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Widowhood and Welfare: Single-Women Allowance Uptake by Marital Status in Nepal

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Abstract

Purpose: This study investigates the uptake of the Single-Women Allowance and identifies the socioeconomic and demographic determinants of programme exclusion and non-take-up, with particular emphasis on widows as the primary target group.

Design/methodology/approach: Using nationally representative data from the fourth Nepal Living Standards Survey (NLSS IV) on adult women, this study employed weighted descriptive statistics and multivariable logistic regression to examine the uptake and determinants of the Single-Women Allowance, including a widow-specific model to identify factors associated with programme exclusion.

Findings: Widowhood drives uptake. About 56% of eligible women receive the allowance, leaving 44% excluded; widow uptake is close to 60%. Exclusion is concentrated among Madhesi, Dalit, and Muslim widows, the less educated, and the recently widowed, and falls as years since widowhood rise. Poverty does not predict receipt.

Conclusion: The findings highlight that despite effective targeting, persistent access inequalities continue to limit equitable coverage of the Single-Women Allowance.

Implications: Closing the gap requires event-triggered registration of the newly widowed, outreach to marginalised communities, and review of the age rules; a complementary poverty dimension could raise anti-poverty impact.

Originality/value: This study provides the first nationally representative evidence from NLSS IV on Single-Women Allowance uptake by marital status and identifies the socioeconomic inequalities underlying programme exclusion among eligible women in Nepal.

Keywords: Programme uptake, single-women allowance, social protection, Welfare exclusion, Widowhood, Nepal.

JEL Classification: D63, H53, H55, I38, J12, J16

Introduction

Widowhood represents one of the most severe forms of socioeconomic vulnerability experienced by women, particularly in low- and middle-income countries where access to productive assets, inheritance rights, and formal employment is often mediated through marriage. Globally, more than 258 million widows live with the economic and social consequences of spousal loss, and millions experience poverty, social exclusion, and reduced access to essential services following widowhood (United Nations, 2015). The death of a husband frequently results in the loss of the household's principal income earner, diminished rights over land and property, declining social status, and increased dependency on relatives or public support (Chen & Drèze, 1992; Drèze & Srinivasan, 1997). These disadvantages are rarely confined to widows alone but extend to their children through reduced educational opportunities, deteriorating health conditions, and persistent intergenerational poverty (van de Walle, 2013). Consequently, widowhood has increasingly been recognized as a critical social protection concern within the global development agenda.

The vulnerability of widows reflects broader structural inequalities affecting women worldwide. Despite notable progress in gender equality, women continue to possess fewer productive assets, participate less in formal labour markets, earn lower incomes, and experience greater financial insecurity than men (United Nations, 2015; World Bank, 2012). These structural disadvantages become substantially more pronounced after widowhood, making widows one of the most economically marginalized population groups. Recognizing these inequalities, governments across South Asia have increasingly adopted gender-sensitive social protection programmes, including widow pensions and single-women allowances, to reduce poverty, improve economic security, and strengthen women's social inclusion (Holmes & Jones, 2013; Khanal, 2018).

Nevertheless, expanding social protection coverage does not necessarily ensure that eligible beneficiaries actually receive benefits. According to the International Labour Organization (ILO, 2017), only around 45% of the global population enjoys effective access to at least one social protection benefit, while more than four billion people remain either partially protected or completely excluded. The discrepancy between legal entitlement and actual receipt has become one of the central concerns in social policy research. Studies consistently demonstrate that benefit eligibility does not automatically translate into programme participation because potential beneficiaries often face information barriers, administrative complexities, documentation requirements, transaction costs, and psychological barriers that discourage claiming benefits (Currie, 2006; Hernanz et al., 2004; van Oorschot, 1991). These barriers disproportionately affect socially disadvantaged populations, including women, older adults, individuals with limited education, ethnic minorities, and rural households. Consequently, programme effectiveness depends not only on policy design but also on the extent to which eligible individuals successfully access available benefits.

This challenge is particularly relevant in South Asia, where governments have increasingly relied on categorical social assistance programmes to address gender-based vulnerabilities. Widow pension schemes in India and comparable single-women allowance programmes across the region represent important policy instruments for promoting income security among vulnerable women (Drèze & Khera, 2017; Holmes & Jones, 2013). However, evidence from social pension programmes consistently reveals substantial exclusion errors, with a considerable proportion of eligible beneficiaries remaining outside programme coverage despite meeting formal eligibility criteria (Asri, 2019; Willmore, 2007). These findings suggest that while categorical targeting reduces errors associated with poverty-based means testing, programme success ultimately depends on effective beneficiary identification, registration, and service delivery.

Nepal provides an important context for examining these issues because it has developed one of South Asia's most extensive non-contributory social protection systems. The government operates several categorical cash transfer programmes, including old-age allowances, disability allowances, child grants, endangered ethnicity allowances, and the Single-Women Allowance. Originally introduced to support widows and subsequently expanded to include unmarried and divorced women above specified age thresholds, the programme aims to reduce economic vulnerability among women lacking marital support. Following Nepal's federal restructuring in 2015, local governments became responsible for beneficiary identification, registration, and payment delivery, while the federal government finances the programme (HelpAge International, 2014; National Statistics Office, 2024). Because eligibility is determined by marital status and age rather than household income, the programme minimizes targeting complexity and reduces the stigma commonly associated with means-tested welfare programmes. However, its effectiveness depends fundamentally on whether eligible women are successfully identified, registered, and receive benefits on time.

Despite the policy significance of the programme, important questions regarding its effectiveness remain unanswered. Nepal has experienced rapid expansion in social protection expenditure over the past decade, and social security allowances constitute one of the largest components of government social assistance spending (National Statistics Office, 2024). Yet administrative expansion alone provides little evidence regarding whether eligible women actually receive benefits. Existing programme reports document budget allocations, beneficiary counts, and administrative coverage primarily without examining uptake among eligible populations or identifying women who remain excluded. Consequently, there is limited understanding of whether programme implementation effectively reaches the intended beneficiaries or whether systematic inequalities persist across different social groups.

Existing literature further reveals three important research gaps. First, although the non-take-up framework has been widely applied to welfare programmes in developed countries, it has rarely been used to examine gender-specific categorical cash transfer programmes in developing countries, leaving an important theoretical gap. Second, empirical evidence remains limited regarding how Nepal's considerable geographical, ethnic, educational, and administrative diversity influences access to the Single-Women Allowance, creating a significant contextual gap. Third, nationally representative evidence estimating programme uptake among eligible women by marital status, identifying socioeconomic inequalities in benefit receipt, and examining determinants of non-take-up among widows remains largely absent, representing a substantial empirical gap. Addressing these gaps is essential for evaluating programme effectiveness and improving equitable access to social protection.

Against this backdrop, the present study pursues three objectives: (1) to estimate the uptake of the Single-Women Allowance among eligible women by marital status; (2) to examine socioeconomic and demographic inequalities associated with programme exclusion; and (3) to identify factors associated with non-take-up among widows, the programme's primary target group. By integrating non-take-up and social exclusion perspectives within the context of Nepal's categorical social protection system, this study advances the literature on gender-responsive social assistance while providing nationally representative evidence to inform more inclusive and equitable welfare policy.

Literature Review

Theoretical Underpinning

This study is underpinned by two complementary theoretical perspectives: the welfare take-up (non-take-up) framework and social exclusion theory. Together, these frameworks explain why eligible women may not receive the Single-Women Allowance despite meeting the programme's eligibility criteria. While the welfare take-up framework focuses on the barriers that influence benefit claiming, social exclusion theory explains how structural inequalities shape differential access to social protection.

The welfare take-up framework provides the primary theoretical foundation for this study. It argues that entitlement to a welfare programme does not automatically result in benefit receipt because claiming benefits involves various costs that influence individuals' participation decisions. These costs include information costs, arising from limited awareness of programme eligibility; administrative and transaction costs, such as documentation requirements, travel, and procedural complexity; and psychological costs, including stigma and the perceived burden of claiming public assistance (Currie, 2006; Hernanz et al., 2004; van Oorschot, 1991). Individuals with limited education, lower socioeconomic status, or weaker institutional access generally face higher claiming costs and are therefore more likely to experience non-take-up. Consequently, programme effectiveness depends not only on the existence of a welfare entitlement but also on beneficiaries' ability to overcome these barriers.

Complementing this perspective, social exclusion theory argues that access to welfare is shaped not only by individual characteristics but also by broader social and institutional structures (Sen, 2000). Differences in gender, marital status, caste, ethnicity, education, and geographical location influence individuals' opportunities to access public resources, often resulting in unequal benefit receipt despite equal legal eligibility (Devereux & Sabates-Wheeler, 2004). In Nepal's diverse social and administrative context, these structural inequalities may affect the accessibility of the Single-Women Allowance across different groups of eligible women.

The integration of these frameworks provides a comprehensive explanation of programme uptake. The welfare take-up framework explains how information, administrative, and psychological barriers discourage benefit claiming, whereas social exclusion theory explains why these barriers disproportionately affect socially disadvantaged groups. Because eligibility for the Single-Women Allowance is determined primarily by marital status, analysing programme uptake across marital groups provides an effective means of assessing whether the programme reaches its intended beneficiaries. Within the eligible population, widows represent the programme's principal target group, making them particularly suitable for examining patterns of exclusion.

Drawing on these theoretical perspectives, this study posits that although the Single-Women Allowance is a categorical entitlement, programme uptake is unlikely to be universal. Instead, non-take-up is expected to be concentrated among women facing greater claiming costs and higher levels of social exclusion. These frameworks therefore provide the conceptual basis for examining programme uptake, identifying socioeconomic inequalities in benefit receipt, and explaining the determinants of non-take-up among eligible women in Nepal.

Widowhood as a Dimension of Gendered Socioeconomic Vulnerability

Widowhood is widely recognized as one of the most severe forms of gendered socioeconomic vulnerability, particularly in patriarchal societies where women's economic security and social status are closely linked to marriage. The death of a spouse often results in the immediate loss of the household's principal source of income while simultaneously weakening a woman's access to productive assets, land ownership, inheritance, and other economic resources. In agrarian settings, where property rights are frequently mediated through marital relationships, widows commonly become financially dependent on adult sons or their natal families, thereby increasing their risk of long-term poverty and economic insecurity (Chen & Drèze, 1992; Drèze & Srinivasan, 1997).

The consequences of widowhood extend well beyond financial deprivation. Widows frequently experience social exclusion, discrimination, reduced participation in community life, restrictions on remarriage, and diminished decision-making power within households. These social and cultural constraints are often accompanied by psychological distress and weakened social support networks, making widowhood a multidimensional form of vulnerability rather than merely an indicator of female poverty. Moreover, the adverse effects are transmitted across generations. Children living in widow-headed households often experience poorer health outcomes, lower educational attainment, and fewer economic opportunities, while the welfare disadvantages associated with widowhood may persist even after remarriage or integration into extended family households (van de Walle, 2013).

These persistent vulnerabilities have prompted governments and international development agencies to recognize widows as a priority group for social protection. Across South Asia and many developing countries, gender-responsive welfare programmes, including widow pensions, single-women allowances, and similar cash transfer schemes, have emerged as important policy instruments for reducing poverty, promoting income security, and strengthening women's social inclusion (Holmes & Jones, 2013; United Nations, 2015; World Bank, 2012). Such programmes acknowledge that widowhood creates distinctive economic and social disadvantages that require policy responses beyond conventional poverty-targeted interventions. Evidence from comparative studies suggests that these programmes can substantially improve beneficiaries' economic well-being, consumption, and social security (Ranabhat et al., 2021). However, their effectiveness ultimately depends on whether eligible women are successfully identified, registered, and able to receive the benefits to which they are entitled. Consequently, evaluating the success of gender-sensitive social protection requires moving beyond programme availability to examine the extent of benefit uptake and the factors that prevent eligible widows from accessing welfare support. This perspective directly motivates the application of the welfare take-up framework in the present study.

Welfare Take-Up, Exclusion Errors, and Barriers to Accessing Social Protection

The recognition that policy entitlement and actual benefit receipt are distinct has a long lineage in social-policy scholarship. Non-take-up, the failure of eligible individuals to receive a benefit, is now understood as the product of exclusion errors that arise not from the rules themselves but from the costs and frictions of claiming (Currie, 2006; van Oorschot, 1991). Reviews of the evidence identify recurring determinants: limited awareness and information about entitlements, bureaucratic complexity and documentation requirements, transaction costs of registration and travel, weak institutional outreach, and the stigma sometimes attached to receiving welfare (Hernanz et al., 2004; van Oorschot, 1991).

Empirical work across both developed and developing countries confirms that these barriers depress take-up in means-tested programmes, cash transfers, and social pensions alike, and that they fall disproportionately on poorer and less educated claimants (Coady et al., 2004; Currie, 2006; Willmore, 2007). The implication for categorical schemes is that even rules that are even-handed on paper can deliver unequally, because the capacity to convert eligibility into receipt is itself unequally distributed.

Social Protection Uptake and Nepal's Single-Women Allowance Programme

Evidence consistently shows that the uptake of social transfers among eligible beneficiaries is shaped by a combination of socioeconomic, demographic, and institutional factors. Educational attainment influences awareness of programme entitlements and individuals' ability to complete registration procedures, while poverty increases the relative burden of travel costs, documentation, and administrative processes associated with claiming benefits. Likewise, caste and ethnic inequalities often operate through weaker institutional connectivity, lower levels of information, and limited access to public services. Geographic disparities between urban and rural areas, as well as across provinces, further influence the accessibility and visibility of registration mechanisms, whereas multiple forms of social marginalisation frequently reinforce one another. For widows in particular, the duration since widowhood and the timing of eligibility are important because registration commonly lags behind the event that establishes entitlement, making recently widowed women the least likely to receive benefits promptly (Asri, 2019; Mkandawire, 2005; Willmore, 2007).

Nepal has progressively expanded its non-contributory social protection system since the introduction of the Old Age Allowance in 1995. Guided by the Social Security Act, 2018, and implemented through the Social Security Rules, 2019, the current system provides categorical cash transfers to older persons, single women and widows, persons with disabilities, endangered ethnic groups, and eligible children. The Single-Women Allowance was initially introduced to support widows and was subsequently extended to other eligible single women based on marital status and age. Following Nepal's federal restructuring under the Constitution of Nepal (2015), responsibility for beneficiary registration, verification, and benefit disbursement was devolved to local governments, while programme financing remains the responsibility of the federal government (HelpAge International, 2014; National Statistics Office, 2024).

Government reports indicate that social security allowances account for one of Nepal's largest social assistance programmes, with annual expenditure and beneficiary coverage increasing substantially over the past decade (National Statistics Office, 2024). However, existing evidence primarily reports programme expenditure and administrative coverage rather than actual uptake among eligible women. Nationally representative evidence disaggregated by marital status and identifying the socioeconomic characteristics associated with exclusion among eligible widows remains limited.

Research Methods

Study Design, Data Source, and Sample

Nepal is a federal democratic republic comprising seven provinces and three ecological regions, the Mountain, Hill, and Terai, characterised by substantial geographic, socioeconomic, and ethnic diversity. Since the promulgation of the Constitution of Nepal (2015), the responsibility for registering and disbursing social security allowances has been devolved to local governments. Consequently, geographical location, province, urban–rural residence, and social group may influence access to the Single-Women Allowance, making Nepal an appropriate setting for examining inequalities in programme uptake.

This study employed a quantitative cross-sectional analytical research design using nationally representative survey data. The design combines descriptive analyses to estimate the uptake of the Single-Women Allowance with multivariable logistic regression to examine the factors associated with allowance receipt among eligible women. The analysis uses individual-level data on adult women structured according to the fourth Nepal Living Standards Survey (NLSS IV), the latest round of the multi-topic living-standards survey that Nepal has conducted since 1995 in the tradition of the World Bank's Living Standards Measurement Study (Grosh & Glewwe, 2000; National Statistics Office, 2024). The survey is implemented by the National Statistics Office of Nepal using a stratified, multi-stage probability sample designed to be representative at the national and sub-national levels, and it provides sampling weights that restore population representativeness. Standard survey protocols govern informed consent and the confidentiality of respondents; the data used here are secondary and de-identified. Estimates in this study apply individual sampling weights so that the figures describe the national population of adult women rather than the achieved sample (Deaton, 1997).

The unit of analysis was the individual adult woman because eligibility for the Single-Women Allowance is determined by personal marital status and age. The analytical sample included 18,400 women aged 18 years and above with complete information on marital status, allowance receipt, and relevant socioeconomic characteristics. Women with missing values on key variables were excluded from the analysis. The widow-specific models were estimated using a subsample of 4,136 widows. Records with missing values on secondary covariates were excluded using listwise deletion.

Variable Measurement

Table 1 presents the operational definitions of the study variables. The dependent variable was allowance receipt, measured as a binary indicator (1 = received the Single-Women Allowance; 0 = otherwise). The principal explanatory variable was marital status, while programme eligibility was determined according to the official eligibility criteria based on marital status and age. Other explanatory variables included age, education, caste/ethnicity, place of residence, province, household poverty status, and years since widowhood. Individual sampling weights from NLSS IV were incorporated into all analyses.

Table 1

Operationalization of Variables

Variable	Definition/measurement	Type
Allowance receipt (outcome)	= 1 if the woman received the single-women / widows’ allowance during the reference period; 0 otherwise	Binary
Marital status	Never married; currently married; divorced or separated; widowed (from household roster)	Categorical
Eligibility	= 1 if widowed (any age) or never-married / divorced-separated and aged 60+; 0 otherwise	Binary
Age / Aged 60+	Completed years of age; indicator for age 60 and above	Continuous/binary
Education	Completed years of schooling	Continuous
Caste/ethnicity	Brahmin/Chhetri (ref.); Janajati; Dalit; Madhesi; Muslim/other	Categorical
Location	Urban; rural (= 1 if urban)	Binary
Province	Seven federal provinces	Categorical
Poverty status	= 1 if household below the national poverty line; 0 otherwise	Binary
Years since widowhood	Number of years since the husband’s death (widows only)	Continuous
Sampling weight	Individual sampling weight from NLSS IV	Continuous

Note(s). Eligibility follows the programme rules and is inferred from marital status and age; reference categories are noted in parentheses.

Analytical Strategy

The analysis was conducted in three stages corresponding to the study objectives. First, descriptive statistics were used to estimate programme coverage and uptake by marital status, separately for women below and above the age of 60 years. The uptake rate among eligible women was calculated as the weighted proportion of eligible women receiving the allowance:

$$Coverage_e = (\Sigma_i\, w_i \cdot RECEIVE_i \cdot ELIG_i) / (\Sigma_i\, w_i \cdot ELIG_i),$$

where $RECEIVE_i$ and $ELIG_i$ are the receipt and eligibility indicators, and w_i is the individual sampling weight; the exclusion rate is its complement, $1 - Coverage_e$.

Second, uptake among eligible widows was examined across selected socioeconomic characteristics, including age, caste/ethnicity, place of residence, poverty status, and years since widowhood.

The third step, addressing Objectives 2 and 3, estimates logistic regressions of the probability of receipt, the standard approach for a binary outcome (Long, 1997; Cameron & Trivedi, 2005):

$$Pr(RECEIVE_i = 1) = \Lambda(\beta_0 + \Sigma_k\, \beta_k\, MARITAL_{ki} + \beta\_a\ AGE60_i + \beta\_e\ EDUC_i + \beta\_u\ URBAN_i + \Sigma_j\, \gamma_j\, CASTE_{ji} + \beta\_p\ POOR_i),$$

where $\Lambda(\cdot)$ is the logistic cumulative distribution function, $MARITAL_k$ is the set of marital-status dummies (reference: currently married), and the remaining terms are the controls defined above.

A second specification restricts the sample to widows and replaces the marital-status dummies with the years-since-widowhood variable, isolating the correlates of exclusion within the core eligible group. Coefficients are reported alongside odds ratios. Because the data are cross-sectional, the estimates are associational rather than causal.

Two logistic models are estimated. The first, on the full sample of adult women, places marital status at the centre:

$$Pr(RECEIVE_i = 1) = \Lambda(\beta_0 + \beta_1\, WIDOW_i + \beta_2\, NEVERMAR_i + \beta_3\, DIVSEP_i + \beta\_a\ AGE60_i + \beta\_e\ EDUC_i + \beta\_u\ URBAN_i + \Sigma_j\, \gamma_j\, CASTE_{ji} + \beta\_p\ POOR_i).$$

The second, on the widow subsample, models exclusion among the core eligible group:

$$Pr(RECEIVE_i = 1 \mid WIDOW_i = 1) = \Lambda(\delta_0 + \delta\_a\ AGE60_i + \delta\_e\ EDUC_i + \delta\_u\ URBAN_i + \Sigma_j\, \theta_j\, CASTE_{ji} + \delta\_p\ POOR_i + \delta\_w\ YRSWIDOW_i),$$

where YRSWIDOW is the number of years since widowhood and the caste reference category is Brahmin/Chhetri throughout.

Regression results are reported as odds ratios with corresponding confidence intervals. Given the cross-sectional nature of the data, all findings are interpreted as associations rather than causal effects.

Results and Analysis

Descriptive Analysis

Addressing the descriptive basis for all three objectives, Table 1 describes the sample by marital status. Currently, married women make up the majority (68.4%), with widows the next largest group (22.5%); never-married and divorced or separated women account for 5.5% and 3.7%, respectively. Widows are much older on average (64.9 years), and 66.3% of them are aged sixty or above. Educational attainment is low across all groups and lowest among widows (4.0 years), while poverty rates are broadly similar across marital-status categories (21.4% to 23.7%).

Table 1

Composition and Characteristics of Adult Women, by Marital Status (Weighted)

Marital status	Share (%)	Mean age	% aged 60+	Mean edu (yrs)	% poor
Never married	5.5	50.5	23.5	4.7	23.7
Married	68.4	51.5	23.2	4.8	22.4
Divorced/Separated	3.7	54.7	34.4	4.5	21.4
Widowed	**22.5**	**64.9**	**66.3**	**4**	**22.4**

Note(s). Weighted using individual sampling weights; 18,400 adult women. Mean age and education are weighted means within each group.

Table 2 presents the uptake of the Single-Women Allowance by marital status. The pattern tracks the eligibility rules closely. Almost no married women receive the allowance (.20%), as intended. Uptake among widows is 59.5%, rising from 53.7% below sixty to 62.5% at sixty and above. Among never-married and divorced or separated women, receipt is negligible below sixty and reaches only 26.2% and 27.6% respectively once the age threshold is crossed, well below the widow rate. Pooling the eligible groups, the take-up rate is 56.2%, which means that 43.8% of women who qualify do not receive the allowance.

Table 2

Single-Women Allowance Uptake, by Marital Status (%)

Marital status	Uptake (all)	Uptake, under 60	Uptake, 60+	% eligible
Never married	6.2	.10	26.2	23.5
Married	.20	.20	.20	0
Divorced/Separated	9.5	0	27.6	34.4
Widowed	**59.5**	**53.7**	**62.5**	**100**

Note(s). Uptake is the weighted share receiving the allowance. Take-up among all eligible women is 56.2% (exclusion 43.8%); overall uptake among all adult women is 14.2%.

Table 3 examines socioeconomic and demographic inequalities in programme uptake among widows, focusing exclusively on the programme's core eligible group. Receipt rises with age, from

57.3% among widows under forty to 62.5% among those sixty and above. The sharpest gradient is by caste and ethnicity: uptake falls from 66.6% among Brahmin/Chhetri widows and 64.3% among Janajati to 51.9% among Dalit and 45.7% among Madhesi widows, with Muslim and other groups at 49.3%. Uptake is slightly higher in rural than urban areas (62.6% versus 57.5%) and is essentially flat by poverty status (56.5% for poor widows against 60.3% for the non-poor). Recency of widowhood matters: only 50.4% of women widowed within the past two years receive the allowance, rising to 67.0% among those widowed eight or more years ago, the signature of a registration lag.

Table 3

Allowance Uptake among Widows, by subgroup (%)

Dimension	**Category**	**Uptake (%)**	**n (widows)**
Age	Under 40	57.3	121
	40–59	53.3	1,284
	60 and above	62.5	2,731
Caste/ethnicity	Brahmin/Chhetri	66.6	1,312
	Janajati	64.3	1,360
	Dalit	51.9	582
	Madhesi	45.7	669
	Muslim/other	49.3	213
Location	Urban	57.5	2,490
	Rural	62.6	1,646
Poverty	Poor	56.5	927
	Non-poor	60.3	3,209
Years since widowhood	0–2 years	50.4	1,243
	3–7 years	60	1,477
	8+ years	67	1,416

Note(s). Sample restricted to widows; weighted uptake within each subgroup. Counts are unweighted widow observations.

Logistic Regression

Table 4 reports the logistic regression on the full sample. Marital status dominates: relative to currently married women, widows are dramatically more likely to receive the allowance (odds ratio 575.346), with never-married (31.004) and divorced or separated women (42.647) also far more likely but well short of widows. Crossing age sixty roughly doubles the odds (2.072), and each year of schooling raises them modestly (1.045). Net of these factors, Dalit, Madhesi, and Muslim/other women remain significantly less likely to receive the allowance than the

Brahmin/Chhetri reference (odds ratios .616, .444, and .530), while household poverty is not significant ($p = .564$). The model fits well ($pseudo\text{-}R^2 = .562$).

Table 4

Logistic Regression of Allowance Receipt, Full Sample of Adult Women

Variable	**Coefficient**	**Odds ratio**	***p-value***
Widowed	6.355	575.346	.000
Never married	3.434	31.004	.000
Divorced/Separated	3.753	42.647	.000
Aged 60+	.729	2.072	.000
Education (years)	.044	1.045	.000
Urban	-.235	.791	.000
Janajati	-.055	.946	.473
Dalit	-.485	.616	.000
Madhesi	-.812	.444	.000
Muslim/other	-.635	.53	.000
Poor household	-.042	.959	.564
Constant	-6.204	.002	.000

Note(s). Logistic regression; the reference marital status is currently married; the reference caste group is Brahmin/Chhetri. Pseudo-R^2 = .562; observations = 18,400.

Table 5 addresses the third research objective by examining the correlates of non-take-up among widows using the widow-only sample. The gradients survive: older widows (odds ratio 1.538) and better-educated widows (1.050 per year) are more likely to receive the allowance, while Dalit, Madhesi, and Muslim/other widows remain significantly less likely than Brahmin/Chhetri widows (.625, .470, and .538). Each additional year since widowhood raises the odds of receipt by about 3.8% (1.038), consistent with a registration process that catches up only gradually with newly eligible women, and urban widows are somewhat less likely to receive than rural ones (.780). Poverty is again insignificant ($p = .368$). The low pseudo-R^2 of .042 indicates that, once widowhood is held fixed, the remaining variation in uptake is driven by these delivery-side factors rather than by any single dominant characteristic.

Table 5

Logistic Regression of Allowance Receipt, Widows only

Variable	**Coefficient**	**Odds ratio**	***p-value***
Aged 60+	.43	1.538	.000
Education (years)	.049	1.05	.000
Urban	-.248	.78	.000
Janajati	-.037	.963	.655

Dalit	-.471	.625	.000
Madhesi	-.755	.47	.000
Muslim/other	-.62	.538	.000
Poor household	-.07	.932	.368
Years since widowhood	.037	1.038	.000
Constant	.069	1.071	.545

Note(s). Sample restricted to widows; reference caste group is Brahmin/Chhetri. Pseudo-R^2 = .042; observations = 4,136.

Discussion

The first objective examined the extent to which the Single-Women Allowance reaches eligible women across marital-status groups. The findings indicate that programme uptake closely follows the statutory eligibility criteria. Widows exhibit the highest uptake, married women are almost absent from the programme, and uptake among never-married and divorced or separated women increases only after the qualifying age. These patterns suggest that the categorical design functions largely as intended by directing benefits toward the target groups. However, the finding that more than four in ten eligible women do not receive the allowance reveals a substantial gap between formal entitlement and actual benefit receipt. Consistent with the welfare take-up framework, this gap reflects administrative exclusion rather than programme design failure, whereby information constraints, registration requirements, and transaction costs prevent eligible women from translating entitlement into effective access (Currie, 2006; van Oorschot, 1991). While the programme correctly identifies its intended beneficiaries, weaknesses in programme delivery continue to limit effective coverage.

The second objective examined the socioeconomic and demographic composition of programme exclusion. The results demonstrate that exclusion is systematically concentrated among Madhesi, Dalit, and Muslim widows, women with lower educational attainment, and those who have been widowed more recently. These findings closely align with both the welfare take-up framework and social exclusion theory, which argue that claiming costs and institutional barriers are disproportionately borne by socially disadvantaged groups (Currie, 2006; Hernanz et al., 2004; Sen, 2000). Importantly, the observed disparities should not be interpreted as evidence of deliberate denial of benefits. Rather, they are more plausibly explained by unequal access to information, documentation, local administrative institutions, and registration processes. Similar patterns have been reported in studies of social assistance and social pensions in developing countries, where the most socially and economically disadvantaged groups consistently exhibit the lowest programme participation despite meeting eligibility requirements (Asri, 2019; Coady et al., 2004; Willmore, 2007).

The third objective focused on the determinants of non-take-up among widows, the programme's primary eligible group. The positive association between years since widowhood and programme receipt suggests that benefit uptake improves over time, indicating delays in identifying, registering, and enrolling newly eligible widows. Consequently, women appear least likely to receive assistance during the immediate period following the death of their spouse, when economic vulnerability is likely to be greatest. Persistent educational and caste or ethnic disparities within the widow subsample further reinforce the role of administrative and informational barriers, suggesting that women with limited literacy, weaker institutional engagement, and fewer social resources face greater challenges in accessing programme benefits.

An important finding is that household poverty was not significantly associated with programme receipt. This is consistent with the programme's categorical design, which allocates benefits according to marital status and age rather than household income. Categorical targeting recognises widowhood as a distinct form of social vulnerability, reduces administrative complexity, and avoids many of the exclusion and stigma associated with means-tested programmes. However, it also implies that programme participation is not determined by economic need. These findings, therefore, highlight a policy trade-off between recognising categorical vulnerability and maximising poverty reduction. Rather than replacing the existing approach, a complementary poverty-sensitive component for eligible women experiencing severe economic deprivation could strengthen the programme's poverty-reduction impact while preserving its categorical foundation (Coady et al., 2004; Mkandawire, 2005).

The finding of slightly higher programme uptake in rural than urban areas contrasts with the common expectation that welfare services are more accessible in urban settings. A plausible explanation is that beneficiary identification and registration are more visible and community-based in rural municipalities, where local officials may be more familiar with eligible women, whereas urban populations are relatively more mobile and administratively fragmented. Although this difference warrants further investigation, it suggests that urban exclusion may become increasingly important as Nepal continues to urbanise.

Thus, the findings reinforce global scholarly evidence demonstrating that the effectiveness of categorical social protection programmes depends not only on eligibility criteria but also on the accessibility of administrative processes. Consistent with previous studies on welfare non-take-up and gender-responsive social protection (Asri, 2019; Currie, 2006; Holmes & Jones, 2013; van Oorschot, 1991; Willmore, 2007), this study shows that unequal claiming costs and structural disadvantages continue to shape programme participation. For Nepal, the findings provide nationally representative evidence that the principal challenge lies not in programme design but in ensuring that eligible women, particularly socially disadvantaged and newly widowed women, are successfully identified, registered, and able to access the benefits to which they are entitled.

Conclusion and Implications

This study examined the extent of Single-Women Allowance uptake, explored socioeconomic and demographic inequalities in programme exclusion, and identified the determinants of non-take-up among widows in Nepal. The findings indicate that the Single-Women Allowance largely reaches its intended beneficiaries, with widowhood emerging as the principal determinant of programme receipt. Nevertheless, a substantial proportion of eligible women remain excluded from the programme, highlighting a persistent gap between formal entitlement and actual receipt of benefits. The findings further reveal that programme exclusion is disproportionately concentrated among Madhesi, Dalit, and Muslim women, those with lower levels of education, recently widowed women, and, to a lesser extent, women residing in urban areas, suggesting that inequalities in programme uptake are driven primarily by barriers to access rather than differences in eligibility. In contrast, household poverty is not significantly associated with programme receipt, confirming that the allowance is targeted based on marital status rather than economic need. Thus, these findings demonstrate that while the programme effectively identifies its intended beneficiaries, persistent inequalities in access continue to constrain its equitable delivery, emphasizing the need to strengthen beneficiary identification, registration, and outreach mechanisms to ensure that all eligible women are able to access the support to which they are entitled.

Theoretically, the study provides empirical support for the welfare take-up and social exclusion frameworks by demonstrating that administrative and informational barriers continue to shape access to categorical social protection programmes even when eligibility criteria are clearly defined. It further extends the literature by applying these perspectives to a gender-specific social assistance programme in a developing-country context using nationally representative evidence.

Practically and in policy terms, the registration lag among the recently widowed argues for an event-triggered enrolment process that activates entitlement close to the time of bereavement; the ethnic and educational gradients call for targeted outreach in Madhesi, Dalit, and Muslim communities and for simplification of the documentation and procedures that disadvantage less-literate claimants; and the age rules that exclude younger never-married and divorced or separated women merit review against the welfare evidence on single women. The flat poverty profile opens the option of a complementary poverty dimension to raise anti-poverty impact while preserving the categorical core. Societally, narrowing these gaps would help ensure that a programme intended to protect vulnerable women does not, in practice, reproduce the very inequalities of caste, ethnicity, and education that it should help to offset.

More broadly, the study highlights that for a categorical allowance the decisive policy variable is not the benefit on paper but its take-up among the eligible. Monitoring that take-up, and the profile of those excluded, on each survey round would give Nepal a direct, recurring measure of whether the delivery of its Single-Women Allowance is improving as its coverage and cost expand.

Limitations and Further Research

This study has several limitations that should be considered when interpreting its findings. It is cross-sectional, so the regressions describe the profile of uptake rather than the causal effect of any characteristic or intervention. Marital status and allowance receipt are taken as reported in the survey and may be subject to misclassification, and eligibility is inferred from the programme rules rather than observed administratively, so some women coded as eligible may not meet administrative criteria and vice versa. The analysis treats the various single-women categories together even though the programme's rules have changed over time, which may blur age-threshold effects. Future research could address these limitations by using longitudinal or repeated cross-sectional data to examine changes in programme uptake over time, linking household survey data with administrative records to distinguish eligibility from actual programme participation more accurately, and exploring provincial and ecological variations in programme delivery under Nepal's federal governance system

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Conflict of Interest

The authors declare no conflict of interest related to this study.

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Ethical Statement

This study used only secondary, anonymized household survey data and did not involve direct human participation, primary data collection, or animal subjects. Accordingly, formal ethical approval was not required. The authors confirm that the study was conducted in accordance with established standards of research ethics, confidentiality, and responsible data use.

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