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**Age Structure Transition and Senior Citizens in Nepal: The Impending  
Challenges**

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Amrita Limbu

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**ABSTRACT**

Nepal is in the phase of age structure transition with a large proportion of young working-age population. This phase is also commonly known as the phase of ‘youth bulge’, ‘demographic dividends/bonuses’ or ‘window of opportunity’. This present phase and the consistent increment in the share of older-age population over the years signifies that the elderly population will continue to increase in the years to come. Amidst a limited formal support system for senior citizens and a weakening informal support system by family, relatives and society, the situation of senior citizens is destined to become a severe problem, if it is not addressed in time through effective policies. Existing policies in Nepal have incorporated the issues of the senior citizens and a general overview suggests that the policies are in tune with age structure transition. Yet, a deeper analysis of the policies reveal that they do not fully recognize the outcome of the transition. Thus, it is the objective of this policy study to highlight the importance of the transition and analyse the status of the aged population in light of it. The policy questions focuses on understanding the trend of age structure transition of the Nepali population and analysing its implications on the older age group. This policy study proposes enhancement of the informal support system as a policy alternative to address the challenges of the senior citizens in relation to the age structure transition.

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## 1 INTRODUCTION

Age structure transition, of late, has emerged as a crucial issue within the wider context of demographic change. Decreasing mortality and increasing fertility rates in Nepal have resulted in significant changes in the proportion of population within the age groups of children, youth and the aged, indicating that Nepal is experiencing age structure transition. Nepal at present has a large youth population that provide opportunities to benefit from the large work force in economic growth. This phase of ‘youth bulge’ is however limited and expected to last for about two more decades. Population trend since 1950s points to a consistent growth of the aged population and the current transition, as will be discussed in later sections, further signals to an increase in the proportion of the aged group in the near future. In the coming years, age structure transition in Nepal, like in most developed and developing countries, will witness increasing calls for addressing the concerns of the ageing population. Thus, beyond its apparent demographic and social relevance, age structure transition has significant policy implications as well.

The issues of aging population has been acknowledged in some of the public policies in Nepal, such as the Civil Code 1963, periodic development plans, Senior Citizens Act 2006 and the Interim Constitution 2007. However, the question remains whether or not they have come as a result of proper recognition of age structure transition as such. The incorporation of aged population within these policy instruments seem to originate more out of welfare motivations rather than through the recognition of the transition. There is a growing need to understand the demographic change and analyse its implications for different age groups in the coming years and then accordingly introduce relevant provisions in the policy and legal framework.

The analysis of age structure transition in this paper suggests that the welfare provisions for the aged within the existing policy regime will be highly constrained, as Nepal will witness an increasing number and proportion of aged people in the coming years. The policy provisions are also indicative of welfare schemes and are not conceived with a rights based approach as should ideally have been. Among the broad age groups, the children—though dependent—are cared for by their parents and the working-age group is generally self-reliant. Thus, the concern of the aged population is of a greater magnitude due to reasons of social exclusion, lack of income source, and health anxieties, among many others. Thus, keeping in mind the ongoing transition, the vulnerable situation of the aged, and their increasing number in the coming years due to the transition, this paper centers its attention towards examining the policy implications of the transition on the older population.

This paper aims to highlight the significance of the changing age composition of the population in Nepal, assess the policy measures taken by the government in regard to the aged population,

and analyse the status of the older population within the ambit of the transition. This paper sets out to do so by looking at the trend of age structure transition in the Nepali population, and by analysing its implications on the older age group.

This paper is based on quantitative analysis of national population census data from 1952/54, and other national level surveys. The data from these sources are used to examine the trend of age structure transition in Nepal. Furthermore, this paper is based on review of literature mainly books, journal articles and reports, as well as content analysis of policy and legal texts which are used to examine the government's initiatives to address the senior citizens. The terms aged/older population and senior citizens are used interchangeably in this paper. The term working-age in this paper refers to the population in the age group 15-59, also mentioned in several places as youth.<sup>1</sup>

Though age structure transition affects population across all age groups, this study is limited to specifically take up the issue of the older population to illustrate the urgency of the transition in the near future; only briefly touching upon the other age groups. This study has also considered only three broad age groups namely children (0-14 years), working-age (15-59 years) and aged (60+ years). Taking into consideration more narrow age groups or analysing the implication of age structure transition across all age groups would have yielded more comprehensive results on the topic, but it would be beyond the scope of this policy study to pursue in a limited time frame.

The next section of this paper analyses the trend of age structure transition in Nepal and examines the implication of the transition across different age groups. It also reviews the policy provisions in regard to senior citizens, by focusing on social security. In the next section, it deliberates on enhancement of informal support system as a policy option before concluding with recommendations in the later section.

## **2 AGE STRUCTURE TRANSITION AND SENIOR CITIZENS**

### **2.1 What is Age Structure Transition?**

The world has witnessed an increase in population over the centuries particularly after the end of the World War II. The world's population doubled during the second half of the 20th century, increasing from 3 billion in 1959 to 6 billion at the end of the century in 1999, and has surpassed 7 billion in 2012.<sup>2</sup> It is projected to reach 9.3 billion by the middle of the century and 10.1 billion by 2100.<sup>3</sup> With the increase in population over the years, changes in fertility and mortality rates have also resulted in significant changes across the composition of age groups.<sup>4</sup>

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<sup>1</sup> The Youth Policy 2010 of Nepal defines 'youth' as persons between the ages of 16-40.

<sup>2</sup> UNFPA 2012a

<sup>3</sup> Ibid

<sup>4</sup> The size of total population is integral to analysing age structure transition as it helps to convert the proportion of population in specific age groups to figures.

Age structure of the population is the ‘comparative size of specific age groups relative to others or to the population as a whole.’<sup>5</sup> Age structure transition is the ‘change in the proportional share of various age and age groups in the total population.’<sup>6</sup> Demographic change accompanied by the transformation of population from high birth and high death rates to low birth and low death rates brings changes in the age composition of a population over a period of time.

Classical Demographic Transition Theory explains that decline in mortality takes place initially and is followed by fertility decline. In the first stage of demographic change, both fertility and mortality fluctuate and are quite high. In the second stage of transition, mortality starts to decline while fertility remains more or less constant. In the third phase, fertility declines as a response to mortality and in the fourth stage both remain quite similar. The decline in mortality rate among infants and young children and subsequent decline in fertility concentrates growth at the youngest age group of children thereby initiating a bulge in this particular age structure of the population over time. This large composition of the youngest age group gradually moves through a series of age structure changes over long periods and are measured by proportion of population at young, intermediate or older ages. Thus, the initial stage is dominated by children, the middle by youth or working-age population and the later stage by the aged. The timing and pace of the transition may vary for different countries/societies.

Broadly, age composition of a population has impact on a country’s governance, security and development but changes in the proportion of broad age groups have more or less specific implications. The proportion of children (upto the age of 14) is linked to education and depending on the phase of transition, there are fluctuations in demands of related facilities of schools, teachers, and educational infrastructure, and so on. The proportion of the working-age group (15-59 years) is associated with job market, higher education, political participation, engagement in deviant behaviour, etc. But the aged group (above 60 years) represents the vulnerable population in need of care and support. When population moves through transition, the concerns and demands of each age group differ in their nature and magnitude.

Age structure transition is known to bring opportunities at a specific phase in the transition. The intermediate phase in the transition or the period of ‘youth bulge’ is associated with large working-age population. The domination of the working-age population over dependent children and older adults is considered an opportunity brought about by the transition. Such a period is defined as ‘demographic dividends/bonuses’ or ‘window of opportunity’. The emphasis is on the existing opportunity produced by the large cohort of young working-age population, but this opportunity can only be realized through effective policies. The opportunity can be effectively utilized by employing the working-age, by productive investment of wealth and savings, and by

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<sup>5</sup> Subedi 2003

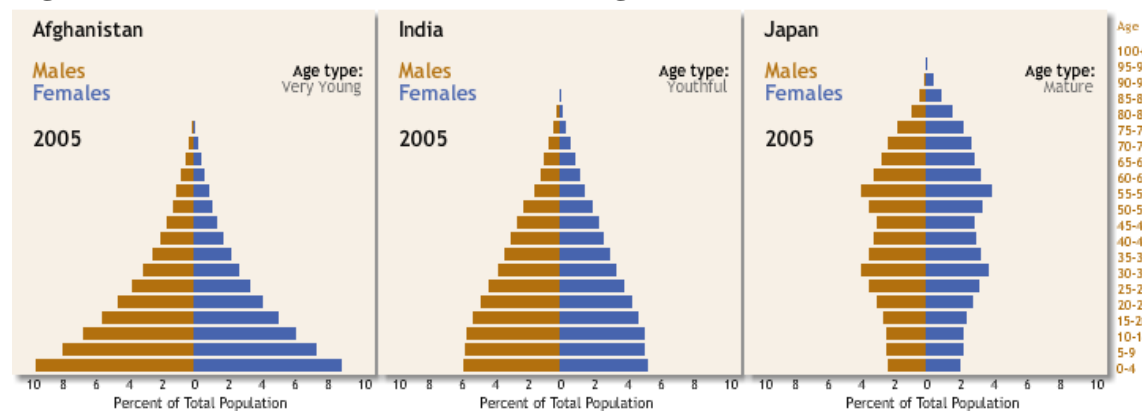
<sup>6</sup> Pool et al. 2006



investing for high quality human capital.<sup>7</sup> The large proportion of economically active population contributes to the country's economy, but inability to engage them can pose severe challenges for development and security. About 80 per cent of all civil conflicts between 1970 and 1999 occurred in countries where 60 per cent or more of the population was under the age of 30.<sup>8</sup>

Countries around the world are undergoing different stages of age structure transition. Most developed countries like the United States, European countries, Japan and Australia have entered the mature phase of transition with significant proportion of aged population while many countries in Africa are still in young phase with larger proportion of children. Figure 1 below displays three countries Afghanistan, India and Japan at different stages of transition (in 2005).

**Figure 1: Countries at Different Phases of Age Structure Transition (in 2005)**



Source: The Shape of Things to Come Interactive Database, Population Action International [www.populationaction.org](http://www.populationaction.org) (accessed on February 15,2013)

Nevertheless, the world is predominantly in the intermediate phase or the 'youth bulge.'<sup>9</sup> This is the opportune period in the transition for any country since the large working-age population is central to development. It also means that in the coming years the youth will gradually shift to the older age group contributing to the ageing of population. Ageing is understood in two ways: individual ageing as the process of individuals growing older, and population or demographic ageing as the process whereby older individuals become a proportionately larger share of the total population.<sup>10</sup> The increasing ageing population will lead to further old-age dependency and result in a wide gap between the government's expenditure and revenue with direct impact on the services the governments offer to its elderly citizens.<sup>11</sup> Thus, there is a growing realization

<sup>7</sup> Navaneetham and Dharmalingam 2009

<sup>8</sup> Leahy et al. 2007

<sup>9</sup> Generally a population with more than 35 per cent people under the age of 15 is considered young and population with more than 10 per cent aged 65 and above is considered old (Ministry of Health and Population 2011).

<sup>10</sup> UNFPA 2012b

<sup>11</sup> Deloitte 2007

among countries globally to devote more attention to problems and issues related to an ageing population mainly revolving around income and services, but also public policy.<sup>12</sup>

Policies need to be in tune with the age structure transitions in order to realize the opportunities and meet the challenges and thereby to contribute to sustainable social and economic development. In fact, public policies have been used widely to change the population profile, for instance, through rights-based approaches such as national family planning programmes and social welfare systems, or more coercive ways like the one-child policy in China.<sup>13</sup> Many developing countries including Nepal implemented voluntary family planning programmes to maintain smaller family size while developed countries have recently adopted policies that encourage childbearing through financial incentives such as bonuses and subsidized day care to address the low fertility rates.

It was only recently, after the 1980s that age structure was recognized as an important factor in socio-economic change and ageing became an emerging issue. With this the attention of policy makers was also diverted to age structure rather than focusing only on demographic transition and migration.<sup>14</sup> Ageing is only a part of the age structure transition but it is the most highlighted aspect of age structure transition even in regard to policies, apparently overshadowing the other age groups of children and the youth. It is also apparent that ageing is a more sensitive issue in regards to the transition, and one that calls for immediate policy attention. Interest in age structure in relation to policy emerged in the late 1990s.<sup>15</sup>

## **2.2 Age Structure Transition in Nepal**

In the case of Nepal, age structure transition is an issue that is still in its infancy with very limited studies available. A few studies have been conducted on age structure transition but either in relation to the youth or just in passing.<sup>16</sup> There are significant studies on ageing but they are not linked with age structure transition as such.

Like the world population, Nepal too has seen continuous growth in population since the mid 20th century. Nepal's population in 1911 stood at 5.6 million, decreasing slightly in the next two decades and growing steadily to reach 26.5 million in 2011. Nepal's population has increased five times in a century. Despite the increase in total population, the annual growth rate has decreased to 1.35 in 2011 from 2.25 in 2001. Nepal's population is projected to be 33 million and 37 million in 2021 and 2031 respectively.<sup>17</sup> Nepal's total population and growth rate in a century from 1911 is presented below in Table 1.

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<sup>12</sup> Thorson 2000

<sup>13</sup> Leahy et al. 2007

<sup>14</sup> Pool et al. 2006

<sup>15</sup> Ibid

<sup>16</sup> See Subedi 1996, Subedi 2003, Subedi 2008, Navaneetham and Dharmalingam 2009

<sup>17</sup> Ministry of Health and Population 2012b

**Table 1: Population Size and Growth Rate of Nepal, 1911-2011**

Census Year	Total Population	Annual Growth Rate
1911	5,638,749	-
1920	5,573,788	-0.13
1930	5,532,574	-0.07
1941	6,283,649	1.16
1952/54	8,256,625	2.27
1961	9,412,996	1.64
1971	11,555,983	2.05
1981	15,022,839	2.62
1991	18,491,097	2.08
2001	23,151,423	2.25
2011	26,494,504	1.35

Source: Ministry of Health and Population 2012a

In Nepal, mortality began to decline in the late 1950s, fertility transition started to decline much later and at much slower pace than mortality. At present, Nepal is in the stage of demographic transition where both fertility and mortality are declining as shown in Table 2 below. The table also displays a trend of increasing life expectancy at birth and decreasing household size. Along with decreasing fertility and mortality and increasing life expectancy, migration both internal and external also affects age structure transition. In the past few decades, Nepal has been witness to increasing mobility especially among the youth for employment and education.<sup>18</sup> In times of changing family structure from extended to nuclear, the emigration of a large number of youths directly affects the socio-economic status of the ageing population which is in the process of rising rapidly. Moreover, the future implication of the present large scale migration of the youth on the older population is yet to be fully evaluated.

**Table 2: Total Fertility Rate, Infant Mortality Rate, Life Expectancy and Family Size of Nepal**

Year	Total Fertility Rate (children per women)	Infant Mortality Rate (per 1000 live births)	Life Expectancy at Birth (years)		Average Household Size (persons per household)
			Male	Female	
1971	6.3	172	42	40	5.6
1981	6.3	117	50.9	48.1	5.8

<sup>18</sup> 384,665 Nepalis migrated for employment to various countries beyond India during the fiscal year 2011/12 alone, Department of Foreign Employment, Government of Nepal

1991	4.8	97	55	53.5	5.6
2001	4.1	64	60.1	60.7	5.4
2011	2.6	46	63.6*	65.5*	4.7

\* Data of 2010

Source: Ministry of Health and Population 2011; Ministry of Health and Population, New ERA, and ICF International Inc. 2012; Central Bureau of Statistics 2011a; and Central Bureau of Statistics 2007

The period of ‘demographic dividend’ or the phase of transition with a large young working-age population for Nepal began in 1980 and is expected to last for 50 years up to 2030.<sup>19</sup> Nepal’s population divided into three broad age categories are presented below.

**Table 3: Population by Age Structure, Nepal, 1952-2011**

Census Year	0-14 years	15-59 years	60+ years
1952/54	38.4	56.6	5.0
1961	39.9	54.9	5.2
1971	42.1	52.5	5.4
1981	41.4	52.9	5.7
1991	42.4	51.8	5.8
2001	39.3	54.1	6.5
2011	34.9	56.9	8.1

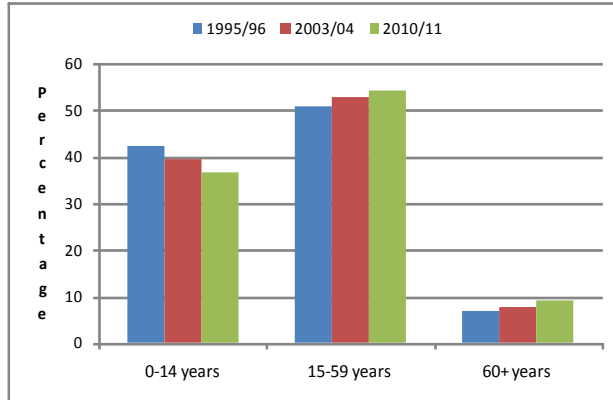
Source: National Population Censuses of Nepal 1952/54 – 2011

The table above illustrates that the two age categories—children (0-14 years) and working-age (15-59 years)—have seen slight fluctuations over the years while there has been a steady increase of the aged population (above the age of 60) since the 1950s. More than half of the population falls in the 15-59 years category which confirms that the Nepali population is primarily young. The large proportion of the youth also indicates that the population is gradually ageing over the years. In a few decades the youth will shift into the category of 60 and above, thereby increasing the proportion of the aged population. Given the relatively high proportion of the population below the age of 14, the youth bulge may not decline drastically, but owing to the present youth bulge, there is likely to be a drastic increase in the aged population. The decreasing population of children in the last few decades, the increasing proportion of the working-age and the older population affirms that Nepal is undergoing age structure transition and the population is gradually ageing. The policy implications of the transition are several, whether in regard to children, working-age or the aged.

<sup>19</sup> Navaneetham and Dharmalingam 2009

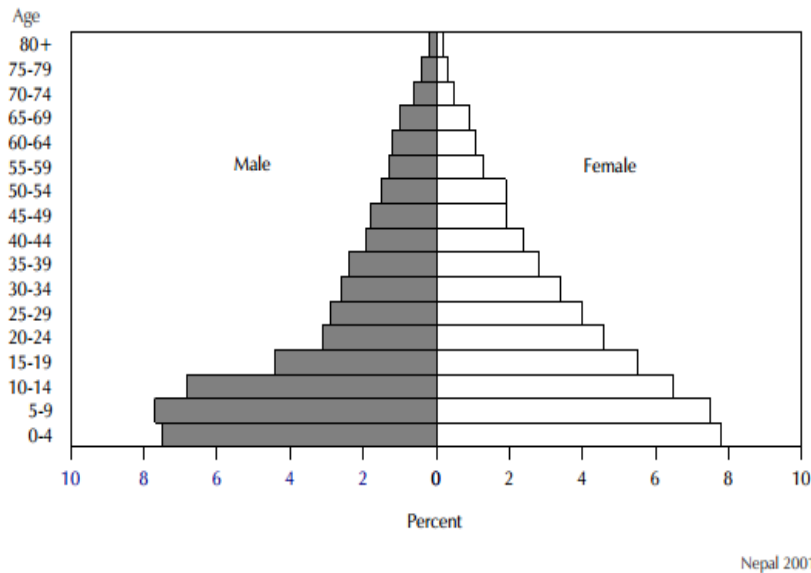
The figures below, based on data from two different national level surveys and an international database show similar trend of age structure transition. Figure 2 is based on Nepal Living Standards Survey (NLSS) while Figure 3 represents population pyramids of 2001, 2006 and 2011 from the respective Nepal Demographic and Health Surveys (NDHSs). Figure 4 is extracted from the The Shape of Things to Come Interactive Database of Population Action International. Figure 4 also presents a projection for 2025.

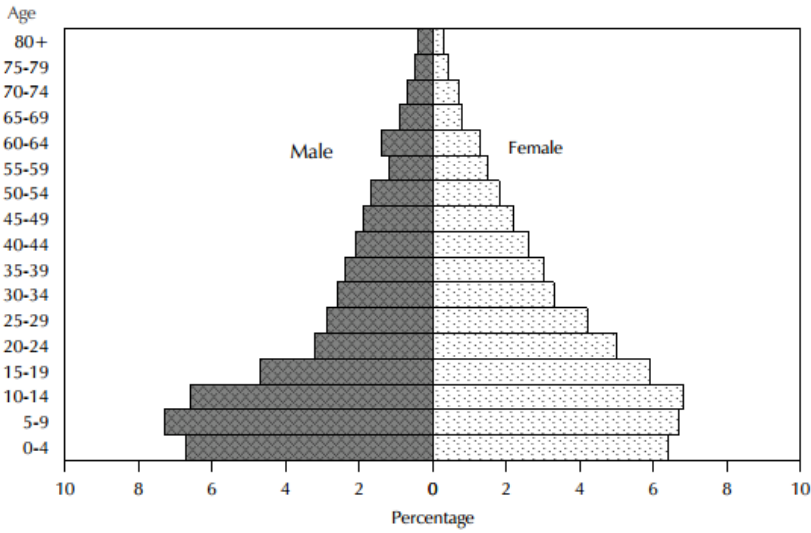
**Figure 2: Percentage Distribution of Population by Broad Age Group**



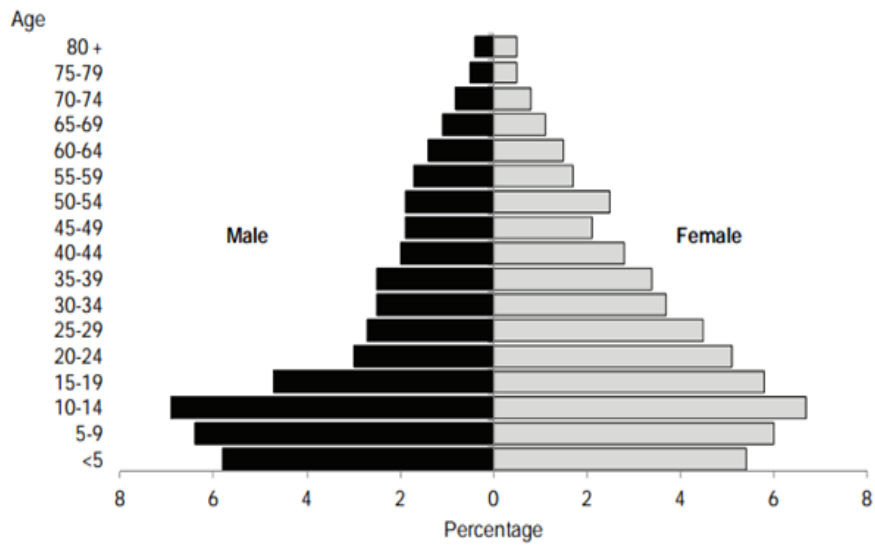
Source: Nepal Living Standards Survey (NLSS) 1995/96, 2003/04 and 2010/11

**Figure 3: Population Pyramid of Nepal (2001, 2006 and 2011)**





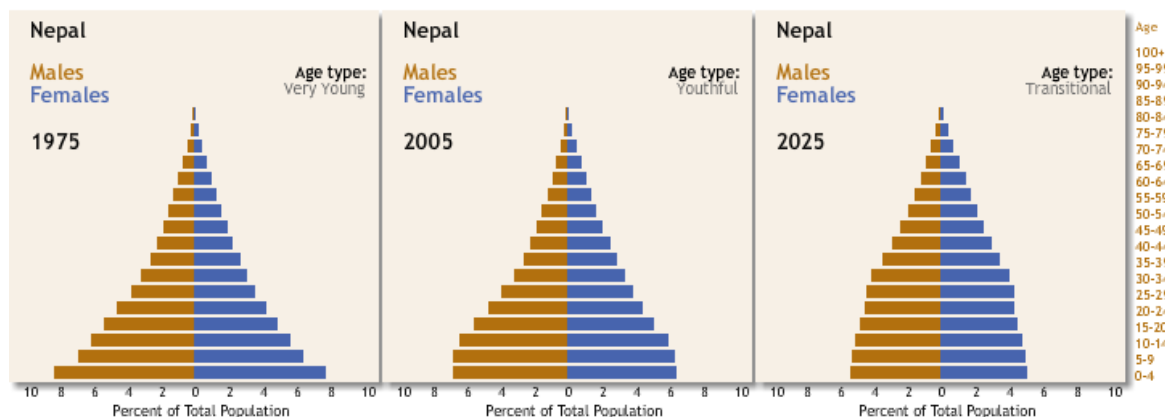
NDHS 2006



NDHS 2011

Source: Nepal Demographic and Health Survey (NDHS) 2001, 2006 and 2011 respectively

**Figure 4: Population Pyramid of Nepal (1975, 2005 and 2025)**



Source: The Shape of Things to Come Interactive Database, Population Action International [www.populationaction.org](http://www.populationaction.org) (accessed on February 15, 2013)

Based on different sources of data, we find that the proportion of children population decreased in 2011 compared to 2001 and 1991 but still represents a significant percentage. In the coming years this age group will gradually enter the working-age population. Thus, the government should make policy level efforts to invest in the young population to produce efficient human capital so that this group can contribute to the country's development.

The large proportion of young working-age population suggests that Nepal is experiencing the 'window of opportunity'. More than half of the population is in the working-age category, indicating that more and more young people enter the job market every year. It is a productive period for Nepal to utilize its young population in development. However, with limited manufacturing and service sector in Nepal, the job market at present does not have the capacity to absorb the young population in productive and decent jobs. It is estimated that 61 per cent of the population is self-employed in agriculture; while only 3 per cent is engaged in wage employment in agriculture and 13 per cent is employed in non-agricultural sector.<sup>20</sup> It is a critical period for the government to adopt effective policies to absorb the working-age population into the labour market. Inability to do so will result in loss of opportunity as the period of productivity has a limited life span (expected to last up to 2030). Furthermore, in this context the risk of the young population being involved in political violence and disrupting peace cannot be ruled out.

While the older population has been increasing consistently over the decades, the large proportion of young population indicates that the population above the age of 60 will increase for some years to come. The increasing proportion of elderly population brings along challenges for

<sup>20</sup> Central Bureau of Statistics 2011b

the government to provide support. In Nepal, the challenges brought about by an ageing population will be further accentuated by the changing family structure and values.

Traditionally Nepalis have lived in extended families and the elderly persons are responsibilities of their children or other family members. The extended families of Nepali society are gradually changing to nuclear. The traditional values of providing care and support for senior members have been dominated by changing needs of families that pressure them to live independently in a nuclear family. There is a growing trend to venture away from joint families to seek employment and education and start a life away from their families. Today more and more people prefer jobs in the towns and cities. Given the expensive living standard of the urban areas, people prefer smaller families, and supporting elderly parents is therefore not a priority for most. Amidst the changing family structure, migration has a direct impact on the older members.

Along with the income that the migrants earn, there is also a growing trend in Nepal among the migrant families to move to more urban centres either village towns or district headquarters or bigger cities mainly to educate their children. Rural to urban migration of the youth for employment and education is also a common trend. The growing international migration and rural to urban migration of the youth in Nepal is likely to instigate 'skipped-generation' households. Households will, if they do not already do so, consist of the children and the aged, especially in the rural areas. In many cases, older family members that are left behind.<sup>21</sup> Even in the cities the older members are generally left alone while the other members attend their respective schools/colleges or work. Amidst all the changes, it is the older population that has not been able to move with the changes brought about by modernisation and globalisation, and rather have been negatively affected by it. Exclusion by family members and thus lack of a support system is increasingly becoming a common problem among the senior citizens in Nepal.

The age structure transition of Nepal suggests that more number of older people will be affected by such problems in the coming years, as a consequence of a modernizing society. The senior citizens are generally left behind usually in poverty and exclusion to live their lives alone. Ironically senior citizens comprise the age group that has more specific demands such as the support for health services, income, care, and moral and physical support. Thus, the elderly constitute a vulnerable section of the population and has more particular demands in terms of care and support. This calls for timely attention to the issue of the elderly population and an urgent need to be prepared to address the concerns of the increasing ageing population. The issue is very critical as proportion of older population in Nepal grows amidst lack of comprehensive health care system, social security system, undeveloped pension system and a stagnant economy.<sup>22</sup>

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<sup>21</sup> UNFPA 2012b

<sup>22</sup> Subedi 1996



### 3 NEPAL'S POLICIES ON SENIOR CITIZENS

Senior citizen in Nepal is defined as a person who has completed the age of 60. While this official definition is based on the Senior Citizens Act of 2006, the retirement age for government employees differs by a few years – 58 years for civil servants, and 63 years for teachers and administrators in universities. The United Nations also uses the age limit of 60 years to define older persons, whereas different countries have their own standards for defining the 'old'. The proportion of the senior citizens has increased from 5 per cent in the census of 1952/54 to 6.5 per cent in 2001 and 8.1 per cent in 2011. There are a total of 2,154,410 persons above the age of 60 as of 2011.

The government of Nepal has been concerned with population policy since the start of its five-year development plans in 1956 and has since set demographic targets in each of the plans. The First Plan (1956-61) initiated a programme to resettle the population in the Tarai from the Hills; the Second Plan (1962-65) brought out policies that supplement population such as extension of social service and employment opportunities; and the third (1965-70) focused on reducing population growth through family planning initiatives.<sup>23</sup> The successive Plans continued to emphasize on regulating population growth.

Since senior citizens in Nepal are traditionally regarded as responsibilities of their families, it was only recently that they came into the framework of the government's policy in a more comprehensive manner. Senior Citizens Policy was introduced in 2002 and followed up by Senior Citizens Act in 2006. Prior to it, policies did not solely center on the senior citizens.

***Muluki Ain (Civil Code), 1963*** provides the third priority for the settlement of court cases of the senior citizens above the age of 75, after the cases of detention of prisoners and minors without parents and guardians.

Formal support system for the elderly population was initiated by the government for the first time in the budget speech of 1994/95 in the form of a flat universal pension system to senior citizens above the age of 75.<sup>24</sup> It was later channelled into the mainstream policy in the Ninth Five Year Plan (1997-2002).

**The Ninth Five Year Plan (1997-2002)** for the first time included dependent people including the helpless, widows, disabled and senior citizens within the coverage of social security. The Ninth Plan aimed to protect the senior citizens and utilise their knowledge, experience, and capacity in national development. Policies and programmes of the Ninth Plan focused on granting monthly allowance and facilities, provision of geriatric ward in all zonal hospitals, concession for senior citizens in hospitals and health centres including private ones, in entertainment and public vehicles, and mobile health services. The Plan encouraged

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<sup>23</sup> Dahal 2000, Ministry of Health and Population 2011

<sup>24</sup> Pun et al. 2009

nongovernmental organisations and the private sector to establish elderly homes in all development regions, as well as on carrying out income generating activities for the aged. The Ninth Plan categorised senior citizens in two groups, focusing on participation of those between 70 to 75 years and providing security for those above the age of 75.

**The Tenth Plan (2002-2007)** directed various programmes for the communities lagging behind in development including the senior citizens. The programmes were targeted to enhance their capacity, welfare and to improve their life. The Tenth Plan also emphasized on guaranteeing social security provisions for the senior citizens.

**The Three Year Interim Plan (2007/08-2009/10)** for the first time incorporated senior citizens as a separate chapter. It aimed to provide facilities and environment for respectable, safe and content life for the senior citizens. Policies and programmes of the Interim Plan focused on developing legal and institutional provisions to ensure entitlements and rights of senior citizens, increasing their participation in relevant institutions, incorporation of issues of senior citizens in education, establishment of senior citizens fund to run programs for senior citizens, establishing gold age houses, making senior citizen allowances effective, providing special facilities in hospitals and public transportation, geriatric homes, coordination with civil societies, maintenance of database and establishment of resource centre, etc. The Interim Plan introduced a rights based approach at addressing the concerns of senior citizens.

**The Interim Constitution of Nepal, 2007** accords fundamental rights to all the citizens, such as the right to live with dignity and not be deprived of personal liberty, freedom of opinion and expressions, peaceful assembly, associations, etc. In regard to the senior citizens, the Interim Constitution has a provision that requires the state to pursue policies to provide allowances to the senior citizens, incapacitated women and the unemployed. This is the only provision in the Interim Constitution that is directly targeted at the senior citizens.

**Senior Citizens Act, 2006** defines ‘senior citizen’ as a person who has completed the age of 60 years. The Act has a provision that allows for organizations providing public services like drinking water, electricity and telephone to give priority to the senior citizens. The operators of public vehicles have to reserve at least two seats in their vehicles for the senior citizens and provide them at least 50 per cent concession on the fare. Medical service providers also have to give them priority and provide at least 50 per cent concession on the chargeable treatment fees. Senior citizens are also given priority and representation in lawsuits.

The Act has provision for the establishment of a senior citizen welfare fund for the protection and social security of senior citizens. It also allows the government, individual or organization to establish and operate a care centre or day care centre with infrastructures approved by the

government. The Act also has provision for the formation of a central and district level senior citizen welfare committee.

Nepal is also committed to the **Madrid International Plan of Action on Ageing, 2002** and the **Macau Plan of Action on Ageing for Asia and the Pacific, 1999**. The Madrid Plan focuses on ensuring the full enjoyment of rights of older persons, their participation in the economic, political and social lives, opportunities for well-being, among others. The emphasis is on integrating the older persons in development process. The Madrid Plan was the result of the Second World Assembly on Ageing and was preceded by the Vienna International Plan of Action on Ageing, 1982 and the United Nations Principles for Older Persons, 1991. The Vienna Plan was the first international instrument on ageing. It emphasised issues of health and nutrition, protection of elderly consumers, housing and environment, family, social welfare, income security and employment, and education. The UN Principles focused on five areas – independence, participation, care, self-fulfillment and dignity. The major areas of concern addressed by the Macau Plan of Action on Ageing for Asia and the Pacific, 1999 were social position of older persons; older persons and the family; health and nutrition; housing, transportation and the built environment; older persons and the market; income security, maintenance and employment; and social services and the community.

Policy responses in regard to the senior citizens in Nepal is evident over the years. An overview of the chronological development of policies gives an impression that the policies are in tune with age structure transition. However, the policies reveal no such recognition of age structure transition to accentuate that the transition was taken into consideration while formulating policies for the older population. As such the sequential development of policies along the lines of age structure transition seem more of a coincidence. It is important to understand that the growing number of aged persons that the state will have to provide social security in the coming years means that it will have to develop its resources and capacities accordingly and include provisions in related policies such as the Senior Citizens Act. A crucial aspect of the formal support for the senior citizens as focused by the policies lie on social security. This aspect is explored in the next section.

#### **4 SOCIAL SECURITY FOR SENIOR CITIZENS IN NEPAL**

Formal support to the senior citizens in Nepal is associated with social security. However, social security is limited and has been in the form of pensions to the government employees, old age allowances and elderly homes. Social security in Nepal is historically linked to the practice of providing an annual lump sum to wounded soldiers returning from the British Army during the First World War.<sup>25</sup> Since then, there has been limited progress in this regard.

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<sup>25</sup> National Planning Commission 2012

## **Allowance**

Social security specific to the elderly population was brought out in December 1994 in the form of universal pension of NRS 100 to all citizens above the age of 75. The scheme was initiated in 1995 for six months as a pilot Old Age Allowance Program in five districts from each development regions, and then implemented across the country from 1996. Since then, the Old Age Pension has been administered by the Ministry of Local Development, and the allowances are distributed by the ward offices in urban areas and by the Village Development Committees in the rural areas. In 1996 two additional social security programs were introduced in the form of widow's allowance for widows above the age of 60 and disability pension, providing NRS 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 allowances has been lowered to 70 years. It is 60 years for Dalits and people from Karnali zone. All the senior citizens are provided NRS 500 per month. This latest increment was made in September 2008.<sup>26</sup> Though a minimal amount, the old age allowance is a relief to many aged persons without any other source of income and family support.

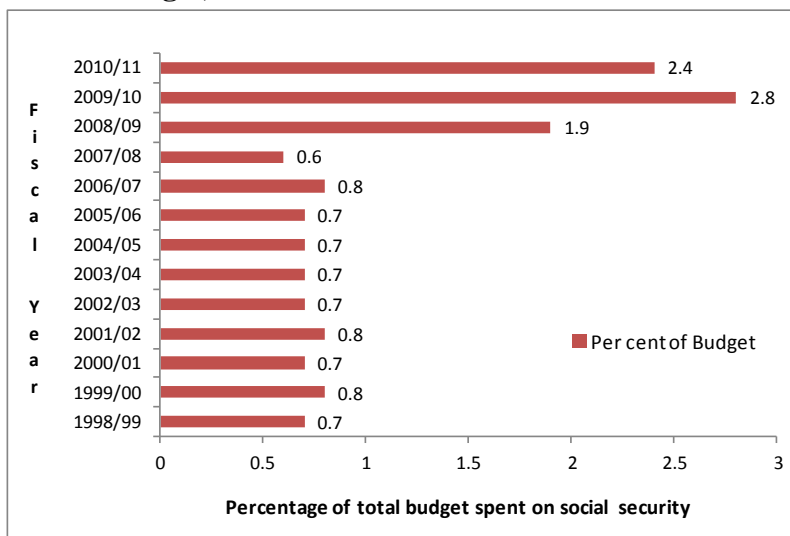
Over the years the number of senior citizens has increased and so has the number of recipients of the social security allowances. With an average growth of 0.75 per cent, social security expenditure is exerting increased pressure on the annual budget. In fact the total expenditure on social security increased drastically from 0.6 per cent of total budget in 2007/08 to 1.9 in 2008/09 and 2.8 in 2009/10. The 2.8 per cent out of the total budget in the fiscal year 2009/10 was higher than the actual expenditure of 2.52 per cent on pensions to civil servants.<sup>27</sup> Total expenditure in social security in the year 2010/11 stood at 2.4 per cent of the total budget. The figures also include social security to the endangered ethnic groups and disabled.

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<sup>26</sup> Pun et al. 2009

<sup>27</sup> National Planning Commission 2012. As noted by the article 'Senior Citizen Allowance to be increased to Rs 750 a month' in *The Kathmandu Post* on November 7, 2012, efforts are in progress to increase the old age allowance to NRS 750 per month and lower the age bar for receiving the facility to 65 years.

**Figure 5: Percentage of Social Security Allowance Expenditure out of the Total Annual Government Budget, 1998/99-2010/11**



Source: National Planning Commission 2012

### **Old Age Homes and Day Care Centres**

Though the Senior Citizens Act encourages family’s responsibility to care for the senior members, the government also supports the establishment of old-age homes and day care centres for the elderly persons. Old age homes and day care centres for the senior citizens are also run privately by individuals and organizations.

## **5 ENHANCING INFORMAL SUPPORT SYSTEM**

In Nepal, senior citizens are traditionally seen as the responsibility of their family members particularly their own children. Thus, families have been conventionally joint or extended. For those who are not supported by families, they find some relief in formal support mechanism provided by the government. Many find shelter in old age homes and the government also provides a minimum old age allowances of NRS 500 per month. Formal support mechanism in Nepal is very limited with the minimal old age allowances and old age homes. The social security schemes for the elderly in Nepal is limited to old age allowance to senior citizens above the age of 70 years. With life expectancy at 68 years,<sup>28</sup> the age bar for the universal old age allowances is relatively high. However, the number of senior citizens receiving old age allowance is increasing every year and is higher than the number of persons that receive pensions from the government. The social security, though limited, is already exerting pressure on the government’s limited budget (see Figure 5). The age structure transition indicates that the pressure will continue to increase in the coming years.

<sup>28</sup> The World Bank, <http://data.worldbank.org/country/nepal>, accessed on September 19, 2012

Nepal is a resource poor country and several factors have obstructed meaningful overall development. Nepal at present is embroiled in political instability, with acute energy crisis, underdeveloped manufacturing sector, and large scale unemployment within the country, etc.<sup>29</sup> Thus, the formal support for the senior citizens is not likely to be augmented any time soon in the near future. As a result of the age structure transition, there will be a significant increase in number and proportion of older persons in the coming years. With a limited formal support at present and unlikeliness of the government to enhance it at least in the near future, welfare of a large number of senior citizens that are left without proper support will be severely impacted. To make matters worse, the increasing trend of migration and nuclearization of families will add to the social exclusion and poverty of the older persons. At the present rate of economic growth in Nepal, the government will not be able to extend its support to the large number of older persons.

The focus, therefore, in addressing the concerns of the aged population due to challenges brought about by age structure transition need to be on enhanced mechanism of informal support. Though the Senior Citizens Act emphasises the role of family in caring for the senior citizens, informal support system as such has not been encompassed elaborately by policies in Nepal. Family, friends and society need to be at the centre of ageing-specific policies. The traditional values of care and support for the elderly that has been gradually losing grip have to be re-established. This is an opportune period as support for the elderly is largely provided by the family members. Innovative policies and programmes are necessary to incorporate the care of senior citizens within the ambit of families, relatives and society. The focus should also lie on creating an environment of respect for the elderly in the family/society by their participation, sharing of knowledge and experience, etc., so as to minimise the chances of social exclusion or exclusion from family. Programmes that ensure their participation in family and society will help to establish older persons not only as welfare beneficiaries but contributors to development.

Enhancing informal support system should be envisioned by the government, as it would do a formal support system and is not to be understood as 'withdrawing the role of the government'. The issue of formal versus informal support to the elderly and other needy groups is not a conclusive policy debate in countries both developed and developing. Developed countries in Europe and Japan who have faced the issues of ageing earlier than the developing countries have taken different approaches to care for the older population. While they have provided ample formal supports to the elderly in the form of institutions, nursing homes, day care centres,<sup>30</sup> they have also realised the importance of informal support provided by family and relatives to the elderly. There is a realisation that if the large number of individuals providing informal support relieve their duties, the burden on the government would be manifold.<sup>31</sup> Studies have also

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<sup>29</sup> Also see footnote 18

<sup>30</sup> Norway, Sweden and Denmark have policies whereby the states provide services at no cost or low user fees to persons who need care. (World Health Organization 2003)

<sup>31</sup> World Health Organization 2003

revealed that it is the interest of the elderly to be cared for by the family over formal agency supports and to be able to live in their own homes among family members.<sup>32</sup>

The European countries have thus taken policy initiatives to enhance informal support ‘care’ to enable the elderly to live in homes. In Belgium and Germany, the family and relatives are legally obliged to finance care for the needy; social assistance is only provided if the relatives are unable to pay.<sup>33</sup> In Ireland, the family particularly women are responsible for providing care.<sup>34</sup> Some popularly used mechanisms to promote informal support include training emotional counselling, respite care, and financial support. Sweden, Australia, Germany, the United Kingdom and the United States provide up to four weeks of formal respite care to provide temporary relief to family caregivers.<sup>35</sup> Formal respite care may be in the form of temporary substitution by paid caregivers or admission of the elderly in facilities to allow some time of rest to the family member. Some countries allow family members to take leaves to care for the elderly while others provide tax benefits and supplemental income to those who are unable to participate in regular labour due to their commitment to caring for the elderly family member.

In Asia, Singapore has adopted policies to legally bind the children to support their elderly parents; and Japan has placed emphasis on the development of systematic community facilities and services for the elderly and their family carers to encourage family support. One of the objectives of the National Policy for Senior Citizens of India, 2011 is to develop informal social support system to strengthen the capacity of the family to take care of the elderly members and to enable them to continue to live in family. Therefore, for a country like Nepal which is undergoing the age structure transition that will in the near future increase the proportion of the elderly, it is the right time to initiate policies to enhance the informal support system to the elderly. Ignoring informal support will be equivalent to ‘neglecting the elephant in the room’.<sup>36</sup>

## **6 CONCLUSION AND RECOMMENDATIONS**

Nepal at present is experiencing a young phase of the age structure transition commonly known as the youth bulge. This period termed ‘window of opportunity’ due to the prospect provided by the large working force in economic growth, for Nepal began in 1980 and is expected to last upto 2030. This phase of transition and the question of Nepal being able to exploit the window of opportunity is an issue of the present, one that this study has not focused on. The future implications of this transition or the state of the later transition phase is altogether related to the aged population. Analysis of the population over the years substantiates the changing age

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<sup>32</sup> Richards et al. 2008, Ministry of Health 2004

<sup>33</sup> World Health Organization 2003

<sup>34</sup> Ibid

<sup>35</sup> Ibid

<sup>36</sup> Ibid

structure of the population. Notably, there is consistent growth of the older population both in terms of number and proportion.

Policies on the senior citizens seem to coincidentally reflect the changing age structure but they do not seem to be efforts made through proper realisation of the transition. The policy provisions on senior citizens so far have not been designed to address the challenges that will be brought about by the increasing number of the aged people. The limited availability of literature on age structure transition in Nepal also implies that the issue has not gained enough importance in regard to policy. Age structure transition has gained momentum in development in many countries globally and therefore it has become imperative to consider this phenomenon in relation to development strategies in Nepal. This would help realize the opportunities provided by the transition in a timely manner and to be prepared to address the challenges that it will bring in the years to come.

The policies on senior citizens in Nepal have centered around providing welfare particularly centering on social security. Social security is limited in the form of old age allowance of NRS 500, pensions for government employees and elderly homes. The limited provision of welfare facilities provided by the government have often been obstructed by the lack of implementation of the policies. The future implication of age structure transition, increasing proportion of senior citizens, the limited formal state support, weakening informal support system, migration of the youth, and nuclearization of family will severely impact the welfare of the older persons in Nepal if timely efforts are not initiated. This study makes some recommendations as below:

- **Need for Detailed Analysis of Age Structure Transition**

Comprehensive understanding of age structure transition and its implications is a prerequisite to incorporate them in specific policies. Age structure transition is a phenomenon that has been recognized very recently in the world. Changes in age composition have an effect on the country's overall development, and policy implications are different for the broad age groups of children, youth and the old. The transition has several social, economic or political consequences for the government such as in allocating resources for education for the children, employment for the young, and health services, care and support for the old, among others. But the existing policies in Nepal have not elaborately recognised the importance of the transition. Even though the broad age groups of children, youth and senior citizens have been incorporated in policies, they have not been linked to the transition as such. They have failed to foresee the challenges that the transition will bring about especially as it enters the phase with larger proportion of the aged population. The welfare provisions provided by the exclusive Senior Citizens Act needs to be ensured to the aged population in the coming days too. Alternate means should also be devised to address welfare of the aged since the government will face limitations in providing social security for a larger proportion.



Literatures too have not paid sufficient attention to the issue. It is a clear indication of the insufficient analysis of the transition.

Therefore, there is a need for detailed analysis of the issue of age structure transition in Nepal so as to understand the challenges and opportunities brought by the transition and make efforts at the policy level to address them. A comprehensive and systematic analysis of age structure in terms of ethnicity, region (Tarai, Hills and Mountains), etc., is necessary to develop age specific policies and deliver services particular to different age groups.

- **Effective Implementation of Ageing-specific Policies**

Many welfare schemes provided by existing policies such as operation of geriatric wards in hospitals, provision of 50 per cent concession in health treatment, reservation of seats and 50 per cent concession in transportation, etc., remain in paper. Effective implementation of these policies is lacking to date though demands for fulfillment of these provisions are raised occasionally and covered by national media. In the case of concession in transportation, the Supreme Court had issued a ruling for the government to implement it but the senior citizens still lack the facility. At a time when the health costs are staggering and transportation fares increasing frequently, the old persons especially without income security would benefit from the policy execution. There are a number of programmes targeted for the welfare of senior citizens who could benefit from the initiation of such programmes that aim to increase their participation in community/society, utilise their skills, knowledge and experiences, and engage in income generating activities, etc. Thus, efforts should be made by the government to effectively implement the existing policies and programmes on senior citizens.

- **Enhancing Institutional Capacity**

Effective implementation of policies is linked to the capacity of institutional mechanism. The Ministry of Women, Children and Social Welfare is the highest level government institution responsible for the aged population while the Women Development Office is the district level focal point to deal with matters concerning women, children, senior citizens, person with disabilities and non-government organisations. It is clear from the allotment of responsibilities right from the top to the bottom level that there is a fragmentation of responsibilities for policies specific to the older population, as well as an inadequate national infrastructure. There is a need for a more focused authority to look at the issues of senior citizens alone. Adequate and well trained human resources particularly at the lower level who deal with the senior citizens will benefit the overall institution. There are often new reports of government staff misusing / pocketing the old age allowances, or not distributing them for long periods.<sup>37</sup> Efforts should also be made for the smooth and timely distribution of old age

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<sup>37</sup>See 'Senior Citizens Stage Sit-in', *The Himalayan Times*, September 23, 2012; and 'Senior Citizens Face Hard Time Collecting Monthly Allowance', *The Himalayan Times*, October 20, 2012.

allowances without corruption. The focus should be on development of human resources and enhanced capacities of concerned institutions.

- **Strengthening Formal Support System for the Senior Citizens**

The senior citizens comprise a vulnerable section of the population with more needs of care and support. It is ironically the phase where they also face social and economic exclusion due to various reasons, such as family nuclearization, migration, lack of income, or changing values. Thus policies should be directed towards strengthening the existing social security system.

But the government already faces limitation in providing social security to the senior citizens. Nevertheless, the government has considered an option to increase the monthly allowances to senior citizens and lowering the age bar for being eligible for the support.<sup>38</sup> It would be in the interest of all concerned should these initiations be accomplished.

An increased coverage of formal support system by reducing the age bar for eligibility to the social security gradually over the years, especially since the average life expectancy is lower than the age limit eligible for social security will be a step forward in addressing their concerns. A comprehensive formal support system for the elderly should be a priority to ensure the elderly with an acceptable standard of life.

- **Formalising a Rights Based Approach to Ageing Policies**

The earlier policies on the older population were based on welfare approach. It was in the Interim Plan that the rights of the senior citizens was also incorporated. However, a rights based approach to ageing policies has not been mainstreamed as such. Senior citizens should not only be provided welfare but in doing so, their rights must be respected. They should be allowed to live with dignity and respect in their old age. Their access to basic facilities of food, shelter, and health should be enhanced. In fact, many are unaware of their legal rights, for instance in regard to old age allowances. In such instances, it is the responsibility of the state to generate awareness regarding the rights of the older population. Thus, it is necessary to integrate human rights perspectives into policies and programmes related to the senior citizens. Such a move will be in interest of a large proportion of the population that will comprise the aged persons in the near future.

Due to the ongoing age structure transition in Nepal, it is important to understand the issue of ageing in relation to the former. The transition will bring challenges if precautions are not taken in a timely manner. At the present rate, the government will not only face severe resource constraint to provide formal support to the aged persons but many of the aged persons will be devoid of a decent standard of life due to challenges of family nuclearisation and exclusion. It is

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<sup>38</sup> 'Senior Citizen Allowance to be Increased to Rs 750 a Month', ekantipur.com, November7, 2012.

necessary for policies and programmes to be focused towards ensuring the fundamental rights of the senior citizens. The enhanced institutional mechanism will contribute to an efficient administration of the government's support system. Strengthening the formal support system is a prerequisite to ensuring a dignified life of many neglected old persons. Implementation of ageing-specific policies especially the Senior Citizens Act will provide some relief to the excluded older population. Thus, effective institutional mechanism, effective policy implementation, strengthened formal support system and formalisation of a rights based approach to ageing are necessary to address the concerns of the older population in light of the age structure transition in the near future.

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