



# The Landscape of Social Protection Programmes in Nepal

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## ABSTRACT

*Stimulating social protection programmes have a greater impact on the lives of people. More than 80 social protection programmes are being implemented by the Government of Nepal. The development partners, bilateral and multilateral agencies have been assisting the government for a long time however, the gap is realised in the programme integration and lack of inter-ministerial cooperation to set the results. 12 federal ministries are regulating social protection programmes through provincial and local governments. Some programmes have similar nature and might have certain duplication in beneficiaries, thus leaving the eligible ones excluded from the support. Based on the information gathered from year-wise reports of federal ministries, government line ministries, and various development partners, set the priority areas to enhance sufficient programme strategies for better social protection coverage. This article highlights the federal social protection schemes and programmes that are scattered, the status of beneficiaries, social accountability, and identifies the challenges faced by beneficiaries and the justification of the requirement on an integrated social protection framework..*

## 1. Introduction

In Nepal, a large proportion of social protection programmes subsist in the form of cash, in-kind, and food transfers like insurance, subsidies, and public works that are being regulated primarily by the federal government and partially by the provincial governments. However, the local governments operate the social protection programmes. As autonomous bodies, local governments

also formulate social protection programmes and implement them accordingly<sup>1</sup>. These programmes are largely fragmented and are disassociated. However, social protection as a comprehensive approach directed at reducing poverty, vulnerability, and risk has emerged after the 2006 political change. Government-led social protection initiatives have been less effective than expected. Despite the universal approach of some of the schemes, coverage

<sup>1</sup> <https://gorkhapatraonline.com/open/2021-02-20-32337>

rates for the key social protection groups vary widely from an estimated 30 per cent for the elderly to under 10 per cent for people with disabilities or those entitled to health insurance. From the formal sectors, less than 7 per cent of the population are enrolled in the provident fund and Citizens Investment Fund. Likewise, about 10 per cent of the total population are receiving social protection allowances and 17 per cent are getting benefits from any form of the social protection programme. Social protection programmes cover 2.5 per cent of the Gross Domestic Product (GDP) and 15 per cent of the national budget (Handbook of Social Protection, 2019.) Social protection programmes are designed to target populations and are also categorised into three aspects: i) Social Protection ii) Social Assistance iii) Social Security.

## 2. Methods and Materials

This paper is based on the analysis of the yearly programmes of the 12 federal ministries of Nepal. It thoroughly assesses the programmes and budget on social protection schemes of each ministry. The paper also draws on secondary data comprising of review of literature and reports, both published and unpublished. Similarly, the yearly fiscal budgets from the Ministry of Finance, year-wise publication of the Office of the Attorney General, National Health Insurance Board, and data from the Department of National ID and Civil Registration were collected and analysed. Most of the analyses are made by comparing inter-ministerial financial and programmematic performance.

The data segmentation is made with necessary arrangements by reviewing Nepal's policies which are right-based, need-based, and dedicated programmes. Regarding the data analysis and comparison, the right-based programmes are arranged by comparing constitutional rights, need-based

programmes, for instance, flood events, and dedicated programmes that are being operated through federal ministries. Similarly, we observed how these programmes are being implemented through provinces and local units.

## 3. Results and Discussion

### 3.1 A Short history of social protection programmes in Nepal

The non-contributory social protection programme does not require any contribution from the beneficiaries and has been implemented as constitutional mandates by the Government of Nepal. The coverage has gradually been expanded and the progress in reducing poverty, promoting equity and social inclusion for marginalised groups.

There is a short history of implementing social protection programmes through the fiscal budget. Initially, it was established as the soldier welfare fund in 1941, and a year after the pension fund was introduced for the government staff in 1942 as social welfare programmes in 1989 AD, and senior citizen allowances in 1995. Now, there are more than 80 types of social protection schemes are under the oversight of the federal ministries (Office of Attorney General, 2020).

The Government established the Soldiers' Welfare Fund in 1934. Focusing on the welfare of soldiers from World War II, was a milestone to initiate social protection programmes. During the Rana regime, there were a couple of programmes introduced such as a pension plan and provident fund for government staff. After the democratic reform, the Nepali Congress Party established the Government Provident Fund in 1962. After a long interval, in 1989, the Communist Party of Nepal (Unified Marxist-Leninist – CPN-UML) started distributing Nepalese Rupees (NPR) 100 as social protection allowances for senior citizens. The Constitution of

Nepal, 2015 has introduced social protection as a fundamental right for vulnerable and poor groups. To achieve the constitutional mandate, the Contributory Social Protection Act 2017, Labor Act 2017, and the Non-Contributory Social Protection Act 2018 were endorsed by the Federal Parliament of Nepal. Then after the National Planning Commission started designing plans of action concerning those priorities

### **3.2 Social protection programmes and three tiers of government**

Nepal is one of the poorest countries in the Asian region, it is also the most unequal with a GINI coefficient of 47. Globally, it is ranked at the mid-level, but measurement of group inequality places it as one of the most unequal countries in the world, surpassed only by Zimbabwe, according to Foreign Policy Magazine (Kohler, 2007). In Nepal, the cash flow programme was initiated in July 2012 through the Ministry of Home Affairs and is providing conditional cash transfer of NRP 100, the sample has been distributed from 20 districts across the country. Since the fiscal year 1995/96, this programme has been addressed as social protection under the Ministry of Local Development and has been providing regular assistance to senior citizens including widows, and persons with disabilities. Also, the allowance rates are being transferred according to the time and target group. The distribution of allowances through online technology and banking systems is moving ahead to make the distribution process simple and transparent from the fiscal year 2014/15. Till now, 750 local units will have access to the banking disbursement system by the fiscal year 2021/22 and the Department of National ID and Civil Registration (DoNIDCR) is planning to make all 753 units accessible to the banking system. The social protection allowance distribution procedure, 2019

requires all local levels to enter the details of all the beneficiaries in MIS online, name registration, logging, and renewal as per law, and all local levels have access to the bank and must distribute it through them. The Ministry of Home Affairs had released the gazette notification that informs the compulsory enrollment of the beneficiaries into the banking system (MoIC, 2021). According to the Department of National ID and Civil Registration, more than 2.8 million beneficiaries are officially registered in the banking system. (Source: DoNIDCR, 2021).

Over the 12 consecutive fiscal years since 2009/10, there has been a significant increase in the national budget allocation and expenditure on social protection. According to the data provided by the Office of the Controller and Auditor General, the highest amount of budget allocated was NRP 15 billion 49 million 3 hundred 40 thousand with 14.48 per cent of the total budget in the year 2019/20. There was a remarkable increment in the budget in the year 2013/14 than that of the fiscal year 2012/13 which covers only 2.35 per cent. It was increased from 2.35 per cent to 11.02 per cent which seems to be a high allocation during the period. It kept on escalating moderately till 2019/20 up to 14.48 per cent. However, in the fiscal year 2020/21, it was slightly reduced to 12.8 per cent. Due to the global COVID-19 pandemic, the budget for the year has been slightly decreased. Likewise, the proportion of the budget allocated for 2009/10 to 2012/13 has just increased from 0.78 per cent to 2.35 per cent which seems to be less budget allocation in social protection.

Table 1 illustrates 35 categories of work responsibilities that fall under Social Protection Programmes at three different tiers viz. federal, province, and

Table 1: Mapping of social protection programmes by three tiers of government

Social Protection Programmes	Existing Programmes		
	Federal	Province	Local
Social Security Allowance			
Relief and rescue			
Relief and rehabilitation programmes			
All types of scholarships, including residential			
School lunch programme			
Mother safety programme			
Prenatal service			
Maternal and Child Nutrition Supplement Programme (Integrated Child Health and Nutrition)			
AIDS and sexually transmitted diseases			
Leprosy control programme			
Free treatment of communicable diseases			
Poor health treatment programme			
Free check-up and treatment			
Senior Citizen Health Treatment			
Social welfare programme			
Presidential Women's Upliftment Programme / Air Rescue Service			
Child welfare assistance			
Special agricultural production programme			
Crop and livestock insurance			
Sugarcane grower farmer subsidy			
Interest subsidy (in finance)			
Herbal Cultivation Technology and Enterprise Development Grants			
Food transportation subsidy			
Throat control			
Safe Citizen Housing Programme			
Free Halya Grant			
Discount on land ownership			
Free legal aid			
Retirement allowance/treatment expenses insurance			
Civil Provident Fund			
Social Security Fund programmes			
Health insurance programme			
Financial assistance for foreign employment			
Prime Minister's Employment Programme			
Youth Self-Employment Fund			

Source: Different Ministries.

local governments in Nepal. It suggests all the programmes are in existence except for discounts on land ownership since the Land-Related Problem Solution Commission is dissolved now<sup>2</sup>. Among them, relief and rehabilitation programmes, relief and rescue, and poor health treatment programmes are the programmes implemented at all levels of government. With 20 different programmes at the local level, it is launching maximum social protection programmes as compared to federal and province levels. Amongst them, 13 programmes have not been carried out by the federal and provincial governments. Those programmes are all types of scholarships, including residential, school lunch programme, mother safety programme, prenatal service, free check-up and treatment, social welfare programme, presidential women's upliftment programme/air rescue service, child welfare assistance, crop, and livestock insurance, sugarcane grower farmer subsidy, Interest subsidy (in finance) and prime minister's employment

programme. AIDS and sexually transmitted diseases, leprosy control programmes, and discounts on land ownership are only three specific programmes run by the provincial government. Likewise, the six programmes run at the federal level are social protection allowance, free treatment of communicable diseases, special agricultural production programme, food transportation subsidy, throat control, and safe citizen housing programme. The common programmes are relief and rescue, relief and rehabilitation programmes, and poor health treatment programmes that have been run by the government at the federal, provincial, and local levels.

### 3.3 Types of social protection programmes by ministries

The budget for the Ministry of Education, Science and Technology stands for NPR 1 billion 26 million 82 hundred thousand for various scholarships programmes. Likewise, the Sanitary Pad distribution and the School Lunch programme are implemented under a budget of NPR 18 billion 2 million

<sup>2</sup> <https://kathmandupost.com/politics/2021/08/06/ruling-opposition-parties-on-collision-course-after-land-commission-scrapped>

and NPR 33 hundred million 27 hundred thousand respectively. There are right-based programmes namely, free secondary education and free higher education among 12 other different schemes (Table 5).

The Ministry of Health and Population incorporates 16 schemes as needs and rights. These schemes are Mother Safety programme, Prenatal Service, Maternity Leaves, Maternal and Child Nutrition Supplement programme (Integrated Child Health and Nutrition), AIDS and sexually transmitted diseases, Leprosy Control programme, Free treatment of communicable diseases, Senior Citizen Health Treatment, Cervical cancer screening, Vaccination against rabies, Treatment of snake bites, Treatment of *Aang khasne* disease, Free immunization service, and Free basic health care. The budget distributed for the mother safety programme is NPR 10 million 12 hundred thousand which is half of the Maternal and Child Nutrition Supplement programme. The maximum budget allocated by the Ministry of Health is NPR 2 billion 20 million rupees for poor health treatment programmes. The least budget is NPR 2 million 8 hundred thousand rupees allocated for the leprosy control programme which is provided to beneficiaries through the treatment centre.

Similarly, there are six programmes run by the Ministry of Women, Children, and Senior Citizens. It had a budget of NPR 22 million for an aerial rescue programme for pregnant and lactating women at risk in remote areas whereas NPR 14 hundred thousand was apportioned for the institutional support to rehabilitate persons with disabilities. The Ministry of Agriculture and Livestock Development had seven programmes with a total budget of NPR 16 billion 47 million 50 hundred thousand. They are operated under agricultural production programme, crop and livestock insurance, Bird Flu compensation distribution, agriculture sector Disaster

Management programme, Sugarcane grower farmer subsidy, Interest Grant (Ministry of Finance), and Herbal Cultivation Technology and Enterprise Development Grants. The Ministry had invested the highest amount of budget in the Special agricultural production programme which amounted NPR 10 billion. Equal amount i.e 50 million of the budget was dispensed for Agriculture Sector Disaster Management programme and Herbal Cultivation Technology and Enterprise Development Grants. NPR 1 billion 5 million is the highest amount that was rationed in Bird Flu Compensation Distribution by the Ministry of Agriculture and Livestock Development. The Ministry of Commerce and Supplies oversaw two programmes namely, Food transportation subsidy and Throat control with NPR 75 million 2 hundred thousand. Likewise, the Ministry of Urban Development and the Ministry of Land Management, Cooperatives, and Poverty Alleviation had 2 programmes. However, the Safe Citizen Housing Programme and Free *Haliya* Grant were executed with a budget around NPR 130 million respectively.

The Ministry of Law, Justice, and Parliamentary Affairs couldn't distribute the budget despite having a programme of free legal aid. Ministries and individual institutions are working to provide social protection under social insurance. The Ministry of Finance/Ministry of Federal Affairs and General Administration, Employees Provident Fund, Social Security Fund, and Health Insurance Board are stakeholders guiding social protection in various forms.

The Ministry of Finance/Ministry of Federal Affairs and General Administration governs retirement and gratuity, retirement, gratuity, treatment costs, and contribution-based pension funds. Among these retirement, gratuity, and treatment costs were executed at a budget of NPR 53 billion as a monthly programme, as per the requirement. On the

other hand, the Employees Provident Fund includes maternity and infant care, crematory ceremonies (*Kaajkriya*), and fatal disease treatment costs. However, none of these were executed in the fiscal year 2019/20.

The Ministry of Home Affairs basically covers social protection allowance, relief, and rehabilitation under social protection programmes. Similarly, the Ministry of Education, Science and Technology regulates the scholarship and education and day meal programmes. The Ministry of Health and Population covers prenatal services, mother safety programmes, HIV/AIDS and STD control programmes, immunisation, economically poor treatment programmes, and cervical cancers among others. The Ministry of Women, Children, and Senior Citizens operate senior citizens support, social welfare, Prime Minister upliftment programmes, and child welfare support programmes among others. Respectively, the Ministry of Agriculture and Livestock Development looks after insurance, incentive and seed money distribution, compensation, interest and subsidies, and disaster risk reduction, among others. The Ministry of Industry, Commerce, and Supplies provides transportation, throat control, and safe housing programmes which has only three programmes on social protection. The Ministry of Land Management Cooperatives and Poverty Alleviation is looking for a free *Haliya* grant and discount on land ownership

programmes. The Ministry of Law, Justice, and Parliamentary Affairs provides free legal assistance as social protection programmes. Similarly, the Ministry of Finance is launching treatment expenses for poor, pregnant, and lactating mothers, ritual rites costs, health treatment, gratuity, and pension grants. Moreover, the Ministry of Labor, Employment and Social Security provides grant support to the deceased family members abroad, economic support for the injured employees, financial assistance to the families of those who died in the course of foreign employment, financial assistance to workers who are disabled or seriously ill during foreign employment, in addition to providing financial assistance to the families of those who have gone for foreign employment, Foreign Employment Scholarship (given to the children of those who died/were maimed in the course of foreign employment), Prime Minister's Employment programme. As for the youths, the self-employment fund has been operated by the Ministry of Youth and Sports.

There are 12 ministries that are providing more than 80 social protection programmes in Nepal (Table 2). So far, these programmes are divided into 6 broad headings i.e. social protection programme, social insurance, contributory social protection programme, Labor Market and Employment, legal assistance and, others. The Ministry of Home Affairs has provided support in two categories of Social Protection

**Table: 2 Mapping of Social Protection Programmes of fiscal year 2019/20**

S.N.	Name of the programme	Brief description of the programme
<b>Ministry of Home Affairs</b>		
1. Social Protection Allowance		
1.1	Senior Citizen Allowance	Monthly allowance to be provided to the citizens of existing Karnali Zone and Dalit community above 60 years of age and in case of others above 70 years of age

1.2	Single Women Allowance	Monthly allowance to be provided to single women above 60 years of age in case of divorce or unmarried of any age after death of husband
1.3	Disability allowance	Monthly allowance to be provided to persons with complete disability and persons with severe disability among the citizens with disabilities
1.4	Endangered Tribal Allowance	Monthly allowance provided by the Government of Nepal to citizens of 10 different castes listed as endangered
1.5	Child nutrition allowance	The monthly allowance will be gradually extended to the underprivileged districts of Karnali Zone and Dalit community under the age of five starting from the underprivileged in the districts which are lagging behind in the Human Poverty Index
<b>2. Relief assistance</b>		
2.1	Relief and rescue for those who die in disaster	On the basis of necessity and justification, conflict victims, armed conflict injured disabled, people's movement injured, people's movement injured martyr's family, people's movement injured children scholarship
2.2	Immediate relief	
2.3	Completely damaged house due to the disaster	
2.4	Cold wave affected	
3	Relief and Rehabilitation Programme	
<b>Ministry of Education, Science and Technology</b>		
<b>4. All types of scholarships (including accommodation)</b>		
4.1	Dalit Student Scholarship	Children of Dalit community Funds provided to children (non-resident) of Dalit families studying in classes one to eight to increase opportunities in education
4.2	Girl Scholarship	Scholarships provided to assist girls studying in the basic level (grades 1-8)
4.3	Disability Scholarship	Cash assistance provided to children with disabilities studying from class 1 to 12
4.4	Poor scholarship	Scholarships awarded to students from poor families studying in classes 9 to 12
4.5	Marginalised and Endangered Scholarships	Cash provided for (residential) students studying in schools run for marginalised communities
4.6	Street children and child labor scholarships	Cash provided for (residential) educational arrangements for street children and child laborers
4.7	Scholarships for the sons and daughters of martyrs	Scholarships provided to help the children of martyrs in their studies (from elementary education to higher education)
4.8	Free Kamalari Scholarship	
4.9	Himalayan Residential Scholarship	
4.10	Other scholarships	To be provided to the students studying residential in the approved quota in the schools run in public-private partnership
4.11	Sanitary Pad	Distribution of free sanitary pads to community secondary school girls
5	School lunch programme	Lunch for children from pre-primary to class 5 in 48 districts and other target groups (endangered and very marginalised and Musahar) including existing Karnali Zone to increase school enrollment rate and reduce dropout rate

6	Free secondary education	Scholarship to provide free secondary education as provided by the Government of Nepal in accordance with the Constitution of Nepal
7	Free higher education	Scholarships to provide free higher education to students from financially deprived, disabled and Dalit families
<b>Ministry of Health and Population</b>		
8	Mother safety programme	Cash provided to encourage safe delivery in health facilities
9	Prenatal service	Cash to be provided at 4, 6, 8 and 9 months of pregnancy if checked in health facility
10	Maternity leave	98 days maternity leave for all according to the paid maternity and reproductive health rights
11	Maternal and Child Nutrition Supplement programme (Integrated Child Health and Nutrition)	Assistance provided to improve maternal and child health and nutrition
12	AIDS and sexually transmitted diseases	Services related to AIDS and sexually transmitted diseases will be provided free of cost
13	Leprosy control programme	Transportation costs to bring the patient to the treatment center
14	Free treatment of communicable diseases	Free treatment for malaria, kala-azar, leprosy, elephantiasis and tuberculosis
15	Poor health treatment programme	Assistance for the treatment of 8 different diseases to the needy citizens who have received the identity card of poverty and have been recommended by the local level
16	Free check-up and treatment	
16.1	Senior Citizen Health Treatment	Concession in health treatment to poor and senior citizens
16.2	Cervical cancer screening	Free cervical cancer treatment for women through Visual Inspection Acetic Acid (VIA) method and free neonatal health treatment.
16.3	Vaccination against rabies	Free vaccination and treatment against rabies will be provided
16.4	Treatment of snake bites	Treatment against snake bites will be provided free of cost
16.5	Treatment of <i>Aang khasne</i> disease	Free Diagnosis and Treatment of Eyes Disease in Women (Including Surgery)
16.6	Free immunisation service	Free immunisation services for children against 12 different diseases
16.7	Free basic health care	Health services will be provided free of cost as per sub-section 4 of section 3 of the Public Health Services Act
<b>Ministry of Women, Children and Senior Citizens</b>		
17	Senior Citizen Health Treatment	Assistance to assist the needy senior citizens in health treatment
18	Senior Citizen Transport Convenience	
19	Social welfare programme	Institutional support for rehabilitation of persons with disabilities.



20	Presidential Women's Upliftment Programme / Air Rescue Service	Aerial rescue programme for pregnant and lactating women at risk in remote areas
21	Child welfare assistance	Assistance to children in need of special protection and at risk
22	Day Baby Care Center	Operation of Child Care Center at Singha Durbar for child care of civil servants
<b>Ministry of Agriculture and Livestock Development</b>		
23	Special agricultural production programme	Subsidy to be given to the farmers if the price of the prescribed manure increases in the international market
24	Crop and livestock insurance	
25	Bird Flu Compensation Distribution	Amount to be provided as relief to the farmers of the bird flu affected areas
26	Agriculture Sector Disaster Management programmew	Relief amount to be provided to the affected farmers in case of loss in the agricultural sector due to the disaster
27	Sugarcane grower farmer subsidy	Subsidy given to sugarcane growers on the basis of production quantity
28	Interest Grant (Ministry of Finance)	Agriculture, animal husbandry and other income generating programmes
29	Herbal Cultivation Technology and Enterprise Development Grants	
<b>Ministry of Commerce and Supplies</b>		
30	Food transportation subsidy	Grants for food transportation in designated remote districts
31	Throat control	Grants for transportation of iodized salt to designated remote districts
<b>Ministry of Urban Development</b>		
32	Safe Citizen Housing programme	Grants to build safe, affordable and environment friendly housing for the extremely poor, endangered and marginalised families
33	Public housing programme	To build houses for the families of the specified communities and make them available at concessional prices
<b>Ministry of Land Management, Cooperatives and Poverty Alleviation</b>		
34	Free <i>Haliya</i> Grant	Land purchase, house construction and maintenance grant to <i>Mukta Haliya</i>
35	Discount on land ownership	Full deduction of fees and charges on instruments obtained in the name of the dependent of the martyr 25 per cent in real estate registration fee for ownership in the name of blind, disabled, Dalit and backward castes and Provision of 25 per cent discount in the registration fee for ownership in the name of women in the municipality and 30 per cent in the village
<b>Ministry of Law, Justice and Parliamentary Affairs</b>		
36	Free legal aid	
<b>Ministry of Finance / Ministry of Federal Affairs and General Administration</b>		
37	Retirement and gratuity	

37.1	Retirement	Amount to be paid monthly to civil servants, police, armed police, Nepal Army and teachers on compulsory retirement from service after completion of fixed service period.
37.2	Gratuity	A lump sum of cash to be paid to civil servants, police, armed police, Nepal Army and teachers if they retire before retirement
37.3	Treatment costs	Expenses for treatment provided to civil servants, police, armed police, Nepal Army and teachers during service period or after retirement
37.4	Contribution based pension fund	To be available to civil servants, police, armed police, Nepal Army employees appointed after 2018
<b>Employees Provident Fund</b>		
38.1	Maternity and infant care	Up to twice (per delivery maternity and infant care expenses) NPR 7500.00
38.2	Funeral (Kaajkriya)	Grant of NPR 40,000.00 to the family of a member who died in service
38.3	Fatal disease treatment costs	Reimbursement of treatment expenses for the nine deadly diseases specified by the Government of Nepal (as per the rules of MP)
<b>Social Security Fund</b>		
39.1	Old age protection	According to the Contribution Based Social Security Act 2075, pension will be provided to persons who have completed 60 years of age by working in the formal sector and contributing for 15 years
39.2	Drug treatment and health protection plan	Medicine treatment expenses to be provided to the contributing contributors as per the Contribution Based Social Security Act 2075
39.3	Maternity protection plan	According to the Contribution Based Social Security Act 2075, if the contributor or his / her spouse is pregnant, the amount of health check-up during pregnancy, treatment, safe delivery, treatment of newborn child and leave pay
39.4	Accident and disability protection	According to the Contribution Based Social Security Act 2075, treatment expenses incurred in case of employment or other accident or occupational disease
39.5	Dependent family protection	According to the Contribution Based Social Security Act 2075, in case of death of the contributor, monthly pension will be provided to the dependent family. Educational scholarship and funeral expenses.
<b>Health Insurance Board</b>		
40.1	Health Insurance Board programme	Health care services up to NPR 150,000/- per annum will be provided to families of up to 5 persons with an annual premium of NPR 3500.00. Patients with insurance contribution (premium) 100 per cent and women's health volunteers 50 per cent
40.2	Free health insurance	Provision of free health insurance for families below the poverty line and senior citizens who have reached 70 years of age
<b>Ministry of Labor, Employment and Social Security</b>		
<b>Foreign Employment Financial Assistance</b>		
41.1	Financial assistance to the families of those who died in the course of foreign employment	Assistance to the family in case of disability or death in the course of foreign employment by rescuing oneself or bringing one's dead body back home.
41.2	Financial assistance to workers who are disabled or seriously ill during foreign employment	

41.3	Financial assistance to the families of those who have gone for foreign employment	
41.4	Foreign Employment Scholarship (given to the children of those who died / were maimed in the course of foreign employment)	
42	Prime Minister's Employment programme	
<b>Ministry of Youth and Sports</b>		
43	Youth Self-Employment Fund	Interest subsidy to young entrepreneurs who take self-employment loans

Source: Thematic Ministry, Economic Survey, Annual Development Programme, Budget Statement, Expenditure Estimates.

Allowance and Relief Assistance. The Ministry of Home Affairs has provided a rights-based social protection allowance with an annual budget of NPR 10 billion in the fiscal year 2019/20. There are five types of allowances existing as social support, senior citizens, single women, people with disabilities, endangered tribal people, and children are receiving allowances once every four months. Starting from the fiscal year 2021-22, the allowance is distributed on a quarterly basis. Among those allowances, 1 million 200 thousand 76 hundred 77 senior citizens were benefited under the category of Senior Citizens Allowance through the means of either cash or bank deposits. The amount of the allowances varied from NPR 300 to NPR 3000 per month. The number of single women beneficiaries is 7 hundred 67 thousand 6 hundred. Likewise, the number of disability allowance beneficiaries is 1 hundred 77 thousand 95. Until now there are 24 thousand 2 hundred 4 who have benefited from endangered tribal allowance whereas 6 hundred 79 thousand 1 hundred 15 children were benefited with child nutrition allowance.

Relief assistance is considered as a need-based social support. In terms of relief assistance, people affected during a disaster

event are provided with benefits of NPR 5 thousand to 2 hundred thousand, depending on the nature of the disaster. The family of a deceased or injured person in disasters, receive NPR 40 thousand. NPR five thousand is given as an immediate relief for the victims of natural disasters. Likewise, the government pays up to NPR two hundred thousand including NPR 15 thousand per household for the victims of a completely damaged house in disaster events, to reconstruct the house. Relief assistance also includes assistance for the victims of the cold wave and rehabilitation programmes.

On the other hand, the Ministry of Education, Science and Technology allocate a budget of NPR 1 billion 26 million 82 hundred thousand for various scholarships programmes. Likewise, need-based schemes such as; sanitary pad distribution and smchool lunch prograem are implemented under a budget of NPR 18 billion 2 million and NPR 33 hundred million 27 hundred thousand, respectively. There are rights-based programmes specifically, Free secondary education and Free higher education among 12 other different schemes run by the Ministry of Education, Science and Technology.

The budget distributed for the mother safety programme accounts to NPR 10 million 12 hundred thousand which is half of budget allocated for the Maternal and Child Nutrition Supplement programme. The maximum budget allocated by the Ministry of Health is NPR 2 billion 20 million for poor health treatment programmes. The least budget accounts to NPR 2 million 8 hundred thousand allocated for the leprosy control programme which is provided to beneficiaries through the treatment center.

Similarly, there are six programmes run by the Ministry of Women, Children, and Senior Citizens. It had a budget of NPR 22 million for an aerial rescue programme for pregnant and lactating women at risk in remote areas whereas NPR 14 hundred thousand was apportioned for the institutional support to rehabilitate persons with disabilities.

The Ministry of Commerce and Supplies bore two programmes namely, Food transportation subsidy and Throat control with 75 hundred million and 2 hundred thousand. Likewise, the Ministry of Urban Development and the Ministry of Land Management, Cooperatives, and Poverty Alleviation had two programmes. However, the Safe Citizen Housing Programme and Free *Haliya* Grant were executed with a budget of NPR 13 hundred million and 10 million respectively.

The Social Security Fund consists of old-age protection, drug treatment and health protection plan, maternity protection plan, accident and disability protection, and dependent family protection. Likewise, the Health Insurance Board subsumes two schemes: Health Insurance Board programme and Free health insurance. The former schemes ordained funds of NPR 5 billion 85 hundred million and NPR 96 million. The Ministry of Labor, Employment and Social Security, and the Ministry of Youth and Sports encompassed the labor market and employment programmes. (MoLESS, 2020.)

### 3.4 Challenges for the implementation of social protection programmes

Social protection programmes are backed up without or limited research to identify vulnerable groups and are designed on an ad hoc basis that may not represent the exact need of the ultra-poor population. Identification of poor people by DoNIDCR has not been conducted yet so there might be many people left out from the current social protection programmes. The programmes are arbitrarily designed and are regulated accordingly. It also suggests that 80 per cent of informal workers are left behind, possibly more due to the global pandemic and various other reasons. (ILO, 2021.)

Likewise, most of the programmes requires the proper identification of the poor and vulnerable groups before distributing the national identity card to the population. However, it is the most challenging factor to determine who is 'rich' or 'poor'. The Constitution of Nepal and the Social Protection Act, 2018 mention social protection for poor and vulnerable populations however, the universal approach on disbursing huge amounts of budget on cash transfers may not be equally important for those populations. Now, the country liability reaches 89.6% as non-contributory elderly pensions which ultimately means the political commitments and support. (ILO, 2021). Regarding gaps in the programme integration, revision, management and proper tracking of The National Planning Commission have been exercising the Integrated National Social Protection Framework from 2009 however, the draft is yet to be finalized. The proper legislation and policy reforms may significantly contribute to developing favourable grounds to reduce poverty, however, 5 out 10 policies still need a breakthrough to achieve the clarity for proper functionality. (IPC-IG, 2020.)

- Child nutrition allowance is a good example for reducing child poverty however, the low amount may not

relax children to supply child nutrition. (NEPAN, 2014.) This allowance is age-specific (Below 5 years), and limited to 25 districts (SPCSN, 2021) whereas many children in the country are excluded so far.

- Lack of an integrated data system, some reports claim for duplication and inclusion errors on several occasions. The Integrated National Social Protection Framework may open the door to represent this error however, this framework has not been endorsed by the Government of Nepal after decade long debate.
- People often perceive schemes as a charity, hindering a right-based approach.
- Most of the population are receiving social protection schemes that have greater impacts in reducing poverty however, the eligible populations are still lacking to enrol in this programme due to a lack of government documents and other preconditions. Some of the most vulnerable-for examples, children of a young mother without having identification documents which are necessary for the birth registration of a child. (UNICEF, 2016)
- The scholarship programmes are designed according to the caste or are gender-specific rather than poor or poverty-specific.
- At the end of the Nepali fiscal year, the budget of the Prime Minister Employment Programme is being disbursed through local units. Many of the beneficiaries could not complete the 100 day works hence, the employees receive money on a pro-rata basis so that the effectiveness of the programme is questioned.
- The ministerial decisions are made during or after disaster-related events occur and the cash plus programmes for the disaster-affected population are disbursed accordingly which should be pre-plan and a stronger response mechanism.
- Inter-ministerial level coordination is required however, the same nature of programmes is being implemented but the duplication of the beneficiaries may have occurred.
- It is realised that there might be people who are receiving pensions as universal programmes from the government or other institutions i.e. the Ex-British army, government pensioners, duplications, exclusion errors, and several other conditions that may not require government funds for survival. The huge budget goes to such populations and some more people are still lagging out of this programme. The government should minimise the inclusion error rather than enter into the debate on excluding certain groups of people.
- Beyond the cash transfer programmes, the safe motherhood programmes are such examples that provide safe child upbringing, but the dedicated budget is insufficient to run this programme effectively. Also, the cash plus programme (for example cash plus parenting) contributes to tackling the nutrition as well as parenting issues even though the benefit size is small. This contributes to reducing the intergenerational transfer of poverty. (World Bank, 2021.)

- There is an Act on non-contributory social protection that mentions poverty and vulnerability to be addressed but the regulation misses out to include that essence and only includes the points to continue the existing social security allowance. Yes, there has been a big question on the sustainability of regular financing as for political benefits or designed on an ad-hoc basis.
- Matters related to the implementation, transparency, and budget accountability of the programmes are questionable. During the research, it was hard for a team to gather information and seek small-scale programmes being implemented by the federal ministries. (Adhikari & Karn, 2020.)

#### 4. Conclusion

This paper briefly explains the landscape of social protection programmes of Nepal. It shows that the social protection programmes are widely fragmented and distributed from horizontal to vertical approaches. Furthermore, duplication of the programme has also been observed. The political will is always a strong factor necessary in considering the increase of budget and continuation of such programmes to address poverty and vulnerability. The sustainability of the cash transfer and the government's liability is increasing. For this, the government should concentrate on contributory social protection programmes to attract informal sector workers. The remarkable aspect of these programmes is their continuation since 2011 however, they may require revisions and research to see the impacts. The manuscript also highlights that the federal and local governments have more control on social protection rather than the provincial governments; as they have little to do. At present, 4 types of contributory

programmes should be increased giving full attention to reducing the liabilities. Specific reasons to concentrate on scalable programmes are important to justify and address the needs. Coordination is needed for systematic implementation of the scattered programmes from 12 federal-level ministries. These programmes concentrate on the implementation rather than pushing the coverage and its effectiveness.

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