



---

## CHALLENGES IN IMPLEMENTING SOCIAL PROTECTION POLICIES FOR THE ELDERLY: A SPECIAL REFERENCE TO PAKISTAN AND NEPAL

Niroshika D.<sup>1\*</sup>, Subasinghe W.<sup>2</sup>

<sup>1</sup>National Institution of Social Development, Sri Lanka

<sup>2</sup>Department of Sociology, University of Kelaniya, Sri Lanka

---

### ABSTRACT

*Aging is a universal phenomenon with significant implications and challenges for various social and economic issues. Ensuring the quality of the elder's life is their greatest challenge. Social protection is one of the major components of elder policy which protects the population at risk of being in need. Enabling policy practice is the macro-level intervention strategy that ensures the social protection of elders. The effectiveness of these policies is deeply rooted in the socio-economic and cultural context of a given society. This study examines the challenges to implementing social policies for the elders with special reference to Pakistan and Nepal. The study aimed to understand existing policy in brief in both countries, to analyze the obstructions and issues faced during the implementation of policies on the elderly, and to offer informed suggestions for improving policy implementation. This paper reviews existing literature on social protection mechanisms by systematically describing the policy implementation gaps and available challenges through the desk review coinciding with two randomly selected research articles. The study concludes by recommending enhancement of prevailing policies, administrative capacities, improving community engagement, and long-term sustainability for optimizing the output in both countries to ensure social justice for the elderly by empowering the social protection mechanism.*

**KEYWORDS:** Elders, challenges for implementation of policy, social protection, quality of life

Corresponding author : Niroshika D.<sup>1\*</sup>, Email : [deepthi@nisd.ac.lk](mailto:deepthi@nisd.ac.lk)

## **Introduction**

Aging is a universal phenomenon with significant implications and challenges for various types of social and economic issues. Ensuring the quality of life of the elderly is the greatest challenge. Developed and developing countries are struggling to find solid solutions for that. Social protection is one of the major components of elder policy which protects the population at risk of being in need (Standing, 2007). Enabling the policy practice is the macro-level intervention strategy to overcome the above-mentioned challenges.

At present, the elderly population in the world is growing rapidly. According to the United Nations forecasts, one-fifth of the world population (It means two billion people) will become sixty years of age or more by 2050. The United Nations predicts that accompanying a faster-growing population the dependency ratio of the older population might double in more developed regions and triple in less developed regions by 2050 (United Nations DESA, 2010). According to the rapid demographic changes such as decreasing fertility and increasing longevity directly influence to increase in the elderly population. Comparative to increasing the elderly population, the needs of the elderly will increase and need to enhance the service-providing sector parallelly to situational changes. In the past caring for elders within the family was not a burden. However, the traditional family structure has gradually changed. Family as a social institution has been changing partly due to the changing demographic pattern but also due to Modernization (Palloni, 2001). Ensuring the protection of the elderly is the major function of the family in traditional society. Due to the change of the family structure, the extended family is converted into the nuclear family. It means the functions of the extended family are challenged in front of the nuclear family system. However, presently appear to be clear signs of a declining trend in traditional support systems (World Bank, 2008). Although caring for elders is an integral and important cultural norm, establishing the mechanism to ensure their well-being and inclusion of them is not an isolated task. It is a macro-level policy task. Social protection is the terminology that can be embedded with that policy task.

Social protection is one of the major components of elder policy which protects the population at risk of being in need (Standing, 2007). Conceptually, as Devereux and Sabates-Wheeler (2004) mentioned, social protection has to include “the set of all initiatives, both formal and informal, that provide social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences of livelihood shocks; and social equity to protect people against social risks such as discrimination or abuse.” (Samad & Mansoor, 2013).

Social protection plays a key role in achieving sustainable development, promoting social justice, and realizing the human right to social security for all. Thus, social protection policies are vital elements of national development strategies to reduce poverty and vulnerability across the life cycle and support inclusive and sustainable growth by raising household incomes, fostering productivity and human development, boosting domestic demand, facilitating the structural transformation of the economy, and promoting decent work (ILO, 2017). The developed and developing countries are implementing several strategies, policies, and programs to ensure the social protection of their nation. The elderly's social protection is one of the crucial parts of it. This article reviews the existing policy implementation gaps in the social protection of the elders in Pakistan and Nepal, considering the available literature. The research aims to answer the following research questions

- What kind of policies are implemented for the sake of social protection of elderly people in Pakistan and Nepal?
- What are the prevailing policy implementation gaps in the social protection of the elderly in Pakistan and Nepal?

## Method and Materials

The researcher applied the desk research method to understand the challenges in policy implementation for the social protection of the elderly. The randomly selected two research articles (Article 1: **Acharya, B. R. (2022). Social Protection Policy and its Response in Nepal. Humanities and Social Sciences Journal, 14(1), 126–139.** <https://doi.org/10.3126/hssj.v14i1.58003>, Article 2-Raza, H., Ahmed, F., Mohiuddin, Z. A., & Osama, A. (2017). Mitigating Financial Burden of Elderly through Social Protection Schemes: Issues and Challenges for Pakistan. *International Journal of Emerging Trends in Social Sciences*, 1(2), 81–89. <https://doi.org/10.20448/2001.12.81.89>) which were adopted by systematically gathering and analyzing existing data, the researcher identified key issues, assessed current efforts, and informed recommendations for improving policy outcomes. This approach not only helps in gaining a comprehensive overview but also in leveraging existing knowledge to enhance the effectiveness of social protection policies for the elderly. In this study researcher considered two research studies done based in Pakistan and Nepal concerning the policy implementation on elder social protection. The following aims are being fulfilled through review.

- To understand the existing policy in brief
- To recognize the obstacles and issues faced during the implementation of these policies.
- To assess the effectiveness of current policies and programs in addressing the needs of the elderly.

- To identify the best practices for successful policy implementation strategies from different countries.

To offer informed suggestions for improving policy implementation. To conduct a systematic review of the challenges of policy implementation for social protection of elders, I used the two research articles published in 2022 & 2023. The systematic review will include an analysis of the challenges identified in the articles and the methods used to address them, with a focus on policy implementation and social protection.

Article 1: Acharya, B. R. (2022). Social protection policy and its response in Nepal. *Humanities and Social Sciences Journal*, 14(1), 126–139. <https://doi.org/10.3126/hssj.v14i1.58003>

This article was authored by Acharya B.R. in 2022 as a systematic analysis considering the secondary data. The main aim of this paper was to examine the scope and effectiveness of social protection policies and programs for social protection in Nepal. It discussed the existing social protection mechanism and policy practices in Nepal. The Nepali government has been expanding social protection interventions specifically included in the large post-conflict development and reconstruction agenda (Koehler et al., 2009). Over the past two decades, social protection has risen to prominence as a tool for implementing public policy in Nepal, with a variety of goals including raising income and food security and reducing social isolation (Koehler, 2014). Social protection is increasingly recognized as an effective measure to address poverty and vulnerability in developing countries (Conway et al., 2000). The social protection programs placing its priorities on reducing poverty and promoting social justice can be sustainable and effective (Acharya, 2022). Social protection in Nepal includes programs targeting vulnerable groups such as senior citizens, the disabled, women, and marginalized communities. The policies ensure cover insurance, subsidies, public works initiatives, and various forms of aid (cash, in-kind, food) (Acharya, 2022).

According to the desk review of available literature, the researcher highlighted the following challenges prevailing on social protection mechanisms in Nepal.

### **Social and Political Context**

The Political situation of Nepal has been marred by instability, crucially affecting the development and implementation of social protection policies. Gradually changes in government, political turmoil, and instability of civil society have disrupted policy continuity and delayed long-term policy planning. Despite the 2015 Constitution of Nepal introducing progressive social protection schemes, translating those policies into effective ones remains a change. The constitution mandates social protection as a fundamental right, yet practical execution lags due to an unstable political environment and insufficient infrastructure. Nepal is a country with diverse communities of various

ethnicities and marginalized communities require tailored social protection measures. The existing mechanism is not able to include all of them in the safety net.

### **Governmental Capacity**

Nepal faces significant limitations in governmental capacity, affecting the effective implementation and sustainability of social protection programs. The administrative capabilities of government agencies are often inadequate, leading to suboptimal outputs from existing policies. Bureaucratic inefficiencies, lack of trained personnel, and outdated administrative processes hamper the delivery of social services. Enhancing administrative capabilities is crucial to improving policy execution, ensuring accountability, and optimize resource utilization.

The long-term sustainability of social protection programs is another critical concern. Many initiatives rely heavily on external funding and short-term projects, which are not sustainable in the long run. Building internal capacity and developing sustainable funding mechanisms are essential to ensure the continuity and effectiveness of social protection measures. This includes investing in human resources, upgrading infrastructure, and fostering inter-agency coordination.

### **Specific Issues**

Financial constraints are a significant barrier to effective social protection. Adequate financial resources are necessary to support comprehensive programs, yet they are often lacking. Limited budget allocations, dependency on external aid, and economic challenges restrict the scope and reach of social protection initiatives. Ensuring financial sustainability requires innovative funding strategies, such as public-private partnerships and community-based financing models.

Service delivery capacity is also hampered by inadequate infrastructure and human resources. Rural and remote areas suffer from a lack of healthcare facilities, educational institutions, and social service centers. This geographical disparity limits access to social protection benefits for a large segment of the population. Strengthening service delivery mechanisms involves expanding infrastructure, training personnel, and leveraging technology to improve outreach and efficiency.

**Article 2-**Raza, H., Ahmed, F., Mohiuddin, Z. A., & Osama, A. (2017). Mitigating Financial Burden of Elderly through Social Protection Schemes: Issues and Challenges for Pakistan. *International Journal of Emerging Trends in Social Sciences*, 1(2), 81–89. <https://doi.org/10.20448/2001.12.81.89>

This paper was published by Raza, H., Ahmed, F., Mohiuddin, Z. A., & Osama, A. in 2017 aiming to investigate the social protection programs for the elders in Pakistan. It has adopted an exploratory method considering the available literature in 2017. It relies on secondary data collection methods including literature review as desk research. The objective of the research was to; Explore existing Social Protection Programs concerning the elderly in Pakistan, find out the hurdles faced in formulating a comprehensive social protection program, and recommend a way forward for devising social protection initiatives to facilitate the elderly of Pakistan. It discussed the inadequacies in existing social protection programs due to the absence of a concrete and clear framework developed by the government. Most social security and cash assistance programs for the elderly are ad hoc arrangements that are made in response to circumstantial demands or advocated by international donor organizations which usually have their agenda and priority. This paper presents a review of available programs offered for the elderly in Pakistan to reduce the financial burden and what challenges faced by them in accessing information about these programs. The paper also looks at identifying gaps and suggests a —way forward|| for future contributions towards this important yet ignored issue (Raza et al., 2007). According to the desk review, researchers highlighted the following challenges prevailing on social protection mechanisms in Pakistan.

### **Increase in Elderly Population**

The elderly population in Pakistan has increased presenting pressing challengers that required comprehensive and immediate attention. This demographic trend highlighted the urgent need for crucial social protection measures. This demographic trend emphasizes the urgent need for robust social protection measures. The growing number of elderly individuals underscores the necessity for tailored support systems that address their unique needs, including healthcare, financial security, and social inclusion. Highlighted.

### **Inadequate Public Sector Policies**

Pakistan lacks comprehensive national and provincial policies specifically addressing the needs of the elderly. The current policies are fragmented and insufficient, failing to provide a cohesive framework to support the aging population. This policy gap leaves many elderly individuals without access to essential services and protections, exacerbating their vulnerability and isolation.

### **Economic Vulnerability**

Economic vulnerability is a pervasive issue among the elderly in Pakistan, with many lacking regular incomes and a significant portion living on less than \$1 a day. This severe economic insecurity highlights the critical need for reliable and sustainable social protection programs. Without adequate financial support, the elderly face numerous

hardships, including the inability to afford necessities such as food, shelter, and healthcare.

### **Role of Religion and Historical Precedents**

Historical and religious contexts, particularly Islamic principles like Zakat (religious tax) , have traditionally influenced social protection ideas in Pakistan. These principles advocate for the care and support of the underprivileged, including the elderly. However, the modern application of these concepts is lacking. Integrating traditional religious practices with contemporary social protection frameworks can enhance their relevance and effectiveness. This approach can provide a culturally resonant foundation for developing comprehensive support systems for the elderly.

These major concerns highlight the multifaceted challenges faced by the elderly in Pakistan. The increase in the elderly population necessitates targeted policies and programs to address their specific needs. The absence of comprehensive policies points to a significant gap in the social protection framework, requiring urgent attention from policymakers. Economic vulnerability further exacerbates the hardships faced by the elderly, making it imperative to establish sustainable financial support mechanisms. Finally, leveraging historical and religious precedents can provide a culturally appropriate and effective basis for enhancing social protection measures. Addressing these concerns through a holistic and integrated approach is essential for ensuring the well-being and dignity of the elderly population in Pakistan.

### **The Comparative Analysis of Prevailing Challenges in Policy Implementation on Social Protection for the Elderly in Both Countries**

<b>Key Area</b>	<b>Nepal</b>	<b>Pakistan</b>	<b>Analysis</b>
<b>Political and Social Context</b>	Political instability has significantly impacted the development and implementation of social protection policies.  Despite progressive schemes introduced by the 2015 Constitution, effective program	Similarly, historical political instability has hindered the formulation of consistent social protection policies.  Although religious principles like Zakat have influenced social protection ideas, modern applications are	Both countries face the challenge of political instability affecting policy continuity and effectiveness. Nepal has a constitutionally mandated framework but struggles with practical implementation, while Pakistan's policies are influenced by religious traditions but lack

	implementation remains challenging due to political volatility and lack of infrastructure	insufficiently developed.	modern comprehensive approaches.
<b>Governmental Capacity</b>	Limited governmental capacity hampers effective implementation and sustainability of social protection programs.  Administrative inefficiencies and lack of trained personnel are significant obstacles.	Governmental capacity is also limited, with inadequate administrative capabilities impacting the execution of policies.  There is a need for enhanced administrative skills to ensure optimal policy output.	Both countries require significant improvements in governmental and administrative capacities. Nepal's challenges include bureaucratic inefficiencies and a lack of trained personnel, while Pakistan needs to enhance its administrative capabilities to better implement and sustain programs
<b>Economic Vulnerability</b>	Financial constraints are a significant barrier, with inadequate resources to support comprehensive programs.  Service delivery is hampered by insufficient infrastructure and human resources, particularly in rural areas.	Economic vulnerability is acute, with many elderly individuals lacking regular income and living below the poverty line.  Sustainable financial support mechanisms are critically needed to address economic insecurity	Economic vulnerability is a major challenge in both countries. Nepal faces financial constraints and infrastructure deficits, while Pakistan's elderly population struggles with severe economic insecurity. Both nations need sustainable funding solutions and improved service delivery mechanisms.
<b>Role of Religion and Historical Precedents</b>	Historical and cultural contexts play a role in shaping social protection policies,	Religious principles like Zakat influence social protection ideas, but integrating these	Both countries have historical and cultural influences shaping their social protection policies. Nepal needs to



	but modern applications need enhancement.	with contemporary frameworks is lacking.	better integrate modern applications with its cultural contexts, while Pakistan should combine religious principles with contemporary social protection frameworks for greater efficacy.
--	---	--	--

### **Conclusion & Recommendations**

The research highlights significant challenges in the implementation of social protection policies for the elderly in both Nepal and Pakistan. Political instability limited governmental capacity, economic vulnerability, and inadequate modern applications of historical and religious precedents are critical issues. Despite constitutional mandates and religious principles advocating for the support of the elderly, practical implementation remains insufficient. Both countries require substantial improvements in policy development, administrative capacity, and sustainable funding mechanisms to ensure comprehensive and effective social protection for their aging populations.

To ensure the efficient implementation of social protection programs, it is crucial to improve the administrative capabilities of the responsible government agencies. This includes investing in training and capacity-building for staff involved in service delivery. Enhancing administrative skills will ensure that programs are managed effectively, reducing delays and improving service quality.

### **Integrated Policy Approach**

Developing integrated social protection policies is essential to address the multifaceted needs of the elderly, from financial security to health services. A holistic approach will ensure that various aspects of elderly care are considered, providing comprehensive support. Collaboration between different government departments and non-governmental organizations (NGOs) is necessary to create a cohesive policy framework. Such partnerships can facilitate resource sharing, expertise exchange, and coordinated efforts, leading to more effective implementation of social protection programs.

### **Sustainable Funding**

Sustainable funding is critical for the longevity and effectiveness of social protection programs. Exploring diverse funding sources, including public-private partnerships, can provide the financial stability needed to support these initiatives. Additionally, allocating sufficient budgetary resources from the government is imperative to ensure that comprehensive social protection schemes can be maintained and expanded. Reliable

funding will prevent disruptions in service delivery and enable continuous support for the elderly.

### **Community Engagement**

Leveraging community resources and networks can significantly enhance the implementation of social protection programs. Engaging local communities in the design and delivery of services ensures that the programs meet the specific needs of the elderly population. Community involvement fosters a sense of ownership and responsibility, leading to better utilization of services and increased support for program initiatives. By incorporating community feedback, programs can be more responsive and adaptive to the changing needs of the elderly.

### **Continuous Monitoring and Evaluation**

Implementing robust monitoring and evaluation frameworks is essential for assessing the effectiveness of social protection programs. Continuous monitoring allows for the identification of areas needing improvement, ensuring that resources are used efficiently. Data-driven insights can inform policy adjustments and improvements, leading to more effective and responsive social protection measures. Regular evaluation also promotes transparency and accountability, building trust among beneficiaries and stakeholders

### **References**

Acharya, B. R. (2022). Social protection policy and its response in Nepal. *Humanities and Social Sciences Journal*, 14(1), 126–139. <https://doi.org/10.3126/hssj.v14i1.58003>

Conway, T., Haan, A. D., & Norton, A. (2000). *Social protection: New directions of donor agencies*. DFID.

Druzca, K. (2018). The politics behind social protection in Nepal. *Asian Journal of Comparative Politics*, 3(4), 311–335. <https://doi.org/10.1177/2057891117734652>

Kohler, G., Cali, M., & Stribu, M. (2009). Rethinking poverty and social exclusion responses in Nepal: Child-sensitive social protection. *Children, Youth, and Environments*.

Raza, H., Ahmed, F., Mohiuddin, Z. A., & Osama, A. (2017). Mitigating financial burden of elderly through social protection schemes: Issues and challenges for Pakistan. *International Journal of Emerging Trends in Social Sciences*, 1(2), 81–89. <https://doi.org/10.20448/2001.12.81.89>

Standing, G. (2007). Social protection. *Development in Practice*, 17(4–5), 511–522. <https://doi.org/10.1080/09614520701469435>

United Nations Development Program. (2020). *Nepal human development report 2020: Beyond graduation—Productive transformation and prosperity*. UNDP.

World Bank and UK Aid. (2020). *Social protection: Review of public expenditure and assessment of social assistance programs*. World Bank and UK Aid.