

Report Baseline Study on Social Protection

Submitted To



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ABBREVIATION/ACRONYMS

ADB	Asian Development Bank
CBS	Central Bureau of Statistics
CSO	Civil Society Organizations
CWISH	Children-Women in Social Service and Human Rights
DoNIDCR	Department of National ID and Civil Registration
FAO	Food and Agriculture Organization
FY	Fiscal Year
HDI	Human Development Index
HHI	Harvard Humanitarian Initiative
ICESCR	International Covenant on Economic, Social and Cultural Rights
ILO	International Labor Organization
IRC	International Rescue Committee
M&E	Monitoring and evaluation
MIS	Management Information System
MoF	Ministry of Finance
MoFAGA	Ministry of Federal Affairs and General Administration
MoHA	Ministry of Home Affairs
MoLESS	Ministry of Labor Employment and Social Security
NPC	National Planning Commission
OCHA	Office for Coordination of Humanitarian Affairs
OPM	Oxford Policy Management
PPS	Probability Proportional to Size
SDGs	Sustainable Development Goals
SPCSN	Social Protection Civil Society Network
SPS	Social Protection System
SRSP	Shock Responsive Social Protection
SSA	Social Security Allowance
SSF	Social Security Fund
UN	United Nations
UNICEF	United Nations Children's Emergency Fund
WBG	World Bank Group
WSM	We Social Movements

EXECUTIVE SUMMARY

Background:

This baseline study aims to identify the status of policies and implementation strategies of social protection in Nepal. The study is commissioned by Social Protection Civil Society Network Nepal (SPCN) through the *Promoting Social Protection Floor: Coverage for People* (PROSOP) project. This is part of the EU/INTPA Public Finance Management and Social Protection Floors project, which is *Enhancing Social Protection Systems: Towards Investments for Results in Nepal*, implemented by ILO and UNICEF Nepal, with WSM facilitating the involvement of civil society and trade unions on behalf of the Global Coalition for Social Protection Floors (GCSPF). This project aims to support the Government of Nepal (GoN) in improving social protection policies, financing strategies, coordination mechanism as well as implementation and monitoring systems to increase coverage to the excluded, including people living with disabilities, informal sector workers and people faced with disaster risks. The study was conducted in two sample Palika namely Helambu Rural Municipality in Bagmati Province, and Kalaiya Sub-Metropolitan City in Province 2. The whole study was carried out by an expert team of Purple Group Pvt. Ltd.

Methodology:

The study team has applied mixed methods (Qualitative and quantitative) for this survey. The household survey, Focus group discussions (FGDs), Key Informant Interviews (KIIs), and In-depth Interview (IDI) are key methods for primary data collection. The grey literature review has been conducted for legal provisions, coverage and financing related information on social protection. The survey was conducted in 402 sample households (HHs). More than 50 percent wards were selected by applying Probability Proportional to Size (PPS) sampling method. The systematic interval of HHs was ensured while selecting HHs. For qualitative data collection six FGDs with 58 participants and 16 KIIs were conducted. For case study development, 12 IDIs were conducted with the local people. The SPSS and excel software were used for survey data cleaning and analysis. The qualitative data analysis is substantiated with baseline objectives and key research questions.

Demography of HH survey:

The HH survey collected 402 samples from two study *Palika*. Of the total of 402 respondents, the proportion of women and men was 56 percent and 44 percent respectively. In Kalaiya, major five social groups namely Madheshi (Brahmin and other caste), Madehesi Dalit, Muslim, Tarai Janjati and KhasArya have been included in the survey. In Helambu, Hill Janjati, Hill Dalit and KhasArya were three main social groups. Overall, the largest share of the respondents were from Madhesi (other caste) whereas the smallest share was from Tarai Janjati. Across age groups, the highest proportion (i.e. 44%) was of senior citizens aged 70 to 79 with 44 percent. The smallest (7.2%) share was of adult population aged 40 to 59. Of the total, 20.9 percent of the respondents had some sort of disability. More than half (i.e. 50.5%) of the respondents were living in nuclear families. The average family size of the respondents was 7.5. The proportion of the literate and having some educational degree was less than 18 percent. Over 82 percent SSA recipients were illiterate.

Key findings:

The major findings are summarized below based on quantitative and qualitative data analysis of the baseline study:

- The majority of SSA recipients do not understand social protection as their fundamental rights rather perceive it as a generosity of the government or any political leader. At the local level, community people, and even elected representatives in general, define social protection as an old-aged pension provided by the government. The whole life cycle risks of a human, and the needs of consolidated social protection policy is not fully comprehended even by the local authorities.
- The issue of exclusion from SSA does not reveal as a larger issue. However, though in a small proportion, the hardcore groups are still missing in enrollment.

- In comparison to the registration, the timely renewal seems a bigger challenge for Ward officials particularly because of absentee SSA recipients -migrated to the capital city, India and other countries, and tendency to forget the timeline by the recipients.
- In the payment system, the local people and officials are convinced that the payment through banks has brought a visible change in transparency but highly vulnerable groups including persons with disability and feeble senior citizens have been facing difficulties for bank withdrawal. The extra cost to be expensed for travelling to the bank, and the behavior of bank officials are also issues.
- The top three needs for which SSA amount is used are health checkups, buying clothes and groceries for solving daily hand-to-mouth problems.
- The majority of SSA recipients feel respected in their home and communities after receiving the SSA, and they themselves take decisions on spending their allowance.
- The monitoring and evaluation (M&E) system has not taken it's a full shape and pace at local level which makes accountability of the social protection system (SPS) fragile. The stakeholders perceive that the M & E system has not been strengthened by the federal level too.
- The discourse of social protection is confined to contribution based SSA. The aspects and prospects of contribution based social protection have not entered into public discourse even among CSO leaders and public authorities. The local context specific risk assessment is not carried out or whatever new schemes launched at local levels are in a piecemeal approach.
- The capacity deficit among key stakeholders has constrained informed policy discourses and formulation at local levels. The broad concept of social protection is less discussed at all levels; the provinces find themselves isolated from the chain of SPS and discourses.
- It lacks informed actions for the convergence of social protection and disaster management systems at local level. The shock responsive social protection (SRSP) is like a never heard concept for local CSO actors and authorities. The existing policy themes are not explicit to define SRSP.
- The CSO and local officials know that they complement each other for an effective SPS but they lack trust and proactive action to materialize it.
- The CSO and trade union actors have not interfaced each other for policy discourses. The CSO advocacy was more concerned on non-contributory social protection schemes whereas trade unions are inclined to contribution based schemes.

Recommendations:

Based on the analysis of the survey findings and qualitative data, the following recommendations (REC) are generated

For federal and province governments

REC-1: Social protection should be aligned with human development and poverty reduction strategies of the government.

REC-2: The mainstreaming of all informal sector workers in the SPS should be a priority.

For local governments

REC-3: For the easy allowance payment process, people with special requirements should be prioritized and establish special payment procedures.

For all three tiers of governments

REC-4: Accountability mechanism and monitoring system of all levels of government should be strengthened for effective implementation of social protection policy/programs.

REC-5: The harmonization between social protection and disaster management systems should be specifically defined by the acts and regulations at all three tiers of governance.

REC-6: It is important to identify the regions' specific risks and vulnerability of the people and formulate policy accordingly since the communities are fragile to diverse types of shocks.

For CSOs and Local Governments

REC-10: The enrolment campaign for SSA should be a targeted support for highly vulnerable families who are still missing in SPS. An information campaign targeting 100 percent enrollment of the eligible population is necessary.

REC-5: Social protection policy reform dialogues should be strengthened at all levels; and the capacity building of policy stakeholders should go hand in hand.

For CSOs including trade union organizations

- REC-8: The community awareness on social protection policy/programs should be a rights based as per the spirit of the constitution and international human rights standard. Awareness raising initiatives should also target the family members of SSA recipients with a message that SSA is the right of an individual and s/he has the right to use it.
- REC-9: The multi-stakeholder dialogue platforms should be promoted in order to identify common and complementary policy concerns/advocacy both in contributory and non-contributory social protection schemes.

1. INTRODUCTION

1.1 Background

This study envisions increasing access to universal social protection to reduce poverty and social exclusion and to promote human capital development with an emphasis on poor, vulnerable, and marginalized groups in line with Sustainable Development Goals (SDGs) 1, 8, and 10. The study was conducted in the Helambu Rural Municipality, Bagmati Province, and Kalaiya Sub-Metropolitan City, Province 2.

The study aims to identify the status of policies and implementation strategies of social protection. This study should generate issues that can be helpful to identify the status of social protection implementation and bring stakeholders towards a shared understanding and analysis. Hence, this study consolidates specific communities' voices and provides a picture to establish policies and campaigns at the level of local municipalities.

1.2 Social Protection Concept and Context in Nepal

Social protection defined

Social protection is defined as the set of policies and programs designed to reduce poverty and vulnerabilities by promoting efficient labor markets, diminishing people's exposure to risks, and enhancing their capacities to protect themselves against hazards and interruption and loss of income (ADB 2003). Social Protection covers policies and programs needed to reduce the lifelong consequences of poverty and exclusion. Programs like cash transfer- including child grants, school meals, skill development and more -help connect families with health care, nutritious food and quality education to give all children no matter what circumstances they are born into, a fair chance in life (UNICEF). According to the Food and Agriculture Organization (FAO), social protection is a set of interventions whose objective is to reduce social and economic risks and vulnerabilities and to alleviate extreme poverty and deprivation. Likewise, ILO defines social protection as the set of public measures that a society provides for its members to protect them against economic and social distress caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age or death of the breadwinner), the provision of health care and the provision of benefits for families with children¹. As per World Bank Groups², social protection systems help individuals and families, especially the poor and vulnerable, cope with crises and shocks, find jobs, improve productivity, invest in the health and education of their children, and protect the aging population.

In the context of Nepal, Social protection is being recognized as a means to reduce poverty caused by household stress, shock and chronic poverty. The government is recognizing the important role in poverty reduction by increasing investment in a nationwide social protection program. The commitment is echoed in the policy level as Nepal's new Constitution (2015) guarantees social protection for the poor and vulnerable. The constitution guarantees the right to social security as a fundamental right which is also included in subsequent acts. The Article 43 mentions the right to social security explicitly. The indigent citizens, incapacitated and helpless citizens, helpless single women, citizens with disabilities, children, citizens who are unable to take care themselves and citizens belonging to the tribes on the verge of extinction shall have the right to social security in accordance with the law.

Social protection is an integral part of social development. According to the definition of ADB (2003), Social protection consists of five major elements. Labor market policies and programs designed to facilitate employment and promote efficient operation of the labor market. Social Insurance programs to cushion the risk associated with employment, health, disabilities, work injuries and old age. Social assistance and welfare services programs for the vulnerable groups with no other means of adequate support, micro and area based schemes to address vulnerabilities at the community level and child protection to ensure healthy and productive development of future workforce.

¹ <https://www.ilo.org/public/english/protection/download/newsletter/2004/spring-e.pdf>

² <https://www.worldbank.org/en/topic/socialprotection/overview#1>

History of social protection in Nepal

In Nepal, social protection schemes began with the pension distributed to the retired people. It was recorded that during the time of the First World War, the tradition to provide an annual lump sum to the soldiers returning from the British army was practiced. Later on, Military Money Fund was established. In the civil service, it is found that one sixth of the salary was provided to the civil servants who had served 25 years as pension and the Civil and Police services pension was distributed through various government banks in Nepal. Pension for the community school teachers was also initiated. Later on, the Labor Code was developed requiring private sector employers to pay 50% of the wages for the sick and leave of up to 15 days each year, and the employer was required to employ at least one year continuously. Mr. Manamohan Adhikari, who was the then Prime Minister of Nepal announced a universal flat pension of Rs. 100 per month for the elderly above 75 years old in 1994. Later, the widow's allowance and disability pension were introduced (NPC, 2012).

The social security allowance is the largest of the social assistance programs in Nepal. According to the National ID and Civil Registration Department, over 3.45 million people were the recipients of social security allowance schemes in the fiscal year 2019-2020. The succeeding administration increased the social security allowances by 33 percent in the year 2020-2021. As a result, the budget allocation reached 100 billion for the purpose of social security allowance.

The government of Nepal also introduced social security protection programs to provide coverage for human resources of the country. It is based on the contribution based payment system. This is a major step towards government planned approach to reduce poverty and provide financial guarantee to employees and their families in the event of contingencies.

Human rights and social protection

Fundamental international human rights instruments have recognized the need for social protection. Most notably, Article 22 of the Universal Declaration of Human Rights of 1948 states that “everyone, as a member of society, has the right to social security”.

Under human rights law, States are legally obligated to establish social protection systems. This duty flows directly from the right to social security, which is articulated most prominently in Article 9 of the International Covenant on Economic, Social and Cultural Rights (ICESCR). In General Comment No. 19 on the right to social security, the ICESCR mentions the key features of this right and the content of States’ obligations. According to the Committee, the right to social security implies two categories of measures: social insurance schemes, where recipients are requested to contribute financially; and social assistance schemes, non-contributory and typically taxation-funded measures which are designed to transfer resources to groups deemed eligible due to vulnerability or deprivation.

The ICESCR notes that States parties are obliged to ensure the right to social security to all individuals within their territories. They should work in compliance with the principles of human dignity and non-discrimination. States must ensure that social protection is equally available to all individuals, and in this respect direct their attention to ensuring universal coverage, reasonable, proportionate and transparent eligibility criteria; affordability and physical accessibility by beneficiaries; and participation in and information about the provision of benefits. One of the major contributions of General Comment No. 19 is the understanding that all States have a minimum core obligation to provide some form of basic social security.

There is a strong relationship between human rights and social protection. Human rights create legal obligations to implement social protection systems and establish standards for the design, implementation and evaluation of such systems. In turn, the implementation of social protection facilitates the fulfilment of a number of other human rights obligations, most importantly those related to the enjoyment of minimum essential levels of basic economic, social and cultural rights (social protection floor). However, the success or failure of social protection systems in realising human rights rests heavily on whether such systems are established and operated according to the standards that human rights require and the obligations they impose (Sepúlveda and Nyst, 2012).

SDGs and Social protection

Nepal has not only made a commitment to social protection through constitutional provision and legal arrangements but also implemented social protection measures in line with several international agreements as well. 2030 Sustainable Development Goal internalizes social protection as a fundamental instrument for eliminating extreme poverty and reducing multidimensional vulnerabilities.

Social protection is directly linked to at least five sustainable development goals and related with many other subsequent goals. Some of these goals are Goal 1 (End poverty in all its forms everywhere), mainly target 1.2 states “by 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions”. Target 1.3 states “implement nationally appropriate social protection systems and measures for all, including floors and by 2030 achieve sustainable coverage of the poor and vulnerable, Goal 3 (Ensure healthy lives and promote well beings of all at all ages), Goal 5 (achieve gender equality and empower all women and girls), Goal 8 (full and productive employment and decent work for all and Goal 10 (reduce inequality within and among countries. Social protection systems, figure prominently in the UN Sustainable Development Goals (SDGs) Goal 1.3 calls for the implementation of “nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable”. Both ICESCR and 2030 Sustainable Development Goals encourage states to take necessary measures.

Shock Responsive Social Protection (SRSP)

Social protection is a risk reduction tool. There is overlap between long-term social protection programmes, and humanitarian assistance. The modalities of cash (and food) transfers are common to material assistance for households affected by disaster, and in social protection provision to chronically poor households. Shock-responsive social protection offers a vehicle to integrate these two fields. All social protection interventions are in some sense shock-responsive, in that they deal either ex-ante or ex-post with chronic or sudden events that negatively affect households' livelihoods (OPM, 2017).

There is evidence that a long term, inclusive, social protection system can address poverty, vulnerability and inequality, across wide varieties of dimension. However, the various schemes of social protection programs and policies are developed to address the typical risks faced by the individuals and their families during their life cycle. But shock responsive social protection aims to extend the type of risk covered to include additional challenges which often impact many households at once such as natural hazard, economic crisis and conflict that play a critical role in destroying the social fabric. When shocks are recurrent, protracted and severe, they destabilize the economy, making a return to normal life very challenging.

A social protection system that is designed to better respond to shocks can play an important role for children and their families to better prepare for and cope with the impacts of stresses and shocks. So it is crucial to focus on ‘shocks’ within social protection design and implementation; and, better coordination and synergies with other authorities that have a specific mandate to coordinate or respond to covariate shocks, such as the Disaster Risk Management authority.

Agenda for Sustainable Development recognises the impacts of hazards such as earthquakes, violent conflict, disease outbreaks, climate change and extreme weather, while acknowledging that children, women, individuals with disabilities and the most impoverished are disproportionately vulnerable to, and affected by, the impact of crises.

There are five main options for adapting social protection programmes to respond better to shocks: 1. Vertical expansion: increasing the benefit value or duration for existing beneficiaries. 2. Horizontal expansion: adding new recipients to an existing programme. 3. Piggybacking: using a social protection programmes administrative framework to deliver assistance, but running the shock-response programme separately. 4. Shadow alignment: running a parallel humanitarian system that aligns as best as possible with a current or possible future social protection programme. 5. Refocusing: in case of budget cuts, adjusting the social protection programme to refocus assistance on groups within the

caseload that are most vulnerable to the shock. One might consider this to be an 'austerity strategy' (OPM, 2015)³.

Shock responsive social protection is coordinating with the social protection system and with other systems which are mandated to prepare for and respond to shocks, to jointly and comprehensively address needs before, during and after a shock occurs – and pre-empt the needs imposed by potential future shocks.

1.3 Goal and objectives of the study

The broad objective of the study is to analyze the current social protection programs in pilot municipalities -Helambu Rural Municipality and Kalaiya Sub-Metropolitan City, to generate evidence and play a role model in establishing/ implementing social protection programs, as well as aspects of public finance management.

Specific objectives of the study are to:

1. Conduct a baseline study.
2. Desk review on the status of social protection in Nepal, and in specific areas if possible.
3. Conduct Focused Group Discussions (FGDs) and Key Informant Interviews (KIIs) to generate issues and cases in specific municipalities.
4. Prepare a comprehensive study paper and share outcomes on various occasions.
5. Implement a way forward for improved Social Security Allowances (SSAs)

³ <https://www.opml.co.uk/files/Publications/a0408-shock-responsive-social-protection-systems/srsp-synthesis-report.pdf?noredirect=1>

2. METHODOLOGY

2.1 Design

The research team has applied mixed methods of qualitative and quantitative for this survey. The household survey, Focus group discussions (FGDs), Key Informant Interviews (KIIs), and In-depth Interview (IDI) are key methods for primary data collection and case study documentation. The grey literature review has been conducted for legal provisions, coverage and financing related information on social protection.

For the systematic literature review, the government of Nepal's policy documents, and existing information, and reference materials on the social protection system in Nepal were studied.

2.2 Brief context of the study area

Kalaiya sub-metropolitan city is also the head quarter of Bara District of Province-2. It is plain land area and is boarded with India in the south. According to the national census of 2011, the total population of Kalaiya is 687,708 which 12.6 percent of the total district population. There are 27 wards in this city. It is low on the human development index. The major caste/ethnic groups of this palika are Madhesi and Muslim.

Helambu Rural Municipality is one of the remote palika in Sindhupalchowk district of Bagmati Province. It is bordered with China in the north. As per the 2068 census, the total population of this municipality is 17,671. Most of its area is covered by hills and mountains. It's beautiful but equally geographically challenging. It has a huge potential for tourism. Though various caste and ethnic people live there, the Ghalmo and Tamang are the major ethnic community dominating there. Agriculture is the major profession of the community people.

Table 1: Social and gender diversity of population in study areas

Palika and Caste/Ethnicity	Female	Male	Total	% of Total	Total HH	% HH	No. of Wards	% of Wards
Helambu Gaunpalika	9107	8564	17671	12.6%	4,203	18.4%	7	20.6%
Kalaiya Sub-Metropolitan City	59376	63648	123024	87.4%	18,689	81.6%	27	79.4%
Grand Total	68,483	72,212	140,695	100%	22,892	100%	34	100%

Source: Analysis of Census (2011) Data (CBS)

2.3 HH Survey:

Population and sampling frame

The total number of recipients of social security allowance (SSAs) in two study areas (Palika) is used as the target population. As of the 3rd quarter of the last fiscal year-2020/21, the total of SSA recipients in two Palikas is 10,758 (2705- Helmbu, 8053-Kalaiya). A total of 400 sample sizes was fixed for two Palikas. Considering the population size and social diversity within Palika, the sample size allocation for Helambu and Kalaiya was 30 percent and 70 percent respectively.

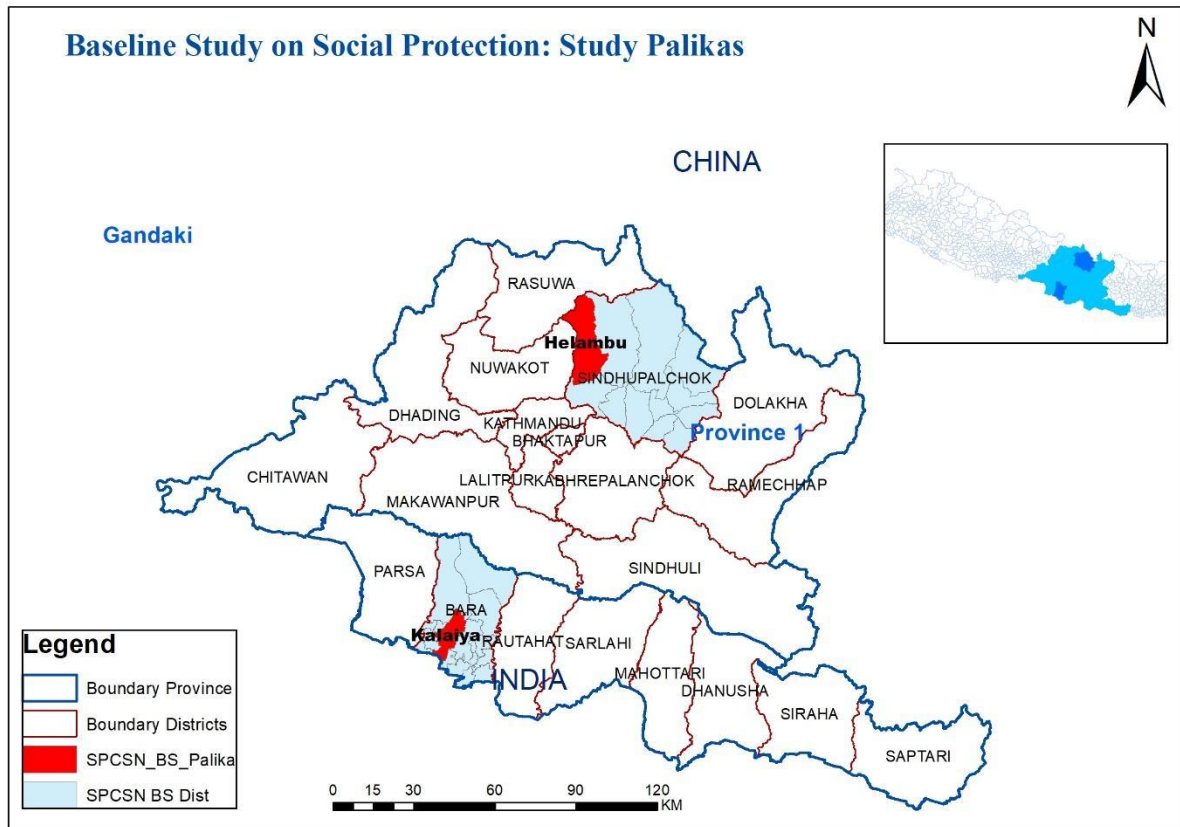
Sampling approach and sample allocation plan:

Mixed sampling method as adopted to select the target group of the study. Data was collected in two stages. At the first stage, more than 50 percent Wards (4 in Helamabu and 14 in Kalaiya) were selected by applying Probability Proportional to Size (PPS) sampling method. In the second stage, HHs were selected. The systematic interval of HH ensured while selecting HHs for the survey.

Table 2: Sampling Plan

Palika	Total Sample Wards	Planned Sample Size	Actual Sample Size
Helambu Rural Municipality	4	120 (30%)	120 (29.9%)
Kalaiya Sub-metropolitan city	14	280 (70%)	282 (70.1%)
Total	18	400 (100%)	400 (100%)

Map 1: Map of study palikas



Survey data collection

Face to face interview was conducted by using a structured questionnaire. Structured questionnaires were prepared in line with survey objectives with a focus on SSA.

2.4 Qualitative data collection

Key Informant Interview (KII)

The KII was one-on-one interaction with the concerned key persons who has knowledge and understanding about the social protection system and its implementation. The key KII participants were Representatives from Palika, Mayors, Ward level Officers, MIS Focal Persons and from the national context. In a national level, the representatives from reputed non-government organizations, chairperson of trade union, senior officials from organization working in the disability sectors were interviewed. In total, 14 KIIs were conducted. Detailed list of KII participants is provided under ***Annex-3***.

Focus Group Discussion (FGD)

FGDs were carried out in six (3 in Kalaiya and 3 in Helambu) project areas with diverse people who have received social protection. FGDs were conducted by using open-ended semi-structured questionnaires. A total of 58 participants participated in the FGDs. The FGD were conducted with the senior citizens, person with disabilities, single women and people from marginalized and Dalit communities. For example, in Kalaiya we were able to visit Musahar village and interviewed with the elderly and women in the community. Detailed list of FDG participants is provided under ***Annex-4***.

Case Studies

The study team has produced 12 case studies from two study areas with key challenges, a way forward, and opportunities. The case study covers SSA recipients receiving different schemes as well as people from different genders, economic status, single women and people with disabilities. The persons for case study were identified through the information received during KII, FGD and local partners. The information for case studies was collected through in-depth interviews.

2.5 Data cleaning, analysis and reporting

The quantitative data was cleaned by using Excel and Statistical Package for Social Science (SPSS) software. The cleaned data was analyzed by using SPSS, and necessary descriptive statistics like frequency distribution, bar graphs, pie charts, cross-tabulation, multiple response tables and mean are generated. Disaggregated data by sex, caste/ethnicity and Palika are also presented wherever they are found relevant and appropriate.

The qualitative data analysis (data reduction, data display, and inferences and verification) was done for comparison and meaningful interpretations. This includes- coding of responses to represent a theme and an idea; identification of common themes, patterns and relationship within responses and summarizing the findings linking to concentration frameworks and research objectives. After reducing large masses of data, it was described and refined, and then narrative information was utilized during the whole analysis.

A tentative reporting outline was agreed during the inception phase. The outline is refined based on analysis and results of the survey data and qualitative data. The findings, conclusions and recommendation sections of the report are developed based on the primary data collected through the survey, qualitative interviews and relevant secondary data analysis.

2.6 Quality Assurance

The research team designed the questionnaire and other research tools in close coordination and guidance of the research advisor and project team from CWISH/SPCSN. The enumerators were trained on questionnaires virtually before actual administration in the field. All questions were explained with the surveyors, and minimum common understanding was developed within the team. They were also briefed in-person when the Research team visited the field. The enumerators were also provided research guidelines including details of sample selection criteria.

Data collection was closely monitored by using the digital platform of KoboToolbox, and necessary feedback and technical stopping was immediately provided to the enumerators. KoBoToolbox is a free open-source tool for mobile data collection, available to all. It allows you to collect data in the field using mobile devices such as mobile phones or tablets, as well as with paper or computers. It provides the real time and actual GPS location of data collection that ensures the quality of the data. The adaptation of KoBoToolbox for humanitarian use was a joint initiative between OCHA, Harvard Humanitarian Initiative (HHI) and the International Rescue Committee (IRC).

The enumerators were also trained to use mobiles for data collection through KoboToolbox. The enumerators were trained online and asked to conduct sample survey to practice so that they understand better and won't have to face difficulties in the field. After they collected data, they were provided with feedback and later, they were confident enough to go for data collection.

The research questions were clearly explained to the respondents. The standard checklists were used for interview. Notes were taken during the interview, and we used recorder not to lose any information shared by them. We conducted interview in a secure place especially in the community hall so that they can feel confident to share what they have experienced. The qualitative data was securely stored and destroyed after completing their analysis⁴.

2.7 Ethical Consideration

All respondents were given information on the background, objectives and intended possible use of information before conducting the interviews. A prior verbal consent of respondents was sought, and

⁴ <https://www.humanitarianresponse.info/en/applications/kobotoolbox>

the participation in the study was voluntary. The personal identifier has not been used while analyzing the data and case development. Data protection has been ensured.

2.8 Communication and Coordination with Partners

Partners of CWISH/SPCSN in the respective districts were coordinated for field works. Since the study encompasses in-depth study/KII/FGD with recipients of social protection schemes, and local government and similar organizations, the partners' coordination roles was sought. The partner organization supported the study team by selecting field coordinator from their office who was the key focal point to introduce the research team with the local respondents.

2.9 Limitation of the baseline study

The following are the key limitations of this study:

- The interviews and discussions were conducted during Covid-19 pandemic.
- There was devastating flood in Helambu which hampered the field works for several weeks.

3. KEY FINDINGS

The analysis of key findings of the baseline study is presented in three main sub-groups. At the first, the analysis from literature review and some relevant secondary data is presented which depicts the status of legal frameworks, major schemes, implementing agencies, financing and coverage of social protection at federal level. Then, quantitative analysis of the household survey carried out among sample SSA recipients of two study palikas is presented. The HH survey has focused on key aspects of SSA like its awareness, implementation, monitoring and evaluation, transparency and accountability, utilization and impact, local government initiatives, etc. The quantitative analysis is substantiated by qualitative data as well. At the last, the analysis of qualitative data collected through FGDs and KIIs is presented. The qualitative analysis particularly includes the questions not covered in the analysis of HH survey findings.

3.A Analysis based on literature review and secondary data

3.1 Social protection policies and legal frameworks in Nepal

Social security provision in the Constitution of Nepal

The constitution of Nepal 2015 establishes social security as a fundamental right of Nepali citizens and provides a broad framework for the social security system. Article 33 to article 43 deals with the provision related to social protection. Article 34 talks about how every citizen has a right to engage in appropriate labour, to receive appropriate remuneration, to work in a decent working condition and to contribute to social security. Similarly, in article 43, senior citizens, single women, people with disabilities, children, and citizen of endangered ethnicity in an economically poor, incapacitated, or helpless state have the right to social security as provided in the law. Article 40 is about health care and social security for Dalits community members in accordance with law. There is room for citizens to challenge any delay by the government in providing social security benefits by making a case on the denial of their rights before the Supreme Court, which could order the Government to provide benefits or to enact the necessary law to provide benefits (ILO & MoLESS, 2017).

Social security matters are also included under Article 51 of the Constitution, which deals with state policies. Under these policies, the State has responsibility to: ensure easy, convenient and equal access of all citizens to quality health services; provide health insurance to all citizens; guarantee social security, in line with the concept of decent labour; abolish all forms of labour exploitation, including child labour; encourage the productive mobilizing of capital, skills, technology and experience gained from foreign employment; and regulate and manage the labour migration sector in order to make foreign employment free from exploitation and safe and to protect the labour rights of workers (Ibid.).

Supporting policies and legislations

Several laws have been introduced since the promulgation of the Constitution that help guarantee universal social protection (Niti Foundation). Some key provisions of major legislations and policies are summarized below:

The Government of Nepal introduced Social Security Act 2018 to implement constitutional rights. The act defines who are incapacitated and helpless people, the terms and conditions for receiving social security allowances, how application shall be made, verification, responsible units for distribution, record keeping, budgetary management, and offenses and punishments. It also specifies the tribes which are on the verge of extinction.

The Social Security Guidelines 2019 specifies that the social security allowances will be provided through the local government, it further explains application procedures, issuance of identification cards, process of renewal, procedure for allowance distribution, documentation, social audits, establishment of care homes, monitoring and reporting, and sample applications.

Government also issued a **Contribution Based Social Protection Act 2017** as the government felt the necessity of ensuring social protection for laborers and employees. It further specifies that if the employees are unable to make contributions, they are not entitled to receiving this social security. However, the workers in the informal economy and self-employed workers can also become part of social security programs. There are various schemes such as health security schemes, maternal security schemes, vulnerability related social security programs, accidental security schemes, unemployment support schemes and old age security schemes. The Act makes it mandatory for employers and employees to be registered with the social security fund to participate in this insurance scheme. The government has also issued **Contribution Based Social Security Regulation 2018**.

The Compulsory and Free Education Act 2018 calls for free higher education for vulnerable people, including economically poor students, Dalits, and students with disabilities. The Act also provides scholarships for female students and free school lunches for children in districts with low HDI scores as well as children born to parents with disabilities. Blind and deaf students are to be provided education through braille and sign language, respectively.

The Public Health Service Act 2018 and Health Insurance Regulation 2018 provide free health services for poor citizens, elderly citizens above 70 years of age, citizens with disabilities, and those who have leprosy and tuberculosis diseases. The federal government's health insurance program provides free health insurance to the identified 'poorest' households and the households with a member with disability, HIV positive, and leprosy and tuberculosis infection.

The Child Rights Act 2018 entrusts the federal government to provide care and protection to vulnerable children. Likewise, the Disabled People Rights Act 2018 provides completely and severely disabled people with a social assistance allowance, and all other people with disabilities with other protections such as free treatment related to their disability and education support.

The Labour Act 2017, represented a significant shift in policy by providing labour rights to all workers, irrespective of the size and type of their employer. The Act guarantees all workers' rights to a minimum and equal wage for the same work, collective bargaining, union membership, social protection, annual salary increment, leave (including maternity leave), and accident insurance.

The Compulsory and Free Education Act 2018 calls for free higher education for vulnerable people, including economically poor students, Dalits, and students with disabilities. Female students are given scholarships and free school lunches for children in districts with low HDI scores as well as children born to parents with disabilities are provided. Blind and deaf students are to be provided education through braille and sign language, respectively.

Similarly, the social security allowance distribution procedure 2020, senior citizen identification card distribution directives, senior citizens act, information on birth registration, special acts for allowance distribution procedures for children have also been introduced by the Government of Nepal.

3.2 Types of existing social protection schemes in Nepal

An analytical briefing published by ILO and MoLESS (2017), has categorized social protection schemes into three groups: i) Social insurance, ii) Social assistance, and iii) Labor market intervention. Among them, some of schemes are contributory and some others are non-contributory.

i) Social insurance: The social insurance schemes cover pension and gratuity benefits, the Employees' Provident Fund and the Citizen Investment Trust as well as insurance for disability,

maternity leave, work-related injury, sickness and survivors' benefits. It is targeted to formal sector employees.

ii) Social assistance: The social assistance programmes include social cash transfers, in-kind transfers, primary health care and basic education. The popular cash transfer schemes termed as social security allowance (SSA) comes under this group. There are nine sub-categories of SSA which include the senior citizens, defined as all citizens above 70 years of age and all Dalits and residents of the erstwhile Karnali Zone above; single women (unmarried or divorced) above 60 years; holders of red or blue disability identification cards issued by the federal government; widows of any age; citizens from endangered ethnic groups; all children below five years in the erstwhile Karnali Zone and other districts that have low human development index (HDI) scores; and Dalit children across the country. The mid-day meal and scholarship schemes are education related schemes. The major primary health care schemes are maternity incentive, senior citizen free health care services, and free basic health care services.

iii) Labour market interventions: Labour market interventions aims to facilitate employment growth and productive labour markets. The major schemes under this group include employment allowance, Rural community infrastructure works, Schemes under the Foreign Employment Promotion Board, Enhanced vocational education and training. The schemes for entrepreneurship development, child labour elimination and child labour reform also come under this group.

3.3 Key agencies responsible for implementation of social protection systems/schemes

There are various agencies which are responsible for implementation of social protection. For example, Department of National Identity and Civil Registration (DoNICR) works in the area of registration, distribution of social protection allowance and preparing national identity cards. It registers birth, death, marriage and other life events once the public gives an application. The public sector pension is managed by the Pension Management Office. The Employee Provident Fund is administered by the Employee Provident Fund, and the Citizen Investment Trust schemes are run by the Citizen Investment Trust.

The Ministry of Federal Affairs and General Administration provides the allowances for senior citizens, single women, widows, people with disabilities, indigenous persons and to cover the child protection grant. The Ministry of Labour, Employment and Social Security and the Ministry of Education oversee technical and vocational education training and skill and entrepreneurship development programmes. The Ministry of Education manages scholarships and the Midday Meal Programme. The Ministry of Health and Population manages the maternity incentive scheme, the Senior Citizen Health Care Programme and free basic health care. And the Ministry of Home Affairs deals with natural disaster emergency relief. There are various non-government organizations and other development partners which are assisting in government social security programs.

3.4 Access to universal social protection and coverage

Non-contributory social protection:

The cash transfer schemes generally known as social security allowances (SSA) is the most popular social security program in Nepal. The every successive governments have been promoting SSA though there are criticism too as it has been increasing a burden to the national treasury. As of mid-March 2021, there are 3,150,111 people have been benefitted through SSA. The total number of recipients has been increased by 894,564 (i.e. 39.7%) during last five years. The details of the recipients and their numbers in last five fiscal years is summarized in the Table-3 below.

Table 3 Details of SSA recipients and target groups in Nepal for last five fiscal years

Target Group	2016/17	2017/18	2018/19	2019/20	2020/21*
Senior Citizen (other)	871632	990307	993524	1057376	1260022
Senior Citizen (Dalit/Karnali)	211611	241279	287603	300394	205650
Single Women	102178	105480	114956	94880	268532
Widow	517368	569005	605231	658736	349825

Complete Disabled	33115	39508	43540	48387	54554
Partial Disabled	43758	65292	74299	83755	103620
Disappearing Tribal/Tribe	33457	24761	24207	24478	22839
Children	442428	524507	684158	794221	885069
Grant Total	2255547	2560139	2827518	3062227	3150111
<i>Source: Economic Survey- 2020/21, MOF (2021)</i>				<i>* Till mid-March</i>	

Coverage of SSAs in study areas

The Table-4 below shows the details of SSA recipients in two study palikas. As of mid-March 2021, there were 10,758 recipients in two study *palikas* (Kaliya 8053, Helambu 2705). Of the total beneficiaries, 5,477 (50.9%) are senior citizen (70+). The share of senior citizen (Dalit) and single women is 6.1 percent (652) and 10.8 percent (1158) respectively. Likewise, there are 1454 (13.5%) widow and 1166 (10.8%) children. The share of complete and partial disabled is 2.05 percent (221) and 4 percent (430) respectively. The number of disappearing tribal/tribe is 96 only in Kalaiya.

Table 4: Details of SSA recipients and target groups in Nepal for last five fiscal years

Target Group	Kalaiya Sub-metropolitan city		Helambu Rural Municipality		Total	
	N	%	N	%	N	%
Senior Citizen (70+ Years)	3900	48.4%	1577	58.3%	5477	50.9%
Senior Citizen (Dalit)	592	7.4%	60	2.2%	652	6.1%
Single Women	830	10.3%	328	12.1%	1158	10.8%
Widow	1040	12.9%	414	15.3%	1454	13.5%
Disappearing Tribal/Tribe	96	1.2%	0	0.0%	96	0.9%
A Category (Complete Disabled)	174	2.2%	47	1.7%	221	2.1%
B Category (Partial Disabled)	320	4.0%	110	4.1%	430	4.0%
Dalit Children	994	12.3%	169	6.2%	1163	10.8%
Children Region Specified	104	1.3%	0	0.0%	104	1.0%
Children from Endangered	3	0.0%	0	0.0%	3	0.03%
Total	8053	100%	2705	100%	10758	100%

Source: VERSE-MIS of DoNICR (2021) and author own calculation

Contribution based social protection (security) coverage

The Government of Nepal launched its contribution-based social security scheme in November 2018. The Social Security Act 2017 and its regulations are legal foundations for the implementation of the new scheme. It is financed by the contributions made by the workers and the employers (ILO, 2018)⁵. The Social Security Fund (SSF) is established to managing the schemes. Currently, there are four key schemes namely i) Medical treatment, Health and Maternity Protection, ii) Accident and Disability Protection Scheme, iii) Dependent Family Protection Scheme (Survival Scheme) and iv) Old Age Protection Scheme. The contribution-based social security scheme aims to ensure the rights of social security based on the contribution of the workers. Social Security Information System (SOSYS) software has been developed and implemented to make the social security program effective (MoF, 2021).

The SSF has given focus to the formal sector workers. As of mid-July 2021, 14, 971 employers and 273,720 contributors (workers) have joined the SSF. A total of NRs. 6,898,457,371.10 contribution amount has been accumulated in the SSF. The fund has already paid a total of NRs. 142,492,750.06 to 5,611 claims (SSF, 2021). Despite the efforts, the enrolment of employers and workers in the SSF looks very small in comparison to the number of total establishments and employees in Nepal.

⁵ https://www.ilo.org/kathmandu/info/public/pr/WCMS_651182/lang--en/index.htm

According to Economic Census- 2018, there are a total of 923,356 establishments where 3,228,457 persons are engaged (CBS, 2019).

3.5 Financing on social protection programmers by different level of governments

The government finances the non-contributory social security schemes including SSA through its general revenue. The pension and gratuity benefits of the public sector employees are also paid through the general review. As mentioned above, the contributory schemes are basically operated through the contribution of the employee and employers.

With the expansion of social security schemes and increase the allowance rates, the share of social security expenditure in the total recurrent expenditure has been increasing. The ratio of the social security expenditure to total recurrent expenditure was 8.52 percent in FY 2019/20 whereas it was 7.33%, 5.64% and 5.79% for FY 2016/17, FY 2017/18 and FY 2018/19 respectively. The same expenditure of 8 months of the FY 2021 was 7.75 percent. Likewise, the ratio of social security in total capital expenditure was 0.02 percent for the period (See Table-5 below for detail).

Table 5: Share of social security expenses within the recurrent and capital expenditure of federal budget for last five fiscal years.

Type of expenditure and share	2016/17	2017/18	2018/19	2019/20	2020/21*
Total recurrent expenditure (Rs. in '00000)	51861.61	69691.96	71641.76	78414.89	45590.67
Share of social security in recurrent expenditure (%)	7.33	5.64	5.79	8.52	7.75
Total capital expenditure (Rs. in '00000)	20874.83	27071.37	24156.25	8908.47	7987.14
Ratio of social security in capital expenditure (%)	0.17	0.10	0.06	0.02	0.02
<i>Source: Economic Survey- 2020/21, MOF (2021)</i>				<i>* Till mid-March</i>	

3.B Analysis of Survey Data

Demography of respondents

3.6 Caste/ethnicity and sex of respondents

Overall, the highest proportion (32.6%) of the respondents was Madhesi (other caste). The second (21.4%) and third (i.e. 14.7%) largest proportion of respondents were from Madhesi Dalit and Hill Janjati respectively. Likewise, the proportion of KhasArya, Muslim and Hill Dalit was 11.9 percent, 10.2 percent and 6.7 percent respectively. The smallest proportion of the respondents were from Tarai Janjati. In Kaliya, five main social groups namely Madhesi Dalit, Madhesi Other Caste, Muslim, Tarai Janjati and KhasArya were the main social groups represented in the survey. In Helambu, as per the social diversity of the Palika, Hill Janjati, KhasArya and Hill Dalit have been represented.

Table 6: Caste/ethnicity and sex of respondents

Caste/Ethnicity of respondent	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Dalit (Hill)				24.1%	0.1892	22.5%	9%	4%	6.7%
Dalit (Madhesi)	31.0%	30.0%	30.5%				19.6%	23.7%	21.4%
Muslim	13.4%	15.7%	14.5%				8.4%	12.4%	10.2%
Madhesh Other Caste	47.2%	45.7%	46.5%				29.8%	36.2%	32.6%
Tarai Janjati	3.5%	3.6%	3.5%				2.2%	2.8%	2.5%
Hill Janjati				45.8%	56.8%	49.2%	16.9%	11.9%	14.7%
Khas/Arya	4.9%	5.0%	5.0%	30.1%	24.3%	28.3%	14.2%	9.0%	11.9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Analysis of baseline survey-2021

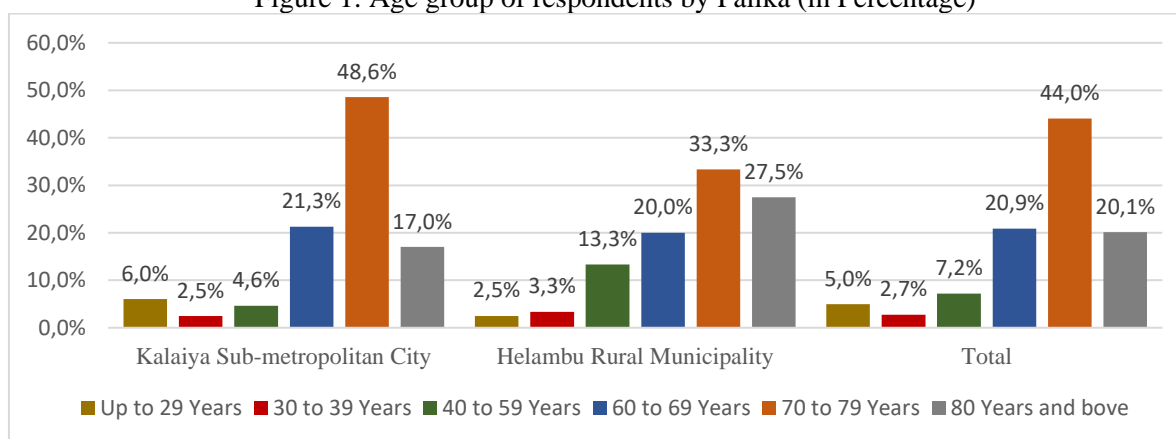
3.7 Sex of respondents

The household level survey was conducted in two Palikas namely Kalaiya Sub-metropolitan City in Bara and Helambu Rural Municipality in Sindhupalchok. The actual sample collected from Kalaiya and Helambu was 282 and 120 respectively. Of the total of 402 respondents, the proportion of women and men respondents was 56 percent and 44 percent respectively. The proportion of women respondents was higher in Helambu (i.e. 69.2%) compared to Kalaiya (i.e. 54.4%).

3.8 Age group of the respondents

By age group of the respondents, the proportion of senior citizens aged 70 to 79 years was highest (i.e. 44%). The second and third largest age groups of the respondents were 60 to 69 years and 80 years and above. The proportion of the adult population aged 40 to 59 years was 7.2 percent. Likewise, the youth respondents aged up to 39 years were 7.7 percent.

Figure 1: Age group of respondents by Palika (in Percentage)

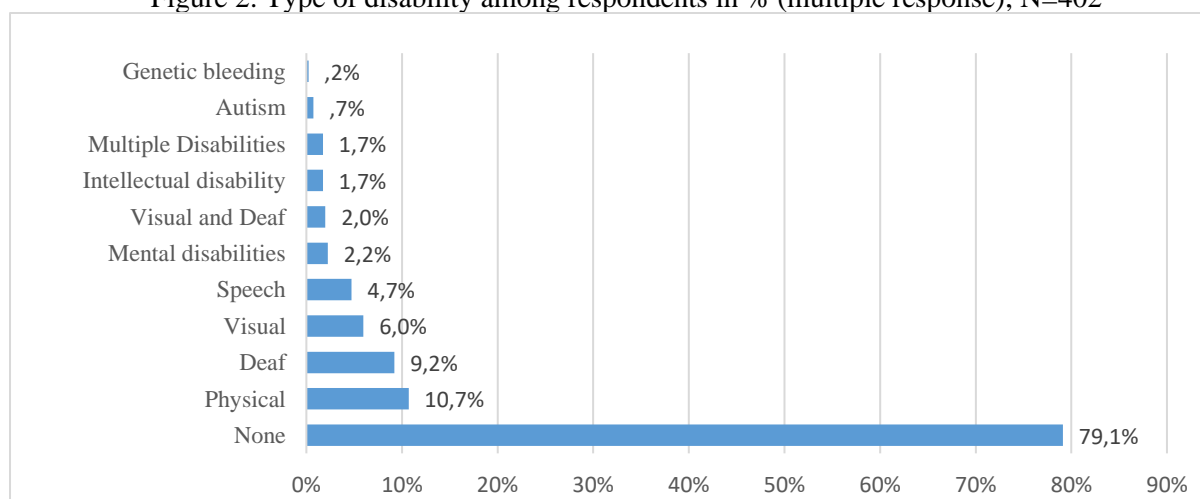


Source: Analysis of baseline survey-2021

3.9 Disability

Of the total, 20.9 percent of respondents had some sort of disability. The guardians of the persons with severe type of disability were interviewed. In overall, physical, hearing and visual related disabilities were the first, second and third largest disabilities of the respondents. These three disabilities are related to old age. The proportion of mental disability and visual and hearing disabilities was 2.2 percent and 2 percent respectively. The proportion of respondents with intellectual and multiple disabilities was 1.7 percent. For detail see the Figure-2 below.

Figure 2: Type of disability among respondents in % (multiple response); N=402

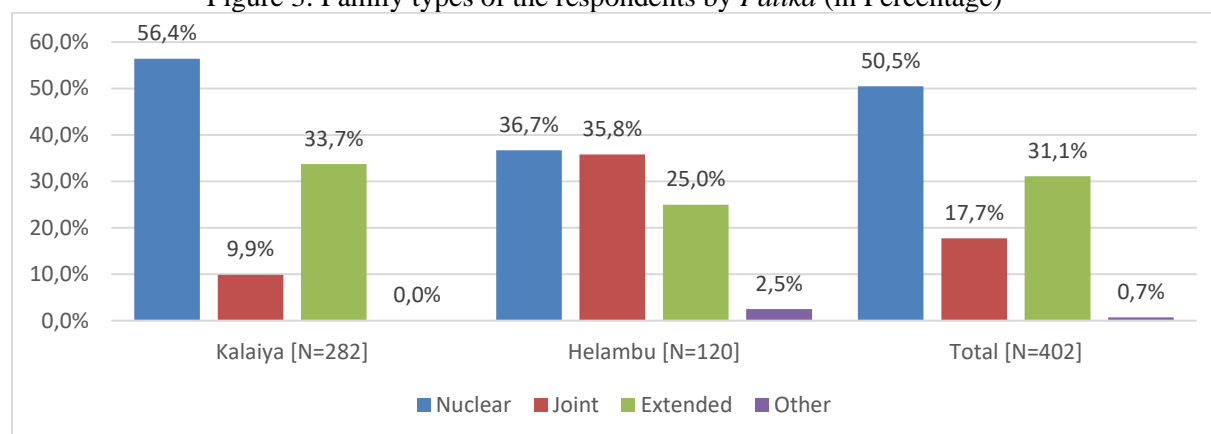


Source: Analysis of baseline survey-2021

3.10 Family types of the respondents

Family is an important social support system for a person in Nepali society. Anecdotal data indicate that the prosperity and position of a family in the society is greatly influenced by type/structure and size of the family. Therefore, the survey has explored the status of family types among SSA recipients in the study areas. The data below shows that more than half (i.e. 50.5%) of the SSA recipients are nuclear families, meaning living adult parents with or without any children. The second largest proportion was of extended types of families where grandparents, aunts and uncles and their children live together. The proportion of joint families- living three generations together.

Figure 3: Family types of the respondents by *Palika* (in Percentage)



Source: Analysis of baseline survey-2021

3.11 Family size of the respondents

The Table-7 below shows the average family size of the respondents by *Palika* and caste/ethnicity. In overall, the average family size of the respondents was 7.5 (5.5 in Helambu and 8.3 in Kalaiya). The maximum members found in a family was 28. Overall, 5.2 percent respondents (1.7 percent in Kalaiya and 13.3 percent in Helambu) were living alone in a house. By caste ethnicity, Muslim had the highest average family size (i.e. 8.7) whereas Hill Janjati had the lowest average family size (i.e. 4.6).

Table 7: Family size of the respondents by *palika* and caste/ethnicity

Palika/Caste and ethnicity	Frequency	Mean	Minimum	Maximum
Kalaiya Sub-metropolitan City	282	8.3	1	20
Helambu Rural Municipality	120	5.5	1	28
Dalit (Hill)	27	6.5	1	28
Dalit (Madeshi)	86	8.2	1	20
Muslim	41	8.7	2	20
Madhesh Other Caste	131	8.6	1	18
Tarai Janjati	10	7.0	1	11
Hill Janjati	59	4.6	1	12
Khas/Arya	48	6.2	1	17
Total	402	7.5	1	28

Source: Analysis of baseline survey-2021

3.12 Educational status of the respondents

The Table-8 below shows the educational status of the SSA recipients. The proportion of recipients with literate and having some educational degree was less than 18 percent. The data shows that over 82 percent SSA recipients of the study areas are illiterate. By gender, 92.9 percent female and 68.4 percent male recipients were illiterate.

Table 8: Education status of SSA recipients by plaika (in Percentage)

Education	Kalaiya [N=282]	Helambu [N=120]	Total [N=402]
Illiterate	79.80%	87.50%	82.10%
Literate (Can read and write)	10.30%	8.30%	9.70%
Up to 5th grade	5.30%	1.70%	4.20%
Secondary/ Higher Secondary (Grade 9-Grade 12)	2.50%	0.00%	1.70%
Basic Level (6th to 8th grade)	2.10%	1.70%	2.00%
Other	0.00%	0.80%	0.20%
Total	100%	100%	100%

Source: Analysis of baseline survey-2021

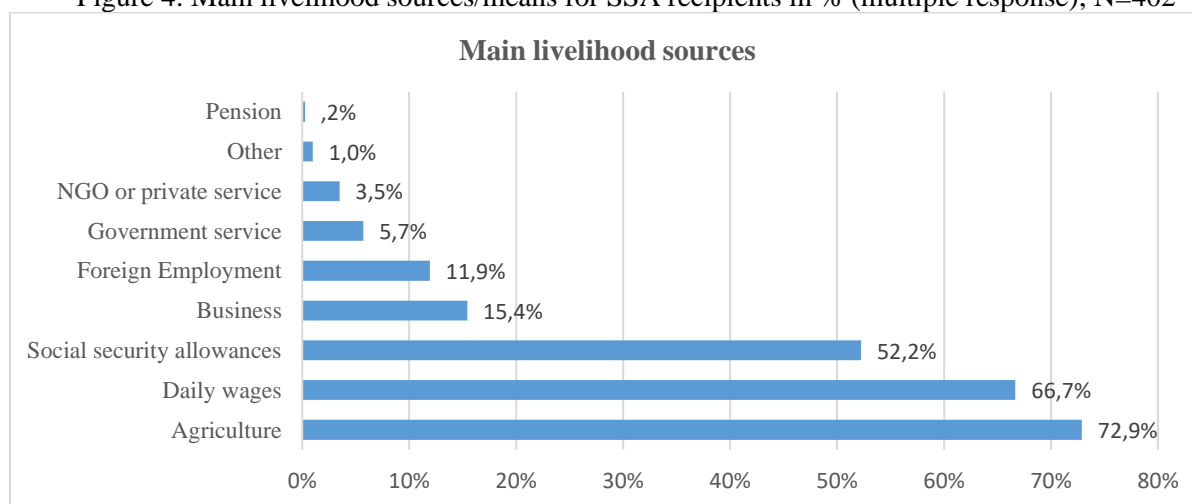
By caste/ethnicity, the proportion of illiterate is higher among Hill Dalit, Madhesi Dalit, Muslim and Tarai Janjati in comparison to average findings. The illiterate proportion was highest among Hill Janjati recipients (i.e. 91.5%). In comparison to average findings on educational status, KhasArya had the lowest proportion of illiteracy (i.e. 64.6%). The age and gender composition of the respondents has been reflected in the findings. As the larger proportion of the benefic recipients were senior citizen and women, the literacy status seems significantly low in comparison to average educational scenario of Nepal.

Livelihood

3.13 Main livelihood/income sources of the respondents

The findings show that people earn their livelihood through multiple sources. Agriculture and daily wages are the first two main livelihood sources of the respondents' family. Agriculture was the largest source of livelihood: a total of 72.9 percent respondents said that agriculture was one of their main livelihood sources. A total of 66.7 percent of people said that they also earn livelihood/income from daily wages. Over half of the respondents (i.e. 52.2%) also mentioned SSA as their living source. The families earning livelihood/income from business and foreign employment was 15.4 percent and 11.9 percent respectively. Likewise, the respondents' earning livelihood through government and non-government sources was 5.7 percent and 3.5 percent respectively.

Figure 4: Main livelihood sources/means for SSA recipients in % (multiple response); N=402

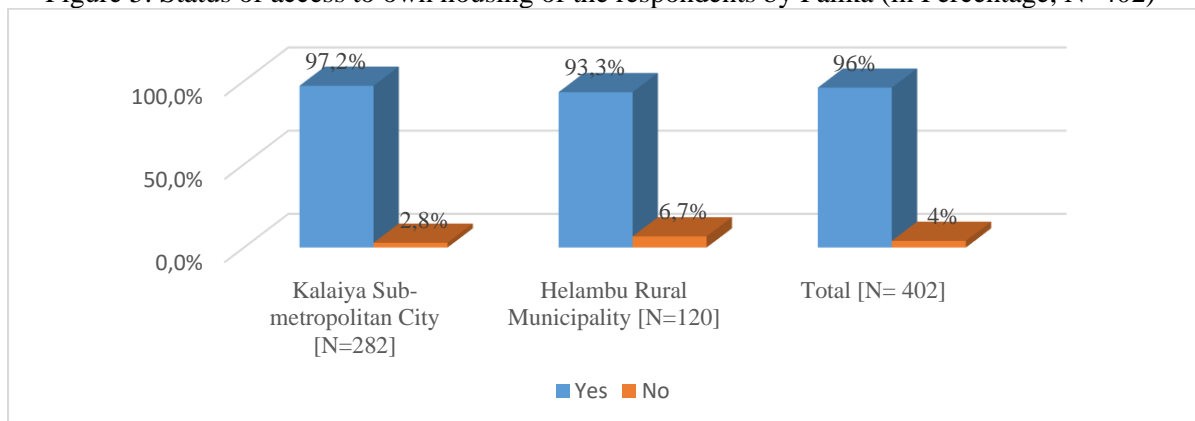


Source: Analysis of baseline survey-2021

3.14 Access to own housing of the respondents

The figure below shows the status of respondent's access to their own house. Overall, 4 percent SSA beneficiary families do not have their own houses. The respondents share not having their own houses higher in Helambu (6.7%) in comparison to Kalaiya (2.8%).

Figure 5: Status of access to own housing of the respondents by Palika (in Percentage, N=402)

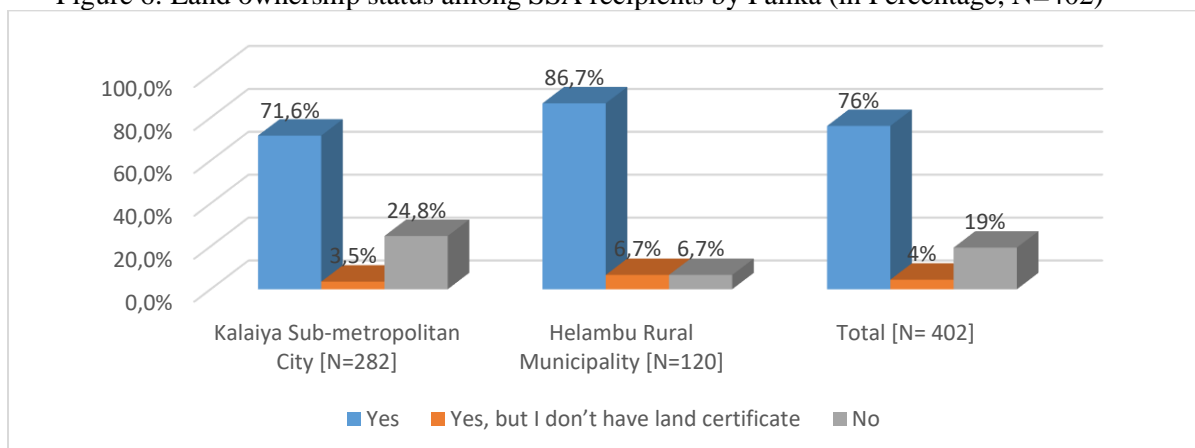


Source: Analysis of baseline survey-2021

3.15 Land ownership status of the respondents

The survey intended to explore the status of landlessness among SSA beneficiaries, and therefore the recipients were asked about the land ownership status. The survey data showed that 19 percent SSA recipients in the study areas do not own land certificates at all, and therefore, they have been categorized as landless groups. The proportion of respondents without land ownership (landless) was significantly higher in Kalaiya (24.8%) in comparison to Helambu (6.7%). This proportion landless in Kalaiya is impacted by intensity of landlessness among Madhesi Dalit. By caste/ethnic group Madhesi Dalit have highest landlessness, i.e. 44.2 percent Madhesi Dalit do not own land certificate. Hill groups seem in a better position in terms of land ownership. The proportion of respondents without land certificate among Hill Janjati, KhasArya, and Hill Dalit was 5.1 percent, 8.3 percent and 11.1 percent respectively. The landlessness among Tarai Janjati and Muslim was larger to average landlessness in the study areas i.e. 20 percent and 22 percent respectively. A total of 4.5 percent respondents said that they possess some land but they do not have a land certificate.

Figure 6: Land ownership status among SSA recipients by Palika (in Percentage, N=402)



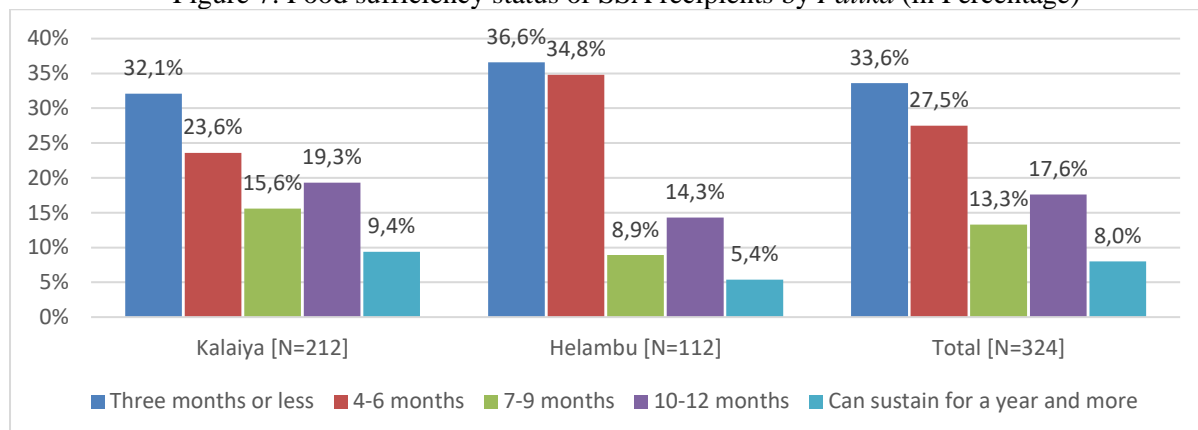
Source: Analysis of baseline survey-2021

3.16 Food sufficiency status of the respondents

The SSA recipients who possess some land were also asked about whether they have sufficient food stock or not in their families from their own production. The survey findings shows that a total of 33.6 percent respondents do not have sufficient food stock, and they can feed their family only for three months or less from their own farm production. The families able to feed their families up to four to six months from own production was 27.5 percent. Likewise, 13.3 percent of respondents' families can suffice for seven to nine months. The respondents having food stock for 10 to 12 months was only 17.6 percent. The families having surplus food stock were only 8 percent. The data infers that Dalit (both Hill, 58.3%

and Madhesi, 47.9%) are deprived of food insufficiency. The KhasArya and Madhesi other caste groups are comparatively in a better position in terms of food sufficiency.

Figure 7: Food sufficiency status of SSA recipients by Palika (in Percentage)

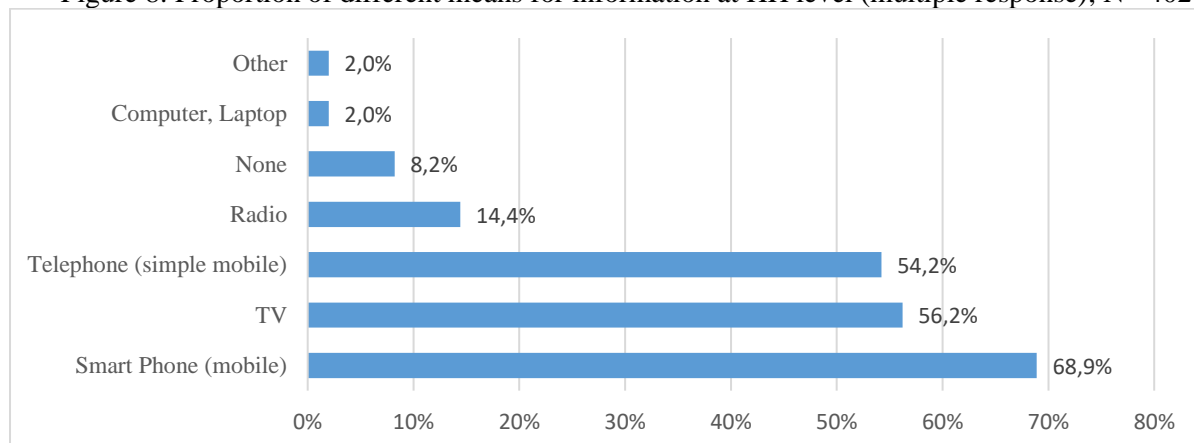


Source: Analysis of baseline survey-2021

3.17 Means for information at household level

The respondents were also asked about their access to informational equipment and means at their household level. About 70 percent of respondents had smartphones in their homes. The households having television, telephone/simple mobile and radio were 56.2 percent, 54.2 and 14.2 percent respectively. Only 2 percent of families possess computers/laptops. Likewise, 2 percent families own other means for communication/information. A total of 8.2 percent families possess none of the information equipment/means.

Figure 8: Proportion of different means for information at HH level (multiple response); N= 402



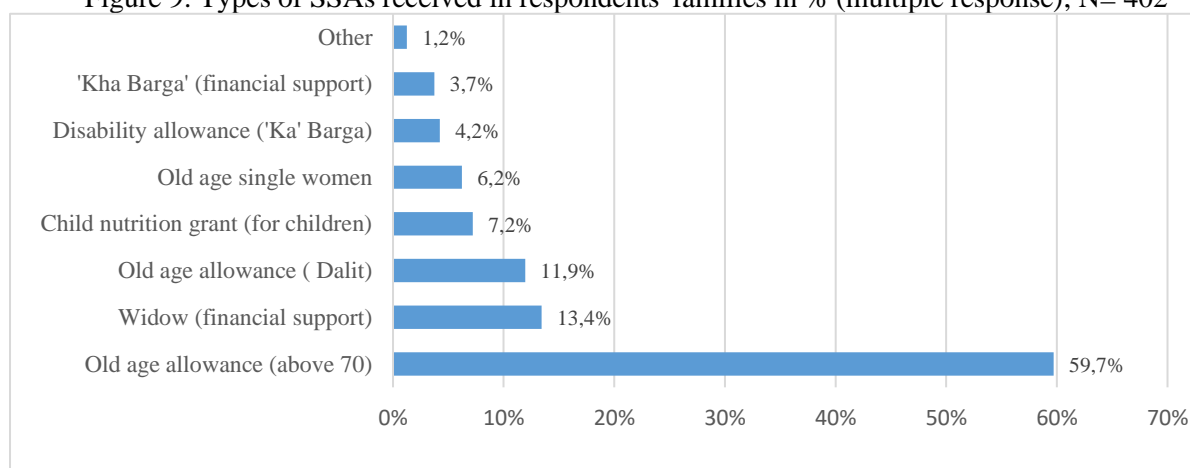
Source: Analysis of baseline survey-2021

[Access to social protection schemes](#)

3.18 Types of SSA schemes receiving by the respondent's families

Out of 402 social security allowance (SSA) recipients surveyed, the largest proportion (i.e. 59.7%) benefited from senior citizen allowance (70 years and above). The recipients of widow and senior citizen (Dalit) allowances were 13.4 percent and 11.9 percent respectively. Likewise, the recipients of child nutrition grants and senior citizen (single women) allowance was 7.2 percent and 6.2 percent respectively. The recipients of disability allowance (both A and B categories) were 7.9 percent. The recipients of other schemes were 1.2 percent. The other scheme mainly includes single men allowance which is a unique one initiated by Helambu Rural Municipality targeting the single men aged 60 years and above. Please refer to the case study below.

Figure 9: Types of SSAs received in respondents' families in % (multiple response); N= 402



Source: Analysis of baseline survey-2021

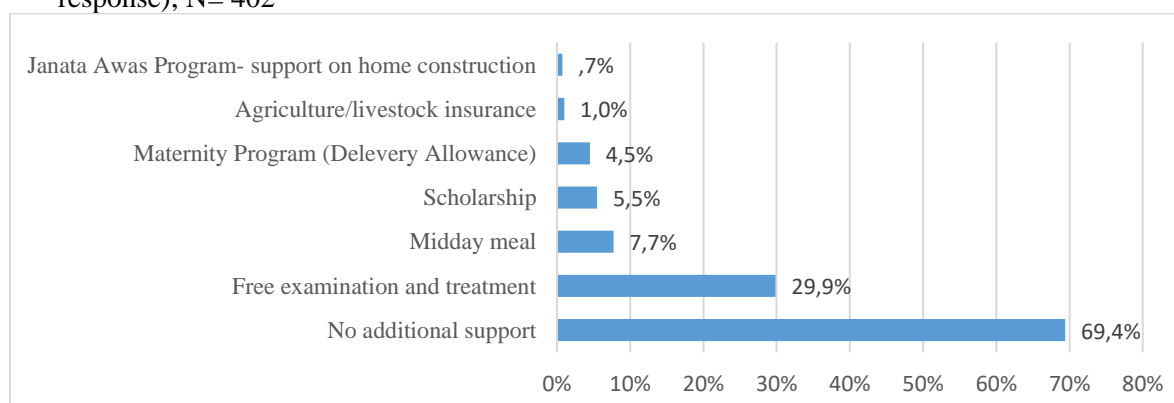
This HH survey has not collected the exact number of SSA recipients receiving the same schemes. However, it has collected the data of the HHs receiving different schemes. The data shows that the same houses have received three different SSA schemes like senior citizen, single women or disability and child grants though it was very small. During FGD, the finding was also triangulated, and it was found that the proportion of the HHs receiving the same SSA schemes was larger compared to those receiving different schemes. For instance, the senior citizen couple in a HH receive double the amount. The HHs who have two or more SSA beneficiary members were even sustaining their families from the SSA amount alone.

3.19 Types of other social protection programs receiving SSA beneficiary families

The respondents were also asked about whether their families benefited from other social protection schemes in addition to the SSA, and the largest proportion of respondents i.e. about 70 percent answered that they have not received additional schemes. About 30 percent SSA recipients answered that they have received free health examination/treatment schemes. The proportion to be benefitted from midday meal and scholarship schemes was 7.7 percent and 5.5 percent respectively. A total of 4.5 percent of respondents' family members have benefited from maternity program/delivery allowance. The families receiving agriculture/livestock insurance was only one percent. The recipients to get Janata Awas Program was less than one (0.7 percent) of the total respondents.

During FGDs, the research team further explored and triangulated the status of access of the SSA recipients to other social protection schemes. It is observed that there is lack of awareness regarding other social protection schemes among SSA recipients as larger proportion of them consist of senior citizen, Dalit, women and persons with disability. Some of the participants benefited from the schemes but they were not aware of it.

Figure 10: Proportion of other social protection programs accessed by SSA recipients (multiple response); N= 402



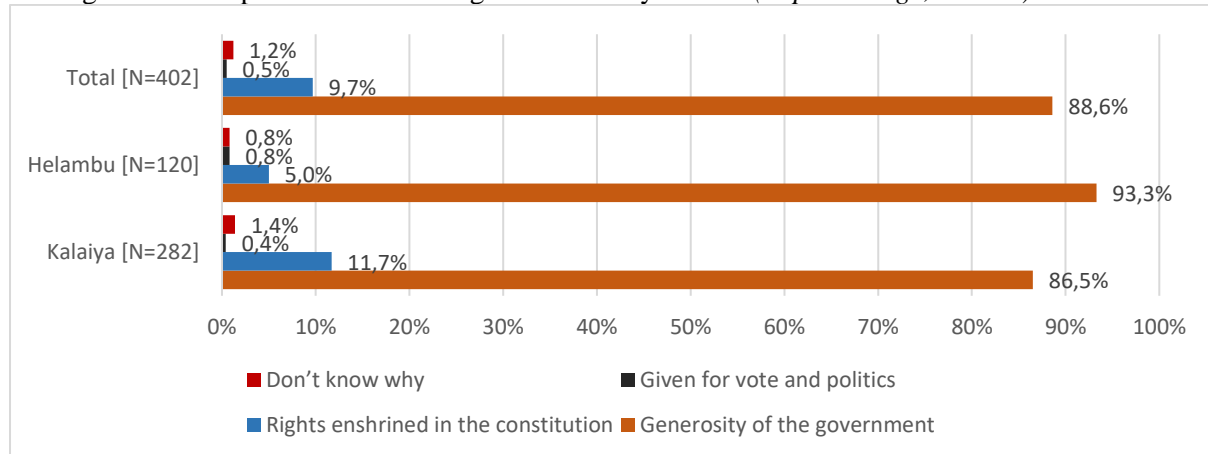
Source: Analysis of baseline survey-2021

3.20 Understanding about SSA

In order to know the general thoughts of local people, the respondents were asked about their thoughts on why the government provides SSA to them during HH survey, and FGDs. The survey data shows that 86.6 percent of the total respondents perceive that it is generosity of the government, and only 9.7 percent respondents know that it is their rights which has been enshrined in the constitution of Nepal. By gender, the proportion to know SSA as their rights was higher among men (14.7%) compared to women (5.8%) respondents. It is also linked with the education status of the respondents.

During FGDs too, the participants appreciated the government for providing the allowance which has been great help for coping with their challenges. They were hesitant to speak against the mistakes of the government officials. A very negligible percentage (0.5%) of respondents answered that it has been given for votes and politics, and 1.2 percent of respondents do not know why it is given to them.

Figure 11: Recipients understanding about SSA by Paliaks (in percentage, N=402)



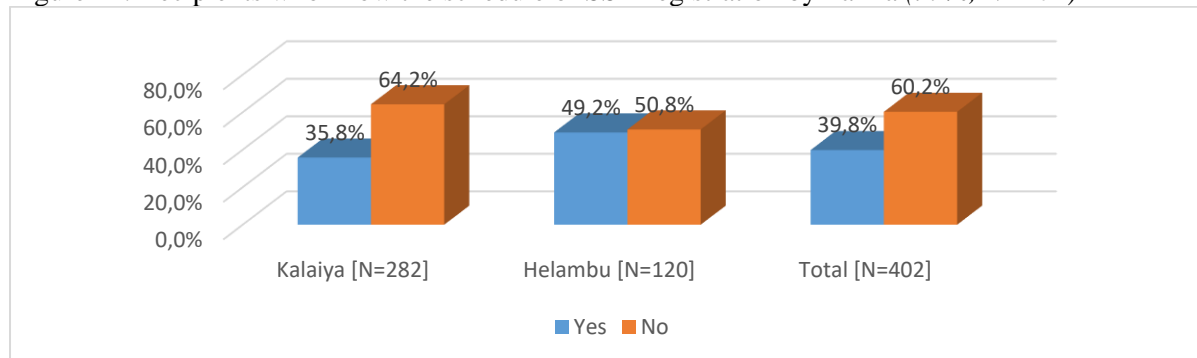
Source: Analysis of baseline survey-2021

3.21 Knowledge about the time schedule of social security registration/renewal

The recipients were also asked about their awareness regarding the time schedule of SSA registration and renewal. About 40 percent of respondents said that they do not know about the exact schedule of the registration and renewal. The awareness among women was less in comparison to men: only 36 percent women know the schedule whereas 44.6 percent men know the same. The awareness level also varied among different social groups. The hill Dalit and KhasArya were better aware in comparison to other social groups. The Madhesi Dalit were the least aware among all: just 17.4 percent Madhesi Dalit know exact schedule of SSA registration/renewal.

The similar questions were also asked during FGDs, and the finding was triangulated. The participants were aware of the registration requirement to get SSA. But, the larger proportion, particularly senior citizens and women were not aware of the exact timeline. The age and education status was also a reason. During KIIs too, the ward secretary and ward chairs/members shared that some senior citizens come to their office and request for registration beyond the fixed months for registration.

Figure 12: Recipients who know the schedule of SSA registration by Palika (in %, N=402)



Source: Analysis of baseline survey-2021

Table 9: Recipients who know the schedule of SSA registration by gender

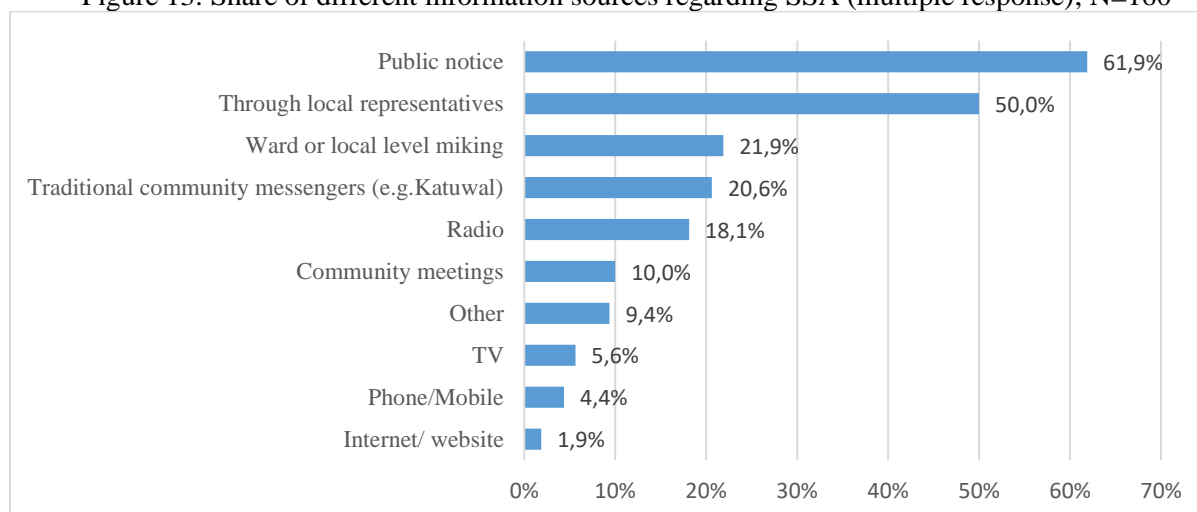
SN	Know about registration/renewal	Female		Male		Total	
		N	%	N	%	N	%
1	Yes	81	36.0%	79	44.6%	160	39.8%
2	No	144	64.0%	98	55.4%	242	60.2%
	Total	225	100.0%	177	100.0%	402	100.0%

Source: Analysis of baseline survey-2021

3.22 Sources of information for social security registration/renewal

The recipients who know the time schedule of registration and renewal were further asked regarding the sources. If respondents were getting information from different sources they were asked to mention more than one source. The survey data shows that public notice by the ward office is the main source: about 62 percent informed respondents mentioned this source. Half of the total respondents also mentioned that they get informed through local representatives. The proportion of respondents to mention ward level miking, traditional messengers and radio was 21.9 percent, 20.6 percent and 18.1 percent respectively. A total of 10 percent respondents mentioned community meetings as a source. Likewise, the respondents to mention TV and smart phone/mobile were 5.6 percent and 4.4 percent respectively. Only 1.9 percent of respondents mentioned the internet/website as a source of information. The proportion of other sources was 9.4 percent. During FGD, respondents shared that the local representatives are easy to approach and they share information in their offices and visiting the communities.

Figure 13: Share of different information sources regarding SSA (multiple response); N=160



Source: Analysis of baseline survey-2021

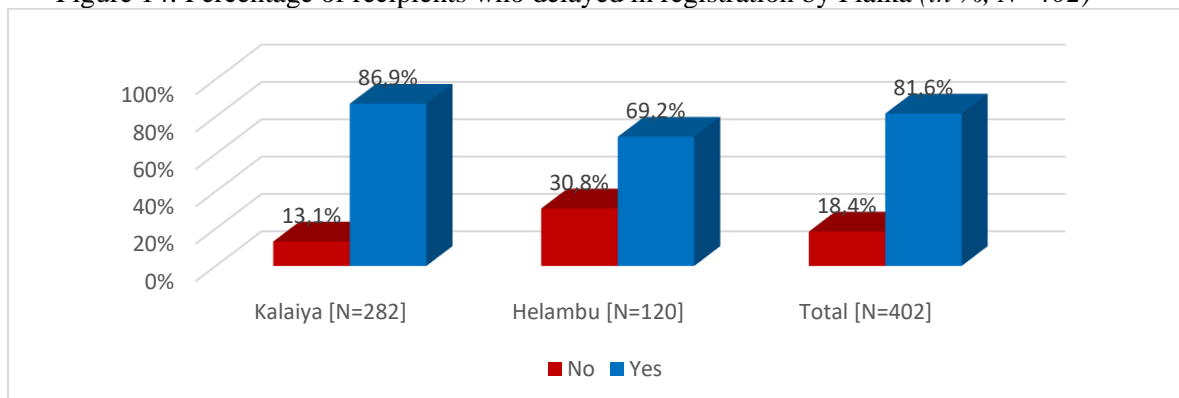
Registration and Renewal Process of SSA

3.23 Proportion of recipients who immediately registered for SSA once they were eligible

The Table-12 below shows that 18.4 percent respondents of the study areas did not/could not register immediately once they were eligible for SSA. The proportion of SSA recipients who delayed in registration was quite higher in Helambu (30.8%) compared to Kalaiya (13.1%). Interestingly, the proportion of men who could not register timely was higher in both the Paliaks.

During FGDs and KIIs, it was observed that the delay in registration is not a major issue in recent years though it was a few years ago. During interviews, the ward secretaries and elected representatives estimated that the proportion of delay registration is very small, tentatively less than five percent. They believe that due to awareness as well as the attraction of direct cash support schemes, the recipients themselves or their family members are proactive to register and claim their entitlement.

Figure 14: Percentage of recipients who delayed in registration by Plaika (in %, N=402)

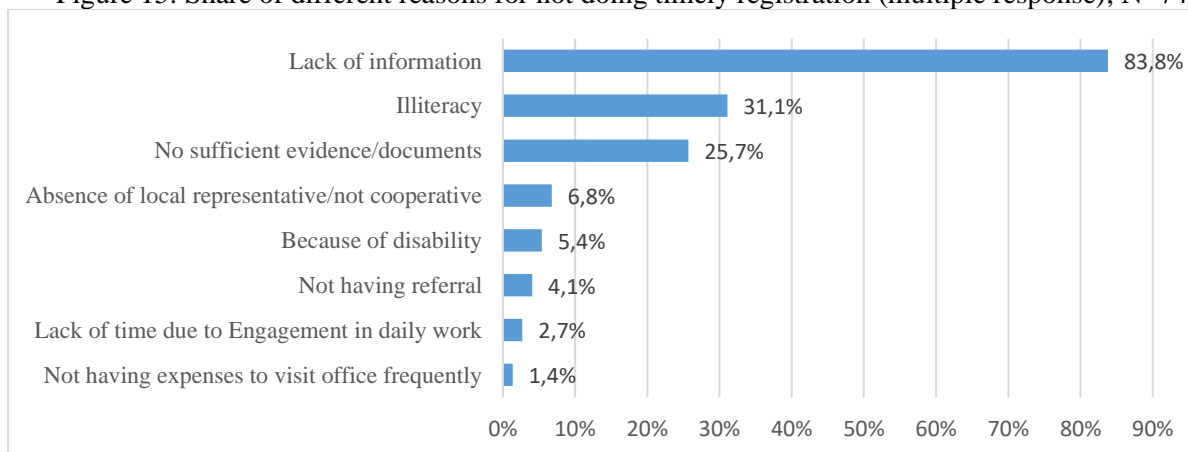


Source: Analysis of baseline survey-2021

3.24 Reasons for not doing timely registration

The survey has also explored the reason behind delay registration. Those who delayed in registration were also asked about the reasons. The respondents were asked to answer multiple reasons that apply for them. The figure below shows that lack of information has been the major reason for delay registration i.e. out of 74 delayed registration, 83.8 percent were due to lack of information regarding the registration process. Likewise, illiteracy (31.1%) and insufficient evidence/documents (25.7%) stand as the second and third largest reasons for delay registration. The absence/non-cooperation of local officials (6.8%) and disability (5.4%) are the fourth and fifth main reasons for delayed registration. In 4.5 percent cases, the lack of recommendations was a reason. The proportion of the 'lack of time due to engaging in daily work' and 'not having expenses' was 2.7 percent and 1.4 percent respectively.

Figure 15: Share of different reasons for not doing timely registration (multiple response); N=74



Source: Analysis of baseline survey-2021

During FGDs too, the similar questions were asked, and the findings infers the survey findings. In addition to above mentioned cases, superstition which can be linked with illiteracy was also a reason for delay. For example, in Kalaiya-1, Motibagh in Bara district, one widow could not register immediately after her husband's death as her son opposed visiting offices and getting an allowance. Her son used to believe that she was trying to take advantage of his father's death (See Box-1 for detailed case study).

Box-1:

Superstition of son delayed registration!

Motibag, Kalaiya-1

I am Anupama Devi (name changed). I am 65 years old. My husband died in 2000. I was happy with three sons and one daughter. Now all my children are married and settled. After my husband's death, I came to

know that widows get monthly cash as an allowance by the government. I wanted to find out about that because I did not have any other income. I thought that it could help my living.

When I shared with my son that I wanted to go to the ward office for name registration, my son got angry with me. He did not allow me to visit any office because he said I should not take advantage of the death of my husband. He said that I was entitled to the allowance only because my husband had died. That's why receiving an allowance is a matter of shame. Neighbors will look down upon us. He will be humiliated in his friend's circle.

For years, I did not have the courage to ask my son again. He was not in the state of accepting it. Almost after twenty years, I came to know about a social worker who lived in my neighborhood. I learnt that she helped others with giving advice. She was educated. So, I approached her. She encouraged me for registration and shared with me the process. So, I went to the ward office. And it's been a year, I received an allowance.

Now, my son says he does not have any problem with what I receive. How to spend allowance is my sole decision. My children were never interested in how and where I spent it. But I give them sometimes with my own will. My daughters come home during festivals, so I give them to my grandchildren. I was completely dependent upon my son before I received my allowance. Now, I can spend where I want. I buy medicines and essential things.

I get money from the bank, but I don't know who keeps it in the bank. I have my own account; I requested my son to help open the account. Thankfully, he helped me with that. However, when I started getting an allowance, there was no change in the behavior of my family members towards me irrespective of what I get and don't get.

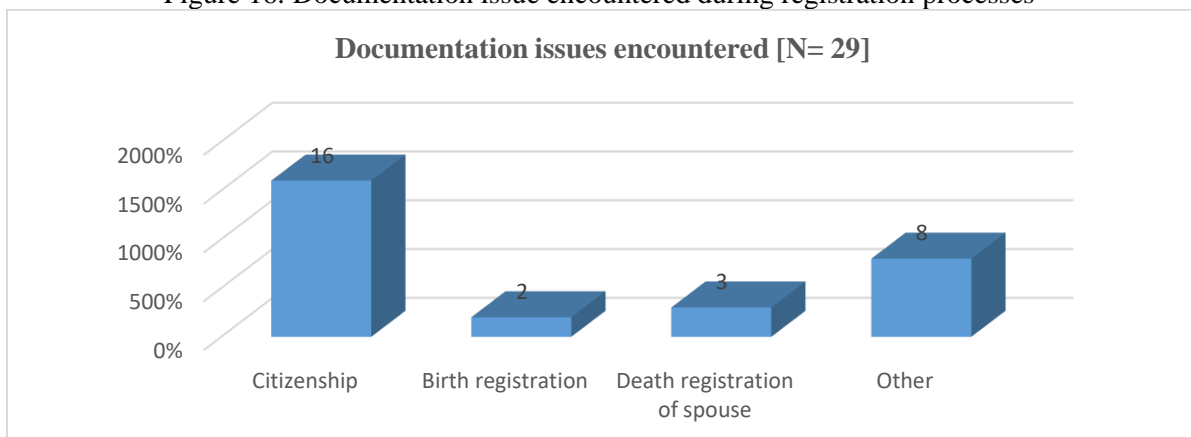
Now I know about renewal time, or any information related to it. If anything happens, the ward secretary informs us. Local FM also shares information related to social security allowances. People have mobile phones, so we hear from them as well.

I have not heard any additional support during flood or Covid. I am happy with what I am getting but sometimes I wonder why there is a difference between the amount of allowance we get, and the allowance senior citizens get. There should be equal distribution for everybody.

But I convince myself because I think that perhaps it is difficult to increase the amount to all since it costs additional money. I just want this support to continue.

The respondents who delayed in registration were further asked about the types of evidence/documents that posed an obstacle during the registration process. Out of 74 persons who could not register, 29 faced challenges in documentation. As the figure here is less than 30, it has not been further presented in percentage. However, the citizenship certificate, birth registration certificate of children and death registration certificate of spouse were the main reasons for delay registration encountered by the survey interviewees.

Figure 16: Documentation issue encountered during registration processes



Source: Analysis of baseline survey-2021

"There are many cases, the members of Dalit communities have been left out from getting the allowance. For example: some of us are over 60 but in document, there is only 50. It's due to carelessness of Ward officials."

-FGD participants (a group of Madhesi Dalit community) at Sisania, Kalaiya-1

"During monarchy, people said that when communists rule the country, they will kill elderly. So, during citizenship registration we reduced our age. Now, though we were/are above 70 years old, we did/don't receive allowance since the record says we are below 70."

-FGD participants (a group of senior citizens) in Helambu

Above all, the citizenship certificate stands first. The second and third major documentation obstacles are birth registration and death certificate. The documentation challenges do not seem bigger issues in figures: only 29 (7.2%) respondents had to encounter documentation/evidence related obstacles during registration. However, the persons facing such difficulties are very vulnerable people- mostly women, persons with disabilities and widows. The similar findings were also observed during discussions at community levels in both the Palikas (*See statements above and case study below in Box-2*).

Box-2:

Husband's death certificate became obstacle!

Dharmanagar, Kalaiya

My name is Kesari Devi Dhanuk (name changed). I am 46 years old. I migrated to Kalaiya after I got married. I was born and brought up in Parsa district. I cannot exactly tell you how old I was when I got married. Because I was very young. I started living in this village after marriage.

We are very poor. We do have only small amounts of land. I have two daughters. They could not go to school. My elder daughter got married and is living in Bihar, India and my second daughter is with me. She doesn't go to school. I don't have money to send her to school. She stays with me, and she supports me with my work.

My husband died in the year when former king Birendra and his family died. It must be 20 years ago. When my husband died, we did not register his death because we did not know that it was important. After 5 years of his death, I heard from neighbors about the social security allowance for widows. I contacted the ward office. They asked me for death certificate. It was difficult for me to produce the document because I am uneducated and I didn't know the process and who to approach, so I missed the allowance. It took six months for me to receive a social security allowance.

When my husband died and I did not receive any money from the Ward, it was so difficult for me to meet the basic needs. I could not even purchase food so I often borrowed from neighbors. I looked for work here and there. I was involved in agriculture sometimes, mainly planting rice and cutting crops. The allowance became little help, but it is not sufficient for a person like me who does not have any support in the family.

If you can, please tell the officials in Kathmandu that this amount is not sufficient for us to survive and they should increase the benefits.

3.25 Persons helping for registration in social security allowance system

The Table-10 below shows that 73.4 percent SSA recipients need help for completing the registration and renewal requirement of SSA; only 26.6 percent complete registration requirement without any help. The women share to complete the registration requirement by self was 18.2 percent whereas the men beneficiaries' share was 37.3 percent. By Palika, the proportion of SSA recipients completing the registration requirements/processes by themselves was higher in Helambu (32.5%) compared to Kalaiya (24.1%).

The largest share of the SSA recipients (65.7%) who completed the registration requirements with the help of their own family members. The share of recipients getting external help-other than family members was 7.6 percent only. The percentage of organization help was only one percent. The proportion of SSA recipients helped by local officials and elected representatives was 6.4 percent. The share of women recipients getting external help was even less (6.2%) compared to men (9.7%). The age related feebleness, literacy and disability are key affecting factors.

Table 10: Who helps recipients in registration?

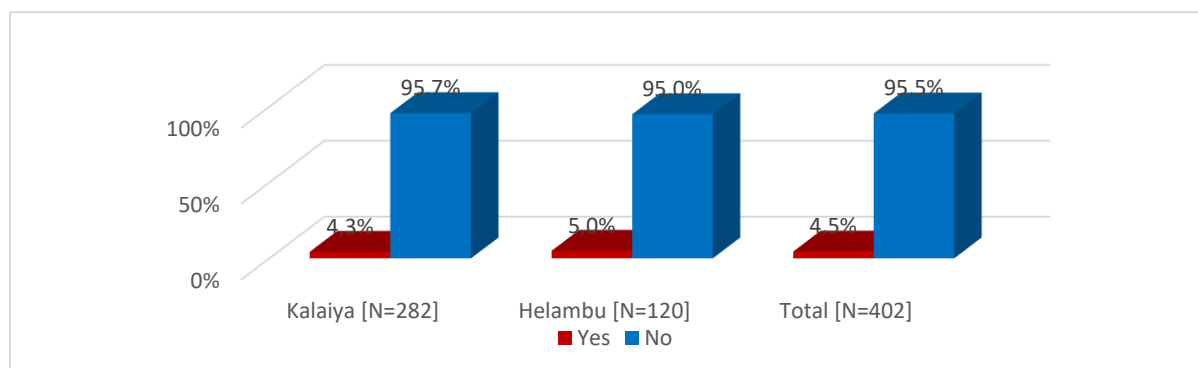
Who helps for registration?	Kalaiya			Helambu			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Self	15.5%	32.9%	24.1%	22.9%	54.1%	32.5%	18.2%	37.3%	26.6%
Family members	78.9%	55.7%	67.4%	69.9%	43.2%	61.7%	75.6%	53.1%	65.7%
Supported by organizations	0.0%	2.9%	1.4%	0.0%	0.0%	0.0%	0.0%	2.3%	1.0%
Supported by local representatives	2.8%	2.9%	2.8%	6.0%	0.0%	4.2%	4.0%	2.3%	3.2%
Help of Palika/ward	2.8%	5.7%	4.3%	0.0%	2.7%	0.8%	1.8%	5.1%	3.2%
Other	0.0%	0.0%	0.0%	1.2%	0.0%	0.8%	0.4%	0.0%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Analysis of baseline survey-2021

3.26 Discontinuity of allowance and degree of renewal problems

The share of SSA recipients whose allowance was discontinued in any year was only 4.5 percent. The share of such SSA recipients was 5 percent in Helambu and 4.3 percent in Kalaiya. Likewise, the share of women was slightly higher (5.3%) compared to men recipients (3.4%).

Figure 17: % of respondents whose allowance discontinued in any year by Palika (N= 402)



Source: Analysis of baseline survey-2021

The HH survey also explored the reasons behind discontinuity of allowance. The two thirds of the 12 persons whose allowance was discontinued, do not know why their allowance was discontinued. Other three main reasons mentioned during the survey were: lack renewal, not having a toilet and because of complaint register by other persons. There were 2 respondents who mentioned lack of renewal. One main reason for not doing renewal was the beneficiary forgot the timing of the renewal.

The issues in renewal were further explored during FGDs and KIIs. According to the ward officials and elected representatives in both the palikas, they have been facing more challenges in the renewal process in comparison to registration process particularly because of absentee recipients. A ward chair in Kailaya shared that people generally participate in the registration/renewal process however there are few groups of people who live out of this municipality and they don't come for renewal timely. Around 30 people out of 250 live in different places which is around 12 percent. Likewise, a ward secretary in Helambu has been facing a similar issue. She shared that some people live in Kathmandu and some other have migrated to India or gulf countries. Therefore, they do not come timely for renewal. Moreover, she also exposed an issue in documentation due to differences in name of father and grandfather. The differences seem in the name entered during registration and the actual name in the documents. It makes the verification process tedious. There is a requirement to keep the name record of three generations of the recipients in the MIS. Because of the differences of name, sometimes their payment is delayed.

3.27 Discrimination faced by recipients because of their unique identity

The SSA recipients were also asked about their experience on discrimination during registration and renewal process because of their unique identity such as being a women, Dalits, Janjati, person with disability and living in poverty. A very small share i.e. only three percent (2.5% in Kalaiya and 4.2% in Helambu) SSA recipients had to face discrimination, and 96.3 percent did not face any discrimination. A negligible share (0.7%) of the SSA recipients were unable to say their experience on discrimination. During the FGD, they shared that they have been treated well and respected by the local government. The elderly said that the local representatives were eager to listen to them and addressed their queries regarding their allowance.

Table 11: Proportion of respondents who faced discrimination while accessing SSA

Discrimination	Kalaiya			Helambu			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	1.4%	3.6%	2.5%	6.0%	0.0%	4.2%	3.1%	2.8%	3.0%
No	98.6%	96.4%	97.5%	91.6%	97.3%	93.3%	96.0%	96.6%	96.3%
Cannot say	0.0%	0.0%	0.0%	2.4%	2.7%	2.5%	0.9%	0.6%	0.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

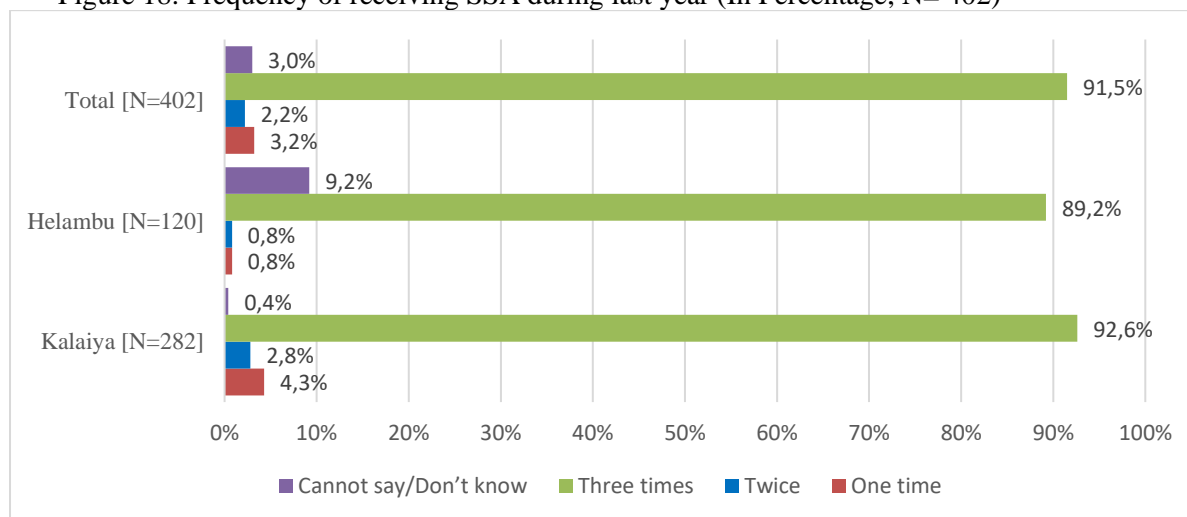
Source: Analysis of baseline survey-2021

Payment Procedure and Modality

3.28 Frequency of receiving SSA during last year (Saun 2077- Asar 2078)

Higher percentage of the respondents (91.5%) shared that they received the social security allowance of all three installments in the year. The percentage of receiving an allowance once and twice in a year was 3.2 % and 2.2 % respectively. 3 percent of the respondents said that they cannot say how many times they receive an allowance in a year.

Figure 18: Frequency of receiving SSA during last year (In Percentage, N= 402)



Source: Analysis of baseline survey-2021

"Those who are in severely disabled, who are above 80 years old, and single women who cannot come to the bank. Therefore, the bank officials visit door to door in such cases and provide allowance. We think that if the nominee is allocated, we cannot be sure that the money will reach the right person. So, we have arranged to send bank representatives door to door."

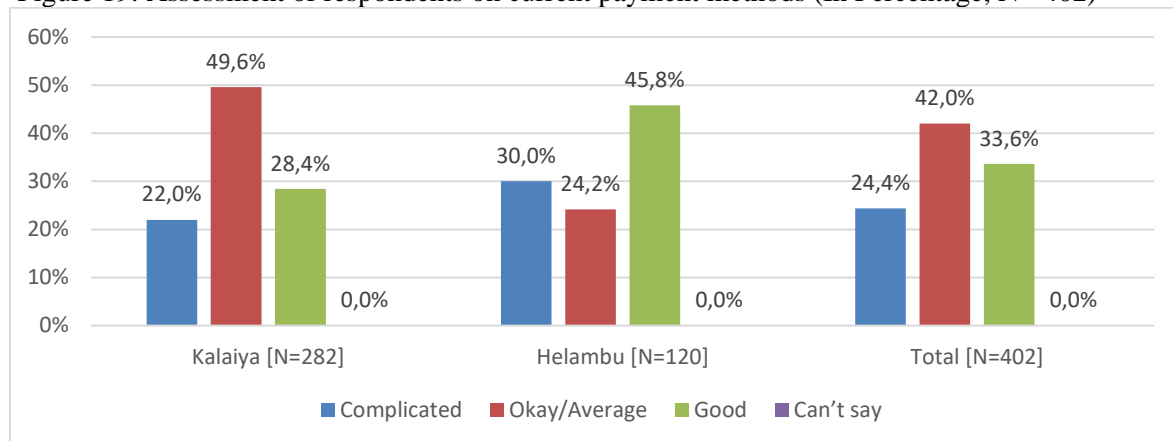
-MIS Focal Person (panjikadhikari), Office of Helambu Rural Municipality

3.29 Current payment method

When asked if the recipients perceive the social security allowance payment method easy enough, 42 percent of the population said that the payment procedure was okay. A total of 24.4 percent said that the procedure is complicated whereas 33.6 percent said that the bank payment method is good. During

FGDs, the participants informed that sometimes the bank officials themselves visit to the village and distribute the amount particularly for those who are severely disabled and feeble. The Palika was also encouraging bank officials to do so in Helambu.

Figure 19: Assessment of respondents on current payment methods (In Percentage, N= 402)



Source: Analysis of baseline survey-2021

"I go to the bank to receive the allowance, but the bank officials do not treat us nicely. They keep asking us to visit next day. They say there is already so much crowd. I cannot afford to come to the bank every day. It's far from my home and cost a lot to travel. I wish the bank officers visit to the ward office and distribute money."

-FGD participant (senior citizen) in Kalaiya.

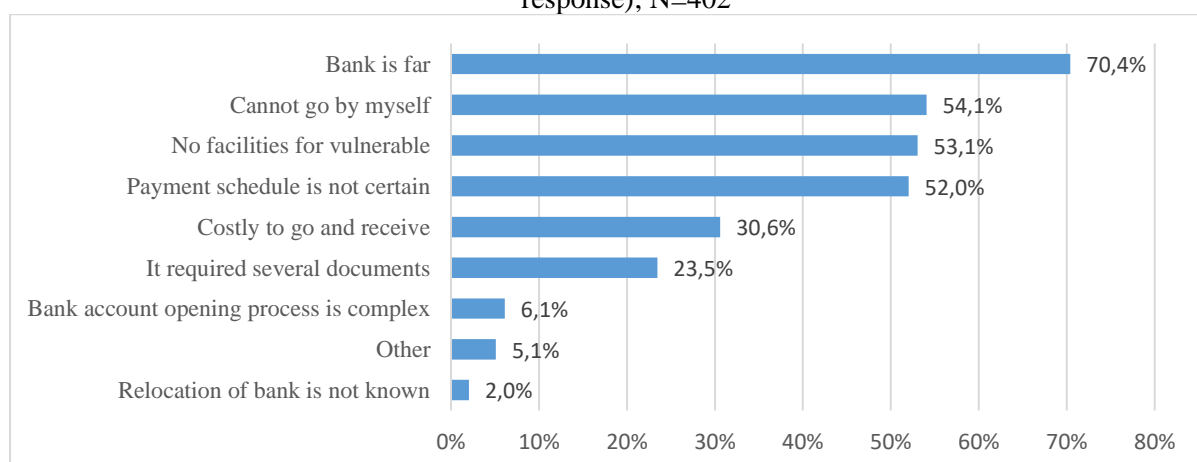
"We are also helpless. We don't have sufficient human resource and special unit to see the distribution part of social security allowance. We are managing from limited resources. We request the government to support appointing human resources and establishing separate unit so that the distribution process would take place smoothly."

-KII participant (A banker) in Kalaiya

3.30 Reason to say payment method as complicated

When asked why they say the payment method is complicated, the majority of the respondents (70.4%) said that the bank is very far away. A total of 54.1 percent of the sample population shared that they cannot go by themselves. Over half of the respondents (i.e. 53.1%) said that there are no facilities in the bank for the vulnerable. Similarly, 52 percent and 30.6 percent shared that payment schedule is not certain and it is costly to go and receive respectively. A small proportion (2 %) of the respondents shared that the bank often relocates and they don't know where it is set up.

Figure 20: Share the complications in payment system perceived by SSA recipients (multiple response); N=402



Source: Analysis of baseline survey-2021

During FGD, in Kalaiya, the participants said that they are not happy with the behavior of bank officials and the banking process itself. They elaborated that banks keep them waiting for a very long time without considering their ages and their frail health which makes them difficult to wait. Sometimes, they have to visit the bank repeatedly and they have to spend a huge sum of money travelling up to the bank. Some respondents shared that they have to repeatedly ask family members to drop them off at the bank. In Kalaiya, they need to change the bus, and take a rickshaw so they don't feel safe too. In Helambu, the SSA recipients often need to walk on foot to reach the bank and therefore, some of them requested that the bank should set up a branch in every ward.

Box-3:

Difficulties of person with disabilities!

Helambu-4.

I am Lali Dulal (name changed). I am 63 years old. I am the mother of Shyam Kumar (name changed), now 26 years old. My son cannot speak and cannot hear anything. He cannot even do daily chores like cleaning and taking care of himself. He has been like this since he was born. The only thing he can do is to walk, and he walks very slowly too.

My other children are in Kathmandu. My husband is also disabled and cannot walk. He does not have a left leg. He fell from the hill and all his ribs were completely broken. I also don't have fully functioning feet. I cannot walk in a normal way. My husband and son get an allowance. But I don't get anything. Whatever they get, I try to utilize it to the maximum.

All the villagers discriminate against us. No one understands what we are going through as all the family members have one or other type of disabilities. My other children also cannot help us because they are also struggling and cannot sustain themselves. The allowance has been a greater help to us. The local representatives helped us during the registration/renewal process. We cannot walk up to the bank due to disabilities so last time we hired a vehicle to reach up to the bank, but it was costly for us to pay for the vehicle. We want to request the bank to visit us at our home and distribute allowance. I cannot pay for anything. I wish I also could get an allowance so that my family would function in a better way. However, we are grateful to whoever has given us this allowance since it has fulfilled our basic needs.

Utilization and Impact

3.31 Control on SSA amount in the family

The data shows that 80.1 percent of the respondents said that they keep allowance with themselves. None of the respondents shared that they give it to their father-in-law and mother-in-law. Similarly, they didn't give it to their relatives as well. 2.7 percent of the population shared their allowance with their partners. 11.7 percent said that they give it to their daughter/daughter-in-law, son and son-in-law. 5.5 percent of the sample size said that they share with their parents.

Table 12: Who keeps the allowance of the SSA beneficiaries?

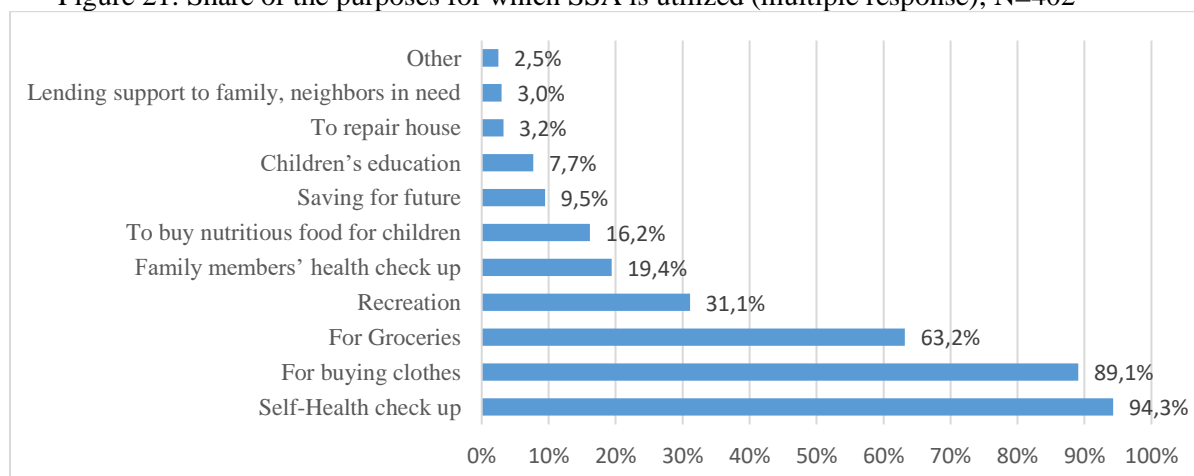
Who keeps allowance?	Kalaiya			Helambu			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Myself	79.6%	74.3%	77.0%	89.2%	83.8%	87.5%	83.1%	76.3%	80.1%
Husband/Wife	1.4%	4.3%	2.8%	2.4%	2.7%	2.5%	1.8%	4.0%	2.7%
Father/Mother	2.8%	11.4%	7.1%	1.2%	2.7%	1.7%	2.2%	9.6%	5.5%
Father-in-Law/Mother-in-Law									0.0%
Daughter/son/daughter-in-law/Son-in-law	16.2%	10.0%	13.1%	7.2%	10.8%	8.3%	12.9%	10.2%	11.7%
Relatives									0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Analysis of baseline survey-2021

3.32 Utilization of social security allowance

The respondents were asked how they spend their allowance and what they use it for. Majority of the respondents (94.3%) said that they use it for health checkups. During FGD, mainly in Kalaiya, the participants shared that since they are old and have many health issues like blood pressure and diabetes, they need regular medicine. During KII, elderly persons said that in the past, their children were hesitant to take them to the health center, now when the children realize that their parents can spend for their own medicine, they drop them off at the health centers. The second largest category was buying clothes and buying groceries came next. It was interesting to know that 31.1 percent of the recipients spend their allowance on recreation. 9.5 percent of the recipients have also saved for the future.

Figure 21: Share of the purposes for which SSA is utilized (multiple response); N=402



Source: Analysis of baseline survey-2021

"I go to school on wheelchair. Last year, I used the disability allowance for learning computer skills. I also purchase recharge card for my mobile phone with the amount. Since I cannot walk, I call my friends on mobile and talk to them whenever I need. The amount has helped me connect with the world."

- FGD participant (Disabled youth) in Kalaiya

3.33 Who decides on how to spend SSA?

The study wanted to see who decides on how to spend allowance, it was found that the recipients themselves (86.6%) take decisions on spending their allowance. Their partner's role in decision making is very low. Only 2.2 percent of the respondents said that their husband/wife decides how they spend. Father-in-law and mother-in-law have no role at all over their allowance. 5 percent of the respondents said that their father/mother decides how to spend and where to spend their allowance. FGD showed that since most of the elderly need medicine so they decide that they spend it on medicine.

Table 13: The share of the persons who decides on how to spend the allowance (in %)

Who decides on how to spend allowance?	Kalaiya			Helambu			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Myself	91.5%	82.9%	87.2%	89.2%	75.7%	85.0%	90.7%	81.4%	86.6%
Husband/Wife	0.007	2.9%	1.8%	3.6%	2.7%	3.3%	1.8%	2.8%	2.2%
Father/Mother	1.4%	10.7%	6.0%	1.2%	5.4%	2.5%	1.3%	9.6%	5.0%
Father-in-Law/Mother-in-Law	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Daughter/son/daughter-in-law/Son-in-law	6.3%	3.6%	5.0%	6.0%	16.2%	9.2%	6.2%	6.2%	6.2%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

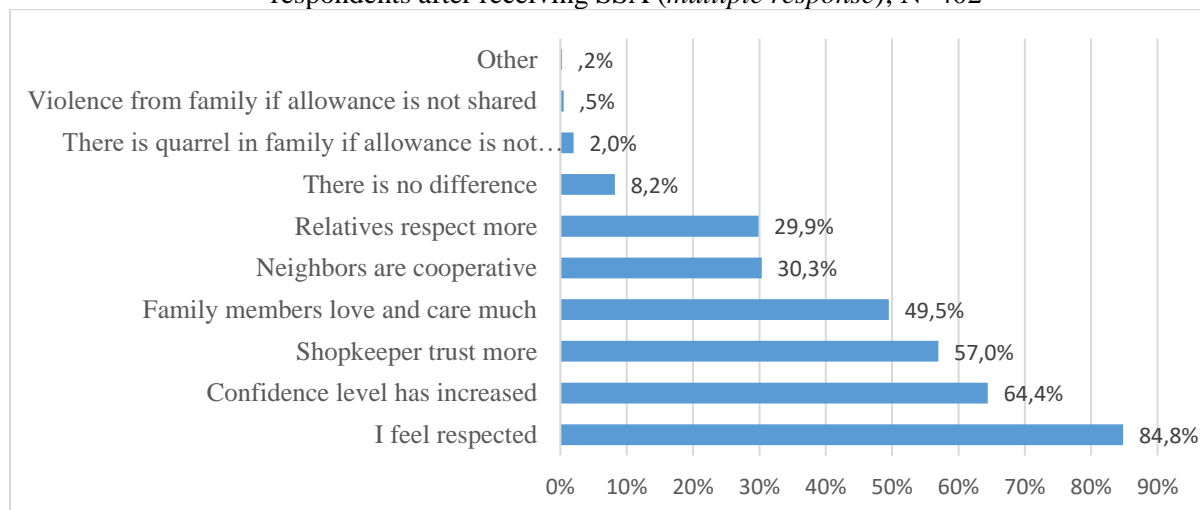
Source: Analysis of baseline survey-2021

3.34 Attitude/Behavior to the SSA recipients

Of the total, 84.8 percent of the respondents shared that they feel they are respected in their home, in their communities after receiving social security allowance. Likewise, 64.4 percent have said that their confidence level has increased. It is notable to see that shop keepers also trust them more (57%). The data shows that there are multiple benefits of receiving allowance. Family members love and care much (49.5%), neighbors are cooperatives (30.3%). Only 8.2 percent said that there is no difference. It was also important to find that 5 percent said that they have to face violence from their family if their allowance is not shared.

"My younger father-in-law feels jealous and backbites me that I should not be paid as I can work. He does not understand my difficulties, every family responsibility is over my head. I feel anger too."
-A Dalit widow during FGD in Helambu-4

Figure 22: Share of different treatment at HH and community levels experienced by the respondents after receiving SSA (*multiple response*); N=402

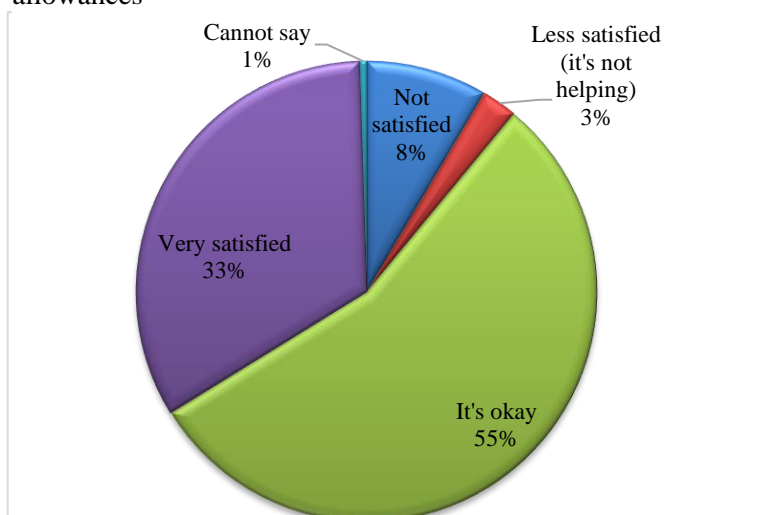


Source: Analysis of baseline survey-2021

3.35 Satisfaction on adequacy of SSA

The data shows that 55.2 percent of the recipients said that the adequacy of social security allowance was okay. Only 2.5 percent said that they were less satisfied and the allowance is not helping them. Likewise, 8.5 percent said that they were not satisfied at all. However, during FGD, it was found that most of the recipients perceive the allowance as a respect paid to them by the government and don't want to complain. It was found that the larger proportion of recipients were satisfied. This information also aligns with the data found during qualitative interview. For instance, the FGD participants in Helambu said, "We are happy with the support provided to us. We used to think that government may take away this benefit after the leadership changes. But, it did not come to be true. Our allowance is increased almost every year". They believe that the government will further increase the allowance in the days to come.

Figure 23: Satisfaction of beneficiaries on adequacy of the allowances



"We don't demand more (SSA amount) from anyone because it may burden (whoever is giving). We are happy."

-FGD participants (a group of women) in Kailaiya-1

"Our needs are numerous. Whatever amount will be added that would also not be sufficient for our needs. It could be good if it is increased. But, we do not demand more. If we do so, they may discontinue. Therefore, what amount is given now, it is ok for us."

-FGD participants (a group of mixed community) in Helambu-4

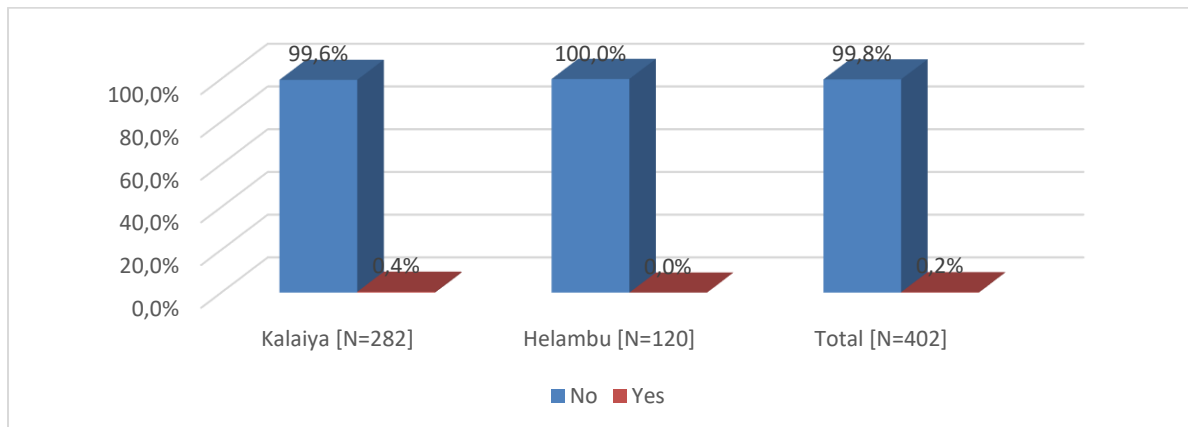
Though in smaller share, there were some dissatisfied voices or grievances too particularly from single women and older widows who have to bear all family responsibilities but they cannot earn money themselves. In an interview, widow women in Helambu-6, stressed and said, "The amount is not sufficient for the women like me who must take care of everything. I expect they would give 5000 a month (See Box-9 in Annex for detail case study). In line with these grievances, a Ward Chair in Helambu opined that based on the real need single women and older widows who are more vulnerable should be paid more or at least as equal to senior citizens.

Transparency and Accountability

3.36 Awareness and participation in public audits

Though there is a provision in the local level to arrange public audits, the data showed that the recipients have not heard/participated in the public audit. Cent percent of the recipients shared that they have never participated in the public audit. During a qualitative interview, this question was asked to the local government officials in both study areas. The officials in Kalaiya sub-metro political city did not recall when it was conducted last and some of them didn't seem to have known anything about public audit.

Figure 24: Proportion of respondents who knows about social security related public audit

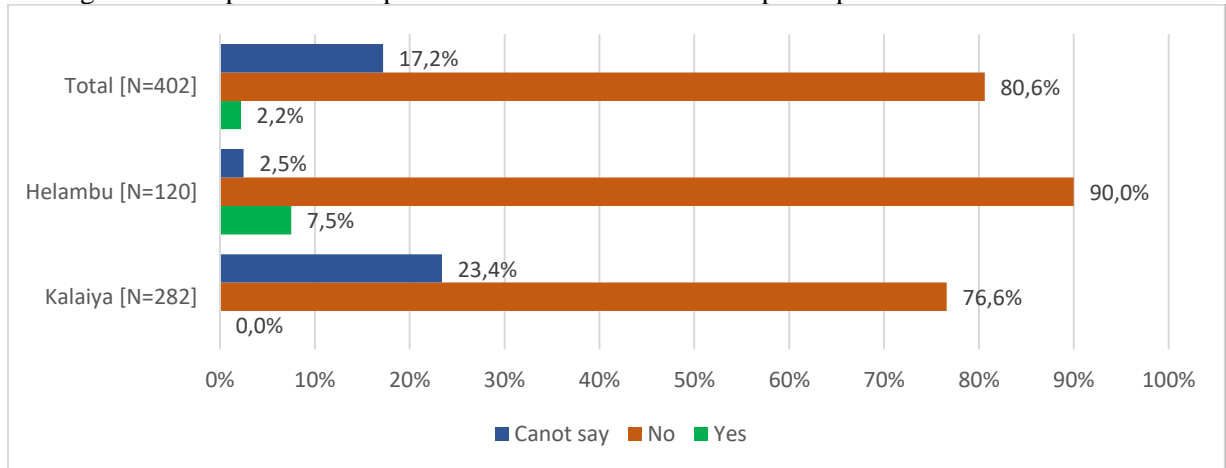


Source: Analysis of baseline survey-2021

3.37 Monitoring and evaluation, and complaint mechanism at Palika/Ward office

The majority of the recipients (80.6%) said that they didn't know about the complaint mechanism in Palika/Ward Office. Only 2.2 percent said that they know about it, and 17.2 percent said that they cannot say anything. During KII, it was asked to the local government officials in Kalaiya Sub-metropolitan City about the existence of a complaint mechanism. They shared that they don't have a special committee to see these complaints but the registration (*panjikan*) unit has been dealing the issue. The recipients come and share their complaints verbally to the staff at the unit. The officials from that unit respond to the complaints verbally. However, they don't have any recorded evidence. There are different types of complaints such as their gender is mistaken in the documents, they are ignorant about payment period, so they missed. When people migrate, they don't have migration documents, there is mistake on account number etc. However, there is no systematic data on the number of complaints or types of complaints made or resolved in any fiscal year. In Helmbu, some ward offices have provisioned general complain box, but people hesitate to drop complain into the openly placed boxes.

Figure 25: Proportion of respondents who knows about complaint process



Source: Analysis of baseline survey-2021

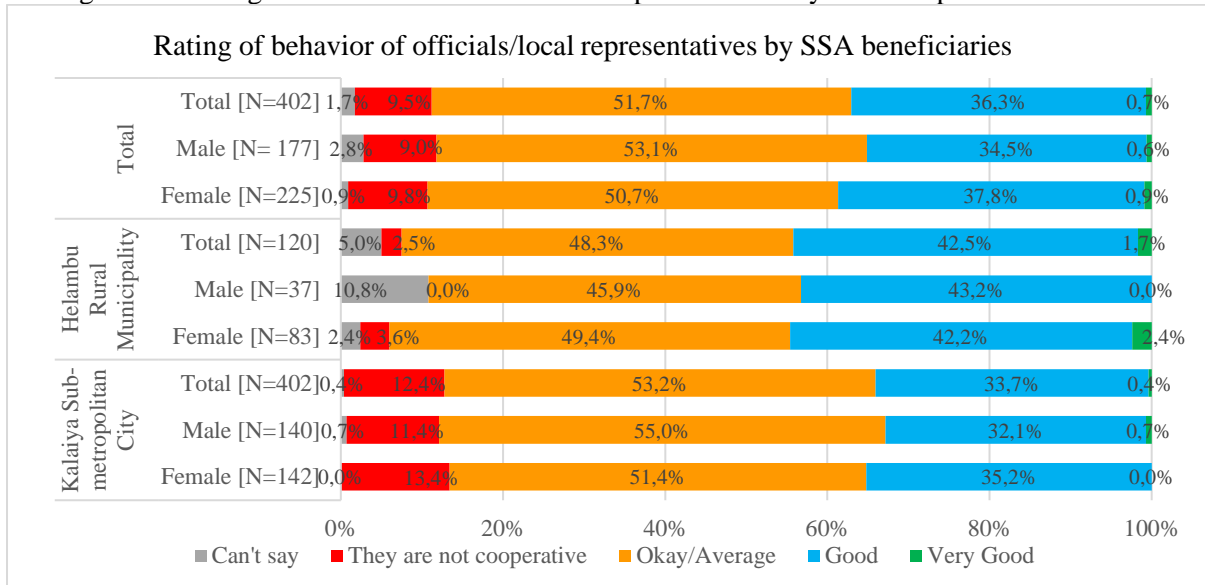
Similarly the recipients were asked if they ever register their complaints visiting the ward/palika office. Only 22.2 percent of the sample population shared that they registered their complaint. 77.8 percent of the population said they have never registered. While comparing male and female ratio of not making complaints, women's number seemed to be higher with 7 individuals among 9 respondents.

Regarding, the monitoring and evaluation system regarding the implementation of social security programs were not fully functional neither at the federal level nor at the local level. The local governments are implementing the federally designed programs almost uniformly in each Palika without assessing the outcomes and impact. There are no specific monitoring committees in both study areas, which seems essential for proper implementation. In both palika, the MIS focal persons said that their internet server goes down due to irregular supply of electricity. Officials in Kalaiya stressed that there is never a monitoring process from the civil registration department. The department individuals never receive their phone call if they call to get further information. They are not given mobile phones. There is no fund allocated in communication so that they need to spend their own resources which is always not possible.

3.38 Behavior of officials or local representative in Ward/Palika

The Figure-26 below shows the ratings of respondents (SSA beneficiaries) about the behavior of local officials and elected representatives by gender and palikas. Over half of the total respondents (51.7%) answered that the cooperation of local officials and elected representatives is okay/average while delivering the SSA related services. The share of recipients who rated good or very good was 37 percent in overall. The share of respondents who answered 'they are not cooperative' was 9.5 percent (female 9.8%, male 9%). About 2 percent respondents answered the 'can't say'. This overall findings in the study areas also indicate that there is a strong need of special attention and rightsbased interventions for improving the governance of social protection system.

Figure 26: Rating of behavior of officials/local representatives by SSA recipients

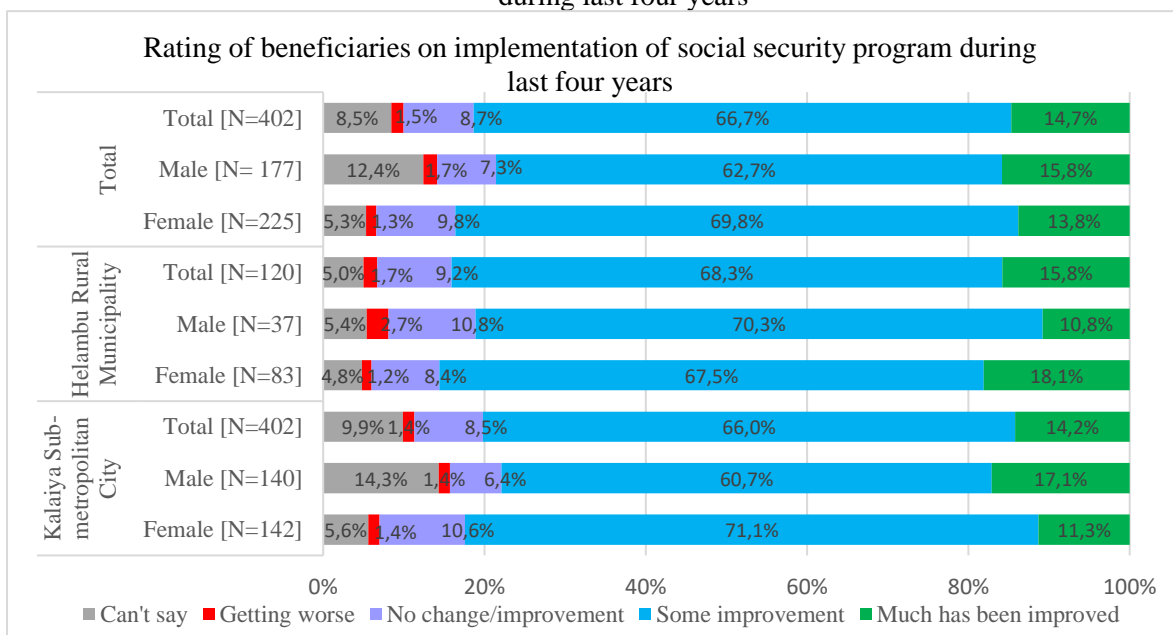


Source: Analysis of baseline survey-2021

3.39 Implementation of social security program during the last four years

The respondents were also asked to provide their perception regarding the change/improvement in the implementation of social security programs during last four years. The last four years covers the period after the local election in 2017. The two thirds of total respondents (66.7%) answered that there is some improvement during last four years. Likewise, 14.7% respondents believe that much have been improved during this period. Still 8.5 percent respondents answered that there was 'No change/improvement' whereas 1.5 percent find the implementation is getting worse. Of the total, 8.5 percent respondents could not say anything about it. For gender and palika wise findings, please see Figure-27 below.

Figure 27: Rating of recipients regarding change in implementation of social security program during last four years



Source: Analysis of baseline survey-2021

3.40 Irregularities in the distribution of social security allowances

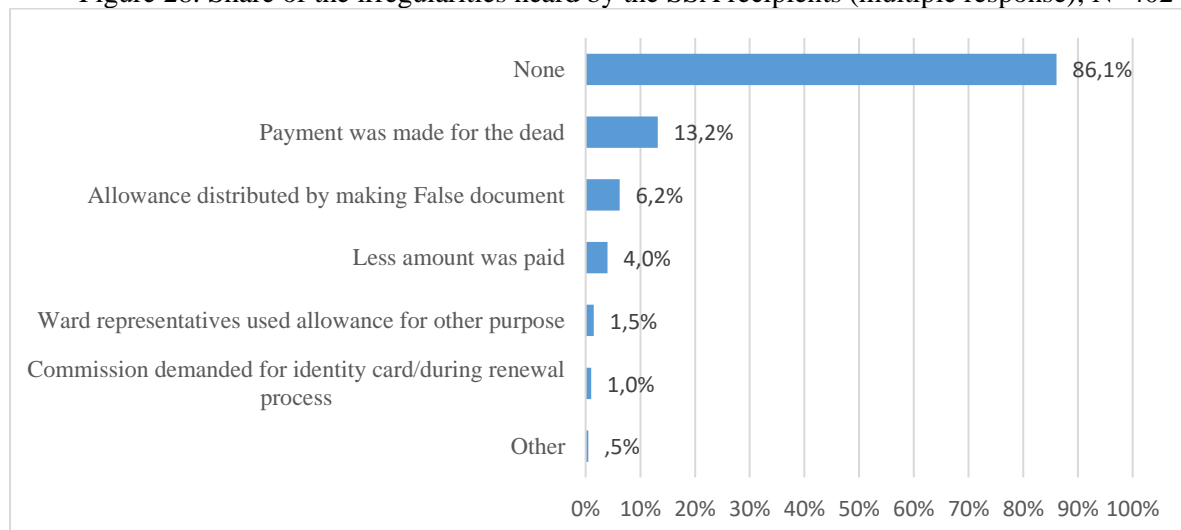
The majority of the respondents (86.1%) answered that they have not heard about the irregularities in the distribution of SSA. However, the payment made in the name of dead recipients seems larger issue of irregularities: a total of 13.2 percent respondents have heard about it. The share of the irregularities like allowance distributed by making false documents and less payment are the second (6.2%) and the third (4%) larger issue of the irregularities. Though in small proportion (1.5%), the use of SSA by ward representatives for other purposes was also an issue. One percent respondents said that they have heard about the commission demanded for registration/renewal processes.

"There were many irregularities when cash was distributed. We used to hear that even the family whose members had already died- kept getting the allowance. But, with bank payment, we have not heard anything like that."

-FGD Participants (a group of mixed community), Bhawanipur, Kalaiya-3

The similar questions were also asked during FGDs and KIIs. The SSA recipients do hesitate to speak out on the issue. More importantly, the SSA recipients were not known even about who has been providing the SSA from where. Whoever were heard about it mentioned similar issue. The elected representatives also raised the past issue of irregularities including the payment in the name of dead persons, but claimed that it had already been rectified in the recent years. The officials of ward offices also affirmed that the payment through banks and use of MIS has increased the people's perception regarding the irregularities in SSA distribution.

Figure 28: Share of the irregularities heard by the SSA recipients (multiple response); N=402



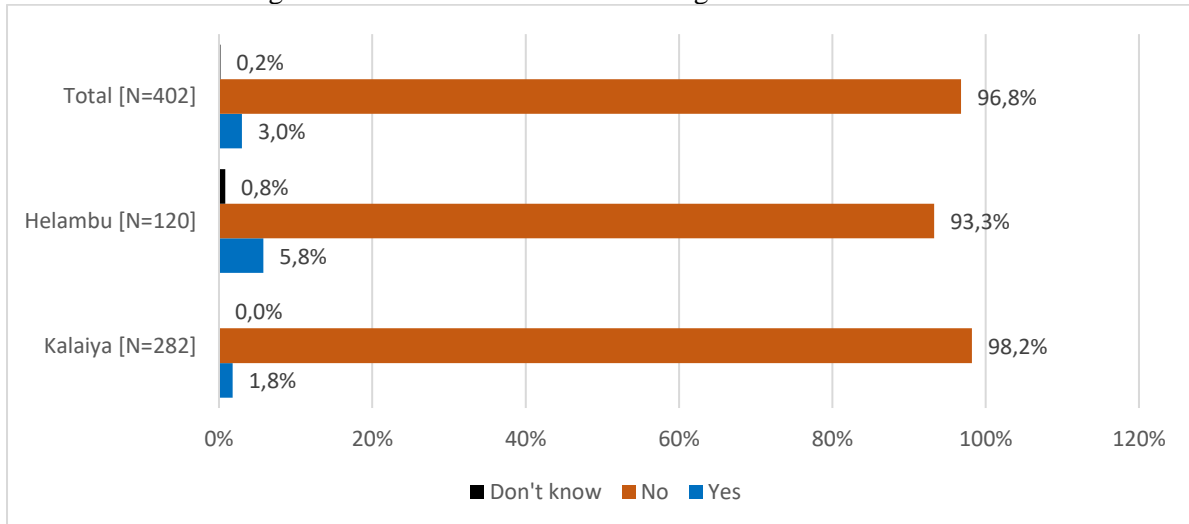
Source: Analysis of baseline survey-2021

Local Government's Initiatives

3.41 Families receiving additional allowance during recent natural calamities

The survey also intended to know regarding any use of the existing social protection system for responding during natural disasters/shocks. Therefore, the respondents of HH survey, FGDs and KIIs were asked about it. The HH survey data shows that only three percent of respondents have received some amount of allowance during recent natural calamities which is a very insignificant number. The findings were also triangulated during FGDs, and the participants were receiving some amounts as a relief but not through the social protection system. The bank account for SSA is very specifically used only for one purpose. During KIIs with local representatives and officials, it is found that both the Palikas have not provided additional allowances through the social protection system. However, they have been providing support to the survivors of natural disasters as per the demand and assessment of damages after any disasters through the disaster management system.

Figure 29: Additional allowance during recent natural calamities



Source: Analysis of baseline survey-2021

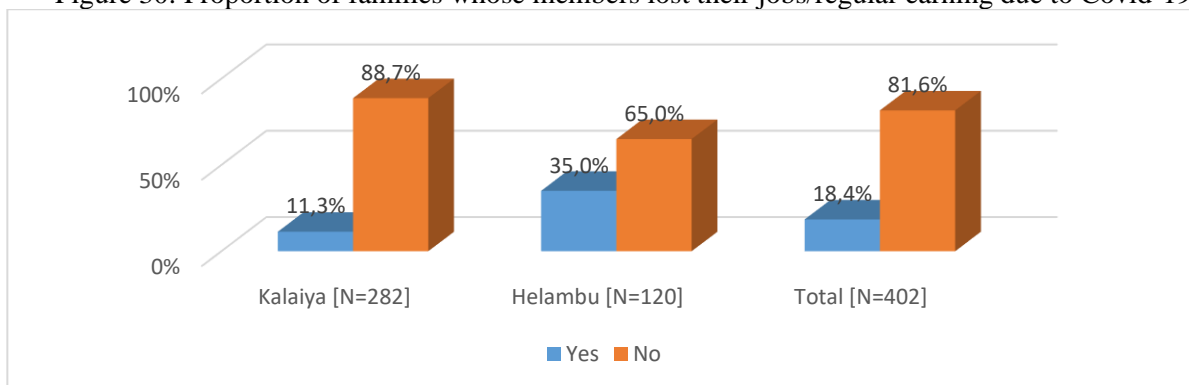
"I live alone. My husband died many years ago. Though I have two sons, they live in Kathmandu and visit me during festivals. When there was a heavy flood in Melamchi, we all were affected in some way. Later, relief materials were distributed. But they did not give me saying that I have home for shelter and it's not swept away. But for me, the concrete house doesn't give me food. If I had husband, they would give us respectfully."

-FGD participant (A Widow) in Helambu.

3.42 Families whose members lost their job due to covid-19

The anecdotal data indicate that Covid-19 pandemic has impacted people's life and livelihood. In order to further explore regarding the local response during pandemic in line with the concept of shock responsive social protection system, as an indicative, the HH survey explored the impact of Covid in employment. The survey findings shows that 18.4 percent respondent's family members lost their regular types of work or jobs due to Covid.

Figure 30: Proportion of families whose members lost their jobs/regular earning due to Covid-19



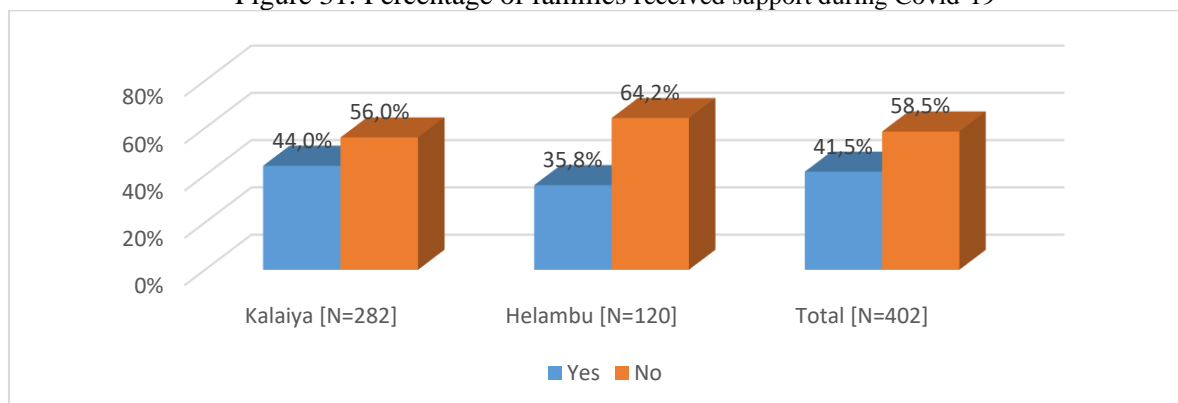
Source: Analysis of baseline survey-2021

3.43 Families receiving supports during covid-19 from Ward office/Palika

The SSA recipient's families also received support from Wards/Palikas during Covid-19 lockdown. The survey data shows that overall 41.5 percent respondent's families of two Palikas received some support from their respective ward/palika offices during the Covid-19 lockdown. The percentage of families receiving support in Kalaiya was 44 percent whereas it was 35.8 percent in Helambu. The Helambu initiated to distribute free medicine to the patients of chronic disease like diabetes, blood pressure,

asthma, etc. which is a unique initiative and has been continued beyond the lockdown (Please see Case Study).

Figure 31: Percentage of families received support during Covid-19

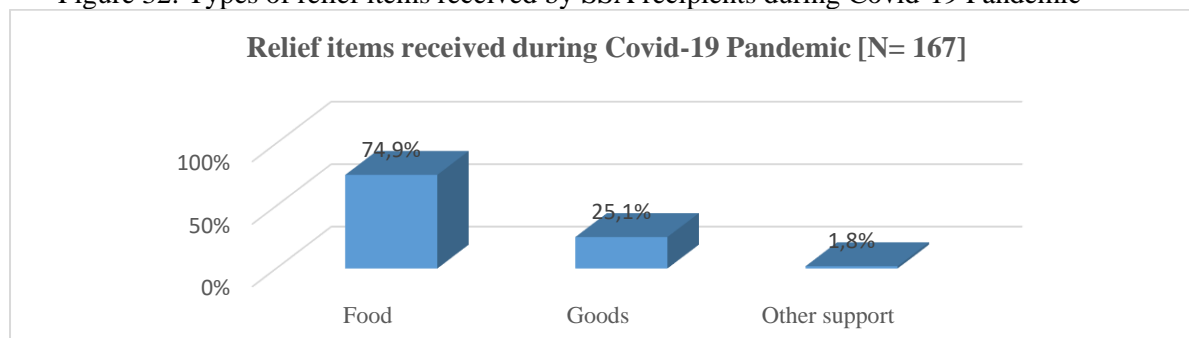


Source: Analysis of baseline survey-2021

3.44 Access to Relief items during Covid-19 Pandemic

The respondents who received some reliefs were further asked about the types of relief items received during Covid-19 pandemic. None of the respondents answered about the relief in cash. The relief items distributed include both food and non-food items. Of the total of the relief recipients, 74.9 percent said that they received food items, and 25.1 percent received goods. A very small number (i.e. 1.8%) answered ‘other support’.

Figure 32: Types of relief items received by SSA recipients during Covid-19 Pandemic



Source: Analysis of baseline survey-2021

3.C Analysis of the findings based on qualitative data

3.45 Risks/vulnerabilities mapping in the communities

The study had time limitation to conduct detailed mapping exercise, however, during FGDs and interviews, it intended to map out some key risks/vulnerabilities of the people in the study areas which are unaddressed by the existing social protection system. The participants in Helambu recalled the risks of disasters including recent devastating floods and earthquakes. In Kalaiya, the magnitude of flood and other disasters was less in comparison to Helambu. But there is no risk identification and they don't know how to address and prevent the risk they may have in their lives.

The crisis of Covid-19 pandemic has been a major threat for the poor and daily wage earners across both study areas. Daily wage workers who are the part of informal economy already suffer from several inequalities including access to health care, sanitation, and education, which manifest in social exclusion and discrimination. During COVID 19 pandemic lockdown, the daily wage workers lost their employment and payment. They were not able to find alternative sources of income who were already vulnerable and engaged in precarious jobs.

Many of the workers and other general people don't know what the other schemes of social protection are besides allowances. In the first place, they don't know what kind of support exists and later they

are unaware how they can access it. In that case, social protection programs have little chance of succeeding. Limited access to information and awareness continues to keep them at risk. The people having some forms of disabilities who are not eligible as per the criteria of the government of Nepal, but they have been very vulnerable and agile.

3.46 Understanding and initiatives for shock responsive social protection (SRSP)

The officials and elected representatives don't seem to have comprehensive understanding on shock responsive social protection (SRSP) in both the palikas. Some local initiatives taken look like SRSP adaptation options but they were not taken with its understanding. For instance, during Covid crisis, Helambu rural municipality initiated distributing free medicines to the vulnerable, and a significant number of recipients were the existing social protection beneficiaries. There were also antenatal and postnatal services provided. This intervention looks a top-up of the state assistance during a crisis but the payment and data system are not fully harmonized: the existing MIS system has its own technical limitation too to shock-responsive adaptation. In Kalaiya, local officials did not have a minimum understanding about it. They said that they are empty handed, running out of resources.

The recipients of social protection shared that there were rescue materials distributed during the flood. However the local government has not identified properly who are the affected households. During KII in Helambu, one respondent said that she was not provided any relief materials because she did not know any local level representatives personally, and she did not have male members to speak for her. Similarly, during the relief material distribution, other related issues were not considered. For example materials such as warm clothes, soaps and trampoline were given but flood contributed to increasing gender-based violence, but that was not considered during the intervention program. During the KII, a female respondent shared that since the flood-affected people were kept in a temporary housing, the women had to face abuses. The female members felt unsafe and there was no special consideration for addressing their different needs. Women needed things such as torch light, sanitary items an safe space.

Box-4:

Free medicine to the patients of chronic diseases during Covid-19 crisis in Helambu

Helambu Rural Municipality, Sindhupalchowk

As in the other part of the world, Nepal also suffered from COVID-19 effects. Many people were dead, and thousand others were infected, so the government imposed several round of lockdown. Country-wise lockdown was implemented for nearly a year. All facilities were closed including medical shops, schools. Pharmacies ran out of medicine. Helambu Rural Municipality also imposed very strict lockdown following the federal government's initiatives.

However, the officials of Helambu Rural Municipality did not remain silent, rather took several initiative in health, and protection. Most of the people in the rural municipality who had the long-term illness (such as high blood pressure, diabetics, and kidney disease etc.) were deprived of medicine due to difficult terrain, and there were no transportation facilities, people could not get medicine which had negative effect in their health. They had no income to purchase the medicine as well. In response, the rural municipality identified such patients and provided a referral letter. The people went to the pharmacy with the letter and got the needed medicine. The cost was paid by the rural municipality. The rural municipality updated data. Now people are getting medicine free of cost. It is still continue. The municipality has a plan to continue in the future too so that the vulnerable people are better protected during shock and crisis.

3.47 Local capacity for social protection policy

The local level policy making is also constrained by the capacity of local policy makers. The elected representatives have not been trained on the social protection system as a whole. The officials' training was also confined to how to implement SSAs and data management in MIS. The local development priorities and financial strategies are not linked to social protection policy options.

"We are doing our part. We want to have good coordination with the federal government. As we are provided allowance timely, and we are capable to tackle other issues, we don't need the support of the civil society."

3.48 CSO engagement in social protection issues and

The CSO intervention on social protection seems project based and fragmented. The local civil society actors have less understanding of the social protection system as a whole. The CSOs actors' at federal level are concerned about the comprehensive social protection framework and policies. However, they were not engaged in the advocacy of contribution based social protection schemes however they raised concerns of informal sector workers. During an interview, one civil society leader from Kalaiya shared that he recently attended a five-day long social protection program organized by a non-government organization where he learnt that social security is more than distribution of allowance and encompasses a larger area in Nepal. Civil society leaders from Helambu mentioned that though he knows that there are several social protection programs, he has not ever worked in collaboration with other non-government organizations in this area.

The CSO capacity is not developed for policy demand and monitoring on social protection issues beyond the SSA. It is also observed that not all wings of civil society have worked together. In many scenarios, they work separately. Some of the civil society leaders shared that though civil society wants to work actively, they lack resources.

The civil society representative from Kalaiya said that though trade unions and other non-government organizations exist but they are working separately and don't share their intervention and collaborate with each other. He added that civil societies, coming together at the same point, could contribute to policy revision and their roles are very important to ensure social protection. He explained that civil society doesn't have sufficient resources and financial capacities. Though he seems aware about trade unions, there is no joint work yet in Bara district. In fact, they are not introduced to each other. He stressed that their relationship should be strengthened, and they should have a unified voice with regards to social protection program design and implementation.

"Even the people in the power don't understand what social security schemes are. We recently heard about the different schemes because we attended one training program. All of us have an understanding of social security as old age allowance. I think we need to be educated first."

- KII participant (CSO leader) in Kalaiya

3.49 Trade union and contribution based social protection

The trade unions in Nepal have basically focused on contributory social protection policies and schemes. The contributory social protection benefits to those workers who contribute. During interviews at the federal level, the trade union leaders had good understanding on social protection as a human rights issue. The trade unions advocate in favor of the workers' rights. Trade unions don't seem to have an interest in non-contributory social protection.

The interviewee stated that though the government has established a Social Security Fund (SSF) for the workers' safety, the larger strata of the workers have less attraction to it since the government has prioritized workers from the formal sector. The workers are not so much attracted with the program because they don't earn much to put on SSF and their income is not regular since they don't find long term jobs and have professional instability. He added that the state needs to rethink whether these schemes are relevant to such workers; the policies influenced by international practice may not fit in our context.

The SSF wants to walk an easy way, and therefore it implemented it for the formal sector- it did not target employees of the informal sector who are in vulnerable situations. The workers, particularly low salaried workers, are not so attracted to the SSF schemes because they must cut their basic needs. The trade unions have also been raising the issue of informal sector workers. The reform in policy and schemes is a key advocacy agenda of trade unions.

They have been actively involved in drafting of social security related acts and participate in the dialogues with the governments. There are shortcomings with the trade unions since they are affiliated with political parties. However it is also an advantage in some areas. That the unions are very close to

the political parties. Since trade unions organizations are comparatively strong, their voice in the policy process is heard to some extent. They have not conducted advocacy based on evidence and research. The trade unions lack regular interactions with CSOs for exploring the complementarity in policy advocacy on social protection issues.

3.50 Coordination and collaboration among the governments, CSOs and trade union

At the local level, the status of coordination between key stakeholders particularly local governments and CSOs was explored. In Kalaiya, ward level officials shared that though in the past, some civil society organizations were working in the communities by raising awareness, they have now disappeared and are nowhere in existence. The officials declared that they don't require major support and can work on their own, if financial resources are provided timely by the federal government. But in another ward in the same Palika, ward officials shared that working together with other civil society organizations may bring positive results. In Helambu also, it was found that there is no trust between these stakeholders, though there is some understanding that working jointly may bring positive change in the communities.

The CSO and trade union actors have not interfaced each other for policy discourses. During interviews, the CSO activists were more concerned on the issues of contributory social protection schemes, whereas the trade union leaders were inclined to contribution based schemes. The policy dialogues between two key actors for the common policy concerns was almost a gap. For example, a trade union leader was not aware of civil society networks and their advocacy on social protection.

4. CONCLUSION

Social protection system of Nepal as it is growing is being a major solution to reduce the life difficulties of poor and vulnerable people across different geographic regions. However, the larger proportion of SSA beneficiaries do not understand it as their fundamental rights rather perceive it as a generosity of the government or any political leader. There is an immense need to transform the position of SSA recipients from silent receivers to active rights holders.

The scope and coverage of social protection need to be expanded to the never reached and most vulnerable strata of the population which seeks a policy framework. However, it is also equally critical to have sustainable financing strategies for effective and impactful social protection systems. The state, private actors and CSOs need to work in collaboration.

The implementation and transparency is gradually improving with the introduction of MIS and banking payment. However, the accountability aspect is getting less attention by the stakeholders. The monitoring and evaluation system has not taken it's a full shape and pace which is necessary for improving accountability of the social protection system.

The discourses of social protection are confined to contribution based SSA. The broad concept of social protection is less discussed at all levels. The capacity deficit among key stakeholders has constrained informed policy discourses and formulation at local levels. The provinces find themselves isolated from the chain of social protection system and discourses. The state needs to move beyond a fragmented approach and adopt an integrated social protection framework without a delay.

It is necessary to foster informed actions for the convergence of social protection and disaster management systems at all levels. The harmonization and making the existing policies explicit for shock responsive social protection (SRSP) needs to be prioritized.

5. RECOMMENDATION

Based on the analysis of the survey findings and qualitative data, the following recommendations (REC) are generated:

For Federal and Province Governments:

REC-1: Social protection should be aligned with human development and poverty reduction strategies. A comprehensive impact study needs to be conducted to feed the futuristic policy development process. For sustainable financing models and sources should be explored.

REC-2: The mainstreaming of all informal sector workers in the social security system should be a priority. The awareness raising among informal sector workers is also essential.

For Local Governments:

REC-3: For the easy allowance payment process, people with special requirements should be prioritized and establish special payment procedures. The capacity concerns of banks should be addressed.

For all three tiers of Governments:

REC-4: Accountability mechanism and monitoring system of all levels of government should be strengthened for effective implementation of social protection policy/programs. The physical monitoring of local implementation and impact evaluation of new system should be carried out by DoNICR and responsible federal agencies. The formal complaint handling mechanism should be operational at local level.

REC-5: The harmonization between social protection and disaster management systems should be specifically defined by the acts and regulations of the both systems at all three tiers of governance. The policy reform discourses for SRSP should be ignited from the local level.

REC-6: It is important to identify the region specific risks and vulnerability of the people and formulate policy accordingly since the communities are fragile to diverse types of shocks. Risk assessments are very important because these assessments can reduce harm and save lives. By assessing the risk, the communities identify the causes of harm and what steps are needed to minimize the risk and prevent the harm in the first place.

For CSOs and Local Government

REC-7: The enrolment campaign for SSA should be a targeted support for highly vulnerable families (e.g. having no supporting family members, with all disabled members, etc.) who are still missing. An information campaign targeting 100 percent enrollment of the eligible population is necessary. The CSO and local government should recognizes their complementary roles and work in collaboration.

REC-8: Social protection policy reform dialogues should be strengthened at all levels; and the capacity building of policy stakeholders should go hand in hand. The capacity building should target elected representatives, CSO leaders, trade union leaders, and local opinion makers including journalists, writers and political leaders at first, and then it should be cascaded.

For CSOs including Trade Union organizations

REC-9: The community awareness on social protection policy/programs should be a rights based as per the spirit of the constitution and international human rights standard. The awareness should encompass all types of schemes. The use of local language seems essential for awareness raising of the diverse social groups.

REC-10: Awareness raising initiatives should also target the family members of SSA recipients with a message that SSA is the right of an individual and s/he has the right to use it.

REC-11: The multi-stakeholder dialogue platforms should be promoted in order to identify common and complementary policy concerns/advocacy both in contributory and non-contributory social protection schemes. The CSO networks and trade union actors should strategize their advocacy accordingly.

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ANNEXES

Annex-1: Terms of Reference

(Please see separate attachment)

Annex-2: Research Tools/Checklists and Questionnaires

Annex-2.1: Checklist for KIIs with various stakeholders

(Please see separate attachment)

Annex-2.1.1: Checklist for KIIs with Province and Federal Level Govt. Agencies

(Please see separate attachment)

Annex-2.1.2: Checklist for KIIs with Palika and Ward Office

(Please see separate attachment)

Annex-2.1.3: Checklist for KIIs with Trade Unit

(Please see separate attachment)

Annex-2.1.4: Checklist for KIIs with CSO Leaders/International Organizations

(Please see separate attachment)

Annex-2.2: Checklist for FGDs

(Please see separate attachment)

Annex-2.3 HH Survey Questionnaire

(Please see separate attachment)

Annex-2.4 Case study (IDI) checklist

(Please see separate attachment)

Annex-3: List of KII Participants

S N	Name	Designation	Organization	Email	Contact Number
1	Yogendra Prasad Kunwar	General Secretary	Trade Union Congress	ykkunwar@gmail.com	9851178100
2	Biswa Ratna Pun	Project Manager	Save the Children		9841202283
3	Mr. Mitra Lal Sharma	Chair	NFDN		
4	Tapashi Prasad Chaurasia	Panjikadhikari	Kalaiya Sub Metropolitan City		9855048895
5	Ashutosh Pandey	Ward Secretary	Ward No 12, Kalaiya Sub metropolitan City		
6	San Sarita Kushwaha	Ward Secretary	Ward No 4, Kalaiya Sub metropolitan City		9812254546
7	Kismati Ram	District President	FEDO, Kalaiya		9845228349
8	Rajesh Ray Yadav	Mayor	Kalaiya Sub-Metropolitan City		

9	Sanjan Kumar Singh	Branch Manager	Siddhartha Bank, Kalaiya		053-55120
10	Brij Mohan Kushwaha	Executive Director	Protection Nepal, Bara	pnbara@gmail.com	9855033185
11	Rajeswori Prasad Keshari	Ward Chair	Ward No 12, Kalaiya Sub Metropolitan City		
12	Purba Lama	MIS Focal Person	Helambu Rural Municipality		
13	Nima Gyalan Sherpa	Mayor	Helambu Rural Municipality		
14	Krishna Tamang	Executive Director	Mank, Sindhupalchowk		9843939326
15					
16					

Annex-4: List of KII Participants

SN	Name of FGD Location and Participants	Gender	Age	Beneficiary types
FGD-1	Kaliaya Ward No 1, Sisania			
1	Babuni Devi	F	65	Senior citizen
2	Pitambar Mahar Chamar	M	70	Senior citizen
3	Suraj Kaliram	M	76	Senior citizen
4	Sunayana Devi	F	72	Non-beneficiary
5	Nagiya Devi Chamar	F	71	Senior citizen
6	Panuwa Devi	F	68	Single Women
FGD-2	Bhawanipur, Kalaiya-3			
7	Marium Khatun	F	74	Senior citizen
8	Jahira Khatun	F	61	Single women
9	Mojaiyer Miya	M	80	Senior citizen
10	Nurjadam Khatun	F	53	Single Women
11	Korayesa Khatun	F	38	Disable allowance
12	Ekbani Khatun	F	75	Senior citizen
13	Jaitub Nesha	F	32	Mother of child allowance
14	Shakina Khatun	F	30	Mother of child allowance
15	Sarphun Nesha	F	61	Single Women
FGD-3	Kalaiya Ward No. 1			
16	Sobha Kumari Kanu	F	72	Senior citizen
17	Tara Devi Kanu	F	61	Senior citizen
18	Kalawati Devi	F	63	Senior citizen
19	Bhuneswori Devi	F	55	Single woman
20	Anurag Devi	F	76	Senior citizen
21	Lalmati Devi Patel	F	81	Senior citizen
22	Kausila Devi Teli	F	65	Senior citizen

23	Mamta Devi	F	43	Single woman
24	Jwala Devi	F	59	Single woman
25	Godawari Kumari Shah	F	33	Disability allowance
FGD-4	Helambu, Ecowk			
26	Tempa Lama	M	85	Senior citizen
27	Tripan Tamang	M	84	Senior citizen
28	Leta Tamang	F	78	Senior citizen
29	Man Bd. Tamang	M	70	Single Man
30	Mingma Tamang	M	74	Senior citizen
31	Pawari Sunar	F	70	Senior citizen
32	Kanchi Tamang	F	65	Senior citizen
33	Sarmila Sunar	F	46	Single women
34	Sher Bd. Tamang	M	70	Senior citizen
FGD-5	Helambu-4, Gyalthum			
35	Gauri Lamichhane	F	53	Single women
36	Ram K. Dulal	M	26	Person with disabilities
37	Prem Narayan Dulal	M	75	Senior citizen
38	Kul Prasad Lamichhane	M	84	Senior citizen
39	Maiya Sunar	F	43	Single woman
40	Shova Sunar	F	60	Single woman
41	Anjana Shrestha	F	38	Single woman
42	Dally Sunar	F	68	Senior citizen
43	Maina Sunar	F	45	Single woman
44	Purna Maya Sunar	F	64	Single woman
45	Sabitri Lamichhane	F	48	Single woman
46	Sarita Nepali	F	24	Single woman
47	Bal Kumari Bhujel	F	85	Senior citizen
FGD-6	Naya Basti, Tarekabari-Helumbu			
48	Chattra Kumar Pandit	Male	76	Senior citizen
49	Tara Devi Gajurel	Female	64	Single woman
50	Bal Bahadur Khatri	M	74	Senior citizen
51	Subas Gajurel	M	24	Disability allowance
52	Tara devi Gajurel	F	72	Senior citizen
53	Hari Maya Gajurel	F	77	Senior citizen
54	Hemnath Gajurel	M	92	Senior citizen
55	Tika Maya Gajurel	F	87	Senior citizen
56	Dan Kumari Khatri	F	70	Single woman
57	Padma Lal Gajurel	M	74	Senior citizen
58	Min Bahadur Khattri	M	78	Senior citizen

Annex-5: Name List of Enumerators and Field Supervisors

SN	Name	Sex	Role	District/Palika	Contact Number
1	Mukesh Kusahawa	Male	Supervisor	Kaliya	9845225365
2	Om Prakash Yadav	Male	Enumerator	Kaliya	9819255755
3	Ashok Kumar Yadav	Male	Enumerator	Kaliya	9804226463
4	Samchaman Tamang	Male	Supervisor	Helambu	9860068001
5	Ajita Gajurel	Female	Enumerator	Helambu	9862587992
6	Gopal B.K.	Male	Enumerator	Helambu	9823374113

Annex-6: CASE STUDIES

Box-5:

Senior Citizen

Motibag, Kalaiya

I am Bindeshor Sah (name changed), 78 years old. I have 6 daughters and one son. I started receiving an allowance when I was 72 years old. I realized that I could get just after 70 but I did not know. Nobody told me that I could get it. Once I came to know through the ward secretary who was informing people about allowance. I inquired what it was. And I knew about it.

As soon as I realized, I went to the ward office with the necessary documents. And during that time, the secretary used to distribute money. There was a crowd and chaos. Now it is much better since we get through the bank. My son helped me open the account. These days I go to the bank with my son. He is cooperative. My wife also gets an allowance. We basically spend our money on medicine and for treatment. We keep money by ourselves.

I think it is the government who has kept money in the bank. The important thing of getting an allowance is that children start taking care of their parents. When we get old, we don't have the same energy to earn money. Our need increases, we are sick, we need to have more medicine. So, this allowance is very helpful. Money gives us courage as well. My wife and I both spend the allowance how we want.

We ourselves go to renew every year. There is no time we have missed our payment. When there is a renewal time, the ward secretary assembles all of us and informs us. The ward members are also cooperatives. There is no discrimination to anyone. When you get money, you are perceived with respect not only by your children, but also by your neighbors.

I don't think any eligible person has been missed these days. All documented people have received. Now there is easy access to information. However, there is no extra money for floods or disasters. We need to manage from the same money.

We share our money with children. In my opinion, the government is so generous. We had not demanded the money from the government. They just gave us. This money is so sufficient. We don't demand anything more because we are able to manage our lives with this amount. We can buy medicine; we don't need to rely on others.

None of the other family members get social security allowance besides me and my wife. But, we are happy. We don't have any demands or complaints. We are so grateful.

Box-6:

Person with Disabilities

Kalaiya Ward No-3

My name is Govinda Mahara (name changed). I am years old. I was born without both legs. I have two more siblings in my house. My parents have a cosmetic shop, so they do earn good money. I was born without legs so I cannot move as other people do. I need a wheelchair. My brother and sister don't have such problems.

I study in grade 11 choosing commerce stream. I go to Ramraja Campus in Kalaiya. I use a wheelchair to commute to my college. It takes just 15 min.

I get a social security allowance. I get 1600 per month. I have been receiving this for the last two years. I did not know before that. My neighbor started working in the ward office, so I came to know that people with disabilities get support from the government. So, I went to the ward office to find that. Since then, I have been getting the allowance. Sometimes, I find the renewal process burdensome since I need to go to the ward office, and it's crowded and it's not easy for the people like me.

I keep the allowance myself. My parents are well enough, so I don't need to share my money with anyone. Sometimes, I buy things for my sister and brother. I spend it on buying a mobile phone sim card, sometimes I buy stationery.

I go to the bank to receive money by myself. I went to the bank to open the account on my wheelchair. I think the allowance is given by the ward office. They have given it to me to study, to buy books. I know that I am getting an allowance because it is my right. It is clearly stated in law.

Sometimes there is a delay in distribution. Like the last time, I received it only after 8 months. When I asked why, Ward said that they have not received a budget for that.

I have never felt discriminated against due to my disabilities. I am treated with respect in the ward office, and I am taken good care of by my friends. When I don't receive my allowance timely, I complain to the ward office. They explain it to me politely.

I don't have any complaints on any aspect of this allowance including the amount since this amount is enough for me now. My parents pay my school fee and give me money for daily expenses. So, it's fine. I think all the people who have disabilities get the allowance. Once, I used my allowance to pay for the computer course. I paid 400 per month and was trained for three months.

I don't have any suggestions for anyone. I am happy with what I have.

Box-7:

Senior Citizen

Gyalchung, Helambu

I am Hari Lal Biswokarma (name changed). I am 72 years old. I stay at ward no 4, Gyalchung, Sindhupalchowk. I live in a joint family. I live with my son, daughter-in-law, and grandchildren. My daughter lives in Kathmandu. When I was sixty, I came to know that elderly people can get an allowance through the ward. The ward secretary also informed us. I went to the ward office with all my documents so there was no problem with registration. The palika is quite nearby. My wife is still not eligible due to her age. My age is different in citizenship. People in the entire community reduced their age in the government record because we heard that if communists rule the country, they will kill all the people above 60 years of age.

I go myself for renewal. They ask for some documents. It's not a complex process. I spend my allowance on buying food. I want to give it to my family members because my son/daughter-in-law don't have a huge income. If we share it with them, they will also take care of us when we cannot do it for ourselves. I go to the ward office to receive money. I get cash. I have not heard about any irregularity in distribution. I receive an allowance every four months. I have never missed my payment. I give money to my daughter as well who is studying Ayurveda. I have not received anything besides allowance. Current Ward Secretary is better than the previous. She is female so we can trust her more. Male secretaries always appointed their relatives/friends in the major post and prioritized their people in benefit distributions. Our life is easier after we started receiving allowance but sometimes, we feel that it may be given to influence voters in the election. For those, who cannot go for their payment, the bank distributes going in the communities.

In the past, there were irregularities while distributing allowance such as getting allowance in the name of a dead person. The VDC Secretary used the allowance on drinks and food. But now the situation is different.

I keep the allowance with myself. There should not be flat payment to all people since different people are there- we can minimize allowance to the rich people and add the money to those who are poor and vulnerable. I always keep money with myself. We did not get anything during covid 19. During the flood, we received one tarpaulin and 1 bag of rice. But we are not quite sure if it is distributed by the government.

It must be sent from Kathmandu to the Palika. We cannot save money because there are many basic needs. Representatives behave well with us. There is no discrimination in terms of our caste or class.

Box-8:

Supports to flood victims by Helambu Rural Municipality

Helambu Rural Municipality, Sindhupalchowk

Helambu Rural Municipality lies in Sindhupalchow district. Its area is 28,726. As per the 2068 census, the total population of this municipality is 17,671. Most of its area is covered by hills and mountains. It's beautiful but geographically challenging. It has a huge potential for tourism.

This year when Melamchi river was flooded twice in August 2021, it swept away 6 km of road and disconnected several settlements with the rest of the districts. It disconnected electricity, connectivity, and communication. Many people were dead, and several others remained missing. The second round of flood devastated the settlement.

The river swept away 8 resorts, two motorable bridges, and six suspension bridges. Houses were destroyed and people had to live in a makeshift shelter. Such kind of disaster was not new in Helambu, though. In the past there were similar floods and landslides causing many deaths and displacement and people were living in vulnerable situations. This time was little different because it swept away Magar village entirely. There were 18 houses, and the people were engaged in farming and cattle raising however the flood made their life as nightmare.

However, the rural municipality office initiated with several efforts to assist flood victims. The municipality realized the urgency and responded with relief materials. In the past, people had to live under makeshift for months and months. People waited for support materials and stayed idle, doing nothing on their own. It made people so dependent on aids. This year, the rural municipality decided to work differently. They first collected data of the population displaced by the flood. The municipality made shelter homes in a safe location. It was an individual house. The rural municipality has a plan to make 80-85 shelter homes and transfer all the flood victims of Helambu rural municipality in a safe place including Magar village and creatively engage them in supporting their livelihood. The municipality has a plan to create jobs and support the flood affected population in their living. Many families have already been relocated and resettled. The Mayor of the Palika shared that they have plans to support the affected people in many ways.

Box-9:

Widow

Helambu-6

I am Bhagwati Lamichhane (name changed)- 52 years old. I have two sons and two daughters. I live by myself. There is no one to take care of me. My sons and daughters are all in Kathmandu. There are rented people downstairs and sometimes, they ask me how I am doing and help in need. It's been 18 years my husband passed away. He had TB and Jaundice. We had another house which was swept away by the heavy flood and rainfall last year. But, no one gave me relief materials. They discriminate against me because I am a single woman. All others received it, but I could not get anything.

It's been 6 years since I am getting a single woman allowance. I had all the documents including my husband's death registration certificate. I submitted my photo, citizenship in the ward office. I opened bank account. Ward representatives helped me opening the account. I get 8000 in every four month. I spend this amount for food items at home. I have a huge loan and I spend rent amount in paying installment. So, this allowance has helped me a lot. I go to Kathmandu to visit my children. My sons are not well-off, so I must support them even though they are away. I go for renewal every year. I have not missed my payment not even a single time. I have not been discriminated by ward representatives. I decide on how to spend the allowance. My children never ask but I need this money to go and meet my daughters.

I prefer the allowance to be given in hand, not in bank. I need to travel alone to receive money from the bank. There is a big river and no bridge. I cannot cross the river. I have not identified any person who is eligible but not getting an allowance. People are saying that we will not get the allowance before the Dashain festival. I will have difficulties in managing my household if I don't receive it soon.

The amount is not sufficient for the women like me who must take care of everything. I expect they would give 5000 a month.

Box-10:

Single Man

Helambu Rural Municipality-4, Gyalthung

I am Thir Bahadur Tamang (name changed) and I live in Helambu Rural Municipality-4, Gyalthung. I am 62 years old, and I live alone. My wife passed away 16 years ago because of an unknown disease. I have two sons. First one is married with 2 children and the second is unmarried. They both live in Kathmandu and work as mason. They don't send me money because it is hard for them to sustain themselves.

I also used to work as a mason when I was young. I also worked as a bamboo carpenter before. I was earning some money by working with bamboo but lately there was a scarcity of bamboo in my village. Bamboo products are not in demand too and do not get reasonable prices. And as the years passed, I became weak, and my health deteriorated. Now, I do not work anywhere. So, there is no income at all. I have some land, which suffices for my meals.

It's not enough and there is no cash with me. I don't have monthly income besides the allowance. I receive the allowance because I am single. This is a new initiative of the Helambu rural municipality. I have heard that this is a new practice of local government, and it has helped me.

I have been getting a single man allowance since last year. I have received it four times already. In the past, I used to get 500 rs per month but now I get 1000 rs per month. Every four months, I get 4000 rs. I use this money for purchasing meat, tobacco, and alcohol. I drink alcohol because I am all alone and there is no one to share my grief. I am neither excited nor very unhappy so I don't have any complaining about this allowance. It does not matter so much.

Box-11:

Child Nutrition Allowance

Helambu-4, Gyalthung

I am a local health worker in a nearby hospital. My name is Prerana BK (name changed). My child's name is Anita BK (name changed). My husband works as a social worker with Child Nepal. We get a child nutrition grant. We started getting the allowance from her birth. But we have not withdrawn the allowance because we don't need it now. We want to deposit it and take it out when she is five years old. We can spend this money on life insurance. She gets Rs. 400 per month.

For registration, we went to the ward office. We submitted a photo and our citizenship card. We heard about the allowance through the media. Sometimes ward members also tell us. The ward representatives are very helpful. We had all the documents so there was no problem with registration. Now people marry at an early age. They don't have a marriage registration document, so their children don't get an allowance.

The practice of giving allowance to children is really a commendable practice. People have realized that we need to give our children nutritious food. But we want this allowance to be increased because it is very less. If the government coordinates with NGO, perhaps they would have more budget. For families like us, we can manage because both of us work but for those who don't have jobs, it's difficult to feed the child. Malnutrition is the bigger problem in our village. When we measure their arms, the situation is very pathetic because they are so lean and thin. They need better nutrition. We need an awareness program. The community doesn't know about a balanced diet. We need at least 1000 Rs per month for a child. The initial 100 days of a child is very crucial. We would get some food items by the SUHARA program. They also conduct awareness programs these days. It's beneficial. Along with the baby, the pregnant mother also should get it. Because mother and child health are interlinked.

Box-12:

Informal Sector Worker

Kathmandu

I am Biswa Bushal Karki (name changed). I originally come from Dolakha. I met my wife in Kathmandu. She was also in Kathmandu searching for job. She hails from Kalikot. We both were born in very poor family, so we did not have a luck to get higher education. In Kathmandu, we could not get higher paying job. I worked as a construction worker. I helped building houses. I was earning some money, though it was hard even to meet our basic needs.

Our situation became worse when covid-19 started. Construction work was paused due to this pandemic. All businesses were closed. I could not get any work. I was ready to do almost any type of work, be it a very dangerous. But during that time, transportation was stopped, and people's movement was restricted. I could not go anywhere. I had no savings from previous job. My wife was pregnant during that time. I did not know how to feed family. I thought of asking help from home, but I realized that there is no one who can earn and send money from my remote village. So, there was no support at all. We used to live in a rented house. Seeing our pathetic situation, my landlord waived two months house rent because we were so helpless. I did not even have rice, so the landlord provided some. They were so generous. We started taking loans. The covid situation and lock down stretched for more than one year. At once, we thought about returning to our village. But with a hope that this pandemic ends, we survived hardly.

Now Covid seems slowing coming under control. My wife started working. She works as a part time domestic worker and earns 6000 Rs. per month. I also get involved in construction work on and off. So, we are surviving anyhow. I wish if there was any support from our previous work, there were any kind of employment fund, or any savings, we would not have to struggle hard like we did before. We were almost starving to death. In fact, the people like us cannot save any money for future because our earning is so limited.

Annex-7: Data set in additional tables

Data Set by Palika

Caste/Ethnicity of respondent	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Dalit (Hill)	0%	0%	0.0%	24.1%	0.1892	22.5%	9%	4%	6.7%
Dalit (Madhesi)	31.0%	30.0%	30.5%	0.0%	0.0%	0.0%	19.6%	23.7%	21.4%
Muslim	13.4%	15.7%	14.5%	0.0%	0.0%	0.0%	8.4%	12.4%	10.2%
Madhesh Other Caste	47.2%	45.7%	46.5%	0.0%	0.0%	0.0%	29.8%	36.2%	32.6%
Tarai Janjati	3.5%	3.6%	3.5%	0.0%	0.0%	0.0%	2.2%	2.8%	2.5%
Hill Janjati	0.0%	0.0%	0.0%	45.8%	56.8%	49.2%	16.9%	11.9%	14.7%
Khas/Arya	4.9%	5.0%	5.0%	30.1%	24.3%	28.3%	14.2%	9.0%	11.9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Age group	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Up to 29 Years	2.8%	9.3%	6.0%	2.4%	2.7%	2.5%	2.7%	7.9%	5.0%
30 to 39 Years	2.1%	2.9%	2.5%	3.6%	2.7%	3.3%	2.7%	2.8%	2.7%
40 to 59 Years	7.7%	1.4%	4.6%	15.7%	8.1%	13.3%	10.7%	2.8%	7.2%
60 to 69 Years	31.0%	11.4%	21.3%	24.1%	10.8%	20.0%	28.4%	11.3%	20.9%
70 to 79 Years	43.0%	54.3%	48.6%	28.9%	43.2%	33.3%	37.8%	52.0%	44.0%
80 Years and above	13.4%	20.7%	17.0%	25.3%	32.4%	27.5%	17.8%	23.2%	20.1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

	Kalaiya Sub-metropolitan City	Helambu Rural Municipality	Total
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Marital status of respondent	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Single	11.3%	9.3%	10.3%	4.8%	8.1%	5.8%	8.9%	9.0%	9.0%
Married	62.0%	77.9%	69.9%	27.7%	67.6%	40.0%	49.3%	75.7%	60.9%
Widow/Widower	26.8%	12.9%	19.9%	67.5%	24.3%	54.2%	41.8%	15.3%	30.1%
Divorced	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Refused to answer	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Family types	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Nuclear	59.9%	52.9%	56.4%	39.8%	29.7%	36.7%	52.4%	48.0%	50.5%
Joint	7.7%	12.1%	9.9%	37.3%	32.4%	35.8%	18.7%	16.4%	17.7%
Extended	32.4%	35.0%	33.7%	22.9%	29.7%	25.0%	28.9%	33.9%	31.1%
Other	0.0%	0.0%	0.0%	0.0%	8.1%	2.5%	0.0%	1.7%	0.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

14. What is your educational status?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Illiterate	92.3%	67.1%	79.8%	94.0%	73.0%	87.5%	92.9%	68.4%	82.1%
Literate (Can read and write)	3.5%	17.1%	10.3%	3.6%	18.9%	8.3%	3.6%	17.5%	9.7%
Up to 5th grade	2.1%	8.6%	5.3%	0.0%	5.4%	1.7%	1.3%	7.9%	4.2%
Secondary/Higher Secondary (Grade 9-Grade 12)	0.007	4.3%	2.5%	0.0%	0.0%	0.0%	0.4%	3.4%	1.7%
Basic Level (6th to 8th grade)	1.4%	2.9%	2.1%	1.2%	2.7%	1.7%	1.3%	2.8%	2.0%
Other	0.0%	0.0%	0.0%	1.2%	0.0%	0.8%	0.4%	0.0%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

SN	16. Do you have your own house?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
		Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
	Yes	97.9%	96.4%	97.2%	94.0%	91.9%	93.3%	96.4%	95.5%	96.0%
	No	2.1%	3.6%	2.8%	6.0%	8.1%	6.7%	3.6%	4.5%	4.0%
	Total	142	140	28200.0%	83	37	12000.0%	225	177	#####

17. Do you have your own land?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]

Yes	68.3%	75.0%	71.6%	85.5%	89.2%	86.7%	74.7%	78.0%	76.1%
Yes, but I don't have land documents	3.5%	3.6%	3.5%	6.0%	8.1%	6.7%	4.4%	4.5%	4.5%
No	28.2%	21.4%	24.8%	8.4%	2.7%	6.7%	20.9%	17.5%	19.4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

18. If you have productive land, how long does it sustain for food in your family?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=102]	Male [N=110]	Total [N=212]	Female [N=76]	Male [N=36]	Total [N=112]	Female [N=178]	Male [N=146]	Total [N=324]
Three months or less	38.2%	26.4%	32.1%	39.5%	30.6%	36.6%	38.8%	27.4%	33.6%
4-6 months	25.5%	21.8%	23.6%	31.6%	41.7%	34.8%	28.1%	26.7%	27.5%
7-9 months	17.6%	13.6%	15.6%	9.2%	8.3%	8.9%	14.0%	12.3%	13.3%
10-12 months	11.8%	26.4%	19.3%	14.5%	13.9%	14.3%	12.9%	23.3%	17.6%
Can sustain for a year and more	6.9%	11.8%	9.4%	5.3%	5.6%	5.4%	6.2%	10.3%	8.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

SN	Caste/Ethnicity	Three months or less	4-6 months	7-9 months	10-12 months	Can sustain for a year and more	Total
1	Dalit (Hill)	58.3%	37.5%		4.2%		100.0%
2	Dalit (Madeshi)	47.9%	33.3%	12.5%	6.3%		100.0%
3	Muslim	31.3%	28.1%	25.0%	12.5%	3.1%	100.0%
4	Madhesh Other Caste	23.2%	20.5%	14.3%	25.0%	17.0%	100.0%
5	Tarai Janjati	62.5%		25.0%	12.5%		100.0%
6	Hill Janjati	39.3%	37.5%	8.9%	12.5%	1.8%	100.0%
7	Khas/Arya	20.5%	25.0%	13.6%	29.5%	11.4%	100.0%
	Total	33.6%	27.5%	13.3%	17.6%	8.0%	100.0%

Source: Analysis of baseline survey-2021

24. What do you think is the reason of providing social security allowance to you by the government?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Generosity of the government	91.5%	81.4%	86.5%	95.2%	89.2%	93.3%	92.9%	83.1%	88.6%
Rights enshrined in	7.0%	16.4%	11.7%	3.6%	8.1%	5.0%	5.8%	14.7%	9.7%

the constitution									
Given for vote and politics	0.0%	0.7%	0.4%	1.2%	0.0%	0.8%	0.4%	0.6%	0.5%
Don't know why	1.4%	1.4%	1.4%	0.0%	2.7%	0.8%	0.9%	1.7%	1.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

25. Do you know the time schedule of social security registration/renewal?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	28.9%	42.9%	35.8%	48.2%	51.4%	49.2%	36.0%	44.6%	39.8%
No	71.1%	57.1%	64.2%	51.8%	48.6%	50.8%	64.0%	55.4%	60.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

27. Did you immediately register for social security allowance once you were eligible?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
No	11.3%	15.0%	13.1%	27.7%	37.8%	30.8%	17.3%	19.8%	18.4%
Yes	88.7%	85.0%	86.9%	72.3%	62.2%	69.2%	82.7%	80.2%	81.6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

30. Who helped you for social security allowance registration?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Self	15.5%	32.9%	24.1%	22.9%	54.1%	32.5%	18.2%	37.3%	26.6%
Family members	78.9%	55.7%	67.4%	69.9%	43.2%	61.7%	75.6%	53.1%	65.7%
Supported by organizations	0.0%	2.9%	1.4%	0.0%	0.0%	0.0%	0.0%	2.3%	1.0%
Supported by local representatives	2.8%	2.9%	2.8%	6.0%	0.0%	4.2%	4.0%	2.3%	3.2%
Help of Palika/ward	2.8%	5.7%	4.3%	0.0%	2.7%	0.8%	1.8%	5.1%	3.2%
Other	0.0%	0.0%	0.0%	1.2%	0.0%	0.8%	0.4%	0.0%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

31. Was there any year you did not receive your allowance?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]

Yes	4.9%	3.6%	4.3%	6.0%	2.7%	5.0%	5.3%	3.4%	4.5%
No	95.1%	96.4%	95.7%	94.0%	97.3%	95.0%	94.7%	96.6%	95.5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

34. Discrimination or noncooperation towards you?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	1.4%	3.6%	2.5%	6.0%	0.0%	4.2%	3.1%	2.8%	3.0%
No	98.6%	96.4%	97.5%	91.6%	97.3%	93.3%	96.0%	96.6%	96.3%
Canot say	0.0%	0.0%	0.0%	2.4%	2.7%	2.5%	0.9%	0.6%	0.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

35. How many times did you receive social security allowance last year (Shrawan 77- Asad 2078)?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
One time	3.5%	5.0%	4.3%	1.2%	0.0%	0.8%	2.7%	4.0%	3.2%
Twice	2.1%	3.6%	2.8%	1.2%	0.0%	0.8%	1.8%	2.8%	2.2%
Three times	93.7%	91.4%	92.6%	84.3%	100.0%	89.2%	90.2%	93.2%	91.5%
Cannot say/Don't know	0.007	0.0%	0.4%	13.3%	0.0%	9.2%	5.3%	0.0%	3.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

36. How do you find current payment method?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Complicated	22.5%	21.4%	22.0%	31.3%	27.0%	30.0%	25.8%	22.6%	24.4%
Okay/Average	48.6%	50.7%	49.6%	19.3%	35.1%	24.2%	37.8%	47.5%	42.0%
Good	28.9%	27.9%	28.4%	49.4%	37.8%	45.8%	36.4%	29.9%	33.6%
Can't say	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

38. Who keeps the social security allowance of you or your child?	Kalaiya			Helambu			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Myself	79.6%	74.3%	77.0%	89.2%	83.8%	87.5%	83.1%	76.3%	80.1%
Husband/Wife	1.4%	4.3%	2.8%	2.4%	2.7%	2.5%	1.8%	4.0%	2.7%

Father/Mother	2.8%	11.4%	7.1%	1.2%	2.7%	1.7%	2.2%	9.6%	5.5%
Father-in-Law/Mother-in-Law	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Daughter/son/daughter-in-law/Son-in-law	16.2%	10.0%	13.1%	7.2%	10.8%	8.3%	12.9%	10.2%	11.7%
Relatives	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

40. Who decides on how to spend your or your child's social security allowances?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Myself	91.5%	82.9%	87.2%	89.2%	75.7%	85.0%	90.7%	81.4%	86.6%
Husband/Wife	0.0%	2.9%	1.8%	3.6%	2.7%	3.3%	1.8%	2.8%	2.2%
Father/Mother	1.4%	10.7%	6.0%	1.2%	5.4%	2.5%	1.3%	9.6%	5.0%
Father-in-Law/Mother-in-Law	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Daughter/son/daughter-in-law/Son-in-law	6.3%	3.6%	5.0%	6.0%	16.2%	9.2%	6.2%	6.2%	6.2%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

42. Do you think this allowance is enough? Are you satisfied?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Not satisfied	14.8%	8.6%	11.7%	1.2%	0.0%	0.8%	9.8%	6.8%	8.5%
Less satisfied (it's not helping)	3.5%	2.1%	2.8%	1.2%	2.7%	1.7%	2.7%	2.3%	2.5%
It's okay	51.4%	56.4%	53.9%	59.0%	56.8%	58.3%	54.2%	56.5%	55.2%
More satisfied	30.3%	32.9%	31.6%	36.1%	40.5%	37.5%	32.4%	34.5%	33.3%
Cannot say	0.0%	0.0%	0.0%	2.4%	0.0%	1.7%	0.9%	0.0%	0.5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

43. Do you know the social security public audit held by palika or ward office?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
No	100.0%	99.3%	99.6%	100.0%	100.0%	100.0%	100.0%	99.4%	99.8%

Yes	0.0%	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

45. Do you know the complaint mechanism in palika/ward office?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	0.0%	0.0%	0.0%	8.4%	5.4%	7.5%	3.1%	1.1%	2.2%
No	76.1%	77.1%	76.6%	90.4%	89.2%	90.0%	81.3%	79.7%	80.6%
Canot say	23.9%	22.9%	23.4%	1.2%	5.4%	2.5%	15.6%	19.2%	17.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

48. How do you find the behavior of officials or local representative in ward/palika?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
They are not cooperative	13.4%	11.4%	12.4%	3.6%	0.0%	2.5%	9.8%	9.0%	9.5%
Okay/Average	51.4%	55.0%	53.2%	49.4%	45.9%	48.3%	50.7%	53.1%	51.7%
Good	35.2%	32.1%	33.7%	42.2%	43.2%	42.5%	37.8%	34.5%	36.3%
Very Good	0.0%	0.7%	0.4%	2.4%	0.0%	1.7%	0.9%	0.6%	0.7%
Can't say	0.0%	0.7%	0.4%	2.4%	10.8%	5.0%	0.9%	2.8%	1.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

49. How is the social security program being implemented in the last four years?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Can't say	5.6%	14.3%	9.9%	4.8%	5.4%	5.0%	5.3%	12.4%	8.5%
Getting worse	1.4%	1.4%	1.4%	1.2%	2.7%	1.7%	1.3%	1.7%	1.5%
There is no change	10.6%	6.4%	8.5%	8.4%	10.8%	9.2%	9.8%	7.3%	8.7%
There is some improvement	71.1%	60.7%	66.0%	67.5%	70.3%	68.3%	69.8%	62.7%	66.7%
Much has been improved	11.3%	17.1%	14.2%	18.1%	10.8%	15.8%	13.8%	15.8%	14.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

	Kalaiya Sub-metropolitan City	Helambu Rural Municipality	Total
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51. Have you received additional allowance during natural calamities? (Flood, fire, earthquake etc.)	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	0.007	2.9%	1.8%	3.6%	10.8%	5.8%	1.8%	4.5%	3.0%
No	99.3%	97.1%	98.2%	96.4%	86.5%	93.3%	98.2%	94.9%	96.8%
Don't know	0.0%	0.0%	0.0%	0.0%	2.7%	0.8%	0.0%	0.6%	0.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

52. Have your family members lost their job due to covid-19?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	10.6%	12.1%	11.3%	37.3%	29.7%	35.0%	20.4%	15.8%	18.4%
No	89.4%	87.9%	88.7%	62.7%	70.3%	65.0%	79.6%	84.2%	81.6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

53. Have you received any support during covid-19 from ward office/Palika?	Kalaiya Sub-metropolitan City			Helambu Rural Municipality			Total		
	Female [N=142]	Male [N=140]	Total [N=282]	Female [N=83]	Male [N=37]	Total [N=120]	Female [N=225]	Male [N=177]	Total [N=402]
Yes	44.4%	43.6%	44.0%	33.7%	40.5%	35.8%	40.4%	42.9%	41.5%
No	55.6%	56.4%	56.0%	66.3%	59.5%	64.2%	59.6%	57.1%	58.5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Annex-8: Some photos of field works



FGD at Helambu-4, Gyalthung (Mixed Community)



FGD at Helambu-6, Nayabasti (KhasArya Community)