



**Social Security Program:
A Case on Old Age Allowance Implementation in Tokha
Municipality, Kathmandu, Nepal**

By

**Laxmi Sapkota
MPPG 5th Batch**

December 2016



**Public Policy & Governance Program
North South University**



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Thesis submitted to the
Public Policy and Governance (PPG) Program
in partial fulfillment for the award of

Master in Public Policy and Governance (MPPG)

December 2016



**Public Policy & Governance Program
North South University**

Dedicated to

“My Mother, **Radha Sapkota**, whose love I am blessed with”

Declaration

I declare that the dissertation entitled “Social Security Program: A Case on Old Age Allowance Implementation in Tokha Municipality, Kathmandu, Nepal” submitted to the PPG Program of North South University, Bangladesh for the Degree of Master in Public Policy and Governance (MPPG) is an original work of mine. No part of it, in any form, has been copied from other sources without acknowledgement or submitted to any other university or institute for any degree or diploma. Views and expressions of the thesis bear the responsibility of mine with the exclusion of PPG for any errors and omissions to it.

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Acknowledgement

I am extremely grateful to MPPG program and all its partner institutions: Public Administration Campus, TU; University of Bergen, Norway; North South University, Bangladesh; University of Peradeniya, Sri Lanka; for providing me an opportunity to be in this program. I am very much thankful to the NORHED for funding my two years study.

I express my sincere gratitude to my supervisor Prof. Tek Nath Dhakal, for his continuous support and motivation to be in track for this study. I sincerely thanks to my proposal supervisor Dr. Md. Mahfuzul Haque for all the suggestions and the comments while drafting the research proposal and also for answering my mails during the process of the research.

I am grateful to Professors of MPPG Program: Prof. Salahuddin Aminuzzaman, Prof. Sk Tawfique M. Haque, Dr. Rizwan Khair, Dr. Shakil Ahmed, Dr. Lailufuar Yasmin, Dr. Ahmed Tazmeen, Dr. Khaliqzamaan M Elias & Dr. M. Emdadul Haq for their insightful comments and encouragement from various perspectives. I extend my heartily thanks to Dr. Ishtiaq Jamil, University of Bergen, Norway for his inspiration during my entire study period.

I admire the academic guidance provided by Dr. Narendra Paudel, Dr. Shree Krishna Shrestha & Dr. Govinda Dhakal, from Central Department of Public Administration Kathmandu.

I am genuinely overwhelmed by my brother, Mr. Lila Nath Sapkota (Ajit), who listens to me being the magnificent critique throughout the whole journey of the research. Likewise, I am especially grateful to Dr. Jitendra Kandel whose smile, all time support, encouragement, & stimulating suggestions makes my life easier. Thanks to both of you!

I am thankful to the all the respondents of my study, who, despite their busy schedule, respond my questionnaire and allocated the time for the interview.

I owe my sincere thanks to all my colleagues of MPPG from Nepal, Bangladesh, and Sri Lanka for their friendly care, help and support. Thanks for creating the MPPG family. Miss Pooza Lamichhane deserves the especial thanks for her support throughout the MPPG.

I would like to acknowledge all the administrative staffs at the public administration campus, Balkhu, Kathmandu as well as MPPG program at North South University, Dhaka for their cooperation and support during the program.

Last but not the least, I offer my regards to all of those who supported me in any respect during the process of this research.

Laxmi Sapkota

December 2016

Abstract

The number of aged population is rising and has become a global issue nowadays. Government is spending the huge amount of money to support the older people. The investments of the GoN in such social security program can be justified only when it achieve the objective that has been set by the government. So, it is very essential to know whether such expenditure of the government is reaching to the intended beneficiaries or not. And the present study is an attempt to access the Implementation status of the Old Age allowance program in Tokha Municipality.

This study examines the implementation of OAA program in Tokha Municipality, Kathmandu District of Nepal. It aimed to answer the four research questions that evaluate the implementation status of the OAA program. The study is based on the empirical research through the survey of the beneficiaries, interview of the service providers, non beneficiaries and the family members in Tokha Municipality. A mixture of both qualitative and the quantitative methods had been used for the study. Descriptive and analytical approach was adopted for interpreting the data.

Before conducting the field work in Tokha Municipality, the researcher has survey a relevant literature on the field of social security in Nepal, South Asia, South Africa and others. It was followed by the theoretical framework developed by the study of the implementation theory. With the help of different literatures, and the theory analytical framework was developed. In the analytical framework, *implementation of OAA program* is the dependent variables and *beneficiaries' characteristics, implementers approach, OAA policy objectives* and the *process* are the independent variables that have the significant impact on the implementation of the OAA program. Data was gathered through the questionnaire survey and SPSS has been used to analyze the data.

The study finds that among the beneficiaries' characteristics, ethnicity (ethnic people) was found to be less satisfied on the implementation of the OAA program. In the case of family status Medium class & high class people rank the implementation to be high. To observe the relationship between the dependent and independent variables cross tabulation had been done.

In the study it was found that Implementation of OAA program is found to be positively implemented. 52% of the respondent ranked the program to be highly implemented. This result was also validated through the independent variable, process where more than half of the respondents were satisfied with all the procedural works. For the implementers approach, there found the positive relationship between the implementer's characteristics and the implementation of the OAA program. The respondents who ranked the implementers characteristics to be high said that the implementation of program is also high.

The study reveals that though the amount is small, the respondents feel honored and privileged that the state is taking care of them. More than half of the respondents give the high scale on the fulfillment of the policy objectives of the OAA program.

In short, the study concludes that the implementation of the OAA program in Tokha Municipality is found to be partially effective. But there is much room to address by the municipality for elevating the service for the effective implementation of the program.

Keywords: *social security, old age allowance, implementation, process, timeliness and accessibility, policy objectives, implementer's characteristics*

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Abbreviations

BS	Beneficiaries Survey
DDC	District Development Committee
GoN	Government of Nepal
ILO	International Labor Organization
MoLD	Ministry of Local Development
OAA	Old Age Allowance
SSN	Social Safety Net
VDC	Village Development Committee

CHAPTER 1: INTRODUCTION

1.1 Introduction

A growing number of ageing population poses equal concern to the developed as well as developing countries all over the world. It is not limited to the countries such as Europe, America, Japan, and Australia which are classified as developed countries (Subedi, 1996). It has become a global issue and had created lots of new challenges to meet the increasing needs of the elderly people¹ (Shresth & Satyal, 2003). Ageing is an emerging social issue. Its pace is expected to be unexpectedly fast as mortality continues to decline and life expectancy continues to increase (Subedi, 1996). The rate of the elder people is increasing faster than that of the total population. At this growth rate it is estimated that the size of the old people will be double in less than 21 years as compared to the total population which will double in 31 years (Shresth & Satyal, 2003). Life expectancy in Nepal was quite low (about 27 years) during 1950s due to the high infant mortality rate. But the constant decrease in the infant mortality rate has guide to increase the life expectancy (Chalise, 2006). According to 2011 census, life expectancy at birth in Nepal is recorded to be 66.6 years.

To respond to the economic needs of the ageing population, many countries have developed some forms of the targeted social safety net program but SSNs are gradually more spreading to the lowest income countries (IEG, 2011). Social security is mainly a social insurance program providing social protection against the socially recognized conditions, including poverty, old age, disability, unemployment and others (Ramakrishnan, 2011). As a result such program has been pursued by many developing countries as an effective tool to fight with poverty and to provide the social security to the senior citizen, children, helpless women and the marginalized section of the people.

Like many countries number of ageing population is on the rise in Nepal. One of such manifestation in government policy concerning ageing population is the Old Age Allowance (OAA) program. OAA is another form of the acknowledgment for the older people in Nepal. The allowance provided by the state is helping the older people and their family by contributing them an assurance of minimum standard for living. This has changed the

¹ Elderly and Old age people are used interchangeably here

economic behavior of the poor families (GCN, 2010). But question remains whether this government's social provision is reaching to the intended beneficiaries? How the beneficiaries perceive the OAA program given their social background and economic needs? Are there any major challenges to the implementation of the program? How the implementer's approach affect the implementation of this program? To what extent the objectives of the program have been realized or found to be beneficial to ease economic hardships? This study makes an attempt to respond to these questions by exploring the implementation status of the OAA program in Tokha Municipality. The study also aims to identify the problem faced by the beneficiaries in accessing and more particularly tracing their views and expectations from the OAA program.

This introductory chapter presents the background and the significance of the study by identifying the problem and the scope of the study. It specifies the research objectives, research question, limitation, and the overview of the research methodology. The structure of this study has also been presented in the final section of this chapter.

1.2 Background and Context

The idea of social security system had started from Britain since 16th century (NEPAN, 2011). Social Security is defined in its broadest meaning by the International Labor Organization (ILO) as:

“the protection which society provides for its members, through a series of public measures, against economic and social distress otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death, the provision of medical care subsidies for families with children” (ILO, 1984, 200 p).

Social security is being considered as a right of the citizen. The poorest of the poor are considered more in need of state social support to ease the economic hardships compared to the rest of the members of the society. Old age population becomes dependent on their children as they retire from active economic life and many fail the capacity to work. In the absence of the publicly supported social security programs, the poor cannot go towards the income maximization and cannot make their regular production and consumption pattern

(NPC, 2012). Nowadays, social security program is recognized globally as a strategy to address the causes of the poverty, to support the vulnerable and the poorest, and to safeguard their economic security (Khandker, Khaleque, & Samad, 2011). It is associated with the formal support to the senior citizen in Nepal. Historically in Nepal, social security is linked to the practice of providing an annual lump sum to wounded soldiers who had returned from the British Army during the First World War (Limbu, 2012). Later on different initiatives had taken place. In 1934 A.D social security system in Nepal started in the name of Sainik Drabya Kosh. Then after a decade later Nijamati Provident Fund was established to run the scheme for civil servants in 1994. In the year 1962 A.D Karmachari Sanchaya Kosh (Employee's Provident Fund) was established (NEPAN, 2011).

Social Security especially the OAA program was launched in December 1994 in the form of the universal pensions of NRS 100 to all citizens above the age of 75. The scheme was initiated in 1995 for six months period as a pilot Program in five districts from each development regions, and then implemented across the country from 1996. Since then Old Age Allowance has been managed by the Ministry of Local Development, and the allowances are distributed by the ward offices in urban areas and by the Village Development Committees² in the rural areas. In 1996 two additional security programs were introduced in the form of widow's allowance for the widows above the age of 60, and disability pension, providing NRS³ 100 per month to both the categories. In 1999, Old age allowance was increased from NRS 100 to 150. At present the age bar for senior citizens to receive the allowances has been to 70 years. It is 60 years for Dalits⁴ and people from Karnali Zone. All the senior citizens are provided NRS 500 per month. This increase was made in September 2008 (Limbu, 2012). In 2015 the monthly allowance was made NRS 1,000 per month. The latest increment on the OAA has been done on May 29, 2016. At present, the monthly allowance has reached to NRS 2,000 per month.

Nepal is one of the 21 countries that have introduced the national policies and one of the 12 countries that have passed the national laws on the elderly people (UNFPA & Help Age International 2012). These include the Civil Code 1963, Local Self Governance Act, 1999,

² The lowest tier of local government body in Nepal

³ US\$1 = NRS 106.26 approximately

⁴ Deprived group from the human dignity due to the caste based discrimination and untouchability

Senior Citizen Policy 2002, National Plan of Action on Ageing 2002, Senior Citizen Act 2006, and the Senior Citizen Regulation 2008 which will be discussed briefly in third chapter. The Local Self Governance Act Amendment, 2009 categorized the following groups of people as allowance entitled groups: (a) all citizens 70 years and above; (b) all citizens of Karnali zone⁵ 60 years and above; (c) all Dalit 60 years and above; (d) all endangered Janjaati⁶ 60 years and above (Kusunda, Vankaria, Route, Surel, Hayu, Raji, Kisan, Lepcha, Meche and Kuswadia); (e) all single women aged 60 years and above; (f) all the physically and mentally handicapped people (NEPAN, 2011: 3).

The definition of elderly population is difficult to describe. Because of better living conditions and better health care, most women and men today do not show the mental and physical signs of ageing until the mid sixties or even the early seventies. The term 'Elderly' is defined as the population aged 60 years and above in the United National International Conferences on Ageing and Urbanization in 1991. Similarly, WHO defines the senior citizens as people 60 years and above. According to the Senior Citizen Act 2006, "Senior Citizen means a citizen of Nepal having completed the age of Sixty years." Furthermore, in Nepal, different ages are used as starting of ageing. The retirement age for Military personnel in Nepal is 45 to 48 years for lower class, at governmental level the retirement of civil servant is fixed at 58 years. For universities teachers, administrator, and judiciary services it is 63 years, and for Chief Justice 65 years. Therefore, for them, ageing starts after the completion of 63 or 65 years of age (Khanal, 2009). On the other hand, such division for the retirement age is not evident in the Agriculture sector (Ministry of Health and Population, 2011).

Ageing is an emerging social issue. Its pace is expected to be unexpectedly fast as mortality continues to decline and life expectancy continues to increase (Subedi, 1996). The rate of the elder people is increasing faster than that of the total population. At this growth rate it is estimated that the size of the old people will be double in less than 21 years as compared to the total population which will double in 31 years (Shresth & Satyal, 2003). Life expectancy in Nepal was quite low (about 27 years) during 1950s due to the high infant mortality rate. But the constant decrease in the infant mortality rate has guide to increase

⁵ Underdeveloped and poverty stricken zone in Nepal which some part is not still linked with the rest of the country by road

⁶ Community who has its own mother tongue and traditional culture, identity, oral\written history and does not fall under the conventional Hindu hierarchical caste structure

the life expectancy (Chalise, 2006). According to 2011 census, life expectancy at birth in Nepal is recorded to be 66.6 years.

Government initiated OAA in 1995 with the objectives of institutionalizing public support for the older people, reducing old age poverty and insecurity and promoting social inclusion. The success of the program depends on how well the program is being implemented and on the overall achievement of the declared objective of the program (Khan, 2012).

1.3 Statement of Problem

Globally, the number of the older persons (aged 60 years or over) is increasing at a faster rate. Presently, two- third of the world's senior citizens live in developing countries and this projections show that older persons will be increased in less developed regions of the world. By 2050, nearly 8 in 10 of the world's older population will live in the developing countries. The number of older persons is expected to be more than double from 841 million people in 2013 to more than 2 billion in 2050 (United Nations, 2013). In this context ageing population has also remarkably increased in Asia. In the last 40 years, life expectancy in China has gone up by 31 years, in the Philippines by 21 years and in Bangladesh by 20 years. Half of the world's elderly people are currently living in Asia and it is projected that by 2050 Asia will be home to almost two-thirds of the world older population. In Nepal, older population comprises about 6.5% of the total population (NEPAN, 2010).

The population of Nepal is composed largely by the young people and since 1960s it has stay young (Ministry of Health and Population 2011). But senior citizens have increased over the numbers of years and so does the number of the recipient of the social security allowances. This is creating pressure on the government's limited budget (Limbu, 2012). The data of the 2001 census shows that 1.5 million elderly people were living in Nepal which constitutes 6.5% of the total population. And the recent 2011 census of Nepal shows that there were 2.1 million elderly populations, which represent 8.1 % of the total population of the country. The predictable number of the recipients has been rising in the entire group. The amount of the universal allowance is higher than that of the other allowances (NPC, 2012). The GoN spends a lot of financial resources for distributing the allowances. A small increased in the size of the aged population brings an added hardship to the already troubled economy (Subedi, 1996).

Traditional Nepali families are joint families where parents and children live together. But increasingly, that old order is breaking fast as parents are left alone by children due to many reasons including the necessity to do jobs in different locations. However, changing Nepalese traditional ways to western ways has created a serious problem of ageing in Nepal (Ministry of Health and Population 2011). The increasing process of modernization and changing process of the traditional joint extended family structures into nuclear structures has resulted the gradually loss of conventional family norms and values of supporting the elderly people. Because of the migration of youth family members from rural to urban areas or foreign countries, older people are unable to handle their land and household activities. Parents are left at home feeling alone (Bisht, 2006). In Nepali traditional support system, sons are taken as the means of the security in the old age. But due to the collapse of the long-established large family system, the support and the value for the older parents is eroding nowadays. The moral responsibility of taking care of the older parents is being considered as a burden by the sons (Ministry of Health and Population, 2011).

The aging population has a deep social and economic implication. The majority of the senior citizens in Nepal depend on the agricultural profession living under the poverty. These people lack the means to fulfill their most basic needs such as food, proper housing, clothes, healthcare and safe drinking water. They also lack the access to resources and income generating opportunities. Government has launched the non contributory social pensions for older population across the country since 1995. There are policies related to senior citizens. There are also other privileges programs for the population of senior citizens such as health services, transportation etc. The social pension scheme is increasingly recognized as the important initiative to protect the rights and to promote the overall well being of the senior citizens. Despite direct provision and state support for the older people, the welfare system is alleged to suffer from several ailments which raise questions about the intended benefits and fulfilling the objectives. As critics often claim that the distribution of allowances has been mostly misused rather than being properly utilized (Adhikari, 2014). Absence of an effective local government institution, the situation has also been made worse (NEPAN, 2010). Therefore, the OAA poses not only a problem of allocation of resources in terms of adequacy and coverage, but also an issue of management and delivery to the targeted citizens of the country in an efficient manner.

1.4 Significance of the Study

There is the popular Nepali proverb, *Aago tapnu mudako, kura sunnu budhako*, means “to receive the heat from the burning log, and ideas from older people”, which defines the importance and respect of older people in the society (Help Age International, 2009). The implication of the social pension has grown in recent years, mainly in southern Africa and South Asia. Nepal Senior Citizen’s allowance represents the example of how this instrument tackles poverty and promotes social development in low income country context (Samson, 2013). Old age allowance has given a source of regular income and the sense of security for the old age people.

This study makes an attempt to study the Old Age Allowance and its effective implementation as a social security program for the targeted population. GoN has gradually expanded the program both in volume and coverage in the Fiscal year 2016\2017. On the one hand, demand for resources keep on growing as coverage of OAA program becomes more expansionary. And on the other hand it has become the matter of fear whether the policy promises is achieving its goals and objectives. The number of the aged population is rising. The increasing size of the aged population should be recognized from the policy perspectives. Government is spending the huge money to support the older people, but still some gap can be feel between what the government commits and what the citizen gets. The investments of the GoN in such safety net programs can be justified only when it achieve the objective that has been set by the government. The lack of the implementing agencies capacity leads the program to suffer. And this study helps to identify both the failure and the success. By seeing the implementation status, we can find out whether such program is achieving its targets goals or not.

The study aimed to contribute to the policy debate and help to identify the problems at the local levels. It also presents the way to understand public values and attitude towards the government SSN program. This study is also useful to the academicians, researchers who are interested to work in the root level of senior citizens. Moreover, there is no significant research conducted in Tokha Municipality about the implementation of the old age allowance program. Thus, this research is believed to provide the input for the government policy makers, municipal authority as the policy implementer, and the service provider.

1.5 Research Objectives

The main objective of the study is to make an assessment how OAA program is being implemented by the Tokha Municipality.

More specifically the objectives of the study are:

- to assess how the beneficiaries view the OAA program and explore how it impacts their lives.
- to determine the effect of the implementer's characteristics on implementation of OAA program.
- to examine the fulfillment of the objectives of OAA program.

1.6 Research Questions

This research aimed to answer the following questions.

1. What is the implementation status of OAA program in Tokha Municipality?
2. How the beneficiaries have perceived the implementation status of OAA program?
3. How the implementer's Approach affect the implementation of OAA program?
4. How well the OAA policy objectives have been fulfilled?

1.7 Limitation of the Study

- This study didn't focus the entire social security program of GoN; the only focus is on the OAA.
- This study does not represent whole Kathmandu district. It is limited only in Tokha Municipality.
- Collecting the data from the old aged people, where most of them are uneducated, is the another limitation.

1.8 Organization of the Study

This thesis has been structured in five chapters and organized in the following manner.

Chapter one is the introductory chapter that present the introduction and the background of the study, statement of the problem, significance of the study, research objectives, research questions, limitation.

Chapter two presents the review of the existing literature, the theoretical framework, analytical framework, and the operational definitions.

Chapter third is the research methodology of the study. It deals with the research approach, study areas; sample size; sample design; source of data; techniques of the data generation and method of analysis.

Chapter four is the empirical chapter. Both quantitative and qualitative data has been presented and analysed in this chapter.

Chapter five is the concluding chapter. It presents the summary of the entire work and revisits the questions to highlight the findings of the study. By revisiting the theory, the study draws a position to extent the particular theory has been useful to conduct the study. The concluding chapter also leaves an end note for further research.

CHAPTER TWO: LITERATURE REVIEW

This chapter reviews the existing literatures on the Social Security Program, Old age allowance research, and relevant information, ideas and concepts in the context of Nepal and other parts of the world. The chapter also presents the theory used in this study. The implementation theory of Van Meter and Van Horn (1975) is discussed here. Analytical framework has been presented in the final part of the chapter.

2.1 Introduction

The literature review is the theoretical background to the study which gives a valuable input in every step of research and establishes the relation between what the researchers are planning to examine and what has already been studied (Kumar, 2011). It gives the outline for establishing the significance of the study and help to compare the results of the study with other findings. The aim of the literature review is to provide the reader information about the “state of art”, which provides basis for the research undertaken (Aminuzzaman, 2011).

Various studies and research are found on social safety net and social security program but very few writings focused on old age allowance and its implementation in the Nepalese context. Literature regarding the contemporary research on social security has been reviewed in the context of Nepal, South Asia, Africa and others to have the clear overview of the subject matter.

2.1.1 Contemporary Research on Social Security Program in Nepal

Samson (2012) in his paper “Nepal’s Old Age Allowance: A Model of Universalism in a Low-Income Country Context” describes Nepal’s Old Age Allowance scheme as the center pillar for the country’s social protection system. This paper finds that the Old Age Allowance in Nepal successfully deal with poverty and vulnerability, lift up the status of older people and contributes to developmental outcomes in poor households. Despite many challenges, the beneficiaries are well targeted and benefits are provided through transparent registration and delivery systems.

Help Age International (2009) had conducted the research on “The universal social pension in Nepal: An assessment of its impact on older people in Tanahun district”. Using both

qualitative and quantitative data, they come up with the finding that though amount is small, the allowance is accepted as an important part of older people's life and found to be extremely treasured. It helped them to sustain their lives by purchasing medicine, food and clothing.

Government of Nepal, NPC (2012) had conducted a research on "Assessment of Social Security Allowance Program in Nepal". The finding shows that there are the issues linked with the program such as: limited institutional capacity, ghost names, and duplication of names. The overall satisfaction of the beneficiaries about the program is found to be very low. Their results shows that women are less satisfied than men, and also as age increases, people seems to be less satisfied.

A study conducted by Geriatric Centre Nepal (GCN, 2010) for the government indicates that that the old age allowance has put certainty into the lives of the poor elderly people and their families by offering them a guarantee of a minimum standard of living.

KC, et. al .(2014) in their working paper examines how the Old Age Allowance program influences people's views and attitudes of the state in Nepal. The paper was based on in-depth qualitative interviews with 38 beneficiaries of the Old Age Allowance in Rolpa district. The finding reveals that despite the low value of the pensions they received, older people feel valued and recognized. An individual have both positive and negative perceptions of the state which are linked with program impacts. The beneficiaries were satisfied with the process of registration and most respondents were able to receive their pensions once they reached the age of eligibility. They were pleased with the support of VDC officials during registration. But at the same time they expressed their dissatisfaction about the delivery mode of the allowance. Travelling long distances to collect their benefits has become the greatest concerns for the beneficiaries.

2.1.2 South Asia

India

B. Devi Prasad & N. Komali (2009) studied on implementation of old age pension scheme in Visakhapatnam District of India. For this study, multi-stage sampling method was used to select a sample of 185 pensioners from 18 villages. That was chosen randomly from 9

mandals of the district. The study shows that many pensioners are not aware of the government distributing pensions on the particular date of every month. Likewise, a majority of the recipient reported the unaware about the raise in the pension amount and the date from which the raise was effected. The study also highlights the role of political influence at the level of the identification of the beneficiaries.

In another study by Tiwari 2010 in North East district of Delhi, a questionnaire was conducted among 34 persons. In-depth qualitative interviews and observations were taken. Finding shows that although the amount of pension is not very large, it still helps many household to pull out of income poverty. Cash transfers like old age pension have helped many old women to access health care and medicines for themselves and their families. Such transfers have also ensured food security for many families.

Bangladesh

BRAC (2008) had conducted a study titled “Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation”. A cross sectional survey was done in 10 districts of Bangladesh. Findings reveal that selection process become visible to be dominated by UP members and Chairmen. There was some indication of corruption in the process of recipient’s selection and in the distribution of allowance.

The article “Overview of the Old Age Allowance Program in Bangladesh” mentions that the program bears huge value to the country’s poor older people. It helps them in gathering their basic needs, uplifting their status, and improving their psychological well-being. All the beneficiaries belong in poor households and they spend the money in the food. After food, this money helps them for the health care. The paper also talks about the challenges of the program, like it is mean tested and so does not cover all poor older people. There has been noticed the cases of abuse of power, malpractices, and political bias of locally elected representatives (Begum & Wesumperuma, 2012).

2.1.3 South Africa

Like Asian countries, many African countries also offer the supports to older population. Both universal and mean tested social pensions are carried out in the African countries considering the socio-economic limit of the country. In South Africa and Senegal, mean

tested program are active; and in Botswana, Mauritius, and Namibia universal scheme are going on. Mozambique operates a cash transfer system which targets households headed by constantly ill or disabled elders (Ninno, & Mils, 2015).

In the book “Social Pensions in Low-Income Countries” Armando Barrientos examine social pension schemes in Bolivia, Lesotho and Bangladesh. Comparative analysis of the social pension schemes shows that the fixed level of transfers supplements household income. Bolivia’s BONOSOL includes a fixed payment. And even when the pensioner dies, a provision is given to cover funeral expenses. Transfers are paid annually in Bolivia, and monthly in Lesotho. In Bolivia and Lesotho the schemes are universal, and coverage is high. These social pension schemes are being effective in dealing with poverty which is arising from the impact of migration and HIV/AIDS on household in the specific context of Southern Africa (Barrientos, 2008).

2.1.4 Others

The finding from the research on four selected Asian countries (Mongolia, Sri Lanka, Thailand and Vietnam) shows that, despite the small amount received as the social pension, elderly people highly value the amount they receive because of the regular support it provides. It helps them to buy basic necessities, participate in social and religious activities, and improve their self esteem in to some extent (Mujahid, Pannirselvan & Doge, 2008).

Another article “The Notorious Nine: Critical Problems in Project Implementation”, identify the common problems in the project implementation. The article talks about the nine problems area as a notorious nine that includes: political, economic and environmental constraints; intuitional realities; personnel constraints; technical assistance shortcomings; decentralization and participation; timing; information systems; different agendas; and sustainability. The article also provides the solution to avoid the common implementation problems (Gow and Morss, 1988).

2.1.5 Synthesis from Literature Review

Based on the literature review, it transpires that there has been methodological commonality in the studies more particularly in targeting the beneficiaries. Many research focus on the necessity of such social pension in developing countries to tackle the poverty.

This turns up true in the case of Nepal also. The common features that include in many literatures are: intuitional factors, political factors, and technical assistance which effect directly or indirectly in the implementation process.

Although the research works wind up about the importance of the program by showing how it helps to uplift the people status and help them to tackle the poverty. It doesn't talk about the implementation side of the program. The program has become the important part of older people's life and helps many household to pull out from poverty. Helping to meet their basic needs, improving the psychosocial well-being are the features that program valued. But focusing only its advantages doesn't make the programs successful. So there is the space to study about the implementation.

The success of government programs does not solely lie in its sound policy but also lies in the manner how resources are allocated, how population is targeted and how the program is managed. Thus, there is the room for the researcher to look upon the effective implementation of the service provided by the government. As this study is an explorative study, the literature review has been helpful to conceptualize the issues to conduct the study in Tokha Municipality which is the unit of analysis.

2.2 Theoretical Framework

Choice of Theory:

The need for theory for any scientific study is obvious as data without theory is not credible; likewise a theory without data loses much relevance and acceptability. Various theories and the model are being used for evaluating policy implementation. As a choice of theory, the implementation theory of Van Meter & Van Horn (1975) has been chosen to conduct the study. As the study relates to policy implementation, the above theory is not only pertinent but it also emphasizes not only on policy formulation but also in implementation.

2.2.1 Definition of Implementation

The term policy implementation has been defined by many remarkable scholars. Pressman and Wildavsky who is known as the founder father of the implementation define it as "to carry out, accomplish, fulfill, produce, complete" (Pressman and Wildavssky, 1984). This

definition shows the role of the public servants to give the efficient and equitable service to the people.

According to Van Meter and Van Horn, policy implementation include those actions of public and private individual or groups which are directed for the achievement of objectives set in preceding policy decisions. This includes both one-time effort to transform decisions into operational terms and continuing effort to achieve large and small mandated by policy decisions (Van Meter & Van Horn, 1975: 447). The connection between the expression of governmental intention and its result is term as policy implementation (O' Toole et al, 1995:43).

Edwards (1980: 1) defines it as "the stage of policymaking between the establishment of a policy-such as the passage of a legislative act, the issuing of an executive order, the handing down of a judicial decision, or the promulgation of a regulatory rule and the consequences of the policy for the people whom it affects." Another scholar, Kerr (1981: 352) also provides a definition of policy implementation as the study of an organization's capability in utilizing resources to reach policy objectives.

According to Mazmanian and Sabatier, implementation is defines as "the carrying out of a basic policy decision, usually incorporated in a statue but which can also take the form of important executive orders or court decisions" (Mazmanian and Sabatier, 1983: 20). However, in implementation research there have been difficulties concerning how to measure the concept of successful implementation. It is very difficult to say which factors depends for the successful implementation because many factors like political, economic and social context are dependent on each other. Elmore identified four main ingredients for effective implementation.

1. clearly specified tasks and objectives that accurately reflect the intent of policy;
2. a management plan that allocates tasks and performance standards to subunits;
3. an objective means of measuring subunit performance; and
4. a system of management controls and social sanctions sufficient to hold subordinates accountable for their performance (Elmore, 1978, p 195).

Overall we can define implementation as the carrying out of activities or completing the given task by implementers to achieve the set policy's objectives and goals (Paudel, 2009).

2.2.2 Implementation Theory

In this study, the implementation theory (Van Meter & Van Horn, 1975) has been adopted to develop the analytical framework and conduct the study.

Van Meter and Van Horn's Model

The model presented by the Van Meter & Van Horn gives the structured way to think about policy implementation. Their model which is composed by six variables determines the performance of the policy and shape the linkage between policy and performance. The first three factors focus on the policy and the second three factors concentrate on the aspect of the policy's implementation. In this model, they have shown the relevance of the policy standards and objectives, resources, inter-organization communication and enforcement activity, the characteristics of implementing agencies, economic, social and political conditions and the disposition of the implementers for carrying out the policy decisions. Their model of the policy implementation helps to understand why the policy process can be so vast or complex.

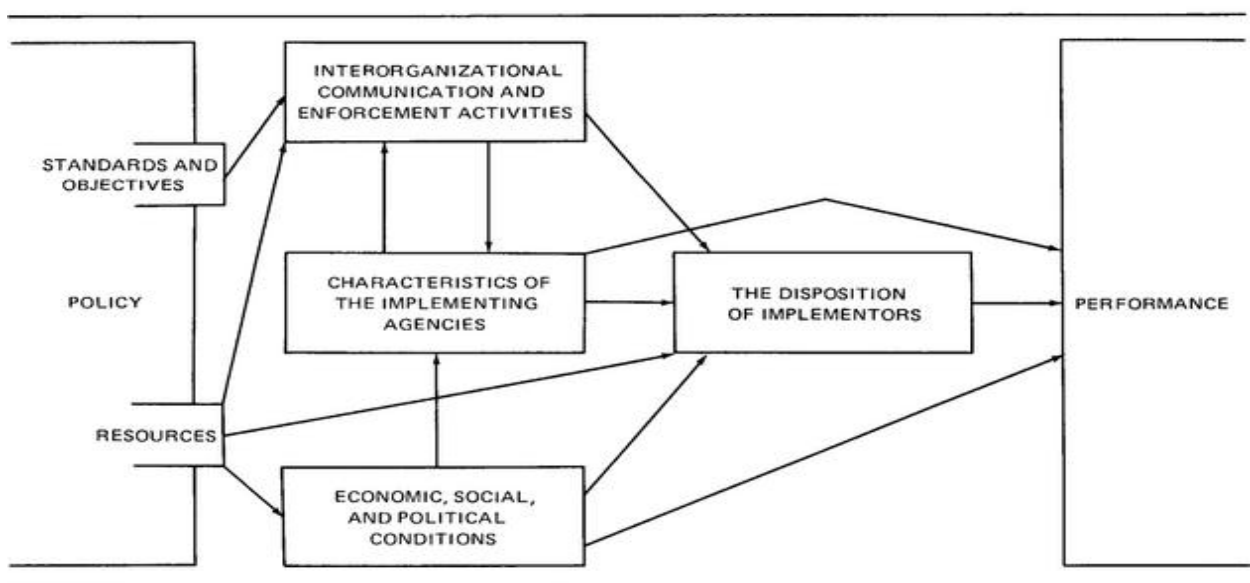


Fig 1: A Model of Policy Implementation Process (Van Meter & Van Horn, 1975:463)

The figure shown above is the model of the policy implementation process developed by the Van Meter & Van Horn which shows the linkages among the different variables. The six

variables of the model presented in this article are universally applicable to policy implementation. These six variables can be applied within organization or among organization or across organization. The practical implications of the theory are admirable in the implementation of the OAA program in this research.

Here is the brief description of those six variables.

1. Policy Standards and Objectives

Van Horn and Van Meter focused in the factors that determine the performance of the policy for which the identification of the indicators is an essential stage in the analysis. This is because the performance indicators access the extent to which the policy standards and objectives are realized. They believe that the complex nature of the goals as well as ambiguities and contradiction in the standard and objectives makes more difficult to identify and measure the policy performance. Authors suggest that statement of the policy makers reflected in documents such as program regulations and guidelines can be used in determining standard and objectives.

2. Policy Resources

The second factor of this model shed light on the policy's resources that include the funds, technical assistance, or other incentives in the program which might encourage effective implementation to facilitate the administration. Resources are important in policy formation. There are many kinds of resources. Inadequacy in these types of the resources can contribute to the failure of the program. Policy makers should ensure that enough time and sufficient resources are made available to the program (Hill & Hupe, 2002). Resource is still a very big issue for the developing countries. This is the very important way for donor agencies to enter in the whole process of policy implementation and because of this we can see the dynamics of implementation changes according to their influence.

3. Inter-organizational Communication and Enforcement Activities

In every organization good communication and co-ordination are important. Successful implementation is expected to be achieved when the goals and objectives are clearly communicated to implementers with sufficient clarity. Contradiction of information and

conflicts in interpretation of standards and objectives in the same program put the implementers in a difficult position to carry out the aim of the policy. Superiors have the wide range of accesses of powers like recruitment and selection, assigning and relocation, advancement and promotion and ultimately dismissal. Though they cannot command obedience, they are capable to influence their subordinate's behavior. If there is no hierarchy to direct command toward a set of predetermined objectives, even careful specification of plans and objectives is not sufficient for the policy implementation. Communication within and between the organization is a complex and difficult process (Van Meter & Van Horn, 1975: 466). But, if the communication is well coordinated and clear, it will be easier to implement the policy.

Van Horn and Van Meter point out that in inter-organizational relation, two types of enforcement activities are important. They are: 1) provision of the technical advice and the assistance; and 2) normative, remunerative, and coercive power. They believe that the use of the normative and the remunerative powers seeks to influence policy implementers through the socialization, persuasion and participation. They will try to cultivate allies at the implementation level and implement their policies willfully. Authors have pointed out about the sensitiveness of coercive power in the enforcement activities. The use of the coercive power can be made for the check and balance of enforcement activities depending upon the conditions specified as per the policy standards and objectives. Activities like monitoring and evaluations, administrative and management reviews, and other feedbacks mechanisms can be used for the better enforcement activities.

4. The Characteristics of Implementing Agencies

Van Horn and Van Meter articulate the numerous factors within the characteristics of administrative agencies that have effect on their policy performance. They said that the bureaucratic structure along with attributes of their staff may have some relation with policy implementation process. They offer the following factors of implementing agencies that may interrupt in implementation process.

- a) the competence and size of an agency's staff;

- b) the degree of hierarchical control of subunit decisions and process within the implementing agencies;
- c) an agency's political resources;
- d) the vitality of an organization;
- e) the degree of open communication within an organization;
- f) the agency's formal and informal linkages with the policymaking or policy enforcing body (Van Meter & Van Horn, 1975: 471).

5. Economic, Social, and Political Conditions

Though the impact of economic, social, and political conditions has received the little attention, they may have the profound effect on the performance of implementing agencies (Van Meter & Van Horn, 1975). The economic conditions are directly linked with the government. It can have both direct and indirect impact. Likewise, political conditions can also influence the decision regarding with policy by public support. Societal factors influence the realization of a policy both positively and negatively, and these factors are not directly under the control of policy makers.

6. The Disposition of Implementers

Van Meter and Van Horn have discovered some elements of the implementer's response which may affect the ability and willingness of implementers to carry out the policy. For successful implementation, three elements of the implementer's response are necessary to define. It consists of three indicators. They are: cognition (comprehensive understanding), direction of response (acceptance, neutrality and rejection), and intensity of response. Writers are more concerned with the implementers understanding about the standards and objectives of the policy because it decides the success or the failure of the policy. Successful implementation may be frustrated when officials are not aware that they are not in full compliance with the policy (Van Meter & Van Horn, 1975:472).

2.3 Analytical Framework

By analyzing the various literatures and theory, the study has identified the following variables for the analytical framework which influence the dependent variable.

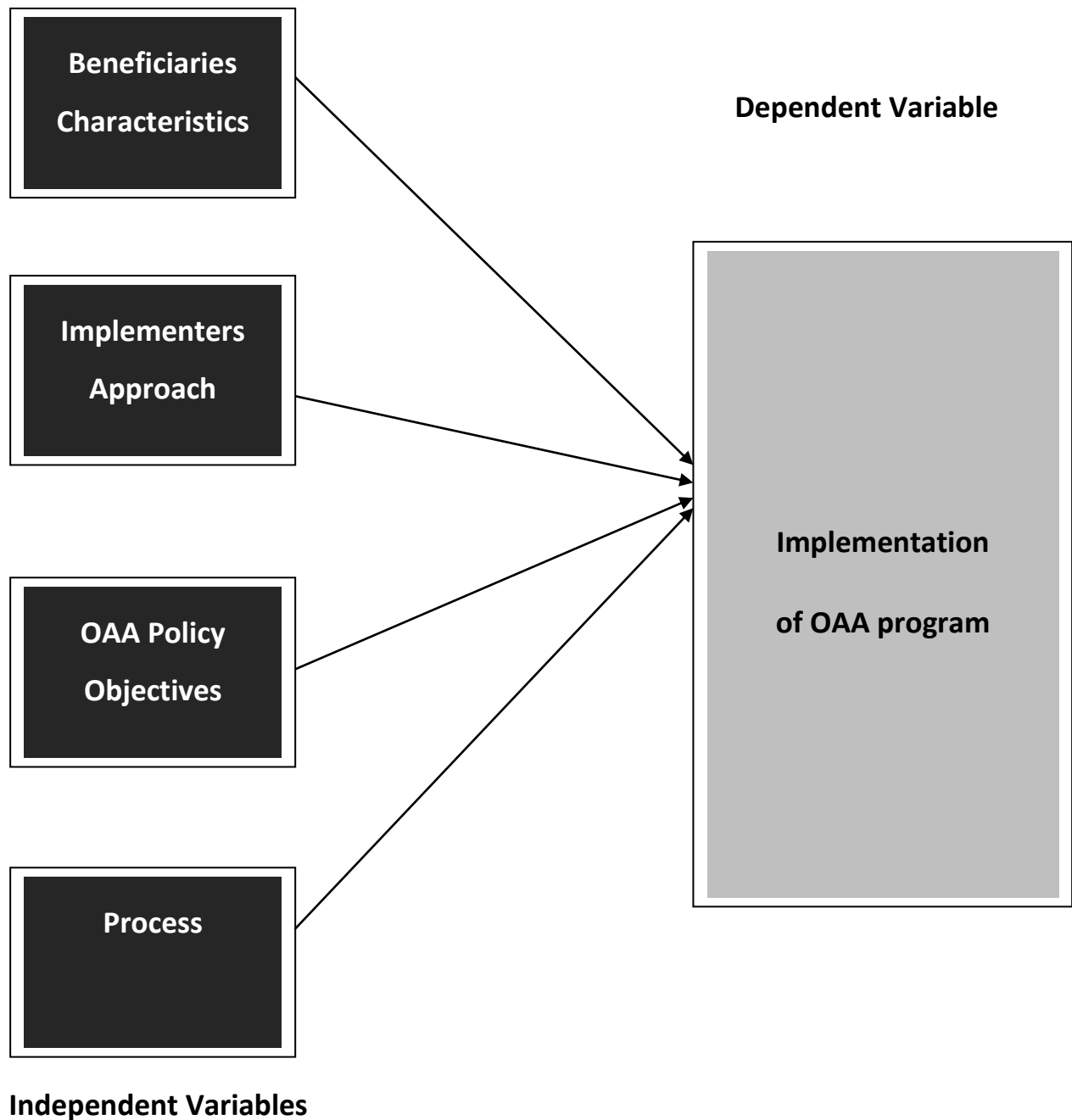


Fig 2: Diagram of Analytical Framework

2.4 Variables and Indicators

Table 1: Variables and Indicators

Independent Variables	Indicators	Dependent Variable	Indicator
Beneficiaries Characteristics	<ul style="list-style-type: none"> - Age - Gender - Religion - Ethnicity - Educational Background 	Implementation of OAA Program	Timeliness and accessibility
Implementers Approach	<ul style="list-style-type: none"> - Intensity of response - Behavior of service providers - Coordination 		
OAA Policy Objectives	<ul style="list-style-type: none"> - Honor - Family Support - Security 		
Process	<ul style="list-style-type: none"> - Registration - Documentation - Communication 		

2.5 Definition of Key Terms

Dependent variable: Implementation of OAA program

Implementation involves the various actors and organization coming together to put the policy into effect to achieve the policy goals. Implementation of OAA is the dependent variable here. Implementation of OAA is measured by the easiness in terms of time and accesses.

Timeliness and accessibility

Timeliness and accessibility refers to the satisfaction, distribution practice and the accesses.

Independent Variable:

Beneficiaries Characteristics

Beneficiary's characteristics are defined as the beneficiary's personal characteristics such as age, gender, religion, ethnicity, education, occupational status.

Implementers Approach

Formulation and implementation of policy are two distinct activities and usually done by different people. Therefore, there may be gaps in between planning and implementation. This may happen more in case when the plans do not match with ground realities. Interest of the implementers is critical part of the implementation process. Implementers approach here means coordination, behavior of the service providers, and the intensity of response for the program.

OAA Policy Objectives

Policy objectives here refers to the honor, dignity, family support and security for the old people by utilizing knowledge, skills, capability and experiences inherent in them.

Process

Processes refers to the procedures and practices in the delivery of the OAA such as registration, documentation, and communication.

2.6 Conclusion

This chapter has reviewed the different literatures and gives the idea about the theoretical concept. A clear analytical framework is build to understand the relations between the variables and indicators in this study. Implementation of OAA is the dependent variables and the Beneficiaries characteristics, Implementers characteristics, Policy objectives and the Process are the independent variables. Furthermore, operational definitions of the variables and indicators are described to make the study more clear. To give the practical view of the analytical framework, another section will deal with the data collection and methodology.

CHAPTER THREE: METHODOLOGY

3.1. Introduction

The major aim of this chapter is to present the methodology used in this research. Research method provides a set of planned and the systematic approaches to be adopted, the detail outline of the unit of the analysis, data collection, data gathering techniques, sample size, and data analysis plan. The detail of the methodology which is carried out prior, during and after field work has been described in this chapter. This chapter presents the analysis and the interpretation of the data that were collected by the researcher using the questionnaire survey, interview, and by review of published and unpublished documents.

3.2 Research Method

This study adopted a mixed approach having both qualitative and quantitative designs. As the study is explorative, a mixed method strategy has been adopted to explore, unravel and understand problems, issues and relationships (Aminuzzaman, 1991). A combination of Questionnaire Survey, Interview, Case Study and Observation methods is used for this study. The combination of the stated methods is intended to use for this research to take advantage of their respective strengths and overcome the limitations of others. It also helps to reduce bias of any single method. Combination of these four methods is expected to be a reliable tool for the study.

3.3 Study Area

This study selected the Kathmandu District as the study area to assess the implementation of the social security scheme, known as OAA. Kathmandu is occupied by a various community of people who migrated to this place from different parts of Nepal. It is the capital of the country. This place is traditionally inhabited by people representing all other 75 districts of Nepal. Most of the people from other part of the country are migrated and settled there. Socio-economic setting of Kathmandu is representative. The rationale for choosing Kathmandu as a study area is that large number of the old age people resides there and no study has been conducted till the date regarding the OAA program. So researcher wants to see the implementation status of the program on the Tokha Municipality of Kathmandu District.

3.4 Study Population

Systematic random and purposive sample has been taken to assess the implementation status of the program within the Tokha Municipality of Kathmandu District. People from different social groups, such as Brahmins, Chhetris, Newar and Janjatis were taken as the sample. Based on survey questionnaires 50 beneficiaries of the Old Age Allowance were interviewed, including 23 women and 27 men who belonged to different ethnic groups. The researcher also interviewed the service providers\municipal employees who are responsible for distributing the Old Age Allowance. Apart from these, non beneficiaries and the beneficiaries family members are also the study population.

3.5 Sample Size and Sampling Techniques

A total of 71 individuals were drawn as a sample for this study.

Groups of the Respondents

Table 2: Sample size

Group	Types of Respondent	Study Sample	Information Method
1.	Service Providers	7	Interview
2.	Service seekers	50	Questionnaire Survey
3.	Non Beneficiaries	9	Interview
4.	Family Members	5	Interview
Total Respondents (interviewed and survey)		7+50+9+5 = 71	

3.6 Sample Design

Systematic Random sampling had been applied for choosing the respondents. Purposive sampling technique was used for the interview.

3.6.1 Sample Design of Beneficiaries

Systematic Random Sampling was applied for selecting the respondents. Using the sample interval of 1:24, a total of 50 respondents were selected. In case of unavailability of selected respondent, s\he was replaced by another respondent.

3.6.2 Sample Design of Service Providers, Non Beneficiaries, and Family Members

A Purposive and convenience technique of non probability sampling was employed for selecting the service providers, non beneficiaries and family members.

3.7 Sample Characteristics

Table 3: Demographic characteristics of the respondents

	Characteristics of the Respondents	Number (N=50)	Percentage (%)
1. Gender	Male	23	46
	Female	27	54
2. Age	70-74	10	20
	75-79	10	20
	80-84	18	36
	85-89	8	16
	Above 90	4	8
3. Religion	Hindu	38	76
	Buddhist	10	20
	Islam	0	0
	Christian	2	4
4. Ethnicity	Brahmin	12	24

	Chhetri	9	18
	Newar	26	52
	Others	3	6
5. Education	Illiterate	40	80
	Literate	10	20
	Primary Education	0	0
	Secondary Education	0	0
	Higher Education	0	0
6. Occupation	Private Job Holder (Retired)	1	2
	Self-Employed (Self-Business)	7	14
	Farmer	20	40
	Farming Labour (Working on others Land)	0	0
	Housewife	20	40
	Others	2	4
7. Living With	With Spouse	7	14
	With Son's family	42	84
	With Daughter's family	0	0
	With relatives	0	0
	Alone	1	2
8. Family Status	Lower Class (Less than 100,000 per year)	3	6
	Lower Medium (100,001 to 200,000 per year)	12	24
	Medium (200,001 to 300,000 per year)	30	60
	High Medium (300,001 to 400,000 per year)	4	8
	High Class (400,000 and above)	1	2
Total		50	100

3.8 Nature and Source of Data

The study had employed both quantitative and qualitative approaches. The study mainly relies on the primary data to meet the study objectives. However, secondary data has also been analyzed.

a. Primary Data

The present study generated primary data by using two methods.

i. Questionnaire Survey

ii. Interview

b. Secondary Data

Necessary secondary information has been taken from various sources, by carrying out the content analysis of various published, unpublished of Tokha Municipality. Documents and compiled data provided from the Information section of the municipality and authorized bank, Human resource and other physical\institutional resources profile of the municipality has been used for this purpose.

The quantitative data have been gathered through a beneficiaries survey (BS), while qualitative data has been obtained from services providers, non beneficiaries, and the family members. Quantitative data has been used for the statistical analysis; qualitative information has been used to identify the issues.

3.9 Method of Data Analysis

Selected beneficiaries, service providers and non beneficiaries and the family members are the source of the information. Beneficiaries refer to older people aged 70 years and above who are the pension recipients. The study accumulates both the qualitative and quantitative data for the research. Quantitative method is used for conducting the questionnaire survey. Qualitative method is used for observing the beneficiaries attitude, emotion. Data collection technique is household survey, questionnaire, and interview.

3.10 Data Entry and Analysis

The entire completed questionnaires were entered into the computers. The collected information from the beneficiary's survey was entered into the SPSS 20. Data was tabulated and statistical tools such as percentage; SPSS has been used to summarize the quantitative data. It also reviewed the information available in reports and other publication relate to senior citizens. . Frequencies table, pie chart, bar diagrams for the variables were generated and analyzed. Cross tabulation of the various variables were accessed.

3.11 Reliability of data and ethical concern

The purpose of the study was explained to all the stakeholders as a scientific study whose results would increase the scientific knowledge and understanding of the OAA program. Former permission was obtained from the respondents for their willingness to participate in the survey. Researcher tried to take the utmost care on the demographic factors such as age, gender to ensure the true representation. The field work was managed by the researcher personally. In some cases, he\she takes the helps of her family members to support in data collection. Some discussions and the informal talk had been done by the researcher to know their view on the issues, and that has been checked whether their views are reflected in the questionnaire. Privacy of the information obtained from the respondents was ensured. Researcher has accredited the ethical and moral issues.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter deals with the major finding of the beneficiary's survey with an attempt to access implementation of OAA in Tokha Municipality, along with the problems perceived and reported by the beneficiary. At the same time qualitative data collected from the various are discussed. Besides frequency tables, dependent variables have been cross tabulated with reference to other independent variables and its indicators.

4.2 Beneficiaries Characteristics

The demographic and other characteristics of the respondents are presented in the table 3. Eight indicators of beneficiaries' characteristics have been measured. Those are Gender, Age, Religion, Ethnicity, Education, Occupation, Living with and Family Status. Name of the respondent was optional. Indicators of the beneficiaries' characteristics are analyzed significantly. In the analysis, data collected through the questionnaire survey from 50 respondents has been used.

As shown in the table 3, out of the total respondents, 46% were male and 54% were female. The lowest number of the male respondents is because most male are the retired job holders. And according to the rule, one can't get the double pension from the state. That's why being eligible also they can't get the benefit.

Age wise composition of the beneficiaries shows that highest (36%) are in the age group of 80-84 years. The reason is quite obvious that as the respondents are beneficiaries of the old age allowance, and this group is eligible for the allowance only after 70 years. The others three group (70 to 74 years, 75 to 79 years, and 85 to 89 years) recorded 20%, 20% and 16% respectively. 8% of the respondents were of above 90. This gives the interpretation that old people above 90 are rare to find now.

By religious identity, all the respondents were Hindu. Among the respondents, 42 % were non ethnic people, i.e. they were from Brahmin and Chhetri caste group while 58% respondents were from ethnic groups- Newar, Grung, Magar, Tamang.

The distribution of the educational achievement of the respondents reveals that almost 80% are illiterate while only a negligible proportion (20%) is found to have some sort of literacy. Among the literate individuals, no one of them have an educational attainment of primary, secondary or higher level.

It can be assumed that the beneficiaries generally fall in the economically inactive group due to their old age and physical disability. Still highest numbers (40%) of the respondents are still active and belong to farming related work (as a land owner). Similarly, 40% of the respondent is housewife and contributing to the household chores. 14% of the respondents were self employed. Only the few respondents (2%) were private job holder (retired) while 4% belongs to others categories.

The living arrangement of the beneficiaries shows that (84%) are living with son's family. This living arrangement not only reflects the characteristics of the Nepalese society where the proffered values are to live with together with the son's family members, but also indicates the effect of the social security allowance on their family members as well. Likewise, 14% are found living with spouse. Because of the pattern of the society, no any respondent is found living with the daughter family. Still 2% of the respondent is living alone.

Regarding the family status, it was found that the highest numbers (60%) of the respondent were from medium family i.e. 200,001 to 300,000 annually income. While the respondent from the higher income level (above 400,000 per year) constituted only 2%. From the high medium 8% respondent receive the allowance and from the low medium income status, 24% respondent receive the allowance.

4.3 Examining the Implementation of OAA Program in Tokha Municipality

Implementation of OAA has been derived here through the results from the easiness in terms of time and accesses

4.3.1 Timeliness and accessibility

Under this category, respondents are asked to give the response on three questions that was measured in 5 scale (Likert scale) measurement; very satisfied 1, satisfied 2, moderate

3, dissatisfied 4, very dissatisfied 5. This is recoded into 2 scale measurement as; very satisfied+ satisfied =1 (high) and moderate+ dissatisfied + very dissatisfied= 2(low). 1 represents the higher scale and the 2 represents the lower scale.

Table 4: Easiness in terms of time and accesses

S.N	Variables	1 (high)		2 (low)	
		N	%	N	%
1	Officials update about the date and time	18	36	32	64
2	Satisfaction with the time taken in the service	27	54	23	46
3	Easy to access the allowance	37	74	13	26

Source: Beneficiary Survey 2016

The above table shows the results of the easiness in terms of time and access. The high majority of the respondents i.e. 64% are dissatisfied about the official's update of the time and date. But the huge portion (74%) of the respondents feels very easy access to allowance and they also reflect their satisfaction (54%) on the time taken in the service.

4.3.1.1: Distribution practice preferred by respondents

Table 5: Distribution practice preferred by respondents

Preferred distribution practice	Frequency	%
Once in a month	25	50
Quarterly	22	44
Half yearly	1	2
Annually	2	4
Others	0	0
Total	50	100

Respondents are asked how often they receive the allowance. Almost every respondent reply that they get the allowance in the quarterly basis. Most of them seem to be dissatisfied with this. Half of the respondent (50%) prefers the allowance to be distributed in

a monthly base whereas 44% respondents are comfortable with the regular practice of the distribution. Very few percentages (2% and 4%) of the respondent prefer the half-yearly and annually practice respectively.

Regarding the payment method, two banks (Nepal Investment Bank and Global IME Bank, Samakhushi) are given authority to distribute the allowance for the 15 wards of Tokha Municipality. The beneficiaries collected their allowances from the respective bank. But as the location of the bank is far from some wards, they used to distribute the allowances from the financial intuitions near VDC office. Nearly all the respondents (both male and female) complained that because of their old age it is very difficult for them to collect the allowances. Their only concern is allowances should be delivered in the home. They criticize the government for not managing the allowance distribution as convenience to the recipients.

4.4: Implementation of OAA

Table 6: Implementation of OAA

Rating	Frequency	%
High	28	56
Low	22	44
Total	50	100

Here, implementation of OAA program is evaluated through the variable, Easiness in terms of time and accesses. The results are merged and recoded into high and low scale which is shown in table 4. 56% of the total respondents have rated the high scale for the overall easiness in terms of time and access. Despite of 64% being dissatisfied about the date and time, respondents have given the high scale in the overall easiness. They are satisfied with time taken and easy access (see in table 4).

Implementation includes a lot of positive and negative issues. It is very difficult to measure the implementation status. Still, we tried to measure the implementation of OAA program in

Tokha Municipality being based on the indicators: Easiness in terms of times and accessibility.

More than half of the respondents (56%) of this survey evaluated the implementation status is high. There is another 44% who believes that the implementation is happened in the low extent. The result is drawn after calculating the implementation from variable (timeliness and accessibility) and finalize by merging them and recoding into 2 scales of high and low.

The final results showed that the Implementation of OAA program is found to be high. This result is also validated by calculating the opinion of beneficiaries about OAA implementation (see 4.9). Service providers, Non beneficiaries and the Family members have also observed the implementation of the program is satisfactory. Informal discussions also validate this result. A final conclusion can be traced from above all the discussion is that the implementation status of the OAA program in Tokha Municipality is found to be effective. But Lots of things are to be done for the improvements.

4.5: Beneficiaries Characteristics and Implementation of OAA

To find out whether the family status and ethnicity matters in the implementation of OAA program, cross tabulation had been done with the index of the implementation (see table:6 & table:7). The table below presents the index on the level of the implementation of OAA program in Tokha Municipality with the beneficiaries' characteristics (ethnicity and family status).

Table 7: Ethnic Identity and Implementation (cross tabulation)

Ethnic Identity	Implementation of OAA Program	
	1(high %)	2(low %)
Non ethnic group	46.4	36.4
Ethnic group	53.6	63.6
Total	100	100

Source: Beneficiary Survey 2016

People with ethnic identity were found to be less satisfied on the implementation than those who are not from ethnic group. But there lies only few percent of differences. 46.4% non ethnic people say that the implementation of this program is good it means they are satisfied. At the same time 63.6% ethnic group are dissatisfied. Brahmin and chhetri have better educational profile and were more aware about the information and process compared to ethnic people. Lobbying and persuasion are also stronger from the non ethnic people as most of the staffs are non ethnic people. Thus, some respondents are critical from the ethnic group.

Table 8: Family Status and Implementation (cross tabulation)

Family status	Implementation of OAA Program	
	1(high %)	2(low %)
Lower income class	21.4	40.9
Medium income class	60.7	59.1
Higher income class	17.9	0
Total	100	100

Source: Beneficiary Survey 2016

Family status also matter on the successful implementation of the social security program. As the government has started such program to uplift and make the life easy of those citizens who can't contribute anymore because of their ageing. It's interesting to know whether the family status matter or not in the implementation of the OAA program.

Only 21.4 % lower income class people gave the high rank for the implementation of the program whereas 40.9% respondent gives the low rank. The majority of the lower class people give the lowest rank. From the middle income class 60.7% respondents gave the highest rank and 59.1% respondents give the lowest rank. The differences on percentage of the respondents between high and low are not much big. It means there is also the huge number of the respondents from the middle income class who rank the implementation to be low. For the high income class 17.9% respondents gives the high rank and 0% respondent give the low rank. It can be interpreted in a way that for them the allowance

doesn't matter as much as lower income class people and also the medium class people. No matter how much money they are getting, they are satisfied as their life standards is high.

4.6: Implementers characteristics

In this section of the chapter, evaluation of the implementer's characteristics has been done and analyzed with the implementation of OAA program. Here, the implementer's characteristic has been evaluated through the four variables; Officials behave, Skills, and Coordination.

Table 9: Implementers characteristics Variables

Implementers characteristics	1 (high)		2 (low)	
	N	%	N	%
Official Behave	45	90	5	10
Skills	31	62	19	38
Coordination	23	46	27	54
Total	50		100	

Table 9 shows that, in both the officials behave and the skills respondents rank the high scale. It means they are satisfied with the officials behave and their skills. 90% respondents say that official's behaviour for them is good. Only 10% of the respondents says that behave of the officials is not good for them.

Likewise, 62% of the respondents find the skills of the officials to be high. For the variable coordination, 54% of the respondents give the lowest rank. They find there is lack of coordination between the official's staff which affects the implementation of the program.

After interpreting these 4 variables, the result is merged and recoded into implementer's characteristics. Here, 1 denotes the 'High' and 2 denotes the 'Low' scale.

Table 10: Implementers characteristics

Implementers characteristics	Frequency	%
High	34	68
Low	16	32
Total	50	100

More than two third of the respondents (68%) of this survey evaluated the implementers characteristics to be high. There is another 32% who believes that the implementer's characteristic is low.

In order to see how the implementer's characteristics affect the implementation of OAA program, we make a cross tab between the both implementers characteristics and the implementation of OAA program.

Table 11: Implementers characteristics and Implementation of OAA (cross tabulation)

Implementers characteristics	Implementation of OAA Program	
	1(high %)	2(low %)
High	78.6	63.9
Low	21.4	36.1
Total	100	100

The table shows the relation between the implementer's characteristics and the implementation of OAA program. The respondents who rank the implementers characteristics to be high said that the implementation of program is also high. Likewise, lowest rank of the implementer's characteristics mentions the low implementation of the program. The result shows that the implementer's characteristics affect the implementation of the program.

4.7: Policy objectives

Government of Nepal had started the old age allowance program to provide the social security for the senior citizens and to enhancement the trust, respect and good faith

towards them as a reward of their skills and contribution. To evaluate the policy objectives, three indicators has been analyzed; Honour, Differences in family member's behaviour and Meeting basic needs. The following table (table 16) shows how much the OAA policy objectives have been achieved.

Under this category, respondents are asked to give the response on three questions that was measured in 5 scale (Likert scale) measurement; very satisfied 1, satisfied 2, moderate 3, dissatisfied 4, very dissatisfied 5. This is recoded into 2 scale measurement as; very satisfied+ satisfied =1 (high) and moderate+ dissatisfied + very dissatisfied= 2(low). 1 represents the higher scale and the 2 represents the lower scale.

Table 12: Policy objectives Variables

Policy objectives	1 (high)		2 (low)	
	N	%	N	%
Honour	50	100	0	0
Differences in the family members behaviour	17	34	33	66
Helps to meet the basic need	31	62	19	38

Source: Beneficiary Survey 2016

Table 16 shows that all the respondents i.e. 100% feel very much satisfied and honoured that state has given them so much respect. 34% of the respondent's feels that the family members behaviour have been positively change after getting the allowance and the majority of the respondents (66%) have feel that there is no any change occur in the family members behaviour.

In helping to meet the basic need of elder, 62% respondents said that the allowance is helping to meet the basic need of theirs. They have the positive impression on fulfilling the policy objectives.

After merging the 3 variables of policy objectives and Recoding into 2 scales of 'High' and 'Low', the following results have been produced.

Table 13: Policy objectives

Policy objectives	Frequency	%
High	34	68
Low	16	32
Total	50	100

Table 13 shows the respondent rating on the Policy objectives. More than half respondents have given the high scale on the fulfilment of the policy objectives and remaining number shows the Low scale. This can be generalized that the Policy objectives has been fulfilled to the higher extent.

4.7.1: Utilization of allowances

It was found that the allowance received by the beneficiaries is spent on their personal health care, for food and shelter and for religious activities. 44% of the respondent reported that they spent their allowance on the personal health care while another 28% revealed that they spend the allowance for food and shelter. 18% of the respondent utilizes the allowance on the recreation and religious activities whereas 10% respondent spends it on grand children. As majority of the beneficiaries says that the allowance was used to purchase the health service, it clearly indicates the importance of such allowance to this group of the society.

Table 14: Utilization of allowances

Utilization of allowances	Frequency	%
Food and Shelter	14	28
For grand children	5	10
For personal health care	22	44
For recreation and religious activities	9	18
Give it to family members	0	0
Total	50	100

Source: Beneficiary Survey 2016

4.8: Process

In this study process evaluates the beneficiaries feeling about the easiness to register, procedural work and the ongoing process sufficiency to enrol all the beneficiaries in the program. Information from the respondents was collected in 5 scale (Likert scale) measurement; very easy 1, easy 2, moderate 3, difficult 4, very difficult 5. This is recoded into 2 scale measurement as; very easy+ easy=1 (high) and moderate+ difficult+ very difficult= 2(low). 1 represents the higher scale and the 2 represents the lower scale.

Table 15: respondent's response on process

S.N	Variables	1 (high)		2 (low)	
		N	%	N	%
1	Register for OAA program	28	56	22	44
2	Procedural manner of delivery	27	54	23	46
3	Ongoing process sufficiency to enroll all the beneficiaries in the program	21	42	29	58

Source: Beneficiary Survey 2016

To receive the allowance, all the potential beneficiaries need to register their name with municipality office after reaching the age of eligibility. Table 4 shows that majority of the respondents i.e. 56% feel very easy to register for OAA. They have the positive impression about the registration process. Like the same way, 54% respondent feels easy about all the procedural manner of delivery. But in the case of ongoing process of enrolment for all, 58% of the respondents say that it is insufficient. This can be generalized as registration process and procedural delivery was effective but at the same time sufficiency to enrol all the beneficiaries was less effective.

Table 16: Interpreting the respondent's response on over all process

Rating	Frequency	%
High	26	52
Low	24	48
Total	50	100

After merging the 3 variables of Process and Recoding into 2 scales of 'High' and 'Low', the following results have been produced. Table 16 shows the respondent rating on the Process. More than half respondents have given the high scale on the overall process and remaining number shows the Low scale. This can be generalized that the process seems to be effective.

4.8.1. Application for the OAA

Respondents were also asked about how they applied for the allowance? The maximum percentage (54%) of the respondent said that they apply by themselves without any help of others. Remaining 40% respondents go with their family members\ relatives. It can be said that as the registration process is easy (see in table 15); beneficiaries are comfortable to apply for the allowance.

Table 17: Application for OAA

Apply for the OAA	Frequency	%
Yourself	27	54
Family members\ Relatives	20	40
Neighbours	3	6
Unknown person	0	0
Others	0	0
Total	50	100

Source: Beneficiary Survey 2016

4.9: Observations

An attempt has been made to understand the implementation of the OAA program by analyzing the voice of the beneficiaries, Non beneficiaries, Service providers and the Family members.

4.9.1: Beneficiaries observation

The majority of the respondents were aware that the allowance was provided by the state. Some are highly knowledgeable about the derivation of the OAA program. They express their words of appreciation for the government for taking care of all the elder people. Most

respondent valued the fact that state recognized them and made an effort to help them. The following statement reflects the opinions expressed by the beneficiaries.

"We are old and cannot take care of ourselves as you all do. The state is taking care of all aama and buwa⁷ and is sending us the money. I am happy. " [Nil kumari Sapkota, 79] August, 2016

"I feel very happy that the government raised the amount from Rs 1000 to 2000. It has made the big differences in our life." [Aasalal Shrestha, 88] August, 2016

"Amount doesn't matter, the things is we are feeling honoured and blessed." [Puna Maan Dangol, 74] August, 2016

"How can one say that amount is small or big? The government is at least providing, and there reflect the real concern of the state." [BhaiLal Shrestha, 92] August, 2016

"I am lucky that i have family who take care of me in this old age. But there are many father and mother who are living alone. For them, government had become the God." [Padam Kumari Karki, 85] August, 2016

There are some issues, concerns and the problems reported by the beneficiaries. They show their dissatisfaction with the different age bars to be eligible for the allowance. They were in favour of the 60 years age bar for all the classes of the people in the country. They said that the current age limit for the older people should be lowered to 60 years and made equal to every caste. Most of the respondents were of the opinion that the registration process is untimely and eligible candidates need to wait a long for the registration process. Their major concern was the registration process should be held in every month instead of two times in a year. The beneficiaries also reported that level of the awareness is low and need to be think to make the people aware of this.

⁷ Mother and Father

A question was asked to beneficiaries about their opinion about the implementation of the program. The result is displayed in table 17 below.

Table 17: Opinion of beneficiaries about OAA program

Opinion of beneficiaries	Frequency	%
Implemented effectively	15	30
Moderately implemented	11	22
Poor implementation	12	24
Need massive improvement	12	24
Not implemented	0	0
Total	50	100

The final result of the Implementation of OAA program in table 6 was found to be high. That result can be validated here as high percentage of the respondents (30% and 22%) reported the program is implemented effectively and moderately implemented. Another 24% of the respondents believe that the program needs the massive improvement. A final conclusion can be traced from above all the discussion is that the implementation status of the OAA program in Tokha Municipality is found to be peffective but not in the high level. The program has the extensive effect on the beneficiaries. Lots of things are to be done for the improvements.

4.9.2: Service Providers observation

This section attempts to understand about the views and the perceptions of the service providers about the implementation of the OAA. Seven service providers were interviewed about their observations on OAA implementation. They are the one who are closely in contact with the beneficiaries and can provide the real picture. Their observation is summarized here.

This study evaluates about the easiness to register, procedural work and the ongoing process sufficiency to enrol all the beneficiaries in the program. To receive the allowance, all the potential beneficiaries need to register their name with municipality office after reaching the age of eligibility. Service providers express their view that the registration

process is very easy. According to their views all the procedural works in the municipality is beneficiary's friendly. They said that the overall process is easy. Here, we can validate the saying with the respondents ranking. Beneficiaries rank the process to be easy. According to the supply side, as the process is easy, most of the beneficiaries visit the municipality office by themselves. Social security program is contributing a lot for the needy people and this Old Age Allowance is one of them. For the effective implementation, institutional mechanisms for service delivery should be upgraded.

Problems experienced by the Service providers:

- Shortage of support staff
- The registration process (twice in a year) had caused the dissatisfaction among the beneficiaries
- Absence of banking facility: No banking branches in every wards of Tokha Municipality.
- No focal persons in bank
- Insufficient infrastructure
- Lack of the clear definition of the disabled (completely and partially).
- Deaths of the beneficiaries are not recorded in time which affects on the record updating

With an aim to address the problems regarding the social security fund, MoLD has started the distribution of allowance through bank. It has been claimed that this will make the transparent distribution and program effective. Service providers shared their view on these issues.

"There is no banking branch in every ward of Tokha Municipality. I think this is one of the biggest problems for the effective implementation of the OAA in Tokha Municipality." [Prakash Dangol, Information officer] August, 2016

For disable people it is has become very difficult as they have to go bank by themselves. [Laxmi Badhaur Shrestha, Office Assistant] August, 2016

We did final inquiry about the implementation of the OAA program. Majority expressed their view as moderately implemented. In their perceptions, implementation of the OAA program is satisfactory, but not up to the mark. Lots of things remain there to improve.

4.9.3: Non Beneficiaries observation

Social security program is the symbol of the respect to senior citizens, but there are some cases where eligible didn't want to enrol and receive the allowance provided by the government. The Non beneficiaries' interview helps to understand the reasons behind the non participation.

It was found that the all the candidates eligible for the allowance are registered and getting the allowance. Very few cases were found where the eligible candidates are not receiving the allowances. We found 9 cases. The legal documents (citizenship card) that qualify an individual to receive the allowance are the constraining fact for not to receive the allowances. The difference of the age mention in the citizenship card and perceived by a candidate has been a major problem for registering.

Besides, the eligible's candidates themselves don't want to enrol in the program as the allowance is negligible. We find such candidates who didn't enrol in the program previously because of the low amount and now thinking to enrol after the government increased the allowance recently. Another reason we encountered the pension holders. According to the rule, one can't take the double benefit from the government. That's why being eligible also, they are ineligible to receive the allowance. But all of them are found interested to enrol in the program.

A question was asked to Non Beneficiaries about their opinion about the implementation of the program. They stated that the program is implementing effectively but there needed the massive improvement. They suggest for reducing the age threshold, to provide the home service payment for the disabled and those who are unable to travel to the bank\Municipality office for the effective implementation of the Old Age Allowance program.

4.9.4: Family Members observation

Five beneficiary's family members were interviewed to understand about the implementation of OAA program in Tokha Municipality. The sample was chosen purposively. A question was asked to them about the utilization of allowances by the beneficiaries. Most of them revealed that they spent the allowance for themselves; like on religious activities, personal needs e.t.c. As majority of the beneficiaries also says that the allowance was used in their personal health care, it clearly indicates the importance of such allowance to this group of the society. But at the same time they express their dissatisfaction about the sufficiency of the amount.

The same question was asked to family members about their opinion about the implementation of the program. They expressed that program is good but the implementation is weak. A massive improvement is needed to make the program successful. While being critical also, they appreciate the government for addressing and taking care of elderly population.

4.11: Conclusion

The data presented and analyzed above had addressed the research questions of this study. The final results showed that the Implementation of OAA program is high. This result is also validated by calculating the opinion of beneficiaries about OAA implementation (see 4.9.1). Service providers, Non beneficiaries and the Family members have also observed the implementation of the program is high but not to that mark. Informal discussions also validate this result.

In the beneficiaries' characteristics, people with ethnic identity were found to be less satisfied on the implementation than those who are not from ethnic group. Non ethnic people say that the implementation of this program is good. At the same time ethnic group are unsatisfied.

Family status also matter on the successful implementation of the social security program. Lower class people gave the lowest rank on the implementation of the program. As the program is targeted for them, their level of satisfaction seems to be low. But the middle class people found to be highly satisfied which means program has reach up to their mark.

The respondents who rank the implementers characteristics to be high said that the implementation of program is also high. Likewise, lowest rank of the implementer's characteristics mentions the low implementation of the program. The result shows that the implementer's characteristics affect the implementation of the program.

More than half respondents have given the high scale on the fulfilment of the policy objectives and remaining number shows the Low scale. This can be generalized that the policy objectives has been fulfilled to the higher extent.

In the process, shows that majority of the respondents feel very easy to register for OAA. They have the positive impression about the registration process. Like the same way, they feel easy about all the procedural manner of delivery. But in the case of ongoing process of enrolment for all, respondents say that it is insufficient. This can be generalized as registration process and procedural delivery was effective but at the same time sufficiency to enrol all the beneficiaries was less effective.

It was found that the allowance received by the beneficiaries is spent on their personal health care, for food and shelter and for religious activities. As majority of the beneficiaries says that the allowance was used to purchase the health service, it clearly indicates the importance of such allowance to this group of the society

A final conclusion can be traced from above all the discussion is that the implementation status of the OAA program in Tokha Municipality is found to be effective. The program is valued very highly and people were satisfied with the program.

CHAPTER FIVE: SUMMARY AND CONCLUSION

5.1 Introduction

This study was carried out to find the implementation status of OAA program in Tokha Municipality. The major objective of the study is to analyze how well the OAA program is being implemented by the Tokha Municipality. The specific objectives of this study are: (i) to assess how the beneficiaries view the OAA and explore how it impacts their lives. (ii) to determine the effect of the implementer's characteristics on implementation of OAA (iii) to examine the fulfillment of the objectives of OAA program.

As mentioned in chapter 2, it reviewed the different literatures and gives the idea about the theoretical concept. Implementation theory of Van Horn and Van Meter has been used. A clear analytical framework was built to understand the relations between the variables and indicators in this study. Implementation of OAA is the dependent variables and the Beneficiaries characteristics, Implementers characteristics, Policy objectives and the process are the independent variables. To give the practical view of the analytical framework chapter 3 had deal with the data collection and methodology.

To study the implementation of the OAA program, a survey of the beneficiaries from Tokha Municipality was carried out. Both the qualitative and quantitative method techniques have been used for this research. Quantitative method was used for conducting the questionnaire survey. Qualitative method was used for observing the beneficiaries attitude, emotion. Data collection technique was household survey, questionnaire and interview. Data was tabulated and statistical tool SPSS was used to summarize the quantitative data. Data was presented and analyzed in chapter 4.

5.2 Findings with the analytical framework

The researcher tries to address the research questions which were generated being based on the analytical framework.

5.2.1 Implementation of OAA Program in Tokha Municipality [Dependent Variable]

Implementation of OAA program was evaluated through the indicator Easiness in terms of time and accesses. More than half of the respondents (56%) of this survey evaluated the

implementation status is high. Remaining part believes that the implementation is happened in the low extent. The result was drawn after calculating the implementation from its variable and finalize by merging them and recoding into 2 scales of high and low. This result was also validated by calculating the opinion of beneficiaries about OAA implementation (see 4.9.1). Service providers, Non beneficiaries and the Family members have also observed the implementation of the program is low\ not to the mark. A final conclusion can be traced that the implementation status of the OAA program in Tokha Municipality was found to be effective (see 4.4).

5.2.2 Beneficiaries Characteristics (ethnicity, family status) [Independent Variable]

People with ethnic identity were found to be less satisfied on the implementation than those who are not from ethnic group. Brahmin and chhetri have better educational profile and were more aware about the information and process compared to ethnic people. Lobbying and persuasion are also stronger from the non ethnic people as most of the staffs are non ethnic people. Thus, some respondents are critical from the ethnic group (see 4.5).

Family status also matter on the successful implementation of the social security program. Both the lower class people gave the lowest rank on the implementation of the OAA program in Tokha Municipality and the medium and the high class give the highest rank. It can be interpreted in a way that, family status does matter in the implementation of the program. As the status level is high, the perception for viewing the program has also change. Lower class people had not sufficient money and they are dependent with the state. They wants more money and are dissatisfied about the implementation of the program. For high class the allowance doesn't matter as much as lower class people and the medium class people (see 4.5).

5.2.3 Implementer's characteristics [Independent Variable]

More than two third of the respondents of this survey evaluated the implementers characteristics to be high. And the remaining part believes that the implementer's characteristic was low. To see how the implementer's characteristics affect the implementation of OAA program, cross tab between the both implementer's characteristics and the implementation of OAA program was done. The respondents who rank the

implementers characteristics to be high said that the implementation of program is also high. Likewise, lowest rank of the implementer's characteristics mentions the low implementation of the program. The result shows that the implementer's characteristics affect the implementation of the program (see 4.6).

5.2.4. Policy objectives [Independent Variable]

All the respondents feel very much satisfied and honoured that state has given them so much respect. In helping to meet the basic need of elder, majority of the respondents said that the allowance is helping to meet the basic need of theirs. They have the positive impression on fulfilling the policy objectives. More than half respondents have given the high scale on the fulfilment of the policy objectives and remaining number shows the Low scale. This can be generalized that the Policy Objectives has been fulfilled to the higher extent.

5.2.5. Process [Independent Variable]

In the process, shows that majority of the respondents feel very easy to register for OAA. They have the positive impression about the registration process. Like the same way, they feel easy about all the procedural manner of delivery. But in the case of ongoing process of enrolment for all, respondents say that it is insufficient. This can be generalized as registration process and procedural delivery was effective but at the same time sufficiency to enrol all the beneficiaries was less effective.

5.3 Policy Implications\ Recommendations

As it has been observed that policy plays a very vital role to develop this program, govt. should take initiatives to revise the existing policy and also to formulate new policies. The respondents, non beneficiaries, service providers and the family members provided a number of suggestions for the effective implementation of the OAA program in Tokha Municipality. This also includes the observations of the researcher herself. Some recommendations were as follows:

- As the average life expectancy of the Nepali people is below 65 years, the age threshold of the beneficiaries should be reduced to 65 years.
- One has to be 70 years of the age to receive the old age allowance, but in the case of Dalit and the people of the Karnali have to be 60+ for being eligible. Why this kind of discrimination between the same old people? There has to be uniformity in the definition of the senior citizens.
- A proper record keeping and the data based should be maintained.
- Institutional mechanism should be upgraded for the effective monitoring of the implementation of the program.
- Home delivery should be practice for the disable and for those who can't visit the bank and Municipality\VDC office.
- Registration process should be held in every month.
- Clear definition of the disabled (completely and partially) should be made.
- Distribution should be made separately in every ward to minimize the crowd and to make the service effective.
- There should be the update of the time and date of the allowance distribution.
- Focal persons should be there in the bank also.
- Banking branches should be established in every wards of Tokha Municipality.
- Many of the old people are dependent on this allowance for their needs; so monthly distribution practice should be started.
- Address the new challenges of the migration.
- Improvements of the public service delivery.
- Local officers should be given training on the working system of the social security.
- Need for the raising awareness to make all the beneficiaries enrol in the program.

5.4 Future Scope of the Research

Like other research work this study also has some limitations. Some relevant and important issues may be overlooked in this study because of the limited time, resources and scope. Here, Implementation of OAA had been mapped and evaluated by 4 independent variables (beneficiary's characteristics, implementer's characteristics, policy objectives and process). More variables can be identified; like political factors, resources e.t.c. which has the

important linkage with the implementation of the program and the satisfaction of the beneficiaries. This study was only based on the old age allowance, the whole social security program and its effectiveness can be one of the subjects for the further research.

5.5 Conclusion

This study made an attempt to evaluate the implementation status of the OAA program in Tokha Municipality relating with different demographic factors, implementers characteristics, policy objectives and process. A final conclusion can be traced from above all the discussion is that the implementation status of the OAA program in Tokha Municipality is found to be effective. The program is valued very highly and people were satisfied with the program.

OAA is another form of the acknowledgment for the older people in Nepal. The allowance provided by the state is helping the older people and their family by contributing them an assurance of minimum standard for living (GCN, 2010). It creates the positive attitude towards the beneficiaries. One of the beneficiaries expressed, *"Amount doesn't matter, and the thing is we are feeling honoured and blessed."* The amount of money is insignificant, but still it creates the people the feeling that the government is besides them and taking care of them.

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Appendices

Questionnaire Serial Number:

Appendix 1: Beneficiaries survey questionnaire

Questionnaire for the Beneficiaries of the Old Age Allowance Program in Tokha Municipality, Kathmandu, Nepal

(The data gathered through this questionnaire would be used solely for the purpose of the research only. Your name is strictly optional and information you have provided will not be used in other than the research purpose.)

Section 1: Beneficiaries Characteristics (Please tick the correct answer)

Name of the respondent (optional):

Q.1. Gender: 1. Male 2. Female

Q.2. Age:

Q.3. Religion: 1. Hindu 2. Buddhist 3. Islam 4. Christian

Q.4. Ethnic Identity: 1. Brahmin 2. Chhetri 3. Newar 4. Others

Q.5. Education:

1. Illiterate
2. Literate
3. Primary Education
4. Secondary Level
5. Higher Education

Q.6. Occupational Status

1. Private job holder (retired)
2. Self employed (self business)
3. Farmer (as a landowner)
4. Farming labour (working on others land)
5. Housewife
6. Others

Q.7. Living with: 1.Spouse 2.Son's family 3.Daughter's family
 4. With relatives 5.Alone

Q.8. Family status

1. Lower class (Less than Rs 100,000) per year
2. Lower medium (Rs 100,001 to 200,000) per year
3. Medium (Rs 200,001 to 300,000) per year
4. High medium (Rs 300,001 to 400,000) per year
5. High class (Rs 400,001 Above) per year

Section 2: Timeliness and accessibility

Q.9. Do the officials update you about the date and time of delivery?

1. Always
2. Mostly
3. Sometime
4. Not at all
5. Never

Q.10. How satisfied are you with the time taken in the service?

1. Very satisfied
2. Satisfied
3. Moderate
4. Dissatisfied
5. Very dissatisfied

Q.11. How easy it is to access the allowance?

1. Very easy
2. Easy
3. Moderate
4. Difficult
5. Very difficult

Q.12. Which distribution practice you prefer?

1. Once in a month
2. Quarterly
3. Half-yearly
4. Annually
5. Others

Section 3: Implementers Approach

Q.13. How did the officials behave with you at the time of delivery of allowance?

1. Very good
2. Good
3. Fair
4. Bad
5. Very Bad

Q.14. How do you evaluate the skills of the service providers?

1. All are skilled and trained
2. Most of them are skilled and trained
3. Most of them are not skilled and trained
4. All are not skilled and trained
5. Can't say

Q.15. How do you find the coordination among the employees in the work place?

1. Highly coordinate
2. Coordinate
3. Moderate
4. Not coordinate
5. Highly not coordinate

Section 4: OAA Policy Objectives

Q.16. How much do you feel honored that government is taking care of you?

1. A lot
2. To some extent
3. Neutral
4. Not that much
5. Not at all

Q.17. Have you feel any differences in the behavior of your family members after receiving the OAA?

1. Positively changed
2. Slightly changed
3. As usual
4. Negatively changed
5. Not changed

Q.18. How do you utilize your allowances?

1. Food and shelter
2. For grand children
3. For personal health care
4. For recreation and religious activities
5. Give it to family members

Q.19. How much OAA helps you to meet your food or medicine need?

1. Extremely
2. Somewhat
3. Neutral
4. Not that much
5. Not at all

Section 5: Process

Q.20. Did you apply for the OAA by yourself or with the help of others?

1. Yourself

2. Family members
3. Neighbors
4. Unknown Person
5. Others

Q.21. How ease it has been for you to register for OAA?

1. Very easy
2. Easy
3. Moderate
4. Difficult
5. Very difficult

Q.22. Would you say that the procedural of municipality is:

1. Very easy
2. Easy
3. Moderate
4. Difficult
5. Very difficult

Section 6: Suggestions

Q.23. What is your opinion about the OAA program?

1. Implemented effectively
2. Moderately implemented
3. Poor Implementation
4. Need massive improvement
5. Not implemented effectively

Q.24. If you have any suggestions\feedback or any comment not mention in this questionnaire about the implementation of OAA program, then please mention.

Thanks for your cooperation

सेवाग्राहीको लागि प्रश्नावली

टोखा नगरपालिका काठमाडौँमा संचालन भएको सामाजिक सुरक्षा अन्तर्गत जेष्ठ नागरिक कार्यक्रमको सेवाग्राहीहरूका लागि तयार गरिएको प्रश्नावली

(यो प्रश्नावलीबाट प्राप्त गरिएको सूचना केवल रिसर्च को लागि मात्र प्रयोग गरिने छ)

समूह १ : सेवाग्राहीको बिशेषता (कृपया सही उत्तर मा ठीक चिन्न लगाउनु होस)

नाम (ऐच्छिक)

प्र.नं. १. लिंग: १. पुरुष २. महिला

प्र.नं. २. उमेर:

प्र.नं. ३. धर्म:

१. हिन्दु २. बुद्ध ३. इस्लाम ४. क्रिस्चियन

प्र.नं. ४. जातीय पहिचान:

१. बाहुन २. क्षेत्री ३. नेवार ४. अन्य

प्र.नं. ५. शिक्षा:

१. अशिक्षित

२. शिक्षित

३. प्राथमिक शिक्षा

४. माध्यमिक शिक्षा

५. उच्च शिक्षा

प्र.नं. ६. पेशा

१. प्राईबेट सेवा बाट अबकास प्राप्त
२. आफ्नै ब्यबसाय
३. किसान (जग्गाधनी)
४. किसान मजदुर (अरुको खेतमा काम गर्ने)
५. गृहणी
६. अन्य

प्र.नं. ७. तपाईं को संग बस्नु हुन्छ?

१. श्रीमान\श्रीमती
२. छोरासंग
३. छोरीसंग
४. नातेदारसंग
५. एक्लै

प्र.नं. ८. तपाईं आफु र आफ्नो परिवारलाई कुन वर्गमा राख्नु हुन्छ?

१. तल्लो वर्ग (रु १००,००० भन्दा कम) प्रति वर्ष
२. तल्लो मध्यमवर्ग (रु १००,००१ देखि २००,००० सम्म) प्रति वर्ष
३. मध्यमवर्ग (रु २००,००१ देखि ३००,००० सम्म) प्रति वर्ष
४. उच्च मध्यमवर्ग (रु ३००,००१ देखि ४००,००० सम्म) प्रति वर्ष
५. उच्चवर्ग (रु ४००,००१ भन्दा माथी) प्रति वर्ष

समूह २.: पहुच र समय

प्र.नं.९. कर्मचारीहरुले समय र स्थान को बारेमा जानकारी गराऊछन?

१. सधैं
२. धेरै जसो

३. कहिले काहीं
४. गरेनन
५. कहिलेपनी गरेनन

प्र.नं.१०. सेवा दिदालागेको समय प्रति तपाईं कतिको सन्तुष्ट हुनुन्छ?

१. पूर्ण सन्तुष्ट
२. सन्तुष्ट
३. मध्यम
४. असन्तुष्ट
५. धेरै असन्तुष्ट

प्र.नं.११. बृद्धता लिनको लागि कतिको सजिलो भयो?

१. धेरै सजिलो
२. सजिलो
३. ठिक्कको
४. अफठयारो
५. धेरै अफठयारो

प्र.नं.१२. वितरणको कुन तरिकालाई रोज्नु हुन्छ?

१. महिनाको एकपटक
२. तीन महिनाको एकपटक
३. छ महिनाको एकपटक
४. वर्षको एकपटक
५. अन्य (उल्लेख गर्नुस)

समूह ३: सेवाप्रदायकको बिशेषता

प्र.नं.१३. कर्मचारीहरुले सेवा दिदा कस्तो ब्यबहार गर्छन?

१. धेरै राम्रो
२. राम्रो
३. ठिक्कको
४. नराम्रो
५. धेरै नराम्रो

प्र.नं.१४. सेवाप्रदायकको सीप र कुशलतालाई कसरी मुल्याकन गर्नुहुन्छ?

१. सबै तालिम प्राप्त हुनुन्छ
२. धेरै जसो तालिम प्राप्त हुनुन्छ
३. धेरै जसो तालिम प्राप्त हुनुहुन्न
४. सबै तालिमप्राप्त हुनुहुन्न

प्र.नं.१५. कार्यक्षेत्रमा कर्मचारीहरुको संयोजन कस्तो पाउनुभयो?

१. उच्च संयोजन
२. संयोजन
३. मध्यम संयोजन
४. संयोजन छैन
५. उच्च असंयोजन

समूह ४: बृद्धता कार्यक्रमको नीतिको उद्देश्य

प्र.नं.१६. सरकारले तपाईंहरुलाई गरिरहेको हेरचाह प्रति कतिको सम्मान अनुभव गर्नुहुन्छ?

१. धेरै
२. केहि हद सम्म
३. उस्तै
४. त्यती गर्दिन
५. गर्दिन

प्र.नं.१७. तपाईंलाई के लाग्छ, भत्ता प्राप्त गरिसकेपछी तपाईंको परिवारले गर्ने ब्यबहारमा केहि फरक भएको छ?

१. धेरै
२. केहि मात्रमा
३. उस्तै
४. नराम्रो परिवर्तन
५. भएको छैन

प्र.नं.१८. आफुले पाएको भत्ता तपाईंले कसरी उपयोग गर्नुहुन्छ?

१. खाना र बस्न
२. नाती नातिनीको लागि
३. आफ्नो स्वास्थ्य उपचारको लागि
४. धार्मिक कार्यको लागि
५. परिवारको सदस्यलाई दिन्छु

प्र.नं.१९. सरकारले दिएको बृद्धता रकमले तपाईंको खाना र औषधीको आवश्यकतालाई कतिको पुरा गरेको छ?

१. एकदमै

२. केहि हदसम्म
३. उस्तै छ
४. त्यती पुरा गरेको छैन
५. पुरा गरेकोनै छैन

समूह ५.: प्रक्रिया

प्र.नं.२०. बृद्धताको लागी आबेदन आफै दिनु भयो वा कसैको सहयोगले गर्नु भयो?

१. आफन्त
२. स्थानीय सदस्य
३. अन्जान मान्छे
४. अन्य

प्र.नं.२१. तपाईंलाई दर्ता गर्न कतिको सजिलो भयो?

१. धेरै सजिलो
२. सजिलो
३. ठिक्कको
४. अफठयारो
५. धेरै अफठयारो

प्र.नं.२२. नगरपालिकाको सम्पूर्ण प्रक्रिया कस्तो लाग्यो ?

१. धेरै सजिलो
२. सजिलो
३. ठिक्कको
४. अफठयारो

५. धेरै अफठ्यारो

समूह ७ : सुझाव

प्र.नं.२३. बृद्धता कार्यक्रमपती समग्रमा तपाईंको धारणा कस्तो छ?

१. आबस्यकता पुरा गर्न एकदमै सफल
२. आबस्यकता पुरा गर्न केहिहद सम्म सफल
३. आबस्यकता पुरा गर्न असफल

प्र.नं.२४. बृद्धता कार्यक्रमलाई सफल बनाउनको लागि तपाईंसंग केहि सल्लाह र सुझावहरु छन भने, कृपया उल्लेख गर्नुहोस् ।

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हजुरको सहयोगको लागि धन्यवाद !!

Appendix 2: Interview Checklist

Date:

Checklist for service providers of Tokha Municipality

Dear Sir\Madam,

The purpose of this study is to find out the implementation status of the OAA program in Tokha Municipality. Please be frank and honest in your answers. The information gathered from this interview will solely be used for the research purpose and is strictly confidential.

Please tick (single) the correct answer.

Name (Optional):

Designation:

Q.1. How do you assess your capacity to implement the OAA distribution?

Q.2. How do you assess the cooperation you have received from the DDC?

Q.3. What are the challenges\ problems faced on carrying out the program?

Q.4. List the problems you are experiencing in the distribution and management of the allowance.

Q.5. What suggestions would you provide for the further improvement of OAA program?

Thank You for your time, help and cooperation!

Interview Guide

Date:

Checklist for Non Beneficiaries (those who are eligible but not willing to enroll or can't receive the allowance)

(The data gathered through this questionnaire would be used solely for the purpose of the research only. Your name is strictly optional and information you have provided will not be used in other than the research purpose.)

Q.1 Name of the respondent (optional):

Q.2. Why didn't you receive the allowance?

Q. 3. What will make you to enrol in the program?

Q. 4. What is your opinion about the OAA program?

Q. 5. What are your suggestions to improve the OAA program? (Multiple tick)

1. Increase the amount
2. Simplify the procedure
3. Reduce the age threshold
4. Provide the home service payment for the disabled and those who are unable to travel to municipality office
5. Others (please specify)

Thank You for your Cooperation

Interview Guide

Date:

Checklist for the Beneficiaries Family Members

(The data gathered through this questionnaire would be used solely for the purpose of the research only.)

Q. 1. What is your opinion about the OAA program?

Q. 2. Do you think that the present allowance is sufficient to meet the needs of the elderly people in general?

Q. 3. What is your level of satisfaction with the government OAA program?

Q. 4. Have you feel any differences in the behavior of your father\ mother after receiving the OAA?

Q. 5. How do they utilize their allowances?

Q. 6. What are your suggestions to improve the OAA program?

Thanks for your cooperation!

Appendix 3: Interviewed Persons List

1. Aasalal Shrestha, (88) *August, 2016*
2. Bhailal Shrestha, (92) *August, 2016*
3. *Laxmi Badhaur Shrestha, [Office Assistant] August, 2016*
4. Nil kumari Sapkota, (79) *August, 2016*
5. Padam Kumari Karki, (85) *August, 2016*
6. *Prakash Dangol, [Information officer] August, 2016*
7. Puna Maan Dangol, (74) *August, 2016*