost 46 percent had only one member employed, implying a greater financial burden.



### Support in Household Work

In the context of Nepal, it is generally assumed that women are responsible for household work and men are responsible for work outside the home. Due to patriarchal mentality and socialization

processes, the same has been experienced in the study area. Respondents have experienced different situations in terms of support from family members in household work (see Table 9).

**Table 9**

*Distribution of Respondents by Support in Household Work*

S.N.	Level of Support	Frequency	Percentage
1	Very much	17	34.00
2	Moderate	9	18.00
3	Low	18	36.00
4	Very low	6	12.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Table 9 shows that only 34 percent received much support from their family members in the household work of single women. This support specifically came from sons and daughters. In addition to this, only 18 percent received moderate support. It's quite sad that the notion that 'household affairs are related only to women' has not yet changed much in villages. However, about 48% of respondents received low or very low support. This data also reflects the reality of a patriarchal society where women are always made to perform most of the household work alone.

### Participation in Household Financial Affairs

It was assumed that women's participation in household decision-making, control over their incomes, involvement in community meetings, etc., would be drastically impacted/improved because of social security allowances for single women. However, it is also acknowledged that women have less control over household income, transactions, and financial decision-making. Thus, generally, women are not involved in the household's financial affairs. This is also observed in the study area (see Table 10).

**Table 10**

*Participation in Household Financial Affairs*

S.N.	Level of Participation	Frequency	Percentage
1	Generally involved	6	12.00
2	Occasionally involved	13	26.00
3	Less Involved	31	62.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Table 10 displays that only 12% of respondents were generally involved in household financial affairs, whereas 62% were never involved. However, about 26% were occasionally involved. This implies that single women's participation in household financial

affairs is not satisfactory. Single women are not considered important or worthy enough to take part in financial affairs. One of the key indicators of women's empowerment is their control over the family's income, which is evidently missing in the study area.

### **Participation in Household Non-Financial Affairs**

Single women's participation in household decision-making, income-generating activities, and control over income were assessed to understand the status of women in household

decisions. Significant contributions of single women in making decisions at the household level were observed during the survey. Table 11 provides the level of participation of single women in household non-financial affairs in the study area.

**Table 11**

*Single-Women's Participation in Household Non-Financial Affairs*

S.N.	Level of Participation	Frequency	Percentage
1	Generally involved	35	70.00
2	Occasionally involved	12	24.00
3	Less Involved	3	6.00
	Total	50	100.00

Source: Field survey 2080 B.S.

The situation of participation in household non-financial affairs differed from household financial affairs. As evident from the field data, the percentage of those generally involved was about 70%, which is higher compared to their involvement in financial affairs. Almost 24% were occasionally involved, similar to their involvement in financial affairs. However, only 6% were not even considered for household non-financial affairs. Because of the allowance, it was

found that most (94%) of the beneficiary single women were involved in household non-financial affairs.

### **Mobility of Single Women**

Nepalese society is patriarchal, and it is generally said to prohibit the mobility of women; the situation is even worse for single women. However, over time, it has been changing. The same is seen in the study area too (see Table 12).

**Table 12**

*Distribution of Respondents by Prohibition in Mobility*

S.N.	Prohibition in mobility	Frequency	Percentage
1	Yes	8	16.00
2	No	42	84.00
	Total	50	100.00

Source: Field survey 2080 B.S.

It is observed that more than 84 percent do not have any objections to mobility. However, almost 16 percent faced mobility restrictions. As reported by the respondents, the reasons behind this were related to caring for children, being involved in day-to-day household work including kitchen work and gardening, among others. These responsibilities did not allow them much time to leave home and attend social events. However, some of them expressed certain restrictions if they wished to travel and stay away from home.

### **Use of Allowance**

Beneficiaries of the allowance residing with their families were found to be more aware compared to those who were living alone. It was observed that the allowance was spent to meet both personal and household expenditures. A few were found to spend their allowance on family members like grandchildren, daughters/sons-in-law. They spent the money on health and medicine, followed by food, tea and snacks, and clothes.

**Table 13***Use of Allowance*

S.N.	Use of allowance	Frequency	Percentage
1.	Self	41	82.00
2.	Dependents	9	18.00
3.	Others	-	0.00
	Total	50	100.00

Source: Field survey 2080 B.S.

It is interesting to note that most of them responded that they used their allowances (82%). The remaining 18% said that either dependent persons or family members used their allowances.

***Contribution of Allowance***

Given the increase in prices, most of the beneficiaries stated that the allowance was insufficient to meet their personal and household expenditures. The majority of the beneficiaries

pooled their allowances together with other sources of income to meet their expenses. The study revealed that poor and Dalit women needed more allowances. The beneficiaries reported insufficiency of the allowance. Responses of the respondents regarding their feelings before and after receiving the allowance in the study area are given in Table 14.

**Table 14***Contribution of Allowance*

S.N.	Description	Frequency	Percentage
1	Contributed a lot	26	52.00
2	Moderate support	18	36.00
3	No difference	6	12.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Fifty-two percent of respondents in the study area responded that the allowance was a great contribution to them. However, the amount of the allowance had no significant impact on their lives. It indicates that even a small amount can capture single women's feelings and sentiments. Concerning the above table, about 36% had taken it as moderate support. Unfortunately, about 12% did not feel any significant difference before and after receiving the allowance. The reason behind this was the lesser amount provided to them. It is important to understand that most single women/widows take the allowance as a pension, i.e., a permanent source of income. However, from Table 14, it can be seen that in rural areas, even a small

amount of money can make a huge difference in people's lives, especially single women.

***Perception about Adequacy of Allowance***

The study also assessed the satisfaction level of beneficiaries with the current distribution system. The Social Security Program Working Procedure 2065 clearly states that the allowance should be distributed once every four months in a fiscal year, first in the month of Ashwin (Sept-Oct), second in the month of Magh (Jan –Feb), and the last installment in Jestha (May-June). The satisfaction level of respondents regarding the adequacy of the allowance to meet their needs is given in Table 15.

**Table 15***Satisfaction with Adequacy of Allowance*

S.N.	Satisfaction	Frequency	Percentage
1.	Satisfied	18	36.00
2.	Unsatisfied	32	64.00
	Total	50	100.00

*Source: Field survey 2080 B.S.*

In response to satisfaction with the allowance, mixed feelings were witnessed. About 36% of respondents were satisfied with the allowance amount, while the other 64% of the respondents said that they were not satisfied with the money received due to various reasons.

***Reasons for Dissatisfaction with the Allowance***

Regarding dissatisfaction with the allowance distribution program, the lengthy process, insufficiency of the allowance compared to that of elderly citizens, and periodic distribution were reported as major reasons. The reasons for their dissatisfaction are presented in Table 16.

**Table 16***Reasons for Dissatisfaction with the Allowance*

S.N.	Reasons for Dissatisfaction	Frequency	Percentage
1.	Less amount	15	46.88
2.	Lengthy Process	9	28.13
3.	Every four months	8	25.00
	Total	32	100.00

*Source: Field survey 2080 B.S.*

Out of 32 unsatisfied respondents, a large number (47%) believed the allowance amount should be increased. However, 28% disclosed that due to its lengthy process, they have problems getting the allowance, as most of them are not educated. About 25% of respondents complained that it would be easier for them to cover daily expenses if the allowance were distributed every month rather than every quarter.

***Distribution Practices of Allowances***

The survey results also show that the majority of the beneficiaries received the allowance from the Rural Municipality (RM) office. During the survey, it was also mentioned that there was a practice of handing over the allowance to the

beneficiaries at their residences, which could be perceived as the delivery of allowance from the RM office itself. During the consultation, the concerned RM official also raised several issues relating to the efficient delivery of services, such as mismanagement and misappropriation of funds. The limited manpower with pre-assigned tasks to deliver has been a major deterrent to the efficient delivery and management of the allowance. All the respondents were asked what they thought could help in the improvement of the process of allowance distribution. Their responses can be seen in Table 17.

**Table 17***Steps for Improvisation of the Process of Allowance Distribution*

S.N.	Steps to be taken	Frequency	Percentage
1.	Door to door service	18	36.00
2.	Monthly distribution	19	38.00
3.	Others	13	26.00
	Total	50	100.00

Source: Field survey 2080 B.S.

Table 17 shows that about 36% of the respondents felt that door-to-door service could improve the process of allowance distribution, especially for old women, as it is not easy for them to walk long distances to receive the allowance. However, 38% of the respondents, from the older age group, believed that the monthly distribution of allowance would support them in running their household affairs more easily. When asked about other steps that could uplift the status of single women, most of the respondents said that rather than just receiving an allowance, they should also be provided with skill-based training such as poultry farming, agriculture, cutting, tailoring, knitting, and literacy classes.

## Conclusion

The status of single women in Nepal is devastating socially, economically, mentally, physically, legally, and in many other ways. The feelings of loneliness and alienation are what stress single women the most. The majority of single women are dependent on their family members. The notion that "household affairs are related only to women" has not yet changed much in villages. Single women are not involved in household decision-making and do not have control over their incomes. They are often tasked with responsibilities such as taking care of children, elderly people, livestock, sanitation, cooking, gardening, and so on.

Single women receiving social security allowance prefer spending it to meet their personal as well as family needs, including medicine and clothes. However, the recipients

feel that the allowance is insufficient to meet their expenditures. The majority of them pool their allowance together with other sources of income to cover expenses. Nevertheless, the allowance has a great impact on them, indicating that even a small amount can capture single women's feelings and sentiments. Since the allowance distribution process is lengthy and cumbersome, single women prefer the allowance to be distributed monthly at their doorstep, which would also help them deal with daily expenses rather than quarterly. There is a need to revisit the distribution system of the municipality currently in place. This would bring efficiency in delivery and overcome mismanagement and misappropriation of the allowance.

Single women also recommended supplementing the allowance with skill-based training such as poultry farming, agriculture, cutting, tailoring, knitting, and literacy classes. From the findings of the study, it was concluded that the social security allowance could play a significant role in uplifting the socio-economic status of single women in the study area.

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