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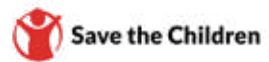
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Improving the Impact on Human Capital Development through Child Grant in Nepal

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ABSTRACT

The government of Nepal has made significant achievements in expanding social protection during the last two and half decades. Child grant is one of the entitlement provisioned by the government to enhance nutritional status and overall wellbeing of children which is universal in 25 districts of Nepal. This paper aims to explore how child grant can contribute to human capital development and its rationalization in scaling up throughout the nation. Furthermore, the paper suggests the possible fiscal spaces to leverage resources to expand universal child grant. Investments in early childhood development and nutrition can help break inter-generational cycles of poverty and promote equitable development by providing children with the resources they need to reach their full potential. This, in turn, can lead to increased economic productivity and social well-being. Also, the paper urge to increase the investment in children through universal child grant to serve the aging society in future.

1. Introduction

Nepal as a developing country is facing significant challenges in terms of poverty, inequality, social exclusion, and human development. Despite the progress in recent years, a significant proportion of the country's population remains vulnerable and lacks access to essential social services and protections (UNICEF & EPRI, 2020). At present, Nepal is facing a youth bulge;

with a median age of 24.3 (World Bank, 2021), youths make up 40 per cent of Nepal's population. If the demographic window of opportunity is not leveraged well, the country is at risk of losing what could be a tremendous opportunity for economic growth and social development (Chalise, 2018). Investing in youth and children is crucial in order to take advantage of demographic dividends and ensure that the country's future workforce is well-equipped to drive socio-economic

growth. It is also important to address the burden of aging in Nepal, as the proportion of the population over the age of 60 is expected to increase significantly in the coming years.

is significantly low compared to investing in youths/children. This could bring a massive financial challenge in the future as the country is rapidly moving towards an aging society.

Nepal's investment in social protection is about 12 per cent, which is comparatively higher to similar economies. The investment in social protection, particularly social assistance programme, however, is skewed towards the adult population. A recent United Nations Children's Fund' (UNICEF) social protection budget brief reveals that merely six per cent of the total social assistance programme (five schemes) budget goes to children, who comprise 33 per cent of the beneficiaries, whereas 58 per cent of the budget is spent on elderly citizens who constitute only 38 per cent of the beneficiaries (table 1) (UNICEF, 2022). It is important to address the issue of aging and provide elderly allowance, however, the return on investment

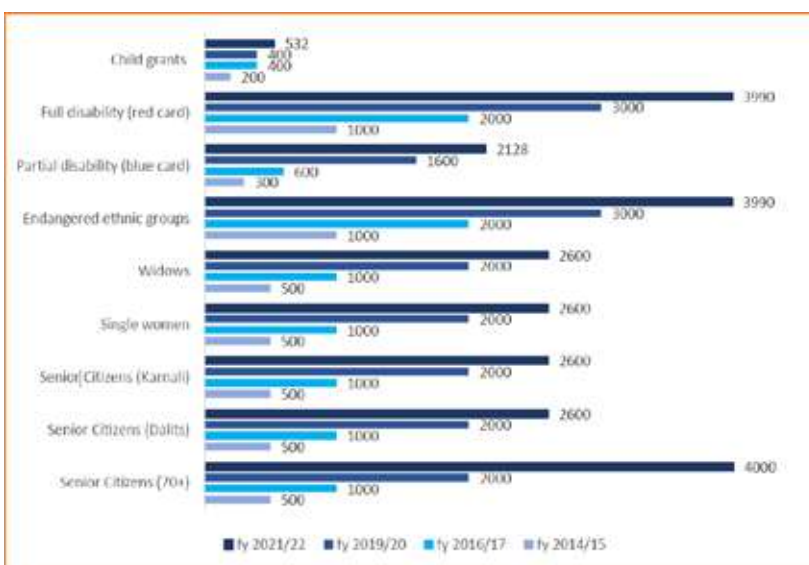


Figure 1: Benefit increment across various SSA schemes.

Source: UNICEF, 2022.

In a similar comparison, Figure 1 reveals that the Government of Nepal increased the old age allowance from Nepalese Rupees (NPR) 500 to 4000 as compared to child grant benefit which was increased from NPR 200 to 532.

Table 1: Trend of increment of old age allowance as compared to child grant benefits (%)

Title of social security allowances	% Beneficiaries	% Expenditure
Old age (70+)	38%	58%
Old age (Dalit + Karnali)	6%	7%
Single women + Widows	17%	21%
Disability (Partial + Full)	5%	6%
Child grants	33%	7%
Endangered Ethnic Groups	1%	1%
Total (%)	100%	100%
Total (N)	3.4 million	NPR 96 billion

Source: DoNIDCR (2021/22). Note: The number of beneficiaries in FY 2022/23 has increased and the budgeted allocation for them is NPR 106 billion. Since the fiscal year is not yet complete, full details for each of these allowances are not available.

Figure 2 shows the investment forecasting that was done using the current benefit value of NPR 532 for the Universal Child Grant Programme, and NPR 4,000 for the Old Age Pension, inflation is adjusted to five per cent on average; and the population projection was taken from the United Nations Population Fund

(UNFPA) population monograph for Nepal, published in 2014 (CBS, UNFPA) Nepal's social protection budget for the old age population is depicted in the monograph. While the budget allocated for the old age population is in an increasing trend, in contrast, the cost of child grants is decreasing.

When talking on sustainability of social protection and financing challenges recipients of the old age pension increasing significantly as the country is moving towards ageing society. Again investment in old age significantly high NPR 4000 compare to the child grant which is just NPR 532. Financing on child grant comes with high rate of return, low investment and sustainable as the fertility rate is going down.

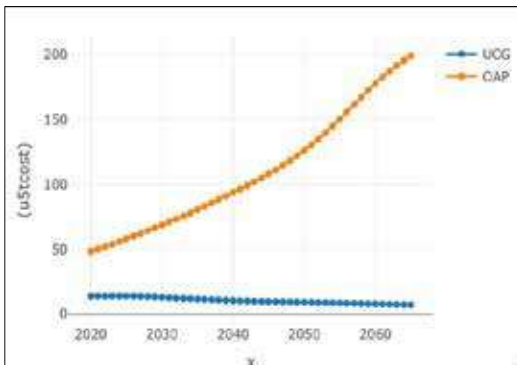


Figure 2: Forecasting estimated investment on the universal child grant (<5) and Old Age Pension (OAP) for next 40 years.

Source: UNICEF (2023), *Scaling Up the Child Grant, Improving the Impact on Human Capital Development, Policy Brief 2023*.

Social protection programmes create opportunities, empower families to invest in human capital, and break the cycle of intergenerational poverty (World Bank, 2021). The 2010 European Report on development notes that social protection can be an important mechanism to reverse

exclusion, allowing for greater empowerment and inclusion of the excluded (UNDESA, 2013). Studies have shown that social protection, particularly social assistance to children, can improve human capital from the early years through secondary school by facilitating and protecting human capital investments. For instance, cash transfers can increase the use of health services and improve dietary diversity, and in some cases result in improvements in health, nutrition, and cognitive development outcomes (Bastagli et al., 2016; De Walque et al., 2017; In addition to this, investments in early childhood development and nutrition can help break intergenerational cycles of poverty and promote equitable development by providing children with the resources they need to reach their full potential. This, in turn, can lead to increased economic productivity and social well-being, creating a more prosperous and equitable society. In this context, this paper aims to assess the investment on children and its role on human capital formation.

2. Methods and Materials

This paper is essentially based on review of literature, including peer reviewed journal articles, published and unpublished reports, policy briefs, and secondary data pertinent to social protection and child grants in Nepal. The secondary data were mostly drawn from the reports published by the Government of Nepal, UN agencies, World Bank and other development partners. Critical review of existing policies and programmes of the government on social protection, especially child grants and their impacts to human capital development were carried out. Furthermore, the possible fiscal spaces were explored to leverage the resources for scaling up universal child grant in Nepal.

3. Results and Discussion

3.1 Investment in children for improved human development

High levels of unemployment, underemployment, and low income prevent families from investing in their children's development, thus hindering economic growth and social cohesion. Because of this, Nepal could be at a risk of falling behind in the global market (World Bank, 2020). To avoid this, it is crucial for the country to invest in children's health, education, and overall well-being, as well as address the widespread low-income issue that prevent children from reaching their full potential. Growing up in poverty can have long lasting negative effects on children, including inadequate nutrition, poor health care, missed educational opportunities, and the constant stress of financial insecurity. The World Bank's Human Capital Index estimates that globally, a child born today would only reach 56 per cent of their full adult productivity due to the risks of poor health and education. As a result, millions of children do not reach their full development potential because of inadequate nutrition, lack of early stimulation and learning, and exposure to poverty and stress (World Bank, 2018). These disadvantages can follow children into adulthood and affect their future. It is therefore important for Nepal to increase investment in youth and children to minimise the impact of poverty on future generations and develop a quality human resource.

The Child Grant Programme, in early years in South Africa and Indonesia has consistently demonstrated positive long-term effects on families with young children (World Bank, 2018). These investments have improved the health, education, and overall well-being of children, transforming them into productive adults, ultimately contributing to the country's economic prosperity. Similarly, in Nepal, various studies demonstrate that

investment results in positive outcomes for children and their families. Malnutrition among children has decreased significantly, which is primarily attributed to the Child Grant Programme (MoHP, 2022).

A study by UNICEF found that if children in Nepal under the age of 17 were to receive a small monthly allowance starting from under the age of five and increasing over time, the poverty rate could be reduced by 16.8 per cent at a cost of less than 0.7 per cent of the Gross Domestic Product (GDP) per year (UNICEF, 2021). Moreover, the evaluation of Child Grant Programme conducted in 2020 shows that the grant has not only contributed to better health outcomes for children but has also contributed to the empowerment of the mothers who have received the grant. The mothers were found to have increased mobility and exercised their agency to make their household and personal decisions (UNICEF 2020).

3.2 An instrument to achieve universal birth registration

The early Impact Evaluation of the child grant shows that the Child Grant Programme, which provides financial assistance to families with children, has had positive impacts on the recipients and its family. It has significantly contributed in increasing birth registration rates and enabled families to afford basic necessities like food and clothing (UNICEF 2020) .. The programme has also reduced the likelihood of child labour among recipients and their siblings. However, currently, only about 46 per cent of children under the age of five and six per cent of all children in the country have been receiving the grant (UNICEF, 2016) (Figure 3).

During crisis, communities and people become vulnerable to different kinds of

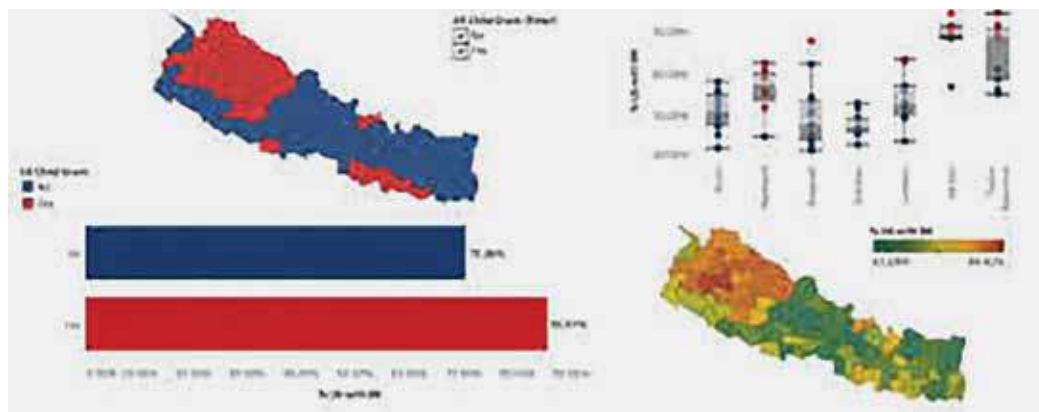


Figure 3: Districts with child grant have significantly higher birth registration.

Source: CBS, 2021 (<https://cbs.gov.np>).

situations. The economic vulnerability caused by the COVID-19 pandemic saw significant fall in people’s living standard. Universal schemes like the Child Grant Programme helps to provide emergency response during crisis by acting as an economic stimulus and offering everyone a regular and predictable income to sustain their well-being (Kidds & Sibun, 2020).

3.3 Fulfillment of international and national commitments

Expansion of the Child Grant Programme is not only economically, socially, and politically imperative but also important in terms of fulfilling the international and national commitments. Having ratified the international human rights instruments, including the Universal Declaration of Human Rights 1948, the International Covenant on Economic Social and Cultural Rights 1962, and the Convention on the Rights of Children 1989; Nepal has made a commitment to provide regular basic income for children who are inherently vulnerable. Moreover, having considered social protection as the most important measure to address poverty, the 2030 Agenda for sustainable development

targets to implement nationally appropriate social protection systems and measures for all including children, and achieve substantial coverage of the poor and vulnerable by 2030 (UNICEF, 2016).

At the national level, Article 43 of the Constitution of Nepal 2015 enshrines the fundamental right to social protection for all children. The article reads “the indigent citizens, incapacitated and helpless citizens, helpless single women, citizens with disabilities, children, citizens who cannot take care of themselves and citizens belonging to the tribes on the verge of extinction shall have the right to social security, in accordance with the law.” Child Rights Act 2018 also provides a bundle of rights to children, including the rights to a dignified life, appropriate care, nutrition, and free basic health services (Niti Foundation, 2019). The Act assigns primary responsibility of fulfilling these rights to parents and guardians and the responsibility of providing a conducive environment to the state. Additionally, in the 15th Five Year Plan, the Government of Nepal made a commitment to expand and strengthen social security programmes including the Child Grant

Programme nationwide, by expanding the scope of social security tax and contribution-based social security system (UNICEF, 2016). The Government aims to expand the social security programme from 17 per cent of the population in FY 2018/19 to 60 per cent by the end of 2024. It also intends to increase the share of social security expenditure from 11.7 per cent to 13.7 per cent in the national budget (UNICEF, 2016).

3.4 Fiscal space and financing universal child grant in Nepal

Countries across the world are facing the brunt of global financial crisis and Nepal is not an exception. The nation's economic condition is continually deteriorating. The revenue generated by the government is hardly enough to meet the recurrent expenditures. Therefore, expansion of social protection schemes is indisputably a challenge under the given economic circumstance. However, expansion of the grant is possible by leveraging the existing resources. The four possible options are discussed below.

- (i) To leverage resources that will gradually be available from contributory social security system as it has replaced the tax-financed public pension system. According to the Ministry of Finance, the average contribution rate for civil servants is 13 per cent of their salary. Assuming that an average of 10,000 new civil servants join the system annually, the total amount of resources that can be generated through new pension contributions is approximately NPR 1.56 billion rupees.
- (ii) The second approach is to exclude children from well-off families. Families of civil servants, formal sector, self-employed, and other affluent families could opt-out of receiving the grant voluntarily. This approach would ensure that the resources

are directed towards children who are in grave need of financial support. Altogether 22 per cent children (21,81,519) are multi dimensionally poor in Nepal and could benefit from the Child Grant Programme (NPC, 2021)

- (iii) The third approach to finance the universal Child Grant Programme is by imposing a minimum additional tax on schools running under the Company Act 2006. According to the annual report of the Department of Education for FY 2020/21, there were 3,988 schools operating under the Company Act 2006 in Nepal. Imposing a minimum additional tax on these schools could generate additional revenue that could be utilised to finance the Child Grant Programme.
- (iv) Lastly, collaboration with development partners for grants and concessional soft loans can also help manage fiscal space. Upon request, the development partners can potentially provide grants and/or soft loans to help reduce burden on the government's fiscal space.

4. Conclusion

Nepal is expected to become an aging society with a larger proportion of older people by the year 2028. Currently, Nepal has a "demographic window of opportunity" where the majority of the population is young and productive. In order to take advantage of this opportunity and prepare for the aging population, it is imperative to invest in youth and children so they become productive adults and support the older generation, all the while contributing to economic development of the country. Investment in children would provide both short-term and long-term boosts to the economy and strengthen national social contracts. Moreover, investment in children is also likely to increase citizens' trust in the

government. As most households receive regular and predictable cash payments, their trust in the government is likely to increase, which can potentially result in higher tax payments and an opportunity for the government to increase investment in public services such as health and education.

Currently, the Government of Nepal has been spending less than five per cent of its social protection budget on children who make up 34 per cent of the country's population UNICEF & EPRI. (2020). A large portion of the budget is spent on other social transfers which have comparatively nominal returns. At this demographic juncture, it is crucial for Nepal to prioritise investing in youth and children by expanding child grant nationwide. If Nepal fails to do so, a large portion of the population will be unskilled and inadequately equipped to contribute to the country's economy and serve the aging society in the future.

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Stakeholders' Perspective on Building Integrated Social Protection System in Nepal

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ABSTRACT

Following the inception of federalist structure, the three tiers of government are providing more than 80 social protection programmes in Nepal. The main purpose of this study is to assess the extent of coordination and integration of various programmes and provisions related to social protection, and to put forward better ways of coordination among them. This study adopted mixed method and partially applied the coordination toolkit developed by United Nations Development Group (UNDG) and ISPA. The study draws on analysis of available research, and in-depth interviews with concerned stakeholders using semi-structured questionnaires. Findings show that the involvement of multiple mechanisms and agencies for managing social protection schemes have created fragmentation, duplication, inefficiency, and ineffectiveness despite the fact that there is programme level vertical coordination within a single programme in some social protection schemes. There are a severe lack of horizontal coordination at the policy and operational level among programmes and mechanisms related to social protection. Implementation of international obligations, designing national policies and legal frameworks, establishing institutions, provisioning sustained funding mechanisms, generating political willpower, and using Integrated Management Information Systems (IMIS) are some strategies that can contribute to integration of the programmes. Moreover, it is very important to establish a single mechanism for coordinating the fragmented social protection activities for its sustainable implementation.

1. Introduction

Social protection is a set of national policies, institutions and political will to combat risks, poverty and vulnerability among people in need. Globally 53.1 per cent of the total

population or 4.1 billion people are out of coverage of social protection schemes, whereas 55.9 per cent of population is out of reach of social protection programmes in Asia and Pacific region (ILO, 2021:19). The Fifteenth Five Year Plan of Nepal claims that the share

of social protection on the national budget will be 13.7 per cent and 60 per cent population will be covered by social protection programmes by the end of Fiscal Year 2023/24 (NPC, 2020:290). Nepal has been aiming to increase the coverage of social protection along with its share in national expenditure. Nevertheless, extending social protection through multiple layers of government, agencies and institutions may not be efficient, which has created fragmentation and duplication of social protection programmes in Nepal. This is supported by the fact that there are more than 76 social protection schemes channeled under 29 programmes and more than 11 ministries, with total spending of Nepalese Rupee (NPR) 188 billion, are involved in their management (UNICEF, 2020:19).

There is no proper research on the impacts of fragmentation and lack of coordination among social security programmes. However, it can be said that due to the fragmentation and lack of coordination and cohesion, and delivery mechanism, the sets of social protection programmes have hardly produced any expected results of in regards to reaching out to all citizens and enhancing their quality of life in general. In this context, this paper aims to assess the extent of coordination and integration of various programmes and provisions relating to social protection, and to put forward possible ways of integration among them.

2. Methods and Materials

This study adopted mixed method, where desk-based research, in-depth interviews and consultation with stakeholders were conducted for obtaining primary and secondary data. A range of literature on coordination and integration of social protection in Nepali context were reviewed. In-depth interviews and consultation with the help of self-

designed semi-structured questionnaires were conducted with 12 participants, including heads, deputy heads, and officials of the selected programmes.

For conducting the interviews and consultation meetings with respondents, Key Informant Interviews (KII) guideline was developed. This guideline included a total of 17 key questions (as semi-structured questionnaire) consisting 14 from Inter-agency Social Protection Assessment (ISPA)'s Core Diagnostic Instrument (CODI) framework, and three from UNDG's Social Protection Toolkit. This was followed by in person and telephonic conversation with the informants. At the same time, the collected information was analysed partially using these frameworks and presented in descriptive forms. CODI is an instrument for assessing/analysing social protection situation and recommending the ways for developing and designing social protection system in any country. This framework is developed by the Inter Agency Social Protection. Similarly, the Social Protection Coordination Toolkit is the measure for investigating the level of coordination and cohesiveness among social protection programmes and prescribing better ways for establishing integrated and coordinated social protection systems in any country. Both frameworks are applied to many countries in order to obtain better results.

There are plenty of social protection programmes run by various state and non-state actors; however, three popular social protection programmes including social security allowances under the Department of National Identity and Civil Registration (DONIDCR), contributory social security programme under Social Security Fund (SSF), and health insurance programme by Health Insurance Board (HIB) were randomly sampled for the purpose of this study.

3. Results and Discussion

3.1 Existing knowledge on fragmentation and coordination in social protection systems

Social protection is targeted at safeguarding the society against risks and vulnerabilities in different stages of life to ensure optimal income for a dignified lifestyle. Norton et al. (2001:7) defined social protection as ‘the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society.’ They explained its types/instruments as: i) social insurance; participatory, contributory and formal sector programmes, ii) social assistance; non-contributory, tax funded, informal sector programmes as cash or in kind form, and iii) other instruments; labor market policies, price support, microfinance and employment support programmes.

Various types of social protection schemes have been implemented in isolation under many institutional roofs and various policies existed without establishing a proper integrated system, even globally. Social protection system broadly includes: a) policy (legal and policy framework, alignment of policies with needs of the population, policy making process, policy implementation and capacity, public expenditure and financing, information dissemination and raising awareness, monitoring and evaluation), b) programme design (eligibility criteria, benefit design, expenditure and financing, incentives), and c) programme implementation (identification, eligibility verification, enrollment, benefit delivery, monitoring and evaluation, complaints and appeal mechanism, information dissemination and raising awareness) (Inter Agency Social Protection Assessments (ISPA) on Core Diagnostic Instrument, (CODI). The Inter

Agency Social Protection Assessments (ISPA) also claims that after analysing these components in a systemic way, suggestions for building coherent and coordinated social protection mechanisms in any country can be provided.

Fragmentation is defined as the disintegration of any system. In case of access to health care, McIntyre et al. (2008: 871) define it as a situation of “the existence of a large number of separate funding mechanisms (e.g. many small insurance schemes) and a wide range of health care providers paid from different funding pools.” The authors further argue that fragmentation has created inequity in health care systems, which needs greater integration of financing mechanisms for correction. Furthermore, the fragmentation of programmes may lead to duplication, where beneficiaries are covered by more than one scheme for the same contingency. This is especially an issue in the absence of common identification and management information system (ILO, 2016:59). Rawlings et al. (2013:5) claim that “addressing fragmentation can enhance efficiency by ensuring better coordination across actors and programmes, as well as sharing of human, financial and administrative resources. This can lead to economies of scale, the leveraging of additional resources, greater savings, enhanced value for money, but, most importantly, the enhancement of final outcomes including expanded coverage, improved delivery of social protection services as well as better use of existing resources by beneficiaries.”

Fragmentation leads to inefficiency and ineffectiveness. Alternatively, coordination leads to integration, harmonization, consolidation and cohesion within and across the system. For the purposes of designing and implementing social protection floors, UNDG (2016:9) defines coordination “as

the alignment and harmonization of all stakeholder activities (at the operational level) in a coherent and holistic way to reach clearly identified and shared objectives (at the policy level). Obviously, a vertical link (vertical coordination) is also required between policy and operational levels.” Most importantly, UNDG provides three frameworks for policy, vertical and operational coordination. The ministries, social partners and development partners are horizontally involved in policy and operational level coordination, whereas vertical coordination links the policy level and operational level with organisational layers. Policy coordination involves defining national social protection strategies, national social protection floors, and designing the implementation roadmaps with consensus of stakeholders. Operational coordination efforts are made to deliver quality service in social protection programmes, whereas vertical coordination transforms policy decisions into actions at the operational level. Vertical coordination also allows planning, budget allocation, guidance, supervision, monitoring, evaluation, feedback and reporting functions to be optimised by coordinating the different tiers of government including federal, provincial, local (district, municipal and village). The responsible mechanism and their relationship is clearly illustrated in Figure 1.

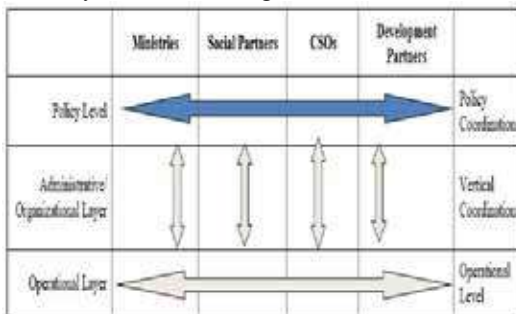


Figure 1: Required coordination efforts to develop and implement social protection floors

Source: UNDG (2016).

According to UNDG, coordination is crucial for: a) harmonizing different institutions and schemes while developing and implementing social protection floors for universal coverage, b) ensuring efficiency of social protection mechanisms by minimising duplication, c) improving effectiveness of the system by integrating various benefits and services provided by institutions to concurrently address multiple aspects of poverty, exclusion and vulnerability, d) maximising effectiveness of the assistance given to different countries by the United Nations (UN) and development partners, e) sustaining achievements through provisions of social protection, and f) linking national social protection actors (bureaucracy, politician, policy makers, activists) to the international forum of experts and best practices, and sharing expertise, knowledge and skills globally (p.3). For the assessment of existing coordination mechanisms, UNDG has provided framework and questionnaire for all three categories of coordination efforts (UNDG, 2016:17).

ILO (2012) in Social Protection Floors, recommendation no. 202, has underlined the obligation to members for fulfilling coordination and coherence efforts in Section 3 (m, n) as “coherence across institutions responsible for the delivery of social protection;” and “high-quality public services that enhance the delivery of social security systems;”. Likewise, section 10 (c) further elaborates as “ensure coordination with other policies that enhance formal employment, income generation, education, literacy, vocational training, skills and employability, that reduce precariousness, and that promote secure work, entrepreneurship and sustainable enterprises within a decent work framework;”. Section 13 (2) states “members should progressively build and maintain comprehensive and adequate social security systems coherent with national

policy objectives and seek to coordinate social security policies with other public policies.” The recommendation no. 202 is the foundational stone for Sustainable Development Goals’ target 1.3. Therefore, action towards fulfilling this goal also leads to the coordination process.

There is no singular mechanism to increase coherence in social protection systems but making and implementing international obligations, designing national policies and legal frameworks, establishing institutions, provisioning sustained funding mechanisms, generating political willpower, and using Integrated Management Information Systems (IMIS) are all strategies that are conducive for building coherent social protection systems.

International regulations such as “Conventions, Covenants, Codes, Declarations, Frameworks, Protocols, Recommendations and Treaties (CCCCDFPRTs) (Devereux, 2017: 22)” of UN and its agencies, regional institutions, bilateral and multilateral agencies provide the grounds for consolidation of social protection systems. These international provisions are accepted as an obligation for signatories/parties to fulfill the global goals for leaving no one behind. At the same time, these obligations create a basic human right to social protection for an individual (Sepulveda et al., 2012; Devereux, 2017; Kaltenborn, 2013, 2015, 2017, 2020; Sepulveda, 2020). This is evidenced in various articles of the Universal Declaration of Human Rights, 1948 which states that “Everyone, as a member of society, has the right to social security (Article 22)... Everyone who works has the right to just... by other forms of social protection (Article 23(3)... Everyone has... the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control (Article 25(1)... All children, whether born in or out of wedlock, shall enjoy the

same social protection (Article 25:2) (UN, 1948).”

Similarly, the International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966 creates right to social protection mentioning as “the State Parties to the present Covenant recognise the right of everyone to social security, including social insurance (Article 9)... “take steps, individually and through international assistance and co-operation, especially economic and technical, to the maximum of its available resources, with a view to achieving progressively the full realisation of the rights recognised in the present Covenant by all appropriate means, including particularly the adoption of legislative measures (Article 2:1) (UN, 1966).”

According to Universal Declaration of Human Rights (UDHR) and ICESCR, the specific group of covenants such as Convention on the Elimination of All forms of Discrimination against Women (CEDAW) 1979, Convention on Rights of the Child (CRC) 1989, Convention on the rights of the Persons with Disabilities (CRPD) 2006, International Convention on the Protection of the Rights of all Migrant Workers and Members of their Families, 1990 were implemented to provide the same right of social protection/security to minority groups.

International Labour Organisation (ILO), as a specialised UN agency for labor and social protection, has set the gold standard for social protection and its benefits. Income Security Standard (ISR), 1944 as its early document clearly defined social insurance and social assistance and their respective targeted populations. The insurance was for the self-employed and employed person for inability due to invalidity, old age and deaths, while the social assistance was for the dependent children, needy invalids, aged

people and widows who do not receive social insurance benefits. Similarly, ILO's Social Security (Minimum Standard) Convention 102 endorsed in 1952 recommended nine categories or schemes of social security for the coverage of almost all kinds of risks and vulnerability. They are medical care, sickness benefit, unemployment benefit, old age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit and survivor benefit. There is a provision of ratification of this convention if a country can adopt at least any three or more schemes with substantial coverage of its population. To date it is ratified by 59 countries.

The Social Protection Floors Recommendation 202 was adopted at the International Labor Conference in 2012, and it reaffirms social security as a human right. It suggests that there should be at least four nationally determined minimum guarantees such as essential healthcare including maternity, basic income guarantee for children, aged people and people in active age (who are unable to earn). Likewise, the Sustainable Development Goal (SDG) 1.3 claims to "implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable." Furthermore, target 5.4 and 10.4 extend the provision of social protection policies in case of enhancing gender equality and reducing inequality.

At the regional level, agreements such as European Union Regulations on the Coordination of Social Security Systems, the Caribbean Community Agreement on Social Security, Unified Law on Insurance Protection Extension of the Gulf Cooperation Council, Unified Law on Insurance Protection Extension for Citizens of Gulf Cooperation Council States working outside their countries in any other Council Member States, Ebero-

American Multilateral Convention on Social Security, the Inter-African Conference on Social Insurance Multilateral Convention on Social Security are very useful for coordination and uniformity of social protection system in the respective region.

Social protection is a cross-cutting issue and is reflected in policies and legal frameworks that include the "Constitutions, Laws, Strategies, Policies, Programmes and Projects (CLSPPPs)" and most of the international obligations are incorporated with these for making social protection arrangement right-based and universally accepted (Devereux, 2017: 22). Institutions are the active sources of coordination and cohesiveness of social protection policies for better performance. Kabeer (1994, 2003, 2005, 2008, 2014), Kabeer & Subrahmanian (1996, 1999) and March et al. (1999) claim there are mainly four institutions namely state (legal, military, administrative, organisation), market (firms, corporate house, multinationals), community (village tribunals, voluntary association, informal networks, NGOs), and family (household, extended families, lineage grouping). These institutions are responsible for providing social protection to the targeted population, and the quantity, quality and sustainability of the benefits of social protection are determined by the five dimensions of social relations such as rules, resources, activities, people and power. Among them, markets are profit oriented, communities are faith based or interest based, kinships or families are biased and inadequate. These groups are not obliged to provide social protection, and protection through these mechanisms is not sustainable. However, the state has legal, moral and political obligations towards its citizens. Similarly, the five dimensions determine the degree of responsibility borne by each of these four institutions (Kabeer, 1994, 2003, 2005, 2008, 2014). Kabeer (1994, 2003, 2005, 2008, 2014) proposed institutional analysis for building

an effective and coherent social protection system, which is not only effective from a gender analysis perspective but very useful for system, project and programme analysis, and project planning and policy development. However, March et al. (1999) argues that the framework proposed by Kabeer is very complex which needs very detailed knowledge of context to perform analysis. Further it is very difficult to use with communities in a participatory way.

After an analysis of suitable institutions for effective social protection, a simple but effective approach to promoting collaboration is to establish shared facilities. This not only fosters better understanding of each other's activities and responsibilities but also serves as a foundation for collaboration (UNDG, 2016:50). For instance, the One-Stop-Shop (OSS) is a successful model of collaborative service delivery that provides various front-line services to beneficiaries without the need for merging official processes, such as having a single registry or an Integrated Management Information System (IMIS). Moreover, these facilities play a crucial role in preventing the stigmatisation of the impoverished, as they serve multiple purposes beyond just providing social assistance. They contribute significantly to bringing coherence to an otherwise fragmented social protection landscape (UNDG, 2016:50). Mongolia serves as a notable example of the OSS implementation, addressing the challenge of delivering high-quality services to the world's most sparsely populated country. Since 2007, the OSSs have been implemented nationwide, offering civil registration services, social protection and employment counseling, as well as notary and banking services, at the provincial (aimag) and district (soum) levels (UNDG, 2016:50; ILO, 2016).

Likewise, in Thailand, the utilisation of a national coordination mechanism

proves to be advantageous in expediting and streamlining processes. For instance, the Subcommittee on Policy and Planning of the National Commission on Social Welfare, which includes all pertinent line ministries, plays a coordinating role by consolidating and managing all technical input on the draft ABND report (ILO, 2016:44). Thus, conducting institutional analysis to identify the appropriate institution for collaborative services, establishing a unified platform, and forming a committee as an institutional body are crucial for achieving coordinated social protection systems. These practices serve as prime examples of incorporating national coordination mechanisms to enhance service delivery effectiveness and streamline bureaucratic procedures. Sustainable financing of the programmes always matters most though it has not mattered much in Africa (Hickey, 2008:5-6).

Correspondingly, politics and government of the day are significant for provisioning more coordinated social protection policies in the country. In this regard, NGO Committee on Social Development (2018:4) claims that "translating global promises [of social protection] into social reality at the national and international levels will be largely a question of political will and intent...political leaders must take ownership of this issue and find financing solutions." Additionally, Norton et al. (2001) argue that the state's role in the arrangement of social protection should be clearly defined through the well agreed political process for their political acceptance and sustainability. Hickey (2008:2-4) claims that there are four main aspects of politics which influence the formulation of social protection policies and their implementation in the Africa. These aspects are political institutions (patronages, historical precedence), political actors and agencies (elections, formation of government, elites and administrative/bureaucratic

agencies), socioeconomic forces (public attitudes, lobbying) and the global dimensions (donor policy and practices).

These dimensions of politics usually determine the size, target group, type (universal/targeted), stages (conception, implementation and sustainability) of the social protection. On the contrary, these architecture or shapes of social protection have political impacts such as regime, stability, social solidarity and increased citizenship status (Barrientos & Hulme, 2009). Moreover, there are numerous examples of positive linkages of politics and social protection that social protection is much affected by the political system, one is that social pensions of South Africa and Namibia represent the legacy of successful colonial forms of social protection. In addition, it is the politics in the last couple of decades that have been adopting the social protection systems with the changing nature of risks and vulnerability such as increased cases of migration and HIV infection (Barrientos & Hulme, 2009).

There is no option left for adopting ICT for avoiding difficulties of building a coordinated social protection system. Barca (2017) categorises the Management Information System (MIS) into three types namely a) database and programme MIS, b) single registry set-up MIS for selection purpose, and iii) programme coordination using an Integrated MIS. Out of these three designs the last one is very effective as National Information System for Social Assistance in Lesotho, as SOCPEN in South Africa and as IMIS in Seychelles (Barca, 2017:30). This Integrated IMIS is defined as “a common software used by several social protection programmers to manage part or all of the administrative functions jointly: registration of beneficiaries, identification and authentication, collection of contribution, payment of benefits

and delivery of services, complaints and appeal and so on” (UNDG, 2016:16).

All the aspects and instruments discussed above are very important. However, integrating all these aspects strategically is very challenging. Therefore, UNDG (2016) has put the way forward for improving coordination at different level. It starts with five steps for improved horizontal coordination at the policy level: i) Setting up social protection teams; ii) using a national dialogue to define shared priorities; iii) defining social protection strategies; iv) promoting the installation of a single entity accountable for the SPF implementation; and v) installing a common monitoring system for the SPFs (p.31). It suggests five ways for vertical integration by I) promoting the principle of subsidiarity II) developing interest of local administration III) streamlining a chain of committees, IV) encouraging the implementation of reporting mechanisms, and IV) developing integrated management information system (p.38). Lastly, UNDG recommends five stages for enhanced horizontal coordination in the operation level by: i) promoting the role of local social officers, and enhancing their capacities, ii) promoting installation of shared identification databases, iii) supporting implementation of shared selection systems, iv) developing simplified delivery mechanisms based on shared front offices, and v) developing a single window service (p.45).

3.2 Coordination and integration among social protection systems in Nepal

The situation of coverage of social protection in Nepal is not so satisfactory compared to most of the developed nations. The world social protection report 2020-2022 claims that the population covered by at least one social protection benefit (excluding health) in Nepal is 17 per cent and the universal health

coverage is 48 per cent (ILO 2022: 274). Comparatively, this status is just better than a few South Asian (Afghanistan 7.5%, Pakistan and Bhutan 8.8%) and other countries; however, it is tremendously low compared to 46.9 per cent of the world, 44.2 per cent of Asia and Pacific, and 22.8 per cent of South Asia (ILO, 2022:18).

The social protection systems in Nepal is built on the basis of constitutional provisions and national legal framework aligning with the international obligations. Mainly, the Article 34 and 43 of the Constitution of Nepal, 2015 stipulated to provide social security and social assistance to the citizens respectively. Similarly, directly relating to social protection, Social Security Act, 2074, Contributory Social Security Act, 2074, Health Insurance Act, 2074, and Regulations related to them along with other education, health, employment, labor, children, elderly, youth, women, minorities and marginalised related Acts, Regulation, Directives and Standards are in implementation for building various social protection systems in Nepal.

Apart from these, The Fifteenth Five Year Plan (Fiscal year 2019/20-2023) has accepted social protection and security as the drivers of transformation (p. 27) as its' long term vision, while it has the goal "to make social security and protection sustainable, universal, and accessible, for the implementation of civil rights and to strengthen the trust of citizens towards the state," within the period of five years. In the context of building coordinated and integrated social protection system, it has the following working policies:

An integrated social security package will be implemented...inter-agency coordination reforms will be carried ...The

Social Security Fund will be restructured to operate both the comprehensive social security scheme as well as the social security scheme based on contributions in an integrated manner...Various social security programmes will be implemented by linking the schemes such as social security, social assistance, labor market intervention, public works, social supervision, and service work, etc. with the integrated social security system...Social security integrated information system will be developed. The reporting system of social security scheme distribution will be developed. To develop the framework for the implementation of security programmes in line with the federal system, the study of international practices will be carried out and intergovernmental coordination and cooperation will be made effective. With the coordination and cooperation among the three tiers of government, Nepali workers going to India will be covered by social security insurance for their safety (NPC, 2020: 289-290).

Multiple governments and institutions are associated with the provisions of social protection. Maharjan et al. (2021) claims that there are federal (1), provincial (7) and local government (753) with more than 80 social protection schemes under more than 35 types of social protection programmes in Nepal. Most of the programmes are implemented by different ministries, sometimes a single ministry runs multiple programmes under the departments and divisions. For example, one of the vital programmes of social protection, the Contributory Social Security programme, is implemented by SSF while the Prime Minister Employment Program (PMEP) is run by the Ministry of Labor, Employment and Social Security itself. The conditions of these programmes is clearly illustrated in the Figure 2 below.

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

Figure 2: Mapping of social protection programmes by three tiers of governments

Source: Maharjan et al., 2021.

In the context of horizontal coordination at the policy level, three tiers of governments and mostly the executive branches are responsible institutions at the policy level for formulation, implementation, and coordination and integration of social security policies. The Federal Parliament (both the House of Representative and National Assembly), their parliamentary committee (specially the State Affairs and Good Governance, and Industry, Commerce, Labor and Consumer Interest) are at the key bodies for making legal framework and policy change for social protection, which also have the roles on ordering executive bodies for making laws and rules for implementation of constitutional provision. Moreover, it makes the laws on social protection, endorse international obligations, and orders to implement them and oversee the progress. Social protection related acts are made and endorsed from that body. The Secretary of State of Affairs and Good Governance under the Parliamentary Committee of Federal

Parliament of Nepal emphasises that:

To date, there is no single law or policy regarding the coordination and integration of social protection programmes and mechanisms under a single umbrella in Nepal. On the one hand, active executive bodies in the area of social protection should be pro-actively engaged in making the draft of the social protection coordination and integration act and table in the Federal Parliament House for endorsement. On the other hand, parliament or any parliamentary committee can order the related ministry to make a coordination/integration act or policy. For the immediate start, a parliamentary committee can oversee the social protection activities run by different agencies and order them to integrate and coordinate their programmes for avoiding duplication. More importantly, it can order the Ministry of Finance to channel the budget spent by the

government and non-government sector on social protection. However, the parliament and its committees are led by people's representatives, the members of parliament, who themselves have to be convinced first for initiating these actions (Personal Communication).

Different ministries, namely Ministry of Home Affairs (MOHA) (for non-contributory social security allowances), Ministry of Labor, Employment and Social Protection, and Ministry of Health and Population are mainly managing most of the categories of social protection both in principle and practice. Maharjan et al. (2021:56-61) examines 12 ministries and their programmes on social protection that are in existence. For the vertical coordination, on the one hand, three tiers of governments are also vertically coordinated to each other. For example, the federal government makes the social protection and local governments implement them while the provincial governments play the role of facilitation. On the other hand, some of the social protection programmes such as 'health insurance', 'contributory social security', and 'lunch for students' programmes have their own mechanisms for coordination in vertical and hierarchical basis. Horizontal coordination in the operation level sounds a bit difficult among the operating agencies because they are fully accountable to the higher organisation but responsible to the beneficiaries as well. Mechanisms should be established at the local level to monitor the delivery of social services and to hold local governments accountable to rights holders (Niti Foundation, 2019:16)", although, municipalities are independent and are working as implementing agencies of federal and provincial governments too. Therefore, they are more accountable to the higher level governments and are reluctant to coordinate with other local bodies. Niti Foundation (2019:15-16) suggests that:

The institutional framework for various social protections is confusing and contradictory. In the absence of clear laws, tensions have emerged between the different tiers of government as to who shoulders which responsibilities. The federal government has engaged in regulating and administrating some social protection programmes that, according to the Constitution, should be left to the local and provincial governments. The federal government should abide by the federal division of power as outlined in the Constitution and embrace the principle of subsidiarity regarding social protection programmes.

3.3 Analysis of coordination and integration status of the selected social protection programmes

Firstly, the Department of National Identity and Civil Registration (DONIDCR) is managing the work of the social assistance programme, the largest social protection programme of Nepal. Though the programme is called social security allowances, it is not exactly a social security scheme because it is not a contributory and not a type of social insurance but the unconditional social assistance in the form of cash. So, it is better to name social assistance instead of social security allowance. This programme includes senior citizens (above 68 years), other senior citizens (senior citizen residing in the districts of Karnali, and Dalit community), single women, widows, compete handicap, severely disable handicap, endangered ethnic tribal and children as beneficiary. Total 3572552 active recipients¹ are benefited from this programme. NPR 78.2 billion (which is 2% of GDP and 6% of consolidated budget) is spent for this programme and does not include the administrative and social costs (UNICEF, 2020).

1 <https://donidcr.gov.np/home/index>

For the implementation of this programme there is a well-designed legal framework. These legal and policy frameworks have provision that social security allowances should be distributed/recorded from local levels. Banking channel is compulsory for distribution. DONIDR is coordinating with MOFA (Financial approval), local government level, and MOHA (in case of Policy improvement). DONIDR itself is doing research and way forward for improvement, records management, training orientation (Social Security Regulation 2076). There is a provision of complaint for fraud control in the Judicial Committee of Local bodies.

Related provincial offices, and DONIDR can run citizen awareness programmes for social protection. Monitoring and supervision should be done by Mayor/Chief, Deputy Mayor/Chief, and District Administration Offices and local bodies. MOHA can monitor and supervise DONIDR and local bodies. In case of reporting, local bodies should prepare the reports on social security allowances and send them to the Provincial office on a quarterly and annual basis. Social security related provincial offices should prepare the report and send it to the DONIDR and MOHA annually, and DONIDR will do the same to MOHA. There are three tiers of government involved in managing this programs. Most importantly, the DONIDCR is involved in coordinating and managerial roles while all the municipal councils are in operation level.

For the vertical coordination of the overall programme, the DONIDR has played a very important role and its online system has linked the related institutions and beneficiaries virtually on a real time database. However, there is no single institution assigned by legal framework for the vertical and horizontal coordination at

all. Moreover, other government and non-governmental organisations (UNICEF, World Bank, Ministry of Education, and Ministry of Health and Education) are implementing similar programmes in parallel with DONIDCR. But there is no coordination mechanism to include them under the same umbrella of DONIDCR or other mechanisms. In this context, the Director General and the Officials of DONIDCR share their experience as following:

DONIDCR is a newly established departmentNow this department is working for issuing National ID as well, and in the future it will be easier for identifying the beneficiaries and keeping their records very systematically. The government has envisioned to merge all the social security related programmes in one roof. However, their nature and purpose is different. For the social assistance (shock responsive, conditional, unconditional cash transfer) related programmes, there should be separate institutions for managing them, it could be the larger version of DONIDCR alone.But for the improvement of coordination among social protection programmes, there should be one autonomous body for coordinating all the governments, ministries, departments and non-governmental organisations. One common digital framework should be there for coordinating them and accessing the data for common purpose. All the functions of all institutions should be automated and transparent in case of implementation.

The UNICEF, World Bank, and other organisations are distributing cash to the children, aged and other people but they are not on budget and on treasury. At the same time they are operating large numbers of

programmes similar to DONIDCR, which have been creating duplication and fragmentation in the social protection programmes. It seems there is lack of horizontal coordination at the policy and operational level. Women, children, senior citizens are under the responsibility of the Ministry of Women, Children and Senior Citizen. Likewise, Dalits are under the constitutional body of Dalit commission, however, it is operated by DONIDCR. Therefore, it can be said that there is a problem in coordination among those agencies for managing social protection programmes operated by DONIDCR.

The Social Security Fund (SSF) is one of the main institutions for implementing, social insurance. Institutionally, it has its own offices, human resources, hardware, software, data center and legal framework. SSF is an autonomous and organised institution. There is a tripartite steering committee, which includes the representative of government, employee and employer, this committee oversees, operates and manages the SSF, its schemes and provides recommendations for contribution based social security policy change. There are four social security schemes namely, Medicare, Health and Maternity Security scheme, (Medicare and Health Security schemes, and Maternity Security scheme to the contributor or contributor's wife), Accidental and Disability Security scheme (Facility for accident and facility for disability), Dependent Family Security scheme (Pension benefit for husband or wife, education benefits to family, benefit for dependent father or mother, cremation costs), Old Age Security scheme under the Contributory Social Security Schemes Operation Procedure, 2075. Moreover, SSF may implement other schemes provisioned in the Act.

For the operation of these schemes, 11 per cent from the basic salary of the employee is deducted and on top of this, 20

per cent of the amount from the employer is added. A total of 31 per cent of the amount from the basic salary of a worker is deposited to the SSF through a dedicated bank account. SSF, Bank and the employer are interconnected with Social Security Information System (Sosys) online system and work automation process. Contributors' registry, claim, claim settlement and other banking and medical work can be done through this online system. Other offices in different regions are interconnected through this system.

Legal framework has not provisioned the formal coordination mechanism for coordinating and integrating with other similar organisations outside. For the internal coordination with stakeholders such as employees, employers and ministry, it is done by SSF itself. Being an autonomous institution, it is not fully separated from the Ministry of Labor, Employment and Social Security (MOLESS). In this context, the Deputy Executive Director and Directors of SSF expressed that:

Nepal has a diverse group of population which has a diverse range of needs and solutions. On the one hand, in the informal sector, there are unemployment, elderly/women/children/disable/ill/marginalised/ endangered population and displaced and natural disaster affected people with multiple needs, who cannot earn for living. For those, the Government of Nepal has to offer basic income and income support programmes for living and reduce the chances of falling into poverty trap, which might be in the form of cash or kind. On the other hand, there is a large section of the population involved in some form of employment and can earn for living, while they are working. However, at the time of pre/post-employment, or even during

the employment, they are at risk from accidents, financial shocks, illness and disability. At this time they need support for living. Therefore, for the former type of risks and vulnerabilities, it is more appropriate to conduct social assistance as a form of social protection, whereas for the later type of vulnerability, they have to be secured with the schemes of social insurance and social security such as the schemes run by SSF.

..... So, for the better coordination of the social protection programme, there should be a higher level of agency somewhere in the related ministry and the single window mechanisms for distributing the services provided under the social assistance, insurance and labor market regulation programme and their offices at local level. Another most challenging aspect of coordination is to practice the concept of Integrated Information Management System (IMIS) with the technically advanced features of data security. At the same time, the use of the IMIS will enhance the vertical and horizontal coordination among the agencies involved in the social protection system within and outside the government.

Lastly, health insurance is one of the vital programmes of social protection in Nepal. Particularly, this is a type of social insurance, where a certain portion of the amount is collected from the client who agreed to be benefited from a certain amount of health services to be covered. The Government of Nepal has initiated this programme through the Ministry of Health and Population by establishing the Health Insurance Board. It has an executive and operational committee for policy and implementation work. Functionally, the Health Insurance Board and hospitals mutually agree to provide the hospital and medical/medicine related services to the insured person, and claim

settlement is done by the board as per the cost included in bills. NPR 3500 are charged to a family with five people for services of up to NPR 100,000 within a year. Each client has to renew the service annually to continue the service uninterrupted. This programme has covered 77 districts with 700 health institutes and 33,00,000 insured persons².

In regards to coordination and integration, the Health Insurance Board, Service Provider Hospitals and MoHP are well aligned. Whatever the service, insurance amount and time are agreed are to some extent well implemented. Being the policy making and implementing body, MOHP has played an important role in that it has timely initiated the job of act amendment and policy changes. However, on the performance and coordination and integration of the Health Insurance Board and its schemes, three current officials concluded that:

Health Insurance Board ...is guided by the existing policies... the responses and participation from the public is very enthusiastic. Internal coordination is strong by its control and functional mechanism. However, the coordination with the other agencies who run similar programmes such as Social Security fund and Employee Provident Fund is not as good as it was expected. That might be due to the distinct target group, organisational and functional separation of the organisation. At the same time, the integration of this programme with other organisations is not possible immediately, because the government lacks clear social protection policy at large and also lacks the organisation to play the coordinated and integrative roles. For the better coordination and integration of the programmes, the government has to envision the social protection policy,

² <https://hib.gov.np/np> accessed on 2022/02/02

assign related institution for coordinating and integrating role in the short run, make the commission/committee for designing coordinated and integrated social protection mechanism in medium

term, and take a report from it and do accordingly in the long run. international experience and budgetary capacity of the government should be considered while implementing this report.

Table 1: SWOT related to coordination and integration of social protection programmes in Nepal

Programme and Institution	Level of Coordination	SWOT Analysis			
		Strength	Weakness	Opportunity	Threat
Social security programmes of DONIDCR	Coordination at policy level	Department and ministry are involved for coordination	Department and ministry are coordinating with other state and non-state social protection provider less efficiently	Department and ministry have coercive power, well established mechanism, and resources for initiating coordination and integration process	Service interruption in initial phase, chances of avoidance by non-state stakeholders social protection provider
	Vertical coordination	All three tiers of governments involved for better coordination	The provincial government is only responsible for reporting function with no policy and operational assigned function	Coordination and integration function with supervisory role may be assigned to provinces	Provinces might create extra hierarchy and procedures might be more bureaucratic
	Coordination at implementation level	Every implementing local level are autonomous	Has no functional relation among every local level	Every local bodies might be able to provide all the social protection related schemes under one roof, social protection programmes are being implemented in coordinated and integrated ways	Local bodies may feel overburdened, they may not have sufficient knowledge and skills to run them; people's representatives may not be motivated with additional work assigned to the organisation
Contributory social security programme/ schemes implemented by SSF	Coordination at policy level	SSF can prepare coordination/ integration plan and can convince steering committee, MOLESS for implementation	SSF Cannot approach to other social security provider organisation directly and has to go through MOLESS	Legal framework and ICT are more adaptable for adopting self-employed people and people in the informal sector and integrating them	High paid employees and employers who pay very low to workers may resist the plan and policy of social protection
	Vertical coordination	Being a newly established office it can establish the office under itself for desired coordination	Unregistered and scattered employer who are afraid of their part of contribution	Work automation, well established data center, advanced hardware and software for claim and claim settlement	Cyber threat and digital data vulnerability
	Coordination at implementation level	Employees, employers, banks, hospitals, and SSF are coordinated with the help of Sosys software and work automation	No offices at all provincial and local level for better coordination, has no communication with other providers such as CIT, EPF and HIB	Chances of working together with the social security programme of DONIDCR at local level	Excessive crowding at municipal offices, reluctance of local representatives, burden of handling multiple software and systems through small sections of social security at local level
Health insurance schemes provided by HIB	Coordination at policy level	Coordination committees are established at all level	All committees are not well functioning	To be integrated all the health insurance program run by multiple agencies	Fluctuating government's policy towards its modality
	Vertical coordination	Offices are established in district and province level along with insurance agents in ward level	Communication mechanism and procedure are not established among the offices	To be well-coordinated with the support of coordination committees	No permanents staffs at lower level which may create distrust among the beneficiaries and stakeholders
	Coordination at implementation level	Coordination committees are established at all level	Operation level offices are hierarchical in order	To be well-coordinated with the coordination committees at least	Local and province representative may be reluctant to the federal government's programme

Source: Author created on the basis of earlier discussion, desk research and interview/consultation with stakeholders (DONIDCR, SSF and HIB, and SWOT analysis templates is derived from Sarsby, 2016).

Health Insurance Act, 2074 claims that the three tiers of government including federal, provincial and local, will pay the premium of health insurance for the economically weak and poor people. For this, they should be coordinated horizontally with the Health Insurance Board. Now, it has been clear that the health insurance programme has created fragmentation and duplication with other programmes of Nepal Government, which needs to have a better alignment for best utilisation of limited available resources. Based on the above discussion and review, the following strengths, weaknesses, opportunities and threats (SWOT) are identified in the Social Security programme (DONIDCR), Contributory Social Security program (SSF) and Health Insurance programme.

4. Recommendations

Based on the analysis, the following short, medium and long term measures is recommended for better coordination and integration of social protection in Nepal.

Short-term measures:

- ❖ Strengthening the capacity of MIS in each service providing organisations,
- ❖ Setting the political climate and advocacy from stakeholders to the both executive and legislative bodies,
- ❖ Capacity building of related bureaucracy of social protection institutions,
- ❖ Enhancing vertical coordination within the programmes,

Medium-term initiatives:

- ❖ Envisioning the coordination and integration of policies in the long run,
- ❖ Amending and adding provision of coordination in existing social protection policies and legal framework,
- ❖ Launching merger programmes for identical social protection programmes run by different organisations,
- ❖ Introducing coordination policies for coordination at policy and operation level;

for example, some of the programmes run by SSF and Health Insurance,

Long-term projects:

- ❖ Introducing integrated social protection system policy and required legal and institutional framework,
- ❖ Merger of different categorical social protection programmes under one policy and legal framework,
- ❖ Establishing wider single institution for integrating all programmes of social protection under one roof to be governed by the specialised higher and federal level organisation, this might be Ministry of Social Protection or other authority with similar status,
- ❖ Establishing single window organisation for managing all kind of social protection schemes in all provinces and local level,

5. Conclusion

Social protection is expected to be an effective instrument for achieving the goal of poverty reduction, vulnerability, risks and different types of shocks among the affected people. More than eighty programmes of social protection are in implementation; however, they are severely characterised by fragmentation, even the three most popular programmes chosen for this study also lack any kind of coordination. It is found that the individual programme has strong vertical coordination within that programme, but there is almost no coordination in both horizontal coordination at policy level and operation level. The implementation of international obligations, designing national policies and legal frameworks of social protection, establishing institutions with higher levels of authority, provisioning sustained funding mechanisms, generating political willpower, and using IMIS are some of the key recommendations for building a well-coordinated and integrated social protection system in Nepal. Although this study has partially used the UNDG's Coordination toolkit and ISPA's Core Diagnostic Instrument (CODI) framework studying very limited

number of social protection programmes as sample programmes and institutions, it is highly recommended to apply these frameworks in full phase over entire social protection programmes for accumulating more significant information on coordination, integration and overall aspects of social protection in Nepal.

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Analysis of Social Protection Coverage in Tarakeshwor Municipality, Kathmandu

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ABSTRACT

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

1. Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Methods and Materials

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

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

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

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

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

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

3. Results and Discussion

3.1 Socio-economic situation

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

Table 1: Respondents' characteristics

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

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

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

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

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

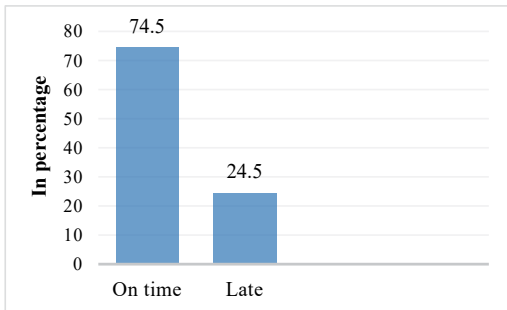


Figure 1: Respondents receiving allowances

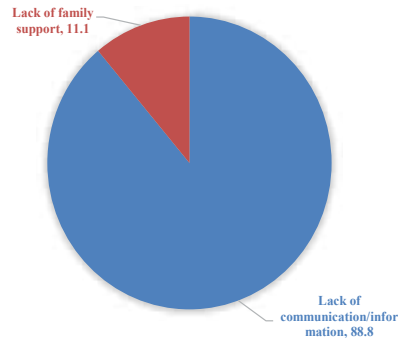


Figure 2: Respondents challenges for late involvement

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

3.3 Process of enrollment

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

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

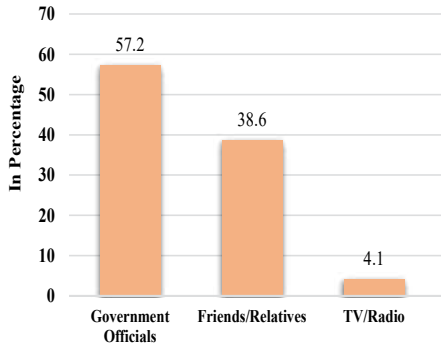


Figure 3: Source of information

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

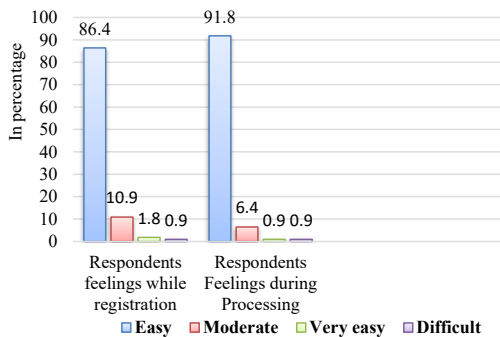


Figure 4: Respondents' perception while registration and processing

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

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

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

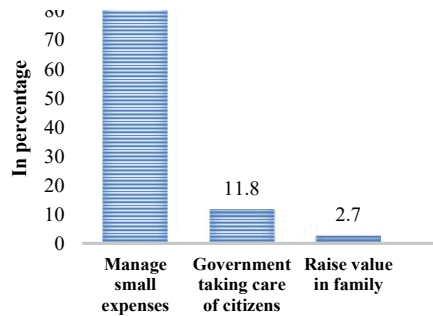


Figure 5: Respondents' opinion regarding Social Security Programme

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

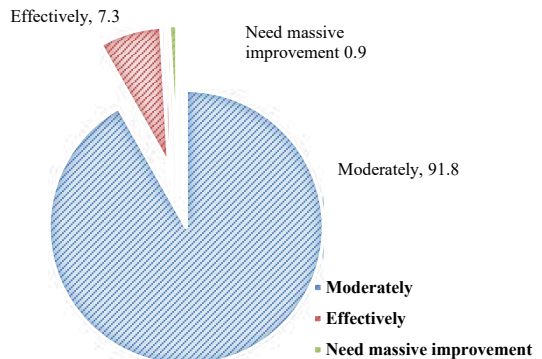


Figure 6: Respondents' opinion regarding its implementation status

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

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

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

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

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

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

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

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

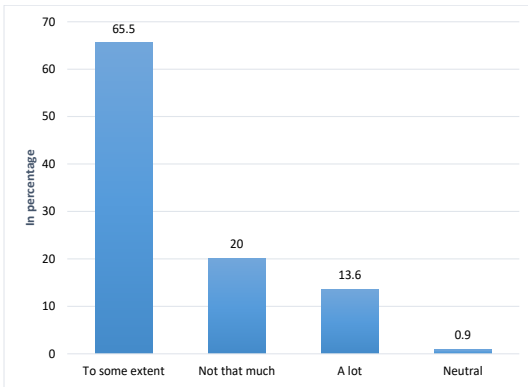


Figure 7: Respondents' feeling of honor towards Government

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

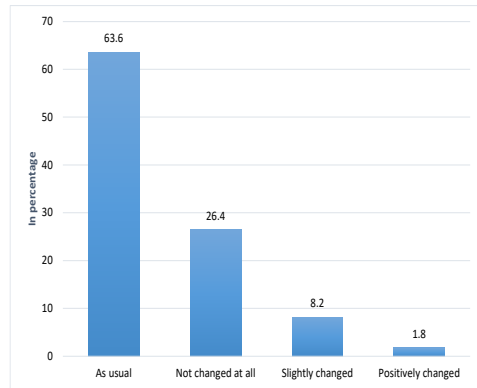


Figure 8: Respondents' family members' behavior after receiving allowances

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

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

Table 3: Respondents feeling of honor towards the government

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

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

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

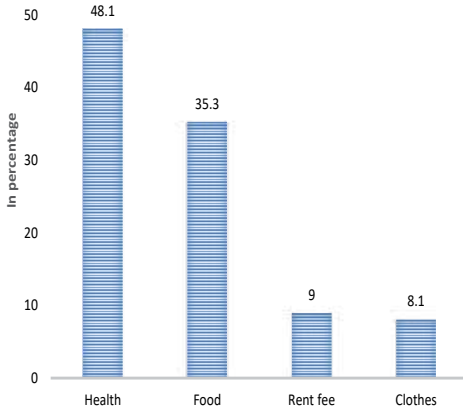


Figure 9: Use of allowance on priority

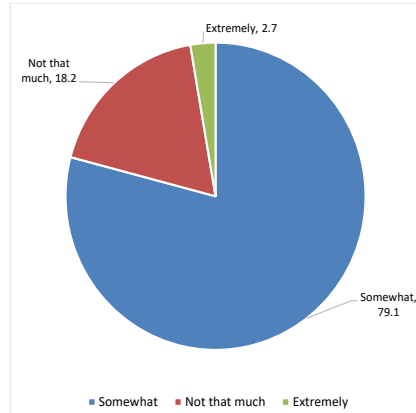


Figure 10: Perception regarding the schemes to meet their daily needs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

4. Conclusion

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

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

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Impact of Covid-19 on Social Security Allowance Beneficiaries' Families in Nepal

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ABSTRACT

This study illustrates the impact of the Corona Virus Disease (Covid-19) pandemic on beneficiaries of social security allowance following the adoption of preventive measures like message alerts, imposition of lockdown, restriction in movement, and social distancing. The study covers social security allowance beneficiaries of ten local levels from different parts of Nepal. Telephone survey was conducted with the representative sample population which was randomly selected from the social security allowance beneficiaries' list. Findings show that the majority of respondents had received messages related to Covid-19, and half of the population had knowledge of where to approach in case of health emergency. The income of many households declined due to loss of jobs during the lockdown. About half of the population had received small relief support from the local government and humanitarian agencies. The food stock was low due to lack of sufficient money to purchase and high inflation rate. The social security allowance payment was delayed and one fourth of the beneficiaries were uncertain about the next payment. In overall, the social security allowance beneficiaries including their family members, suffered during the Covid-19 and were at risk of food insecurity.

1. Introduction

The Corona Virus Disease (Covid-19) had a severe impact on the lives and livelihoods of people globally. Nepal is not an exception as people lost their livelihoods and income (Subedi, 2020) and the food supply chain was disrupted (Adhikari, 2020). Many people

faced financial crisis due to reduced income (Ghimire, 2020), lack of steady source of income, and sufficient savings (Pant & Subedi, 2020). The impact was even more severe to the vulnerable population like wage laborers and female headed households (Subedi, 2020), persons with disabilities (Thompson & Rohwerder, 2023), and those

engaged in informal jobs and small and medium enterprises (Spotlight, 2020). Most of the safety net programmes related to Covid 19 were concentrated on urban areas and cities (Adhikari et al., 2021). Consequently, it forced the people to face food insecurity (Ghimire, 2020) and difficulties in accessing health facilities (Thompson & Rohwerder, 2023).

The Social Security Allowance (SSA) programme is federal government's cash transfer programme targeted at specific categories of vulnerable population like elderly, single women, children, persons with disability and the endangered ethnic group of population. The programme is governed by the Social Security Act 2018, Social Security Regulation 2020, and Social Security Allowance Programme Implementation Procedure 2020. Local government is the responsible unit for implementing the programme including registration throughout the year and payments to the beneficiaries every quarter. This situation resulted in diverse impacts on the people during the Covid-19 pandemic. In this context, this paper aims to analyse the income and food security situation among the social security allowance beneficiaries including their household members.

2. Methods and Materials

The study was carried out in 10 municipalities covering five districts and three provinces (Figure 1). The municipalities included were Udaypur and Katari municipality from Udaypur district in Koshi Province; Bishnupur Municipality and Surunga Rural Municipality from Saptari district and Bardibas and Gaushala Municipality from Mahottari district in Madhesh Province; and Chhedagadh Municipality and Kushe Rural Municipality from Jajarkot district and Tilagufa and Subhakalika Rural Municipality from Kalikot district in Karnali Province.



Figure 1: Location of the study municipalities

The total social protection beneficiaries were 46485 in these ten municipalities. Out of them, 273 samples were randomly selected through the list of social protection beneficiaries that was extracted from Vital Event Registration and Social Protection Management Information System. For the sampling purpose, a fixed confidence level of five and interval level 10 per cent was set. It was designed as a short and simple questionnaire for the survey. Using the questionnaire s, a telephone survey was carried out with the individual sample beneficiaries (caregiver in case of child grant) in July-August 2020. The survey data was uploaded in KOBO toolbox. The rule of thumb was applied to explore neighboring beneficiaries in the list in case the sampled beneficiary was not in contact, and this was continued until a respondent was reached.

The Food Consumption Score (FCS) was analysed, which is a proxy indicator for food security that measured food diversity (the types of food consumed), food frequency (the number of days each food group consumed over a reference period of seven days), and the relative nutritional importance of different food groups by

assigning weights to each food group method was used as defined by World Food Programme (WFP, 20008). The score (FCS) was calculated based on the past 7-days' reference period and classified households into three categories: poor consumption (FCS=1.0 to 28); borderline (FCS=28.1 to 42); and acceptable consumption (FCS=>42.0). During the calculation, due to high consumption of oil and fat, raised threshold for food consumption groups was used. Poor food consumption corresponds to less than 1500 kilocalories (kcal) eaten per person per day. Borderline food consumption corresponds to energy intake of 1500-1800 kcal per person per day. In comparison, an average recommended energy intake is around 2100 kcal per person per day.

3. Results and Discussion

3.1 Characteristics of the respondents

Out of the total 273 respondents, majority were child grant beneficiaries followed by elderly people, widows, and people with disabilities (Figure 2). Out of the total respondents, there were 57 per cent female and 43 per cent male. The average age of

the respondents was 40 where the minimum was 18 and maximum was 92. The average household size of the respondents was seven where maximum family members were found to be up to 18 people.

3.2 Access and understanding of Covid-19 related messages and information

Almost all the population responded that they had received Covid-19 related messages and information. Of the total recipients, 77 per cent had received messages from multiple sources. Radio messaging was found to be the most effective means followed by mobile ringtone. The family members and neighbours as information sources was also remarkable. One fourth of the population had received messages from television and municipal/ward offices (Figure 3). About 70 per cent of the population had understood the messages delivered by multiple means. Almost all the respondents had replied that they had washed their hands as suggested in the Covid-19 messages. Half of the respondents had knowledge on how to access the health services for Covid-19 treatment if in case they require it and, around 30 per cent had idea about the phone number in case they need to ask something about Covid-19.

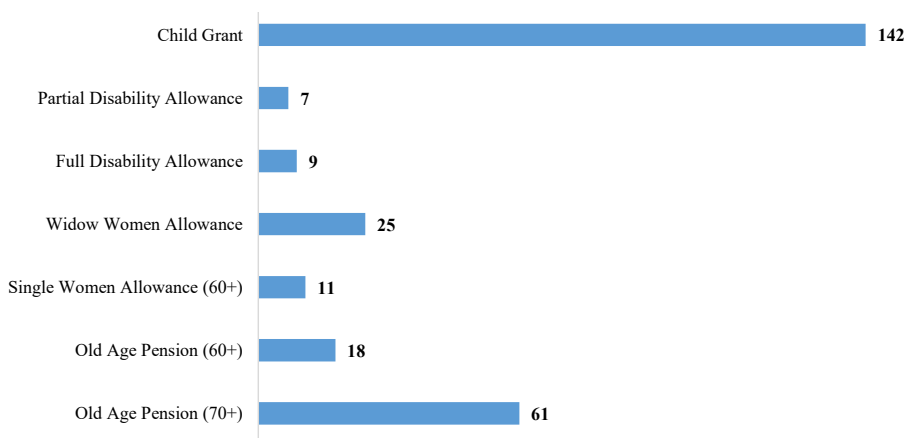


Figure 2: Number of respondents by the types of social protection beneficiaries

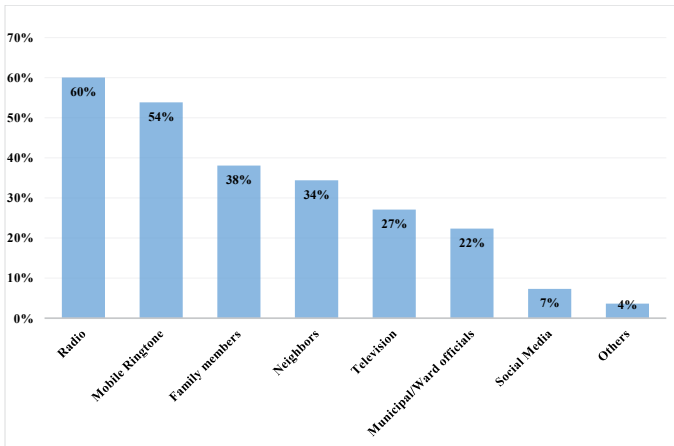


Figure 3: Percentage of respondents by source of messages

3.3 Income

The survey revealed that there were many sources of household income. Among them the major source of income was agriculture followed by social security allowance, wage

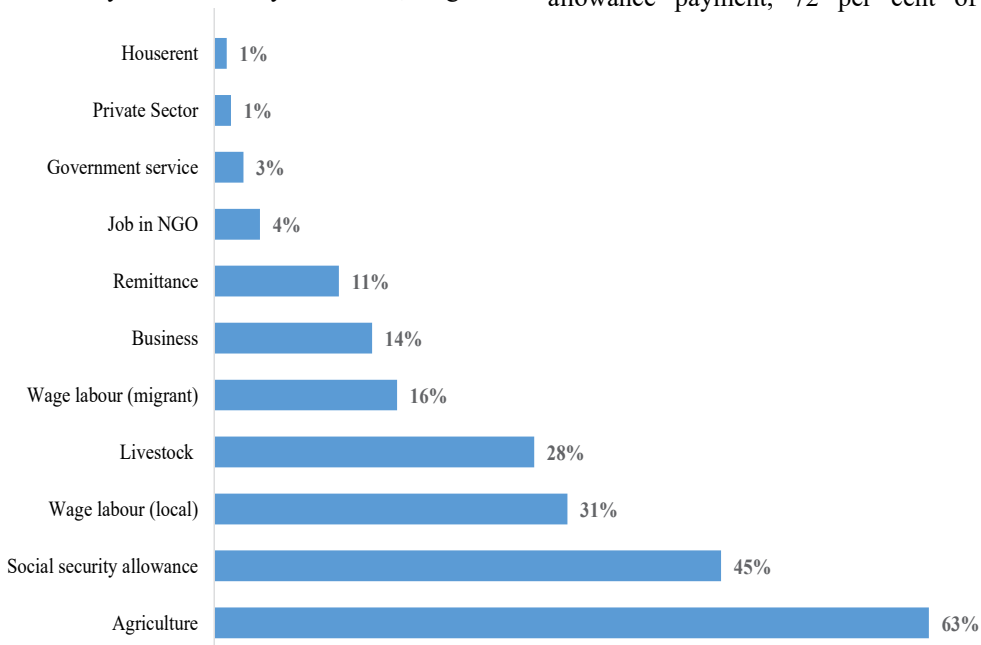


Figure 4: Main sources of household income

labours and livestock. Business and services had a very limited contribution to the household income (Figure 4).

Around 80 per cent respondents reported that their income was sharply reduced due to Covid-19 where none of the respondents mentioned anything about increment in their income. The main reason for decline in the income was due to the lack of employment opportunities during Covid-19

lockdown. Income from agriculture also decreased due to less demand for agriculture products in the market as agriculture had contributed to one-fourth of the total family income.

Regarding the social security allowance payment, 72 per cent of the

existing beneficiaries had received payment by the end of the fiscal year. None of the respondents could answer correctly about the next payment period, though by schedule, it was supposed to be in two months timeframe, from the date of interview, as per the social protection programme implementation procedure. However, the majority of beneficiaries (53%) expected the next instalment to be availed earlier i.e. within a month.

3.4 Food stock and consumption

Availability of food was another concern during the Covid 19 pandemic. Only one-fourth of the respondents had food stock for three months whereas similar portion of the population had no food stock in their house. The reasons for not having any food stock for almost 90 per cent of the population was due mainly to lack of money . They also responded that the market was opened but they could not find the essential items in

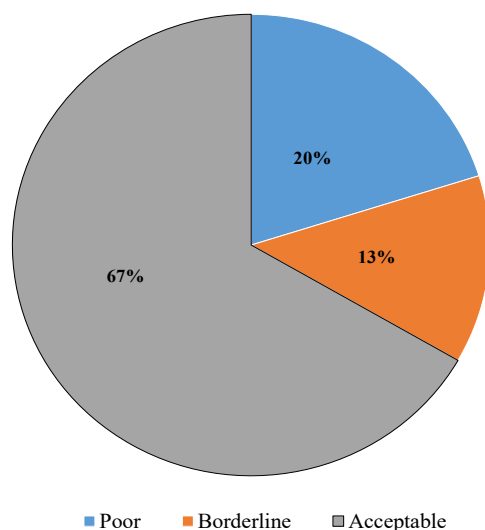


Figure 5: Household level food consumption score (in %)

required quantity in their locality. Majority of the respondents were found borrowing money either from money lenders as loan or from friends or relatives. Only about 15 per cent of the respondents had access to the formal financial organisations, for example banks or cooperatives and saving credit group. Around 50 per cent of the respondents had received relief packages distributed by municipality/ward where three-fourth had received multiple times. The main items included in the relief package was food and hygiene materials. The study revealed that only 67 per cent of the households had acceptable level of diet consumption (Figure 5) where around one-fourth of respondents replied that they had stopped giving nutritional food to their children due to the impact of Covid-19 in the financial situation of their household.

4. Conclusion

The impact of Covid-19 remained widespread across various sectors. It had a severe impact on the lives and livelihoods of social security allowance beneficiaries, including their family members in Nepal. As revealed by Subedi (2020) and Ghimire (2020), the people in the study area had lost their livelihoods and income as there was scarcity of employment opportunities and fear of Covid-19 effects. In addition, sufficient saving and stable source of income was also one of the major concerns in the study area as claimed by Pant and Subedi (2020). Whereas the findings were contrasting with Adhikari (2020) as almost all the respondents had not faced any market problems to purchase the items they required. Adhikari et al. (2021) claim that the majority of the Covid-19 relief items concentrated in urban areas, however, around 50 per cent of the respondents had accessed Covid-19 related reliefs provided either by the government or humanitarian agencies.

The percentage of households consuming borderline and poor level of diet remained at 33 per cent. This reflects that they consumed inadequate diets in terms of macro- and micro-nutrient requirements that is referred to inadequate food consumption. The borderline and poor FCS are indicatives of potential deterioration of the overall food security status. This illustrates that the social protection beneficiaries including their household members were food insecure in the absence of income and nutritious food.

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Mainstreaming of Social Protection Agenda in the Political Parties' Election Manifesto in Nepal

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ABSTRACT

Social protection is indispensable for poverty reduction, a dignified life, and a secure future. According to the concept of a socialist public welfare state, it is the responsibility of the state to provide social security to facilitate the lives of weak, disadvantaged, and vulnerable communities and to ensure quality, safe, and protected lives of all citizens. Thus, social protection agenda are intrinsically political in nature. This paper is based on review of manifestos of various political parties in Nepal for the local, provincial, and federal elections. It was noted that the provisions for education, health, infrastructural development, social protection allowances, shelter, rest homes, care centers, and drinking water among other topics, have been covered in the manifestos of the major political parties. However, the social protection provisions are vague and do not exclusively cover the most vulnerable populations, including children, youths, sexual and gender minority children, and people with disabilities. It further proves that social protection allowances and schemes proposed by political parties are heavily skewed toward elderly citizens. The political parties need to be more capacitated, sensitive, committed, and aware of the multiple dimensions of social protection to ensure complete political ownership of the agenda.

1. Introduction

Social protection refers to policies aimed at protecting against the risks and needs associated with unemployment, parental and caring responsibilities, sickness and health, care, disability, old age, housing, and social exclusion in the form of social assistance and

social insurance (WHO, 2015). Article 22 of the Universal Declaration of Human Rights (UDHR) 1948 guarantees that everyone, “as a member of society, has the right to social security and is entitled to realisation, through national effort and international cooperation, and in accordance with the organisation and resources of each state, of the economic,

social, and cultural rights indispensable for his/her dignity and the free development of his/her personality” (UDHR, 1948).

Social protection programmes are essential to promote social justice and equity, provide support to the most vulnerable, unemployed, and destitute citizens who are in social or economic crisis, promote equitable development, assure access to a basic standard of livelihood, promote social stability, and strengthen the social contract by increasing accountability of the government for the protection of all, with a focus on the neediest (Thimmappa et al., 2021). It is important to view social protection as a border framework that enhances human potential and promotes equity. It should strive to address health, education, land, gender, caste, race, and other forms of inequalities through the promotion of people-centered public systems that are universally accessible, equitable, and impactful. It shouldn't be limited to addressing marginal problems through a welfare approach (Drolet, 2020).

The 21st century has witnessed a considerable increase in social protection programmes, especially in developing countries. This rise can be attributed to the increased importance of social protection programmes in political and policy debates, through the establishment of democratic practices. The primary aim of the democratic political process is to aggregate voter preferences. The world has witnessed a considerable surge in investment in social protection programmes for potential voters, to secure the favor. Hence, social protection programmes are significantly shaped by the political process (Barrientos & Pellissery, 2014). Nepal has adopted various social security and protection policies to ensure quality of life of all citizens. It has also made various international commitments including the sustainable development goals for securing social protection rights of the citizens.

Nepal has a long record of social protection measures dating back to early 1950s. However, their importance became clear following the inception of multiparty democracy in 1990. To alleviate poverty and provide basic necessities, notable programmes such as the Small Farmer Development Programme and the Rural Employment Programme were developed. The formation of the National Social Protection Programme, which combined existing programmes under a single roof, was a key milestone in 2008 (Tamang, 2017). In 2017, the administration expanded social protection measures, focusing on marginalised communities and putting in place legal frameworks such as the Social Security Act. Social development has been an important component of Nepal's democratic history (Khadka, 1993). Political parties incorporated social protection into their election manifestos throughout the first democratic period, from 1990 to 2002, pushing for poverty reduction, job development, and basic necessities provision (Acharya, 2003). Civil society and advocacy groups were active in fostering social development by addressing issues like education, healthcare, gender equality, and poverty alleviation (Tamang, 2017). From 1996 to 2006, the Maoist insurgency exposed socioeconomic inequities and sparked debates about social justice and fair development. Following the elections, the emphasis remained on social protection, with parties focused on strengthening social safety nets, healthcare services, education reforms, and targeted poverty alleviation measures (Acharya, 2003).

The Jana Andolan (people's movement) in 2006, as well as the Constituent Assembly process, sought to eliminate social inequities and preserve the rights of marginalised populations. With pledges of comprehensive social security systems and wider coverage, the 2008 Constituent Assembly elections emphasised social safety

(Tamang, 2017). Election campaigns in recent years have emphasised social safety nets, access to healthcare, pension schemes, and support for marginalised people (Tamang, 2017). However, obstacles to developing social assistance systems and addressing socioeconomic disparities remain. Civil society organisations, activists, and non-governmental organisations (NGOs) have played critical roles in campaigning for social change. Ensuring effective implementation of long-term social protection measures remains a challenge that policymakers and elected officials must address (Acharya & Maharjan, 2021). This paper analyses the commitments to social security expressed in the election manifestos of different parties in Nepal.

2. Methods and Materials

This paper is based on the analysis of the election manifestos of major political parties for the recent election held in year 2022. The election manifestos of the Janata Samajwadi Party, Rastriya Prajatantra Party, Loktantrik Samajwadi Party, Unified Socialist, CPN UML, Maoist Centre, Nepali Congress, and Independent Candidate- Balendra Shah were reviewed and analysed. The analysis aims to assess the extent to which manifestos of the parties contesting in the House of the Representatives and the Provincial Assembly and Local-Level elections reflect the agenda related to social protection in Nepal. The manifestos were obtained through political party's website as well as printed materials disseminated by the political parties during the election campaign. Furthermore, review of the Social Security Act, 2018 has also been conducted to have a better understanding of the legal provisions pertaining to social protection in Nepal.

The agenda related to social protection in the manifestos have been analysed using the content analysis method.

This method of analysis helps to identify a political party's position on incorporating the agenda of social protection as well as the relative emphasis the party places on it. The manifestos of each party were thoroughly looked upon to analyse the social protection agenda mentioned in them.

3. Results and Discussion

3.1 Legal provisions for the promotion of social protection in Nepal

According to the Constitution of Nepal, 2015, social security, food security and food sovereignty, housing, health education, and the right to employment are established as fundamental rights. The Social Security Act, 2018 has been adopted for the social protection of individuals and families who are at risk of economic and social deprivation. The Social Security Act, 2017 is being implemented for the social security of workers. The fifteenth plan of the country has also reflected the agenda in its goals and objectives (NPC, 2020). The major agenda highlighted in the plan mentions adoption of the policy on equitable distribution of development returns by involving socioeconomically backward communities and areas in the process of overall development through social protection (NPC, 2020).

The theme of social protection has been pursued in a number of International Labour Organisation (ILO) Declarations since the UDHR. The National Planning Commission has endorsed an Integrated Social Protection Framework, to guide the further Social Protection campaign and activities in Nepal (NPC, 2020).

3.2 Major parties and their social protection agenda reflected in the election manifestos

The Nepali Congress Party is one of Nepal's oldest and largest political parties,

having been founded on January 4, 1950. It was essential to the democratic campaign against the autocratic Rana dynasty, which resulted in the advent of democracy in 1951. During the ensuing Panchayat era, the party endured repression but continued to push for democratic rights. The Nepali Congress played a key role in overturning the Panchayat system, establishing multiparty democracy, and participating in several governments in 1990. It was essential in the transition to a federal democratic republic through the Constituent Assembly and the adoption of the new Constitution in 2015. Their political position is center to center left and their ideology is social democracy.

The Maoist party in Nepal, officially known as the Communist Party of Nepal (Maoist Center), arose in the 1990s as a reaction to socioeconomic inequities and political discontent. They waged a decade-long armed rebellion known as the People's War in order to establish a communist republic. The battle concluded in 2006 with the signing of a Comprehensive Peace Agreement, which resulted in their inclusion into mainstream politics. They stood in the 2008 Constituent Assembly elections, forming a coalition government and establishing Nepal as a federal democratic republic. Their political position is far left and their ideology is Communism.

The Communist Party of Nepal Unified Marxist-Leninist (CPN UML) is a prominent political organisation in Nepal that arose from the merger of the Communist Party of Nepal (Marxist-Leninist) and the Communist Party of Nepal (Marxist) on January 6, 1991. It was a strong participant in the 1990 pro-democracy movement and developed as a significant political force. Despite internal conflicts during the armed conflict (1996-2006), the party remained devoted to the political process and played

an important role in the peace process, including signing of the Comprehensive Peace Agreement in 2006. It ran in the 2008 Constituent Assembly elections, becoming the largest party. They are left-wings, and their ideology is Marxism Leninism Communism and People's Multiparty Democracy.

In April 2021, the Janata Samajwadi Party (JSP) of Nepal was founded by merging of two major political organisations, the Rastriya Janata Party Nepal (RJPN) and the Samajwadi Party Nepal (SPN). The RJPN supported the Madhesi community, which was predominantly based in the southern plains, whereas the SPN pushed for socialist values and social justice. The merger attempted to strengthen resistance to the ruling Nepal Communist Party (NCP) at the time by consolidating the representation of marginalised groups. The JSP intended to address the Madhesi people's problems while also promoting socialist ideology inside Nepal's political environment. They are Centre-left to left-wing, and their ideology is democratic socialism minority rights.

The Communist Party of Nepal Unified Socialist was officially registered on 18 August 2021 which adheres to Marxist-Leninist philosophy. The doctrine of the party is founded on the concepts of socialism, communism, and Marxism-Leninism. It emphasises the construction of a classless society in which the working class collectively owns and controls the means of production.

The Rastriya Prajatantra Party (RPP) is a political party created on May 25, 2006, by the merger of two parties with similar names. The RPP promotes constitutional monarchy and Hindu nationalism, with a focus on preserving Nepal's Hindu character. It has run in several elections, primarily appealing to conservative and nationalist parts of the public. The party's programme has evolved throughout time to

encompass themes such as federalism, national security, and cultural preservation. They are Centre-right to right-wing, and their ideology is Constitutional monarchism, Economic liberalism and Hindutva.

The Loktantrik Samajwadi Party, Nepal is a political party created on March 6, 2018 by the merging of the Samajwadi Party, Nepal and the Loktantrik Shakti Party. The

Table 1: Election manifestos of various political parties during the local level elections.

S.N.	Political Party	Social protection issues reflected in the political manifesto	
		Cash distribution related	Service delivery related
1.	Nepali Congress	<ul style="list-style-type: none"> The state will continue to guarantee the minimum basis of livelihoods such as education, health, and social security for the expansion of the freedom of all Nepali citizens. In the vision of broad development and economic strength, Nepal will be an enterprise-friendly, middle-income equitable country in the next decade, where extreme poverty will be limited to a single digit. In order to build a dynamic and equitable society, the establishment of an integrated system including health, nutrition, education, and social security that is accessible to all is necessary. Now the traditional slogan of 'providing quality service' is not enough. The effective role of the state, skilled manpower, sustainable financial assurance, and community adoption will be part of the methodology we adopt. The local government of the people who practice self-governance democratically, using the rights given by the constitution, sets a clear roadmap in the areas of development, infrastructure development, education, health governance, social security, etc. To provide protection and social security of children without parents (single or double orphans), Free reproductive health education for young women Five thousand maternity allowance Free Immunisation and Nutrition Schedule Child care center and lunch Employed learning Health insurance for all citizens and free insurance for senior citizens above 65 years of age, disabled and underprivileged Arrangements to reduce out-of-pocket expenditure on health care Provision of contribution-based pension for all workers through social security fund Provident fund and gratuity guarantee for all workers and provision of 50 per cent contribution from the government in case of self-employment run by single women and disabled citizens. Free health insurance for all senior citizens above 65 years of age Senior Citizen Allowance for Senior Citizens above 65 years of age Senior citizen medical expenses 	<ul style="list-style-type: none"> By increasing the knowledge, skills, and abilities of citizens, raising their standard of living, and ultimately bringing happiness and hope to their faces, progress will be achieved only through common efforts. Therefore, the most important thing to pay attention to when discussing the economic policy and development of Nepal is the construction of our social infrastructure. The construction of quality education, health, social security, and infrastructure that stimulates the overall ability and creativity of citizens is not only a constitutional and moral obligation, without such citizens the prosperity of the country is not possible. Since only competent and creative citizens have the ability to contribute to nation-building, the Nepali Congress Party aims to make significant progress in the field of social infrastructure in the next decade. In the same way, physical infrastructure is indispensable to get the maximum contribution of such productive and creative citizens. People with all types of disabilities will be brought under social security and more personal assistants will be provided to people with disabilities who need constant assistance. Provisions have been made for the proper protection of such disabled persons in the absence of parents or guardians. Free health insurance will be provided to severely disabled and disabled people. Youth skill and attitude development Honorable employment for all young men and women Conducting Self-Employment Programme Maternal and newborn home health services Provision of free shelter and nutrition for homeless poor pregnant women Free institutional delivery services Guaranteeing freedom of reproductive choice Free pregnancy test Providing space for different cremations according to civil community and religion Funeral expenses Making arrangements to include informal and self-employed workers in contribution-based social security schemes. Home health care for senior citizens Development of thinking, questioning, and learning education system from bookish education system
2.	CPN UML	<ul style="list-style-type: none"> Reimbursing the minimum wage of workers, working in agriculture, industry, and service sectors in the contribution-based social security system, using labor-intensive technology to create maximum employment in the construction sector, whether formal or informal in nature, Implementation of constitutional rights of women including education, health, employment, and social protection, Providing home allowance to disabled senior citizens, Failure to register, regulate and monitor organisations involved in the field of social services. Collaborating with charitable organisations in the field of humanitarian aid, 	<ul style="list-style-type: none"> A welfare state should be built through the provision of equitable distribution of benefits and permanent social security. All kinds of economic, social, cultural, and gender differences should be eliminated and a participatory system should be developed. To advance special programmes for the protection and development of endangered, marginalised, religious, and gender minorities, vulnerable castes, and families, Effective implementation and monitoring of life-cycle-based social protection from childhood to old age, Conducting a campaign to collect and support the needs of senior citizens, persons with disabilities, and the helpless, providing home-based health check-up services for them.

S.N.	Political Party	Social protection issues reflected in the political manifesto	
		Cash distribution related	Service delivery related
		<ul style="list-style-type: none"> • Making birth registration compulsory. No child should be left in a state of statelessness. Declaring the school as a zone of peace, • Preventing children from getting involved in drugs. • Industrialising through public, private, and cooperative means, increasing production, creating employment, alleviating poverty and building a self-reliant economy, and protecting the rights of workers through social security programmes. 	<ul style="list-style-type: none"> • Making public structures disability-friendly, easily providing basic services for disabled people, • To implement the constitutional provisions regarding the rights of Dalits, • End child labor, ensuring that no child stays out of school, arranging children's clubs, youth clubs, and children's gardens for the development of the creative abilities of children. • Collaborate with various non-governmental organisations and social and religious organisations for the rescue and rehabilitation of vulnerable, orphaned, street-dependent, mentally challenged, sexually abused, and abused children. Declaring the municipalities free of street children, declaring child-friendly municipalities, • To establish a meeting center for senior citizens in every ward. • To transfer their experience and knowledge to the new generation.
3.	Maoist Centre	<ul style="list-style-type: none"> • Cooperatives in every society and house-to-house employment will be arranged. • Basic healthcare will be free. • 110 medicines will be distributed free of charge to make basic health services free. • The school will provide free education up to class 12. 	<ul style="list-style-type: none"> • For modernisation of agriculture, proper management of land, proper arrangement of irrigation, mechanisation, and commercialisation of agriculture, creation of cooperative organisations and groups of small and medium farmers, and value addition chain with large-scale production will be emphasised.
4.	Unified Socialist	<ul style="list-style-type: none"> • The number one priority of the local government budget will be health care. • A 'Child Protection Fund' will be established in every municipality to provide assistance in the sustenance, protection, and education of children who have lost their parents. • In addition to conducting adolescent public awareness programmes at local levels, arrangements will be made to provide health counseling to female students, and sanitary pads will be distributed free of charge. • In order to put an end to the situation where the production is wasted without getting a price by maintaining the support price for the farmers' production, a certain limit will be set and if the market price is lower than that, the municipality will purchase it. 	<ul style="list-style-type: none"> • Treatments except for complex surgeries will be provided free of charge by local hospitals. • Government schools will provide free education while maintaining a high quality of education up to the secondary level. • In order to eliminate caste discrimination, a social and cultural reform campaign will be conducted in each ward. • "Baal Syahar Kendra" will be established in every society keeping in mind the concept of responsibility of the society for children. • A systematic plan will be made and implemented to reunite street children with their parents and reintegrate them into their families, protect children without parents, and enable them to go to school.
5.	Janata Samajwadi Party	<ul style="list-style-type: none"> • Make the issues of social justice and security programmes feasible in practice. • A welfare state with social security • Making inclusion more tangible, reservation in population ratio, special social security, and social justice will be highly prioritised. • Health insurance will be provided to citizens of all levels of municipalities within five years. • Child clubs will be formed in every society. • Education and health services for children below 15 years will be free. • Each year, 50 people from each ward will be provided with employment and production-related training for 500 youth in the municipality. Arrangements will be made for 50 people who are good entrepreneurs to go abroad for training. • Free health services will be provided to senior citizens above 65 years. • If women want to start a productive and employment-generating venture, they will be given a loan of up to Nepalese Rupees (NPR) 1 crore for 10 years with only 	<ul style="list-style-type: none"> • The tools of good governance such as the citizen's charter, grievance book, complaint register, social survey, and public hearings will be implemented effectively. Social security allowances will be provided in an accurate and accessible manner. Zero tolerance for corruption will be maintained. If government employees and political leaders commit corruption, legal action will be taken immediately if found guilty. • All workers in the formal and informal sectors will be freed from social and economic risks and the social security campaign will be facilitated to lead a dignified life and build a secure future. • Education up to the secondary school level will be made practical, free, and qualitative. • Special education (disabled education) will be expanded. Education will be provided in the mother tongue at basic level. • A hostel-building campaign will be started within the school for students whose homes and schools are more than an hour away.

S.N.	Political Party	Social protection issues reflected in the political manifesto	
		Cash distribution related	Service delivery related
		five percent interest rate.	<ul style="list-style-type: none"> • A special residential home will be constructed for elderly citizens who are single, helpless, or neglected by their families.
6.	Rastriya Prajatantra Party	<ul style="list-style-type: none"> • Free sanitary pad distribution in schools • Clean drinking water in schools • Free and compulsory health insurance for all citizens • NPR 3000 monthly for three months for maternity services and women with low income • Free treatment for people with Sickle cell anemia 	<ul style="list-style-type: none"> • Identification of marginalised families within six months of winning the election • Free education till class 12 • Monthly health allowance for people with Cancer, brain and spinal cord tumors • Campaigns against drug addiction for students
7.	Loktantrik Samajwadi Party	<ul style="list-style-type: none"> • Monthly regular checkups for senior citizens • Free education up to class 12 • Primary education in mother tongue • NPR 5100 for maternity and child care • Compulsory insurance 	<ul style="list-style-type: none"> • Home service-based regular immunisation for children • Senior citizen, disability and women allowance will be increased along with other facilities • Unemployment allowance, health allowance, maternity allowance and funeral and marriage allowance will be provided to people in need.

party describes itself as socialist, democratic, and inclusive, with a focus on advocating for the rights of marginalised and underprivileged communities. The Nepalese Samajwadi Party, founded in 2004, sought to promote social justice and equality, but the Loktantrik Shakti Party, founded in 2017, prioritised the Madhesi community's interests and regional autonomy. With its socialist and inclusive programme, the LSPN has actively engaged in several elections and sought to address social, economic, and political challenges since their merger.

Rastriya Swatantra Party, was formed in 16 June, 2022. The party supports constitutional socialism, participatory democracy, progressivism and political freedom. The party is centre-left, centrist and centre-right.

In the 2022 local-level election, some independent candidates fought for mayoral candidate throughout various Local Governments like Balendra Shah, for the Kathmandu Metropolitan City, Ganesh Thapa for the Pokhara Metropolitan City, Gopal Hamal for Dhangadhi Sub-metropolitan city, Tara Prasad Pandey for Bannigadi Jayagad rural municipality, Harka Raj Sampang Rai for Dharan Sub-metropolitan city and so on. Independent candidates won mayor in Kathmandu Metropolitan City,

Dharan Sub-Metropolitan City, Dhangadhi Sub-Metropolitan City and Janakpur Sub-Metropolitan City.

3.3 Major social protection agenda reflected in the manifestos of the election of the House of Representatives and the Provincial Assembly

The major agenda reflected by some of the political parties in the manifestos of the election of the House of the Representatives and Provincial Assembly have been written below:

The Nepali Congress, which has secured the highest seats in the parliament has aimed at extending social security from “womb to grief”, meaning they will be ensuring social security from the birth till death. Expanding the scope of social security and building a welfare state through the system of permanent social security has been mentioned in the Manifesto of the Communist Party of Nepal (UML). The People's Socialist Party has emphasised that reservation in population ratio and special social security are given high priority while making inclusiveness a reality. It is mentioned in the commitment letter that the Nepal Communist Party (Maoist Center) has adopted a policy of a strong social security system for citizens of

Table 2: Social protection issues in election manifestos of political parties

S/N	Name of the political party	Social protection issues included in the Manifesto	
		Cash distribution related	Service delivery related
1.	Nepali Congress (General election)	<ul style="list-style-type: none"> An integrated social protection from infancy till death has been envisioned through the provision of the National Identity Smart card. Invest 10 per cent of the total budget for social protection provisions NPR 5000 allowances to new mothers Senior citizen allowance to all adults above 65 years Free health checks up of all citizens above 73 years Contribution based pension through social protection fund to all the labors NPR 10000 allowance for conduction of cremation to all the economically destitute citizens 	<ul style="list-style-type: none"> Freedom in reproductive health rights with free SRH education and services for adolescents Free delivery services, door-to-door services for new mothers and infants Free vaccination and nutrition package. Special assistance in higher education for Dalit and destitute students Health insurance for everyone Skill based education and dignified employment for all youths Child care center and day meal 100 days employment for the poor
2.	Communist Party of Nepal (Unified Marxist–Leninist): Gandaki Province	<ul style="list-style-type: none"> For the infrastructural development, more than 1500 houses were constructed for the identified destitute and endangered communities under the citizen residence programmes. Under the social sector, support small business holders during the COVID-19 pandemic through business life protection funds. 	<ul style="list-style-type: none"> Need-based and merit-based scholarships for students Identification of unemployed families, and employment schemes for such families; one employment per family will be ensured. Free Technical education and skill-based training to 5000 destitute, helpless, sexual, and gender minorities, and linking them with employment Senior Citizens Service center, child care center, and children's park at all the wards
3.	CPN UML (Koshi Province)	<ul style="list-style-type: none"> Construction of rest homes for senior citizens, and create opportunities for studying, entertainment and sports Free and door-to-door health services for senior citizens and helpless people Create a discrimination free province on the basis of caste, religion, language, culture and geography Free health checks up for people with disabilities and victims of various conflicts Provide minimum standard salary to the laborers, policy for promoting equality in the remuneration Free health insurance of the laborers and farmers, guarantee their social protection 	<ul style="list-style-type: none"> Increased investment in tourism, agricultural and physical infrastructure development for poverty alleviation and creation of employment opportunities Scholarships for Dalit, poor, minorities, conflict affected and backward communities for higher and technical education Legal and policy provisions to end all forms of discrimination and violence against women, Dalit, and children Make the government services disable friendly Protection of helpless children and provide guardianship Construction of children's park Construction of residential homes for the helpless citizens and victims of violence Provide identity card to the families of martyrs' and victims of civil wars to recognise and support them Implement girls' empowerment programmes for making the child marriage free province campaign successful Policy formation for promotion and utilisation of skills, experience, knowledge and skills of the senior citizens

S/N	Name of the political party	Social protection issues included in the Manifesto	
		Cash distribution related	Service delivery related
4.	National Democratic Party (Rastriya Prajatantra Party)	<ul style="list-style-type: none"> • Solve the problems of squatters • Provisions of tax exemption for the health institutions, schools, and training centers established collectively by the citizens with disabilities, and marginalised communities • At least one disability rehabilitation center in all the parliamentary constituencies of Nepal • Strict law enforcement against all forms of discrimination and untouchability • 	<ul style="list-style-type: none"> • Social protection has been recognised as the sustainable National Goal and National Strategy • Prioritisation of the women's empowerment programmes and programmes for ending violence against women, the dowry system, and child marriage • Provisions of care and medical treatments for the widow and widower, physically and mentally helpless and senior citizens • Care centers for education, health and care of the helpless and orphan children • Free transportation and religious tours for the senior citizens • Formation of inclusive policies for ensuring employment, health services, free education and social integration of the Sexual and Gender Minorities
5.	People's Socialist Party, Nepal (General election)	<ul style="list-style-type: none"> • Senior citizens allowance, single woman allowance, endangered community allowance, maternity transport expenses given during hospital delivery to be increased in time. • Establishing senior citizen care centers and conducting special welfare programmes • Conducting maternal and child health insurance programmes to protect the lives of mothers and babies 	<ul style="list-style-type: none"> • Free health treatment and religious tourism for senior citizens, • Strictly control human trafficking by making it punishable, provide education, health, social security and employment to every disabled person • To introduce programmes to modernise the traditional skills of minority, marginalised and endangered communities. • Providing free maternity services and maternal and child health for women. • Women have the right to reproduce and children have the right to their own identity and name • To provide nutrition, basic health and social security to every child

every age group and class. Various political parties have mainly raised the issue of social security in their manifestos and commitment letters.

The analysis shows that most of the political parties have addressed the social protection programmes implemented by the Government of Nepal, including social assistance, social insurance, contribution-based social security, labor and employment programmes. They have prioritised the distribution of allowances to senior citizens, poor citizens, disabled and helpless, single women, disabled people, endangered castes, and citizens who cannot take care of themselves, under the assistance programme. The agenda of child nutrition has also been addressed by most of the parties.

Similarly, under the service delivery social security programme, children's free education, free health treatment for all citizens, free accommodation, discount on transport fare, skill-based training, market management, labor and employment reform programmes, scholarship, construction of schools have been highlighted by major political parties. The agenda on health has also been addressed through free health checkups, maternal and child care, medicine for chronic diseases and establishment of hospitals. There are specific provisions for promotion of the livelihood, agriculture, and labor rights to promote economic prosperity in the country. Disability friendly infrastructures and provisions for people with disabilities have also been ensured by two political parties. None of the political parties

have reflected provisions for sexual and gender minorities. All have failed to address the shock-responsive social protection and there is no balance between the provisions of contributory and non-contributory social protection schemes.

4. Conclusion

According to the ILO Recommendation on Income Security (No. 67), 1944, social protection schemes should prevent destitution by restoring, up to a reasonable level, income which is lost by reason of inability to work (including old age) or to obtain remunerative work or by reason of the death of the breadwinner (Guiding Principles, General, §1). Though the cost of social protection is high, the cost of no-social protection is higher, in relation to the elevation of poverty, social distress, inequality, loss of human capital, hindrances in economic development, and so on. Social protection can contribute to poverty alleviation and sustainable development, as well as promote social inclusion and cohesion if its scope is expanded to meet the needs of most disadvantaged and marginalised citizens through relevant, contributory, and cost-effective social protection schemes. It's a crux of healthy social development and human prosperity. It is an investment and a factor in increasing productivity.

Though the major political parties have reflected the general agendas for promoting social protection in Nepal, these provisions are vague. According to ILO, around 70 per cent of the active population is engaged in the informal sectors in Nepal, and the government has been unable to regulate it. They also lack the coverage of comprehensive agenda for adopting effective social protection measures in the country.

Even though different political parties have different political ideology and

approaches, it should be acknowledged that social protection is a universal agenda, which should have a universal approach to make it inclusive, scientific and meaningful. Thus, consolidated recommendations have been provided as follows:

1. Prepare economic and financially affordable social protection schemes and mechanisms
2. Clearly defined strategies and schemes, with a focus on the most vulnerable from multiple spectrums, including children, people, with disabilities, sexual and gender minorities and other most vulnerable groups.
3. Ensure policy-led clarities for adopting comprehensive social protection schemes.
4. Promise for transparency
5. Integration of contribution based and non-contributory social protection schemes to ensure ownership of the beneficiaries, sustainable approach to the programme and increase in living standard of the most vulnerable.
6. Provisions for monitoring and evaluation of the effectiveness of social protection programmes from state level agencies.
7. Contextual social protection schemes that are flexible as per the context including promotion of shock-responsive social protection.
8. Schemes to promote individual and social potentials and opportunities through social protection programmes.
9. Adopt proactive strategies and policies to prevent and protect the citizens against risks by also promoting socio-economic security.
10. Social security for the informal workers, access to essential goods and services, and promotion of potentials and opportunities.

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Pro-Poor and Gender Responsive Disaster Financing System in Nepal: A Case Study of Dhangadhi Sub-Metropolitan City

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ABSTRACT

Nepal has made considerable progress in the formulation of disaster-resilient development policies and legal frameworks. However, how such policies have not translated into actions, and financing mechanisms, while governance too remains a prominent issue, which is less discussed in the disaster risk reduction and management sector. As the impact of disasters is disproportional to poor, vulnerable, and deprived groups of the society, disaster financing strategies must have considered pro-poor and gender-sensitive approaches to mitigate, minimise disaster risks, and develop resilient actions. But very limited studies have highlighted critical gaps in pro-poor and gender-responsive (PPGR) disaster financing mechanisms at the sub-national level. This paper draws on both qualitative and quantitative approaches to examine the disaster risk financing tools, policies, practices, and challenges of PPGR in disaster budgeting at local levels. The study reflects that Dhangadhi Sub Metropolitan City has practiced both ex-post and ex-ante-disaster financing tools to cope with the impact of disaster events. The PPGR analysis indicated that over three-quarters of the disaster risk reduction and management budget is indirectly gender-responsive whereas only 10 per cent of the budget is directly responsive in both fiscal years (2018 & 2019). Similarly, the entire disaster risk management budget is indirectly pro-poor responsive. The absence of PPGR-specific guidelines, knowledge and skill gaps on the budgeting, and the lack of explicitly articulated disaster, gender, and poverty reduction targets and indicators are the main challenges hindering the implementation of a pro-poor and gender-responsive disaster financing system at the local level.

1. Introduction

Many countries throughout the world have demonstrated their commitments to gender equality, poverty reduction, and disaster risk reduction through Sustainable Development

Goals (SDGs) and Sendai Framework for Disaster Risk Reduction 2015-2030 (Aitsi-Selmi et al., 2015). Recognising the long-standing economic and gender disparities, countries aim to achieve greater equality in terms of inclusive resource allocation

and opportunity for men and women in every sector. As a result, many countries' policymakers and planners are attempting to integrate gender and other vulnerable groups into their regular budgeting system including Disaster Risk Reduction (DRR) budget planning, implementing, and monitoring procedures (Budlender et al., 2012). Over 92 countries had undertaken steps towards making the regular budget more gender and pro-poor-responsive. Mostly, South East Asian countries such as Indonesia, Philippines, and 17 different African countries have been trying to integrate the gender and pro-poor component in disaster-related budgeting (ESCAP, 2018).

Disaster risk financing is one of the emerging concepts that address the fiscal impact by coping with economic losses caused by disasters and hazards (World Bank, 2015). Settle (2010) defines a disaster risk financing system as the arrangement of financial tools and processes for creating financial resilience by mitigating the impact of disaster events causing an adverse effect on the country's economy. Similarly, Swithern (2021) explains that disaster risk financing can be arranged in advance (*ex-ante*) or in the aftermath of the disaster occurrence (*ex-post*) and also based on specific needs. The literature on disaster financing framework highlights contingency budget, catastrophe bond, regular line agencies' funding, insurances, and contingent credit as *ex-ante* financing tools whereas post-disaster budget reallocation, borrowing, donor assistance, loan, tax concession, grants, and subsidies are expressed as *ex-post* financing tools (Linnerooth-Bayer & Hochrainer-Stigler, 2015). Further, the literature also suggests that *ex-ante* financing is more efficient and effective than *ex-post* risk financing (Swartz et al., 2015).

The National Natural Resources and Fiscal Commission Act 2074 (part 26, articles

250 & 251) states that the Government of Nepal (GoN) collects revenue through taxes and customs and receives grants, loans, and technical assistance from development partners. These funds are pooled together and redistributed to federal, province, district, and local levels. In response to DRR, the Prime Minister Disaster Relief Fund, and the Central Disaster Relief Fund are established at the federal level, whereas Provincial Disaster Management Fund, District Disaster Management Fund, and Municipal and Ward Disaster Management Fund as contingency budgets at the sub-national level. Similarly, on a regular basis through federal and provincial line agencies, sectoral budgets related to disasters are allocated and spent at the local level (MoHA, 2018). Further, several, life, property, agriculture, and livestock insurance are provided by insurance companies (private sector) as risk transfer tools (Pant & KC, 2018). Regarding the provision of these financing instruments, Katongole (2020) states that it helps governments to avoid emergency borrowing and protect their fiscal balance, and maintain the welfare of their citizens. However, particularly on Disaster Relief Fund (DRF) of Nepal, only cross-sectional studies can be found suggesting to develop an explicit DRF framework aligning with the Disaster Risk Reduction and Management (DRRM) Act and DRR National Strategic Plan of Action (COLARP & Practical Action, 2020).

A pro-poor and gender-responsive disaster budgeting system is an emerging fiscal innovation-based policy that translates poverty reduction and gender commitments into fiscal commitments through the application of a "poverty reduction and gender lens" to the identified disaster risk reduction and management processes (Chakroborty, 2014). Over the last few decades, GoN has been working on building a pro-poor and gender-responsive disaster-resilient society.

GoN has adopted and implemented Gender Responsive Budgeting (GRB) and Pro-Poor Responsive Budgeting (PPRB) approach in 2006/07 for equitable resource allocation, sustainable economic growth, and social development. After the formulation of GRB and PPRB framework in 2012, it has been implemented at the federal and province-level by respective line ministries in their annual public budgeting. The framework was the first attempt to institutionalise GRB and PPRB in the country where unprecedentedly, Gender Equality and Social Inclusion (GESI) budgeting expert was appointed and PPRB and GRB committee was established. The committee was established as a permanent body to design a pro-poor and gender-responsive budgeting system within the Ministry of Finance (MoF). The committee also monitors and provides necessary support to the sectoral line ministries while preparing pro-poor and gender-responsive budgeting (Nepal, 2016).

Following the adoption of pro-poor and gender-responsive budgeting at the national and province level, GRB Localisation Strategy 2015 has been developed to mainstream GRB at the local level. Similarly, Nepal has enacted Intergovernmental Fiscal Arrangement Act 2017, Local Government Operations Act 2017, National Natural Resources and Fiscal Commission Act 2017, and Financial Procedures and Fiscal Responsibility Act 2019 that determine how funds are shared between national and local levels and allocated based on development priorities. Further, the Disaster Management Act 2017, Disaster Management Fund 2017, and National, Province, and Local Level DRR Strategic Plan of Action 2018-2030 have envisioned ensuring gender and marginalising group inclusiveness in DRRM. However, their voices go unheard during the decision-making process i.e. planning and

implementation of disaster-related budgeting (United Nations, 2009). As a result, limited participation and integration of women and poor means limited access and benefits in the disaster financing process. Moreover, despite increasing awareness in emphasising the gender differences and empowering vulnerable groups in disaster intervention, the application of gender integration in disaster financing is still a new area for further exploration to ensure an efficient and effective disaster financing system in Nepal. Specifically, local level governments as the front line agencies to respond to disaster events, PPGRB can be an essential tool in addressing gender and vulnerable groups' need along with establishing transparency and accountability for inclusive disaster-related budgeting. In this context, this paper aims to highlight the disaster finance practices and tools and their integration with PPGRB, gaps in its implementation at the local level, and efforts to mainstreaming it at the local level.

2. Methods and Materials

The study was carried out in Dhangadi Sub Metropolitan City of Kailali district, Sudhuraschim Province. Dhangadi is the only Metropolitan City in the Kailali district located at an elevation of 109 meters from the sea level. It also serves as the provincial headquarter. The total population of Dhangadi Sub Metropolitan City is 147741 with 73462 males and 74279 females. It covers an area of 261.75 Sq.km. Its population density is 564 people per square kilometer. Wards 4, 6, and 18 are densely populated. Slum areas can be found in certain section of the city where squatters have settled in Ward numbers 2, 5, 6, 7, 14, and 18. The major disaster risks of Dhangadi are flood, cold waves, and heat waves. Similarly, windstorms, drought, fire, and earthquakes are classified as second-order risks (Dhangadi Metropolitan City, 2020).

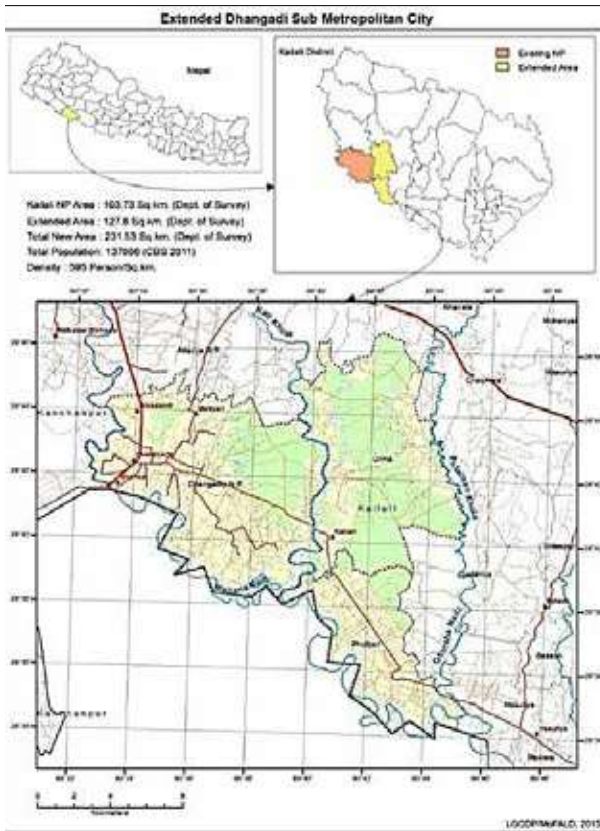


Figure 1: Location map of Dhangadi Sub Metropolitan city, Kailali

Source: LFCDD/MoFALD, 2015.

The study used a mixed method approach wherein both qualitative and quantitative data were collected. Both primary and secondary sources were considered for the data collection. As a pre-requisite, the respondents were required to have an adequate understanding as well as experience of gender, disaster, budgeting, and planning. Therefore, purposive sampling was used. The rationale behind using this technique was that the research process is ‘exploratory’ rather than testing of a hypothesis (Brady, 2003). Hence, using purposive sampling, the respondents involved in DRR budgeting and

planning from the federal, provincial, and local levels were selected for the study.

The websites of various institutions including MoF, Ministry of Home Affairs (MoHA), DRR portal, and National Planning Commission (NPC) among others was visited to identify and collect the published disaster and disaster finance related policies, provisions, mechanisms, latest decisions on the integration of gender and pro-poor in disaster management. Similarly, Google scholar, research gate, and disaster-related journal sites were visited to have a better understanding of the existing knowledge and practices pertinent to gender and pro-poor disaster financing system. Further, additional secondary data such as municipal annual plans, DRRM plans, policies, funds management guidelines were reviewed to understand the regional and local context of gender and pro-poor disaster financing system.

Considering the federalised context, altogether 28 participants were selected for semi-structured interviews from three tiers of government i.e. 4 representatives from the federal level (Disaster Department from MoF, Ministry of Federal Affairs and General Administration, Financial Controller General Office (FCGO) and Ministry of Internal Affairs and Law) and four representatives from the Provincial level (Ministry of Internal Affairs and Law, Provincial Disaster Risk Reduction and Management Committee, District Disaster Risk Reduction and Management Committee (DDRRM) were interviewed to understand the DRF tools, process, provision, and practices. Likewise, 20 representatives from local level (Mayor, Deputy Mayor, chief executive officer, accountants, DRRM focal person, GESI focal, DRRM fund focal

person) and user committee members from the local level (Dhangadi) were interviewed to explore the practice of ex-post and ex-ante disaster financing approaches, tools, gender and pro poor responsive DRRM projects/programmes.

Altogether five key informant interviews (KIIs) were conducted with non-governmental actors. i.e two KIIs with the DRRM/DRF expert and one with the Gender-responsive budgeting expert for the conceptualisation of the DRRM/DRF and GRB concept and validation of the generated findings. Similarly, Secretary and DRR focal person of the Nepal Red Cross Society was also interviewed as they are directly supporting the DRR policy and programme making in the metropolitan city.

Focus group discussions (FGDs) were conducted with the user committee and ward-level disaster management committee to understand the gender, and vulnerable group prioritisation, DRR project identification, and its implementation process.

According to the disaster focal person from MoF, Disaster Budget Coding is still not practiced in Nepal. Therefore, in close consultation with the DRR focal person, CEO, and accountant of Dhangadi, the DRRM budget was highlighted from the municipal annual budget document. Further, the set objectives of identified DRRM projects/programmes were also listed for pro-poor and gender-responsive budget analysis.

Both qualitative and quantitative methods was used for the analysis. For qualitative data, the notes of the interviews and FGDs were prepared. Further, to manage and analyse the data and to maintain a coherent flow of ideas, the interviews and FGDs were recorded. The notes and audios were translated to English and thematically

categorised based on keywords such as policies, DRR tools, integration efforts, challenges, etc. For quantitative data generated from secondary sources, data was coded according to Gender and Pro-poor Responsive Guideline 2012 and data entry template was defined in excel. Secondly, the identified disaster project/programme name, its objectives, and budget from the municipal annual budget were entered in an Excel file. Thirdly, indicator-based points were given to each project/programme. Fourth, using the Pivot table tool, the total received points of the project/programme were categorized as directly, indirectly, and naturally responsive to gender and pro-poor budget

The findings from the quantitative analysis was presented in tables, graphs, and charts using Excel and descriptive and narrative analysis based data in findings and discussion was carried out.

3. Results and Discussion

3.1 PPGRB practices in Dhangadi Sub-Metropolitan city

Dhangadi sub-metropolitan city has been allocating 20 per cent of its total budget towards women and 10 per cent of the budget towards poverty reduction-related annual projects and programmes based on municipal annual budgeting guidelines. The metropolitan city has not adopted the coding system of PPGRB Framework 2012, though it is in the process of preparing GRB guidelines at the local level by adopting the GRB Localisation Guideline 2015. Dhangadi lacks the PPGRB policies for initialising the PPGRB system and mainstreaming women and poverty-related agenda in the annual and periodic planning and budgeting.

Dangadi has prepared DRRM Act in 2017, drafted the Municipal DRR Strategic

Action Plan (2018-2030) in 2019, Municipal Disaster Preparedness and Response Plan (DPRP) and Local Disaster and Climate Resilient Plan (LDCRP) in 2020. All policy provisions explicitly indicate GESI participation and mainstreaming however, it is largely silent on PPGRB.

Dhangadi has prepared the DRRM Fund Management Guideline for allocating, spending, and managing the fund. It has allocated about 3 per cent of their total annual budget as DRRM budget and certain funds are available from the federal and provincial levels as well. Similarly, fund and materials from I/NGOs, Kailali Federation of Nepalese Chambers of Commerce and Industry (FNCCI), and individuals were also collected in the fund after getting approval from the municipal executive body. Further, the guideline stated that the collected fund shall be utilised in disaster-related activities such as search and rescue activities, relief items to the victims of disaster, preparedness, response, and recovery. However, there is no provision for pro-poor and gender-responsive budget allocation or spending of the DRRM fund. It has been stated that priority will be given only to women, pregnant women, children, adolescents, elderly, and disabled persons while providing support. The DRRM Fund Guideline is highly guided by a homogeneous approach (severity of disaster to all groups are same) rather than equity-based resource distribution, and largely overlooking the pro-

poor and gender needs of the community.

3.2 Representation of women and poor in DRRM planning, budgeting, and implementation

There were five major DRRM-related committees (Figure 2) in the metropolitan city for DRRM planning and implementation. Altogether there were 114 members in five committees where 92 per cent were male and remaining 8 per cent were female. It was also observed that there was no explicit ways to indicate pro-poor representation in the respective committees.

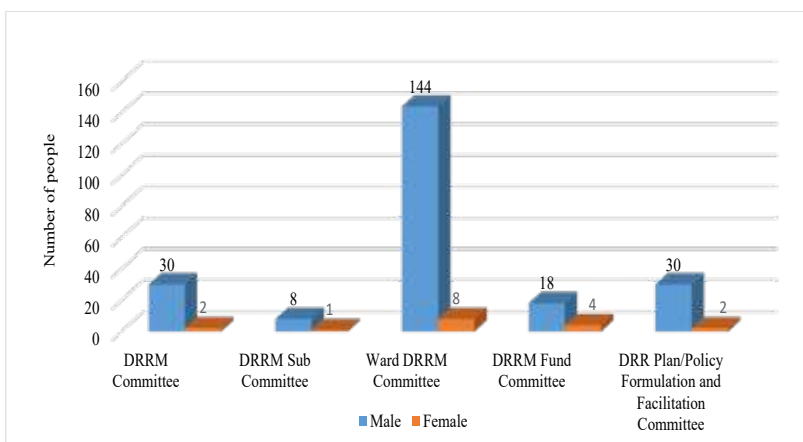


Figure 2: Representation of women in DRRM-related committees in Dhangadi.
Source: LDCRP & DRPR, 2020.

The majority number of women (i.e. eight) representations was found in the ward DRRM Committee whereas only one was in DRRM sub-committee.

Similarly, altogether there were 99 members in nine clusters for disaster preparedness and response in Dhangadi comprising 87 per cent male and 13 per cent of female. There were no female representatives in four clusters i.e. Search and Rescue; Food Security; WASH, and Immediate Response.

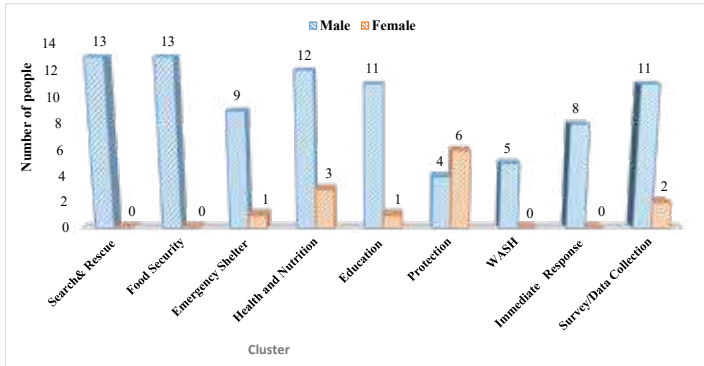


Figure 3: Representation of women in disaster preparedness and response cluster

Source: Disaster Preparedness and Response Plan, 2020.

Although, the government has mentioned 33 per cent participation of women in each committee, contrastingly, low female representation was observed. Regarding this matter, question was posed to the Deputy Mayor in regards to why there are very few representations of women and no explicit indication of poor and vulnerable representation in the DRRM-related committees and clusters? She responded that;

The DRRM Act 2017 suggests that the member in DRRM related committees are to be included from elected representatives, section head and representatives from I/NGOs with gender, youth, children, disabled and elderly composition. However, the entire ward chairperson is male and we only have three women municipal executive members and one women section head in the municipality. Hence, the participation of women is relatively low in the DRRM committee and cluster. Similarly, all the elected representatives represent the need of poor, vulnerable, women. Therefore,

though there is a limited number of representation of women in the committee we are concerned about the need and problem of those groups.

This clarifies that Dhangadi lacks intuitional GESI composition as a result of which, there is a representation gap in all DRRM related committees.

3.3 Practice of gender and pro-poor responsiveness in disaster risk financing tools

Aligning with the DRRM legislation, Dhangadi has adopted multiple DRR financing tools to cope with the impact of disasters. Both ex-post and ex-ante disaster financing tools are practiced in the city. Dhangadi has been practicing contingency budgets, line agencies based funds, disaster reserve funds, and insurance-linked securities as ex-ante disaster risk financing tools.

3.3.1 Contingency budget

A contingency budget refers to the money set aside to cover the unexpected events. The fund is reserved and only utilised in specific activities such as health projects, infrastructure projects, disaster activities among others (Bakhshi & Touran, 2014).

Sudhurpaschim Disaster Relief Fund (SDRF) is established at the provincial level under the Ministry of Internal Affairs and Law, in the Sudhurpaschim province. According to the disaster focal person of MoIAL, in the FY 2020 as a contingent budget, Nepalese Rupees (NPR) 1 million was collected in the SDRF, and based on hazard/disaster

vulnerability mapping, Dhangadi received NPR 0.10 Million. The received amount was used in response and relief items for the victims of floods and windstorms. There was no gender and pro-poor disaggregated budget allocation/expenditure of SDRF. However, the special need of women such as dignity kits; mother, child, and elderly-friendly food items was included in the relief item. Also, women, children, elderly, and poor section of the community were prioritised while distributing the relief items.

Multiple unit-based contingency funds are established in Dhangadi from the good governance perspective i.e avoid administrative delay and hassles during relief fund disbursement and enhance need-based timely response. Municipal Disaster Management Fund (NPR 4 million) and COVID-19 Management Fund (NPR 390 Million) was allocated at the municipal level. Similarly, there is a Ward Disaster Management Fund with NPR 0.2 million in each ward (19 wards), 15 Community Disaster Management Funds, and one single-woman emergency fund with NPR 0.015 million and NPR. 0.030 Million respectively (Dhangadi Metropolitan City, 2020b). Most of the funds are spent on response and relief using a blanket approach. Meaning, the relief compensation is the same whether the victim is a poor or single woman or disabled, or any residence in the municipality. Further, there is no practice of gender and pro-poor disaggregated DRF allocation and expenditure. However, the special need of women such as separate shelters, bathrooms, and dignity kits, were addressed during relief and response.

3.3.2 Line agencies-based fund

Line Agencies-based Fund refers to the funding from the ministry to the local level. Annually, climate change adaptation (CCA)

and DRRM-related project/programme-based budget is received from different line ministries. In FY 2020, Dhangadi received NPR 10 million for relief and rehabilitation from MoHA, NPR. 16.18 million for river training and embankment from the Ministry of Physical Infrastructure (MPI) and NPR. 2.05 million for forest and environment protection from the Ministry of Forest and Environment (Dhangadi Sub Metropolitan City, 2020b). However, there is no provision for tracking DRR, Pro-poor, and GRB at the local level to date.

3.3.3 Insurance

The insurance (risk transfer tool) seems progressive in Dhangadi. According to the Kailali branch manager of Nepal Insurance Company, since 2018, Dhangadi has insurance coverage for municipal buildings but yet to do for other public assets such as ward offices, temples, and infrastructure. Similarly, all the government staffs of the municipality had insurance coverage for COVID-19. The government has been providing a 50 per cent subsidy under crop and livestock insurance schemes through a blanket approach. Both public and private insurance companies are obliged to provide agriculture schemes, however, they are largely silent on gender and poor integration.

Dhangadi has been practicing post-disaster budget allocation such as borrowing, taxes, and donor assistance as ex-post disaster financing tools.

a. *Post-disaster budget reallocation*

According to the financial chapter of Sudurpaschim DRR Strategic Plan of Action (2018-2030) under “Budget Transfer Mechanism”, the local level can have a reallocation in case of limited budget to cope with disaster. However, according to the

mayor of Dhangadi, so far, the local budget is enough for relief and early response, and in case of mega-disaster, such as the 2017 flood, Dhangadi relied on the provincial and federal government. Therefore, to date, there is no practice of budget transfer for post-disaster response and reconstruction.

b. Borrowing

In the federalised context, the local government does not have the authority to borrow money in any case. Therefore, there was an appeal for assistance during the 2017 flood but has not borrowed any amount so far.

c. Taxes

The local bodies can collect or increase the taxes in order to generate larger revenue to cope with disaster events using the provision stipulated in the Local Government Operation Act 2017. However, Dhangadi has not practiced such provisions to date.

d. Donor assistance

According to DRRM focal person of Dhangadi, a large portion (around 80%) of I/NGOs support is spent during post-disaster; relief and response rather than in reconstruction, mitigation, and preparedness. Every year millions of cash and material support are received from the NGOs but to date, there is no proper recording of such fund. Similarly, there is no provision of pro-poor and gender budget tagging of those collected and spent funds.

3.4 Pro-poor and gender responsive DRRM budget in Dhangadi

The total budget of Dhangadi for the FY 2019/20 was NPR1793400000 (one billion seven hundred ninety-three million four hundred thousand) out of which 2.54 per cent amounting NPR. 51095000.14 (fifty-

one million ninety-five thousand) was related to DRR. In comparison to FY 2018/19, Dhangadi has progressively allocated 1 per cent additional DRRM fund but is still on the way to meet the target of allocating 5 per cent of the total annual budget as mentioned in the municipal DRR Strategic Plan of Action (2018-2030).

The figure below illustrates the annual DRRM budget of FY 2018/19 and FY2019/20 allocated in different five DRRM categories (See figure 4). It was found that in FY 2019/20, the fund allocation in river training and embankment, rescue and response, and forest and environment protection was slightly higher than in FY 2018/19 whereas funds in infrastructure reconstruction and communication were relatively less in FY 2019/20.

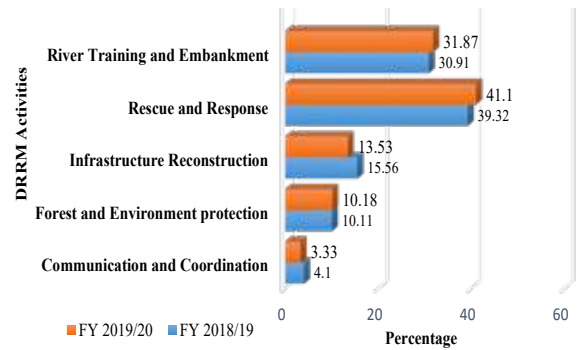


Figure 4: DRRM budget of Dhangadi for FY 2018/19 and 2019/20.

Source: Dhangadi Metropolitan City, 2018, 2019.

Similarly, in both years around half of the DRRM funds were allocated on rescue and response and less than a third in river training and embankment while nominal amount was allotted for communication and coordination.

3.4.1 Gender-responsive DRRM budget

As the Metropolitan city has not adopted GRB coding in their annual municipal budgeting

based on the adopted GRB framework 2012. The analysis showed that there was no relevant gender-responsive DRRM budgeting as DRRM activities are very less likely to be neutral because it directly or indirectly benefits the women.

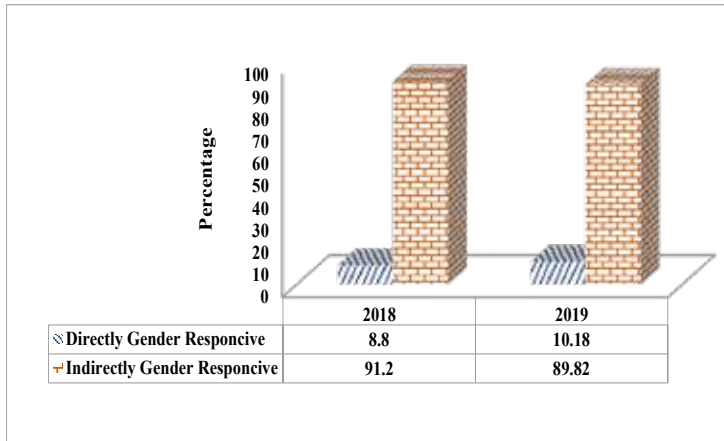


Figure 5: Gender-responsive DRRM budget of Dhangadi for FY 2018/19 and 2019/20

Source: Dhangadi Metropolitan City, 2018, 2019.

It was found that over three-quarters of DRRM budget was indirectly gender-responsive whereas only 10 per cent of the budget was directly responsive in both years. It was also observed that gender responsiveness in DRRM activities is steadily increasing from 8.8 per cent in 2018 to 10.18 per cent in 2019. However, the Metropolitan City has only achieved half of the DRRM gender budgeting target compared to the set 20 per cent of gender-specific annual sectoral budget target.

Forest and environment protection related project/programme was categorised as directly gender-responsive DRRM budget as most of the project under this category is identified and implemented by community forest user group and women group. The

majority of users were found to be women. Similarly, other remaining activities such as communication and coordination, infrastructure reconstruction, rescue and response, and river training/embankment were categorised as indirectly gender-responsive as most of the DRRM activities having a huge budget are hardware projects such as river training, river embankment, fencing, and infrastructure reconstruction among others. Participation of women in these nature of projects is relatively less and are usually run by male. These DRRM activities doesn't enhance the capacity of women and there are no enabling

measures such as quota provision, orientation, and training to women to involve women in such hardware projects.

3.4.2 Pro-poor responsive DRRM budget

The pro-poor responsive budget is categorized into two groups based on the Pro-poor responsive framework 2012: i) spending that directly supports poverty reduction and ii) spending that indirectly supports poverty reduction.

In the case of Dhangadhi, it was found that the entire DRRM budget indirectly supports in reducing poverty. This is due to the DRRM activities design, where the primary objective of DRRM activities were more focused on reducing the impact of disaster rather than poverty reduction. Similarly, the planned DRRM activities of 2018/19 and 2019/20 do not primarily support in the capacity development (skill) of people in rural areas but it partially supports in income generation.

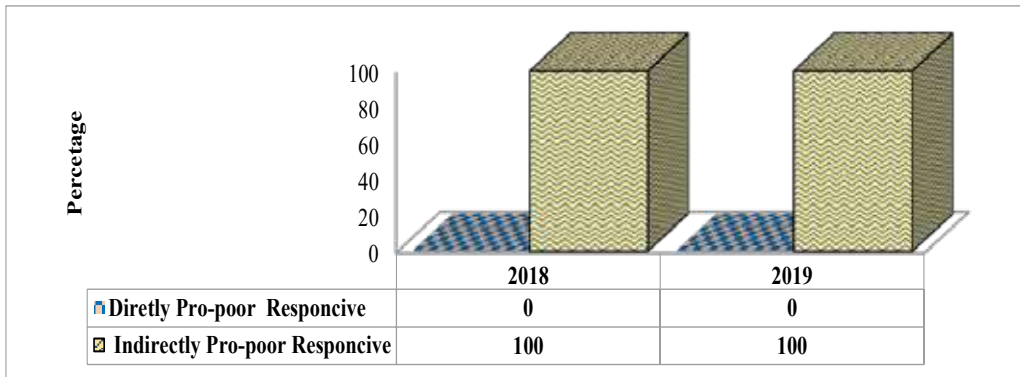


Figure 6: Pro-poor responsive DRRM budget

Source: Dhangadi Metropolitan City, 2018, 2019.

It was also found that most of the livelihood related programmes associated with DRRM such as promoting plantation of flood and drought tolerance crops, increase income via multi cropping among other activities are carried out by I/NGOs rather than local government. Hence, most of the DRRM activities of FY 2018/19 and 2019/20 indirectly support poverty reduction.

3.4.3 Challenges in implementation of pro-poor and gender-responsive DRRM budgeting

Weak enforcement of strategies on pro-poor and gender-responsive DRRM budgeting:

The DRF Financial Strategy of Nepal- a road map for disaster risk financing, has been drafted with the support of the World Bank, but it doesn't explicitly mention PPR and GRB. Similarly, the financial framework chapter of the national, provincial, and local level DRR Strategic Plan of Action 2018-2030 also fails to mention PPR and GRB. Hence, pro-poor and gender-responsive DRRM budgeting are not mandatory and priority at the local level. The absence of GRB and PPR guidelines at Sub-Metropolitan City increases the challenges to integrate into DRRM budgeting.

Institutional challenge: The overall federal budget planning, budget guideline, policy reforms are done by the MoF in Nepal. Largely, disaster financing has remained a cross-cutting issue under regular public financing. However, MoHA and the National Disaster Risk Reduction and Management Authority (NDRRMA) are more focused on DRR and related issues. Hence, for MoF, DRF and integrating PPR and GRB might be less in priority. As a result, it is hard to institutionalise pro-poor and gender-responsive DRR budgeting at the national and sub-national levels.

The federal and provincial level uses Line Ministry Budget Information System (LMBIS) and Provincial Line Ministry Budget Information System (PLMBIS) whereas local government uses Sub-National Treasury Regulatory Application (SuTRA) for planning, budgeting, accounting, and reporting. Only LMBIS and PLMBIS have the gender and pro-poor tagging facility but in SuTRA there is no provision of tagging. However, the DRR budget can be tagged in SuTRA but is hard to tag in LMBIS and PLMBIS as DRRM is taken as crosscutting issue by the ministries. In this context, synchronising all the systems into one and tagging the budget to establish pro-poor and gender-responsive disaster budgeting system is quite challenging.

Meaningful representation of women leaders: In Dhangadi, all the ward chairpersons are male, while there are limited women municipal executive members and women section head in the municipality. Similarly, it was also found that these female representatives struggle with the issues such as time management, travel, and understanding on the policy provisions. Therefore, DRRM budgeting is highly influenced by men. This has been a major obstacle to meaningful representation in DRRM related planning and budgeting.

Insufficient technical capacity and financial literacy on pro-poor and gender-responsive DRR budgeting: This is one of the major problems identified by the study. As pro-poor and gender-responsive training is only given to the planning, programming, and women department section officers at the national and sub-national levels. Therefore, the knowledge gap among the elected local representatives and DRRM focal persons in the metropolitan city has been widely noticed.

Lack of explicitly articulated gender and poverty reduction targets and indicators at local level: Due to a lack of sex/disaggregated and pro-poor population data, there were no specific quantitative gender and poverty reduction targets and indicators in budget plan policy in the 2019/20.

Absence of gender auditing and mentoring mechanism: To date, the sub-metropolitan city has not adopted a mechanism for gender auditing. Further, Dhangadi has not conducted any impact assessment of budgeting activities on the status and well-being of women, poor and vulnerable. This highly raises the accountability and transparency issues from a pro-poor and gender perspective.

4. Conclusion

The research findings reflect that the Dhangadi has not explicitly prepared PPGRB

guideline but local level budgeting guideline has indicated 20 per cent budget allocation for women and 10 per cent for poor and vulnerable specific programme. Similarly, DRR legislation has progressively supported in mainstreaming the issues of women, poor and vulnerable but is yet to fully integrate PPGRB. The metropolitan city practices multiple disaster financing tools to cope with the impact of disasters. However, ex-post expenditure is more than ex-ante and these tools operate on a homogenous approach assuming the disaster impacts all equally.

In Dhangadi, disaster budgeting is within the existing budget system through SuTRA where PPR and GRB are not explicitly recognised. The metropolitan city allocates around 3 per cent of the total budget for DRRM. According to GRB analysis, over three-quarters of DRRM budget is indirectly gender-responsive whereas only 10 per cent of the budget is directly responsive in both years (2018/19 and 2019/20). This is mainly due to less participation of women in DRRM activities resulting in achieving a limited share of benefit (economic and capacity building). Similarly, based on PPR analysis, it is found that the entire DRRM budget indirectly supports to poverty reduction. This is due to the DRRM activities design, where the primary objective was more focused on reducing the impact of disaster rather than poverty reduction and limited participation of poor and vulnerable during budget planning and implementation. The metropolitan city has well scored in PPGRB but has yet to achieve the set sectoral budgeting target. The study summarises by providing possible PPGRB integration challenges hindering its institutionalisation at the local level. i.e. a) absence of proper and specific PPR and GRB guidelines; b) limited meaningful representation of women leaders; c) insufficient technical capacity and financial literacy on pro-poor and gender-responsive

DRR budgeting; d) lack of explicitly articulated gender and poverty reduction targets and indicator; e) weak indication of PPR and GRB in formulated DRR policies, strategies and guideline; and d) absence of gender auditing and mentoring mechanism.

5. Recommendations

- a. It would be better to prepare separate PPR and GRB guidelines and explicitly mention the PPR, GRB, and disaster budget tagging in the DRRM act, policy, plans, and strategies along with a robust monitoring and evaluation mechanism.
- b. Administrative unit based DRRM contingency fund are allocated however, it would be better to revise the respective fund mobilisation guideline explicitly stating the percentage of fund that should be invested in ex-ante intervention and risk transfer mechanisms.
- c. The Ministry of Federal Affairs and General Administration (MoFAGA) is the facilitating body between national and sub-national levels, primarily responsible for capacity building at the local level. Hence, Dhangadi could appeal MoFAGA to conduct trainings on PPR, GRB and disaster budgeting in collaboration with MoF and MoHA because it is a new concept for the local level. Specifically, besides account section staff, elected representatives, GESI and DRR focal persons also need to be the primary participant of such training.
- d. For effective pro-poor and gender-responsive disaster financing, the availability of sex-disaggregated and geographical-based (rural, urban, risk-

sensitive) data is essential. Therefore, the metropolitan city needs to prepare disaggregated data and allocate budget accordingly.

- e. The metropolitan city should quantify all targets and goals including gender equality, poverty, social protection and disaster risk reduction during the budget planning. This will help in pro-poor and gender-responsive DRR analysis.
- f. The metropolitan city can take assistance from the “DRRM platform” to collaborate with I/NGO for preparing PPGRB policies, gender budgeting assessment, and technical capacity-enhancing activities.

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