

Analysis of Social Protection Coverage in Tarakeshwor Municipality, Kathmandu

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ABSTRACT

Social security allowances is a major social protection strategy in Nepal which consists of senior citizen allowances, support to widows, single women, children under-five from Karnali region, Dalit children under-five, disable persons, and people from endangered communities including Raute, and Chepang. This study aims to analyse the coverage of social security in Tarakeswhor Municipality of Kathmandu in terms of process, implementation, perception and utilisation of allowances. Findings show that 90 per cent of recipients are satisfied with the delivery of the services. Similarly, 84.5 per cent of them wished to keep cash at home to fulfill their daily needs. Likewise, 91.8 per cent of them felt easy during processing. Among 110 respondents, 27 of them were late for enrollment due to lack of communication. This suggests that, there is still need of awareness and knowledge dissemination in this municipality to increase the coverage. Even though the amount is small, it has helped most of the beneficiaries to manage their expenditure at home and few of them felt honored as the government took care of them.

1. Introduction

Social security is a programme that provides economic security and social welfare to the individuals and their families via social insurance which addresses vulnerability, deprivation, risk and destitution of the common people. The main objective of social security programme in Nepal is to enhance the coverage of social security allowances

and civil registration as well as its delivery. The major types of social security are social insurance, income maintenance and services provided by the government for social security (NPC, 2012). Although there has been remarkable progress in regards to the advancement of social protection in well developed countries, human rights to social security is still a reality for majority of the people in the developing nations. Globally,

only 45 per cent of the population are well covered by at least one social protection scheme. Inequality, vulnerability to poverty, and social isolation are the consequences of lack of social protection (ILO, 2017).

In Nepal, social security started since 1994 when all elderly citizens aged 75 years above were provided with a cash transfer scheme of Nepalese Rupees (NPR) 100 (ILO, 2017). Since 1996, this programme was extended to widows aged 60 years and disable persons. Since fiscal year 2008/2009, single women and endangered ethnicities are being provided with allowances by the Government of Nepal. With time, not only the monetary value of allowances has been expanded, but also the eligibility for such allowances has been widened. The interim Constitution of Nepal 2007 recognised social security as the fundamental rights of Nepali for the first time which provides right to social security for women, workers, senior citizens, helpless and incapacitate citizen, disable people, right to employment for all and right to food sovereignty for every citizen. Later, social security provisions were expanded by the Constitution of Nepal 2015 (ILO, 2017). Recently, there are about 80 schemes in operation and more than 3.5 per cent of total gross domestic product is being used for resource allocation in social protection schemes (Ghimire, 2019).

Social security in Nepal has been introduced to provide for its valuable human resources in the country which is based on participation through the contributory payment system. This approach is planned by the Government of Nepal to reduce poverty that might result from eventuality hindering the workforce as well as helping workers and their families (GoN, 2020).

Social protection plays a vital role in achieving sustainable development goals by advancing social justice and the understanding human rights in regards to

social security for all. Hence, to address poverty and vulnerability as well as to support inclusive and sustainable growth, social protection policies are most essential elements for national development strategies which helps to foster productivity, human development, raise household incomes, boost domestic demands, promotes decent work, and facilitates structural transformation of the economy (Bista & Ghimire, 2020).

Social security programme has been in high priority in Nepal. The Government of Nepal has allocated NPR 66.5 billion for social security allowance for the fiscal year 2020/2021 (GoN, 2020). Surely, it has been a challenge for Nepal to allocate a large amount of budget in social security programme whose economy greatly depends on foreign aid (Niroula, 2018). In spite of having high governmental expenditure for social protection in Nepal, its coverage is low (ILO, 2019). Data published by the International Labour Organisation (ILO) on social protection states that, in Nepal, 17 per cent of the share of population are covered by at least one social protection benefit. Likewise, 14 per cent of the people with severe disability gets disability protection benefit, 23 per cent of the children/household received cash/family cash benefits, and 15 per cent of the vulnerable person are covered by social assistance (ILOSTAT, 2020).

Different studies have reported the coverage and issues of social security from Nepal. The study conducted by Dangal et al. (2020) mentioned that there is lack of knowledge about the ID card, its application process and its benefits as major constraints while applying for disability card in a municipality and without such card, no disable person can get social assistance.

Likewise, a study conducted by Basyal (2018) found that social security was a good attempt to enhance welfare and had a good impact on social activities, but most of the

respondents found the amount was insufficient. Besides this, in a study conducted by Sapkota (2016) states that it is very essential to identify whether such expenditure of government is reaching to every intended beneficiaries. In a study regarding OAA, majority of them were aware about the allowances provided by the government and expressed appreciation for the efforts. However, dissatisfaction with different age bar for the allowance eligibility and priority to the Dalit was found among many respondents. Similarly, many of them expressed their dissatisfaction over the untimely registration process and stated that they are time taking. They also suggested that registration process should be held every month instead of twice a year. Also the level of awareness regarding social protection among people is low and there is a strong need to make people aware of this.

Another study by Niroula (2018) states that the ID card should be renewed annually. They have to go to allocated place to take social security allowance as it is not delivered in their house. However, local government distributes allowances directly to the bank accounts of the beneficiaries so that they could collect cash. Even though social security programme has helped beneficiaries and vulnerable group a lot, there are still many obstacles in accessing social security programmes. This is explained by the need of citizenship as many backward and underprivileged people don't have citizenship certificate, some had no idea regarding the place and time of allowance distribution, some had no bank accounts, only children of Dalit are benefited and other children who are underprivileged, and poor are not included in the programme. Hence some people mentioned that children of poor families also should be benefitted by the children protection grant.

Besides this, a study conducted by as Sapkota (2016) states that it is very essential to identify if such government expenditure is reaching to every intended beneficiaries or not.

Literature clearly show an unequal coverage of social security programme. The recipients utilise allowances for buying household goods and services however they suggest for elderly friendly administration to increase its efficiency (Sapkota, 2016).

Since Tarakeshwor Municipality of Kathmandu district has a mixed type of society i.e. rural and urban and till the date, there has been no study regarding the analysis of social security in-terms of coverage, perception of beneficiaries, utilisation of allowances and the reasons for not being enrolled in social security. This paper therefore addresses the knowledge gap in line these issues.

2. Methods and Materials

Tarakeshwor Municipality is one of the 10 municipalities situated in Kathmandu district. It has an area of around 35 sq.km where 1,51,479 population. This place is traditionally inhabited by people representing all 77 districts of Nepal.

Among 11 wards, one rural and one urban ward was selected for household survey. Cross sectional design was used for choosing the respondents, among the beneficiaries and their family members, for interviews. Convenience and purposive non- probability sampling methods were adopted to analyse the social protection coverage. The study includes a mixed approach. The quantitative data was gathered through beneficiaries survey, while qualitative data was obtained from beneficiaries, non-beneficiaries, and their family members. Combination of questionnaire survey, interviews and case study were used with the aim of identifying the coverage status and its causes.

All the necessary secondary information were collected from various published and unpublished documents and

available data in Tarakeshwor Municipality office. Further, various websites including Department of National ID and Civil Registration were also used to get the information. Documents and compiled data of the municipality, human resource and other physical/institutional confidentiality of the beneficiaries were ensured. Close consideration was given on demographic variables such as age/gender in order to ensure true representation. Key Informant Interviews were conducted with Department of social security of Tarakeshwor Municipality, ward chairman, and ward secretary and respondents family members.

Standard questionnaire was prepared and used to collect the household information. In total, 110 household surveys were carried

out. A prior permission was obtained from the respondents for their willingness to participate in the survey. Similarly, Focus Group Discussions were also carried out in order to discuss about process of getting social security, required document to enroll in the programme, office to be visited and the problems in the process of enrolling in the different types of social security schemes. The household survey data was analysed using SPSS software. The interview data were first transcribed, coded and descriptive analysis was carried out.

3. Results and Discussion

3.1 Socio-economic situation

As shown in the Table 1, out of the total 110 respondents, 61.8 per cent respondents were

Table 1: Respondents' characteristics

Description	Number	(%)
Wards		
Ward no. 6 (Rural)	68	61.8
Ward no. 9 (Urban)	42	38.2
Total	110	100
Age		
Less than 50	32	29.1
More than 50	78	70.9
Mean age 35.6 SD \pm 10.23		
Gender		
Male	29	26.4
Female	81	73.6
Occupation		
Primary occupation		
Agriculture	40	36.3
Unemployed	39	35.8
Private Employee	8	7.3
House maker	6	5.5
Labor	4	3.6
Driver	2	1.8
Secondary occupation (n=13)		
Agriculture	7	6.4
Business	5	4.5

Type of social security (n=110)		
Old age above 70	44	40.0
Widow	28	25.5
Single Women	13	11.8
Disable B	11	10.0
Under 5 Dalit Children	6	5.5
Disable A	5	4.5
Old age Dalit above 60	3	2.7

from rural area (ward no. 6) and 38.2 per cent were from urban area (ward no. 9) of Tarakeshwor Municipality. Likewise, among the total respondents, 73.6 per cent were female while 26.4 per cent were male. The low number of male respondents was primarily for two reasons; i) low population of male beneficiaries, and ii) their absence during data collection. Two third of the respondents were from the age group above 50. The primary and secondary occupation of the respondents was agriculture (36.3%) and (6.4%) respectively. Old citizens above the age 70 were the highest beneficiaries of social security programme (40.0%) and the lowest beneficiaries were old age Dalits aged above 60.

3.2. Reasons for not being involved/late involvement and its challenges

The analyses of situation of respondents who received allowances on time and those receiving it late showed that

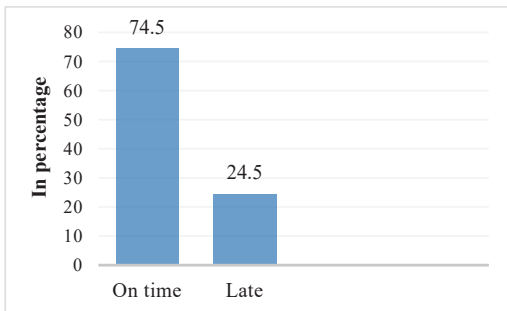


Figure 1: Respondents receiving allowances

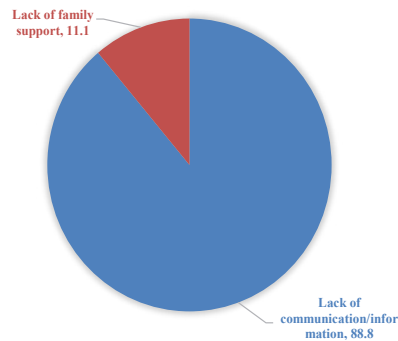


Figure 2: Respondents challenges for late involvement

more than two third of the respondents (74.5%) received social security allowances on time while 24.5 per cent of the respondents got it late (Figure 1) due to lack of communication/information (88.8%) and due to lack of family support (11.1%) (Figure 2). This shows that information regarding the programme should be provided by any means of communication to increase the coverage of the programme.

3.3 Process of enrollment

In regards to social security, it is important to know the process through which the respondents got information and their perception regarding the registration and processing for the first time in the social security scheme.

Figure 3 shows that more than half (57.2%) of the respondents got information from the government officials while the

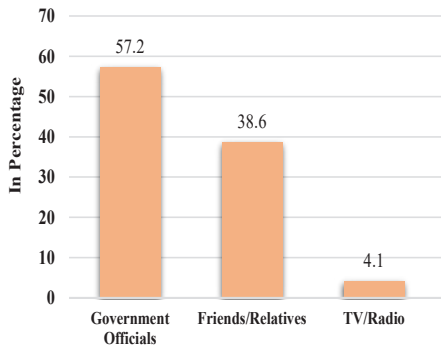


Figure 3: Source of information

least source of information was TV/radio (4.1%). It shows that, TV/radio can be used to disseminate the information as they are more accessible and mostly used by them. Figure 4 depicts data in relation to respondents perception while registration and processing. Most of the respondents (86.4%) felt easy while doing registration while all most all (92.0%) felt easy during processing too. Only few (0.9%) respondents found it difficult in

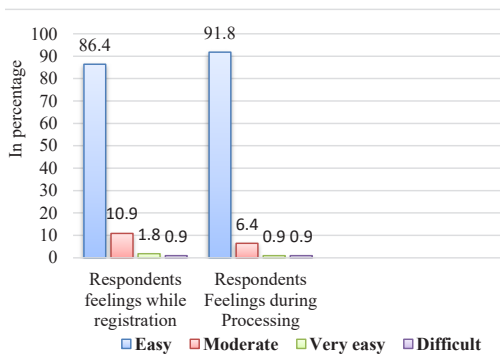


Figure 4: Respondents' perception while registration and processing

terms of both registration and processing.

3.4 Respondents' opinion regarding social security programme and its implementation status

This study also analysed the opinions of respondents on social security programme. It was found that many of them considered it as the government's responsibility while

others felt that this allowance helps them to manage their expenditure and improve their family's financial. Similarly, they also expressed their opinion in regards to how well the programme has been implemented ranging from moderately implemented to need massive improvement.

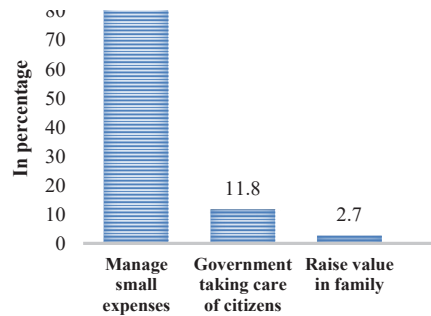


Figure 5: Respondents' opinion regarding Social Security Programme

Figure 5 shows different types of opinion expressed by the beneficiaries. Most of them (85.5%) expressed that the social security has helped them to manage their small expenses at daily basis and only few of them (2.7%) expressed that the allowances helped them in raising their value in family since it helped them to become independent as they could buy some medicines and groceries, and felt less burden to family. Similarly, Figure 6 shows that most of them (91.8%) expressed

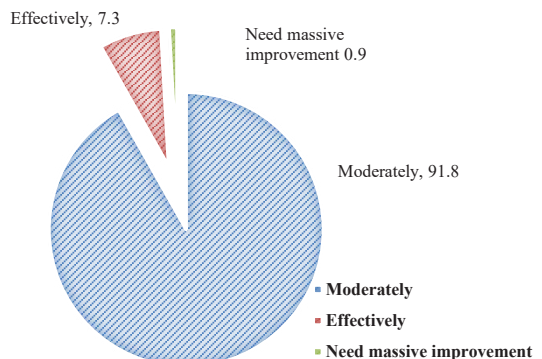


Figure 6: Respondents' opinion regarding its implementation status

as moderately implemented in terms of implementation status while very few (0.9%) expressed for massive improvement in terms of accessibility, transportation problems among others as the major problems for enrolling in the scheme. It can be concluded that the social security programme in Tarakeshwor Municipality is moderately implemented which suggest that the services regarding the schemes should be revised and implemented effectively in order to provide satisfaction to the beneficiaries.

Table 2 shows the data of cross analysis of different demographic characteristics with the opinion of social security programme stated by the respondents which is listed in three different category i.e. helps to manage small expenditure at home, government taking care of its citizens, and raise value in family.

Table 2 shows that people of rural area found the social security programme to be more effective in terms of managing small

expenditure at home, government taking care of its citizens and raising value in family in comparison to people from urban area. Similarly, female had more positive attitude than male while other ethnic people i.e. Dalit, Janajati and Madhesi, who have found the programme to be more effective than Brahamins/Kshetri in terms of managing small expenditure at home. Moreover, local people had positive opinion compared to the migrants. With regards to economic status, lower medium class people were more positive than others while very few high class people expressed their opinion that it helped them to manage small expenditure at home.

3.5 Respondents' opinion towards government and their family member' behavior after receiving allowances

It has analyzed respondents feeling regarding the government and changes in the family member's behaviors after receiving allowances.

Table 2: Cross analysis of respondent's opinion regarding social security programme with demographic variables

Indicators		Help to manage small expenditures at home	Government is taking care of its citizen	Raise value in the family
		Number		
Ward	Urban	36	5	1
	Rural	56	8	4
Sex	Male	23	5	1
	Female	69	8	4
Ethnicity	Brahamin/Kshetri	37	4	2
	Others	55	9	3
Education	Literate	55	3	2
	Illiterate	37	10	3
Inhabitants	Local	65	8	3
	Migrants	27	5	2
Economic status	Lower class	21	3	0
	Lower medium	36	5	0
	Medium	28	2	3
	High medium	5	3	2
	High class	2	0	0

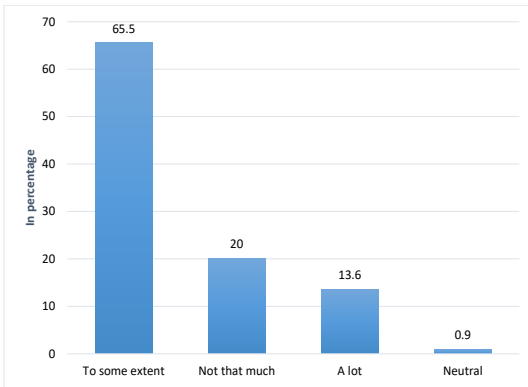


Figure 7: Respondents' feeling of honor towards Government

Figure 7 shows that nearly two third (65.5%) of the respondents felt honored to some extent towards the government for providing the scheme while (20.0%) of them expressed that they did not feel much honored to the government. Similarly, figure 8 shows that two third (63.6%) of the beneficiaries perceived that the family members' behavior was as usual after receiving the allowances while only (1.8%) of the beneficiaries perceived to have positive change among family members behavior after receiving the allowance.

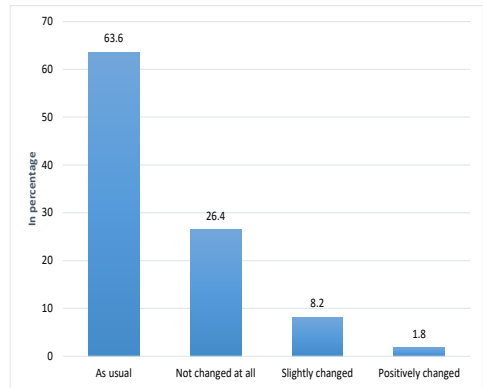


Figure 8: Respondents' family members' behavior after receiving allowances

3.6 Respondents use of allowance on priority and perception regarding the schemes to meet daily needs

Table 3 presents the data of cross analysis between different demographic variables and the respondents' feeling towards government. Data shows that people from rural area and female allowance recipients were felt honored to some extent than the people of urban area and male. In terms of caste and ethnicity, Dalit, Janajati and Madheshi respondents felt honored towards the government compared

Table 3: Respondents feeling of honor towards the government

Respondents Feeling of Honor towards Government					
Indicators		To some extent	Not that much	A lot	Neutral
		Number			
Ward	Urban	31	1	10	0
	Rural	41	21	5	1
Sex	Male	17	6	6	0
	Female	55	16	9	1
Ethnicity	Brahamin/Kshetri	30	8	5	0
	Others	42	14	10	1
Education	Literate	39	12	9	0
	Illiterate	33	10	6	1
Inhabitants	Local	53	14	9	0
	Migrants	19	8	6	1
Economic status	Lower class	17	5	2	0
	Lower medium	20	15	6	0
	Medium	26	2	4	1
	High medium	8	0	2	0
	High class	1	0	1	0

to other social groups. Similarly, local respondents felt honored to some extent and lower medium economic status people expressed it as a huge honor for them.

This study looked at the utilisation of the social security allowance by recipients. In regards to use of social security allowances, less than half of the respondents (48.1%) used it for their health while 35.5 per cent used to buy food, 9.0 per cent in paying rent, and 8.1 per cent in buying clothes (Figure 9).

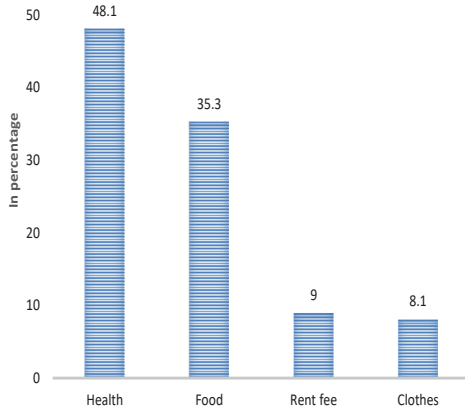


Figure 9: Use of allowance on priority

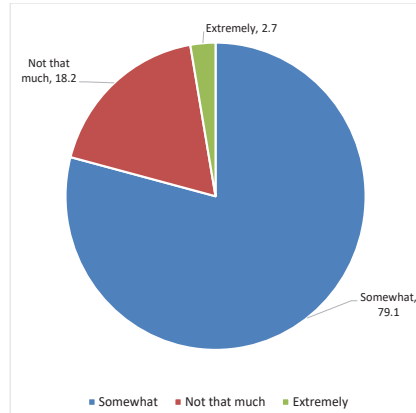


Figure 10: Perception regarding the schemes to meet their daily needs

Table 4: Respondents’ opinion regarding implementation status of social security programme and cross analysis

Indicators		Moderately implemented	Implemented effectively	Need massive improvement
		Number		
Ward	Urban	41	0	1
	Rural	60	8	0
Sex	Male	28	1	0
	Female	73	7	1
Ethnicity	Brahamin/Kshetri	38	4	1
	Others	63	4	0
Education	Literate	56	3	1
	Illiterate	45	5	0
Inhabitants	Local	70	6	0
	Migrants	31	2	1
Economic status	Lower class	24	0	0
	Lower medium	41	0	0
	Medium	27	5	1
	High medium	7	3	0
	High class	2	0	0

Similarly, only 2.7 per cent of them felt that the schemes is helping them to meet their daily needs while 18.2 per cent felt not that much help and 79.1 per cent of them felt that it is somewhat helping to meet their daily needs. The reason may be due to insignificant amount of money.

Table 4 presents the data of cross analysis about the respondent's opinion regarding the implementation status of social security programme with different demographic variables.

Table 4 highlights the implementation status of social security programme according to different variables. People of rural area found the programme moderately implemented. Compared to male respondents, female respondents found the programme effective since most of the females are homemakers and males have other sources of income. Likewise, ethnic groups other than Brahamin/Kshetri found the programme implemented moderately. Educational level played an important role on how people perceived and expressed their opinion wherein literate people expressed the

programme to be moderately implemented. Similarly, local inhabitants and people with lower medium economic status found the programme to be better implemented than others. Very few people stated that a massive improvement in the programme is required.

Table 5 presents the data of cross analysis about the respondent's family members' behavior after receiving allowances with different demographic variables.

Table 5 shows that people of rural area found the usual behavior of family members even after receiving allowances in comparison of people from urban area. Similarly, very few male and female respondents found positive changes in behavior of their family members. In terms of ethnicity, ethnic group listed as others found no change in behavior of their family members while literate respondents' family members found usual behavior. Local people found no change in comparison to migrants in greater number. Medium class respondents found slight change in behavior than others in greater number.

Table 5: Respondents' family members' behavior after receiving allowances and its cross analysis

Indicators		As usual	Not changed at all	Slightly changed	Positively changed
		Number			
Ward	Urban	26	14	1	1
	Rural	44	15	8	1
Sex	Male	20	8	0	1
	Female	50	21	9	1
Ethnicity	Brahamin/Kshetri	25	11	7	0
	Others	45	18	2	2
Education	Literate	37	21	1	1
	Illiterate	33	8	8	1
Inhabitants	Local	50	19	6	1
	Migrants	20	10	3	1
Economic status	Lower class	13	8	2	1
	Lower medium	28	13	0	0
	Medium	21	8	4	0
	High medium	7	0	3	0
	High class	1	0	0	1

The table 6 presents the data regarding how respondents perceive the scheme in terms of meeting their daily needs and cross analysed with different demographic variables.

Table 6 shows that people of rural area of Tarakeshwor Municipality perceived the scheme as extremely helpful in terms of meeting their daily needs which goes same for people of ethnic groups including

Municipality in terms of process, utilisation of allowances and perception of the programme. From the above discussion, it can be concluded that the coverage of social security programme in the municipality has been proven to be effective.

The allowances provided by the Government of Nepal has helped the beneficiaries to fulfill their minimum standard of living and also builds a positive attitude

Table 6: Perception regarding the schemes to meet their daily needs

Indicators		Somewhat	Not that much	Extremely
		Number		
Ward	Urban	36	3	3
	Rural	50	0	18
Sex	Male	26	1	2
	Female	60	2	19
Ethnicity	Brahamin/Kshetri	36	0	7
	Others	50	3	14
Education	Literate	50	2	8
	Illiterate	36	1	13
Inhabitants	Local	58	2	16
	Migrants	28	1	5
Economic status	Lower class	18	1	5
	Lower medium	27	1	13
	Medium	30	1	2
	High medium	10	0	0
	High class	1	0	1

Dalit, Janajati, and Madhesi and females. Likewise, illiterate respondents found the scheme as helpful to them to meet their daily needs. Local respondents found the scheme somewhat helping them to meet their daily needs while lower medium economic people found this scheme to be extremely helpful to meet their daily needs.

4. Conclusion

This study analysed the coverage of the social security programme in Tarakeshwor

towards the beneficiaries. Even though the amount is insignificant but still it creates the sense of responsibilities of the government towards its citizen.

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