129th Advanced Course on Administration and Development (ACAD)

Module-02: Research for Public Service

Seminar Paper

On

Overall Present Scenario of Old Age Allowance in Bangladesh: a case study on Mymensingh Sadar Upazila

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Bangladesh Public Administration Training Centre

Savar, Dhaka

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Abstract

Eliminating poverty and reducing inequality are the most important objectives of all programs taken by the Government of Bangladesh. The old age allowances program of government under social safety net is a well accepted program to people of all classes and profession. But there is no alternative to proper selection of right eligible allowance receivers. As there are questions about the eligibility of many allowance receivers, there should be a special committee or taskforce to correct the list by including eligible allowance receivers and eliminating the people who are not eligible. A village named Raghabpure of Charlakshmi union of Sadar Upazila of Mymensingh District has been selected for the study area to find out the actual scenario of old age allowance program, its challenges and how to overcome the challenges in order to implement the program more appropriately.Under the right of humanity and socio-economic reality this old age allowances program should be implemented. Real hindrance and difficulty to eradicate poverty through different government programs in our country is manipulation, corruption and lack of transparency in every step from the selection process till the disbursement of the allowance money. Sincere involvement of the relevant officers, employees, local representatives, local administrant and other concerned group can bring about a great success in Bangladesh to eradicate poverty. The old age allowance program is a great tool for a positive impact in the improvement of the socio economic condition of Bangladesh.

Key words: The old age allowance, Selection process, Implementation, Beneficiaries, The old Age allowance program, Recipients, Respondents, Elderly, Allowance receivers, Nepotism, Manual, Budget, Distribution, Poverty, Focal group Discussion.

Introduction

Bangladesh is a developing country. Most of the people living in the remote and rural areas of the country are poverty ridden; especially those who are aged out of this population are more vulnerable. Like all other developing countries, the government of Bangladesh is also undertaking multifarious extensive and expanded programs to strengthen the social security system for the poor and deprived population of the country. The Programs are being implemented through different departments and wings under the Ministry of Social Welfare.

The government of Bangladesh implemented a program of monthly old age allowance for poverty ridden old people through the Department of Social Service in order to provide a financial security as a part of the constitutional responsibility of the government.

Old poor and low-income people or old poor people who cannot earn in our country are very dependable on other family members. To improve their living condition and dignity in the family as well as in the society, Bangladesh government initiated an old Age Allowance program in the financed year 1997-1998.

At the beginning, a monthly Taka 100 for each to five male and five female old persons of each ward of every Union council was brought under the program (Annual Report, 2018). The number of the beneficiaries of this program has been increasing every year. Government will gradually bring all old poor people (male and female both) under this program.

In order for acceleration, transparency and accountability in the program, to select really deprived persons for allowance, our government included local representative of all Union Councils and formulated a timely "Old Age Allowance Manual". This Manual will bring about the required transparency and speediness in the whole program and thus alleviate the sufferings of the poor old people of the country to a greater extent. A man who is 65 or beyond and a woman who is 62 or beyond is considered to be old in the Old Age Allowance Manual of Bangladesh Government (Manual, 2013). The manpower of the Department of Social Service, local administration, elected representatives of local people all together enlist the genuine deserving persons for this Old Age Allowance. They strictly follow the Implementation Manual and release allowance based on the basis of priority (Manual, 2013).

Sometimes news spread around as to the honesty in the selection process. The nepotism and favoritism by the local representatives are very common news in Medias. It was one of the top news in the Daily Star of 31 July 2017 that in the selection process of beneficiaries of Old Age Allowance, quite a few irregularities are taking place (The Daily Star, 2017).

There have always been difficulties and deficiencies in selecting the right beneficiaries due to the lack of proper data about the targeted population.

The money of the allowance is disbursed from public banks that are situated in the Upazila town and it is difficult for people of remote areas to come for the collection of their allowance. Sometimes they get forced to give bribes and sometimes strong broker syndicate takes their money while pretending to help them get their allowance (Rahman, 2018).

It is very important to analyze and evaluate whether or not the targeted people of this program are getting the desired benefit and the program is putting a positive impact in the society and the extent of it. There must be a professional research as to the effectiveness of our governments Old Age Allowance, difficulties in its implementation, the overall impact and how to make it more effective and speedier.

1.1. Objectives

i. To assess the current scenario of old age allowance;
ii. To identify the challenges;
iii. To provide recommendation.

02. Research Methodology

Study area

The Ministry of Social Welfare has been distributing Old Age Allowance in all rural and remote areas of Bangladesh. In this study and survey, Raghabpure village of Charlakshmi union of Sadar Upazila, Mymensingh District was selected as the study area.

Data collection method

Twenty five beneficiaries were selected for random data collection along with relevant union parishad chairman, social workers and Department of Social Service officers. Information was collected through interviews with concerned people cited and focus group discussion.

Collected primary data (through questionnaire, survey), relevant literature like books, official records and documents, articles, journals, reports and documentaries of Medias on Old Age Allowance have been analyzed for the research purpose.

Under the circumstances, a proper survey and genuine thorough study should be made on the actual situation and the extent of the positive effects of this program in the whole society of the country. It would be more practical to make effective and necessary enhancement in the program through this study and survey. The community of senior citizens would be benefitted. A number of selected persons out of the beneficiaries were target population of the study. Apart from that, local administration, representatives, family members of the beneficiaries, Social welfare officers and social workers were also important part of the study. Important information can be gathered from this group of people. This information was very useful for the research. Focus Group Discussion and personal interview were the best way to collect data and information for this research. Because of Covid-19, Interviews, group discussion and meetings have been done through Vibe, WhatsApp, Zoom or telephone.

03. Literature Review

Pursuant to Article 15 (d) of the Constitution of Bangladesh, the present Government is committed to ensuring sustainable social security for those in need due to unemployment, illness or physical disability or widowhood, child without parental care or old age or other similar circumstances beyond their control. The social safety net program is the system of providing all possible assistance including financial assistance to the poor, helpless and disadvantaged people. When Hon'ble Prime Minister Sheikh Hasina came to power in the nineties, a new horizon of development began to build a better life and caring society for the unfortunate people of the country. She took initiative to implement social security programs in the country on a large scale.

She introduced the old age allowance program for the elderly in the fiscal year 1997-98 (MSW, 2018).

The Government of Bangladesh took an initiative for paying a subsidy to the poor and vulnerable older persons by establishing Old-age Allowance Program from the revenue budget in 1998. Beneficiary of the Old Age Allowances must have the age of 65 and above (Manual, 2013). Age limit is flexible for the women recipients. A women recipient is having the right to get the same allowance when they are 62 years old (MSW, 2013). In the financial year 2020-2021 the Bangladesh Government assigned 29,400 million Taka (Budget Book, 2020). The overall legatee of this is 4.9 million (Budget Book, 2020). Beneficiaries are getting Tk. 500 monthly per head which is receivable in every 3 months.

The old age allowance strategy is enforced in the rural areas of all Upazila at union level and for all wards of the municipalities of the 64 districts of the country. The Ministry of Social Welfare of the government shoulders the authority of the strategy (General Economic Division, 2015).

The rate of the Old Age Allowance since inception is given below in Table 1.0 and total number of recipients of the old age allowance and total amount spent in this purpose are presented.

Table: 1.0 The Rate and Amount of the Old Age Allowance over time

Fiscal year	Number of Beneficiary (In Thousand Person)	Per head per month Allowance (In Taka)	Total Allocation (In Million BDT)
1998-99	403.11	100	485.00
1999-00	413.19	100	500.00
2000-01	415.17	100	500.00
2001-02	415.17	100	499.20
2002-03	500.39	125	750.58
2003-04	999.99	150	1799.99
2004-05	1315.00	165	2603.70
2005-06	1500.00	180	3240.00

2006-07	1600.00	200	3840.00
2007-08	1700.00	220	4488.00
2008-09	2000.00	250	6000.00
2009-10	2250.00	300	8100.00
2010-11	2475.00	300	8910.00
2011-12	2475.00	300	8910.00
2012-13	2475.00	300	8910.00
2013-14	2722.50	300	9801.00
2014-15	2722.50	400	13068.00
2015-16	3000.00	400	14400.00
2016-17	3150.00	500	18900.00
2017-18	3500.00	500	21000.00
2018-19	4000.00	500	24000.00
2019-20	4400.00	500	26400.00
2020-21	4900.00	500	29400.00

Source: Budget Book98-20 and MSW, 2020

The number of recipients of the old age allowances was 0.40 million in the fiscal year 1997-98; the number remained the same until 2001-2002 and then gradually increased in each of the following years. In the fiscal year 2020-21, the number of recipients reached to 4.9 million (Budget Book, 2020).

The amount of money disbursed to the recipients of the old age allowances was 125 million in the fiscal year 1997-98 and remained unchanged until 2001-2002; the amount then gradually increased in each of the following years. In the fiscal year 2020-21, the amount of money disbursed to elderly recipients reached to 29,400 million BDT (Budget Book, 2020).

Sample Selection Criteria for Old age Allowance are (Manual, 2013) -

i) Age will be 65 years and above for male and 62 years and above for female
ii) Average annual income must be below BDT.10, 000 (ten thousand).

iii) Priority will be given to those who are physically impaired, physically or mentally handicapped and partially handicapped respectively and who is wealthless, homeless and landless.

Sample Selection process of the beneficiary of the Old Age Allowances Programme (Manual, 2013) -

Fund allocation → Call on application
Through wide publicity → Mass gathering at Union
Parishad / other suitable place
Eligible /Ineligible list

↓

Prepared a preliminary list by ← Apply to SSO with prescribed form
the Union Committee and
send to Upazila Committee for
Final Selection

↓

Upazila committee finalizes
the beneficiaries list → Accept approval/ acceptance
by Local Hon'ble Local
Parliament Member

↓

Passbook issued to Beneficiary

Beneficiary's Bank ←
Account opens with 10 Taka deposit

Beneficiaries are selected according to the selection process of Implementation Manual for Old Age Allowance Program (revised) 2013. Forty-nine lakh people were brought into the Old Age Allowance Program during that year (APA,2020).The coverage must be sixty-five lakh by the year 2021 as per the National Social Security Strategy (NSSS) Action Plan (GED,2015).Ministry of Social Welfare is working accordingly to reach the given target. Based on the works in progress, it can be easily said that the target will be achieved in due time. The policies can be mended if there is any challenge or difficulty in the selection process of the genuine beneficiaries.

Today's youth is tomorrow's elder. Now is the time to make our younger generation aware, and prepared for the coming of old age. As a result of advances in medical science and public health awareness, the number of elderly people continues to grow worldwide. Bangladesh is no exception. In 1991, the elderly population in Bangladesh was 60 lakh which increased to 11 million in 2011. At present this number is about 1 core 30 lakh. The average life expectancy of the people of Bangladesh is now 70 years. Although no significant action has been taken in the past for the welfare and protection of the elderly, the present government seeks to uphold the rights of the elderly in the country by conducting long-term and permanent activities. The National Elderly Policy-2013 has been formulated for the socio-economic protection and overall welfare of the elderly population. In 2015, a national action plan for the implementation of the National elderly Policy-2013 has been adopted. In accordance with Section 8 (1) of the National Elderly Policy, His Excellency the President announced the recognition of the elderly as Senior Citizens in 2014. Recognition of the social, cultural, economic and political contributions of national elders; Creating opportunities for participation of elders in local government, development and social initiatives and institutions; Inclusion of the issue of senior citizens in the national health policy and adoption and implementation of the policy of providing services on the basis of priority of the elderly in the existing public and private healthcare structures; Expanding and facilitating the existing facilities and arrangements for the use of public transport in the civic life of the elderly; Ensuring suitable housing for all classes of senior citizens and aging of all physical infrastructure; Ensuring the priority of the elderly in overall disaster management; The policy of providing special assistance to elderly women and elderly people with disabilities, building and preserving inter-generational communication and solidarity has been adopted. In order to protect the rights of the elderly, in the fiscal year 2020-21, 49 lakh senior citizens will be given old age allowance at the rate of Tk. 500 per month and annually 2460 crore taka (Budget book,2020). Under the provision of safe accommodation, and a public-private partnership, a project called 'Retirement' for the elderly in Srimangal, Sylhet is underway. Under the Ministry of Social Welfare 85 government children's families in all parts of the country with 10 elderly men and women in each family environment. In addition, six peace shelters home accommodates 50 elderly people for each shelter (Division, 2019).

In order to protect the rights of the elderly, the Ministry of Social Welfare plans to set up Palliative Care Centers for the elderly suffering from incurable diseases in the future, establish the Elderly Development Foundation, set up service pools for the able-bodied and provide life-long training and employment in remote areas through the National Social Welfare Council.

04. Results and Discussion

After gathering all kinds of required information through personal interviews, focus group discussion, news papers, government reports, research papers etc, the difficulties and challenges to implement Old Age Allowance program were found are being discussed in this report. The impacts of the program in the socio economic condition of the beneficiaries are discussed too.

4.1 Socio- economic scenario

To determination the present status of the allowance beneficiaries, in few matters related to their socio-economic levels, based on three measurements like- good, so good and not good. Their opinions have been asked. Their opinions in various matters have been analyzed to create following scenario.

4.1.1 Status of getting food

Study shows that, there are developments in the status of getting food of the allowance beneficiaries after the start of old age allowance program. They are able to buy meat, eggs and other nutritious food with the allowance they get. 50% respondents said that the quality of their food intake has been good after getting the allowance, 30% said it is quite good and 20% said this small amount could not make any change in the quality of food intake.

4.1.2 Importance of the beneficiary in family

The importance of elderly helpless people, who are receiving allowance under social security program, have been increased in their family.70% respondents said their importance in the families have been increased to a good level after the old age allowance program started. 10% of the respondents said they did not have any importance in the family before they started to receive allowance and now their importance is better than before. But 20% said that there is no change in their importance even after receiving the allowance. In many families, they were treated as burden. After they started to receive allowance, their importance in the family as well as their socio-economic status has been increased a little.

4.1.3 Behaviour of the family members

55 percent of the respondents said after they started to receive allowance their family members treat them well. But 30 percent said that their status has not changed. They said 500 taka is a very small amount as allowance. It would be great to have 1000-1500 taka as allowance. The rest 15% said that the behavior of their family member has been changed to quite good level after the receipt of old age allowance.

4.1.4 Ability to support family financially

Many of the allowance beneficiaries said that though in a small scale they help their families in economic activities. Some help to buy domestic animals and also in farming. Some spend their allowance for the education of their little children or grand children. 40% mentioned that with this allowance they can make good contribution in different activities of their families, 30% said they can make quite good contribution financially and remaining 30% said that they cannot make any contribution at all even after getting this allowance.

4.1.5 Dependency on others

Before getting the allowance 80 percent beneficiaries were dependent on others fully. Twenty percent beneficiaries were dependent on others partly. After the start of old age allowance the fully dependency rate decreased to 25 percent and partial dependency rate is still the same.

4.1.6 Importance in the society

Changes are observed in social importance of the beneficiaries after the start of old age allowance. Sixty percent of the beneficiaries think that their importance have increased in the society. 15 percent of the beneficiaries said that they had social importance before the old age allowance started. 30% of the allowance beneficiaries said that they had no social importance before the old age allowance started. Now their importance is so-so in the society. 10% said that they are not getting any increased importance in the society after receiving the allowance. Many among the beneficiaries think that the government is giving them importance and that is why they have importance in the society too.

4.1.7 Relevance of the Program

The old age allowance program is very relevant to the current socio economic situation of our country. For this program many elderly people are benefited. Financial beneficiaries are very happy. Poor and helpless elderly people are getting this allowance. Elderly people who have no financial stability in the society, this old age allowance is a proper support to them. To understand the relevance of social security program, it is necessary to evaluate the necessity of the program. All participants of the interviews and focus group discussion unanimously said that this program is very helpful for them and it is really a praiseworthy initiative of Bangladesh government.

4.1.8 Beneficiaries occupations and income

Elderly people whose monthly incomes are not more than 1500 taka, they are mainly day labourers, poor farmers, beggars and other low income professionals, specifically 40% marginal farmers, 30% day labourers, 10% beggars and others 20% are really cent percent jobless. Old age allowance receivers own profession and monthly income (in taka) have shown in the table.

Table 2: Old age allowance beneficiaries' profession and monthly income

Profession	Monthly income (average)
Farmer	1500
Day labourer	3000
Beggar	1000
Imam	2000

For the lives and livelihood of the people of these class, financial assistances are needed through this old age allowance program at least some of their basic needs can be met. So, considering this the old age allowance program is very relevant.

4.2 Management and Rapidity of the program

In the management of Old Age Allowance program and in its acceleration, the difficulties faced to implement the program, the problems beneficiaries come across are all discussed with beneficiaries and the focus group. Questions are asked to them about the issues below:

4.2.1 Prolonged

It was revealed in the focus group discussion that allowance distribution is a long term process. Allowance receivers are selected after completing many steps. All the people related to the process are not active. In every three to six months allowances are given to the selected allowance receivers. 50% of the beneficiaries think that if they get the allowance monthly in a regular basis, it will be more helpful for them. 30% beneficiaries feel that it is still good if they receive the money every two months and for 20% beneficiaries' distribution after every three months is okay for them.

4.2.2 Old age allowance program manual

The present old age allowance program implementation manual does not specific the duties and responsibilities of all members and committees. Chairman of different committees perform all the duties alone, which creates scope of nepotism and corruption. A concerned upazila social welfare officer said, the old age allowance program manual is not updated against the present situation to select the genuine beneficiary. It was revealed in the focus group discussion that in selection process NID card should be used instead of Birth Certificate to ascertain applicants' identity. Because, it is easy to manipulate the information through birth certificate.

4.2.3 Withdrawal of money of allowances

The money of the allowances is distributed through the government banks. Branches of these banks are generally situated in upazilas as there are no banks at the union level. The elderly allowance receivers have to go a long way to withdraw the money of their allowances. This is a difficult task for them. Besides this, sometimes bank staffs do not cooperate with them properly and make them wait for long time without any reason. 70% respondents said that it is quite difficult to get the allowance money from government financial institutes of upazila level. Since the bank branches are far from villages, the beneficiaries have commute a long way, stand on long queues and thus have to spend the whole day just to get the allowance which is very burdensome for those helpless people.

4.2.4 Making the allowance distribution process easy

Many of the respondents said that allowance should be distributed through those private banks that have branches in the union level. Many people think that the distribution process should be done through mobile banking which will make the process easier. And the allowance receivers will not have to go for and their withdrawal struggle will be less. Mobile banking process will save their time, money and energy.

4.2.5 Selection Process

60% allowance receivers informed that they have been selected as allowance receivers by the members of Union Parishad. All the helpless elderly people are known to the related Union Parishad member. The members of the Union Parishad enlist the eligible elderly peoples for card and send them to the Upazila through the chairman. Some people mentioned about nepotism and bribe in this process of selection. In some area political identities get priority to be eligible for the selection of allowances. In some cases false information are used to get included in the allowance list.

4.2.6 Expansion, of effect, stability and jurisdiction of the old age allowance objectives

The old age allowance has brought some changes to all the families of the allowance beneficiaries. Elderly people who are capable among the allowance receivers are trying to engage in economic activities for a better life. For example: some of them buy chicken or goat with the allowance and to have some extra income, some of them are engaging themselves to seasonal business to have some extra income. Many comment that despite of the ignorance of the society the government is taking care of them, so that they can live with respect and honour.

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- As there is no specific data for distribution of allowances, it creates uncertainty among the allowance receivers.
- Sometimes bank staffs return the allowance receivers home with an excuse of shortage of money. And thus they have to return home without money three or four times.

06. Recommendation

The old age allowance program is one of the land mark programs of present government. Though the amount of the allowance is small, yet it put a good impact on the socio economic condition of the old population of the country. Around 65 lakh people of our country are eligible for this allowance. But due to the shortage of sufficient budget, in financial year 2020-21, 49 lakh people are going to receive this allowance. In the selection process, due to the nepotism and corruption, those who are not eligible they too get selected and get the allowance. Truly deserving and eligible people are being deprived of the allowance because of this malpractice. In order to get rid of this malpractice and to make the program more successful, the following recommendations have been found out from the study:

- The allowance should be given in every month or two, which will make the process rapid.
- Duties and responsibilities of the chief and other members of committee should be specific to stop favoritism and corruption.
- Use of the birth certificates for the identification of an applicant leaves lot of room for corruption which can be minimized to a greater extent if National Identification (NID) card is used instead.
- The chairman of union parishad should not be given all duties and responsibilities alone.
- The allowance distribution process should be easy.
- Allowance distribution should be done through private banks that have branches in the union level or through mobile banking. This will stop wasting time, expenditures and unnecessary struggles.
- Every members of the selection committee should be involved in the selection process and all the duties should not be perform only by one member or chairman all alone.
- Political identities should not get priority in the selection process.

- If the beneficiaries' selection is done using wrong information by any member or chairman, action should be taken against that member or chairman.
- There should be mandatory publicity including mocking for the selection of allowance receivers and this should be informed all eligible people.
- To avoid nepotism and corruption there should be introduce enough monitoring in selection process of beneficiaries.
- There should be separate line and desk in the bank to avoid harassment and sufferings for withdrawing allowances.
- The elderly people should be get priority in the queue and allowance should be given to them in priority basis.
- The amount of allowance should be fixed according to the market price and the present economic condition. According to many, the amount should be 1000 taka.
- There should be monitoring management system in every steps starting from the selection of beneficiaries to money withdrawal and also the best utilization of that allowances.
- Beneficiaries' coverage should be increased.
- National house hold database should be completed by BBS.
- Beneficiary selection process should be accomplished in proper time.

07. Conclusion

The old age allowance program can be made more successful, effective, deservedly transparent and beneficiary friendly if the present policy is updated as per the recommendation cited The true eligible group will get the benefit of inclusion in the program if the present policy is updated as per the recommendation and in that case the room for inclusion of people with false documents, corruption and favoritism will come to an end. Thus the true deserving applicants will get the good results of the program which is the aim of our present government – the eradication of poverty from the society.

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