

Social Security Allowances Program Some Issue And Challenges In Nepal

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Abstract- Social security's allowances program (SSAP) is being popular day by day in Nepal. Nepal's National Social Protection Program (NSPP) aims to control multidimensional deprivations, life cycle risks, and providing people with a basic minimum livelihood. Nepal has launched many social protection programs. Nepal has five social security's allowances program (SSAP) include five schemes targeting: Children of Dalit under-five years of age, Widows and single women over 60 years of age, People with disabilities, Senior citizens over 70 years of age (over 60 years of age in the case of Dalit) and highly marginalized indigenous ethnic groups (Janajatis). These SSAP schemes are managed by the Department of National ID and Civil Registration (DoNICR) under the Ministry of Home affair and the distribution mechanism is made under the Ministry of Federal Affairs and General administration (MoFAGA), and delivered through local governments.

The UN has proposed in Sustainable Development goal (SDG) to provide social securities for all by 2030. (world Bank, 2015). The developing countries are introducing social security's allowances program with large range with different modalities. Nepal has expending on social security's .29 % of its Gross domestic Product (GDP). Nepal government has providing more than 119 social security's allowances schemes to the citizens through the various ministry.

Social protection is inevitable for the better lifestyle to the pro poor and the political support also highly acceptable in Nepal but the economic condition and the paying capacity of the government is very low so here is a matter to diabetes how much, to hum should pay by the government. For this the government should focus the program to the targeted group rather than the universal social protection program.

Keywords- Social security's, allowances, social protection, poverty, Vulnerability, Cash transfer

I. INTRODUCTION

Social protection encompasses “A subset of the public actions carried out by the state or privately that addresses risk, vulnerability and chronic poverty”. Social

protection also refers to policies and actions that enhance the capacity of poor and vulnerable groups to escape from poverty and better manage risks and shocks. It encompasses the instruments that tackle chronic and shock induced poverty and vulnerability (Haddad, 2005)

Social security, Social development and social protection and social security are all intertwined and seek to reduce the gap between the rich and the poor. Social protection is required in order to implement social policies and program that reach to the targeted beneficiaries. Social security will ensure the human rights and all-round development of the citizens of a nation. A comprehensive mix of social protection instruments backed by social security will help to improve the lifestyle of poor populations through effective delivery of social programs. Social programs, as a part of social security, are emerging in many developed and developing countries as key elements for tackling poverty and vulnerability.

The first recorded implementation of a social protection intervention by the Russian State is from 1598. The Code of Law of Tsar Ivan IV of Russia mentions, among other provisions, that a widow having no children after the death of her husband had the right to receive a pension equal to two Grivna (Grivna was the national currency at that time which took the form of bullions of precious metals, usually silver) year. (Loveleen, 2016) The Poor Law 1601 sought to consolidate all previous legislative provisions for the relief of 'the poor'. The Poor Law made it compulsory for parishes to levy a 'poor rate' to fund financial support ('public assistance') for those who could not work.

Germany was the first nation in the world to adopt an old-age social insurances program designed by Otto Von Bismarck. The whole idea of this program was to promote the well-being of workers to keep the German economy floating at maximum efficiency, and to stave off calls for more radical socialist alternatives. Coupled up with the workers' compensation program established in 1884 and the “sickness” insurance enacted the year before, this gave the Germans a comprehensive system of income security based social insurance principles. (Bhatta, 2012) Social security is a right guaranteed by the Constitution in Germany and Brazil. These

days, most countries have some type of social security system. The most common type of program is for old-age, disability, and survivors' pensions, followed by programs for benefits for work injuries and occupational diseases, sickness and maternity, family allowances and unemployment.

The term "Social Security" was first officially used in a piece of United States' legislation entitled the Social Security Act of 1935 AD. This Act initiated programs to cover the risk of old age, death and unemployment. Non-contributory pension for elder was implemented in UK in 1909 AD. Two years after, the mandatory health insurance and unemployment insurance was implemented. Later by the early 20th century, various forms of social insurance came into practice with the concept of social welfare. There were 34 European nations already operating some form of social insurance programs, which emphasized government-sponsored efforts to provide economic security of the citizens by the year 1935 AD. However, New Zealand became the first country to introduce a national health service in 1938 AD, followed by universal coverage in Costa Rica in 1941 AD (Gautam, 2007)

The human right to social security is set forth in the Universal Declaration on Human Rights and various human rights instruments, while International Labor Organization (ILO) conventions and recommendations define the normative framework and set standards for the establishment and development of social protection systems. The ILO Social Security (Minimum Standards) Convention, 1952 (No. 102), was the first international instrument to establish minimum standards applicable to all countries, regardless of their degree of economic development, for the following social security benefits: sickness, unemployment, old age, employment injury, family, maternity, invalidity and survivors, as well as medical care. (United Nations, 2018)

Nepal has already incorporated certain elements of the floor in social relief programs, although in a fragmented manner. A key challenge is to organize these programs as part of a coherent social protection strategy. Social security in Nepal has received a boost since the 2006 political change, which sought to end exclusion of marginalized groups from access to government services and provide social protection to the poor and the vulnerable. Many cash transfer program for the older people, women, and children have been introduced, and these have significantly helped close the poverty gap. (Khanal, 2012)

Social protection is a popular program of government of Nepal and the coverage of the social protection is growing year by year. Social security's allowance is a burning issue in the contest of Nepal. This issue got much priority after the

cabinet decision on January 23 2018. The primary function of the nation is protecting its citizens. Nepal is welfare state so she has humbled of plan and program of regarding to social protection. Preamble of the constitution, We, the Sovereign People of Nepal, ...Protecting and promoting social and cultural solidarity, tolerance and harmony, and unity ... to build an egalitarian society founded on ... to ensure economic equality, prosperity and social justice, by eliminating discrimination, being committed to socialism based on democratic norms and values, Do hereby pass and promulgate this Constitution. Preamble of the Constitution of Nepal.

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality. (United Nations, 1948) Social protection can be divided on the basis of the government involvement in the distribution pattern of the social protection schemes.

Types Social protection/ security

Active social protection	Passive social protection
1. Education	1. Direct cash transfer
2. health services	2. Old age pension
3. Physical infrastructure	3. Child protection allowances
4. Creating job opportunity	4. Dalit and other targeted group

Source: Self development

Another important theory in this field is David Millor who posits that social justice has to do with how advantage and disadvantages are distributed amongst people and society. This is probably where your indignation on current policies comes from. Yet, Millor also claims that justice has little to do with self- interest, personal views or preferences. Justice, he says," requires us to treat people as equal we should understand justice as what people would agree to in advance of knowing their own stake in the decision to be reached " (Millor, 2009)

Constitution of Nepal 2072 Article 43 including others provisioned the right of social security, etc. Government opened space for social security and protection through development activities, acts and regulation and in casual initiatives. Integrated social security policy will be designed

and enacted in order to integrate the existing scattered social security schemes and broaden the base so that all citizens can perceive a sense of security provided by the state. (Government of Nepal, Ministry of Finance, 2018)

Government of Nepal has been providing financial assistance to senior citizens, single and widow-women, differently abled citizens, disappearing tribes and children, who are economically and socially backward. In the current FY, 2020/21, monthly allowances (with different rates) have been distributed to a total of 2959915 beneficiaries. So far, the details of about 3.45 million beneficiaries have been entered in MIS. Because of MIS, the eligible person only will be a beneficiary and it will also be useful for budget forecasting process.

Social protection program also developing as womb to tomb function of the government. Social protection is concern each and every stage of human life and governments are trying to manage the needy people through the various plan, program and projects as given framework.

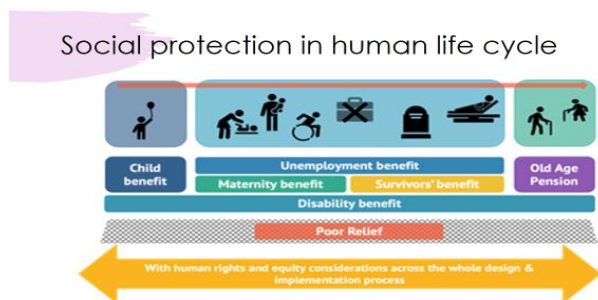


Figure: 1, Social protection instruments across the life cycle. Source: Cognitive capital, equity and child sensitive social protection in Asia and the Pacific

Global evidence on the effectiveness of social protection in 10 dimensions, including emerging evidence from the Asia and Pacific region. It testifies that social protection consistently strengthens human capital development, especially when benefits reach pregnant women and young children. Taken together, its instruments foster sustainable development and expand livelihoods and employment opportunities; address the work–childcare dichotomy; and enable households to make long-term investments in education, health and nutrition. They make economic growth more robust through enhanced labour productivity, social cohesion, increased demand and macroeconomic stability. These instruments and programs are, therefore, highly suitable for efforts in Asia and the Pacific to sustain high growth rates while broadening progress along the 2016–2030 Sustainable Development Agenda. (Samson , Fajth

, & François, 2016) United Nation Convention has listed the below rights for the children who come under the age of 18. These rights embody the freedom of children, favorable family environment, leisure, education, health care and cultural activities.

This Government strongly believes that not just senior citizens, but also children need state protection. Therefore, I have expanded the scope of child protection for the coming year to include children from families below the poverty line apart from Dalits and children from the Karnali Region, and Terai-Madhesh districts that lag behind in the Human Development Indicators. I have allocated Rs. 1.64 billion for child protection grants. This is expected to benefit about 350,000 children. (Government of Nepal Ministry of Finance , 2018/19)

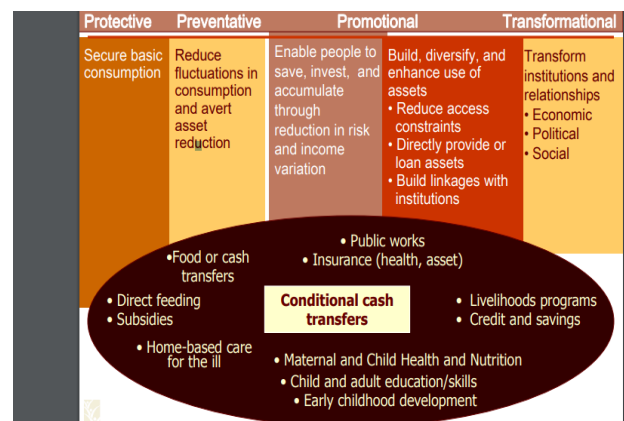


Figure 2. Social protection model and practices. Source ILO Report 2017

Who are the principal beneficiaries in social security schemes, the poor are most likely to be in need of social security benefits. In the absence of publicly supported social security programs, instead of towards income maximization the poor are likely to turn their production and consumption behavior towards risk avoidance. In other words, the poor often cannot afford to be entrepreneurial, and may remain underproductive and poor. In order to counteract this, cash and in-kind transfers, and poverty-targeted programs, should be examined in a broad developmental context, while ensuring that the poor also have access to the gains from economic growth.

There is growing awareness that social security should be understood within the context of the development process. This includes not only Pension schemes and Health insurance, but also employability, issues of gender discrimination, child labour, the formal –informal sectors of employment etc. Hence a wider concept of social security is needed in order to respond to the realities faced by informal

economy workers, who constitute the majority of the world labour force. (Ramchandaran, 2011)

II. PROBLEM IDENTIFICATION

Some of the reasons for not achieving the desired results or researcher is not satisfied in existing situation are considered as research gap, research question or the statement of the problem. Social security allowance program (SSAP), child protection allowances (CPA) and child nutrition allowances (CNA) with some revision is continuous in Nepal since 1994/95. There are certain institutional and policy arrangements to run or execute the SSAP policy. In institutional setting there is Ministry of Federal Affairs and general administration and Department National ID and civil Registration are in the center and Municipalities and Rural Municipalities in the local and operational level. The constitution of Nepal 2015 as the Principal Law, Social Security has given emphasis to as the basic human right of citizen. The prevailing periodic plan viz. FifteenthPlan2019/20 – 2023/24 has also focused lots of activity and programs in line with promoting social security and reducing poverty.

Poverty is yet a public concern in Nepal. Various plan, policy, program and models of developments are implemented to reduce this complexity. Lack of resource utilization, quality service delivery and inclusive development to the marginalized people are some of the major issues in development. Regarding the effective implementation of public policies these are some of the difficulties. Approximately 3.45 million Nepali citizens are directly affected and tens of this figure are indirectly affected from SSAP. Annually more than 81 billion rupees has allocated in SSAP which is 0.29% of the total GDP and 4.15% of the total budget allocation of the country. This widely covered program has a prompt and effective response to the policy and the government. This program can be considered a leading policy in terms of public response and resource utilization. Experience learned from this two-decade lasting SSAP can be useful in many such program and policies.

Greater incidence and severity of deprivation, a low degree of development of formal social-security systems, limited or inappropriate coverage of public support, resource constraints, low levels of institutional development for social-security provision, and the relative powerlessness of the poor and vulnerable are all factors which combine to make the problems of social security in developing countries both important and difficult. The problems are conceptual, ethical, and theoretical as well as empirical, practical, and administrative. (Ahmad,, Drèze, Hills, & Sen, 1991) Major

issues emanating from the study could be broadly classified as procedural, implementation

Capacity, security, policy matters, coordination, information system etc. The major issues associated with the program are limited institutional capacity, ghost names, records updating ID card and its periodic renewal, Dalits vs. non-Dalit's issue of discrimination age threshold for eligibility, adequacy of amount allowance, payment through banks, transparency, security/insurance, advance settlement cross border problem, duplication of names, registration. (Government of Nepal, National Planning Commission, 2012) Researcher has felt many dimensions while initiating to conduct this research. Main problem stroked to conduct the research which is the research problem is as follows;

- What are the main areas of improvement in the social security's allowances?
- Does this program make any improvement in livelihood of the beneficiaries?
- Does the cash transfer to the rural areas support to robust the rural economy?

III. OBJECTIVE OF THE STUDY

Social security program has many dimensions. This research is going to describe the concept, analyze the socio-economic impact and examine the policy efficacy of social security allowance program of Nepal. This research is focusing some generic experiences on social security allowance program in Nepal. Moreover, the general objective of the study is to assess the effectiveness of the social security allowance program (SSAP) in Nepal. However, the specific objectives of this study are;

- Identify the problems associated with the program in relation to its reliability and implementation
- To suggest the implementation process and modality of CAP/CNP
- To assess the general impacts of CAP/CNP in Nepal.

IV. METHODS AND MATERIALS

This study will apply both quantitative and qualitative techniques of data collection using secondary sources of information to meet the study objectives.

V. CURRENT STATUS OF SOCIAL PROTECTION ALLOWANCES IN NEPAL

Nepal has its short historical background regarding to the social protection. One fifth of the salary for pension to

shoulders was introduced by then PM Juddha Samsher in (1991BS)1934 Employee Provident Fund (Army Drabaya Kosh) established in Rana Regime, likewise Employee Provident Fund (EPF) provides now following security packages to its clients: a)Accident Indemnity- 1 lakh in death and 10 to 25 thousand in disability b)Funeral Grant-25,000 c)Insurance- 40,000/- to 1,50,000/- d)Medical Assistance .After the decade of 90's Nepal has interned in to the social security's allowances to the elder citizens there after so many scheme has lunched. Other line ministry and other government and non-government agency has also made various social protection program. The constitution of Nepal 2015 is the mega policy document regarding to the social protection.

Table: Social security provisions in the 2015 Constitution

Article	Right	Article	Right
33	Right to employment	39	Right of children
34	Rights regarding labour	40	Right of Dalits
35	Right to health care	41	Right of senior citizens
36	Right to food	42	Right to social justice
37	Right to housing	43	Right to social security
38	Right of women		

Source: Constitution of Nepal 2015

It seems the supreme law of nations (Constitution of Nepal) has declared to provide social protection as fundamental rights to the needy people. Social security matters are also take in to place under article 51 of the Constitution, which arrangements with state policies. Under these policies, the State has accountability to ensure easy, convenient and equal access of all citizens to quality health services, provide health insurance to all citizens, guarantee social security, in line with the concept of decent labour abolish all forms of labour exploitation, including child labour, encourage the productive mobilizing of capital, skills, technology and experience gained from foreign employment, and regulate and manage the labour migration sector in order to make foreign employment free from exploitation and safe and to protect the labour rights of workers.

Table 1: Various Social protection Schemes in Nepal

S.No.	Social Protection Scheme	Agencies
01	Social Security Allowance	MoFAGA
02	Child Protection Allowances	MoFAGA
03	Child nutrition Allowances	MoFAGA
04	Food for Work (WF), Infrastructure through Karnali Employment Programme,	MoFAGA
05	Primary Education to all, Free book & Admission	MoEd
06	Primary & Secondary education scholarship	MoEd
07	Primary Health to all	MoH
08	Free medical treatment to senior citizen	MoH
09	Maternity Allowance (maternity health facility)	MoH
10	Provident fund facility (for government employees and non-governmental employees)	Employment Provident fund
11	Pension, gratitude, medical expenses to govt. personnel	GoN
12	Pension, gratitude, medical expenses to non-governmental personnel	The employer
13	Insurance for insured person	Insurance agency
14	Beema (insurance) and Citizen Investment Fund scheme (for government and nongovernmental employees)	Citizens Investment Fund
15	Loan, financial security	Commercial Banks
16	Youth Self Employment program	MOF
17	Contributory Social Security Program (recently established)	Social Security Fund/GoN
18	Health Insurance program (Contributory)	Health Insurances Board
19	Cattle insurance	MoALD
20	Contributory social security's program	Social Security's Funds

Source: collection from various website

There is no debate to increase the amount of social security's allowances but the paying capacity of the state is very poor. Although, in the beginning time (1994) the beneficiaries get only Rs100 this amount has increase year by year. In the between 25 years 3000% allowances has been increased. The social security allowances rate in the year 2021 is given bellow.

Table 2: Social security's allowances rate

S.N.	areas	Categories	Age	Rate/Nrs
1	Social security's allowances	elder citizen dalit and Karnali Zone	60	2660
		elder citizen other	70	4000
2	Single women, widow allowances	Single women	60	2660
		Widow	-	2660
3	child protection allowances (Dalit)	child protection allowances	upto 5	532
4	Child Nutation Allowances	Karnali zone, selected 25 district	upto 5	532
5	Disability	Fully disability	-	3990
		partial disability	-	2128
6	indigenous group,	lopunmukha adibasi janajati	-	2660

Sources: Department National ID and Civil registration

Children below 5 years of Dalits and Karnali zone receive Rs.400 per month per person. In 2019/20, the government disbursed Rs. 12.15 billion under this scheme the total beneficiary were 2.26 Million persons which is 8.5 Percentage of the total population 26.6 Million.(Economic

Survey (Government of Nepal Ministry of finance, 2020). Government of Nepal is continuing its program till the date. The allowance rate and beneficiaries criteria are increased year by year. Some new elected bodies have announced the new mode of social securities' allowances but the central government does not allow this.

Social securities allowances distribution pattern of 7 years

Categories	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
elder citizen dalit and Karnali Zone	273443	262489	2574402	243547	241279	288096	292812
elder citizen other	655737	688930	792379	839696	990307	988041	1036275
Single women	341106	231352	172842	102178	105480	116344	116344
Widow	313613	417201	487286	517368	569005	600589	643942
Child allowances(Child Nutrition Karnali and some selected 25 district)	537118	506718	469922	442428	521507	679715	737579
Partially disability	6863	6375	31408	43758	65292	73869	80941
Complete disability	25492	27203	30912	33115	39508	43226	46803
Disappearing Tribal/Tribe	19223	20308	23346	24401	24761	24204	24345
Total	2172595	2160576	2265535	2246491	2557139	2814084	2959915
elder citizen medicine allowances			792379	839696	990307	988041	1036275

Source: Department of National ID and Civil Registration, 2020 *by mid-March (Registration, 2020)

The table shows the distribution of various categories of social security allowances distributions system from fiscal year 2013/014 to 2019/020. The distribution ratio of SSAPto elder Dalit citizens and the entire elder citizens 60 years plus of the Karnali zone has fluctuated the number of the beneficiaries. The first five years, the number is in the declining order due to the lack of improvement of delivery system though, the remaining two years are in increasing. During the fiscal year 2014/015 the online registration system was implemented and furthermore the banking payment system lunched in the fiscal year 2015/16. This banking payment system and online registration system controlled over the misuse of social securities fund and fake beneficiaries. The third reason is, some local bodies failed to online registration of Social security's allowances beneficiaries to the Department of national ID and civil registration office due to lack of unstable internet access and skillful technical manpower. Fourth reason is that some beneficiaries upgraded to the 70 years age group. Such trends also seen in single women and children allowances. For the improvement of the social securities allowance distribution system, the Department of national ID and civil registration office has lunched the Strengthening Systems for Social Protection and Civil Registration Project (SSSPCRP) In local bodies.

SSSPCR is a national project implemented by the Department of National ID and Civil Registration (DONIDCR) under the Ministry of Home Affairs (MoHA)

and supported by the World Bank. The project supports the DONIDCR's Civil Registration (CR) and the Social Security Allowance (SSA) program and aims to improve the coverage of SSA and CR, and the delivery of SSA. Over a five-year period, the project is expected to support: (a) the establishment of a comprehensive National Population Register and expanded coverage of CR and SSA; and, (b) improved delivery of SSA via transition to e-payments in selected districts and improved overall business process for SSA service delivery.

VI. CONCLUSION

Social security's allowances has so many complexity to handle properly so, many stockholder should be work in together. Social security allowances program should take a holistic approach so as to cover the maximum number of people and sustain their incomes. Lack of social protection policy the plan and programs are scattered in various government and nongovernment agency. It increased the cost of delivery of social protection. A partnership has to be developed between government, social organizations and national security protection policy. There should be the political will to implement social welfare programs aimed at protecting the vulnerable groups of a society.

The senior citizens above the age of 70 years they can't work for them. The cash transfer scheme as provided as the social security's allowances by the central government of Nepal played a vital place in their life. Generally it is said that the senior people get these allowances for few years as touch to die. Likewise Dalit and people of Karnali has also facing the same problem as the census data of 2011 the life expectance of Dalit and people of Karnali is 54 and 59 respectively they only qualified to get at the age of 60. So, the government should tie up this program with the retirement age of the personnel. Social security's allowances management system also very poor. They don't get regularly the allowances money. The beneficiaries get the allowances quarterly but some time its delay up to 6 months. A permanent mechanism has to be worked out that will facilitate the elaboration of social protection programs and their implementation so as to extend their benefits to the beneficiaries and thereby strengthen the human rights of all citizens, especially marginalized populations and targeted people.

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