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Assessing the Impact of Social Security Allowance on the Raji Community: (A Case Study of Chaukune Rural Municipality, Surkhet, Nepal)

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Himal Raji¹

rajihimal@gmail.com

Khagendra Prasad Adhikari²

Assistant Professor

Graduate School of Humanities and Social Sciences

Mid-west University, Nepal

khagendra.adhikari@mu.edu.np

<https://orcid.org/0009-0003-4473-2262>

Abstract

This research examines how the Raji community in Chaukune Rural Municipality, Surkhet District which is one of Nepal's most economically marginalized and endangered indigenous communities, the Raji, confront several socioeconomic difficulties. This study employed a descriptive research design to investigate the socio-economic, educational, and livelihood indicators related to the practice of social security allowance in the Raji community of Chaukune Rural Municipality, Surkhet. The study area was purposively selected based on the presence of the Raji community. The total population included 37 Raji households, all of which were sampled using a purposive sampling method. The study examines how the SSA impacts their means of subsistence, spending patterns, and access to essential services using primary data. The results show that the allowance is a vital source of funding that enables users to cover costs for things like food, medical care,

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and education. The paper also highlights the ways in which collective endeavors, such as cooperatives, support the preservation of cultural identity and strengthen interpersonal relationships. The study highlights the importance of social protection programs in reducing economic vulnerability and promoting welfare in marginalized communities. The Raji community's increasing feeling of economic and social resilience is demonstrated by the use of SSA for small companies, cooperative savings, and cultural preservation projects. SSA must be combined with more comprehensive development programs, such as focused educational endeavors, healthcare advancements, and livelihood diversification, in order to achieve long-term socioeconomic upliftment in order to ensure sustained growth for the Raji community, it will be imperative to address these structural concerns through inclusive policies.

Keywords: Social security allowances, impacts, livelihood

Introduction

The International Social Security Association defines social security as any program of social protection established by legislation or any other mandatory arrangement that provides an individual with a degree of income security when faced with income contingencies such as old age, survival, incapacity, disability, unemployment, and child rearing. Various international agreements and mechanisms support the development of social security, and the Universal Declaration of Human Rights (UDHR) recognizes social security as a fundamental human right. Today, most nations throughout the world have some form of social security system. The most prevalent form of program worldwide is for the elderly, disabled, and survivors' pensions, among others. The International Social Security Association defines social security as any program of social protection established by legislation or any other mandatory arrangement that provides an individual with a degree of income security when faced with income contingencies such as old age, survival, incapacity, disability, unemployment, and child rearing. Various international accords and mechanisms assist the development of social security, and the Universal Declaration of Human Rights (UDHR) recognizes social security as a core human right. Today, most nations worldwide have some form of social security system. The most prevalent form of program worldwide is for the elderly, disabled, and survivors' pensions, among others.

The goal of social security is to protect the poor and vulnerable while also ensuring that they have an adequate standard of living. Ahmad and others (1990) contend that social security is as essential to an equitable development plan as economic growth. The available literature has grouped social security into three broad types: (I) social insurance, (II) income maintenance, and (III) government-provided social security programs. The goal of social security is to protect the poor and vulnerable while also ensuring that they have an adequate standard of living. Ahmad and others (1990) contend that social security is as essential to an equitable development plan as economic growth. The available literature has grouped social security into three broad types: (I) social insurance, (II) income maintenance, and (III) government-provided social security programs.

Social security is a relatively recent idea in Nepal. Social security is a joint effort by the nation and its residents to give security to individuals facing economic and social threats. It might be regarded an integral component of social justice. Social security is a broader form of social protection offered by several government agencies to decrease risks while also ensuring compensation in times of need. The government has limited its activity in this sector during the last few decades, thus the organizational structure has been designed with a goal of expanding its areas of work. Social security has been designated as a fundamental right by the constitution of Nepal, and hence is the obligation of the nation. This study will be useful in addressing the concerns of the Raji community, improving their talents, bringing the government's attention to this community, conducting future research, and determining the socioeconomic state of this community.

It is an appropriate moment to investigate the use and impact of social security allowances in the Raji community. Because the government has issued social security allowance since 2009, there is no micro research regarding its influence on the Raji community.

It will help to determine the use and impact of social security allowance in the Raji community. It will be an informative study for future researchers at both the local and national levels. It will be supported in order to fill the gap studied by the Raji community. The researcher has raised the following questions, which are: What are the impacts of the social security? What are uses social security? Are you able to fulfill your needs with the allowance provided by the government?

Literature Review

The historical views of social security began in all places. Which provide for charitable contributions to the less fortunate members of society? Germany was the first country to implement a modern social security plan, introducing an old-age social insurance program created by Otto Van Bismarck in 1889 A.D. In 1935, President Roosevelt of the United Nations (UN) signed the Social Security Act, and Prime Minister Winston Churchill of the United Kingdom (UK) launched the policy of social security for all. The strategy is based on Beveridge's proposal to ensure people's security from birth to death.

The notion of social security gained widespread acceptance with the passage of the widespread Declaration of Human Rights. Social security is a concept enshrined in Article 22 of the Universal Declaration of Human Rights (UDHR) December 10, 1948 UN General Assembly, which states, "everyone as a member of society, has the right to social security and is entitled to the realization of the economic, social, and cultural rights indispensable for his dignity and the freedom. The Universal Declaration of Human Rights does not have binding power on UN signatories, but it was rendered required on December 16, 1966, by the adoption of two international conventions: Economic, Social, and Cultural Rights and Civil and Political Rights. As a result, member states must provide social security services to meet the basic social and economic needs of people in general, as well as the excluded.

In 1952, the ILO approved the social security minimum standard convention 102, and in 2001, it launched a global campaign for social security and universal coverage. In truth, the twentieth century has generated worldwide commitment to social security from UN member nations, regardless of their level of development. Nepal, as a UN member and signatory to many civil political and ESC rights-related accords, has made an international commitment to establish social security services in accordance with the country's constitution. The Nepalese constitution of 1992 acknowledged social security as a state obligation, while the Interim Constitution of Nepal 2006 established social security as a basic right of the people. The Ninth Periodic Plan of Nepal 1997-2002 deviated significantly by introducing a social security chapter that addressed the needs of the defenseless, disabled, and old citizens, as well as indigenous people, ethnic groups, marginalized and oppressed communities. The current 12th plan discusses specific programs for Dalits, Madhesies, Muslims, and marginalized people, as well as programs for post-conflict-impacted populations.

When discussing social security in the development sector, the actions related to social security have been addressed as part of the overall concerns. For example, delivery allowances are offered for maternal and child health. Similarly, free education through lower secondary school, women's education, scholarships, and meals for schoolchildren are other examples. Raute, Jirel, Tharu, and other underprivileged communities benefit from specialized programs to improve their living circumstances. The social security program in the organized sector is administered by the acts and rules of the different personnel administrations of organizations such as the government, banks, and state-owned corporations. According to the legislation, employees and their families are entitled to health and education benefits, as well as a holiday bonus, thanks, and a pension upon retirement. According to the Health Security Act, gazette officers, non-gazette officers, and personnel without posts are entitled to health expenditure benefits of 12, 18, and 21 months of equal salary benefits, respectively. Every public servant is entitled to a tival bonus, as well as gratitude and a pension after retirement, if their service time is twenty years or more, and a gratuity if their service period is shorter than twenty years. The other system of social security in the nation provides benefits such as food for work, microfinance, and micro insurance allowances to older persons, those with disabilities, and widows. Since 2009-2010, the Ministry of Labor and Transport has established a social fund by raising a 1% tax on foreign labor migrants in order to give social security benefits in exchange for contributions. Social security management has been formed to oversee the finances and benefits.

Nepal is a federal democratic republic working toward a welfare-based society. The provisions in the constitutions, the policies implemented on a regular basis, and the acts and regulations demonstrate that the government has acknowledged social security as one of the sectors to achieve its aim of a social welfare state. Given the socioeconomic and political disparities among different indigenous nationalities, the National Federation of Indigenous Nationalities (NEFIN) classifies ten indigenous nationalities as endangered, twelve as highly marginalized, twenty as marginalized, fifteen as disadvantaged, and two as privileged. Based on the government's Human Development Index (literacy rate, habitation, property ownership, business, language, population, and the status of intermediate and higher education recipients), NEFIN, under the direction of Dr. Om Gurung, (2008). The threatened groups include Kusuand, Bankariya, Raute, Surel, Hayu, Raji, Kisan,

Lepcha, Meche, and Kushbadiya. The overall population is 19299 (census, 2011) and 22899 (Redbook, MOFALD/2015/16); Raji is 4235 (census 2011).

The government has granted social security allowances to endangered groups since 2067 B.S., initially at Rs. 500 per month/per individual and presently at Rs. 2000. Its productivity, effect, use, and utilization have not been studied for all of the aforementioned threatened populations. It is imperative that they examine the application for social security allowance in order to improve their lives. Nepal's 2011 national population census identified 125 ethnic groups and 123 languages (CBS, 2012). Nepal is home to a diverse range of cultural and indigenous ethnic groups, each with its own distinct culture, language, religion, history, and customs. Given the socioeconomic and political disparities among various indigenous nationalities, the National Federation of Indigenous Nationalities (NEFIN) classifies ten indigenous nationalities as endangered, twelve as highly marginalized, twenty as marginalized, fifteen as disadvantaged, and two as advantaged.

Based on the government's Human Development Index (literacy rate, habitation, property ownership, business, language, population, and the situation of intermediate and higher education recipients), NEFIN, led by adviser Dr. Om Gurung (2008). The threatened groups include Kusuand, Bankariya, Raute, Surel, Hayu, Raji, Kisan, Lepcha, Meche, and Kushbadi-ya. It is recognized by the National Foundation for Development of Indigenous Nationalities (NFDIN) and listed by the Government of Nepal. The Raji, Nepal's most endangered ethnic group and economically destitute indigenous or minority people, are quickly disappearing. The total population of the Raji community is 4235 (Census report, 2011).

Raji communities dwell in Nepal's districts of Bardiya, Banke, Dang, Kailali, Kanchanpur, and Surkhet. The Rajis are said to have originated in Surkhet, and most of them now live in the Chure hills in the western and far-western regions. The Rajis are classified into three groups: Purbe (Athar Thar), Naukule (Nau Thar), and Bandale (Barha Thar). The Raji speak a Tibeto-Burman language with no script.

Originally nomadic, the Rajis subsist by fishing, hunting wild wildlife and honey, harvesting forest plants and roots, and ferrying people over rivers. However, changes in conventional lifestyles have meant that these occupations are no longer sufficient for survival. Many people became semi-nomadic and engaged in more sedentary pursuits like farming, while others began moving to India to make a living. Their eating habits have also changed, with a decreased protein intake as a result of

the move to semi-nomadic lives in which hunting is outlawed or fishing is restricted owing to drying up water sources. The Rajis' rich culture encompasses their own traditional dress, dances, and festivals, unique religious and ritual traditions such as lifestyle rites, marriage with dogs, the worship of nature, as well as ancestral professional activities such as boating, hunting, and specific skills such as traditional boat and fisher making. The original indigenous Raji nomadic community had to gradually forsake a traditional lifestyle that was no longer sufficient to assure their survival. This transition to a semi-nomadic existence has presented various problems and introduced a slew of new issues. However, some good tendencies are also emerging. While literacy rates are rising in the Raji community, they remain severely low in rural regions, parents are more conscious of the value of education. Poverty, however, continues to be a hindrance to children's education.

With reduced access to natural resources, many Rajis rely on agriculture and local government assistance. Despite their lengthy presence on Ailani, the majority of Rajis now possess citizenship credentials, but relatively few have land ownership certificates. A number work as wage laborers, while some travel to India for seasonal employment.

History of Social Security in Nepal

Social Security began with benefits for the elderly and retired. A pension is a lump payment paid to military members upon retirement from duty. The British Army was formed during the First World War; in (1934) 1991 B.S., a Military Money Fund was founded; and in 1998 B.S., then-Prime Minister Juddha Shamsar declared one-fifth of the wage as a pension for retiring soldiers. Nepal began non-contributory pension schemes for government employees in 1936, and the Civil Servant Provident Fund was created in 1944. In the civil service, one-sixth of the pay was awarded as a pension to public servants who had served for 25 years by 1999 B.S. Alternatively, the Employees Provident Fund was established in 1962 to provide an option for national employers. Nepal had its first appearance in planning papers in 1985. At the time, the pension was distributed by the Land Revenue (Malpot) offices; however, beginning in 2033 B.S., the civil and police services pensions are distributed through the Nepal Rastra Bank (central bank), Rastriya Banijya Bank, and Nepal Bank Limited (state-run commercial banks). Section (A) of the Civil Service Regulation 2050 authorizes the Koushi Toshokhana to administer the pension for civil servants and the police force beginning in 2061 B.S.

The Citizen Invest Trust was created in 1990. The Civil Servant Act of 1992 granted women with 60 days of maternity leave before or after delivery for up to two children. The Social Security Allowance to Elderly Citizens Program began in 1994. In 1993, community school instructors were entitled to a pension, and a labor law was enacted mandating private sector companies to pay 50% of their salaries for sick and leave of up to 15 days per year, with the business had to employ for at least one year continuously. The Income Tax Act introduced the concept of retirement funds in 2001. In Nepal, the Social Security Tax and Social Security Fund were formed in 2009.

Nepal has implemented the current legal/policy framework of social security are in the following:

- Constitution of Nepal-2015
- Employees Provident Fund Act- 1962
- Citizen Investment Trust Act- 1990
- Civil Servant Act – 1993
- Civil Servant Regulation Act – 1993
- Labor Act and Regulation – 1993
- Bonus Act – 1974
- Income tax Act – 2001
- Senior Citizen Act - 2006

The Nepalese constitution of 1992 acknowledged social security as a state duty, while the Interim Constitution of Nepal 2066 established social security as a basic right of the people. The Ninth Periodic Plan of Nepal 1997-2002 deviated significantly by including a social security chapter that addressed the needs of the defenseless, disabled, and old citizens, as well as indigenous people, ethnic groups, marginalized and oppressed communities. The current 12th plan mentions specific programming for Dalits, Madhesis, Muslims, and marginalized people, as well as programmes for post-conflict populations. Part 42 of Nepal's 2015 constitution states that socially disadvantaged women, Dalits, indigenous people, indigenous nationalities, Madhesi, Tharu, minorities, people with disabilities, marginalized communities, Muslims, background classes, gender and sexual minorities, youths, farmers, laborers, oppressed or citizens of backward regions, and indigent Khas Arya have the right to participate in state bodies on the basis of inclusion. (2) Indigent residents and citizens of communities on the verge of extinction have the right to receive particular chances and benefits in education, health, housing, employment,

food, and social security for their protection, upliftment, empowerment, and development. (3) Citizens with disabilities have the right to live with dignity and honor, with their diverse identities, and with equal access to public services and facilities. Part 43 Right to social security; indigent citizens, incapacitated and helpless citizens, helpless single women, citizens with disabilities, children, citizens who cannot care for themselves, and citizens of endangered species shall have the right to social security, in accordance with the law.

Social Security Schemes

The promotional Social Security for Citizen in Nepal is mentioned bellow:

- Senior Citizen (70 year above) NRs. 1000 per month
- Widow Women NRs. 500 per month
- Marginalized Citizen NRs. 1000 per month
- Full Differently able NRs. 1000 per month
- Partially Differently able NRs. 300 per month
- Pregnant. Women who give child birth (in Govt. Hospital NRs. 1000/ it is different in urban and rural area)
- Child Protection NRs. 200 per month (Karnali Zone and Dalit/ Lower cast of other Zone)
- Now, social security allowance has increased for Marginalized Citizen. It has been NRs. 2000 per person/ month.

Methodology

This study employed a descriptive research design to investigate the socio-economic, educational, and livelihood indicators related to the practice of social security allowance in the Raji community of Chaukune Rural Municipality, Surkhet. The study area was purposively selected based on the presence of the Raji community. The entire population consisted of 37 Raji homes, all of which were selected using a purposeful random selection technique. Both primary and secondary data sources were used. Primary data were gathered via household surveys, structured questionnaires, key informant interviews (KIIs), field observations, and focus group discussions (FGD). Secondary data were gathered from government papers, scholarly publications, and pertinent organizational documents. Data were analyzed using qualitative and quantitative approaches, with tabulation, numerical representation, and percentages applied through computer software. Ethical considerations, including respondent anonymity and informed consent, were strictly maintained throughout the study.

Results and Discussion

Surkhet district is divided in to nine local levels, out of them, 5 municipalities and 4 rural municipalities. Chaukune is one of the rural municipalities of Surkhet. It lies in the west part of the district headquarters of the Surkhet. It is surrounded by Achham district in the north, Kailali district in the south, Panchpuri municipality in the east and Doti district in the west. Its area has 381.03 square kilometers. Its density has 66.2 per square kilometer. Chaukune Rural Municipality in Surkhet District has a total population of 26,950 as of the 2021 census. This statistic includes 13,236 men and 13,714 females.

Population of Raji Community

Researcher has described the population of Raji community in study area. The population is given bellow.

Table-1

Status of population Composition

Age	0-5		6-10		11-15		16-20		21-40		41-50		51-60		61-65		65 Above	
Sex	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Total	7	11	6	18	24	16	8	13	27	28	11	13	8	8		1	4	2

The total households are 37 and population female 95 and male 110. Out of them, age of population are, 0-5 (18), 6-10 (24), 11-15 (40), 16-20 (21), 21-40 (55), 41-50 (24), 51-60 (16), 61-65 (1) and 65 above (6).

Traditional Occupation of the Households

The traditional occupation of the households is mentioned in the following table.

Table-2

Status of Traditional Occupation

S. N.	Types of occupation	No. of HHs	Percent
1	Agriculture	28	75.67
	Honey hunting /build boat	4	10.81
	Collection of forest fruits	5	13.51
	Total	37	99.99 (100)
2	Fishing	27	72.97
	Crossing river	10	27.02
	Total		100

The table 2 shows that 28 households are practiced agriculture, 4 HHs in honey hunting and 5 HHs in collection of forest fruits. Other way, 25 HHs had practiced the fishing and 10 HHs the crossing river.

Raji community is depended on the nature resources: forest, river and lakes. The Government had developed tender system in the river and lakes, to protect the forest Government developed community forest management system or policy. Raji community could not participate tender and pay tax to the Government. So, it shows that their traditional occupational be vulnerable.

Occupational Status

The Main occupation of the respondents is agriculture; besides agriculture services and daily wages are the main occupation of respondents. Major occupations practiced by respondents are given in the table.

Table- 3

Status of Occupation

S. N.	Types of occupation	No. of HHs	Percent
1	Agriculture	28	75.67
	Fishing	5	13.51
	Daily wages	4	10.81
	Total	37	100

The table no 3. shows that 75.67 percent in agriculture, 13.51 percent fishing and 10.81 percent daily wages.

Situation of Land

Specially, land has used for the agriculture and detail described in the following table.

Source of income

Table- 4

Status of Sources of Income

S. N.	Source of income	No. of HHs	Percent
1	Agriculture	28	75.67
	Fishing	5	13.51
	Daily wages	4	10.91
	Total	37	100

2	Social Security Allowance	37	100
	Total	37	100
3	Government Job Holder	2	5.40
	No job holder	35	94.59
	Total	37	100
4	Seasonal daily wages in India	30	81.08
	No	7	18.91
	Total	37	100

The table no 4. shows that 75.67% HHs are depended in agriculture, 13.51% fishing and 10.91 % daily wages. On the other hand, 100 % HHs are received social security allowance and 5.40 % HHs are government job holders.

The researcher presents the data of Government job holder is 5.40 percent HHs in Chaulkune rural municipality. It is a good practice to motivate the other Raji people. It shows that also Raji community can do different work to improve their livelihoods. It supports motivate to the Raji children to receive education. Other way, in this community had developed seasonal migrant system to improve their livelihood.

Education Status of the Children in Raji Community

The education status is mentioned as in the following table.

Table-5

Educational Status of Raji

Level	Male	Female	Total	Percent	No. of HHs	Percent
No	0	0	0	0	8	21.62
Primary	26	12	38	52.77	16	43.24
Lower secondary	9	16	25	34.72	6	16.21
Secondary	2	4	6	8.33	4	10.81
Higher education	1	2	3	4.16	3	8.10
Total	38	34	72	100	37	100

The table no 5. shows that no education level 21.62%, primary level 43.24%, lower secondary level 16.21%, secondary level 10.81% and higher secondary level 8.10% of the Raji community.

Uses Social Security Allowance Provided by Government in Raji Community

The Social Security Allowance Program for the Raji population in Nepal began in 2009. It is a basic right of disadvantaged individuals, as stated in the

2015 Constitution. Social Security comprises of public interventions designed to help individuals, families, and communities better manage income risks. These interventions aim to reduce low-income households' vulnerability to consumption and access to basic services. They also aim to improve consumption smoothing across the lifecycle, resulting in more equitable welfare distribution for all households.

It addresses not just societal risks, but also programs that provide income for the needy. It has been demonstrated that the presence of a social security program may preserve social cohesiveness and avert irreparable losses of human capital. Social protection programs have an influence on enhancing growth and lowering inequality.

Use the SSA in health care

Raji community uses the SSA in health care to improve their health status. The SSA plays vital role in improving their life. It is also a method of treatment to the Raji community.

Use the SSA in Education of Raji community

The impact on education is mentioned in the following table.

Table-6

Impact on Education of Social Security

S.N.	Expenditure	No. of Student	Amount	Percent
1	On female children education	34	200000	51.28
2	On male children education	38	190000	48.71
Total		72	390000	100

Table 6. shows that the Raji community uses the SSA on female education 51.28 percent and male education 48.71 percent.

Table-7

Status of investment of SSA house building

S. N.	Description	HHs	Percent
1	Infrastructure improve	12	32.43
2	Use of Tin	5	13.51
3	House building/buying	10	27.02
4	Wood & stone collection	10	27.02
Total			100

Table 7 shows that infrastructure improve is 32.43 percent, use of tin 13.51 percent, house building 27.02 percent and wood and stone collection 27.02 percent.

Use the SSA in fishing material

The Raji people have historically used a range of handcrafted fishing gear, including nets constructed from locally obtained fibers such as sisnu (nettle) and Nigalo (bamboo), which are smoked for durability and water resistance. While contemporary materials like nylon are increasingly being used for nets, fishing is also done using simple instruments like as fishing rods, lines, and hooks, with methods tailored to the unique fishing demands of their location.

Table-8

The impact on fishing material is mentioned in the following table

S.N.	Description	Amount	HHs	Percent
1	Procurement tree	50000	10	27.02
2	Building boat	5000	10	27.02
3	Procurement fishing materials	200000	20	54.05
4	Building fishing materials	50000	27	72.97

Multiple responses

The table no.7 shows that procurement tree HHs is 27.02 percent, building boat HHs 27.02 percent, procurement fishing materials HHs 54.05 percent and building fishing materials HHs 72.97 percent.

Use the SSA in agriculture

Table-8

Status of Investment in Agriculture

S.N.	Lists	Amount	HHs	Percent
1	Procurement seed	50000	15	40.54
2	Irrigation	50000	15	40,54
3	Bull raising	200000	10	27.02
4	Goat raising	200000	10	27.02

The table no 8. shows that procurement seed HHs is 40.54 percent, irrigation HHs 40.54 percent, bull raising HHs 27.02 percent and goat raising HHs 27.02 percent.

Use the SSA in food, clothes, goods and festival

Table-9

Status of investment on food, clothes goods and festival of Raji community

S.N.	Description	HHs	Amount	Percent
1	Food	37	1730000	35.16
2	Clothes	37	362000	7.35
3	Goods	19	90000	1.82
4	Festival	37	535000	10.87
5	Transportation	24	160000	3.25

The table no. 9. shows that food expenditure is 35.16 percent, clothes 7.35 percent, goods 1.82 percent, festival 10.87 percent and transportation 3.25 percent.

Table-10

The impact of education is mentioned in the following table:

Before receiving SSA				After receiving SSA			
Problems	Yes/ No	HHs	Percent	Problems	Yes/No	HHs	Percent
School age	Yes	15	40.54	School age	Yes	8	21.62
School drop out	Yes	20	54.05	School drop out	No	20	54.05
Fee	Yes	15	40.54	Fee	No	15	40.54
Dress	Yes	15	40.54	Dress	No	15	40.54
Regular	No	10	27.02	Regular	Yes	10	27.02
Out of village	No	37	100	Out of village	Yes	3	8.10
Out of district	No	37	100	Out of District	Yes	4	10.81
Education rate	Yes	10	27.02	Education rate	Yes	29	78.37

Table 10 reveals that prior to obtaining SSA, the education difficulties were school age 40.54 percent, school dropout 54.05 percent, fee 40.54 percent, dress 40.54 percent, no regular 27.02 percent, and no out of village and district 100 percent. After receiving SSA, the education difficulties in Raji community were decreased, as follows: school age 21.62 percent, school dropout 54.05 percent, fee 40.54 percent, dress 40.54 percent, regular 27.02 percent, out of village 8.10 percent, and out of district 10.81 percent. According to FGD, social security allowance affects our children's schooling. Raji people understand the value of education since it has helped to transform societal behavior. Higher education has grown 7 HHs in Raji villages. 5 HHs have children who are attending a boarding school. And four HHs are studying in a technical institution outside of the area.

Impact on economic status of Raji community

Table-11

Impacts of social security on the economic status of Raji

S.N.	Description	HHs	Percent
1	Fulfill basic need	29	78.37
2	No fulfill basic need	8	21.62
Total		37	99.99 (100)
3	Take insurance facility	7	18.91
4	Conduct small business	4	10.81
5	Provide loan to non Raji (merchant)	9	24.32
6	Taking loan from Cooperative	17	45.94
Total		37	99.98 (100)

Table 11 shows that the SSA fulfills basic needs HHs is 78.37 percent and not fulfilled HHs is 21.62 percent. Other ways take insurance facility is 18.91 percent, conduct small business 10.81 percent, provide a loan to non-Raji 24.32 percent and taking a loan from 45.94 percent.

Establishment of Raji Cooperative

The Raji people have founded an agricultural cooperative which is Limited, Chaukune -9, Rajigaun, Surkhet. Its objectives are to merge money, establish a shared sense of purpose, and safeguard languages and cultures. It has helped to safeguard their language and culture, as well as to improve the dignity of life for the Raji people. All households join in cooperative and monthly savings. It is a good habit after collecting the social security payment to offer the model to the rest of the Raji community. It featured 76 members of the Raji community. Raji folks deposited more than a hundred rupees for their social security payment each trimester. The details are included in the table.

Table- 12

Status of engagement in cooperative

S. N.	Description	No. of Member	Amount	Percent
1	Maximum	76	31909	2.91
2	Middle		29931	2.73
3	Minimum		1391	0.12
Total		76	1093008	100

Table 12 shows that maximum saving is Rs. 31909, middle Rs.29931 and minimum Rs. 1391.

Impact on Social Status of Raji Community

Table-13

Social Status of Raji after getting social security

Description	Yes/No	HHs	Percent
Take loan	Yes	37	100
Provide loan	Yes	37	100
Social relationship	Yes	37	100
Participate in program	Yes	37	100
Perspective in non Raji	Yes	37	100

Ttable 13 shows that social relationship is 100 percent, take loan 100 percent, provide loan 100 percent, and participate in program 100 percent and perspective change 100 percent.

According to FGD and KII social impact has increased, Raji community is one endangered community and they realize to protect own their culture, language and traditional occupation. They are motivated to protect own their culture, language and traditional knowledge and skills. Social security has supported to them identify in the nation. It is supported to build document of Raji culture, language and traditional skills and aware to be unity. Raji community's identification should be clops so they self-realization Government provided social security allowance is an opportunity to protect own their culture and language. It is supported to organize and build their national level organization. They are realizing their important of culture, language and knowledge, they work since providing social security allowance. Raji community has developed social relationship with other community in the local level. They participated together in organizing program or social movement.

Impact on Livelihood of Raji Community

According to the KII social security allowance is a main source of Raji community. It has supported to fulfill the basic need of Raji people. Raji community has used the SSA to improve their livelihood as like, land registration, land buying, house building, procurement and building, buying tree and build boat, fishing materials, infrastructure and input the SSA for food or rice in out of district. Some Raji people are conducted small business. The impact on livelihood of Raji community is given below.

- 4 HHs are conducted small business and increased own their income.
- 15 HHs are involving to product organic vegetables and selling it to increase income of their family.
- 9 HHs are provided loan to the merchant and received interest from the loan. It defines Raji as a supporter for the other people.
- 27.02 percent HHs are involved goat rising and 27.02 percent HHs are built boat to use the fishing.
- 27.02 percent HHs are bought 40 ropani lands for use agriculture.
- 29 percent HHs are received land registration certificate and it has developed ownership with their land.
- 27.02 percent HHs are built new house to settle own their family members.
- 18.91 percent HHs are involved in Asian Life Insurance Company to take life insurance.

Input the SSA for food or rice

Table-14

Status of investment for food

S.N.	Description	Place	Amount	HHs	Percent
1	Input the SSA	Kailali	800000	8	21.62

Table 14 shows that 21.62 percent HHs is input the social security allowance for food or rice in kailali district. The total amount is Rs. 8 hundred thousand.

Above table shows that food expenditure is 35.16 percent, clothes 7.35 percent, goods 1.82 percent, festival 10.87 percent and transportation 3.25 percent.

Impact of Health of Raji community

Table-15

Impact of SSA of Health on Raji Community

Treatment centre	Place	Person	Percent
Local Medical	Ghatgaun	60	29.26
Out Medical	Kuine, Solta	80	39.02
Nursing Home	Surkhet, Kohalpur and Lamki	30	14.63
Hospital	Surkhet, Nepalganj and Dhangadhi	35	17.07

Table 15 shows that Raji communities are used local medical 29.26 percent, out medical 39.02 percent, nursing home 14.63 percent and 17.02 percent.

It proves that Raji people are used the social security allowance in health care. The social security allowance is supported to save of the Raji people. Raji community has developed regular health checkup system.

The study shows that the Raji community's socioeconomic circumstances and the importance of the Social Security Allowance (SSA) in their daily life. According to socioeconomic data, 75.67% of households continue to work in agriculture as their primary occupation, with daily wage labor and fishing serving as supplementary sources of income. But a sizable portion of the population (24.32%) still lacks land, which hinders their capacity to stabilize their economy. According to researchers like Scott (2009), indigenous tribes' lack of land increases poverty and limits their access to sustainable sources of income. Furthermore, the study's results about the restricted availability of contemporary infrastructure and facilities are consistent with those of Sharma (2018), who emphasized how Nepal's development policies continue to exclude indigenous communities.

The educational attainment of raji is still poor, with only 8.10% completing upper secondary education and 21.62% without any formal education. Given that education is generally seen as a critical component in ending the cycle of poverty, this tendency is alarming (Sen, 1999). Even though SSA has helped increase school attendance, dropout rates are still high (54.05%), indicating structural obstacles such sociocultural constraints, poverty, and a lack of educational infrastructure. According to studies by Bista (2011), language and cultural differences with mainstream educational institutions frequently result in systematic educational disadvantages for Nepal's indigenous populations.

Additionally, the report shows that SSA has been essential in improving access to healthcare. There are insufficient healthcare resources in the neighborhood, as evidenced by the fact that over 35% of users utilized SSA for medical care outside of their immediate area. This is consistent with the findings of (Acharya et al. 2020, Ranabhat, & Adhikari,2022), who discovered that disadvantaged and indigenous populations in Nepal encounter significant obstacles when trying to obtain high-quality healthcare services. Furthermore, Raji families' limited involvement in health insurance programs indicates a growing understanding of the significance of financial stability in healthcare, a trend also mentioned in the study (Adhikari, 2019).

These results provide credibility to Esping-Andersen's (1990) debate that social security systems can serve as engines of economic mobility for marginalized

populations. In keeping with the results of Granovetter (1985), who emphasized the significance of social capital in economic growth, the Raji community's formation of a co-operative further illustrates the function of SSA in promoting collective economic endeavors.

Despite these advantages, difficulties still exist. The difficulties impoverished communities have adjusting to contemporary economic systems are reflected in the decline of traditional occupations brought on by taxes and exclusion from government contracts. Dahal (2014) discusses this topic as well and contends that state policies frequently do not take into account indigenous economic patterns, which causes them to gradually deteriorate. Furthermore, fundamental socioeconomic weaknesses continue to restrict the overall benefit of SSA, even if some families have made investments in infrastructure and education.

It can be concluded that SSA has contributed for improving health, education, and socio economic activities among the Raji community, although structural challenges such as landlessness, limited access to education, and weak institutional support hinder its full potential. These findings underscore the need for a more inclusive and targeted approach to indigenous welfare policies, as suggested by Sen (2009), who argues that social security measures should be integrated with broader development initiatives to ensure long-term socio-economic upliftment.

Conclusion

This study highlights the socio-economic conditions of the Raji community in Chaukune Rural Municipality and assesses the impact of the Social Security Allowance (SSA) on their livelihoods. The findings reveal that while agriculture remains the primary occupation, a significant portion of the community struggles with landlessness and economic instability. SSA has played a crucial role in improving access to healthcare, education, and basic infrastructure, yet systemic challenges such as high school dropout rates, limited economic opportunities, and exclusion from formal economic structures persist. Despite these obstacles, the use of SSA for cooperative savings, small businesses, and cultural preservation initiatives indicates a growing sense of economic and social resilience within the community. However, for long-term socio-economic upliftment, SSA must be integrated with broader development initiatives, including targeted educational programs, healthcare improvements, and livelihood diversification. Addressing

these structural issues through inclusive policies will be essential for ensuring sustainable progress for the Raji community

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