

Complexities Of Managing Ageing In Nepal:

Disconnect between state policies and socio-economic realities and lessons from Talachhen pilot to empower the elderly for managing their own affairs.

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While the problem of ageing is receiving increasing attention in Nepal too, most of the way it is limited to political rhetoric, some Government spending under that heading, sporadic civil society activities mostly limited to holding seminars, occasional felicitation of Senior Citizens here and there in the country and the setting up old age homes as social service endeavours, mostly in the Kathmandu valley. The Social Welfare Ministry, now renamed Ministry of Women, Children and Senior Citizens (MWCSC) itself has been in existence for over two decades, but its activities have been limited to framing legislations--that have been found to have little applicability and proven relevance for the ageing population--and disbursement of untied grants of varying sums to various self-styled Senior Citizens Organisations with access to corridors of power. However, there has been a flurry of action at the international stage for a long time in which the Government officials from Nepal has participated all along. For instance, one of the foremost international initiative was the First World Assembly on Ageing in 1982 that adopted what is known as the Vienna International Plan of Action on Ageing. Another landmark document has been the Proclamation on Ageing as annexed to UN General Assembly resolution 47/5 of 16 October 1992. In 1998, there was the Asia-focused Macau Plan of Action on Ageing that had laid out a Plan of Action in important areas of concern in relation to ageing in the Asia Pacific region such as the position of the elderly in society and family, health and nutrition, and income and employment security. The Year 1999 was itself declared the International Year of the Older Persons. And the comprehensive Madrid International Plan of Action on Ageing adopted by the Second World Congress on Ageing in 2002 (United Nations, 2002) remains the latest major initiative at the world stage.

The principal goal of the Madrid Plan of Action is described as "building a society for all ages". It begins with a 19-point "Declaration" with a call for "dedication to a shared vision of equality for persons of all ages" and is intended as "a resource for policymaking" by the Government, the non-government Organisations and private actors for developing their own policies and programmes." The Madrid Plan of Action has three major "Priority directions" dealing with "Older Persons And Development", "Advancing Health And Well-Being" and "Ensuring Enabling And Supportive Environments". This Plan of Actions remains a very comprehensive guide book in that each of those priority directions are divided into several "Issues" which, in turn, are further sub-divided into one or more concrete "Objectives". For instance, the first priority direction on "older persons and development" is divided into 8 different "Issues" that deal with such concerns as Active participation in society and development, Eradication of poverty, Inter-generational solidarity, Access to knowledge, education and training, and so on.

While the Plan of Action themselves are nearly two decades old, all indications are that it has failed to inform the agenda, policies and programmes of the Government in Nepal. Three years on in 2005, a National Plan of Action for Senior Citizens 2062 (2005) was prepared, apparently more as a donor initiative, that listed out steps and activities in six specific areas such as economic aspects, social security, health and nutrition, participation and engagement, education and recreation, and reform in legal system, including building and updating data

base (Ministry of Women, Children and Social Welfare, 2002). But that does not seem to have gone anywhere.

However, four years after the Madrid Plan of Action, the Ministry of Women, Children and Senior Citizens, established in 1997, promulgated a Senior Citizens' Act, 2006 (2063), billed as an "Act Made to Provide Protection and Social Security of Senior Citizens" that, as will be discussed in greater detail below, did not reflect the comprehensive provisions of the Madrid initiative. More recently, the new Federal Republican Constitution of Nepal 2015 (Nepal Sambat 2072) too has made strong provisions in support of the Senior Citizens of the country. For instance, the section under Fundamental Rights stipulates that "special provisions" can be made by law for the "Protection, Empowerment Or Advancement of Senior Citizens" which is further reinforced by Article 41 by providing more explicitly that "Senior Citizens shall have the right to special protection and social security from the State" even as it has also devolved the function of the "Management of Senior Citizens" to the local bodies across the country. Now that the Constitution provides for a three-tier Government in the country, the central Government has now proposed an amendment to the Senior Citizens' Act of 2006 to realign it with the federal structure of the Government among others.

However, as will be seen below, the activities actually in place in support of the elderly in the country falls far short of the ambitious commitments contained in the constitutional and legal provisions as well as of the anticipations of the various international deliberations and decisions mentioned above. Given the traditional nature of Nepal's socio-economic order persisting in Nepal, the older persons in Nepal are confronted with largely structurally-defined difficult problems, but they have received scant attention from the Government in the framing of policies and programmes as well as from the mushrooming non-government actors in his field in the country. As a result, there remains a continuing gap between the rhetoric of the Government and non-government agencies on the one hand and the acute and largely unmet needs of most of the elderly people in this chronically impoverished country on the other. Given such a context, this article tries to identify and describe the major problems faced by the elderly in Nepal and to lay down, based on the lessons of the country's other successful development experience, possible agenda options for realizing the nation's commitments for ensuring the wellbeing of its elderly populace as contained in the various constitutional and legislative instruments mentioned above.

Nepal's Unique Challenges And Opportunities For Elderly Management

1.1 Unlike most other countries, Nepal's population ages even as the country remains poor

The distinctiveness of the problem of ageing in Nepal is that unlike other advanced countries like those in the West and Japan as well as other rapidly developing countries like China in particular, thanks to the sustained misrule under our "democratic" governance, this most populous mountain country in the world is projected to age while still remaining impoverished. Following the WHO norms Nepal has defined people above 60 years of age as "old" or elderly, and this population increased to 2.1 million or 8.1 percent of the country's population in 2011 from 5.8 percent two decades earlier in 1991.

As it stands, the growth rate of elderly population in Nepal at 3.77 percent per annum is three times higher than the overall annual growth rate of population that stands at 1.35 percent between 2001—2011 (Bhandari, Kamala, 2019). According to CBS projections the elderly population in Nepal is headed for accelerated expansion in the days ahead. For instance, while the elderly population (60+ years) stood, as mentioned above, at 8.1 percent of the

country's population numbering nearly 22 lakhs in 2011, in 2031, the proportion is projected to rise to 10.2 percent of the total population and the number of the elderly to over 34 lakhs. The problem has to do with dependency ratio, that is, the proportion of dependent people aged 60 plus and those under 15 years of age. In 2011, the dependency ratio stood at 84 percent which means, 100 people in the age groups between 15-59 years had to support 84 persons in the age groups of 14 and below and 60 and above. With expansion in the proportion of the elderly in the population, this dependency ratio too begins to increase and begins to become increasingly unmanageable too.

By all indications, Nepal's population is beginning to age rapidly too, following the pathways of other developed countries most of whom now suffer from advanced state of ageing. For instance, the population of Japan, the most developed country in Asia, happens to have the highest proportion of elderly citizens in the world and is therefore also known as "super-ageing" society. According to 2014 estimates, 33.0% of population was above the age of 60, and people aged 65 and older that in 2014 accounted for a quarter of its population is estimated to reach a third by 2052. While it should be noted that Japan's total population too is rapidly decreasing in size due to more people choosing life without marriage and children, the fact remains that Nepal's growth of the elderly population may be relatively more staggered, but there should be no denying that, by and large, this is the kind of future that awaits for Nepal too eventually.

While the rich countries too, despite their wealth, are facing grievous problems in managing the problem of elderly in their societies, the problem is going to be much worse for Nepal due to its continued impoverishment. To use the example of Japan once again, according to CIA Factsheet, the country's per capita GDP was estimated to be USD42,000, whereas the corresponding figure for Nepal was only USD2,700. While this contrast clearly suggests Nepal just has too little resources available also for the care and wellbeing of its elderly population even as, as indicated above, the ageing of Nepal's population too is beginning to gain in acceleration with every passing year. To put it differently, while the population in advanced countries started to age in tandem with the acceleration in the growth of their economies, Nepal's population is beginning to age even as it remains abysmally impoverished. For instance, in a ranking by IMF of 191 countries in 2019, Nepal is ranked as the 31st poorest from the bottom in the world whereas Japan, figuring at 161, counts among the 30 richest countries. Thus, the first complexity of managing ageing in Nepal has to do with having to come up with strategies that would largely negate the effect of utter resource scarcity in the caring of its elderly population.

1.2.Acute Social And Economic Stratification And Its Impact On The Elderly In The Communities

The second difficult complexity of providing for the elderly in Nepal has to do with the fact that given the continued preponderance of the caste system as the basis for social order in the communities, our social structure is characterized by stubborn convergence of caste and economic statuses, which means that the lowers the caste status the higher the incidence of poverty. This is borne out by an analysis base on the following table.

Table 1: Proportion Of People Under Poverty Line Under NLSS, 2003-04 And 2011-12

Caste ethnic status	NLSS 2003-04 %	NLSS 2010-11 %
Brahmin Chhetry	19	----
Hill Brahmin	-----	10.34
Hill Chhetry	-----	23.40
Hill Janajati	44	28.25
Dalit	47	-----
Hill Dalit	-----	43.63
Tarai Dalit	-----	38.16
Newar	14	10.25

Source: Nepal Living Standard Surveys of 2003/04 and 2010/11

While the above table shows that all of Nepal's caste ethnic groups have people under the poverty line--defined as the per capita threshold income of Rs. 19,200 annually--the proportion differs, based on the ranking of their caste status in its overall hierarchy. For instance, in above table under the NLSS 2011-12 column in particular, one can find that while only 10.30 percent of Hill Brahmins, the highest ranking caste group, are under the poverty line, and the proportion of the poor increases with caste ethnic groups placed lower in the ladder. While the Hill Janajati groups 28.25 percent of its people under the poverty line, the proportions among the Tarai and Hill dalits are still much larger, 38.16 percent and 43.63 percent respectively. So the point is that while Nepal as a country may have been chronically poor, the fact is that the burden of poverty is much more concentrated among the lower-ranked Janajati and Dalit groups in the country.

The issue is one of double jeopardy for the elderly. While having to live under conditions of economic stress is bad enough in impoverished households, those belonging to the so-called dalit caste groups suffer even more due to the stigma associated with being dalit, particularly in the rural communities where caste considerations and discrimination continue to remain strong. While unfortunately, there are no empirical information available on the impact of impoverishment and "dalit" caste status on their living conditions, it is not difficult to surmise that they live a more difficult life than their more fortunate counterparts in the communities.

1.3. Larger Households, Poorer Households: Ominous Implications For The Living Conditions Of The Elderly

The NLSS III study has also revealed a difficult relationship between the size of households and their poverty status, i.e the larger the size of households the poorer its economic status. The finding, presented in an abbreviated form, is as follows

Table 2: Relationship Between Household Size And Poverty Status

No. of members in the hhd	% of hhds under poverty line
1member	3.28
3 members	7.48
5 members	21.10
6 members	32.39
7+ members	37.59

*Adapted from NLSS III

The above table has ominous implications for the elderly in the larger households. The point is that if a household includes one or more elderly, it is more likely that it would be a five or six member household generally and they all have to share in their limited resource endowment of their households, with the result that it would be the elderly to most likely lose out in what would essentially be a competition for it between members of three generations in those households. The two case examples from a mountain and a tarai settlement is emblematic of the problem.

Box 1:

Case 1: A Helpless Elderly In A Poor Jumla Household

To make ends meet both the son and daughter-in-law have to hire themselves out as farm labor and the children go to school. So the grandparents are stay back home with the task of drying the food grains in the sun in preparation for its consumption in the evening. But when the couple return home from work in the dusk they find out to their dismay that the birds have partaken of a significant quantity of them by taking advantage of the fact that the elderly couple suffer from hearing and eyesight problems which means that they could not properly see and scare away the hordes of birds devouring on the limited food supply of this family. While the elderly couple are subjected to severe reprimand by their own son and his wife, the fact remains that a big damage has been done to the precious family food supply, but there was not much the elderly couple could have done except quietly suffer the disgrace of having to be scolded by their own children for deficiencies beyond their control. This is where the Jumla elderly couple needed assistance and this is where the state and societal resource centre needed to supplement the family's effort to take care of their own ageing parents by helping them, at the very least, with helping them with glasses and hearing aids. Surely there are no such agency to come to the rescue of this old couple and this economically beleaguered household.

Case 2. Acutely Suffering Old Woman In Bara District

Some twenty years ago, an elderly lady in her early 60s suffered endlessly at the hands of her daughter-in-law, otherwise the wife of her only son. When she was met and rescued by a medical doctor visiting the district for leprosy survey, she had pinch marks all over her body even as she was also very malnourished. Once met by the doctor, she cried for a long time before she would open up to her. According to her, her daughter-in-law would always pinch her either with her fingers or worse, with tongs before she was served food that are mostly pushed to her with one of her feet. While her husband and son were fully aware of the goings-on, including the physical torturer being meted out to her, they hardly said or did anything about it. While she, as a leprosy-affected person, moved to the leprosarium in Kathmandu, she visited her home occasionally by arriving at her place only after 7 pm and would leave her home the next morning at 4 am for fear of her daughter-in-law spreading the word about her visit in the village where, like in the rest of the country, leprosy was still highly stigmatized.

In both the above cases, there was the need for outside intervention and support. In the Jumla case, medical support to treat his eyesight and hearing problem would have had dramatic impact in the quality of his life, in the case of the old lady from Bara, a different kind of support was needed, including her empowerment enabling her to assert her own rights and with the community standing in alliance with her.

As things stand, according to the 2011 Census, households with five members or more continue to be more numerous in the country, and more so in rural areas as shown in the following table

Table 3: Households By Size, Urban And Rural, 2011

No of persons	Total	Urban	Rural
1	255,125	73,649	181,476
2	567,706	145,102	422,604
3	805,008	200,985	604,023
4	1,080,858	240,653	840,205
Subtotal (1-4)	2,708,697 (49.9%)	660,389 (63.1%)	2,048,308 (46.8%)
5	966,051	165,443	800,608
6	733,104	100,934	632,170
7	393,477	46,220	347,257
8	239,242	27,085	212,157
9+ persons	386,731	47,226	339,505
Sub-total (5 to 9+)	2,718,605 (50.1%)	386,908 (36.9%)	2,331,697 (53.2%)
Total	5,427,302 (100%)	1,047,297 (19.3%)	4,380,005 (80.7%)

Source: 2011 Census

The above table shows that while overall, half (50.1%) of the total households have an average size of five persons or more, the prevalence of bigger households is more pronounced in rural areas (53.2%) that account for four-fifths (80.7%) of the total households in the country. Of the total urban households in the country (19.3%), smaller households with 4 members or less are more prevalent (63.1), suggesting that the urban household may be tending to be nuclear--i.e. composed of only parents and their offspring--in character. In contrast, rural households, due to their relatively larger size of their composition do suggest that extended families (composed of members of three generations) continue to remain popular in rural areas in Nepal.

However, going by the finding of Table 2 above that chances are greater for larger households to fall under the poverty line, the data in Table 3 above suggest rather unequivocally that a large bulk of the rural elderly population may be suffering in acute poverty in Nepal. The two cases reported in Box 1 above may just be those from this vast masses of suffering rural elderly after all.

1.3.1: Some Empirical Insights From Piloting on Senior Citizen Empowerment in the Urban Core Community of Talachhen In Lalitpur

In this regard, there are some relevant empirical data and insights to be had in this regard from the pilot project being implemented by Ward 19 Committee of the Lalitpur Municipality in its Talachhen tole neighborhood on the empowerment of Senior Citizens themselves for managing their own affairs. The Talachhen pilot has been in action for more than half a year now and was some field research leading to the formation of the Talachhen Jestha Nagarik Samuha (Talachhen Senior Citizens' Group). The following table gives some insights into the composition of the households in Talachhen Tole in that Ward that constitutes part of the urban core of the Lalitpur municipality. While the membership in the group has grown in recent months

Table 4: Total Population, Age-Groupings and Gender Status (2075) in Talachen Tole, Ward 19, Lalitpur

Residential status	No. of hhds	Male				Female				Total			
		0-15	16-59	60 +	Total	0-15	16-59	60 plus	Total	0-15	16-59	60 +	Total
Owner dweller	72	36	123	31	190	27	138	33	198	63	261	64	388
Renter	62	23	75	5	103	18	83	-	101	41	158	5	204
Total	134	59	198	36	293	45	221	33	299	104	419	69	592

Source: Field study

The table shows that the tole is comprised of 72 owner-dweller households and 62 renter households. While the "renters" come from outside the Talachen tole, the owner-dwellers are all native to the community and belong entirely to Newar ethnicity. Thus, while the 62 renter-dweller households have a total population of 204 members resulting in 3.1 members per households with only 5 members aged 60 and over, the 72 owner-dweller households have an average household size of 5.4 members and include 64 members (male 31, female 33) aged 60 and above. The data further suggest that while the renter households are mostly nuclear families (parents and children), a large proportion of the permanently resident Newar owner-dweller households are extended or joint families.

Box 2: Relatively Comfortable Living for the Elderly in Urban Talachhen Tole in Ward 19 of Lalitpur Municipality

Early this year in 2076, at the initiative of Jestha Nagarik Samaj, Nepal, a Jestha Nagarik Samuha has been formed on pilot basis composed of the Senior Citizens of Talachhen Tole under Ward 19 of Lalitpur municipality. In the run up to the formation and registration of the Samuha (group) in the Ward Office, two studies were done of the Tole households including one in-depth study of selected 16 households. The study found that while the Senior Citizens there have problems, the lack of resources for meeting their own basic needs like medicines and nutritious food items was not one of them. While it is too small a sample to draw generally applicable conclusions, nonetheless they are good indicators to suggest that Senior Citizens in urban areas probably generally do better economically than their rural counterparts.

Tendency for the Extended Family System to Slowly Disintegrate into Nuclear Ones

Then there is the slow but steady tendency for the disintegration of the traditionally deriving extended family system, due to the twin factors of changing values and rising aspirations of the younger people on the one hand and to the compulsion of having to go on extended outmigration for income and employment on the other. All these add to the existential challenge for elderly in the communities. This is more true for the rural communities both in the hills and tarai where the elderly (and women) are now forced to try to manage their physically demanding agricultural economies. The take up of torment of the elderly in the communities is much more widespread, although there unfortunately exists no empirical studies in this regard. For instance, while there are a couple of hundred elderly inmates in the only Government old age home, the *Panchadewal*, at Pashupati temple area in Kathmandu,

the fact remains that each one of them has a harrowing tale to tell about the torment he or she suffered before s/he landed in this public facility for the helpless elderly (source: personal communication from the medical doctor attending to them).

The problem of the elderly in the Tarai region is beginning to be harrowing too generally. To quote an eminent Madhesi columnist (Kishore, Chandra, 2019), there is great rivalry among the offspring to receive the old age pension of their ageing parents or in getting property title transferred to them, but only to disregard them thereafter. The steady transition of traditionally deriving extended family into nuclear ones is adding to the problem of the elderly, often due to migration of the younger ones for education or employment. The problem is worse for older women who cannot mix with people outside the home nor go on pilgrimage on her own. The crisis is even worse for the often low caste, landless elderly who are now forced to live on the largesse of the better-off neighbors. While setting up old age homes are being mooted also in the Tarai, the living of the elderly beyond the bounds of the family has traditionally been inconceivable. The author thinks, what is needed is the creation of a condition under which the elderly are seen as an asset to the family and not as a burden

1.5. The Problem Of Forbidding Terrain

Furthermore, topograophically, Nepal consists of mostly mountainous and hilly regions (15% Himal and 68% Hills) and it has strong implications for nearly half the country's population (49.73%), particularly the elderly, who live there. The point is that a large proportion of our elderly population has to negotiate the vertical climbs and would be negotiating the forbidding terrain to make their lives possible. In most cases, people including the elderly have to climb uphill or descend downhill in pursuit of their economic activities to eke out a living in that harsh environment. But unfortunately, we do not have information on what the elderly go through every day. Therefore, helping with their mobility and/or minimizing its need for them in the hill and mountain regions in particular should be one of the priorities for ensuring a decent quality of life for the elderly In Nepal.

2.Lessons From UK And Japan: Breakup of the Extended Family Remains the Scourge for the Elderly

While the rich countries have more resources to spare for the management of the elderly, the fact remains that the breakup of the extended family system in them remains the major curse for the elderly in those societies, because loneliness on the one hand and the inability of the state to fully meet the needs of the elderly on the other remains the bane for the older citizens in them. In this regard, the situation of two most advanced and richest countries is discussed here, UK in the West and Japan in the East, the fifth and third biggest economies in the world. In the United Kingdom, quoting its ageing-related Organisation, *Age UK*, the Guardian newspaper (August 26, 2017) has reported that "more than 2 million people in England over the age of 75 live alone". But the severity of this problem of loneliness and its cruel effect on the lives of the elderly is laid out in an editorial of another widely respected newspaper, *The Observer* some three years ago (10 December 2016). The editorial itself is titled with this question: *"How must it feel to be an older person who struggles to eat and go to the toilet, living in virtual isolation with no support?"*

The context of this question has been that as part of the country's approach to elderly care under the Government-funded National Health Service (NSH) the Government appointed "care assistant" visits the homes of the elderly living all by himself or herself and provide her with the basic care before he moves to visit another elderly person. According to the *Observer* editorial, there has been a cut in funding under the Conservative Government then with the result that such care assistant "has to choose between feeding or bathing someone who

desperately needs help with both, on 15 minute visit". And the helpless elderly is left to fend for herself for the rest of the day. The editorial further adds that due to the compulsion of having to help herself "such older relatives end up in hospital with broken hips because they couldn't get the help they need to wash or dress themselves". The editorial chose to remind that "The founding principle of the NHS was that healthcare should be available to all on the basis of need, free at the point of delivery. Seventy years later, that principle is as cherished as ever". And drawing attention to the unequal distribution of wealth and its negative impact on the poorer citizens in that country, the editorial further bemoaned that "the current path we are treading only ends in one place: a two-tier system where those who can afford to pay get the support they need; and those who cannot are condemned to suffer."

In this regard, another columnist, John Harris, had the following to write about NHS and the elderly in The Guardian newspaper (4 February, 2018):

"half a million people over the age of 60 usually spend each day in complete solitude, and nearly half a million more tend not to see or speak to anyone for at least five days in any given week. Half of all people aged 75 or over live alone, 70% of them women. Loneliness and isolation, needless to say, increase people's risk of developing many of the conditions we now see as synonymous with old age, and which might require residential care."

While, unquestionably, the UK, the fifth largest economy, must have all the resources in the world for the proper care of their elderly, the above quotes show that even for rich countries there are limits to what they can do for their older citizens.

Japan, an Asian country and the third biggest economy in the world is another example in this regard. For one thing, Japan has the most ageing population in the world but its elderly people too suffer from similar problem of loneliness as in UK. According to the CIA Factbook 2019, Japan's population in 2018 was 126 million and the population of 65 years and above constituted 28.38 percent. Most of the country's population is urban with 91.7 percent living in cities in 2019. As per the BBC reporting in January 2019 the elderly in Japan suffers not only from the problem of loneliness but also from "measly" old age pension, and the two factors drive a large section of elderly population to commit penal code offences that for the most part (85%) is shoplifting. Quoting the Japan Ministry of Justice sources, it was further reported that in 2017, 14.7 percent of all penal code offenders were elderly people aged 70 years and older. While in incarceration, all their existential needs are met, including human company. For this reason, a significant proportion of such elderly tend to go back to prison over and over again. For instance, according to the same source, of the 2,500 over-65s convicted in 2016, "more than a third had more than five previous convictions."

Implications for Nepal: This is where the condition of Nepal's elderly differs significantly from those of advanced countries quoted above, particularly in terms of not having to suffer loneliness, at least, not yet. Much of what we see in Japan and in UK in terms of elderly suffering stems from the fact that their elderly can no longer count on the support of their extended families even as the Government support for them has been found to be largely inadequate. It should be noted that while it has lately become fashionable to be talking about setting up old age homes for the elderly, it has been seen that a large proportion of UK's and Japan's elderly do not have the luxury of living in such homes. In the case of Japan, the elderly who choose to commit penal offences to go back to jail have indeed been looking just for such homes that their Government do not seem to even think of.

This is where Nepal must search for innovative solutions and approaches that address the specific nature of her own problems. After all, Nepal is too different from those advanced countries on four counts. Firstly, Nepal remains too poor a country whereas the two countries cited are among the riches in the world. Therefore, Nepal will never be able to provide for its elderly in the same way that Japan and UK are trying to do, although so far unsuccessfully. Secondly, Nepal is the most rural country in the world with one of the harshest of topographical conditions for the older people to live in in the world. And all indications are that the country is going to remain rural with people living in the mountains and hills for a very long time to come. Thirdly, most of Nepal's urban settlements do not suffer from the mutual anonymity characteristic of the Western world. In Nepal, they are still settlements inhabited by extended families as shown by the Talachhen Tole of Lalitpur municipality mentioned above. And as its corollary, almost all of our elderly people live in their extended families. While there are signs of this system coming under increasing strain in recent years, this is one institution that Nepal cannot lose, primarily for the support of its elderly citizens whose number and proportion are only going to rise with every passing year. While Nepal's elderly are affected by many existential problems, isolation or loneliness is not one of them. They have a family and a community to belong and relate to. Therefore, all said, Nepal does not have any other option than to adopt innovative measures to turn the extended family system into an opportunity for the better management of the problem of ageing in the country. In specific terms, the Government in particular should enunciate and apply policies that could make the elderly more relevant and useful for the households and make the lives of the elderly more meaningful too in the process. Put differently, the Government must try to save the extended family system from disintegration in the country and make the so-called old age homes or similar other facilities that would take the elderly away from their families largely irrelevant and superfluous.

The Complexity of Ageing Management in Nepal

The above discussions show that managing ageing in Nepal is a complex issue and is mired in many deep-seated socio-economic problems. Addressing them effectively would require more than the statement of bland and simplistic intents and would involve far reaching structural and institutional reforms. To briefly recapitulate, the following issues stand out:

While the experience of the rich nations have shown that it costs far too much resources to take care of the needs of the ageing people in the society, Nepal's population is going to age even as the country would remain poor.

Nepalese society is highly stratified both socially and economically. Therefore, the elderly in Nepal is not a homogenous category of people. Their problems and needs of the elderly differ based on the social and economic station in society. The solutions have to be similarly targeted.

While the elderly in Nepal live in extended or joint families, it has been found that the larger the size of households the greater of chances of them being poor. In other words, the elderly in Nepal in most cases could be living in poverty.

However, even poverty is more rural in Nepal, most of Nepal too remains rural. This means that most of the elderly are rural and live in greater want than their urban counterparts. Besides, since nearly half of the country's population live in mountainous and hilly regions, half of its rural elderly too have to contend with the harshness imposed by such forbidding terrain.

The experience of developed countries (e.g. UK and Japan) has shown that despite their wealth, a large proportion of their elderly suffer from isolation and loneliness and, at least in the case of Japan, also from relative want. Since Nepal's elderly still live in their own families, although with many problems, the Government should promote policies so that the extended family system do not disintegrate and the elderly are seen more as assets in their households.

The disconnect in Nepal: Yawning gap Between the Slender Government Performance and the Socio-Economic Complexities Confronting the Ageing

While, as explained above, the problem of managing ageing in Nepal remains a very complex issue, the problem is that there is a yawning gap between what is needed and what have been provided in the existing constitutional and other related legislative provisions. And in the same vein, what is also in evidence too is that the policies and programmes of the Government fall far short of the spirit and objectives of the of these limited constitutional and legislative provisions.

The Constitution of Nepal 2015 has, under its section on Right to Equality, provided for "making special provisions by law for the protection, empowerment or advancement of Senior Citizens" and it is further reinforced by another provision that states that "Senior Citizens shall have the right to special protection and social security from the State". While this provision is seemingly quite comprehensive and can be further elaborated to meet the three major thrusts of the Madrid Plan of Action namely, "Older persons and development", "Advancing health and well-being" and "Ensuring enabling and supportive environments", the problem is that another requirement of that constitution that these provisions should be translated into law within three years of its promulgation, remains largely ignored. Thus, what is in substantive operation is the Senior Citizens' Act formulated a decade earlier in 2006 and four years after the Madrid World Congress on Ageing of 2002, and that Act, as explained earlier, leaves very much to be desired. It remains far short of the prescriptions of the Madrid Plan of Action, although its preamble itself generously commits itself for "the protection and social security of Senior Citizens" and the "enhancement of trust, respect and good faith...." and so on.

As things stand, the main thrust of the Senior Citizens' Act of 2006 is to ensure the "*Palanposhan tatha herchaha*" (proper nourishment and care) of the Senior Citizens by the concerned households themselves and prescribes for meeting the full spectrum of their needs such as "food, clothing, shelter, strolling, entertainment, participation in religious activities and healthcare". The Act also prohibits forcing the Senior Citizens to live separately on their own and provides for their right to "receive respect, dignified livelihood support, and complain about injustice and receive justice". It also specifically makes it illegal to having to beg for their living or being evicted from their household, and provides for "priority access to Government services and to discounts" and so on.

The Act has also provides for an institutional mechanisms to care for the elderly at various levels of the governance. For instance, in addition to the Ministry of Women, Children and Senior Citizens in the federal capital, the Act also provides for an inter-ministerial Central Senior Citizens' Welfare Committee mainly for central policy formulation and associated tasks like monitoring the performance at the district level apparatus and so on. A Senior Citizens' Welfare Fund also exists at the centre. At the district level, the Act envisages an inter-sectoral District Senior Citizens' Welfare Committee with the stated function of implementing central decisions and quality maintenance of elderly-related institutions like daycare centre, elderly care homes, and Senior Citizens' clubs in the communities.

But the two main problems with this Act are that on the one hand its provisions remain so very skeletal compared to the vision and scope of the Madrid Plan of Action to which Nepal Government too has subscribed. Even the provisions of the new Constitution that provides for "the protection, empowerment or advancement of Senior Citizens", and, although limited to the statement of principle for the time being, it potentially holds out much promise, especially given its mention of the "empowerment" of Senior Citizens. Secondly, and worse yet, most of the above provisions that have been made in the Act remain largely limited to the pages of the Act, in that the Ministry nor any other Organisation have absolutely no information on the what is happening to Nepal's elderly population in regard to the "proper nourishment and care" in their households. And all indications as explained earlier are that most of the elderly in Nepal face enormous existential problems. While the two inter-ministerial institutions at the central and district level are literally "defunct" there is no implementation mechanism to enforce the Act's prescriptions about the households' responsibility for meeting the nourishment and care needs of their elderly members. While the Act provides for Senior Citizen's Clubs in the communities, an institutional mechanism promoted by the National Senior Citizens' Federation for some self-help activities by the Senior Citizens themselves in the communities, the Ministry has only brushed them aside rather contemptuously as "NGOs". Thus, by failing to promote it the communities despite its mention in the Act, the Ministry remains bereft of any institutional instrumentality for promoting the "nourishment and care" of the elderly in the communities.

It should also be mentioned here that the Ministry has proposed an amendment bill to the 2006 Act to the federal parliament recently with mainly two intents. Firstly, it seeks to realign the institutional mechanism with the newly adopted federal structure in the country by bringing in the new provincial and local level Governments in the country. Secondly, the Government apparently wants to make more watertight arrangement for the security of the elderly in the households. The bill makes it mandatory for the earning members of the family to deposit a certain proportion of his income (to be specified later) in the bank account of the former. But it is inconceivable how this new requirement, if approved by the parliament, would ever be implemented in view of the fact that most employment in the country are in the informal sector--71 percent in agriculture and 17 percent in service sector in 2013 (The Kathmandu Post, 2014). Even in the case of the tiny minority of formal sector employees, it is hard to see how such a provision would ever be effectively put in practice, given the fact of widespread poverty in the country on the one hand and the mutual sense of alienation that such a requirement could bring about between the earning members and their ageing parents in the households.

The "annual progress report" put out by the Ministry only reinforces the observations above, even as it reveals the utter the haphazardness of its activities implemented purportedly in support of the elderly in the country. The Ministry's latest available progress for the year 2016/17 tells the story. The main highlight of its "progress" has been that it provided regular and capital grants to "231 non-government Organisations" with a view to "contribute to the security of Senior Citizens". The recipients include "40 old age homes" that, as per the report, have "benefitted a total of 1331 inmates" and "87 Senior Citizens daycare centre in 49 districts". The report says nothing of how these grants and institutions have impacted on the lives of that tiny population of older beneficiaries apparently impacted by those funding. The report makes absolutely no mention of the fact that there are over two million Senior Citizens in Nepal (2011).

But, interestingly, Nepal's National Human Rights Commission (NHRC) had undertaken an assessment of 86 "Senior Citizens' Homes" and 30 daycare centres apparently funded by the Government, in 2019. Briefly put, its findings have been abysmal. While, as per the report of the Ministry cited above, the financial grants to such individual institutions ranged generally between Rs. 100,000 to Rs. 300,000, there were also institutions that managed to receive several million rupees. In this regard, the NHRC report said that the distribution of Government grants were governed more "by access to power than the needs of the centres" and went on to add that the grants distributed to the daycare centres is a "model of chaos". It observed that most of the shelter homes were "unsystematically operated". Some individuals were even found to have registered "multiple centres" each, and there were those that were "registered but not in operation" (NHRC, 2019). As things stand, the only effective work of the Government in support of the elderly in the country is that it has been disbursing old age pensions since fiscal year 1994/95, long before the MWCSC itself had been born. The grant is given to the elderly above 70 years of age and has seen steady rise in its quantum from the initial Rs. 100 per month to Rs. 2000 at present (Bhandari, Kamala, 2019).

By and large, the MWCSC remains an insular Organisation in that it does not seem to have made any efforts to enhance the quality of services for the elderly in the country and in that process to reach out to other Organisations interested and engaged in the field. For instance, as mentioned earlier, there exists the National Federation of Senior Citizens mentioned earlier that is equipped with a nationwide network of district level Organisations in the country and had innovated the concept of Senior Citizens' clubs as possible institutions for managing related activities at the grassroots. Then, there is the non-profit *Ageing Nepal* that has lately been promoting literacy campaign among the elderly in outskirts of Katmandu that has even attracted international attention. Similarly, there is the Jestha Nagarik Samaj, Nepal that, organizes major felicitation ceremonies for older Senior Citizens in Lalitpur to draw attention to the needs of the elderly in the country, and has since been spearheading the piloting of the Senior Citizens' Group as the institutional mainstay for self-help management of their elderly affairs in the communities to be discussed in greater detail further down. In view of the fact that Senior Citizens division in the MWCSC suffers from utter limitations in its capabilities, such voluntary non-profits could have been marshaled into action for wider and more effective outreach in the country. Unfortunately, such possibilities are obviously not in their radar. Almost literally, the Ministry seems to thrive in a cocoon. While visiting the outfit for some information for this article, this author was told rather unabashedly and with an air of arrogance quite normal with most bureaucrats that the Ministry's activities were "highly effective" in that while the ministry itself was established in 1997 they have been able to come up a Senior Citizens' Act and the by-laws to go with it. For him, that apparently is an "achievement" for the ministry to be proud of for its more than two decades of existence!

The way forward: Empowering the Senior Citizens themselves must remain the main Mantra of Managing Ageing

However, the above mentioned encounter in the MWCSC is not an isolated instance. By and large, such dereliction of duty remains part of the larger behavioral pattern of most bureaucrats in Nepal and has been so for a long time. Lack of professionalism accompanied by a behavior characterized by utter lack of sense of accountability and compulsive arrogance of power remain the hallmark of Nepal's bureaucracy generally, and the political leadership itself has been no different either, irrespective of the form of dispensation in the country all these years.

However, there is demonstrated evidence that the system is amenable to fundamental transformation in its behavior if some basic structural reforms were to be introduced in the governance system of the country. It is this structural reform that has made the critical difference in the dramatic restoration of Nepal's once totally denuded forests or in the case of Nepal emerging as the top performer in the attainment of the UN MDGs in Child Survival and Maternal Mortality Reduction in the world. While the 1982 Decentralization Act had introduced the institution of user groups as the Organisational mainstay for all development works in the communities, based on this legislative provision, the then Forestry Rules were amended in 1988 to make way for Forest User Groups who were entrusted with the full spectrum of authority to manage their own forests. As a result, Nepal today can boast of being home to one of the best forest in the world. The acknowledgement of this success can be gauged by the fact that while the World Future Council based in Hamburg, Germany recognized Nepal's forest policy as "one of the best in the world" in 2011, the Nepal Government itself had officially offered to "share its successful experience and expertise in community forest management" with the rest of the countries in South Asia in the 2016 Mini SAARC Summit held in Nepal.

Similar has been the success story of Mothers' Groups that too were established in 1988 based on the User Group principle of the 1982 Decentralization Act and now saturate the entire country. All these MGs appoint one of their own members as Female Community Health Volunteer who, trained by the Government, manages to bring the primary health care to the doorstep of the village households. ". In December, 2009 four donor agencies namely, UNICEF, Save the Children, WHO and Australian Aid put out a joint media statement to compliment Nepal for its achievements and said, "Nepal and Vietnam were the only two among the seventy-two developing countries to receive awards for the significant progress made in the area of child survival....Nepal is only one of the seven developing countries on track to achieve MDG 4 and the only country that is ahead of schedule for meeting its target before 2015". Similarly, Nepal had won similar international award for its feat in reducing Maternal Mortality Rate in Washington DC the ensuing year.

The point to note here is that in both these instances of extraordinary success achieved by Nepal, the major catalyst was that authority to manage these programmes has been taken away from the unresponsive and unaccountable bureaucracy and has been devolved to their direct beneficiaries themselves even as the two related Government agencies namely, the Ministry of Forest and the Ministry of Health were put under the compulsion of having to respond timely and positively to the needs and demands of these stakeholder Organisations, even as they themselves enjoy all the necessary authority to manage their own affairs. These world-applauded successful experiences only point to the fact that in the case of Senior Citizens too, there is an urgent need for organizing the Senior Citizens themselves in the communities and hand them the authority to manage their own affairs. This is where the new provision in the constitution holds out hope. As mentioned above, the 2015 Constitution provides "for making special provisions by law for the protection, empowerment or advancement of Senior Citizens", and as shown by our successful experiences with forest user groups and mothers' groups, the "empowerment" of Senior Citizens carries special significance.

5.1 Piloting for Senior Citizen empowerment: The Talachhen Jestha Nagarik Samuha in Ward 19 of Lalitpur

While this empowerment-based approach to Senior Citizens' wellbeing has been under discussion for a while in seminar settings, the Lalitpur-based NGO, *Jestha Nagarik Samaj Nepal* worked with the Ward Committee of Ward 19 of Lalitpur municipality which agreed in early 2075 (2018 AD) to pilot it in one of its neighborhood, *Talachhen Tole*, and disbursed a small grant to a local social service Organisation, *Talachhen Tole Sudhar Samiti* (Talahhen Tole Improvement Committee) to undertake a survey comprised of two phases namely, demographic study followed by in-depth socio-economic investigation of a smaller sample. The survey yielded a total of 134 households including of which 72 were owner-dweller and 62 renter-dweller, both these categories of residents being predominantly Newar. There were a total of 56 Senior Citizens (male 24, female 32) who came mostly from the owner-dweller or "native" households, yielding a proportion of 15.5 percent being "Senior Citizens" compared to the national rate of 8.14 percent (2011). Of the 56 elderly in the community, 5 were classified as belonging to A class (most prosperous) economically, 47 B and 4 C. While economic hardship was not their problem, most Senior Citizens suffered from conflict at home, lack of care, health problems, and lack of access to Government services.

The survey was followed by the drafting and adoption of a constitution and the formation of Talachhen Jestha Nagarik Samuha (Talachhen Senior Citizens' Group) based on the principle that "younger" Senior Citizens (generally between 60-70 years) among them would organize themselves mostly in service to the older Senior Citizens in the community. A total of 13 functions--9 of collective nature and 4 individualized) were identified and included in the constitution. Overall, the approach is based on the premise that the management of Senior Citizens affair s would be more effective due to the younger committee members having to be continuously accountable to their older neighbours and relatives sharing the same community space. Secondly, while the younger Senior Citizens would go on to grow into older Senior Citizens, they would be replaced by new entrants to the group as younger Senior Citizens, thus lending sustainability to the self-management of the Senior Citizens' affairs in the community. Since the new laws under the federalized system of the state confer more powers to the Ward Committee of the local municipality, the Talachhen Jestha Nagarik Samuha has been formally registered with the Ward Office, and on the strength of this registration, the Samuha also opened a bank account of its own. At the petition of the Samuha and based on a formal agreement signed between the Samuha chair and the Ward Chairman in a public function in the community, the Ward Committee has given the Samuha a grant of Rs. 100,000 for the two remaining months of the last fiscal year of 2075-76. A new agreement for the current fiscal year of 2076-77 is now awaited.

While the new Samuha has not been able to perform all the functions provided in the constitution, the ones they have performed has drawn greater involvement and attention of the people in the community. The major functions they have so far implemented have been as follows;

A place for meeting: They have rented a small room at the ground floor facing the community yard where a few women members congregate every day. They are already so used to it that when recently, the executive committee decided to close the facility during Saturdays, the women rebelled and forced them to keep it open seven days a week.

Health Camps: The Samuha has so far organized two health camps, one for general health and another for eyes.

Religious Pilgrimage: They have organized a religious pilgrimage to a much revered deity in Banepa that the members very much enjoyed.

Collective Birthday Ceremony: They have organized the first trimesterly collective birthday ceremony for those members who were born in the dates of the last four months.

Employment: Some women members now engage themselves in small income generating activities such as wicks and incense sticks for religious offering.

Increased Density of Engagement for Senior Citizens: The Samuha office now is also host to other local self-help groups such as the Tole Improvement Committee, the local young women's cleanliness group, and similar two other groups. This means that the older members of the community now have a forum to interact and relate with their neighbours in various other professions and age groups.

"Refreshed": The women members in particular who get together in the meeting room everyday go home, in their own words, "refreshed". So, if the environment in their homes happen to be stressful, they have found the new facility a place for refreshing themselves emotionally.

Expansion in membership: Following the religious pilgrimage in particular, the Samuha has drawn wider attention from Senior Citizens from adjoining neighborhoods as well and have acquired membership by paying Rs.100 that has lately been levied as entry fee as well as annual renewal fee.

All indications are that the group has established itself as a new community-owned institution in the neighborhood. Since the place is part of the town with heavy business activities, there also have been many voluntary donors who either donated musical instruments, TV set, fans, and so on, including individuals donating funds daytime meal of the members who congregate there. The Ward Committee Chair and all of its members too remain committed to the group and regular participate in its activities. A new agreement is expected to be signed to provide the necessary funding for the new fiscal year to the group. While conflict resolution in the households involving older members remains one of the stated functions of the Samuha, the Committee has not be able to make inroads in that area. The reason is that while family members are generally reluctant to bring their private family affairs into the open, there is added pressure on the elderly not to do so for fear of their sons and their wives taking them to task for having crossed the red line. While the Samuha are doing interesting and imaginative things in support of the older members, mainly women, the group's thinking and performance continue to evolve. After all, the group, managing their own affairs, travelling over a wholly new path in the field of self-management of the affairs of the elderly in the community.

Some Policy Implications For Elderly Empowerment In Nepal

In conclusion, two points need to be made. Firstly, all indications are that the promotion of such self-governing Samuha for the management of the problem of ageing is an effective approach in that the Senior Citizens in Talachhen tole, once organized and recognized by the state, as in the case of the Talachhen Samuha registered in Ward 19 Office in Lalitpur, has not only managed a range of services in support of their elderly members, they have also demonstrated their capability to think of new possibilities and opportunities and implement them in practice. This is what should mean by empowering the elderly to manage their own affairs. It will be interesting to see when it is time for new election in the Ward if the Samuha members would also collectively engage in bargaining with aspiring candidates for getting them to commit to expanded support for the Senior Citizens in the community. Secondly, given the new philosophy of elderly care enshrined in the Madrid Declaration of "Society for All Ages" and following on the novel example set by the Ward Committee leadership of Ward No. 19 of Lalitpur, the Government should translate this experience as part of the larger policy regime of the state for the local bodies--the Nagarpalikas and Gaunpalikas--to promote such self-governing Jestha Nagarik Samuhas as the institutional means to take of their own elderly citizens and make it obligatory for them to support such Samuhas with necessary financial assistance.

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