

The Right to Social Security of the Elderly People in Bangladesh

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ABSTRACT

As the part of vulnerable groups, elderly people hold the rights to social security according to the constitution of the People's Republic of Bangladesh and the Universal Declaration of Human Rights (UDHR). This study has been launched for the purpose of revealing the picture of the facts and figures of the deprivation of social security as human rights violation of the elderly people in Bangladesh. The study has been done based on both primary and secondary sources of data. It reviewed the social security programs regarding elderly people such as, old age allowance, widow allowance and disability allowance. The study found that the government has taken several programs. But these programs have not been successful to achieve cent percent success due to corruption, nepotism and inadequate national economy. Most of the elderly people of Bangladesh cannot enjoy properly the rights to social security. For raising awareness about rights and responsibilities, enhancing proper ethical education can be helpful to remove these obstacles. Raising massive social movement against corruption and nepotism can also be helpful as the beacon of hope in the way of ensuring social security of the elderly people in Bangladesh.

INTRODUCTION

Everybody deserves some common rights which are indispensable for living as human being. These rights are recognized as human rights by almost all domestic states all over the world. These are called human rights. United Nations declared 30 articles related to human rights for overall development of all sections of the people. These articles promote the human rights elaborately. All people do not hold similar status in the economic or professional fields. Some of them are well established, some are not. Some are unemployed, some are elderly, and some are disabled. In such a society, it is very difficult on the part of all people to earn their livelihood easily. But everyone has the right for a standard living. Some conditions are necessary for a standard living. Social security is one of them. Everybody preserves the rights to social security. Government has a responsibility to provide a standard living to all. So government and other organizations take some necessary steps for their better living. These steps are called social security program. Social security means the foundation that deals with the retirees, disables, injured workers and their families (National Academy of Social Insurance, n. d.). However, a large number of old people are deprived of human rights in several ways in the region of Rajshahi, which is a northern district of Bangladesh. The researcher experienced a number of incidents in the field survey regarding human rights violation. Deprivation of the rights to social security is one of them.

METHOD

The research is empirical because the aim of this research is to empirically investigate the present situation of social security of old people regarding their human rights. It combines both qualitative and quantitative approaches for the validity and reliability of the data. Required data are collected from both primary and secondary sources and analyzed accordingly. Total number of respondents for this study is 60. The respondents have been categorized into 03 categories, such as general respondents (25), old home respondents (25) and responsible officials and key informants (10). All of the general and old home respondents are 60 and above years old. Half of them are male and half are female and they have been selected following simple random sampling. On the other hand, responsible officials and key informants have been selected purposively. Data have been collected from the respondents through face to face interview using open ended and close ended questionnaire.

This study has been conducted at the district level of Bangladesh. There are 64 districts in Bangladesh. Among them Rajshahi has been selected purposively for the study. All the districts of Bangladesh are now functioning under the same act. All types of basic services are available in all districts. Most of the districts have a rural area and an urban area. Rajshahi is such a district which represents all districts of our country. Moreover, it is a divisional city too. It has a city corporation, 15 municipalities and 10 Upazilas (sub-district). Rajshahi sadar upazila is divided into four model Thanas (Police stations). All classes of people are available here. This research on this district thus may be considered as the representative of all areas of Bangladesh.

RESULTS AND DISCUSSION

Deprivation of the Right to Social Security

Aging is a burning issue during this era. There is a great deal of researches regarding this field. The elderly people transcend the restricted opinions and views of life they once control or knowledge comes with age (Tornstam 1999 in Thomas and Eisenhandler (eds.) 1999, 178-202). Social security means governmental monetary assistance to the people with an inadequate or no income (Bach 2003, 185). Sometimes it is called as social safety nets program or social services. Ensuring social security is a responsibility of the government in a welfare or democratic state. It is guaranteed by the UDHR. As a member of a society everyone preserves the rights to social security through national and international efforts to ensure their social, cultural and economic rights for growing up their dignity and developing personality (UN 1948, Article 22). Besides, everyone holds the right to standard of living such as adequate food, clothing, housing, healthcare and social services and the rights to social security in the case of disability, sickness, unemployment, widowhood, old age or other lacks of normal life (UN 1948, Article 22).

The ILO Social Security (Minimum Standards) Convention, 1952 is a great step to ensure social security. It was ratified by 54 member states till 2016. It indicates several fields of social security (UN 1952, no. 102), such as: a) unemployment benefit; b) employment injury benefit; c) medical care; d) sickness benefit; e) old-age benefit; f) family benefit; g) maternity benefit; h) survivors' benefit; and i) invalidity benefit.

Social security is a master program to ensure the overall development of vulnerable group people. So it touches the total life of a man. It can be divided into three basic units (Bach 2003, 185), such as:

1. Social Insurance: Disability insurance, retirement pension, unemployment insurance etc;
2. Social Services: Widowhood benefit, old age allowance and other vulnerable class services;
3. Basic Needs: Assurance of adequate food, clothing, housing, healthcare and education.

Besides, nearly all countries of the world adopted the motto of social security. In the constitution of Bangladesh, it has been recognized too. According to the constitution of

Bangladesh, the fundamental responsibility of the state is to ensure social security by taking necessary steps, such as, a) the provision of the fundamental needs such as food, clothing, housing, education and healthcare; b) guarantees of employment with reasonable wages; c) provision of the rights to recreation, rest and leisure; and d) ensuring the rights to social security in the case of unemployment, disability, old-age, widowhood, orphans or other such cases (GoB 2011, Article 15 (a, b, c, d)).

But in practice, a large number of people are deprived of social security all over the world. Especially, most of the people of this study area are not covered by social security program. These are described below.

Old Age Allowance

Old people remain in vulnerable situation in their last stage of life. They cannot earn their livelihood in this degenerating stage. Moreover, they suffer from a lot of senile problems. Most of them do not hold financial ability. But life is a running process. As a human being, an old man or woman needs money for a standard living for food, clothes, medicines, shelter etc. So the government or concerned authorities have the responsibility to meet these necessities of the elderly people. Old age allowance is the process to ensure these necessities. Old age allowance program was colloquially known as fruit money in Hong Kong, and it was introduced in 1973 firstly for the elderly residents (Wikipedia 2020).

Old age allowance is present in all the welfare countries at present. Constitutionally, Bangladesh is a democratic state. It has taken the program of old allowance too. Bangladesh introduced the old age allowance program in the 1997-98 fiscal year to ensure the social security and to enhance the dignity in family and society of the elderly people all over the country. It was provided to 10 old poor persons from every ward of every union parishad of the country. It is extended to all city corporations and municipalities gradually. About 44 lakh old people are covered by the old age allowance program at present (2019-20 fiscal year). It provides 500 taka per head every month (GoB 2020).

But in reality, a large number of old people are deprived of the social security. According to the report of ILO, about 48% old people do not get old age pension all over the world. 52% get old age pension but the amount is not adequate for them (UN 2014). Another report shows that only 12% of the elderly people enjoy old age allowance facility in Bangladesh. The allocation provided by the government is very little to ensure social security (Dulal 2017).

Bangladesh is a developing country. 24.3% people of Bangladesh are living below the national poverty line (ADB 2016). Moreover, the poverty and extreme poverty headcount ratio of Rajshahi district are 31.4% and 16.5% respectively according to the Bangladesh Interactive Poverty Maps 2016 organized by World Bank (World Bank 2016). So these poor people live from hand to mouth, and that's why they cannot save any money. As a result they lead a very miserable life in elderly stage. Because, they cannot earn their livelihood in this stage of life. In a word, they pass through a very vulnerable situation in this period. So, it is an urgent need to give old age allowance to them.

Among the respondents of this study, most of the elderly people are of vulnerable class. They deserve the social security program in any consideration. But most of them are not covered by social safety nets program. The economy of Bangladesh is not rich till now. Moreover, corruption and nepotism are the main problems in this way according to the stakeholders.

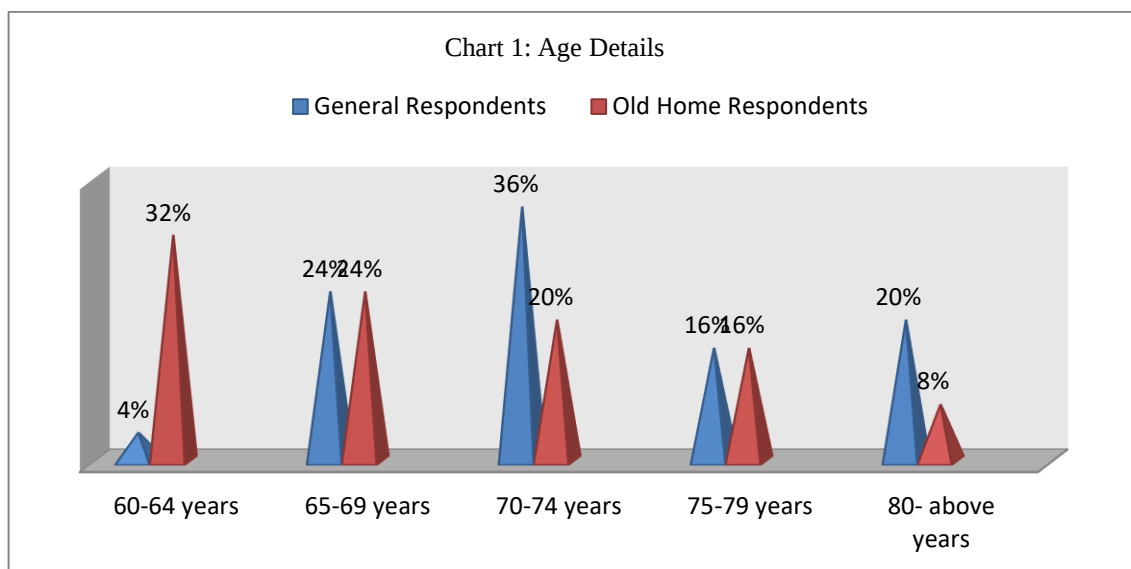


Figure 1. Age Details [Source: Field Survey, 2020]

The Chart 1 shows that 4%, 24%, 36%, 16% and 20% general respondents are in the range of 60-64, 65-69, 70-74, 75-79 and 80+ above age limits respectively. Besides, 32% of old home respondents are in the range of 60-64, 24% in 65-69, 20% in 70-74, 16% in 75-79 and 8% in the range of 80+ above years of age. In a word, all of them are in the age of 60 and above years.

The Honorable President of Bangladesh has declared all people who are 60 years old and above as senior citizens (Acharjee 2017). They have the rights to social security. The right to social security as old age is recognized by the constitution of Bangladesh (GoB 2011, Article 15(d)). Besides, the people of Bangladesh early go to their old age because of their lack of nutrition and healthcare services. So, definitely they are in a vulnerable group and they are eligible for social safety nets program. The government has taken necessary steps to ensure a program by the name of 'Old Age Allowance'. But only 20% (general and old home residents) of the total respondents enjoy the program. A chart about the old age allowance holders is given below.

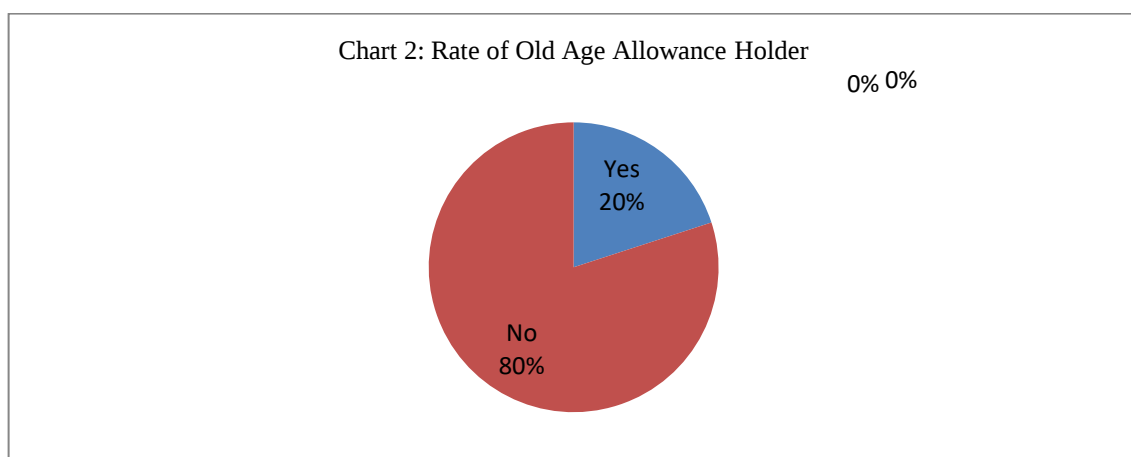


Figure 2. Rate of Old Age Allowance Holder [Source: Field Survey, 2020]

The Chart 2 points out that only 20% old people are getting the old age allowance of the government among the respondents of both general and old home respondents as an instrument of social security. On the other hand, 80% respondents are deprived of old age allowance. Moreover, there are a lot of complaints of the respondents about this issue. They claim that there

are several types of corruption, nepotism and mismanagement concerning the old age allowance program. 64% of the total respondents claim that they face several types of sufferings in this field, such as: they are bound to go to the door of the concerned local representatives and their supporters again and again. But in most cases, they failed to get the facility. Moreover, the representatives or their supporters demand illegal gratification from the respondents to provide them a card (certificate for old age allowance). A blind person of 70 years old says,

You can't imagine how much time I had spent to the door of UP member and behind his dalals (supporters or collaborators) to get an old age allowance card. I appealed to him hundred times with humble submission to provide me an old age allowance card. But alas! I failed to achieve the card from my UP representative. My two sons had gone to houses of their father-in-laws. They didn't take care of me and my old wife. Even they do not give me any support at present. I have no source to earn my livelihood and to buy lifesaving medicines of my old wife. In this situation, I chose the way of begging in the railway station with my blind eyes to earn livelihood and to buy medicine for my old wife. Just now, I am walking and begging in the Rajshahi Railway Station to earn my livelihood and medicine of my old wife getting no other alternatives. I want to get rid of this situation for making a good future, not an uncertain one (Ali 2020).

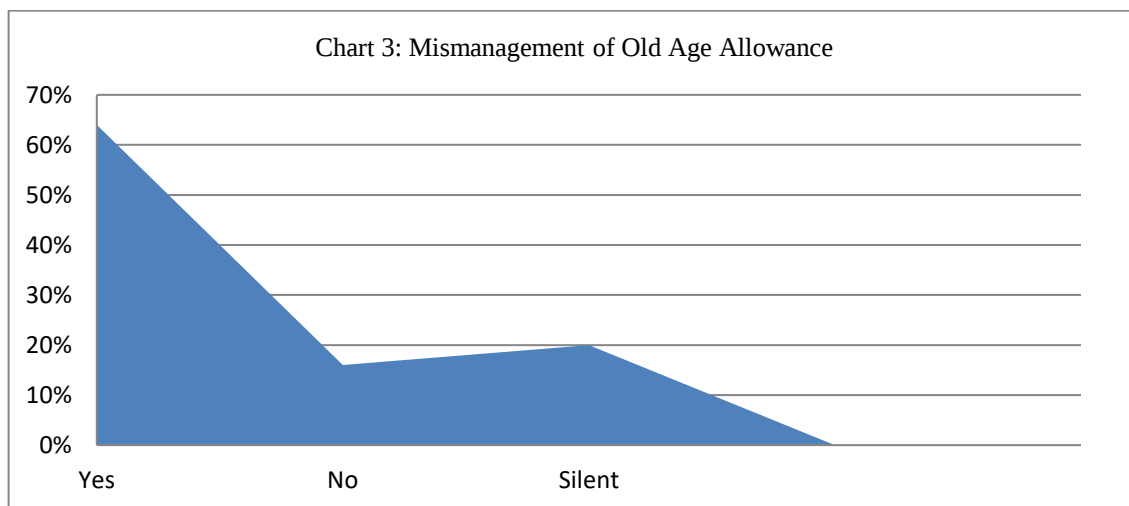


Figure 3. Mismanagement of Old Age Allowance [Source: Field Survey 2020]

The Chart 3 indicates that 64% of total respondents bring blame against responsible authorities, particularly against the local representatives for the mismanagement of old age allowance. Besides, 16% did not claim it and 20% refrained from answering.

Widow Allowance

A widow is a woman who has lost her spouse by death and has not remarried. The status of a widow from the aspect of marriage is called widowhood. It is a critical and painful situation of a woman. Spouse is a main partner in life in the case of happiness and grief of a man. In most cases a spouse is the main economic and living source of a woman. Now, can you imagine the critical situation of a woman in this situation when she losses her spouse! Certainly the situation is out of description. According to the latest figures (2010), 14.6% of women of the aged 55-59 years were widowed all over the world (UN WOMEN, 2019). About 258 million women are widows around the world and nearly one in ten live in extreme poverty (UN 2020). The widows suffer a lot of problems in developing countries. They suffer from extreme poverty, deprivation of healthcare and violence around the world. A large number of widows particularly in Asia and Africa are victims of physical and mental violence – including sexual abuse – related to inheritance, land and property disputes (UN 2020).

Bangladesh is a least developed country in Asia. The healthcare services are not so strong here. The average life expectancy in Bangladesh is 72.32 years (World Bank 2019). But the life expectancy of women is more than men in Bangladesh according to the *Bangladesh Sample Vital*

Statistics 2018. The life expectancy of men is 70.8 years whereas 73.8 years of women (Daily Star 2019). Moreover, men marry the women in Bangladesh who are junior to them by 5-6 years. As a result, the rate of widows is increasing day by day. There are 4.5% widows in Bangladesh and it is 2.7% of total population (Amin, 2018).

Allowance for widows, deserted and destitute women, is available in Bangladesh. It was introduced in the 1998-99 fiscal year firstly to the 4 lakh 3 thousand 120 stakeholders providing 100 taka per head in every month by the Social Service Department under the Ministry of social Welfare. It is upgraded to 500 taka per month for 17 lakh stakeholders in the fiscal year of 2019-20. This program is running for the purpose to ensure the socio-economic development and social protection and to enhance the dignity and morale, and to supply the healthcare and nutrition (GoB, n. d.). But most of the widows are out of the program. Among the respondents of this study, 64% female respondents are widows or deserted by their husbands. But only 18.75% of them get the widow allowance. They have no place to share their feelings and sufferings in the world. Some of them work at the restaurants, some beg at railway stations and bus terminals or any other public places to earn their livelihood.

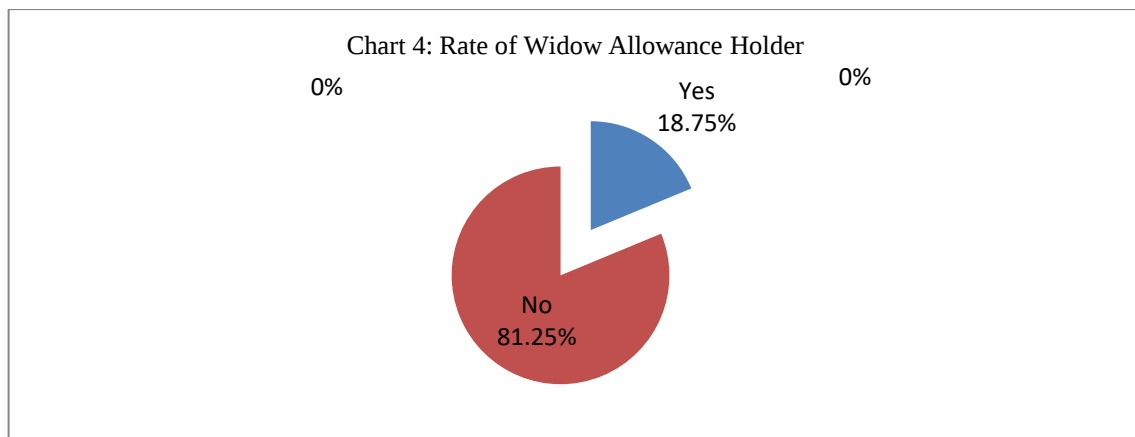


Chart 4: Rate of Widow Allowance Holder [Source: Field Survey 2020]

The charts 4 denotes that only 18.75% widowed old respondents are covered with widow allowance program whereas 81.25% are out of this. They cannot enjoy the widow allowance as a part of *Social Safety Nets Program* provided by the government.

Disability Allowance

A disability directs a condition that makes one's life more difficult for certain activities or he/she fails to interact the world on him/her. These conditions may be intellectual, developmental, cognitive, sensory, physical, mental etc. He/she is called a disabled person who holds the feature of disability. According to the World Health Organization,

'Disabilities' is an umbrella term, covering impairments, activity limitations, and participation restrictions. An impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives (WHO 2016).

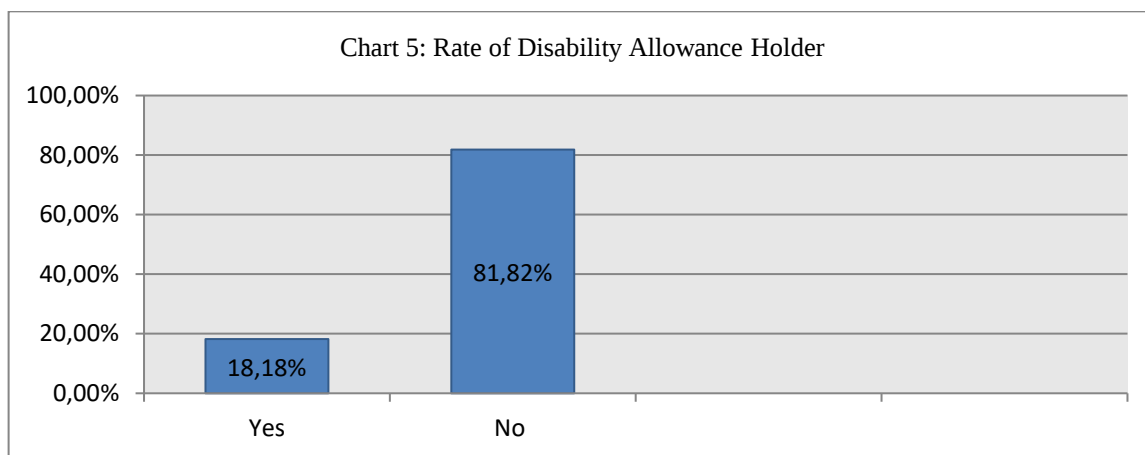
About 15% people represent that a billion of people of the world population live with some disability around the world. 2-4% of them experience significant difficulties in functioning. It may extend to 2 billion by 2050 (WHO 2016)). Disability is serious reason for mental depression all over the world. Disabled persons cannot enjoy the world fruitfully due to the disability. So they deserve some safety nets programs to enjoy a standard living. United Nations has taken several actions for the welfare of the disabled. December 03 of every year has been observed internationally to promote the rights and welfare of the disabled since 1992 by the United Nations

General Assembly resolution 47/3. United Nations passed the Convention on the Rights of Persons with Disabilities in 2006. It has taken the action on 2030 development agenda to promote the participation of persons with disabilities and their leadership in the observance of International Day of Persons with Disabilities 2019 (UN 2020). It is important to secure the rights of disabilities to implement the agenda. **António Guterres**, UN Secretary-General says, "When we secure the rights of people with disabilities, we move closer to achieving the central promise of the 2030 Agenda – to leave no one behind."

Bangladesh has not gained the economic adequacy till now. 24.3% people of Bangladesh are living below the national poverty line (ADB 2016). So, they suffer from malnutrition greatly. Moreover, the medical services are not developed here. As a result, a lot of disabled children take birth in the country. About 16 million people are with disabilities in Bangladesh (CDD, n. d.). The persons with disability are equal to others according to the constitution. (GoB 2011, Article 15, 17, 20, 29). The government of Bangladesh introduced unprivileged disability allowance under the article 15(d) of the constitution of Bangladesh in 2005-06 fiscal year (GoB, n. d.). 15 lakh 45 thousand persons with disabilities are covered with the program in the 2019-20 fiscal year (GoB, n. d.).

But the allocation is not enough to ensure the social security of all persons with disability. Moreover, corruption and nepotism are the main obstacles to implement the program transparently. Among the total respondents of this study, 22% of total respondents (both of general and old home respondents) are physically disabled; they are blind, lame, paralyzed etc. But only 18.18% of them get the disability allowance. They have a lot of heart touching stories in terms of getting a disability or old age allowance card. A lame person of the age of 72 who lost his both legs about 10-12 years ago states his experience in the following ways:

I had to go to the councilor of our ward more than hundred times to get a disabled card in this lame condition of me. He did not agree to provide a card. But his nearest persons get such facilities without their eligibilities. However, once I laid hold on his legs and prayed with humble submission for a disabled card. Finally he agreed to provide me a disabled allowance card. But he took three thousand taka from me as illegal gratification. Actually he did injustice to me. Allah should give him his due punishment for his unjust activities (Sardar 2020).



[Source: Field Survey, 2020]

The Chart 5 shows that 18.18% of the old persons with disabilities hold disability allowance in total both of general and old home respondents whereas 81.82% are not covered with the program.

CONCLUSION

Elderly individuals play a crucial role in society as providers for the new generations and, like everyone else, deserve all human rights. Despite being a vulnerable group, many face challenges in accessing social security programs such as old age allowance and widow allowance in Bangladesh. The impediments include corruption, nepotism, and economic inadequacies. Recommendations to enhance program implementation include raising awareness among the elderly about their rights, establishing elderly welfare organizations advocating for their rights, addressing loneliness through the establishment of old homes, and encouraging a social movement against corruption. Transparency in the distribution of social safety net facilities, increased government budget for social security programs, and the promotion of small-scale voluntary work in old homes are also proposed solutions. Ultimately, societal awareness and widespread ethical education are crucial to dispel the misconception that elderly individuals are burdens, emphasizing the ethical responsibility of all, including the government, to care for and respect them.

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